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- To Our Membership -

This is your newsletter. As such, we encourage your feedback, and comments are always welcomed as to how we can improve.

We would also like to know what you have been up to since you retired. Do you have a favorite, fishing, travel, charity, grandchildren story?

You write the article, and we will publish it! The cutoff for articles is February, May, August, and November. No politics, racial, or slanderous articles accepted.

Thank you

RAFINO Officers

President
Michael Kelly

1st Vice-President
Richard Rosen

Secretary/Treasurer
G. Robert Smith

Asst Treasurer
Anthony Lorenz

Asst Secretary
Rex Brown

VP Membership

VP Reunions
John D. Veal, Jr.

VP Surviving Spouses
vacant

The Prez Sez



I attended the Finance School Change of Commandant on 21 July. COL Greg Worley passed the Finance and Comptroller School Flag to COL Michelle Williams, the incoming Commandant. The ceremony was a reminder of the vital role and mission that the Finance Corps plays each and every day. The following article on the next page was penned by COL Worley as he retired from the Army after a 33 year career. The thrust of his message revolves around the challenges that lay ahead for the Finance Corps and its senior leaders as they continue to transition more fully into the sustainment mission that was elevated by the Army as a critical battlefield function. Details of that mission will be revealed in the soon to be released

FM 4-80 (Finance Operations) which will cover off both the Finance and Comptroller wartime operations and serve as a guide for training requirements in all COMPOS organizations. I am setting aside workshop time at our 2024 Reunion for a deeper dive of FM 4-80 and the Finance Corps sustainment mission.

Mike Kelly
COL, Finance Corps (Retired)
President, RAFINO

Creed of the Non-Commissioned Officer

No one is more professional than I. I am a Non-Commissioned Officer, a leader of soldiers. As a Non-Commissioned Officer, I realize that I am a member of a time honored corps, which is known as “The Backbone of the Army.” I am proud of the Corps of Non-Commissioned Officers and will at all times conduct myself so as to bring credit upon the Corps, the Military Service and my country regardless of the situation in which I find myself. I will not use my grade or position to attain pleasure, profit, or personal safety.

Competence is my watch-word. My two basic responsibilities will always be uppermost in my mind- accomplishment of my mission and welfare of my Soldiers. I will strive to remain tactically and technically proficient. I am aware of my role as a Non-Commissioned Officer. I will fulfill my responsibilities inherent in that role. All Soldiers are entitled to outstanding leadership; I will provide that leadership. I know my Soldiers and I will always place their needs above my own. I will communicate consistently with my Soldiers and never leave them uninformed. I will be fair and impartial when recommending both rewards and punishment.

Officers of my unit will have maximum time to accomplish their duties; they will not have to accomplish mine. I will earn their respect and confidence as well as that of my Soldiers. I will be loyal to those with whom I serve; seniors, peers and subordinates alike. I will exercise initiative by taking appropriate action in the absence of orders. I will not compromise my integrity, nor my moral courage. I will not forget, nor will I allow my comrades to forget that we are professionals, Non-Commissioned Officers, Leaders!

FCA Diamond Points Summer Edition 2023

Article by COL Greg Worley, Commandant
FROM THE CHIEF OF THE CORPS

Finance Warriors,

As my time as the Chief of the Corps comes to an end, I've had the opportunity to reflect upon the actions we've taken as a Corps to maintain pace with the Army as we move towards the Army of 2030. Changes in the global environment, as well as the unparalleled complexity of large scale-combat operations (LSCO) necessitated analysis across the DOTMLPF-P spectrum to enable execution of our core competencies at all levels. Our target has been, and will continue to be, finance operations that facilitate the prolonged endurance of maneuver forces, extend operational reach, and enable freedom of action during multi-domain operations. As such, the Finance and Comptroller School (FCS) has made progress in several key areas that are critical for FC leaders across the force to remain ready to respond to the requirements of the next fight.

- Organizationally, the creation or reorganization of the Army Financial Management Center, Finance Operations Centers, Corps Finance Battalions, and Corps Finance Companies (with Finance Platoons) focuses our limited capabilities to support commanders and mitigate identified finance operational gaps.
- Doctrinally, the new FM 4-80, Finance Operations, captures the capabilities and new composition of our finance and comptroller assets. This field manual, the first revision to our doctrine in over 9-years, aligns us with the precepts of FM 3-0 and FM 4-0, depicts how we support LSCO in a multi-domain environment, and reflects our role within the Sustainment Warfighting Function.
- Institutionally, we have deliberately and appropriately applied tactical, physical, and mental stressors under austere conditions throughout all our courses to reinforce warrior acculturation, develop operational centric thinking, and sharpen leadership skills. Developing and sustaining proficiency in our technical competencies is paramount, but doing so in an arena where mental agility and intellectual competition fosters bold and innovative thinking is a necessity for our future warriors.

Although a lot has been done, and I believe our Corps can execute in support of our Army today, we still have a couple of holes in our swing. We must address cyber dependence and data analytics ignorance in order to properly support our Army in the future.

CYBER DEPENDENCE

Over the last 20 years, the Army's ability to conduct LSCO atrophied due to the focus on stability and counterinsurgency operations. Furthermore, adversaries have modernized their forces and adapted to operate effectively in the five domains of military operations (land, maritime, air, space, and cyber) thus threatening the advantages the Army and the Joint Force have experienced since the end of the Cold War. However, cyber alone has the potential to be an equalizer of nations regardless of the monetary or military capability they possess, and presents a greater threat to the United States than potentially any other nation. The wellspring of risk is dependence, and as an Army we have become dependent on the reliability and availability of operations within the cyber domain. The Army is wholly dependent on electronic payment processing for critical activities inside its priority theaters and Strategic Support Area.

This dependence produces a correlated risk to our supply chain, Organic Industrial Base, and ability to project force. The risk is unaccounted for and resides inside multiple complex and interdependent systems. These systems share a single point of failure, which is the accounts' payable function, and the cascading effects will be significant if compromised. The structure and business processes that made us efficient in 1990 are now a vulnerability in 2023. The advent of nation state competition in the cyber domain, coupled with our adversaries'

desire for deterrence options below the level of armed conflict, makes accounts payable a viable target. Despite the current conditions, the Army has the organic resources necessary to mitigate the risk and build a much more resilient system for itself and the Joint Force. We must partner with DFAS and support them to build redundancy into our strategic CVS systems and begin to leverage Finance Battalions and GFEBS-SA.

DATA ANALYTICS IGNORANCE

After the fielding of GFEBS in 2012, the financial management community recognized that the abundance of data produced by GFEBS could be extracted, organized, analyzed, and presented in a manner that could allow senior leaders to quickly make data driven, resource-informed decisions. However, the full power of the terabytes of data the Army produces and collects is rarely realized as many civilian and military professionals do not have the requisite skills to transform that data into actionable information. Our ability to harness this information is limited mainly by the lack of education and training.

To close the data education gap, the FCS established a relationship with the University of South Carolina's Darla Moore School of Business to train and educate financial managers on business systems within the Army's Enterprise Systems Integration Program (AESIP) framework. The courses offered provide the technical skills required to leverage the enterprise resource planning platforms to make data-driven, resource-informed recommendations to decision makers, supporting readiness and fiscal stewardship goals. Due to the increase in awareness and interest, the program expanded to support other Army and DoD communities such as Logisticians, Human Resources Personnel, and Operations Research and Systems Analysts. Since conception, over 2,000 professionals across the DoD have completed training via this program. Additionally, the FCS has incorporated financial data analytics into our courses to provide students intensive, hands-on training in the application of analytical techniques to support organizational decision making. Students focus on using business intelligence tools, applying data analytics, and utilizing mining techniques to develop a financial operating picture and enhance decision support.

Even with these efforts, only a small percentage of financial management professionals have the skills needed to exploit and understand data relationships from the tactical to the strategic levels. We must lobby the support of our senior leaders to continue to invest in the education and training of the professionals within our Corps. We must advocate for the Army's investments in material modernization to be matched by an investment in people.

Finally, as I say my final farewells, I am unsure I will ever be able to truly express my gratitude for the unwavering support the FCA has provided to me and my team. We have made great strides over the past three years due to your intense commitment to the Corps and the finance professionals within it. As I pass the proverbial torch to COL Williams, I have no doubt you will support her with the same level of intensity and commitment as she ushers the Finance Corps into the future.

Colonel Greg Worley
Commandant, US Army Finance & Comptroller School
Fort Jackson, South Carolina

The Trez Sez



As of July 18, 2023, our membership stands at 725 with 242 Surviving Spouses and 341 Life Members.

The remaining 142 have 50 members with paid up dues from 2023 thru 2026. That leaves 92 members who are delinquent from 1-3 years. Email reminders were sent out on July 11th. Unfortunately, 13 emails were returned as undeliverable.

Overall, our total assets continue to increase while our dues collection are declining (71% of our members have already converted to life memberships). The additional investment income that was realized has more than offset this decline. Since our last newsletter we have done some transfer of funds in both our local checking account with Regions Bank and our Schwab Bank account to a Schwab Government Money Market Account. The total transfer amounted to \$35,000 or 26% of our total assets. The current 7 day yield on this account is 4.8% rather than the 0.4% that we were earning on the two bank accounts. The current additional yield will increase our income \$130 monthly. We will continue to have over \$11,000 in ready cash with the two banks (almost 10% of our total assets). Also have good news regarding our unrealized losses from investments which have steadily decreased from \$13,200 at the end of December, 2022 to \$8,862 as of July 18, 2023.

Imre Volgyi, Treasurer
thevolgyis@epbfi.com

Something to Ponder

Why is encouragement important? Encouragement is crucial because it can help us to:

- **Feel more confident.** When we are encouraged, we feel like we can do anything. Encouragement can help us to overcome our fears and doubts and to reach our goals.
- **Feel more hopeful.** When we are encouraged, we believe that things will get better. Encouragement can help us to see the light at the end of the tunnel and to keep going even when things are tough.
- **Feel more connected.** When we are encouraged, we feel like we are not alone. Encouragement can help us to build relationships with others and to feel like we are part of something bigger than ourselves.

Reunion 2024



The 2024 RAFINO Reunion will be held in Charleston, SC October 16-20, 2024. Events planned include:

- Charleston City Tour
- Patriots Point Tour
- Spirit of Carolina Dinner Cruise
- RAFINO Banquet and much more.

Block off these dates on your calendar and join us for another great reunion. Note the change in dates from the last newsletter. More details will be coming out in the near future.

I welcome your recommendations for things to include in the schedule. Feel free to drop me a email to jdvealjr@sbcglobal.net. Make sure your email contains "RAFINO Reunion 2024" as your subject.

The Mission of The Retired U.S. Army Finance Organization (RAFINO)

Maintain and periodically distribute a roster to facilitate the continuation of good fellowship among retired members;

Issue a periodic hard copy newsletter to the members;

Maintain a current web page on the Internet to provide current information to the members and facilitate the exchange of information between members, with appropriate links for the convenience of members, prospective members, or legitimate researchers, having access to the internet; and



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|--------------------------|-----------------------------|
| 1 B. Blalock | 15 Nancy A Robson |
| 1 Mark L. Brown | 15 Robert W Theriot |
| 1 Thomas B. Castleman | 16 Joseph F. Adams |
| 1 Michael E. Dixon | 17 Joseph A. Miezelis |
| 1 Judith Mongelluzzo | 18 Alan R Doty |
| 2 Gary L Blackmon | 18 Lydia Greene |
| 2 James Smith, Jr | 18 Milo Pfander |
| 3 Jimmy D. Stephens | 18 Dennis I Walter |
| 5 Keith M Shedd | 19 Stanley R. Blancher, Jr |
| 6 Douglas H. Metcalf | 19 Frederick M. Hinshaw, Jr |
| 6 Joseph A Myrda, Sr | 19 Michael D. Kelly |
| 7 William V. Anderson | 20 William S. Creighton |
| 7 Paul K. Larch | 20 James P. Edmondson |
| 8 Edward Gresham | 20 Suzanne E. Ramos |
| 9 James A. Bliss | 21 Robert L. Garza |
| 9 Troy A Clay | 21 Gregory D. Mial |
| 9 Rose Goetz | 22 Curlicine R Brownlow |
| 9 Darryl W Hall | 22 Thomas G. Knight |
| 9 John R. Herko | 22 Oscar Nipper |
| 10 William A. Bayliss | 22 Richard G. Shaffer |
| 10 Rex E Brown | 22 Charles S. Wagner |
| 10 Angel A. Cruz | 23 Gary W. Bowersox |
| 10 Elvis A Edwards | 23 Richard D. Laskoski |
| 10 John F. Rogan | 23 Richard H. Marshall |
| 10 Frank E. Wong | 23 Robert N. Shilling |
| 11 Archie P. Davis, Iii | 24 J.R. Nolen, Jr |
| 11 Walter Labovich | 24 Peter J. Stelmachowicz |
| 11 Manuel M. Ozuna | 24 Jane Stose |
| 11 George Eric Reid | 25 Singn C Horn |
| 11 Helen B. Rhodes | 25 Marion C Mattingly |
| 12 Samuel L. Mollock | 25 James F. Murphy |
| 12 Daniel W. Palmer, Sr. | 25 Billy Pantoja |
| 13 Forrest G. McKeown | 25 Thomas Tricker |
| 13 Henry O. Miller | 26 Michael J. Reagan |
| 14 Harvey P. Fisler | 26 William V Reed, Sr |
| 14 Harry G. Lane | 27 Arthur L. Junkins |
| 15 Roland A. Arteaga | 27 David A Knoodle |

28 Johnny L. Garrett
 28 Anthony R. Kozel
 28 Joanne Letky
 28 Robert S. Radke
 29 Jane Brown
 29 Joseph A. Danieli, Jr
 29 Tracy L. Warren

30 James R. Bronson
 30 Alice Lee Emerson
 30 Jeffrey L Keating
 30 James A. Reeves
 31 Christine A Brosius
 31 Moore T Christopher
 31 Thomas P Mckenna



2 David Brown, Jr
 2 Jackie Wolper
 3 Albert M. Fleumer
 4 Bobby H. Gibson
 6 Mark K. Landry
 7 Michael A Hurd
 7 Elaine McNeill
 7 James E. Wright
 8 Ronald L. Adolphi
 8 James Reay
 9 James A. Benoit
 9 Willie M. Pace
 10 Jimmy A Meier
 10 Imre Volgyi
 13 Joan Bigley
 13 Morgan F. Denny
 14 Jerry L Acheson
 14 William H. Hill
 15 Valentin Caraballo
 15 Jeffrey C. Rogers
 16 Darla Goudey
 17 Kenneth T. Kincaid
 17 John D. Veal, Jr.
 18 Jeanine A. Lugo
 18 Leo J. Mansi
 19 Burleigh M. Cubert

19 William F Rawley
 20 Clarence S. Naatjes
 23 Roger N. Edgington
 23 Barbara A. Holder
 23 Dennis J Moody
 24 Leonard L. Heimericks
 24 Ronald D Houston
 24 Bobby L Lipscomb, Jr
 24 Robert P. O'Halloran
 24 Cletis G. Wright
 25 Daniel Schorn
 25 Frances Stagliano
 25 Matthew J. Voithofer, Iv
 26 David M. Elliott
 26 Garry D. Foster
 26 Robert M. Randall
 26 Keith G. Westby
 27 Sarah E Jeansimon
 28 Peggy Gassie
 28 C. Graham Johnson
 29 William P. Stormer
 29 Kevin G. Troller
 30 Donald L. Applegarth
 30 Earl N. Matthis
 30 John S. Polickoski



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|----|------------------------|----|-----------------------|
| 1 | Reba Chambers | 15 | Roger Vanderlinde |
| 1 | Michael P Moe | 16 | Brett A Dunn |
| 1 | Barbara A. Sholtes | 16 | Susan Walton |
| 2 | Robert D Berger | 17 | James R. Kelly, Sr |
| 2 | Douglas W Hewett | 17 | William A. Schubert |
| 2 | Mary Kay Null | 17 | Manley S. Warrick |
| 2 | Bruce A. Prater | 18 | Leonard Greisz |
| 3 | Henry (Hank) Farr | 18 | John W. Olson |
| 3 | Alan Jarvis | 18 | Stephen J. Riviere |
| 4 | Leon W. Hutton | 18 | Frank W. Scharite, Jr |
| 5 | George D. Hunsaker | 19 | George B Wright |
| 5 | James H. Malone | 20 | Bea L. Helsley |
| 5 | Juan Santiago | 20 | D’Juan L Stenson |
| 5 | Richard T. Thrift, Iii | 21 | Margie L. Dowell |
| 6 | James R. Blaylock | 21 | Gerald F. Kallina |
| 6 | Keith E Muschalek | 22 | Stanley M Brown |
| 6 | Pat Riley | 22 | Lawrence E. Martin |
| 7 | Blane O. Cox | 22 | Garvey A Wright |
| 7 | Daniel B. Glodowski | 23 | John F. Kent |
| 7 | Elliott M. Reinheimer | 24 | William R. Allen |
| 8 | Richard H. Dahoney | 24 | Karen E Dyson |
| 8 | Barb Gregory | 24 | Jon N Owens |
| 10 | Stephanie Cain | 24 | Virgil G Robitzsch |
| 10 | Garry J Reier | 25 | Robert E Falkenstein |
| 11 | Bobbie Williams | 25 | Barbara A Gironda |
| 12 | James R. Burtner | 25 | Benjamin R. Henry |
| 12 | Marion M. Gentry | 26 | George Hal McNair |
| 12 | Ferdinand F Peters | 26 | Joseph F. Suszynski |
| 13 | Harvey A. Legate | 26 | Richard M. Trudell |
| 14 | Reginald W. Asby | 27 | Michael W. Gray |
| 14 | Wayne J. Halpern | 27 | Stephen B Lockridge |
| 14 | Michael D. Pyles | 27 | Martin A. Torres |
| 15 | John C. Franks | 28 | Stephen Buckley |
| 15 | Stephen F. Libert | 29 | Tino P. Favale |
| 15 | Mary Purcell | 30 | Peter M Krause |



RIE GORDON

Wife of MG Robert)

April 4, 2023

ALEX N (NICK) KUSHEL

SGM

April 5, 2023

SGM Alexander “Nick” Kushel passed away from injuries sustained in a motorcycle accident on Wednesday, April 5th, 2023 at the Aurora Medical Center. Nick was born August 1st, 1949 in Bridgeport, Connecticut to Alexander Sr and Ester (Norvell) Kushel. The family lived in Stratford where Nick attended school, graduating from Stratford High School. In November 1968, he joined the Army, his first order sending him to Vietnam. During his time there, Nick was involved in a combat situation that almost took his life, but was able to save another platoon from being annihilated by enemy fire. For his bravery and gallantry, he was awarded a Bronze Star.

Nick stayed in the military for 22 ½ years; where he served in Italy, Germany, and at Fort Carson, CO, before finally retiring in 1991. His time in the military gave him the opportunity to visit many countries and have a plethora of experiences that he would reluctantly share with his friends.

He will be sorely missed by those he left behind: daughter, Megan and rescue puppy Lola of Aurora, CO; son, Jeff of Noblesville, IN; best friends Sandy (Jake) Wilsnach of Baldwin, WI; Paige (Chris) Tollefson of Fargo, ND; Zach Longie of Devils Lake, ND and his Mile High Hog family and many friends.

Nick was preceded in death by his parents, maternal and paternal grandparents, brothers Fred and David, stepson Christopher and many aunts, uncles, friends.

THOMAS A. GAJDA

CIV

June 3, 2023

Thomas Adam Gajda, 77, of Williamsburg, Virginia passed away on June 3, 2023 at Patriot's Colony in Williamsburg after a long, courageous, 17-year battle with Multiple Sclerosis (MS). Tom, who was born on June 1, 1946 in Adams, Massachusetts.

Tom lived, worked, and traveled all over the world, to include working as an Army civilian at Ft. Eustis; Ft. Monroe; U.S. Army Europe; Military District of Washington in D.C.; Army Materiel Command (where he met his future bride, Ellen); and, the Pentagon in the Office of the Assistant Secretary of the Army for Financial Management. Tom was a graduate of: Old Dominion University with an MBA, and B.S. in Accounting; the Industrial College of the Armed Forces (ICAF); Thomas Nelson Community College; and, Adams Memorial High School in Massachusetts.

Tom is preceded in death by his parents, Walter P. and Ruth Gajda, and his loyal and affectionate Labrador retriever, Noah. Tom is survived by his loving and supportive wife of 24 years, Ellen Smith Gajda; daughter, Michelle Blesi of Manassas, Virginia; Michelle's mother, Diana Skelton of Williamsburg, Virginia; son-in-law, Matt Blesi of Manassas, Virginia; Tom's grandchildren: Albert, Madison, and Thomas; his brothers Norman (Helene) and Dennis (Willie) of N. Adams and Adams Massachusetts; nieces/nephews: Crista, Michael, Beth, Christopher, and Kevin; and, stepchildren Kenneth (K.C.) Smith (Kathryn) of Bluffton, S.C., Robin Licata of Fredericksburg, VA and their mother, Linda Rosser (Dave) in Tennessee; and, sister-in-law, Sandy Beaudoin (Wally) of Guyton, Georgia along with many other relatives and dear friends.

New Webmaster Opportunity

Your current webmaster, Robby Robson, is finally succumbing to the ravages of old age and advancing senility, to include issues with vision, and has decided it is time to hand over the reins of the website to some younger blood. The website involves two distinct sets of skills.

Using the App that Runs and Updates the Website and Its Associated Database

The first skill set is the day-to-day administration of the website, mostly involving using the pre-programmed features of the website for the following activities:

- Managing logins (and assisting folks who are login-challenged) and website privileges and authorizations using the pre-programmed security management app
- Managing member records for those who are unable or uncomfortable with using the DIY features of the member database to update their own records
- Updating the RAFINO bulletin board on the website
- The most serious—managing the Tragedy Assistance Program for Survivors (TAPS) rolls and periodically scanning the member records for potential additions to the TAPs rolls; for example, records with no recent activity or extensive delinquency on dues
- Producing targeted email (“E-Blasts”) on request from RAFINO officers and staff
- Assisting the secretary and treasurer in the execution of pre-programmed treasurer secretarial duties
- Providing spreadsheets and other targeted membership reports to RAFINO officers and staff
- Assisting members in using the website

Maintaining the Web App Programs and Web Pages for the Website

The second skill set is the maintenance of the pre-programmed apps on the website. Unlike many websites that are based primarily upon static, hard-coded web pages, the RAFINO website is based upon a programmatic web page “generator,” which combines some boiler-plate web pages with data from the RAFINO member database and associated treasurer and secretary data and environmental information to dynamically generate and deliver real-time, up-to-date web pages. An example of this is on our home page in the section showing today’s birthdays. That information is programmatically generated every time you go to the home page to see which members’ birthdates fall on the system’s current date. When you log in, the system checks your dues and membership status, generates the section of the home page that displays them, and shows them in real time. The birthdays appear at the bottom of the page.

This programmatic aspect of the website requires an individual who is comfortable with concepts such as the following:

- Web App Concepts
- Database (SQL Server)
- HTML (markup language for web pages)
- Microsoft’s C# (“C-Sharp”) programming language
- [Razor syntax](#) (similar to PHP, Razor is a syntax that allows for combining static HTML code and C# code and data for generating web pages)
- [ASP.Net](#) (Microsoft’s technology for running dynamic web pages on web servers)
- Entity Framework (Microsoft’s Object-Relational data access framework)
- [Visual Studio](#) and GIT (Microsoft’s integrated tools for working in the development environment)

Call to Action

If you are interested in taking over one or both of these areas in the website (with plenty of hand-holding by yours truly), please contact me by text (214-215-6221) or email (rrrobson@gmail.com)



RAFINO History

RAFINO is a fraternal/social veterans' organization put together and run entirely for the enjoyment of soldiers who spent at least a large part of their Army life as Finance Management soldiers. Every Finance soldier eligible for retirement is eligible for membership in RAFINO. The organization offers a fun way to stay in contact with your friends and renew friendships with those whom you may have lost contact with over the years.

The original By-Laws were unanimously approved by the officers of RAFINO on the 31 of August 1987. The vote was based on mail replies of charter members the great majority of whom approved such formation of this society and the necessary steps to make it a non-profit veterans' organization.

The purposes above may be summarized in one word: fellowship. The two societies come together every two years for a festive Reunion. Cities where the Reunions have been held in the past include Washington, D.C., Las Vegas, Ft. Jackson, Orlando, Williamsburg, Branson, Tacoma, San Antonio, Baton Rouge, Albuquerque, and in 2022, Indianapolis. These venues offer a great opportunity to not only visit great spots in the U.S. but, as mentioned above, visit with old friends and meet some new ones.

On October 15, 2016, the previous sister organization, RAFINCO, merged its membership and assets into RAFINO, making the RAFINO the single place for all ranks of retired Army finance soldiers.

webmaster@rafino.org

Robby Robson

rrobson@gmail.com

<https://www.rafino.org>

Keeping the Finance Family Together
