



## RFG Wealth Advisory Newsletter

Hello and welcome to our Fall Edition of our RFG Newsletter! Thanksgiving is just around the corner. Thanksgiving is the holiday that sneaks up on me. I am busy living life and then another year passes away and it is Thanksgiving! It always catches me by surprise. Thanksgiving is a time to reflect and express thanks, I am very thankful to our team members at RFG and of course to our awesome clients!

We're glad to welcome our newest RFG team member, Nick Noll to the team. See more about our new Operations and Compliance expert on page 6.

It has been a time for change at my house as my oldest son Henry has moved out and is attending Texas Tech University. He is majoring in computer science and seems to be adjusting well.

My second son Jacob is a junior at Argyle High School. He is in the middle of football playoffs. It is hard to believe we are back in the playoffs again. We had such a fun experience winning the state championship last year.

Ben is in the 8th grade and is on the archery team and in the band. He has started power lifting just like his older brothers. It is amazing how quickly these skinny kids get so strong.

Molly is in the 5th grade and is a serious student! I saw her working on homework on Sunday morning last week. I can't say she learned that from her brothers!

Joyce and I celebrated our 20th anniversary this summer. We went to Jackson, Wyoming and hiked and went fly fishing. It was a very nice trip.

It looks like it will be a more normal holiday season this year and we are really looking forward to it.

Happy Thanksgiving

*Chris Robinson*

NOVEMBER 2021



<https://www.RFGWealthAdvisory.com>



## Susan Dawson

Let's just say it. I was stressed in 2020 mostly from the inability to travel. So, 2021 has been a year of relief for that little stressor. To quote my favorite airline,

***"We're free to move about the country."***

And, we have moved about. In June, we followed my hubby's passion for bourbon and went to Kentucky with friends. The purpose was to let the boys try various distilleries, and us girls to learn a little about the industry and enjoy the fantastic grounds in these beautiful rolling hills, plus do a little shopping. Mission accomplished! We thoroughly enjoyed visiting the state and partaking in many of its pastimes. Not only did we participate in bourbon tasting (and purchasing) but we enjoyed a day at the Ark Encounter and a Cleveland Indians baseball game.

While staying in Louisville, we also spent a morning at Churchill Downs. It was interesting and the horses and riders beautiful, but overall, I was underwhelmed. The low quality of the food and a general lack of attention to detail made me grateful for the RFG team's approach to caring for our clients. Overall, the entire trip was terrific.

Our home adventures included being table coaches for a Fellowship of Christian Athletes marriage conference and teaching for a non-profit Teachers conference in July. Mike and I continue to pour into couples' lives and enjoy working with relationships in many venues.

Summer allowed us to have family and friends swim parties. We only got two in before the nights started cooling the pool down to below bearable temps, but they were both great fun.



**Back at RFG**, we began searching for a new team member to share my load of Operations/Compliance and Marketing.

Since I joined RFG in 2013, we've grown and refined our vision a lot. We've expanded our team and continue to bring each of you the best planning and money management for your financial future.

Adding another team member in this position made sense, and **we're**

**proud to introduce Nick Noll to you. Nick will be taking the Operations &**

**Compliance** portion of my position, and I'll concentrate on the marketing aspects that I love.



We had another adventure with friends to the Paso Robles, California wine region. Do we hear a recurring alcohol theme?? This was the first trip for any of us to this part of the CA wine country, and it didn't disappoint. We stayed in a beautiful VRBO with deer grazing outside our bedroom window each morning. Of the four vineyards we visited, we joined three. They do know how to sell the memberships, don't they? Mike and I love exploring the US along with our friends and family. What a great place to live.



I'm so very grateful for the freedom we enjoy, plus the safety provided by our armed services and local law enforcement. And the ability to work and create in ways that are both meaningful and impactful. Thank you for being one of the bright stars of our RFG family. You make it all worth it.

**Emilio Gonzalez**



Fall is my absolute favorite time of the year. I love the cooler weather (primarily because of my "extra" layer of insulation) and all the things the season offers: Football, Hunting, Food, Fires, and most importantly, Family and Friends.

Fall is the season of Thanksgiving, the act of giving thanks or, in other words being grateful. My father passed away last year on Thanksgiving Day. I thought how fitting that was; he was always thankful for every blessing he received, no matter how small. More importantly, he was thankful for the opportunity to bless others. So, in turn, I am grateful for all the time I was able to spend with him and for all the lessons he taught me along the way.

Speaking of being grateful, we have had a passel of blessings this year. Our oldest, Diego (22), has ventured out to spread his wings in a new environment. He recently moved to Maryland to work with a cousin of his and his catering business. Reports are he is "killing it" and loves it. Hospitality has always been right up his alley (I think he gets it from his grandmothers!)



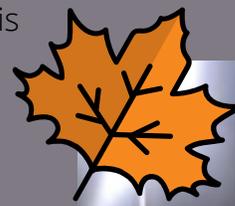
Isabella (21) moved to Lubbock and is continuing her studies in Sports Medicine. She has landed with a great group of roommates and friends and is enjoying her college experience (Hopefully, she doesn't follow my lead on that one!)

Olivia (20) continues her studies at TWU for Physical Therapy and loves her job at the PT clinic in Argyle. She recently got engaged to her high school sweetheart and plans on getting married next year. We are excited about being "In-Laws," though I am not sure her fiancé, Kody, is aware of what he is getting into!!!





Mateo (13) Just finished his middle school football career and is already preparing for next year, where he will be a freshman and begin high school. This year, he had nine rushing touchdowns and over 750 yds rushing. In one game, he rushed for 231 yds and three touchdowns in the first half. The boy loves to run!



Sharon and I celebrated our 27th anniversary this fall. Our RV trip got canceled because of the weather, but we camped out in our back pasture and made the best of it.



**Come to find out,  
as long as we are  
together, no  
matter where we  
are, we enjoy  
ourselves.....  
and that my  
friends ain't too  
bad!!**

It seems like in a blink of an eye; we have more empty rooms in our house. Time sure has flown, but again, I am so thankful for all our experiences and that our kids are making experiences of their own.

Just as the seasons flow from one to another, let's not forget to enjoy what each season offers. More importantly, let's make sure and share those bounties with the ones we love.





Mike Lemich

**"The thankful heart opens our eyes to a multitude of blessings that continuously surround us."**



Our family loves thanksgiving, where we have the opportunity to teach our children about gratitude and counting their blessings. Last year we created a thankful tree, and each day the kids would write one thing they were grateful for on a leaf and glue it to the tree. It started with the kids being thankful for things like cereal, cookies, and toys. But it ended with them expressing thankfulness for family members and a warm house. We can't wait to see what they put on the thankful tree this year.

It has been a busy fall for our new family of five. In addition to her duties as an adjunct professor at Texas Woman's University in the Dental Hygiene Department, Sarah also began homeschooling Calvin, paired with his Classical Conversations class.

Anastasia started preschool, and Carson is crawling, standing, and eating like a champ! (You should see his 'thunder thighs' for proof). By the time you read this, Carson may even be taking his first steps!



Calvin started piano lessons this fall, which led us to purchase a piano. What began as tinkering around on the piano for me has turned into a new hobby. I now play almost every night after the kids go to bed. Technology is amazing as I can complete piano lessons all through an app.

Look out, Beethoven!

Calvin started playing flag football in August. He plays running back and is all about the "spins and jukes." I have enjoyed taking him to practice, attending his games, and constantly throwing the ball around.

We hope you have a wonderful holiday season and feel grateful, thankful, and blessed.



## Nick Noll

Hello! I believe introductions are in order! My name is Nick Noll, and am the newest team member here at RFG. I started in late August and have quickly been getting up to speed, and in the fold so I can play a part in enhancing your experience here with us. I come from quite a different industry as I have been in the optometry world over the past 10+ years, where I led and helped open several practices in the DFW area. My experience in VISION is now 20/20 focused on assisting the team in here and, more importantly, you on the way to your fully optimized financial acuity.

Who am I? Well, I can't go too far into my introductions without mentioning I am the proud father of 3 AMAZING daughters (Kylie-14, Addison-12, and Emily-10) and have been blessed to be married to my stunning wife Chelsea for the past 14 years!! Yes, I am vastly outnumbered, and yes, they use that to their advantage daily 😊. In all seriousness, I wouldn't have it any other way!! We are busy prepping for the holiday madness and Addison's 13th birthday in December, I know, two teenage daughters in one house - pray for me!!



Let me introduce you to my family.

Kylie, who is 14, started High School at Eaton this year and is our soccer player. This year, she will be playing wing for the Eaton Eagles and will continue to be the starting forward for her Dallas Texans team. Animals, however are her passion, and we recently added a guinea pig (Willow) to our pet collection of two dogs (Zoe-Lab, and Layla-Great Dane). Kylie wants to be a vet and hopes to go to Texas A&M to play soccer and study to become a veterinarian.

Addison, is 12 and turns 13 in December. She is in middle school at Adams, where she recently tried out, and made the school volleyball team as a newbie. I love how this kid tries new things! She is also a soccer player and will get to play for her school for the first time this year, for which she is very excited!

Emily, my firecracker, is 10 and always keeps a smile on our faces. She is the baby of the family and uses it to her full advantage 😊. Like Addison, she started volleyball this year and is playing Rec and just had her first game! She is a natural and loving it! She has been looking for "her thing" for the last couple of years, and I believe she has found it.

With all these sports and activities going on, it's divide and conquer most weeks in our household. And, it wouldn't be possible without the brains (and beauty) of the operation, my wife, Chelsea! We have been married 14 years! Yes, she has put up with me that long!! Chelsea works for a family practice doctor in Colleyville as an MA and has a passion for serving and helping people. She is my best friend and makes me look good!!

I look forward to sharing more about myself and my family as we go and getting to know each one of you! I truly am blessed to be a part of such a great team here at RFG and help serve all the fantastic clients we have.



## WELCOME NICK!



Hello and once again it's time for an update.

We have finally reached Fall, the best time of the year where I get to enjoy nice cool weather and hunting season is here. In the last few months outside of work I have gotten to spend time with friends and family and going to enjoy different things.

In May I was able to attend a Texas Rangers vs Yankees game which I will remember forever because the Yankees threw a No Hitter. I was upset about the Rangers losing but I was excited to see a No Hitter in person because if you don't know there has only been 314 in all of MLB history.



## Griffin Marchand

Back in July I went to Florida with a group of friends and family over the fourth to celebrate. While I was there, I was able to go on a fishing trip about 40 miles out for red snapper (which was also when Hurricane Elsa was coming in). While in Florida I also got to see the Blue Angels practice their flyovers.



After the trip I have been back home spending most of my time during the weekends going to sporting events (Texas Rangers, Dallas Stars, Green Bay Packers) and going to see different country music artists at local dance halls. Next week on Nov. 14th I will be taking one of my buddies out to Lambeau Field in Green Bay, Wisconsin for his first time to watch the Packers vs Seahawks game. Now that we are in the last stretch of 2021, I am looking forward to spending a lot of my time getting together with my family during the upcoming holidays.



## Bryce Hege

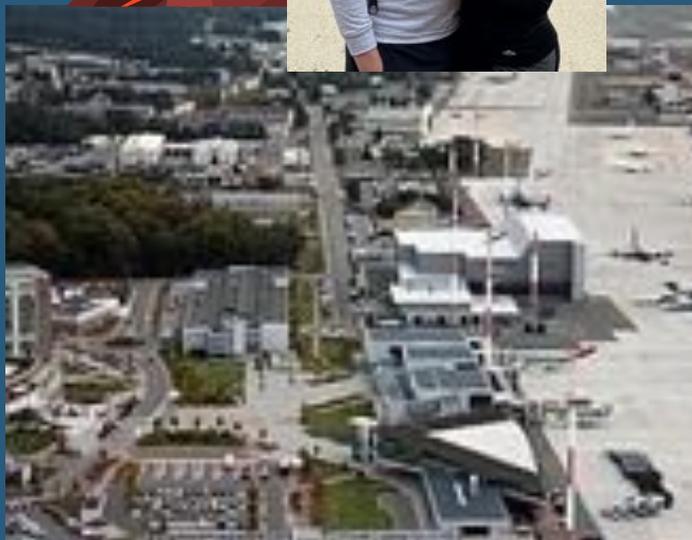


Hello Everyone,  
As the holiday season approaches, I hope everyone has a great Thanksgiving and Christmas. This will most likely be my last update for RFG, as I will be ending my internship in early January to get everything ready to leave in February. I was commissioned as a Second Lieutenant in the United States Air Force back in June. I will be stationed with the 700th contracting squadron operating out of Kapaun Air station. Kapaun is located in Kaiserslautern, Germany, and be working not only at Kapaun but also in the surrounding area servicing Ramstein Air Base.



I have been working two jobs this past six months, one at RFG and one at Orangetheory fitness. I've been doing this to pass the time as I wait for the Air Force to send me away. It has been a great way to stay busy but unfortunately does not leave much time for leisure activities. I was however able to drive out with my girlfriend to Monterrey, California, so she could work on getting her Masters' in meteorology courtesy of the Air Force. My first trip there was pretty busy with getting everything set up, but we hiked at Big Sur national park. I was able to go back out to see her in late September. I had a great time with the Monterrey weather and the beautiful hikes we got to go on. I have a few more trips planned with my parents in January after I stop working. I am excited to spend some extra time with them before I leave and only get to see them every once in a while. Best wishes, Bryce

Happy  
THANKSGIVING



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