

RAFINO REPORTER

Keeping the
Finance Family
Together



Fall 2020 Edition



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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
Larry Elsom

1st Vice-President
Earl Daniels

Secretary/Treasurer
Imre Volgyi

Asst Treasurer
Anthony Lorenz

Asst Secretary
Rex Brown

VP Membership
Richard Rosen

VP Reunions
Troy Clay

VP Surviving Spouses
Ann Tolbert

RAFINO REPORTER

Keeping the Finance Family Together

The Prez Sez



As the end of my four years of service on the RAFINO Board of Officers draws near, I want to say it has been my pleasure and distinct honor to serve first as your Vice President for Membership, then as Vice President, and for the last two years as your President. Veterans' organizations like ours do not run by themselves. They require members to step up and volunteer to serve in leadership positions in order for the organization to thrive and effectively execute its agenda. In that regard, I take this opportunity to express my sincere gratitude to all of my fellow board member volunteers for their support and untiring efforts in furtherance of our organization's mission.

I'm sure all of you know by now, because of the COVID-19 pandemic, we will not be gathering at a Reunion this year. It has been rescheduled to next year. However, we will attempt to conduct our biennial business meeting on Saturday, October 10, via a Zoom teleconference. More information about that will follow. Once again, it has been my honor to serve you over the last four years, and Karen and I hope to see you all in Charleston in October 2021.

Keeping the Finance Family Together

Larry Elsom
President

Nominees for New Board of RAFINO Officers

During the period June-August, Dave Mikkelsen's Nominating Committee solicited nominees from the voting membership for the three elected positions on the Board.

The Committee received the following nominations:

- President: Tom McKenna
- Vice President: Christine Brosius
- Secretary/Treasurer: Imre Volgyi

By now you should have received an email with the official voting requesting your vote to formally approve (or disapprove) the nominations.

The Vice Prez Sez



Over the last seven months I have found myself more thankful each day for having lived during the period I have. I can remember when my grandparents did not have indoor electricity, plumbing, or water, and their only source of heat was from an open fireplace. I guess that dates me. Now, I see my children and grandchildren having to navigate the electronics and technology of a virtual world.

My grandchildren, like many of yours, are learning by sitting in front of computer screens rather than in classrooms. My children now work from home with their computers, and their only personal contact with whom they work is via a computer screen. Regrettably, I fear that may be the future.

Fortunately, for now at least, the Army still requires personal interaction between soldiers. An Army requires living, working, socializing, and fighting through personal contacts. From that experience comes lifelong friendships, for which no value can be placed. That bond continues after our active service through organizations like RAFINO. RAFINO not only gives us the ability to stay in touch electronically, but to personally get together every two years to renew friendships, shake hands, slap each other on the back, and reminisce of the good days when we soldiered together. And, although this year's Reunion had to be canceled because of Covid-19, please keep in mind the emotional value of our Reunions and favorably consider attending our Reunion in 2021 in Charleston, S.C. I look forward to seeing you there.

Earl Daniels
Vice President

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
- **Conduct** periodic reunions.

The Trez Sez



During the last two months, we were able to recover some additional unrealized losses that began at the onset of the COVID-19 pandemic. As of August 31, we have total assets of \$118,592.29 with another \$23,338.10 in funds reserved for the Fall 2021 Reunion (Advances of Registration Fees and Excursions). Almost one third of our assets are in a low interest bearing money market fund or no-interest bearing checking account. We will be revisiting our investment strategies, especially our cash assets, when markets settle down more. USAA recently has turned over its investment services to Schwab, who continues to offer the same level of service, which includes the no cost RAFINO investment account.

We still have 74 members who are not current with their dues after we dropped 19, who were over three years past due, and dropped an additional 16, who had joined our organization but never had paid their initial dues. That leaves us with 455 paid-up members and an additional 231 surviving spouses.

Finally, our count of attendees has not changed, as we currently have 41 members and 32 guests for a total of 73 attending who are still registered and paid in full for the Fall 2021 Reunion.

Imre Volgyi
Treasurer
thevolgyis@epbfi.com

Friendly Politician Joke

As a popular local politician I always try to help out whenever I can. So that's how it came to be that when a fellow came up to me in a hotel lobby the other day and asked me for a small favor I was more than happy to oblige.

“Hi,” said the fellow, introducing himself as Bob Smith. “I’m having a very important business meeting in a few minutes, and it’s very important that I impress them. If you can just come over during our meeting and say hello I would be forever indebted to you!”

So that’s how a few minutes later, I found myself walking over to the fellow with a big smile on my face. “Hi Bob!” I said.

“I barely got the words out of my mouth when Bob looked up with an annoyed expression, “DON’T BOTHER ME NOW CHRIS. CAN’T YOU SEE I’M IN THE MIDDLE OF AN IMPORTANT MEETING?!”



01st James R. Banks	16th S. Stewart Ridgeway, Jr
01st John W. Mellon	17th Frank Fuentes
01st Sandra V Richardson	17th Constance B Jarvis
03rd Carl R Broadhurst	17th Marie A. May
03rd Patricia J. Emrick	18th Merlin L. Evered
03rd George P. Harned	19th Cindy Beckham
03rd Junet A. Vasquez	19th Frank W. Langman
04th Jennifer R Boyd	20th Jeanie Anderson
04th Willie A. Coleman	20th Armelia R Davis
04th David R Deel	20th Ronald M. Gifford
05th Billy R. Barker	21st Stephen M. Mulhall
05th Rex Dennis Lasley	21st Fred A Runnels, Jr
05th Dennis R. Papendick	22nd Billy Peters
05th Volker Schwarz	23rd Gerald L. Bottorff
05th Miyoko Wilson	25th Charles Ayres
06th Audrey L Lee	25th Vandrick J. Cepeda
07th Larry K. Wolfe	26th Michael A.B. Blas
08th G. Robert Smith	26th Ernest Crowder, Jr
11th Guilford W. Griffin	26th Larry D. Mann
12th George L. Barber	27th Kandra P Arling
12th Marlene S. Fey	28th Kathleen R Bennett
12th Ronald F. Monty	28th Virgilio D. A. Fortin
13th Hector L Colon	28th Paul R. Stephens
13th Kevin J. Kennedy	29th Bruce F. Kimery
13th Daniel South	29th Wanda Spaulding
14th James H. Mauldin	30th Bonnie Bundick
15th Quintin Fulgham, Sr	30th Eloy C. Mendiola
15th Milton S. Gilbert	31st Mark C. Atkinson
15th Joseph L. Olson	31st John W. Donley
16th Harry R. Miller	



- | | |
|-----------------------------|--------------------------|
| 04th Donald J Lawrence, II | 18th Nancy Carlson |
| 05th Bobby W. Alexander | 18th Elmo C Harrison, Jr |
| 05th Kenneth L. Hall, Jr | 19th Trecia Buster |
| 06th G. Huntington Banister | 20th James A Orcutt , Jr |
| 08th James A Enloe | 21st Michael L. Belter |
| 08th Michael L. Huston | 21st Dennis L. Cantwell |
| 08th Deb Vanderlinde | 21st Edward W. Maclean |
| 10th Bradley E. Bergman | 21st Claire L. Sears |
| 10th James H. Dillard | 21st Robert W. Tudor |
| 10th Sam Friedman | 22nd Wendy Freeman |
| 10th Steven A Hill | 22nd Kevin E. Gullett |
| 10th Kirby J. Lott | 22nd Steven H Stillwell |
| 10th Lewis Eugene Williams | 23rd Alan Glaubinger |
| 11th Larry C. Hanson | 23rd Lashaun A. Haley |
| 12th Gilbert Cody | 24th Alan P Smith |
| 12th Kathleen M. Mcclarey | 25th Gary L. Comfort |
| 12th Eric F Zellars | 25th James M. Fay |
| 13th Michael H Greenberg | 25th Frankie L Matthews |
| 15th Lawrence A Anyanwu | 27th Samuel R. Young |
| 15th Allen M. Johannesen | 28th Sandra Donohue |
| 16th Robert L. Halverson | 28th Douglas Mcnair |
| 16th Norman A. Lavigne | 28th Arthur Perry |
| 16th Michael H Ponichtera | 28th Donald Smallwood |
| 17th John W. Null | 30th Connie J Johnson |
| 18th Raymond B. Boddie | |

Believe in Yourself

Work hard for what you want because it won't come to you without a fight. You have to be strong and courageous and know that you can do anything you put your mind to. If somebody puts you down or criticizes you, just keep on believing in yourself and turn it into something positive.

Leah LaBelle



01st Roger W. Ahrens	17th Seth R. Knox, Jr
01st David A. Eason	17th Joseph A Myrda
01st Robert H. Nakamura	17th Carolyn R Sharpe
02nd Donald P. King	17th Dean J. Vinten
02nd Dennis Martin	18th Chester F. Johnson
02nd Harlow C. Powers	18th Donna Preuss Keyes
02nd Mark Sullivan	18th Roger W. Searce
03rd John P. Gollnick	18th Jackie Tillotson
03rd Curtis G. Mack	19th Raymond E. Marino
04th Shannon H. Clowers	19th Duna E. Poteat
04th William (Wally) H Wallace	21st Maxine J. Northcut
05th Christopher L Babcock	21st Martin Tom Spainhour
05th Kenneth W. Fields	21st Ellen Stewart
07th Jerome J. Butler, Jr	21st James M. Vaughn
07th Marie Joyce E Dunnigan	22nd Derald E. Emory
08th Barry S. Baer	22nd Harriet A. Henderson-Timmons
08th Wayne A. Pinkham	22nd Betty A. Lilje
09th Thomas J. Brantley	23rd Phyllis Goss
09th Chris L. Reynolds	23rd Mary Howes
10th Leslie D. Cleland	23rd John K Meehan
10th F. Paul Spera	23rd Robert E. Rogers
11th Olga L. Dunning	25th Richard E. Riley
11th Joachim S. Fernandi	27th Michael A. Lawson
11th Betty J. Knauff	28th Roger L. Brockney
11th James F. Kopenhafer	28th Ruth M. Miller
11th Chad F Samsel	29th John M Bernhard
12th Nobel Lugo	29th Robert T Cansler
12th Mike R. Massey	29th Verne B. Hanson
12th Mark F. Smith	29th Denis L. Merchant
13th David Douglas	30th Wallace H. Currey
13th Earl Nicks	30th Richard F Hawley
14th Terrence L. Arndt	30th Timothy W. Wagner
14th Michael E Belza	31st Richard K. Rankin
14th Richard S Rosen	31st Rufford Warren



The Spouses Corner

Charleston

So sad we are not going with this October's Reunion but so looking forward to next October, when we will do it again!!!

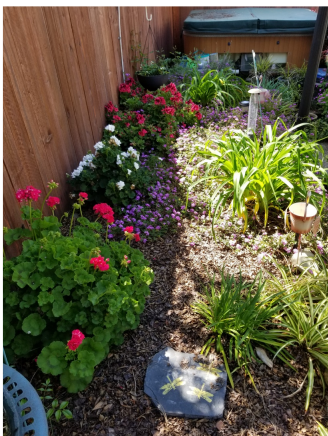
Hi Ladies

Can you believe it is Fall already? Summer is gone, and we still have COVID-19 to deal with.

This COVID-19 has sure taken a toll on our country, to include changing our Reunion. I am so sad we had to move it to next October, but we will keep you informed on what we will do next. I'm still looking forward to all the excursions when we do get to Charleston.

During this stay-at-home phase of the pandemic I kept busy with my flower garden and vegetable garden. Now I can't hold a candle to Bill's vegetable garden, but I've kept up with his multiple varieties of tomatoes. I have about ten different varieties. That is where it ends for me, but he would put in at least 20 more varieties of vegetables. I only did three varieties of cucumbers, a yellow and a green zucchini, and an eggplant this year. Maybe more next year.

Here are a few pictures of the flowers. Sorry, I did not take pictures of the vegies.



Bon Appétit

Cowboy Caviar
One of my favorites



Time: 5 minutes

Serves: 8

Serving size: 1/2 cup

Ingredients:

- 1 can white corn, drained
- 1 can black beans, rinsed and drained
- 1 can diced tomatoes (14.5 ounces)
- 1 bunch green onions, thinly sliced
- 1/4 cup extra virgin olive oil, cold pressed
- 1/4 cup white wine vinegar
- 1/4 teaspoon garlic powder
- 3/4 teaspoon Himalayan crystal salt
- 1/2 teaspoon whole peppercorns, ground
- 1 teaspoon ground cumin

Instructions:

1. Toss all ingredients together gently.
2. Serve at room temperature with tortilla chips.

Sincerely,
Ann Tolbert
(916) 337-6862

RAFINO History

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<https://www.rafino.org>

Keeping the Finance Family Together



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 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 31st 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., Indianapolis, Las Vegas, Ft. Jackson, Orlando, Williamsburg, Branson, Tacoma, San Antonio, Baton Rouge, and in 2018, Albuquerque. 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.