



RAFINO REPORTER

Keeping the Finance Family Together
Spring 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'd 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



In just a little over seven months we will be gathering once again for our biennial reunion. This year's event will be held in historic and picturesque Charleston, South Carolina at the Crowne Plaza Hotel from 7-11 October. Troy Clay and his team have been working very hard to make this reunion the best we've had so far and as of this writing, I'm pleased to report we have 53 members already registered and with their guests, a total of 100 expected attendees. There is still plenty of time to register, so if you have not done so, login to our website, rafino.org and check out the Reunion 2020 details located in the drop-down menu under the Reunions/Cruises Button on the Home Page. On this menu, you will also find the 2020 Hotel Reservations link which will take you to the Crowne Plaza reservation page that will automatically recognize you as a RAFINO Member and give you the reduced group rate of \$138.00 per room, per night. Karen and I are very much looking forward to a fun filled 5 days with our Financial Management Family and we look forward to seeing you all there.

As you all know, in addition to the fun and games that are always part of our reunions, we will also conduct our required biennial business meeting at which time we will elect the Executive Board of Officers for the next two years: 2020-2022. Sometime in the July/August timeframe, we will form a Nominating Committee to develop a slate of candidates for the offices of: President, Vice President and Secretary/Treasurer. I encourage you all to consider getting involved in the leadership of RAFINO by running for one of the elected positions. As a reminder, we have dropped the officer-noncommissioned officer rotation criteria for the Office of President, so this position will be open to all members in "good standing."

By now I'm sure you all are aware of the Corona Virus that is spreading in some parts of our Country. Our reunion is eight months away and hopefully there will be no adverse impacts to it resulting from the virus. We will of course do our due diligence in coordinating with the hotel and excursion folks and will keep you informed of any changes or modifications to our current reunion plans. As of now, we fully expect to conduct our reunion as planned.

Larry Elsom,
President

Something to Consider

Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it. – Steve Jobs

The Vice Prez Sez



It truly has been my good fortune to have attended 11 of the previous RAFINO reunions. And, I can testify to the fact we have had some great ones. Renewing old friendships and participating in the planned activities have been a wonderful experience. And, it is just before happening again in Charleston. Troy has done an amazing job in planning and organizing excursions and activities that will long be remembered after the reunion.

Furthermore, Robby, working with Imre, has put in endless hours to make registration easier; and, provide more avenues for payments through the use of PayPal. Needless to say, an upgrade of our automation procedures has provided some challenges; but all has been done in the interest of providing our members with more current ways of doing business.

I encourage you, your spouses or significant other to plan to join us at our 2020 Reunion; and, I highly recommend you register early. Between the Crown Plaza Resort Center and a satellite motel, we should have sufficient accommodations for all who attend. However, your chances for staying in the Crown Plaza Resort Center are limited to the number of rooms the Plaza has permitted us to reserve. So, don't delay...register now!

Finally, I ask you, if you have not already done so, join the ranks of RAFINO life time members. For you, in the long term, it could save you money; and, it will certainly preclude your having to take the time each year to make an annual payment. For RAFINO, it saves the time and the cost of notifying members of the need to renew their memberships. Life Time memberships add to the efficiency of our organization.

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



As you all are probably aware, the financial markets are currently taking a mostly downward “roller coaster ride” as we go to press with our newsletter. As of March 18 2020, we have \$105,388.52 in total assets with another \$21,303.83 in funds reserved for the Fall Reunion (Advances of Registration Fees and Excursions). While we have fared better than most with our conservative blend of mutual funds, we are currently (hopefully, only temporarily) holding unrealized losses. We have no foreseeable major requirements or needs that might require the sale of any of these investments so we will “stay put” but we might have to defer on making any voluntary donations this fall.

Our problems with our past due members still linger as the 94 in our last newsletter has dropped to 82 but we now have added had another 43 members who became past due on January 1st of this year for a total of 125 overdue accounts. Of these, there are 23 members who will be dropped permanently in accordance with our bylaws at the end of this month if they cannot get current along with all our members who have joined over a year ago but have not sent in their checks for at least a year of dues. A final notice has just gone out to encourage them to come back to their finance family. On the bright side (and there is always a bright side), our lifetime members now number 272, up 22 from the last quarter.

If you are one of those who is past due, please mail your payment (made payable to RAFINO) to me now at: 3112 Waterfront Dr., Chattanooga, TN 39419. Finally, we have 34 members and 65 attendees who have registered and paid in full for the Fall Reunion. Another 22 members and 39 attendees have started the registration process for a grand total of 56 members and 104 attendees.

Imre Volgyi
Treasurer
thevolgyis@epbfi.com

Words of Encouragement for Success

I have integrity and drive and worked persistently for this moment.
I am worthy of praise—both from others and myself.
With each day, I will take smaller steps toward my joy.
Working toward my goals inspires others around me to do the same.
The more I improve myself, the more I can help the world around me.
I have the power to spread love to each and every person that crosses my path.
My path is unique and I will walk it with pride.
I will pause and appreciate this beautiful moment.
I can define what “success” means for me at this given moment.
I built this mountain with small stones, and only then began to climb.
This day can act as a beacon of hope for the days when I need inspiration.
My community supports me and I support them.
I will be present in my current joy.
Change is inevitable, in good times and in bad.
There may be trouble ahead, but I am strong enough to face it.
People trust me because I am trustworthy.
Each success is an opportunity to help others.

2020 Reunion Newz



We are just a few months away from our 2020 RAFINO reunion. This year's reunion, as we all know, will be in Charleston, South Carolina. Anyone who has been to Charleston knows it is a beautiful, picturesque and just an amazing place to visit. For those who have not been there, you are truly in store for a wonderful experience. The following information on the reunion will assist you in registering.

Dates: The reunion officially begins Wednesday, 7 October and goes to Sunday, 11 October. Early arrival will begin on Tuesday, 6 October for those that would like to get there early.

Registration: Opened 1 February 2020, on the RAFINO website at <http://www.rafino.org>. Our website is where you will register for the reunion, select any tour excursions you are wishing to participate in, chose your meal for the banquet, and volunteer to assist with registration or other activities (e.g., banquet set-up, place cards, etc.) during the reunion.

The registration fees are as follows:

- \$180.00 per person - Life Members
- \$200.00 per person - Active Members (dues current, in good standing)
- \$220.00 per person – Inactive Members (dues delinquent, not in good standing)

Registration covers the Hospitality Room (drinks – coffee/tea/water; open bar periods; snacks, and pastries; opening night reception, banquet, transportation to the memorial service in honor of our fallen Finance Warriors and family members; and administrative fees).

Note: Hotel registration is separate from your RAFINO registration. A separate hotel link with a reunion code is available on the website.

COVID-19 Update: We are in contact with the hotel and excursion company as it pertains to concerns over COVID-19 and cancellation policies. As you are aware, this is a very fluid situation. We will communicate any changes as we know them.

Troy Clay, Vice-President Reunion

**Robert W. Behrens****LTC(R)****January 27, 2020**

Robert "Bob" Behrens passed away quietly on January 27, 2020 at the age of 83, probably the first thing he did quietly, after a short battle with pneumonia and complications from Parkinson's. Before Parkinson's affects, Bob would have told you to call him "The Old Geezer". Bob had such capacity for love and would talk with people whom many others would overlook.

Bob was born September 1, 1936 in Lancaster, Ohio to Minerva Murphy and Richard Behrens, although he would tell you that his stepfather John Ruckman was more like "Dad". He leaves behind his beloved wife of 56 years, Roseann Behrens, and daughters Hilary Behrens and Janna Behrens, grandson Alex Behrens, granddaughter Mia Behrens, and great grandson Greyson Behrens.

Bob dedicated 26 years of his life to the US Army and retired in 1984 as Lieutenant Colonel. His military journeys took him to Seattle, WA; Indianapolis, IN; Munich and Frankfurt, Germany; and back home to Ft. Sheridan, IL where he first met his lovely wife. Upon his retirement, he relocated his family to Windham, NH where he worked at Tufts University, Catholic Charities of NH and the Archdiocese of Boston.

Julia W. Massey**Mother of CSM Lawrence K. Massey****January 2, 2020**

Ms. Julia W. Massey passed quietly in her sleep on January 2, 2020. Mrs. Massey lived a very long "fruitful and blessed" life, which she received her wings at the precious age of 101 years old. She was buried on January 11th next to her husband, M/SGT Walter Massey, Sr. and 2 daughters. Mrs. Massey, a faithful servant of God, is now resting from her labor. Amen

Mary L. Fischer Allred**Wife of COL(R) Raymond S. Allred, Jr. February 23, 2020**

Mary Lenore Fischer Allred was born on July 29, 1937, in Council Bluffs, Iowa, the daughter of Edward H. Fischer and Mary Catherine Ryan Fischer. Lenore passed away on Sunday, February 23, 2020, in San Antonio, Texas, surrounded by her family.

Lenore was preceded in death by her sister, Linda Fischer Clausen, parents, and husband of 55 years, Col. Raymond S. Allred, Jr. Lenore is survived by her son, Edward William Allred (Rachel), and daughters, Elizabeth Allred Redmond (Lawrence) and Elaine Allred Mayberry (Michael), and eight grandchildren.

Because Lenore loved to travel, she began her career as a flight attendant for United Airlines. In 1960, while in Washington, DC, she met Raymond and they were married on December 30, 1961, at St. Patrick's Catholic Church in Neola, Iowa.



01st	Kristin Davis	12th	Keith L Gudehus
01st	Paul D. Geouge	13th	Robert A. Edwards
01st	Peter R. Leinenweber	13th	Nelson K. Hayashi
01st	Nancy A. Thomas	15th	Donald J. Gudinas
02nd	Lorenzo Melton	15th	Karen L Williams
03rd	Larry G. Havenhill	16th	Dennis G Saylor
04th	Terrence E Hiatt	18th	Randy Stevens
05th	Talmadge Ed Hewitt	20th	Brian C. Clearman
05th	Sieglinde Scholle	21st	Douglas L Boyer
06th	Arthur Q. Moore	21st	John J. Van Vranken
08th	Byron L. Cherry	22nd	Richard E. Pedersen
08th	Allan R. Durning, Jr	24th	Gene B. Tomlinson
08th	William C. Sterling	25th	Samuel D. Hefner
09th	David G. Gonzales	27th	Douglas R. Alfar
10th	Peter D. Lofing	27th	Henry U. Hwang
11th	Robert W Nichols	27th	William T. Wiseman
11th	Jesse M. Perez	30th	Daniel E. Watford, Sr

Lost Words from Our Childhood

We of a certain age have been blessed to live in changeful times.

For a child each new word is like a shiny toy, a toy that has no age.

We at the other end of the chronological arc have the advantage of remembering there are words that once did not exist and there were words that once strutted their hour upon the earthly stage and now are heard no more, except in our collective memory.

It's one of the greatest advantages of aging. We can have archaic and eat it, too.



- | | | | |
|------|-------------------------|------|----------------------------|
| 01st | Maurice A. Munechika | 19th | Tom Roberts |
| 03rd | Jeffrey C. Green | 19th | Donald L. True |
| 03rd | Lawrence K. Massey | 20th | Leroy T. Repischak |
| 04th | Brian E. Bode | 21st | Lindsay W. Cannon |
| 04th | Annette Martin | 21st | Marguerite (Micki) M Jones |
| 05th | Robert C Irving | 21st | Jeffrey R Kovach |
| 06th | David R. Mazo | 22nd | Barry H. Mitchell |
| 06th | Helen Thomas | 22nd | Grace H. Wild |
| 08th | Gloria Lynn | 23rd | Herman Hurd |
| 10th | Richard E. Darcy | 24th | Clifton G. Hattett |
| 10th | Roy A. Wallace | 24th | Jorge F Roca |
| 11th | John A. Harris | 24th | James W. Rockwell |
| 11th | Gerald S. Marin | 26th | James S. Gillaspie |
| 12th | Terence E. Kirkpatrick | 26th | Leonard H. Koehl |
| 12th | Luther L. Schwinn | 26th | John S. Medley |
| 12th | Clyde T. Williamson, Jr | 26th | Donald F. Rabbott |
| 13th | Alfred Ray Otte | 26th | Rolan W. Small |
| 14th | Johnnie L. Beale | 27th | Kent G. Garcia |
| 14th | Roy Main, Jr | 27th | Miriam Glock |
| 15th | William J. Murnan | 28th | Roscoe W. Gudger |
| 16th | Victor J. D'orazio | 28th | Donald E Meisler |
| 16th | Susan M Gillison | 28th | Henry L. Motley |
| 16th | George S. Johnson | 29th | James Guy Cunningham |
| 17th | William M. Bateman, Jr | 29th | Peter P. Gerhards |
| 17th | Kenneth Hetue | 29th | Irene A. Hyek |
| 17th | Richard S. Johnson | 29th | David G. Sandt |
| 17th | Gennaro A Penn, Sr | 30th | Larry M. Hacker |
| 18th | Brenda T. Formo | 31st | Robert M. Schoenborn |
| 18th | Forest A. Klumph | 31st | Reginald C Veilleux |
| 19th | Irwin E. Lecker | 31st | Robert I Wager |

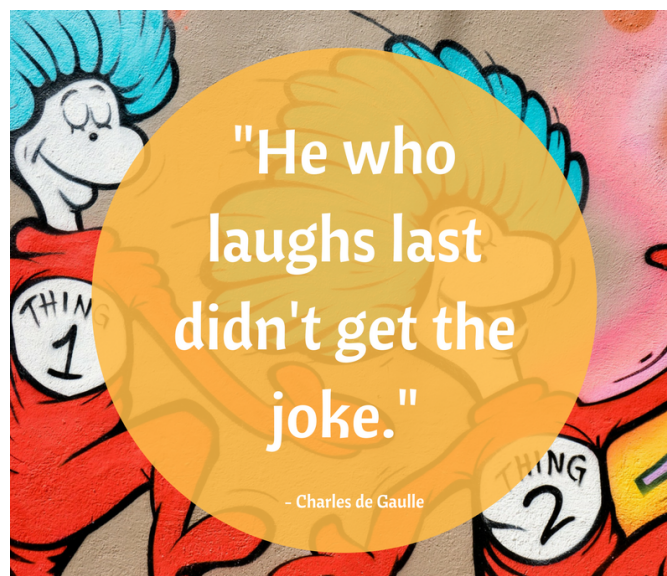
Hmmmmmmmm!!!!

“It would be nice to spend billions on schools and roads, but right now that money is desperately needed for political ads.”

- Andy Borowitz



01st	Anthony S Cole, Sr	17th	Joseph A Rouille
01st	Larry J. Elsom	18th	Charles E. Henderson
01st	Thomas A. Gajda	18th	Joseph C Mendez
01st	William M. Landrum	19th	Leonard P. Coppola
03rd	John S. Fruin	19th	James L. Pomeroy
04th	David W. Mikkelson	21st	Pauline W. Cunningham
05th	Billy R Smith	21st	Samson F. Descargar
06th	Robert M. Caetano	21st	Donald W. King
07th	Conrad H. Cohen	21st	Martha N. Whaley
08th	Ron C. Cordell	23rd	Aaron P. Gillison, Sr
08th	William F. Rawley, Sr	25th	Frederick S Selby
08th	Cody L Zilhaver	25th	Hugh B. Tant, Iii
10th	John Dave Powell	25th	Catherine R Wormer
11th	Matthew H Fleumer	26th	Stephen B. Yarbrough
13th	James W Goad	27th	James E. Rusk
13th	Teddy A. Stout	28th	Verne H. Hansen
14th	Robert N. Freckleton	29th	Pedro D Dela Mar, Sr
14th	Richard L. Teters, Jr	29th	Charles J. Kacsur, Jr
15th	Paul Battaglia	30th	William F. Connolly
15th	Donald R. Nottingham	30th	John R. Griffith
15th	Fletcher R. Young	30th	Daniel A. Peck
17th	Ellen M Herrera		
17th	Steven F. Jones		





The Spouses Corner

Tornadoes in Nashville

There seems to be a disaster every time we turn around. We want to send our condolences, prayers and well wishes to all that were in the path of the deadly tornadoes in Nashville Tennessee. We have had so many weather-related storms hit these beautiful states this year. My heart goes out to all of them. We stand together with our fallen fellow Americans.



Charleston

Hi Ladies

I would love to convince you to join us in Charleston. This is our Reunion as much as it is the men's. We have just as many memories and lasting friendships we made through the years that we can see at this reunion to catchup with and make new memories.

The Side trips sound like so much fun!



Wednesday is a free day where I am planning to find the shopping market so well-known place for tourists who wants to join me?

Our first trip on Thursday will be to Historic Charleston; we will walk through the Old past and be regaled with stories of the past. Later that night we will board a ship for a moon light dinner cruise around the harbor. There will be music and dancing sounds like a fun night.

On Friday we will head out to Patriots Point for a tour and then we will have lunch in the Chief Petty officer's Mess before heading back. That night there is a walking tour of the Ghost of Charleston. We will be regaled with stories of the past of their wars, hurricanes, fires and earthquakes.

On Saturday we have a jam-packed day of Business meeting, Fallen Warrior Memorial and we get to dress up for the RAFINO Banquet one of our high lights of our Reunion.

Bon Appétit

Strawberry Spinach Salad

Ingredients

1 h 10 m

4 servings

491 cal



- 2 tablespoons sesame seeds
- 1 tablespoon poppy seeds
- 1/2 cup white sugar
- 1/2 cup olive oil
- 1/4 cup distilled white vinegar
- 1/4 teaspoon paprika
- 1/4 teaspoon Worcestershire sauce
- 1 tablespoon minced onion
- 10 ounces fresh spinach - rinsed, dried and torn into bite-size pieces
- 1 quart strawberries - cleaned, hulled and sliced
- 1/4 cup almonds, blanched and slivered

Directions

Prep 10 m

Ready In 1 h 10 m

1. In a medium bowl, whisk together the sesame seeds, poppy seeds, sugar, olive oil, vinegar, paprika, Worcestershire sauce and onion. Cover, and chill for one hour.
2. In a large bowl, combine the spinach, strawberries and almonds. Pour dressing over salad, and toss. Refrigerate 10 to 15 minutes before serving.

Sincerely

Ann Tolbert

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RAFINO History

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Robby Robson

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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 Financial 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 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.

The 2020 reunion will be in Charleston, SC. The 2022 reunion is looking like Indianapolis/Ft Ben Harrison State Park

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.