

RFG

WEALTH MANAGEMENT

About RFG...

Our Financial Professionals strive to help business owners, executives and retirees build better financial futures. We create and implement an action plan to help you manage your wealth more effectively. As you enjoy your life's journey, we are at your side to guide you financially.

A Note from Chris

Summer 2019



Chris Robinson

Hello, and I hope everyone is having a great start to their summer! I have enjoyed the cooler start to June, but it looks like the heat is now here. I hope everyone has a chance to travel somewhere cool this summer. I'm hoping to do a little fly fishing somewhere beautiful, mountainous, and cool!

The Robinson clan will be heading to Florida for its summer vacation this year. I would rather be somewhere cooler, but I only have one vote out of six!



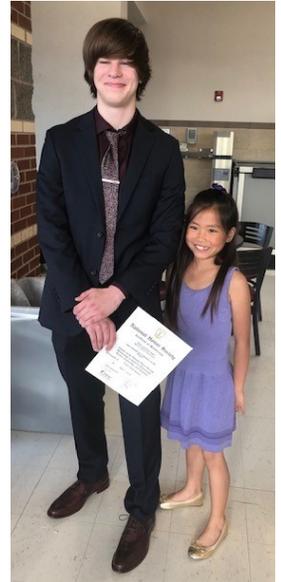
The Robinson Clan

My children keep growing – not sure what's causing that! Our oldest son, Henry, will be a junior at Argyle High School this fall. He continues his powerlifting and is getting very strong. He used to be skinny and easy to push around!

Number two son, Jacob, will be a freshman at Argyle High School. He just finished spring baseball where he plays center-field. He will be playing high school football this year, so we



Tournament Champ Jacob



Henry & Molly at the National Honor Society Banquet

are excited about that. If you have not seen a high school football game lately, Argyle always has a great team and a great atmosphere for watching football.

Ben will be in sixth grade and an Argyle middle schooler! He enjoys hanging with friends and making

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"Count your age by friends, not years. Count your life by smiles, not tears." — John Lennon

(Chris Robinson—continued from pg. 1)



Ben Robinson

me laugh! He’s definitely the charmer of the family!

Molly will be in third grade at Hilltop Elementary in Argyle. She enjoys being in charge and hanging with her brothers!

So far, summer has been lots of swimming and snow cones. I guess that’s not a bad way for a kid to spend their summers!

My wife, Joyce, continues to teach her spin classes incredibly early in the morning. Maybe one day, I’ll make it up to the gym to participate, although I am a little scared of her making me workout too hard. There’s no slacking on my wife’s watch!



Jacob & Molly on an ice cream date

Your RFG team recently spent an afternoon team building at an escape room. Luckily we helped thwart a nuclear catastrophe!! If you haven’t done an escape room, you should give it a shot! We had a great time!!

I hope you are having a great year and I look forward to seeing each and all of you soon. Enjoy your holidays!

Chris

Susan Dawson

Welcome to summer in Texas. Between the wind, rain, storms, and coolness, I’m not sure what tomorrow will bring; however, I do know it brought the Dawson’s Vacation.



Susan Dawson



Mike & Susan on vacation

The Captains of the cruise have been on the high seas again, and it was better than ever. On June 2nd, we flew with the family to Orlando, FL and boarded one of the largest cruise ships in the world, Royal Caribbean’s Harmony of the Seas. We were just seven of the 5,800-

plus passengers that loved a week-long trip on this 18-story “city at sea.” It’s actually longer than a football field.

This was our first trip with our grandson, Jack. It was his first cruise. It’s so fun to travel with first-time cruisers.



Harmony of the Seas cruise ship

They are so overwhelmed with the spectacle and fun of it. It reminds us veteran voyagers of the wonder and joy you feel while discovering new and exciting facets of the cruise vacation.

Royal Caribbean’s private island, Perfect Day in Coco Cay, was our first stop. Yes, that’s really the name of the island. RC has owned this place since the 80s, and we actually visited there in the early 2000s, but this 125-acre island has had a major \$250 million makeover basically turning it into a combo waterpark and day resort. We had

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Lauren & John at dinner on the cruise

a blast on the 13 waterslides, zip lines, wave pool, and just relaxing for lunch in their shaded buffet pavilion. Really, the whole thing is just a marvel.

We also toured Charlotte Amalie, St. Thomas for a day of beach fun at Megan’s Bay, which couldn’t have been more flawless – mid-80s, gentle ocean breeze, not too crowded, and time with family. We took an interesting ride over the top of the island with panoramic views of the Caribbean to spend several hours making sandcastles, playing catch in the water and just relaxing. SPF 30 all around!

St. Maarten was another stop where shopping was the call to action! Then, we did pina coladas and beer on Front Street while enjoying the ocean view. We had a lot of fun on board the Harmony with pools, arcades, and entertainment. Of course, fun is the name of the game when our 6-year-old grandson is involved.

Mike asked me on our return flight what I enjoyed the most. There really wasn’t one thing, but everything seemed fun and relaxing. No stress, no phones or computer makes for a completely different environment than my usual work habitat. Enjoying time

with family, whether at dinner, standing in line for the airport shuttle or sitting in a beach chair, it’s all special. My main intention for vacation was to be “in the moment,” whatever that moment was. It was amazing.

As a capstone to our trip, the last night on the ship, we’d just laid down in bed when I heard a strange sound like it was coming from a cabin above us. Then I heard it again, and again. Who would be moving furniture at this time of night? I became more curious and peeked outside our blackout curtains to an explosion of a thunderstorm like this Texas girl has never seen. It was off in the distance, probably 25 miles away, but the view was unlike anything I’ve ever witnessed. A vast, calm ocean and a 180-degree



Daughter Lauren & grandson Jack

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Let us know how we can help you!

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Qualified Charitable Distributions

A qualified charitable distribution, or QCD, is an otherwise taxable distribution from an IRA (other than an ongoing SEP or SIMPLE IRA). It is owned by an individual who is age 70 1/2 or over and is paid directly from the IRA to a qualified charity.

Your qualified charitable distributions can satisfy all or part of the amount of your required minimum distribution from your IRA. For example, if your 2018 required minimum distribution was \$10,000, and you made a \$5,000 qualified charitable distribution for 2018, you would have had to withdraw another \$5,000 to satisfy your 2018 required minimum distribution.

The QCD strategy has become even more valuable since tax reform changed the rules and more taxpayers are electing the standard deduction.

QCDs are limited to IRA accounts. A 401k owner would have to first roll the 401k over to an IRA before making a QCD at age 70 1/2 or later.

You can't qualify for QCDs unless you can meet certain requirements. For example, you can't make a qualified charitable distribution unless you're at least 70 1/2 years old. You can make QCDs to multiple charities within a single tax year up to \$100,000. The threshold for married couples filing jointly is twice as high (so that \$100,000 in each spouse's IRA can be eligible for a QCD).

In order to get credit for a qualified charitable distribution, it must go to a charitable organization that accepts tax-deductible contributions (i.e. a 501(c)(3) organization). It can't benefit you (the donor) in any way.

What's more, a qualified charitable distribution can only come directly from your retirement account. That means your IRA custodian needs to make the check from your IRA payable to a qualifying charity. If you withdraw funds and then try to make a charitable donation, that won't be considered a qualified charitable distribution.

This information is not intended to be a substitute for specific individualized tax advice. We suggest you discuss your specific tax issues with a qualified tax advisor.



RFG Staff beatin' the heat with a little ice cream. A better kind of staff meeting.

(Susan Dawson—continued from pg. 3)



Susan and grandson Jack

view of a thunderstorm. It was complete with rumbling, flashes of cloud lightning that illuminated the size of the storm, and then bolts that basically seared your retina to the back of your eyeball. Mike and I just stood there and enjoyed the show, free for all and orchestrated by the creator of the universe. Simply Amazing!

My desire for each of you, our wonderful RFG Wealth clients and friends, is to have some intentional family time together this summer. Maybe it's a picnic or fireworks over the lake. Perhaps just a shared sandwich and pink lemonade on the back porch. Just do it! We love helping you accomplish your financial goals. And hope those goals allow you to celebrate family times exactly the way you want. Cheers to you and summer!

Mike Lemich

The first half of the year has been pretty exciting in the Lemich household. It is crazy to think we are halfway through the year already. Wasn't it just Christmas!? In February, Calvin turned three, and he continues to impress us with his ability to learn and do. After cruising



Mike Lemich



The Lemichs celebrating Anastasia's birthday

around on his balance bike for about a year, he made the transition to a pedal bike. After riding with training wheels for about a day, he said "Daddy, I don't want those," as he pointed to the training wheels. So off they went, and he hasn't looked back since. Along with riding his bike with his neighborhood buddies, he also loves to swim and play with his little sister.

Anastasia turned one in April, and she had a blast at her birthday party with all her friends and family that came to town for the big milestone. Her adventurous spirit prevails: she took her first steps at nine months and has been running ever since. She continually tries to keep up with her brother, even when his activities exceed her abilities. She completed Level 1 swim lessons this spring



Anastasia & Calvin



RFG Staff at the Escape Room

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(Mike Lemich—continued from pg. 5)



Calvin Lemich

and can hold her breath underwater for up to eight seconds! She does remain our firecracker and switches between sweet and sassy at the drop of a hat.

Sarah splits time between ringleader and chauffeur to our crazy crew and also enjoys taking the kids up to St. Louis frequently to visit her parents. The summer season is her favorite time of year: swimming, sunshine, and BBQ. We are excited to meet up with family to explore Horseshoe Bay this summer, as well as attend my annual family reunion in Lava Hot Springs, ID. The serenity of mountains and ability to let the kids run free outside and just be kids is always a highlight of our summer.

This spring has been more challenging for me. I tore my ACL playing basketball and had reconstructive surgery in April. I quickly realized the simple daily tasks we take for granted, such as walking, driving, and even carrying around the kids. I have learned that patience is key when trying to maintain sanity while going through a recovery process like this. Between the oversized brace I had to wear the first six weeks to the physical therapy sessions that bring so much joy to my life (excuse my sarcasm), I am looking forward to getting the knee back to full strength. Even though I have been “sidelined” for many of the physical activities, I continue to enjoy watching Calvin and Anastasia learn and grow.

We hope you enjoy your summer and manage to stay cool as the weather heats up. We look forward to seeing you soon!



Calvin driving go-carts

Emilio Gonzalez

This past spring was fast and furious, just like many of the storms we had here in North Texas. For the THIRD year in a row, we had a high school graduation. This time it was my youngest daughter, Olivia (17). She graduated fifth in her class and was the senior class president. She was accepted



Our family at Olivia's graduation

into the Honors Program at TWU (1 of 67 students of the 1,500 applicants) and will pursue her degree in physical therapy. But wait, there is more. We still have Mateo (10) to go, and we just figured out that by the time Olivia finishes her Ph.D., Mateo will start his freshman year of college. Can you say “NO Break!” Our other two, Isabella (19) and Diego (20), are still attending NCTC and working part-time. They both intend to start at UNT next spring.

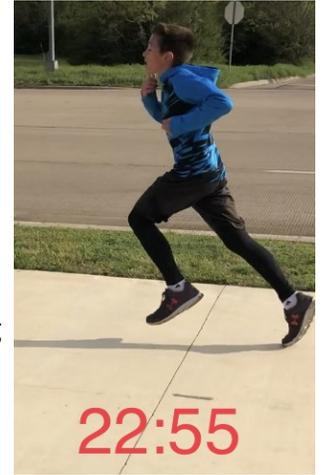


Emilio Gonzalez

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(Emilio Gonzalez—continued from pg. 6)

Mateo had a breakout year academically and athletically. He aced two of the three modules of the STARR test and made 95% on the third. He also won the Citizenship Award for his grade. He broke through his 6-second wall in the 40 yd dash with a new personal best of 5.89 seconds. He also ran his first 5K with a time of 22:55 and came in 2nd place overall. I usually say yes to most things he asks me to do except when he asks me to go jogging with him; that is a big fat NO!!



Mateo at record speed



Tonto Gonzalez

On the ranch, we had a new spring calf, Tonto. He is a cutie. The cattle are doing great, but I think this spring they may have grown webbed hooves. We skipped planting the spring garden; with all the rain I should have started a rice patty. We had so much rain, we were actually catching crawfish in our front yard, and we had a 35-pound snapping turtle come up to the house. Ah, life on the range!!! My greenhouse project is coming along nicely, and I hope to have it ready by fall. I made it all from reclaimed lumber and old farm windows (see pic).



Our Greenhouse

We are so blessed to have my parents living on our property. Being close by has paid off this spring. Recently, mom has had a few health issues, and we have been able to tend to dad while she recovers. It has been a little tough on everyone, but we all pitch in to make it work. It is worth it at the end of the day when they (my parents) tell me (every day) how thankful they are. They are both doing well, and the kids get to interact with them regularly. I am so blessed to have a family that puts family first and a wife who is willing to weather any storm that comes our way.



This year, Sharon and I celebrate our 25th anniversary in September (so yes, she has weathered a few storms). I never thought when I saw that brown-eyed girl in one of my summer classes at UNT that we would enjoy a life so rich and full of joy. It is like a fairy-tale of rainbows and unicorns.....well, maybe rainbows and longhorns.

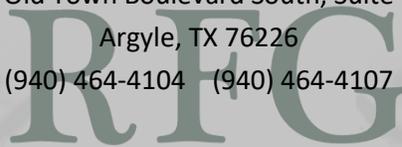
I have set my rainbow in the clouds, and it will be the sign of the covenant between me and the earth. Genesis 9:13

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