

# RFG

## WEALTH MANAGEMENT

### About RFG...

Our Financial Professionals 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

Fall 2018



**Chris Robinson**

Hello, 50! I turned 50 years old in September. I spent the day fly fishing in Jackson Hole then eating at the Snake River Grill. What a great day! I don't really feel any different, and I don't think I look any different, although my friends sure seem to be aging! My wife, Joyce, and I went to fly fishing school for the first half of the day. She had never been before,

and I was not going to teach her – I knew better than that. We both had a great time.

Fly fishing can be a little intimidating to a beginner with all the different kinds of flies, which are meant to represent the different bugs that are hatching at the time on the river. You got your dry flies, your wet flies, your nymphs, your streamers. You got your Caddis fly, your Stone fly, your Midges, your Mayfly, and your Hoppers. This variety can get a little overwhelming! Then you have your fishing line which is composed of the floating line, then the



**Chris & Joyce Fly Fishing**

leader, then the tippet. Did I mention it is not so easy to cast a fly rod? It sure looks easy when the guide is doing it. My wife actually picked it up pretty well. Hopefully, this is something we can do more of together in the future. I highly recommend fly fishing if you have never done it before. It is a great activity for spouses to try together. But I would definitely hire a guide to help you; they help people all day, every day to make sure you have a great experience. I thank you for hiring us to



**Chris in his fishing gear**



**Chris & Emilio ready for some fly fishing**

guide you through the financial waters.

My oldest son Henry is a sophomore at Argyle High School. He is on the power lifting team and also is putting together a rock band. He also plays the electric guitar and learned by watching YouTube! He is a funny, smart young man.

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*"There is nothing in the world so irresistibly contagious as laughter and good humor." ~ Charles Dickens*





(Chris Robinson—continued from pg. 1)

Football season is now over for my second son, Jacob. His Argyle Middle School Eighth Grade Football team finished its second consecutive undefeated season. I can't wait to watch these young men transition to High School football next year. Argyle has a terrific athletic program; their High School Varsity team is currently undefeated at 8 -0. If you want to watch some great Texas High School Football, go watch an Argyle



game. The stands are packed, the band is awesome, and the team is exciting.

My third son, Ben, is enjoying 5<sup>th</sup> grade at Argyle Intermediate School. He has been learning German on the computer. He is fun loving and very sociable.

**Molly celebrating her 8th birthday**

Molly is 8-years-old and in

second grade at Argyle Hilltop Elementary. She dressed up like Wonder Woman on Halloween! She likes to draw and boss her brothers around! She's constantly asking if she can draw me a picture.

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

*Chris*

**Happy  
Holidays**

### Susan Dawson

Fall is really my favorite time of year. We don't usually travel during fall, but thanks to my Mom and her church seniors' group, we joined a group of 70 wonderful folks for a New England/Canada Fall Foliage cruise.



**Susan Dawson**



**New England fall foliage**

Our flight landed us in NYC – the Big Apple – for an evening of fun and crowds! We enjoyed a Broadway show at the Lyceum Theater, which was built in 1903. I just love

the theater and NYC does it well. The next day, we boarded the beautiful Anthem of the Seas and headed for Boston.

Here we did a harbor tour with some amazing architectural sites and a glimpse of the USS Constitution nicknamed Old Ironsides. I learned that this nickname was due to the amazing strength of the white oak that makes up the hull of this ship. Cannonballs were known to bounce right off.



**Anthem of the Seas cruise ship**

Portland, Maine, was cool and interesting. Mike and I participated in a foodie walking tour where we learned more about the history of the area but also sampled some of their famous food. Can you say clam chowder and lobster rolls – YUM! Bar Harbor was our next

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## Inside RFG

(Susan Dawson—continued from pg. 2)



**USS Constitution**

stop just in time to visit Kennebunkport for the Bush wedding. Guess our invitation was lost in ship mail. What a beautiful area!

Halifax, Nova Scotia, was an exciting new adventure as well. We had no idea that the second largest explosion in world history happened there. In 1917, an unmarked cargo ship loaded with explosives and gunpowder was headed to the French troops. Through a series of poor decisions, the ship collided with another in the harbor, setting a fire onboard. Then a massive explosion erupted, only second to Hiroshima. This explosion was so intense that no buildings were left standing in the city and glass was broken in homes up to 80 miles away. Fires erupted throughout the city and as night fell these homeless, injured, and desperate people were covered with a foot of snow. An urgent message was sent to anyone listening, and Boston was the first to respond with a train full of medical help, supplies, and food. One-hundred

-and-one years later, Halifax still sends their most beautiful Christmas tree to Boston each year with thank you cards from the children of Halifax. What a wonderful story of people coming together in tragic times and a great example of thankfulness that lives on over a century later.

The rest of our trip was dotted with wonderful new friendships, a beautiful ship, fantastic food, and entertainment. Travel is such an amazing way to expand your view and vision of the world; it's culture and people. We found the New Englanders and Canadians to be delightful!



**Susan's Mom & Mike**

Following this adventure, Mike and I helped my Mom move from Amarillo to Flower Mound. She's been in an independent living apartment complex for two years and still gets around great but wanted to move closer to her family. We're thrilled to have her here and can't wait until every box is unpacked and she feels settled. I hear a family dinner tradition calling our names.

I wish every one of you a wonderful Thanksgiving and Christmas with family and friends. We're so thankful for the relationship we have with each of you and count it as a pleasure to serve you through RFG. Blessings, Susan



**Let us know how we can help you!**

Chris Robinson

[Chris@RFGWealthMgt.com](mailto:Chris@RFGWealthMgt.com)

Emilio Gonzalez

[Emilio@RFGWealthMgt.com](mailto:Emilio@RFGWealthMgt.com)

Mike Lemich

[Mike@RFGWealthMgt.com](mailto:Mike@RFGWealthMgt.com)

Susan Dawson

[Susan@RFGWealthMgt.com](mailto:Susan@RFGWealthMgt.com)



## Mike Lemich



**Mike Lemich**

Summer ended with a family beach vacation to Galveston, TX. While this was Anastasia's first trip to the beach, Calvin remains a wave jumping and sand castle building pro. Anastasia slept under an umbrella while Calvin and I rotated between the pool and the ocean. We have had a busy fall trying to entertain the kids indoors with all of the rain, although puddle jumping in rain boots has ensued on numerous occasions. When not raining, we were lucky enough to visit two pumpkin patches and go hiking around Lake Lewisville.



**Calvin & Anastasia**

Calvin, who is now two and a half, got his first four-wheeler this fall (it maxes out at a whopping 5 mph!) and he rides it every single day to either the park, lake, or just around the neighborhood. He has also developed a new love for superheroes, as he

was Dash from The Incredibles for Halloween. He even talked Anastasia into dressing up as his sidekick!

Anastasia has turned into our baby on a mission. She traded in her calm personality for an adventurous one when she started crawling at five-and-a-half months and hasn't stopped moving since. She has a very determined spirit inside her little six-month-old body.

Sarah and I started working out at a boxing/kickboxing club in Highland Village, and Sarah's lost 15 pounds toward her end goal of 20. She also completed the Bored and Brilliant Challenge by Manoush Zomorodi and found the challenge life changing. It was just what she needed to recapture her creativity and reprioritize her schedule. She recommends the chal-



**Calvin's 4-wheeler**

lenge to anyone looking to become more intentional with his or her life and technology use.



**The Incredible Lemich Family**

I have enjoyed spending father-son time with Calvin out riding the four-wheeler through the dirt and throwing rocks in the lake. I have found that being around my kids gives me an easy excuse to do things that I enjoyed doing as a child, like building Lego towers and spending more time outdoors. Those are activities that tend to slow life down a bit and help me appreciate the little things that I often take for granted. Trying to see the world through the eyes of a 2.5-year-old is sometimes all it takes to put things into perspective. With Anastasia now on the move and Calvin potty training, each day is a new adventure at our house, and Sarah and I are enjoying every minute of it.

We hope everyone has a beautiful fall and a blessed holiday season!



**At the pumpkin patch**

## Emilio Gonzalez

At the Gonzalez household, fall is always filled with Food, Football, and Fun – and this year we added Fishing! Chris celebrated his 50th birthday this year, and we went on an epic trip to Montana with him. Of course, Chris caught the biggest fish out of all of us on a last-minute cast. What a beautiful country we live in; we are so grateful to have seen the big skies of Montana.



**Emilio Gonzalez**



**Emilio and Mateo**

Fall is my favorite time of the year! One of my favorite pastimes is coaching youth football. Although we had a losing season, I truly enjoyed watching each of the young men on our team improve their skills, gain confidence and most importantly learn how to work on as a team. Mateo (10) took the helm as quarterback and middle linebacker. This boy loves to run; he ran a 6:26 mile and barely broke a sweat.

Diego (19) and Isabella (18) are learning some life lessons as they attend college and work part-time. Isabella is enjoying making new friends both at school and at work. Diego is enjoying a little freedom in his new apartment

but comes home regularly to “grocery shop” in our pantry.

Olivia (17) is wrapping up her senior year and is quite busy being the head student athletic trainer and Senior Class President. We see each other early in the morning and late at night, but she loves being involved. She recently got accepted to TWU and will start there next fall.



**The Gonzalez clan at UNT**



**Cattle at the Ranchette**

On the “ranchette,” the longhorns are growing fast. Hondo and Ranchero are quite the pair. I love seeing them out in the pasture with the Texas fall sunset behind them. Our pig operation has grown significantly with both sows, Hamrietta and Porkahontas, having 12 piglets each ... pork chops anyone? However, coyotes made sure our chicken and turkey crop was less productive. Nonetheless, we have fun working hard around the place.

Sharon and I celebrated our 24th anniversary and continue to share as much time as we can with our kids and each other. Thanksgiving is my favorite holiday. We have so much to be thankful for; there is no way to pack it all in one day. This fall, I instituted a new tradition. Each Friday, in our family group text, we each send out something we were grateful for. It's a great way to end the week.

Speaking of grateful, at RFG we're incredibly thankful for our clients and friends and feel very privileged to be able to share our stories with you. **Happy Holidays.**



### RFG Wealth Management

130 Old Town Boulevard South, Suite 100  
Argyle, TX 76226  
(940) 464-4104 (940) 464-4107

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