

# RFG

## WEALTH ADVISORY

### Summer Newsletter 2021



#### What's Inside!

*Chris Robinson*

*Zoom, Inflation & Interest Rates*

*Susan Dawson*

*Emilio Gonzalez*

*Mike Lemich*

*Griffin Marchand*

*Bryce Hege*

**NEW RFG WEBSITE!**

#### Where did the time go?

*by Chris Robinson*

*Hello and welcome to the summer edition of our RFG Wealth Advisory newsletter. This newsletter is designed to keep you informed about the team at RFG. We hope you will email us back and let us know your summer plans!*

*It is nice to be able to make summer plans. One year ago, there were not many summer plans to be made. The Corona Virus pretty much shut down our country. Hard to believe how fast this last year has passed.*

*My oldest son Henry just graduated from Argyle High School. It is a strange feeling having your first child graduate high school. I remember how terrified I was bringing him home from the hospital after he was born. I put him in the baby seat in the car and thought to myself, what now? Are they really going to let me take this baby home? Don't they know I have no idea what to do next? Well, we survived the drive home that hot July day in 2002 and now it's time for him to go off to Texas Tech University.*

*I remember dreading the thought of my precious baby going off to school, but after talking to a lot of my empty-nester friends and having 3 teenage sons, I'm reassured I will be fine!*

My second son Jacob, who will be a junior at Argyle High School this fall, is training hard in preparation for the upcoming football season. It will be hard to top last year's 16-0 season capped off with a state championship victory. There is nothing like a Friday night football game at Argyle, come on out and join the fun this fall!

Ben will be going into the 8th grade this fall. He enjoys playing the trombone in the school band. It's amazing how quickly the kids become very good musicians. We recently went to his end-of-school concert and I was blown away by how good they sounded.

Molly will be headed to the 5th grade this fall. She likes to read and hang out with her grandmother! They have a special relationship. We are looking forward to the summer months. Hopefully, looks like normalcy is returning. We are looking forward to going to the movies and getting out of the house.



For the first time in what seems like a long time, life is starting to feel normal again! I am starting to see crowds gather again. That is pretty exciting after 14 months of social distancing, face masks, and virtual meetings! I am looking forward to going to the movies again with my family. I feel sure that virtual meetings are here to stay and why not? It is a great way of communicating with a much more personal feel than a phone call or email. It also saves enormous amounts of time as well as money. No reason to get in the car and drive 20 minutes to an hour each way when you can just hop on a virtual meeting!



Chris' new puppy, Buddy

# ZOOM, Inflation & Interest Rates



We did go almost exclusively to virtual meetings in 2020. So it's been a while since I have seen many of you in person! I am really looking forward to seeing everyone in person. We do believe virtual meetings have actually given us the ability to increase our level of service to our clientele and we will continue using "Zoom" meetings. But we also love to see everyone in person.

So why are interest rates and inflation in the news?

The 10-year Treasury yield on May 28th, 2021 was 1.58% according to the US Department of the Treasury website. This is down from the 1.74% yield on March 31st of this year. We started the year at .93%, that's quite a move.

We started 2020 with a 10-year yield of 1.92% on the 10-year and we dipped as low as .36% on August the 4th. So you could have bought a 10-year treasury bond and made a whopping .36% per year for 10 years! Not much of a deal. Remember, as the yield on treasuries moves up the price of treasuries as well as many other bonds move down. This has caused much of the bond market to move down. Within the last 9 months, the 10-year treasury yield has risen from .36% to 1.58%.

Inflation is back! The Consumer Price Index increased .8% in April and .6% in March. Over the last 12 months, the rate is 4.2%.

**Gasoline up 49.6% in last year**

**Used cars up 10% alone in April, largest one month increase since 1953 when tracking began**

**The cost to rent a car or truck up 82% in last year**

**Copper has doubled in the last year**

**Even bacon (oh no not bacon)  is up almost 12% in the last year**



**RFG's own  
Texas Rangers  
Woodrow Call  
and Gus McCrae  
Lonesome Dove  
Book Published- 1985  
TV Debut - 1989**

## Lonesome Dove Trivia

- 1) How many people watched the CBS mini-series in 1989?
- 2) Who's the actor originally chosen to play Blue Duck?
- 3) Name the studio that produced the mini-series?
- 4) What two awards did the series receive?
- 5) Who owns the Lonesome Dove memorabilia collection?

by Emilio Gonzalez



It has been almost a year since our last newsletter, and life had just flown by. As most of you know, I love my garden and ranchette. The past few months in the garden have been of reflection of life itself. In November, we had some straight-line winds that destroyed some mature trees. With the winter storm, my greenhouse was devastated, and we lost all of the vegetable seedlings we had prepared and planned for the Spring. But we had to persevere and focus on what we had remaining, the fruit trees. We fertilized and nurtured the trees during that time, and when the sun came out, it looks like we will have a pretty good harvest of peaches, plums, apricots, and pears.

This winter was hard on just more than the garden. In November, I lost my dad. He lived an exceptional life, and I will be eternally grateful for all the lessons he taught me. I was so blessed to have him living next to us for the past 4 yrs. As in the garden, we continue to care for and nurture those remaining in our care. Mom continues to be a source of inspiration for the family and takes the nurturing to the extreme (have you seen my waistline lately?? That woman can cook!) The kids are all growing so fast; we hit a few milestones this year. Isabella turned 21 and is headed to Texas Tech to finish her degree in Sports Medicine. Mateo, my youngest, turned 13, yes, a TEENAGER! He had a great football season and an even better track season, placing 1st in the 400-meter dash every time he competed.



Diego is learning the ropes in the "real world," working and discovering the benefits of a budget. Olivia continues to establish herself as a PT tech at Fit-n-Wise and to work on her Physical Therapy degree at TWU. I hope none of you are in a position to see her, but if you do, I know she will take good care of you.

This year I was honored to speak at the Krum ISD Veteran's Day event about my experience in the Marines and how it shaped me to be grateful to be an American. In March, a few of my Marine buddies and I got together in Galveston and celebrated our 30-year Desert Storm reunion. We are not as mean, not as lean, but still Marines. We did a little fishing and more than a little drinking, but the stories were priceless and maybe a little embellished.

Soon school will be out, and I will have my "Summer Wife" back. Sharon and I recently purchased a 5th wheel and are planning some road trips for the summer. We look forward to spending some quality time exploring this great Country of ours (I am talking about Texas). Once we get good at it, we will venture a little further out. I have been reading some books about the Old West and the Native American Tribes. It really sparked my interest again in my Texan heritage. The explorer in me has re-emerged.

As I reflect on the past year, it only reiterated what I have always held as precious: Family, Friends, and Fun. Without these, life can be quite difficult. I, for one, will make more of an effort to be intentional with my time and make more of an effort to add to all my exceptional memories...and you, my friends, will definitely be a part of them. Happy Summer, I wish you pleasant weather, happy travels, and an abundance of good times!



by Susan Dawson

Welcome, Spring/Summer 2021. So far, this year has kept us guessing with weather from SNOVID to inches of rain in May. What will the rest of the year bring? Only time will tell.



At the Dawson home, we avid travelers felt the sting of staying home for months on end in 2020. We closed out the year with a few days in sunny Newport Beach, CA. Staying in a condo with a full kitchen, so carry out at restaurants was perfect for a very relaxing retreat. We returned shortly before Christmas just in time to prepare some of my Mom's tried and true family candy recipes. Have any of you ever heard of Aunt Bill's Brown Candy? I'd love to know if you've ever had it.

This recipe involves melting pounds of sugar and incorporating nuts, heavy cream, and lots of butter to make a brown sugar masterpiece which can turn out incredible or inedible depending on the "humidity"? It's always a joy to listen to Christmas music and work in the kitchen as I did for years with my Mom preparing goodies for our close friends.



Two thousand twenty-one for Mike and me began with a bang as we wrote, scripted, and videotaped our first digital course for couples,

Communicate without Arguing.

Mike and I have been teaching and guiding marrieds for years and began blogging weekly at [MikeandSusanDawson.com](http://MikeandSusanDawson.com) in 2016. This course is our first serie' teaching online, and we launched and delivered our 5 module course in March and April. Our eyes have opened to so many possibilities in the online market for marriage training. We look forward to and are planning for our next launch in September 2021.



Most recently, Mike and I made a short trip to Jamaica. We stayed at the Sandals resort in Ocho Rios. The weather there in April is fantastic, and we thoroughly enjoyed this view of the Caribbean from our hotel.

We can't wait to see you in our office or on zoom. Please let us know how we can help you make progress toward your financial future.



I'm very proud of the continual work our RFG team does in so many areas. The most exciting for me is the launch of our new RFG website. <https://RFGWealthAdvisory.com>.

Please check this out today! We designed this website with you, our clients in mind. Immediate access to your RFG team through the Contact Us page. Quick access to your RFG Connect Client Portal and a list of services we offer at RFG.

Have you ever wondered WHO WE SERVE? . You may be surprised at the diverse group of clients we help to meet their financial goals.

These include Business Owners, Wealth Builders, Nearing Retirement, Successful Individuals/Families, and Retirees. Check out this [\*\*Who We Serve\*\*](#) section on the new website and then forward it to a friend who might need to set up a Free Assessment! It's as quick as a 15-minute phone call with one of our advisors to see if we're a good fit for where they are in making progress toward their financial future.

# by Mike Lemich    **CONGRATS MIKE - CFP®**

Hello Again!

Much has transpired in the past year... Surprise! We are now a family of five. We welcomed our newest son, Carson, into the family in March. At 7lb 15 ounces, he was our biggest baby. Of course, his siblings welcomed him with enthusiastic arms. Although, Anastasia was very disappointed when she found out that he couldn't walk or do somersaults yet.

After 18 months of rigorous courses and studying, in September I completed and passed the Certified Financial Planner (CFP) Exam. I frequently use the knowledge and experience gained from becoming a CFP as I provide comprehensive planning to each of you.



In anticipation for our little one's arrival, last fall we decided to upgrade to a house with a little more space. Anyone who has been following the real estate market knows how absolutely insane the market is. Our previous house sold in minutes... thankfully, because trying to keep a house spotless for showings for consecutive days with a two and four-year-old (and pregnant wife) is a near-impossible task. We moved just in time to spend the holidays in our new home.



Calvin (now 5 years old) started tennis lessons this spring and has loved it. We just signed him up for kindergarten flag football in the fall and bought him his first football. Anastasia (3) was in dance this past year and is switching to gymnastics for the summer. We are looking forward to a summer of swimming, hiking, and a week at the beach. Enjoy the summer!

by Griffin Marchand



A lot has happened in my life since the last Newsletter. This time last year, I started my Internship with RFG Wealth Management. Soon after, I had to return back to Lubbock to finish my last semester. In December of 2020, I had proudly graduated from Texas Tech University! My family and I visited Las Vegas to celebrate our birthdays and graduations! We even got to attend a vow renewal at the famous Little White Chapel!

**CONGRATS  
GRIFFIN -  
TEXAS TECH  
GRADUATE &  
SERIES 65**



Once all the celebrating was over, I was lucky enough to come back and join the team here at RFG to work and study for my License Exam. After all the time put in and hard work of studying, I finally passed the Exam in the middle of May! I am super excited to move forward with my career and serving others. Now that I have more free time, I hope to be able to attend as many Texas Ranger and Texas Tech games as possible with friends and family!

**CONGRATS BRYCE -  
UNT GRADUATE, Cum  
Laude & 2ND  
Lieutenant, US Air Force**



by Bryce Hege





I hope everyone is staying safe as we return to normalcy. Since May of last year, a lot has happened to me, so I'm excited to share with everybody.

I was finally able to have a proper celebration for my 22nd birthday and it was refreshing interacting and enjoying the time with family and friends. Coincidentally enough the same day I turned 22 was my last day of school for my bachelor's in finance. I am proud to say that I finished my last three semesters with a 4.0 and graduated Cum Laude from UNT.



Early this year I found out that I will be a Contracting officer in the Air Force. For those that don't know, Contracting officers are responsible for negotiating the sale of the necessities that the Air Force needs in order to operate. As a Contracting officer, we are a part of the buying process from the beginning, managing all aspects of the contracting process, including acquisition planning, solicitation, cost/price analysis, evaluation of offers, source selection, awards, and contract administration.

In March I was told that I would be going to Kapaun Air Station in Germany for my first assignment, and I am extremely excited about that opportunity. On June 2nd I was commissioned as a Second Lieutenant in the United States Air Force. Currently, I am projected to leave in May of 2022, so I won't be going anywhere soon.

With Covid-19 restrictions slowly lifting I have been able to travel a little bit this year. For the New Year, I went to Colorado Springs with friends and spent the time outside enjoying the freezing temperatures and hiking some of the beautiful trails there. After my graduation, my family and I went down to the Island of Roatan in Honduras to go scuba diving. I had a great week relaxing, eating great food, and making new memories on and in the water. My last trip was to Oregon to see my Grandparents, which was the first time I have seen them in almost two years, so I was thankful for that.

I hope everyone has a safe, exciting, and as normal as possible 2021.

## Lonesome Dove Trivia Answers



- 1) How many people watched the CBS mini-series in 1989? **26 million**
- 2) Who's the actor originally chosen to play Blue Duck? **Charles Bronson**
- 3) Name the studio that produced the mini-series? **MoTown Studies and produced by Suzanne de Passe.**
- 4) What are two of the many awards Lonesome Dove received?  
**Golden Globe for Best Miniseries**  
**Golden Globe for Best Actor - Robert Duvall**
- 5) Who owns the Lonesome Dove memorabilia collection?  
**Texas State University in San Marcos, TX**

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Thank you to each of our clients, prospects, vendors,  
and alliance members.  
We have always appreciated you,  
but now more than ever!

Please let us know how can help you plan and  
achieve your best financial future.

Chris & the RFG Team

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