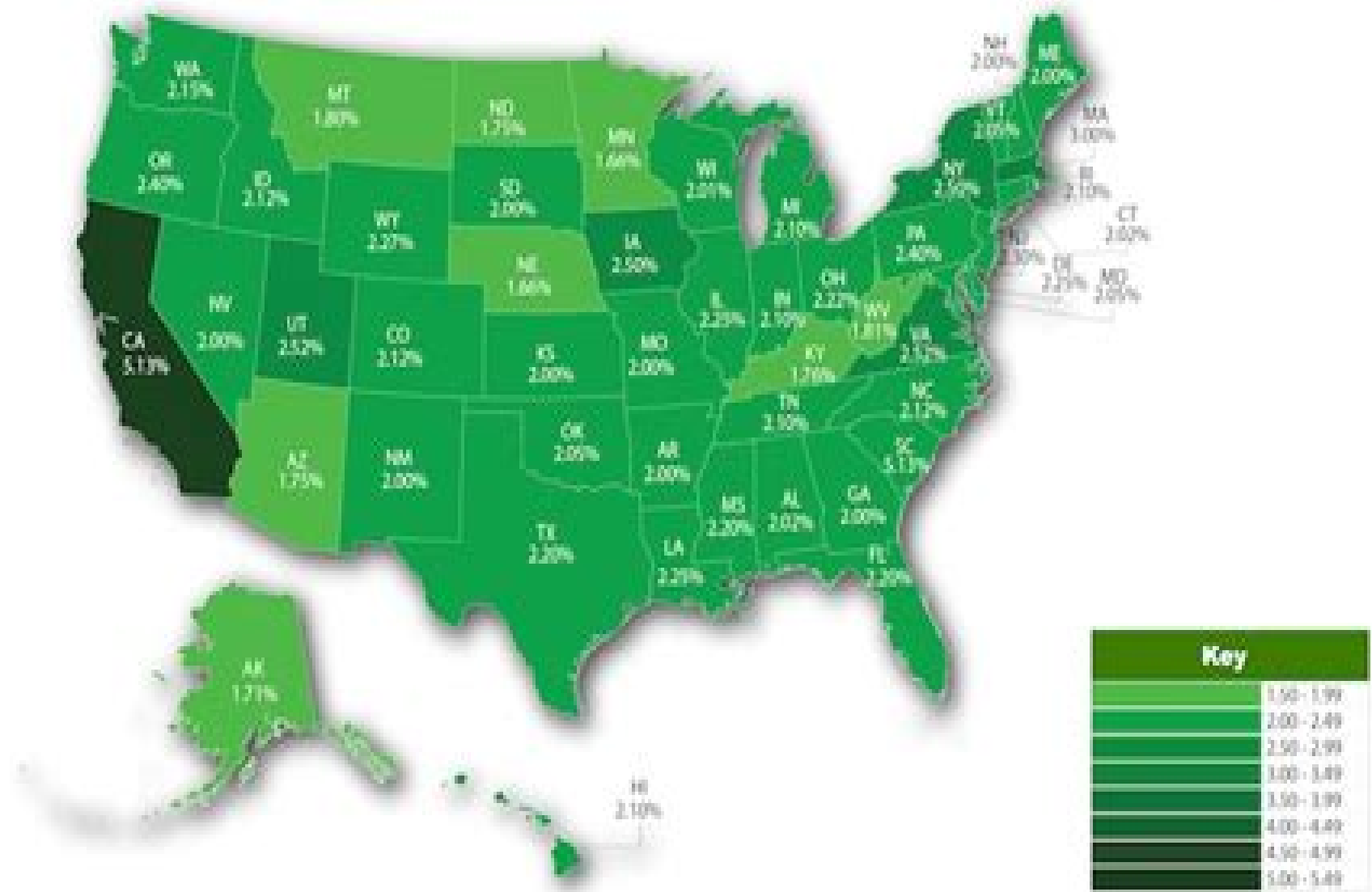


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About the Author After working in the CPA world for three years Bob spent the next forty years serving as the finance director or CFO for six cities and a transit agency Besides experiencing multiple government and management styles having lived in six of the states west of the Mississippi River Bob has firsthand experience of regional cultural differences and a wide range of personalities Bob and his wife of forty six years have three children and five grandchildren They spend two days a week with the grandchildren and their parents and the whole family gathers on a regular basis Bob and his wife attend New Hope First Baptist Church in Cedar Park Texas and are active participants in several activities including a wonderful Sunday School class Bob has been to all fifty states in the U S and most of the Canadian provinces Although there have been some special places to which Bob wants to return those will have to wait until he gets through the list of destinations yet unseen

Family Financial Guide , Mastering Your Finances: A Comprehensive Guide to Effective Money

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