Ronald R. Redfield CPA,PFS started with the firm in 1983 (31 years ago) and became a partner in 1989.

The Prime Rate was 11% in 1983, down from 21.50% in December of 1980. The prime rate is currently 3.25%.

The Dow Jones Average hit an all time high of 1270 that year. The Dow closed at 17,600 on November 12, 2014.

This is a cover of Time during 1983.
Alan B. Starinsky CPA,PFS became a partner in 1995. Alan is in charge of our accounting and tax division. astarinsky@rbcpa.com

Ron and Alan have worked together for 27 years since 1987. 1987 was the year the film Wall Street was released.
Redfield, Blonsky & Starinsky had a name change during 2014. We were formerly, Redfield, Blonsky & Co. **Our principles and philosophies have not changed.**

Redfield, Blonsky was formed in 1958 (a year before Alan and Ron were born). The partnership was started by 2 CPAs, Milford Blonsky (retired in 1995, and currently living near Cherry Hill, NJ,) and Reuben Redfield (Ron’s dad) who retired in 1992, and passed away in 2013 at 93 years old.
Jim and Denise are not missing from this picture.
All of us have dedicated a total of 176 years so far to RBS. We really do seem to whistle while we work. Speaking of 176 years, do you know what interest rate would be needed to double your money in that amount of time? Yell out the correct answer and I will deliver you a free beverage!
I typically read 3 newspapers every morning. I unfortunately throw out the sports sections before I get my reading ready. I mix up all the sections of all the newspapers like a deck of cards, arrange them randomly, and then I begin my reading.
"Read 500 pages like this every day, that's how knowledge works. It builds up, like compound interest." **Warren Buffett**
Historically, we typically, but not always, outperformed the stock averages in down years, and underperformed the same averages when they have strong years. Past performance is not necessarily indicative of future results.

$52,647,483 under management as of October 31, 2014.

I manage our own portfolios and our families portfolios in the same manner we manage those of our clients. **I eat my own cooking!**
We practice value investing. We try to find companies or investments that we feel are selling at a price that is below their intrinsic value. We emphasize a long-term approach to investing. We focus on the investment itself and not its short-term stock price performance. Our portfolios are often concentrated and focused on a limited number of investments.

We do not focus a great deal on the day-to-day "noise" in the markets. We attempt to focus on the information that will have a long-term impact on our current investments and potential investments.
# RBS Investment Return Table

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>RBS (1)</th>
<th>S&amp;P 500 (2)</th>
<th>Relative Results (1)-(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>5.00%</td>
<td>28.58%</td>
<td>(23.58)</td>
</tr>
<tr>
<td>1999</td>
<td>7.50%</td>
<td>21.04%</td>
<td>(13.54)</td>
</tr>
<tr>
<td>2000</td>
<td>11.20%</td>
<td>(9.10%)</td>
<td>20.30</td>
</tr>
<tr>
<td>2001</td>
<td>0.10%</td>
<td>(11.89%)</td>
<td>11.99</td>
</tr>
<tr>
<td>2002</td>
<td>1.10%</td>
<td>(22.10%)</td>
<td>23.20</td>
</tr>
<tr>
<td>2003</td>
<td>52.60%</td>
<td>28.69%</td>
<td>23.91</td>
</tr>
<tr>
<td>2004</td>
<td>7.90%</td>
<td>10.88%</td>
<td>(2.98)</td>
</tr>
<tr>
<td>2005</td>
<td>7.30%</td>
<td>4.91%</td>
<td>2.39</td>
</tr>
<tr>
<td>2006</td>
<td>26.00%</td>
<td>15.79%</td>
<td>10.21</td>
</tr>
<tr>
<td>2007</td>
<td>(0.40%)</td>
<td>5.49%</td>
<td>(5.89)</td>
</tr>
<tr>
<td>2008</td>
<td>(34.70%)</td>
<td>(37.00%)</td>
<td>2.30</td>
</tr>
<tr>
<td>2009</td>
<td>22.10%</td>
<td>26.46%</td>
<td>(4.36)</td>
</tr>
<tr>
<td>2010</td>
<td>1.30%</td>
<td>15.06%</td>
<td>(13.76)</td>
</tr>
<tr>
<td>2011</td>
<td>0.50%</td>
<td>2.12%</td>
<td>(1.62)</td>
</tr>
<tr>
<td>2012</td>
<td>14.10%</td>
<td>15.96%</td>
<td>(1.86)</td>
</tr>
<tr>
<td>2013</td>
<td>24.80%</td>
<td>32.22%</td>
<td>(7.42)</td>
</tr>
<tr>
<td>Through 10/31/14</td>
<td>10.90%</td>
<td>10.71%</td>
<td>0.19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>157.30%</strong></td>
<td><strong>137.82%</strong></td>
<td><strong>19.48</strong></td>
</tr>
</tbody>
</table>

Please refer to our Disclosures page
## RBS Performance Summary

<table>
<thead>
<tr>
<th></th>
<th>16 Years + 10 months</th>
<th>15 Years</th>
<th>10 Years</th>
<th>5 Years</th>
<th>3 Years</th>
<th>1 Year</th>
<th>YTD (Not Annualized)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RBS</strong> All returns presented net of fees</td>
<td>7.9%</td>
<td>8.0%</td>
<td>6.3%</td>
<td>10.9%</td>
<td>16.1%</td>
<td>16.7%</td>
<td>10.9%</td>
</tr>
<tr>
<td><strong>S&amp;P 500</strong></td>
<td>6.03%</td>
<td>4.05%</td>
<td>7.88%</td>
<td>16.54%</td>
<td>19.64%</td>
<td>17.15%</td>
<td>10.71%</td>
</tr>
<tr>
<td><strong>Tweedy Brown Value Fund</strong></td>
<td>N/A</td>
<td>5.69%</td>
<td>6.62%</td>
<td>11.99%</td>
<td>14.34%</td>
<td>6.80%</td>
<td>4.36%</td>
</tr>
</tbody>
</table>

Please refer to our Disclosures page
Clients will often ask us to give a market prediction. Our typical answer is that we have no clue what the stock market will do over a short period. Over the short term (short term being 5 years or less), anything can happen. In the book, The Money Game, Adam Smith (George J. W. Goodman) pointed out when J. P. Morgan was asked what the market would do, he said, "It will fluctuate."
Why long-term investing? 1st 5 years, Tom Landry of the Cowboys had losing seasons. He built a foundation. Long-term patience was crucial.

“Value investing requires time, competence and discipline. It never ends. The analysis always evolves.” Ronald R. Redfield

"Learn by your mistakes. Treat past losses as an educational sunk cost". Ronald R. Redfield

Great investor, John Templeton always carried reading materials. He claims the short time spent reading adds up quickly.

“A market downturn is the true test of an investment philosophy.” Seth Klarman

"We will be candid in our reporting to you, emphasizing the pluses and minuses important in appraising business value. Our guideline is to tell you the business facts that we would want to know if our positions were reversed. We owe you no less.” Warren Buffett
The expected dividend yield of our portfolios as of October 31, 2014 is 2.40%.

<table>
<thead>
<tr>
<th>RBS expected dividend yield as of October 31, 2014</th>
<th>5 Year Treasury</th>
<th>10 Year Treasury</th>
<th>30 Year Treasury</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.40%</td>
<td>1.63%</td>
<td>2.35%</td>
<td>3.08%</td>
</tr>
</tbody>
</table>

Historically, we felt most secure when a company’s dividend is 2/3rds that of the 5 Year Treasury. Our current expected dividend is 147% of the 5 Year Treasury, and 102% of the 10 Year Treasury.
Historically when using the **3 Month US Treasury** rate of 6% as a benchmark, it would take **12 years** to double your money.

The 3 Month Treasury is now **0.013%**. Using the rule of 72, it would would take **5,539 years** to double your money.
3-Month Treasury Bill: Secondary Market Rate

Shaded areas indicate US recessions - 2014 research.stlfed.org
It is my opinion that bonds as an asset class have been set up for poor returns going forward. This opinion includes all or most bonds including US Treasuries, Municipal Bonds and CDs.

### Top Savings Deposit Yields from Barron’s

<table>
<thead>
<tr>
<th>Type</th>
<th>November 7, 2014</th>
<th>November 15, 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market</td>
<td>1.04%</td>
<td>1.20%</td>
</tr>
<tr>
<td>6 Month CD</td>
<td>0.82%</td>
<td>1.14%</td>
</tr>
<tr>
<td>1 Year CD</td>
<td>1.14%</td>
<td>1.40%</td>
</tr>
<tr>
<td>2 ½ Year CD</td>
<td>1.25%</td>
<td>1.74%</td>
</tr>
<tr>
<td>5 Year CD</td>
<td>2.32%</td>
<td>2.75%</td>
</tr>
</tbody>
</table>

It is important that an investor understands how changes in interest rates, credit quality, and inflation would affect fixed Income investments.
The greatest difficulty one has investing in this economic environment is that interest rates are low compared to the last 50 years. Yet, if you look at the following chart, you can see that over the last 142 years, perhaps long term treasury rates are not unusually low.
### 10 Largest Holdings as of November 11, 2014

<table>
<thead>
<tr>
<th></th>
<th>Company</th>
<th>Symbol</th>
<th>% of Total</th>
<th>Price *</th>
<th>Average Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Exxon</td>
<td>XOM</td>
<td>8.30%</td>
<td>$96.41</td>
<td>$84.96</td>
</tr>
<tr>
<td>2</td>
<td>Microsoft</td>
<td>MSFT</td>
<td>5.38%</td>
<td>$48.87</td>
<td>$26.93</td>
</tr>
<tr>
<td>3</td>
<td>Public Service</td>
<td>PEG</td>
<td>5.39%</td>
<td>$40.95</td>
<td>$31.40</td>
</tr>
<tr>
<td>4</td>
<td>National Western Life</td>
<td>NWLI</td>
<td>5.25%</td>
<td>$272.25</td>
<td>$136.42</td>
</tr>
<tr>
<td>5</td>
<td>Exelon</td>
<td>EXC</td>
<td>5.17%</td>
<td>$37.55</td>
<td>$34.60</td>
</tr>
<tr>
<td>6</td>
<td>Gazprom</td>
<td>OGZPY</td>
<td>4.52%</td>
<td>$6.26</td>
<td>$7.58</td>
</tr>
<tr>
<td>7</td>
<td>First Energy</td>
<td>FE</td>
<td>4.51%</td>
<td>$37.29</td>
<td>$35.38</td>
</tr>
<tr>
<td>8</td>
<td>PBF Energy</td>
<td>PBF</td>
<td>4.51%</td>
<td>$26.68</td>
<td>$25.76</td>
</tr>
<tr>
<td>9</td>
<td>JP Morgan</td>
<td>JPM</td>
<td>4.46%</td>
<td>$61.37</td>
<td>$38.73</td>
</tr>
<tr>
<td>10</td>
<td>Citigroup</td>
<td>C</td>
<td>4.13%</td>
<td>$53.81</td>
<td>$37.13</td>
</tr>
</tbody>
</table>

* = Closing Prices November 11, 2014
Our 10 largest holdings make up 50.57% of our entire portfolio.

We currently are holding more positions than we typically do. We currently have 33 positions in our portfolio.

Our position size is typically based on the conviction we have in the investment, as well as the relative risk of the holding, along with the current price of the holding.

As prices rose over the last year or so, we trimmed heavy positions of Exxon, National Western Life and Microsoft. Yet, they still carry a >5% portfolio allocation.
We take a long-term approach to investing. We consider long-term to be in the area of 5 to 10 years, or more. When we purchase equity securities, we typically expect to hold the investment for a long period of time. Often our goal would be to hold security positions permanently. Yet, history has shown us that the goal of permanent holdings has not been achieved.

We attempt to be tax efficient in our portfolios.

If you are an investment client of ours, please let us know if your CPA would like us to harvest any tax losses or gains. We can’t promise we can do so, but we can certainly evaluate it.
Our Investment Strategy:

1. Search for investments we think will **produce future cash flows and earnings**, and purchase these investments at a price that we think will present us with Returns on Investment which are greater than the prevailing interest rate and inflation. Patience is key for this.

2. Constant research on our company’s or our investment thesis.

3. We continue to invest in companies that our research currently considers to be financially strong, able to withstand severe business downturns, pays a dividend, and also buys back their own shares. We do have a portion of investments that are not as financially strong, but have a “story” behind them, and hence our investment.

4. With all of our analysis, we understand that **our thesis is merely a road map**. We constantly look to pierce holes in our thesis, bring in potential negatives and positives, and do our best to have a reasonable understanding of their future operations and cash flows. We adjust our investment if necessary to our ongoing research.
Some of my favorite investment quotes

• “If you are not willing to own a stock for 10 years, do not even think about owning it for 10 minutes.” Warren Buffett

• “You make most of your money in a bear market, you just don’t realize it at the time.” Shelby Cullom Davis

• “If you expect to continue to purchase stocks throughout your life, you should welcome price declines as a way to add stocks more cheaply to your portfolio.” Warren Buffett

• “Invest for the long haul. Don’t be too greedy and don’t get too scared.” Shelby Cullom Davis

• “In the short run the market is a voting machine. In the long run it is a weighing machine.” Benjamin Graham
Our goal is to attempt to maximize investment returns, while limiting or avoiding long-term or permanent losses.

We **typically have a defensive** nature to our portfolios, and once again we remind investors that we will typically under-perform the S&P 500 during strong years, and typically out-perform the S&P 500 in years where the S&P 500 has not performed well.

Because of **our defensive nature**, I don’t think we should be compared to the S&P 500.

We had a difficult year in 2010, and that one year has hurt our long-term performance. The difficulty was caused by stocks sold short. We eliminated short selling from our portfolios during 2010.
Long ago, Ben Graham taught me that Price is what you pay; value is what you get. Whether we're talking about socks or stocks, I like buying quality merchandise when it is marked down.

(Warren Buffett)

izquotes.com
Why do we make an investment in a specific situation?

We attempt to project **future cash flow generated** and what is expected to be retained or distributed to shareholders’ in the future.

We ask, “**Is the price we would pay for this investment sufficient to give us a proper future return?**”
We attempt to determine the intrinsic value of equities, based on a thorough analysis of the fundamental business factors, the company and industry conditions. We thoroughly read SEC filings, including financial statements, annual reports, company or industry conference calls, investor and analyst meetings, one on one company meetings, industry events and other related filings.

When looking at an investment, we attempt to project and focus on a company's future generation of cash flow and earnings, their balance sheet, and other financial statements and disclosures. We attempt to analyze the quality of their current and future earnings. We attempt to introduce stress-related circumstances to our projections. We also project the amounts that we think could be returned to shareholders via dividends. We determine what we think the future return on investment will be over a mid to long period of time. Typically we use a 5 year to 15 year "road map" in our analysis. Of course this "road map" is constantly changing and revised for changes in conditions. Typically we look to invest in a company when we have confidence in the predictability of their future cash flow stream, and we are comfortable with the price we are paying for this projected future cash flow and earnings stream. At the same time, we constantly look for flaws in our reasoning or thesis. As CPAs, we have an in-depth knowledge in interpreting financial statements and their footnotes. Our extensive research is embedded in our clients' portfolios.
Some examples of our 2- Minute Drills, which we have in our thesis notes.

**EXXON (XOM) November 4, 2014 $93.92**

Exxon is a diversified energy company which produces not just oil, but also is the largest natural gas producer in the USA. They explore, develop, refine, distribute, drill and are one of the largest petrochemical suppliers in the world. They have successfully done this for over 100 years, have maintained AAA credit ratings, and are respected throughout the industry. Keep in mind that natural gas prices continue to be at depression like levels.

Exxon continually buys back shares. The share count has decreased over the years. There were 6.7B shares outstanding in 2002, and as of June 30, 2013 there were 4.4B shares outstanding. Because of their production of oil and gas they are an inflation hedge. We project 2014 earnings of $7.800, which based on a price of $93.92, equates to a price earnings ratio of 12X.

Yield is 2.93% ($2.76). Dividend payout has averaged 26.5% for the last 10 years.. Dividend payout ratio expected to be 34% and 36% for F2014 and F2015 respectively. ROE has averaged 26.90% for the last 10 years. ROE is expected to be 18.5% for F2014 and 17.5% for F2015. Average P/E for the last 10 years has been 11.43X. Projected eps for F2015 is $8.00 which equates to a forward P/E of 11.74X. AAA credit rating, higher than that of USA.
Microsoft has a AAA balance sheet. $10.40 per share of cash as of June 30, 2014. Free Cash Flow and earnings are both of high quality, and I believe both to be stable at a minimum. P/E ratio is 16.64X, based on our projected F2015 earnings of $2.75 per share. Dividend yield is 2.44%. We project the dividend payout ratio to be 44% in F2015. This is well above their 29.8% payout over the last 10 years. It is difficult in my opinion to judge Microsoft’s dividend policy and retainage, as historically they did not use to pay a dividend. They also have accumulated $89B in cash as of September 30, 2014, and they remain AAA rated. I don't see them being replaced in enterprise. In the past, I tried to "kill this investment," and I couldn't. The investment could be killed now with an earnings miss or P/E contraction. That is why I have reduced the allocation to around 5% from a previous 10+. I just don't see the degradation of the company that so many others discuss. Projected investment returns for 15 years are estimated at 13% to 14% annualized based on current price. AAA credit rating, higher than that of USA.

This was the correction we noted as Version 1 on the cover page. We added text and corrected a typographical error, where we incorrectly stated our projected 2015 dividend payout ratio was less than the historical percentage.
We are investing in an east coast refiner with Mid-continent exposure. PBF is the 5th largest independent refiner in the USA. The P/E is rather low at 7.5X.

Their balance sheet is quite healthy (3Q14 10Q still not released). They own and consolidate ~50% of PBFX. One of my favorite value investors, Baupost Group owns 10.37% as of September 30, 2014. This was 6.38% of PBF common as of June 30, 2014, and PBF is stated as 3.08% of Baupost total assets as of June 30, 2014. I am not thrilled riding on the coat tails of Seth Klarman, but with the low P/E, I decided to enter the investment. As the price of crude drops, the spread widens, and hence PBF is a slight anchor to our portfolios.

PBF was first purchased on November 13, 2013 at ~$27.10 per share. We subsequently purchased more PBF, and as of November 11, 2014 it was 4.51% of our portfolio.
Pages and pages of quotes and thoughts I have collected over the years.

"When Wall Streeters tout EBITDA as a valuation guide, button your wallet." Warren Buffett 2013 Annual Letter

Blurb from 1980 "The recent crash in the bond market- which compared to a 50% drop in the DJIA in a couple of weeks." Value Line 3/28/1980

"My mother told me, never go to a fight you are invited to." Jim Chanos on discussing his China short thesis 10/14.

"There are structural issues in some focused ETF's, in the way they are constructed and how they settle. I will leave it at that." Jim Chanos October 2014

“My greatest investment concern is P/E contraction. Gazprom P/E of < 3. Of course not apples to apples. Lo single digit P/E's possible in USA.” Ronald Redfield, October 2014

“The older I get, I am less inclined I am to sell a position. Looked at MSFT(45.76) to pair down, been ~80%+gain so far, see no reason to reduce.” Ronald Redfield, October 2014
“Don't buy hype. Ignore trading even if it is advice from a "guru." Always look at fundamentals, presentation and valuation. Project forward.” Ronald Redfield, October 2014

"It’s waiting that helps you as an investor, and a lot of people just can’t stand to wait,” Charlie Munger 9/14

"If you just keep thinking and reading, you don't have to work." Charlie Munger 9/14

“Work hard, work smart, ponder, reflect, reason, accept and expect mistakes.” Ronald Redfield, June 2013

"The investors chief problem and even his worst enemy is likely to be himself." Benjamin Graham

"You don't get many great opportunities in a lifetime....Don't be too timid when you really have a cinch." Charles Munger 2/6/13

"We are putting a lot of money into solar and wind." Warren Buffett 10/24/12
"I don't really look at the stock market. I look at businesses and forget the stock market." Charles Brandes on Lessons from Ben Graham

"Value investors, during 1974/75 did quite well. Not very large, but quite satisfactory. This could be the same for future." Charles Brandes

"When you buy equities during periods of maximum pessimism, you have always done well (’70, ’74, ’82, ’90 +91)" Charles Brandes

"If an asset has the likelihood of future cash flow, and not dependent on what a buyer might pay, then it's an investment." Seth Klarman

March 1941, stocks sold at 6X earnings, 5%+ dividends and bonds paid interest of 2%. Dec. 1941, stocks sold at 5X earnings, >10% dividends

Short term predictions do not come true. Competent analysis with a margin of safety is the key. Patience and liquidity. Avoid forced selling.

Most of the permanent losses during the great depression were caused by speculation and inability to weather the storm (need of capital).
Some type of accessible liquidity is always necessary to take advantage of unexpected investment opportunities.

Owning Real Estate during the Great Depression was treacherous. Rents stopped coming in or deflated. Expenses could not be serviced.

Patience and Courage, can not be over emphasized in investing.


Prudence and patience in investing seemed to work during The Great Depression.

Quality and fundamentals were key. Buying during fear worked It looks as though The Great Depression key signs were, 1) no supply of $$, 2) employment levels, and 3) Capacity Utilization (was < 20%)

"Most people did not realize The Great Depression was over until a year or so after the turn had been made." Benjamin Roth 'The Great Depression’
"For those properly prepared in advance, a bear market in stocks is not a calamity, but an opportunity." John Templeton, May 1962

"An investor can seek safety by seeking bargains." John Templeton, July 1949

"Where is the outlook most miserable?" John Templeton, January 1995

“Never underestimate the power of doing nothing.” Winnie-the-Pooh. Investing should be like watching paint dry and grass grow. This means, you need not trade, one can sit on a portfolio if thesis and such have not changed.

"The best chapter ever written in describing how the world works in markets is chapter 12 of "The General Theory" by Keynes." Warren Buffett

"Berkshire stock has gone down 50% four times since I owned it." Warren Buffett 3/1/10
Important Disclosures

1. Redfield, Blonsky & Starinsky, LLC (RBS), only transacts business in states where it is properly registered, or excluded or exempted from registration requirements.

2. Past performance assumes reinvestment of dividends and other distributions and may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended and/or purchased by adviser), or product made reference to directly or indirectly in this presentation or on our website, or indirectly via a link to any third-party website, will be profitable or equal to corresponding indicated performance levels. The investment return and principal value of an investment will fluctuate and, when redeemed, may be worth more or less than their original cost.

3. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client’s investment portfolio. No client or prospective client should assume that information presented is a substitute for personalized individual advice from the adviser or any other investment professional.

4. Historical performance results for investment indexes, such as the S&P 500, generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results of the S&P 500 Index. Whenever RBS performance is referred to, results have been reduced by all fees, including RBS management fee.
Important Disclosures (continued)

5. Returns for the RBS portfolios have been calculated using actual time-weighted returns obtained from all accounts over the time periods indicated. All RBS returns assume the reinvestment of dividends and are shown net of the investment management fees and all other expenses. Please see our form ADV for a full fee disclosure. Actual individual account performance may be materially different from our composite results.

6. RBS files an annual form ADV, which includes an easy to read brochure. Form ADV is a valuable read for anyone interested in learning more about RBS. Additional information about Redfield, Blonsky & Starinsky, LLC is also available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Redfield, Blonsky & Starinsky, LLC is 128714.

7. The S&P 500 Index is a widely recognized, unmanaged index of 500 of the largest companies in the United States as measured by market capitalization. The S&P 500 Index performance assumes reinvestment of all dividends and distributions and does not reflect any charges for investment management fees or transaction expenses, nor does the Index reflect any effects of taxes, fees or other types of charges and expenses. The S&P 500 Index is one of many indices and is not necessarily the most appropriate index when comparing performance results.

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