

**Bob Davies:** I'm married 11 years to Suzanne Hugo. I have 3 Children and 4 grandchildren. I'm retired 12 years and worked 47 years in International Banking as Chief Information Officer at one of the Wall Street Banks. I have 2 University Degrees from Adelphi University in Accounting and Management. I traveled extensively to over 100 countries providing consulting services on automation of International Banking activities. Thank you for taking on all this information collection. I very much enjoy your emails and keeping updated on our classmates.