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Tom Garman - in Memoriam

ACCI mourns the passing of E. Thomas Garman, Ph.D. on February 17, 2024. Dr. Garman was a leader in ACCI, serving as President (1974-75), Vice-President, and Treasurer. He was a regular attendee of ACCI conferences. His mentorship, encouragement, and positive outlook touched the lives of many current and future academics. He was well known for the textbook he co-authored with Ray Fogue, titled *Personal Finance*. After his retirement from Virginia Tech, he devoted his energy to continued work as a textbook author and also founded the Personal Finance Employee Education Foundation. His smile and welcoming enthusiasm will be missed by all who knew him.