Edgar Filing: Minster Barbara K - Form 4

Minster Barb Form 4											
November 22	4 UNITED S	UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								PPROVAL 3235-0287 January 31	
if no long subject to Section 1 Form 4 of Form 5 obligation may cont <i>See</i> Instru 1(b).	6. r Filed purs inue. Section 17(a	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 20(b) of the Investment Company Act of 1040							Expires: 2005 Estimated average burden hours per response 0.5		
(Print or Type F	Responses)										
Minster Barbara K Symbol			mbol	uer Name and Ticker or Trading ol l Financial, Inc. [RYFL.OB]				5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First) (M	liddle) 3.	100 yur Financial, Inc. [RCFFE.OD] (Check 3. Date of Earliest Transaction				k all applicable) 10% Owner				
10439 SAN LUIS LANE 11/21/ (Street) 4. If Ar			11/21/2005						Officer (give title Other (specify		
				f Amendment, Date Original ed(Month/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 			
(City)	(State) (Zip)	Table	e I - Non-D	erivative	Securi	ties Acc	uired, Disposed of	, or Beneficial	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution D any (Month/Day	ate, if	Code (Instr. 8)	on(A) or D (D) (Instr. 3,	(Instr. 3, 4 and 5) (A) or		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	11/21/2005			Code V A	Amount 4,000	(D) A	Price \$ 14.1	24,290	D		
Reminder: Rep	ort on a separate line	for each class	of secur	ities benefi	cially owr	ed dir	ectly or	indirectly.			

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 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactic Code (Instr. 8)	tionNumber Expiration of (Month/D)) Derivative Securities Acquired (A) or Disposed of (D)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V	(Instr. 3, 4, and 5) (A) (D)		Expiration Date	Title Amoun or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Minster Barbara K 10439 SAN LUIS LANE ORLAND PARK, IL 60467	Х					
Signatures						
/s/ Donald A. Moll, Attorney-in-Fact	11/22/2005					
<u>**</u> Signature of Reporting Person		Date				

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.