

NEXT CLUB MEETING

The next meeting of the Optimist Club of Treynor is planned November 17, 2007, 7:30 a.m. at the Treynor Community Center. MICK GUTTAU has asked JON JACOBSEN and John Meyers to speak about estate planning and trusts. Members are encouraged to bring a guest and the public is invited.

REPORT OF RECENT CLUB MEETING

At the club meeting on 11/10 there were 21 members and one guest present. Pres. DALE WILLENBORG opened the meeting by leading the pledge. LARRY KRAMER led the devotional prayer.

The 50/50 was awarded to JUDY GUTTAU, and the attendance pot was awarded to BOB HIBBARD.

There were many reasons for dollar contributions to the Youth Fund received from club members: Pres. WILLENBORG for the great musical play at Treynor High last week, JUDY GUTTAU to announce the Youth Rally on Wednesday the 15th sponsored by TS Bank at the Treynor Community Center and the bank's Statesman Club dinner on the 14th also at the Community Center, Steve Irvin for the efforts of the Junior Optimist Octagon Club for raising over \$600 for leukemia research and treatment, JERRY HEMPEL for his son's selection for the Southwest Honor Band (one of three from Treynor) and his daughter's selection for All State Volleyball, GARY GUTTAU for a good late season alfalfa hay crop, and JIM MURRAY for telling how LES HARVEY finally convinced him to be a club member and to state he was scheduled to speak at the high school Veterans Day program.

Pres. WILLENBORG announced the can and bottle sorting will be after school on Wednesday the 15 when the Octagon Club members will help us with the tasks.

IRVIN noted the Octagon Club members were helping to sort and label books at Santa's Christmas Village in Macedonia and many other helpers are needed to work through many thousands of new books.

GARY GUTTAU asked for assistance on the calendar committee to decide on a project plan for club approval.

LARRY KRAMER distributed materials for club members to use to contact prospective members. He announced there is a dinner meeting at The Rose on the 17th at 6:30 p.m. Interested adults are invited to attend to learn about our club activities and about the Optimist organization. STEVE IRVIN is preparing a video presentation about our club. Contact KRAMER regarding questions about the meeting (487-3669).

JEFF JORGENSEN, RICHARD VORTHMANN, BOB HIBBARD, and LARRY KRAMER attended the Zone meeting hosted by Griswold. There were joined by Optimists from Atlantic and Underwood to share club activities and discuss Optimist International programs.

FINANCIAL PLANNING IS NEVER DONE

Richard Purdy is a Certified Financial Planner and has been associated with TS Bank since 1984, working with agricultural loans, commercial lending, real estate, and now financial planning. Few banks have a Certified Financial Planner on their staff Purdy explained. It is a voluntary extra step that financial advisors and planners take to demonstrate professionalism. As a representative of the bank Purdy is unbiased in that he is not selling or endorsing any particular investment product proposed to fulfill a financial plan. Instead, Purdy stated, after the client data analysis, he presents investment choices and characteristics for the client to consider to meet their planning goals. Since financial planning involves a process of meeting life goals through

proper management of finances, there are many areas included. These include college planning, retirement planning, investing, wills, insurance, tax planning, and estate planning. Purdy noted that as one progresses through life experiences, financial goals can shift, investment opportunities change, and the planning process will need to be revised. Even if it is never final, the financial plan is good to have because it provides a framework to make financial decisions, Purdy stated. It helps you realize how one financial decision can affect other financial areas.

There are six basic elements of a financial plan, Purdy explained. These include calculating net worth, building an emergency fund, establishing a spending plan, reducing consumer debt, establishing proper levels of insurance, and drafting four key estate planning documents. These documents include a will, a financial durable power of attorney, a living will, and a health care power of attorney. With all these elements in place, Purdy stated, one can more easily adapt to life changes and feel more secure in making financial decisions.

November Can Kennel contributions for Santa's Children Village

- Nov. 14 Can and bottle sorting, 3:45 p.m.
- Nov. 17 Club meeting, program by JON JACOBSEN and John Meyers.
- Nov. 17 Prospective member meeting, The Rose, 6:30 p.m.
- Nov. 24 Club meeting, program TBA.
- Nov. 28 Can and bottle sorting, 3:45 p.m.

December Can Kennel contributions for After-the-Prom Committee

Birthdays

11/8 MICK GUTTAU#, 11/25 KATHY SCHMITT

Anniversaries

11/6 KENNETH GRAHAM, 11/7 KIRK VORTHMANN#,

11/22 LES & MILLI HARVEY, 11/22 JOHN KLEIN,

11/25 WARD CHAMBERS, 11/27 ROCKY SAAR

recognized to date

P.S. When I was a kid we were so poor that when my little brother broke his arm we had to take him to the airport for x-rays. My dad would eat Cheerios with a fork so he could pass the milk around. And, we would lick stamps for dinner. Why, we were so poor, we didn't even use the 'o' and the 'r.'