



### Trust Services

Jon Jacobsen, the trust officer at Treynor State Bank for six years, spoke about some reasons to set up a Trust. The TS Bank trust department has about \$230M in trusts.

Jon talked about some of the reasons to establish a trust. A trust can help people grow assets, save on taxes, protect and manage property, and help in a variety of other circumstances. Jon talked about changing tax laws, including the estate tax. Unless Congress changes the law, estates will be taxable above \$1 million starting January 2013. A trust can help minimize the estate taxes.

A trust can help manage money, assets, and the home of elderly people. It can also make sure their bills are paid properly while avoiding scams.

The trust department also helps with estate planning and can be the executor of a will. The trust investments are targeted toward preserving capital.

More information about TS Bank trust services is available at [tsbank.com/wealth-management/trust-services.html](http://tsbank.com/wealth-management/trust-services.html) or by visiting the bank.

### Meeting Minutes

Gary Funkhouser and Chuck Nielsen provided jokes for the Optimist Club meeting on 6 August. President Dennis White opened the meeting with the pledge and Arlyn Norris offered the prayer.

The club celebrated Chad Gutttau's birthday with a song. Judy Gutttau sent a note saying that the Optimist club should put up a display for the multi-cultural event at the school on September 6. The club has also been asked to help with ushering.

Richard Vorthmann contributed to the Youth Fund in recognition of his granddaughter who was crowned the queen at the Cass County fair. Mick Gutttau talked briefly about the 50<sup>th</sup> anniversary of the Good News Jail and Prison Ministry. The rate of recidivism of inmates who respond to the ministry is far below the national average of 70% of those who return to prison after getting released. The 50<sup>th</sup> anniversary was celebrated in a nationwide broadcast on Friday evening, August 5. More information is available at [www.goodnewsjail.org/](http://www.goodnewsjail.org/).

Kevin Underwood won the 50/50 drawing. Kevin Underwood also won the attendance, but did not collect. There were 18 members at the meeting.

### Calendar

- Aug 13 – Gary & Julia Funkhouser 50<sup>th</sup> Anniversary social, 2:00-4:00 p.m.
- Aug 17 – Can Kennel sorting for Music Boosters, time: TBD
- Aug 31 – Can Kennel sorting, time: TBD
- Sept 6 – Treynor Multi-cultural night, 6:00-9:00 p.m.

### Birthdays

- Aug 11 – Chad Gutttau (recognized)
- Aug 23 – Judy Gutttau

### Anniversaries

- Aug 9 – Tim & Janet Greiner
- Aug 13 – Jerry & Barb Hempel
- Aug 25 – Gary & Julia Funkhauser

### Speakers

- Aug 13 -

### Programs

- Aug – Treynor Bank Employees
- Sep – Jeff Jorgensen
- Oct – Gary Funkhouser
- Nov – Arlyn Norris
- Dec – Chuck Nielsen

Dale Willenborg, Editor, 14186 230<sup>th</sup> Street, Council Bluffs, IA 51503 712-366-6815 dalewill1@juno.com

**CLUB BULLETIN COPYING COURTESY OF TS BANK of TREYNOR**

A film crew was on location deep in the desert. One day an old Indian went up to the director and said, "Tomorrow, rain." The next day it rained. A week later, the Indian went up to the director and said, "Tomorrow, storm." The next day there was a hailstorm. "This Indian is incredible," said the director. He told his secretary to hire the Indian to predict the weather. However, after several successful predictions, the old Indian didn't show up for two weeks. Finally the director sent for him. "I have to shoot a big scene tomorrow," said the director, "and I'm depending on you. What will the weather be like?" The Indian shrugged his shoulders. "Don't know," he said. "Radio broke."

Years ago, Nebraskans got tired of leaning into the wind, having their top soil blown away, and chickens laying their eggs two and three times. Seems the wind continually came down from Canada, and there was nothing between Canada and Nebraska to stop it. The farmers all got together and decided to build a fence across the North Border of the State of Nebraska. . . . the idea being, to stop that cold wind. It might've worked, too. The barbed wire they used was strong enough, but the real problem was that a couple owners of farms on the upper boarder kept leaving their gates open.

*Contributor: An Oregonian*

How you know when it is HOT?

- ... You go to McDonalds to get coffee and pour it in your lap -- just to cool off!
- ... The farmers must feed their cows ice cubes, so they don't give powdered milk.
- ... The farmers feed their chickens ice chips, so they don't lay hard boiled eggs.
- ... The store doesn't bother selling thermometers that go below 70 degrees.