

# Optimist Club of Treynor NEWSLETTER

**EXCEL.....IN 1995-1996!!**

### Club Officers for '95-'96

Pres. Keith Denton  
 Int. V. Pres. Les Harvey  
 Ext. V. Pres. John Klein  
 Sec./Treas. Tom Johnson  
 Past Pres. Kenneth Graham

### Board of Directors

|  |   |
|--|---|
| '94-'96<br>George Schneider<br>Richard Vorthmann<br>Irv Larsen | '95-'97<br>Kevin Underwood<br>Roger Trede<br>Dan Schnepel |
|--|---|

### Past Presidents

|                         |                        |
|-------------------------|------------------------|
| Gene Grell '84-'85      | Tom Ryan '85-'86       |
| Fritz Holtz '86-'87     | William Burris '87-'88 |
| Charles Branham '88-'89 | Jim Clausen '89-'90    |
| Larry Kramer '90-'91    | Al Strohhenn '91-'92   |
| Larry Kramer '92-'93    | John Klein '93-'94     |
| Kenneth Graham '94-'95  |                        |

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### NEXT CLUB MEETING

The next meeting of the Optimist Club of Treynor is planned Saturday, August 3, 1996 at the **Shortline Cafe**. ED UNDERWOOD is arranging a program. Meet at 6:30 a.m. for breakfast and fellowship. The Club meeting starts at 7:30 am. Bring a guest.

### REPORT OF LAST CLUB MEETING

At the last Club meeting there were eleven members present. The attendance pot was awarded to RICH WEEKLY, but it was not collected.

LARRY KRAMER circulated a worker's sign-up sheet for the upcoming horse show. Many workers are needed to conduct the show. This year there is a new task of determining the pay-back amounts for class winners. Additional sponsorships have been received and Tractor Supply Co. has offered gift certificates to the high point adult and youth of the show. Several newspaper advertisements are planned and announcement fliers are being distributed to past show participants and at upcoming SISCO shows prior to our Club show. Concession plans include home made pies. Let LARRY know how you can help.

### TIME IS ON YOUR SIDE

KEITH DENTON spoke to Club members about the merits of investments, especially mutual funds, for accumulating assets. KEITH is a representative for the American Funds

Group, which includes twenty-six different mutual funds investing in various stock and bond markets. One of the oldest of the mutual funds in the American Funds Group is Investment Company of America (ICA) which began in 1934. KEITH noted that this history of performance shows that over this 62-year period, \$10,000 invested in 1934 would have grown to over \$20 million with dividends reinvested and nearly \$3 million with dividends withdrawn each year. Over this period ICA had an average annual return of 13%, which is representative of long term investing in stocks. KEITH stated that there are risks associated with mutual fund investments and that returns are not guaranteed, but fluctuate with the markets that set the investment values. However, KEITH added, in order to keep ahead of inflation and avoid loss of purchasing power of savings, some risk must be taken. Yet, over a time horizon of about 10-years, this risk is very low as shown by historic returns. KEITH explained one advantage of mutual funds compared to individual stock investments is that the funds are diversified and invest in many stocks at the same time.

### CALENDAR

- Aug. 3 Club Meeting, program TBA.
- Aug. 8-11 District Convention, Carter Lake.
- Aug. 10 Club Meeting.
- Aug. 10 SISCO Horse Show, Westfair.
- Aug. 17 Club Meeting, program TBA.
- Aug. 24 Club Meeting, program TBA.
- Aug. 31 Club Meeting, program TBA.

P S. Dragging his head a bit, a pig walked up to his friend, the cow, in the barnyard. "What's the matter?" the cow asked.  
 "I'm so unpopular on this farm," the pig said, "No one is nice to me. Look at you--people are always talking about your gentleness and your kind eyes. Sure, you give milk and cream, but I give even more. I give bacon and ham. And they even pickle my feet! Still, nobody likes me. Why is this?"  
 The cow thought over the pig's situation for a moment or two and said, "Well, friend it may be because I give while I'm still living."

L. A. Kramer, Editor, 30214 Beechnut Rd., Council Bluffs, IA 51503 (712) 487-3669

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