



Club Officers for 2007-2008

President	Dale Willenborg	366-6815
V. Pres., Pres. Elect	Dick Baber	322-8074
Secretary		
Treasurer	Jeff Jorgensen	487-3355
Past President	Gary Gutttau	487-3248

Board Members	
2006-2008	2007-2009
Steve Irvin	John Klein
Gerald Forristall	Bob Hibbard
Denny White	Larry Kramer

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Next Club Meeting

F The next meeting of the Optimist Club of Treynor is planned for Saturday, August 23, 2008, 7:30 a.m. at the Treynor Community Center. The speaker will be from the Boy Scouts. The public is invited to the meeting.

Report of Recent Club Meeting

R The Optimist club met July 26 with 36 people in attendance. President Dale Willenborg opened the meeting by leading the pledge. Chad Gutttau offered the devotional prayer.

I The 50/50 was awarded to Dianne Willenborg. The attendance pot was awarded to Bob Abbott, but it was not collected.

E Millie Harvey contributed to the Youth Fund for having won events in the Olympics at Risen Son assisted living center. Gary Gutttau contributed for his aunt in her 90s who won events at her nursing home. Dale Willenborg contributed for having survived his daughter Katie's wedding on 2 August.

N Andrew Maddox and Katie Hempel came to the meeting to receive certificates for the \$300 Scholarships they received from the Optimist Club. Members of the Music Boosters received a check for \$770.90 for April Can Kennel receipts.

D The first Treynor home football game is Friday, 29 August against Underwood. Optimist Club members will be helping with parking and tickets.

O At the end of the meeting Jim Clausen won a gift certificate to the Rose Restaurant from the guest speaker.

Identity Theft

F Kerry Monif, a financial advisor with Securities America Advisors, Inc, spoke about identity theft, the fastest growing crime in America. In 2007, one person in 23 was a victim and this year one person in every eight will have been a victim.

There were 446,000 identity theft complaints in 2007, 1063 of them in Iowa. Denver had the highest total in 2007.

Y The average victim spends 600 hours to clear their identity. Last year only 12% of reported fraud cases were due to the internet, but that is increasing each year.

O You cannot prevent identity theft. The most important advice we can give you is to check your credit report at least once a year. If you are a victim of identity theft, you will catch it early by checking your credit report regularly. You can also decrease your risk of becoming a victim of identity theft by:

- reducing the number of credit and debit cards you carry in your wallet.

- Paying close attention to your credit card when paying at restaurants and stores
- Not using debit cards for shopping online.
- Keeping a list or photocopy of all your credit cards, debit cards, bank accounts, and investments -- the account numbers, expiration dates and telephone numbers of the customer service and fraud departments -- in a secure place (not your wallet or purse) so you can quickly contact these companies in case your credit cards have been stolen or accounts are being used fraudulently.
- Never giving out your SSN, credit or debit card number or other personal information over the phone, by mail, or on the Internet unless you have a trusted business relationship with the company and *you* have initiated the call.
- Watching the mail when you expect a new or reissued credit card to arrive. Contact the issuer if the card does not arrive.
- Order your credit report at least once a year. Federal law gives you the right to one free credit report each year from the three credit bureaus: Equifax, Experian, and TransUnion. You can receive a free credit report from each of the national consumer reporting agencies online at www.annualcreditreport.com, by calling (877) 322-8228, or by contacting Equifax, Experian, or TransUnion directly.

Identity fraud problems can include the following:

- Loss of money
- Trouble collecting Government benefits
- Becoming listed with a criminal record
- Being involved in lawsuits
- Tax problems with the IRS
- Bankruptcy
- Getting turned down for a job

Additional information is available via links on the Treynor Optimist Club website at treynoroptimist.org.

CALENDAR

July Can Kennel contributions for the Silver Keg Feeders. Total Proceeds through May - \$63,657

8/27 Can Kennel sorting at 6:30 p.m.

Birthdays

8/11 Chad Gutttau#, 8/23 Judy Gutttau, 9/9 Arlyn Norris, 9/10 Milli Harvey, 9/16 John Klein, 9/19 Bob Hibbard, 9/30 Tim Greiner

Anniversaries

8/9 Tim Greiner, 8/13 Jerry Hempel, 8/25 Gary Funkhauser, 9/26 Bill Vorthmann
 #=recognized to date

H PS. I was watching *Cartoon Network* the other day and a commercial break came on. The first commercial was for an identity theft prevention company. I found it odd, because if you are watching *Cartoon Network* on a Monday afternoon, chances are you don't even want YOUR OWN identity.