Bill Matthews, Jon Jacobsen
### TS Bank Institute

Jon Jacobsen and Bill Matthews spoke at the Treynor Optimist Club on February 16.  They both work on Trusts and Investments at the TS Bank Solution Center.

Jon likes the Frank Capra movies, especially the Jimmy Stewart movies like "It's a Wonderful Life." The lesson is that decisions are best made locally.

Jon and Bill talked about investing and trusts.  Tax law changes allow for estates under $5 M to be tax free.  Over that amount will be taxed at 40%.

Jon gave four main reasons to set up a trust.  They are:

- Minimize taxes
- Avoid elder abuse
- Limited capacity, where a person is not able to make decisions for themselves
- To handle situations where both spouses die when they have underage children.

### Calendar

Feb 23 – Regional Optimist meeting, St. john United Church of Christ, 9:00 a.m.
Feb 27 – Can Kennel Sorting, 4:00 p.m.

### Birthdays

Feb 12 – Richard Vorthmann (recognized)
Feb 13 – Gary Funkhouser (recognized)

### Anniversaries

Feb 6 – Jon & Debra Jacobsen (recognized)

### Programs

A trust from an organization like the TS Bank trust department can make independent decisions without family drama or in-fighting.  The trust can make sure bills are paid and children are cared for in the best manner.

The TS Bank Solution Center is partnered with a few good investment companies.  They offer a variety of investment vehicles.

The ribbon cutting for the new TS Bank on Broadway in Council Bluffs will be March 1.  The official opening is March 2.

### Meeting Minutes

Ken Graham opened the meeting on February 16.  Ken Graham provided jokes followed by the Pledge of Allegiance.  Bill Vorthmann offered the opening prayer.

Jon Jacobsen celebrated his 25th wedding anniversary.  He and his wife met when they took classes together at Creighton.

Chuck Nielsen celebrated getting his real estate license and passed out his new business cards.  Jim Clausen celebrated his brother having successfully completed a 4-way bypass surgery and doing well.

Can kennel this week filled 12 bags of cans and 5 of plastic.

Feb 23 is the regional optimist meeting at St. John United Church of Christ.  Cost is $10.

Dennis White won the 50/50.  Kevin Underwood won the attendance award.  There were 13 members at the meeting.

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Feb - Jon Jacobsen (2nd two weeks)
Mar - Dale Willenborg
Apr - Chad Guttau
May - Gary Funkhouser
Jun - Gary Guttau

### Speakers

Feb 23 – Jeff Jacobsen, U.P. Innovations

### Prayers

**Let's put the seniors in jail, and the criminals in a nursing home.**

This way the seniors would have access to showers, hobbies, and walks, they'd receive unlimited free prescriptions, dental and medical treatment, wheel chairs etc. and they'd receive money instead of paying it out.

They would have constant video monitoring, so they could be helped instantly if they fell, or needed assistance.  Bedding would be washed twice a week, and all clothing would be ironed and returned to them.

A guard would check on them every 20 minutes, and bring their meals and snacks to their cell.  They would have family visits in a suite built for that purpose.  They would have access to a library, weight room, spiritual counseling, pool, and education.

Simple clothing, shoes, slippers, P.J.'s and legal aid would be free, on request.  Private, secure rooms for all, with an exercise outdoor yard, with gardens.  Each senior could have a PC, a TV, radio, and daily phone calls.

There would be a board of directors, to hear complaints, and the guards would have a code of conduct that would be strictly adhered to.

The "criminals" would get cold food, be left all alone, and unsupervised -lights off at 8 p.m., showers once a week, live in a tiny room, pay $5000.00 per month and have no hope of ever getting out.