



July 23, 2022

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## Kyle Osborne, TS Institute



Kyle Osborne, Director of Financial Literacy at TS Institute, spoke to the Optimists. Kyle is a financial literacy content expert and works closely with area teachers and administrators to provide free resources and consulting services for grades K-12. He also works

with area non-profit organizations. Kyle holds a BA in Christian Education-Youth Ministry, as well as a BA in Business Administration- Finance. He and his wife Michelle live in CB with their six children.

Kyle is excited to be a part of this effort to make an impact in SW Iowa in making a difference, to be a part of the foundation to create transformation in people's lives.

The TS Institute began in 2009, an arm of TS Banking Group. A formative decision was made by management to donate 10% of pre-tax dollars back into the community. 50% is donated to financial education and 50% to non-profits in the communities. Kelsey Stupfell is his counterpart with the philanthropic part.

The program has expanded from starting in Treynor to over 500 schools. There are four on staff with two in Iowa, one in ND, and one in IL. They train the staff in schools to incorporate financial literacy into their teaching.

The community impact through financial education is accomplished with: K-12 classroom visits, in-school banking branches, conferences, community classes, financial coaching, and community and board leadership. There is no charge. The services are all a part of the mission of TS Banking Group to give back.

The impact has been on 27,908 students, 6,231 teachers, 34,899 adults, 32 student programs, and 14 adult classes.

Information about the community classes and financial coaching is on the following page

under the "Community" heading towards the middle of the page:

<https://www.tsbank.com/about/our-mission/financial-literacy>.

In the third grade, a piggy bank pageant is held after having 20 minute lessons on savings, spending, and sharing. Cardboard piggy banks are given to all students which reaches 50 classrooms a year.

Osborne also talked about how Financial Literacy is taught in the schools through Junior Achievement, Economics Everywhere, and how the elementary in-school banks work. Iowa also has a law that requires a ½ credit financial literacy course be taught in the high schools in a semester.

Summer Camps impact 300 students in 4 weeks and teach about career orientation and being an entrepreneur. This can trigger them to think about where they want to work.

Osborne stated he was on a task force and invited to the Treasury in DC along with JP Morgan and Wells Fargo in partnership with FDIC to tell what the TS Institute program teaches and to talk through what is needed.

In closing, Kyle recommended a book, an oldie, but goodie: [Richest Man in Babylon](#)

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**Next week's speaker will be:**

**John Heatley, Chaplain, Pott Co. Good News Jail & Prison Ministry**

**All are welcome!**

**Meetings are from 8-9 AM, Saturdays**

**Treynor Community Building**

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### Meeting Minutes

Dale Willenborg called the meeting to order. Present were 20 members plus Kyle Osborne, Robert and Henry Engle, and Adley Drake.

Dale led the Pledge of Allegiance and Jordan Campbell gave the opening prayer.

Jokes were shared by Keith Denton and Steve Chambers.

50/50 was won by Dennis White. Matt Saar won the attendance drawing but was not present.

A correction for last week was that Doug Dillivan won the 50/50 drawing.

### **Bragging Rights: (\$ are used for youth activities)**

- John Klein contributed because of Jordan's involvement in serving the community and leading the way with National Hot Dog Day in Treynor. Jordan reported 110 free hot dogs were served.
- Ken Graham also contributed for the above.
- Gary Gutttau donated to tell about the ease of getting his driver's license renewed in Glenwood. He had been placed on hold trying to get through to CB while deciding to drive to Glenwood and finally got through just as he arrived in Glenwood.
- Dale Willenborg paid because he finished siding his barn after two weeks.

### **BUSINESS:**

- Westfair Gate Watchers - July 28. Timeslots are 12-2:30 and 2:30 – 5. Dale Willenborg and Phil Waggoner will work the first shift and Gary and Dee Gutttau will work the second shift.
- Can kennel sorting this week included Gary Funkhouser, Gary Gutttau, Chad Gutttau, John Klein, Kirk Vorthmann and Bill Vorthmann.
- Adley Drake was present to receive his \$500 Optimist Scholarship. Adley expressed appreciation as he will apply it to housing and tuition. Adley was an outstanding high school wrestler but will not continue in college. He plans to study Civil Engineering at UNO.



**L-R: Dale Willenborg, Adley Drake**

- The Boy Scouts received a can kennel check for \$1439 which is used to help with camping experiences, which Henry and Robert Engle told about.



**L-R: Dale Willenborg, Henry Engle, Robert Engle**

- The Optimists have the next can kennel sorting and Jordan Campbell will arrange for the group to have pizza afterwards at Silos.
- The group approved doubling the number of flags outside the Legion/Community Building. Dale Willenborg reported more flags have been ordered and cost \$1410.55. More poles and footings will also be ordered.

The meeting was closed with reciting the Optimist Creed.

## HUMOR



## Calendar

### Events

- |         |  |
|---------|--|
| July 28 | Help with gates at WestFair  |
| Aug 3   | Can Kennel Sorting 4:00 PM<br>Optimist Club and pizza after at Silos |

Aug. 26-28 Iowa District Optimist Convention -  
Davenport

### Birthdays

July 27 Jim Clausen

### Anniversaries

July 25 Chuck & Kathy Nielsen

### Programs

July	Judy Gutttau (2,4&5 Sat)
Aug	Bill Vorthmann (first two) Jim Clausen (last two)
Sept	Jordan Campbell

### Speakers

July 30	John Heatley, Chaplain Pott Co. Good News Jail & Prison Ministries
Aug 6	Jim Murray, Treynor, author of a book <u>Emergency Nursing Home Management</u>
Aug 13	Joel Beyenhof, new Treynor Superintendent

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