,,The Optimist Club of Treynor, Treynor, IA
Iowa District, Zone 2 Club Number 40-109
Iowa District Governor: Sue Wunsch

Lt Governor: Susan Enewold, CB

NEWSLETTER

Treynor Optimist Club President:
Dale Willenborg

Aug.16, 2025 Vol. 41, No.32

Travis Castle – Insurance Costs



Travis Castle, Castle & Associates – American Family Insurance, has been in the insurance business since 2006. He has lived in Treynor with his family since then.

Travis stated that in the last three years and probably in the next three years we will have seen the most changes seen in some time.

American Family Insurance is nearly 100 years old. Castle & Associates has four locations – TS Bank in Treynor, IA. Jane Goos has served there for 11 years. In addition, there are offices in CB inside the TS Bank downtown, Elk Horn, NE and headquarters are in Bellevue, NE.

Insurance companies have so much historical data which determines what insurance will cost: your age, how old the car and the house are, the weather history, crime rates in your neighborhood, your driving record, the safety of your car, and more.

Weather is one main factor with pricing.The hail line on the charts has moved north in the last ten years and now Iowa, NE, KS, northern MO have more than any other states. Whoever heard of a derecho 3-4 years ago?

In addition, the cell phone has had one of the biggest impacts on car insurance costs due to distracted driving. And this can be tracked.

Another change is the price of things that have to be fixed. Travis stated when he was in high school, to replace a fender which was chrome could cost $200. Now if you have to pull the bumper, cameras and sensors have to be replaced and would cost $2000-3000. In addition, windshields used to be a simple replacement. Today every windshield has to be recalibrated. The cost of this technology has gone out of the roof.

Insurance companies used to have comprehensive claims and collision claims for autos, but now all companies have just one bucket – a claim is a claim is a claim.

Travis showed a chart from 1980-2023 which demonstrated that the steady increase in climate disasters mirrors the increase in weather-related homeowners' insurance claims. In 2021, 95% of catastrophic losses were the result of hail, wind, or weather-related water perils. The number of billion-dollar disasters increased from 6.7 in the first decade of 2000 and now has increased to 20 in the last three years.The payouts on the chart were adjusted for inflation.

For insurance companies to pay out claims, they have to be solvent. Storms increased faster than insurance companies could increase their rates. Every insurance company has a rating from A-F. Not many are alive below B. AFI has an A rating. AFI in 2020-24 had a loss ratio of expenses to claims – 132%, which meant for every $1 taken in, they paid out $1.32.

Three things have been done to help insurance companies manage: 1) Pricing increases. 2) Deductibles probably changed. There may be a deductibility level for "all other peril" and another for "wind/hail". There can also be a deductible of a percentage based on the value of the home, the RCV (Replacement Cost Value). ACV (Actual Cash Value) applies to some houses. 3) Roof Schedule, affected by the age of the roof.

Travis emphasized that it's important to meet with your agent. His agents reach out once a year, not just by sending info, but calling to offer the opportunity to meet.

Next Week's Program
Tony Jarvis, Owner of Jarvis Quality Meats

Famous Quote:

"Be yourself. Everyone else is taken."

Oscar Wilde

Meeting Minutes

Dale Willenborg, President, called the meeting to order.17 members were present. Guests were Griffin Gregg and Travis Castle.

Prayer: Ken Graham

Jokes: Keith Denton, Steve Chambers, Dale Willenborg

50/50: Kevin Underwood

Attendance: Joel Beyenhof, but he was unable to claim.

Birthdays/Anniversaries: Judy Guttau prepared breakfast casseroles for her birthday next week. Chad Guttau paid $1 for the group to sing to his godmother– thank you! And the group sang very well!

Bragging Rights: (Dollars are contributed to benefit local youth programs.)

- Dick Fox said he has two peach trees which have produced 10 peaches total. He also reported he needs a ladder to reach 8-10 ft, tall green bean plants!
- Dick Fox announced he had over 6 inches rain this week.
- Chad Guttau shared that he celebrated his birthday Monday at Silos with his parents, friend Todd Putnam, godmother Judy Guttau and uncle Mick, and neighbors Brett and Meagan Stange and boys.
- Travis stated that his wife is starting her 33rd year of teaching. She is ready to retire at 55 years old, but she did not receive IPERS her first five years teaching at a Catholic School in Templeton so Travis is encouraging her to keep teaching. She has always taught 6th grade. Steve Irvin said she is a tremendous math teacher and is too good a teacher to retire.
- Gary Guttau reported that their 1890's barn is being painted on the farm. He noted that where there is new and old lumber with the lean-to built in the mid-80's, the old lumber is in the best shape.
- Dale Willenborg stated his three air conditioners quit this week (rental properties) and said it's important to be sure to wash them out and clean the filters.

BUSINESS:

- The Boy Scouts have Can Kennel sorting tomorrow Sun., Aug. 17 at 6 PM.
-

Griffin Gregg received his $500 Optimist scholarship today. He plans to attend Iowa State and will major in Computer Engineering. Griffin was in Boy Scouts and wrestled three years in HS.



L-R. Griffin Gregg, Dale Willenborg

Community News:

- Sympathy was expressed for the Don Sorensen family.
- Cindy Beiderman is now the Boy Scout leader and a Cub Scout leader is still needed.
- Dale announced that TeamMates will have a Back to School meeting from 8-8:15 AM on Sept. 10. Anyone interested in meeting with a student once a week for an hour is encouraged to get involved.
- Gary Guttau announced this is the 70th year of his high school class graduating. There are still quite a few living members out of 16.

Events this week in Treynor:

- **Thurs., Aug. 21**: "Meet Your Teachers Night" – whole Elementary School, 6th grade and 9th grade.
- **Fri., Aug. 22** – Not in Treynor, Varsity FB has scrimmage at Earlham.
- **Sat., Aug. 23** – 4-7 PM, Treynor Tomorrows End of Summer Party – Green space at Treynor Community Center. Free root beer floats, food truck – Dirty Pig BBQ and Tweets. Free yard games, music, face painting, fire truck and lawn tractor rides, fire hydrant party, stick horse rodeo race.

COMING:

- **First Day of School** – Mon. Aug. 25, out 2 PM
- **Treynor Fall Market** – Sun. Sept. 7, 10AM-2PM Treynor Community Center Green Space
- **Treynor Fall Farmers Market** – Tuesdays, Sept.16, 23, 30, Oct. 7, 14- 5:30-7:00 PM
- **Treynor Homecoming** – Fri. Sept. 19 vs Shenandoah Mustangs
- **Sat., Oct. 4 –** Treynor City Wide Garage Sale
- **Sun., Oct. 12 –** 8 AM – 12:30 PM. Legion Pancake Breakfast

PRODUCE

- Produce was donated by members for the taking.

There being no further business, the meeting was adjourned.

HUMOR

I JUST ORDERED A LIFE ALERT BRACELET, SO IF I GET A LIFE, I'LL BE NOTIFIED IMMEDIATELY!

CALENDAR

Events:

Aug 17	Can Kennel Sorting – Boy Scouts 6 PM
Aug 23	Meeting 8:00-9:00 AM Treynor Community Building

Birthdays:

Aug 23	Judy Guttau

Anniversaries:

Programs:

August	Dale Willenborg
September	Jim Clausen (1st/2nd Sat.)
	Bill Vorthmann (3rd/4th Sat.)

Speakers

Aug 23	Owner of Jarvis Quality Meats
Aug 30	TBA

Editor: Judy Guttau, judy.guttau@tsbg.com , 402-670-4330. Contributors: Dee Guttau, John Klein, Mick Guttau
Dues/Donations/Flag Money: Mail to Optimist Club of Treynor, PO Box 354, Treynor, IA 51575