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

Lt Governor: George Volz

NEWSLETTER

Treynor Optimist Club President:
Dale Willenborg

May 23, 2026 Vol. 42, No.21

Gladys Danker, RE Agent, NP Dodge



Gladys Danker was raised in Omaha and married Jeff Danker, former Sherriff. They live near Treynor. They have two girls and four grandchildren.

As a girl, she was always interested in houses – large stately houses. Before marriage, she and her sister bought a small house half a block from their parents for about $500. Her dad and brother did the rehab, and the girls moved in. They later sold it for $12,000 and thought they were rich.

Early in her career, she worked part-time at Treynor State Bank. She got her real estate license. In 1993 she worked full-time for Gateway Better Homes & Gardens, later becoming NP Dodge.

Gladys shared that real estate is rapidly and continually changing, and the real estate market drives the economy. Real estate impacts construction, building materials, plumbing, electrical, sewer companies and more. It's a good thing if the real estate market is doing well. Right now, there are not many houses on the market. For the seller, it's good; for the buyer it's not.

In 2019 during Covid, the real estate market was booming. Interest rates were low because everything stopped – all stayed home. The government tried to stimulate by lowering interest rates. The rate was down to 1%-2%; Now it is 7.5-7.75 %.

If you bought a house at 3% interest and now want to sell and buy new, the interest rate is double. House prices are higher. Insurance rates are sky high, so people are not moving.

Gladys stated cash is king when bidding on a home. A couple years ago escalating bids were crazy, then it cooled off, but now is back up. Some even write addendums that they will pay $5000 more than the seller's highest offer, but they must have Bonafide Verification.

If you are a seller in this market and the house is not selling, then buyers think it's too high or something is wrong with it. You don't want it to sit very long. Gladys also said that sometimes if a house is priced low, it can have an auction effect, which some agents will do.

People are always wanting a home, maybe for a better location, getting married or divorced, having a new baby, transferring from a job, down sizing as a retiree, needing more space while working at home.

Gladys spoke about the new national law that the buyer's agent compensation is no longer automatically covered by the seller. It is now fully negotiable, meaning they can be paid by the buyer, the seller, or split between them.

In addition, interested buyers are now legally required to sign a written agreement with their agent that outlines the exact services and compensation rate before they can tour any homes. The document is 9 pages long. Gladys says it's not uncommon to seek signatures on the hood of a car! Negotiation is the name of the game!

Iowa law now allows at least one Accessory Dwelling Unit – such as a granny flat (a mother-in-law house) free standing or detached dwelling, a garage apartment, etc. on any lot zoned for single-family residential use. It can't exceed 1000 square feet or 50% of the primary house's gross living area, whichever is larger. You can rent it out in Iowa. It has to meet city and county guidelines.

Gladys always recommends doing an inspection when buying a home.

Gladys shared up to date rate activity information along with economists' expectations, current builder sentiment, and recent home sales data. Note that Iowa will be 22,000 residential homes short by 2030.

Most pictures had too much background light from the windows at the TRA so other pictures were found on Google, etc.

Next week's speaker:
Cody Abbott, Manager of Home Depot.
(to be honored)

Optimistic Quote:

"Happiness shared is happiness doubled."

Swedish Proverb

Meeting Minutes

President Dale Willenborg called the meeting to order at the Treynor Recreation Area. Fourteen members were present. Our guests were: Gladys Danker, Steve McKern, Jane and Brian Schmidt, Terry and Lisa Lingner, Kay White, Molly Coffman, Iris Thompson, Claire Schrage, Lanee Wasenius.

Prayer: Steve Irvin

Jokes: Jeff Jorgensen, Steve Chambers

50/50: Jane Schmidt, guest, who donated it back.

Attendance: Shelley Bailey, who was unable to claim.

Birthdays/Anniversaries: Glenrose Meier's granddaughter's 25th birthday. She lives in Austin. We also celebrated with singing for Steve Irvin and Kirk Vorthmann's birthdays.

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

- Chad Guttau: He, family and friends attended a Memorial Service at the Chapel at Jennie Edmundson which gave tribute to his mom.
- Dale Willenborg: With the rains and sunshine the fields look nice.
- Dennis White: His granddaughter had her 12th birthday, and he introduced his neighbors, Terry and Lisa Lingner.
- Dick Fox: 2.6" rain this week plus some last night. His garden has 30 sweet potato plants, 24 tomato plants. His granddaughter's new puppy fell out of bed, broke it's leg. It was operated on.
- Steve Irvin: Granddaughter Hope played soccer with Sioux City North against Sioux City East. Earlier they had beaten them 5-1. In this game Sioux City North had a 1/1 draw.
- Judy Guttau: Grandson Brock Fox has signed with a the Ohio Valley Ironmen in the Continental Football League. Their first game is June 13. Dick Fox contributed too.

Business:

- Dale Willenborg stated 20 more flags than last year were put up for Armed Forces Day and Memorial Day weekend. Helpers are needed next Saturday, May 30 for take down.
- Dale Willenborg presented 18 Optimist and JOI Club scholarships Wednesday evening. Present today to receive their $500 scholarships were:



L-R: Iris Thompson, Molly Coffman, Lanee Wasenius, Claire Schrage

Iris will attend University of Iowa in Actuarial Science & Finance, Molly will attend University of Iowa in Finance & Economics, Lanie, will attend University of Kansas in Exercise Science, and Claire will attend Creighton University in Finance & Business Administration.

Molly Coffman served as JOI Club Iowa Lt. Governor this year as well as President of the Treynor JOI Club. She said the club grew by 40 members this year. It is the largest JOI Club in Iowa.

- Bret McVey was introduced as our newest member. Welcome, Bret! We will share a picture at a future meeting.

Most pictures had too much background light from the windows at the TRA so other pictures were found for most.



- We were privileged to have our Optimist Iowa District Governor Jane Schmidt and husband Brian visit our club today. (Jane's name is at the top of our newsletter.) She enjoys visiting meetings and finds optimism alive and well across Iowa. She invited us to attend the state convention in Dubuque the end of August. The theme is "Cultivate Optimism across Iowa." She stated that Dale Willenborg attended last year. Because he asked the question why there was extra money being held in a fund, $300 was sent to each club.
- Our high school counselor contacted Dale to seek financial assistance for a family who has an infestation of bed bugs in their home. The hat was passed and $259 was collected for treatment.

Community:



- Steve McKern, candidate for the Board of Supervisors, stated he's not a politician but can bring a business background to the Board. He found himself bored after retiring from his 38 years at Woodman of the World (28 yrs. Internal Audit, 10 yrs. Operations and Facilities). He feels accountability, trust, and transparency are most important. He's never missed a budget deadline. He believes there can be more innovation of roads (materials, etc.)

- **Community Events:**
  - **Tues. June 2:** Farmers Market begins
  - **Tues. June 2:** Primary Election 7 AM-8 PM
  - **Fri., June 5:** First Friday Food Truck
  - **Sat. June 6:** Treynor Alumni & Friends Dinner/Program. Jeff Schnepel is one contact to make your reservation: 402-658-4867.
  - **Thurs. June 11:** Treynor Blood Drive. 11:30 AM – 5:30 PM. Treynor Community Center. Call 1-800-733-2767 to schedule an appointment.

School Events in Treynor

- **Mon. May 25:** Memorial Day, no school
- **Tues. May 26:** Middle School Musical
- **Wed. May 27:** V Boys Soccer vs Red Oak
- **Thurs. May 28**: Last day of school
- **Thurs**. **May 28:** V Girls Soccer vs Atlantic or Clarke Community
- **Fri. May 29**: JV/V B/G baseball/softball vs. MV

There being no further business, the meeting was adjourned.

HUMOR

I love jokes about eyes.

The cornea the better

CALENDAR

Events:

May 30	Optimist Meeting 8:00-9:00 AM Take down flags after meeting.

Birthdays:

May 27	Kirk Vorthmann

Anniversaries: None

Programs:

May	John Klein (5th Sat.)
June	Steve Irvin (1st,2nd Sat) Judy Guttau (3rd.4th Sat)
July	July 4 – no meeting July 11 – Open for a Speaker Phil Waggoner (3rd, 4th Sat)

Speakers:

May 30	Cody Abbott, Manager of Home Depot (to be honored)
June 6	Tracy Petersen: Treynor High School
June 13	Steve Irvin, Secretary/Treasurer of the Southwest Iowa Educational Foundation
June 20	Kelsey Stupfell, Treynor Teacher Grants recipients and Treynor Tomorrows Update
June 27	4th Grade Invention Convention – State Participants
July 4	Holiday - No Meeting
July 11	Open for a Speaker

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