



ASHLAND OPTIMIST CLUB  
 Meeting Saturday Mornings @ 7:30 A.M.  
 Optimist Drive, Ashland, MO 65010

July 24, 2021

"You cannot do all the good the world needs, but the world needs all the good you can do."

**Optimist Board**

Jan Palmer	President
Lisa Barnum	VP
Dana Plunkett	VP
Missy Bonderer	Past Pres.
Barrett Glascock	Secretary
Heather Martin	Treasurer
Bruce Glascock	2021
Bernie Bartel	2021
Ken Bishop	2021
Shawn Steelman	2022
Robert Blake	2022
John Dougan	2022

**COMING UP**

**Board Meeting:**

August 12, 2021 7:00 p.m.

**TAKE A MINUTE TO REMEMBER  
 THOSE WHO MADE US STRONG:**

- Carroll Sapp – 1987
- “Buddy” Glascock – 1988
- William Burnett – 1992
- Remus James – 1994
- Ron Marley – 1997
- Cecil Vaughn – 2001
- Billy Jo Sapp – 2004
- Marvin Sappington – 2004
- Arcie Sapp – 2005
- Kenneth Nichols – 2006
- Lahmon Wren – 2007
- Joe Smith - 2009
- Jimmy Jo Calvin- 2009
- Bob Sappington – 2010
- Clifford Caldwell-2013
- Mel Rupard-2013
- Ernest Woods—2013
- John Johnson—2013
- Michael Dalton--2013
- Jim Moore--2016
- Carl Long--2016
- Don Jones-2017
- Clay Austin-2017
- Sharon Donley-2017
- Ben Nieman- 2017
- Nick Kimbler- 2018
- Barbara Perry- 2018
- Jacob Zagorac- 2019
- Joy Woods- 2021

**Next week:**

**Breakfast: July 31- Ernie Stewart, Bernie Bartel, and Eric Barmann**

**Speaker: Dylen Hale- Marine ROTC opportunities for students**

It is with a heavy heart that I share the loss of a long-time Optimist from our club, Joy Woods. Joy and her husband Ernie were involved in many of our clubs’ programs when I started, in fact they were members of the first breakfast team that I was on. Ernie Wren also talked about the fact that Joy used to do the scrapbook that each club is supposed to turn in at the end of the year. If there is anyone who enjoys scrapbooking, please contact President Jan Palmer to help her work on the one for this year.

Since Ernie Wren wasn't available to help his breakfast team, he came in this morning and helped Leigh Kottwitz when the others on her team didn't get the message that it was their week to cook. It was a simple but filling breakfast of fresh fruit, pastries, and scrambled eggs.

Ernie Wren has been selected as incoming Ernie Wren has been selected as incoming *Lieutenant Governor for our district and Jan Palmer will be the new Lieutenant Governor for the Eastern District\**, so (Ernie) will be stepping back from his duties with our Foundation. Anyone who is interested in filling this position, please contact Barrett for more information about qualifications.

After helping with breakfast, Ernie was also our speaker this morning, but first he had to take care of the fine he had incurred by bringing his badge home weeks ago.

Ernie spoke about the history of home ownership. The word mortgage comes from two French words: mort which means death and gage which means pledge. For many years, a mortgage was a payment you made for the rest of your life.

Back before the industrial revolution, the only people to own property were nobles who had been deeded land. After the industrial revolution, others could purchase property, but it was a high-risk option since terms were frequently refinanced on a yearly basis.

After the depression and World War II, housing became more regulated in the United States and, with the advent of the G.I. bill, homeownership became more popular. The U.S. is still 50th in the world for home ownership, but mortgage lenders and realtors tend to work together to help people that are interested in home ownership and there are a number of different financing options that are available, which were included on the handouts that Ernie shared.

When Ernie was finished sharing his information, he drew for the Attendance drawing. Mike Gilmore could have walked out with riches if he had attended this morning and Joy Woods' number was drawn next and, while I am sure she was there in spirit, she wasn't a winner either. The final number drawn was Brenda Austin, who helped make the incredible breakfast last week, but since she missed this week, the pot will have a chance to grow again.

*Letitia DenHartog*

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\* text corrected and amended 7/27/21