



# Twin City Area Optimist Club

P.O. Box 475

Festus, Missouri 63028

[www.twincityoptimist.org](http://www.twincityoptimist.org)

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Affiliated with Optimist International

Serving Youth and Community since 1919

## November 2024 News Making a Difference For Kids

### President Cathy Elliott



Fall...what a beautiful time of the year!

Watching the colors change, anticipating cooler weather and celebrating Thanksgiving!

The Optimist calendar year began on October 1st, and we have been very busy getting ready to provide coats for those who have none and food to those who do not have a Thanksgiving meal. Head Start holiday parties are just around the corner where kids will receive clothing, hygiene products and toys to play with. And we provide still more services for foster kids, homeless youth and the women's shelter.

Our fund-raising events are in full swing so that we can continue to support our current and new programs coming this year. Along with our sponsors' support, we will be able to reach out and help more youth in our community than in past years.

I am thankful that I work alongside with these beautiful women in the Twin City Optimist Club!

The words "we can't" do not exist – "how can we" is what we are known to do.

Wishing you all a beautiful Thanksgiving.

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## **November 7, 2024 Board Update Perfect Attendance Awards**

Cathy reminded the membership that there were still 3 available openings for the EMO District 1st Quarter conference on November 9.

The Board approved a donation of \$300 to Jefferson County Shop with a Cop to support 2 children. Thanks to Tracy Johnson and Lynne Wendel for the suggestion.

The Board approved that the TCA Optimists would be the Title Sponsor this year for The Leader - Celebrating Women Event on Friday March 28. We sponsored this event last year and it was by all reports a resounding success. As the Title Sponsor we will have a booth at the event, a speaking opportunity during dinner, and 2 tickets to the event. This year the event will support the Aunt Rose Project.

The Project Committee approved a new project for Foster Together, a group that spoke to us earlier this year about their support for Foster Children. We are applying for a matching grant to surprise them with in the spring but in the meantime members with the know-how can crochet or knit hats, or make fleece blankets for them.

Perfect Attendance Awards were presented to the following:

Beth Watts – 1 years

Ruth Ann Adams and Kirstie Zych - 2 years

Debbie Hogenmiller and Kathy Todd – 3 years

Cathy Elliott – 4 years

Patty Meyer – 5 years

Debbie Schumaker – 6 years

Jean Naeger – 7 years

Katie Huck and Barb Schmidt – 8 years

Judy Kuhlman – 11 years

Pat Parsons – 28 years

Barb Bates – 29 years

Sue Boyer – 33 years

Caryl Harness – 34 years

Pat Doenges – 36 years

Ruth Ann Adams brought a special guest to the meeting, her daughter Sarah Bailly, also known as the Deaf/Blind Artist. Ruth Ann and Sarah previously contributed one of Sarah's paintings for a fundraiser. Sarah brought prints for sale and cards that she signed and gave away. Some of her poetry will soon be published in a collection and her picture "Windows



in the Soul" will be on the book cover.

Submitted by Carolyn McKinney



Perfect Attendance Award recipients  
Front Row: Barb Schmidt, Kirstie Zych, Patty Meyer, Beth Watts  
Back Row: Kathy Todd, Debbie Hogenmiller, Pat Doenges, Ruth Ann Adams, Pat Parsons, Jean Naeger, Sue Boyer, Cathy Elliott, Barb Bates, Caryl Harness



Ruth Ann Adams and her daughter Sarah Bailey,  
aka the Deaf/Blind Artist

#### CONFERENCE / CONVENTION DATES

Nov. 8 - 9, 2024:  
EMO 1st Quarter Conference  
K.C. Hall, Jackson, MO  
Feb 22, 2025:  
EMO 2nd Quarter Conference  
Virtual / Zoom  
May 2 -3, 2025:  
EMO 3rd Quarter Conference  
Hilton St. Louis Airport, St. Louis, MO

#### EMO District Convention

August 15, 16, and 17, 2025  
Installation of Officers  
Governor's Choice Awards  
Courtyard By Marriott  
Columbia, MO

#### 107th

#### Optimist International Convention

June 30 - July 3, 2025  
Union Station  
St. Louis, MO



#### *The Optimist* **CREED**

##### *Promise Yourself...*

To be **SO STRONG**  
that nothing can disturb your  
**PEACE OF MIND.**  
To talk  
**health, happiness and prosperity**  
to every person you meet.  
To make all your friends feel  
**that there is something in them.**  
To look at the **sunny side of everything**  
and make your optimism come true.  
To **THINK** only of the best,  
to **WORK** only for the best and  
to **EXPECT** only the best.  
To be just as enthusiastic  
about **THE SUCCESS OF OTHERS**  
as you are about your own.  
To forget the mistakes of the past  
and press on to the  
**GREATER ACHIEVEMENTS** of the future.  
To wear a cheerful countenance  
**at all times** and give every  
living creature you meet a smile.  
To give so much time  
to the improvement of yourself that you  
have **NO TIME** to criticize others.  
To be  
**too large** for worry,  
**too noble** for anger,  
**too strong** for fear, and  
**too happy** to permit the  
presence of trouble.

*Optimist International*

**EMO District**  
**First Quarter Conference**  
**November 8 - 9, 2024**  
**A Time to Serve**  
Knights of Columbus Hall  
3305 North High Street  
Jackson, MO 63755

## Mentor Meeting

To help new members become better acquainted with the Twin City Area Optimist Club, Cathy Elliot is hosting a series of 30 minute sessions to explain how our club works, projects



that we are involved in, and upcoming opportunities to become involved. While geared towards new members, all members are welcome to attend.

The first session was held after the November 7 general meeting with 8 new members participating. Topics discussed included the Board of Directors, reservations for the Thursday meetings, club communications, opportunities to participate, and upcoming November and December events. A next session will be scheduled soon.

## **November 14, 2024**

### **EMO District Convention Summary**

### **Head Start Gift Wrapping**

Fourteen TCA Optimist Members attended the EMO 1st Quarter District Meeting in Jackson, MO this past weekend at which we won first place for the EMO District 2023-2024 Awards and Achievements! Pat Doenges will sew the A&A Award patches on our banner.



Jean Naeger and Barb Schmidt presented a slideshow of pictures from the conference with several attendees contributing their thoughts. Becky Capps provided her unique insights as a first time conference attendee.

After the regular meeting concluded, members stayed to wrap gifts for the upcoming Head Start Christmas parties. We wrapped and boxed approximately 90 gifts in 15 minutes!

Submitted by Carolyn McKinney



Peggy Scott awarded Patty Meyer the official President's Citation Award for 2024.



Current and Past Presidents Cathy Elliott and Peggy Scott with the EMO District 2023-2024 Awards and Achievements Award





Kathy Todd and Beth Watts



Pat Doenges, Sue Boyer, Kirstie Zych, Caryl Harness, and Sue Nash



Karen Huskey, Judy Williams, and Mickie Huskey



Laura Elbl and Debbie Hogenmiller distributed presents and pre-cut wrapping paper to streamline the wrapping process.



Barb Bates, Gerty O'Leary, and Donna Masters



Emily Moore and Debra Floyd

**November 21, 2024**  
**Mary Catherine Baragary**  
**Veteran Mortgage Advisor**





Mary Catherine Baragary has been a mortgage loan officer with Hancock Mortgage for 15 years and opened an office in Festus 4 years ago. She has also been certified as a Veteran Mortgage Advisor. To receive this certification she had to complete >50 courses and multiple tests. She now teaches primarily real estate agents about VA Loans. There is a stigma that VA loans are not as good as other types of loans so Mary Catherine is trying to change the misconceptions and promote VA home ownership. VA loans can be used for 100% financing with no money down which causes some sellers and agents to doubt the VA loans.

Statistics show that twenty-two veterans lose their life to suicide each day. This is 4 times more than combat deaths. Home ownership provides stability for the family and can help combat this.

Some of the myths that Mary Catherine is trying to debunk are:

- No money down makes for a weaker borrower. Veterans do have to meet requirements to get a VA loan. Lenders still look at credit scores, assets, etc.
- VA loans are harder to get through underwriting. The VA guarantees the loans meaning the lenders actually have more assurance of repayment.
- VA loans take longer to close. The truth is that VA loans on average close within 5 days of a conventional loan but can close much faster.
- You can only have one VA loan at a time. Loans are based on eligibility, entitlements, and qualifications so it is possible to have multiple loans at any given time.

Some other positives to VA loans are that

- Veterans can use their benefits over and over again.
- The waiting period for a VA loan after a foreclosure is 2 years while other loans may require a much longer waiting period.
- There is no maximum loan amount.
- VA appraisers are not more rigid or tough than other appraisers. Regardless of the type of loan, the house must meet safety requirements.
- Surviving spouses may be entitled to use VA benefits

Mary Catherine had 3 primary takeaways for us:

- If/when you are selling your home, don't dismiss a Veteran's offer.
- If you hear a veteran is looking to buy, make sure they are using a VMA loan officer.
- THANK A VETERAN.

Mary Catherine also told us about R.E.D which stands for "Remember Everyone Deployed". This is a national campaign to show support for the US Military who are deployed





overseas, anyone thinking about enlisting, and to honor veterans. To participate and thank active military personnel as well as veterans, wear red on Fridays!

Mary Catherine sells red t-shirts that she helped design for \$22 which goes to USA Cares. USA Cares is a non-profit organization that provides post-9/11 Veteran and Military families support.

Submitted by Carolyn McKinney

## Pillow Raffle

Karen Huskey donated two beautiful quilted pillows that were raffled today. The raffle raised \$136 for the club.



Congratulations to the winners of the pillows, Elsie Williams and Lynn Wendel

## CLUB PROJECTS

### Women's Shelter Shopping November 8, 2024

The Women's Shelter's child advocate enlisted the assistance of the TCA Optimist Women's Shelter Committee to make welcome baskets for new arrivals. The committee purchased items for the welcome baskets based on the children's ages. The purchases included soft and teething toys for infants; coloring books, puzzles, chalk, and stuffed animals for preschool children, and chapter books, craft items, LEGOs, card games and finger toys for elementary school children.



Committee chair Barb Bates shopped for story books at Riverbend Book store on November 8 and joined committee members Vickie Campbell, Mickie Huskey, and Judy Williams at Festus Walmart on November 15 to complete the shopping.

### Women's Shelter Committee

Chair: Barb Bates

Co-Chair: JoAnn Thompson

Members: Vickie Campbell, Mickie Huskey, Kathy Todd, Judy Williams

Submitted by Barb Bates



## **Twin City Area Optimist Art Contest**

The Twin City Area Optimist Club Art Contest took place on Sunday, November 24 at the Elks Lodge 1721 in Festus. A large crew of Optimists showed up bright and early to set up tables and artwork. Judges had time before the exhibit officially opened at 2:00 to view the artwork and make their decisions. Students, parents, teachers, and the general public then had a chance to view the 375 entries by 286 students. Optimist International President Jan Oord

Graves also attended the event.

The students and their art were represented by the following schools in Southern Jefferson County: Grandview High School, Festus High School, St. Pius X High School, DeSoto High School, DeSoto Junior High, DeSoto Special Ed, Vineland School, Herculanum High School, Senn-Thomas Middle School, Crystal City High School, Hillsboro Junior High School, Hillsboro High School, Danby-Rush Middle School, Jefferson V-II. Entries were showcased in art categories, photography, three-dimensional and graphic/digital art.

Best of Show winner was Sailor Tucker, Herculanum High School with his entry "Untitled." First place winners in three art categories were: Art – Ages 12-13 Laney Shoopman, Danby-Rush Middle School, with her entry "Swatch Watch", Art – Ages 14-15 Sofie Wilson St. Pius X High School, with her entry "Forest Park" and Art-Ages 16-19 Mya Muellner, Hillsboro High School, with her entry "Batman who Laughs." Taking first place in photography was Jammee Senf of Hillsboro Junior High School, with her photo "Ocean Gaze." Three-dimensional art first place winner was Lynz Kolafa, DeSoto High School, with her entry "Green Slime Guy." Graphic design/Digital art first place winner was Carson Keller, De Soto Junior High School with his entry "Shoe."

Congratulations to all of the artists and winners!

Submitted by Patty Meyer





Students, parents, teachers, and other attendees browsing the art work



Optimist International President Jan Oord Graves and OI members posed with Peggy Scott, Jean Naeger, and Phyllis Neff.



The setup crew



Contest Judges



Best of Show winner Sailor Tucker, Herculaneum High School with "Untitled"



1st Place ages 12-13 - Laney Shoopman, Danby-Rush Middle School, with her entry "Swatch Watch"



1st Place Ages 16-19 - Mya Muellner, Hillsboro High School, with her entry "Batman who Laughs"





1st Place in Three-dimensional category - "Green Slime Guy" by Lynz Kolafa, DeSoto High School



1st Place ages 14-15 - Sofie Wilson, St. Pius X High School, with her entry "Forest Park"



1st Place Photography - "Ocean Gaze" by Jammee Senf, Hillsboro Junior High School



1st Place Graphic design/Digital art - Carson Keller, De Soto Junior High School with his entry "Shoe"



2nd Place ages 14-15 - "My Grandma" by Lucy Dix, Hillsboro High School



2nd Place ages 12-13 - Talia Gross, Hillsboro Junior High School, with "Blooming Basket of Flowers"



2nd Place Photography - "Block and White" by Morgan Wagner, DeSoto High School



2nd Place Graphic design/Digital art - Kinsley Conner, DeSoto



## Head Start Thanksgiving Baskets

As in previous years, the Twin City Area Optimists adopted families through Head Start for Thanksgiving. The committee contacted Head Start to identify 5 specific families including size and ages. They then also requested Head Start to determine the meat preference for each family: ham, whole turkey, or turkey breast.

Donations of food, cleaning supplies and personal hygiene articles were collected over several weeks before the general meetings by Debbie Floyd, Donna Long and Debbie Buenninger. Cash donations were also accepted.

A final shopping trip at Schnucks to purchase perishables and items that had not been donated was held on Monday, November 25. Many members donated their time to assist in the shopping by pushing carts, retrieving items, keeping an eye on the costs, etc. The shopping team consisted of Debbie Floyd, Donna Long, Alicia Cummiskey, Debbie Buenninger, Kirsti Zych, Debbie Hogenmiller, Karen Huskey, Sue Boyer, Judy Williams, Pat Parsons, Carol Schanz, and Katie Huck. After shopping was completed, all purchases and donations were handed off to Head Start.

As a thank you for their assistance, the 5 Head Start Teachers that helped with the project were each gifted a Schnucks gift card.

Submitted by Debbie Floyd and Carolyn McKinney







Optimist Shoppers wit the Head Start team



Donna Long, Kirsti Zych, Alicia Cummiskey,  
Debbie Floyd, Pat Parsons, and Sue Boyer  
preparing to shop



Judy Williams and Kirsti Zych shopping for baked  
goods

## CLUB FUNDRAISERS

Dine to Donate



## Dine Out



**TUESDAY, NOVEMBER 12, 2024**  
6 AM - 4 PM  
316 LOCUST ST,  
HILLSBORO, MO

Cool Beans will donate 10% of sales all day to TCA Optimists. Please support this fundraiser.

## Cool Beans

The Cool Beans Cafe in Hillsboro hosted a Dine-to-Donate event for the Twin City Area Optimists on November 12, donating 10% of their sales for the entire day.

The final result was \$110 as well as well as \$8 in donations.



Cool Beans Staff



Patty Meyer distributing Mascot Nuts to Sue Jogerst

## Mascot Nuts are in!

Extra bags are available if you run short or did not get your order in. See Patty Meyer or Pat Parsons if interested!



## BUNCO FUN!

Optimists and guests gathered for a night of Bunco on November 22, with good food, good friends, some new friends, and great fun for all! A big thanks to Carol Schanz for hosting, and to Debbie Kettler who, due to uneven numbers, opted not to play and instead worked hard to keep the frequently distracted players on track and the game moving.

After 3 games, the big winners and losers were identified. The winners for the night were Margot Roder with 15 wins, Michele Horrell with 13 wins, and Jody Stockwell with 12 wins. Caryl Harness won for most Buncos at 4, and Barb Schmidt proudly took the prize for the most losses with 14. The evening ended with the 50/50 drawing for \$290, won by Debbie Weeks.

Submitted by Carolyn McKinney





Winners and loser of the night



Lots of potential winners



Carol Schanz hosted another evening of fun!



Ready to play!



## Koeze Nuts

Koeze Nuts will be delivered in early December to Fantasy Pools. Optimists will be sorting them and filling orders on Thursday December 5 at 9AM.



# Quilt Raffle



Purchase raffle  
chances for  
58"x73" Friends of  
Flowers Quilt with  
Mary Engelbreit  
fabrics



Drawing Dec. 19, 2024

One entry for every \$10 donation: CASH, Pay  
with GiveButter using QR code, or check to TCA  
Optimist Club, P.O. Box 475, Festus, MO 63028  
(include your name and phone number)

THANK YOU FOR YOUR SUPPORT

EMO OPTIMIST DISTRICT



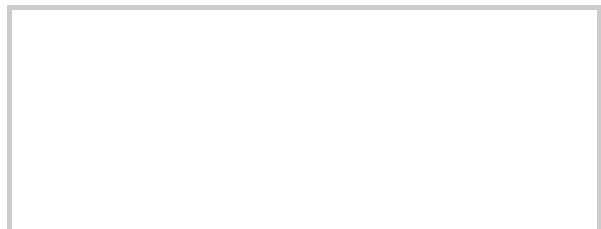
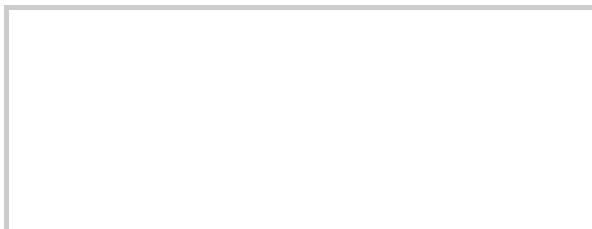




Twin City Area Optimists accept first place for the EMO District 2023-2024 Awards and Achievements honor.



The East Missouri Optimist District Leadership Team was introduced with a "fashion Show". District officers and committee chairs dressed to represent their position. Thanks to all the TCA members serving the district this year.







Middle America VP Sandra Doyle was our guest for first quarter conference. She told her personal story and how being an Optimist has guided her life. She spoke of the power of words and how they make someone feel.



Our district service project included prepping plastic bags to create "plarn", which is used to create sleeping mats for the unhoused. Ask Becky Capps how Barb Schmidt kept her busy all weekend!




AIDING THOSE SURVIVING HOMELESSNESS

**First Quarter  
EMO District Service Project**  
November 8-9-2024

Below is list of items needed

<b>Toiletry Items:</b> - Deodorant - Q Tips - Cotton balls - Flashlights - Bug spray - Hair Brushes - Shampoo - Conditioner	<b>Nonperishable Food Items:</b> - Applesauce cups - Fruit cups - Nutri-grain bars - Snack cakes - Peanut butter crackers - Chips - 12 oz gatorades - Tuna/ chicken pouches - Snack pack pudding cups
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CASH DONATIONS ACCEPTED



Sheila Davis-Perry, the leader of the plarn project shows a finished mat. She also noted mats can be crocheted, knitted, braided, etc.



Whitney Miller from Street Level accepts individual serve food and personal hygiene items from EMO Governor Jean Naeger. Monetary donations from EMO members were also presented. Thanks to TCA members who contributed to this project.







Installation of EMO Board of Directors.  
Board of Directors includes the Executive Committee and club presidents.



## SAVE THE DATE



**Nov. 8-9, 2024 EMO First Quarter Conference**  
K.C. Hall, Jackson, MO

**Feb 22, 2025 EMO 2nd Quarter Conference**  
VIRTUAL/ZOOM

**May 2-3, 2025 EMO 3rd Quarter Conference**  
Hilton St. Louis Airport - St. Louis, MO

**June 30-July 3, 2025**  
St. Louis Union Station - St. Louis, MO

**August 15-17, 2025 EMO Fourth Quarter Convention**  
Courtyard by Marriott, Columbia, MO

## JOI Club

**JOI Club Meeting**  
**November 7, 2024**



The JOI Club met on November 7 for a general meeting and Halloween party. Discussed in the meeting were plans for a holiday party and possible Christmas Caroling at Autumn Ridge.

The Halloween party included Bingo, McDonald gift cards, snacks and a costume contest which was won by Addison Eldridge.

Submitted by Carol Schanz



*Debbie Schumaker*  
*JOI Adult Advisor*

*Carol Schanz*  
*JOI Chair*



## SAVE THE DATES



**Note upcoming events. To assist with projects, please contact Committee Chair.**

December 3 Head Start Christmas Party - DeSoto  
December 3 Board meeting - hostess Barb Schmidt  
December 4 Head Start Christmas Party - Hematite  
December 5 Koeze Nut Sorting  
December 7 Winterfest  
December 13 Jefferson County Foster Children's Fund Holiday Event  
December 19 Winterfest Party & Quilt Raffle  
January 7 Board meeting - hostess Pat Parsons

Board of  
Directors  
2024-2025

President  
Cathy Elliott





**Members meet every Thursday from Noon - 1 p.m. at Taytro's. Please RSVP by 8:00 a.m. on Monday by contacting Kathy Todd.**

**The last Thursday of the month is an evening meeting held at Poppy's Parlor. Meeting starts at 6:00 p.m. If you would like to order food, please contact Phyllis Neff on Monday prior to meeting.**

**Our Club will continue looking at the sunny side of everything and being committed to bringing out the best in our area youth.**

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573 883 0924

President Elect  
Debbie  
Hogenmiller

Past President  
Peggy Scott

Secretary  
Kathy Todd

Secretary Elect  
Alicia Cummiskey

Treasurer  
Becky Francis

Treasurer Elect  
Becky Capps

Board Members

2024-2026  
Amy Baum  
Beth Watts  
Kirstie Zych

2025-2027  
Mary McDowell  
Debbie Kettler  
Carolyn  
McKinney



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visit our website.**

**Visit our website**



Twin City Area Optimist Club | P.O. Box 475 | Festus, MO 63028 US

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