

## EASTERN KANSAS TOUR RIDERS CHAPTER B



### JANUARY 2018 MINUTES

#### **Officers:**

**Director:** Everyone

**Secretary:** Patti Kelsey

**Treasurer:** John English

**Dinner Ride Coordinator:** Bev Speckman

**Historian:** Dave Aiken

**Ride Captain:** Bill Poe

**Webmaster:** John English

**Photographer:** Bill Poe

**50/50:** Craig Kelsey

**Website:** [website@ektr.org](mailto:website@ektr.org)

There wasn't much to talk about this month since we just had a planning meeting to set up our year.

**GUEST SPEAKERS:** Bev has set up the assistant DA to come talk to us in March about identity theft. We are still hoping for more speakers for the rest of the year. If you know of anyone let us know. Dan brought an idea for a speaker that works with rescuing birds of prey, however they may be wanting a fee. We discussed that unless the fee is the cost of a meal and they bypass the meal we don't pay for speakers.

**FINANCIAL TIP:** Dave gave us a few tips this month. They were taken from a book entitled "99 financial tips". Let your money work for you. Saving more when working makes life easier later in life. One way to do that is to say you don't have the money for a "luxury" even if you do - live on a tighter budget when still working for a living gives you more money and more experience living on a budget when you can't just "go make more". Max out your donation that your company "matches". If your company will match 3% of your salary if you put money into their 401K or 403B, put in the 3%. Make a budget and stick to it. Although you may need to make changes for "mandatory" items (mortgage, car payment etc.) as time goes on, sticking to the budget will also help in your future when you make a budget for your "pension" days. John also brought up the future/ 529 Fund for education is another good way to help your family save for higher education. If something happens to the original recipient the money can be transferred to another family member. It can be used for many forms of higher education

**50/50:** Dan won \$22

Respectfully submitted: Madame Secretary Patti Kelsey