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Club meets

1<sup>st</sup>, 2<sup>nd</sup>, & 4<sup>th</sup> Thursdays  
At 11:45 am

Downtown Holiday Inn  
Huntsville, AL

Our business meeting  
is held on the 3<sup>rd</sup>  
Thursday of the  
month at the Optimist  
Recreation Center on  
Oakwood Ave

# Opti - Topics

## Opening

We didn't quite make our guarantee of 22 to the Holiday Inn, today. Nineteen Optimists and our guest speaker attended our regular Thursday luncheon.

President George McDonough asked Rev. Jim Berry to give the invocation and Past President Tom Casteel to lead in reciting the Pledge of Allegiance. Jim Berry was sporting the stubble of a new beard. He explained that November is International Prostate Cancer Month, and that support of the fight against prostate cancer may be shown by growing a beard. Jim might also be jockeying for the job of Santa Claus at our Christmas party.

It was good to see Sidney Sandridge at the meeting. Alberto Duarte was back from visiting Fabiani at a special Law Parents' Weekend at Mercer Law School in Macon, GA. Fabiani is doing well, and Alberto said many young ladies in the law school hugged him as soon as they learned he was Fabiani's father.

## Announcements



As previously announced,  
December 5 will be our last  
meeting at the Downtown

Holiday Inn. President George said he has tentatively booked our meeting place for our December 12 meeting at Ryan's Steak House; however, he is still looking for a permanent place to meet. Part of the problem for December meetings is the extensive booking of potential sites for Christmas parties. Also, if our Club had 50 members it would be easier to book an entire room at some restaurants.

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**He again solicited inputs from the Club on prospective places to meet.** He will personally contact all suggested locations.

## Veterans' Day Parade



President George praised John Inman (who wasn't present, unfortunately) for a fine job on the Veterans' Day Parade. Bob Martin reported that some thirty enthusiastic JOOI Clubbers marched in the parade: About 20 from Whitesburg MS, 8 from Grace Lutheran and 2 from Hazel Green. They were "great ambassadors for our Club." There were about 170 entrants in the parade, and our position was 151, so we didn't make any TV newscasts. There are a few photos of the parade at the end of this newsletter.

## Our Web Site



Tom Casteel announced that he has completely re-engineered our Club's web site. It has a wealth of resources available, including membership application forms, JOOI club forms, contest entry forms, and past Opti-Topics (back to 2004). In the process, he also

changed the URL for the site. To access our web site, use: [www.huntsville.allams.org](http://www.huntsville.allams.org). To access the membership roster area, you will need the user name (member) and the password (children).

## Christmas Party



Christmas Party Chairwoman Gay Pepper and her committee are still looking for a suitable meeting place for the Club's December Christmas party to replace our normal site at the Downtown Holiday Inn. She should have a firm date and place by the business meeting.

## Program



October Program Chairwoman Gay Pepper introduced Ms. Belinda McCormick, Vice President of the Better Business Bureau of North Alabama. Ms. McCormick began her very informative talk by saying not only she is a native Huntsvillian, but so are her parents and grandparents.

Ms. McCormick began by saying that the mission of BBB, a non-profit organization, was to foster a better market place. Their goal is to educate both individuals and businesses on how to not be caught in scams. There are five people in the local BBB office, and they received 2,700 calls in October and over 40,000 so far this year!

Ms. McCormick said the main point she wanted to get across is that **in these days you must check out companies and organizations before you use them!** There are many scams, both on-line and by local agents, that only want to take your money. For example, only two days after typhoon Haiyan in the Philippines, there were phony pleas for financial help because of “lost luggage” or the like—a version of the ever-popular Nigerian scam. Also, the U. S. Government’s Affordable Care web site, [healthcare.gov](http://healthcare.gov), has been simulated in web sites such as [healthcare.com](http://healthcare.com) and [healthcare.org](http://healthcare.org) in order to get personal information from unwary visitors.

When solicited by telephone, Ms. McCormick warned that you cannot trust caller ID any more. There is software available to give phony area codes by incoming calls. Use logic and common sense, and never pay money in advance for “processing”, “courier service” or “taxes” to receive a promised pay-off. There are only a very few, official, organizations that you may safely supply your personal information over the telephone, and none of these will be promising you money.

In answer to a question, Ms. McCormick said you must also be wary of on-line reviews of internet company products and services. Many of these reviews are “padded” by phony reviews by company agents (positive) or by competitors (negative).

Identity theft is an ever increasing problem. Ms. McCormick cautioned everyone not to put documents with your personal information in the garbage. She said there are people combing the land fill, a public area, every day to look for such items. The BBB offers twice-a-year free shredding of documents that show your sensitive information (the next will be in April, 2014).

Ms. McCormick distributed the BBB's 2013 Resource Guide & Accredited Business Directory. She highlighted some of the useful information found in the guide, such as a page showing how long certain records must be kept on file (e.g., Income Tax Returns). There are also two pages of toll-free telephone numbers to get reliable information or to register complaints. All of this information is also available in the BBB web site, [www.bbb.org](http://www.bbb.org).

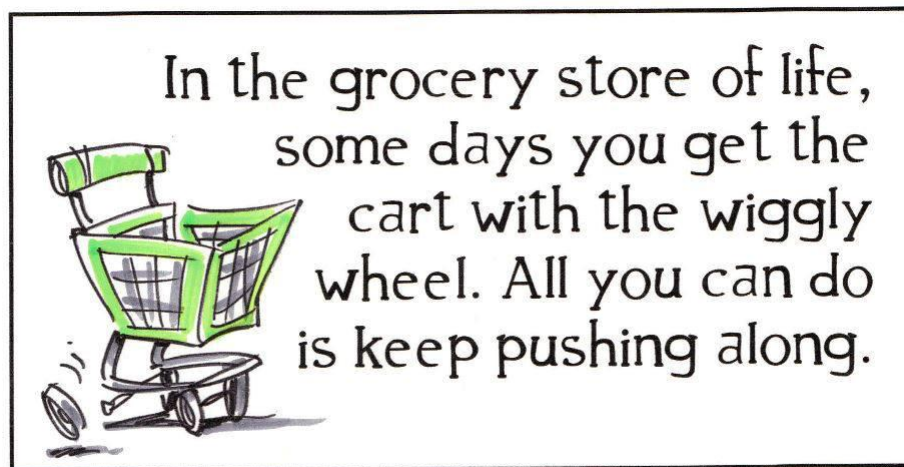
## Closing

President George asked Ms. McCormick to draw for our attendance prize. The first name drawn was Alfred Adams, last week's winner (maybe the box needs to be shaken up better?). Dr. Carl Winkler's name was drawn next, and he took home the money this week.

George asked Dr. Winkler to lead the Club in reciting the Optimist Creed to close the meeting.

**Clyde Nevins**

## Optimistic Quote of the Week



*Jim Hunt Cartoons*

# - PHOTOS -



**Belinda McCormick & Gay Pepper**



**Sidney Sandridge**



**Bob Martin Driving with George McDonough, George's Daughter and Jesse Lang**



**John Inman and the JOOI Kids**



**George McDonough and his Daughter**

# CALENDAR

11/21 Thursday 11:45 am Optimist Recreation Center

**Business Meeting - Food – (Gay Pepper)**



11/28 Thursday **No Meeting (Thanksgiving)**

12/3 Tuesday 4:00 pm 1st Commercial Bank

**Board Meeting**

12/5 Thursday 11:45 am Downtown Holiday Inn

**TBD – Jim Roe**

**Dates and Times Below are Tentative**

12/12 Thursday 11:45 am Optimist Recreation Center

**Business Meeting - Food – (Gay Pepper)**

12/19 Thursday 6:30 pm TBD

**Annual Christmas Party**



12/26 Thursday **No Meeting (Christmas)**



1/2 Thursday **No Meeting (New Years)**

## THE OPTIMIST CREED

Promise Yourself -

**T**o be so strong that nothing can disturb your peace of mind.

**T**o talk health, happiness and prosperity to every person you meet.

**T**o make all your friends feel that there is something in them.

**T**o look at the sunny side of everything and make your optimism come true

**T**o think only of the best, to work only for the best and to expect only the best.

**T**o be just as enthusiastic about the success of others as you are about your own.

**T**o forget the mistakes of the past and press on to the greater achievements of the future.

**T**o wear a cheerful countenance at all times and give every living creature you meet a smile.

**T**o give so much time to the improvement of yourself that you have no time to criticize others.

**T**o be too large for worry, too noble for anger, too strong for fear, and too happy to permit the presence of trouble.

Optimist International



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**TO:**