



## ***The Best Time to Buy a Home is Always Five Years Ago !!***

For the majority of us, we have lived in our homes now for quite a few years, and have established our financing long ago. So we make our mortgage payments, and count the months until it is paid off. But maybe your kids are just starting out in life, newly married, and ready to buy their first home. Or maybe you found a great second home near a lake resort, and could not pass the opportunity by. There are quite a few reasons you or your family members may need a mortgage loan. Yes, there are so many loan officers you could talk to, but knowing one you can trust will save time and money. What a great resource we have in knowing that **Ann Wilkinson of First National Bank** can step up to assist you with investing in a new home.

Ann has a "full menu" of products available for today's home buyers. She calls it a menu because of her roots where she began working as a waitress in several restaurant chains. It was hard work, but a great training ground for dealing face to face with people. Customer service she found out was most important! After working for several home loan mortgage companies, she decided to open up her own company and grew that for nearly 5 years. But there came a time near the real estate bubble in 2008 when she decided it was not beneficial any more to maintain that business.

So she jumped to working for a savings and loan, but it was a family business, and she saw little opportunity for future growth there. So she hung out, waiting to see what her next venture might be. After about a year there, and a short stint at Wells Fargo, she heard they were looking for a Mortgage Loan Officer at First National, and the rest is history.

Now Ann can't wait to jump out of bed, and head into work. She says "I love it!". For 5 years now, Ann tells us for her clients, a home will probably be the biggest investment of their lives. Her job is guiding them through the loan process, helping them feel confident

in the choices that will impact their financial future.

"As a Mortgage Loan Officer, I think about financing every day, and it's my goal to help you find a program that fits your lifestyle." she said.

Ann loves First National Bank for many reasons, but the one she touts most is their policy of giving anyone who wants it a FREE checking account, and she means it – FREE! No fees, no minimum balances. FREE. Can't find that everywhere today, can you? FNB is independently owned, and tries hard to streamline the mortgage process. They are a Fannie Mae Direct Lender, and they work hard to handle their own Customer Service in house, for both personal accounts as well as business ones too.

They are a Fannie Mae direct lender. They also manually underwrite home loans on both FHA and VA loans made through the bank. What's so cool is her underwriters are sitting literally next to the loan officer at the desk next to hers, making the process that much more smooth.

What she wanted to talk about most was the products she has available to you. Everything from conventional loans, purchases using FHA products, \$0 down VA loans for our nation's Vets, the same for USDA \$0 down loans for most farmers, portfolio lending, construction loans, loans on lots or parcels of land, and bridge loans. The best thing you could do today is before beginning the search for a new home is to get pre-approved. Ann almost requires it before beginning the loan process.

And we can't go by without thanking Ann for all she does for several causes near and dear to her heart. Especially joining in with the Team in Training crew who rode the 100 mile ride around Lake Tahoe. Together with all you do for the Club, we can only say Thanks Ann! Keep us informed and involved!

# Weekly Newsletter

*"Be Present and Get Involved."*

[www.prospectorsclub.com](http://www.prospectorsclub.com)

**April 4, 2019**



**WE ARE AT DEER CREEK CC - 7300 W. 133<sup>RD</sup> ST., OPKS. MEET UP AT 7 AM; BREAKFAST AT 7:25; SPEAKER AT 8 AM.**

### **SPEAKERS SCHEDULE**

**See Pages 3-4**  
**ALL THANK YOU'S** See Pages 8-10



## UPCOMING SPEAKERS SCHEDULE



Here is a list of our upcoming speakers. **Please note some events are evenings or away from Deer Creek CC.**

### ARE YOU INTERESTED IN JOINING PROSPECTORS?

Give Matt Paperi, our Membership Chairman a call at 913-717-7792 or email him at [mpaperi@techcyclesolutions.com](mailto:mpaperi@techcyclesolutions.com) before you visit our group so we can make sure there are no category conflicts with our current members.

*Cont'd from Page 1.....*

April 4 – Mike Wrenn of Thinking Bigger (**Guest Speaker**) at Deer Creek CC.

April 11 – Rich Sirna of Sirna Bros. Hauling at Deer Creek CC.

**April 12 – ATF is BACK!!** Come join Amy & Chase Ashurst of The RYE Studio and Chris and Margot Pickering of The Pickering Law Firm in a joint After the Facts **at The Rye Studio location.**

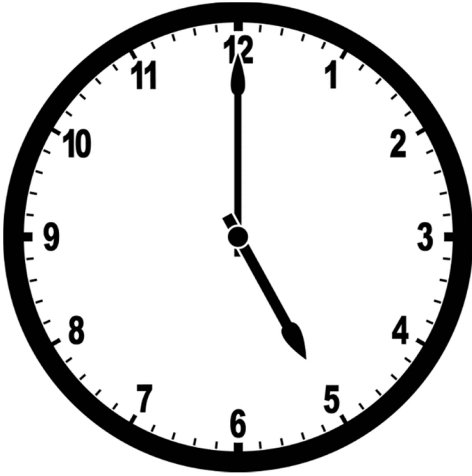
April 18 – Kevin Boehringer of BSE Structural Engineers at Deer Creek CC.

April 25 – Amber Sewell of Lutz Plumbing at Deer Creek CC.

## QUOTES OF THE WEEK

### Trivia Question:-

What is p.m. an abbreviation for, as in 5 p.m. ?



The most photographed, painted and climbed mountain in the world is Mount Fuji in Japan.

## **SNOW CANCELLATION POLICY**

***If there is enough snow or ice to cancel classes for the Blue Valley School District, then we will HAVE NO MEETING that Thursday. Be sure to check your local television or radio stations, and Facebook (Prospectors Club and Inside PBC) before the meeting for the latest school closing.***





**Phoenix Family™**

**York** organizing this, and by attending a yearly **Un-Gala event** fundraiser with both silent and live auctions and recognition of both contributors, volunteers, and residents of Phoenix Family.

For many years, several Prospectors have given support to Phoenix Family by volunteering their time, participating in the “Give A Bear” program with **Kevin and Patti**

This year is no different – their theme is “**Friday Night Fever!**” **SAVE THE DATE – IT IS FRIDAY, APRIL 26<sup>TH</sup>!! at Bartle Hall.**

**Ken Eidson of RBC Wealth Management** is serving on the PF Board of Directors, and is sponsoring a table of ten available at the event. Tickets are \$175 per ticket. Included in this is valet parking, an open bar, deliciously elegant dinner, a silent auction, community awards, and a live auction.

There are strolling entertainers, photo opportunities, a plethora of Who’s Who in the Kansas City social circles. **Give Ken a call or talk to him at a meeting to reserve your seats** for a truly memorable evening with your Prospector colleagues.

Here is Cliff O'Bryan's information about his fundraiser for Reconciliation Services.

Please save the date.



## SAVE THE DATE

THE 7TH ANNUAL TROOST JAZZ & SOUL EXPERIENCE  
benefiting the work of Reconciliation Services will be  
at the historic Arvest Bank Theatre at the Midland.

SATURDAY, MAY 4TH, 2019 | 7PM

Mark your calendars for this swinging jazz gala, featuring  
live music, dancing, silent auction, dinner, cocktails, live  
painting, wine pull, special video presentation, and more!

JOIN US IN CELEBRATING THE STRENGTH AND  
BEAUTY OF OUR COMMUNITY AS WE GATHER  
TOGETHER FOR THE SAKE OF THOSE IN NEED.

Space is limited so grab your discounted early  
bird tickets or become a sponsor today at:  
[www.RS3101.org/TroostJazzandSoul](http://www.RS3101.org/TroostJazzandSoul)

The mission of Reconciliation Services is to cultivate a  
community seeking reconciliation, to transform Troost from a  
dividing line into a gathering place, revealing the strength of all.



RECONCILIATION SERVICES  
3101 TROOST AVENUE  
KANSAS CITY, MO 64109  
816.931.4751

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**Looking for administrative / office manager position**  
**FROM: Amy Ashurst**

*Hi Prospectors!*

*I have a friend and client who is looking for a job as an administrative/office manager. She currently has a job but needs to find something better to provide for her family. She's a single mama that wants to provide for her little boy and I told her I would do what I can to help her out in finding a new job.*

*Do any of you have an opening available or maybe you might have a connection with others who are looking for someone like her?*

*THANK YOU all in advance! I know my friend sure would appreciate this!*

*Amy - 913.317.8682*

## PROSPECTORS EVENTS SOCIAL CALENDAR 2019 – SAVE THE DATES

<p>April 7<sup>th</sup> (Sat.) – Brew-to-Brew Run – from Blvd. Brewing Co. to Lawrence, KS. To sign up or for more information, contact Jen Shelton to sign up or for more information.</p> <p><b>NEED TO KNOW SOON !!!</b></p>	<p><b>April 12 – ATF is BACK!!</b> Come join Amy &amp; Chase Ashurst and Chris and Margot Pickering of The Pickering Law Firm in a joint After the Facts at The Rye Studio location.</p> <p>Chase and Amy will be doing head shots that evening and you will get 3 headshots for only \$25. Come visit The Pickering's and the Ashurst's, have a snack and a beverage, and maybe get your head shot for the new website taken care of.</p>
<p>April 26<sup>th</sup> – Tour of Boulevard Brewing Co. and Beer Tasting – 3pm to ? – More details to follow.</p>	<p>September 27<sup>th</sup> (Friday) – Annual Golf Tournament at Deer Creek CC – Members and Guests – Best Ball Scramble – After Hours at Coach's Bar &amp; Grill – 5:00 pm</p>
<p>September / October – Return to take the Mobster Bus Tour around Kansas City – sights and sounds of a time gone by. Date to be announced.</p>	<p>Dec. 7<sup>th</sup> (Saturday) - Christmas Party tentatively planned at Union Horse Distilling Co., 11740 W 86th Terrace, Lenexa, KS 66214</p>

*BE A PART OF THE BEST NETWORKING GROUP IN JOHNSON COUNTY – COME JOIN YOUR FELLOW PROSPECTORS THIS THURSDAY*

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**If you have any causes you are supporting this spring, please pass them along to the newsletter editor.**

### **EXCITING NEWS!**

Our new website format for [prospectorsclub.com](http://prospectorsclub.com) is **NOW LIVE !!** Go check out our new look and functionality. *Thanks to Jim Bell and Sheri Mortko for all their hard work getting this done.*

# Prospector's Breakfast Club

Attendance and Thank You's

Meeting Date:-

MARCH 28, 2019

**PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING**

Adams, Linda Ed, Sheri, Rich, Tyler

Airey, Douglas BOA, TWIBLE, JIMMIE, KATHY, KIM WILKINSON

Ashurst, Chase & Amy PAPERI, GOODHEART, ADAMS BECKNER, DOUGLAS, COCHERL, PICKERING, RICK

Beckner, Pat Stephanie

Bell, Jim Brad T, Chris P, Greg J, Jerry S, Mike G, Fred F

Belzer, Dan \_\_\_\_\_

Boehringer, Kevin SIENA, DAYAL, SIMPSON, HERIFORD, DOUGLAS, COCHERL, BESSERT

Bovard, Zach \_\_\_\_\_

Brosseit, Mike Alan, Amber

Brown, Erin \_\_\_\_\_

Cocherl, Stephanie Rich, Sam, Rod, Lester, Janine, Amber, Alan G, Matt Paperi, Kyle, Janet, Pat, Gedding, Bryan Papp, Rick W, Johni, Erin, Kathleen

Cunningham, Rick Rich W, Leigh W, Ten So

Curts, Johni Matt Paperi, Rich Secna, Rick Wolverton, Alan Goodheart

Cussen, Kathleen Rick, Rich, Keith, Phil, Erin, Sheri, Brad, Chris, Janine, Vivek, Matt, Phar, Bryan R, Sean, Alan G

Dayal, Vivek Kevin B, Sheri M, Kathleen C, Cliff OB, Rich, Dave F, Dr. Turiss, Matt P, Chris P, Phil G, Kevin F

Douglas, Kyle \_\_\_\_\_

Eckinger, Bill \_\_\_\_\_

Eidson, Ken Keith Steinyx, Rich Secna, Ann Wilkinson, Chris Pickering, Ed Hitchison

Emerson, Bill \_\_\_\_\_

Felton, Dr. Sean \_\_\_\_\_

**PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING**

Flessner, Dave

Foster, Rod

Full, Kevin Mike B, Vick, D, Dave F, M, H, P, Rich S., Brownie S., Satt S., Rod F, Greg O., Chris P., Dr. Tyler W., Keith S., Linda A., Dan B., Amber S., Phil G.  
Giordano, Nick

Giordano, Phil Pat B, Kevin F, Rich S, Rick W, Sherrin, Jen S, Rod Satt, Alan

Goodheart, Alan BELL, COCHERL, CURTS, CUSSEN, FOSTER, MORTKO, SIRNA  
Goodheart, Bruce

Hardin, Das

Hawkins, Darryl NEIL S. CHRISTOPHER P. LINDA A. BRYAN R.

Heriford, Alan

Holk, Dan

Holland, Ed

Hutchison, Ed Janet, Linda, Alk, Rich, K.C. Rick, Rich, Jen, Alan G, Janine, Linda, Dr. Span, Dr. Brad

Kopplin, Mike Sonnie, Greg, OPP-D, Max Paperi, Carl's, F. e. wing, Nick Spencer

Mortko, Sheri Greg, Vick, Brapp, Jim, Kathleen, Erin, Keith, Felici,

O'Bryan, Cliff V. veg, Jim Bell

Oettmeier, Dr. Bert

Oppold, Greg Rod, Kevin F., Rick V., Jim B., Rich & Bill Sane, d. f. o. Donald Simpson, Mike R. Jarner, Sheri

Paperi, Matt

Phar, Matt

Pickering, Chris HARDIN; CUSSEN; SZUCC; BELL; BRANKNER; PAPERI; SIKLTON; SIRNA; DAYAC; TIERSTADT; THOLE; TROUSSETT; DAPP; DWAR

Pickering, Margot



**PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING**

Rapp, Bryan

Runyan, Joe

Sewell, Amber

Shelton, Jennifer *Hardin Pickering, Bell, Mortko, Heriford, Sirna, Terstriep, Cunningham, Twigg, Belzer*  
 Simpson, Brownie

Sirna, Richard *Stacy Sewell, Bradley, Graham, Goodhart, Humphreys, Lavin, Steir, Winkler, Cooke*  
*Bell, Full, Day, Conk, Pivney, Cussen, Wilkerson, Edwin, Belzer, Janna, ED, OPPRO/OPPOD*  
 Spencer, Neil

Steiniger, Keith *Wolverton, Sirna, Cussen, Giordano, Brown, Mortko, Paper, Bell, Full, Bidson, Pickering, Terstriep, Phac, Shelton, Sum*  
 Stone, Janet *Lad, Brad, Janne, & Alan S.*

Swim, Scott *Phil, Keith, Kevin, Christopher*

Terstriep, Janine *Gregg, Kevin, Rick, Shewi, Chris, Mike, Debra, Jene, Linda, Jlene, Kathleen, Johnnie, Steph, Bernice*  
 Trondson, Chad

Twigg, Brad

Webb, Tyler *Linda, Kevin Full, Rick Cunningham, Kathleen, Mike Buseit.*

Wilkinson, Ann

Wolverton, Rick *KEITH STEPH RICH KATHLEEN PHIL LINDA JANINE JOHNIE*

York, Kevin

**GUESTS**

Name	Name of Business	Your Position (owner, sales, etc.)