



Rock Island Rotary Weekly Review

July 21, 2020: Volume XXVIII, Issue 3

MEETING EVERY TUESDAY NOON - QUAD CITY BOTANICAL CENTER



W. GERARD HUISKAMP "Banker"

Gerry Huiskamp's banking career began in 1963 when he took a job as a teller in his

hometown at the Security State Bank in Keokuk, Iowa. He became assistant cashier in 1965 and vice president & cashier in 1967. In 1972 Gerry became a Vice president at Rock Island Bank, Illinois. Gerry became President of Blackhawk State Bank, Milan, in 1973. At the time Huiskamp took over as president, Blackhawk State Bank had 18 employees and \$18 million in assets. Today, Blackhawk Bank & Trust has grown to about 16 branches, 245 employees and assets totaling \$1 billion along with deposits totaling \$945 million. After 41 years at the helm, Gerry retired as president and was named Executive Chairman of the Board. Gerry also served as head coach of American Legion Baseball, Rock Island, since 1964. He has served on the Board of Directors & as Board Chairman of Franciscan Medical Center, Rock Island. He is listed as a noteworthy banker by Marquis Who's Who and is a member of Indiana Community Banks of Illinois (director 1976-1980), Illinois Bankers Association and the Knights of Columbus Lodge. Gerry is also a loyal Rotarian, a member of the Milan Club. Gerry presented four stories based on true events happening in his banking career and discussed how things have changed over the years. His first story told of his great grandfather who was in banking during the 1907 "Panic". The economy took a serious downturn and there was a run on banks with customers taking their money out. Many banks did not have the cash to pay out and as a result, failed causing customers to lose their money. Gerry's great-grandfather's bank foresaw the rush and sent for \$100,000 (equivalent to \$2.5 million today) in silver which was delivered by train and transported to the bank by horse and wagon. When customers lined up to get their money, they were paid in full. Realizing the bank was solvent, the rush ended, and people went home. Today Gerry noted the FDIC (Federal Deposit Insurance) covers bank deposits so no one loses their money due to bank failure. Huiskamp said protecting deposits is great for customers but has a downside in some bankers being a bit more reckless in approving loans. Gerry second story was about his early years as a teller. A woman came in and asked to withdraw \$5,000 in cash (\$35,000 in today's money). Gerry checked and she had the money in her account. She volunteered why she needed the money, stating that 10 of her girls had been arrested for prostitution and bail was \$500 each. Gerry gave her the money and then asked the bank president if he did the right thing. The president told him, "We are guardians of the customer's money, not their morals". Today Gerry said, that has changed, and banks are required to report any suspicious activity. His third story was about an incident in 1965 when he worked in a bank in Keokuk, Iowa. From his desk he could hear a customer in the president's office arguing about a loan request. The president said he could not make the loan and the customer demanded the money and refused to leave, saying he would stay until the loan was made. Voices got louder and finally the bank president took a gun out of his desk drawer and laid it on the desk and again ordered the man to leave. The man finally left.

July Calendar

- July 28 - Chris Marme Augustana Economics Dept.
- Aug 4: - Maria Ontiveros, Mercado on Fifth
- Aug 11 - Reverend Dwight Ford.
- Aug 18 - Laura Mahn, NEST (Nourish Everyone Sustainably Together)
- Aug 25 - Chase Norris, Clock Inc.
- Sept. 1 - Melissa Sharer, St Ambrose University Master of Public Health program on social determinants of health
- Sept. 8 - State of the Schools, Dr. Reginald Lawrence - joint meeting hosted by RI Kiwanis
- Sept 15- Dr LaDrina Wilson, Black Hawk College
- Sept 22- Gerry Jones, Martin Luther King Jr Community Center
- Sept 29- Mariah Benson, CAUSE & Tobacco-Free QC

-See Huiskamp, page 2-



Club of Rock Island

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www.rirotary.com

Officers

Angela Campbell President
Justin Peterson, 1st Vice Pres.
Cindi Gramenz, 2nd Vice Pres.
Anne McGlynn, Secretary
Carrie Crossen, Treasurer
Mark Mayeski, Past President

Board Members

Howard Beck
Kim Calhoun
Molly Shattuck
Eric Westphall
John Daly
Chris Lemon
Sue Rector
Gary Rowe
Bob Swanson Co-Sgt.-at-Arms
Cindi Gramenz Co-Sgt.-at-Arms

Program Chairs

2019-20

Aug – Sept Rebecca Arnold
Oct – Nov John Daly
Dec – Jan John Wetzel
Feb - Mar Gary Rowe
Apr - May Bill Stengel
June - July Tom Hammar
Have a program idea? Contact
the chairman listed above for a
possible date.

Club Notes & Announcements!

- ☐ **WELCOME GUESTS** – Rock Island Rotary was pleased to have three guests at today's meeting. Two were visiting Rotarians including. Duncan Cameron, from the Naples, Florida club, and Mark Zimmerman from the Davenport Club. Also joining us today was Jeff Rose, President and Chief Executive Officer of American Bank & Trust. Guests are always welcome at Rock Island Rotary, the Number One Club!
- ☐ **NEW CLUB DIRECTORY BOOKS** have been printed. We are currently trying to find a way to get them to our members since we are not meeting in person at this time. We are looking for a few volunteers that would deliver directories to 6 or 8 fellow members. Contact Bob Swanson and we'll get you a list of addresses and books to deliver.
- ☐ **SERVICE** – Rotary members are needed to help with the Heart of Hope Food Pantry. We help every Thursday. The Pantry serves those using walkers and scooters starting at 4:30pm. The distribution to the general public will begin at 5:30pm and will last until 6:30pm. They do not need our help to serve the early group, therefore, the volunteer time needed is only one hour. During the current health crisis, the needs of the less fortunate still exist and may even become greater. People still are hungry and still need the food they receive from Heart of Hope Food Pantry. The plan at this time is for the operation of the Food Pantry to continue and our help and support is still needed. But the distribution system of food has changed. Instead of a shopping format where the guest walks through the building selecting the food they want, the food now is pre-packaged into bags and just hand out to the guests. Contact with the public is reduced considerably. Food will be delivered to the elderly and disabled so that that population does not have to leave their homes. Used but sound plastic bags are needed now even more than in the past. Drop off bags anytime the Heart of Hope Center is open. Call Steve Morenz to volunteer at 309-721-7632 or just show up any Thursday at 5:15 to help pack bags. Clients will not come into the food pantry until further notice.
- ☐ **HAVE ITEMS FOR OUR NEWSLETTER?** Email items, including photos to Bob Swanson at bobdebswanson@att.net.

Huiskamp continued–

Gerry contrasted that to how a loan denial happens today. First, a loan denial form must be filled out stating in detail why the bank refused to make the loan. Then the denial goes before a review committee who can affirm or reject the denial. Huiskamp pointed out that the current regulations are designed to prevent discrimination in lending on the basis of race, religion, gender, or sexual preference. Huiskamp's final story occurred in 2008. At the time he was president of Blackhawk Bank and made a practice of visiting each branch monthly. On a Friday afternoon the Little Hawk branch in Rock Island accepted a check that was subsequently identified as one of a number of stolen checks. All branches were alerted. On Monday, Gerry was visiting the Silvis branch when a drive-through teller notified the branch manager that a customer in the drive-up lane had submitted one of the stolen checks for cashing. The teller was advised to stall the customer while the manager called the police. The manager also informed Gerry of what was going on. Gerry went to his car and drove around the bank and parked blocking the exit of the drive-in lane. Shortly a police car pulled up behind the car and the people in the car were ordered to raise their hands and exit the vehicle. A lady in the front passenger seat threw open her door and bolted, running down the alley behind the bank. Gerry jumped out of his car and ran after her. Eventually she tripped and fell, and Gerry piled on top of her. He used his tie to bind her hands behind her back until police arrived. When they came, Gerry turned the prisoner over to them and began walking back to the bank. He overheard one officer ask the other, "Who was that man?" The officer replied, "Don't you know, he's the Loan Arranger!" Thanks to Gerry Huiskamp for an interesting and entertaining presentation!

OUR HELP APPRECIATED

Ruth Lee received this message from the president of the Illinois Quad Cities Rotary Club.

*Good Afternoon Ruth. I wanted to thank you and Rock Island Rotary for your support of the Illinois Quad Cities Rotary Gift Card Raffle. We received more support from your Club than any other, except our own Club, of course. You helped us raise \$5020.00 for the Moline High School Food Pantry. To say the least, we are very happy with the success of our virtual raffle. We have many people to thank, starting with you and your Club. The winner of our Raffle was former Moline business owner Brian Westin, who gave us permission to announce his name. Thanks again Ruth.
George McDoniel*

PANDEMIC CAUSING YOU FINANCIAL HARDSHIP? Rotary Cares!

Your Board of Directors understands and wants to ensure that our members are able to remain Rotarians through this tough period. They authorized offering all members having financial difficulties the option for dues reduction for up to two quarters by contacting the Club Treasurer, Carrie Crossen. The request will remain strictly confidential between the requesting Rotarian and Carrie. We love and trust our members and will be happy to lend a helping hand to ensure your continued membership. You can call Carrie at 309-291-1577.

MEET OUR NEWEST MEMBERS

Again proving that neither rain, sleet, snow, or pandemic can slow Rock Island Rotary, our Board was pleased to approve the membership of two new members.



David Hodge is the Executive Director of YouthHope in the Quad Cities. He was sponsored by past president, Bruce Peterson. Dave and wife Leah reside in Rock Island. His interests are Fishing, Board games, Swimming, Biking, and Travel. Dave has been with YouthHope since 2003. Carrie Smith is the payroll and benefits coordinator for Illinois Casualty Company. Her sponsor is Howard Beck. Carrie joined Illinois Casualty in 2016. She and husband James reside



in Eldridge, Iowa. She works in the Rock Island ICC office and is joining as a corporate associate member. Normally we urge members to welcome, say hello, and meet our new members, but with the Covid-19 pandemic eliminating our in-person meetings temporarily, we have to just let them know that a big ROTARY welcome is awaiting them when we are again able to meet in person. In the interim, let it suffice to say we are glad to have you as fellow members and we hope you will take full advantage of the many opportunities Rotary will provide for you to meet new friends and to serve our community and the world.

ROCK ISLAND ROTARY WINS LITERACY AWARDS

On Thursday, July 16th District 6420 hosted their first ever district-wide Rotary ZOOM meeting. During the meeting District Awards for the past year were announced. Rock Island garnered two of the prestigious awards. Molly Shattuck and our Literacy Committee brought home the Club Literacy Project Award for our work with Earl Hanson Elementary School, and Kathy Lelonek received the Individual Literacy Award for her work on our Little Libraries Project. Congratulations to our Club for making literacy a top priority.

HAPPY/SAD/FINES DOLLARS

Adding to the coffers this week were Anne McGlynn (Austin Rule for letter to editor); Tammy Weikert for son David graduating and getting a job at WIU; Dan McNeil for article about the Spring Forward van; John Wetzel lamenting the Cubs two exhibition game losses to the Sox; Ruth Lee for giving blood in LA, and Kevin Koski for joining the meeting late. Proceeds go to the Rotary Foundation. Another Rotarian admitted joining late, but I didn't catch the name anyone care to speak up? {Remember "IS IT THE TRUCH".

Rock Island Rotary



PUMPKIN PALOOZA 2020

Hosting First and Second grade classes from Earl Hanson School

Wednesday, September 30, 2020

Should this event be postponed or changed, we will still plan something fun for the kiddos and teachers and give them a t-shirt.

Sponsorship \$100

Helps to provide a t-shirt for every participant

Sponsor's name/logo will be printed on the back of the shirts

Thank you for your support for a great day for a great group of kids.

Please make checks payable to Rock Island Rotary and indicate this is for Pumpkin Palooza

Sponsorship.

Thank you.

The Pumpkin Palooza Team

FOUNDATION MINUTE

Welcome to Week 3 of Rotary International's Month of Transition!

Two weeks ago, The Foundation Minute reported on the \$50,000 Global Grant Scholarship that was awarded to Kate Hart to pursue a master's degree in Israel. Well, TRF has awarded Alisha Ault with a \$40,00 Rotary Foundation Global Grant Scholarship, to pursue a master's degree in Development Studies at the Institute of Development Studies, University of Sussex, England. The 2015 alumna of the University of Virginia (UVA) is multi-lingual, fluent in Spanish, Portuguese and English, has lived and worked among the poor in Guatemala, Brazil and Equatorial Guinea. The talented awardee majored in foreign affairs, Spanish literature and culture, with a minor in Latin American Studies.

The Rotary Foundation Global Grant funds graduate-level coursework or research in one of The Rotary Foundation's 7 areas of focus, for up to four academic years. In consonance with TRF's emphasis on supporting education and alleviating poverty, Ms. Ault will study for an advance degree that will allow her to contribute to the reduction of poverty and improvement of quality of life of those less fortunate than herself, particularly in developing countries like those she had lived and grown up in. She states, "I have known that I wanted to work in international development since I was an undergraduate at UVA."

Impressed by the significant award given to Ms. Ault, the assistant dean of global affairs at UVA's McIntire School of Commerce said that the awarding of this scholarship "gives us a chance each year to meet some of the brightest UVA students, who also share Rotary's interest in positively impacting our world.... We welcome the chance to feature such outstanding students pursuing graduate programs outside of the United States, especially at this moment when international and intercultural education are so critical to the advancement of civil society."

"The Rotary Foundation supports education through scholarships, donations, and service projects around the world." <https://rotary.org>.

SURVEY OF MEMBERS

On Tuesday, July 7th Rock Island Rotarians received a survey regarding when to resume in-person club meetings. 78 Surveys were sent out, 52 Members completed the survey, giving us a very healthy 67% response rate. Forty-two members responded in the first five days. A reminder and second invitation to take the survey was sent on July 12th to those that had not responded. Ten more responses were received. The survey was closed at 8:30pm on July 17th. Here are the results:

-Q1-

We should return to in person meetings at the Botanical Center now that they are open and prepared to host us. The Botanical Center will comply and enforce requirements regarding social distancing of tables, sanitization of facilities, as per state guidelines.

RESPONSES

YES	17	32.69%
NO	35	67.31%

-Q2-

We should return to in person meetings at the Botanical Center now that they are prepared to host us, but without a lunch.

Yes	5	9.80%
No	46	90.20%

-Q3-

We should return to in person meetings at the Botanical Center now that they are prepared to host us, with a bring your own lunch.

YES	6	11.76%
NO	45	88.24%

-Q4-

We should return to in person meetings at the Botanical Center now that they are prepared to host us, with lunch provided by Bridges. Lunch will be an individual boxed lunch served in compliance with required state pandemic guidelines.

YES	15	28.85%
NO	37	71.15%

-Q5-

We should monitor the situation for a time and not return to in person meetings at the Botanical Center at this time.

YES	37	72.55%
NO	14	27.45%

-Q6-

We should not return to in person meetings at the Botanical Center until a corona virus vaccine is available.

YES	6	12.24%
NO	43	87.76%

-Q7-

If we return to in-person meetings in the near future, I would attend.

YES	23	44.23%
NO	29	55.77%

-Q8-

If possible, Rotary should offer a ZOOM option along with in-person meetings

Yes	48	94.12%
No	3	5.88%

-Q-9

When do you want to return to in-person meetings?

Once there is an option for simultaneous in-person/Zoom meetings	15	30.00%
Once Illinois is in Phase V of the Restore Illinois Plan	10	20.00%
Ask me again in two months	25	50.00%

Survey continued:

Comments & Suggestions Submitted by members

Wait another month or two and see how things are looking. Right now, the trends are going in the wrong direction.

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Zoom meetings have been a time saver for me and preferred at this time. Traditional meeting takes 2 hours out of my day.

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Since there is no lunch, an abbreviated time on zoom would be appreciated. I attend multiple zoom meetings.

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I would suggest targeting August 1 to give our members adequate time to plan along with the Botanical Center. Separate box lunches makes a lot of sense. Masks should be required except while eating.

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We should take the coronavirus very seriously. This is a public health issue, not a political issue. With more than one million confirmed cases and 130,000 deaths we should not jeopardize personal safety for the sake of a Rotary meeting.

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The above questions cover all the options. I will not plan to return until there is a vaccine, Illinois is in Phase 5, and/or there is a Zoom option for meetings. If the Club is still going to charge \$150/quarter for dues without having to pay for lunches, there should be money in the coffers to pay for the sufficient computers and cameras for adequately host virtual meetings.

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I think we should have the option for in-person meetings for those that are comfortable with meeting together. We are not going to be in a vaccine situation for months/years. Also, we are a service club. When/How will we do any service projects if people for months on end are not comfortable meeting together? Rotary is not a lunch club...we SERVE (or we should be serving). We will also not grow (likely lose members) if we continue to only offer Zoom meetings. I understand and respect that some do not want to meet in person. Totally fine. But let's let those that want to meet together have the option to do so. I don't have any opinion about lunch/no lunch/box lunch and would wear a mask and social distance as long as is necessary.

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I am really uncomfortable being in a rather large group of people at this time. I think we need to wait awhile before any decisions are made about returning to in-person meetings.. Thanks to all of you for the work you do to keep us all informed about Rotary!

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Given the age demographics of our club, we should proceed very cautiously with any in-person meetings.

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With the box lunch option, would want a way to select the sandwich choice, I don't like certain meats like roast beef.

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Our Zoom meetings have been well attended and they allow for those who may be out-of-town or unable to get to a meeting in time to join. Another advantage is that Zoom would allow us to get speakers who would otherwise not be available - we could reach out to other clubs, members who have moved out of the area (still in Rotary), our past exchange students, experts in fields who would not travel to RI, etc.

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If we return to in-person meetings, I would prefer no food (provided or brought), so I can keep my mask on at all times.

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Because of the population I serve, I'm not sure when I'll be able to attend in-person meetings.

SURVEY OF MEMBERS LEADS TO DECISION TO CONTINUE MEETINGS VIA ZOOM

Yesterday our Board of Directors met and reviewed the survey of members questions by question. Based on member responses, several conclusions were easily made:

- 1) A strong majority of club members oppose returning to in-person meeting at this time
- 2) An overwhelming majority of members oppose in-person meetings without lunch or with each member bringing their own lunch.
- 3) All but a very few members do not want to wait until a vaccine is available or for Illinois to enter Phase 5 of its recovery plan prior to resuming in-person meetings.
- 4) A great majority of members would like to see simultaneous in-person and virtual (ZOOM or other system) offered so those that want to attend in-person can and those that are uncomfortable with an in-person meeting can "attend" virtually via the internet.
- 5) If we were to resume in-person meetings at this time, less than half of our members would attend.
- 6) Three-fourths of our members supporting monitoring the situation and making a decision regarding in-person meeting sometime down the road.

Taking your responses into careful consideration, your Board agreed to continue ZOOM meetings and will investigate the possibility of providing a blended live and virtual meeting option when we do resume in-person meetings. The Board will review the status of the pandemic month by month and tabled the discussion of resuming in-person meetings at this time. The matter will be reviewed again at the next Board of Directors meeting which is scheduled for August 17th.

DEFINITION AND ORIGIN OF "THE AUSTIN RULE"

Today during our Happy/Sad Dollars and Fines, Anne McGlynn was fined for a letter to the editor that appeared in today's paper. It was signed "Ann McGlynn". Even though our Anne didn't write the letter and spells her name differently than the letter's author, our Anne was fined under the "Austin Rule". Realizing that many of our member are new, I'm sure there were some puzzled looks, wondering about the "Rule". Here's the explanation. One of our long-time members was Charles O. Austin, Jr. Charlie, as he was fondly called served as our Club's president in 1961-62 and as our District Governor in 1978-79. Charlie was a dedicated and loyal Rotarian and a major supporter of the Rotary Foundation. Many of our members were recruited and sponsored by Charlie. As we still do, each week our 2nd Vice-President would fine members when their name appeared in the newspaper. Anytime the name "Austin" appeared in the paper, Charlie would clip it, bring it to Rotary, and during the fining session would "confess" that "cousin" or "nephew" or some other relative was the person named in the article and he would pay the \$1 fine. At the time the number 1 ranked female, professional tennis player was Tracie Austin, her name was in the sports section almost weekly and every week Charlie would bring the clipping and confess that "cousin Tracie" was named in the paper. Of course, rarely were any of the "Austins" actually related to Charlie. It was just Charlie's way to have some fun and make a contribution to the Foundation. After a while Charlie's generosity and humor spread to other members of the Club who also began confessing when their name (or almost their name such as "Ann" and "Anne" McGlynn) appeared in print and they would pay the fine. The practice became so common that it became known as the "Austin Rule" and our 2nd Vice-Presidents began assessing a fine whenever a Rotarian's surname name appeared in the newspaper whether or not it was actually the Rotarian or a relative of the Rotarian. It is just another fun way of supporting the Rotary Foundation and also is a fitting tribute of one of our great former members. Charlie Austin served as principal of Rock Island High School for 14 years and as School District Superintendent for 7 years. He passed away at age 84 in 1999. In his honor, students at Rocky who maintain a 3.5 or higher grade average for their first 6 semesters are named Charles O. Austin Scholars. His son Charles O. Austin, III (also a teacher at Rock Island High School) was called "Chuck Austin" and was a member of our club until his untimely death in 2017. Both Austins are missed and honored when the "Rule" bearing their name, is assessed.