



*Celebrating 40 Years of Service  
To the Community  
Rotary Club of White Bear Lake*

*Meetings  
Wednesday at 7:30 a.m.  
. Hybrid - at Rudy's Redeye  
Grill and via Zoom*



**October 6, 2021**

**PROGRAM:** Paul Huffman,  
Unraveling Redistricting

**CHAIRPERSON:** Mark Sather

**CLASSIFICATION:** Pat McClernon

**INVOCATION/INSPIRATION:** Carol Nelson

**WRITER:** Carol Nelson

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Wednesday Morning Meetings are Hybrid—in person at Rudy's Redeye Grill or via Zoom.

Topic: White Bear Lake Club Meeting  
Social Time starts at 7:15 a.m.; Actual meeting starts at 7:30 a.m. and finish by 8:30 a.m.

To join the Zoom meeting:

<https://us02web.zoom.us/j/87159321038>

Meeting ID: 871 5932 1038

Prior recordings & files from presenters can be accessed at: [https://drive.google.com/drive/folders/11pN\\_Oh77b2fViH8x\\_hfT1t1JoHt-e0c7?usp=sharing](https://drive.google.com/drive/folders/11pN_Oh77b2fViH8x_hfT1t1JoHt-e0c7?usp=sharing)

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WBL Rotary Club Celebrates 5:01– NOW CALLED 4:01– back at Rudy's. Join us for end-of-week social time with Rotarian friends.

**ANNOUNCEMENTS**

**John Wayne Barker** reminded us of the Merrick Power Lunch featuring guest speaker, Matt Birk, former NFL player. Bob Morse, Rita Pechmann, and Tim Geck are hosting tables. There are openings and the event happens October 13.

**6th Annual Rotary Clothing Closet Drive** in the month of October. Currently, they are full with clothes so cash and gift cards to Target or Walmart for \$20 or more. You can give cash at a Rotary meeting; checks made out to Rotary; or give gift cards. **Contacts: Jim Rathburn (612-383-8232) or Art Hancock (651-350-8425)**

**Guests:**

**Rita Pechmann** introduced Ed Jambor from Lake Area Bank.

**Greg Bartz** who was present live introduced Laurel Stoneking from Hugo who joined us on Zoom. Laurel works with the Global Minnesota Professional Exchange in their leadership exchange program.



**JINGLE BEAR**  
Online Auction  
**November 10-13, 2021**

**The Jingle Bear Auction committee** is now accepting items for the upcoming event November 10-13. That's only 6 weeks away. Please bring donated auction items, cash/ checks or gift cards, to the Wednesday meeting. Patty Hall will be at the meeting to accept your donations. Or, reach out to Patty (651) 303-7763 or Pam Bowers (870) 243-4725 and they will be happy to pick up items from you. Let's make the second annual Jingle Bear Auction more successful than last year!!!

**Curt Akenson** recognized club member giving to the Rotary International Foundation. Paul Harris awards recognize each \$1,000 of giving to the RI Foundation. First Curt shared that Jim Muellner gave his accumulated giving points of 1,000 points each as Paul Harris awards to John Jacobson and Marlyce Paulson for all they do to benefit our club.

Bobby Hartzell received his 7<sup>th</sup> Paul Harris award

Pam Bowers received her 6<sup>th</sup>

Tim Geck received his 5<sup>th</sup>

Chuck Sandstrom received his 4<sup>th</sup>

Conrad Solberg received his 3<sup>rd</sup>

Steve Griffith received his 1<sup>st</sup>

Happy Birthday to you.....

Happy Birthday to you.....

October 1.....Rob Wood

October 1.....Barb Duffrin

October 2.....Dan Potter

October 6.....John Channon

October 9.....Ryan Boog

October 10.....Mark Sather

October 12.....Craig Drake

October 17.....Eric Hendrickson

October 22.....Paul Keleher

October 24.....Alicia McHugh

October 26.....Osita Ojki

**FUN FACT!!!**

Eleven Rotarians celebrate birthdays in October. Only one other month has more Rotarians celebrating birthdays and that month starts with a "J" (Hint: It is not January or June)

**PROGRAM: Club Members Rita Pechmann with Lake Area Bank and Bob Morse with Mid Country Bank on Community Banking**

Community banks have less than \$1 billion in assets. They consist of over 90% of all banks, hold 75% of all business loans, and hold about 80% of all agriculture loans. Rita ticked off the 5 C's of community banking: color, cut, clarity—wait, make that community, character, cash flow, capital, and conditions. There are 4,791 community banks in the nation, down from over 13,000 in the recent past. There are 268 in Minnesota. Community banks place emphasis on local clients and they try to keep it simple, according to Bob. They “sell money” which contributes to local business growth and they do it with multi-purpose client relationships and a variety of accounts per banking relationship. These are the core deposits that are dependable and essential to community bank success. Both Mid Country and Lake Area stepped up big for existing and new business clients when COVID-19 opened up the PPP loan program to US businesses. Community banks provided 60% of all PPP loans to US businesses. Mid Country provided 814 loans totaling \$89 million and Lake Area provided 334 loans totaling \$41 million in the two rounds of loan offerings. Trends for the future include smaller brick and mortar bank footprint, with more emphasis on technology. There is also a trend toward bank consolidations as evidence by Lake Area Bank being recently acquired. Thank you, Rita and Bob for making Community Banking such a riveting topic!

*Writer of the Week: Darrell Stone*

**REMINDER: STRIVE RACES IN 2021**

**October 23:** Run for the Apples at Jacobson's Pine Tree Apple Orchard. Run through the orchard, strawberry fields and pumpkin patch

**November 7:** Kowalski's 10 mile and 5k around White Bear Lake

**THOUGHT OF THE WEEK:**

“If you think you are too small to make a difference, try sleeping with a mosquito.”

- Dalai Lama

**ROTARY FOUR-WAY TEST:**

- ⇒ Is it the truth?
  - ⇒ Is it fair to all concerned?
  - ⇒ Will it build good will and better friendships?
  - ⇒ Will it be beneficial to all concerned?
- IS IT FUN?

**UPCOMING MEETINGS:**

**October 13:** Dylan McDonough, Solid Ground  
**Chairperson:** Ken Galloway  
**Classification:** Toufong Lor  
**Merchant Minute:** Craig Drake  
**Invocation/Inspiration:** Bob Gehrke  
**Writer:** Bob Timmons

**October 20:** Barb Duffrin, Challenges and Opportunities for School Leaders  
**Chairperson:** Tim Wald  
**Classification:** Alicia McHugh  
**Invocation/Inspiration:** Bill Eaves  
**Writer:** Greg Young

**October 27:** WBL Rotary Supported Boy Scout Troop  
**Chairperson:** Ken Baltzer  
**Classification:** Rich McNamaara  
**Invocatin/Inspiration:** Steve LaLiberte  
**Writer:** Jackie Reis

**November 3:** Rendering Emergency Medical Care Under Fire in Vietnam, Bill Strusinski

**MAIL OR PHONE CLUB NEWS TO THE  
WBL ROTARY OFFICE:  
MARLYCE PAULSON  
P. O. Box 10809 WHITE BEAR LAKE,  
MN 55110**

**OFFICE: 651.738.3022  
E-MAIL: WBLROTARY1@COMCAST.NET  
WEB SITE: WHITEBEARROTARY.ORG  
BEAR BULLETIN DEADLINE: FRIDAY,  
5 P.M.**

**WBL ROTARY PODCASTS:  
WWW.WBLROTARY.PODBEAN.COM  
OR GO TO: ITUNES AND TYPE IN  
WBLROTARY**

**WBLROTARY TEAM MEETINGS—  
CURRENTLY HELD VIA ZOOM**

**BOARD MEETINGS:** Meets 4th Tuesday of month, 7a.m.  
**CLUB SERVICE TEAM:** Meets 2nd Tuesday of month, 7a.m.  
**COMMUNITY SERVICE TEAM:** Meets last Wednesday of month, 12 o'clock noon  
**EQUITY & INCLUSION TEAM:** Meets first Friday, 8:30 a.m..  
**FUNDRAISER TEAM:** Meets immediately following Wednesday meeting (seasonal)  
**INTERNATIONAL SERVICE TEAM:** Meets 2nd Thursday of month, 7 a.m.  
**MEMBERSHIP TEAM:** Meets 3rd Tuesday of month, 7:30 a.m.  
**PUBLIC IMAGE TEAM:** Meets 3rd Thursday, 8:30 a.m.  
**VOCATIONAL SERVICE TEAM:** Meets 1st Thursday of month, 7 am

**2021-22 Officers/Directors**

*President..... Michael Lovett*  
*President-Elect ... Bob Timmons*  
*Past President .... Pat McClernon*  
*Treasurer ..... Ashley Filipovich*  
*Secretary ..... Kevin Donovan*  
*Exec. Secretary ... Marlyce Paulson*  
*Public Image ..... Kevin Donovan*  
*Bob Timmons*  
*Rotary Foundation. Curt Akenson*  
*Community Service. Darrell Stone*  
*- John Channon*  
*Vocational Service .Derrek Skeie*  
*.Ryan Boog*  
*Club Service ..... Pam Tschida*  
*.Craig McNulty*  
*Membership .....Greg Bartz*  
*. Miriah VanDuuren*  
*International .... Patty Hall*  
*. Fred Treiber*  
*Equity & Inclusion....Jackie Reis*  
*.Kevin Donovan*  
*Youth Exchange .. Tim Wald*  
*Bulletin Writers ... Mark Sather*  
*Darrell Stone*  
*Greg Young*  
*Dick Galena*  
*Bob Timmons*  
*Jim Rathburn*  
*Jackie Reis*  
*Carol Nelson*  
*Invocations .... Rich Ramsay*  
*Bill Rust*  
*Bob Gehrke*  
*Steve LaLiberte*  
*Rita Pechmann*  
*Bill Eaves*  
*Art Hancock*  
*Carol Nelson*