



The Paddlewheel

Moorhead Rotary Club

Welcome Our New Members!

Volume 97—Number 54

June 26, 2018



Patrick Lorenson
Ramsey State Bank



Brett Drevlow
Boy Scouts



Liz Brandenburg
Northwestern Bank



Rob Mounts
Bremer Bank



Roger Erbes
American Federal Bank



Steve Astrup
Vogel Law



Sharon Fangsrud
Pianist



Chris Volkers
Moorhead City Manager



Scott Wilkie
Avis Rent a Car



Brent Brandt
Health Equipment Recycling



Sue Koesterman
Churches United
for Homeless



Dan Stauffer
Retired



Scott Greelis
Lion's Way Consulting



Coming Up Tuesday: Kelsy Hewitt of the Trollwood Park Arts School at Bluestem talks about this summer's upcoming production of "Hello Dolly." Sam Wai is sergeant at arms, and Violet Deilke, Rotarian of the day. Brandon Lunak and Bill Schwandt are greeters.

Club members honored for foundation support

Seven Moorhead Rotarians were honored at our last meeting. President Corey Elmer and Gary Nolte, representing the Rotary Foundation's Paul Harris Society, presented pins and congratulations to members who have made donations of \$1,000 or more to the Foundation. Receiving commendations were Dave Tranby, a new member of the society; Jerry Rogers, Plus 2; Ron Kolb, Plus 5; Russ Hanson, Plus 7; Jean Hannig, Plus 6; Teresa Joppa, Plus 4; and Jill Baldwin, Plus 3.

President Corey Elmer announced that Troy Nellis has left the club as he takes a new position out of town. Gary mentioned his upcoming Puerto Rico service mission has two spots remaining.

Sam Wai, who chairs the charitable contributions committee recognized the work of committee members Jon Benson, Teresa Joppa, Tracy Moorhead and announced five grants selected from the 17 received by the club. He noted the committee received direction from the board to offer fewer but larger amounts.

Recipients include the YWCA, \$2,500; American Diabetes Association's Camp Sioux for children with diabetes, \$2,000; the Rourke Museum, \$2,500; Churches United for the Homeless, \$3,000; and the Moorhead Business Association's Fourth of July fireworks display, \$2,500.

Sarge Jean gathers 'happy dollars'

After citing several news stories from The Rotarian magazine, Sergeant at Arms Jean Hannig called for



Photo/Tammy Finney: Paul Harris Society award presentation by Corey Elmer and Gary Nolte to Jerry Rogers, Russ Hanson, Jean Hannig, Teresa Joppa and Jill Baldwin. Photos/Russ Hanson: Charitable gift chair Sam Wai. Rotarian of the Day Nathan Johnson and speakers Joshua Huffman & Karis Thompson.

the weekly happy dollars. She started it off with a donation of her own celebrating the donation of a van to Charism by the F-M Rotary Foundation from the proceeds of its Rotary Ride. Corey Elmer revealed he and Steve Schaefer are enjoying the bachelor life after sending their wives and sons off to summer camp.

Mike Hulett saluted the Moorhead Business

Photos/Russ Hanson: Corey & Steve Astrup with guests Tanner Sakrismo & Todd Searcy.

Sergeant at Arms Jean Hannig.

Tammy Finney draws a (losing) card from Jean in the weekly raffle.

Guests — June 19

Joshua Huffman, Dean Grier & Karis Thompson, speakers
Todd Searcy, guest of Steve Astrup
Tanner Sakrismo, guest of Corey Elmer

Visiting Rotarian

Tom Thompson, FM AM Rotary

Reported Make-ups

Gary and Cindy Nolte: June 4 FM PM; June 18, Rotary van presentation to Charism; June 14, FM AM gavel exchange
Kay Parries: FM AM gavel exchange, Fargo West

June Birthdays

Brandt, Brent	Jun 01
Baldwin, Jill	Jun 09
Schwandt, Bill	Jun 09
Farwell, Randy	Jun 18
Joppa, Teresa	Jun 27
Wright, Edgar	Jun 27

Wedding Anniversaries

Dovre, Paul & Mardy	60 years
Jun 03 1958	
Suomala, Paul & Dorothy	54 years
Jun 13 1964	
Qualey, Neil & Carmen	50 years
Jun 15 1968	
Wai, Samuel & Coralie	2 years
Jun 20 1976	
Tranby, Dave & Sharon	44 years
Jun 22 1974	

Rotary Anniversaries

Deilke, Violet, 22 years
Village Head Rotary
June 24, 1998 May 1, 1921
Club 970
District 5580

2017-2018 Officers
President Corey Elmer
President-Elect
Secretary & Paddlewheel reporter David Wahlberg
Treasurer Doreen Filler
Past President Eric Wilkie
Directors (2018) Eric Wilkie & Dale Hetland
Directors (2019) Tammy Finney, John Andreasen & Brett Drevlow
Directors (2020) Jerry Rogers, Troy Nellis & Pat Gulbranson
Directors (2021) Emily Gess, Dave Sederquist & Rob Mounts
RYLA Coordinator Randy Farwell
Polio Plus Coordinator Cindy Nolte
Sergeant at Arms Team Dave Sederquist, Eric Johnson, Mike Hulett & Jean Hannig
Pianist Sharon Fangsrud
Song Leaders Bill Schwandt, Bob Hanna, John Andreasen
Photographer Russ Hanson
Paddlewheel Editor Nancy Edmonds Hanson

2018-2019 Officers
President John Andreasen/Troy Nellis
Dave Sederquist/Corey Elmer
President-Elect Steve Schaefer
President Nominee 2020-2021 Jerry Rogers
President Nominee 2021-2022 Gina Monson
Treasurer Doreen Filler
Secretary TBD
Past President Corey Elmer



Association's support of the community tradition of fireworks at MSUM on the Fourth of July. Gary honored the two yet-unknown volunteers whom he hopes will join his service trip. Teresa Joppa honored her newly commissioned daughter serving in the Air Force.

Sam Wai thanked members of his charitable contributions committee for their hard work. Violet Deilke offered everyone an opportunity to spend a night in the new Clay County Jail ... as a volunteer for the Jail Ministry, which is looking for 100 on Sept. 6 to "make sure everything is working."

Payday loans can trap borrowers

Rotarian of the Day Nathan Johnson introduced three experts on the short-term unsecured loans known as "payday loans," which can become a problem for borrowers who turn to them in a jam: Karis Thompson of Exodus Lending, Joshua Huffman of The Village Family Service Center, and Rev. Dean Grier of Neighbors Lending and First Lutheran Church in Audubon.

People in difficult financial straits often turn to payday lenders, they explained, when they get into a jam ... but the "solution" can grow into a greater problem. The loans charge astronomical interest rates. Borrowers sometimes end up taking additional loans to cover their living expenses while repaying the original sum.

"A lot of the people we work with would be considered working poor. They get by paycheck to paycheck. But life happens, and then they turn to payday loans," said Joshua. "They take out a

loan, pay a high interest rate, then use their next paycheck to pay off their last loan. They get stuck in that cycle."

Neighbors Lending is a new program that offers small interest-free emergency loans of \$200 to \$1,000. It serves people in the Audubon and Lake Park zip codes as well as anyone who has a student in the Lake Park-Audubon school district. Six churches partnered in forming the program, which incorporated nine months ago. Its first loan went to a single mom to prevent the seizure of a storage shed and utility shut-off.

Karis Thompson of Exodus Lending, Minneapolis., described her group's efforts to help people break out of the spiral of high-interest loans to pay off previous high-interest loans. "More than 50 percent of Americans do not have \$500 to cover the cost of an emergency expense and do not have access to credit," she said. Payday loans, on the other hand, are easy to obtain but offer interest rates up to 300 percent.

Since 2015, the organization has seen 83 loan participants repay a loan in full. The average amount refinanced is \$800, with a total to date of \$123,985. They're now working in Clay County, which has a high percentage of payday loan debt.

North Dakota has a registry limiting individuals' loans to \$500. Minnesota does not, so a borrower can get a payday loan from one vendor, then continue to add to his debt by obtaining loans from other vendors.

Looking Ahead

June 26

Sergeant at Arms.....Sam Wai
Rotarian of the DayViolet Deilke
Program.....Kelsy Hewitt, Trollwood Park Arts School update
Greeters.....Brandon Lunak & Bill Schwandt

July 3 — No Meeting

July 10

Sergeant at Arms.....Teresa Joppa
Rotarian of the Day
ProgramHector Airport executive director Shawn Dobberstein
Greeters.....Dave Tranby & Adam Nordin

July 17

Sergeant at ArmsStacey Ackerman
Rotarian of the Day
ProgramSteve Gehrtz, Block E development
Greeters.....Sam Wai & Ray Grefsheim

July 24 -- Club Social, Junkyard Brewing

July 31

Sergeant at ArmsMike Hulett
Rotarian of the Day
Program Col.Thomas" Hatley, commander, 119th Wing, North Dakota National Guard
Greeters.....Bill Woods & Scott Greelis