



# Nor'Wester

Rotary Club of Northwest Des Moines  
www.clubrunner.ca/northwestdesmoines / Fridays @ 11:45 - Cozy Cafe 8535 Birchwood Ct.

April 25, 2025

*This Week's Program:*

**Aaron Putze**  
Iowa Soybean  
Association

Arranged By:  
Bill W. Corwin

Greeter:  
Wendi Wilson

Invocation:  
Bill Grask

Sergeant:  
Jack Bell

Scribe:  
Mark McAndrews

## 2024-25 Officers & Directors

Tim Olejniczak, President  
Dianne Downing, President Elect  
Bill W. Corwin, Treasurer  
Bill W. Corwin, Secretary  
Ed Arnold, Board Member  
Bill D. Corwin, Board Member  
Tony Hunt, Board Member  
Kelly Peterson, Board Member  
Jack Bell, Past President

## Future Programs

5/2: Austin Stubbs  
Dorothy's House

5/9: Arya Remii  
Nepal Youth  
Foundation

## Prez Sez

*Tim Olejniczak*

I hope that everyone had a great weekend and especially a great Easter! For me it was a crazy Easter weekend, I was in Waterloo on Thursday, Charles City on Friday, Fort Dodge Saturday then went to my dad's for lunch Sunday in Johnston and then Billie and I ended up at her grandmas in Des Moines later in the afternoon. So, it is safe to say that I am a bit tired this weekend, but at the same time feeling very blessed to be able to see all our family over the holiday weekend. There is the double edge sword with having divorced parents on the holiday the negative is more travel and having an extra stop, but the positive is you get two very large and good meals, so I think it evens out.



It was also crazy to see that the Pope passed away the day after Easter as well. My dad is going to be in Rome here in a couple of weeks so I am interested to hear if there is anything going on or special festivities while he is there. I think one could argue that the Pope maybe the most recognizable people in the world, and the world is for sure mourning his loss this week.

Couple of quick Rotary notes. First, Joe should be giving every member their tickets whenever he sees you over the next couple of weeks, if you need more I am sure he will be able to make that happen. He is also looking for people to speak to other clubs, and to work at Hy-Vee for the two weekends that we are selling tickets there. I will allow him to fill everyone in on the details this Friday.

Second, probably the only complaint that I have heard about our meetings at Cozy Café is the noise from others in the restaurant. Kelly has gotten us a quote for a new sound barrier that would do a much better job blocking out the noise. The only hurdle is that it is going to cost around \$5K. This would be an expense out of the club not SAS (Service Above Self) where our budget and funds are a lot tighter. If you would like to donate towards the sound barrier please let Kelly or myself know.

Lastly, we are going to do a town hall style of meeting on 5/16 please reach out to me if you have anything you want to make sure we cover during that meeting, or please bring any questions that you have.

I hope everyone has a great rest of your week and I look forward to seeing you on Friday!

## Speaker

### *Bob Hartwig - Iowa Bankers Mortgage Corp*

He is a graduate of ISU in AG Business, Law Degree from Drake. IBMC partners with community banks. It started in 1979 and is a bridge to the secondary loan market. It has grown from 12 to 89 employees and currently services 66,000 loans worth 9.7 billion, their 1% is 9.7 million dollars (depending on rates). They are in 12 states including: Iowa, Kansas, Colorado, Arizona and Nebraska. They are a wholesale lending corporation that services loans through Sallie and Freddy Mae and VA lending. Their purchasing is through a method of "correspondence lending" they have relationships with 225 local banks who do all the paperwork from application to approval on the initial loan prior to selling to IBMC.

Continued...

# Other Locations

## Monday

West Polk County, Food Depot, 3000 SE Grimes Blvd, Suite 200 in Grimes (Noon)

## Tuesday

Ankeny, Ankeny Golf & Country Club, (11:45)  
 Ankeny, Magee's Irish Pub, (6:00 pm)  
 Johnston, Hyperion Golf & CC, (7:00 am)  
 Dallas Center, Memorial Hall, (Noon)  
 Norwalk, City State Bank, (Noon)  
 West Des Moines, DM Golf & CC, (Noon)

## Wednesday

East Polk County, Lutheran Church of the Cross (7:00 am)  
 Adel, Adel Public Library, 303 S. 10th St. (Noon)

## Thursday

Waukee, Des Moines Golf & Country Club, (6:45 am)  
 Des Moines, Embassy Club - Ruan Bldg, (Noon)  
 Winterset, Pizza Ranch, (Noon)  
 Rotary Club of HOPE, First & Third Thursday of Month  
 (5:30 pm - Virtual Zoom Meeting)

## Friday

Des Moines, AM, Downtown Holiday Inn – Mercy, (7:00 am)

# Scribe Continued...

COVID brought a huge jump in the market with 560 million in refinancing. 2023 saw a 30-year rate at 6%, so rates right now are holding steady. Many people have been holding off to see what the rates will do, so inventory and refinancing are low. Rates are set by the Capital Market. The FEDS goal is to control inflation and have full employment rates. IBMC does not compete with banks nor solicits customers directly. IBMC believes that their local personal relationships, service and attention are what is different about them and the services they provide their banks and customers. About 10 community banks a year are bought. Rocket Mortgage is the leading lender in Iowa. They are merging with Cooper Mortgage. After the merger, 1-6 loans will be serviced by them. Currently their loans are 75% in Iowa to 25% in other states, compared to 90/10 in previous years.

Iowa's Banking Insurance Services currently provides insurance for 22,000 employees and their families. They also provide mortgage services for these employees who have realized since 2010 mortgage refinancing is often an asset to these employees.

Scribe, Kelly Peterson

## Upcoming Events

**Eric Idehen Book Launch**  
 Saturday May 3rd - 4:00 to 6:00 pm  
 Hope & Elim Church

**HyVee Ticket Sales** May 17-18th and May 24-25th

Items for the Nor'Wester should be submitted by end of the day each Monday. Please send to:

**Tim Olejniczak**  
 Tim.olejniczak@uretireright.com

## Giggles



"We interrupt sounds of the ocean for this special news bulletin: Back at the office everyone is getting along fine without out you"

## Future Information

Ed Arnold - Program Chair



	<b>Greeter</b>	<b>Invocation</b>	<b>Sergeant</b>	<b>Scribe</b>
<b>May 2</b>	Bill W. Corvin	Tony Hunt	Dan Boes	Kelly Peterson
<b>May 9</b>	Jack Bell	Marv Johnson	Bill D. Corwin	Doyle Sanders
<b>May 16</b>	Dan Boes	Joe Kobes	Dianne Downing	Julia Taylor
<i>Can't complete your assigned duty?</i> Please assist Tim Olejniczak by finding your substitute!				

