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The Four-Way Test

of the things we think, say or do

- 1. Is it the *truth*?**
- 2. Is it *fair* to all concerned?**
- 3. Will it build *goodwill* and better *friendships*?**
- 4. Will it be *beneficial* to all concerned?**

On-Line Makeup • www.rotarydistrict6920.net
Financial Administrator: treasurer@ssirotary.org

Rotary Club of St. Simons • Founded in 1950 – www.ssirotary.org
Meets Tuesday 1 P.M. - Sea Palms Golf & Tennis Resort
Rotary Club of St. Simons • P.O. Box 21887 • St. Simons Island, GA 31522
www.rotarydistrict6920.net • www.rotary.org for Rotary International

Rotary Spray

Today's Program: February 21, 2012
What's Happening at the College of Coastal Georgia?
Valerie A. Hepburn, PhD

Dr. Valerie Hepburn became the fourth president of the College of Coastal Georgia in February 2009, after serving as interim president for seven months. Since her last visit with us, there have been many new changes and additions to the college and if you haven't visited the campus in a while, you will be surprised at all that has taken place. She is also putting her "stamp" on the community. She was recognized as one of four 2011 Power Women by *Georgia Trend Magazine*, is serving a three-year term on the American Council for Education's Commission on Women in Higher Education and serves on many boards locally.


Program: February 14, 2012
Classification Talks: Beverly Trainor; Mike Flores
Presented by Jerry Schueneman

Jerry Schueneman introduced our speakers – suggesting "ladies go first." So, new member Beverly Trainer took the microphone to talk about her eclectic journey through life including her love of adventure. "I love a good challenge!" she offered. It was evident that her quest for the 'new and different' has helped define her life.

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Area Rotary Clubs

Club	Venue	Day & Time
Brunswick	Brunswick Country Club	Thu. 12:45 PM
Glynn County	Brunswick Hospital	Wed. 7:30 AM
Jekyll Island	Jekyll Island Club Hotel	Wed. 7:30 AM
St. Simons Island	Sea Palms (Call before)	Tue. 1:00 PM
SSI Marshes of Glynn	Epworth – Jinks Dining Room	Thu. 7:30 AM

Guests —Hosts John Bruce—Jim Bruce	Greeters 2/21 Rem Johnston Teresa Jones-King
Visiting Rotarians Charles Taylor—Brunswick Club	2/28 Leon Jorgensen Erik Kaufmann
Attendance Members 73 Guests 2 Total 75	Birthdays 2/21—2/27 Julian Flexer 2/22 Bud Dorsey 2/26
Rotobucks Stan Kyker \$33	

Club News from the February 14 Meeting

Cart Buckets: 100% to Alzheimer’s Research. Contributions from our club for the last 8 months were \$2,521.

Meeting Announcements: **Taps at Twilight** meeting at 2 pm 2/21 in Green Room; **1st Tuesday** on 2nd Wednesday (Feb 8) at Georgia Sea Grill had an added treat. Bud Dorsey brought the Tenors from the Community Concert for a little entertainment for the group; **The District Conference** is scheduled for May 19 thru 20 in Savannah.

GSE Team from Turkey will be arriving in the US now on 4/28. That is a revision from 4/22. Hamsa Thota is working on their schedule.

Book Buddies needed to read to children at FACES. Sign up with Linda Muir.

Vince Dooley will speak on March 20. Reservations must be made for guests so we have a good headcount for meal purposes.

Board Actions: New members Jennifer Stratton, Boo Rice and Mary Jenrette. Inductions and badge presentations will be next week.



Today’s Classification Talks
(left to right):
Beverly Trainor and
Mike Flores.
Presented by
Jerry Schueneman.

Classification Talks: Beverly Trainor; Mike Flores

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Currently a financial advisor with Edward Jones, Beverly has enjoyed a long career in finance going back to early beginnings in Connecticut as an analyst with Paine Weber. “I had a brilliant but tough boss at Paine Weber, so that helped whip me into shape,” she confessed. Beverly and husband Brian have also been retail bookstore owners for 12 years of the *Bookmark* on St. Simons. Always in search of something new and exciting, Beverly has produced an opera, climbed tall mountains, flown an airplane and dabbled in painting. At 48, she took up riding which included jumping. This passion resulted in a severe injury to her hand and arm which has required years of therapy. “However, I got back on the horse and have since enjoyed a more gentle trail riding experience in the North Georgia Mountains,” she joked. We congratulate your passion for a challenge, Beverly. Keep up the good work!

Jerry then introduced longtime St. Simons Rotarian and banking consultant Michael Flores, who showed up to give a classification talk but didn’t, and instead, used us as guinea pigs to practice a speech that he will give in three weeks to the Consumer Financial Services Association conference on Paradise Island, Bahamas.

Mike’s presentation was about evolving trends in banking and how technology and a weak economy is changing banking as we know it, and profitability for banks in general. He singled out how recent government regulatory legislation has affected banks’ ability to charge for overdrafts, greatly limiting a key revenue stream and profits by billions of dollars. He cited how the number of banks in the U.S. is dwindling – from over 12,000 in 1995, to just 7,300 in 2011. And, there will be fewer still. The real estate debacle has had huge effects on banking not only because of losses from bad debts and foreclosures, but also because making real estate loans has historically been a premier revenue generator for banks, especially for smaller institutions in small markets. He talked about how bankers are re-evaluating customer relationships as the cost of doing business with the average depositor has increased exponentially across the country. “It costs a bank an average of \$300 per year to offer and maintain a simple personal checking account,” he cited. “What this means is that we can all expect higher fees for banking services in the future. Big banks are getting bigger, and smaller banks are going away. You won’t recognize banking 20 years from now.” We all hope we’re around to see that Mike!