



# Chamber chat

A newsletter distinctly for Milan Chamber Members, Milan, IL

“Changing to make Milan a better place”

P.O. Box 1036  
Milan, IL 61265  
309.716.8144  
[www.milanilchamber.or](http://www.milanilchamber.or)

## Celebrating 50 Years of Banking

### Blackhawk Bank & Trust

#### Business Spotlight



Ruhl & Ruhl  
Insurance

Please welcome Mike Wernsman of Ruhl & Ruhl Insurance, one of Milan Chamber’s newest members. Mr. Wernsman is a Milan resident he has clients throughout the Quad Cities and region.

Mr. Wernsman has been with Ruhl & Ruhl for over 19 years and has built lasting relationships with many of his clients. Favoring face-to-face personalized service, keeps Mike responsive to his clients needs and has won him the loyalty of small business owners looking for workers’ compensation, property and liability coverage and group health insurance.

Ruhl & Ruhl Insurance offers a broad range of products to suit business, family and individual, and medical malpractice coverage from a broad range of insurance companies. They can also design special risk management programs tailored to clients whose needs go beyond conventional insurance plans.

It all started with a great idea, formed by a few key Milan businessmen, to bring a center for banking South of the Rock River. At the time, there were no banks to speak of in or around Milan which put the center for banking for Milan businesses in Rock Island.

The names of these businessmen are; Bob Scott, Roy McGovern, Paul Dugan, Orville McCullough, Mickey Blaser and Cecil Bickle. But it wasn’t until Ray Osterman joined their ranks, who

brought the political muscle necessary to secure the charter in June of 1961, that Blackhawk Bank finally began.

Osterman also brought in his colleagues who later became the original Board of Directors; Robert Klockau, Dr. Harold Neilson and Francis Coyle. The original Blackhawk Bank building, now the main building for Blackhawk Bank & Trust is still located on 4th Street West in Milan. The building has undergone several additions since 1961 and most recently has been updated with a new mission inspired interior that masks the many changes and expansions the building has seen over the past 50 years.

Since its beginning, the bank has taken its

original vision of bringing banking to Milan to the rest of the Quad Cities, bridging both the Rock and Mississippi Rivers. The first purchase came in 1981, that brought banking full circle and back into Rock Island with the opening of the Rock Island

branch. The Coal Valley branch followed five years later in 1986. Then came the Geneseo Branch in 1997, followed by Silvis, Colona and Moline in 2001 and East Moline in 2006.

In 2008 the bank finally crossed the Mississippi with branches opening in LeClaire, Davenport and Princeton. Most recently, the Milan branch off the beltway in 2009, solidifying once again, Milan as Blackhawk Banks center of gravity.

Visitors to Blackhawk Bank & Trust many branches will notice the Not for Sale signs, that say in no uncertain terms ‘We are locally owned and managed!’ This statement is near and dear to the heart of Blackhawk President, Gerry Huiskamp who says, “The Not for Sale signs are a testament to our commitment to the community, we will not be bought out.” This statement is profound in the context of the trajectory local banks have taken in the past 30 years. Since 1980, there were 13,000 banks in the U.S., now



Blackhawk Bank & Trust, main and original building downtown Milan

# President's Page

JIM HUISKAMP, V.P. BLACK HAWK BANK & TRUST

**Jim Huiskamp**  
**309.787.9559**  
**jim@ChoosetheChief.com**

Dear Members:



Please join me in thanking Welcome Inn for hosting our last meeting where we heard from Dwight Swartz, of Swartz Insurance, about changes to the Healthcare Industry affecting individuals and businesses. New member, Mike Wernsman, of Ruhl and Ruhl Insurance also added some key discussion items which were appreciated.

A couple of meetings ago, your board established several committees, and committee heads, to drill down a little further into our organization and mission. We are encouraging non board members to join a committee and become more engaged with us. I will list the committees we have established and you can go to our website [[www.milanilchamber.org](http://www.milanilchamber.org)] to read a fuller description of the committee and who to contact to get involved. I'm encouraging each committee to be brief and to the point so as to be respectful of your time as we know this is a precious commodity. Voice your opinion on the best times to get together and I'm sure that we can find times that work with your schedule.

The committees are as follows:

- Planning
- Communications
- Membership
- Economic Development
- Legislative Liaison(s)
- Programming

Our next full Chamber meeting will be held at the downtown location of Blackhawk Bank & Trust on Wednesday, May 4<sup>th</sup>, at 6pm. I am disappointed that I will miss this meeting, for obvious reasons, although my father, Gerry Huiskamp, will be hosting you that night with a local economic update. I will be headed over the Atlantic on route to France. I hear they have some good wine over there so it can't be all bad. I hope you enjoy the "newly" decorated facility and manage to bring a question that will stump my father. Don't forget to check out our website for the committees, and other helpful information, and please call Sarah, or myself, to get involved with one or as many as you would like.

Take care, Jim



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[khump2007@aol.com](mailto:khump2007@aol.com)

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## Board of Directors

### PRESIDENT

**Jim Huiskamp** - Blackhawk Bank & Trust

### VICE PRESIDENT

**Kevin Humphery** - Retired

### TREASURER/SECRETARY

**Betty Boltz** - MIP

### OTHER BOARD MEMBERS:

**Ron Heinzman**—Stern Beverage

**John Ryan**— CIS Financial

**Lory VanBlair**— Beardsley Printery, Inc.

**Bruce Brooks**— Blackhawk Bank & Trust

**Dennis Moseley**—Flooring Xpress

**Del Steiert**—Merls Business Machines

**Steve Wilson**—Johnson & Wilson

**Vera Hinrichsen**—Just Kids Early Care & Education Centers

**Dave Temple**—THE National Bank



there are 7,000; which means that smaller banks have been bought up by large holding companies, bringing the decision makers outside to the local economies that they serve. Adds Mr. Huiskamp on the state of independent banks, "There will always be a place for owned and operated banks, they have to respond to the concerns of their respective communities because they are stakeholders in their wellbeing."

This point is well illustrated in the 2008 mortgage market collapse. When the nation heard for the first time about how the financial industry works, and got a crash course on how smaller and smaller bits of mortgages were sold off to large investment firms and banks. It is now clear that, as the structuring of these mortgages got further and further from the consumers of the products, that there became room for deceptive practices. There is no doubt that the entire banking sector was hurt by the structuring of these mortgages, a point not lost by Mr. Huiskamp who says firmly, "The collapse of the mortgage market was not as a result of independently

owned banks."

Philosophizes Mr. Huiskamp on the recent turns in the banking sector, "The wheels of the economy are not founded on financial products and services, they are spun by small business owners and enterprising start-ups who have the nerve to take their ideas forward." For a bank founded around an idea, and executed by local businessmen who got their footings in this community, that sentiment reminds true in the 'Not for Sale' sign now synonymous with Blackhawk Bank & Trust.



Blackhawk Bank & Trust will be hosting a **Ribbon Cutting Ceremony for their Grand Re-Opening** of the downtown building in Milan on **June 28 at 10 AM** to *celebrate 50 years in banking*. Milan Chamber members are welcome to attend.

## Chamber *Minutes*

Jim Huiskamp, Betty Boltz, Bruce Brooks, Ron Heinzman, Kevin Humphrey, Dennis Mosley, John Ryan, Dave Temple, Del Steiert, Lori Van Blair, Non Board Members: Sarah Wright Absent Vera Hinrichsen, Steve Wilson

Secretary's report for March accepted as presented motion by Ron Heinzman 2<sup>nd</sup> Kevin Humphrey carried

Treasurer's report March checking balance \$16,333.63. No change \$17,022.84 A motion by Ron Heinzman and 2<sup>nd</sup> by John Ryan carried

### Agenda Items

President Jim asked for reports from the appointed committees. Dennis Moseley reported that the programming committee will be requesting feedback from the membership after all meetings.

Dave Temple was asked to be on the Economic Development Committee and Dennis Moseley was added to the Membership Committee

President Jim asked for feedback from the meeting at the Welcome Inn. We were disappointed in the attendance for the April meeting. The program on health insurance for business was an important topic.

Membership committee will distribute member names to board members to call members reminding them of our meetings and extending a special invitation to the meetings.

Membership was reviewed and how much a new member should pay when they come in later in the year. Dave Temple made a motion to pro rate the membership dues according to the month

a member joins Chamber. 2<sup>nd</sup> by Bruce Brooks carried.

Strategic Planning – President Jim and Sarah will be meeting tomorrow to go through things and suggest direction and will report at the next meeting. They will also be meeting to review Sarah's work schedule.

President Jim reported that the trip to Springfield with the QC Chamber was very scheduled. They met with our senators and our representatives. He pointed out that there was no representation from the Village. Thought we should talk to the Village about this and find out why they don't go to Springfield for this event.

Kevin Humphrey reported that they have been making personal contact to those that golfed last year. All Hours Heating & Cooling has committed to having a team in the golf outing. Kevin has a commitment for 14 teams.

President Jim and Sarah reported that we have Ruhl and Ruhl Insurance and Milan Zumba as new members. Everyone was encouraged to welcome these members.

President Jim asked if the list of former businesses had been created. Betty is still working on this but will get that to Sarah as soon as possible, along with a current membership list.

It was reported that Representative Bobby Schilling has appointed John Ryan and Steve Wilson as outside business consultants for his staff.

Meeting adjourned 8:00 am

Secretary Betty Boltz

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**Chamber** *Membership*

- American Bank & Trust
- Avonlea Cottage Assisted Living
- B&B Drain Tech Inc.
- B&B Hardware Inc.
- Beardsley Printery, Inc.
- Blackhawk Bank & Trust
- Blackhawk Township
- Brandt Construction
- Bush Turf Inc.
- Dr. Karla Buckrop
- Linda A. Cain, C.P.A.
- CIS Financial Group Inc.
- Coach House Garages
- Collinson and Scott
- Collinson Stone Co.
- DHCU Community Credit Union
- Edward's Creative Services
- Eriksen Chevrolet-Buick
- First Presbyterian Church
- Flooring Xpress
- Fyre Lake National
- Happy Joe's
- Group O
- Hi Cliff Estates
- Hy-Vee
- IH Mississippi Valley Credit Union
- Johannes Bus Service
- Johnston & Wilson, P.C.
- Just Kids Inc.
- Jumer's Casino & Hotel
- Mass Custom Hauling & Crushing
- McDonald's
- Meathead's Meat Market
- Merl's Business Machines
- Mid American Builders
- Mid American Energy Co.
- Midwest Horseshoeing Supply
- Milan Lanes
- Milan License and Title
- Milan Medical Group
- Milan Optical
- Milan Police Dept.
- Milan Surplus
- Milan Zumba
- MIP
- Missman Stanley & Associates
- Modern Woodmen of America
- Mr. Ed's Ltd.
- Nalevanko-Ullrich Builders Inc.
- Outdoor Innovations/  
The Conservancy
- Orange Guy Inc.
- Pinnacle Country Club
- Pegalo's Pizzeria & Gelato Cafe
- Quad City Animal Welfare Center
- Quad City Htmen
- Quad City Re-Bath
- Rock Island County Board—  
Ken Maranda
- Rock Island County Extension
- RIA Federal Credit Union
- River Stone Group
- Roth Pump
- Ruhl & Ruhl Insurance/  
Mike Wernsman
- Stern Beverage
- Swartz Insurance Company
- THE National Bank
- The Touch Inc.
- Therapeutic Oasis Massage & Spa
- Valley Construction
- VFC Distributors, Inc.
- Village of Milan
- Village Woods Appartments
- Vision Crest
- Walgreens
- Walman Optical
- Welcome Inn
- Wheelan-Pressly Funeral Home
- Wilbert Vault
- XPAC

# MAY General Meeting

“The State of the Local Economy”

Gerry Huiskamp, President Blackhawk Bank & Trust

Wednesday, May 4th

Blackhawk Bank & Trust, downtown


Starting at 6 PM

Free to all prospective members; includes your meal, networking and you!



**Announcements**

Consider putting a gift basket together for the Milan Chamber Golf Outing. It is a great way to get your products and services out to the people who work and live in Milan while promoting your business. Thank you!



Contact Kevin Humphrey  
 (309) 373-2766  
 khump2007@aol.com  
 Or drop off to Beardsley Printery



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