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HOW I GOT WHERE I'M AT Terri Guthrie and T.J. McCullough

HOW I GOT WHERE I'M AT – The stories we hear from our fellow Rotarians are always so fascinating. These two stories by Terri Guthrie and T.J. McCullough are no different. Enjoy the read.



TERRI GUTHRIE

Terri was born the youngest of 6 and the only girl but her story really starts long before she was born. Her mother had an RH negative factor and the youngest of her older brothers, born seven years before her, was delivered full term weighing only a few pounds. He was completely jaundice with cerebral Palsy and brain damage and not expected to live or have a life. She was born a year later, also with positive blood but because of numerous medical breakthroughs in the seven years between her brother's birth and hers she was born without the medical issues he had. Terri has never forgotten that and has supported

March of Dimes initiatives ever since.

Terri was born in Little Rock, Arkansas and had many setbacks in school that started because Arkansas did not require kindergarten at that time. So she went straight into first grade in a very rural school, in a state whose education system was ranked 49 out of 50. By third grade, a new school recognized she had a learning disability (inability to comprehend what she read) and she spent the next three years in a special class in which she missed math. Sixth grade was a turning point for her, because she had a teacher that saw more in her than a disability. She helped Terri test out of the special class and encouraged her to catch up on the three years of math she missed.

At the same time, Terri started skipping school, and shoplifting. Thankfully her mother recognized the path she was heading down, so making huge personal sacrifices she moved the family out of subsidized living and they moved to a better school district. With her mother's love and intervention Terri became active in school, overcame her learning disability, fueled a love of math and ultimately graduated as the high school valedictorian. In college, she fell in love with psychology and graduated from University of Arkansas in Little Rock magna cum laude with dual degrees in psychology and criminal justice with a plan to go to law school. Actually it went like this: she got married on Saturday, graduated on Sunday and moved to Georgia on Monday to attend law school at Georgia State University but didn't like it because law school is all about reading.

So how did she get into banking? Her mother was a banker, so she knew the lingo. She

found a job at Sun Trust that sounded perfect for her where she could use math, her problem solving skills and it was all about helping people. She fell in love with banking. After she spent 10 years moving around for SunTrust in metro Atlanta, she aspired to be more. She interviewed with a community bank president who asked her what she wanted to do. She boldly said she wanted to be the president of a bank. His response was, "well you won't get there working at SunTrust". Terri took his advice, took a role in a community bank and he mentored her. In 2007 she joined him and three others to start First Landmark Bank in Marietta Georgia. Their charter was approved in 2007, the last one approved in Georgia before the banking crisis. So timing really was everything. Almost every other bank in Georgia that had started in the preceding ten years ultimately failed. Their bank didn't in part because as the Chief Lending Officer, Terri wrote their loan policy, set their credit culture and decided from the beginning they were only going to bank clients to which they could be their only bank. They stayed true to that when other de novo banks felt the pressure to grow and did so through participations and syndications in RE loans all over the country. Yes they grew far slower than they had planned, but they survived and became a premier, very healthy bank.

In 2018 they entered into an agreement to sell to a bank out of Alabama at 2.8 times. Yes she hadn't been the President, but she created something that was revered in her community and had truly been a landmark for her town of Marietta. She had been very involved in Cobb County and Marietta for the last 25 years. She was past president of the largest Kiwanis club in the US at the time. She had served on the Chamber board for nearly all of those years, chaired or served on the board for numerous nonprofits as well as leading fundraising efforts for more than a dozen charitable endeavors. In 2014 the chamber and the city of Marietta named her Marietta Citizen of the year. She had no intention of ever moving.

So how did she get to Charlotte? She received a phone call from an acquaintance in Atlanta who was looking for someone to run Bank OZK in North Carolina. So her husband, Jim, and she got in the car with their dog and drove up here one weekend. That was the last weekend in July and she started with OZK September 9 and they moved here October 1. She is responsible for all community banking for Bank OZK in NC. That includes oversight of 24 branches, over a billion dollars in deposits, and a team of experienced commercial lenders throughout the state.

All of their five children are grown. Many of you remember Alex from his experience on The Voice. He lives in Marietta as does Jim's daughter, husband and their two grandchildren. His oldest son has made a life for himself in Costa Rica. Her oldest son is finishing A school for the navy reserves, having served six years on a fast attack nuclear sub. He lives in Winston Salem with his wife of 6 months and her youngest is a mechanical engineer working with an air wing at Eglin Air Force base in Florida.

They love their new life and love their new home; rarely does a day go by that they don't feel blessed for where they are and what they have.



T.J. McCullough

T.J. started his talk saying persistence is key. T.J. grew up playing basketball his entire life. His dad was a high school basketball coach and currently has the second most wins ever in the state of Florida with over 980 wins. He grew up in the gym and didn't know any different and this is what would transform him into the person he would become. While he was not going to share all of the details of his childhood, he was good enough at basketball that a number of colleges offered him scholarships and he ended up going to Gardner Webb University. Coach Holtman (current head coach at Ohio State University) did an excellent job recruiting him and he didn't want to play for anyone else. On his official visit, he remembers getting off the plane in Charlotte, NC and thinking this is going to be great. Little did he know that they had an hour and a half drive through the country to get to Boiling Springs, NC in the middle of nowhere.

During his college days they had a very strong mid major team. His junior year they ended up losing to University of Central Florida in the championship game to go to the big dance. They won the regular season Atlantic Sun title that year and were predicted to finish number one in the conference going into his senior year. Senior year they beat East Carolina, Minnesota, Georgia, and lost to Chapel Hill at the buzzer which was Tyler

Hansborough's freshman year. They fell in the semifinals to Lipscomb University and his basketball career was over, so he thought. T.J. had a good enough career to garner an agent and he received an offer to play professionally in Europe for 6 months in the top league in Finland. His agent said they had the plane ticket ready and he needed to leave at 9 am the next morning. He had to do a lot of soul searching and he made a lot of phone calls that night. In the end, he decided to stay and finish his degree and this is where his professional story begins. He said that Michele, his future wife, would have gone with him to Finland.

In deciding to stay T.J. was finishing up his business administration degree with a minor in marketing. He was not prepared for the real world at all outside of his schooling. He received all of his graduation money from parents, relatives, etc. and Michele and he decided to take trips. They went to Savannah, then to Manhattan, and then to the beach. When all this was done they came back to Charlotte and he did not have a job lined up. T.J. got a call from his parents and they pretty much said you find a job within 2 weeks or you are coming back to Florida. This was a huge wakeup call and he started the job hunt.

He applied to every job he could think of and he struck out so many times. He went to the mall and applied at Burberry in SouthPark. He ended up getting that job and for the 6 months he was there he excelled at it. His lucky break would come with an acquaintance at the time, now good friend, told him about an open position on the marketing side of the house at SportsBusiness Journal/ SportsBusiness Daily. This is how he fell into the media biz. He found out this company was owned by American City Business Journals who is owned by Advanced Publications. Most people know them on their consumer side which is Conde Nast (The New Yorker, GQ, Vogue, and Vanity Fair) as well as Discovery Channel and Charter Communications. ACBJ is their business division. Long story short he ended up getting this job and started at the bottom in a junior level marketing position. During this time, he ended up marrying the love of his life, Michele Maione, who is currently a teacher at Mint Hill Middle School. She specializes in kids with autism.

He paid his dues for three years and then he had a chance at sales. He was promoted to an audience rep (pretty much selling subscriptions nationally) and blew it out of the water. He saw that there was a position open at Charlotte Business Journal for an advertising account executive. He applied and ended up getting the job under Kevin Pitts, who is now President of the Denver Business Journal. Through the interview process there was a lot of doubt around his abilities because he didn't have the experience selling this type of media and he was completely green. He came into his own and what put him on the map throughout American City Business Journals was his ability to come up with revenue streams not just in CBJ but throughout their national reach. He was able to create programs that were scalable and appealed to national clients and that could be replicated in all of their markets and not just in Charlotte.

T.J. mentioned that during all of this time he and Michele had been trying for three years to have their first kid. It was a very trying time in the McCullough house. They had been to every doctor, taken every test, and they all said they were both healthy and could have kids. Eventually, the doctor told them it might not be in the cards for them to have kids. This was absolutely devastating. They were both depressed but did promise themselves to stop thinking about it, stop looking at their biological clocks and just live life. And of course, God blessed them with their first son, Landon McCullough. Funny thing is, they thought it would be another three years before their second would come and Logan McCullough shows up 14 months later. Pretty close to Irish twins.

Eventually, at work, their director of advertising was promoted to be the President of the Triangle Business Journal and his position came open. This is where T.J. needed to decide if he wanted to move into management or stay in sales. He researched the pros and cons of each and at the end of the day he wanted to be in a role to help create people and lead them. In this role, he excelled for three years. In February of 2018 Michele and he welcomed their third son, Grayson McCullough into this world.

In March of 2018 it was announced that ACBJ would be hiring four local senior vice presidents which essentially is the president role on a regional level. With this, that opened up four president and publisher roles in the company. Kevin Pitts would end up taking the Denver Business Journal position and that left CBJ open. T.J. knew going into this that this position is a coveted role within ACBJ and the competition would be tough but he was hired. He has been at CBJ now for six years. T.J. wrapped up talking about persistence again.

Whether it is in your early years (with him it was basketball), your career, or with your family, keep pushing and striving and never give up. Very cliché but very much the truth.

BY: JIM KELLEY

CLUB NEWS

Rotary International link to covid-19: <http://on.rotary.org/covid-19>

STAYING IN TOUCH with our Rotary members is important. Please take a minute to check on your friends, report funny stories and updates back to me to share with everyone so we can see who is doing what. The Reporter can be used to share what your company is doing to get through the pandemic, what your family is doing, send me your How I Got Where I'm At....anything to keep our members in the know.

Sympathy and prayers are extended to two families that have suffered the loss of a parent. Remember Claudia and [Wes Sturges](#), whose mother Anne Jenkins Sturges passed away on April 21st. [Phil Volponi's](#) father, Mario Volponi passed away April 26.

CHUCK HOWARD, Chief Executive Officer, Autobell Car Wash: "As of today, we have provided our Interior Disinfectant service to more than 100,000 first responders, government staff, and essential worker vehicles! We humbly share that good news regarding our efforts to help flatten the curve of COVID-19. Since March 24, this service was provided at no additional cost, and we will continue to provide this service at no cost until this pandemic is over.

Our essential workers are still actively commuting for work, and we recognized the need for those workers to receive disinfectant solutions. As such, we are also offering our Interior Disinfectant service **at no additional cost** to interior cleaning options for essential workers.

Safely maintaining and disinfecting the vehicles of those who provide vital services is of paramount importance right now. While a few of our locations have temporarily closed to adapt to the need of their respective communities, you can continue to reference our website for the most up to date information on your local Autobell location's hours of operation."

BYRON BULLARD: Spoke to Byron Bullard this morning and he is doing well. Even though his facility (Carriage Club) is not allowing residents to leave their room, he is adapting and getting what exercise he can. He says hello to his Rotary friends and misses seeing all of you.

RALSTON POUND: Ralston called to say Aldersgate has their first case of the virus. His facility is also locked down; he is doing very well and is interested in participating in the Zoom meetings!

GENE WILLIAMS: Gene called the Rotary office this week to check in and is getting along pretty well. Barbie still faces health issues and the two do their best to take care of each other.

BLOOD DRIVE: Rotary Club of Charlotte and the American Red Cross BLOOD DRIVE @ SMS Catering (1764 Norland Road). May 19, 2020. 10:00am – 3:00pm. To make an appointment, please go online to redcrossblood.org and enter keyword "UptownRotary." Eleven people have registered – a total of fifty people are needed to make this a successful event.

The UNC System has selected Sharon Gaber as UNC Charlotte's new chancellor. Gaber currently serves as president of the University of Toledo in Toledo, Ohio. She becomes the fifth to lead UNCC following a nationwide search. Gaber is the second woman to lead the institution, following in the footsteps of university founder and philanthropist Bonnie Cone. Current Chancellor Phil DuBois is retiring June 30 after 15 years.

ONE MORE SHOUT OUT...

KIDS IN NEED: It's simple and quick, for every post, 20 pencils will be donated to underserved students thru Kids in Need, thanks to BIC's generosity. The goal, 50,000 posts between Facebook, Twitter, Instagram, LinkedIn and TikTok = 1 million pencils! Please consider posting or re-posting [#PostforPencils](#) on your social media platforms.

MEMBERSHIP

07/01/2019 276 *New Members:* Joe Morris
04/28/2020 269
Net Increase -7 *Resignations:* Larry Broome

CELEBRATIONS

BIRTHDAYS (05/06/2020 – 05/12/2020)

05/09 – Fernando Ycaza
05/12 – Gene Williams

WEDDING ANNIVERSARIES (05/06/2020 – 05/12/2020)

05/06 – Katherine Pierce & Mike Hawley
05/07 – Julie Haack & David Murray
05/08 – Burgl & Ronnie Pruett
05/08 – Katheryn & Kyle Woodruff
05/11 – Randi & George Edmiston

ROTARY ANNIVERSARIES (05/06/2020 – 05/12/2020)

21 years – John Tabor

UPCOMING PROGRAMS (utilizing Zoom)

05/05 - Krishneel Maharaj, The Mind & Movement Company, Coping & Resilience during the crisis
05/12 - Tory Summey & Bruce Thompson, Parker Poe Adams & Bernstein, Federal Pandemic Relief
05/19 - Brent Cagle, Charlotte Douglas International Airport
05/26 - Interact Service Award
06/02 - HIGWIA (Reggie Johnson and Kevin Poet)

PRESIDENT JOHN: The club will closely monitor and follow both Federal and State guidelines to see when we can hold a live meeting. At this point, that is probably not going to happen until mid-June.