



2019 - 2020 Board Members

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HOW I GOT WHERE I'M AT Kyle Woodruff and Kevin Loux



HIGWA Chair Cheryl Banks pulled another rabbit out of the hat Tuesday, June 2, with a How I Got Where I'm At presentation from banker Kyle Woodruff and a brief COVID-related economic outlook from Kevin Loux, Charlotte Works director of labor market intelligence.

A Wilmington native, Kyle grew up “a kid at the beach” and much of his youth revolved around St. James Episcopal Church and Scouting. An Eagle Scout, Kyle said Boy Scouts is “very important” in his life, helping foster his “great love for camping and the outdoors.” As a Scout he attended both Philmont Scout Ranch in New Mexico and the Boundary Waters Canoe Area

Wilderness in Minnesota.

He also spent a great deal of time sailing and fishing around the Carolina Yacht Club at Wrightsville Beach. “I miss it living in Charlotte,” he admitted.

Having grown up an admitted “diehard Wolfpack fan,” he matriculated instead to the University of North Carolina at Chapel Hill and developed a new loyalty. While at UNC he served on the Honor Court.

In 2005, Kyle “leveraged” his economics major and English minor into a comprehensive yearlong training program at First Citizens Bank in Charlotte and he's been with the bank since. First Citizens is the largest family-controlled bank in the U.S. with operations in about 20 states. He is currently a senior vice president and manager of business banking. He heads five-team business development lenders.

“I've learned a lot recently about the Small Business Administration (SBA) Paycheck Protection Program and I'm still learning to navigate the SBA waters, but it's been a great learning experience and a great opportunity to help some folks during some challenging times.”

From 2008 to 2010 he earned his MBA from Wake Forest University and in 2010 he married his wife Katheryn. They just celebrated their 10th anniversary but unfortunately the pandemic cancelled their celebratory trip to Italy.

The Woodruffs now have the daughters, one almost 5, one 2 and one 8 months. “As you can imagine, there's not a lot of sleeping in our house” and typically at any given moment there will be an outbreak of crying. “The best thing that's happened recently is the reopening of day care.”

Kyle is a former member of the Ballantyne Rotary Club which he joined while working in that part of the city. When he moved back uptown, he took “a brief hiatus” from Rotary but was soon convinced to join Charlotte Rotary by friends David Anderson and Doug Bean.

His current passion is fly fishing, he said. He’s chased trout in Montana, striped bass in Cape Cod, bonefish and tarpon in The Bahamas and trout in the North Carolina Mountains.

Kyle’s wife is from New Bern and his parents still live in Wilmington, so they still get to the beach regularly.



Up second, Kevin Loux, director of labor intelligence for Charlotte Works, gave an economic update based on some of the latest COVID-10 community indicators he and his organization deal with daily. Included with the Reporter is a link to the slide deck Kevin used with his remarks.

Charlotte Works is a community organization leading the development of a skilled and in-demand workforce by engaging businesses, aligning community partners, empowering and connecting job seekers to meaningful employment, and fostering inclusive economic growth.

Kevin sought in his presentation to put current economic indicators into perspective to help us understand the scope of the impact of COVID-19 on the community.

“I’m sure everyone has seen the unemployment claim numbers,” he said. “Over 40 million people in the United States have filed for unemployment since mid-March. Put into perspective 14.7 percent unemployment “is a lagging data point, and it does not contextualize the labor force participation rate.”

Pre-2008, the labor force participation rate was around 68 percent. It never fully recovered. It was hovering around 62 percent to 65 percent. When you look at the percentage of people who have filed for unemployment as a percentage of the total workforce, we’re at 26 percent nationally – a little lower in North Carolina and Mecklenburg County.

“Over 100,000 people have filed for unemployment in Mecklenburg and that’s just through the end of April so there’s a one-month lag,” Kevin said. There are fewer jobs, especially in the hospitality industry, and more people in need than ever, he explained.

Kevin’s organization, Charlotte Works is part of an effort sponsored by five agencies including his to create a Charlotte Region COVID-19 Dashboard. Organizations include the City of Charlotte, the Charlotte Regional Visitors Authority, Federal Reserve Bank of Richmond, and the Charlotte Regional Business Alliance.

The need is greater than ever right now, he continued. Agencies that traditionally provide services in such times [Goodwill, Charlotte Area Fund, Center for Community Transitions, etc.] have also been severely affected by COVID-19. At a time when the need is greatest, the community is coordinating fewer resources to help those in need.

We are often asked the question, “what is a living wage in Charlotte?” and the simple answer is that a living wage is the amount that sustains a family. Living wage is calculated by determining what wage will enable a family to meet their basic needs.

While the answer is simple, what makes a living wage complex is the understanding that family composition varies for everyone. (See slide Living Wage is Family Sustaining.) This makes it difficult for employers because two employees in the same role could have widely divergent needs based on their family composition.

Adding to the complexity is the impact of employer-paid benefits and subsidies on a family’s ability to meet the cost of their basic needs. There are three common pathways to a living wage: Wage only, wage + employer-paid benefits, wages + Public subsidy, or some combination of benefit and subsidy. For this reason, the “living wage” or dollar amount paid to employees in hourly wages can decrease if benefits are paid by the employer.

Now that we know a living wage is the amount that will sustain a family, how do we calculate the number? To illustrate the complex nature of calculating the wage let's start with an example for a single mother with 2 kids in Charlotte relying on the wage and public subsidy pathway (illustrated on slide Calculating Family Sustaining Employment).

The living wage numbers for each household size assumes employer-paid benefits. If these employees do not receive employer-paid benefits they are relying on public subsidies and subject to the benefits cliff, or to reach family-sustaining levels on wage only the numbers need to be 30% higher. Even if you pay benefits, they could still rely on subsidy to reach a family-sustaining threshold.

Going forward there will be fewer jobs and more competition for them, Kevin noted. There will be more talented people to choose from. If we do as in the past, the most talented will be chosen first. If we're not intentional about how we approach this conundrum, we will leave another generation behind.

<https://app.powerbi.com/view?r=eyJrIjojYjZiN2RkNjQtODViYi00OTIzLWExMTUtNzUyMmU4OTdhOWQ5IiwidCI6ImE0Yzc0NjYxLTU4ODItNDU4YS05NTQwLTkwYTEzYTAzZTQ1ZSIsImMiOjJ9>

By **Henry Bostic**

CLUB NEWS

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.

HARRIMAN JETT: I am very proud to report that this afternoon, May 21, 2020, my granddaughter, Isabel Pernia, was commissioned as a 2nd Lieutenant in the US Army at Fort Benning, GA. Her chosen branch to further her career in the Army is "Armor", which, I discovered, involves battle tanks, Stryker and Bradley armored vehicles along with forward reconnaissance operations on the battlefield. Isabel graduated from South Meck and received her bachelor's degree from the University of North Carolina-Chapel Hill, with a double major in War, Peace and Defense and Political Science with a minor in Linguistics.

KIM BRATTAIN: Kim Brattain Media just found out they won 3 national Telly Awards for a film for Safe Alliance, the domestic violence shelter here in Charlotte.

SCOTT GAIKENHEIMER: If Scott can join the Tuesday Rotary zoom calls from his home in Hawaii (6 hour time difference) – anyone can!

KIM McMILLAN: Canopy Housing Foundation and Realtor® members are calling on area youth who are engaged in service and improving the community to apply for the Canopy Housing Foundation's Youth Excellence in Service (YES) Award. The award was initiated to recognize and celebrate area youth working to improve the quality of life in the region. Local youth actively engaged in community service projects are encouraged to submit their nomination by July 15, 2020. The chosen recipient will receive a commemorative plaque and \$500 will be donated to the charity of their choice in their name. The recipient will also be honored at the foundation's awards luncheon on September 5, 2020 and/or at the recipient's school assembly. For more information, or to apply, please visit <https://www.canopyhousingfoundation.org/yes-award/>.

ROTARY SCHOLARSHIP GOLF CLASSIC: Plans are moving forward to hold the 18th Annual Rotary Scholarship Golf Classic on September 28, 2020 at Pine Island Country Club. You can find the registration form on the website: www.charlotterotary.org. Click on the Events tab on the top row and follow the link.

Jerry Coughter has volunteered with members of the Dilworth South End Rotary club to help out at MedAssist. Volunteers are needed every Tuesday morning through June and you do remember – **Lori Giang** of Charlotte Rotary is CEO of this organization. Contact Jerry or Lori (lgiang@medassist.org) for additional details.

MEMBERSHIP

07/01/2019 276 *New Members:*
06/02/2020 268
Net Increase -8 *Resignations:*

CELEBRATIONS

BIRTHDAYS (06/10/2020 – 06/16/2020)

June 11 – Tom Bartholomy; Rick Fogle
June 12 – Suzanne Bledsoe
June 13 – Chris Thomas
June 14 – Jay Westmoreland; Jennifer Nichols

WEDDING ANNIVERSARIES (06/10/2020 – 06/16/2020)

06/12 – Rhonda & Bill York; Karen & Herb Harriss; Claudia & Wes Sturges
06/13 – Deborah & Steve Meckler
06/15 – Beth & Stuart Hair
06/16 – Mary & Brian Gibson; Peggy & Bob Culbertson

ROTARY ANNIVERSARIES (06/10/2020 – 06/16/2020)

03 years – JT Simpson
06 years – Sandra James
11 years – Mark Turner
19 years – Tom Bartholomy (16 in another club)
21 years – John Scharer

UPCOMING PROGRAMS (utilizing Zoom)

06/09 – Bill Tobin, ShelterBox
06/16 – John W. Galden, Gensler, Reopening public spaces from an architect's view
06/23 – Dena Diorio & Joe Penner, Meck Cty response to Covid-19
06/30 – President's Change-Over (tentatively to be held at SMS Catering – RSVP to follow)