

# INTERNET

From A9

of fiber-optic cables owned by CenturyLink. ATMs went down, stores couldn't process credit cards, college students in Flagstaff had to put their research on hold, and even 911 emergency service was lost.

Earlier this month, several thousand people lost Internet and phone service for half a day when an electric company crew accidentally cut a fiber-optic line in northern New Mexico.

When an underwater fiber-optic cable became wrapped around a big rock and broke in 2013, some residents of Washington state's San Juan Islands were without Internet and telephone service for 10 days.

Among them was aerospace consultant Mike Loucks, who said he was shocked to find out his home phone, cellphone and Internet service did not work independently of each other. All went down because they relied on the same cable. He ended up taking a ferry to the mainland to dial in to conference calls from his car outside a McDonald's.

"When I figured out what all had been routed to this cable, it's a single-point failure thing," he said. "That's pretty dumb. Why don't you guys have a backup cable?"

He was so frustrated that he switched Internet providers.

CenturyLink, the broadband provider in the Arizona and Washington outages, declined to make officials available for an interview about its Internet infrastructure. But spokeswoman Linda Johnson said in an email that the company acts quickly to restore service and "is constantly investing in its

local network and strives to deliver new services and build redundancy where possible."

After the San Juan Islands outage, CenturyLink spent \$500,000 to install a microwave system that now backs up the underwater cable. A microwave system is wireless technology that relies on a series of above-ground antennas or towers to transmit data. It's more often used in rural areas.

Companies have been deploying more than 10 million miles of fiber annually in the U.S., increasing the risk of damage from backhoes, trench-diggers and shovels, according to an analysis by a network reliability committee of the Alliance for Telecommunications Industry Solutions. The number of outages on high-capacity fiber-optic lines in the U.S. more than doubled from 221 in 2010 to 487 last year, according to the Federal Communications Commission.

Fiber-optic cables form the spine of the Internet. A fiber bundle contains dozens of tiny glass fibers — each about the width of a human hair — that use light waves to transmit data. The fibers often are buried along existing rights of way for highways, railroads or pipelines. It is common for a telecommunications company to install the cables and then lease space on them to others.

That saves money for everyone involved. But it also means outages can affect a wide variety of services.

As early as 1995, the U.S. Commerce Department's National Institute of Standards and Technology warned that the "power of optical fiber technology is diminishing the number of geographic transmission routes," concentrating the flow of

information and "resulting in an increase in network vulnerability."

Since 2009, the U.S. Agriculture and Commerce departments have provided about \$10 billion in grants and loans to expand broadband Internet access. The departments said recipients were encouraged but not required to build redundancies into their projects.

The FCC says about half the rural U.S. lacks access to high-speed Internet service. It plans to distribute about \$20 billion over the next five years to support rural broadband. It does not require recipients

to build network backup systems against outages.

The funding "is designed to expand broadband to as many rural Americans as possible while not increasing the cost of the program" to customers, FCC spokesman Mark Wigfield said.

The FCC recently increased its oversight of Internet providers by classifying them as "telecommunications services" that must operate in the public interest. But that doesn't carry any new mandate for Internet network redundancies, because such backups aren't required of phone companies, he said.

Some states have laws specifically barring the regulation of Internet service, and it's outside the jurisdiction of many state utility regulatory agencies.

Washington state Rep. Jeff Morris, who represents the San Juan Islands and is chairman of the House Technology and Economic Development Committee, said lawmakers are hesitant to require redundant lines for fear they will lead to higher Internet and phone bills for their constituents. His colleagues have discussed taxing access to Internet services, but that is prohibited by federal law.

"It really spoils our ability to generate revenue to give better service and reliability to our constituents," he said.

Some state officials are nonetheless trying to nudge Internet providers to develop backup plans.

"Dependability is premier to the Internet these days," said Sandy Jones, a member of New Mexico's Public Regulation Commission. "Redundancy — two paths out, three paths out — is really critical for businesses. Just think of restaurants, gas stations, all the things that shut down when there's no Internet line."

# Achievements

## Ruhl&Ruhl Realtors Announces Sales Production Achievements

Caroline Ruhl, President of Ruhl&Ruhl Realtors, is pleased to announce that **Kurt Johnson** of the Bettendorf Office has achieved Gold Club; **Connie Coster**, **Peg Hopkins**, **Melissa Korte** and **Brent Scogland** of the Bettendorf Office and **Alicia Lillyblade** and **Sheri Paper** of the Davenport Office have achieved Bronze Club.

For more information, visit [RuhlHomes.com](http://RuhlHomes.com).



Kurt Johnson



Connie Coster



Peg Hopkins



Melissa Korte



Brent Scogland



Alicia Lillyblade



Sheri Paper

## Mel Foster Co. Announces Sales Production Levels

Mel Foster Co. is proud to announce the following agents and their sales levels: **Brad Gibson** of our Bettendorf office has reached the 2 Million dollar sales level, Brad is licensed in Iowa and Illinois. **Diana Franks** of our Geneseo office has reached the 2 Million dollar sales level, Diana is licensed in Illinois.



Brad Gibson



Diana Franks

## Orion Bancorporation, Inc. Shareholders Meeting

The 124th annual meeting of the shareholders of Orion Bancorporation, Inc. was held on Monday, March 16, 2015 at The Quad City Botanical Center, Rock Island.

President **James R. Dingman** informed stockholders that in 2014, net income reached a record high \$3,736,000. The Return on Equity was 8.98% and the Return on Assets was .92%, both of which were similar to 2013.

Total assets are \$398 million. The company ended the year with \$219 million in outstanding loans, an increase of 8%.

As of December 31, 2014, stockholders equity in the company was \$44.3 million. This equates to a book value of \$573 per share or 11.13% of assets. Tier I capital grew by 9%. The company declared regular dividends of \$7.25 per share during 2014, an increase of 7%.

Dingman reviewed progress made on a number of topics including a branch expansion in Moline, branch growth, new technologies, and the bank's 125th anniversary.

Dingman introduced **Matthew P. Bollinger** who joined BankORION in August 2014 as Executive Vice President. Before joining the Bank, Bollinger was a partner with WIPFLL, LLC and worked with community banks doing audits, loan reviews, and merger/acquisition engagements.

The company elected James R. Dingman, Daniel J. Wahlheim, and Alan F. Wright to the board of directors for three-year terms. Other directors include Timothy J. Fritz, Howard W. Nightingale, Jerry L. Goddard, Charles H. Langman, and Matthew N. Miller.



James R. Dingman



Matthew P. Bollinger

## Barb Goettig wins Per Mar Security Services 2014 President's Award!

As the Accounting Manager for Per Mar Security Services, Barb's long-term knowledge acquired over her 40+ years, along with her positive attitude make her a very rare and valuable member of the Per Mar team. Her leadership through various large projects over the years has been a significant contribution to the success of Per Mar. Barb goes above and beyond to help where she can on a daily basis. We congratulate her on winning the 2014 President's Award!



Barb Goettig

## Tagtmeier Named Market President - Quad Cities

Kent M. Gaudian, President and CEO of Two Rivers Bank & Trust is pleased to announce **Eric Tagtmeier** was recently promoted to Market President - Quad Cities.

Eric has 16 years of experience in the banking industry and joined Two Rivers Bank & Trust as Vice President, Commercial Lending, in 2013. He resides with his wife and children in LeClaire, Iowa.

Two Rivers Bank & Trust, a wholly-owned subsidiary of Two Rivers Financial Group, has banking centers located in Ankeny, Burlington, Coralville, Des Moines, Iowa City, Mediapolis, Mt. Pleasant, New London, West Burlington, and West Des Moines, and a loan production office in Bettendorf. Two Rivers Bank & Trust reported total assets in excess of \$660.8 million as of December 31, 2014.



Eric Tagtmeier

## Andrea McGovern Joins DeWitt Bank Tax and Accounting Services

DeWitt Bank Tax and Accounting Services is pleased to announce **Andrea McGovern, CPA** has joined the bank in the role of Accounting Manager. Andrea will be responsible for assisting clients with bookkeeping, payroll, income tax preparation, tax research, and tax planning.

"Andrea is a great addition to our strong team," said Greg Gannon, President and CEO of DeWitt Bank & Trust. "With over 20 years of experience working with individuals and business owners, she is an excellent resource."

Prior to joining the staff at DeWitt Bank Tax & Accounting Services, Andrea owned her own accounting practice and worked for two local CPA firms. She also has experience in investing and retirement planning. She holds an Accounting Degree from St. Ambrose University, and a Masters in Accounting from the University of Iowa.

A lifelong resident of the Quad Cities, Andrea enjoys playing tennis, being outdoors, and spending time with her family.

Andrea is active in the community and volunteers on her church finance council and other local organizations.

### About DeWitt Bank and Trust

DeWitt Bank and Trust, headquartered in DeWitt, Iowa, is a premier full-service bank serving eastern Iowa. The bank is a leader in providing financial solutions to consumers, small businesses, farmers, and commercial clients. To learn more, visit [www.dewittbank.com](http://www.dewittbank.com).



Andrea McGovern CPA

## Kimberly Car City Pleased to Announce Two New Employees

Kimberly Car City of Davenport is pleased to announce that **Klint Rice** and **Dave Luciani** are now part of the Kimberly Car City team. Klint most recently served as the Public Works Director with the City of Geneseo. Prior to that, he was employed as the Service Manager and in Commercial Sales at Holland & Sons - Geneseo. Klint brings his upbeat, positive attitude and organizational skills to the Kimberly family as the recently-hired Parts Manager. Dave, a Geneseo native, has been employed in the auto industry for more than 35 years. He made the move back from Kansas to Iowa when he was hired as the Sales Director last September. "Kimberly Car City is proud to have Klint and Dave on board to help the dealership better serve its customers and make the car-buying experience even more enjoyable," said Dale Zude, managing partner of Kimberly Car City. "We're happy to welcome them to the team!"



Klint Rice



Dave Luciani

## Courtesy, Kimberly, Key Auto Dealerships Pleased to Partner with Allstate Insurance

In his commitment to serve his customers, dealership managing partner Dale Zude has partnered with Allstate Insurance to offer a personal line of insurance to all new and existing customers of Courtesy Car City and Key Auto Mall in Moline, Kimberly Chrysler, Jeep, Dodge, Ram, Kimberly BMW and Courtesy Ford of Davenport. Allstate agent **Brad Zude**, who has worked for the dealership group for 10 years, is now available to provide new and past customers with a personal insurance quote, including auto, motor, home, life and boaters insurance. Brad is excited about this partnership opportunity and is happy to help this collection of dealerships become a more full-service, customer-friendly operation. For more information, visit [www.764HANDS.com](http://www.764HANDS.com).



Brad Zude

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## IHMVCU Announces Staff Achievements

The IH Mississippi Valley Credit Union Million Dollar Club recognizes Mortgage Loan Originators for excellent member service and high productivity levels. Our February inductees include **Tasia Bunker**, **Kelly Love-Sherrick** and **Brook Viktor**. For all of your Mortgage Loan needs contact the Mortgage Department through our website [ihmvcu.org](http://ihmvcu.org).



Tasia Bunker



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Brook Viktor

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