

TOM JOHNSON — A LIFE

A biography is a written portrayal of a person, place, or thing. They are some of the oldest forms of writing, from the ancient clay tablets to yesterday's newspaper notices. Biographies have been a constant literary form because human beings have always been curious about their leaders, their kings and elected officials, and certainly their successful businessmen, such as Tom Johnson.

But every biography is different because it is the record of a unique individual, and his or her characteristic life.

Tom Johnson was a child of the Depression. While he was born in rural Kentucky, he was raised in Roseville, Illinois. Rural Illinois in those days was shaped by pressures from World War II and from the harshness of life on the land which was still mostly a state of dirt trails and gravel roads. Most Illinois farms in 1937 did not have electricity.

The work we do over a lifetime can be selected by an individual's choice or it can happen over the meanderings of his or her lifetime. Tom's career choice grew out of his childhood and family needs. Early on he came to understand that work was a necessity. As a boy he learned that the farm demanded many hands, that his father needed help to work the land, to tend cattle, to till the crops. Work became a way of life.

He attended and graduated from Roseville High School and during those younger years he held a variety of jobs, as a garage mechanic, as a laborer erecting elevator bins, painting buildings. He married a young lady from Roseville and his family grew, subsequently they had three children, seven grandchildren and one great grandchild. Always proud of his family, he made sure his children attended college, but he never did himself: work remained his principal focus. His working life began on the farm and that pattern became the model for the rest of his life.

Most individuals like Tom found squandering time a major sin: one had too little time and too much to do. His first bank job was in the early 1950's. He would

work, learning the banking trade during the day, and in the late afternoons and evenings he would drive a school bus, not only for the extra money, but because it gave him a chance to attend sports events which he dearly loved and followed his entire life.

He also loved banking in all of its aspects, but the specific requirements of loans became his specialty, especially farm loans. He came to be known as the “farmer’s banker.” He would meet a farmer at dawn, in the field because Tom had the time, the farmer didn’t. He developed the loan department and made it one of the strongest in the region.

But as he refined his banking capacities he was touched by another aspect of the financial life: philanthropy. Someone once said, “philanthropy is an American invention,” which is probably an exaggeration, but certainly the United States has seen enormous growth in charitable giving over the last 200 years.

In the early 1980’s Tom was asked to join the Board of Trustees of the Mellinger Foundation which had been established in Monmouth, Illinois in 1959 to honor one of the early twentieth-century telephone executives. The primary purpose of the Foundation is to create wealth in order to give it away, to provide college scholarships. Tom as a businessman was trained to see money as profit, now he learned to see it as gift, a radical new reality for him. Changing his mind about money, from a banker’s point of view that talked of interest rates, profit, commercial needs and, growth of shareholder stake, to such things as free-scholarships, given without charges as gifts, took some adjustment. But he saw the need. During his years as Trustee and President of the Foundation, he witnessed the continuous growth in college costs and the careening increase in student debt. Thus he became a champion of the philanthropic spirit.

During his years with the Foundation he guided the Foundation’s mission, providing several million dollars for helping to underwrite individual student costs. The banker and the philanthropist had become one.