

HCI Conference Welcome: Clubs More Important than Ever

Jan Ruhde, director of the Millennium Club at Iowa Falls State Bank in Iowa Falls, Iowa, greeted club directors, Preferred Tour Operators and partners during the opening ceremonies of the 2015 annual conference of Heritage Clubs International. The meeting, which took place at the Town Center Marriott Hotel in Charleston, W.V., opened Monday afternoon, March 9 and concluded the evening of March 12. Ruhde is chairman of the HCI Advisory Board.

“The economy is improving, and community banks are generally doing better this year than they did a few years ago,” Ruhde said in a welcoming speech. “Still, the environment is challenging. Low interest rates mean that it is easy for customers to park their money at the bank. With the economy perking up, however, there is talk that interest rates will rise, which will make deposit-gathering once again competitive. This will make our jobs all the more important. A bank club is about building relationships in order to attract and retain deposits -- deposits that fund millions of dollars in loans at our banks.”

Following are selected excerpts from her opening comments:

“In addition to attracting deposits, our job is to create networking or relationship-building opportunities for our colleagues

at the bank with some of the best customers in town, that is, our club members. Wealth management services, trust services, and a host of other products are key to bank profitability and our clubs provide the platform for the bank to reach more people with those products and services.

“As the club becomes more important, it becomes more important that you communicate effectively and consistently with your bank’s management. Do you know how to communicate the value of your club to your bank management? Be sure to remind them of the relationship-building possibilities created by your club. A bank officer may spend more time with a prospect on one of your trips than he or she otherwise would over the course of a year or more without the benefit of club-sponsored travel. Successful banking is all about relationships and at so many banks that starts in the bank club.

“Group travel remains the crown jewel of our programs as there is no stronger way to build relationships in a short period of time than to travel with our customers and give them great personal service. They do truly become our close friends and in our efforts to help them, we extend valuable banking services to them.

“Despite evolving circumstances with demographics and

trends in travel, our customers still want unique travel experiences. And they still want to travel at a high level with outstanding service providers.



“To that end, it is incumbent upon us as bank club directors to work with our Heritage Partners and our PTOs to get more creative, and to provide our customers with travel opportunities we know they will enjoy.

“Our best friends these days are our travel partners. Our PTOs remain our best friends and continue to make us look good in front of our customers. When we arrive at our destination and are met by a friend, our customers notice! They are impressed; they feel important, and this makes the bank look very good. The PTOs make our job so much easier with your travel knowledge, local expertise and general sense of what we need.

“On behalf of all HCI banks and their club directors I want to thank our Heritage Partners and PTOs for everything you do at Peer Group Conference and throughout the year to make our customers’ travel dreams come true. So fellow club directors, please use our Partners and PTOs as your first choice every time you are planning travel.” ■

Education Takes the Spotlight at 2015 HCI Conference

The 2015 Heritage Clubs International annual conference included more educational sessions than ever. On Tuesday, March 10 and Thursday, March 12, the day opened with educational presentations during breakfast: “Dealing with Difficult People” and “Email Management Tips” featured professional speakers who informed and challenged the audience. (See coverage on pages 5-6.)

Several club directors presented educational sessions. **Valerie Kelsey**, CBCD, director of the Premier Club at D.L. Evans Bank in Burley, Idaho, led a session on “managing change through acquisition.” She led the Banking Task Force, which considered this challenge during the last year. A club director needs to maintain good lines of communication with bank senior management so the value of the club is appreciated at the bank’s senior levels. Furthermore, Kelsey urged club directors to consider taking on volunteer or charitable work in their communities. She said the more valuable a bank club becomes to a community, the harder it becomes to consider discontinuing a club.

Cindy Blaine, CBCD, director of the Heritage Club at Farmers Savings Bank & Trust in Traer, Iowa, offered insight

into the work of the Travel Task Force over the last year, which considered the best ways to deal with competition. She said communication with the other providers of travel in a community is essential for avoiding duplication.

Another session featured three club directors who shared their experience taking over a club after a long-time, well-known director retired. **Julia Terwilliger**, CBCD, director of AmeriClub at American Trust & Savings Bank in Dubuque, Iowa talked about the transition after

Joan Gibson retired. **Amber Thomas**, director of the Central Classic Club at Central Bank Illinois in Geneseo, talked about what it



Valerie Kelsey, CBCD



Cindy Blaine, CBCD

was like to assume the management duties from **Sheila Clary**. And **Sheila Smith**, director of the Ambassador Club at Heartland Bank in Geneva, Neb., shared her experience coming into

the job upon the retirement of **Alice Tatro**. All three retiring club directors were active members of Heritage Clubs International.

Julia Luckey-Ottenwess of the Grand Hotel on Mackinac Island, Mich., and **Shelda Rees** of the Chattanooga Area Convention and Visitors’ Bureau, led a roundtable discussion for club directors and partners. Providing a set of starter questions, the moderators encouraged bankers to ask partners anything that would help them understand the banker-partner relationship better. Partners also were encouraged to ask club directors for insight into their roles. The bankers sat at tables, with partners rotating to different tables about every 20 minutes giving them the opportunity to visit with additional club directors during the 90-minute session.

HCI Managing Director **Tom Bengtson** used one session to offer an overview of community banking industry issues. Bengtson said that four factors

(improving earnings, increasing M&A activity, technology and regulatory burden) are driving industry issues in seven areas. Those areas are 1) the influence of the Consumer Fi-



Julia Terwilliger, CBCD

nancial Protection Bureau; 2) access to capital, which may increase for some banks as a result of a



Sheila Smith

change in the Federal Reserve's Small Bank Holding Company policy; 3) data security; 4) populist attacks on the independence of the Federal Reserve; 5) increased industry consolidation will be positive for survivors; 6)

holding onto the community banking role in the payments systems; and 7) the increasing importance

of relationship-building as the industry becomes more commoditized.



Amber Thomas

In comments provided on evaluation forms, several participants said they appreciated the robust offering of educational programming.

"The education was superb," said **Rob Callahan**, director of the Gold Club at First Midwest Bank, Poplar Bluff, Mo. "The education far exceeded my expectations," said the first-time attendee. ■

Banking Task Force

- **Val Kelsey**, CBCD, Chair, D.L. Evans Bank, Burley, Idaho
- **Lois Dunbar**, Prairie State Bank & Trust, Springfield, Ill.
- **Kathy Gulland**, F&M Bank, Falls City, Neb.
- **Doreen McKinney**, CBCD, Mascoma Savings Bank, Lebanon, N.H.
- **Linda Wendl**, Guthrie County State Bank, Panora, Iowa

Travel Task Force

- **Cindy Blaine**, CBCD, Chair, Farmers Bank & Trust, Traer, Iowa
- **Vicky Bauer**, Century Bank, Shenandoah, Iowa
- **Amy Evans**, D.L. Evans Bank, Boise, Idaho
- **Carla Meierotto**, CBCD, Lees Cty. Bank & Trust, Fort Madison, Iowa
- **Mary Nicholson**, First Citizens National Bank, Osage, Iowa
- **Deb Sundall**, Farmers Trust & Savings Bank, Spencer, Iowa

Technology Task Force

- **Muriel Clark**, Chair, North Platte/Lincoln Cty. CVB, North Platte, Neb.
- **Kim Knes**, Elgin State Bank, Elgin, Ill.
- **Beth Wiles**, Pulaski County Tourism Bureau, Pulaski, Mo.
- **Renee Zaiser**, CBCD, Two Rivers Bank & Trust, Burlington, Iowa

Veterans Task Force

- **Diane Susong**, CBCD, Chair, Home State Bank, Crystal Lake, Ill.
- **Becky Custer**, First National Bank of Griffin, Ga.
- **Lois Reynolds**, Iowa Trust and Savings Bank, Centerville, Iowa
- **Jan Ruhde**, CBCD, Iowa Falls State Bank, Iowa Falls, Iowa

Participants Honored

Two participants in the 2015 Heritage Clubs International annual conference were honored with awards on March 12 in a festive closing ceremony at the Clay Center for the Arts and Sciences in downtown Charleston, W.V.

Jan Ruhde, CBCD, Iowa Falls State Bank, Iowa Falls, Iowa, was presented with the Spirit Award, as voted by the members of the HCI Board of Advisors. Ruhde said the honor came as a "complete surprise" as she thanked her colleagues in remarks she delivered upon receipt of a plaque and flowers.



Amanda Allcock, Crazy Horse Memorial, Crazy Horse, S.D., was selected by the HCI staff as the winner of the Volunteer of the Year award. She received a plaque in a presentation by **Ted Nelson** and Ruhde.



Both awards have been given annually since 2009.

FAM Offers Close-up View of West Virginia

Some 25 club directors and guests got a whirlwind tour of West Virginia March 6-9 on the Pre-FAM to the Heritage Clubs International annual conference. The Charleston Convention and Visitors Bureau hosted the familiarization tour, led by **Tim Brady**.

After pick-up from Yeager Airport in Charleston, a motor coach took the group to Lewisburg, voted “America’s coolest small town” by *Budget Travel* magazine. Participants were treated to a buffet dinner at the Lewisburg Elks Country Club, and spent the night at the Fairfield Inn.

Saturday, the group was transported to the Greenbrier Resort, the well-known historic vacation retreat for presidents, celebrities and anyone else looking for a luxury get-away. A tour of the hotel included visits to the skating pond, the famed “bunker” built to accommodate Congress in the event of a nuclear attack on Washington, D.C., and the Presidential Suite, a two-level apartment featuring seven bedrooms and a \$25,000 per night price tag. Lunch was at Drapers, one of the hotel’s restaurants, named for the woman who designed most of the facility’s interior.

Later Saturday, the group visited Tamarack in Beckley, which is located in the southeast corner of West Virginia. Tamarack is a state-owned showplace for leading artists to display and sell their wares. The center features thousands of handcrafted wood, glass and leather items — mementos that fit in your pocket all the way to furniture designed for your living room. The facility includes a theater and a restaurant, where the group had dinner.

After spending the night at the Country Inn & Suites in Beckley, the group traveled to Fayetteville to walk across the New River Gorge Bridge. But this wasn’t just any walk. Each member of the group put on a harness so that each could be tethered to the under-deck of the bridge. A guide led



The Greenbrier Resort

the group on scaffolding beneath the bridge, offering a spectacular view of the New River some 876 feet below.

The bridge, which is part of the Mountaineer Expressway, otherwise known as Highway 19, was completed after three years of construction in 1977 and today is a major attraction in the state. Every autumn the 3,030-foot-long bridge is closed for one day so that BASE jumpers and other adventurers can get their thrills while thousands of on-lookers oohh and aahh.

Lunch was at the Secret Sandwich Society in Fayetteville, also honored by *Budget Travel* magazine with a “coolest small town” designation.

Sunday afternoon the group returned to Charleston and checked into the Town Center Marriott, site of the Heritage Clubs International annual conference. There was dinner at the hotel and a city tour the next morning. The tour provided an outstanding survey of the State of West Virginia, giving participants much to think about in terms of future trip ideas. ■



The New River Gorge

Make the Most of Email

Randy Dean, a Michigan-based process management expert, told club directors and partners at the annual Heritage Clubs International conference how to increase their productivity by managing their email more effectively.



Randy Dean

Speaking at breakfast on March 12, Dean said most people misuse and over-load their email box. He said many people use their in-box as a de facto daily task list or as a highly disorganized general file box. He said the only effective use of an email in-box is to receive and process new messages. Dean encouraged his audience to “make folders and use them.”

He said received email messages should be acted upon immediately or saved for future use, but they should not remain indefinitely in the in-box.

Dean said that any email that can be handled in three minutes or less should be dealt with immediately. “For nearly 20 years, I’ve been following a principle I learned from time management guru David Allen – to handle quick little things when they come up the very first time I look at them. This keeps you from reviewing them multiple times before taking action, as well as getting buried under these items too,” Dean explained. “I’ve been following this rule with my in-box and I hit ‘email zero’ nearly every day.”

People should not let their email become a distraction, he said. The sound indicator that chimes whenever a new email comes in should be disabled, he said. Outlook allows users to establish a particular tone for emails from specific senders. This can be useful for immediately responding to high-priority emails. While this requires the user to leave the email chime on, Dean said a silent general chime can be used so only the high-priority email triggers an audible chime. Ghosting should also be turned off, as it typically proves to be little more than a needless distraction, Dean said.

Dean cited a business survey that said Americans lose productivity valued at \$650 billion per year due to interruptions at work. He said the loss occurs because it takes a typical worker

Two Members Elected to Advisory Board

Heritage Club International members elected two colleagues to serve on the HCI Advisory Board.

Val Kelsey, CBCD, of D.L. Evans Bank, Burley, Idaho was elected to a three-year term, and **Jan Ruhde**, CBCD, Iowa Falls State Bank, Iowa Falls, Iowa, was elected to a one-year term.

Concluding board terms at the conference were **Laura Kammarmeyer** of GNB Bank, Manchester, Iowa, and **Sue Evenson** of First National Bank of Gillette, Wyo. Ruhde also concluded a three-year term.

Because HCI is in the process of reducing the size of its Advisory Board, only two of the three vacancies are being filled.

Other members of the board are: **Lois Dunbar**, Prairie State Bank & Trust, Springfield, Ill., and **Kim Knes**, Elgin State Bank, Elgin, Ill., whose terms both conclude in March 2016; and **Mary Nicholson**, First National Bank, Osage, Iowa and **Linda Wendl**, Guthrie State Bank, Panora, Iowa, whose terms both conclude in March 2017.

The Advisory Board for HCI Partners is made up of: **Tim Brady** of the Charleston, WV Convention and Visitors' Bureau; **Julia Luckey-Offenwess**, Grand Hotel, Mackinac Island, Mich.; **Susan Rosenberry**, Islands in the Sun Cruises & Tours, Stevensville, Md.; **Muriel Clark**, North Platte, Lincoln County CVB, North Platte, Neb.; **Shelda Rees**, Chattanooga Area CVB, Chattanooga, Tenn., and **Michael Lundquist**, Globus Family of Brands, Winston-Salem, N.C.

four to 15 minutes to regain their focus after being interrupted.

One way to save time is to make full use of the signatures tool available in most email programs. Dean said that if a person has an email program that allows the creation of multiple auto-signatures, one or more of those signatures can be text for frequently sent emails. Changing the header for specific recipients might be the only work necessary to make this kind of a response work. This approach works well with common responses to frequently asked questions or other messages that are sent out repeatedly, Dean explained.

The vast majority of conference participants use Outlook as their email program. When Dean conducted an informal survey by show of hands, nearly everyone at the breakfast said they use Outlook. The only other program used by members of the group is Gmail. ■

2015 Heritage Clubs International Annual Conference Sponsors

Thank you to the following sponsors who helped to make the 2015 Heritage Clubs International conference experience such a success:

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Tuesday evening Trunk Show at Ivor's – Islands in the Sun Cruises & Tours, Inc.

Wednesday reception – Town Center Marriott, Charleston, W.V.

Thursday breakfast – Rapid City Convention & Visitors Bureau and Crazy Horse Memorial, Rapid City, S.D.

Thursday evening reception/dinner – Globus Family of Brands.

The Day-to-Day of Dealing with Difficult People

Often, handling a difficult situation starts with taking a deep breath.

That was an observation from Ivan Muslin, Ph.D., who spoke on the topic of “Handling Difficult People,” at the HCI annual conference at the Marriott Town Center in Charleston, W.V. on March 10. Muslin is assistant professor of Management in the College of Business at Marshall University in Huntington, W.V.



Ivan Muslin, Ph.D.

Leading groups on tours often requires dealing with an irritated customer, or someone who exhibits rude behavior. Muslin encouraged the club directors who find themselves in such a situation to remain calm and de-escalate the situation.

Muslin emphasized that the only person any one can control is themself. He said the way to calm an angry customer is to use calming language and to listen patiently. “Conflict can be minimized when one party stays neutral, carefully using non-provocative language,” he said. “Avoid using ‘you’ words or phrases and replace with ‘I’ sentiments.

For example, ‘I hear you, I am sure we can work this out’ is much better than ‘you made a mistake’.” Muslin said it also is important to focus on the issue at hand, and to avoid bringing up earlier issues.

“It oftentimes is not a person’s plan to be rude or difficult to deal with. Personalities sometimes just conflict,” Muslin noted. “However, that person may want to solve the issue just as bad as you do. Try to have a one-on-one to hash things out. You never know; you may be surprised by the result.”

Often, the club director can set the right tone for avoiding trouble by “giving direction that cannot be misunderstood, avoiding promises that can’t be kept, and following through on what you say.”

Assertive behavior when necessary is appropriate. “You have a right to take action or improve consequences when someone oversteps boundaries in their comments or behaviors,” Muslin commented.

If a situation seems to be developing, the leader should: 1) try not to take it personally, 2) put him or herself in the other person’s shoes, 3) take a deep breath, 4) avoid using polarizing language, and 5) remember that staying calm increases effectiveness and the ability to think clearly. ■