

Wonderful conference in Picturesque Vermont

The 2017 Peer Group conference was held in beautiful Vermont from March 13-17 at The Essex Culinary Resort and Spa near Burlington. Imagine a big open fireplace with warm cider, hot maple syrup being made in the sugar shacks, a sleigh ride through the woods, a culinary retreat and incredible spa, and all set in the quintessential New England setting of Northern Vermont. We had great food and entertainment along with many wonderful education and networking sessions. While we were there, we experienced a snow storm that brought us 30 inches of snow which we got to see falling from inside our "snow globe" Atrium. Our final evening festivities were interrupted by a fire alarm and we were required to evacuate the building. But club directors know how to handle the unexpected, and the party just moved with them outside and then next door. It turned out to be a blessing in disguise because we were able to take in an incredible sunset over the Green Mountains.

"A wonderful, educational, inspiring conference! Thanks to all who made it awesome!" -Renee Zaiser, CBCD
Two Rivers Bank & Trust, Burlington, IA

Who's new? We welcomed many first time attendees to Peer Group this year.

Club Directors

Kathy Bengtson	Iowa Falls State Bank	Iowa Falls, IA
Jenny Braun	Community State Bank	Union Grove, WI
Connie Brown	Kerndt Brothers Savings Bank	Lansing, IA
Laura Estes	Landmark Bank	Columbia, MO
Karla Gibson	First United Bank	Durant, OK
Kristin Hannon	Minnwest Bank	St. Cloud, MN

"Really enjoyed having time to share in discussion with each other!"
-Kathy Bengtson

Partners & PTOs

Mark Beyerle	Visit Philadelphia	Philadelphia, PA
Jim Edwards	Collette Vacations	Pawtucket, RI
Lisa Kukulski	Circle Michigan	Trenton, MI
Isabella Mastroianni	Globus Family of Brands	Littleton, CO
Julie Peters	Branson Conv. & Visitor Bureau	Branson, MO
Sonia Smith	Collette Vacations	Troy, MO
Kent Van Roekel	Mayflower Tours	Downers Grove, IL
Ezra Wood	Sight and Sound Theatres	Branson, MO

"This was a great time to get new ideas. I loved this time of sharing."
-Kristin Hannon



"As a first timer at Heritage Clubs I was pleased by several things. I love the feeling of trust within the organization. Trust between bank clubs, and trust between bank clubs and sellers. I learned a lot in Vermont because of this. Everyone was willing to be open and honest about struggles, successes, and concerns or questions. I could tell that everyone there was concerned about the well-being of their organization, but also concerned about the well-being of Bank Travel as a whole. The open discussions were very helpful to me, and I am thankful that HCI makes time for that. I also left feeling that I was given an equal amount of time to talk with each of the bank club directors which is not the case at every show I go to." -Ezra Wood

Fabulous FAM of Vermont lets club directors be the pampered passengers

Twenty-four club directors and guests were treated to a jam-packed tour of Northern Vermont starting Friday, March 10 and concluding on Monday, March 13. Karen Ballard of Vermont Tourism Network was an entertaining and informative host who accompanied the group the entire time. Vermont is one of the six states that make up New England. It is the 2nd least populous state in the country and is actually a rather small state – it is only 80 miles wide and 160 miles long.

The Pre-FAM tour covered a large portion of the state. The group traveled from Burlington on Vermont's western border (across Lake Champlain) with New York, south about 90 miles to Plymouth (which is just 80 miles from Massachusetts on Vermont's southern border), then north to Vermont's eastern border with New Hampshire, and back to Burlington (which is just 45 miles from Canada on Vermont's northern border).

The tour started on the banks of Lake Champlain at the Snow Farm Vineyard where we toured the winery, met the winemakers and sampled their wines before being treated to a tasty dinner. That evening we stayed at the Sheraton Burlington hotel where our hostess, Katie Coe had goodies waiting for us including a sample of Vermont's famous maple syrup.

After a filling buffet breakfast at the Sheraton, we headed out for a full morning of sightseeing at the Dakin Farm and Danforth Pewter before heading to the Waybury Inn for lunch. Joe Sutton, the owner of the Waybury Inn, which is famous for the Newhart television show, shared the history of the inn and how he and his wife came to own it.

In the afternoon, everyone rolled up their sleeves to help with the preservation of photos at the Calvin Coolidge State Historic Site for our VolunTourism project. We also toured the museum (thank you, William Jenney, for opening up just for us!), and learned so many interesting facts about our thirtieth president. (See more about this stop on page 4)



Snow Farm Vineyard & Winery, South Hero

After a delicious dinner at Bailiwicks, we settled in for the night at the Comfort Inn & Suites in St. Johnsbury where we were once again provided an assortment of goodies from hostess Sarah Whittemore.

In the morning, we were fed another great meal before we headed out for another full day of touring. On the way to the first stop we encountered an accident which left power lines laying across the road, so our trusty guide Karen came up with an alternative route to get us back on course without missing a beat. We were able to visit Morse Farm Maple Sugarworks where we learned how trees are tapped and the maple syrup is refined; Ben & Jerry's Ice Cream where the good stuff is made; Cold Hollow Cider Mill where owner Paul Brown explained to us the process of making apple cider and other delicious apple products before we sat down to a wonderful lunch; and the Trapp Family Lodge where we toured the amazing resort facilities owned by the family made famous by The Sound of Music, and were again treated to a delicious spread of Vermont delicacies. We ended the night at the comfortable Hampton Inn in Colchester.

The next morning, we swung by the Peer Group conference site to pick up a few others who would join us for the final leg of the sightseeing tour. We headed to Lake Champlain Chocolates and then Vermont Teddy Bear where some of us made a "friend for life" before heading to the Shelburne Museum & Pizzagalli Center in Shelburne. As we came into Burlington, we visited with Josh Palace of The Spirit of Ethan Allen on Lake Champlain before driving by the popular Church Street Marketplace on our way back to The Essex Resort.

Throughout the trip, club directors were taking notes and asking questions. Many of them were already thinking about bringing their groups back. Thank you, Karen, for a wonderful preview of the many fantastic sights and destinations in Vermont!



Shelburne Museum, Shelburne



Ben & Jerry's Ice Cream Factory, Waterbury



Ben & Jerry's Ice Cream Factory, Waterbury

Advisory Board

Val Kelsey, CBCD (2018) of D.L. Evans Bank in Burley, Idaho, will continue to serve as the Board Chair. The other banker members are **Kim Heiland** (2018) of Guthrie County State Bank, in Guthrie Center, Iowa; **Sheila Smith**, CBCD (2019) of Heartland Bank in Geneva, Nebraska; and **Amber Thomas**, CBCD (2019) of Central Bank Illinois, in Geneseo.

The partner members are **Lenni Neimeyer** (2018) of the Branson CVB in Missouri; **Matt Galloway** (2018) of Globus in Littleton, Colorado; **Ezra Wood** (2018) of Sight & Sound Theatres in Branson, Missouri, who is completing his colleague Mike Pittman's term; **Eileen Arnold** (2019) of Real Racine in Wisconsin; and **Rick Pharr** (2019) of CTN Travels in Midland, North Carolina.

At the time of the Peer Group session, we did not have decisions from nominees about their ability to serve on the HCI Advisory Board, so we did not hold an election. Since then, **Linda Cloutier**, CBCD (2020) of Community National Bank in Derby, Vermont; and **Melanie Davis**, CBCD (2020) of Farmers Savings Bank & Trust in Vinton, Iowa, have confirmed their ability to serve. They will both serve three-year terms.

Concluding their board terms this year were **Stacy Meyer**, CBCD, of Central Bank in Storm Lake, Iowa; **Karen Ballard** of the Vermont Tourism Network in Montpelier; **Sherri Guiborat** of Mayflower Tours in Downer's Grove, Illinois; **Amanda Allcock** of Crazy Horse Memorial in South Dakota; and **Mary Nicholson** of First Citizens Bank in Osage, Iowa.

All board terms expire in March of the given year.

VolunTourism Project

In keeping with our HCI tradition, the Pre-FAM tour included a stop where everyone rolled up their sleeves and got to work helping to preserve photos at the President Calvin Coolidge State Historical Site in Plymouth Notch, Vermont. Many hands made light work, and it felt great to be able to contribute to such a worthy cause!

One of the best preserved presidential birthplaces in the nation, Plymouth Notch is virtually unchanged since the early 1900s. This rural Vermont village includes the homes of Calvin Coolidge's family and neighbors, a general store, church, cheese factory and the 1924 Summer White House office.

Calvin Coolidge was born here in 1872 and was sworn in as our 30th president in the family homestead in 1923. He is buried in the town cemetery with seven generations of his family. Thirteen buildings are open to the public, as are the surrounding grounds and gardens.

A major interactive, multimedia permanent exhibition in the new Coolidge Museum & Education Center uses Coolidge's own words, objects from his life and period newsreels to tell the story of how a boy from rural Plymouth Notch became President of the United States.



It was a pleasure to welcome everyone to our beautiful state of Vermont. I always look forward to getting together with HCI friends and meeting new ones. We all share a very special bond and closeness, exchanging thoughts and stories about our clubs, tours, and families.

The educational and networking sessions are interesting and informative. A lot of great feedback. The enjoyable thing about "Travel Expo" scheduled appointments is it gives everyone the opportunity to have "one on one time" with each other.

I thought our keynote speakers this year, Kimberly DuBrul and Janis Cooper, were exceptional. Both of them shared very personal stories that were inspirational.

It was an incredible week! -Linda Cloutier

Congratulations to the new **Certified Bank Club Director (CBCD)** graduates who received their certificates at the 2017 Peer Group conference.

Sheila Smith
Heartland Bank
Geneva, NE



Stacy Meyer
Central Bank
Storm Lake, IA

Each year we recognize and award two deserving individuals for their contributions to Heritage Clubs International. The Spirit Award recipient is selected by the board members for his or her enthusiastic participation throughout the year. The Volunteer of the Year recipient is chosen by HCI staff to show our appreciation for his or her assistance to us. Both awards have been given annually since 2009.

Stacy Meyer, CBCD, Central Bank, Storm Lake, Iowa, was presented the Spirit Award. Stacy's passion for and assistance with collecting stories from current and former club directors helped make the This Is Us storybook a reality.

Linda Cloutier, CBCD, Community National Bank, Derby, Vermont, received the award for Volunteer of the Year. Linda's willingness to fill-in on the board for another member who was unable to attend the meeting, her service on the Banking Task Force and charitable demeanor made her the obvious choice to be this year's recipient.



"The family, fellowship and ability to establish relationships is a special part of the HCI offering...but when it comes to developing travel opportunities, destinations take note, the Heritage Club Directors are consummate professionals ready to get down to business planning unique experiences for their guests." -Karen Ballard

Spotlight on Baby Boomers

Peer Group is known for its great educational sessions, and this year was no exception. There were sessions on ordering your life for optimal performance, becoming more aware of yourself and the way you are perceived by others, health and wellness, task force reports, training on the new HCI web-based database, industry updates, and panel- and networking-discussions. Many of these were intentionally focused on the subject of Baby Boomers, while others wound their way onto that subject due to significant interest in it. The first of the intentional ones was the Tuesday presentation by **Linda Cloutier**, CBCD, club director Community Circle at Community National Bank in Derby, Vermont, and **Cherie Westbrook** of the Southern Nevada Regional Office in Laughlin. Linda chaired the **Banking Task Force** who spent 6 months working on the question of how to engage the Boomer market in bank club activities. They determined that while the vast majority of Boomers are still working, they are beginning to feel as though they can start to spend their money on things they want to do instead of on family obligations. Although they want help in planning, when it comes to their financial decisions, they want to make them. Thankfully, travel is a priority for them. Three major characteristics define their style and influence their travel decisions: **1) they don't just want to see something, they want to experience it for themselves, 2) they want authentic experiences – the way the locals do it, and 3) they want to gain personal enrichment or growth through the experience.** So, when it comes to planning club events and travel opportunities, it is important to keep these preferences in mind.



On Thursday, a four-person panel shared more about this from the professional perspective of our partners. **Sherri Guiborat** of Mayflower Tours, **Rachelle Hildebrandt-Stoutt** of Globus, **Daniel Jacobsen** of Heritage Corridor CVB (Romeoville, Illinois), and **Sonia Smith** of Collette, shared their ideas serving combined groups of Seniors and Baby Boomers. They agreed that you can “absolutely” have Seniors and Boomers travel together, but you have to take careful steps to do so successfully. They discussed the best types of trips to choose, how to market them and how to run them in order to give a mixed group of travelers the best experiences for their preferences. Below is a summary of the points that they made to help you in planning for your own mixed trips:

- Choose the right type of trip
 - o Stay away from long motor coach tours
 - o River cruises are a good choice because Boomers like to unpack their suitcases
 - o Offer hands-on experiences and themed events
 - Wine tasting
 - Culinary options
 - Cocktail parties
 - Kayaking
 - Walking tours
 - o Offer trips where Seniors can bring their son or daughter

- Market correctly
 - o Never mix marketing; target each group separately
 - o Use your database to go after Boomers
 - Get personal in an impersonal world
 - Call them
 - Send a postcard invitation
 - Follow up with an email
 - o Use Facebook & Twitter, not Snapchat
 - o Present two separate travel shows for the same trip, one for Boomers and one for Seniors
 - o Call it a “VIP event” to make them feel special
 - o Utilize loyalty programs that offer special rewards
 - o Utilize coupons and discounts for early booking
 - o Use words like “bucket list” and “life enriching experiences”
 - o Avoid words like “tours” and “escorted tours”
 - o Never refer to Boomers as old, elderly or over-the-hill
 - o Use photos of people who are 10 years younger than your target audience
- Run them in a way that appeals to each group
 - o Allow those who want to get off the trail and into the woods to do so, while allowing those to stay who don’t want to get off
 - o Offer special excursions
 - o Offer a guide to take a group someplace while allowing others to go on their own
 - o Incorporate a good amount of free time

Ted Nelson led a banker-only networking session where the conversation turned to Boomers. He told them that Boomers feel as though “our parents didn’t care about us” because they were allowed to do their own thing. As a result, Boomers are very intentional about being involved in their children and grand-children’s lives, visiting often and attending events. These activities, along with work schedules, leave less time for travel than their parents’ generation. Connie Brown of Kerndt Brothers Savings Bank in Lansing, Iowa, offered the suggestion that bankers provide two- to five-year event schedules to their customers so they can get them on their calendars.

The knowledge about Baby Boomer preferences that club directors gleaned during Peer Group will help clubs attract and retain members. Healthy clubs is the goal of Heritage Clubs International.

DID YOU KNOW?

During a networking session at Peer Group, the 22 bankers were polled about their use of social media in marketing and club communication. Did you know that...



- *Newsletters are the #1 marketing tool that they are using?*
- *20 out of 22 (91%) bankers use a website?*
- *13 out of 22 banks are on Facebook, but most club directors can’t edit content? (marketing dept does)*
 - o *Only 3 of the 13 club directors with Facebook have a Bank Travel Facebook account?*
 - o *Only 1 of these 3 has access to “posting”?*
 - o *The 9 banks without Facebook don’t have it because management does not allow it?*

HCI 2016 Task Force members

Banking Task Force

Sara Croy - Chair	Prairie State Bank & Trust	Charleston, IL
Matt Galloway - Liaison	Globus Family of Brands	Littleton, CO
Linda Cloutier , CBCD	Community National Bank	Derby, VT
Vicki Bauer , CBCD	Century Bank	Shenandoah, IA
Chasity Norville	Security Bank	Newbern, TN
Lisa Thompson	Kaw Valley State Bank	Wamego, KS
Cherie Westbrook	Southern Nevada Regional Office of the LVCVA	Las Vega, NV
Lindsey Beasley	Rapid City CVB	Rapid City, SD
Michael Pitman	Sight & Sound Theatres	Branson, MO

Travel Task Force

Renee Zaiser , CBCD - Chair	Two Rivers Bank & Trust	Burlington, IA
Sheila Smith , CBCD - Liaison	Heartland Bank	Geneva, NE
Melanie Lisk	First National Bank in Fairfield	Fairfield, IA
Debbie Sundall	Farmers Trust & Savings Bank	Spencer, IA
Jennifer Cash	Manufacturers Bank & Trust Co.	Clear Lake, IA
DeAnn Smith	First Federal	Alpena, MI

Veterans Task Force

Stacy Meyer ,CBCD- Chair	Central Bank	Storm Lake, IA
Val Kelsey , CBCD - Liaison	D.L. Evans Bank	Burley, ID
Kim Knes	Elgin State Bank	Elgin, IL
Rob Callahan	First Midwest Bank	Poplar Bluff, MO
Becky Custer	First National Bank of Griffin	Griffin, GA
Cindy Torgerson	CorTrust Bank	Mitchell, SD
Mary Busch , CBCD	First National Bank	DeKalb, IL

Travel Task Force

Renee Zaiser, CBCD, director of the Good Neighbors Club at Two Rivers Bank & Trust in Burlington, Iowa, shared the results of the work the Travel Task Force accomplished as they tackled the issue of dealing with low numbers and how to salvage a trip when it doesn't fill. This isn't something that every club director faces on a regular basis, but the results of the survey they conducted reflected a need to address the problem for those who do. They recommend taking on this task in stages: Additional Marketing; Seeking Networking partners from other HCI bank clubs; Review Pricing to see where you can cut or save and reach out to your Tour Operator to help; Last resort is to consider the Logistics and possible changes to save money including reducing quality levels.

So first try increasing marketing efforts in order to fill the trip with your own club members. One thing that many club directors forget to do is inform the tellers. The customer-facing tellers are in a prime position to talk up a trip with the customers they already have a relationship with. Often, you can fill a trip just by making direct appeals to club members.

The next step that the task force recommends is to reach out to other HCI club directors. They may have members interested in the destination that you're offering even though they are not planning to visit that area themselves. This could be a win-win if their member joins your trip.

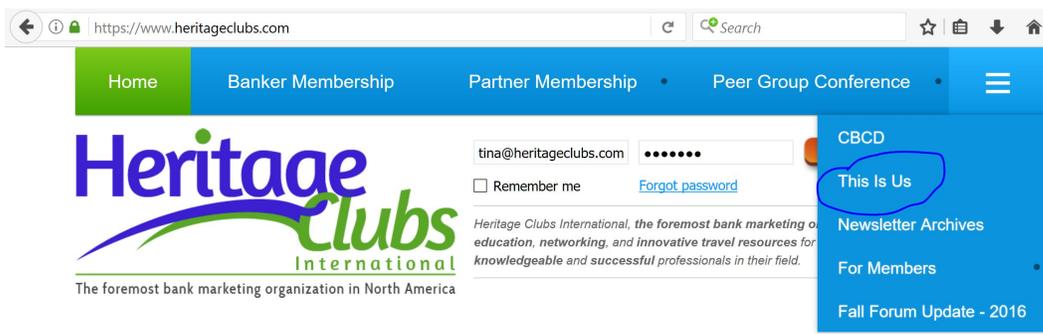
If you still don't have enough passengers to make the trip a go, you will need to start considering some concessions. Pricing strategies include cutting bank profit, offering discounts, inviting non-members without charging the standard fees, and asking PTOs for pricing adjustments.

The final strategy is to make some logistical changes to the planned trip including changing hotels (either to reduce room rate or to get breakfast included), reducing the number of guides, or choosing a different type of transportation. As a PTO, Ted Nelson has sometimes canceled and re-booked airfare to either take advantage of fare reductions or to change schedules to reduce costs.

Following some of these guidelines may very well help you eliminate cancellations and disappointment to you and your customers.

Veterans Task Force

Stacy Meyer, CBCD, director of the Emerald Club at Central Bank in Storm Lake, Iowa, and chair of the Veterans Task Force, revealed the back story and process of creating the first edition of the collection of stories from HCI club directors titled **This Is Us**. This project started as a fun little idea and became an eloquent tribute to the men and women who work hard every day to bring joy to and enrich the lives of their members through group travel. The stories are funny, unbelievable, sad, touching and inspiring. You can read it online. From the home page (www.heritageclubs.com) hover over the menu bar until the dropdown appears, then click on "This Is Us" to open the page.



"Vermont Peer Conference was excellent! Everything was very well organized, food was amazing, the FAM and Karen Ballard was fun and informational, and the networking was excellent as always. The session on Baby Boomers really hit home for our club and seemed to for others as well. The Club Directors of HCI are a pretty special group. We are not out to compete with each other and can instead help, support and boost each other up. HCI is a family and it's comforting to know you are not alone in this crazy industry." -Melanie Davis



Save the Date



**Now that you've seen
how amazing it is.....**

**make plans now to
attend the 2018 HCI
Peer Group Conference
in fabulous Branson,
Missouri**

**March 12 - 16, 2018
Radisson Hotel Branson**

**Pre-FAM Tour
March 9 - 12, 2018**

Thank you to the following sponsors who helped to make the 2017 Heritage Clubs International conference experience such a success:

Vermont Pre-FAM Tour – Vermont Tourism Network

Hotel Transfers – The Essex Culinary Resort and Spa

Directory Tab Ads –

Branson CVB

The Essex Culinary Resort & Spa

New Hampshire Division of Travel & Tourism

Tourism Nova Scotia

Crazy Horse Memorial

Lafayette Hotels

Tourism New Brunswick

Tourism Prince Edward Island

Conference Bags – Branson CVB

Conference Name Tags – Graceland/Guest House at Graceland

Ship-home Boxes –

Hospitality Tours

Tourism New Brunswick

Tourism Nova Scotia

Tourism Prince Edward Island

Opening Ceremonies – Mayflower Tours

Welcome Reception – Collette

Opening Evening Dinner –

Vermont Tourism Network

Vermont Department of Tourism & Marketing

New Hampshire Division of Travel & Tourism

Tuesday Breakfast – Islands in the Sun Cruises & Tours

Travel Expo Refreshments – The Essex Culinary Resort and Spa

Tuesday Lunch – Ozarks' Kirkwood Tour & Travel

Tuesday Reception & Dinner – Branson Convention and Visitors Bureau

Tuesday Hospitality Suite – Collette

Wednesday Breakfast – Illinois Partners

Chicago's North Shore CVB

Hardy's Reindeer Ranch

Heritage Corridor CVB

Lake County, Illinois CVB

Wednesday Lunch – The Essex Culinary Resort and Spa

Thursday Breakfast – New Hampshire Division of Travel & Tourism

Closing Evening Dinner & Reception – Globus Family of Brands



