

Don't Delay: Register Today for 2016 Peer Group

Early Bird Registration Ends November 15!

[See the Agenda and Register Online](#)

Lead by Listening to Your Members

We all face challenges when it comes to developing programming for our clubs. We think we know what our members will enjoy and we plan activities that, let's admit, achieve varying levels of success. But do you really know, while we're brainstorming ideas for your clubs, which activities will engage people with your club-and your bank? You will if you actively listen to them.

Surveys can be a great listening tool. Many club directors actively survey their membership in order to create "bucket lists" for travel. Knowing where people want to travel helps you plan tours that sell. Not all of your members have the desire or physical stamina for travel, though; it's a good idea to supplement travel schedules with social activities. Include ideas for local social activities in your surveys. ([HCI has survey templates to get you started.](#))

Be curious. It's easy to get caught up in the details of managing an activity or tour. Focusing solely on keeping the details aligned can pull you off track from your main purpose: attending to your customers. How much time do you spend listening to customers in order to find out who they are as individuals? Do you know their hobbies and interests, goals, or challenges? Be curious when you are with people and you'll be surprised by what you learn. Knowledge about your customers can and should inform your work.

Be empathetic. Do you have members who you see less frequently? Seek these people out; ask them what's changed in their lives that makes them less engaged with your club. Inquiries grounded in genuine concern will be met with gratitude. You are someone they trust, a friend who makes time to listen. This, too, is your role.

It is important to assess the people you serve, to know them, to listen. Engaging every club member with club programming is, admittedly, a challenge. But if you stay mindful of your role as a banker charged with engaging your customers, and you listen to what they tell you, I believe you will find success.

Sincerely,

Jan Ruhde, CBCD
HCI Advisory Board Chair

P.S. Don't forget to [like HCI on Facebook!](#)



Welcome Newest HCI Preferred Tour Operator

It is a pleasure to introduce **Sceptre** - the newest HCI Preferred Tour Operator (PTO). Through its specialty product, Sceptre Journeys, Sceptre offers small-group deluxe tours to destinations in Europe using 16-passenger luxury vehicles. Sceptre's niche is the

small-group luxury experience, suited for people who prefer small-group travel.

A few years ago, HCI compiled a Top Ten list for why bank club directors book extended travel through PTOs. The No. 1 noted was that PTOs understand the bank club market. Such understanding manifests in many ways:

- PTOs know bank club limitations and challenges and consistently offer travel products of quality and value.
- PTOs are knowledgeable and share their expertise (through travel shows and other marketing assistance) so bank clubs may promote tours successfully.
- PTOs are committed to standards of excellence.



Cheryl Gatto



Chris Koulouris

HCI would not be the vibrant organization it is without its consortium of PTOs working on behalf of bank club directors. We thank all of our PTOs for their support and we look forward to seeing them at the annual HCI Peer Group Conference at Honey Creek Resort next March. We also look forward to meeting Sceptre representatives, Cheryl Gatto and Chris Koulouris, and learning more about Sceptre's unique travel products. Watch your mail for outreach from **Sceptre**.



Sight & Sound Theatres Brings Bible to Life

Sight & Sound Theatres will stage two new biblical epics in 2016 - *Samson* at its Lancaster County, Pa., location, and *Moses* in Branson, Mo. Each location includes a panoramic stage that envelops the audience. The result is a real feeling of being transported to another place and time - right into the center of the story. Trained animals are even part of the performance - on stage and in the aisles. Over the years, these one-of-a-kind productions have drawn numerous HCI clubs. "We see [HCI banks] return year after year to enjoy the new shows," said Rob Batchman of Sight & Sound Theatres in Branson. "They are not just casual patrons; they are raving fans."

Bank groups are a large part of the theatre's group business, Batchman explained, which is why he didn't wait to register for the 2016 annual Peer Group Conference to be held March 14-18 at Honey Creek Resort. One-on-one relationships are at the heart of Sight & Sound Theatre's business philosophy, Batchman said: "HCI banks are very appreciative of what we have to offer."



Sight & Sound Theatres offers reduced ticket prices for groups of 15 or more, and can provide recommendations for nearby attractions, including dining and lodging. For a one-of-a-kind, uplifting experience, contact Batchman to learn more about **Sight & Sound Theatres**.

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HCI Fall Forum Friday, November 6, 2015 Vermeer Pavilion, Pella, Iowa

It's not too late to register for HCI's Fall Forum. **Click here** for details and call Jackie Hilgert at 877-881-0229 to hold your place.

Member Spotlight: Sara Croy

A little more than eleven years ago, Sara Croy told the former club director at Prairie State Bank that her job looked like a lot of fun. "I want your job whenever you retire," Croy told her. That retirement did happen, and Sara got the job. She's been co-directing with Lois Dunbar ever since.



Croy recently led her group on an outing to see Halloween on Ice, featuring former Olympian Nancy Kerrigan. In January, she'll lead a cruise to San Diego and Baja California and next June, the club will travel to the Northern State Parks with Collette.

Leading the club is Croy's passion, although she does have other hobbies outside of work. "This is pretty much my life. We farm and I have one granddaughter," she said. In her spare time, Croy likes to craft and decorate cakes and go on walks with her chocolate lab.



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