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~a collection of stories from
HCI bank club directors



Essex Junction, Vermont

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The Special Box

Everyone in bank travel knows that there are customers that aren't happy no matter what. They would have done things differently or the food wasn't good. Then you have the special ones that will save every napkin or gift you ever give them, such as Mildred. Mildred was a very hard worker and worked beside her husband until his health started to fail. When it did, they moved to town and started banking with us. After her husband's death Mildred became more involved in the Club and started participating in our events on a regular basis. She would attend all the events in town and a few one day trips, something she had never done before.

Mildred became like a grandmother to me and I was always happy to see her come to the bank for her business. Of course, I was the teller she chose to help her, and she always greeted me "Hi Honey".

Mildred started having trouble taking care of herself so she went to the nursing home. I asked Mildred who she wanted me to contact if she became sick or needed something. Her answer was "You Honey". The bank's trust department helped take care of her needs and I made sure she got what she needed. One morning I received a call from the nursing home saying I needed to come see Mildred because she was failing. I sat with Mildred, holding her hand, till she took her last breath and I saw a tear go down her cheek.

Months later I was asked by the lawyer if I would help sort through Mildred's house to get everything ready for a sale. This is when I found her "special box". It contained napkins, plates, gifts, anything she had received at a Club event. When I found her "special box", I knew as a director of our club, that I had made an enormous difference in her life.

-Sheila Smith, Heartland Bank, Geneva, Nebraska

Backseat Drivers

On a trip to Washington DC, pretty much the whole way there and back we had three ladies towards the front of the coach who found it necessary to speak out loud about traffic situations including exits we should be taking, vehicles coming up along-side the bus, or reprimands for the drivers cutting in front of our bus in congested traffic. One of them even had some sort of app on their phone that gave information about upcoming traffic jams or accidents, and would announce it to all within ear shot. At the beginning, I just chuckled to myself imagining they must be used to doing that to their husbands when they are riding in their car.

-Kris Kabus, State Bank of Arcadia, Arcadia, WI

Club Director Job Description

I had just returned from a trip to Branson, Missouri, and was catching up on my work e-mails. I came across the job notification for the club director position. I don't think I've ever read the job description for the Club Director before, and when I read this, I realized that whoever wrote this has never traveled with the club before!

Physical Environment:

“The position involves sedentary work in which the employee will be sitting most of the time. Walking and standing are required occasionally. Interacting with co-workers, operating standard office equipment, and performing repetitive motions and duties are all involved in this position.”

REALLY?!?!?!?

I think it is time to update this information! Here are a few suggestions:

1. You must be able to walk steady and not fall in anyone's lap while passing out treats and games up and down the aisles of a motor coach as it winds thru town or across the bumps and turns of a highway. And if someone drops their sunglasses, you must be able to get down on your hands and knees in the narrow aisle, and stick your head under their seat in the dark to find

them. Then, gracefully get back up and brush yourself off!

2. You must be prepared to unload 40 or more suitcases and deliver them to each person's room in the event the bell-boy at your hotel didn't show up, or is busy with other guests, and YOUR guests are tired from a long day and want their suitcases NOW! (Don't worry, they only weigh about 50 or so pounds each, depending on the length of the trip!)

3. You must be ready to push a wheelchair thru a busy airport, or offer a hand on the escalator or steps. You may be required to walk backwards down a ramp, while slowing down someone moving forward with their walker.

4. You must be prepared to run back to the last place that someone left their purse under the table, and then hustle back to the coach so nobody is late for the show.

5. You must be able to eat in a hurry.....as you will be the last person to be seated, and you will sit wherever there is an empty seat, which is sometimes beside the lady who talks constantly, or the man who needs another chicken leg from the buffet, or another cup of coffee..... right NOW.

6. You will be expected to move tables, carry chairs, hang banners, haul decorations, carry coolers, serve meals and desserts, pick-up garbage and sweep floors as needed.

Of course I could go on and on.....but I think you get the picture!

-Stacy Meyer, Central Bank, Storm Lake, Iowa

Yes, I can!

There I was, standing in my kitchen, glancing one last time over the trip itinerary. I re-checked the departure times, and made sure I had all of my luggage ready to go. This was one of my first BIG bank trips, and I was the only bank escort going. I wanted everything to go perfectly! Leading my group was travel guide Samantha, who was a personal friend. We had a group of 50 excited people ready to venture off on their extended tour. It was a beautiful morning in October, and I was very happy and excited!

And then, the phone rang.

It was Samantha. I assumed she was just calling to double check on some last- minute details. Instead, her shaky voice let me know that something was wrong. Something was terribly wrong! After some deep breaths and some broken sentences, she uttered the words that her husband had just passed away.

Samantha lived in another state, and she had already flown to our meeting point the night before. She called back home to check on her husband, as he wasn't feeling well when she left. She was not able to reach him, so she called upon a neighbor to check on him. As she continued telling me her sad news, Samantha tried hard to keep it together. She would not be going on the trip. She instructed me to pick-up the group as planned, and to continue on to our meeting point, which was a hotel a few hours away. We would spend the night before our early flight out the next morning. Samantha said she would give me all of the necessary documents and information so I would be able to lead the group on the trip. We would discuss every detail and stay up all night if needed, and talk over every step of the trip together. She had everything written down, and a detailed itinerary with contact information for each day.

After I hung up the phone, I totally fell apart! My heart was breaking for Samantha and the sudden loss of her husband who was in his early 50's. And then panic set in.....how was I going to be the sole leader, taking 50 people to a place that I had never been to myself! What in the world was I going to do? This could not be happening!

Well, needless to say, it WAS happening, and I realized there was no time to cancel the trip, or to fall apart any longer; so with shaky hands and puffy eyes, I loaded up my car and drove to town. I met the motor coach,

and we traveled through several towns making stops to pick up our travelers, then drove on to our hotel.

Samantha was there to greet us with her best smile.

Later that night, she and I cried a little, and studied a lot. The next morning, she helped us get to the airport and through security. I was flying with my group to our great adventure ahead, and sadly, Samantha was flying back home to face much heartache.

In looking back, it seems ironic to think that Samantha was the one dealing with her husband's sudden death, yet she was able to console me and let me know that everything would be okay! Samantha is a brave, strong, and extremely organized person. Her detailed notes and pre-arranged contacts, guides and drivers gave me the tools to see my group through each day's events, and we had a wonderful trip. I guess sometimes, even when you are afraid and think you can't do something, you might not have the option to quit. You have to just give it your all, and you do it. And in the end, when things turn out well, it's nice to know that "Yes.....I can!"

-Stacy Meyer, Central Bank, Storm Lake, Iowa

Why We Do What We Do

Often we have challenges on our trips, and sometimes we do not realize what is going on until later. On a trip to Alaska, I had a 90-year old gentleman and his quite a bit younger wife with us. This gentleman, and more times than not, his wife, were a challenge from the beginning. They had traveled with us before, and we knew them well. But this trip was different.

This gentleman needed help at each and every bathroom stop. Our guide and my husband had to help him to the bathroom. And without going into the details, I mean they had to HELP him with his bathroom needs.

One of our stops was in Dawson City in the Yukon Territory. And if you have been there, you know that this city is straight out of the old west – dirt streets and wooden sidewalks. Several of my group were in the old hotel – cotton curtains on the windows – two people using hair dryers will blow a fuse – no elevators, etc. This gentleman and his wife were in this old part of the hotel. She approached us as we entered town and told us that she would need to find a Wal-Mart or somewhere to buy some more pants for her husband, as he had soiled all of his. We informed her that there was no such place here to buy pants and perhaps we could wash his for him. The hotel pointed us to a campground a couple of blocks away. This gentleman had insisted that he would have dinner with the group

that night, and we had to convince him that it would not be possible. Our guide took his clothes to the campground and washed and dried them for him.

His wife was beside herself on this trip. The incidences were taking a toll on her – she in turn took her frustration out on us. We, however, never let that affect our care and concern for them.

As it turns out, a week after he returned from this trip, he was diagnosed with his cancer returning. This is what had caused the issues on the trip. A couple of months later he died.

You never know when it may be someone's last trip. And you never know what you can do to make the experience and memories good ones. I'm so glad we always treated him with dignity and grace. On reflection, his family must have felt good about how he was treated on the tour, and we felt we maintained the professional yet friendly and caring spirit of the bank club.

-Becky Custer, First National Bank of Griffin, Griffin, Georgia

My Job Is a Blessing

It is all the crazy things that have happened and all the many hugs and thank yous that I have received over the past 8 years that has made this job a blessing.

I would not trade getting down on my knees and looking for that purse under the bus seat or walking arm in arm to keep a member from falling for anything. I have been invited to join in a glass of wine, received many wonderful items from their gardens, and the baked goods at Christmas time says it all.

It is a pure simple joy to see the members smile, laugh and know that I played a part in making it happen. I LOVE MY JOB!!!

-Charla Douglas, Kaw Valley State Bank, Wamego, Kansas

When Life Hands You Lemons....

My first international trip with my club was a 21-day trip to Australia/New Zealand with 43 travelers. I had never traveled internationally and I acted as the “tour manager” with driver/guides and city guides for each area. Truly a “baptism by fire for club directors” experience! I learned a lot of valuable lessons on that trip that have helped me during my career. The most important lesson was how resilient, fun and uninhibited seniors can be.

About one week into the tour we had a special event at Ayers Rock that included “Champagne (and orange juice) and Canapes” at sunset. The sky had been overcast all day and as our motor coach pulled up in line with 10-15 other motor coaches, the rain began to fall and lightning streaked across the sky. I was so stressed because I wanted everything to be perfect for my group and this sunset event was a big part of our stay at Ayers Rock. No one moved from the other motor coaches, but my group pulled on their rain jackets, got off the bus and made their way to our designated canopy. They ate the food, drank the champagne and orange juice and watched the amazing light show behind Ayers Rock. Slowly the other buses pulled out, leaving my group alone, toasting each other, laughing and embracing the experience. Soon the waiters from the other tents were bringing over their food and drink for my group. We ate, drank, laughed and took amazing photos of the lightning streaking across the sky before loading the bus and singing camp songs on the ride back to our resort.

Following that event I was able to relax a bit and enjoy the trip, knowing that my group would be patient and flexible, embrace each experience and make the most of each day and not blame me for the unexpected!

-Val Kelsey, D.L. Evans Bank, Burley, Idaho

The Lost Traveler

I have always told my group that I would never leave them and if they get separated from the group to stay where they are and call my cell phone, and I would come and get them. In all of the years of travel I had never lost a club member...until Washington DC. During our illumination tour of DC at night, we walked from the Lincoln Memorial to the Vietnam Memorial. Before moving on we called everyone over and did a quick count. As our guide was giving more information, we slowly moved on. When we were ready to leave the Vietnam Memorial and get back on the motor coach we discovered that one of my gentlemen was not with us. We sent the group to coach and then the guide, myself and my husband split up and backtracked trying to find him. It was a dark rainy misting night which made it very hard to see. Just as we were ready to send the group back to the hotel while the three of us kept looking, we received a call from the motor coach company. We learned that he had tried to get on another tour bus with the same company near the Lincoln Memorial. As we walked back to the Lincoln Memorial I saw him standing with a police officer. The police officer asked my name and then said, "We tried to take him to the hotel but he refused to go because he said you would never give up looking for him and would stay all night until you found him. Looks like he was right!" My gentleman said, "I told you she loves us and wouldn't go back until she has all of us." It was very humbling to know that he had that kind of faith in

me. I did ask him why he didn't have someone call me, and he sheepishly said, "I left the card you gave me safe back at the hotel," but then he assured me that it wouldn't happen again. I asked him if he meant that he wouldn't get lost again and he said, "No, I just meant I will have a card to call you next time!"

-Val Kelsey, D.L. Evans Bank, Burley, Idaho

This Isn't Sexual

On a Rhine River Cruise, I had a gentleman whose brother died shortly after we landed in Amsterdam. We spent the first couple of days of the tour trying to decide if he and his wife wanted to fly home and when the best time would be for them to leave the ship. One afternoon I received a call from him asking me if I would come to his cabin because he needed to speak to me. My husband had just gotten into the shower so I went to their cabin with all of my information about flights, expecting to discuss whether or not they were going to fly home for the funeral. After I entered the cabin he stepped back and said, "Now this isn't sexual" and then proceeded to unzip and drop his pants. At the same time I am sure my mouth dropped open! He had a long-tailed shirt on that covered to mid-thigh. He turned slightly to show me the top and back of his leg, it was black and blue from top to bottom. He went on to explain that he had fallen just before they came and the bruising was getting worse and he was afraid to fly home with it that bad. He knew I usually traveled with

first aid items and was hoping I had something to help. I am sure my face was bright red, and as I stammered that I was sure I had an ointment that would help, I started backing toward the door to go and get it. I went back to my room, found the ointment and sent my husband back to his cabin with it.

-Val Kelsey, D.L. Evans Bank, Burley, Idaho

The Falling Shorts

In 2009 my husband and I led a club trip to Peru. We had a total of 39 travelers and five of them had an extension-tour to Galapagos. Like most club directors, I wanted to do everything in my power to meet the requests of my club members and still provide the special attention that they receive when traveling with me. We decided that my husband would travel with the group to Galapagos and I would bring the rest of the group home by myself. I was a bit worried about him taking the group alone, it really isn't his job but everyone was thrilled (they love him) and since he was used to organizing field trips and caring for a classroom of 32 sixth-graders I felt comfortable that he could handle five seniors. One of the ladies going with him did have some physical challenges; she walked with a brace on one knee and used a cane for balance. The tour company was aware and had made arrangements for special assistance for her on tour. She was also especially fond of my husband so I knew that she would be fine. I had some challenges getting home from the tour alone with

my group: I had a lady who fell and tore her Achilles tendon just before we left for the airport. She was traveling with her son who is a nurse and the decision was made to make her comfortable and fly her home for treatment. I had a gentleman who lost his passport over a railing at the airport and we had to have security search and find it for him, and I had several who became ill on the motor coach ride home. I was so glad to get home and really hoped that my husband was doing alright with his small group. I went to the airport to meet them after their Galapagos tour. I watched them walk towards the baggage claim area with my husband assisting my lady with the cane, her arm held in his. When I asked her how the trip went her words to me were "Well, Valerie it happened just like we thought it would, I am totally in love with your husband, especially after I lost my shorts in the street." I heard a gasp behind her, she turned around to her daughter and said, "It's alright, Valerie, and I knew it would happen and we have an understanding that we have to share". I just smiled and gave her a hug! I couldn't wait to get my husband alone to hear how the trip really went and the story of the shorts!

One night during the tour, the group had walked to an out-of-the-way local restaurant for dinner (my husband is very adventurous and I worried about this very thing). No one in the restaurant spoke English, but they were able to communicate enough to order food and drinks. They all had a great time and were walking back to the hotel along the

boardwalk. My husband was walking arm-in-arm with my lady, and the other gentleman and three ladies were bringing up the rear. All of a sudden, my husband looked down and my lady's shorts had fallen around her ankles. She was wearing a long shirt which covered most of her, but was standing there with her bony legs and knees (one in a brace) exposed. Everyone was stunned. She started laughing. My husband was also laughing and finally he said, "dang, we need to buy you a pair of suspenders." The other ladies quickly came up on either side and pulled up her shorts, the other gentlemen started whistling acting all nonchalant like it was just a normal stroll after dinner. After they composed themselves they continued their walk back to the hotel – forever friends. My husband later bought her a pair of suspenders as a "gag" gift and she would send him travel books and newspaper articles on topics they discussed on the tour of mutual interest. She died two years ago, and her son called to thank me and my husband for making the extra effort to help her fulfill her dream to go to Galapagos. He also said they laughed quite often about the suspenders and the falling shorts.

-Val Kelsey, D.L. Evans Bank, Burley, Idaho

Goody Bags

On one trip, I had a lady who, I could tell right away, was going to give me trouble. I had passed around goody bags full of snacks for our journey. Inside was granola bars, raisins, nuts and, of course, candy bars for that sweet tooth. This lady looks in her bag and loudly declares “this is crap, I’m telling the president of the bank that you give us crap.” (By the way, she has an accent which makes it even funnier because she is rolling her Rs). I asked her what she would have preferred instead and she looks at me and says, “DONUTS”.

It was hard to keep a straight face.

-Patti Manville, Eagle Bank, Fairfield Bay, Arkansas

What I Love About Being a Club Director

What I love about being a club director is:

- Looking all over the world for new places to explore. We are currently not traveling outside the US but there are so many places at “home” to see.
- I love taking care of my travelers before, during and after the excursions. I want all of my travelers to be at ease and simply “enjoy the ride” so to speak.
- I have only been on bus tours and I have no complaints with them. Being “trapped” on a bus for hours on end gives you more than enough time to get to know your travelers.

Mountains of Memories

Recently we toured NYC with 42 travelers. Luckily, I have someone from our bank that travels with me. A few days before we were set to begin our journey we met with our bank president. He is an avid traveler and had taken a small group to NY last year while the POPE was in town. He kept telling us “DO NOT LOSE ANYBODY”. We are from a very rural area and are unaccustomed to thousands of people in small spaces. So, needless to say, we were scared to death the first day in the Big City. I almost wanted to get one of those ropes preschoolers use to keep everyone

together. We were VERY fortunate and had a really good group. No one got lost!

One morning while on this trip one of our travelers could not get back into her room after breakfast, so we go to the front desk and they gave her a new key card. We thought “ok, we are good to go now.” No, we were not. After about the 3rd key card the maintenance man had to look at the lock. We were trying to leave a bit earlier this particular day to meet our guide, but that wasn’t happening. The maintenance man needed 20 to 30 min to remove the lock before she was even able to get into her room to get her belongings. Luckily, he had the lock off in about 10 minutes and we could get on our way. (My stress level was steadily rising but all was fine once we got on the road).

Our bus driver was a hoot on this trip. He was a retired truck driver so he knew how to handle the roads. He didn’t particularly like driving in the City. He would “fuss” at the other cars on their driving and try telling them how they should be driving. He constantly talked out loud as if they could hear him. I sat behind him most of the time and once I had moved to the middle of the bus to chat with some people and he had a 2-minute conversation with me and I wasn’t even there. The passengers that noticed thought it was cute.

We have four sisters that have been on several bus tours with us. We like to stop at buffets along the way

so everyone has a variety to choose from. We had decided to stop at Cracker Barrel this particular time. Well the sisters were very excited. They all wanted a bowl of chicken and dumplings! Our group of 46 was placed all over the dining room. Everyone was eating and chatting and having a good time. Then we hear all this commotion. Thinking something was wrong, my helper went over to see what was going on..... All four ladies had ordered their chicken and dumplings. That's all they wanted so that is all they ordered. It took three waitresses to bring out their meal. The sisters thought they were getting one bowl of dumplings each. The waitress put the order in as main choice dumplings and the 2 sides as dumplings. So each sister received 2 bowls of dumplings. They needed a bigger table to hold it all. They laughed so hard and could barely eat one bowl. We had a good time laughing about that the entire trip.

We were at the Royal Gorge in Colorado. They were still rebuilding after the wild fires in 2013. The bridge had sustained little damage and that had been repaired. Once you walked across the bridge you can then zip line back to the visitor's center. Well, I was not going to have any part of any of it. I was terrified of the bridge and I had never zip lined in my life. Our past club director happened to be on this trip. I had taken her position once she retired in 2014. I really wanted her to be able to come back and tell everyone we did a good job. My club helper and I decided to grab

lunch. While having our lunch, we watched people as they zipped across the Arkansas River, talking about how WE would never do that. Then suddenly we hear that our retired 70-something year old club director is about to take the plunge and zip line. We all waited with anticipation thinking she was only kidding. She wasn't! She zipped on across that river as if it were nothing. Little had I known she had zip lined through the rain forest a few years earlier. So guess what!!! Here I go across that bridge and into the line to zip line! I could not let her do it and me be a "chicken" about it. That was the longest 40 seconds of my life I do believe but I wouldn't trade it for the world now. I know I can at least hold my breath for 40 seconds now..ha-ha.

We have been fortunate that no one has needed major medical attention while on a trip. We ended up with a lady tripping over a curb at the visitor's center. She was okay but needed a little band aid. The clerk called for someone to bring the First Aid supplies. There was the nicest park ranger that came and helped her onto a bench while we were waiting on the supplies. She was so caught up in talking to him she forgot all about her knee. They sat there for 30 or more minutes just talking. When he decided she was okay, he went to help her up. She wanted to know where the best place to fall again was so she could talk to him some more.

We had just picked up our tour guide for Manitou Springs and she was giving us pointers on the area like

what to do, what not to do, etc. Colorado has a lot more people coming to live there since making changes to their medical rules to allow for the legalization of medicinal marijuana. Manitou Springs has a lot of the folk because they can live up in the woods and come to the springs for supplies like free water. Our guide advised us not to give them money because they wanted these “non-contributors” to move on. During our free time shopping in the Springs I had one of these non-contributors approach me, or try to at least. I didn’t even let the young guy get anything out of his mouth before I was saying “go on now! They told us about you and your kind. I am not giving you any money.” I felt really foolish as the young boy simply said, “I was going to ask you for a piece of that gum. I just had lunch and I am heading back to work.” I felt so bad and didn’t know what to say or do. I think I may have handed him the whole pack of gum just to walk away from him. The guide later told me he probably didn’t have a job. Either way, he ended up with a free pack of gum.

-Chasity Norville, Security Bank, Newbern, Tennessee

A Funny Thing Happened

A funny thing happened to me on a day trip to Grand Rivers, KY. We picked up a lady along the way and one of her shoes came apart! Always prepared for the unexpected (Ha, Ha)! I had a roll of duct tape and proceeded to wrap her shoe in it. No, it was not pretty but it did work until we could stop and let her get a new pair of shoes!

Guess what? Another funny thing happened to me on the way to Grand Rivers, KY. Yes, Grand Rivers, KY again! We were on our way to a 50's show and it was a very hot and humid day. I like to have fun and I am willing to put myself out there for my customers! With my wife's help I dressed the part of a 50's guy. I had on jeans with the cuffs rolled up, white socks, penny loafers, and my shirt had a pack of cigarettes rolled up in the sleeve. To top it off we dyed my hair cold black... you know that stuff you get at the dollar store and it washes right out when you shampoo your hair. After dyeing my hair, I loaded it up with Brylcreem or grease if you prefer, and I was off to the bank to get ready for the day's trip. After loading my supplies, soda, snacks and water etc. we started picking up our customers. We were experiencing a little air conditioning problem with the motor coach and I was getting pretty warm. People were looking at me and smiling (very big smiles) then they started laughing, a few were even tearing up! All of a sudden, I felt something running down my forehead! I wiped my forehead and my

fingers were black! Then it started running down my face onto my shirt! Yes, I was a sight to see and we all really had a good laugh, although at my expense! It was one experience they will never forget!

There is a lady who I have known for many years, and always has one or two drinks with her (non- alcoholic) of course. Well she had a real nice tumbler with a lid and bank logo and she decided to take it with her into the restroom on the bus. I think you can see where this is going... yes; she dropped it into the toilet! At our next stop, our driver and hero, retrieved the tumbler from the toilet and cleaned it up and presented it to her.

I have found that as a Bank Club Director, you never know how much a little something, can mean so much to the one receiving it. I had sent Christmas cards to my customers and I received a phone call from a lady who was not able to travel. She told me how much my card meant to her. I asked her why it meant so much. She started to cry and told me... I am old and all my family has passed on, I have no friends that come see me, and your card will be the only one I will receive. She went on to say, your card sits on the top of my television so that I can see it all the time, even when I am watching the television.

-Rob Callahan, First Midwest Bank, Poplar Bluff, Missouri

Lessons Learned

Anything that could go wrong, usually does!

I pride myself in being an optimist, but my very first extended HCI trip taught me a lesson that I would never forget. I had been in banking for 22 years but had never been a club director. I didn't even know such a position existed in banking, until my President came to me one day with an "offer of a lifetime"!?!

I had been in this exciting new position for about 6 months when another club director from my peer group invited me to get my feet wet and come along on a 10-day bus trip into the hills of Tennessee. I was thrilled. We had 2 full buses of seniors, 3 directors and a tour professional from HCI. The first 5 days of the trip flowed like water down a beautiful river of experiences.....then it happened. One of the passengers became quite ill very quickly. The wife came to my hotel room in the middle of the night wondering what to do. To make a long story short, we called an ambulance to take her husband to the hospital up in the mountains of Tennessee. The next morning he was released from the hospital and we continued on our travels. Crossing our fingers and saying our prayers, we traveled to our next destination. Then came our evening festivities and he almost collapsed into his dinner chair....back to the hospital by ambulance. Diagnosed with a blood infection, he was not going to be able to continue the trip. But the show must go on. So the HCI tour director

and I stayed at the hospital with the customer, until the son flew into Tennessee the next day. We then rented a car and drove thru the next night to catch up with the rest of the group. You will be happy to note that this customer did survive and continued to travel with me for many years!

The lesson that I learned right from the start was to have everything you need to survive with you at ALL times. Not only your purse and your cell phone, but also a must, is the passenger list, medical forms and a copy of the itinerary. God blessed me with this trip to teach me the ropes and to always rely on a HCI tour professional. We are all just bankers in disguise. Thank heavens for the very supportive peer group that HCI had provided to me for 18 years.

-Lyn Lundell, Central Bank, Cherokee, Iowa

Doom in the Powder Room

We took our club on a Mississippi River boat day cruise. There were several tour groups on the boat that day. It was a beautiful day, fantastic music, everyone was enjoying themselves. It was just before we were going to eat and I thought it would be a good time to use the restroom while everyone else was taking their seats. I entered the bathroom and found an elderly woman with a walker waiting for the handicapped stall. She told me to go ahead, so I proceeded into the next stall, which was very narrow. I immediately hear a grunt and then someone reply from the handicapped stall, "Can someone help me?"

For a moment, I really wanted to pretend I wasn't there. "Maybe she can't see my feet", I thought, but being the person I am, knew I had to see what I could do. I opened my stall door to find a reflection in the mirror of the handicapped stall wide open, with a rather large, elderly woman sitting. She had an oxygen tank and rubber tubing all over the place. I stood in front of her wondering what I am supposed to do. Many scenarios were running through my head; "Should I go get help, she's not my customer? You can do this, you're in shape. How should I grab ahold of her? What if I can't get her up? What if she falls trying? What if she falls on me!! She isn't wearing pants!!"

I asked her what she would like me to do. She tells me that the handlebar on the wall is in the wrong direction and she can't get enough leverage to get up. If I grab

her from under her arm we can do this together. The whole time I'm looking at the ceiling, not trying to see more than I need to. Thinking back, I'm not sure I was breathing either. I crouched down enough to get my arm hooked under hers, braced my feet. Next thing I know she is counting, 'one-two...' she rocked back and on "three!" she leaned forward and we were slowly rising to a stand. I got her steady enough to step away and she said "thank you so much." I told the ceiling "you're welcome" and quickly went back to my tiny stall. I waited until she was out of the bathroom before I left my happy place.

I returned to my table of customers and shared my moment with my coworker. She says, "We don't get paid enough". I've learned one thing: it's never a good time to go to the bathroom.

-Melanie Davis, Farmers Savings Bank & Trust, Vinton, Iowa

Our Bank Club Beginning

On one summer day as I was sitting at a picnic table enjoying the beautiful weather, I began to talk to a lady I did not know. During our conversation, she learned that I worked for a bank. She then asked me, “Do you have a bank club at your bank?” I had never heard of a bank club so I asked her to explain this new thing to me. This lady explained to me what bank clubs are about. This intrigued me so much that the next day I went to work and told our bank President all about my interesting conversation with the lady at the picnic table the day before. I pitched to him my thoughts on this “bank club” idea. My suggestion was that we needed to offer this product to our bank customers. Well, he must have liked my idea of implementing this new social and travel perk because eight months later he called me into his office and requested that I research bank clubs. I contacted the picnic table lady’s club director. I learned what we needed to know to create a new product for our bank. This was how our Classic Club began.

Soon after our club’s beginning was Central Bank Illinois’ partnership with Heritage Clubs International. As I grew in my new position as club director, Heritage Clubs also grew. They changed their format to include intensive learning and added value to being a member of the Heritage Clubs International. HCI also instills that networking together and sharing knowledge is the basis of a long-lasting partnership.

Our bank club has been a very popular product for the bank and has given back to our community. If I had not met this stranger at the picnic table that summer day our customers would not have experienced the friendships, travel opportunities, and memories that so many have by being a part of our very special bank club. Our bank has been blessed as a result of the successful product that was established in 1992, a product that gains and retains customer's loyalty.

A club director is the nucleus to achieve a relationship between the bank and the customer. In my retirement after over twenty years of directorship, I would like to leave you with these thoughts. Always remember that bank club directors are full of knowledge, but a club director's most rewarding achievement is seeing a lasting relationship between their bank and their club member.

I'd like to say thank you to the lady on the picnic table that fine summer day.

-Sheila Clary, Central Bank Illinois, Geneseo, Illinois

The Bellman

I attended my first conference as a club director in Nashville. I had somehow had the insight to go on the Fam so I had made many, many good friends. The final night came; most of us said our goodbyes due to early flights the next morning. Lots of hugs and tears and “so glad to meet you, look forward to seeing you again soon, let’s work together on a trip,” etc. were passed around that evening. I went to bed with a glow of knowing, I had finally found my people. Let’s face it, bank club directors are like Marilyn Munster. We are the only normal ones in the bank; we’re just surrounded by the abnormal so we appear to be the odd one.

I had a late flight on Sunday. In fact, my check out time was hours before my time to go to the airport. I had made arrangements with the front desk to store my luggage so I could stroll around the beautiful Opryland Hotel and walk over to the mall. The bell hop knocked on my door to pick up the luggage.

I guess I was still enjoying the afterglow of an amazing conference and the acquisition of some wonderful new friends that when the bellman reached out to get my luggage, I thought he was reaching out to give me a hug. So....., I hugged him. In a flabbergasted voice he asked, “So you had a nice time here?” and added few other ease-the-tension comments before he reached out again.

It was then that I discovered he wasn't reaching out to hug me; he was reaching out to get my luggage! I had thought he was pretty friendly, even for the south.

From then on, wherever I went in the Opryland Hotel, he was there; most of the time he was with a group of friends, whispering and pointing at me. I guess I made the conference memorable for him, as well.

-Karla Hynes, Iowa State Savings Bank, Creston, Iowa

Step by Step

We have a walking club, and have a loyal group of folks that walk with us every week. We are always promoting the walking club, because we want our club members to stay active and healthy. After a road trip, one of the travelers referred a new club member to us who needed to get in shape so he could dance with his granddaughter at her wedding. On the first walk he came to, he could barely make it $\frac{1}{4}$ of a mile. We were worried that he might not make it the full mile, and were certain he would not come again the following week. He proved us wrong, coming week after week up until her wedding, where he danced the night away. He continues to come to the walking club every week, and was able to out-walk most folks until recently, where age has slowed him down. Did I mention he is 92?

-Amy Evans, D.L. Evans Bank, Boise, Idaho

Really??!!

We have a younger club member who lost her husband unexpectedly. She has always been a flirt, and on a mission to find a companion. Inappropriate statements can fly out of her mouth without notice, so we are always watching and listening closely when she travels with us. On a trip to New Orleans, we were in a restaurant for dinner one evening, and our very handsome server asked if everything was to our liking. She stated "I'm not sure", grabbed his waste, turn him around and fondled his bottom, said "you will do", and went on to eat her dinner. Rick Phar and I both sat there dumbfounded. Rick immediately and very publicly apologized to our server. Later I pulled him aside and apologized again. He actually told me that wasn't the worst thing that has happened to him. It was so embarrassing.

-Amy Evans, D.L. Evans Bank, Boise, Idaho

The Step-on Guide

I took a group of about 45 members on a trip out east for a fall foliage trip. On one of the first days we were there we had a step-on guide come on our bus. Now she was dressed in period clothing which was supposed to be back in Benjamin Franklin's era, so she was in a black dress with a little hat and a small black purse. She introduced herself (I can't remember her name so we will call her Betsy) and started our bus tour around the city. My tour directors (June & Gary) were with us and they

were sitting in the very front of the bus. I was sitting with one of my ladies about a third of the way back.

Betsy was talking and staying in her persona and, of course, we didn't really know what to expect. She was directing the bus driver and we seemed to keep going around the same few blocks as she was speaking. Then she told us a poem which was a really dark tale and she kept saying Death, death, death. I thought this was a little odd but didn't really think much about it. Until she sang us a song that maybe a class of 2nd graders would like. She sang "Punch my ticket, punch, punch, punch", referring to riding on a train. Then I noticed she had pulled a small bottle out of her purse and took a drink before returning it to her purse. Now I'm getting a little concerned because this gal is starting to act a bit weird. It wasn't until she started to play the vegetable game where you name a vegetable that starts with each letter of the alphabet that I am fully convinced she is either drunk or looney. I was able to get the attention of my tour directors and let them know to stop the bus and that we needed to get rid of her. By this time, I am ready to bust out laughing but I don't think my people have much of a clue yet. We stopped the bus on the pretense of giving them some free time and let everyone off. June (tour director) and I started walking away from the bus as fast as we could while laughing until tears came down our faces. In the meantime, Gary (the other tour director) took care of letting weird Betsy go. June and Gary apologized, but you never know who is going to show up when you

book a step-on guide. To this day, we laugh about this experience!

-Renee Zaiser, Two Rivers Bank & Trust, Burlington, Iowa

Whose Are Whose?

I had a day trip to Cedar Falls, IA in early March for a maple breakfast and a class on conservation. We arrived on a very cold and snowy day to the huge center and there were already six coaches of folks there. We all disembarked and headed into the building and of course everyone hung up their coats before we were separated into several small groups to go to each area. I was with one of the groups when one of my ladies came up to me with a pair of men's glasses in her hand and said to me, "These are not my husband's glasses." Needless to say, my first thought was "then whose glasses are they?" and then I wanted to laugh out loud. I asked "How does he know they are not his?" and she replied, "He can't see with them on". After some other questions back and forth, I determined that when we came in the door everyone's glasses were fogging up and he laid them down to take his coat off and so did someone else, then the glasses got switched one of them picked up the wrong pair. So, I took the glasses to start looking for the owner who has my gentleman's glasses instead of his own. There are probably at least three hundred people at this event and now I am looking for a needle in a haystack. Can you imagine walking around a room full of people

looking at all the men who are wearing glasses! That is exactly what I did. I found a gentleman who had the same looking glasses and it was one of my people. I called the wife over and asked her if her husband was seeing ok and explained the mix-up. She took a look at the glasses I was holding and said "Oh yes, I believe they are my husband's". His glasses had a small green spot on the frame. She went over to her husband and got his glasses and gave him the ones I had. She also said that he was having problems seeing as well. I returned the correct glasses to my other member. Everything was taken care of and I laughed all day long!!!!

-Renee Zaiser, Two Rivers Bank & Trust, Burlington, Iowa

The One Percent

Being a bank club director allows us to bring together so many wonderful people who are looking for some adventure in their lives. Recently I had the pleasure of taking our group on a mystery trip. Our members love these kinds of trips. It is fun for the members and lots of fun for directors too. I was so excited to have this experience with our bank club members. Now, I was warned when I was given this position, "You can't please all the people all of the time." Well, I know that, but it surely would be nice, wouldn't it?!! Ninety-nine percent of the travelers were having a blast anticipating what was to come, making new friends along the way, thrilled to find new places they had never been before, but one percent was being a challenge. "Does the driver really know where we are going?" "Hmm, we don't participate in that kind of activity". "Is that where we are staying?" Well, I wrestled within myself about this one percent, who was very verbal, and prayed that I would respond appropriately. With a little "extra" kindness towards my one percent in some simple ways, I began to see a change. Pretty sure by the end of our trip one hundred percent of our members knew each stop along the way was carefully created for their enjoyment.

-Anonymous

Westward Whoa!

Our club is always up for an adventure, but we've had some really crazy motor coach adventures across the United States. One particular tour was our southwest parks tour with forty-five members and two bank escorts.

Our story begins on our second day when we were travelling west of Denver, Colorado on our way through the Eisenhower Tunnel when our motor coach overheated. The outside temperature was 105 degrees that day. After the motor coach cooled down we continued through the tunnel and arrived at Glenwood Springs, Colorado for our overnight stay. The next day we continued on interstate 70-West, our destination was Arches National Park and Canyon Lands in Moab, Utah. By mid-morning we could see traffic beginning to slow on the interstate and then come to a complete stop. Lucky for us we had bathroom facilities onboard, because our stop turned into hours. Word traveled back that a man had shot and killed someone in Denver the night before, stole a truck with two people in it, drove at high rates of speed on interstate 70 west to Utah. On the Colorado and Utah border the authorities put out stop sticks and when the assailant hit them, rolled the truck. The assailant was able to get out of the wrecked truck and began shooting at the authorities, who then shot and killed him. The couple he had kidnapped walked away

with no injuries. This whole ordeal closed interstate 70-west the entire day!

While we were waiting on the Interstate the authorities started directing traffic back to the nearest town in Colorado. Our motor coach driver decided to follow truckers through an emergency mountain pass and would pick up interstate 70-west within 30 minutes. Half way up the mountain pass again traffic came to a standstill. We had to back down the mountain because a truck ahead of us broke down and no one could drive around it. Needless to say, we were not getting through the mountain pass. We had to drive back to a small town in Colorado until 5PM that evening, when the authorities finally opened interstate 70-west. While waiting in our small town for the entire afternoon, our motor coach ended up in the shop because of a water pump leak! We arrived at our destination just in time that evening to attend the event we had planned. The next day was uneventful and we got through all of our tour of Canyon Lands. That evening we had a Chuck wagon Cookout and western show complete with a shoot-out that our members took part in. It's a good thing we had some practice before arriving at the show of how a shootout should go!

The next day on our way from Knaab, Utah to Lake Powell in the middle of nowhere our motor coach blew the water pump. The first person who showed up was a Department of Natural Resource officer asking us what he could do. The next person who showed up was a

highway patrolman and after asking us what our protocol was in these kinds of situations – he soon found out that he was it. He was our emergency help. NOT!! Word got out that a motor coach was stranded in the desert and needed to be rescued. Lucky for us the Colorado White Water Rafting company had a school bus and showed up and took us to Lake Powell for our 2 ½ hour boat cruise on the Colorado River. By the time we finished our boat ride, our driver and motor coach had arrived and we made our evening destination without further issues. Needless to say, every time we went through a tunnel, we held our breath until we made it through. This is an adventure that will never be forgotten by members and directors.
-Anonymous

Alice

I went to pick up a small group of passengers, and one lady was missing. We couldn't contact her so we left for the airport. The next morning at the hotel desk, I was informed someone had checked in from my group. Alice had the dates mixed up, so she borrowed her son's credit card and flew to Denver. The first day after some touring, coming back to the bus from lunch, we came around the bus and Alice was sitting on the curb. She made the comment, "I won't be late again!"

After visiting the Air Force Academy, we were all amazed by it and I asked Alice what she thought. She said it meant a lot to her as her son was in the Air Force. He was teaching a young man how to fly and the plane crashed. He was killed as well as the young man, who was Alice's son-in-law. I hugged her and said how hard it had been for her to take that tour. We stayed close during the rest of the trip, and she enjoyed it. Alice, by the way, was 95 at the time.

In December of the same year, we went to New York. Alice wanted to go so badly, but her family didn't like the idea. I said she could be my roommate, and I prayed every day that nothing bad would happen. When it was time to get back on the bus after touring Ellis Island, I couldn't find Alice. I stayed back for the second bus to search for her. She showed up at the second bus time and explained that she had been in a cubicle getting information on her mother. She wanted to go to Brooklyn to see where her mother grew up and

where her uncle had been the bishop of a church. I said I would go with her. We got to Brooklyn in a wild taxi ride after attending St Patrick's for mass. We wound up staying for two masses as the bishop was there. There on the parish hall building attached to the church was her uncle's name – the hall had been named after him.

Mass was going on and there were two elderly gentlemen who greeted us. She started talking to them and learned that they knew her uncle, and they spoke to each other in Polish. She started to cry tears of joy. For Alice, this trip to New York was about discovering a part of her family's history. It made her dream come true. We have kept in touch. She is remarkable – plays golf every week, teaches children to read and volunteers with seniors! She turned 101 this year, what a lady!

-Carol Wurm, Star Bank, Maple Lake, Minnesota

Better Late Than Never

After a fun-filled 3-day motor coach trip to Illinois in November, we were on our way home, and I was feeling good about how well everything on the trip had gone. Wonderful stops, great food, kissing a reindeer, and a fun bunch of travelers.

And then, as we were traveling down the interstate in Illinois, the motor coach begins to go only 20 to 25 mph. Oh, oh, something's not right! Pulled over to the side of the road and our driver was immediately on the phone to their mechanic back at their shop in Minnesota, can't find the problem. Limped into the small town of Osco, IL. Thank goodness they had a Casey's because everyone had to go to the bathroom or they were hungry and just had to have something to eat. Driver found a local mechanic to look at coach, couldn't find anything serious enough to keep the coach from going. Driver's next step was to call a larger city nearby and have a mechanic come to the coach. A couple of hours' time has lapsed by now and getting more frustrated! They found the problem but the coach was not taking us home. Contacted several motor coach companies in the area, but there was absolutely nothing available.

Needless to say, we had to wait about another 10 hours for a coach to come from Minnesota to rescue us. One of the ladies working in Casey's was a member of their local fire department and she contacted the chief. He was immediately on the scene and offered to open the fire station to us. (As

they are so close to the Interstate, they are a certified warming station. Some of the people wanted to just wait on the coach and some wanted to leave – had to keep the group together so they all had to go to fire station.) Had to make sure everyone had their medication that needed to be taken while waiting. Of course, we had to dig out a couple of suitcases.

Anyway, they opened the fire station, made coffee and popcorn, brought us movies and lots of playing cards for entertainment. They even got down some cots, blankets and pillows that were used.

The new motor coach showed up about 1:00 am and a few of us helped moved all the luggage to the new one. We made only one restroom stop on the way home. We were only about 12 hours late but everyone was safe and sound.

Lots of laughs and fun stories shared about the fun we've had, the new friendships we've made, and how lucky we were that it wasn't an accident and everyone was okay. This trip will be talked about for a very long time!

Our bank made a \$500 donation to the Osco Fire Department for their acts of kindness and generosity. I know the motor coach company also made a donation.

-Julie Schultze, Farmers Trust & Savings Bank, Spencer, Iowa

Through the Years

My very first trip memory of a multi-day trip was to Mackinac Island in September 2011. Enroute to our destination the motor coach stopped in Holland, Michigan on 9/11/11 where our travelers were enjoying the Dutch Village before lunch...when over the television in many shops came the report of the deadly attack on the World Trade Center and Washington DC. I went out to the village courtyard as our folks were coming out of the shops with shocked panicked faces! We immediately went to our lunch site in the Village to assess the situation/news. I found that over half of the folks had family/friends or knew someone who was in New York/Wash DC area. Emotions ran high throughout lunch as no one enjoyed their meal. I quickly ran down my cell phone trying to reach home and our bank to help our folks, but there was no cell service available. Meeting with my co-trip club director and our driver we decided to go on as planned. I asked our driver to turn on the radio for news. We listened through one broadcast and then turned the radio off for a time of silent prayer. The motor coach was very quiet that travel day as we all tried to understand what had happened. Needless to say, the trip was a challenge. We did follow our itinerary on to Mackinac Island and into Canada. Crossing in and out of Canada was troubling as the border guards searched the coach and asked many questions. Throughout the trip our travelers were wonderful, supporting each other!!

There were many other interesting, memorable, challenging adventures during my time as the club director: the Panama Canal Cruise on a vintage ship that broke down at sea making our departure home 2 days late, Atlantic Canada and a very rough ferry ride crossing, Ireland when a traveler was ill inflight, Alaska in the rain, motor coach smoking brakes and evacuation, Amtrak to New Orleans and many more wonderful destinations!! My favorite day trips were the many Mystery Adventures that were fun to develop and experience with our travelers! But best of all were the Heritage Club members who faithfully shared our adventures for all the years and trusted their Club Director through the challenges and so many exciting experiences in bank travel. What a wonderful way to enjoy pre-retirement years with friends!! Good job Heritage Club!!!

-Jackie Morehead, First Iowa State Bank, Albia, Iowa

Looking Back

I was hired by the founder of the Heritage Club, O. Jay Tomson, in 1994 to kick off a club in the new First Citizens National Bank location he was bringing to Mason City, Iowa. I had been heading up a small version of this type of senior bank club at a bank I had been working at since 1971, and I was really excited to be able to spread my senior club wings with this new, larger endeavor. Little did I know the exciting adventure I was embarking on!

Through the years working with the Tomson family at First Citizens, I had the opportunity to travel the world with bank customers and peer group members as well as helping train new banks to begin their own exciting senior bank programs. These memories mean more to me now as I have time to reflect and savor my many multi-faceted experiences.

Looking back from my current position as a visually impaired senior, I have gained a new appreciation of my time with the club; the blessing a club can play in the life of folks that no longer feel comfortable or cannot travel on their own. I have now had opportunities to be a participant in group travel and this experience has expanded my understanding of how planned group tours bring fun and life enrichment to someone who can no longer strike out on their own.

The role each of you play in the lives of your customers is indeed important. You are enriching lives and giving

joy to your customers. I didn't fully comprehend that at the time I was working in your industry. Perhaps I was too busy to understand the impact my role had on my customers. But now, when I am in the role of the group member, this has now given me a fresh new perspective of the importance your role at the bank plays in the lives of your customers. You may give a lonely widow a reason to look forward to tomorrow, or a senior feeling left behind a feeling of inclusion and fellowship. Group tours instill a fresh new zest for life in folks that no longer travel independently. You have a noble calling and I commend you all for your work in this industry. Carry on! You make a big difference!

-Patty Paul, First Citizens National Bank, Mason City, Iowa

