

# TAKING CHARGE

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**From the President - Kyle Irwin**

## Living the American Dream

Every morning I wake up, I'm thankful for the opportunity I have to live the dream of being a community banker. Never was I more thankful than I was at the IBAT Convention. Community bankers and associates from all over the state stepped up to help our many friends on the coast affected by mighty Hurricane Ike. It was a great pleasure to take part in a fundraising effort at convention that raised nearly \$28,000 toward our goal of \$50,000.

If you remember the topic of my last letter, Let's Make Every Year Better, well, we did that this year by raising over \$132,000 of which \$104,030 went to the IBAT PAC and as mentioned above, \$28,000 for the hurricane relief effort. This surpassed last year's total by nearly \$5,000 and we will continue to raise the bar. Thanks to the Leadership Division Board, the IBAT staff and to all of you who participated in the fundraising efforts. Year in and year out, I'm always amazed that we reach nearly impossible goals.

We must continue to move forward with the next task at hand—increasing our membership and the value of our membership. Our goal for this year is to have 663 members in Leadership Division and we currently have 596 members. I'm calling on each of you who do not have a Leadership Division member in your bank to enroll one or two today. At the low cost of \$125, you will see tremendous results and benefits by enrolling your next leader in your bank. As I always tell my kids, surround yourself with champions and you will become a champion and by enrolling today you will become a champion.

From the Top of Texas, God bless you and your family. 'Til next time, stay safe.

## IBAT PAC Sets New Convention Record

The IBAT PAC set a new fundraising record during the IBAT Convention in September by raising \$132,000!

|                 |          |
|-----------------|----------|
| Golf Tournament | \$17,060 |
| Dream Vacation  | \$26,430 |
| PAC Auction     | \$56,315 |
| Misc. Donations | \$4,225  |

The "IBAT Steak Out" collected \$25,000 and the Heads/Tails Game raised \$2,970. These funds

were earmarked for the IBAT Hurricane Ike Relief Fund to help community bankers along the Gulf Coast who suffered tremendous property losses during the hurricane.

Thanks to all who contributed to this success!

### Coming Soon to a Computer Near You - MyIBAT.org

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IBAT is proud to introduce MyIBAT.org, your personalized website for daily instant access to the banking world and everything IBAT. At MyIBAT.org you will find everything you need to succeed daily in the competitive Texas banking market. You will have at your fingertips daily news updates from all major news sites and even your own local news websites. In addition you will have personalized IBAT content tailored to just what you want to see, and user groups for just about everyone in the bank. Just a few mouse clicks away you will find a network of over 6,000 bankers all across the state who share your same interests, concerns and problems.

Finally, we are excited to present the new Leadership Division Online homepage, where you will find everything there is to know about the IBAT Leadership Division and be able to connect up with all of your fellow LD members. Come see a preview of the future of IBAT online at [www.myibat.org](http://www.myibat.org). Premiering January 2009.

### Should You Use E-Mail or Voice Mail?

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#### Use e-mail if your message...

- **Is non-urgent.** You can't control the mail delivery timeline. Recipients will access the message at their convenience, not necessarily immediately.
- **Seems complicated.** Recipients can read the message as many times as necessary to ensure understanding.
- **Has long-term value.** Recipients can print it out or store it on disk for future reference.
- **Is formal.** E-mail offers you ample opportunity to arrange and edit your message.

#### Use voice mail if message...

- **Is urgent.** Voice messages appear to demand attention. Recipients will receive a signal that the message is waiting.
- **Seems relatively simple.** Listeners can rewind the message and repeat it, but they will usually understand it the first time.
- **Has short-term significance.** Listeners probably won't need to refer to it again and can erase it soon after hearing it.

### Here's to the Winners!

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Congratulations to **Hannah Phelps** of *Fort Davis State Bank* who was the lucky winner of the 2008 Dream Vacation.

And congratulations to **Anita Gossett** of *Bank of the West in Irving*, who was the big winner in the Heads and Tails game.

Results of the **Leadership Division Golf Tournament**, played at the Wolfdancer Golf Club at the Hyatt Lost Pines Resort in Bastrop, include:

| First Place | Second Place    | Third Place       |
|-------------|-----------------|-------------------|
| Dan Bass    | Cynthia Dopjera | Keary Barnes      |
| John Fuller | Coy Lewis       | Jerry Cruetsinger |
| Ed Krei     | Jaime Miller    | Janine Kasper     |

Justin Steinbach

Paige Nash

Gary Wells

## Register for the Ninth Annual IBAT Winter Summit

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It's almost below 75 degrees and that means winter is just around the corner! And while 60s and 70s are considered winter here in Texas, it doesn't compare with the cold crisp air of South Lake Tahoe in January.

Join your colleagues, **January 25-27, 2009**, for the Ninth Annual **IBAT Winter Summit**. In addition to outstanding educational briefings with top regulators and banking attorneys, you'll have the opportunity to ski, snowmobile or just enjoy the beautiful scenery. To register, call Julie Courtney at 800-749-4228 or e-mail [jcourtney@ibat.org](mailto:jcourtney@ibat.org).

## Financial Literacy Summit Set for December 2-3

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In today's economic climate, it's more important than ever to ensure that all of our citizens, adults and children, have access to financial literacy. The IBAT Education Foundation and the Texas Bankers Foundation have teamed up to bring you the **Financial Literacy Summit, December 2-3**, at the **Marriott Plaza San Antonio**. If you're committed to improving financial literacy in your community and your local schools, this summit's for you. For more information or to register, log on to [www.ibat.org](http://www.ibat.org).

## Three Jargon Terms to Avoid

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Leaders often slip into the jargon trap. The problem is that the latest management catchphrase is probably not an effective way to communicate. For example:

**Best Practice.** The term is elusive suggesting that somewhere out there, staffers can find the one best approach to solving problems and improving performance. Rather, encourage staff to use their skills and experience to customize solutions for your workplace.

**Work in Progress.** As changes develop, certainty goes out the window. So leaders start to refer to every project and initiative as a "work in progress." This increases uncertainty with staff and sends the message that "we don't know what's going on, either." Share as much information as you can via effective communication.

**Heads-Up.** When you pass along information to staff by saying you want to give them a "heads-up," the implication is that once they have processed the new information, they can continue working with their heads in the sand. If the information is important enough to share, give it the weight it deserves by taking time to explain to your staff how they will be affected.

**SAVE THE DATE**  
**Tuesday, February 10, 2009**

**SAVE THE DATES**  
**June 18-20, 2009**

**IBAT/TBA Joint Legislative Day  
Austin, TX**

**IBAT Leadership Conference  
Hyatt Regency Hill Country Resort  
San Antonio ,TX**

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**The IBAT Leadership Division  
Building Exceptional Leaders Through Involvement**

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**Independent Bankers Association of Texas**

**[www.ibat.org](http://www.ibat.org)**