From the President - Chris Doyle

As this year's annual IBAT Convention comes and goes, I am ever mindful of the accomplishments a group of volunteer bankers can achieve when they are driven by a common cause. It takes each and every one of us to aggressively promote independent community banking. Let me assure you it is alive and well in the great State of Texas because of people like yourself. Recently, I called upon LD and IBAT to step-up and provide items for our annual PAC auction. I was concerned because our entries were way down as compared to previous years. I was blown away by the response. In a little less than a month's time, we were able to secure over 130 items. My hat goes off to all of you that contributed.

For the past year, I have had the fortunate opportunity to serve as your President of the Leadership Division of IBAT. It has been a pleasure to represent a group dedicated to the only Association in Texas that truly represents community banking. The Leadership Division is full of talented, intelligent individuals that work tirelessly for the common cause. Your board is no exception. They require no direction or leadership. They realize the job that must be done, and they "just do it." They make a job like mine very easy. I have told the Board on numerous occasions that I have never been associated with a finer group of men and women.

Behind every successful Association is a fine-tuned staff with incomprehensible drive and character. Yvette Remschel has been a guiding light during my tenure as President. I would like to personally thank her for providing me the tools and insight to realizing the goals set by LD. Her friendship has been an indirect benefit of my Presidency and will always be treasured. Mae Beth Palone and Mary Lange also deserve special recognition and our respect for all the work they do for LD.

This is my farewell newsletter. I am truly humbled by the honor you have bestowed upon me to serve as LD President. The friendships I have made throughout my days of serving on the LD Board and as President will always be cherished.

Thanks again and God bless.

Chris Doyle

$110,903 Raised for IBAT PAC

The IBAT Annual Convention was held September 21-23 at Barton Creek Resort in Austin. The Harley theme was a big hit! It was a great time, beautiful property, and the Leadership Division raised $110,903 for IBAT PAC.

The golf tournament was held at the Crenshaw Cliffside Course at Barton Creek. With 115 players, registration fees raised $19,600.
Despite the rain on Sunday, the Fun Run and fishing tournament took place. The two events raised $2,385 for the PAC.

This year's auction had 135 items - 48 were auctioned live and the rest was a silent auction. Craig Buford again performed the live auction with Chris Doyle and Chris Williston as the emcees. The PAC auction raised $61,352.

The Dream Vacation ticket was drawn at the conclusion of the auction. This year's winner was also the 2001 winner, Sandra Lowe, First Bank & Trust, Ennis. The sales from the Dream Vacation totaled $20,725.

Thanks again to everyone who donated an auction item, sold Dream Vacation tickets, and/or worked at one of the activities during Convention.

2003-2004 Leadership Division Board of Directors

During the IBAT Annual Convention the new Leadership Division Officers took up the reins of leadership. Here's the lowdown:

**Leadership Division Executive Committee**

President - Mark Few, American Bank of Texas, NA-Marble Falls  
President-Elect - Michael O'Rourke, TIB-The Independent Bankers Bank-Dallas  
Vice President - Gil Leal, First Community Bank-San Benito  
Secretary/Treasurer - Darrell Brown - Town & Country Bank-Stephenville  
Past President - Christopher Doyle, Texas First Bank-Texas City

**Leadership Division Board of Directors**

Jim Alexander - Southwest Bank of Texas, NA-Houston  
Trey Allison - Citizens State Bank-Woodville  
Kathy Armstrong - Federal Home Loan Bank-Dallas  
Don Campbell - SWBC-San Antonio  
Tom Carpentier - American National Insurance Company-League City  
Pat Cargill - First National Bank of Central Texas-Waco  
Jay Champion - Heritage Savings Bank-Terrell  
Sonny Collins - Frost Bank-Dallas  
Ray David, Jr. - Point Bank-Denton  
Michael Edmiston - Security State Bank-Odessa  
Mickey Faulconer - First United Bank & Trust, Durant, OK  
Greg Garland - First Bank & Trust, Lubbock  
David Green - American State Bank-Abilene  
Bart Griffith - TIB-The Independent BankersBank-Houston  
Tandy Hix - Fannin Bank-Bonham  
Kyle Irwin - Gruver State Bank  
Kevin Kelly - Austin  
Mark Long - First Commercial Bank-Seguin  
Scot Long - First National Bank-Sterling City
Johnny McCowen - American Bank of Commerce-Lubbock
Jan Mills - First National Bank-Winnsboro
Wrey Montgomery - First National Bank-Sonora, San Angelo
Bonnie Nichols - Gateway National Bank-Dallas
Todd Price - First State Bank-Mesquite
Michael Rhodes - Lamar National Bank-Paris
David Seitze - Frost Bank-San Antonio
Zan Statham - First National Bank-Weatherford
Keith Swearingen - Texas State Bank-Huntington
Gary Wells - First State Bank-Happy, Amarillo

Happy Birthday!

Happy Belated Birthday to:

Rick Prichett - Sept 4
Sonny Collins - Sept 12
Beverly Texada - Sept 16
James Stoner - Sept 17
Jim Jirasek - Sept 20
Hank Rennar - Sept 24
Jeff Hansard - Sept 24

October birthdays include:
Melissa Kinion - Oct 2
Eric Allen - Oct 5
Chris Doyle - Oct 7
Jan Mills - Oct 9
David Seitze - Oct 19
Doug Dickey - Oct 22
Darryl Lemke - Oct 24
Kelly Earls - Oct 26
David Green - Oct 29

November birthdays include:
Carl Cecil - Nov 4
Rick Jamieson - Nov 5
Thom Canfield, Jr. - Nov 7
Kirk Pittman - Nov 13
Ronda Bartlett - Nov 16
Judy Budnik - Nov 16
Lane Pepper - Nov 24

IBAT Winter Summit IV - Plan Now to Attend!

The finishing touches are being placed on the fourth annual IBAT Winter Summit. Scheduled for February 26-27 at Harrah's in Lake Tahoe, Nevada, we have an awesome lineup of speakers. For those of you who attended the last couple of years, we are having another "dialogue with the
"regulators" that includes representatives from FDIC, OCC, Federal Reserve Bank, and Texas Department of Banking.

This is a great networking opportunity that you do not want to miss. For more information, to register, or to find out sponsorship opportunities, contact Yvette at 800/749-4228 or yremschel@ibat.org.

Division News

A big thank you to Susan Harper who has offered to be the Leadership Division historian. She will be putting together a scrapbook of current and past LD activities.

Congratulations to Greg Garland on the promotion of President at First Bank & Trust in Lubbock.

Trailblazer Award - Senator John Carona

Texas Senator John Carona has been selected the 2003 recipient of the Leadership Division Trailblazer Award.

Senator Carona's leadership in passage of the home equity lending legislation, as well as his continued support for community banks during his tenure in the Texas House of Representatives and the Senate deem him a worthy recipient of this award.

The Trailblazer Award luncheon will be held on Tuesday, October 28 at the Dallas Country Club. Contact Yvette for more information or to register.