



FWIT News

Special Conference Edition

From the Communications Chair, Laura Rodgers

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MESSAGE FROM THE PRESIDENT – LYNDA HUFFAKER

Congratulations to the Llano Estacado Group on hosting a fantastic conference!! We had excellent attendance, speakers, arrangements, decorations, entertainment and I could go on and on. Dixie Barron and Vicki Dalrymple did an amazing job as co-chairs. Everyone had a great time and those of you that did not make it this year – please plan on coming to El Paso next year.



Most of our groups do not meet in the summer; therefore May will be the last Newsletter until September. If you have anything you would like in the newsletter, please send it to Laura Rodgers. She has been doing a terrific job in sending out very good information to all of us. Thank you Laura!

The past year as President for the Association has been at times over whelming, but always rewarding. Our FWIT ladies are the best!! Everyone is always willing to help or offer assistance and that means so much.

The friends that you gain in this group can help you in many ways. You will have a contact at various banks that can be invaluable. We hope to have a directory that will have everyone's contact information with e-mail addresses and this will help us all stay in touch.

I encourage each of you to **be involved and stay involved**. We need you to help with the growth of FWIT. Each of you has friends or knows someone that might be interested in joining our group – ask them, give them a brochure. You will be surprised at the response you get.

Remember “life is found at the road side parks, not at the destination”.

Lynda

FROM YOUR CONFERENCE CO-CHAIRS

What a blessing and pleasure it was to host the conference in Lubbock! I had the privilege to work closely with co-workers and competitors in this market and it is my belief that we all made lifelong friends and existing friendships were strengthened. Leadership skills were strengthened and FWIT loyalties were solidified. We had a professional group of ladies as our conference committee chairs that would not settle for mediocrity and worked hard to put on a top notch event.



We were so proud of our bankers and community for the sponsorships and contributions of goodie bag contents and door prizes.

Thank you to all of the attendees! We were so pleased to have such a high level of attendance which far exceeded our initial goal. It was truly thrilling to “Get To” be a part of something special!

Some quotes from our comment sheets:

“Great”

“Awesome”

“Great choice of entertainment for Palm Sunday”

“Enjoyed the Museum”

“Absolutely Excellent”

“Enjoyed the conference very much”

Friday – “Fun, different, great!”

“Double quartet was a blessed gift”

“I almost did not come due to other commitments...but so glad I did. I needed this and did not know it.”

“I have attended a lot of conferences (not FWIT) but this one rates at the top”

I hope that everyone went home and back to their jobs with a renewed spirit of “Get To” instead of “Got To”.

Thanks again ladies for participating in and contributing to the 2011 Annual Conference!

Vicki Dalrymple

* * *

Vicki & I have had withdrawals this week, we have “only” talked to each other 4 times!!!!!! It was so good to see all of you in Lubbock at the FWIT Conference. We feel that it all went well and was very pleased with the attendance. We hope that each of you went home with something that will benefit you in your profession or your personal life. We are looking forward to a good year with our local group next year. It was hard work to do a conference but I think that each of us “grew” in friendship and appreciation of each other. Vicki and I are so pleased that we as a group were able to make a profit for the Association that will benefit other women to grow in their careers by attending other conferences in the future. We believe in FWIT and know that it will grow state wide in the next year. We look forward to seeing each of you next year in El Paso.

Dixie Barron



Llano Estacado Group



Members of the Registration Committee

PRESIDENT'S AWARD

The President's Award is an award given to an FWIT member that has given exceptional service, assistance or support to the FWIT Association or the Board President personally. This is the first year to give the award and a very deserving Nancy Kinder was our recipient at the Annual Conference held April 15-17, in Lubbock, Texas. Nancy has been a member of the various financial groups for over 25 years. She held executive officer positions at the National, District and local levels of FWI and was very instrumental in getting our Financial Women in Texas Association operational. Nancy has been a mainstay that every member of the Board has relied on at various times for help – she always responds with understanding, kindness and suggestions. My year as President of the FWIT Association Board would have been much harder had it not been for Nancy. She has been a mentor, counselor, and friend to all of us and we thank her for everything she has done for our association and for me personally.

Congratulations Nancy and we thank you.

Lynda

ATTENDEES



We had 73 registered attendees with 104 in attendance at the Keynote Luncheon on Friday. This is the most registered for conference in many years. Great job Llano Estacado!!

EVENTS AND ENTERTAINMENT

We knew we were in for a great weekend when the "National Anthem" was performed by 11 year old, Madeline Mae Powell. She was amazing! Listening to this accomplished entertainer gave chill bumps to each and every one of us in the audience.

Friday evening was an evening filled with fruity sangria, mouth watering tidbits, foot stomping line dancing, a whole lot of really cool windmills, and not to mention a sunset to die for! The event was held at The American Wind Power Center where we were treated to a personal tour of a modern day wind turbine.



line dancing lessons

Our entertainment during the banquet was harpist, Carol Reid. Ms. Reid gave us an outstanding performance. It was perfect for the occasion.

Sunday morning we were treated to the beautiful music and crazy antics of “The Watchmen”, a Gospel Double Quartet. If you have never heard these men sing, you have missed a true blessing. They are great entertainers with a wonderful message.

SPONSORS

We would not be able to have this quality of conference at such a reasonable rate without the generous support of our sponsors. A special thank you to our Corporate Sponsors for the support you have given Financial Women In Texas this year and in years past. Our sponsors include City Bank, PlainsCapital Bank, Lubbock National Bank, American Bank of Commerce, AccuSource, Frost Bank, Independent Bankers Association of Texas, Loomis, Money Processing Systems, Spring Hill State Bank, TransFirst, American State Bank, BancSource, South Plains Business Equipment, Vista Bank, First Capital Bank, and Peoples Bank.

VENDORS

FWIT would like to thank all the vendors who participated in our Annual Conference. We had fourteen vendors who sat up booths including several boutiques, art studios, bank products, insurance, SBA, Loomis, Scentsy, and many others. The attendees had a lot of fun browsing the booths and “shopping” during our breaks.

SPEAKERS

We had a wonderful slate of speakers. Kicking us off at the Friday luncheon was our keynote speaker, **Chris Williston, CEO and President of IBAT**. For those of you who do not know, Mr. Williston was instrumental in getting FWIT up and running. He and IBAT are special friends of FWIT and have offered their help over and over again. We have taken them up on their offer on numerous occasions.



He spoke about the various regulations affected by the Dodd Frank Reform and the efforts IBAT is taking in helping community banks. He also presented his version of “**Good to Great**”. He explained the systems in our organizations have to be right; our organizations must be adaptable; we have to have over the top customer service; we must have diversity in our products; we must be tactical in our execution of our plan; we need to have a coalition, line up with the ones who can help us; we need to relentlessly seek value; we need to engage passionate management, staff and volunteers; we must advocate our core

values; and we need to train, train, train.

Tim Tivis, CEO of the Pinnacle Training Group spoke on the topic of “**Things Change...Things Never Change**”. He pointed out that the processes change but the way we do business – the one on one, never changes. The way business is done – the transactions, the steps and delivery must change in order to stay competitive but the way we do business must stay the same – very personal. The unconditional personal one-on-one attention we provide our customers that clearly demonstrates their great worth to us is the way we do business.

Some change is good.

There are two competitors:

1. Time – It effects everything and everyone
Rewards the diligent and punishes the slacker
2. Technology – Anything, Anytime, Anywhere
Can be your biggest friend or your biggest foe

The “What” – Your personal belief

I will seek every opportunity to make a difference because I can make a difference.

The “How” – your personal commitment

I am sold out to the cause of making each customer matter. Though tough at times, I will not sell out but remain dedicated to the individual customer experience.

The “Why” – Your personal experience

The sense of great satisfaction that comes from the validation of those you serve.

Your belief and commitment to that one thing validates:

- They are more than an account number. They are what matters most
- They are more than the fine print on the paper
- Your personal competitive edge, regardless of change
- The tangible evidence of how we do business “the one-on-one”

And That Should Never Change!!

Connie Wharton, partner in business consulting firm of Mulcahy Warton Business Consultants, LLC. Presented a program on “Women and Ambition”. Ms. Wharton stated alarming statistics that less than 3% of women are CEOs and 15% are one level down. She also shared that women today suffer the most institution discrimination between their early 20s and 30s. Women get less recognition yet they underestimate their abilities.

She gave us advice on what we can do as women to help others:

- Forgive
- Support other women
- Don't expect things to fall into place
- Blow your own horn
- Remember that it's never too late

We had an interesting panel discussion with **Holly Betenbough, Ministry Director of Betenbough Homes, Eddie Owens, Director of Communications and Public Relations of United Supermarkets LLC, and Ed Wentz, DDS.** The topic was “**The Importance of Community Service...Especially in Times of Economic Change**”. The panel described how they encourage their employees to get involved in community service and how each of their organizations recognizes their employees for their involvement. One of the common sentiments of the group was that they all said the community supports their businesses so they all feel they should give back in some way. Another statement made many times was because, “it is the right thing to do”, or “do the right thing”.

Adam Newman, Special Agent with the United States Secret Service presented, “**Prevention is the Best Measure**”. Special Agent Newman began his presentation with a comment that he noticed most of the ladies came in and put our purses in our chairs and then went to the back of the room to get a drink. He said all he had to do is get one check out of our check book and he can go to town. We have to be careful with our personal items, our mail, and we have to know who we are doing business with. Thieves are stealing our mail and cashing checks, they are driving by businesses and stealing wireless credit card information from businesses with wireless machines that are not being encrypted, and there are more scams every day. The scams on Craig’s List and Ebay are to name a few. It is so important to know who we are doing business with and to pass this information on to our customers. Smart phones have apps that have swipers for credit cards so watch yourself at restaurants.

Dr. Tyra Carter, Ph.D., RD, LD, Corporate Dietitian for United Supermarkets, LLC, spoke on the topic of “**Shopping by Numbers – Nutrition Made Easy**”. Dr. Carter began by asking the group if we pay more attention each day to what we put on our bodies than what we put into our bodies? The statistics she quoted were astounding – 68% of the adult population is overweight or obese and 20% of the children fall into that category. She stated that US diseases related deaths are 2,426,264 per year.

Broken down that is:

Heart disease – 631,636

Cancer - 559,888

Stroke – 137,119

Chronic lower respiratory disease – 124,583

Diabetes – 72,449

Lifestyle Changes can reduce cardiovascular disease by 80%, diabetes 90% and cancer 60%
By lifestyle changes she means “Fork and Feet”. Put less on your **fork** and move your **feet** more.

Dr. Carter also explained the NuVal system to the group which is being used in all United Supermarkets and Brookshires. The NuVal system is a scientifically based program which basically means the good stuff / bad stuff = score. The product is scored from 1-100. The higher the score, the better the product is for you.

Lou Burluson – The History Teller, as “Mollie Bailey – The Circus Queen of the Southwest”

Honestly, I think this speaker should go under the entertainment section rather than the speaker section because she truly entertained us. The role Ms. Burluson played was “Aunt Mollie”. Aunt Mollie, as she was affectionately known by her thousands of friends throughout Texas, took pride in bringing pleasure to people. The Bailey Circus was born during the winter of 1879 – 80 and came to be billed as “A Texas Show for Texas People”. By the turn of the century, the “Mollie A. Bailey Show” was the most sought after entertainment in the state. Ms. Burluson took us through the life of Aunt Mollie as she traveled from town to town with her circus. We were all captivated by her life and trials. She made us feel like we were back in the late 1800s and walking from town to town, setting up for the next show, making friends in each town. Aunt Mollie was a true inspiration.

Dr. Gary Schwantz presentation on “Get to or Got To?” – Choosing to Love Life (or not) was an eye opener. He made many points we can all use:

- We can “choose” to have fewer obligations
- We need to notice the special moments
- We should do things on purpose
- We have the ability to tell ourselves to calm down
- Never take advice from someone doing worse than you are
- Always live in the future
- Life would be easier without some things, example: dogs, because they have to be walked, they shed, they have to be cleaned up after, they are costly due to vet bills, etc
BUT life would not be better without them.
- Life is easier to work 8-5, go home and collapse then get ready on weekend to do it all over again
BUT life is not better.

- We need to see our work as a privilege – We get to go to work, not we have to go to work. Lastly, he encouraged each of us to thank someone for doing a great job every week.

Mary White, WTC Performance Group wrapped up our conference with “What’s in My Present?”

Mary asked us, “What is your ROI on your time and investments from this weekend?” With that question, she proceeded to “unwrap” the present each speaker had for us this weekend.

Chris Williston took us from Good to Great! And encouraged us all to have a vision for ourselves. He said attitude is everything and we should give something back, embrace friendships, forgive because life is too short and to exercise for physical and mental health.

Tim Tivis told us change is constant and successful companies and successful people adapt their processes and themselves to change! He asked us what we will do to adapt to the winds of change in our lives?

Connie Wharton said that before we deflect our accomplishments, we need to think about what we are really saying. She also told us to blow our own horns more! She asked that we take a look at our ambitions and ask ourselves what our ambitions are and are we underestimating our abilities. It is never too late to be ambitious!

Special Agent Adam Newman shared that it is our responsibility as financial professionals to educate ourselves and others about knowing who we are doing business with and that if it seems too good to be true – IT IS!

Dr. Tyra Carter told us to pay attention....Put on or Put in. We need to make more of a conscience effort to watch what we put in our bodies than what we put on or bodies.

Lou Burleson (Mollie Bailey Circus) showed us you can start at any age to do things and that we should give back to others. She also shared that we should take care of ourselves because we may not have others to do that for us.

Dr. Gary Schwantz asked if we are a tradition Nazi? If so, how does that impact our family and friends? Sometimes we have to veer from tradition and do something different. He also reminded us that life is found at the roadside parks...not at the destination! What roadside parks will we commit to stopping at? Do you tend to choose what is easier or what is better? Dr. Schwantz suggests we tell someone they did a good job and think how that would influence someone’s day. He also suggests that we ease into the day slowly and gently. How could this improve our day? Our family’s day?

Mary did a fabulous job wrapping up the conference and adding her bow to each of the speaker’s gifts. And the answer to Mary’s question, “What is your ROI on your time and investments from this weekend?” I believe we can all say it is well over 100%.

INCOMING PRESIDENT – TAMMY GIBBONS-

Tammy Gibbons has been installed as the 2011-2012 President of FWIT. In her installation speech, Tammy announced her theme for the year as “Make It Happen”. We have proven as a group we can make it happen. We started this group 2 years ago and this year we went from a membership of 86 to 112. She asked each of us what “Make it Happen”, means to us. Let’s all work together and make it happen for our local groups and for our association.

CALL TO CONFERENCE

Conference will be hosted by the Paso del Norte group in El Paso in 2012. The date will be moved from the spring to the fall. The members of the Paso del Norte group have taken on the challenge of Making It Happen and their goal is to increase the attendance to 100 next year!

U-HORNS!

U-HORNS! is a new section to be included in each edition of the FWIT News.

Remember, “**You** must toot your own **horn!**” Please let us know what is going on with you or others in your group. We all want to know your achievements, accomplishments, promotions, and other happenings in your lives both personally and professionally.

- Anita Werner reports that her bank’s holding company, Weststar Bank Holding Co., Inc., was named the top performing community bank in America for 2010, banks from \$500 million to \$5 billion. She works at Bank of the West in El Paso. Congratulations Weststar!
- Congratulations to Anita Werner! Anita was featured in the April, 2011 edition of Texas Banking as their Community Banker Spotlight. Great article Anita! I attached it to the newsletter so everyone will have a chance to read it.

MEMBERSHIP

****If you haven’t renewed your membership or joined for the first time, it is now time to do that. ****

Become a member of one of the newest and fastest growing organizations for professional women in the financial industry in Texas. How do I become a member of Financial Women in Texas? It’s easy as 1-2-3!

1. Go to our website www.fwitexas.org Membership Application
2. Mail it in, along with the low fee of \$50.00, \$25.00 after March 1st for new members, to the address on the application
3. Get involved and enjoy!

If you have questions about becoming a member, contact Membership Chair Cheryl Linder at clinder@newfirst.com.

TECHNOLOGY

The website has been updated with our 2010-2011 program year information. You will also find the Membership Application, the catalog of items in our Association Library, and the 2011 Conference Registration information there. Go to www.fwitexas.org and check us out!

WHERE YOU CAN FIND FWIT

Check us out at www.fwitexas.org.

You can also find us on the IBAT website at www.IBAT.org. Go to the Membership tab and click on Texas Regional Groups. Scroll down to Financial Women in Texas, Inc. This is just one of the ways IBAT has shown their ongoing support of our new endeavor.

ASSOCIATION LIBRARY

FWIT has a library consisting of a variety of cassettes, books, group programs, workbooks to teach from and some books from the Crisp Fifty- Minutes series. These items are for our member’s use free of charge. The only fee incurred is the return postage. They are excellent tools to use in your group meetings or for personal growth. For a full library listing or to request an item, please contact Eileen Meyer at eileen.meyer@abtexasna.com.

