**Let’s sow the seeds of change**

Anxious, humbled, excited. Those were the three words I used to describe how I was feeling as I became your new ICBA chairman at ICBA Community Banking LIVE in Las Vegas just a few short weeks ago.

I was anxious because of the tremendous sense of responsibility I feel to properly and effectively represent you; humbled because of the opportunity I’ve been given to help make a positive difference for an industry that I love; and excited about the opportunities we have to achieve meaningful regulatory relief and being part of the significant changes that are happening at ICBA.

As you know, we’re transitioning from Cam Fine’s leadership to Rebeca Romero Rainey’s leadership this month. Cam has led the transformation of ICBA into the most influential and respected financial services organization in the nation. I can’t thank him enough for his work on behalf of our great industry.

It’s a tough act to follow, but in Rebeca, we have found the perfect answer to that challenge. She is the right person with the right talent at the right time to lead us into the future.

I am very excited about the prospect of working with Rebeca, the executive committee, the incredible ICBA staff and, of course, all of you—my fellow community bankers—over the next year. You are all my ICBA family, and everything we do will be a genuine team effort!

That’s why, for my speech in Las Vegas, I chose the classic children’s story The Little Red Hen to illustrate how we will continue to accomplish great things for community banking over the next year.

Think about it: If ICBA and community bankers around the nation were not fighting to lessen the burden that crushing over-regulation has on our industry sector, would the U.S. Congress be close to passing bipartisan community bank regulatory relief? If we had not been vocal at FASB’s headquarters in Norwalk, Conn., do you think community banks would have gotten any meaningful changes to CECL? If we had not pushed so hard, would ICBA community bankers have been invited to the White House twice last year to discuss regulatory relief? The answer to all these questions is a resounding “No.”

Because we all did our fair share and helped throughout the growing season, all of the seeds that we sowed eventually became a delicious loaf of bread that we could all enjoy. Thank you all for saying, “I will” instead of “not I.”

That’s why we have to keep the momentum going, and it’s why I’m asking all community bankers to not only keep up their personal advocacy but also to identify a community banker who is not currently involved and show them how they can help. Show them ICBA’s vast grassroots advocacy and communications resources, and, most importantly, show them why nobody else can do it for them.

Our industry’s future holds so much promise, but it is up to us to plant those seeds now. Our customers, our communities and our nation will thank us.

I look forward to working with you over the next year to make great things happen for our industry!