**Goodbye, farewell and thank you**

Every month for nearly 15 years, I have shared my thoughts with you on the top issues of the day in my monthly column. With this column, I pen my last message to you. It boggles my mind that 15 years have passed since my first monthly message, but here we are. Such a different world today than then. But community banking remains and is in many ways stronger today than it was when I arrived at ICBA in May 2003.

I could write a thesis on the myriad ways the world has changed over the past decade and a half. In my view, one word best captures our changed world: technology! Technology has affected every facet of our lives for both good and ill. And it will continue to impact our lives, our culture and society in ways we cannot even imagine today.

Whether those changes will work for the better or worse depends on how we relate and adapt to them. If community banking can adapt and assimilate to the ever-changing technological landscape, community banks and banking will flourish. And I believe community banks can and will adapt, because the greatest strength of community banks is their ability to evolve.

Community banks have been adapting to their changing environments for more than two centuries, and they will continue to do so. That is what makes our nation’s community banks unique. And it is what makes representing community banks so much fun and such an honor. No other nation on earth has a community banking system like that of the United States. It is our nation’s secret economic weapon. It is what has separated the U.S. economic system from all other nations and made ours the greatest economic force on earth. Community banks are the engines that create jobs, enable small communities and the rural countryside to thrive, and help entrepreneurs to get their start. Some of the greatest companies in the United States got their start from a community bank.

And our community banking system has held to its principles while at the same time adapting to its environment. That is why we continue to survive and thrive. Relationship banking, adaptability and a willingness to take chances are the hallmarks of community banks. These qualities will serve the community banking industry well as our financial world continues to evolve in the years ahead.

I leave ICBA in the hands of my very able successor and the most outstanding staff in the association world. It has been the greatest honor of my life to represent and advocate for our nation’s community banks. I will never be able to adequately thank all the thousands of community bankers who have helped and encouraged me over the years. Just know that I will always be grateful to you and hold a special place for you in my heart. You are the greatest men and women in America. And always know that it is you who make all of this work.

Thank you from the bottom of my heart. I wish all of you well and great success.

Farewell,