

Christianity Informing, Infusing and Re-forming Business

My first trip to Seattle was the fall of 1976, when the University of Virginia came out to play Washington in football. I played for UVA and we lost that weekend. Partly, I think because we just all walked around dazed by how beautiful everything was right out on the water. The next year I returned to this part of the hemisphere to attend Regent College in Vancouver. While I was there, I invited my girl friend to come visit me and one night overlooking the bay under a full moon, I asked her to marry me. I thought that if she would not say yes under these circumstances, she would never say yes. Thankfully she said yes, and this year we will have been married for 30 years. We have three children and this fall we empty nested as our last child went off to college.

I am Chairman and CEO of a group of automobile dealerships that represent 34 franchises and 19 different manufacturers. We are located in North Carolina and Virginia. Our sales are \$650,000,000 and we have 900 employees.

I am also heavily involved in our community and in academic institutions. Presently, I serve as Chair of the Winston-Salem Alliance which is a group of CEO's from the region who have come together to work on projects. I also serve on the Board of Trustees of Wake Forest University and the N.C. School of the Arts which is the

conservatory for the University of North Carolina, and I chair the Institute in Advanced Studies in Culture at the University of Virginia.

Yesterday, I spoke at length regarding the calling of those whose mission is to be sent into the economic sphere of life to bear witness to Christ. To summarize, I had four points: First, how we approach life is to be defined by our calling in Christ which can be summarized as a new orientation-moving from darkness to light, incarnation-following in his steps, and transformation-seeking and celebrating shalom. Secondly, what we believe about the future will significantly impact what we do today. If we begin with the wonderful picture of the future found in the book of Isaiah and culminating in the Revelation, we find the future hope of God's people is eternal life on the glorious, restored New Earth. The vision of shalom will be realized on this restored New Earth. Thirdly, shalom, which is the content of the inbreaking of the Kingdom of God now, can best be described as the flourishing of truth, the good, beauty, justice, and plenty. Fourthly, we are to celebrate shalom when we experience it, we are to strive for it when it is not fully realized, and we are to humbly resist the forces that diminish shalom. But the way we celebrate, the way we strive, and the way we resist, are to reflect the way of Jesus, not the way of the world. The way of Jesus is to exercise faith, to live love, and to bring hope.

This talk today grows out of yesterday's talk. It will have a great deal of application with very specific details of how we have tried to apply this framework. I want to begin by saying something that might be provocative for some. We are not a Christian company. With 900 employees, we have Christians, Jews, Muslims, Hindus, agnostics, and atheists in our company. The role that Christianity has played in our company is to inform, to infuse, and to re-form the practices, ideas, and culture of the company. The Christian narrative and world-view are the fabric of our culture but the invitation is extended to all to fully participate.

So my thesis is as follows:

When we are called to Christ, we are then sent into the world as his vice-regents to seek to create the conditions of shalom, the good, truth, beauty, justice, and plenty. The economic sphere engages the sphere of plenty. The purpose of business is to enhance the flourishing of life. When this takes place, wealth is created. However, biblical wealth differs from the definition of wealth in our culture. The creation of biblical wealth, because it is grounded in covenant and community, framed by justice, committed to the wellbeing of all, and derived from the stewardship of the gifts of God in creation, is a biblical calling that gives glory to God.

The Biblical concept of wealth is rooted not just in economic terms but is considered in a covenantal and community context. In the book of Proverbs, the righteous are

those who serve the needs of the community. The wicked are those who only serve themselves. The wealth of the righteous creates life for the entire community. It is renewing and flows over into every dimension of life. The wealth of the wicked destroys the trust of the community. They gain wealth by taking advantage of another. Their wealth ultimately destroys the entire community.

The calling to provide goods and services that enhance the flourishing of life and that create biblical wealth is godly work. That is, it reflects the work of our Lord and is pleasing to Him. Economic wealth is redeemed and infused with shalom when it comes from serving the needs of another. Its animating spirit is to create value by building trust. It is covenantal and grounded in community. It requires sacrifice and service. Its animating spirit is not warfare against another. It does not include deception or manipulation. True wealth brings life to all of creation and enhances the good, beauty, truth, and justice. Wealth that is derived from the destruction of any of these dimensions is wicked and creates the conditions of sin and death.

The creation of biblical wealth is a necessary component of human flourishing. Saying this is not the same thing as saying “three cheers for capitalism.” Capitalism must also be examined, critiqued, and resisted in light of the biblical view of wealth.

As individuals and as organizations, we have to wrestle with wealth in our lives because the good of wealth can easily become an idol, a false love of the heart. This is a clear warning of Scripture. Wealth, when turned into an end instead of a means

functions as a god. It is seen as the source of blessing in life instead of God. Moses warned the people of Israel of this: “Remember the Lord your God, for it is He who gives you the power to get wealth.” (Deut 8:18).

We are all ultimately defined by what we love. If I enjoy wealth and the power to acquire it for its own sake, then my love is distorted because I am directed to the wrong end. To use St. Augustine’s language, I have desired the wrong thing. I have made a penultimate concern an ultimate concern. I have made that which was meant to be good into God. My desires have become disordered. For Augustine, disordered love was at the heart of sin. However, if I assign the proper place to wealth as a means to enjoy and to share the enjoyment of God’s blessings, my love is rightly directed. The less I love wealth for its own sake, the more I am free to properly use it

C.S. Lewis referred to this as the universal law of confusing “first things” and “second things”: Every preference of a small good to a great good, or of a partial good to a total good, involves the loss of the small or partial good for which the sacrifice was made. You cannot get second things by putting them first; you can get second things only by putting first things first.

Wealth is never a first thing. It is always a second thing. It is not a purpose. It is a consequence. When wealth becomes a first thing, it becomes an idol and moves

from creating plenty to plundering lives. Wealth is created by creating value in this world. Wealth to a company or to a person is like blood to the human body. No normal person gets up in the morning and says “I live for my blood”. However, there is no person who can live without blood. The creation of wealth is a necessary condition for culture and people to flourish but it is not the reason for existence for either a healthy person or a company.

In the end, wealth that is derived from idolatry is destructive because it destroys true love and genuine purpose. The purpose of wealth in creation is to enable life to flourish by meeting the material needs of life and by enriching the good, truth, beauty, and justice. When wealth is created that destroys these dimensions it has become a destructive idol. When wealth enhances these dimensions, it is fulfilling its calling to help realize shalom, which is the inbreaking of the rule of God on earth.

So how does all of this translate into my life? I have tried for 30 years to incorporate this framework into my life in the business world. This obviously has grown in scope and clarity over time. When I was younger and my sphere of influence in the workplace was much more limited, I focused on the people whom I touched on a daily basis. Today, my role has changed and I have worked hard to craft language, symbols, processes, and metrics that flow out of this framework at an organizational level.

We speak of our company as being anchored by three foundational commitments: a covenant with our customers, community with each other, and a commitment to the common good. Covenant, community, and the common good are grounded in three deeply held beliefs that permeate everything we do-respect for the intrinsic value of people regardless of their station in life, that we are created as relational creatures who find their purpose in community, and that we are responsible to use our gifts for the flourishing of the common good, not just for our own fulfillment.

We believe that healthy cultures have three dimensions: First, there is a clear purpose to the organization that is worth believing in. Secondly, each person understands how important they are to the success of the organization. Thirdly, there is a deep sense of belonging, of being connected to one another. Without a clear purpose, cynicism infects the culture. Without a sense of how a person makes a real difference, apathy reigns. When people don't feel like they belong or don't feel connected, alienation or anger permeates the interactions.

Despite what you might read in various popular business articles, we have also learned that to create a truly “thick” culture, one that is not dependent on a few leaders, takes years. By a thick culture, I mean one in which the deep beliefs are tacitly embedded in every aspect of the organization. It is the kind of culture that shapes people. If organizations are going to have a life beyond a few key leaders, the creation of a thick culture is of paramount importance to the leader.

A covenant with our customers means that we make promises that we will keep even when it disadvantages us. This means that the response of the customer does not determine our behavior. We are faithful to our promises regardless of the customer's response to our commitment to them. The defining characteristic of our relationship to customers is not what is fair, but that which demonstrates that we are committed to sustaining the relationship with a generosity of spirit. The relationship is characterized by a spirit of friendship. Our focus is on treating customers like guests in our home. Truthfulness, non-manipulation, and transparency must be at the very core of what we do. Genuine trust can only be built when the culture is woven in a fabric of truth.

At the foundation of this covenant is the demonstration, through our practices, that we are for the well-being of our customers. If we start with the concept of shalom, that we are to enhance the lives of our customers, to create delight, to relieve the stress of the fall, to help make things the way they are supposed to be, then we must be a place that people can always trust to do the right thing.

We are aware that this commitment on our part will not always be reciprocated.

Customers have been trained by our market economy to have a consumer relationship with organizations. Therefore, we know that we will be exploited from time-to-time by certain customers. This is the cost that we incur from this commitment.

Instruction in this commitment begins in the interview process. We then spend an entire day on this in the orientation process. In the initial 3 day training course, we

review this at length in numerous role-playing exercises. After 60 days, we review it again. Every month each dealership has a company-wide meeting where they recognize people who have gone the extra mile to provide this level of service. We highlight outstanding efforts of service in every company-wide communication. Once a culture has deeply embedded in it an ethic of service that is committed to treating each customer like a valued friend, the stories that come from customers regarding what members of our organization have done for them amaze me.

We take seriously the admonition in Proverbs and the Prophets to not take advantage of the vulnerable in society. For instance, rather than following market pricing on interest rates on loans to those who have marginal credit, we limit our income even though the customer would willingly pay more. We have chosen not to maximize our income because we believe that this type of wealth, one that takes advantage of the plight of another, is condemned by the book of Proverbs. We think this is consistent with the teaching of the Reformers who argued against maximizing the opportunity to raise prices. For instance, Calvin argued that those who raise the price of grain in the time of famine commit semi-homicide (Klaus Bockmuehl).

Seventeen years ago we looked closely at the range of gross margins on the transaction of cars and trucks and found that in a typically negotiated process, those who had more education and who had a higher socio-economic position paid less. This was because their pro-active approach to the transaction enabled them to secure additional information which created a more symmetrical relationship in the

transaction. We decided that the entire approach of taking advantage of our position of knowledge was in conflict with our commitment to treat each customer like a friend. If we were serious about being a place customers could trust, then we never wanted customers to have to be in any situation where “caveat emptor” was an issue. Our goal was to ensure that each customer paid a price consistent with a competitive market price even if in an individual case a customer would pay more because he or she was poorly informed.

Consequently, we totally changed our selling processes to insure that a customer’s ability to negotiate did not determine the price they paid for a car. Rather than maximize our opportunity with each customer, we price our vehicles up front at fair prices that can always be fully justified relative to market pricing. Several of our dealerships function with a fixed, one-price approach for the single purpose of ensuring that the individual does not pay above market price. If we are committed to the well-being of our customers, then we must be a place that a customer can trust to help them in all circumstances.

Another example of this is that every used vehicle we sell carries a 100,000 mile warranty. We have spent 15 years developing the processes that allow us to secure underwriting for this. Given how expensive automobiles are, I do not want to sell any vehicle to a customer that will not be guaranteed for 100,000 miles. If a vehicle has over 100,000 miles on it when we sell it, we offer a 1 year, 12,000 mile warranty on it. This is the lowest level of coverage we offer. If we sell a vehicle with 130,000 miles on it, the vehicle will still have a 1 year/12,000 mile warranty. We do not sell

“as is” vehicles because we want customers to always be able to trust the products that we sell.

The ethos of our culture is animated by service to the customer, by doing something the customer values. We are not energized by defeating other companies. Our focus is always on serving the customer. Our measurement is the quality of service we provide to our customers and that is found in the degree of trust we build in the relationship with a customer. At the heart of trust is truth. A truth-telling, truth-keeping organization keeps its promises regardless of the financial cost. That is the covenant we make with our customers. We measure this in numerous ways. However, we believe the single best measure is loyalty to us for all matters related to the automobile and the best measure of this is the following question: Do customers trust us with everything related to their car? Said differently, are we worthy of that trust? Do we deliver superior value in every area related to the purchase or service of a car?

In our training programs, we use a number of simple tests to help people understand what we mean by building relationships grounded in truth and trust. For instance, we challenge members of our organization to recount all of their conversations and actions they had with customers at the dinner table with their family. Were you ashamed or embarrassed to tell your spouse or children? If you were, you can be sure you violated our covenant with the customer. Also, would you send your 18 year old daughter or son or your grandmother to buy a car or have a car serviced

with absolute confidence that they would be treated fairly and with respect? If not, then we are doing something wrong.

When we fail, when we break covenant with a customer, we take it very seriously. Our single goal is to demonstrate that we are worthy of a second chance. For instance, if we fail to repair your vehicle properly the first time, we never charge for a second repair. Instead, we pick up the vehicle, leave a loaner vehicle, complete the repair at no charge, detail the vehicle at no charge, provide a free oil change for the inconvenience, and then return the vehicle at no charge. .If we do not finish the work in the time promised, we bring you a loaner vehicle and return your car to you when it is finished, fully detailed at no charge. If we make a mistake, we also always accept the consequences. We don't try to negotiate. For instance, if we call you with a diagnosis on your vehicle when it is in for service and we find something else later, we absorb the loss. Being a place that can be trusted means that our "yes" means "yes." If we do something wrong, we never want the sun to go down until we have corrected our mistake. We are radically committed to solving customer problems within 24 hours.

We are committed to creating a culture that affirms the good and truth as interconnected with the creation of profit and as the criteria for genuine flourishing. This commitment is a reflection of my efforts to offer humble resistance to the culture in which we swim. It represents my calling to bring the hope of a different approach to relationships in the marketplace. It is transformational in that it is an attempt to re-personalize the marketplace. I want

each member of our organization to understand that although we all have different tasks, we all have a single job- to serve customers by creating superior value for them. This is our covenant. It flows from our understanding that we are first called to serve the needs of others or we do not have a reason to exist. It is grounded in an understanding that profit that is derived from any other reason than providing superior value is destructive to the customer and to us.

We have a number of programs that reward high productivity. However, the door to earning these rewards is the experience of the customer. Productivity without exceptional customer satisfaction is not rewarded in our culture. If customers do not rate their experience to be congruent with our covenantal commitments, we do not pay this extra money. We have quite high standards for what customers should be able to experience. When highly productive people are delivering on our promise to our customers, they are exceptionally rewarded in our company. If anyone does not demonstrate a commitment to delivering on our promises, we have a five step process: We teach, coach, counsel, discipline, and terminate. We take the last step very seriously and it only happens after the supervisor has intervened and followed the first four steps that I mentioned.

Community with each other begins with a creedal commitment. We are organized around a series of governing commitments that define who we are. These governing commitments are the final authority in our company. But for the common-unity that is organized around a set of beliefs to become a community requires these beliefs to be lived out in practice. Doing this means creating the

environment where people's gifts are allowed to flourish and we are intentional about connecting people to each other.

Developing a deep appreciation for people's gifts requires knowing people as more than instruments of production. Reducing the value of people to the value they create in the marketplace is a complete capitulation to the instrumentalism that reigns in much of our culture. As Christians, we must always remember that each person is infused with infinite value, the image of God. The beauty of God has been expressed in the creation of each person. We should find ourselves marveling at God's handiwork when we look into the faces of our fellow workers.

Inherent within this belief is a deep appreciation of the diversity of God's creation. We believe that a diverse culture represents the richness of God's creation. We have a culture that has actively pursued attracting, retaining, and giving positions in leadership to minorities and women. While this is now quite common in industry, our commitment began as a demonstration of both a principle of justice and a realization that we needed the full gifts of the human community for us to flourish. One of our General Managers who leads a company with sales of \$75,000,000 began washing cars for our company when he was 16 years old. He was from a very difficult inner city situation. He is now 37 years old and very successful. For 20 years he and I have met on an annual basis to review his personal goals. There are dozens of examples like this throughout our company.

We are committed to giving people the opportunity to express their whole person at work. This requires setting up opportunities for the gifts of people to be released for the well-being of the entire community, in their specific job and beyond the boundaries of their job. We have great fun when we discover gifts that are not part of their specific job: music, poetry, woodworking, cooking, caricatures, singing, sports, and dance are just some of the talents that we have discovered. In our intra-company newsletter we try to highlight these diverse gifts that demonstrate the full person and invite people to experience the richness of these gifts.

In practice, this means being intentional about connecting people in the workplace by formal and informal means. Whether it is task forces or softball teams, recognition events or birthday parties, process innovation programs or baby showers, we want the place of work to be a life-affirming, human connecting experience. This means creating a culture of second chances, always valuing the person above performance, but also challenging each person to use their gifts to enable the other members to prosper as well.

We have tried to develop intentional management processes and development processes that demonstrate this commitment to helping people fully utilize their gifts. All of these efforts begin with a hiring process that is very focused on gift matching. Candidates go through a battery of gifts and skill assessments. Myers-Briggs, LSI, Plus 32, Wonderlic. The purpose of this is not to pigeonhole our employees but to try to develop an understanding of each person's gift set and how these gifts

should be deployed in a team environment. We know that if we spend this time upfront, that the experience of the person in our organization will be much better.

We follow this up with our orientation process and it continues through our annual goal setting and evaluation processes. It is our expectation that we will never be as good as we should be but we should always be moving towards that mark. Therefore, goal setting for areas of improvement and celebration for areas of success are central to our culture.

Twenty-five percent of my time is spent meeting with members of our organization to thank them, to review their performance, and to challenge them to continue to grow.

Our management philosophy is defined by the acronym SERVE: Show Respect, Earn Trust, Reach for Excellence, Value Input, Energize Others. Our leadership team is evaluated on how well they have lived this out in their organizations. Every person in the organization is rated as being at a level of 1-4 in development regarding the relationship between the manager and the “direct report”: Teacher –Student, Coach-Player, Consultant-Client, All-Star-Equiper. With each movement in development, the direct report gains authority and freedom to act without direction. In the early stages of their career in our company when the relationship is defined by the Teacher-Student and Coach-Player description, the manager is in a hierarchical, direction-giving relationship. As the person progresses to the Consultant-Client relationship, the relationship has now become a side-by-side relationship. It is a more collegial relationship. The manager plays the role of

clarifying thinking, listening, and challenging as opposed to directing. In the last role of development, All-Star-Equipper, the manager, the Equipper, now supports the All-Star by asking two questions: Do you have everything you need today to be successful? What did you learn yesterday that will help you be better today? The managers in our company are evaluated on the growth of their direct reports. If they are growing, we have a healthy, vibrant culture. We believe that the measure of the quality of a leader is the growth of the followers. To assist in their further growth, all of our leaders have gone through the Center for Creative Leadership's award winning leadership programs.

Building community also means demonstrating that we care for one another. We have an employee emergency fund. Each operating company selects a representative and employees who have personal crises apply for assistance. The members who are democratically chosen decide on who gets what and they distribute the funds privately. No one knows who receives the funds unless the recipient tells someone outside of the committee.

We have also offer a college scholarship program for the children of our employees. One hundred percent of our employee's children are eligible to receive college scholarships. They receive enough money to cover the tuition each year at the colleges and universities in our state university system.

Lastly, we believe that the labor capital of every employee is a scarce resource. When they invest this most scarce resource with us, we believe they should get a just return. This is of particular concern for us regarding entry level employees. If they

invest their labor capital with us, at the very least they should be able to care for their family. Consequently, we have equated this minimum just wage with the living wage levels in our communities. Except for our summer programs for teenagers, if we create a full-time position, it is required to pay at the level of the living wage. To fulfill this commitment means that we need to manage our business more efficiently in other areas to offset some additional costs.

We have also tried to provide a set of benefits that speak to our valuing each person. We have a company fitness center that is open 18 hours per day and is staffed 8 hours a day with a trainer who is available at no charge. We pay for a wellness program for all of our employees. We also offer our entry level employees a down payment matching program for affordable housing. All of our employees receive comprehensive health coverage, paid vacations, matching 401k programs, and longevity bonus programs. Additionally, we have implemented personal days so that those of different faiths can honor their religious convictions..

When we think about true wealth relative to the concept of economic profit, the question that must be addressed is “When the return on capital exceeds the next best use of that capital, who has a claim upon that surplus?” Typically, it is argued in capitalism that the stockholders have a claim on all surpluses that take into consideration the appropriate risk profile of the enterprise. However, I want to suggest that if we already have factored in the appropriate risk to that capital, then we have to ask what was the source of that surplus? For example, if the business requires enormous investment in capital to continue to prosper, then that

surplus should be set aside for future investments. If the business requires extraordinary effort from people to flourish, then the money should be reinvested in people. If the existence of the business is to enhance the lives of its customers, then it should work to ensure its future existence. This is a matter of stewardship of resources and the just distribution of the source of the creation of wealth.

In our organization, we reinvest a large sum of that surplus back into our people. In a service business, the quality of the service is largely determined by the people who touch the customer and who create the value for customers. We have an annual program, the President's Council, where technicians and salespeople can earn large payouts beyond their pay plans when the company has excelled.

All organizations are confronted with the challenge of finding the balance between community and performance. There is a tendency in some of the writings from the Christian community to effectively frame the place of contribution for Christians in the area of community building. Theologically speaking, it is a little bit like recreating the spiritual/secular split all over again. Community is spiritual while performance is secular. Community building is seen as more pleasing to God than doing the actual functional work. We believe that community and performance are not an either/or relationship.

We are organized for a purpose and if we do not deliver on the purpose, if we do not perform, then we are no longer creating value in the marketplace. We have become a net consumer of resources and we do not deserve to exist. Said differently, we exist for a purpose and if we fail to fulfill that purpose, the

organization will no longer exist. This means that the right metaphor for a business is never a “family.” As a member of a family, my performance does not determine my membership in the family. My DNA does.

The description we prefer to describe ourselves with is a community that is organized for a purpose. If we have invited the right people to join our organization and they are committed to embracing our governing commitments, then if they are not performing well, it is either that they are in the wrong job for their gift set or we are not helping them succeed. We take very seriously the consequences of poor performance. If someone is terminated from our company, we want to understand what went wrong. Work has a primary role in determining the well-being of a person. We want our company to be a place that enables people to taste the way work was meant to be.

All businesses require a healthy city in which they are located to flourish. Economic capital will not flourish in cities that have low social capital, intellectual capital, aesthetic capital, or political capital. Therefore, we believe that communities also have a claim upon the surplus profit of the company- that profit above the return on the cost of capital needed to secure the future of the company.

This is the third anchor that serves as the foundation of our company, enhancing the common good of the cities in which we do business.

How do we invest in these cities? We start with the hope of shalom, the flourishing of the good, truth, beauty, justice, and plenty. Think of each of these dimensions with equivalent terms from our culture: Beauty represents aesthetic capital. Truth

represents intellectual capital. Justice represents political capital. Good represents social capital. Plenty represents economic capital.

Aesthetic capital, intellectual capital, political capital, social capital, and economic capital must all be reinvested in if a culture is going to flourish. Each of these capitals is systemically related to the other. They are interdependent. For instance, economic capital will not grow without social capital. Trust is required for transactions to take place.

To follow God's admonition to the exiles in Babylon in Jeremiah, we are to seek the shalom of the cities in which we live. When we invest in this capital we are seeking shalom, which is the content of the kingdom of God. Wherever we find beauty, truth, justice, plenty, and the good opening up the flourishing of life we need to be affirming these as God's gracious hand bringing forth shalom in the world. Part of the calling of business is to reinvest wealth in the community, to bless the community by ensuring the conditions for the flourishing of the good, truth, beauty, justice, and plenty.

We think strategically about each sector and invest in each one. We have the highest per capita giving in the city to United Way, we build Habitat homes, we helped start an after-school program for at-risk kids, and we started a program that has now built 300 affordable homes in the city. Presently, we are engaged in a program to bring internet connections and laptops to every home where a child is on free and reduced lunch in the city. If a member of our organization volunteers at a social service agency during work hours, we will pay them while they are volunteering.

We consider this to be part of the contribution we make to the flourishing of our community. We are deeply involved in the arts in our communities, sponsoring events and hosting events, investing in artists, and displaying art. We believe that beauty is an integral part of the human experience and that it is central to the flourishing of cities.

We are also heavily invested in economic development in our communities. In our part of the country there has been an enormous loss of jobs in the manufacturing sector, particularly in textiles and furniture. Hundreds of thousands of people have lost their jobs. These are people who have committed their lives to our communities. We believe that communities have a moral obligation to people who have rooted themselves here, contributed to the community, and raised their families in these communities to do everything possible to attract and to retain jobs that will support these families.

Altogether, we reinvest a minimum of 10% of our net profit per year in the community.

When we have exceeded our cost of capital requirements, that level of investment grows above the 10% mark.

We fully recognize that automobiles are a major source of pollution and a major consumer of energy in America. We have been actively pursuing a variety of means to reduce our negative impact. Today, we completely recycle all of the waste oil from automobiles, using it to create heat for our service departments. In the past, we paid to have this removed and trucked to waste disposal sites. By capturing all of the used oil and recycling it, we are reducing the energy used for

transportation and we are fully consuming this waste oil in a clean environment. Presently, we have a number of initiatives in place to look at every opportunity to think creatively about improving our impact on the environment. For instance, because vehicles are displayed on black top, which by necessity removes foliage, we are pursuing the possibility of growing grass on the flat roofs of all of our buildings.

I want to make it perfectly clear that in our company we fall short of our ideal on a regular basis. It is my responsibility to hold in front of us the vision of who we want to be and what we actually are. But I am amazed sometimes with the extraordinary commitment so many in our organization have to trying to realize this ideal. To living out the promise of covenant with our customers, to be a place that they can trust to do what is best for them. To pursuing the creation of a community that is organized for a purpose that is grounded in a creedal confession and that is held together by a set of deep beliefs. And lastly, to pursuing the common good of our cities, of seeking to enhance the flourishing of life for the whole city;

I am also painfully aware that I fall short regularly in my calling as a Christian leader to exercise faith, to live love, and to bring hope to the workplace. I have to regularly return to the basic rhythms of the Christian life. “He is the source of all that is in this universe, Not my will but His will be done, and into His hands I entrust my life” And by the grace of God, I live with the hope that He finds my efforts pleasing and that someday I might hear Him say “Well done, good and faithful servant.”