

## Living the Dream

*Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward.*

Colossians 3:23-24

Everyone asks Janet and me the same question: *How do you keep your four sons working together without killing each other?* People seem more impressed by the family harmony than anything the business itself has accomplished.

After Janet and I started our business, I always dreamed that my sons would work with me some day, just as I had dreamed of working with my father. But when Frank III graduated from Cornell in 1986, he was not thinking about pooling small businesses through their trade associations. He served in Japan for a summer as a missionary. When he returned, he still wanted to impact the world for the Lord but believed that God was calling him to start from home, following the Acts 1:8 approach of reaching out locally, then nationally, and then to the ends of the earth.

I had an idea for helping him fulfill his calling. “Frank, give me a year working in the business,” I suggested. “Our business is all about relationships, and through relationships, you can impact lives. And you can have the flexibility you

want to lead Bible studies with your friends, coach and reach kids through lacrosse, start a ministry at Calvert Hall, whatever you want, and you can do it from your cubicle at Kelly-Chick.”



*Happy retirement, Janet!*

“Alright, Dad, I will give you a year,” he said.

When Frank III came in, Janet thought it was a good time for her to retire. She didn’t think it would work having the husband and the wife, the mother and father and son all in the same business—too many different roles and dynamics to manage.

Frank III started working in association sales. John joined a year later after graduating from Washington College, also in association sales. David came in 1989 after graduating from the University of North Carolina, on the property and casualty side. Bryan followed out of UNC in 1991, selling to the brokers.

As each one came into the business, I reminded them that the most important thing is that the business is not the most important thing. Yes, we need to make money, but money is not our god. God is God. Though each of them already knew that and practiced it in their lives, I wanted to remind them that God has given us fertile land to plow in the insurance and employee benefits business. If we’re faithful stewards of the resources and opportunities He has given us to help our clients solve their employee benefits problems, He will bless us with crops and growth.

Why do they work together so well? Because they

all put God first and put their unique gifts and talents to work for the good of our customers, our employees, and our communities. And they do it with passion. As Emerson said, “Nothing great was ever achieved without enthusiasm.” Frank III is a strong leader, and when he sinks his teeth into something, he doesn’t let go. He keeps the trains running on time. John is a true visionary. He has eyes to see what others can’t see. David can do anything you ask of him, and he does it with a sense of humor that keeps everyone around him in balance. Bryan is a natural born coach. He gets to know people as individuals, and people know he’s always there for them.

‘TURRIS FORTIS MIHI DEUS’



Kelly-Chick adopted the Kelly family crest, which we had discovered on our trip to Ireland in 1989, as our company logo. The timing was perfect because we needed to hold on to its motto, *Turris Fortis Mihi Deus* (God is My Tower of Strength) for encouragement through the decade of transition and turmoil that followed.

The day after I lost the election in 1990, Frank III came into my office. “Dad, I’m glad you’re back,” he said, “I have a feeling something’s not right around here.” He didn’t

know exactly what it was, but a few months later the corporate auditor asked to speak to me. *This can't be good.*

I almost had a heart attack as he showed me the magnitude of an inadvertent accounting error. The premiums that one client paid us were supposed to go into a separate trust account for future payouts, but our accountant mixed them in with the regular bank accounts, so we were unknowingly spending money that was not yet ours to spend. It was simply a case of the business outgrowing our accountant. I would rather die a pauper than misuse one penny of a client's money.

This was the first major business challenge I encountered after standing up in the Senate and defending life, but I never asked, "*How can you do this to me, Lord?*" I stood up for life because that's what God wanted me to do. I trusted God then, and I had to trust Him again now. I didn't have time to feel sorry for myself. I immediately hired a new accounting firm, one run by a hospital finance committee chairman that I respected, to figure out how the mistake happened and how to prevent anything like it in the future.

We told the client that we could not make up the entire difference right away but would make sure we replaced the whole amount over time. They respected us for being upfront about it and gave us three years to replenish the trust account.

We needed cash quickly and decided to sell the property and casualty business which, demonstrating God's perfect timing once again, my son David had turned around from a money loser into a profitable line, so it had value. My brother Bob connected us with a prospective buyer in Pennsylvania, and David and I drove to his office to make our pitch. In the parking garage before walking in, I popped a couple of Roloids and asked David to join me in a brief

prayer. “Lord, I just ask You to give us wisdom, and to help us leave today with a done deal.”

We presented our case for why our growing customer base and profitability justified our asking price. When we finished, the prospective buyer stood up, extended his hand, and said, “Done.” As he showed me his financials that proved he had the cash to make the purchase—and much more—a thought occurred to me about how to raise the rest of the cash that we so desperately needed. “Would you consider a loan as well?” I asked, and he agreed.

We had a deal for more than we had even prayed for, and enough to cover our obligation to our client! David and I high-fived in the parking garage and celebrated the entire ride home.

A month later, the buyer, David, and I drove together downtown to our lawyer’s office to settle on the deal. Once we had the check, we could put this financial emergency behind us. We pulled into the parking lot and got out of the car. That’s when the buyer dropped a bomb: “There’s one more thing I need to finalize the deal,” he said. “I want David to come and run the company for me.”

*He brings this up now?* I was sick at the thought of losing David and steaming over the buyer’s last-second stunt. “No way I’m going to sell my son!” I told him, “the deal is off!”

“We have no choice,” David said. “I’ll do it.”

We decided to go inside and talk it over with our lawyers. They pointed out that it’s quite common for the buyer of a company to hire in key personnel as part of the deal, and they agreed with David that we had no better option.

“David, are you sure?” I asked him again.

“Dad, I’ll do it,” he said. For the next three years, David ran our former property and casualty company out of our

Hunt Valley office. He re-joined Kelly-Chick in 1994.

This close call with going under showed me that losing the election was the best thing that could have happened to Kelly-Chick & Associates. If I had continued in Annapolis, I would not have been home to deal with this and all the other changes and challenges we encountered. God's plan was for me to return to the company full-time and realize my dream of building a godly business and sinking roots deep into my community.

### GAME ALMOST OVER

Through the early 1990s, we continued to grow with a boost from the Harford County Chamber of Commerce. A group of independent insurance agents and brokers from the Chamber approached Frank III and asked if we could design and administer plans that they could then sell to other Chamber members. This opened a completely new strategy and segment of customers. Not only were we selling "retail" to associations and employers, but now also "wholesale" to and through independent agents and brokers. Today, Bryan heads this division, which we call Kelly Marketing Services.

In 1994, I turned 55, and Frank III turned 30. Frank III had the sales and operations under his direction since taking over as Executive, and I thought it was time to take the next steps in the company's management succession plan.

I announced to Janet, "I am going to make Frank III the president, and I want to turn the day-to-day operations over to the boys."

She wasn't so sure the timing was right. "How do you know they're ready?"

"If they're not, I'll find out, but I want to do it while

I'm still alive and around to be here for them."

That was my training program, the "do or die" method that taught my father how to survive on the streets of Brooklyn, that I used to teach Pedro how to swim that summer in the Catskills, and the way I learned how to sell insurance and negotiate legislation. Giving them a chance on their own would be more effective than holding their hands all the time, and I would always be there if they needed me. Since they each have different strengths, the challenge for me was to put them in the right spots to maximize their gifts and talents.

I named Frank III the President and Chief Operating Officer, and I took the title of Chairman and CEO.

The boys faced an immediate challenge to the very core of the business when the Clinton administration decided to tackle Health Care Reform. Anticipating federal-level changes, Maryland's state legislature aggressively pursued its own reform measures, and, with one stroke of the governor's pen, our secret sauce became public policy, and our niche disappeared, only six months after Frank III became president of the company.

Because insurance companies could self-select the groups they insure and vary the rates based on each group's size and risk, our pooling service gave small employers access to health insurance at lower rates. With Maryland's reforms, however, all our association clients would automatically combine into one large pool, and insurers would be required to guarantee coverage at regulated rates.

At that point, we had around 20 employees and 1,500 clients, all connected to trade associations, but we supported the reform because we believed it was the best thing for the insurance markets, employers and employees. The new rules made the insurance market what it should be: one large pool of good and bad risks.

I could have sold the company then and retired, but what about the legacy for my sons? What about our impact on the community? Instead of cashing out, we sought new ways to create business by helping other businesses.

While we could no longer create groups to insure, we believed we could still enroll employees and administer the insurance plans more efficiently than the big insurance companies could if they tried to manage the plans themselves. Rather than pool people, we pooled multiple benefits—health, life, disability, dental, and vision—into a single integrated solution with a single point of contact and a single bill. CareFirst Blue-Cross BlueShield and other carriers understood the cost-efficiency of integrating all the benefits with one easy step and continued to outsource administrative services to us.

A major threat turned into a major opportunity and another growth spurt. *Turris Fortis Mihi Deus*. Frank III and Bryan developed the marketing services business with independent brokers and agents, John sold to large employers, and David oversaw all the direct small group business.

#### ‘ANOTHER SHOE DROPS’

“Every day, I come in and another shoe drops,” was how Frank III once described the various operational glitches that our outdated technology caused in the mid-1990s. Various tech companies lined up to show us their solutions, and John took the lead in evaluating them. John and the boys decided, “We’re not going to buy it, we’re going to build it.” They tackled the problem head-on, starting from scratch to design Kelly Associates’ own software, and they did it with our in-house programmers and without millions of dollars from Silicon Valley venture capitalists.



We were the industry pioneer in online benefits administration and client portal technology and branded it as KTBS (Kelly Total Benefits Solution) Online. The transition was painful because for a year we had to do all the benefits administration work twice in parallel operations while we rewrote every system. Some employees quit under the pressure, and we had to let some others go because our expenses ran higher. It was a scary time, but what John and the boys ultimately accomplished positioned us with superior technology that is now the key driver of our growth and profitability.

### LIVING THE DREAM

Ever since my friend Charlie Cawley opened MBNA, he had tried to hire me as his insurance expert. But I loved running my own business with my sons, and I had always declined his offers. I was MBNA's insurance broker all along, and now, with the boys running the daily operations so well, I had more time to help develop MBNA's insurance business on a consulting basis.

For the sake of my friendship with Charlie, I agreed to consult for MBNA on one condition: that I would never report directly to Charlie. Why? Here's an example. A decade earlier, Charlie had suggested that I open a Delaware office of Kelly-Chick to handle the MBNA business and establish a foothold for further expansion. He suggested that I hire Terry Flynn, my friend and colleague who I had introduced to Charlie and who Charlie respected, to manage the office. I agreed, only to have Charlie turn around just three months later and, without saying anything to me, offer Flynn six times the salary I was paying him to come work at MBNA.

I called Charlie. "You think you're my friend, but then you do something like this to me. That's not the way I do business." In fairness, Charlie did cover my expenses to close the office, but I vowed that I was finished doing any business with him.

We didn't speak for weeks, but eventually, he called me: "I hear you're upset with me."

"That's an understatement."

"What are you doing tonight? Julie and I will be there in an hour," Charlie stated, like I was supposed to drop everything for him. They came, and Charlie sent our wives out of the room (this was in my house!) so we could talk alone.

"So, you're mad," he said.

"Charlie, you and I just don't do business the same way," I told him. "It's either friendship or business for you and me. I'll take friendship; I just don't want to do business with you anymore."

"No," Charlie said, "we can be friends and do business at the same time; that's the way I want it."

"Well, only if I don't report directly to you," I said, "but to someone who reports to you."

Charlie pulled out a yellow legal pad and wrote out the scope of my engagement: "Broker for life." "Consult on all insurance matters." "For now, and forever."

Because of experiences like that, in my expanded consulting role I worked directly with Al Lerner, the Chairman of the MBNA Board (and one-time owner of the Cleveland Browns), an arrangement that worked well for all of us. I brought in David to consult with MBNA on the property and casualty side, and he saved them millions of dollars per year in commissions and generated significant profits for Kelly-Chick.

Al and Charlie included me in all their major strategy

meetings. At one meeting, Al noted that MBNA customers had lower credit losses than the industry average. He explained his theory that if we set up an automobile insurance company and marketed it to our credit card customers, our losses would be low and profits high because our clients had better credit.

He wanted me to run the auto insurance business, but I had reservations. "Al, there's no proof for your theory." I pointed my finger at Charlie. "See this guy here? He gets speeding tickets all the time. He pays his credit card bills on time, but he's a lousy driver! How many Charlies are out there?"

He listened to what I had to say, but then hired Goldman Sachs to prepare an initial public offering to start a new insurance company, with me as president. I sat in on the Goldman Sachs presentation. They wore nice blue suits and told Al he could make billions of dollars. Afterward, in a private meeting in Charlie's office, Al sat back puffing on a cigar, and Charlie turned to me and asked me to tell Al what I thought of the presentation. Charlie had no idea what I was going to say.

"Al," I said, "that was the biggest pile of horse---- I've ever heard in my entire life."

Al took another puff on his cigar. I thought Charlie was going to jump out the window. Al exhaled and said, "Frank, I agree with you 100%." I probably saved Al \$1 billion, maybe \$2 billion.

Another day—May 15, 1996, to be exact—I met with Al, Charlie, and Hank Greenberg, the CEO of AIG, one of the largest insurance companies in the world, to discuss how AIG and MBNA might collaborate on an insurance venture. Al introduced me as MBNA's insurance consultant and asked me to make some remarks about the business. I was

honored to be in the same room with Hank Greenberg. I offered my advice, and Mr. Greenberg was impressed with my grasp of the industry.

Later during the meeting, I glanced over at Charlie and noticed him writing feverishly on a piece of MBNA letterhead. He folded it and passed it to me. The meeting continued, so I played it cool, put the paper in my pocket, and never looked at Charlie. After the meeting, I opened the note, and my jaw dropped to the floor. It was an offer to be president of MBNA Insurance Services, Inc. The offer was full of seven-figure dollar amounts: salary, signing bonus, annual bonus, stock grants, stock options, life insurance, and a pension. The smallest numbers on the page were \$60,000 for a new company car every 50,000 miles.

He sweetened the offer with a note at the bottom: "Bryan comes with you." (Bryan is Charlie's godson.) He asked me to "seriously consider" his offer. I said, "OK, I'll pray about it and get back to you."

I showed the note to Janet when I got home. She had her doubts about whether I would be happy working for Charlie. The next day, I asked Dave Deger, one of our company's financial counselors, to look it over. His eyes popped. "This could be a \$25 million deal for you. You can't turn this down."

I believed the \$25 million number because I had seen how Al Lerner's investment in MBNA grew eleven-fold to \$4 billion. Kelly-Chick was doing well, but I wasn't making anywhere near that kind of money. The days of me making \$5 a week more than Charlie were long gone.

Deger persisted. "I'm telling you as your financial advisor, let your sons run the business, go up there and get your \$25 million, and invest it back in Kelly-Chick & Associates."

For two weeks, I talked it over with Janet, Deger, and

## Surrender to Win

7/27/96 offer from Charlie Cowley  
Chairman NANA

This was tough to turn down. I am really flattered that Charlie has such confidence in my abilities to put this in writing.

God has blessed me so abundantly with four of the finest sons in the world. I am living my dream each and every day as I work with them in the KCA business which God has given to us. All the money in the world and all the power in the world couldn't separate me from working with my sons and being a wise steward of all the Lord has given to our family.

I praise God, thru his son Jesus Christ for the peace, faith and wisdom that he has freely given to me.

I thank God most of all for Janet who I love forever. Without her help, counsel, and support none of this would be possible. Praise God - Jesus Christ!!!  
JK

The explanation I wrote for declining  
Charlie's offer: "I am living my dream  
each and every day."

the Lord. My mind drifted back to the parking lot at Jackie Gordon's Men's Store, where my dad had taken me to buy my first suit and asked me to go into business with him. Now,

I had my sons in business with me; I was living my dream.

With the memory of my dad burning inside me, the last thing I wanted to do was sell out my sons. I didn't care about the \$25 million. I called Charlie to schedule lunch, where I gave him my answer. "Charlie, I can't do it. Working with my sons is what I've always wanted, and you and I both know that we operate so differently, it could be the end of our friendship."

"Yeah, you're probably right."

Dave Deger thought I was out of my mind. But my decision was not about money; it was about quality of life and being where God wanted me. I wanted to be under His control, not Charlie's, or anyone else's.

That decision had such a profound impact on me that I wrote a note explaining my reasons. That note is the closest thing to a diary entry I ever wrote, and I've kept it for all these years in a manila folder along with the original piece of

**'A positive influence'**

It's very rare to see the kind of mutual respect and support that Frank and Charlie had for each other, how they trusted each other's judgment, lifted each other up, and celebrated each other's



successes. They had different styles but lived by similar precepts: faith, family, respect for others, and living true to their beliefs. They were a positive influence on each other's lives.

-Julie Cawley

MBNA letterhead with Charlie's offer. In part, it says, "All the money in the world and all the power in the world couldn't separate me from working with my sons and being a wise steward of all the Lord has given to our family."

I have never regretted my choice. Since the day I stopped drinking and shifted my dependence onto God, He has always blessed my decisions to step out in faith and follow Him when I didn't know what the outcome would be. He has given me the strength to put temptations aside and live out my faith, and has proven to me time after time that following Him is the right way, not following the world.

‘THE PURSUIT OF EXCELLENCE...  
HONOR AND GLORY TO GOD’

With all four sons in the company, I wanted to preserve it for them for the long-term. I had complete confidence in their abilities, and I wanted to put them in a situation where they could succeed and the business could continue without me. I believed God had given the business to our family to glorify Him, and that He wanted the four brothers working together to take the business to the next level.

Gary Chick was ten years older than I was, so I thought he might be open to selling his share of the business and retiring. My accountant called me crazy, but I knew that as we kept growing, the price of buying him out would only go up. In 1988, Gary gladly accepted our offer to buy him out over 20 years and was as happy as a pig in you-know-what.

Janet and I did not want to keep amassing owner equity ourselves and stick the boys later with a massive estate tax bill, so we began gifting stock to them, shares they had certainly earned. I kept the voting stock, but over the years

transferred all the owner equity to them. Now, every year, I take my salary and the boys and I split everything else five ways. We have never fought over money.



*Refining the mission statement in 1994*

Frank III went to work on writing the company's mission statement. We wanted biblical principles to guide all our decisions, practices, and policies, and to be our benchmark for defining and measuring true success. Frank III had written the first draft after he and I attended Larry Burkett's "Business By The Book" seminar in 1991, but now, three years later, he wanted additional input from the entire family and me. We went away for a five-day retreat—all the husbands and wives—to refine the mission statement, which begins,

*"Kelly Associates is an organization committed to the pursuit of excellence in an effort to bring honor and glory to God."*

We display the mission statement prominently throughout our buildings, and on our website and collateral materials. An outside public relations consultant once suggested to Frank III that we remove the reference to God. Frank showed him the door politely, but also let him know, "If my father was here right now, you'd be out on the parking lot on your backside."

We need to be careful that the mission statement does not convey a "holier-than-thou" type of attitude. "We're far from perfect," Frank III explained to *Smart CEO Magazine*.





*The Kelly Associates cycling team inspires our people to live a healthy and active lifestyle.*

“Just because we have a mission statement that talks about God doesn’t mean we’re better than anyone else by any means.”

We also make it clear that a person does not have to be of the Christian faith to work at Kelly Associ-

ates or do business with the company. Yet, as Frank III says, “If you show up on time and do what you say you’re going to do, if you’re honest with your coworkers and treat people with dignity and respect, you are living out biblical principles whether you believe the Bible or not.”

## ABUNDANT BLESSINGS

*“God has blessed me so abundantly with four of the finest sons in the world,”* was another reflection in the note-to-file I wrote and saved in the manila folder with Charlie’s MBNA offer. Over the next decade, they proved me right.

In 1998, we moved the corporate headquarters to a 30,000 square-foot building at 301 International Circle in Hunt Valley, opened our DC/Virginia office to penetrate further that fast-growing market, and changed our official corporate name to Kelly & Associates Insurance Group, Inc. In 2002, the *Baltimore Business Journal* ranked us as the largest employee benefits administrator in the metro area, and we have maintained our first-place position ever since. In 2005, we diversified our product line again, adding what today we

market as Kelly Payroll, which David and his brothers built from scratch into a highly successful company where David serves as the president.

John's love for cycling led him to found the Kelly Benefit Strategies Pro Cycling Team in 2007. We continue to sponsor both an amateur team and a professional team. The teams ride for a greater purpose than winning races. It's part of the company's overall desire to inspire our employees to live healthier, more active lifestyles. We are proactive in offering our employees incentives, resources, and opportunities to improve their health, including gym discounts, smoking cessation programs, and healthy drink choices in the vending machines.

Also in 2007, I took the next step in our succession plan and handed my CEO title over to Frank III. Bryan became president of Kelly Marketing Services. John continued to serve as president of Kelly Benefit Strategies and to manage our technology. David remained president of Kelly Payroll and continued to oversee direct KBS sales to companies with under 200 employees.

#### GOD'S FAITHFULNESS: OUR CORNERSTONE

The Great Recession welcomed in the newly fine-tuned management team, but perhaps the company's biggest test ever came in 2009 and had nothing to do with falling housing prices. It was a multimillion dollar error by our Chief Financial Officer, which our auditors also failed to identify. *Not again!*

As a family, we immediately put our savings into the company, cut our salaries, and started looking for a new CFO. A priest friend of mine recommended Craig Horner,

who has proven to be one of our best hires ever. We recovered from the error within six months.

Since then we've been audited by the IRS and came through it as clean as a whistle. We have an open invitation to our insurance carriers to inspect our books whenever they want, and they have always been satisfied.

God proved His faithfulness once again. It was a painful lesson, but it was His way of strengthening not only our financial team and accounting processes but the entire foundation of the company. The scare drove us down on our knees and into our Bibles. As we reflected on what God might be teaching us through the trial, five verses emerged which clarified our vision and undergirded our mission statement. We call them our Cornerstone and Four Pillars, and display them prominently in our lobby:

CORNERSTONE:	<i>Love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength.' The second is this, 'You shall love your neighbor as yourself.' There is no other commandment greater than these. (Mark 12:29-31)</i>
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PILLAR 1:	<i>Unless the Lord builds the house, its builders labor in vain. Unless the Lord watches over the city, the watchmen stand guard in vain. (Psalm 127:1)</i>
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PILLAR 2:	<i>Trust in the LORD with all your heart, and lean not on your own understanding. In all your ways acknowledge Him, and He will make your paths straight. (Proverbs 3:5-6)</i>
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PILLAR 3:

*But seek first the kingdom of God, and His righteousness, and all these things will be added to you as well. (Matthew 6:33)*

PILLAR 4:

*Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. (Colossians 3:23-24)*

**‘I HAVE TO PINCH MYSELF.’**

Back in 1994, I told Janet that we would find out soon enough if the boys were ready to run the company. Well, since they took over the daily operations, our corporate benefits client base of 1,000 employers has grown to more than 10,000. Annualized premiums and payroll administered has risen from \$20 million to over \$4 billion. The number of employees has



*Cal Ripken Jr., Frank, Janet, Frank III, John, David, and Bryan*



*“Dad, I had this dream...”*

grown from 20 to over 500. We are one of the largest administrators, brokers, payroll providers, and consultants in the country. In 2012, we incorporated Kelly Investment Services (trading as Kelly Advisory) to diversify into retirement plan consulting. In 2013, we received the Ernst & Young Family Business Award of Excellence in Maryland.

Yes, the boys can handle it!

With all the growth and diversification, optimizing workspace became an issue once again. Because of the logistical difficulties of working out of one building we owned and two other buildings we leased, the boys released David to focus on consolidating our operations into one building. David soon came to us with an idea. “I had this dream about the Fila building in Sparks. I know we didn’t think much of it when we first saw it, but I’d like to go back and take another look,” he said. I thought it was the ugliest building I ever saw, but I always try to support my sons and let them run with their ideas.

A couple of weeks later he called, all excited. “We’ve

been looking at that building the way it is now. I think God wants us to look at what it can become.”

David developed the plans and managed the entire renovation project. We moved into our miraculously transformed 100,000 square feet at 1 Kelly Way in June of 2015. I go into the building and have to pinch myself when I see how God used David, Frank III, John, and Bryan to bring all the companies and divisions together in one people-centered campus, with collaborative workspaces, state-of-the-art security and technology, a gym, fitness studio, and café. There’s more synergy now with all parts of the company collaborating in ways we never could when we were spread out over multiple buildings. In coordination with the move, we announced the unified KELLY branding and revised logo as the single face for all our divisions and subsidiaries.

As much as everyone loves it, I don’t want to be judged by the size of the building. I want to be judged on whether I have the faith to follow what I perceive to be God’s will, and how faithfully the company follows our Cornerstone and Four Pillars.

### GEN 3

Sometimes, putting God first means seeking counsel from other godly men and women. John and Frank III brought in Keith Yoder and Jay McCumber from Teaching the Word Ministries and The Emporia Group to coach us with spiritual advice on leadership, teamwork, and succession planning. Keith and Jay have emphasized the importance of understanding our individual strengths and weaknesses, respect, constructive criticism, and getting all issues out on the table and quickly resolving conflicts.



*The entire Kelly family at Frankie and Acacia's wedding in 2017. "Now we're planning for Gen 3 in the business."*

With the boys working together, I feel sorry for our competitors. But it takes effort to keep their different gifts and personalities—and mine—in harmony. It was quite a feat for four brothers to work together and agreeably share ownership, but never

in my wildest dreams did I think we would have to figure out how to deal with Generation 3, our 21 living grandchildren, in planning for the future of the company.

With counsel from several wise advisors, we have lately turned our thinking again to the long-term structure of the company. We need to decide what to do about ownership, policies for the grandchildren entering the business, and the role of any grandchildren not in the business. Maintaining family unity will be our top priority, even more important than any new business plan or financial goal.

There are external challenges to the business as well. In 2015, the ramifications of the Affordable Care Act and the fact that one of our largest clients shrank significantly caused us to make the painful decision to downsize by 30 employees. National health care policies are always in flux. A public, single-payer system, for example, would put the future of health insurance marketing and administration up in the air.

Threats and uncertainties are why holding fast to our Cornerstone and Four Pillars, and mission, is so critical. If we live and work by these unshakable truths, we will keep a

positive attitude about change and our opportunities to create innovative businesses to help other businesses. Whatever happens after that is up to the Lord, and we trust that He will continue to amaze.

My primary contribution now is nurturing my long-standing relationships with some of our larger customers and vendors. At times, I've had to step in and smooth over problems, but as the boys lead the growth of the business, my role continues to diminish.

Frank III, John, David, and Bryan took the business to a level I never dreamed possible. I can't thank them enough for their hard work and dedication. Their success gives me the time for what I love most—public service.