

Cass' Unique Culture

In the words of Larry Collett, Chairman of the Board, on the 100th Anniversary of Cass



At Cass, we have always felt the content of our character and the conduct of our activities are the most important resources we provide. While we continue to invest in technologies and staff capabilities that will provide strategic advantages, these investments will be worthless if our integrity and our honesty are questionable. We believe the Bible provides a sound, time-tested system of values and character traits that have not been superseded by any other set of guidelines. Our Statement of Operating Principles and Corporate Culture have tried to incorporate those values into the way we operate in the daily course of business. While we undoubtedly are not successful all the time, we will continue to strive to achieve to that level of conduct in our business.

We believe in the sovereignty of God, and since He is sovereign, in the final analysis, He is in control of everything that happens. Our responsibility and opportunity is to enjoy God, trust Him, and seek to please Him in everything we do; i.e., what we do, how we do it, and why we do it. He desires us to be faithful and obedient to the guidelines He has provided.

It is God who determines the results that are achieved, not us. The control we have is over what we do and how it is done. Therefore, our emphasis is on the process, not the results.

When success is achieved we must remain humble and grateful to God. When we fail, we must seek to determine what God is teaching us and make the appropriate changes.

There is an ongoing dialogue as to what constitutes proper business ethics. Cass' reliance on Biblical principles has provided an embedded answer to that problem. In reality, we do not believe there is a separate set of business ethics. Ethics are ethics, regardless of where one finds oneself. Honesty, integrity, truthfulness, and fairness are characteristics that should affect one's behavior in all areas of life.

We sincerely believe our culture at Cass has been the most critical ingredient in achieving long-standing relationships with so many customers, both large and small, over these last 100 years. This could not be done if our customers did not believe us and trust us. We seek to continue to earn that trust and to deliver on our word.

The impact of the culture is also apparent in our staff. We try to avoid allowing "politics" to be injected into our operational business and marketing activities. As a result, Cass has remained a company that has retained a significant percentage of its employees over a long period of time.

Also, the number of lawsuits that the company has been engaged over the years has been relatively minimal. We think this also results from being clear and understandable when we promise and true to what we deliver.

Another characteristic of Cass organization has been the longevity of its leadership. The company has essentially had four chief executive officers over its 100-year history. While they have not always had that title, they have functioned in that capacity. This is an amazing record. Undoubtedly, the commitment to long term results, a consistent value system, and a concentrated focus have been attributes to leadership tenure. However, it also reflects that strong Board leadership that has been demonstrated over the life of the company. The average tenure of Board members has also been extremely long, providing a continuity of values and business counsel that has been crucial to the success of the institution.

In summary, we believe the Cass culture is a vital part of the organization. It is one of the key reasons we are careful in our acquisitions. We are extremely pleased that our facilities in Columbus, Ohio, Boston, Massachusetts, Greenville, South Carolina, and Costa Mesa, California reflect the Cass culture as much as our headquarters in St. Louis, Missouri. The most notable reason for our longevity, in my mind, is that God has blessed us and helped us through periods of trial and tribulation. No business can survive this long without traversing periods of challenging setbacks. We have not avoided that, but God has been faithful in all cases to allow us to build from those trials and to move forward. His blessings and faithfulness are the keys to our ability to provide services over this 100-year period of time. His blessings are also essential to carry us into a future of continued financial health and prosperity.