

Choosing Contentment A Personal Story Philip A. Clemens

The Center Consulting Group is passionate about advancing leadership and organizational health. We believe this article on choosing a lifestyle of contentment will be a helpful resource for you and your team. As an extension of our vision of advancing organizational health, we are providing this resource without charge.

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How much money is enough? 'Just a little bit more.'

–John D. Rockefeller, first ever American billionaire, still considered the richest person in modern history.

Choosing Contentment A Personal Story by Philip A. Clemens

The type of lifestyle you choose to live says much more about *who* you are than *what* you are. Many people think they have no choice on the lifestyle they live – that it is all based on their income. However, I believe each individual *chooses a lifestyle* of whether they will live content or not, and in reality, income has very little to do with it.

Think about the lifestyle you currently live and how you came to live that lifestyle. Is it based on your income? What you want people to think your income is? Your friends? Your family? Your coworkers? The people you hang out with socially (church or social clubs)? Or is it based on who you are? Figuring out what our lifestyle is based on is tough because so few of us make a *conscience choice* about what our lifestyle looks like. Not everyone will have been blessed in the same ways that I have, however, everyone makes a decision on how they will live in terms of their resources and contentment.

Being a CEO in a Commercialized World

First, I want to show you how I have consciously *chosen* my lifestyle which could look vastly different than it currently does. As Chief Executive Officer



of the Clemens Family Corporation, a corporation with annual revenue that exceeds \$800 million and 2,200 team members, people often have preconceived ideas of what my life is like, where I live, and generally what I am like. When they get to know me (who I am, not what I am), they often find their ideas were way off base. I'm not even close to what they think the average CEO is like. Because of this discrepancy, they often want to know what made me choose my lifestyle.

CEOs are just ordinary people. All CEOs are often defined by the ones we read about in the newspaper or see in news stories on TV – the ones who make a bazillion dollars and live like the rich and famous. In reality, most CEOs don't come close to the image given in the media. Shortly after I became CEO, a very unusual thing happened which made me realize everything I do will be examined. One night, without my knowledge, an employee followed me home from work, just to see where I lived. The next day, he told some of his fellow workers that they actually lived in nicer houses than the CEO! I passed their first test, and I didn't even know the examination had started!

One summer, when one of my daughters was working in a production department for our corporation, her fellow employees discovered that her Dad was the CEO. They couldn't understand why she was working and not just taking it easy. She would tell them that she had bills to pay and needed the income. They questioned her about my lifestyle and said they knew that I lived in a large house on a big hill. She told them that was only partially true. Our driveway does have a slope, but we didn't live in a large house; she had to share a bedroom with her sister. They were free to come and see where we actually live. Several of our neighbors were minority employees who worked at the company and proudly told the other employees that they lived on the same street as the CEO! They were glad to see I was just an ordinary person; I was one of them.

Factors that Impacted Me

People are surprised by how I live, but there were many factors that impacted how I chose my lifestyle.

History of the Family Business

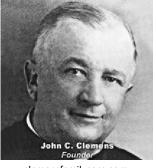
I was fortunate to be brought up in a home with parents who had a very unique perspective on where they would spend their money. My father was one of the four owners in our family business. My Grandfather had originally started the business and later sold it to two of his sons – my Dad's brothers. After the business burned to the ground and they had nothing, they asked my father and another brother to join them, and together, they bought out the competitor to restart the family business. Shortly before the fire, my Dad returned home from World War II and started dating the girl that would become my mother. During this time, he was attempting to change from the way he had lived in his earlier years since he had recently given his life to Christ and was also deeply impacted by the war.

In October of 1946, the four brothers purchased the business, and in January 1947, my parents were married. The new business had a house on the property and needed someone to look after it and keep things going at night. Since it was free housing, my parents moved in temporarily. Eleven months after getting married, my parents had my older brother. Two years later, I was born, and less than a year later, my youngest brother was born. My parents had three boys under 3!



My Upbringing

To understand how I formed my ideals, it may be helpful to know how I was brought up. Growing up, we really didn't have a lot. I'm sure my parents made a fair amount of money and had no housing costs, but they were raising 3 boys. Our vacations were generally spent at a Christian camp and



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we lived very frugally. We didn't even have a television until I was about 12years-old!

Giving to others was a priority for my parents. At a very early age, we were taught to give first to the church, then we had to save, and the rest we could spend. When I was young, our church started a "faith promise" program to give to missionaries. My parents wanted each of us to set an amount that we would give to it on a monthly basis. They never told us how much to give, but they wanted us to make it a priority, just like they did.

Even our vacations were modest, and we made do with what we had. Our first real family vacation came when I was 11-years-old. We took a trip to Canada. We visited some people in agriculture businesses and went fishing. The next year we took the longest vacation I have taken in my entire life. We took 4 weeks to drive across the country pulling our rented popup trailer behind us. The three of us boys, now 14, 12, and 11, slept on one side in sleeping bags and our parents slept on the other side. We made almost all of our meals over our camp stove and rarely stopped at restaurants. Why pay that much for food when you can make it yourself for less? It was a trip of a lifetime!

My parents also taught us to work. At age 10, we had the option of doing more chores around the house or we could go to work. Neither job paid anything, but we had to do it. We did however get a weekly allowance – it was around \$1 per week. By age 12, we could be put on the payroll and receive \$.75 per hour. Life was good.

We didn't spend much on material possessions. We always wore "hand-medown" clothes, but since I was a bit larger than my brothers and had to wear "husky" clothes, I often got new ones. Christmas gifts were almost always clothing and one larger toy for all of us to play with, like a sled or something of that nature. But the gift we all looked forward to most was a small box of



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candy and an orange which came from our church. It was a real treat even though my brothers and I often got the chore of preparing the boxes for all of the kids since our Dad was one of the church leaders. To prepare the gifts and then actually receive one of them was a great experience!

Growing up, we always had station wagons. It was the easiest way to travel with three boys. When my brother and I graduated from high school, my parents bought a large sedan. Wow – what a car! When we each reached the age of 16, Dad said he would buy us a car. He set the amount he would give us, but if we wanted something of more value, we had to come up with the money. My older brother bought a used car – a sports car. I bought a VW and was able to get a radio put in – all for less than \$1,800. We were responsible to pay for everything else for the car. I was really proud that I could have a new car, and I took great care of it.



Pleasant Valley Packing which later burned to the ground. clemensfamilycorp.com

Our parents also encouraged us to get involved in more than just savings. We invested in Mutual funds, but the stock market down turn in the late 60's and early 70's took all of our gains away, and we ended up getting back only what we put in. But, we had learned the lesson of investing and the risks involved.

In our household, very little emphasis was put on material possessions. We had what we had and really didn't keep up with other people. We didn't buy things just because others had them. My parents never got caught up in the game and never let us get caught up in it either. When we were out with other people, we never talked about owning our own business or what our job or position was. To my parents, that was irrelevant.

In 1967, my parents finally built a house. After 20 years of marriage, they moved out of the temporary house and into one of their own. They were very particular about where they wanted to build and found a 2 acre lot that was selling for \$11,000. That was expensive. They finally decided to buy it



and build, but not without a lot of second guessing. What will other people think? Are we doing this for show? How do we do this and maintain who we are?

Over the 20 years living in the house at the business, we almost always had at least one other family living with us and sometimes, up to three families in the house at the same time. We didn't think anything about it. We shared bedrooms and even bathrooms. When we had three families, each family had just one bathroom to themselves, but that was life. For most of my years as a kid, our family of five shared one bathroom. We actually had to walk through my parent's bedroom to get to the bathroom. We made do and didn't think much about it.

Making it My Choice

When it was time for me to go to college, my parents helped pay for some of my education. I was responsible for all of the expenses that I had from commuting. I also had to come up with some of the money for books and other things. I was working full-time, about 50 – 60 hours per week, and carrying about 22 credit hours per semester. Sleep was optional in those days! When I graduated from college I had many different job offers as well as the choice to work at the family business. My parents never encouraged me to work in the business, nor did they discourage me. It was to be my choice. I wanted to be interviewed, so a non-family member interviewed me and gave me a job offer. It was the lowest pay of all the jobs I was offered, but I wanted to do it anyway.

Over the years, we continued to go to a Christian camp for weekends or vacations. I spent two summers working at the camp. After college, I volunteered to work weekends, helped as a cook, and sometimes was the speaker. I met my wife Linda while volunteering at the camp. In 1973, we got married. Our wedding was a very simple wedding, no frills. Our No frills... Nothing fancy. It just wasn't our style. reception was finger sandwiches and cake. No sit down reception, nothing fancy. It just wasn't our style.

Buying a house just before we were married was a tough decision for us. We ended up purchasing a house where our mortgage was \$115 per month. When we looked at another house where our mortgage was going to be \$117, I told Linda that was just too much. We had made giving a priority before we got married, and we didn't want to have expenditures so high that it would hinder our giving.

Since we really didn't need extra income, together we decided that Linda would stay at home to keep our house and raise our children when we had them. Even in the first year without children, it was a stretch since we had just one car. If Linda needed the car, she would have to take me to work so she had something to drive. About a year and a half after being married, we had our first child, and soon after that, we got our second vehicle. But we only owned half of the second car (a very used jeep) since we shared it with my Dad who used it for hunting several weeks out of the year. But, this allowed me to leave a vehicle at home with Linda most days.

Our home was a small "starter" home – a real fixer-upper. My parents came to look at the house before we bought it. They knew it needed a lot of work, but didn't discourage us from buying it because they knew it would teach us some lessons we needed to learn. And that house did teach us! We learned that cheap is not inexpensive. Three years later, we moved to a new 3 bedroom house in Souderton, PA. Our first home didn't have much furniture, so when we moved to the new house, we had a lot more room, but no furniture to fill it. We had both a living room and a family room. Since we decided we would use the family room much more, we put our living room furniture from our first house there and left our living room bare. The living room became a play area with a tent and other play things



(an old mattress for jumping on). We had no need to impress people with furniture we weren't going to use.

Shortly after moving into the new home, we had our second child. Linda and I wanted our children to go to a Christian school, at least through junior high, so we made it a priority to set aside money for this. This meant that we would forgo things like vacation trips and many of the things that were extras. But we didn't mind; we had enough.

We also had to manage our finances in a way that our choices would not impact our giving. Our new mortgage was now \$224 per month. My pay had increased but so had our costs with children. However, our giving still remained a priority. I worked with our banker to find a way to pay our mortgage off quicker than the planned 25 years. I paid a set amount each week to the bank through payroll deduction. Neither the banker nor I knew that this wasn't legal when I set it up. But after 5 years, we discovered our way wasn't legal and found another way to still accomplish the same goal.

We paid off our 25 year mortgage in a little over 12 years and saved thousands in interest payments. Our main desire to pay off the mortgage was to be able to give more. When that obligation was gone, we felt we had a way to invest in others, not just ourselves. By that time, we were supporting several missionaries over and beyond what we were giving to church and other organizations.

God's Blessings

Early on, we learned a lesson from my parents. When you put God first in your finances, he will provide what you need. There are two keys to this lesson – **putting God first is the most important**, and second but closely behind it, **when God is first, your needs become very different.** There really is little that you need. A side lesson we also learned was the more you give away, the more God will bless you. You don't give to get more of a blessing; you give because you are so blessed.

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As we matured in life, God continued to bless us. We have story after story of how God has given us far beyond what we need. He allowed us to teach these same lessons to our daughters. They learned that first God wants their lives, and when you give your life to Him, you really give him everything you have or will have. Today, all of our girls are walking with the Lord on a daily basis. One works within the family business after spending time as a missionary in Alaska, one is a missionary with her family in Indonesia, and our youngest daughter was a school teacher and is now a stay-at-home mom.

This all sounds like a great story, and truly, God has blessed us. But, there are times that we are tempted to do things when it comes to lifestyle that show we are just human. I love to buy gadgets, and sometimes I buy just because I can. And then I am reminded, is this being a good steward?

The Hunting Gun

I love to hunt, but I have become a bit envious of some of the guns of fellow hunters. With my income, I could buy almost any gun that I would desire. However, I really only need one gun. A few years ago, a missionary we support needed a gun to help provide food for his family. Wild game is one of the main stays of the diet where he lives. He had to borrow another person's gun when he went out hunting. One time while Linda and I were traveling, we entered a store that had a rifle for sale. I told my wife that this was the perfect gun for this missionary. Linda said we should surprise him with it. So we bought it and even put a good scope on it. I called the missionary to tell him we had a surprise for him, but before I could tell him, he shared a surprise with me. Someone connected to his ministry owed the ministry some money, but since he had no money, he gave his gun as payment. My friend paid the man's obligation for him and received his own gun! When I told him what my surprise was, he said thank you, but he didn't need it anymore. Now I didn't know what to do with the gun. My wife asked me if I would like it – you need to realize she thinks I clearly don't need another gun. I answered that this gun is much better than mine and it would be neat to have. She said, maybe that's what God wanted – you to willingly give something away, and in return, He gives it back to you. A blessing I never expected.

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The Retreat House

A few years ago, God placed a burden on our hearts about having a place for full-time Christian workers to get away. We had often paid for missionaries or pastors to go away, but this desire was different. While away for our anniversary, it came to our attention that a house was for sale. We never had a desire to own a second home, but we were tempted to go look at this house. We looked at it and thought it was nice, but it wasn't for us and we forgot about it.

Several months later, the owner called and said he had not sold the home and had dropped the price. Were we interested? At this same time, God intensified the burden to help full-time workers have a place to go and rest. We discussed it and believed God wanted us to provide the place. Two months later, we bought the house with the sole intention of allowing others to use it, not for our own use. We had the cash in our bank account and were able to pay for the house and all the furnishings. One year later,



all the money was back in our account – and I can't tell you how it got there. It was a God thing.

That house has been used by missionaries and pastors from all over the world. In the past twelve years, we have had seven honeymoons, five 25th wedding anniversaries, and many retreats. We have never met well over half of the people who have used the house. As we look back on it, God provided this perfectly when we had the time for a work project, and we haven't had the time since. We do use the house on occasion, but if someone calls to use it when we have planned to go, we generally let them have it and we go somewhere else. It's not our house, its God's.

The guests who use the house are often on very tight budgets and want to come to the house because there are no costs except to provide their food. Linda likes to write a note to the guests and then slip them some "funny money" to go out to eat and enjoy some of the recreation around the area. Linda and I really believe God has given us the gift of helping others with what He has given us. We see this both as a privilege and a responsibility. Today, we generally give away between 50 and 70 percent of our income and try to live on about 20 percent, knowing the rest will go to paying our taxes. But, as I shared earlier, the more we have given away, the more God has blessed us. We don't try to compare what we have or what we give to others since this is a very personal matter. We believe this is what God has called us to do and we will need to give an accounting of what we did with what He gave us.

How People Choose

Most people would say they don't choose their lifestyle, but rather, they adapt depending on their income. I have a favorite saying that I use when teaching financial courses. I'm not sure who originally said it, but it sums up so many people here in the US. "We buy things we can't afford, with money we don't have, to impress people we don't like!" In the 21st century, many



people are really conflicted about the lifestyle they live and think it is all about showing others where they are in life. We love to make others think that our things define *who* we really are, when in fact, they describe *what* we are.

So, how did we get here and what can we do about it? These are two very different questions and they take a little soul searching (really a lot of searching) to look deep within ourselves to understand. And therein lies one of the secrets to uncovering the lifestyle we have chosen – it will take work to find out.

Pride (To Impress Others)

Let's all be honest, we like to impress people with the things that we have. For some, this comes in the form of houses, cars, jewels, toys, spouses, kids, and that list can go on. Why do we want to impress others? I think the answer is very simple – pride. We are proud of what we have and we want others to really be impressed since we think it will make them think more of us and of our accomplishments. We want them to know we have arrived.



Pride, in and of itself is not wrong. However, when we allow pride to rule in our hearts, it will direct us to make choices that most of the time don't include God. Pride is driven by ego (Ken Blanchard has described EGO as <u>Edging God Out</u>). It is because of this attitude that America today faces so many problems, especially in the financial arena. We hate to admit what we can actually afford – it's more like how many more payments can we afford so we can continue to impress the people around us who are also struggling to keep their merry-go-round spinning. Image is everything, whether real, imagined, perceived or put on. Your image defines you, and thus we set ourselves up for frustration and disappointment.

The need to impress others can even happen in our own families. Parents often want to impress their kids so the kids reinforce the image the parents



want others to see. They buy their kids the biggest and best stuff, even if they can't afford it, to either impress others or to shelter their children from feeling any sense of disappointment or dissatisfaction.

Choosing Intentionally

On the reverse side, some parents choose just the opposite and really don't care what others think – they operate by a very different agenda. They are willing to make huge sacrifices to use their resources for other very specific needs. They are willing to live in less costly housing, drive an older car, buy clothes that aren't the latest fashion and may even be used, and rarely spend money on costly "fun" things or trips. They have chosen a different lifestyle. However, this is clearly a minority group.

Compulsive Buyers

You have the group that wants to impress, and you have the group that is very intentional in their choices, but there is at least one other group that has the compulsive need to just buy. They aren't buying just to impress others, but instead they are buying to fill a void in their own life and are hoping that things are the answer. Many times the things they buy are used maybe once (some are never taken out of their package) and then just put on a closet shelf, in a drawer, or set aside. Go to many garage sales and see how many brand new or only slightly used things you can find. You say to yourself – what were they thinking? But, you may end up buying it only to take it home to use it once (or never) and then put it away. Then you find that you are exactly like the person you bought it from. You were both trying to fill something in your life that you just didn't know how to fill or even that the hole was there. Many of us fall into this trap.





The Big Game

So why do the majority of us try to impress others? It probably began as a child when you started to compare what you did or didn't have to others around you. Then, it was reinforced by so many others who really meant well. Sometimes it was your parents who wanted you to have the best, so they could be seen as parents who only give their kid the best. It also was reinforced by the kids you hung out with or by the "cool" kids in the neighborhood.

When you got a bit older, you impressed people with your clothes, or you were impressed by the clothes others wore. Then it was your first car. You wanted people to recognize that you had a great car. It soon moved into the person you dated, then the college you chose (if you went to college), then the job you got, the person you married, and even your kids. Oh! And then there was the house you lived in. You were continually seeking approval of others until it became a game. And you loved it – especially when someone else noticed – and you did everything you could to get them to notice. You also noticed what other people were doing and then had to "one up" them. Then, they saw what you did and "one upped" you, and the cycle continued.

For others, you realized somewhere in this rat race that what impressed people the most wasn't things – it was who you are as a real person, stripped of all the things. You didn't want things to define you; you wanted





you to define you. It was a bit unnerving because you wanted people to accept you for you, not what you had. It was a hard step to take, but when you took it, it was really freeing. You quit the game, and things took a much lower priority in your life.

So what if you got caught up in that trap and now you see you need to change? How do you do it?

- 1. Realize that change is not easy. All the things you thought mattered most in life now take on almost no meaning. It's tough to walk away from all those things and to have people accept you for who you are. It is a lot easier to hide behind things than to be truly exposed.
- 2. Define what real success is in life not just what others think you should be. Success is neither a title, nor is it possessions, nor is it something that is unachievable. Too often we think success is a destination, and when we reach our destination, we have arrived. But success isn't a destination it's a journey. When we try to make it a destination and finally arrive, we realize the destination has changed and we haven't really made it. In fact, we never arrive. Success is much more defined by who you are than by what you have achieved.
- 3. Success, if it is to be satisfying, must always come from the inside and not from the outside. When others have seen you as successful, especially if they were measuring from a satisfaction perspective, it was probably at a time when you looked deep within yourself and noticed that the external things that you collected had nothing to do with your success. Your success had to do with your attitude. Joining up success with the concept of a lifestyle is really hard work. What makes one lifestyle successful for one person yet miserable for another person all depends on your attitude – who you are, not what you possess.

5 Keys to Contentment

Living a life of contentment is not easy, especially if you will have to radically change your lifestyle in order to do it. Here are five key steps to help you on your way to choosing contentment. Many of these principles are even found in the Bible!





Remember that contentment is a choice



Acknowledge it doesn't belong to you

1. Remember that contentment is a choice.

How you live is truly a choice. A choice based on who you want to be, not on what you have. Your lifestyle is determined by you – not your possessions. Often times, people who have a lot, spend a great deal protecting their stuff (security systems, locks, alarms, etc.) because their stuff defines who they are. However, people who have chosen a different lifestyle are often giving away what they have since they see their possessions as things and things don't define who they are.

2. Acknowledge it doesn't belong to you.

In one of his parables, Jesus taught about the business person who was very successful and decided to build bigger and better buildings so the world would know his success. However, that very night, God said the man would lose his life and then who would receive what he had prepared for himself (Luke 12:16-21)? All the man had worked so hard to acquire was no longer his. The world would see him as foolish, not successful.

Jesus also taught that people who have accumulated a lot of wealth have a hard time following Him. They choose to chase wealth and be seen as successful in man's eyes and not in God's eyes. He did not teach that wealth in and of itself is wrong, but rather your attitude toward your wealth can be wrong.



Delay gratification

3. Delay gratification.

Another of Jesus' parables taught about the rich young ruler. Jesus told the ruler to sell his possessions and give to the poor, and then he would have treasures in heaven. Then Jesus called the man to follow him, but the man couldn't sell his possessions because they defined him (Mark 10:17-22). Unfortunately, this young man had chosen earthly possessions to define who he was, and without his possessions, he had nothing. Jesus countered that with his possessions, the man had nothing, but give them up, and he



would have everything. The bottom line in Jesus' parables on lifestyle is to follow him: don't allow your possessions to drive you, and you will have eternal success.



Live on less than you make

4. Live on less than you make.

In 1 Timothy 6, the apostle Paul wrote a letter to one of his former traveling partners who was now settling down to be a preacher. Paul tells young Timothy that he needs to strive to have godliness with contentment. If we have the basics of life – food and clothing, we should be content. He also said that many people want to be rich, and when that is their driving force, they fall into a trap which causes them to make foolish choices that lead to their ruin. He said that many of the people whose only drive is money and material possessions walk away from their faith and end up with only trouble. Since they fail to be content, they fall in love with money and what they think it will give them. We should be content with the basics because we have Christ. No amount of money can buy contentment.

5. Choose role models carefully.



Choose role models carefully

We can look at both Paul and Jesus' lives as an example for how we should live. In his letter to Philippi, Paul relays his personal experiences and explains how there had been times when he had plenty and times that he really had been in need. There had been times when he was well fed, and then times when he was hungry. But, he learned the secret of contentment by allowing Jesus Christ to give him the strength. When we give Christ control, He will meet all of our needs through His glorious riches.

Jesus' own lifestyle is a great example to us. He lived in a perfect world and had anything He wanted. He really was living in heaven, not the man-made heaven, but in God's actual home. He was willing to leave His home, take on human flesh, live as a human, and then die a physical death. He chose a lifestyle that clearly put everyone ahead of Himself. The lifestyle he chose



was not that of a king, when He was in reality the King of Kings. Instead, He took on the lifestyle of a servant where, to almost everyone around him, he was seen at his worst. However, the role he took was much greater than that of the King of Kings because as a servant, He was actually at His best. It was a choice – a choice He didn't have to make, but one He chose to make. As a result, His Father exalted Him above every person, that at His name, everyone will bow because of the choice He made.

5 Keys to Contentment Summary





Remember that Acknowledge it doesn't contentment is a choice belong to you



Delay gratification



Live on less than you make



Choose role models carefully

Conclusion

So, what about you? Why do you choose to live the lifestyle that you do? Is it because you want to receive your earthly reward and be recognized by your fellow man? Or will you chose to not be driven by what you have, but by who you are as God's child and realize that God's heavenly review is far more important than man's earthly review?

But then I have to look into the mirror and ask, what about me? Am I living the lifestyle that I am to impress others? Or do I really trust God to supply what I need and realize that He has abundantly blessed me so in turn I can bless others with the abundance He has given? Jesus stated, "To whom much is given, much is required." We, in America, have been so abundantly blessed, even with material things. What will you answer when you stand before him and He asks you, "What did you do with what I gave you?"

Choose wisely. It will make an eternal difference.

Is your lifestyle one that glorifies God or makes you stand out? You do have a choice. *Choose wisely*. It will make an eternal difference.

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Philip A. Clemens was the Chairman of The Clemens Family Corporation and spent his entire working career with the family business. He began working in the legacy business, Hatfield Quality Meats, on a part time basis while going to school. He began his full-time career in 1967 while attending Peirce College. His career has allowed him to work in all areas of the business. He began on the clean-up crew and worked his way to be the CEO of the Company. In 2014, he transitioned out of the CEO position in anticipation of retirement in 2015. He began both the Data Processing and Human Resource Departments. He spent 20 years of his career in Human Resources and 7 years as CEO and President of the legacy business. The Corporation has annual sales of \$900 million, employs about 2,400 people, and markets products all over the US with a concentration in the northeastern part of the US.

Mr. Clemens is active in his community and other organizations. He serves on many non-profit boards and several family owned businesses. He is a national speaker on family business issues and has a passion to teach leadership skills to next generations. Mr. Clemens has been married to Linda for 42 years and has 3 adult children – Julie works in the family business; Beth is married to Paul College and they serve as missionaries in Indonesia; and Ruth is married to Brett Harris and was a school teacher but now is a stay-at-home mom in North Carolina. He also has 6 grandsons – 4 of them in Indonesia. His hobbies are hunting and fishing.

If you are a Christian leader of a church, non-profit or business and would like to further advance the effectiveness and health of yourself or your organization, we can assist you through our proven guidance and relational approach. We provide customized solutions for your complex problems. Our solutions include coaching, assessment, communications, crisis guidance, planning, staffing & HR, succession planning, and personalized coaching retreats. For more information, call our office at 215-723-2325 or visit our website <u>centerconsulting.org</u>.

