

Agency for Change Podcast: Kelsey Stupfell, Director of Public Relations at TS Banking Group

Announcer:

Welcome to Agency For Change, the podcast that brings you the stories of people creating positive change in the world. We explore what inspires these change makers, the work they're doing, and how they share their message. Each of us can play a part in change and these are the people who show us how.

Lyn Wineman:

Hi everyone. This is Lyn Wineman, president of KidGlov. Welcome to another episode of The Agency For Change podcast. One of my favorite books is Simon Sinek's *Start With Why*. And while we're not talking with Simon Sinek today, we are talking about a Midwestern banking group that has not only identified their why, but they are also living it on a daily basis. I'd like to welcome Kelsey Stupfell, the director of public relations at TS Banking Group. Kelsey, how are you today?

Kelsey Stupfell:

Doing well. Thanks so much Lyn. I am honored to be here today.

Lyn Wineman:

Fantastic. And I can't wait to hear more about the things that you are doing. And maybe to help us understand the why of your story, let's start by talking about the what. For those who may not be familiar with TS Banking Group, please just give us a high-level overview.

Kelsey Stupfell:

TS Banking Group is a multi-charter bank holding company located in southwest Iowa with \$1 billion in banking and fiduciary assets across Iowa, Illinois and North Dakota. We are a community banking group headquartered in Treynor, Iowa, a town of about 1,000 people. We have seven locations in southwest Iowa, two in North Dakota, and one in Illinois. Additionally, through our prosperity group we offer investment management, retirement planning, and estate planning, as well as tax consulting through our affiliate, Collins Consulting. And then on top of that we have the TS Institute, which is our financial literacy arm of the company that helps us facilitate K12 financial literacy programming, teacher workshops, community classes, which also includes free financial coaching. So we are really just all about embracing this people, client-centered approach to reclaiming transformational community banking. In the Midwest, we kind of say you have a great school, you have your post office, your local bank, and Casey's, you are on the map.

Lyn Wineman:

I love that. People do say that. That is true.

Kelsey Stupfell:

I know, right.

Lyn Wineman:

Yeah.

Kelsey Stupfell:

So we just really want to keep more community banks on the map.

Lyn Wineman:

You said so many things there that I just love. First of all, just being a marketer and a brander, who wouldn't want to work with The Prosperity Group? And I know you're going to talk a lot more about the institute too. So let's move on. That's the what. Now tell me more about the why. What is the why that you are living and doing and talking about internally and externally?

Kelsey Stupfell:

Absolutely. So our why is to develop long-term community prosperity. Our whole purpose is to ignite lasting client and community prosperity. We did this process about 10 years ago. We kind of intrinsically knew as a company what we were all about, but we didn't really have it in writing. So we took all the employees at the time, which about 10 years ago we were about 70 employees, and since that time we have grown to 180 employees.

Lyn Wineman:

Wow. It must be working. Whatever you're doing must be working. Right?

Kelsey Stupfell:

Right. And we really wanted to hear from the employees versus the owners or just a particular department, and we just asked them simple questions of "Why do you like to work here? What makes you stay? What would make you leave?" And then on the banking side, "Why do you like to bank here? What makes you stay? What would make you leave?" So we just really boiled that down into our why statement again, which is to ignite lasting client and community prosperity. And I guess that dovetails really nicely into our investment philosophy and our giving philosophy. And our story actually started on a napkin.

Kelsey Stupfell:

So back in 2007 Mick, Josh, and Judy Gutttau, our owners of the company, went to lunch in Treyner and they said, "We're at a point in the company where we want to give back annually each year, so what should that amount be?" So they said "Let's write it on the napkin. We'll turn it over and we'll see where everyone's at." So they did that. When they flipped the napkin over everyone had 10%. So that's where giving back 10% of our pre-tax profits each year back into our local communities originated from.

Lyn Wineman:

And I'm going to say, the word pre-tax there is also an important one. That makes it a much larger contribution knowing that it's the pre-tax profits as well.

Kelsey Stupfell:

Yeah. Thanks for that note. It's something we try to be humble with, but it's not an afterthought for us. So it is one of those things that we want to make sure that we're doing humbly, but also being proactive about that too.

Lyn Wineman:

Yeah, very intentional. And I mean, I know we're going to talk even more but it's really exciting to know some of those intentional things that you're doing that you're going to share. So there is a statement on your website that I really loved, and it reads, "We are more than a group of community banks. We are community prosperity engines. Working together, we strive every day to create an increasingly positive impact on our clients and our communities." And that is really powerful. It backs up what you just told me, the why and the story of the napkins and the 10%. But I imagine there are skeptics out there that ask, "How does a bank really ignite prosperity for anyone other than the owners?"

Kelsey Stupfell:

Absolutely. Great question, and I am happy to expand on that and answer. So we really wanted to make that succinct message. We actually trademarked "Ignite Prosperity." We have four points. We created the Ignite Prosperity Manifesto. So we really have four points that articulate that well in how we ignite prosperity. So the first one is we come alongside our clients to help transform their lives. We really just want to be that guide and help them move the needle and whatever their goal is next for their family or for their business. So that's the first one. We want to help our clients transform their lives.

Kelsey Stupfell:

The second one is we want to increase financial knowledge in our community. So some of that is through the TS Institute, through our financial literacy programming inside the schools and community classes. But sometimes that's right in front of the client, whether it's with a banker or their lender and we're helping go through those types of things as well. The third thing is that we really want to develop and invest in our employees. So whether they are with us for 5 years or 25 years, we really want to do our part to help our employees grow professionally and personally while they're here. So actually each employee gets an education budget allotted to them every year to use however they see fit, with conferences, workshops, whatever professional development is best for their role. And we do a lot of internal wellness and education as well.

Kelsey Stupfell:

And then lastly, we want to live generously both with our time and our resources. So I've talked about our 10% and that we give back 10% of our pre-tax profits each year. In addition to that we have a lot of employee volunteerism, we serve on a lot of boards, we like to be in the trenches so much that we offer 50 hours of volunteer time off for each of our employees to use annually.

Lyn Wineman:

That's more than a whole week. That's a lot of volunteer time. What I love about that too is you're giving back to the community through that, but volunteer time also grows people because you get to try things and new experiences or different experiences or different types of people. So you're coming alongside clients, transforming their lives, increasing knowledge, building employees, and then just living generously with your time and your treasure. That sounds like a magic formula to me Kelsey, pretty cool.

Kelsey Stupfell:

Hey, you capitalized that and summarized that very well Lyn. I always like to go back to the reasons why we chose those two words to because they were pretty intentional when we did that. And when people think ignite, sometimes they think of the flame, which is very exciting. But we actually chose it more for

the second connotation, which was to evoke emotion or to help set something into motion. And then prosperity, which is that really great word that worked as a noun and a verb. And then later we had an employee who was really into Latin, they said "Do you know what Ignite Prosperity means in Latin?" We're like "No, tell us more." And it means "for hope." So it was meant to be.

Lyn Wineman:

Wow, that's neat. I'm going to say too, not to geek out too much on the branding, but I love the branding and I love words and the intentionality of words. But I'm going to go back even, you talked about how your employees came together to put this together and lay the foundation. That had to have made it much easier to really live, to live the why and to have all of the employees buy into it when even though it was only 70 at the time, they were on the ground floor. It'd be super interesting to study how many of those original 70 are still there. I bet quite a few of them.

Kelsey Stupfell:

Yes, agreed.

Lyn Wineman:

So Kelsey, let's talk a bit about the TS Institute. So my understanding, it's been going for a while and the bank has committed \$250,000, that's a quarter of a million dollars, towards increasing the financial literacy of your communities. That's kind of cool. Tell us more about TS Institute.

Kelsey Stupfell:

Yes, how much time do we have? So many things I could say about the TS Institute. So yes, you are correct. We started back in 2009. It was right off the cusp of the 2008 economic crisis, housing bubble. And at that time our owners, the Gutttau family felt really convicted that there was just this truly lack of financial literacy, so how could we help get that off the ground? How could we help more teachers, more families, business owners, politicians, our neighbors to help with this? So that's what we did. We created the TS Institute to kind of partner the public and the private sector together and really kind of put a troops on the ground type of initiative. In Iowa there weren't the state standards yet. They weren't down the pipe until 2012 and 2014. We had little patience for that, so we just really wanted to-

Lyn Wineman:

You just hit the ground on that. I love that about you.

Kelsey Stupfell:

So yeah, it is, it's a comprehensive K through 12 financial literacy curriculum and capstone program. I love to share that it's so comprehensive that you might be in second grade art class and the students are drawing their savings plan or eighth grade English and they're writing essays on mortgage rates or stocks and bonds. So it does go beyond that personal finance class or the class we might have taken in high school where you're like "Now I can balance my checkbook." Which might not be so relative in our current times. So yeah, we wanted to bring those things so they could come back home around the dinner table as well and really spur that next savvy generation.

Lyn Wineman:

Yeah, that conversation with family. Take it even a little bit further.

Kelsey Stupfell:

Yeah. Right. So we are very dedicated to this, so much that we have four full-time employees dedicated to the TS Institute to help lay out this mission. So yes, two of those are in Iowa and then we have one in Illinois and one in North Dakota. Since inception we have impacted over 200,000 students and adults through this program. So in addition to that we do put aside 50% of our annual giving does go towards the TS Institute to sustain that program each year. And just a few highlights that they have helped with is they've actually helped map out the curriculum and the state standards in Iowa, Illinois, and North Dakota. We've done lots of teacher workshops, kind of trying to train the Treynors so we can have scalability with that. Classroom lessons, statewide, regional, national economic finance challenges. Lots of events. And actually April is Financial Literacy Awareness Month so they are very busy this month with some hybrid things, virtual events. And then the in-school banking program. So we have five elementary in-school banks.

Lyn Wineman:

Oh wow.

Kelsey Stupfell:

Yeah. And it's soon to be seven across our three states that we serve. So I have two short stories that I love to share and I just feel like it really brings it all together.

Lyn Wineman:

That would be awesome.

Kelsey Stupfell:

The first year we were interviewing these student bankers... So typically it's fifth grade students that serve as the student bankers. We needed 12 student bankers. The first year we had 60 kids apply. So the competition was fierce for this.

Lyn Wineman:

Wow. Who would have thought? Who would have thought?

Kelsey Stupfell:

So one of the questions that we asked was, "Well, why should we choose you to be a student banker?" And the student replied, "Because I don't want to be just another kid on the bus."

Lyn Wineman:

That is awesome.

Kelsey Stupfell:

Yes. So to see that student's journey through it was just really touching and heart-warming. And then on the other side we had a high school student in-school bank, and we've kind of switched the curriculum now, so that's more of an internship, career post type of career development. But we did hire several high school students to come work with us at the bank and two of them are still with us and they are just

flourishing and they are actually leading our branches. And banking and finance was not in their career path and they couldn't be more happy with how that rolled out.

Lyn Wineman:

That is really cool. You know, I cannot think of a better way to fully live that why of igniting prosperity than financial literacy education, and then to know that you're turning it into career development and kids are learning about it as a career path, I just think that's really cool.

Kelsey Stupfell:

Yeah, and it's kind of like that "teach them to fish" philosophy. I mean, the full circle thing. Like someday, maybe the hope... The hope when we originally started this was someday a student will go out and start their own business. They will be able to hire people locally. And if that all goes well, they're able to reinvest back into their community all because maybe that stemmed from the TS Institute. So that's really the dream of all of that.

Lyn Wineman:

All right, that kind of gave me chills a little bit. That's really cool. Really cool. You know, another cool program that I know you do is called The Rev Program. And that's actually where I first heard of TS Banking Group, was through people who were talking about this really cool program you do that's kind of like Shark Tank. Can you tell us more?

Kelsey Stupfell:

Sure. Yeah, so this originally started, Rev started in 2015, really just to spur economic growth, encourage small business startups to help pursue their dreams. So yes, similar to the show, participants pitch their ideas, the judges pepper them with questions, and then we whittle the pools down to the top one, two, three, or five folks that are in that top candidate. And really it's been fun. We've been doing it ever since inception, since we started the bank. But back in 2015 to 2017, those first three years we awarded over \$75,000 to small businesses locally.

Lyn Wineman:

That's a lot. That's a lot. That's a lot. I'm going to say it three times.

Kelsey Stupfell:

So we took a little bit of a break in between there and we brought it back in 2020 and we did that all virtually. We did that in Iowa and North Dakota and Illinois. And this year we gave \$10,000. It's just really impactful. So we actually helped 11 small businesses this year. And of all the years I feel like this is-

Lyn Wineman:

The year they really needed it. Right?

Kelsey Stupfell:

Yes, yes. That first year that we launched Rev, our CEO, Josh Gutttau was there and he's like, "I am hearing all these amazing small business journeys and they're all in our backyard." We always want to have more jobs locally, we want our communities to flourish so Rev has been a great step to do that.

Lyn Wineman:

That is really cool. So should we be watching for Rev 2021 applications coming soon?

Kelsey Stupfell:

Yes, they will be out this summer. I will keep you posted when we have those live.

Lyn Wineman:

Fantastic. Let me know and I'll post it on our KidGlov social media even. That is just great, just great. I'm going to imagine though that your team is slightly nicer than the people on the Shark Tank show, right?

Kelsey Stupfell:

Yes, I would concur with that.

Lyn Wineman:

All right. I also know Kelsey, that based on that, you're launching a new neighborhood initiative soon. Is there anything you can share at this time?

Kelsey Stupfell:

Absolutely, yes. So it's kind of a spinoff of Rev, but for neighborhoods. This program is called Amp, so another three letter word.

Lyn Wineman:

I like it.

Kelsey Stupfell:

We just really wanted to collaboration with the community, with the local nonprofits, with neighborhoods. So this was a great way to do that. So neighborhoods, or you can nominate someone in your neighborhood, or any neighbor, that if you want to do a direct homeowner project or if you wanted to do a neighborhood block initiative. So the applications will all be digital and then the judging panel will determine which projects will be chosen and selected. And this year we are awarding \$5,000 towards the program and those particular projects. And then we're going to have this big demo day in the fall where we'll go and actually do the project and help with that.

Lyn Wineman:

Oh wow, so it's not just the money. Just like you said at the beginning, it's not just the money, it's also the time and the support to make it happen as well.

Kelsey Stupfell:

Yes, we are so excited for the big demo day. I think probably just as much as the monetary side of this. So whether that's doing the yard work or painting that porch. Yeah, it's going to be a blast. And the application will be available this summer as well.

Lyn Wineman:

Fantastic. I think that's going to be really fun. I'm just going to say wow to everything you've already talked about. All of those things sound amazing, fun, totally fit the why that you shared in the beginning. Are there any additional initiatives that you want to share with us?

Kelsey Stupfell:

Well, I have one more if we have allotment of time for that. It's called TS Promise. We just celebrated our 20th anniversary of this program in 2019. We donate \$10,000 to host a motivational speaker to come into the schools. So they come and visit the middle schools and high schools and we go to Iowa, Illinois, and North Dakota. So they make the whole loop. We took a break this year, but we're bringing it back in the fall. So the speaker goes to 12 different middle schools and high schools. We have just seen so many lives changes from this. We have teacher and student testimonials each year. In fact, one year we had a student that came up to one of the speakers after the school assembly with a note and said "This was going to be my last day of school, but because I heard your message, I feel valued and I have hope."

Lyn Wineman:

Oh my goodness. Wow.

Kelsey Stupfell:

I know, it gives me chills every time I hear that. That's just one of many stories. So we know that words are powerful and messages of hope is something that everyone needs to hear. So we just know that that program has impacted so many young people and it speaks so true to our mission and our core principles as a company. And in fact, we've been doing it so long that we have employees who were high schoolers in the bleachers, myself included, who now we're on the other side of that as employees who get to help plan that or go to the school assemblies. So it all comes back full circle.

Lyn Wineman:

That is just so neat. I'm going to say Kelsey, I think you have a fun job. You can tell from the energy in your voice. I can see the smile on your face. For everyone listening, Kelsey has a big smile on her face as she talks about all of these things. So now, I know any business to have this kind of focus and this many things going on, it has to be really woven deeply into the fabric of the organization. Can you tell us more about the founders of the bank and how they personally impact the culture, the employees, and the community involvement?

Kelsey Stupfell:

Yes. So the story of the Guttaus is really one of humble beginnings. I love to say, and they truly are, they are the same people in the boardroom as they are in their own living room. Mick and Judy Guttau are known for their hospitality and their ability to help others and do that well. And they are, I will concur, they are the best host and hostess of southwest Iowa. And they just have a really neat story and now their kids are part of this too. So it really started, Mick Guttau actually served as a Cobra helicopter pilot in the Vietnam War. And that experience really shaped much of his life, how he brought up his family, how he ran his business. And the community of Treynor really opened him back with open arms where some of his buddies did not have that experience. So he never forgot that and it really rang true for years to come.

Kelsey Stupfell:

But when he returned from the war his dream was to farm just like his parents and his grandparents did. But that dream did not become a reality. Instead, Mick worked at the local bank in Treynor, was a loan officer for a few years, was newly married to Judy. They were starting their family. Little did they know a new adventure was going to begin. Mick was actually planning to leave the bank for a different opportunity and the owner said, "Well Mick, why don't you just buy the bank?"

Lyn Wineman:

Oh my.

Kelsey Stupfell:

Yeah. And Mick was 31 at the time. And he said "Well, do you have change for a \$5?" But Mick was not afraid of hard work and he already had the entrepreneurial experience. So the family actually offered up the family farm as collateral so they could buy the bank.

Lyn Wineman:

Oh my goodness. That is big for a generational family farm. That is big, big, big.

Kelsey Stupfell:

Yes. So Mick and Judy were able to pay that back years later. They really worked side by side for many years, they still do. Growing the bank or those relationships, loving people well and loving the community well. They've been doing it for 40 plus years, so it's been so inspiring and humbling to be part of that journey. And now to have the second generation carrying on that torch. So their children grew and as they became professional adults, both Heidi Guttau and Josh Guttau were also connected to the bank. Heidi's an attorney and she is on our banking board. And then Josh came in as well and he is now our CEO of the company. And really, under Josh's leadership we have just had a large expansion, making an impact in all the places that we serve, but still being really intentional to the original mission and our core principles as a bank.

Kelsey Stupfell:

Mick Guttau, our Chairman, actually has an infamous quote and it's, "the troops come first." In the military, the person on the frontline, that one person had 10 people behind them to help do their job well and serve others well, and there's a lot of correlation with that in the community and client service industry as well.

Lyn Wineman:

That sounds really cool. So now you've been with the company for a while, and on the ground floor of some of this work. Kelsey, from your vantage point, what advice do you have for other organizations that really want to define their why and then bring it to life?

Kelsey Stupfell:

I think what I would say to that is just start. As simple as that sounds. Start and start with something small. But then from there, grow to be very intentional. Again, as we started down this path and this journey, we have these brand books that everyone has at their desk. So maybe when you're having that tough day, we have these nine principles and we know, this is why I come to work every day, this is why we figuratively and non-figuratively open our doors. And the hard times are going to come, as we just

kind of have grown through. And I'm so thankful for the prep work that we did on the backside of that. And obviously for the prep work, that was much before my time, those 40 years before, of building that culture so we could have the resiliency to work in that new environment, remotely collaborate from a distance, but yet still serve our clients really well.

Lyn Wineman:

Yeah. The companies that had that good foundation set in were really able to handle the pandemic, the working from home, all of the new things we had to endure in a lot more positive way.

Kelsey Stupfell:

Yes. And then we've kind of found there's also this self-governing portion of it too where the employees will self-check. Like this is a little outside of the boundaries or this is outside of expectations. So that's kind of the cherry on the top. I mean, what more could you ask for on that?

Lyn Wineman:

I love that. All right, I'm going to recap what I think I heard you just say. Start. First thing, just get started. Don't overthink it, just get started. But then grow intentionally. And then you get into this point where you put together the policies and the brand guide, and man, I love a good brand guide. And then when you build that foundation and you've grown it the way that you have, then your employees are just embracing it, living it, self-policing it, self-growing it. I think that's pretty amazing.

Kelsey Stupfell:

And we talk about it a lot. It's not something on the shelf. It's at weekly department meetings, it's on our monthly company update, it's at our quarterly all hands IP meetings. So it's really woven into all those points.

Lyn Wineman:

Fantastic. So in a previous conversation, you told me, Kelsey, that you didn't set out to have a career in banking. Can you tell us how banking found you?

Kelsey Stupfell:

Sure, yes. So banking was not on my radar. I will say maybe it was one notch cooler than insurance if I'm being honest. So really not on my radar. But I grew up in Treynor. I was very aware of the bank. TS Bank was my bank and I knew the Gutttau family. So I actually came back. I was graduating college in the spring and Judy Gutttau had asked me, she's like "Hey, we have this bank event and I need some entertainment. Can you come and sing?" So I said, "Yes, absolutely." And so when I was done singing I just pitched to the crowd, "I'm planning to come back in the area. I'm on the job hunt. I'm graduating from college this spring, so if you know of anything, let me know."

Kelsey Stupfell:

And Judy leaned over to Josh Gutttau, our CEO, and she said, "Well, I'd like to slowly retire, so I think we should consider hiring Kelsey." So I did go through the hiring process and through all of that, the rest is kind of history. And it has been a blast. I have loved every minute. Started with community banking, have grown, evolved to various roles within the company. And yes, I couldn't say more about the journey. It

has been a blast and I am just humbled every day that I have the opportunity to have this tangible part of our core principles and get to talk about that with others and help share that message.

Lyn Wineman:

Little did you know. I mean, I think that that is a good example for you never know when opportunity will strike, when a door will open, but just be ready and put yourself out there I think.

Kelsey Stupfell:

Yeah. So I guess banking found me and then singing is what initially brought me to banking.

Lyn Wineman:

Isn't that crazy? You have to use your talents. You have to use your talents in whatever way you can. So Kelsey, they say leaders are learners. I love to read books and podcasts. Can you share a favorite book, blog, or podcast that has been meaningful to you?

Kelsey Stupfell:

Sure. I have several and I feel like I need to give homage to Simon Sinek since we did talk a lot. I mean, I love his two books, *Start With Why*, *Leaders Eat Last*. He has lots of great ones, but those are two that are at the top of my list. I also love *The Table Group*. And if I want to give two shout-outs, *The Girl Banker*, *Natalie Bartholomew and Jill Castilla*. So really anything with servant leadership, team culture, and personal development, that's my jam.

Lyn Wineman:

Yeah, 100% to everything you just mentioned there. I would have to second that. I think *Leaders Eat Last* by Simon Sinek is one of my very favorite books on setting up a really strong company culture. The other thing I'm really inspired by Kelsey, are motivational quotes and I know we all have quotes from other people that we like and we maybe refer to when we need a little bit of inspiration. But I'd really like some Kelsey Stupfell words of wisdom. What have you got for us today?

Kelsey Stupfell:

And if the previous question wasn't hard enough, this one was even harder. But I do have a few things to say, I'm happy to share. My first one would be to never underestimate the power of a mentor and networking. Both of those really lead you to new areas of growth, they introduce you to people and places that you may not have otherwise been able to do on your own or seen and experienced. And I think along those lines, to really try to be the best listener you can possibly be. Assume that that person that you are listening to knows something that you don't. There's a lot that we still have yet to learn. So I think it shows deep appreciation for that other person and an opportunity for you to learn from that other person.

Lyn Wineman:

That's great. You are an overachiever. You didn't just give me one, you gave me two. So that is fantastic. So Kelsey, for our listeners today who would like to learn more about your work, how can they find out more about TS Banking Group, the Institute, all of these great things that you're doing?

Kelsey Stupfell:

Yes, they can visit our website at tsbg.com or for those that are more local in the southwest Iowa area you can also check out tsbank.com.

Lyn Wineman:

Fantastic. And if anybody didn't get that and they want it, it will be in the show notes on the website. So as we wrap up our time together today, what is the most important thing you would like people to remember about the work that you're doing Kelsey?

Kelsey Stupfell:

Well, I would say if you haven't caught the theme by now, we're all about that client and community prosperity. I mean, we truly feel that community banking is key to community survival. We could have been a bakery, we could have been a shoe shop, but community banking is our vehicle or vessel to help others and to do that well. And I think everyone wants to be part of something that's bigger than themselves. So collectively we can make such a great impact. And I know at our company, we know the harder that we work, the more that we're able to give back. So our sole mission really is to create that client and community prosperity. And regardless of anyone's role, we feel like that's part of everyone's responsibility to help pay that forward and make that happen.

Lyn Wineman:

That is so good. Kelsey, just congratulations to you and to TS Banking Group for all the great work that you're doing. And just thanks so much for sharing with us today.

Kelsey Stupfell:

Thank you, Lyn, it's been a real treat. Thank you so much.

Announcer:

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