# Agency for Change Podcast: Howard Pearl, CEO, Charitable Adult Rides & Services (CARS) CEO, Charitable Adult Rides & Services (CARS)

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# Howard Pearl: 0:01

Soldier on. Nobody ever died from trying. They got stronger.

# Announcer: 0:11

Welcome to Agency for Change, a podcast from KidGlov that brings you the stories of changemakers who are actively working to improve our communities. In every episode, we'll meet with people who are making a lasting impact in the places we call home.

# Lyn Wineman: 0:35

Hey everyone, welcome back to the Agency for Change podcast. This is Lyn Wineman, President and CEO of KidGlov. Today we are talking with Howard Pearl, CEO of Charitable Adult Rides and Services, otherwise known as CARS. He brings over 30 years of C-suite experience and is an alumnus of the Harvard Business School OPM program. Under Howard's leadership, CARS has become a leading vehicle donation program, partnering with over 10,000 nonprofits and returning over, get this, \$600 million to charitable causes. The organization distributes around \$80 million annually to various nonprofits, including major institutions like St Jude Children's Research Hospital and NPR. Howard, welcome to the podcast.

# Howard Pearl: 1:31

Well, thank you, it seems like it's going to be a pleasure to be here.

# Lyn Wineman: 1:35

Well, I hope so. We usually try to make this fairly painless. Out of 250 episodes, Howard, I think I've only made two people cry, so let's see if we can.

# Howard Pearl: 1:46

Well, you're giving your best shot, but I want to congratulate you. 250 podcasts consecutively, that's a pretty good record.

# Lyn Wineman: 1:54

Thank you for that. I have to tell you, it's something I love because it's given me the opportunity to meet people from across the country, actually across the world, like you, Howard, the two of us may not have

ever met if it hadn't been for this vehicle called the podcast, and I think that's a pretty cool thing. So I'd love to start us off today by having you tell us more about your organization, Charitable Adult Rides and Services, otherwise known as CARS.

# Howard Pearl: 2:25

Yes, ma'am, thank you for the opportunity. CARS is probably the largest vehicle and real estate donation program in America that you have never heard of. We're not the guys with the obnoxious What we are is an organization that provides mechanisms to nonprofits for atypical fundraising mechanisms. So, for example, we have just over 10,000 nonprofits under contract.

With everybody from Red Cross, St. Jude, St. Vincent de Paul, Shriners, almost every NPR and PBS station across the country, and so on. If you hear somebody asking for a car donation, there's about a 98% chance that it's ours. We do about somewhere, depending on the year, somewhere between 70 and 155,000 vehicles, millions of dollars in real estate and several other programs that we run, consulting programs to help other midsize and even some of the large nonprofits do better. And of course, this is a period when that category of help is really in demand. So if you are an NPR listener, for example, and you hear them say, hey, support public media by donating your car, in that NPR voice, that would be us that's going to come to your driveway and pick up the vehicle. We're going to take it to an auction we deal with about 300 of them across the country, some of which we own and then we're going to sell that car and we're going to give 80% back to the nonprofit to whom it was donated. We're going to keep 20% of the net. We are atypical, again, because some of these other organizations you know will do it and they do gross. We do net because, uh, we think it's fairer, and why it is, you know an example if we sell a vehicle for fifteen hundred dollars and there's a three hundred dollar tow involved, which we get nothing of, and there's a few expenses involved and maybe it totals \$500, we end up with \$1,000. We've each shared our proportionate burden on that cost because we're going to split up what's left.

# Howard Pearl: 4:53

You'll get \$800, I'll get \$200. \$100 of it, maybe \$110 of it, is used to service our non-profit, because we are a non-profit, and the rest of it is what we use to operate our business. So it's about 9%.

# Lyn Wineman: 5:10

That's amazing. I mean people forget sometimes nonprofits have operating costs and sometimes that's the hardest part of the money to raise because people want to give to a direct program or a direct cause within the nonprofit. But they need those operating funds, the unrestricted operating funds.

# Howard Pearl: 5:30

Well, we do, you know it pays for the people that do things Most, you know, most of our biggest overhead obviously is, you know, our staff. But sort of what it takes to manage 150,000 automobiles. You know we're getting, you know, 250, 300, 400, 450 cars a day.

# Lyn Wineman: 5:49

Wow, wait, will you say that again? How many cars a day?

## Howard Pearl: 5:55

Well, a typical Monday could be close to 400 cars a day. 400 cars some days.

Lyn Wineman: 5:59

Wow.

Howard Pearl: 6:03

And seven days a week, we're answering the phones.

## Lyn Wineman: 6:06

Yeah, that's amazing. How long have you been doing this, Howard? When did you start CARS?

## Howard Pearl: 6:12

Well, I'm only here on a 45-day turnaround. That's what the agreement initially said, but we're coming up on just under 10 years.

## Lyn Wineman: 6:24

That's a long, 45 days, Howard.

## Howard Pearl: 6:27

I knew within the first five days that you know the hook was in and set. I kept coming home happy.

## Lyn Wineman: 6:33

Yeah, yeah, Well, I tell you what that is worth, something that is worth a lot. So what inspired you to stay Like? What was it? What is it that makes you happy and keeps you going?

# Howard Pearl: 6:50

Oh, I think the answer is you know, really, really easy for me. First, you know I've got about, you know about 30 years. I guess at this point more in the C-suite.

Lyn Wineman: 7:02

Yeah.

Howard Pearl: 7:04

You know I've run some publics, had a couple of public exits and so on. I, you know, I've seen pretty much all sides of you know what a C-suite looks like and there's lots of good things about being a C-level officer and there's lots of things about it that are not so pleasant.

# Lyn Wineman: 7:23

Just a little bit of stress in there, right.

# Howard Pearl: 7:26

Well, you know they say with experience the stress gets less. But the problem is with experience, the more you end up adjudicating. You know it's a slinky right. It depends on the day.

# Lyn Wineman: 7:38

Yeah.

# Howard Pearl: 7:39

But the first thing I noted when I got here was the staff. They were a unique collection of individuals, which is where I came up with our slogan if you will, it's not our branding, but it's our internal slogan, which we were just talking about that we are ordinary people doing ordinary things, but in an extraordinary way.

And I thought that they had not been managed well by the previous manager, which obviously why they were looking for a replacement and I was here just to hold the fort, move him on and see if we couldn't find somebody else. And I really, really liked these people and I thought they'd had a particularly difficult time and wanted to see if I couldn't do something to build them up a little bit. And then, of course, I got involved with the mission once I got the real challenges, but starting to understand what the mission was and, honestly, the business since its inception has returned \$600 million, over a half a billion dollars to the nonprofit community across this country about a half a billion of that during my tenure. When I got here, we only were doing NPR and PBS stations. We now do thousands and thousands of other nonprofits. So we've become this large institutional kind of mammoth.

And we're having an impact on this country, and I like the variety of missions that we serve. If you're a 501c3 of any kind or caliber, we don't judge, we don't ask If you're legal. Our job is to give you an opportunity to use one of the mechanisms. And that's one of the things about this country you have to admire. Absolutely we get to choose what we want to do with our time and what we want to give to and how we want to give to it. And sorry, just one other thing I'll add is people think, giving cars, giving junk cars. You know, in the last three weeks alone we've had at least a half a dozen vehicles that were sold for over \$10,000 and some over \$20,000.

People don't just give junk and the interesting thing is that people that give us the lesser value cars you know I can get \$1,800 to \$2,000 out of something you'd never get \$600 for and, you know, put your life in jeopardy meeting a stranger and I get it from a person that would never write a check for \$1,800.

# Lyn Wineman: 10:15

That's amazing.

# Howard Pearl: 10:17

The value of their gift is awesome. Sorry, I digressed. You had a question.

# Lyn Wineman: 10:21

Oh well, you know, Howard, I just get this sense and I could listen to you talk about this all day. But I get the sense that you bring an entrepreneurial spirit, a C-suite spirit, to this work and I'm really curious did you have to adjust your leadership style at all? He laughs, he laughs. You all can't see him. He laughs and he's about to have a heart attack. You're okay, right, I haven't had anyone have a heart attack yet?

# Howard Pearl: 10:52

Yeah, not close to that yet.

# Lyn Wineman: 10:54

Okay, all right, any adjustments? Is it the same kind of same game, same style as what you had previously?

# Howard Pearl: 11:02

Well, you know, yes and no, People are people for the most part. I think the most interesting adjustment is having to manage a business where you no longer have to consider tax as any part of your structure or any part of your strategic thinking. Listen, you live in Nebraska.

## Lyn Wineman: 11:26

Yeah.

## Howard Pearl: 11:27

On occasion you have a cold winter day.

## Lyn Wineman: 11:30

Oh, more and more than we'd like to admit.

## Howard Pearl: 11:32

So when you walk outside in the winter, you know the first thing you do is oh right.

Lyn Wineman: 11:38

Right, you pull that coat and that scarf a little bit tighter. You got it.

# Howard Pearl: 11:44

And then in the summer, you know you just walk out the door. But the first couple of warm days of summer you walk out and you still go like this until you realize it's not so warm in spring or fall. So I would say I had the same sort of physical reaction to not having to deal with the tax implication. Everything I had. I kept going back, yes, but it doesn't make sense until I finally I think people who work in nonprofit tend to be a little kinder gentler less aggressive, more compassionate.

They've got their focus on the objective as opposed to what's the return, and they're both important. I mean, this is something I fight all the time, working with nonprofit leaders that don't understand the importance and the value of running your business like a business. It is a business.

# Lyn Wineman: 12:43

Right, you still have to make payroll. You have to pay your bills. Sometimes your employees in a nonprofit will accept a lower salary for a little while, but you'll lose them if you don't take care of them just like any other business.

# Howard Pearl: 12:59

Well, and there's also the attraction a lot of people don't know this, but if you come out of college and go to work for a nonprofit and you've got all this student loan debt, if you work for a nonprofit for 10 years, your student loan is paid, wiped off. So we attract a lot of young people to make a career either in nonprofit or not, but want to spend the 10 years and I think it's a wonderful way to serve your country without saying, well. Because they have all manner of political stripes.

Yeah, we like to let them experience all that when they're young, so they can grow up and be realists, whatever that means to you. But people are people and I think it starts with a basic understanding of you're going to get the same kind of respect you give to people. People are going to allow themselves to open up and be motivated by what you have to say and to be led, provided you lead them with respect and with dignity.

And yeah you know this old adage of I would never ask somebody to do anything I wouldn't do myself. You know that's a crock, a horse bucky. But what's really important right, yeah is it is that you inspire. And inspire you have to understand, and to understand means you have to listen, and to listen it means you have to respect, and that's

# Lyn Wineman: 14:13

Howard, I feel like you're teaching a masterclass in leadership right here on this podcast and I really appreciate it, and I think you mentioned earlier that CARS has returned over \$600 million dollars to charitable causes and a good portion of that, \$500 million, under your watch in the last decade. I mean, give me a sense for what impact you're seeing with some of the nonprofits that are the bigger benefactors the NPRs, the St Jude's what do you hear from them?

# Howard Pearl: 15:02

Well, it's funny, St. Jude probably takes \$4 to \$5 million a year out of this program. But look at St Jude, 600 million, a billion and a half.

## Lyn Wineman: 15:16

Yeah.

# Howard Pearl: 15:17

In fundraising, mind. You look at what they do. I mean they truly are the miracle organization, one of the many miracle organizations. And I've often said to them you know, you have us listed as kind of this important part of your fundraising mechanisms and I wonder why. I mean I'm not sneezing at four and five million dollars, nothing wrong with that but just sort of say, compared to the revenues you bring in.

And they, you know, and they kind of look and say, well, and that's where understanding the numbers really really matter and they say, but the difference between your program and another program is what do you think it costs us to administer a program like what we do with Best Buy, where we collect change at the retail and work with the employee base, where they give, where they have to collect, and so on, versus what we spend on your program, which is nada, nothing. It takes maybe a few hours a month of somebody in their accounting department, that's it. So the thing is that \$5 million from this organization versus \$5 million from something that they have to spend a million and a half to administer, ours is 98% in the bag. That's the difference. It costs nothing to start up in our program, even the marketing materials. We sort of differentiate ourselves. Why we set the bar. We give you everything you need.

# Lyn Wineman: 16:45

Yeah, you know, Howard, later this week which, once this podcast comes out, it will be passed. I'm going to a national conference for the American fundraising professionals in Seattle and there'll be thousands of people there, you know, learning how to improve their practice of fundraising, and you're coming in and making it easy, which I think has got to be incredibly appreciated.

## Howard Pearl: 17:15

We probably should have a booth up there. I don't know why we don't.

## Lyn Wineman: 17:18

You probably should. I've got an extra ticket, so afterwards we can talk and figure that out. So, Howard, I know you've got some new initiatives coming up. One is giving property and another is on the go. Can you talk to us a little bit about both of those initiatives?

## Howard Pearl: 17:39

With pleasure. Real estate isn't new for us. I think we did the first pilot three years ago and over the time of the pilot and the intervening time we've adjusted the program a little bit to you know, work better. But basically the long and the short of it is most modest size and midsize, and even some of the larger nonprofits don't want to deal in real estate because they don't want the liability, they don't want to be stuck with the property, they don't want the insurance.

Kid climbs over the fence, breaks his leg, it's just a disaster. The environment you get stuck with it, can't sell it. It's in the winter. The environment nobody's running, the pipes they burst. I mean, it's just a host of problems. We eliminate all that for you. You never have to take possession of the property, so you have no physical liability. You never have to take possession of the property, so you have no physical liability. You never have to take possession of the property, so you have no physical liability. You never have to take care of the property, so you get no physical liability. We handle it all. That's it. It's that simple. We've done a lot of property now for disabled vets, for DAV. Many public media partners are now starting to accept real estate and so on. So we, we've done. Uh, it's an, it's I. So I say it's not a new program because of the pilot, but it's new that we've opened it up to the pub.

The the greater non-profit, our community, I guess is really what I should be saying. And subsequent to that we've done about six million dollars in in donations. Many of them are, you know, sub, uh, six hundred thousand. They're all in that three to 400,000 range, a couple of hundred thousand. And we had \$1 million piece of property up in Reno that came through actually for a Shriners hospital.

So now that people are starting to get used to the fact that the program actually works number one and two, that you know that it's a product that we're putting out because, knock on wood, we still have a lot of credibility out there that's working out. On the go is a bit of a change.

We've been at that for four years. We started a service to provide transportation to seniors who couldn't afford transportation. A lot of those programs are underwritten by grants from municipal, state and county governments. However, with the federal government cutting a lot of the grant money to these states, some of those are now in a bit of a bind. So we're moving the model from us having this high-touch call center, which is the expensive part, and we're moving to just a SaaS model. So you can still have the product for your constituents, but you're going to have to use your existing staff to do the distribution of the to do the call. But the way we work it out, we dispatch directly to Uber and Lyft ourselves. They'll be able to do that as well. They'll talk right to the driver and it's as if they got their own system and that's working out really quite well.

# Lyn Wineman: 20:35

That's fantastic. I love both of those programs. So you mentioned credibility and I know that from working with nonprofits, a lot of that building of credibility is also staying true to your mission. How do you, you know, as you see opportunities, as the world changes, as you bring in more nonprofits, more people, more products. How do you stay true to your mission at CARS?

# Howard Pearl: 21:04

I think it's culture. You know, you have to maintain your culture. Well, first off, my parent is a 110-yearold nonprofit. So we feel that in our culture, you know, it's just in the DNA. The mission is to feed, to house, to advocate. You know, we offer, you know, seven parking lots here in San Diego for people who are unhoused and living in their vehicles. So it's, you know, it's just a part of sort of what we are. But the biggest thing for us is I'm going to show you something. Thanks, Corinna, I have the best admin in the world.

Her name is Corinna La Guardia, and she's been with me, actually it's about just a little over a year yeah and you know you get some good ones over the over your career and you get some not so good ones. Yeah, the last couple I've had, the one before her, Maggie, who's still with us but has been promoted up in the organization. Project manager. Our average tenure here is over eight years.

## Lyn Wineman: 22:24

Wow hat's a long time for a nonprofit.

## Howard Pearl: 22:27

Yeah and we have a large staff. You know we're well into 130-odd people. So I think the first thing to answer your question which is a really smart question, by the way is this little magic trick right here.

## Lyn Wineman: 22:45

Gratitude Diaries. So for those of you who can't see, he's holding up the book Gratitude Diaries. Tell me more. That's one book I haven't read yet.

## Howard Pearl: 22:59

Well, it's written by a wonderful woman named Janice Kaplan, who is an incredible woman who started her career, you know, as a broadcaster and eventually made her way to ABC Sports. I think she was one of the first women sports broadcasters ever and I think she did Morning sports, CBS morning, any one of the morning shows. Anyway, an incredible, just an incredible writer. I think she's got almost 20 books out at this point.

## Lyn Wineman: 23:24

That's prolific.

## Howard Pearl: 23:25

Yeah and she wrote this book years ago and it's still a number one bestseller. It's a very simple read it's two evenings when you get into bed, maybe three if you're not a fast reader like me.

## Lyn Wineman: 23:37

Yeah, or if you don't fall asleep right away, like me.

## Howard Pearl: 23:43

But it occurred to me when I read this book that when I got here, people needed to understand what our job is. We are accepting gifts on behalf of your non-profit. So what is it we think your job is as a

nonprofit? Well, receiving a gift, it is to express gratitude in the extreme. You can't really understand gratitude unless you utilize and understand how it works in your life, and so you cannot work here if you cannot demonstrate that you have read this book cover to cover.

# Lyn Wineman: 24:22

Oh, okay, wow. And then I imagine you have to demonstrate some gratitude once you've read the book.

## Howard Pearl: 24:30

Yeah, and sometimes it's yeah. Thanks for making me read this.

## Lyn Wineman: 24:35

I'm adding it to my list, Howard. I'm adding it to my list.

## Howard Pearl: 24:38

Well, it's a great read. It is, and the message is a great read. It's not a complicated book, but the message is, like all great messages, simple. To the point and, to some degree, of the word yeah, and so our job is to express gratitude and say thank you very much for every donation we get on your behalf.

So that culture helps to keep us focused on what we are doing and why we're doing it, and it also means we have a bunch of positive people bumping into each other in the hallway and the other one that I really like the guy who wrote this.

## Lyn Wineman: 25:18

Trust Matters More Than Ever. All right, wow, you've given me two. I'm a pretty into reading books, but you've given me two ideas here that we're going to share with our listeners too. Tell me about that one.

## Howard Pearl: 25:31

Well, David Horsgower. He is considered to be sort of the authority on trust in this country.

The federal government uses him for references and so on, and this book also comes with an online teaching guide.

So I send these out sometimes to the executive directors or CEOs or presidents of the nonprofits we work with when they're struggling a bit and kind of have to remember why and how to get back to basics. We all get lost along the way. These are a couple of books that have brought me back and I know people prefer to listen to books these days and read them. But I don't care. I send them a hard copy and sometimes I'll buy them a you know I'll buy them the subscription off of.

## Lyn Wineman: 26:22

Audible or something like that, Howard, I have to admit, my favorite books, I have both. I have both the print copy that's where I underline and take notes and then the Audible so I can listen. So I feel like you've answered my next question, but I want to ask it anyway because I don't want to leave anything on the table here. What advice would you give to nonprofit leaders looking to expand and diversify their fundraising efforts? We're going to start with Gratitude and Trust and those two great books, but what else?

# Howard Pearl: 26:51

Courage and Curiosity.

## Lyn Wineman: 26:52

Courage and Curiosity. Two of my favorites, Say more.

## Howard Pearl: 27:00

Well, you've got to be curious.

Go out there and see what works. Yeah, why don't you have a social enterprise? What am I? What is CARS? CARS is a social enterprise. What does that mean? CARS is a business and, believe me, we are not in the same building as our parent. Why? They are a social service agency. On the streets literally doing what they're doing. They are their own nonprofit. We are our own 501c3. We have our own board, but they are the sole beneficiary of our surplus. Well, what does that really mean? It means that they operate a business that is committed to raising capital to support their mission. People don't realize that. You know, as a nonprofit, small or large, you can run a for-profit business. The for-profit business pays the taxes you take the benefits of that. I mean, how many people in this country do you think, realize that Shriners, if you've ever eaten a head of lettuce in this country or you've ever had a mushroom, chances are you've made a contribution to Shriners. They're in the largest lettuce farms in the country.

## Lyn Wineman: 28:08

I didn't even know that, wow.

## Howard Pearl: 28:11

You imagine that the guy who owns Rolex watches is probably one of the wealthiest guy in the world, right, you know that it's owned by a nonprofit and 90% of the money that goes into that organization goes to the nonprofit.

## Lyn Wineman: 28:25

I had no idea.

## Howard Pearl: 28:26

That's his living, that's his money, that's his wealth. But the other 90% he grew up in the foster system and 90% of the profitability in that company goes back into. I mean there's all kinds of social enterprises across the globe that people don't even know it. So one be curious, go out there and find something that you think you can do. You know, print custom stationery. Run a fresh market, a thrift shop. You know we've become a big business, but it didn't start that way. Started taking in a couple of cars and people sold them and then, you know it grew to the point where you know we're, you know well into the multiples of seven figures a year, maybe eight, uh, so it's, you know it's, it's something you should think about doing when you're looking around. It's not just always about asking people. Sometimes you just have to get out there and do it. I mean, even the guides, right, that's a business.

# Lyn Wineman: 29:30

Yeah, Howard, I have this belief that anything worth doing is worth starting ugly right, and I never advocate for being sloppy or damaging your brand in any way. But you know, I think that's courage right, like it's being willing to put yourself out there, give it a try and see what happens.

## Howard Pearl: 29:54

Well, that's where the faith comes in, and that's where the courage comes in, and that's where the gratitude comes in. And you have to recognize that. You know the universe is a funny place, right? I mean, people talk about oh, what a random event. That was random shmandom man. That was just the universe's way of saying we made an appointment for you 35 years ago and the route to get you there was a little circuitous, but we saw this coming together.

## Lyn Wineman: 30:22

I love that, that's the first time anyone's ever said random shmandom on the Agency for Change podcast, but I love it. I love it so much. So, Howard, I know we have a lot of very generous listeners. I know we have a lot of nonprofit leaders that listen to this show For people who'd like to learn more. How can they find out more about CARS?

## Howard Pearl: 30:45

C-A-R-E-A-S-Y.O-r-g careasy.org.

## Lyn Wineman: 30:52

I love it. We're going to have that in the show notes too. For those of you if you're driving and you didn't get that written down, we'll get it in the show notes on the KidGlov website. Howard, I feel like you've given us so many golden sayings like random shmandum already on this podcast.

## Howard Pearl: 31:10

I can see the headline now.

# Lyn Wineman: 31:14

Random shmandum. Now we've said it three or four times. Our listeners know that I am inspired by motivational quotes and you are a motivational person. I'm really curious could you give us a Howard Pearl original quote for our listeners?

## Howard Pearl: 31:32

Well, another one. Oh my gosh, that's going to be like..

## Lyn Wineman: 31:39

Because you did already give us one, which was I wrote down ordinary people doing ordinary things in an extraordinary way. Did I get that close?

## Howard Pearl: 31:49

You got that 100 percent.

## Lyn Wineman: 31:51

All right, that's great, that's a great one.

# Howard Pearl: 31:54

Yeah, I think I. You know, I have a lot of them. I had a feeling let's keep it consistent with what we've talked about. You know when you are facing a situation and in the back of your mind what you hear are the tigers wrestling. Soldier on.

## Lyn Wineman: 32:18

Soldier on. I love it.

## Howard Pearl: 32:20

One foot in front of the other. Just keep going. Just one it in front of the other. Just keep going. Just one foot in front of the other. Nobody ever died from trying. They got stronger.

## Lyn Wineman: 32:35

So good. That was bonus content right there. Howard, as we wrap up this great conversation today, I've had so much fun talking with you. What is the most important thing you'd like our listeners to remember about the work that you're doing?

Howard Pearl: 32:50

It's hard.

Lyn Wineman: 32:52

Say more.

## Howard Pearl: 32:55

Look, anything worth doing comes with a challenge. Anything that has a challenge means that you know you've got to exercise. We know how people feel about exercise. They don't like getting into the gym, and it's no different when you sit down in your office and you're facing a mountain of issues and you don't know where to start because there's so many. Slow down, separate the piles, one, one, one, one, one one.

At a certain point, whatever's in front of you either just doesn't matter anymore, because it takes too long to get to it. Get it looked after, but there's always another day and you can't look at it. It's hard, it's just. It's never going to start and it's never going to end. It just it's your work and your business is like a stream or a river it just keeps moving through. You know your job is to do as much of it as you can, and that's why it's important to build a staff and build people around you that are as good as you are and that trust you. And the smarter and better they get, the smarter and better you get. So don't be afraid of the hard.

## Lyn Wineman: 34:02

That's amazing, Howard. I'm so glad this world of podcasting introduced me to you. I really enjoyed meeting you and I hope this is the beginning of our longtime friendship. So I'm going to say that the world needs more people like you, Howard.

## Howard Pearl: 34:20

And more like you! Joyful.

## Lyn Wineman: 34:21

More organizations like CARS and I really appreciate you taking time out to talk to me today.

## Howard Pearl: 34:27

Thank you very much. I'm thrilled to be here. It is a pleasure and a joy and I appreciate the opportunity to address your group. If they're all nonprofits, they're all my people.

## Lyn Wineman: 34:37

I'm with you there, thanks Howard.

## Announcer: 34:41

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