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Leading by Example

Words of wisdom from our senior leaders on the true meaning of company culture.





Jack Carver
General Counsel

"Numbers and Money Follow; They Do Not Lead.' If you get the fundamentals right, the rest will take care of itself. And this can apply to anything – not just money."

Dedicated Wolverine fan and RC's own lawyer, Jack Carver, hails from Pinckney, Michigan, just north of Ann Arbor. He attended the University of Wisconsin for his undergraduate years, the University of Michigan for law school – and he enthusiastically touts Maize and Blue pride. Jack represents Rock Connections with an array of experience in corporate and transactional law.

A special kind of pet owner, Jack had pet piranhas growing up. And in his free time, he enjoys playing basketball, traveling and reading.

What does company culture mean to you? And why does it matter?

To me our company culture means the flexibility to allow you to take on responsibility early and create your own path as long as you can show you are bringing something to the table. And, our lack of emphasis on hierarchy and bureaucracy means that there are plenty of opportunities to do just that.

Why is it important to take pride in your work?

Because just like the key message of the ISM "Numbers and Money Follow; They Do Not Lead" -- if you take pride in doing things right, in getting the fundamentals right, good results will follow. And, pride is contagious, so the impact goes beyond your individual outcome.

What kind of team environment helps set up Rock Connections for success?

An environment that gives team members the opportunity to distinguish themselves and feel confident that if the effort and skill is there, someone will notice.

Our corporate finance guru, Kevin specializes in start-up business strategy and has been with Rock Connections since the early days. He has a knack for entrepreneurship and launching and building companies within our Quicken Loans family.

Kevin is a Huntington Woods, Michigan native and he studied accounting at Central Michigan University. Most mornings you can find him swimming at our neighboring Boll Family YMCA. He is also a talented sports photographer and enjoys capturing memories in action at amateur sporting events.

What does company culture mean to you? And why does it matter?

A shared company culture allows all team members and leaders to hold each other accountable to a shared ideal. It allows everyone to play on the same field with the same rules. Though nobody will be perfect, we can always aim and support each other around a core set of beliefs. Culture allows quicker decisions to be made with these core principals.

Why is it important to take pride in your work?

Reputations are slowly built by those around you being able to rely on you doing your best. Reputations are lost quickly if you don't do your best.

"No one has a greater asset for his business than a man's pride in his work." -- Hosea Ballou.

But also keep pride in check because pride leads to conflict and those who take advice are wise. Proverbs 13:10

What kind of team environment helps set up Rock Connections for success?

Teams that have clarity in their purpose and that execute and measure a shared goal which supports the company's goal.



Kevin Goddard
VP, Finance

"Innovation is Rewarded. Execution is Worshipped.' Ideas are good but ideas acted upon are greater. You learn and get better by doing. So, do."



Jeff Raab
VP, Business Development

"Innovation is rewarded. Execution is worshipped."

Jeff is the brains behind identifying and developing business partnerships that support Rock Connections' overall growth strategy.

A Macomb County native, he has hometown roots in St. Clair Shores and Sterling Heights, Michigan. He is a proud alumnus of the Maize and Blue, and he is also a trombonist. Jeff even has musician credit on A Saturday Tradition, an album recorded by the University of Michigan marching band in 1992 at Crisler Arena.

When he's not strategizing our business growth or making music on his trombone, you can find him pedaling in spin class. He recently cycled 100 miles (indoor) raising money for 'Ride for a Reason' to benefit St. Jude Children's Hospital.

What does company culture mean to you? And why does it matter?

One of my favorite quotes on culture is: "Your company doesn't have culture. It is a culture." With that said, culture is everything. It defines WHO we are. It separates us from every other "me too" company out there. Culture cannot be copied, and that's why it matters. I think our culture is special in that it is foundational. It is our compass – and it truly guides everything that we do, and every decision we make.

Why is it important to take pride in your work?

Everything that you do has your name on it. It's you. Your brand. Your reputation. While work may not define us, it's often where we spend the majority of our time – more than we spend with friends, family or even sleeping. You owe it to yourself to put your "best self" out there each and every day. Be great. Be elite. Be proud of who you are and what you do.

What kind of team environment helps set up Rock Connections for success?

Great teams have the following elements in common: trust, transparency, mutual respect, great communication and strong leadership. Our greatest asset is our people. Creating and cultivating an environment where our team members can be the best, most authentic version of themselves contributes to their individual successes, and to the overall success of the company.

The newest senior leader on our Executive Team, Rachel joined the RC family in March as our Operations and Marketing senior leader. She has a passion for problem solving, data, people and processes, and it shows – she's already making waves and doing great things to positively impact our business. Though, Rachel is no stranger to the FinTech industry; she is a Michigan native returning home after spending 10 years in Chicago where she worked in the industry.

She is a University of Michigan grad and fan of cheering on Michigan and Detroit sports. And, she is a foodie who loves to cook, entertain and explore new restaurants.

What does company culture mean to you? And why does it matter?

To me company culture means having a common set of values and norms to guide decision making and how work is done. It is important because it creates a framework for understanding why decisions are made and how to make the right decision for both yourself and the business.

Why is it important to take pride in your work?

Pride is about getting a feeling of satisfaction and achievement from your work and this is important because having pride means you care about yourself, where you work and the people you work with. It means each day we are improving our work, our teams and our company.

What kind of team environment helps set up Rock Connections for success?

The environment where team members have a clear vision or goal, understand how they are going to achieve it, have established responsibilities and ownership and are committed to working together to achieve. Ownership does not mean simply making decisions. Ownership really means thinking critically and being personally accountable to getting something done.

It is also important for team members to recognize each other and for teams to celebrate wins when delivering on a milestone, completing a significant project or beating a goal.



Rachel Clark
SVP, Marketing Operations

"'Innovation is Rewarded. Execution is Worshipped.' At the end of the day, stuff has to get done and that is the only way to achieve a goal. And, being an efficient, accountable executor also embodies the 'Always Finding a Better Way' philosophy. To be a worshipped executor means to continuously be improving processes and systems around you to accomplish more, better."



Radek Papiez
SVP, Technology Execution

*"'Innovation is Rewarded. Execution is Worshipped' is taking 'We'll Figure it Out' to the next level. It means that you've figured out not only a way to solve that challenge in theory, but it also means that you actually solved it **in practice.**"*

Radek is one of the Quicken Loans originals; having been with our Family of Companies since 1997. He assisted in the development of some of the core applications and platforms that have helped to launch QL into the technology powerhouse that it is today. And now, he leads our Technology Team with the goal of repeating that with Rock Connections.

Originally from Poland; he moved to the United States in 1990, and graduated from the University of Detroit Mercy in 1995. Radek is multilingual; he speaks English, Polish and a bit of Russian. He is also a passionate soccer player – having played most of his life and coaching it for more than 20 years.

What does company culture mean to you? And why does it matter?

I want to first talk about what our culture is not. Our culture is not about free snacks, flexible work schedules or a casual atmosphere. Yes, these things are perks, but they are not the foundation of who

we are. These perks should not be the things you place importance on in wanting to work with our family.

When I started my journey with our family at Rock Financial in 1997 (before it was even Quicken Loans), we subconsciously created the foundation of the Quicken Loans Family of Companies culture. We didn't have the ISMs. We didn't have the beautiful office buildings. We didn't have any of the other cool things that we have now. All we had was hard work and determination to fulfill a vision and mission to become the largest online mortgage lender in America. As a technologist, for me that meant building technology and software that didn't even exist yet. But my team was **empowered** to **figure it out** through **innovating and executing** on the bold ideas and goals that we set for ourselves as we began that journey. This is what drove us; and **that is what culture is.**

Then, all of the perks and cool things started to come along later. They didn't lead our motivation, they followed it. And I'm sharing this here because it's important for all of us to agree that we don't want this company to evolve into a culture that is driven by a "cool things, perks and what's in it for me" mentality. This closed mindset will surely cancel out the balance in what we always intended for our culture to be: fun stuff AND hard work.

Why is it important to take pride in your work?

Well, if you don't take pride in your work then you're not "all in." And if you're "not all in" then what's the point of even doing it?

What kind of team environment helps to set up Rock Connections for success?

A collaborative environment with constant and transparent communication. This builds teams and leaders that are open minded and that are highly responsive to our clients' needs. Even more, teams that have established clear goals, paired with laser focus, will see success... and they will measure this progress along the way. Because nothing else matters if you don't know where you're going or how you're going to get there.

Born and raised in Clarkston, Michigan, 'Wade' is a Michigan State University alumnus with a degree in Marketing. His path led him to Quicken Loans only after spending two years as an Assistant Branch Manager for Enterprise Rent-a-Car. He leads our Campaign Strategy operations with 16 years of growth within the Quicken Loans Family of Companies that include former roles as: Mortgage Banker, Director of Mortgage Banking, Regional Vice President of Mortgage Banking and Senior Director of Client Opportunity.

An avid skier and golfer, Wade actually had his sights set on a career in golfing in his college years. After graduating he even relocated to South Carolina in an attempt to play professionally.

What does company culture mean to you? And why does it matter?

The culture, to me, is a shared way of seeing the world. It is approaching problems and making decisions that ensure we focus on the important things when evaluating a solution. Our culture is the backbone of what we do. Our ISMs and culture give us the framework to allow all team members, at

every level, to make decisions and feel empowered. And, our ISMs are really a set of philosophies to help all of us solve problems through a similar lens. This helps us to arrive at similar decisions on outcomes that are rooted in our collective company beliefs.

Culture is like “The Force” in Star Wars. It’s the common thing everyone should all be looking toward when working through challenges or when developing professionally, so that you can delegate the more complex challenges with confidence. By demonstrating the ISMs in our individual actions, we each have the power help to build our culture in a way that allows our company to take on any challenges that come our way.

Why is it important to take pride in your work?

Anything worth doing is worth doing well. Think about that.

Taking pride in something is the first step toward doing it well. And when I talk pride, and I'm not translating it to mean that you should think that you are right in all situations. I'm talking about the kind of pride that comes from doing things you care about, even when they are not easy or you would rather be doing something else. Seeing the bigger picture in things and having pride in the steps to get to where we want to be is the fuel for accomplishment. Pride is the secret sauce to keep going on in tackling the important things when we get discouraged or when the ride is bumpy.

What kind of team environment helps set up Rock Connections for success?

Having an open environment where everyone feels empowered to participate and share ideas is the key to success. People are creatures of habit and tend to stick close to their comfort zones, especially when they do not feel supported. In order to get the best out of everyone, the first step is to help them feel supported. Once they do, they might be willing to stretch to do things they are not comfortable with, which not only leads to personal development, but company growth, too.

It is known widely that people's job satisfaction ties almost directly to their relationships with their direct leaders, and this is because it's up to the leader to create an environment for success. All of us can nurture that environment – so that we activate all of the brains on the team, to get the best solutions to the challenges we face – and really to be the best company that we can be.



James Wade
VP, Campaign Strategy

'Do the Right Thing.' Everything will fall into place if you do the right thing."

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