

**Sr. Mary Jean Ryan, FSM
President/CEO SSM Health Care**

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Achieving Excellence

Thank you so much. Good morning. I'm delighted to be here today, and I want you to know that I feel privileged that I was invited to speak to you.

Before I get to the main part of my remarks, I want to share a story with you. It's about a new type of store: a store that sells husbands. Now, since this was a pretty radical concept, the owner decided to manage expectations by posting clear instructions about how the store operated.

So on the front door in very big letters was the following:

Welcome to the Husband Store. You may visit this store ONLY ONCE! There are six floors. The value of the product increases the higher the floor. You may choose any item from a floor, or you may go to the next floor. You cannot go back down except to exit the building!

So, a woman decided to check it out. On the first floor, she read the sign that said: Floor 1 - These Men Have Jobs.

She thought: "That's a good thing," but she decided to go up to the second floor. There the sign read: Floor 2 - These Men Have Jobs and Love Kids.

She was impressed. But she was still curious, and so she walked up to the third floor. The sign there read: These Men Have Jobs, Love Kids, and Are Extremely Good Looking.

"Wow," she thought. "This is getting better and better." But something made her keep going.

On the next floor the sign read: Floor 4 - These Men Have Jobs, Love Kids, Are Drop-Dead Good Looking and Help With Housework.

That almost did it. She could hardly stand it, but she decided she just had to see what was on the fifth floor. The sign there read: Floor 5 - These Men Have Jobs, Love Kids, Are Drop-Dead Gorgeous, Help With Housework, and Have a Strong Romantic Streak.

She could not believe her good fortune. She was all set to stop on floor 5 and make her choice, when a little voice in her head urged her on. Just as she was about to set foot on the fifth floor, something drew her upward. On the sixth floor, she read this sign:

Floor 6 - You are visitor 51 million to this floor. There are no men on this floor. This floor exists solely as proof that women are impossible to please. Thank you for shopping at the Husband Store.

Well, as you can imagine, the owner of the Husband Store got quite a bit of negative publicity, so he decided to open a Wife store to set things right.

The first floor had wives that dedicated themselves to satisfying their husbands.

The second floor had wives dedicated to satisfying their husbands and had money.

The third through sixth floors have never been visited.

Well, in my job as CEO of SSM Health Care, I often feel like the woman on the 6th floor, only it's not about husbands for obvious reasons, it's about results. Some people in SSM will tell you that I'm impossible to please. And, the truth of the matter is: I probably am. In our organization, I never settle for less than the very best in patient care, so that the care we deliver is consistently exceptional in every way.

So today I'd like to talk a little about why I am so demanding and more about our SSM journey to become exceptional.

I'm going to tell you the "why" and the "how" of the journey; the good and the bad; the pretty and the not so pretty. Because I want to be honest. Moving from better than average, which SSM Health Care was when we began our journey to excellence 19 years ago to something closer to exceptional has taken almost superhuman tenacity, with a healthy amount of providence thrown into the mix when we needed it most.

Providence, some might call it fate, others destiny, still others divine intervention. Whatever you call it, I believe it had a hand right from the very beginning, way back in 1872, even before our founding Sisters arrived in the United States.

The story goes that our five original sisters had booked passage on a ship from Hamburg, Germany to New York City. When they arrived in Hamburg, they learned that the ship was over-booked and they would have to wait for the next one. That meant a week's delay, an onerous burden to women with very little money. Nevertheless, the sisters found lodging and meals for the week and boarded the next ship out of Hamburg. When they finally arrived in New York after a rough ocean voyage, they learned that the first ship, the one that they were supposed to have been on, had been lost at sea and all the passengers perished.

Such a tenuous start. Such a profound beginning for a ministry of healing that has lasted for more than 135 years.

But back to the story. When the five sisters reached St. Louis, their very first challenge was a fierce and deadly smallpox epidemic. The sisters went into the homes of the sick to provide nursing care. When they left the houses of those very sick people and walked through the streets, each of the sisters was required to carry a bell, which she would ring to warn people that she was contagious.

Mother Odilia, the mother superior and our foundress, also walked through the streets of St. Louis. She carried a large basket to beg for whatever people could provide. She begged for money, food, clothing, medicine, whatever a person had to offer. But the needs were very great at the time, and when Mother Odilia came upon someone very needy, she would reach into her basket to find something to give.

One day, a man knocked on the convent door begging for food. Although the only food in the convent was a single loaf of bread that would be the sisters' dinner when they returned that evening, Mother Odilia never hesitated. She immediately gave the man the loaf of bread. A few hours later, there was a knock at the convent door. It was the child of a neighbor woman who had baked a pan of rolls for the sisters.

So the sisters survived and thrived and laid the groundwork for us today. From their courage to borrow the huge sum of \$16,000 (with St. Joseph as collateral) in 1877 to open their first hospital, to their creative double duty use of their own kitchen table as an operating room table, they stopped at nothing to provide the highest quality care for people in need.

And, by the way, in their early ledger books, next to the names of patients who could not pay for their care, the sisters wrote the letters "O D L", which stood for "Our Dear Lord's."

So why do I tell you this? Because this legacy of care, and caring, is what we have to live up to. Those early sisters and their followers set the example for what we do in the 21st century, and their example is the reason I am so demanding.

Because it is up to me as the CEO to ensure that the nearly 32,000 employees, physicians, and volunteers of SSM Health Care understand that they must do everything in their power to deliver exceptional health care to all who come to us for care.

With that in mind, if you take away only one thing from my remarks, I hope it is this: Our success as organizations lives and breathes with people. We can have the best processes in the world and the greatest vision for the organization, but without an engaged workforce, we'll never be as good as we could be. Remember, people make it happen. And it's up to every one of us to call forth the very best in every person in our organization.

To illustrate my point, let me tell you a story. It's about frogs, not people, but I think you'll be able to make the connection.

A group of frogs was traveling through the woods, and two of them fell into a deep pit.

All the other frogs gathered around and when they saw how deep the pit was, they told the two frogs that they were as good as lost.

The two frogs ignored the comments and tried to jump up out of the pit with all their might. The frogs at the top kept telling them to stop.

Finally, one of the two frogs took heed to what the other frogs were saying and gave up. He fell down and died then and there.

But the other frog appeared to be undaunted by his friends' pleas. And he continued to jump as hard as he could. Once again, the crowd of frogs yelled at him to stop because it was hopeless.

But he jumped harder and harder and finally he made it out of the pit.

The other frogs said to him, "Didn't you hear us?"

Then the Frog explained to them that he was deaf. He hadn't heard a thing they had said, and he had thought they were encouraging him the entire time.

My point is this: You have an absolutely essential role in encouraging the people with whom you work and expecting the very best of them. You must call forth the leadership potential that resides within you and within them to make your organization as good as it can possibly be.

Having said that, I'd like to talk a bit about how to do that, how to call forth the best in everyone with whom we work. To explain, I want to go back a number of years, all the way back to my decision to attend nursing school, because my experiences as a nurse were critical in shaping my determination to make SSM Health Care an organization that delivers health care breathtakingly better than it's ever been done before. Although, back then, I could not have dreamed that I would become the CEO of a multi billion dollar corporation.

I went to nursing school a long time ago. It was a time when nursing was a glamorous profession, the highest prestige career a woman could achieve. It was also a very economical education, which was fortunate because my family had very little money. In addition, where I went to school at St. Mary's School of Nursing in Madison, Wisconsin, parents felt their young daughters would be in a safe environment with the nuns.

As a student nurse, I found the work rigorous, the studies hard, and the nuns strict. But the lessons I learned were lifelong.

When I think about how much has changed in the 50 years since I graduated, it seems like a different world. But there's one thing that hasn't changed. Even though I went to school so many years ago, there was in every one of our nursing students the ardent desire to help people. We weren't in nursing for the money. We were in it to be of service to people in need, and I know all of you share that same motivation.

As students, we entrusted ourselves to the nuns, and those fine women exemplified the very finest aspects of the profession. The Sisters taught us competence coupled with compassion, discipline tempered by love, knowledge sharpened with intuition. And above all, they imbued us with a deep and lifelong respect for the people we served.

They taught us reverence for our patients and for our ability to heal. And we learned about healing in the truest sense: Curing the patient whenever possible, but ALWAYS caring.

We came to St. Marys as ordinary people, and they made us extraordinary nurses. They called forth something in each of us that we didn't even know existed. Within each of us, within every human being, I would suggest there resides the potential for greatness. I would call this potential "spirit."

By "spirit," I mean that inner spark that motivates us to do what others view as extra special. This "spirit" to which I refer is the core of our being. When we recognize it, get in touch with it, and help others get in touch with it, something amazing happens. This "spirit" is truly the stuff of greatness.

My nursing school experience helped me find the "spirit" within myself, and that discovery shaped my life in ways I could not have imagined. As I moved into various jobs within our organization, I constantly sought to make a difference, constantly sought ways to make care for our patients as good as it possibly could be.

Through the years, I assumed executive positions with SSM Health Care, and in 1986, I became president and CEO. It was then that I began to look at things from a different perspective. In my previous roles, I had focused my attention on my job, rather than on the big picture. But when I assessed our system from the perspective of CEO, I saw an organization that was only slightly better than average. And that was completely unacceptable to me.

The sisters' teachings had opened me to the potential each individual has for greatness. Now, as the CEO of SSM Health Care, I looked for that same potential for greatness within our large and complex organization. You could say that the spirit was calling to me.

It is said that the first step toward change is recognizing the need to change. For us, that happened in 1989 at our annual leadership conference in Florida at Marco Island. At that conference, Bill Thompson, another senior executive, and I were debriefing over a beer at the swimming pool, and somehow the conversation got around to our frustration with the current state of affairs at SSM Health Care. In short, we were not as good as we believed we could be. Instead of constantly seeking to improve, people seemed to be satisfied with the way things were with the status quo. We were pleased to say we were as good as the national average and sometimes even better.

I'm not saying that there was anything wrong with our employees and physicians. They were and are wonderful as evidenced by this story from a few years back. It's a small story, but it speaks volumes.

A security guard at one of our hospitals was on duty at the pay parking lot when a woman drove up to the exit gate from inside the garage. She was obviously frazzled and was digging frantically into her purse trying to find some money. Finally, she looked up at the security guard in complete frustration and said, "I'll bet you're going to tell me I'm the 300th visitor today and I get to park free." "You're absolutely right," the guard replied with a huge smile. And without a moment's hesitation, she raised the gate to let the woman pass through.

Now, the guard didn't stop and think, "Oh, I'd better check with my supervisor," before she raised the gate. She knew instinctively exactly what to do. Her reaction was part of who she is, and I see thousands of people just like her in our organization. Our employees are wonderful, compassionate, caring people. They are now, and they were back in 1989. So, getting back to my earlier question, what was the problem? Why did it seem that people were okay with the status quo?

As we saw it back then, the problem was that each year we, system management, changed our focus. In our effort to implement a new culture that sought to constantly improve everything we did, we eagerly touted the year's latest and greatest management philosophy and then asked our 20+ entities to embrace it as well. But when your organization has some 24,000 employees and 5,000 physicians, it's not quite that easy.

It takes years to change a culture, and that is, in effect, what we were asking our facilities to do, and we were asking them to do it every 12 months! Not a good thing.

Well, anyway, back to the pool: Bill and I realized we had to find something to engage employees in a meaningful way around continuous improvement, something that would move SSM Health Care from better than average to exceptional. And whatever we did, we couldn't change it each year. It had to be for the long haul. Only then could we hope to achieve cultural change.

That change, it turned out, was CQI, continuous quality improvement. Back in 1989, it was being used primarily in manufacturing, but Bill and I thought it held potential for our field, with health care's myriad processes and infinite details.

Again, to make a very long story short, we implemented CQI system-wide in 1990 with help from Don Berwick and Harvard Community Health Plan, Florida Power & Light, and Paul Plesk. It was the beginning of our very long journey to performance excellence, a journey that continues to this day with a re-energized version of CQI with elements of Lean and Six Sigma. But I'm getting ahead of myself.

I am not going to tell you what it was like to make CQI our culture back in the early '90s. Not only would that take way too long, it might also discourage you. Suffice it to say it was much more difficult than I could ever have imagined. It took much longer than I had anticipated, and not everyone was as delighted as I was at the prospect of this huge cultural change. That was the bad news. The good news was that CQI gave us essential tools that we could use to improve processes. And it taught us to work in teams. It also gave us a new mindset, one in which we were no longer satisfied with the status quo. Because the people who actually did the work were expected to improve or redesign processes, it was a way to tap the potential, the "spirit" if you will, of a significant number of employees. So CQI really did change our culture.

There's one story I've always found wonderful. A nurse at one of our hospitals was technically a superb nurse, but she had a terrible attitude. In fact, she was heading for a performance improvement plan.

But she was asked to attend our CQI training, and suddenly she began to change. She took our basic CQI class and then our team member and team leader classes. And she was transformed. The leadership potential within her was unleashed and she became a team leader. To this day, 18 years later, she still works at our hospital. She's a very happy person, and she actually makes presentations to other organizations about CQI and process improvement.

Back in the early '90s, we used CQI to improve everything from medication delivery on a nursing unit to wait times in our emergency department. And it worked.

However, as we moved forward with CQI, we found that it did not achieve results quickly enough. About five years into CQI, around 1995, we realized we needed to accelerate and focus our improvements, and we looked to the Malcolm Baldrige National Quality Awards process. Back then, health care was not eligible to apply for the Baldrige, but we were eligible to apply for state quality awards that were modeled on the Baldrige. So we encouraged our facilities to apply, not because we wanted to win awards necessarily, but rather for the invaluable external feedback.

But lo and behold, we began winning state quality awards, which gave employees an enormous morale boost. We really were getting better, and the outside world was beginning to notice.

In 1999, health care became eligible for the Baldrige award and SSM applied. Fortunately, we had done a practice run a couple of years earlier, which helped us identify a number of gaps between the application and our reality. Some of the gaps were significant. The biggest was our lack of one common mission statement for our entire organization.

Back in 1997, when we did this practice run, each entity had its own mission statement. Suffice it to say, we did not have clarity and we did not have focus, two essential elements for any organization striving to be exceptional. Great people, yes. Clarity and focus, no.

So, we developed a process to rearticulate one common mission statement and set of values for the entire system. This was a big endeavor. The process took more than a year, and it involved input from employees at every one of our facilities and at every level of the organization, nearly 3,000 employees in all. And that's why our mission is so profound. Because that potential that I spoke of earlier, that "spirit," came through employees directly into the 13 words of our Mission. Here are those 13 words: "Through our exceptional health care services, we reveal the healing presence of God."

Our Mission helped employees gain a deeper understanding that the work they do has great meaning. And because the mission came from employees, they embrace it as their own. Let me tell you a story to illustrate this.

Cardinal Glennon Children's Medical Center is one of our St. Louis hospitals, and it's a very special place. Part of what we do involves community education, and a few years ago, we produced a video about Footprints, a Glennon program that helps families whose children are likely to die before they reach the age of 18.

Footprints helps these children live their lives to the fullest, during the brief time they have. During the taping of the video, several caregivers recounted the same story, a story that had touched them deeply decades earlier in 1981. It's a story that we have promised to keep alive.

A baby was born that year with multiple severe birth defects, and it was obvious he would never go home from Glennon. But his mother had one wish before he died. Even though he was hooked up to IVs and other equipment, she wanted him to be taken outside to feel the breeze on his face.

It was a challenging task, given the baby's condition, but the Glennon staff felt it was important to honor the mother's request. So on a cool, fall day, the mother held her baby in her arms and, accompanied by our caregivers, went outside to a courtyard. As they stood together, the baby's doctor who was an intern at the time, picked a flower, and placed it in the baby's hand.

Well, the baby died shortly after that, but our doctors and nurses were grateful that the mother had felt some semblance of peace because they'd been able to grant her simple wish.

One of our nurses who was present that day decided to let the mother know that her son's story was being told to the video crew by many of our employees. Even though she knew the mother had moved several times, the nurse wrote to her, hoping against hope that the letter would reach its intended destination.

Several weeks after she sent the letter, our nurse received a phone call from the mother. She'd received the letter and had read it tearfully, because so few of the people in her life now even knew about her baby. The two women talked, somewhat emotionally, for 20 minutes, and then the mother had one more request. "Please use my son's name whenever you tell his story," she said, "as a remembrance of his life."

So I will tell you his name, Andrew Kilmer, as a remembrance of his life.

How different it would have been had our staff convinced the mother not to go outside because of Andrew's condition; how different if our nurse had not made the follow-up call that provoked such deep emotions for both women.

You see, even though I am technically the "boss," the mission of SSM Health Care no more belongs to me than it does to that nurse at Glennon. Sure I happen to be the CEO. But for Andrew Kilmer's mom, the staff at Glennon truly brought to life the meaning of exceptional. Through their "exceptional health care services," they extended the SSM Health Care mission to Andrew Kilmer and his mother. Through their care and compassion, the healing presence of God was revealed.

The healing presence of God was definitely NOT revealed to one of our corporate office employees who had surgery at another of our hospitals. She happened to mention where she worked in response to a question as she was being wheeled into the operating room. "Gee," one of the nurses said to her. "Can you let them know at corporate that we need more help in here?" Not exactly the words you want to hear before you undergo surgery. Fortunately, her surgery was successful, but that's an example of what our mission is not about.

This wonderful experience of rearticulating our mission and values might never have happened had we not used the Baldrige framework to improve our organization. And it all happened even before we applied!

And, I can say without reservation that because of Baldrige, we are much closer to achieving our mission today than ever before. And that equates to being a far better organization than we were when we began our quality journey. But I'm getting ahead of my story again.

Beginning in 1999, we applied for four consecutive years, actually receiving the award in 2002. But one of our biggest learnings came from the feedback that very first year.

Although our mission statement had not been finalized when we submitted our application in May 1999, it was ready that fall when we learned we would get a site visit from the Baldrige examiners.

And oh, we strutted our stuff during that site visit. We took every opportunity to proudly proclaim our mission statement, as we showed the examiners around and answered their myriad questions. They left after a four-day visit throughout the system, and we sat tight fully expecting that any organization with such a fine mission statement would be a shoo-in for the award. Sadly, we had much to learn.

We did not win that year, and frankly, the feedback stunned us. “We love your mission statement,” the examiners told us. “By the way,” they asked, ‘how do you define exceptional? And how do you know you’re providing exceptional care? Oh, and one more thing, how come you’re content to compare yourself to organizations that are average rather than to the very best? Your mission statement doesn’t say: Through our average health care services, we reveal the healing presence of God.”

We wanted to just go achhh! It had been staring us in the face all along, but we were too close to see it. That is, if we say we provide exceptional care, we have to be able to define what that means and figure out how to measure how effective we are. Otherwise how do we know if we’re achieving our mission? And if we say we want to be exceptional, we must compare ourselves not to the average, but to the very best. The feedback was humbling at the very least. But helpful, insightful, and transformative.

So, we went back to the drawing board and defined exceptional health care services with five characteristics. Exceptional satisfaction of patients, employees and physicians, exceptional clinical outcomes, and exceptional financial performance. We then developed goals around each of those at the system level, at the regional level, and at the facility level.

Within each facility, each department develops goals to further the entity goals, and then every employee fills out what we call a “passport” with specific and measurable goals to help the department achieve its goals.

That focused approach to goal setting gives us a clear line of sight from the work of every employee in the system to our Mission. Out of everything Baldrige has taught us, and the learnings have been many, that was the single greatest help. Because it gave us the clarity and focus we desperately needed to move our organization closer to exceptional. We had to focus on the things that mattered most to achieve exceptional care.

Receiving the Baldrige award in 2002 was a wonderful acknowledgement of how much we'd improved. But, in truth, Baldrige is so much more than an award. First and foremost, it's an excellent tool for organizational assessment because it helps you look at your entire organization in a new light.

In addition, our Baldrige feedback provided the least expensive and the best consulting services we've ever received. Over the four years that we applied, we received more than 200 pages of feedback from highly trained, experienced, dedicated and professional examiners, who spent literally hundreds of hours with our application and on the site visit.

However, I want to assure you that even as a Baldrige recipient, SSM Health Care still has much to learn and many ways to improve. So many people are doing really great things, and our goal is to learn from other exceptional organizations, as we continue our improvement efforts. Continue we must; and continue we will. We will never stop looking for ways to improve, because our mission compels us to do whatever we can do to become exceptional for the people we serve.

And I'd like to read you a letter to illustrate what I mean. Earlier in my remarks, I talked about our early sisters and how their example constantly compels me to never settle for anything less than exceptional. This letter is about making a difference for the people we serve. It was written in 1989 to our St. Anthony Hospital in Oklahoma City. It speaks for itself.

1989

To Whom It May Concern:

On February 8, 1939, my father was killed in an automobile accident. He left a widow, three months pregnant with her eighth child. Four of the children were born at St. Anthony Hospital. Because of her drastic economic situation, my mother planned to have her eighth child at home. But in August 1939, the sisters from St. Anthony contacted my mother and insisted her eighth child be delivered at the hospital at no charge.

Over the years my mother stressed to us that this was the only act of charity she ever accepted. She taught us the value of hard work and the pride of independence.

My mother is now eighty-six years old and still lives in Oklahoma City. In honor of her I enclose \$1000 to repay the sisters for their charity. Perhaps it will offset the account never paid in 1939.

By the way, I happen to be the eighth child."

You see, the work we do is profound. And we seldom know the influence we will have on people's lives. I think back to 1990, the year we implemented CQI, when we

had no clue what would happen, although I had faith that whatever happened would be amazing. At the time, however, I had no idea of just how rich the journey would be. The journey has indeed been rich with incredible people, remarkable creativity, and astonishing endurance.

Our journey to become exceptional has enabled us to call forth that spirit I mentioned earlier, that spirit within all employees to make a difference for the people we serve.

I see this spirit constantly when I visit our facilities in the myriad every day acts that happen hundreds of times each day at hospitals all over the world. I see the spirit in the nurse who gently rubs the back of a little boy with cancer. I see it in the eyes of a doctor meeting with a family awaiting news about a loved one. I see this “spirit” in the housekeeper who takes the time to hold the hand of an elderly woman who is afraid. I see it in the cafeteria worker who steps out from behind the counter to comfort a worried husband. I see this “spirit” wherever there is an open ear and a gentle heart. Often, as I’m sure you’ve observed as well, it is in life’s simplest yet most profound moments that we observe the “spirit.”

I’d like to tell you a story about the spirit. It’s about a very young nurse and the difference she made for one man.

It was the first day of work for this young nurse, and she spent the day with her mentor, an experienced nurse. Near the end of the day, the two women were in a patient’s room when he went into cardiac arrest.

They called a code blue, and doctors and nurses rushed into the room. Within seconds, 15 people surrounded the bed, shouting orders, demanding equipment, all with the singular purpose of keeping the man alive.

In the midst of the hubbub, the young nurse felt helpless. She knew there was nothing on earth she could do that wasn’t already being done. So she stood in the corner and watched and prayed that the man would live. Eventually, she left the room to tend to other patients.

At home that night, the young nurse was utterly dejected. She’d gone into nursing because she’d wanted to make a difference in people’s lives. But today, when it had really counted for the first time, she had not made a difference in that man’s life. Her years in nursing school were for naught, she told herself. Nursing was the wrong profession. She’d had no impact at a time when others around her were making a difference.

The next morning, still feeling that she’d failed, but not knowing what else to do, she went back to the hospital. And around lunchtime, she forced herself to go into the man’s room. He was sitting up in bed eating Jell-O.

“It’s nice to see you again,” he said to her. She looked at him in surprise.

“You were here yesterday, weren’t you?” he asked. When she continued to look startled, he said to her: “I was pretty close to dying, wasn’t I?”

She nodded, still speechless, and he smiled. “I remember you. I saw you standing in a corner of the room.”

Finally she spoke. She said to him: “I don’t understand how you could have seen me; your bed was surrounded by doctors and nurses and equipment.”

“It was very loud, wasn’t it?” he replied. “In fact, it was so intense that I needed to get away, so I went up there to watch,” he said pointing at the ceiling. “I saw it all, the monitors, the equipment, the people, the shouting.”

She continued to look at him in amazement, and he said, “But I could see you standing in the corner all alone. You were so quiet. I could tell that you wanted me to live. So I held on to you.”

I urge you to hold on, as well. Whatever you do, and wherever you do it, I know you face many challenges. And sometimes it may seem that you can’t make a difference, but you can. The fact that you’re in this room today tells me you have vision, you have faith, and you have the endurance necessary for the long haul. So no matter how hard it gets, you must have the courage to persevere and to insist on nothing less than excellence because your commitment to excellence makes you a great gift to the world. And I have every confidence that you will transcend the challenges you face today and you will meet the challenges of the future with grace and compassion.

I’d like to end with my personal wish for each of you, which I read some place and it was noted that it was inspired by poems from Africa.

“If I could, I’d comb the sky and collect the stars, and pile them into a basket until it overflowed with silvery light. Then I’d give the basket to you, because all things precious and beautiful should be yours today.”

Thank you and God bless you.