

BUSINESS

Panel on Business and Leadership

**BONZ HART, STEVEN T. HUFF, HUGH JACKS,
FRANCIS I. MCGOWEN, AND JOHN WEISER**

with Peter A. Lillback (2021)

This panel is based on Zoom interviews Peter Lillback conducted in the late summer and fall of 2021. It complements the interview with Tandeon Rustandy, an international and Indonesian businessman. The interviews explore the relationship between business and faith, the joys and challenges of business leadership, and current economic issues. The panel aims to equip church leaders and pastors to better minister to businesspeople, but it also addresses young people considering a career in business and others interested in the topic.

Bonz Hart grew up in a Christian family with an older brother who graduated from Westminster Theological Seminary. He is a lifetime entrepreneur, having started a software company in his home office above his garage. That company grew into a large industrial software company with software implemented in more than eighty countries with sixteen global offices. Since selling his company in 2018, he has had the joy of partnering with Westminster Seminary in several initiatives.

Steven T. Huff graduated summa cum laude with a BS in physics from Hampden-Sydney College in Virginia and was inducted into Phi Beta

Kappa. He earned an MS in physics from the California Institute of Technology before serving as a counterintelligence agent in the US Army Intelligence Agency. He then entered the Central Intelligence Agency as an operations officer. After five years, he left the CIA to found Sensor Systems, Inc., a software company specializing in image processing applications for high resolution remote sensing and advanced 3D medical imaging markets. After a series of mergers and acquisitions, the resulting company (Overwatch Systems) was sold to Textron. He serves on the board of Helix Steel, a United States company that manufactures an innovative microsteel reinforcement for concrete.

Hugh Jacks is retired president and CEO of BellSouth Services, an organization he grew to more than 13,500 associates. Prior to BellSouth, he was the national director of business services at AT&T with 128,000 associates in forty-eight states. He was interim CEO of Provident Insurance and chairman of the compensation committee, and he has been active on the boards of AmSouth Bancorporation, Durr-Fillour Medical, Acme Cleveland Corporation, Bell Core, ATT International, and South Central and Southern Bell Companies. He currently serves on the board of Trijicon, located in Wixom, Michigan, is an elder at Briarwood Presbyterian Church in Birmingham, Alabama, and is on the boards of the Christian Foundation of Alabama and Westminster Theological Seminary. He has been an active speaker for Young Business Leaders, Christian Businessmen's Committee, and Outdoor Sportsmen's Fellowship.

Francis I. McGowen is a 1972 graduate of the University of Notre Dame and a 1975 graduate of Villanova Law School. He practiced law at the law firm of Drinker, Biddle, and Reath in Philadelphia and in 1976 followed in his father's footsteps and joined the automobile business. He was the president of McGowen Lincoln Mercury Isuzu, Inc., of West Chester, Pennsylvania, and in 1997 he opened CarSense in Uwchland, Pennsylvania. He sold McGowen dealership in 2000 to concentrate on making CarSense the finest used car dealership in the region, opening five dealerships before selling the business to the Penske Automotive Group in 2017. He is a ruling elder of Proclamation Presbyterian Church in Bryn Mawr, Pennsylvania, serves on the board of trustees of Westminster Theological Seminary, and is a member of the board of advisors for the 4.2.20 Foundation, a missionary organization based in Israel. He has been married to his wife Polly for 41 years, and they have three children, and eight grandchildren.

John Weiser is chairman of the Westminster Theological Seminary Board of Trustees, a founder and elder at Fort Worth Presbyterian Church, TX, and a retired international hedge fund manager. Now a private investor and philanthropist, he enjoys life with his wife of 54 years, three children, and six grandchildren.

I. **Bonz Hart**

PETER A. LILLBACK: *How did the Lord call you to himself, and how did your Christian experience shape the beginnings of your work as a businessman?*

BONZ HART: I was fortunate to grow up in a Christian home and with loving parents. I also had the opportunity of being involved in churches as I was growing up and had the example of an older brother who also loved the Lord. So, all that contributed to my always having a tender heart toward the things of the Lord, although I also was interested in causing trouble and enjoying the temporary thrill of bad behavior. In high school, it became obvious to me that I needed to decide which master I was going to serve, myself or the Lord. And the Lord graciously drew me closer to himself. During that time and after that, as I was going through college and then working for others, he showed me the dysfunction of nonbiblical values: the difference between servant leadership, which Christ taught, and the world, its power, control, and financial focus. So, as I was excited about the Lord, the question was, If you really love the Lord, do you need to go into full-time Christian service? This reasoning to me raises the question of compartmentalizing life that way. Rather, is not the opportunity to impact people great within the business world, where you can live your faith and see people where they are not able to posture and hide as much as they may in a church situation? So, being in business was always natural to me; I loved it. I started projects working when I was a preteen and then in high school to have my own money, and then I carried on through college. It has always been a natural part of life for me.

PAL: *Was there a moment when you said, “I want to be a businessman. I really like going after financial success as well as the ability to do good”?*

BH: I do not know that there was one specific moment. I was a little bit of a reluctant entrepreneur. I was frustrated with the world’s way of running businesses and doing things versus loving others and caring about them as a primary concern. I was never money motivated; I was more opportunity motivated.

PAL: *As you look back at your education, what were the forces that really helped to shape you in your pursuit of a business career?*

BH: I think that the old adage applies that you pay for an education one way or the other, learning by doing and learning from successes and failures, being honest with yourself. For me, the cost of lying to yourself when you are a business owner is a good taskmaster to keep you honest and keep you truly evaluating things and not being deceived by what you wish they were.

PAL: *How do you make a distinction between a businessman and an entrepreneur? Are they the same or different?*

BH: I think they are different. A businessman can excel in a variety of discrete tasks. You can be a wonderful salesperson, a great manager, or a finance person and succeed very well in business. But an entrepreneur gets the privilege and the liability of wearing all those different hats, as well as having to have the strategic vision for what *this* could be and how it needs to change to become *that*. Most entrepreneurs are probably like pastors: they need to be called. It is not a choice that you make out of a list of several different things. Another way to say that is, if you are unemployable by others because you are always thinking of the best way to do something, then you are probably an entrepreneur.

PAL: *As you set out into business, what direction did you take, and how did it develop through the years?*

BH: My first formal job was working at a newspaper doing the highly skilled job of putting the inserts in the paper! It taught me a lot about boredom and frustration. Then, I worked in a hardware store and had a variety of other jobs through the years. It was more an evolution, a cumulation of different experiences, and seeing the importance of two things: One, does the business model hold together (meaning, will that actually work)? And two, do you produce real value for your clients that they want to pay for?

And young kids will ask me, “How do I pick a profession?”

I say, “In reality you often need to pick something you enjoy doing that other people do not because people will pay you to do something that they do not want to do.”

A great example would be that we are happy to pay somebody to figure out taxes and not to have to read all those crazy rules. So, a lot of things fall into place once you understand how gifting and opportunity come together. What drew me to software was it was brand new when I started.

One time, as I was sitting in an airplane, somebody said, “What do you do?”

I said, “I make software.”

And they said, “Oh, do you make blankets?”

That is how foreign the idea was that you could actually sell something that ran on computers, that would have value. Cell phones have changed the world in that regard. Another appeal software had to me was that it costs nothing to store, and it can be sold to many different customers. You can produce a set of code that provides value and then you can scale up at very low cost compared to so many other things you could do.

PAL: *As you set out in business, what was your business, and how did that advance through the years to your ultimate culmination of service in that business?*

BH: There were many steps in that progression and different businesses. Then I zeroed in on software as something new that could demonstrate real value. It just made sense, as you could automate the processes that take so much time and then leverage what computers do really well—that is, store a lot of information and do a lot of calculations. All that coming together was a big opportunity, and I was crazy enough to start a business by myself with the idea of focusing on the reliability of major pieces of equipment in the industrial environment. So, when businesses are counting on equipment to run and it does not run, there is no cash flow for them. That is a problem that no one knew how to solve, nor did I. Working together with major corporations to solve that problem took twenty-four years of my life, and we were able to grow from that one problem and one employee, when I started, to over 500 when I sold the company.

PAL: *What was the biggest challenge you confronted as a business leader that engaged your Christian faith and required you to use Christian principles?*

BH: The idea that there is separate truth from God’s truth is a fallacy, meaning there are details about God’s truth that are not spelled out in the Bible, but the foundation of human interaction, of anything that works well in business is biblical, and it comes from the Ten Commandments, it comes from treating other people the way you want to be treated, loving others in a sacrificial way. Businesspeople can creatively apply biblical principles in a way that enables and encourages, so that even if someone does not share those beliefs, they see the benefit. The other day, I was listening to part of the history the Quakers. Even though some of their views were radical and kept them outside the mainstream of English society, the fact that they were honest made them very successful in business. To me, that is a great example of the impact of applying a biblical principle. It is the difference between a short-term benefit and a long-term benefit; so, the challenge is always how

to communicate biblical principles in business with love, with compassion, with caring in a way that encourages people to live according to God's standards, which will make the business successful.

PAL: *What was the most daunting challenge you faced where your Christian faith sustained and guided you?*

BH: There were many in terms of how to make payroll when things did not work out as planned—believing in the sovereignty of God and that balance between knowing that all things are under his control and work together for the good [cf. Rom 8:28] and the reality of meeting a certain situation. I tried to look at crisis situations as the best opportunity to teach, because people discount your words but watch your actions. A good example would be a long-term trusted bookkeeper. I was flying back from the Middle East on business and right before I was told to shut down my phone, I got an email where they said that they discovered that she had stolen money, and they had escorted her to the door. I had eighteen hours to think: Does that mean all the money, and how bad is this going to be when I land? I could rest in the Lord that it was his business, not mine and know that he was going to sustain it to the degree that he values it in his plan. So, getting there, I was able to teach about forgiveness to a company that had been rocked to its core in terms of whom they could trust and why they thought they could trust that person and what to do after finding out they could not. I went from hurt and frustration to “This is beyond my control.” In that opportunity to talk about forgiving, I thought we could probably have a big impact on her life; it turned out we were not able to see a demonstrable impact, but it had a demonstrable impact on others as we talked about it and just talked about how we dealt with it.

PAL: *She did not steal everything, because the business continued.*

BH: It was another good lesson in savings. I did not think we had any extra money in the company's account, so I was not taking any out, except what I needed, but she understood that there was enough extra to fund her lifestyle without visible harm to the company. It was a good example of why setting aside extra money is a good idea. If I had known that the surplus was available, I would have loved to have it as a savings account.

PAL: *As you look at the business climate today, what are your thoughts as to why the woke movement seems to be impacting so many in the large social media industry, maybe even in other big businesses? How has that happened, and what are your concerns as you watch that unfold?*

BH: I think it all comes from our image-bearing desire for justice and fairness. The ability to influence situation so that others are treated fairly is wonderful, but how you apply it and how you relate to people and what you think your responsibility is to them is another matter. The issue in this day and age is not a matter of me changing myself, but of me changing you. So, I prescribe what you should do to build me up, to create self-righteousness in myself for my views versus your views. But living it yourself and humbly understanding that loving others as yourself is a big enough task, and if we take that to heart, then all the injustice and all those issues eventually will get taken care of! Weeding those weeds of hatred and wanting to treat others differently out of your own heart is the hard part. But woke just ends up declaring how everyone else should behave, criticizing but not practicing. Whenever you have movements like that, they fall on their faces because what happens is those folks cannot live out what they say. Therefore, they get discredited and end up with a reverse racism issue: because you are this, I have the right to treat you badly. That is the opposite of Scripture, loving your neighbor, the great lesson of the Samaritan [Luke 10:30–37] on how to treat others. It is a wonderful opportunity to communicate personal responsibility in how we love people and show that the real issue is not human institutions but the heart. It is only through Christ that that can be changed.

PAL: *As you counsel young people thinking about a career in business, what do you indicate as absolutely essential if they are to take this track?*

BH: Although it is trite and has been said before, the idea is that you have a plan, and that the value you are going to create is in serving others during this journey. It may not work out the way you expect; it may work out better! But if your orientation is serving others, then you are going to have a very different stance in the world. If your goals are dictated by caring for others, not by financial factors—your true success may be in impacting just one person's life and their family. It may hopefully be more than that, but you ought to be very careful to guard your heart that you are not going into this with selfish goals and motivations. We all know capitalism works with a degree of selfishness, but that should be tempered by our desire to love and serve others.

PAL: *What advice would you like to share with people in business or who are thinking about business?*

BH: For all of us, the opportunity is to practice what we believe and teach and to lead with love. Indeed, when you are trying to work in a cross-cultural, international environment, the universal language is love, and that can be communicated in any language and any variant of religion. When we try to

protect our own feelings, we make rules on why we do not need to love certain people, which destroys our testimony and effectiveness. We have to bear in mind that they are God's children, created in his image, and have the desire, as image bearers, to be treated fairly and to be cared for. The thing I had to struggle with was that my lack of love came from self-protection. I did not want to have to care about anybody else. I did not want to have anybody else counting on me for something and then criticizing me. That added to a lack of love for them, and they picked that up regardless of what I said.

PAL: *One of the blessings that comes to businesspeople who serve is the increased opportunity for philanthropy and caring for things that are important. What principles would you share as something for people to emulate?*

BH: When you exit a business, hopefully you have financial reward to share. If you do not, the Lord is also teaching you and graciously enabling you to learn other lessons. For one who desires to be more like him, any outcome is God's plan and a time to rejoice and learn. When you have a successful outcome, then you see the opportunity to share first with the people that helped you with that outcome and then second, to apply the talents the Lord gave you to share with those beyond. In the realm of philanthropy, it can be transaction based: "I need money, you have money, give me money." That results in giving without relationship and without value besides the money. Everyone who has had an experience of growing their business and working in the business world knows that help is beyond just cash. The other key for philanthropy is humility. Because you had a successful outcome does not mean that you know everything about everything, and sometimes we can get confused by that. Stewardship before the Lord must be questioned and evaluated: Is he going to acknowledge that you were sensitive to his wisdom and invested wisely in kingdom causes? It was a big transition for me to go from having no money, always worried about having enough money to make payroll, to being able to share some of those resources with others. How do you do that wisely? Again, the lesson for me is, Do I love people enough to care about them, or am I living in a protective bubble with my own rules, not the Lord's rules?

PAL: *Thank you very much. It has been a delight to hear your thoughts and about your pilgrimage. Are there any loose ends that you might want to share?*

BH: I would just say that the conventional wisdom in the business world, often called best practices, is not always the best practice. You have to take the part of that best practice that is based on biblical teaching and apply it

in a loving way. However, most best practices in business are based on protection: of the business, the management, and your own feelings. And so, what people hate about business is that lack of love, compassion, and care. To just say “business is business” is often an excuse not to apply ethics and morality and bring honesty to the situation. A good example is when you are planning to fire somebody. The lawyers will tell you, “Just say, it is not working out.” Well, often that offends the employee’s sense of justice more than to be told the real reasons for why the employment relationship did not work out, so they can reflect and learn. So, do you really love someone enough to care and share with them, even though it might put you in some risk? You have to do it wisely, but to me, if you could impact a life at such a critical emotional moment, and if you love them enough to care for them when you are letting them go, then that is a wonderful opportunity. Your actions in business must fit the gifts God has given you and not simply conform to conventional wisdom. If we reflect God’s love and grace, then we will stand out as different. To me just taking the “easy” way out is a real indictment of the world’s methods.

PAL: *I am glad you shared that because the role of the leader often comes to the point of having to make hard decisions like that. We really appreciate your time.*

II. Steven T. Huff

PETER A. LILBACK: *I would like to begin by asking you to share briefly how you came to faith and about your Christian experience. When did the Lord draw you to himself?*

STEVEN T. HUFF: I did not really have a conversion experience. As long as I can remember, I believed, and I owe that a lot to my family. My grandfather was a pastor. My mother, according to my earliest memory of her, would pray with us as children. So it was always a natural part of my life, and I was always a believer. There was never really a time when I did not believe. When I got older, I started to question more. And probably to the world, I did not seem to be much of a believer. Often, I would sort of prod for answers, but not necessarily get them. I pushed harder and harder, but in my heart, I actually was a believer and was just looking for rational answers.

PAL: *Was there a point in your life where you felt like your Christian commitment became more essential to who you are and what you are doing?*

STH: It was really after I got married, after having children. When I was single, I was satisfied that God was real and was the God of the Bible, but I

did not feel a need to evangelize. I am sure that it was very shallow on my part, but nonetheless it was where I was. I had been raised in an essentially Christian environment, the culture was essentially Christian, so I really did not see the need to defend it all that much. It was the dominant culture then and did not seem to really be under attack, and so, while I was a Christian, it was not a central part of what I did on a daily basis to advance the kingdom.

PAL: *What was your educational background, and how did that work out into your professional career?*

STH: I was never really interested in being a businessman. When I was quite young, I was always very interested in science and, probably like a lot of young kids, liked things that blew up, made loud noises, so I got interested in chemistry and rockets and that sort of thing. I started making rocket fuel explosives and gradually developed my interest in science. That was back during the space race when there was a lot of interest in rocketry. That gradually matured into more of an interest in science and physics. From high school on and in college, pretty much all I wanted to study was physics and math. I studied business, corporate economics, and things like that, but they were not really central to my interests. They were checking the box to get the requirements to graduate. I was in army intelligence for a while and then worked for the government. And it was friends there with a business background who got me thinking about leaving the government and starting a business with them. That pushed me in that direction—not any grand plan or scheme on my part.

PAL: *What has your business career looked like, how did you engage in it, what were your products or services, and how has that continued to unfold?*

STH: In the beginning, when I first left the government, it was at the advent of these new things called microprocessors. It was apparent that these would become much more capable over time. So a friend of mine that also worked for the government and had gone out working for a system integrator talked me into starting a company with him to bring the advantages of these microprocessors coupled with the Unix operating system, to the sort of government applications that we were familiar with. The idea was that you could lower the cost tremendously with these new technologies. So that is where I began. It was integrating microprocessors and the Unix operating system into some fairly specialized applications for processing sensor data.

While we were building data processing systems for specific sensors, usually a small imaging center, we shifted to providing products for satellites.

About that time, the big satellite programs were running into some difficulties because their satellites had this wonderful digital imagery, but they could not afford the processing systems for all the analysts to process it in a digital format. So they would actually write it to film and look at it on light tables, like they used to do it in the old days. Back then, this was classified, but now it is all very public. And so they began to look at how they could bring a lower-cost solution to looking at satellite imagery. So we looked at taking these microprocessors and applying them to that problem. It was on the edge of being possible, and over a period of a few years, as the graphics technology from gaming people caught up to it, we found out that we could build what they call low-cost workstations to allow everyday analysts, not just the special ones, to ingest and process digital imagery in its full glory. That had analogs in the commercial world, and people were starting to launch high-resolution commercial satellites. So our software also migrated into those commercial spaces. Then we developed that part of the company that was doing 3D medical imaging. A lot of the internal technology we were using also applied to the medical world. So being able to fuse MRI scans with positron emission tomography or CAT scans, we would put them in a common frame of reference and register them all together. In this way, you could watch the growth of a tumor in 3D, for instance, or better yet, the shrinking during treatment. So we developed into all-things imaging.

PAL: *From that point on, how has your further application of business skills developed with your success and the new applications of your interests?*

STH: That business grew to where it was fairly dominant in its spaces and then, after 9/11, it became apparent to the government that they had a real data fusion problem: one hand did not know what the other was doing. And so we merged with another company that did tactical intelligence analysis, and that was later sold to a large Fortune 500 company. After selling the company I had a non-compete clause, so I had to stay out of the defense/intelligence business. I looked around for other things to do and ran across a really interesting technology that would make concrete much stronger. As you are probably aware, concrete is very strong in compression; it is hard to crush. But it is relatively weak in tension; it is fairly easy to snap it. At the time, out of curiosity, I wanted to see if I could build something that would last for a very long time having low life-cycle costs and very low energy consumption. It turns out that insulated concrete is great for that. It can last a very long time, but you have to solve this problem of tension. At that time, I ran across a fellow who developed a technology at the University of Michigan. It is called helix, and basically what it does is take a

high-tensile-strength steel wire and give it a special patented shape in coils, where it almost looks like a little spring or a little screw. That method greatly improves the durability and the reinforcement characteristics of concrete. He had started a business to do this. When I ran across that, I invested in his company, sort of bought out their debt, and invested some equity. I have been involved with that company for the past several years. And it is doing quite well now, it has significantly advanced what people thought of as a dead technology (concrete). And almost everywhere you look, there are new things that can be done. If you are smart like this guy, Luke Pinkerton, then you can often come up with clever solutions that nobody else has thought of.

PAL: *As you look at your business career, what would you say has been the most challenging part of being a Christian in business as you try to follow Christ and compete in the business context?*

STH: During my career, it was not nearly as difficult as I think it is today. Christianity was still dominant in the culture, and while it was not like people wore it on their sleeves, as you got to know people, it became apparent that probably a majority of people were overtly Christian. I do not think this is the case today. In the business spaces I was in, there was quite a respect for honesty and integrity and for living those Christian values. The businesspeople I was associated with, while they were certainly capitalist, it was not the almighty buck; the buck would have to be subservient to a larger cause. Making money for the sake of making money was not regarded as honorable. Today, a lot has changed. It is probably much more difficult for younger people today. People did not go around evangelizing every day, so it is not like you were proselytizing in business meetings, but there was an undercurrent of a Christian worldview and an understanding that there had to be a larger purpose for all this.

PAL: *What has been the biggest challenge you faced that brought together both your concern for business and your following of Christ?*

STH: Within business, what you would have to do is to decide what your priority is. I was not interested in being in business just for the sake of business. I may have been an anomaly because I was basically a frustrated engineer pulled into business. Providentially, I was led down a path where the business became worth a fair amount of money. So we sold the business at the right time, and the question was, what do you do with that? You could take it and go to the south of France and buy a yacht and enjoy cocktails for the rest of your life, or you can look for other things to get involved with that

hopefully would have a little more meaning. It is what I tried to do in some of these other business ventures. The gentleman I mentioned, Luke, is a Christian, and I was trying to help out other people that were at that sub-critical-mass point and have the right worldview, the right purpose in life, and were not in business just to make dollars for the sake of it.

PAL: *What have you chosen to do to engage the culture because of your business success? How are you trying to continue your Christian witness?*

STH: Shortly after selling the business (because of my background in science, and academically I was a physicist), I engaged a new question. There is a huge movement in the culture today that teaches that science and Christianity are incompatible, that somehow science teaches that there is no room for God anymore, nothing for God to do, and that all the smart people are atheists, that science has solved all the problems of the origin of the universe. It was a little bit surprising to me that it had caught on to such a great extent, because when I was a student, I knew and worked with Nobel Prize winners who knew they were really smart people but also knew their limits. They were often extremely narrowly educated. Today, the culture looks to them for answers on big questions that they never studied and know nothing about. I approached you and Westminster with the idea of getting conferences to address that problem in the culture. We sponsored conferences where scholars would discuss these issues and hopefully bring educational materials to the audience that they could use in their daily walk.

As time went on, it became apparent we could only reach relatively small numbers of people through conferences, and we decided to do a film on one of the presenters, Professor John Lennox, who is a very good speaker. One example of providential intervention: we were looking for credible scientists to address this issue that were also Christian. That is hard to find today because, in the early days, when the departments were dominated by scientists who were Christians, they would allow atheists in their department as long as they did good science. That is no longer the case. I mean there is a hostility towards Christians in the academic community that has become very aggressive, and so it is actually difficult these days to find Christians who are scientists, especially in the physical sciences. As we looked around, we identified Professor John Lennox from Oxford University. He is a mathematician who is also very involved as an apologist and has written extensively on these subjects. Through our medical imaging branch, I happened to be over in Oxford getting a tour of the John Radcliffe Hospital with the Dean of Medical Sciences at Oxford. In his office, he had all these humanist awards, and it was obvious he was not our kind of fellow from the

worldview standpoint. But it occurred to me after the interview that it is just possible he might know Professor Lennox. I asked if he knew John Lennox and he replied, “Ah yes, a delightful fellow,” and put me in touch. Although Oxford is a pretty big place, he actually knew John Lennox, and even though they are on opposite sides of the fence in terms of the existence of God, they had a warm relationship. I was then able to invite him for one of the Westminster conferences and establish this relationship that has endured now for several years.

There is the old joke about mathematicians and how to spot the extrovert mathematician at a social function. The answer is that the extrovert mathematician is staring at your shoes instead of his own. You know, John is not like that. I know a lot of physicists and mathematicians who want just to be left to themselves. John, however, is a real people person; he loves people, dealing with people, talking with people. And so he is both a professor of mathematics at Oxford who has street credibility with the secular community, and he loves people and has studied these questions of apologetics and the relationship between science and faith his entire life. So we decided to do a film that would document his life. He has had many debates with people like Richard Dawkins, Lawrence Krauss, and Christopher Hitchens, the name brands in the atheist community. But one of the unfortunate things is that people like Dawkins are household names, but Professor Lennox is not. So the idea is to help, at least in some little way, to capture him, his arguments, and his personality and to hopefully make him a little more accessible to the public. So we embarked on those types of activities through a foundation sponsored by some of the money we made from selling our company. The filmmaking has gone on for a long time, but again, it has been an opportunity to meet many others trying to push in that same direction. People like Ben Carson and others who have a little broader recognition with the public and have been then trying to fight that same good fight.

PAL: *Do you have any advice to share with young people who have a Christian heart and are thinking about a possible career in business?*

STH: It is going to be very hard to work for large Fortune 500 companies with the kind of woke-ism that is going on now and to live out your principles without becoming schizophrenic. I would encourage young Christians to become entrepreneurs, to build small businesses. It is going to be very difficult. Even if it takes a lot longer than you think, it is also going to be much more rewarding. At the end, you will be happy that you did it, but you do have to realize that it is going to take a lot of hard work. Also, it is probably best not to wear your faith on your sleeve. Christian businesses or

businesses that advertise as Christian in the secular public sometimes develop a bad reputation for not necessarily living up to what they claim. So I would be cautious about trying to use your Christian commitment as an advertising scheme. Rather, let it flow more naturally out of the performance of your business. It is going to be important to build back small businesses that can support Christian families. I talk to people all the time that are just aghast at how rapidly woke-ism has taken over large corporations—and the government—in a very aggressive way.

PAL: *Well, Steve, I want to thank you so much for your time. I really appreciate it.*

III. *Hugh Jacks*

PETER A. LILLBACK: *When did you come to faith, in particular the Reformed faith?*

HUGH JACKS: I cannot remember not loving God. My folks were not regular church attenders; they were Primitive Baptists, and services were held monthly. I made a public profession of faith at the age of fourteen. Early in marriage, we went to church, prayed, and tithed, but looking back, I had lost some of my fire for the Lord. In God's mercy, I attended a meeting for evangelism run by Campus Crusade for Christ in Ridgecrest, North Carolina. As I listened to Bill Bright and some others preach during that week, God really turned my life around. In 1984, we moved back to Birmingham from New Jersey, and I was introduced to Frank Barker [1932–2021].¹ We began going to this church, and that is when the Reformed faith really started to wash over me. Frank was followed by Harry Reeder. While I have always believed in the Reformed faith, I just did not understand it. In God's timing and grace, I have served on the Westminster Seminary board, and that continued to reinforce it. I heard good preaching when I was a Southern Baptist, but the clarity that Frank and Harry brought is what really gave me understanding.

PAL: *How did your call to business come about?*

HJ: I have always loved the military, and my heroes were the people who won World War II. I thought it would be great to have a career in the military. As a freshman in college, I took the naval aviation test and qualified. When

¹ Frank Barker was one of the founders of the Presbyterian Church of America and the founding pastor of Briarwood Presbyterian Church in Birmingham, Alabama. Cf. Kennedy Smartt, *I Am Reminded: An Autobiographical, Anecdotal History of the Presbyterian Church in America* (Georgia, 1994), 58, 100–101.

I graduated from college, I started flight school at the naval air station in Pensacola, Florida. In God's providence, I was discharged due to a football injury. My brother was a career telephone company employee and encouraged me to interview with Southern Bell. Although a public affairs major, I wound up in the technical part of the business in Alexandria, Louisiana. My first boss, a very effective leader and a voracious reader, would often ask me what I was reading and what I was learning from it. After a series of assignments, I moved to Atlanta in public relations at the corporate headquarters. While there, I was selected to spend the summer at Carleton College, Northfield, Minnesota, with fourteen other guys from across the Bell system. The taste I had developed for reading served me well as the focus was on literature, politics, and leadership.

PAL: *What are the most important principles that guide you as a business leader?*

HJ: My guiding principles are embodied in several Scripture passages.

The first one is Proverbs 3:6, "In all your ways acknowledge him." I made a commitment that I would never deny or hide my commitment to Christ.

Number two is Colossians 3:17, which is, work hard and be diligent "in all you do," just as if you were working for the Lord. Every work is to glorify God.

The third one is Leviticus 19:18: "You shall love your neighbor as yourself." It is leading with love for your people, not for personal aggrandizement or recognition or even a successful business.

And then four is 1 Peter 5:5, which commands, "Clothe yourself with humility," and states that "God opposes the proud." Translated into a godly business principle, the janitor is equally important as the CEO.

PAL: *What was the most challenging aspect of leading in business in general, and specifically as a Christian CEO?*

HJ: The biggest challenge was in getting people to form a team, seeing and believing in the same vision. To achieve that end, it takes a lot of walking around and individual face time. You have to walk in your people's shoes before they will follow you.

Another challenge is in creating a positive atmosphere in a negative world. It is essential to use both positive and negative situations to encourage desired character traits in individuals and the organization.

Operating as a Christian in a non-Christian environment obviously brings a lot of pressure. I would get a lot of advice that I did not follow, and thankfully, I was able always to achieve a good result for the company.

It is important to honor company policy. However, I never hesitated to

allow Bible studies and prayer meetings on company premises as long as they took place during nonworking hours. Because I did not cover up my Christianity, I was invited to speak and present the claims of Christ on many occasions across the country, at governors' and mayors' prayer breakfasts, hunting conventions, and churches.

PAL: *What is the biggest challenge for success in business?*

HJ: Just a couple of things come to mind. Overall, the greatest challenge to success is the temptation to interfere with the way people manage. I think back to some of my bosses who allowed me to use my own judgment. I fell into the "ditch" a number of times, but they picked me up, told me where I had gone wrong, and then communicated the faith they had in me. The temptation is to manage people too closely. For me specifically, the biggest challenge was pulling together 125,000 people from twenty-three companies over forty-eight states into one cohesive team.

And then, as president of BellSouth Services, it became even a bigger challenge, as we were given fifty-three people and told to build a company that would allow for merging South Central Bell and Bell International along with Bell South Services into one company. We merged into one (BellSouth) in nine years. During that period, our company, Bell South Services, grew from 53 to over 15,500 people.

PAL: *Is there anything you would have done differently if you looked back?*

HJ: I would spend more time mentoring young people in leadership principles and about the righteous use of personal power. I would also be more focused on the need of people versus the need of the organization.

PAL: *What counsel you would give young adults preparing to enter the business world?*

HJ: There is an old adage that says, "Know what the main thing is, and keep the main thing the main thing." And so know your main thing and that it is of eternal value.

Most of us just live our lives routinely until the end, and then we look back with many regrets because we did not do the things we wish we had done. So I encourage people to write their obituary and then live in light of that day.

And then, do not fix blame; fix problems.

People trump process, and leadership always focuses on people, not just process. To be successful, you need to encourage your people. When you are successful, be sure to praise your people. If there is failure, look in the

mirror. Jim Collins argued in his book based on hundreds of interviews with CEOs that all successful companies have one characteristic in common: CEOs who operated from a foundation of humility and who always put the people ahead of themselves.² Further, be sure your biblical values direct your management style, and do not hide your faith in Christ.

PAL: *What is the most rewarding and satisfying thing for you as a businessman?*

HJ: It is very rewarding to see people with different abilities and philosophies and work life experiences come together as a team and then to hear them say, “We did it!” Also, it was most satisfying to see those in the organization receive promotions and lead well.

PAL: *What pursuits have you been part of to keep fit, focused, and fresh for the pressures of business leadership?*

HJ: First, it is having a regular time to study God’s word and striving to be “a doer of the word” [cf. Jas 1:22]. A loving, supportive family is critical. Regular exercise, rest, and recreation are critical. When I would pull away from the business to be on a safari, my heart rate would drop by ten beats per minute. Vacations with family are so restoring, and reading widely is essential.

PAL: *What is your greatest concern regarding the economy?*

HJ: Inflation is my greatest concern. We have too much money chasing too few products right now. Oil is a central driver of our economy, and limiting the supply puts pressure on all areas of the economy.

Then, government is now competing with business. The present administration is making many rules and regulations, and there are possibly tax increases in the making. If you tax a business, that always flows through to the consumer, which puts more pressure on inflation. And we have a university system that is turning out more and more graduates who have no business skills but have a hatred for the free enterprise system while feeling that they deserve everything that the free enterprise system now gives them. And, of course, the new woke culture is moving among CEOs. A helpful book on that subject is *Fault Lines* by Voddie Baucham.³ That issue has the great potential to destroy business culture and churches unless we wake up and fight back.

² James C. Collins, *Good to Great: Why Some Companies Make the Leap ... and Others Don't* (New York: HarperCollins, 2001).

³ Voddie T. Baucham Jr., *Fault Lines: The Social Justice Movement and Evangelicalism's Looming Catastrophe* (Washington, DC: Salem Books, 2021).

PAL: *What final insights would you like to share with us?*

HJ: Our country is in crisis with a lack of godly leadership. Everyone is doing what seems right in their own eyes [cf. Judg 17:6; 21:25]. Our walls are truly broken [cf. Neh 2:17]. And as Christians, we are admonished to pray “for kings and all who are in high places” in 1 Timothy 2:2. As God’s people, we need to pray that we will again be led by leaders who are led by God. We need to be guarding our homes. Following Joshua, I do not know what others might do, “But for me and my house, we will serve the LORD” [Josh 24:15]. And then to remember Nehemiah—he told people to build a wall near their house [cf. Neh 4:1]. I would encourage our readers to really think, know, and pray about supporting public theology. We are in an environment where the street is influencing the church. There are a few practical things we can do: we can take care of home, our own family; we can support public theology and seminaries like Westminster in sending experts trained in the Bible to the world to proclaim Christ. And then having done all, we are called to stand.

IV. Francis I. McGowen

PETER A. LILLBACK: *In a nutshell, how did the Lord call you to himself, and how has your business career been related to that?*

FRANCIS I. MCGOWEN: I embarked on my business career prior to coming to Christ and was schooled at Notre Dame for undergrad and Villanova University for law. I practiced law for fourteen months in Philadelphia before my father became quite ill from heart disease. I was an only child and went into the business at his request. Initially, I did legal work and some business work, but six months after he passed away, I became rapidly engrossed in the business side of the venture. But the pressures of working with his partner were significant. My dad was a World War II vet who could handle tough guys, and this man was very smart but very challenging. It really created pressures that God used, among other things, to bring me to himself a few years later. As a young Christian, I tried to find the interface between strong commitment to Jesus, love for his word, devotional life, and what I would call, for lack of a better term, a hard-charging successful business career. I was discipled by a very godly man who had been a lawyer and a judge; he grew me up in the Scriptures and pointed me in the direction of gospel work as a layman. He strongly encouraged me at one point to work with Campus Crusade’s Executive Ministry. It was through Reformed brothers—like you, Pete, whom I met in a Bible study in West Chester, and John Ykema, and a few others—that I began to understand the intersection of business

calling and a love for Jesus and a desire to serve him fully. That began to develop from the time I was about 32 years old.

The business side of life is really the school of hard knocks; you think you learned some things in college and grad school, but I learned a lot through working in the business realm. My father's partner and I separated early on, maybe at the beginning of 1983, and then I was on my own. I thought that I had the bull by the horns and everything was going to work out as I wanted, but the Lord allowed the bottom to fall out. We almost went bankrupt in '84 and '85 for various reasons. I did not value my good people as I should have, and I lost three vital people within a six-month period. The Lord taught me a very hard lesson: in our business lives, God has given each of us gifts with intensity and ego drive, and we pursue those gifts with prayer as much as we can, but we are absolutely dependent on good ethical people to come alongside us in the venture. That experience humbled me tremendously. From that point forward, I put a premium on growing my people, loving them, and being honest with them, giving them the genuine opportunities that they deserve, so that they will drive the ship forward. That is what I saw the Lord do.

I kept reading the Scriptures and studying, even took courses at Westminster, but God kept calling me back to business. God put me in the line of my father, a merchant, and my grandfather also, who was the general sales manager for Stetson hats. I read Os Guinness's book *The Call* as well,⁴ and finally, I surrendered and followed the Lord's bidding to be a Christian businessman. That is how I progressed from before Christ to trying to honor Christ in all aspects of my business and daily life.

PAL: *As you look at your role as a Christian businessperson, what are the best things that Christian faith has brought to your work? How has faith shaped your day-to-day life in doing your business?*

FIM: You realize, as a believer when you delve more into Scriptures, that he is the vine and we are the branches [cf. John 15:5]. That reality is true in every area of our life. I recognized that I was to be in Christ for my business planning and execution, seeking him, listening, poring over Scripture to see if there was anything in particular that the Lord had for me regarding my work. Otherwise, I could easily be cast up on the shore. So, the main thing would be dependence on Christ, through the Spirit, for strength, wisdom, courage, and, as I alluded to previously—asking the Lord to supply the people needed to accomplish the goals that God has put in your heart.

⁴ Cf. Os Guinness, *The Call: Finding and Fulfilling the Central Purpose of Your Life* (Nashville: Word, 1998).

Early on, I learned that alongside dependence is integrity, which does not mean just truth telling but integrity in every aspect of your life. You can be taken advantage of if you are operating in that vein, but ultimately people are drawn to folks who have and demonstrate integrity in their affairs, especially in the business in which they are employees.

Dependence on Christ's provision and integrity were the key elements of my Christian faith; and, of course, you need to pore over the Scriptures, learn how vital prayer is, and even how to pray. You also learn through the Scriptures that, in addition to seeking wisdom from God's Spirit, you need to get counsel from others—godly brothers and sisters.

PAL: *What were the most notable challenges you faced in business, and how did your Christian faith enable you to engage those effectively?*

FIM: As I alluded to, we almost went bankrupt back in the spring of '84, mainly because of losing those three key people. I did not have enough support to direct the business properly at that time. My mentor, Dave Bauch, happened to be unavailable when the bank was calling in a \$250,000 loan by five o'clock, or they were going to shut our accounts. I did not have anybody else like Dave. I went in the bathroom behind my office in Westtown and got on my knees, face on the cold porcelain, and with a few tears cried out to the Lord: "Lord you have got to help me, I know you see me, I am begging you to show me what to do." He directed me to call my mother to get to a stock broker who helped my mother and father in their investments. We were able to extract money from an account downtown. Within a couple hours of beginning that process, the money was in the necessary account at our bank in West Chester, by 4:30 in the afternoon. I did pay my mother back not long after that. That was an example of coming to the edge of the cliff, having nowhere to go. My friend, advisor, and comforter, Dave Bauch, was not in town, so it was just the Lord and me crying out, and he was sufficient.

Another time, one of many, was our first year of operation at CarSense. We had grand plans. It was hard to get the development approved and the building constructed. We had a good team of people, but in the first ten months, we lost \$475,000. My board was terrified for me. My closest friend on the board, Roy Myers, called me up at home the night after that board meeting when this was disclosed, and advised me what he thought I should do. He said, "The only people that can lose money like that in ten months, their last name is Rockefeller."

I had indicated to them that I wanted to follow advice, so that if the board had said, "No, you better pack it up," I would have tried to close things down, sell off the cars, and market the real estate.

We put it to a vote, and by a margin of one they said, “Keep trying. The concept is good. Let us see if God will not turn it around.” And he did, praise the Lord. So as thin as our cash reserve was, we had just enough to make it through. And, for the next year, we were modestly profitable and then, by his grace, profitable every year for the next twenty-one years that I was in business there.

PAL: *As you look at your business, how would you describe your Christian faith guiding you in those years of success?*

FIM: In some respects, we were almost tested more with success than in the cauldron. I prayed very hard and intensely when we were desperate. But in the good years, you can get sloppy and lazy and think too much about the blessings, the achievements, and not realize how utterly dependent you are every step of the way. I got a little too relaxed in my pursuit of the Lord and his word. But not long after that, we had so many downturns or valleys that the Lord quickly brought me to my knees. Once again, I would be crying out to Jesus, and he would bring some form of deliverance to me. We had a general contractor in our third store—the construction started about seven years after we opened the first store—and he defrauded us of \$900,000 plus, and we did not have cash reserves. As the township of West Hampton, New Jersey, did not like replacing general contractors on approved plans, I could not bid it out and get a major commercial general contractor without going all the way through the approval process again. I had to get somebody who would work under me, so I became the general contractor, which anybody who knows my building knowledge would laugh about. By God’s grace, through a friend of a Christian friend, I found a man who had retired from a major commercial development building business in South Jersey—Ed Hedger was his name. We met, hit it off immediately, and he came in like a general foreman, and that was acceptable to the township because I was the general contractor and my name and credit were on the line fully, not just for financing, but for the township obligations. And that enabled us to build the building, and the Lord made that \$900,000 up in short order when we opened. So that was another example of crucible living and crying out, then seeing the Lord come in, like a flood.

PAL: *What do you think is perhaps the biggest challenge for a Christian who works in the business realm? What are the things that are the most challenging to be a faithful Christian in the business world?*

FIM: I would say the biggest challenge is maintaining proper balance in your life, which seems very vanilla-ish, but it is so easy to get too far into the right

lane or the left. Most Christian businessmen, I think, would be in my situation. I was a relatively young married man with three children. I had come to Jesus maybe ten or twelve years before the times we are discussing. The church wanted me to serve, which I did, as an elder. I wound up on the school board of the Christian school where my kids went. My kids were at the time maybe eight, eleven, and fourteen. And they needed a lot from Dad; they needed Dad to love them, to teach them, to encourage them, and to help them find their skills and gifts and their best path in God's world. You could not delegate that to anybody, like I do at work. Because of the urgency and the scope of problems that arise suddenly, like a summer thunderstorm, the balance of the ship can easily be upset. So, you need to maintain a good devotional life, praying and poring over the Scriptures. I love Joshua 1:8 [ESV],

This Book of the Law shall not depart from your mouth, but you shall meditate upon it, day and night, so that you may be careful to do according to all that is written in it. Then you will make your way prosperous, and then you will have success.

I need my nose in the word and by the Spirit's power, to walk with Jesus. And if a Christian businessman does not appreciate the importance of balance in his life, then there could be a comeuppance that could quickly take you out. So, balance and maintaining your spiritual edge are two critical things. Of course, there are a number of other material things, earthly secular things, that are vital, but for the Christian businessperson those things are pivotal.

PAL: *What advice would you give to some young Christian folk thinking about entering the business world?*

FIM: I would say it is a noble calling. Are you hearing that from the Lord, or is it just from what you have observed from friends or your father's friends? What is the motivation behind it? And if the motivation seems sound, I would encourage them to finish their education, if they have not already done so, because God in my case did not waste a drop. While I was selling cars as a junior or senior in college, I did not have a girlfriend, so I took a real estate financing course at Wharton Business School at night—not the Business School, but the undergrad—I drove downtown a couple nights a week to take real estate financing. I thought this would be a nice thing to know. It turned out that the knowledge that I picked up through that course, which was taught by one of my father-in-law's real estate friends, was absolutely vital for me in being able to see the Lord put

together our developments for the five dealerships.

So, besides developing yourself, find your skill set. Really sharpen that edge. Focus on what you do best. Understand what you do not do well. And hire good people to complement you in those areas where you are lacking, godly ones who are also skilled in the work, if possible. And if you do not think you are lacking, go back and review yourself again. I would say the ability to stay humble, which comes only by God's grace, to be circumspect or self-reflective, is vital for planning the future of a successful business and for maintaining and developing the relationships that are necessary.

PAL: *What joys does a Christian businessman have looking back at a career serving the Lord in the business world? What are the things for which you say, "Thank you, Lord, that I had this privilege"?*

FIM: There is an expression about having a boat, that your second-best day was the day you bought your boat and the best day was the day you sold it. And so, I love that God enabled me to develop my skills and talents and use my faith as the rudder for my business life, that he did amazing things, and that we got past all the pitfalls and shoals that were out there, trying to wreck our ship. But now, looking back on it, I say, "Lord you were amazing. You brought me up and brought me through, and then, when you were finished, Lord, you said that is enough." Proverbs states somewhere, "Do not go on seeking to gain wealth" [cf. Prov 23:4]; I always wondered about that, and then, as I got to be about 65, the Lord said, "Let's start a new plan Fran, and I have other things for you to do." So then, you get to go from predominantly working to amass resources to strategically using your gifts and talents and energies to dispense those resources, which is a joy beyond anything I had imagined. That was all brought about because when God early on said, "Fran, I do not want you to be a pastor or a teacher, I want you to stay in business." Because I stayed with his calling, I have this great privilege of ministering the disposition of the resources that he has entrusted to me, and it is a joy of joys and I count it as an immense blessing and privilege.

PAL: *Do you agree with the saying, "Be giving while you are living so you are knowing where it is going"?*

FIM: Yes, one hundred percent. And to get into the weeds on that a little bit, I think for a Christian businessman and his wife that the real question for their financial planning is, "How much is enough for our kids, and what can we reasonably live on, without being excessive?" As the Proverbs put it, "If you find honey, do not eat too much of it" [cf. Prov 25:16]. That is the

“giving while you are living” principle right there. Then you do not have to worry about giving because you have set aside in your mind an amount for your kids’ needs and what is appropriate for you and your wife, and then you give the rest. You do not give it all in one chunk, at least I was not led to do that, but you set up a plan where you will give it prayerfully and intelligently over time. Polly and I and the executive director of our foundation are trying to give as thoughtfully and prayerfully as we sought to accumulate wealth.⁵

PAL: *Are there any final thoughts that come to mind?*

FIM: I would say, “Do not be surprised at the fiery trials” [cf. 1 Pet 4:12]. When people understand their gifts, recognize God’s call, and begin the journey, it is a shock when a category five hurricane blows in, and they feel they are going to be swamped and killed, and that all the hopes and plans were for naught. Yet that is the very time when you get to wholeheartedly walk by faith and see the Lord do mighty things.

PAL: *Amen. Well, Fran, thank you.*

V. John Weiser

PETER A. LILLBACK: *John, please, tell us how the Lord connected you with Westminster Seminary and what roles you have been involved in through the years of your service here.*

JOHN WEISER: It must have been in the 80s. I was a fairly young Christian attending a Presbyterian Church in America. My pastor was on the board of trustees, and he asked me if I would consider giving, which I was delighted to do. I had been raised in a fairly liberal church and was attending another liberal denomination with my family when I got converted. The Lord really laid on my heart the importance of seminary.

My story involved Romans 12:2: I had my mind completely transformed from the old man to the new man, and in that process, I saw how important theology and doctrine are. Later, it became more poignant to me how a seminary is really sort of out of sight, out of mind for almost everybody. I became passionate about how important Westminster is, and my wife Terri and I have always had a heart for giving to ministries that have trouble raising money yet are really important. In contrast, world mission or ministries that

⁵ Cf. “4.2.20 Foundation: The Whole Word for the Whole World,” <https://4220foundation.com/>.

do TV ads rake in the money very easily. When I became a ruling elder in the Presbyterian Church in America, I was asked if I would consider being on the board. I started in 1996 and have served on several committees.

One year, I was chairman of the board, and I decided I did not want to be chairman because I like to engage, and the tradition as chairman at Westminster is pretty formal—the chairman moderates the meeting but does not vote and does not speak on an issue unless there is a tie. I became chairman again two or three years ago, and my attitude has changed about the role because I have been one of the leaders of the changes taking place at Westminster driven by the exigencies of change in higher education, including the availability and excellence of online learning. I am convinced about the importance of leadership at this time versus in my first time as chairman. Back then, it was pretty much business as usual: recruit students, raise the money to pay for the seminary, and do it again next year. But now everything is changing, not the least of which is we are undergoing the complete renovation and virtual reconstruction of the Westminster campus, which I am passionate about as well because the facility needs rejuvenation.

PAL: *How did you come to a personal faith in Christ, and how did your call to business relate to that?*

JW: My coming to faith is an interesting story. I was an investment manager, running a hedge fund from about 1976 on until I retired in 2013, and unbeknownst to me, I made quite a bit of money all at one time. Prior to that, I was not a believer at all, and I really was not even seeking. The financial world was not as popular and visible as it is now; it was in the back pages of the press. One interesting thing about my conversion is that nobody shared the gospel with me, nor do I know of anybody who could have prayed for me. But the Lord gave me this money, and it was not until six months to a year later that I began to realize that it really did not make me any happier. At first, I thought I had the American dream, the pot of gold at the end of the rainbow; and then it slipped through my hands like sand. You buy a new car or a bigger TV, and it is fun for a little while. But it never satisfies what I would now call the “cross shape vacuum” in the human heart that nothing will satisfy apart Jesus alone.

One day I read the story in Mark 5:1–20 about the Gerasene demoniac. He has a legion of demons cast out, and they go into the pigs, and the pigs run down the hill. And the man who was healed asks Jesus if he could follow him. Jesus said, “No, go back and tell the people what great things the Lord has done for you” [vv. 18–19]. And that jumped off the pages at me; I was not going into full-time ministry. Rather, I was just to carry on in the

business world, where I was able to earn more than the average person could and use that, stewarding it for the glory of God. I had easy interaction with people on Wall Street, which is a pretty dark place really, and was able to share the gospel with people there who might not have heard it anywhere else (not with a whole lot of fruit, I want to say, but some). So I got away from the idea of the pyramid of importance of Christianity: the foreign missionaries are first, and then come the pastors, and on down to us normal people who really do not matter very much. The whole life concept became very real for me in that.

PAL: *Did you think about business while you were going through college, or is that something that developed after? How did that career first take root in your life?*

JW: After college, I did not really know what I wanted to do. Honestly, I am not a very talented person, so I really could not have made it through law school or medical school. My older brother told me to go to work for a bank because you can do a lot of things in a bank without changing jobs and bouncing around and ruining your résumé. He added, “Be sure to go to a commercial bank, do not let them put you in the branch system, because if you do that, you will never leave the branch management system, and you will get bored with it.” And so I got put in a management training program and put on rotation through various departments in the bank. I still remember and picture sitting at a desk with a very ancient monitor, which had markets up on it. It was the very early days of electronic markets, and I just fell in love with it; I loved the uncertainty and the gambling aspect of it, gambling with good research and knowledge and decision making. I remember thinking, *I would have done this for nothing*, I liked it so much.

PAL: *And you continue to enjoy those screens, I gather. Is that right?*

JW: I did all through my career. I have always loved markets, economics, and politics because all those things feed in the price of investment products. I have always loved current events and still do.

PAL: *With the Lord beginning to speak deeply to your heart, what were some of the challenges that you had to encounter as a Christian in the business world?*

JW: I was impressed early on by the commandment to “let your ‘yes’ be yes and your ‘no’ be no” [Jas 5:12]. And so, I began to try to act with a very high degree of integrity in the financial world and how that might work itself out. For example, you talk to the same people over time every day; I never said “I will call you back” if I did not mean it. I might say, “I am busy, call me back.” I wanted to operate with the highest level of integrity. Another aspect

of the world I inhabited requiring integrity is that you can literally trade hundreds of millions of dollars of securities on your word alone, and these are not backed up with paper trails until a day or two later.

Another challenge was treating my counter parties with a high degree of respect and behaving differently because it is a coarse, rugged world with vile language and strip bars and all that sort of thing. I remember being taken on a European tour for the purposes of evaluating the likelihood of the European Union forming. A major Wall Street firm organized this trip for ten or so people from very significant accounts of theirs. In France, they took us into this up-market strip bar. As soon as I figured out what was going on, because the show had not started, I got up and left. One of the guys came out and said, “Hey, I am sorry.”

I said, “Well, I just do not participate in that kind of thing and will walk back to the hotel by myself.” I am sure I was chatted about quite a bit. I always tried never to go to places the Lord would not want me to be, striving to maintain a very high degree of integrity, even when it might cost me something.

PAL: *What would be some lessons and truths that you think a pastor should understand to communicate to people in their congregation who are thinking about pursuing a business career and to pastors counseling people who might go into the business world?*

JW: The obvious one is the value of all business practices and to dispel the notion of a hierarchy of callings. Indeed, entrepreneurs in particular invent new things that bring about goodness for culture, which is a good thing. The accumulation of capital or wealth is a good thing if you think about it. If a farmer does not have enough savings to buy a tractor, then his productivity is going to be very low. If, for instance, businesspeople do not accumulate capital to take the risk on new life-saving pharmaceuticals, they will never get developed. So, business has a very central role to play for the welfare of humankind. Secondly, it is crucial to counsel them to take care; as the parable of the sower puts it, not to let the cares of the world grow up and choke out the good seed that has been thrown in the soil [Matt 13:22]. It is very easy to just keep consuming and never realize that you only have this wealth to shepherd it for a little while. You are a steward on this earth, and when you pass on to glory, somebody else is going to be stewarding it. So, what will be said of you when your stewardship is done? Those couple thoughts come to mind, but that question could use a lot more of reflection.

PAL: *One of the things facing our young people today is the rise of Marxist socialist thought that really challenges the idea of profit and the value of capital. As a*

Christian businessman, what should be in our apologetic arsenal to defend the legitimacy of business for those who say it is just not a good field for Christians?

JW: Business is a very important field. I add, though, concerning the growing influence of Marxism, that a functioning democratic, free market economy is slipping away largely because the fear of the Lord is dissipating very quickly from the American landscape. A businessperson with lots of freedom and the ability to accumulate capital needs to remember the second great commandment, to “love your neighbor as yourself” [Matt 22:39], because capitalism can get nasty and without respect for fellow human beings. The converse of that is socialism, which dominates the culture, takes command over humankind, winds up defeating the benefits of a free-market economy that creates so many wonderful and culture-improving products—not all of them are, of course. We have to look at the historical facts: Russia, formerly the Soviet Union, Cuba, and Venezuela are still far behind the West. China completely oppresses its people and cares not one iota about loving their neighbors. I think that the reason we see the American culture falling apart is maybe that the fear of the Lord has gone from our land. The next rung down on that ladder is the breakdown of the family, and when the family breaks down, it all breaks down, and that is where we are today.

PAL: *If you were to look back through your career, what was the biggest challenge you confronted and how did your faith help you through it?*

JW: I was most challenged during the housing crisis. In 2008, I had a trade that was very large, tied to housing insurers that go by the names of Fannie Mae and Freddie Mac, who are mortgage guarantors. As I got in a real deep loss, I phoned my boss, knowing what a kind and good man he was, and I said, “Listen, you have been very patient with me. If you would like to get rid of me, I will go quietly and without any disruption because I have exceeded the patience I deserve.”

And he said, “No, I believe in you, and you stay with it.” And I did, and it all worked out OK. So, that was a pretty dark time, and I was the man in the foxhole praying more vigorously. But it worked out all right; it did not have to. It was probably a good humbling time for me personally because I had never had a down year in something like 34 years. I was pretty cocky, probably, and it took the legs right out from under me.

PAL: *So, at that moment humility and authentic prayer was what God used to sustain you, is that right?*

JW: I think so, yes.

PAL: *Are there any other thoughts you would like to share with pastors or future leaders who have Christian hearts, looking at business?*

JW: Well, there is one thing. That is, pastors seldom really understand the world that businesspeople live in. They might say, “You should be having one hour of quiet time in the morning, and you and your wife should have some prayer time together and maybe Bible reading at dinner.” Yet, most people in the business world do not control their own schedules the way ministers do. And these days, with productivity being such an idol, men and women are working way harder than when I was a young man. I have never worked more than 35 or 40 hours a week. Today, it is just common for people to be doing 60 hours. One thing would be getting into their world and understanding the world they live in. When you pastor them, you have to realize that in order to continue to be the primary breadwinner, they have to live in the reality that they find themselves in, and they need to be pastured in a way that it is manageable for them. They need to be careful of the cares of the world taking them down because there are sirens all around. For example, I always made it a point never to go to lunch with a female colleague without someone else being there and to draw boundaries for myself. There were not as many women in the business world when I was younger, but now, men and women travel together. When the business dinner is over, no drinks in the bar and afterwards go to your room alone! You have to set up safeguards because other people do not have the morality you do, and you’d better be wary of the fragility of your own strength in the face of temptation. The petition of the Lord’s prayer, “Lead us not into temptation” [Matt 6:13], is really relevant today because we are a minority who carry the moral values that we do.

PAL: *John, we really appreciate your time, and your authenticity blessed me, and I know your words will bless others.*