



## FAITH & BUSINESS

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### Capital Creation—A Divine Perspective

*"Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food . . . **I was in prison and you came to me**" — Jesus, as recorded in Matthew 25 (ESV, emphasis added).*

*America has 5 percent of the world's population and nearly 25 percent of the world's inmates — with a direct cost to taxpayers of \$80 billion a year, and far greater indirect costs to U.S. society as a whole. President Obama is spearheading a bipartisan effort to rethink non-violent sentencing laws and our treatment of prisoners generally. What role might business, and especially Christian business people, play in all this? And how might this give insight into God's larger purposes for business? Read on . . .*

ROI — return on investment. Business people pay especially close attention to ROI because it is one of the best measures of economic productivity, i.e., of the effectiveness with which one's business creates economic capital. But what about RIH? Does that assessment of productivity figure large — or not at all — in your business plans and practices?

Jesus tells us in Luke 15:10 that rejoicing breaks out in heaven "over one sinner who repents." Imagine, therefore, the heavenly party a few weeks ago when 27 inmates in the medium-security prison in Hutchinson, Kansas committed their lives to Jesus. This was an extraordinary event — more than two dozen men locked away behind prison bars set (eternally) free for a glorious destiny.

For those of us who care about the intersection of 'faith and business,' however, the story is more remarkable still. The immediate catalyst for this salvation outbreak was the transfer of two inmates from the maximum-security prison nearby. The transfer happened because these men are not just prisoners, they are also valued employees of a very special company, Seat King. The company is run by Pete Ochs, a seasoned business person with an especially compelling vision of God's intent for business . . . one in which RIH — *rejoicing in heaven* — is a very intentional objective.

Here's the backstory. Pete grew up in a small Kansas farming community a couple of hours from Wichita. He spent the first ten years of his career as a commercial banker, after which he started an investment banking firm to broker the sale of small-to-medium-size private companies. Pete eventually found a few companies he wanted to own and run and transitioned into the role that best fits his passions and gifting — that of entrepreneur/business person. One of these businesses is Seat King,\* a manufacturer of upholstered seating, primarily for the commercial lawn-mower industry.

That's one way Pete recounts his career path. But here's what he considers a better description of his vocational trajectory. "I grew up a believer. Nevertheless, for the first third of my career I was laser-focused on Success. Then God started to get a real hold on me and, for the middle third of my career, I was focused on Significance — trying to have a significant impact, especially through my role as

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a business owner, for God and his kingdom. But eventually a couple of wise Christian mentors helped me understand that God owns everything, including my businesses. So this last third has been about Surrender — simply trying to steward on God's behalf, and with his guidance, the businesses he has entrusted to me."

And it's during this stewardship phase of his career that Pete has come to understand more fully God's great intent for business. Pete believes God means business to be a powerful engine for capital creation. But where the vast majority of business people understand that entirely in economic terms, Pete believes God's ideal is for business to pursue a triple bottom line — the creation of economic, social, and spiritual capital. And as different as these seem, Pete believes all three forms of capital creation are deeply interdependent.

If a business can't create economic wealth (profit), it soon ceases to exist. In at least this very important sense, economic capital is foundational. But Pete sees economic capital as a means to more important ends. Economic capital is meant, he believes, to provide the primary resource by which a business blesses (adds value to) the lives of others. In other words, economic capital gives a business the means by which it can, in turn, create both social and spiritual capital. And that, in Pete's understanding, is God's real intent for business.

Some of this should sound reasonably familiar to regular readers of these columns. Business creates social capital when it makes value creation for others its priority, thereby fulfilling the 'Love your neighbor' First Principle of God's moral universe. But social capital, as important and divinely-endorsed as it is, has its limitations. That's because social capital creation occurs as business adds value to the *temporal* lives of its customers, employees, and other neighbors.

To be clear, God considers this hugely important work. In fact, a very considerable portion of Jesus' earthly ministry was taken up with just this sort of temporal blessing. Jesus fed hungry people, despite knowing they would be hungry again. Jesus healed broken bodies, knowing they would still succumb to their mortality. He raised people from the dead, knowing their bodies would eventually turn to dust. Why? Because Jesus came to bring abundant life to this broken world now, not just in some by-and-by to come. Jesus' ministry, therefore, along with the clear counsel of Scripture, attests that God is deeply intent on human flourishing (shalom restored) in this present world — an outcome in which business is meant to play a principal role.

And yet as important as temporal human flourishing is to God, it is not his highest and best objective. God doesn't merely want human beings, and humankind, to flourish for a while. He wants us to flourish for eternity. Making that possible required something extraordinary from God — an atonement for the sin that separated us from him. But it also requires a response from us — acknowledging that we are sinners in need of salvation. And then believing that Jesus' sacrificial death makes possible an eternity of loving, intimate fellowship with our heavenly Father.

It is this work — business partnering with the Holy Spirit to see people restored to, and deepened in, the eternal love of their Father — that Pete considers the creation of spiritual capital. In other words, spiritual capital creation happens as business beneficially impacts the *eternal* lives of its neighbors. And it is this troika of economic, social, and spiritual capital creation — to achieve both temporal

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and eternal blessing — that Pete believes is God's true and ultimate intent for business.

You're forgiven, by the way, if at this point you may be thinking 'Hold it right there. I get that business can create economic capital which, used well, can bless its various neighbors, thereby creating social capital. But spiritual capital — influencing people's eternal destinies — that's sounds like the work of the church, not business. It seems like you (or Pete) have really gone off the deep end.' To which I can only say, 'I understand. I really do. But keep an open mind as you hear more of the Seat King story.'

Seat King employs approximately 170 inmates within the Hutchinson maximum- and medium-security prisons (about 10 percent of the total population). At Pete's invitation, I had the privilege recently of visiting with several of their inmate employees. What they told me about how Seat King has changed their lives tangibly evidences just how successfully Pete's company creates all three types of capital — including the RIH spiritual capital that Pete finds especially gratifying.

"My job with Seat King has made it possible for me to be a Dad again to my 11-year-old son." With a little glint in the corner of his eye, this was the very first thing said to me by William,\*\* the very first inmate with whom I talked. It was a theme I would hear over and over again from the other inmate employees. William, in prison for more than a decade on robbery and rape convictions, explained that the \$80,000 he made over the last few years working for Seat King has allowed him to shoulder a meaningful provider role for his wife and son. He recounted with pride how, among other things, he pays for all his son's clothes, his birthday and Christmas gifts, and all his school and sports fees. Then with a big smile William said, "My wife and son just returned from a vacation in Colorado for which I picked up the tab. Just like last year."

But probably the most important connection between William's Seat King paycheck and his ability to be a Dad involves something much more mundane ... phone calls. Most Kansas inmates work for the Kansas Department of Corrections (KDOC) doing laundry or lawn care, or making furniture or license plates — for which they are paid \$0.45 per day. Using the phone costs them \$0.17 *per minute*, so phone calls are an infrequent luxury. But not for William, whose job with Seat King pays him approximately \$11.00 per hour (a rate set by KDOC).

"The money I make from Seat King allows me to talk to my son almost every day — which means I get to be a big part of his life," William told me. "Last semester he was struggling with math. So I got my own set of books and we did his math homework together each evening over the phone. I spend over \$250 a month on phone calls. But it's the difference between whether or not I can have a real relationship with my son."

Some of the other aspects of social capital created by Seat King are less tangible, but no less important. Standing at one of the machines he operates for Seat King, Jake, a convicted murderer, said, "In there," nodding over his shoulder toward the main prison walls, "I'm just an inmate. It's tough. But when I walk through the door at Seat King, all that changes." (Seat King's facility is inside the prison's perimeter fence but outside the stone walls of the main prison complex.) "Here I'm a valued employee. I work hard, I do a good job, and I'm treated with respect. I really can't tell you how important that is ... how much that means." Warden

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Sam Cline echoed a similar thought. "Inside, the big issue is hope. A job where an inmate can feel a real sense of pride in being productive, and can get paid meaningfully for that productivity ... well, that makes all the difference."\*\*\*

One more social capital vignette. Seat King has a program in which it matches dollar-for-dollar the giving of employees toward any of a long list of approved charities. Pete told me, "Two things are interesting. First, our inmate employees give substantially more than our civilian employees. And, second, most of the charities supported by our inmates are ones that aid the victims of crime." Clearly Seat King's social capital creation ripples far beyond Hutchinson's prison walls.\*\*\*\*

But the effects of its spiritual capital creation extend farther still. A handful of months from now, Hutchinson's maximum security prison will experience a first — eight of its inmates will graduate from a rigorous three-year seminary program. Six of these men are Seat King employees. To make their seminary education possible, Seat King arranged to become a satellite location for The Urban Ministry Institute (TUMI) who developed the curriculum — and Seat King picked up the \$50,000 cost for the students (including for the two students who are not Seat King employees). In turn, these men have become respected elders and mentors and role models in a thriving prison church.

Each one of them is convinced God has made their seminary education possible because he has important ministry plans in store ... whether inside or outside the prison walls. Some of which is already underway. Because the Seat King business is growing, the company recently relocated some operations from the maximum- to the medium-security prison. As a result, Deke and Steven, both convicted of murder and both Seat King employees and TUMI seminarians, were transferred to that facility. As noted earlier, these men have already been catalysts for many inmates coming to faith. Now they are planting evangelism- and-discipleship-focused groups inside every cell block.

Back at the maximum-security prison, other of the Seat King/TUMI leaders are beginning to preach in church services for their fellow inmates. In fact, they have a compelling vision for where they believe this will lead. Over the years, church services have always been held in the bleak confines of the prison cafeteria ... and been led by outsiders (chaplains and visiting pastors). Now, with Seat King spearheading the funding effort, construction is underway on a beautiful and spacious sanctuary inside the prison. When complete, the TUMI students (by then, graduates) look forward, under the mentoring guidance of prison chaplains, to pastoring their own inmate congregation in a setting that reflects the beauty of God rather than the bleakness of prison.

And there's more. Many prisons today, Hutchinson included, are challenged by an escalating volume of mental health issues among their inmate populations, made even more difficult by recurring budget cuts. But Warden Cline has been so impressed with the character of these first TUMI seminarians that he is developing a training program to equip them to work as a complement to the prison's Behavior Management Unit (BMI). The plan is that these TUMI men will, under the direction of a BMI supervisor, play a front-line role in counseling (empathetic listening and mentoring) for many of the chronically ill inmates.

And like with its social capital, the effects of Seat King's spiritual capital creation extend far beyond the prison walls. Jake, who is also a TUMI student, told me, "I tried preaching, but I was scared the whole time. I think it's praying, not

preaching, that's my real calling." When I asked for an example, he said, "Not long ago doctors told my nephew's young wife that she had a whole bunch of tumors in her stomach. Several of us began to really pray for her. At her next visit, the doctors were amazed to tell her she was cancer free ... and pregnant!"

Pete Ochs and Seat King provide compelling evidence that business is capable of creating economic capital ... as a means to create social capital ... as a means to create spiritual capital. But is this really God's intent for business? Two thoughts in response. First, given the results, would anyone actually want to argue that God isn't rejoicing over Seat King's triple-bottom-line approach to business? Second, Pete's vision directly reflects the counsel of Deuteronomy 8:17-18, one of Scripture's most important passages about business.

Two clauses are at the heart of this passage: "... it is he [the Lord your God] who gives you the ability to produce wealth, and so confirms his covenant ..." (NIV). The ability to create economic capital is unique to business. Among all the arenas of human endeavor, only business enlarges human wealth. According to this passage, that unique wealth-creating capability of business is not even a human invention, but a gift from God.

But it's the next clause — "and so confirms his covenant" — that reveals the intent behind God's gift. The covenant being referenced is the one God made with Abraham. The shorthand description of that covenant is 'blessed to be a blessing' because its essence is God promising to richly bless Abraham so that Abraham will then bless many others. Which means the clear thrust of our Deuteronomy passage is this divine instruction: 'I have gifted business with the ability to produce wealth so that this blessing will be used to bless many others.'

Economic capital employed to create maximum social and spiritual (temporal and eternal) blessing — that's God's vision for business. We might refer to this as the return on investment God intends from his wealth-creation gift to business ... and business people. Pete Ochs and Seat King show us how inspiring this can be when done especially well.

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*\* Seat King also has a sister company — Electrex. These companies make very different products, upholstered industrial seating in one case and electrical harnesses in the other. But they are both manufacturing businesses, run by the very same management team, and each employs a labor force comprised of inmates and civilians. Total revenues for Seat King and Electrex combined are approximately \$40 million. For simplicity in telling their story, both businesses are referred to as Seat King.*

*\*\* Names of inmates have been changed to protect their privacy.*

*\*\*\* As important as a job is for convicts, it may be even more important for ex-convicts. Provided they choose to stay in the Hutchinson area, Seat King eagerly continues inmates' employment upon parole. For those who don't stay in Hutchinson, Pete personally taps his network of business relationships to find them new jobs elsewhere.*

*\*\*\*\* One further evidence of just how far those ripples extend: Seat King pays over \$4 million in annual wages to its inmate employees. From those payments, Kansas recoups more than \$1 million annually as reimbursement for inmates' room and board. Much of the rest of Seat King's compensation goes for financial support to inmates' family members, and for restitution to victims of crime.*

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