

Meet Some of Canada's

# Marketplace Missionaries

Entrepreneurs and Christian thinkers examine how their faith relates to business. *By Debra Fieguth*

**A** chance encounter on a Mexican beach led Jason Stoter to establish a business selling hammocks. He was doing a semester abroad as part of his MBA program when he took some time out to go to the beach near Puerto Vallarta. "A guy comes running up to me draped with hammocks, about 15 of them. He was really struggling because they were heavy." Stoter bought a hammock to bring home. As soon as he returned to Canada the idea to import hammocks took hold. He was inspired by the beach entrepreneur. And, "I just really fell in love with the hammock."

A love for the product is one thing that motivates Christians in business. A sense of calling is an even stronger pull. "For me it wasn't about the product - although I'm in love with the product," says Esther De Wolde, CEO of Phantom Screens in Abbotsford, B.C. "I just have a bent for business and making it successful. But I define success differently than the world does."

Talk to Christian entrepreneurs and you'll find a common theme - a desire to make a godly difference in the marketplace. "Research shows that Christian business people and entrepreneurs feel very strongly called to the marketplace," says Rick Goossen, head of Vancouver-based Covenant Group Family Wealth Advisors. "They see it as valid as any other calling. They feel the marketplace is their mission field."

"A person's work is an act of worship," adds Gerry

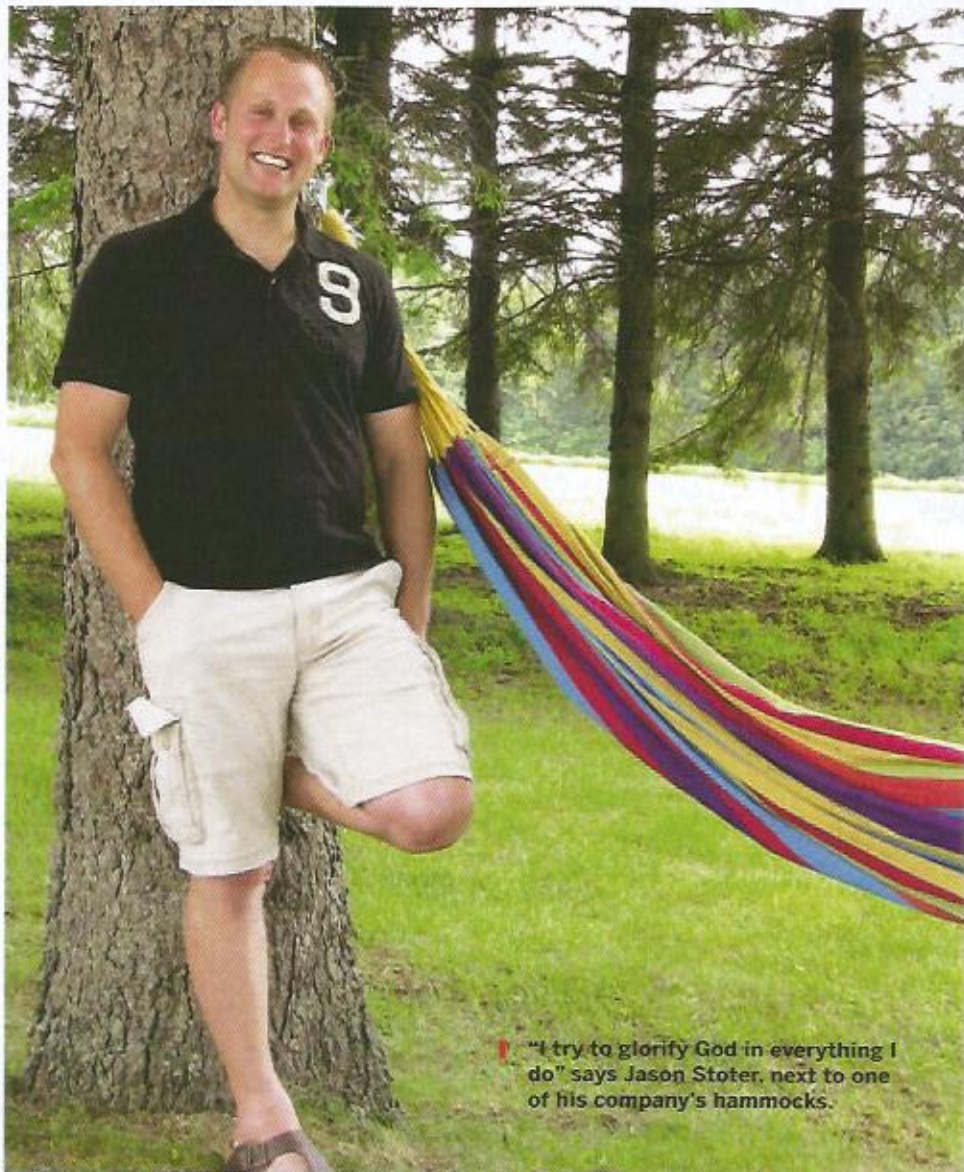
Organ, chair of Purpose at Work, a nationwide partnership initiative facilitated by The Evangelical Fellowship of Canada. "You don't leave your business to go into ministry. Your ministry is in business."

*Faith Today* interviewed a sampling of these marketplace missionaries in Canada to ask them how faith relates to their work.

Alice Klamer was a high school teacher who started Blue Sky Nursery with her husband Don in Beamsville, Ont. It wasn't her plan to become president and owner. She had three kids and a job of her own. But when her husband died of cancer in 2000 after 20 months of illness, she was ready to lead the business. "I said I would give myself 10 years, so it was a lot of hard work." 12 years later, "The business has grown at least two and a half times." Klamer is surprised at her own success. "Sometimes I have to pinch myself, because God has really blessed me."

She realizes she has been "blessed with a business sense." There's also an integration of values that means she treats both clients and employees with the same degree of respect. "I realize my employees are my most valuable asset," she points out. "I compensate them well and make sure their workplace is safe."

She goes above and beyond in her care of the seasonal workers who come from Mexico every year to work in the nursery, providing them with exceptional housing and paying bonuses. "I give all my employees bonuses," she notes. "They get to enjoy that profit too."



“I try to glorify God in everything I do” says Jason Stoter, next to one of his company’s hammocks.

Jason Stoter kept his day job as finance officer while he built his hammock business, Vivere, in Guelph, Ont. “I always wanted to have my own business,” he recalls. His boss was gracious enough to let him scale down to four days a week, and eventually two, while the business was being established. Although it took him three years to sell his initial shipment of 5,000 hammocks, after that, “I managed to grow the business 50 to 100 per cent every year,” he says.

“I try to glorify God in everything I do,” he says about his approach. “I need to honour Him in everything that I do because He really made this all happen.” Now he imports mostly from China and to a lesser extent from India. He visits the factories twice a year, partly to make sure the work environment meets a high standard. “In the factories that I deal with, working standards are very good.”

“As a Christian this is extremely important to me, that people are treated in a very ethical way.”

Ian Daniel is the president of NCOL (or New Creation Consulting), a 15-year-old company that specializes in e-commerce and e-business solutions. With a team of eight creative programmers in downtown Vancouver, he focuses on providing a good

## Evangelical Health Grows Insurance Business

**Y**ou probably don’t have a rich uncle. That sobering fact is at the heart of a recent radio commercial. The ad suggests – rightly – that we all need/want to save a little bit of money each month, and refers listeners to D.L. Deeks Insurance Services Inc., located in Markham, Ont.

It is no accident the ad plays on Life 100.3, “Ontario’s Christian Superstation.” It is mostly evangelical Christians who are listening, and that is exactly the audience D.L. Deeks, founded in 1981, is interested in reaching.

They offer an Evangelical Group Plan, as well as many other insurance packages: a Tyndale Group Plan (for staff, students, and alumni of Tyndale University College & Seminary); a PAOC group plan (for members of congregations of The Pentecostal Assemblies of Canada); a Salvation Army Group Plan and a Baptist Churches Group Plan. There’s even a plan especially for pastors that currently serves about 1,800.

Clearly, these are policies crafted especially with an evangelical Christian market in mind. And there is a sound business – and ministry – reason behind that. “Our experience has taught us that the evangelical community, by and large, experiences a better loss ratio,” explains Serge LaPalme, chairman and

chief executive officer of Deeks. He is quick to clarify there is no “known actuarial empirical data” to bolster his belief Evangelicals as a whole experience fewer claims – and therefore are eligible for attractive rates on insurance purchased through Deeks’ plans – because they live what LaPalme calls “a disciplined life.”

But there is logic, and there are Deeks’ 17 years of experience interacting with this generally sober, hard-working, careful-driving (usually an older car!), church-attending group. “If you are a dedicated Evangelical, you will be at church on Sunday morning, Sunday night and probably on Wednesday night. It’s logical that Evangelicals would not be exposed to the same weekend traffic, and therefore wouldn’t have the same frequency of accidents as someone constantly on the road,” explains LaPalme.

“We estimate they would drive 15 per cent less. If you are an Evangelical, I suppose your living habits would be a little different. It doesn’t make you the perfect person, but more than likely you are an abstainer, normally you are a non-smoker, normally you focus on the family, on education. It’s not that you don’t have the same risks and toils of everyday life, but when you

product clients will love and tell others about. And he does it without advertising. "Our marketing budget is zero."

He calls it relationship-based consulting. Those relationships go beyond talking business. "One of the things I do more than you would imagine is counselling my clients," he says. And there are many opportunities to share his faith. "Some of the longest conversations I have are about my positions and worldviews."

As a person who works long hours, he knows it would be easy to just write a cheque to support ministries and missions. "But that's not what God wants. He wants us to tithe our time." Daniel has established a non-profit agency that allows his team to do work for churches and parachurch organizations without charging them the same as he would a business. The result? "God has grown our business in such a way that our for-profit and non-profit work has always stayed in an appropriate mix."

Colin Parker named his Kelowna, B.C.-based company Red Giraffe because "We work with organizations to

help them stand out and be different." A giraffe, of course, being the tallest in the crowd, also sees things from a different perspective.

The five-year-old company helps businesses organize their sales and marketing. But not just any businesses. Being a Christian "has influenced a lot of the choices we make," he says. "I've turned down clients." He won't, for example, take on a night club. But he will suggest another company to do the marketing. "We're very strict about how we do our marketing," he adds. "If it's not true, it doesn't go in." That often leads to "some great opportunities to talk."

Parker, who is typically at his desk in Kelowna by 5:30 or 6 a.m. to talk to clients in eastern time zones in Canada and the United States, uses free webinars to "let people know who we are and what we do." About twice a month he'll offer a webinar on a specific topic, with between 60 and 100 people online. That helps him develop clients beyond his geographical location. Last year close to 5,000 people joined a webinar on LinkedIn – and out of that Red Giraffe was able to get new business.

"I just love business and see it as a



**Alice Klammer's Blue Sky Nursery grew at least two-and-a-half times its previous size in twelve years**



**"Our experience has taught us that the evangelical community, by and large, experiences a better loss ratio." Serge LaPalme and David Deeks.**


bring all those factors together, you will not suffer the same risk exposure."

It's not that Deeks doesn't sell insurance to any other faith group, or just the normal non-believing customer. They do. "We do not discriminate against anybody," says LaPalme. "Some of my clients are rabbis, some are Muslims. The irony is that they come to us because of what we believe in. Ethics is at the core of what we are. We are not perfect, but we have hearts."

But 80 per cent of Deeks' customers are Evangelicals, if you define that as attending church at a denominational affiliate of The Evangelical Fellowship of Canada. Evangelicals, estimated by some sociologists to include three million Canadians, are a broad and flourishing base for a business to serve. "It's a very growing community," says LaPalme.

It's also a community Deeks gives back to on a routine basis. Their corporate philanthropy is well known and strategic. "We have an obligation as Christians to focus on missions and projects that are dear to our hearts. We donate from our corporate proceeds back to the community we serve," says LaPalme. (Full disclosure – that philanthropy has also benefitted the EFC, which publishes *Faith Today*.)

Vision, mission, and passion are words that are part of the vocabulary of many Christians in business – and Deeks is clearly among them. LaPalme has what he calls an "ultimate bottom line." If Evangelicals are saving money on insurance, they have more purchasing power – and more giving power – for their own (hopefully Kingdom-oriented) vision and mission in life.

"The ultimate aim for us in our vision is through our community to assist mission," says LaPalme. "There's logic in this." 

–Karen Stiller

ministry," says Esther De Wolde, who co-founded Phantom Screens 20 years ago with two partners. "To me, business is a mission field." As owner and CEO she's seen the company through periods of growth as well as economic downturns.

Several years ago De Wolde attended a forum for Christian executives at the Billy Graham Training Center in North Carolina. Meeting many other people who shared her heart for servant leadership "changed my entire life around."

There, she learned about corporate chaplaincy, and was determined to find a chaplain when she got home. It took about five years, but eventually, through Outreach Canada, she was able to get the services of a chaplain who visits the company one day a week, and is available at any time to talk to employees.

"We believe everyone is a holistic being," De Wolde explains. Employees come to work with mental, physical, emotional and spiritual aspects. And "They're cool"

with the chaplain's weekly personal visits. "Only one out of a hundred employees has said 'I don't want a visit.'"

The company took a hit during the recession a few years ago, necessitating layoffs at Phantom. Telling people they no longer have a job is never easy. "The biggest thing is to respect them as human beings and love them through it, but try to make as soft a landing as possible," says De Wolde. Extra notice, generous buyouts, and help in finding new employment are part of that

## Ministries in the Marketplace

**A**s Christians in business are increasingly recognized as marketplace missionaries, the organizations that focus on them are also growing. The 28-year-old **Canadian Christian Business Federation** (ccbf.org) has seen a 50 per cent increase in membership over the past 18 months. "and that phenomenal growth continues right across the country," says CCBF executive director Keith Knight.

In 2010 there were eight local chapters, all of them in southern Ontario. Today there are 20, including new ones in Winnipeg and Edmonton. There's a growing recognition of the importance of integrating Christian beliefs and business practices. "Many business people have business sense and spiritual sense," says Knight, "but they lack the space to be able to connect the two." CCBF has a five-year curriculum covering 50 issues facing business leaders today, from managing stress to building healthy alliances, making godly decisions and taking risks.

**Marketplace Chaplains Ministry** has recently expanded into Canada (mchap.ca), with chaplains now in British Columbia, Alberta, Ontario and New Brunswick. The 28-year-old ministry, based in Texas but operating in four countries, uses 2,600 chaplains to serve 500,000 employees at 500 companies. Most client companies employ Marketplace Chaplains as part of an employee benefits package.

The first company in Canada to enlist the help of Marketplace Chaplains was Troyer Ventures of British Columbia, which

employs 160 people in two provinces. "People are not going to come to church to hear" the gospel, notes Steve Troyer, now one of the directors of Marketplace Chaplains. Troyer has seen "a number of people who have made commitments to the Lord through that ministry."

In Ottawa, Gerry Organ is chair of **Purpose at Work** (purposeatwork.ca), a nationwide partnership initiative facilitated by The Evangelical Fellowship of Canada. He also directs national initiatives for One Way Ministries (onewaymin.org), one of the partners in the group.

Bible studies, prayer meetings, "one-on-ones," and friendship are some of the ways he sees reaching out to business people. One Way also holds appreciation banquets to show support to people in business.

Vancouver-based **Entrepreneurial Leadership Organization** (eleaders.org) holds yearly conferences for some 500 Christian entrepreneurs. "Entrepreneurs live outside the box," says Rick Goossen, who started the organization. With their creative minds they often fit better into parachurch organizations. "If they're still in churches, they're sitting in pews but impassive, disconnected." ELO has hosted joint conferences with the World Evangelical Alliance, and the latter has just launched a global Business as Mission think tank (bamthinktank.org).

**Intricity** (intricity.ca) has been ministering to executives in downtown Toronto since 2004. With only one paid staff and 24 teams of volunteers, Intricity uses large

events and small Bible studies to connect with people. In April, for example, an invited group of CEOs donned hard hats and picked up hammers to help with a Habitat for Humanity build. A Bible study or discussion at Starbucks might be the first step non-Christian business people take in exploring faith, says CEO Alana Walker Carpenter.

Toronto's finance district is also home to **King-Bay Chaplaincy** (king-bay.com), which offers daily lunch programs, coaching, counselling and more.

Every Friday, Esther De Wolde attends a **Leader Impact Group** (leaderimpactgroup.com) meeting with colleagues in Abbotsford, B.C. "We don't want to be a care group," she stresses. "We study the topic of leadership and the relevance of faith." While she loves church on Sunday, "LIG on Friday night might be the only church these business people will go to."

**Christian Business Ministries of Canada** (cbmc.ca), based in Oshawa, Ont., has been reaching out to the business community for many years through prayer, friendship, Bible studies and events. A new development is web communities, including a LinkedIn group, says board member Colin Parker.

**Corpath Forums** (corpath.ca), based in Calgary, Alta., is a national business leader network that spun off from CBMC in 2010. Corpath equips Christian CEOs through monthly peer-led forums in Toronto, Edmonton, Calgary and Vancouver. John Wiseman of Calgary is executive director.  —DF

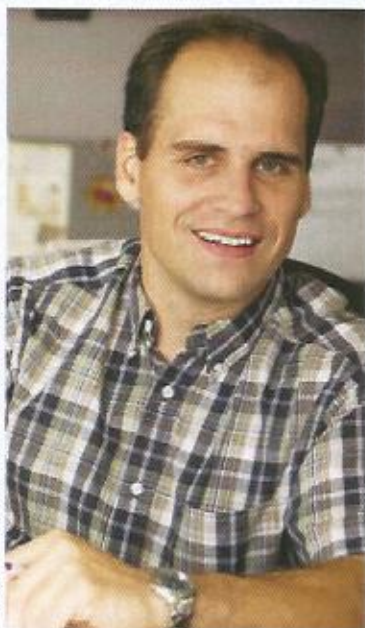


PHOTO (LEFT): DAN LUM OF LEADERIMPACT GROUP

Another challenge for those who run small businesses is the balance of their work and personal life. Clockwise from left: Esther De Wolde, Ian Daniel and Steve Troyer.

soft landing. The corporate chaplain was also invaluable in the process.

### Challenges and Opportunities

One of the common challenges Christian business leaders face is the sense of loneli-

ness and isolation that comes with being the head of the team. "Most entrepreneurs are quite isolated," says Rick Goossen of Covenant Group Family Wealth Advisors. "They're the centre of their universe. Everybody reports to them."

For Christians there's sometimes the added isolation of not having other believers around them. "I actually thought in my simple, naive way that I was the only Christian businessman left," confesses Steve Troyer, who started his private company, Troyer Ventures, in 1999 in Fort St. John, B.C.


Another challenge for those who run their own businesses is the balance of work and life. There are high expectations on CEOs and entrepreneurs, says Alana Walker Carpenter, CEO of Toronto-based Intriciti, which reaches out to executives in Canada's largest city. "I don't know anybody who doesn't go on vacation without their Blackberries."

Esther De Wolde in Abbotsford, B.C., admits that it's "through the grace of God" she is able to maintain the balance between work and family life. "I have an incredible team here at Phantom," she says. "I can disappear for a time and things can keep rolling." Recently she took time off for a business-mission trip to Colombia, where she was able to share her story in boardrooms.

De Wolde plans her work life so she can be home every afternoon at three to meet her two teenage daughters after school. It has taken time and effort to achieve that balance, she says. "When my

## Recommended Books

- *The Servant Leader: Transforming Your Heart, Head, Hands and Habits* by Ken Blanchard and Phil Hodges (Thomas Nelson, 2003). Reading this book about 10 years ago, says Esther De Wolde, "put meat on the bones" of what she was already thinking about.
- *About My Father's Business: Taking Your Faith to Work* by Regi Campbell (Multnomah, 2005). "Every person we meet is an opportunity to touch someone for the Kingdom of God," says Steve Troyer, whose approach changed after he read the book. "I'll never forget the first time I was able to lead someone to the Lord in my office."
- *God in the Marketplace: 45 Questions Fortune 500 Executives*

- *Ask About Faith, Life and Business* by Richard and Henry Blackaby (B&H Publishing Group, 2008). The Blackabys are Baptists from Alberta.
- *Keeping the Sabbath Wholly: Ceasing, Resting, Embracing, Feasting* by Marva J. Dawn (Eerdmans, 1989). Intriciti's Alana Walker Carpenter has used this guide in a session on balance.
- *Becoming an Entrepreneurial Leader* by Rick Goossen and R. Paul Stevens (IVP, forthcoming). The book will offer guidelines on "how to be effective in the church, community and business," says Goossen. Stevens, based at Regent College in British Columbia, has previously published many popular books on theology of work.  -DF

kids were younger, I was still learning not to be a workaholic. Pre-kids I definitely was a workaholic." She also credits being grounded in the Scriptures, "a very active prayer life," and "incredible mentors" for keeping her strong.

Colin Parker at Red Giraffe in Kelowna, B.C., has learned to put business aside for

his family, which includes three young children, one with special needs. Otherwise, "It's easy to be somewhere and not be there," he observes. "I don't check my email past a certain time. I just stop, unplug. And I rarely answer my cellphone on the weekends."

NCOL's Ian Daniel has been meeting



**"Research shows Christian business people and entrepreneurs feel very strongly called to the marketplace," says Rick Goossen.**

weekly with the same small group of men for decades. "We meet for accountability and fellowship and prayer and teaching," he says. "We test all major life decisions against each other."

Words like integrity, honesty, fairness, humility and compassion come up often in conversations with marketplace missionaries. In an environment where there is so much competition and pressure – "It's dog-eat-dog on Bay Street" is how Walker Carpenter puts it – it's vital to have the tools in place to meet challenges and temptations.

Yolande Chan, a professor at Queen's University's School of Business in Kingston, Ont., has this advice for young people entering business, advice she gives to all students, Christian or not: "Speak and act as though what you are saying or doing is going to appear on the front page of the newspaper."

Integrity, honesty and generosity were the principles that guided Rick Ward during the seven years his family owned a Cora's Restaurant franchise in Newmar-

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ket, Ont., where he had a practice of compensating his servers for poor tips. "I used to say to staff, 'If you don't get 15 per cent, come to me. I'll make it up.'"

If Christians act with integrity, "God will bless us," says Ward. "Leading someone to the Lord," he adds, "might be the blessing – not the money." **BT**

**DEBRA FIGGUTH** of Kingston, Ont., is a senior writer at *Faith Today*.

## Christian Business Schools

**F**or young people wishing to study business in a Christian setting, there are several colleges and universities across the country offering programs. Here's a sampling, from east to west:

- **Moncton, N.B.** – Crandall University ([crandallu.ca](http://crandallu.ca)) has a school of business.
- **Toronto** – Tyndale University College ([tyndale.ca](http://tyndale.ca)) offers a Bachelor of Arts degree in business administration. And Canada Christian College ([canadachristiancollege.com](http://canadachristiancollege.com)) has a degree in business and communications.
- **Ancaster, Ont.** – Redeemer University College ([redeemer.ca](http://redeemer.ca)) has a BA in business.
- **Otterburne, Man.** – Providence University College ([providencecollege.ca](http://providencecollege.ca)) offers a degree in business administration.
- **Winnipeg** – Canadian Mennonite University ([cmu.ca](http://cmu.ca)) launched the Redekop School of Business in October 2011, offering both a Bachelor of Business Administration and a BA with a major in business.
- **Caronport, Sask.** – Briercrest College ([briercrest.ca](http://briercrest.ca)) has a BA program in business administration.
- **Langley, B.C.** – Trinity Western University's school of business has been ranked by the *Globe and Mail's 2012 Canadian University Report* as the number one business school in British Columbia and the second best in Canada, after Queen's University in Kingston, Ont. TWU ([twu.ca](http://twu.ca)) offers both an undergraduate degree and a Master's in business administration. **BT** –DF



**H**ow do you do it?" It's the first question that comes to mind when you meet Natalina Macleod, who cheerfully juggles the complexities of her life as a wife, mother of two, and marketing manager at Power to Change, one of the largest Christian non-profit organizations in Canada.

"I quote to myself every morning, 'Another day. Let's go for it,'" she says with a laugh. They're words you would expect to hear from a professional with 13 years of marketing know-how under her belt, three of those running her own business. But that mantra is less the daily pep talk of a consummate multi-tasker, and more the thankful prayer of a woman who never takes a single day for granted.

Her first-born Nolan had pulmonary stenosis and went into surgery within an hour of his birth. "The only thing I could do was pray and wipe his mouth from all the tubes. If that doesn't make you grow up at 25 years old, I don't know what will."

A second blow hit when her second son, Markus, developed a rare form of cancer. "He had a four percent chance of living, and they basically gave me a videotape on how to grieve your

child." To everyone's surprise, Markus pulled through: "I went from watching a grieving video to praising God." But the trials weren't over. In that same year, Natalina contracted a cancer of her own. "If it wasn't for Jesus, we would never have made it out."

It's her relationship with Jesus that continues to ground Natalina and give her strength. Looking back on those terrible times, she's able to see how much she learned about faith, sacrifice, and surrender. "Now I know that the little things [I face everyday] I have no control over, so I sacrifice them to God." And she wishes other people would come to know what she knows: that God is the only one who can give us the courage and hope to make it through.

This is why Natalina is thrilled about her current role: she gets to use her gifts to share the Good News. "I love being able to present the Gospel in a way that motivates and inspires people, instead of scaring them away. It's very challenging, but very rewarding." What excites her most is her current project: the 35 Day Challenge, a five-week online course in evangelism that use video, short lessons, and daily action steps to gently coach people through the process of engaging friends with the Gospel.

As a woman who's lived through her worst fears, Natalina is hopeful that the 35 Day Challenge will help people overcome their nervousness and learn to draw courage from Jesus. "Evangelism scares most people," a passionate Natalina explains, "but it's the one thing that is needed most. You have to swallow your fear and actually do what Christ asked. It takes courage, but Christ was the most courageous person that ever walked."



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## Business & Ministry Profiles

### Connecting faith with vocation

#### Canadian Christian Business Federation

The Canadian Christian Business Federation was created almost 30 years ago to help Christian business men and women connect their faith with their vocation.

This connection happens in several ways, the most popular being the monthly breakfast meetings that currently take place in 23 locations across Canada – and new chapters are being formed monthly. These chapters bring Christians together for mutual support, encouragement and mentoring. Men and women meet over breakfast to discuss topics relevant to business leaders. Participants use materials based on the NIV Study Bible, which is the foundation of CCBF's five-year-long "curriculum."

Christian university business students and faculty also attend these breakfast meetings, and CCBF members are encouraged to provide mentoring opportunities through CCBF's INturn program, placing students in Christian business environments.

Members are also able to post help wanted ads on the CCBF website without charge, creating an opportunity for them to recruit

Christian CEOs, managers and employees.

Though membership in the organization is encouraged (and new members can sign up for as little as \$150 a year), it is never a prerequisite to attending the breakfast meetings.

The CCBF membership is broadly ecumenical. Check out the website [www.ccbf.org](http://www.ccbf.org) for more information or to become a member.

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**Promoting greater works  
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The Lord stated that He needed to leave us in order to demonstrate His finished work

on the cross and enable us to do greater works than He had done. The only prerequisite was to have faith in Jesus Christ. Preachers and theologians have done much to explain the substance of this claim by Jesus in John chapter 14. However, there is a global movement afoot that may add a new dimension to this prophetic statement. It is called workplace ministry.

The world's largest unreached people group is people in the workplace. The marketplace exists in a multitude of forms in every nation and in every city on earth. Citizens spend most of their lives either

sleeping or working. This surely explains the global, Spirit-led movement of workplace-related ministries and the choice of many to live out their faith at work—to be the salt and light at the office and in the factories.

Every person who comes to know God through an intimate relationship with Jesus Christ is a chosen and anointed servant who is called to transform the workplace by establishing His kingdom there. Perhaps this is indeed the "greater work" that Jesus referred to. I can't wait to find out. ■


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