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# A Conversation with Chris Lowney

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ORIGINAL INTERVIEW

## A conversation with Chris Lowney

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### Introduction

Chris Lowney, author of four books on leadership including *Heroic Leadership: Best Practices from a 450-Year-Old Company that Changed the World*, was interviewed for the inaugural issue of the Creighton Journal of Interdisciplinary Leadership. *Heroic Leadership* discusses characteristics of great leaders based on principles developed by the Jesuits. In his interview he refers to the four core leadership pillars which are: self-awareness, ingenuity, love, and heroism.

Mr. Lowney is a former Jesuit and executive with JP Morgan. Since 2013, he has chaired the board of Catholic Health Initiatives. He has been awarded honorary doctorate degrees from Gonzaga University, St. Louis University, University of Scranton, University of Great Falls, and Marymount Manhattan College. For more information on Chris Lowney's work, please see his Web site [www.chrislowney.com](http://www.chrislowney.com).

Mr. Lowney sat down with Dr. Kristin Winford on February 7, 2015, for a conversation about leadership and social justice. Kristin Winford, Ed.D., MBA, is the Chief Operating Officer of a premier financial advisory consulting firm and an instructor for Creighton University's graduate school.

### Interview

Dr. Winford: **To start, we created the new Creighton Journal of Interdisciplinary Leadership to promote scholarly articles that are devoted to ethical self-reflective leadership from all fields of practice. How do you envision a journal devoted to Jesuit leadership fitting in the ongoing dialogue around ethical leadership?**

Chris Lowney: As a nonacademic, I'd say two things. One, for me, if it's going to come out of a world-class university, it needs to operate at a world-class standard to begin with. That has nothing to do with being Jesuit or anything. That's one point.

Two, I would hope or imagine that maybe some of the work would revolve around the question: is there anything distinctively Jesuit to add to the conversation? I could see any number of possibilities in this regard, and the possibilities would not be very limited in scope.

I think sometimes people think, 'Jesuit, religious,' in a very narrow way, but maybe there'd be broader ways in which we could understand the Jesuit history and tradition and what it might bring in terms of thinking about

organizations and what makes organizations successful and effective and so on.

Dr. Winford: **From both the social justice as well as the public policy perspective, perhaps?**

Chris Lowney: Yes, but even from an organizational culture or organizational behavior perspective, that is, thinking beyond even ethical or justice questions. For example, the Jesuits have traditions in terms of how people should be treated in organizations—what kind of development investment you make in people, how you should value people, how you should feel about hierarchy. Some of these things bear on ethics, but some of it also has to do more broadly with what are the effective models of running organizations to get good results.

Dr. Winford: **How do you see social justice aligning with the broader concept of business ethics?**

Chris Lowney: For me, this question brings up a real conundrum, a personal conundrum, frankly. Maybe I could answer the question in a very indirect way in order to get us to my personal dilemma. One of the points I often raise when I'm talking with teams or organizations is a tool from the Jesuit tradition that I find very useful in all kinds of organizational and business contexts, namely the idea of freedom or indifference.

St. Ignatius has this idea that one of the ways we get into trouble is that, in some ways, we're internally unfree. We're hung up on our own ego or status or fears of failure or fears of trying. So we make up immoral choices that put our own interest ahead of clients or colleagues; or we make fearful choices that constrain our organization from heading into the bold, new directions they really should be going. So I make the point when I talk to organizations that we have to identify our own "unfreedoms" or "unhealthy attachments" that could hinder us from making choices guided only by one, overarching concern: what will best serve the mission.

I find that to be a very useful and relevant tool in all kinds of situations, because companies get into trouble all the time because people are so focused on their own status or getting ahead that they don't make choices that serve the better interest of the organization; they just worry about aggrandizing their own power, boosting their own bonus, and so on.

Now, to come around to the social justice conundrum: when I introduce this idea to managers or teams, they always intuitively get it and like it. After all, every manager knows the situation of gathering his/her team leaders together for a tough meeting because we have to cut the budget by 5%, and every manager wants to cut every other department but has good reasons why their own department should be spared. In other words, they are 'unfree,' they can't put aside their narrow departmental power in order to think about the overall good of the organization, the mission.

But here's the question: what about when we get to the level of the organization or business itself? In other words, when we are the board of directors or management team. By the logic of this Ignatian tool, should there be another horizon or a dimension to our discussion? When I worked at JP Morgan, we were trained to think in terms of what was good for JP Morgan, for increasing our shareholder value. And, to be sure, we need to make ourselves free to make the choices that are going to best serve the company or organization, but then does the company or organization have to be in service

of anything greater than itself? For me, as somebody who worked in a for-profit company professionally, that's a really tough question. We're never trained to think that way. It's a terribly challenging question, like, how much are we really adding to the common good? Do others add more value than we do? If so, should we be letting them use the capital we are using instead of merely perpetuating ourselves?

I guess somehow we think of social justice in a narrower way than the way I've just raised it, but to me, the idea of social justice also has something to do with this sense of ultimate perspective. In other words, whether what would a just world look like, what does each person do by virtue of just being on the planet.

Dr. Winford: **What are our requirements?**

Chris Lowney: Exactly, what are our requirements? As citizens of the world, do we owe it to ourselves to say, "Gee, are we contributing enough to the common good? If what we're doing is not to the common good, do we have to change something?"

To me, those are much tougher questions. They are hard questions for even non-profit organizations to ask, because we take for granted that we are doing good things in the world, and we are not trained to challenge our contribution. And they are *really* hard questions for for-profit businesses to ask, because we are often trained according to what the great economist Milton Friedman used to say, "the social responsibility of business is to make a profit." We tend not to think of it quite that starkly, but we do think that way a bit.

Narrowly framed business ethics questions to me are much easier to fit into my box as somebody who worked at an investment bank—when I say narrowly framed I mean things like, "is it okay to withhold relevant information from customers? Is the duty to operate ethically satisfied by simply obeying the law?" And so on. The narrower ethical questions are sometimes easier to resolve. We're obligated to do business ethically and we can deduce certain principles about how to do that, and that makes us responsible corporate citizens, and maybe we could even make a case that'll make us more successful in the long run.

Dr. Winford: **Research certainly supports that concept.**

Chris Lowney: Then the social justice dimension raises that discussion to a higher and more difficult level.

Dr. Winford: **You've written that the business world can learn a lot from Pope Francis. How do you think the Pontiff would respond to the debate resulting from the 2008 financial crisis regarding executive compensation of financial institutions, and given your experience in the duality of the roles that you've held as both a Jesuit and an investment banker, would you agree?**

Chris Lowney: You asked about compensation, but let me make a more general comment first about the Pope's "dialogue," quote-unquote, with the market economy, and then I'll come to the compensation question.

Speaking as a person of faith, first of all, more specifically as a Catholic, I think he is entirely in his rights to say to me, "How can you as a Christian,

Chris Lowney, justify the fact that you have what you have and there are people who aren't going to have enough to eat tonight?"

I think that's 100% legitimate, and I think it's also 100% legitimate for the Pope to challenge me by saying that it is in part my responsibility as a Christian to do something about this, insofar as I can.

I think that the Pope made a misstep, frankly, by not anticipating how the conversation could go astray. I feel like he let us all off the hook of personal responsibility by tying his commentary to commentary about the free market system. That allowed people the "easy out" of arguing, "Well, the Pope doesn't understand economics. The market system we have is much more effective than the communist system or socialist or any other system. He just doesn't understand the market system," so now I can go back to sleep and don't have to worry about poor or marginalized people.

I feel like that was a real tactical mistake because, to me, that's not really where the argument needs to begin. The argument needs to begin in, "What kind of world are we living in? Is this right? What are you going to do about it now?"

Dr. Winford: **Back to the social justice conversation?**

Chris Lowney: Exactly, exactly, and so "What are you *personally* doing about it *now*?" Then, maybe, as part of that discussion, we can eventually come as well to the question of: "What's the best way to structure a market system?" We can come to that question after we have all agreed on our personal responsibility for the good of our neighbor.

Now to come finally to the question you originally asked, about the level of pay of financial executives, I guess I also would have to confess to some conflicted feelings, personally, about that question. Like you, I worked in a place where our understanding about pay, and I agree with its logic, is people are paid according to what their "market" is. We want to pay you fairly in comparison with others doing your kind of work, both in our company and outside it.

Under that logic, I can look someone in the eye and explain to them why they are paid much less than a colleague. Maybe I can even show them objective data that show why one skill set and job is being compensated much more than their job. In that respect, the un-equal pay is "fair."

But here is where the personal discomfort enters, of course. In some ultimate sense, it does not quite seem fair: a teacher contributes more to the world than I ever did as a banker.

And, even by the logic of the market on its own terms, at the top of the house in a lot of these large companies, let's be frank, it's not really driven by the market as much as is claimed. In a pure market, if you could put somebody into that seat for a quarter as much money who could do just as good a job, you'd do that; but that's not going to happen, so it's not really a pure market. That is the first issue for me with the level of pay at the top of many of the big firms. It's hard not to resist the impression that things have gotten out of hand at the top, and it has all become too pig at the trough-like.

Also, (considering the 2008 financial crisis), I am a little outraged as a taxpayer that we helped your company to survive and you didn't feel the least way obligated to reciprocate by managing the size of bonuses down much more aggressively. That failure to do so was outrageous.

Dr. Winford: **You've written about Pope Francis and how his leadership style is an obvious influence from his Jesuit upbringing and training. What do you think that today's leaders need to do to motivate radical change? He's taken the world by storm with the things that he's done, but what do you think that the non-popes out there need to do to motivate radical change?**

Chris Lowney: Maybe indirectly this could tie to the compensation question you just asked because, why is this guy so incredibly popular? I think there's some reasons we could explain and deduce and so on, but at a certain point I don't know that we really understand what's going on as we try to diagnose his popularity.

Part of my hunch or wishful thinking is that part of his popularity is that he so obviously is not in it for himself. He didn't want this job. He would've managed his "career" quite differently if he had wanted to angle for the Papacy. So, as outsiders, we look at him and feel that here is somebody who isn't in it for himself, is not trying to aggrandize power or status or money, really is walking the talk: "if you lead, you serve other people and not yourself".

I feel that part of his appeal is precisely that...it seems so different from what we feel we see a lot of the time in business and politics, namely that we feel people are telling us one thing in order to get a vote or to have political power, but at the end of the day, they are in it for themselves. You know what I mean?---To have power, to be rich, to stay in control, whatever it might be. We're all incredibly cynical about political and business leaders, because we feel like many of these so-called leaders are fake. They're telling us one thing, but they're really in it for themselves.

Now, to come to your question, I guess I feel like one thing that secular leaders could learn from Francis is the ability and commitment to present themselves in that same compelling and convincing way, "I'm not in this for myself. I'm in this for us," or "I'm in this for the common good," or "I'm in this for the organization." I think that really generates a lot of loyalty and confidence and trust, the kind of things that you need in order to generate change. That's one thing I would say.

And the way I wanted to link this point to compensation was as follows: when people compensate themselves too incredibly well, we find it hard to believe that their paramount interest is the organization at large; we start to feel, rightly or wrongly, that their own compensation is their most important consideration, and so they are not very compelling leaders and it plays into the lack of confidence we feel to follow folks like that into battle.

I guess the other thing that comes to my mind when I think about Francis and leading radical change goes back to the idea of freedom. I think a lot of times we underestimate how difficult change and culture change is. I came to believe by the end of my time as an investment banker, that people really, really don't want to change no matter what they tell you. There's an incredible status quo or inertia hurdle to get over, and that includes the people who are supposed to lead change.

So, to bring the points about change together: First thing is, is this person really compellingly, convincingly in it for something bigger than themselves: that makes me want to follow them. And, the second thing is, is this person really willing to make the kinds of decisions and choices that would get us there? Namely, are they willing to take real prudent risk? Are they willing to put their own status on the line? Are they willing to give away power?

Dr. Winford: **To paraphrase your work, it's a combination of leading with love and living with one foot raised, and that's basically what he's done really well.**

Chris Lowney: That's a nicer way to say it. It's a more eloquent way of saying. Why didn't you just interrupt and say that?

Dr. Winford: **You provided great context on that. Speaking of leading with love, having utilized that approach in teaching ethics in a business school setting, as well as in my own leadership approach in a for-profit corporation, inevitably the question arises of how can you integrate the approach in a business environment of leading with love, which is generally shunned? As a paradigm, how would you respond to those who say that you cannot lead with love in a for-profit corporate environment?**

Chris Lowney: I'd say two or three things in terms of the business case. Here would be the first one which I use as an example a lot, that if you piece together some of the survey stuff about how people feel in their life in companies, only about half of people say that they're happy in their work in big organizations, big companies. Only about 40% of people say they trust their own senior manager. About half of the people say they worry frequently about losing their job. Surely people who are so chronically unhappy, mistrustful and fearful as those statistics indicate cannot possibly be contributing their best work.

As best as we understand it, the data show that fear is a very good motivator for a couple of weeks, but the power of fear really wears off in the long run and people who have options to do other things do them, and if they don't have the freedom to resign and go elsewhere, then they're demotivated and do the minimum that they can.

Therefore, the first way I would make the business case for a more loving approach to colleagues is: look, we have to make environments in which human beings feel like they can perform productively. If they're unhappy, they don't trust, they're afraid, then that's just not going to happen. That's one thing.

Now, the second way I would make the case for love-driven leadership is not drawing on the research but completely anecdotal. I've had the experience at least twice, among the occasions when I have spoken to an intact group of people who are all working in a department together.

I've given my little talk, including the spiel about love in the workplace, and then somebody will say, not necessarily to me but to the rest of his/her colleagues, not exactly in these words but in a way saying something like, "He's right. We could treat each other a lot better and we would get a lot more done, actually."

My observation about that was, which resonates with my own JP Morgan life, that the person would not have been willing to initiate that discussion absent my presence, because everybody's afraid to unilaterally disarm because you feel like, "I'm going to get eaten alive if I say this is really a very harsh environment and the environment is killing me." We're afraid we're going to look too weak and vulnerable if we say that, so nobody feels comfortable to put that on the table. But then I show up and raise it, and because I as the outsider was the one who raised it, it somehow gave these folks permission to then discuss it among themselves without feeling weak or

overly vulnerable. A lot of times we're suffering silently but we don't feel we can really say anything.

Dr. Winford: **They need to be empowered?**

Chris Lowney: Yes, exactly. Now, when we think about people who are in positions of authority in organizations---talk about showing leadership---the managers are the ones who get to set a tone and say, "This is how we're going to work in this group," or "This is what I see going on in the group now and this is what I think would be a better way."

You didn't tee it up exactly this way, but another question that everybody always asks is, how could you talk about love-driven leadership and justify firing people?

Thomas Aquinas, the medieval philosopher, uses a definition of love as, "to will, to wish, to want the good of another" which I found very helpful and useful in this context.

If we have that definition in mind, we could think, "how is it good for the group when we're all carrying some of your water because you can't do what you've been asked to do here; and how are we showing love to whatever kind of customer or client we're supposed to serve if you are incapable or unwilling to provide the service they desire?"

Finally, how ultimately is it loving for you? Especially if you're a junior in your career and we haven't been honest enough, we're unwilling to be honest enough to say, "You really don't seem to be able to do this. There must be something else you could flourish at better," or "You can do this, but you're going to have to raise your game in order to exercise your potential. We'll coach you and support you, but you have to perform to your potential."

Dr. Winford: **I always think of it as providing the opportunity to be successful somewhere else.**

Chris Lowney: Yeah. Here or somewhere else, yeah.

Dr. Winford: **You mentioned your own leadership experiences. What would you regard as the defining moment, your "A-ha!" leadership moment in your life?**

Chris Lowney: Three things maybe come to my mind. If I thought about it for an hour, I might think of different ones, but here are the three that come right away to my mind.

When I was in Japan, I promoted somebody out of order, not like the logical next person who's done the time that you promote, but somebody who was a surprising choice, more junior, had not had as much experience, and she did a terrific job. I did it because I had to do it that time, but then, it was so cool, it was so much fun. I tended to do that a lot after that and nobody I promoted ever let me down, and it was really interesting to see.

It made me realize that we all have more talent than we give ourselves credit for. Sometimes all it takes is for somebody to say, "I believe you can do this," and that is enough to help somebody raise their game dramatically, so that was a really interesting moment for me, an AHA moment.

A second thing that would come to my mind is, when you work in these big places and the pyramid is really broad for a long time but then it really starts to narrow, you get to the point where there's really only a handful of

jobs for you in the company to keep going up. I got passed over for a promotion in that way, once I had gotten to the point where the pyramid was pretty narrow.

Dr. Winford: **You were in the running.**

Chris Lowney: Yes, I wasn't necessarily the expected person, nor was it "due" me, but a job that could've been given to me was given to somebody else. And at that point, there were a lot of logical steps up. I could have left the company and had my "step up" that way, or I probably could have stayed at my current rung for many, many years: my job was very good and very satisfying. Or, I could have waited five years until the person who did get that step up instead of me retired or whatever.

But somehow none of those options were hugely appealing to me. Up to that point, I had certainly not been a career-animal, so to speak, but I was aware of career, absolutely, and I had always moved up quickly, and at that point my "swift ascent" was sort of ending. It was of course a little disappointing and it took some time getting used to, but I found it an amazingly freeing thing.

I didn't leave Morgan right away. I was there probably three or four years after that, but I felt like, I'm not worrying about this next job anymore. I can be the player who's always completely honest and is not worrying about how "will this play politically?" I don't have to worry about "building alliances" because I don't really need alliances. That was a great thing. That was an "A-ha!" moment. I'm not sure what the conclusion was—the content of my 'A ha,' but I do distinctly remember that it made me feel freer and I was more relaxed and actually a better performer.

Dr. Winford: **We sometimes are unaware of what we tie ourselves to and the baggage we carry?**

Chris Lowney: Maybe that was it. Thank you for enlightening me. That sounds good, actually.

Then I guess the last thing that came to my mind when you asked the question about "aha" moments: I had a deal with myself that I would leave Morgan at a certain time, and so, the time came that I had planned to leave, and one of the things I had wanted to do was write what would become "Heroic Leadership." The "A-ha!" aspect: I realized that I didn't precisely know what I thought about certain things until I had to write them down.

I didn't make things up, and they weren't alien to me, but there was something about being forced to articulate what you believe or what you stand for that was really interesting. People sometimes ask me, "How did you implement these four pillars in your time at Morgan?" and I tell them, honestly, "I didn't have those four pillars."

I hope, by force of habit and instinct and values, that I behaved consistently with those four pillars, and I hope at least some people who worked for me might read things I've written and say, "Oh, yeah, I recognize Chris Lowney in this—what he writes is the way he treated me," but I'm sure there are also people who'd say, "The guy was an ass. He was nothing like that."...I hope not, but let's put it this way: I don't hold myself up as the exemplar of every idea in the book!

One of the takeaways it gave me is the feeling that perhaps everybody ought to have to write their book and write it earlier than I got around to it.

Or if not a book, at least their paper for your class or whatever it is that makes people, forces people to articulate some of these key leadership principles that they believe in and want to commit to.

Dr. Winford: **You just mentioned the four pillars. The world is in chaos. We've seen significant changes in our now highly-connected world as new fears have emerged. How do the four pillars of heroic leadership apply and what reminders should they serve for today's leaders?**

Chris Lowney: I have to tell you, the thing that's been most helpful to me in that regard is not anything from the four pillars.

I was invited to go down to Quantico once, where the Marine elite teams are selected and trained. The selection regimen is tough, and at a certain point I asked the colonel, "Obviously you're trying to weed out who you think is resilient enough to survive in the elite officer training thing, but beyond that, what are the skills you're trying to give these guys by this crazy, nutty-looking torture that we see?"

He says, "You know the only thing I'm trying to do? I'm trying to make these guys comfortable with the reality of being uncomfortable." He meant that literally, but as soon as I heard it, I said this is the metaphor for the modern work world because I feel like that's what it really is like now.

We're being forced to make decisions and choices in very uncomfortable environments, we have to make too many choices, they come on us too quickly, we don't have enough information, the facts on the ground change, all that kind of stuff, and it's really a very uncomfortable operating environment.

I think in a way what he was trying to say is, "It is uncomfortable, and that's all right. None of us know all of the answers, none of us are well enough equipped, but I can't have you just being afraid about that or paralyzed, unable to make decisions. We just need you to somehow accept this is the world we are being forced to live in and rely on your training and skills and experience and keep operating."

Dr. Winford: **Right, and it invokes, again, living with one foot raised, just being able to jump into the moment and deal with what's been handed to you.**

Chris Lowney: I'd mention freedom again. I'd also go back to self-awareness, especially the aspect of self-awareness of, "I need to take a step back every day and understand what's going on here."

I have another quote I wish I had heard before I wrote *Heroic Leadership*, because I would've put it in there. I read this anecdote that St. Francis de Sales was once asked, "How much do you pray?" He replied, "I pray an hour a day, except when I'm too busy, then I pray *two* hours a day."

I found something very wise about that. The point is not one-hour and two-hour, but I think the point he was making is that it's really in the middle of chaos when we *most* need to have some kind of a habit of stepping back and saying, "What's going on here? What's going on inside me? What do I have to recalibrate?" but it's precisely in the chaos that we tend *not* to do it because we feel, "I'm too busy. I don't have time to do that."

That anecdote made me think back to my own Jesuit life, where you're supposed to have a couple of mental prayer breaks every day, what the Jesuits call their *examen*, a few minutes to reflect on the day so far. When I was a novice, in other words when I was a trainee, a beginner, I used to do this

unfailingly every day: but in a way, I really didn't need to. I was in a *novitiate*. There was no temptation, there was no action, there was nothing.

Then, a few years later, when I was incredibly busy, I just didn't have time to do it, but when I was incredibly busy was precisely the time that I really could have benefited each day from a few minutes of calm self-reflection.

Dr. Winford: **Again, having lived the dichotomy that you have in terms of the priesthood and Wall Street, how would you advise leaders to avoid getting into the unending spiral of work and results, work and results and how to live a balanced, fulfilled life?**

Chris Lowney: I guess, instead of saying something in the book, I could just only say my own story. I've read things that explain how, in young adulthood, people tend to be much more focused on establishing themselves, their career, getting ahead, all these kind of things.

Then, at some point in their 40s, if people are reflective, is when questions of meaning tend to percolate more, like, "Does this make sense as a path in my life?" and "What am I really doing here? Is it meaningful enough?" and so on.

To some extent, my own life journey followed that pattern a bit. And if I got one thing from my seminary life that helped me to avoid the work-work spiral you ask about, it is that at least I had some reflective practices or habits that would, as those meaning questions naturally started to percolate up in life, I had some tools to process them. And I would recommend to folks to cultivate some reflective habits, so that when these more profound questions arise, you don't just swat them away as something distracting.

How do we acquire these "life habits," that equip us later in life? Well, for example, reading things that are outside of technical, propeller-head technical tools of one's profession but things that make one think about life more broadly. Or to go away for a weekend, if one is a religious person, on a religious retreat. We just spoke about the practice of taking a few minutes every day to reflect: that would be pretty fundamental and essential in order to keep one's life in balance, I would say.

To build an arsenal of little habits or practices like that...helps ensure that we don't get too far astray of greater meaning and purpose, but also then, when the time of life comes that we feel a greater permission to really grapple with those questions in a deep way, we have tools and equipment to be able to deal with them.

Because I think it's natural and understandable that when you just start working and you have a kid, three kids who are young, and you just bought a new house, maybe that's not the moment where they really feel the freedom to say, "Gee, should I leave all this behind and volunteer in a nursery school?" but maybe 15 years later, the time is much more ripe for very profound versions of that "where should my life go now" question.

Dr. Winford: **You've laid the foundation.**

Chris Lowney: Then you have tools, yeah.

Dr. Winford: **Thank you for your time.**

**Editorial note:** *We would like to thank Mr. Lowney for graciously sitting down with us for this inspiring conversation. His unique experiences provide much insight into the importance of reflection and leadership to achieve more social justice. We are all called to be reflective leaders and make this world a better place. Mr. Lowney is providing us with a few tools to accomplish this important goal.*