



**Peter Han**

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March First

At the time of this interview, Peter Han worked as an Associate for Global Securities Practice, a strategy consulting firm. Prior to his current position, Peter was an Analyst for Public Finance Capital Markets at JP Morgan. Well-versed in both literature and music, he enjoys writing poetry and playing both the guitar and violin. He is an avid reader whose list of favorite books include; Invisible Man by Ralph Ellison, Crime and Punishment by

Fyodor Dostoyevsky, Dave Barry Slept Here by Dave Barry, and Mere Christianity by C.S.Lewis.

professional

### **What are top 3 principles for success in your industry?**

I think first thing is, you need to know yourself. And again, I don't mean to resort to these trite sayings, etcetera, etcetera, but know your strengths and weaknesses. Be honest with yourself. Be honest with yourself in terms of knowing, can you actually hack this? For example, if you know that a job is going to require you to get up at six A.M. every day and that you have trouble even getting to an 11 A.M. class, then be honest with yourself and say, "Maybe this is something where I won't be that good." I think a second thing, though, is when you key in on the things that you know that are good about yourself ... and again, be honest with yourself in that way ... if you're great at math, then say to yourself, "I am great at math." If you are great at communicating, say to yourself, "I am great at communicating." Be confident in the things that you know that you're good at and believe that other people see those good things in you. When you go into an interview, don't try to think that the person who is interviewing you is out to get you. Believe that the person wants to know who you are. So if you know going in what you're good at and what you're not good at, and going in confident that what you're good at can be communicated then to the person that is interviewing you, you go in with a completely different perspective. You don't see an interview as a third degree, prison cell type interrogation, but rather you see this as a chance to let people know how great of a person you are. I think that naturally relaxes you and that gives you confidence going in.

### **What makes a great leader?**

I think a good leader needs to be a person of integrity, first of all. You can have a great vision, you can be a smooth talker, but unless you really believe what you're trying to lead, then that comes out. Especially if you work in an environment where you're spending 12, 13, 14, 15, 16, sometimes even all night with the same person, you see what they're really made of. You see if they really believe in what they're doing. Or if ... like a lot of other people in New York City ... they're just giving a lot of lip service or they're only spouting that which you can find on their company website because they feel that's what they should do. I think a good leader should be someone of integrity. I think a great leader needs to be someone that realizes that there are certain things that are important in life, that are more important than other things. And that conveys that message to other people, whether it's in the way that they lead or whether it's in the way that they approach stressful problems, etcetera, etcetera. I'll give you a great example. A partner of mine, who I highly respect, is actually very much a ... I don't like to call him a workaholic ... but he knows how to crack the whip. And I think initially, especially since I've come from an investment banking background, I placed him in a box and said, "All right. This guy is just like such and such MD that I work with. I know whom he's like. I know that the company is everything, the client is everything, etcetera, etcetera." There was one night when I was actually feeling sick. And this was about nine P.M.. He's a partner, but he's still in the office. He told me if I was working in an investment bank, if I was working for J.P. Morgan, it wouldn't even be a question of should I stay or should I go back home. But this partner came to me and he sat me down and he said, "Peter, I want you to go home". Even though that would mean for him he would stay, probably, until 11 or 12. Because he would be doing the work I wouldn't be doing. And of course, me being the good soldier I said, "There's no way I'm going to do this. I am the junior guy on this team, I should step up, etcetera." He said, "Peter, there are certain things that are more important than getting the job done, like your health. Go home." I think a leader who can bring out those qualities is a

good leader. The third point I would say is someone who can inspire. You can have a vision, and you can be a man of integrity. You can still see what things are important, etcetera, but you need to be able to communicate that fire, that spark to the people around you. Communication definitely goes into that. What makes people walk through walls for other people? What makes people follow Napoleon into oblivion during the campaign in Russia, even though the army got decimated? They still stayed there. Well, it's the inspiration that they derived from their leader.

### **Who are your heroes and why?**

One would be Rich Mullins. He's actually a musician, a phenomenal musician, usually acclaimed as one of the greatest hammer dulcimer players ever produced in the world. He was also a Christian. And I would say like many famous musicians, he wrote songs that really pierced the heart of people. If you want to call him a prophet, like many charismatic prophets, his message was very simple, but very powerful. But I think what differentiated him from a lot of the other musicians and a lot of the other "prophets" that you might find is that he really lived a life that followed what he preached. I think he realized that you can say, "Love God". You can say, "Give away your possessions". You can say, "Live like you're going to live forever", but it's another thing to actually live that. And realizing that not only did he write songs that would speak to us when we failed, but he, himself, lived a life where you could just actually view him the way he was living his life. He set an example. The one song that carried me through many an investment banking night is "Sometimes By Step". You can get it off of his songs compilation or any one of his greatest hits compilations. There's this one line, "the commands that are the easiest to understand are often times the ones that are hardest to obey". We can distill our Christian faith into simple things and the one line from that song that really would carry me through the two and three A.M. nights is, "Oh, God, you are my God and I will ever praise You. And step-by-step you will lead me and I will follow you all of my days". Also check out, if you get a chance, [www. Richmullins.com](http://www.Richmullins.com). There is a memories section that lists where fans of Rich Mullins go in and list what Rich Mullins songs and what Rich Mullins has meant to them. He actually passed away a few years ago. And many a depressing night, I would just log onto that website read the memories and just be blessed by the way God used him to change the lives of people. Another hero would be Abraham Lincoln. Some people have questions about how was he, faith-wise, etcetera, etcetera, but the one thing that I would say is Abraham Lincoln truly believed that he was actually a Christian. He showed me that you can be excellent in what you do. You ask any historian and they will tell you that nine out of ten or maybe 15 out of 20 will tell you that he was the greatest President ever produced in the United States. But he was also a Christian and people forget that. So what I see from Abraham Lincoln is you can be the best at what you do and be acknowledged as such, from the world's perspective, but at the same time, you can have a life of faith that drives that success and that the two can co-exist.

### **How did you get involved in the career you are in?**

Well, whenever anyone asks me what I do, I usually like to answer a little bit tongue in cheek ... but not too much ... that I'm a peon. My other answer is that I'm a slave. But that said, I'm actually three years from school. I'm currently working for a firm called March First, which is formerly known as Mitchell Madison Group up until about the beginning of this year, as a strategy consultant in the global securities practice. Prior to that, I worked for JP Morgan Securities, in fixed income, structuring tax-exempt debt derivatives. Well, I'd actually left JP Morgan in August of '99. And I'd taken a few months off and decided to take a job with what was formerly known as Mitchell Madison Group. It's a strategy consulting firm that had been acquired by a web services firm called US Web CKS. A few months after I was employed in the fall of '99, they subsequently merged with a firm called Whitman Hart, which was a Chicago-based IT firm, to form what they were hoping were the preeminent Internet services firm. And so I ended up slightly by accident and partially by design because at some point I would have wanted to end up in the area anyway, in the Internet services group. Like most other Internet service companies, we were a high flying firm. Our stock was trading at \$80 a share. Business was rolling in, etcetera, etcetera and I was enjoying the work I was doing. It was challenging because I was able to combine some of my "old economy skills". I'm working the global securities practice, using my skills that I had garnered, working at JP Morgan, and applying those to new economy clients. For example, projects that I would work on would be new economy trading firms that

wanted to create online trading mechanisms and using the web as a means. But like every story that sounds too good to be true, our firm got caught up in the subsequent downfall that happened once the NASDAQ started crashing and everyone started to get jittery and our stock, as of today ... I guess December of 2000 ... is now trading at less than three percent of our high. I think last time I checked, we were \$1.50 and you know what? I don't even check our stock price anymore because sometimes it gets depressing. It's been challenging because you start asking questions when something that you thought you believed in isn't going right anymore. Also when some of the initial excitement that you had, working for a firm, that you believed in, starts wearing thin and you see your friends getting laid off, when you see the upper management being shaken, when you see that even the upper management themselves start questioning the line of business that they entered. I think it's been challenging in that aspect. For right now, I've decided to stick it through and see what happens. But come back to me in a few months.

### **What would you like to see in a mentor?**

I think he would be someone that, especially in New York City, would be willing to take the time to invest in my life. In New York City you schedule everything. You even schedule the 30 minutes for mentoring, even schedule this time of interviewing. But I think if you're truly going to invest in another person's life, you need to have the flexibility. Someone who is willing to give up that time. And you know what? Everyone's schedule in New York City is already full. So something has to go. I'd love to work with a mentor who would be willing to give up some of the other areas in their life to make time for myself because it makes you feel important. It makes you feel needed. And it makes you feel that you matter to that person. The second thing is, I would want a mentor who's probably a little bit farther down in the career track than I am, currently. And who has also shown and demonstrated in their lives over the last few years, that faith and success in the world can co-exist. And I'd love ... to that end ... for him to be my guide. I wouldn't want him to handhold me through my own road that God has laid out before me. I'd love for him to give me the advice and the wisdom that he or she has accumulated over the years to help me as I do walk down that road that God has laid before me. I think those are the two most important things. Clearly you want to get along with them, etcetera, but those would be the two main areas.

p e r s o n a l

### **How do you define success? How has your definition evolved?**

Right now, I guess it probably hasn't changed a lot in the last few years, the way I understand what I believe has been a little bit different. I'll clarify that. For me, honestly, it's being happy at what you do. It's really easy to cloud that definition because what the world defines as success is often defined by things you can measure, how much money you have, how many square feet are in your apartment, etcetera, etcetera. What I think every person needs to decide ... especially if you come right out of college ... is somewhere in your first or second year of employment, you have to ask the question, well, what really, really is important to me? For some people, honestly, earning a bigger paycheck is important and I don't think that's necessarily a bad thing. For some people it's spending more time with people and that's more important, whatever makes you happy. And again, whether it's money, time with family, whether it is time you can spend at church, time you can spend playing pick up basketball during the week ... you have to figure those things out. I would say your first or second year out of school and of course, just after that, but those things get defined early on. And again, be honest with yourself in terms of what is important to you, and adjust your life accordingly. Way too many people come out of college with a certain track in mind. I will be happy because the world says I need money. I need status. I need to have gone to an Ivy League school. I need to work for a bulge bracket investment bank, etcetera, etcetera. So for two years, they work really hard, either in an investment bank or a consulting firm or at a dot com and they don't start asking themselves, "Well, what's making me happy?" I think if a person does come out of school and within their couple years out of school, ask themselves those questions while they're working at their job, then honestly, success will come.

### **What are some reasons to seek the deeper issues and evaluate your life?**



I'd like to say something about both. For the non-believer, I would say there is much more to life than money, success, power, working for a firm who's name is recognized world wide, etcetera. If you're honest with yourself ... and this only happens in fleeting moments ... usually it happened to me at two A.M., right before I fell asleep after a 16 hour day ... you'll realize that there is more to this life. When those moments come, I would encourage you to not let those go and get caught up in the business of life again, in terms of meeting deadlines, etcetera, etcetera, but explore that, even though that might be scary to you. Explore it. Question yourself. Question the paradigm. Question your ideas of success, etcetera, because I think you'll find later on that the earlier you do it, the better. I see people who live their lives trying to ignore that question and it leads to divorce. I see that in some of my ... not just my peers ... but I see that in some of my superiors, whether they are directors, VPs, etcetera, etcetera. Ask yourself those questions earlier. You will be much better off for it. For believers who are in the work place, the one thing I would say is, live like you're going to live forever. Remember that really when 99.999 percent of what you do will have no impact on your standing in heaven and you might think that might make you less responsible in your job, but in actuality, what I found is it will give you a better perspective on your job. It will allow you to relax more, it will allow you to do your job better because your entire happiness, your entire sense of self-worth is not tied up in how does your partner respond to the work that you've done or how does your VP respond to the model that you've built. You will be much happier for it.

s p i r i t u a l

### **Can you follow Christ and still have a successful career, family and such?**

Absolutely. Absolutely. I'm not saying that it's an easy thing to do, but I think the mistake that people make is that they automatically assume that there are certain jobs where a Christian should not go into, whatsoever. Whether it's becoming a corporate lawyer or becoming an investment banker. But, you know what? To tell you the truth, it really doesn't matter. This might sound like a very proper maxim, right? But it really doesn't matter what road you're walking on. It matters how you're walking on it. I think some roads are rougher than others. Definitely if you're working in investment banking or in consulting, as I am working right now, you're working your 60, 70, 80, sometimes 100 hours a week, it is difficult to maintain that balance. But that doesn't mean it's impossible and it doesn't mean that people shouldn't try.

### **How does your faith help you in your professional life?**

The first one is live like you're going to live forever. And don't just believe that in your head, but really live that in your heart, as well. And it's definitely much easier said than done, because on the one hand you can say, "Yeah, I am going to heaven and so I shouldn't worry". But at the same time, when you're in New York City and where everything is about instant gratification and the extremes ... more money, more prestige, more power, etcetera, etcetera ... you naturally, even as a Christian ... get caught up in the "things of the world". I think for myself and for my faith, the shake up that happened to my firm was really good and really showed me that even though I was giving a lot of lip service to saying, "Yes, I am living like I'm going to live forever. I'm not going to worry about where the future goes", etcetera, etcetera. In fact, I was getting caught up in the here and now, and in what I was doing, how much money I was making, how stable is my job going to be, etcetera, etcetera. It was painful, the last few months, but I must say that God was really good because He did show me that I was worrying about things I probably shouldn't have worried about. But two, He was also faithful in having me see that I really did need to spend more time living what I was preaching.

### **Why do you believe in God?**

Because something in my soul has been crying out for ... ever since before I became a Christian ... for a feeling of transcendence or eternity. And quite frankly, the only time I ever felt alive is when I suddenly realized that yes, there is a God and that I matter to Him.