

# The GOOD INVESTOR

HOW YOUR WORK CAN  
CONFRONT INJUSTICE, LOVE YOUR NEIGHBOR,  
AND BRING HEALING TO THE WORLD

Forefront

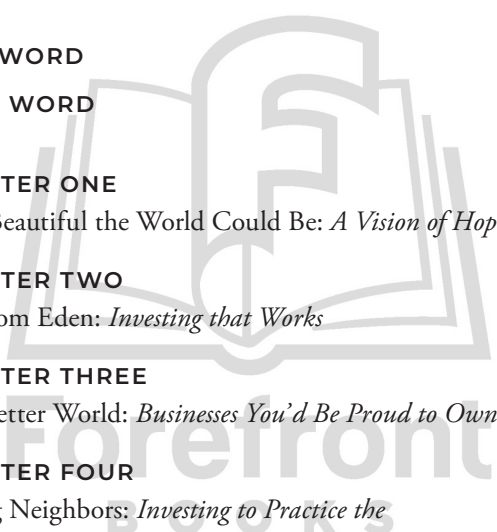
BOOKS

ROBIN JOHN



Forefront  
BOOKS

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**Forefront**  
**B O O K S**

# FOREWORD

I've been in the financial services industry since graduating from Indiana University with my MBA in 1967. I've worked with large firms, started my own small firm (Blue Trust), and eventually felt a strong calling to use my education and experience to assist Christians in planning and managing their finances in a manner that aligns with their spiritual aspirations and maximizes their generosity. Along with many others who worked in the company I founded, we developed a comprehensive process in Christian financial planning that integrates professional advice with biblical principles, enabling decision-making to become a way that God works in our lives and benefits the Kingdom. As I and others who share this mission began integrating biblical wisdom into professional financial advice, we quickly realized how God's Word applies universally to every financial situation, regardless of time, place, or circumstance.

Over the decades, my life's work has centered on two fundamental truths. First: God owns everything. Second:

God has invited us to be the stewards of what He owns, entrusting us with resources to use in ways that reflect His beauty or glory. These convictions have guided me as I've attempted to encourage all of us to examine our beliefs about our relationship with God. Do we really believe God owns it all—and are we willing to genuinely trust God and live as if this is true? If the answer is *yes*, we will become radically generous with all that we have, including our money.

Our generosity (or lack thereof) reveals what we really believe, and generosity is foundational to being good stewards. These principles explain why I've spent so much energy helping clients integrate biblical values into their financial planning and grow in their generosity. It's why I founded Kingdom Advisors, a network of over 3,500 financial advisors helping clients be generous stewards of God's resources. And it's why I co-founded National Christian Foundation which has mobilized more than \$18 billion for 90,000 churches, ministries, and charities.

Along the way, however, we have faced a significant challenge in determining how to help people with their actual investing, helping clients invest in a way that honors our Lord and His Kingdom. The investment industry is primarily focused on maximizing returns and minimizing risk, but it fails to address crucial aspects of maximizing Kingdom impact and bringing glory to our Lord and Savior. While we've been able to help thousands of people

have Kingdom impact through practicing generosity, it's been harder to help people have Kingdom impact with their investments themselves (how they earn the wealth they give away). Stewardship is about every aspect of life (God owns it all), which absolutely includes generosity but also includes the *way* we invest. There's been a gap in the connection between these two aspects of stewardship, and *The Good Investor* bridges that gap. This book provides the capstone of everything I always believed but didn't think was possible.

I firmly believe that if you don't ask the right question, you can't receive the right answer. Robin's book poses and answers the pivotal question: Can I make a values-based investment that maximizes the values I uphold? Specifically, can we make investments that glorify God and yield results that reflect sound thinking and wise decision-making? To my knowledge, this may be the first book providing a workable framework for thinking biblically about our investments and then helping us practice wisdom as we make specific investment choices. *The Good Investor* offers a scaffold for asking the right questions, and in doing so, helps us assess whether we can incorporate our values into our investments. All investors should be thinking this way.

The most effective self-help books simplify intricate challenges and questions. This book simplifies and presents a thought process and decision-making approach that

will transform your perspective and how you manage your investments. Robin is a passionate executive in the investment industry with strong character and a commitment to honoring God. *The Good Investor* is thoughtful, credible, compelling, highly professional, relevant, and humble—and I recommend it for anyone who wants to honor God and have a Kingdom impact with how they steward the financial resources entrusted to them by a gracious God.

God has raised individuals like Robin in the investment industry who are passionate about their faith. Robin and his team intentionally integrate faith and purpose into their processes and decision-making, and you'll discover this in these pages. This book is not prescriptive, but more importantly, transformational. Everyone should read this book.

Ron Blue

*Founder of Kingdom Advisors, Co-Founder of National Christian Foundation, and author of God Owns It All, Mastering Your Money, and numerous other books*

## FIRST WORD

This is a book about joy, specifically the joy that comes from making the world good. This is also a book about investing. Maybe it seems odd to see *joy* and *investing* next to one another. Investing easily evokes images of greedy tycoons pillaging resources and communities for their own selfish interests. Hollywood (consider *Wall Street*, *Boiler Room*, *The Wolf of Wall Street*, just for starters) regularly portrays investors choosing to hurt others as they advance themselves, and Hollywood certainly has lots of material to work with. Even at its best, we often imagine investing as only concerned with a narrow sphere: our individual need to manage security for our family and our future.

But what if investing holds a far more potent capacity: the potential for creative, generative good? What if investing can help us address our own genuine financial needs while at the same time confronting injustice, loving our neighbors, and healing some of the world's crushing pain? What

if investing has a higher calling: to serve the common good and to be an engine of blessing? To be a path to joy?

I hope that in the pages to follow, you'll discover more about how your faith, values, and passions can be expressed through your investments and make significant impact. I know I've found new energy and inspiration as I've discovered how these pieces of our everyday life (whether we recognize it or not) carry the potential to do immense good. I hope you will find your own thread of joy in all this like I have. As Alfred, Lord Tennyson wrote, "Come, my friends, 'tis not too late to seek a newer world."<sup>2</sup>

Your life and your financial decisions *can* make a significant impact. We are not talking about abstract ethical ideas but realities grounded in the concrete experiences I have had in my life on two sides of the world: from a childhood in a small village in India to leading a US investment firm that manages billions of dollars in assets.

I have seen beauty and sorrow in my life, and I have been offered overwhelming grace and mercy, which has stirred the ache in my heart for a better world. I hope that as you hear how this longing grew in me that you'll find it growing in you, too, and that it will shape the way you approach your work and your money as it did for me.

# How Beautiful the World Could Be

# 1

## *A Vision of Hope*

*One evening, when we were already resting on the floor of our hut, dead tired, soup bowls in hand, a fellow prisoner rushed in and asked us to run out to the assembly grounds and see the wonderful sunset. Standing outside we saw sinister clouds glowing in the west and the whole sky alive with clouds of ever-changing shapes and colors, from steel blue to blood red. The desolate grey mud huts provided a sharp contrast, while the puddles on the muddy ground reflected the glowing sky. Then, after minutes of moving silence, one prisoner said to another, “How beautiful the world could be.”*

Viktor E. Frankl<sup>3</sup>

Growing up in the tiny village of Kangazha—tucked into the south Indian state of Kerala—my younger brother Sony and I had seen a plane only once. I had stared into the sky, mouth agape as the jet shrank smaller and smaller, an ant swallowed by clouds of white. I couldn’t imagine what kind

of people would be riding in such a thing or where these people could possibly be going.

Now, twenty years later, I boarded one of those flying ants to return to India courtesy of my employer Mellon Bank.<sup>4</sup> I had landed a back-office temp job with Mellon when I was in college at Tufts, working with income collections. The temp position turned permanent, and eventually the bank asked me to move back to India to help set up their operations in Pune. So, twenty-four years old and very green, I was en route to Mumbai to do important work. Exhilarating.

I stepped onto the KLM 747 from the jetway at Logan Airport, and the stewardess in cerulean blue glanced at my boarding pass, smiled, and gestured for me to turn left. The few times I'd flown, I'd always followed the long queue right. Wide-eyed, I rolled my carry-on through the veil into first class. Each seat held small gifts tucked into a stylish bag, and Dutch chefs prepared gourmet food (apple tartelettes, asparagus, salmon with couscous, and tiny chocolates) served on delft blue plates. The big shocker was how every seat laid out into a bed with a cozy blanket and fluffy pillow. I had no idea people stretched out and slept like babies while hurtling across the globe at 35,000 feet.

When I stepped out of the Mumbai International Airport, I was hit by a wave of scorching heat—thick and

humid—and the sound of roaring engines and honking cars that resonated with complete madness. A crowd of people moved and pressed together, chaotic, like the swirling movement of thousands of birds in the sky.

A putrid wave, like sweat and decay accented by jasmine, assaulted me. Reflexively, I covered my nose with my hand. Alongside the runways, a slum of makeshift dwellings of thousands of workers and families overran the vacant acres—castoff bricks, scraps of aluminum and blue tarp all stitched together with rope, discarded lumber, and duct tape. There was no plumbing and no disposal system for trash. The residents *depended* on the rancid refuse.

Nobel Prize winner Katherine Boo described the harsh reality:

Every morning, thousands of waste-pickers fanned out across the airport area in search of vendible excess—a few pounds of the eight thousand tons of garbage that Mumbai was extruding daily. These scavengers darted after crumpled cigarette packs tossed from cars with tinted windows. They dredged sewers and raided dumpsters for empty bottles of water and beer. Each evening, they returned down the slum road with gunny sacks of garbage on their backs, like a procession of broken-toothed, profit-minded Santas.<sup>5</sup>

So, yes, imagine the smell. I was sobered by the sight as I stepped into the chauffeured black SUV, driving right past them. Though my family had left when I was eight, India remained my motherland. But Kerala—verdant and green, spacious with blue skies, a place where you could breathe deep—was nothing like this. Kerala is so beautiful that many Indians refer to it as “God’s own country.” People didn’t have much, but you didn’t need much there either.

I spent my first night at the Grand Hyatt, a five-star hotel with marble floors, water fountains, and tall, lighted pillars. My palatial room had a king size bed with 400-thread-count Egyptian cotton sheets and windows overlooking the clear aqua pool in the courtyard encircled by palm trees. Paradise.

And my goodness, the food. As a kid, after we moved from India to Boston, our family rarely ate out, visiting the Indian buffet only on special occasions and getting Whoppers at Burger King only when we had buy-one-get-one-free coupons. After college, I’d gather with a few friends, purchase a loaf of bread and rotisserie chicken from the grocery store, and share dinner in the parking lot. But here I was at a table with candles and white linens and servers wearing black-tie attire eagerly attending to my every whim. I stared at the menu. *How in the world does anyone afford to eat here?* But I had the company credit card, so I ordered a plate overflowing with jumbo prawns and green mint biryani. I’d eaten biryani my whole life, but *mint* biryani—a revelation.

Inside the hotel, everything was pristine, bliss. Most everyone looked like models for commercials or magazine covers, enjoying dazzling food and ordering drinks poolside.

Outside the hotel, most of the people looked disheveled and worn, worked over, as though they were carrying a century's sorrows. I saw blind children begging (many of them purposefully blinded by their keepers so they'd be more profitable) and a man with bloody knees, dragging himself across gravel and concrete.

Inside was heaven; outside was hell.

I had no idea how to process this reality—those slums we'd driven past as I rode in plush comfort protected from the stench and heat to the wonders I'd experienced aboard that flying resort on the way to the chilled high-rise of ease and joy. In one hour, I encountered two poles: the astounding beauty humans create *and* the squalor humans often suffer.

It wasn't the disparity that was most perplexing but the fact that no one on the inside seemed to even pause to consider the outside. There was one universe this side of the glass doors and an entirely separate universe on the other.

## AMAL AND KAMAL

The next morning, my driver drove me three hours to Pune, a city of nearly four million. Security waved us into a gated community where a brick driveway led to

a gorgeous crisp white two-story home with a covered porch and a clay-red tiled roof. Amal, the housekeeper, and Kamal, the cook, greeted me at the door with toothy grins and grabbed my bags.

“Welcome, sir, welcome.” They flashed big smiles, bowed, and ushered me inside with a barrage of politeness. “Sir, welcome, sir. Sir, would you like a drink? Sir, what can we get you?” I asked them to please call me Robin, but they just smiled and kept piling on the sirs.

Amal and Kamal were from a village forty-five minutes away, working in Pune so they could send money home. Though they were only in their twenties (like me), they ran the house like seasoned butlers. Amal made my bed and ironed my clothes. Every morning, Kamal would ask, “Sir, what would you like for breakfast?” Again, at dinner: “Sir, what would you like to eat?” Always followed by, “What can I get you, sir?” And “Sir, eat more, sir.” I tried to keep it simple and healthy: roti, chicken tandoori, dahl, and any vegetable they wanted to make. But I couldn’t resist Kamal’s gulab jamun, a confectionary of soft dough soaked in sweet syrup.

The house had five bedrooms, each with a king bed, lush sheets, a private bathroom with a tub and tiled shower, and individual Hitachi air-conditioners dialed into each guest’s preferred temperature. Usually though, most of those rooms were empty. Another Mellon employee, Justin, came for short periods, but most weeks it was just me, Amal,

and Kamal. The guest areas and the communal living room all enjoyed cool air—but not the spaces intended only for house staff. My refrigerated bedroom always beckoned, but I enjoyed my housemates and often joined them in the steaming kitchen to talk. When Kamal cooked, the oven glowed and radiated like a small sun. I offered to chop vegetables or set the table, but they always met my offers with waves of the hand and protest.

“Sir, no, sir.”

One evening, as we chatted in our sauna doubling as a kitchen, I glanced into the adjacent pantry and for the first time noticed a small mat made of Korai grass.

“Is this where you sleep?”

“Yes,” they answered.

I opened the door wider and peered inside. Shelves of canned food and stacks of white dishes and bags of rice. And two thin grass mats—no pillow, no blanket, no air-flow. Just cramped quarters and heat.

“This is terrible,” I exclaimed, my intensity jolting them. “You can’t live like this. You need to stay in one of the bedrooms.”

“No, sir,” they answered. “No, sir.” Their bodies tensed; panic flooded their eyes.

This was ludicrous. We had a house full of vacant rooms—and two men crammed into a furnace of a pantry without even rudimentary bedding.

Disturbed, I would have asked Justin what to do, as he had been with the company much longer than me. However, Justin had already made it clear that Amal and Kamal were nuisances. One evening, Justin and I were in the living room when the front door opened, and Kamal walked in. Justin watched Kamal with narrowed eyes and clenched jaw, like a teacher annoyed at having to tell his pupil yet *again* that  $2+2=4$ .

“Servants,” Justin said, “should not use the front door.” Then he walked out.

Kamal’s shoulders slumped. He stood staring a hole into the floor.

My brain went foggy. I couldn’t pull out any words. *What just happened?*

After a few agonizing moments, Kamal looked up, his eyes moist and heavy. He seemed smaller, as if his soul had drained of air and light.

“Sir,” he said quietly, “I am a human being too.”

Justin’s words pierced me. I didn’t feel different from Kamal or Amal. I looked like them and had an accent like them. If only a few things had gone differently for me, I, too, could have been sleeping on a mat in the pantry and being told to enter through the back.

When I saw the conditions Kamal and Amal lived in, I knew I’d get no help from Justin. Instead, angry and reeling, I emailed HR back in Boston. “This is inhumane,” I wrote.

“This is wrong and has to change.” A flurry of communication led nowhere. They said the guesthouse was outsourced, and the staff were not their employees, which was true. They said they had no control over the situation, which wasn’t exactly true. A heavyweight operation, my company wielded serious clout. If they decided to raise the issue with their vendor and insisted on better conditions, things would have changed. Fast. But my company didn’t see intervention as an option. They weren’t malicious or evil. They simply operated on one side of those glass doors. And unfortunately, Amal and Kamal happened to exist on the other side. Different universes. Nothing could be done. That’s just the way business works, just the way the world works.

But does it have to? That year in India, and especially my months living with Amal and Kamal, raised unexpected questions that needled me, pushing and prodding. What is the purpose of work and business? And do my faith and values have anything to say to that purpose? Is it simply to maximize profits even at the expense of people like Amal and Kamal?

On one hand, I saw how business could harness society’s massive ingenuity to lift people out of poverty. I had young college graduates on my team still living in the slums who were feeling immense hope for their family’s future because of their new career at Mellon. On the other hand, I saw how businesses were mistreating the poor all around

me from children to the very elderly. I wondered how we could use business as a more powerful engine of blessing to make our world more just and whole.

Is it possible for a company and its investors to make a good profit *and* make a good world?

For me as a Christian, an immensely important query emerged over the next few years as I continued to work out the implications of these experiences: How can my life embrace what Mary Clark Moschella describes as “the imagination and courage to see the world, not as it is—full of injustice—but as it could be, transformed”?<sup>6</sup>

These are the questions I want to ponder with you, questions that emerge from my own story. What I’m really hoping for, though, is that as you hear a little bit about how I came to see the possibilities of using investments to make the world better that it will spark new energy and imagination in your own story, work, and places of influence.

I have regrets about my experience in Pune. Though internally I identified with Kamal and Amal, I did have power there, only I didn’t use my power well. I wish I’d done more.

I write as a Christian, but my hope is that most of us, regardless of worldview, would agree that a just world, overflowing with mercy and humility, would be a very, very good world.

## THE IMPACT OF OUR LIFE AND WORK

My engine runs on hope—a realistic hope, but full-brimmed nonetheless. In my work as the cofounder of an investment firm, I've seen immense creativity, innovation, sacrifice, and resourcefulness. I've experienced how businesses—and the leaders who with sweat, grit, and savvy build those businesses—ignite extraordinary momentum that has the power to lift people out of poverty, cure diseases, and confront alarming crises such as famine, drought, and ecological disaster. I have friends who, only a decade ago, would have buried their child if it hadn't been for a biotechnology company's astounding tenacity.

However, uncoupled from a vision for the common good and a profound love of neighbor, powers intended to heal and renew can instead pillage and destroy. My experience in Pune offers merely one personal anecdote, hinting at systemic ills. How many drug companies have gouged prices or juiced their research or profited from customers getting hooked on their “medicine”? How many financial institutions have pushed mortgages and pumped speculative schemes that lined their pockets while leaving retirees and young families in the lurch? How many corporations have touted their commitment to integrity only to be caught cooking the figures and covering up transgressions?

Villains like Enron, Theranos, or Bernie Madoff are easily burned in effigy. We all know the harm they've done, and none of them get invited to the neighborhood BBQ. What's far more complicated is how often noble potential lies fallow not because of malevolent intent but simply because we're unaware.

Many of us assume we're too insignificant or have too few resources or possess too little knowledge to have any impact on these global forces. We hear the news of corporate malfeasance or international sex trafficking or an industry's racial bias, and we believe we are irrelevant, helpless. We're trapped on one side of the door with no recourse, no way to help.

Yet none of us are helpless. I believe that small, seemingly insignificant people making small, everyday decisions have massive ripple effects far beyond anything we see.

Ammachi, my grandmother (*Ammachi* is the word for *grandmother* in Malayalam, my family's native language.), was tiny, only 4' 6" tall. She married my grandfather (Appacha) when she was young, and they had eight children. She spoke few words, but I still hear the echoes of her life and her love. Her early years were grit-and-bone survival. Often, Ammachi would brush away food, insisting she wasn't hungry and making sure everyone else's plate had a spoonful of rice or beans. Due to malnutrition, her legs shriveled and bowed, squeezing another inch or two from her frail frame.

But her love—what rich and strong love. Even now, when I return to the village, neighbors talk about my Ammachi. They stop to tell me how she always took care of others, always checked on those who were struggling, and always made sure everyone had the essentials. On a recent visit, neighbors insisted I come and sit on their porch. They were ailing and bent over, but they smiled wide and told me old tales about my family and especially my grandmother, stories like the ones I've heard many times. How she somehow scraped together a few rupees for a neighbor when they had no way to pay a bill. How she dropped off vegetables when a family's cupboard was bare. How she would appear on the doorstep when there was grief or sorrow and just sit in silence. Ammachi was a cord, holding the community together.

My grandmother would never have imagined her life as having any great impact, but the stories tell a different truth. Ammachi had so little, but somehow her little multiplied like loaves and fishes. Grace emanated from her. When you were with Ammachi, you felt less alone, less afraid.

Ammachi taught me, with her steadiness and her sacrificial love, that caring for others is our responsibility. This is true even when our resources are meager and even though the need is mammoth. Our job, Ammachi taught me, is to be faithful to do our part; the results are out of our hands. If we're thrust upon a vast desert with only a thimble of

water, then that one thimble will have to do. Ammachi, with her little thimble of life, taught me this.

In my parents' dining room in Boston, a family portrait hangs on the wall. All of us are there dressed up and trying to hold natural smiles as the photographer cajoles us to say "cheese." I'm always drawn to Ammachi's face. I see her watching over me. I see in her wrinkled face and slouched body a lifetime of giving and generosity. I see in that one kind gaze a long, faithful story of profound love and selfless concern for others.

Recently, a cousin gave me my grandfather's Bible. Appacha was a pastor with far-reaching influence. He was responsible for helping trailblaze a wing of the Pentecostal church within a region of Kerala and mobilizing ministries to serve the poor. Appacha's Bible has scribbles throughout the margins, verses underlined, and numerous cross-references. I'm immensely grateful to have it. However, my mom once said, "You should have asked for your grandmother's Bible instead of your grandfather's."

"Why?" I asked.

"Appacha's Bible is filled with notes," Mom answered. "Ammachi's is filled with tears."

From those tears grew a powerful legacy. Ammachi gave what she had. And both her love and her actions changed her little portion of the world.

Often, changing the big world starts with small and ordinary steps toward change. Whenever I see her warm face in that picture, whenever I see and hear Ammachi in my mind and heart, I know I'm now responsible to follow her example.

So, what if it isn't true that we're powerless? What if it isn't true that our little choices have no impact on the world around us? Our everyday decisions can make the world more what we long for it to be, more what *God* longs for it to be. And something most of us do already (investing) can participate in the world's healing. The allocation of capital is a powerful tool; when used thoughtfully, and in connection with its true purpose, investing can create immense value and solve some of the world's deepest needs. Or, when disconnected from its true purpose, it can extract value and cause extensive damage.

One unique reality about my form of work is that most of us, at some level, engage in it. *The Washington Post* reports that 61 percent of Americans participate in the stock market in some way.<sup>7</sup> Only a handful of us might be a carpenter or teacher or attorney or a stay-at-home parent, but most of us are in one way or another investors. We might have a retirement account we rarely remember or an inheritance to figure out or a large, sophisticated portfolio, but whichever,

we are investors. Our money is doing work in the world. The question is whether our money is doing work that harms or work that helps. My hope as you read my story is that you will find inspiration to imagine how your investments can do good, how your investments can help and heal.

The possibilities for doing good, bringing power to bear on behalf of those most in need of relief, gives me hope. We're *not* helpless. Our investments, our lives and work, our resolve to challenge the status quo—these are seeds of beauty.

Imagine how beautiful the world could be.

### **Investing Our Lives for the World's Joy**

Ponder your work, your investing, and your daily lifestyle choices. Are there any small (or large) ways you may be passively allowing exploitation? Are there any ways you are ignoring harm done to others or any places where you've been discouraged to act because you assumed you couldn't make a difference?

## *Investing that Works*

*May the virtue of our daily work  
Hallow our nightly prayers.*

Celtic Daily Prayers<sup>8</sup>

On my eighth birthday, my family packed up everything we could cram into our suitcases and flew out of the Cochin International Airport for what seemed like a million miles to New York. My uncle C. M. Titus, one of the pastors at Boston's Tremont Baptist Temple (a church with a history tied to the Underground Railroad and the abolitionists), picked us up at JFK Airport in the church van. Those first hours on the drive to Boston are a blur, but I remember sitting in the van's back row, staring wide-eyed at the skyscrapers and the infinite paved roads and noticing how everything, even the rushing traffic, seemed orderly. What strange, remarkable planet was this?

My uncle pulled into a Roy Rogers, eager to introduce us to the wonders of the American cheeseburger. I unwrapped the greasy paper and bit into odd meat and gummy bread, oozing with some unidentifiable sauce. I choked and swallowed, re-wrapped the burger, and stuffed it underneath my seat.

Over the decade that followed, I worked hard to assimilate into my new country and culture. The early years were difficult because I was still learning English, but I loved school and thrived in high school. I attended Tufts University, and after graduating, found my first big corporate job at Mellon, as I mentioned in the last chapter. I was so unnerved by how the business world worked that I resigned. I landed another finance job, but a perplexing round of office politics led to my manager firing me within just a few months. At twenty-six years old, I was unemployed, living in my parents' basement.

Humiliated, I maintained my familiar routine so that my parents wouldn't suspect anything was wrong. I left the house in slacks and a dress shirt at 8:00 sharp each morning. I drove less than a mile to Tufts Library where I sat among the stacks, using the public computers and *The Boston Globe* to search for jobs. At 6:00, I drove home.

During these months playing work, I faced an existential crisis. What was I doing with my life? I yearned to participate in something meaningful, for my life to be caught

up in the big story of God's love for the world. Instead, I was spinning my wheels, overdressed in the public library forty hours a week. I wanted my whole life to have meaning. I wanted my work itself to have purpose. Late every night, I sat in prayer on the concrete basement floor by the washer and dryer and found encouragement from the words of Psalm 1:

Blessed is the one who does not walk in step with the wicked or stand in the way that sinners take or sit in the company of mockers, but whose delight is in the law of the LORD, and who meditates on his law day and night. That person is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither—whatever they do prospers. (NIV)

The words of this psalm gave me comfort that by delighting in the Lord and meditating on His Word, He would direct and sustain me. I can be blessed and prosperous even without walking in step with the wicked, and even by pursuing a life that fully delights in the law of God. I wasn't necessarily expecting some sort of financial prosperity, but I believed and trusted that whatever prosperity God promises in His Word is good for me.

Early on, I was misguided in how to pursue this vision. For years—before I graduated from Tufts and then again before I took the bank job—I would pray for a call

from God to go into the ministry. I was entrenched in a false idea, rampant in some areas of Christian culture (especially at that time), that overt Christian activities such as being a pastor or missionary provided the only real opportunities for truly meaningful spiritual work. So, I prayed and pleaded for that mystical call. Now as I found myself without a job and again wondering if I should have gone into ministry, I cried out to God. Sitting alone in my parents' basement beside those rusty appliances, my grasping prayer for a purpose fed off the presumption that to participate in God's work in the world, I needed to receive "the call" to "genuine ministry." Other vocations were fine, even respectable (especially as they provided the means to give money away to those doing the truly valuable work), but undeniably second tier. In my church setting, even the phrase "the man of God" was reserved for those in pastoral vocation.

Most Christians are not in formal Christian ministry, but like many, I had the distorted idea that anything else would not be in direct connection with service to God. I longed to be first tier in serving God's purposes. So, I started part-time seminary classes, hoping that somehow that environment would trigger the divine hand. I kept pleading. But all I heard was silence. *Well, I thought, dejected and confused, I don't have a calling, so I guess I'll just make money and support those who do.*

## A WORKING GOD

As I meditated on the Bible's creation story, my own understanding of the word *work* was transformed. I began to see that all work is intended to reflect God.

Genesis opens the story of the world by showing us God at work. Like a potter at the wheel or a carpenter laying frame, God is engrossed in His labor. He is engaged in every imaginable kind of work. The Original Architect unveils the first flashes of His design, pulling back creation's dark curtain to reveal the flickering marvel: light. And then with a sigh of contentment, God offers one word: "Good."

The Cosmic Engineer gathers molecules and particles from the vast reaches, creating huge mountains of earth and filling deep valleys with flowing, life-giving water. Again, with great delight, God says, "Good."

The Great Farmer turns the rich, black soil into a bounty of goodness: ruby red raspberries, plump pears, sweet corn, and butternut squash.

"Good," God says.

Then, in a burst of creativity, God rolls up His sleeves and fashions wonders. Sun, moon, and stars shimmer and burn. Billions of creatures, giant blue whales and tiny hummingbirds, spill into the seas and over the land. We stand in awe now at the diverse spectacle traced back to those original creative acts: water buffaloes and Arabian

leopards, scarlet kingsnakes and glass frogs, macaroni penguins and flying squirrels. My son Christian and I enjoy looking at pictures of funny-looking creatures like the naked mole rat and the blobfish. We don't understand why God created some of these creatures, but after making each one, with pure delight, He gives that same refrain: "Good. Good. Good."

Finally, as if summoning the deepest resources of energy and imagination, the true Worker-Artist created other worker-artists who would be like Him and who would carry His very life and image in their own bodies. God's voice spoke words that still resound with force and wonder:

Then God said, "Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground." So God created mankind in his own image, in the image of God he created them; male and female he created them. (Genesis 1:26–27 NIV)

In this climactic creative act, God breathed life into humans, humans who would carry on God's *work*. This is essential: Woman and man were from the beginning created to work alongside God. Co-creators. This time, with unbri-dled joy and satisfaction, God adds a word: "Very good."

But there's an even more stunning wrinkle in the Genesis story: God got His work started—but then God handed the work off to us. God made *His* work *our* work. In fact, God created us in His image and in His nature *so that* He can trust us with His work and so that we can reflect God in our work. God was the first Gardener, but then God made *all* of us gardeners. Immediately after His pinnacle act of bringing humans into the world, God passed Adam and Eve a job description: “Prosper! Reproduce! Fill Earth! Take charge! Be responsible for fish in the sea and birds in the air, for every living thing that moves on the face of Earth” (Genesis 1:28 MSG).

Nurturing and tending creation—what had until then been uniquely God's domain—would now be Adam and Eve's undertaking. God did not place Adam and Eve in the Garden of Eden merely to roam carefree, playing croquet and stuffing themselves with figs and pomegranates. They had work to do. And this work was inherently *good*.

Even more fascinating is how God intentionally left the creative work unfinished. The whole earth was not yet filled with flourishing goodness. The Garden of Eden was only a small portion of God's original creation, with everything outside its boundary (the rest of the wild planet) still uninhabited and unruly.<sup>9</sup> Eden was only the starting point, the prototype, revealing the lush bounty God desired to eventually extend everywhere.<sup>10</sup> Remember, Adam and Eve

were to be fruitful and nurture the world toward abundance because the world was not yet fruitful, not yet abundant.

In fact, the land was wondrous but still a little—can we say it?—*bare*. Genesis provides two reasons the Garden was not yet enjoying its full potential: God hadn't sent rain to nourish the soil, but also "there was no one to work the ground" (Genesis 2:5 NIV). In a generous move that might even seem to us a bit reckless, God had designed the world to need humans. God made us all gardeners, all of us responsible to tend, nurture, and extend God's beautiful Eden everywhere. We have essential work to do. And this work is immensely *good*.

The world is good. Creation is good. Humans are good. And—we must not miss this—work itself (including the work of investments required to fuel every kind of business) is *good*. Of course, the story turns dark from here. Still, this is where the story begins: in unqualified, lavish goodness. And this goodness—though we'll mar the beauty and though God will have to rescue us from our calamity—is never obliterated. And God, echoing this story, still asks humans to do these good, necessary tasks. There's so much work to do.

## THE SEARCH

Those nights beside the clanking appliances in my parents' basement transitioned to weekly meetings with my brother

Sony and our friend Finny Kuruvilla. The three of us began meeting on Wednesday nights at Finny's Cambridge apartment. We all had something in common: We were all at a crossroads in our careers, seeking God's leading for how to align our faith with our daily work.

At first, we kept focusing narrowly on "Christian ministry," either starting a retreat center or a religious nonprofit. But over time, as we met and prayed, our ideas and vision expanded. Finny especially had the wildest ideas. He came in excited one night: We'd create a company that made milk from *oats*! Finny might as well have suggested we figure out how to levitate. Another night, in early 2008, his revolutionary idea was that we would create hamburgers *without using meat*!

Conditioned to his vegan evangelism, I rolled my eyes. Finny floated these ideas in January 2008, and he enjoys reminding me how in the decade that followed, both Impossible Foods and Beyond Meat (meatless burgers) launched, valued in the billions. And in 2021, Oatly (milk from oats) went public, valued at more than \$10 billion.

We considered starting a consulting firm to develop bioinformatic algorithms. We briefly researched starting a vegan fast-food franchise, even going as far as testing recipes in our own kitchens to share and rate. We pondered launching our own pharmaceutical company. With all of this, we were searching for ideas that could do real social good while also making us a good living.

For a while, Finny had been seriously investigating investing in the stock market, but the process was difficult because whenever he looked at mutual funds and scanned the companies those funds were purchasing, he always felt uneasy. Many of the companies were not businesses he'd ever want to own or be involved with (corporations that he considered predatory or bad for society or the environment). Profiting from these companies would contradict so many of his principles and so many of his commitments to justice and basic morality. Finny explained how, because of these concerns, he'd started choosing individual companies to invest in on his own. "How could I make money from something I believe is bad?" he said.

Although I had never invested until this point in my life, I was intrigued, and we started a little investment club to occupy our untapped energy while we continued to labor over our big question about our future. Finny, Sony, and I pooled together a few thousand dollars, pored over corporate documents, and bought a handful of shares.

One afternoon, I asked Finny, "Do you think there are a lot of people who want to align their values and their investments?" That question lit a beacon. Surely there were everyday folks like us trying to live by ethical principles who had no idea that they were in fact supporting and profiting from the very things they opposed through their 401(k)s or IRAs. And most people didn't

have the time to research individual companies. We began to dream about the massive transformation that could happen if just a small percentage of us collectively directed our investments to companies who were doing good in the world.

I still shake my head at the whirlwind that unleashed. All our other business ideas quickly faded. I spent two weeks around Christmas with a pile of books from the library, studying stocks, the brokerage business, banking, and portfolio management. By May, we started our own investment company, Eventide Asset Management. Finny's wife, Laura, suggested the name *Eventide*, which means "evening" in old English. The name seemed perfect, especially as I read John 9:4, which calls on God's people to be diligent to work while the daylight ebbs before the night descends. In these ancient words, we heard the call to put our hands to what needs to be done while there is still daylight to do it, to join God's healing work in the world even if at times the light seems to be fading. Interestingly, Mother Teresa and Mahatma Gandhi's favorite old English hymn was "Abide with Me, Fast Falls the Eventide," and the Indian army would march to the hymn annually during the Indian Republic Day.

But we weren't fading. We were at warp speed. It was May, and we had plans to open a public mutual fund in July. And we were so green. In March 2008, Finny wrote

me an email, explaining how he'd just ordered two books from Amazon:

One is on how to create and run a mutual fund. We're going to have to scour that book very carefully. My estimation is that we're going to have to do a lot of reading in the next four months. I should be able to read for at least 1 hour / day. Robin, if you could plan to read 3 hours / day, then between both of us we can know all that we'll need to pull this off.

We had a range of industry knowledge and the technical skills needed to identify and evaluate companies. But creating and managing a mutual fund, with all the bureaucratic red tape, was a whole other beast. We had to create an Everest-sized pile of documents—LLC operating agreement, compliance documents, an extensive business plan, a bulky mutual fund prospectus, and a Statement of Additional Information—all just to get the ball rolling.

We decided Finny would oversee the investments, and I would oversee sales, marketing, compliance, and operations. However, certain sections required legal expertise, and neither of us had that. When I received our first bill from the attorneys, the amount was staggering. I went into the law firm's office, hat in hand, and negotiated an 80 percent reduction on the outstanding bill we owed. I don't know if they agreed because they had mercy on us or

because they just assumed we'd never make it and wanted to at least get something before the whole thing went bust.

I drained my life savings (\$70,000) and pooled it with what Finny and I and a few other friends and family members scraped together. I was risking everything, dumping my last dollar into Eventide, a job that we hoped would be able to pay me \$10,000 that first year. The move wouldn't have worried me much except for the fact that my fiancé Jaunita was finishing nursing school, and we were getting married in November. We couldn't fail.

I hit the road, hustling to find investors, and after we were married, Jaunita faithfully spent hours on the road with me. To save money, we ate at Mexican restaurants with free chips and salsa, and we ordered one meal to share, always asking for extra tortillas. My rule was as long as the motel had a door facing inside and cost less than \$50, it was fine. Generally, this rule worked for us. But once in 2009, we walked into a dingy, smoke-infested room, and I didn't think we'd last. I wrapped t-shirts around the grimy pillows and somehow, we made it through the night. The next morning, Jaunita joined me for a meeting with a group of financial advisors in Johnson City, Tennessee. We'd only planned for a one-hour meeting, but we spent a chunk of the day with them, and they even took Jaunita and me out to lunch. That visit was monumental, as they became some of our earliest clients.

That first year, we racked up debt on our credit card (including most of our wedding expenses). I scoured Craigslist for part-time jobs. I explored working with an airline, mainly for the free travel that I could then use to visit potential investors. Finny emailed me information on a research group paying \$1,000 to participants in a sleep study. “Seems like a good deal,” Finny said. Unfortunately, I didn’t qualify for the sleep study because they found that I was not a healthy sleeper.

All these concerted efforts seemed absolutely worth the risk because Eventide was something I believed in. This work mattered. I had a purpose. I could envision how we could be part of an important movement, helping people do good work with their money.

Still, though, I continued to meet stiff resistance to the conviction that everyday work (not to mention the work of investing) carried inherent, noble value. During our second year of starting Eventide, an Indian pastor who was a friend of our family visited to preach at our church. After the service, he asked me, “Moné, moné (*son, son*), what are you doing for God?” Eagerly, I began to unfold the story of our company and how we were helping people use their money to do good—but I only got out the first sentence or two. “No, no,” he said, interrupting. “I want to know what you’re doing for *God*.”

There were lots of ways I could have answered that would have made him smile and pat my shoulder with fatherly affection. I could have regaled him with my stories of going on a foreign mission trip to Tanzania (I mean, *two* whole weeks). I could have explained how I taught in the church's Sunday School or served as the youth leader. But I chose to talk to him about what I did Monday to Friday, serving God with investing. And he brushed it away. It was irrelevant to him.

And even as I attempted to explain our investing enterprise, I could have led with how our company business plan included donating the majority of profits to serve the poor, or with the fact that many of our investors would give away much of their profits to Christian causes and to the poor. Then he would have nodded with delight. But that wasn't the *point*. I believed that investing *itself*, marshaling resources and capital to nurture wholeness and shalom, could count as God-honoring work. The ways I spent most of the energy and hours of my life—the myriad of ways I hoped to be contributing to and loving God's world—those things were intrinsically valuable. Those things were of themselves *good*.

The earliest chapters of Genesis make it clear that our work is good all by itself, without need for any other justification. God even gives them something like a commissioning service and points out the many resources He has

provided, inviting humanity to join Him in transforming the world into one that is alive, joyful, abundant, productive, nourishing, and beautiful. In fact, God's Genesis work included exactly the sorts of things we often, with a dismissive wave, label *secular*. The Bible depicts Adam and Eve doing good work without any churches to preach in, any under-resourced communities to serve, or any non-Christians to evangelize.

Like this pastor who brushed me aside, we often think our work is merely work. Our work, we believe, is just the unfortunate way we must make a living while we wait for relief or wait to do something else that matters in our fringe hours or waning years. We pray for retirement (a concept not found in the Bible) so we can stop working and then maybe we can do something to serve God. What an impoverished vision of the nobility of our work.

In her provocative collection of essays *Letters to a Diminished Church*, Dorothy Sayers (one of the vanguards of British detective fiction who also wrote religious essays) makes the point plain: "In nothing has the Church so lost her hold on reality as in her failure to understand and respect the secular vocation. She has allowed work and religion to become separate departments."<sup>11</sup> And in so doing, Sayers says that we fail to honor and promote the nobility (and God-given *responsibility*) in all kinds of work.

But praying night after night, in company with friends or alongside the washing machine, and reading the Scriptures I found so invigorating, I felt God peeling back the layers of misunderstanding that had prevented me from hearing His call for my life. God gently pointed out to me that if all the vast amounts of work that we humans do every single day is not an integral part of His great project for human flourishing, then what a pointless, despairing existence we all would be forced to live. And how can Jesus' audacious claim that He is Lord over every speck of our lives be reconciled with such an impoverished vision?

“How can anyone remain interested in a religion which seems to have no concern with nine-tenths of his life?” Sayers complained. “The Church's approach to an intelligent carpenter is usually confined to exhorting him not to be drunk and disorderly in his leisure hours, and to come to church on Sundays. What the Church should be telling him is this: that the very first demand that his religion makes upon him is that he should make good tables.”<sup>12</sup>

We should make good tables. And write good books. And sell good insurance. And construct good bridges. And research good cures. And write good public policy. And create good technology. And teach our children virtue and joy. And take good photographs. And write good code. And serve good, nourishing meals. And invest in businesses that

themselves do good. We should do all of it in God's name. *Good. Good. Good.*

Since God does work that He calls *good*, we learn that it's our duty as God's image-bearers to *also* do good work. In Psalm 8 (ISV), David made a bold declaration, telling us that God has given humans "dominion over the work of [God's] hands." God has taken His work and made it *our* work. Most of us don't think this way. This isn't our framework for how we think about ourselves—that God has crowned us with glory and honor and given us responsibility for continuing His work.

Recently, my family went to Italy. I stood in awe of so many astounding pieces of art. In Florence, Michelangelo's David overwhelmed me. I couldn't begin to imagine how human hands could craft from stone something with such intricacy, such detail. Can you imagine Michelangelo saying, "Hey, Robin, I'm going to put you in charge of the work of my hands"? That would be crazy. But God does exactly this. Only with a major difference: God empowers us for work.

Someone, as the story goes, once asked Reformer Martin Luther what he would do if he knew the world were ending tomorrow. Without missing a beat, he answered, "I'd plant a tree today." That's revolutionary.

God had to intervene—to *work*—for the world to come into being. And now God says we must work so that

goodness continues to fill the world. In Psalm 104:14–15 (NIV), King David says that God creates “plants for people to cultivate—bringing forth food from the earth: wine that gladdens human hearts, oil to make their faces shine, and bread that sustains their hearts.” Oil doesn’t just drip out of a coconut or olive. Wine doesn’t just drip out of a grape. Bread doesn’t just sprout from grain. God uses human work, human cultivation, to bring about what the world needs from God’s creation. We are partnering with God to care for the world, to provide for the world. This is our work.

Once the light flickered on, it was as if the whole world was illuminated. Work is good all on its own. As Jeff Van Duzer argues in his excellent book, *Why Business Matters to God*, work has *intrinsic* value and is not only worthwhile because of what it provides (i.e., money to live on or give away). Work itself is good, essential.

I had many jobs growing up, including when Sony and I started a paper route, tossing *The Boston Globe* and dodging the spray from an astonishing number of skunks on those early mornings. However, the intrinsic value of work was brought home to me when I was sixteen and stocking shelves at CVS.

I worked with Olga, the pharmacy’s gray-haired matron, who greeted customers with her kind but no-nonsense directness. Olga was the steady voice of calm in

an often-chaotic environment staffed with a revolving door of short-term employees. A couple of years ago, I visited my old store, and there was Olga behind the cash register wearing her blue and red CVS fleece. “I can’t believe you’re still here,” I said. “Have you ever thought about retiring?”

She looked at me like I’d suggested she fly to the moon. “Why would I do that? I enjoy my work. How else would I spend my time that’s any better?”

Many of us think of our jobs primarily as the means (or the barrier) to reaching that golden retirement date—and the earlier the better. Others use their jobs like a piece on a chess board, jumping from job to job, maneuvering the corporate ladder. But Olga, at eighty, recognizes value in her work, purely for the sake of the work itself. She’s steadily making a slow, quiet contribution to others’ well-being. Some might consider Olga’s effort insignificant. However, day after day, for decades, Olga serves others. Where would our world be without the Olgas who faithfully contribute in these countless ways?

## THE WORK OF INVESTING

After reorienting to the truth that work is itself *good*, we need to tug at the thread a little further, digging into how investing is *work*. Many of us think of investing as this mysterious, passive endeavor, something handled by the

experts far away in high-rise offices who yell into their headsets all day and punch numbers on keyboards that make companies, economies, and 401(k)s rise and fall. Many of us assume the professionals out there somehow pull all the strings while we're inactive bystanders as the machines roll on.

Or we may think of investing as gambling or speculating, playing the stock market as if we're pulling the lever on a slot machine or picking numbers for the next Mega Millions. One survey<sup>13</sup> discovered how over half of Americans consider investing on par with buying tickets at the dog tracks. Warren Buffet, one of our most respected investing titans, chastised<sup>14</sup> the market's high stakes, get-rich-quick culture for operating like a "gambling parlor." In an annual letter written to Berkshire Hathaway investors, he insisted that purchasing a stock for immediate profit is like flipping a coin. "Half of all coin-flippers will win their first toss; none of those winners has an expectation of profit if he continues to play the game."

Actual investing is not gambling; it is work we do with our money. Maybe some of us need to redefine investing. Let's take a stab:

*Investing (verb)*

1. to use our resources to purchase a portion (usually a very tiny portion, often through a mutual fund or ETF)

of some company an investor believes in and wants to help succeed

2. to become an owner of a business

Investing puts our money to *work*. Investing *works*. As in, investing puts our values and money to work by funding businesses. We, too, must work to invest well. Without research and intention, we aren't investing, we are gambling. Investing (well) is work (that is good).

There's a common misperception that investing is merely a mechanism for returns, meeting financial goals and weighing the risks involved. However, things change when we understand investing by the definition above—company ownership. As investors (owners) in these investment portfolios, we should be engaged (or *invested*) in everything about the companies in the portfolio: their purpose, their products, their services, their practices, their values, their risks, their impact, and their profit. As owners, we become ethically responsible for what the business does. We become partners who are making their endeavors possible. We hope to receive profits from the business, and so we're rooting for their success.

We align our values with almost every area of our lives—how we raise our children, how we vote, and the charitable causes we support. What if we did the same with our investments? When we understand investing

as company ownership, this magnifies the need to apply our values.

What do you value? So many investment portfolios are problematic because these portfolios are disconnected from ownership and only focused on returns. We become owners of companies we don't believe in, making money from products or services that harm God's image bearers and diminish the beauty and goodness of His world. Too many investments exploit people rather than serve them. Too many investments make the world worse, not better. And as owners, too often we find ourselves profiting from the very things we want to resist.

Proverbs 1:10–19 levels a stern warning against receiving profit from evil enterprises or from the suffering of others, calling such profit “ill-gotten gain.” An astounding number of businesses profit from harming rather than helping their customers (tobacco, subprime lending, abortion, pornography, online gambling, and many more). And many people don't realize that their investment portfolios may very well include businesses like these.

It's uncomfortable to recognize how as owners in these companies, we profit from “ill-gotten gain.” We profit from harm done to others. Businesses should aim to serve the common good, and as owners, we have the responsibility to see that our businesses fulfill their purpose. As an owner, then, our first question is not how much money

will I make but what kind of companies and businesses do I want to own?

We do want to profit from business, absolutely. Profit is necessary for a business to be sustainable. We must have profit to reinvest back into the business if we are going to expand its purpose to contribute to the common good. It's right for profit to be shared with the investors who took the risk to fund the business. And it's right for profit to be shared with the poor since business is an engine for wealth creation. In Deuteronomy, it was God who gave Israel the ability to create wealth (8:18). However, profit should never be the primary (and certainly not exclusive) goal. Profit is what happens when business is done well, when a business meets needs and serves the community.

What we need is an expansive view of profit that considers a wider frame. Our goal should be the common good, profit for the owners but also for the employees, for the customers, for the suppliers, for creation, and for the whole community. It should come as no surprise how (as Fred Reichheld argues in his excellent book *The Ultimate Question*) businesses that focus on their purpose and on creating compelling value for customers, employees, and other stakeholders are often the ones who also evidence sustainable profits and customer loyalty. A focus on the common good with an eye on profit is in fact how we generate the resources for more good work to get funded, for families to have what

they need to be healthy and stable, and for communities to gain access to all that they need to thrive. The concern is not profit itself but whether our profit serves the common good or simply rips away resources for the benefit of only a few.

This is why business, in addition to the necessary work that nonprofits and governments provide, plays a unique role. Businesses, at their best, operate as an engine, creating new wealth and opportunities. They create value for their owners but also for all their stakeholders (owners, absolutely, but employees, customers, and everyone they touch).

Business either creates value in the world or extracts value (and some do a mix of both, which is what makes these decisions complicated at times). A business that's fulfilling its deep purpose, though, adds value, making a community or just life better, or perhaps addresses some human need. A healthy business always imagines and works to create a future where everyone can profit. This is why the vision we're casting for investing is so big. Investing like this *works*.

On the other hand, businesses that measure success only by looking at short-term stock prices or short-term profits for owners tend to make decisions that are not in the best interest of the long-term health of the business. A selfish, short-sighted vision inevitably leads to extracting resources without considering the monumental costs that will endure long past the next SEC filing. In the same Deuteronomy

passage where God told Israel that He had enabled them to build wealth, God further explained Israel's obligations. God insisted on certain priorities Israel must remember as they managed this wealth God entrusted to them: They must take care of the poor, the alien, and the sojourner. What we do with our money—it should never be just for ourselves. The investments we make with our money are part of how we participate in the common good, caring for all our neighbors.

One of the ways investing works for the common good is by allowing us to move our money to relieve areas of deep pain. Sherrie Smith, a former colleague of mine, had a clear moment when this vision solidified for her. “I remember when my role as a values-based investor became most personal to me,” she explained. “I have a niece with type-I diabetes, and my brother and his wife are up many nights just trying to make sure their daughter stays alive.” One day she realized that one of the companies she was investing in was working to create a bionic pancreas, a device that would manage the blood sugar and remove the constant threat that makes ordinary life so exhausting and terrifying. With this device, her family could sleep easily through the night. Her niece could spend the night with friends or a weekend with grandparents. “These moments clarify for me why I believe in this vision of business being for the good of humanity,” she said. “I want to invest in companies that have this kind of positive impact on the world.” She realized she wanted

to invest in, to own and support, businesses that create, rather than extract, value. Who wouldn't want to be a part of companies like this?

As we move into this expansive, compelling vision for how investing can do meaningful work, the questions crystalize. What kind of businesses and enterprises do we want to own, partner with, and help advance? How can we join God in making the whole world beautiful and good? How can we invest in a way that brings about human flourishing, wholeness, and justice? How can we respond to God's invitation to work out from Eden?

### **Investing Our Lives for the World's Joy**

What kind of businesses and enterprises do you want to own and partner with in your investment portfolio? What kinds of business do you want to advance through your work? How can you join God in making the whole world beautiful? How can you work and invest in ways that bring human flourishing, wholeness, and justice? How can you respond to God's invitation to work out from Eden?