

ROBIN C. JOHN

FOREWORD BY RON BLUE

The
GOOD
INVESTOR

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



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The Good Investor: How Your Work Can Confront Injustice, Love Your Neighbor, and Bring Healing to the World
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*God's abundance is revealed in the imagination
and courage to see the world,
not as it is—full of injustice—
but as it could be, transformed.*

JÜRGEN MOLTSMANN¹

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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

FOREWORD

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."²

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. Frankl³

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.⁴ 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.⁵

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”?⁶

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.⁷ 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.

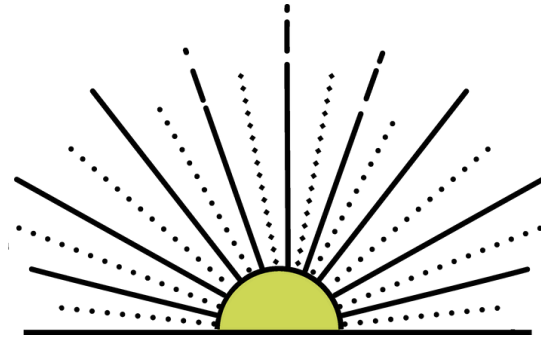
Imagine how beautiful the world could be.

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?

NOTES

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The
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**HOW YOUR WORK CAN
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GUIDED SCRIPTURE & PRAYER

Delighting First in the Lord

Guiding Scripture

“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.” - Psalm 1:1-3 (NIV)

Prayer

Father God,

Help me to delight in Your law and trust in Your word, so that I may be blessed and prosperous, according to Your word. Thank You for giving me comfort in knowing that by delighting in You and meditating on Your Word, You will direct and sustain me.

Let me not walk in step with the wicked but pursue a life that fully delights in Your law. Help me, Father God, to seek You before anything else. I want to be faithful to You, and I only want success if You grant me success. Please nurture me and help me to stay rooted in You alone.

Open my eyes to Your ways that I would walk in perfect step with Your Word, not veering to the right or to the left. Turn my gaze to Your face and to Your Word, that I would hunger and thirst for You and You alone. I know that Your ways are not my ways and that Your ways are better. I humble myself before You, Lord, and pray for protection from the wicked and the evil one, that I would not be enticed to walk in step with them. Lead me on the level path, Lord, and please order my steps. I delight in You, Lord. Thank You for Your kindness, thank You for Your goodness, thank You for Your mercy.

Amen



Nonconformity and Renewal of the Mind

Guiding Scripture

“Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—His good, pleasing and perfect will.” - Romans 12:2 (NIV)

Prayer

Father God,

Thank You for creating me to worship You. I understand that true worship requires that I not conform to the patterns of the world. Lord, please renew my mind today so that I can understand how to bring Your goodness into the world. Help me to look at my work, my calling, my life with an eternal perspective. Father, I do not want to conform to the pattern of this world. I do not want to have such a small view of my work that I am only concerned for myself. Open my eyes, Lord, to what You would have me do, that I may be an agent of blessing for every person my life and work touches. I take every thought captive, Father God, and ask that You would give me thoughts, desires, and ideas that are pleasing to You. Thank You, Father, for calling me higher. Help me to seek You first.

Amen



Staying Rooted in God

Guiding Scripture

“Listen, my son, to your father’s instruction and do not forsake your mother’s teaching. They are a garland to grace your head and a chain to adorn your neck. My son, if sinful men entice you, do not give in to them. If they say, “Come along with us; let’s lie in wait for innocent blood, let’s ambush some harmless soul; let’s swallow them alive, like the grave, and whole, like those who go down to the pit; we will get all sorts of valuable things and fill our houses with plunder; cast lots with us; we will all share the loot”— my son, do not go along with them, do not set foot on their paths; for their feet rush into evil, they are swift to shed blood. How useless to spread a net where every bird can see it! These men lie in wait for their own blood; they ambush only themselves! Such are the paths of all who go after ill-gotten gain; it takes away the life of those who get it.” - Proverbs 1:8-19 (NIV)

Prayer

Father God,

It is so easy to be enticed by what appears easily profitable or winsome. It is easy to go with the crowd. Do not let me be deceived, Lord. Let me not pursue ill-gotten gain but instead pursue a life that is worthy of Your sacrifice. You have given me a divine calling and You call me to stay rooted in You. Help me to keep my focus on You and Your teaching, that I would stand strong even when confronted with fierce temptation. I know that the ways of this world lead to death, but Your ways lead to life and life abundant. I trust You. Please keep my feet from stumbling and help me to avoid the pit. Create in me a clean heart, Lord, purify me and help me to prioritize You over anyone or anything else. You have laid out before me the path of life. Help me to obediently and faithfully follow You.

Amen



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Depending on the Wisdom of God

Guiding Scripture

Blessed are those whose ways are blameless, who walk according to the law of the Lord. Blessed are those who keep His statutes and seek Him with all their heart—they do no wrong but follow His ways. You have laid down precepts that are to be fully obeyed. Oh, that my ways were steadfast in obeying Your decrees! Then I would not be put to shame when I consider all Your commands. I will praise You with an upright heart as I learn Your righteous laws. I will obey Your decrees; do not utterly forsake me.” - Psalm 119:1-8 (NIV)

Prayer

Father God,

Your law is perfect. You are so kind in making your Word known to me, that I would know You and Your character. I love You and I long for You, Lord. I pray that You would be gracious in granting me Your wisdom and discernment, that I would honor and please You with my life. Help me to fight distraction, Father, that I would seek You with my whole heart. Give me the desires of my heart, Lord, that they would align perfectly with Your desires for me. I need Your Spirit to work in and through me, that I would walk in obedience following You. Thank You for never leaving or forsaking me, Lord.

Amen



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