

So my name is Robin John. I, um, I'm very familiar with Philadelphia. I have a lot of first cousins that live in the area, so for the last, um, 35 years or so, I've made my way down here at least once or twice a year. So, uh, my name is Robin John. I am the co-founder of a company called Eventide, as you heard.

Uh, so today I want to share with you a little bit of my story, my testimony, and hopefully it would be an encouragement to all of you as you seek to understand your own calling and purpose in life, as you seek to honor God in your work, as you seek to maybe discover what is the major or the field of study that you may be praying through about what you should be doing, you know, pursuing. You know, I think many of us, we enter universities and colleges without really knowing what God would want us to do with our life, and I think we struggle a lot. So hopefully my story could be an encouragement to all of you.

Many years ago, I was at a church, at an Indian church, and I was in Dallas. And a pastor, an Indian pastor, came to me, and the pastor said to me, "Mone," mone means son, "What are you doing for God?" I had just gone on a missions trip to Africa, to Tanzania. I was teaching Sunday school at the church. I was, you know, the youth director of the church at the time. If I had said any of this, he would have patted me on the back and said, "Well done, good job." But I decided to explain what I do Monday through Friday.

I talked about how I am seeking to invest, to allocate capital into companies that are doing good things in the world. This pastor cut me off and said, "I said, what are you doing for God?" You know, if I had talked about the fact that my company, we have a charitable kind of a mandate, right when we started, a large portion of our profits, he would have said, "Good job." If I had talked about the fact that, you know, we are trying to minister to clients through our work, he would have said, "Good job." But the work of investing itself was something that he didn't think mattered in the world or to God. And I think for many of us, we need to be encouraged in our work. Some of us may I know there are, I think, 5 different schools here— liberal arts and business and other schools here. And so not all of us will become pastors.

So for those of us who are not becoming pastors, the question is, does God really care about the work that we do, the way that we are spending our time?

In 2004, 2004, I found myself back in India. So you heard that I was born in India. I was born in a small village in India. And then I studied at Tufts University, graduated with a degree in economics, and took a job at a large custody bank. And when I was 24 years old, the bank asked me whether I would go back to India to help with an outsourcing project.

So I go back to India, and that's when I really see a different side of India. I grew up poor by American standards in a small village, no bathroom in the house. We lived in a small— it was basically farming. But I had never seen the big cities of India. So now I am back in a place called Mumbai, Bombay.

And I'm sitting in a car and you see little children coming up to you. They'll knock on your window of your car. And you'll see that they're blind, and they'll beg for money. And I would learn that these kids are made blind by their keepers in order to beg and to bring money back to the keepers. Then you see old women on the side of the roads.

They are burning tires inside of a metal can in order to make tar for the streets, for the roads. You see old men crawling on the side of the road with no legs, no wheelchair. You could see blood and pus on their knees. So I thought to myself, like, this is not the India that I kind of knew growing up in southern India. And I would soon move into a guest house at this company.

And there was a cook and a housekeeper who took care of me at this guest house. Their names rhymed. It was Amal and Kamal. And they would follow me everywhere, and they would take care of me. Every morning, they would make my breakfast, they would iron my clothes, they would ask me what I wanted for dinner.

When I came back, they would have my dinner ready for me. And one day, I was in the kitchen as they prepared the dinner, and I was just talking to them, getting to know them better, and I looked behind the kitchen. And I saw behind the kitchen what looked like a prayer mat. And I said, "Do you guys sleep back there?" And they said, "Yes, sir, we sleep here." And I said, "Well, why are you sleeping on the floor? There are lots of empty bedrooms in this guest house. Please take a bed." And that's not the actual picture, but I had a bed and a bedroom that looked very much like that with an air conditioner above my bed.

And so that night I'm lying in bed, I'm thinking about Amal and Kamal, you know, lying behind the kitchen in a hot, humid pantry on the floor. And so I get up, I send an email to management in America, and I said, "Please give a bed for Amal and Kamal." Their response was, "We're not responsible for Amal and Kamal. We outsource the guesthouse to a local guesthouse vendor." And I said, "Well, you know, the small guesthouse vendor in India will do anything to keep the business of a large American company, so please just ask." And they said, "No, it's not our responsibility to do anything." A few days later, I'm sitting in the guesthouse living room, and one of my American colleagues was walking out through the front door, and Kamal, the cook, was walking in through the front door. And I heard my American colleague say to Kamal, "Servants shouldn't use the front door." I was shocked. I didn't expect that from my American colleague. So I sat there, and Kamal walked in, and Kamal looked at me and said, "Sir, I am a human being too." I sat there.

People asked me, "Robin, why didn't you speak up for Kamal?" I was shocked. You know, I think I was feeling hurt as much as Kamal was feeling hurt by the words that I heard. And I sat there, and over the next few days, these thoughts kept coming back to me, thoughts that I had even when I was studying at Tufts. What am I doing for God? Am I simply making rich people richer?

Am I working in an industry to help rich people become richer? Am I just trying to make myself more successful? You know, the CEO of the company would come in on a private jet from the US to India, and, you know, I'm a 24-year-old working with some of the senior management in the company, and, you know, am I just trying to make myself more successful? So these questions really started bothering me. I started asking myself, like, what can I do to honor God with my life and through my work?

So this is the actual picture. I come back to the US. This is the actual picture of my parents' basement in a place called Medford, Massachusetts, where I grew up. And I come back, I leave that job, I take another job, and I got fired from the other job within 2 months. Okay, so that was the a blessing, actually.

So that firing led me to go back to my parents' house, and I'm living in their basement again. I grew up in, in that house, and we had an unfinished basement, but one side of it my dad built a bedroom for me and my brother. So the other side of the basement is where the washing machine and dryer, and I had a cousin living in the basement at the time, so I didn't want him to see me late nights crying and praying. So I would sit by the washing machine and dryer, and I would just pray, "God, please just call me into ministry." So I don't know about you, but I had a sacred secular thinking at the time. I thought if God was to use me, if I was to do something for God, that meant that I would be a pastor, or that I would be a missionary somewhere, full-time in church work.

And I thought everything else was almost second class in God's kingdom. And so I would pray, "God, please call me into ministry." And so that was my prayer as I was sitting by the washing machine and dryer. And I asked my friend Finney to pray with me. Finney is a person that, you know, many years prior I had met him. Finney is also Indian, born in California.

His parents run the second-largest Bible college in India. So because of that, I knew him even before I met him. In our church, my parents— as a kid, I grew up in a small Indian church. So the church would support the Bible college. And I knew his— and I had a picture of his family on my fridge at home.

So he comes to Boston to do his MD-PhD from Harvard. And he was also doing his master's in computer science and electrical engineering at MIT at the same time. And he was also teaching

biblical Greek and Hebrew. Just a very smart guy. But what drew me to Finney was not the intellect, but it was the way that he lived his life.

The first sermon that I heard him preach was, "If your eye causes you to sin, pluck it out." And so sometimes he would come to the Indian church. He would come like once a month over there. And I would drive him back to the train station or to Harvard. And one of the things that I saw in him was that even on Sundays, he wouldn't study. He would try to observe the Sabbath on a Sunday and really spend the time with God.

And he told me, "Ravi, I don't even have the internet in my dorm. I don't want any temptations." So I saw a person living a very countercultural life And that really drew me to Finney. So I'm kind of going backwards, but then later, my brother and myself and Finney started a house church in order to minister to students at Harvard and MIT and Tufts. So when I lost my job, now I'm 24, I lost my job, I went back to Finney and said, "Finney, can you pray with me once a week?" Finney said, "I will fast and pray with you once a week." So we started fasting and praying once a week together.

So as we started fasting and praying, initially the ideas were around, you know, ministry, like church ministry. What can we do? What should Robin do with his life? God, show Robin his calling was kind of the initial prayer that led to a prayer about What can we do together to honor God? And initially, many of the ideas were nonprofit ministry-type ideas.

Eventually, we started having ideas even in business. And we started seeing a lot of problems in the business world, in the marketplace, in the stock market. This is back in 2008 when we were praying. One of the major issues was the issue of tobacco. There are publicly traded companies like Philip Morris International British American Tobacco, Altria Group, Japan Tobacco, all publicly traded in America.

I don't know if you know, but about 40% of boys and 25% of girls in countries like Papua New Guinea and Indonesia are addicted to cigarettes. The average age that children start smoking in Indonesia is age 9. These countries, these companies They go to the developing world and they pass out free cigarettes to children, because if you have— if you could get a child to smoke, you often get them addicted very early, and you have a customer for life. In America, as the laws became more and more difficult for these companies, they started going to the developing countries.

In the last 100 years, according to the National Institutes of Health, 100 million people have died from tobacco use. In the next 100 years, 1 billion people are expected to die from tobacco use. It's a major problem in the marketplace. I remember looking at that time at the biggest college savings education funds in America. Their top holdings was tobacco.

So American parents— I'm not blaming anybody, you know, we all outsource our portfolio management to financial advisors, to investment managers. But American parents unknowingly were saving for their children's college education through the profits that are coming from the exploitation of the poorest children in the world. So that started bothering me. And so Finney and I started thinking about, okay, maybe, you know, there's more that we could do outside of the walls of the church, in the marketplace, in order to honor God. One of the major issues today is online gambling.

I don't know if you realize that. You can't turn on an NBA game or NFL without commercials about DraftKings, FanDuel, Caesars Sports Betting. These are all publicly traded. DraftKings is publicly traded. FanDuel is publicly traded through a company called Flutter.

Caesars Publicly traded. ESPN Bet, publicly traded through Disney. So if we have public portfolios and we're investing in, you know, in an S&P 500 or some index, you are profiting from these companies. The issue with that, okay, if you want to just make money, there's money to be made in these companies. I mentioned DraftKings.

Their annual revenue was \$200 million dollars in 2019. It's over \$6 billion now. It's doubling every year because more and more people are getting addicted to online gambling. And the question we have,

we should be having as Christians, is do we simply want to profit or do we want to allocate our capital in ways that are promoting the common good, that are promoting human flourishing? Should our product, should our profit be a byproduct of serving the needs of the world, or should it be a byproduct of exploitation?

You know, if you're investing in online gambling, yes, you're profiting, but you're profiting alongside divorce rates going up, bankruptcy rates going up, and even suicide rates going up.

So in 2008, Finney and I, we started praying about doing something together. We started looking at the Bible, and these verses came to us. I think this might be the NIV version. I apologize. I think that's what I used in my presentation. I heard you guys are ESV.

And so, "My son, if sinful men entice you..." This is the first chapter in the book of Proverbs. "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.' Basically, he goes on to say, 'Do not go along with such people. They will say, "We will get all sorts of valuable things.'" Imagine reading this as an investor, right? 'We will get all sorts of dividends.

We will get all sorts of capital gains and fill our houses with plunder and fill our IRAs, our 401(k) plans.' with plunder. Cast lots with us, invest with us. We will share the purse. A mutual fund, an ETF, which is an exchange-traded fund, a hedge fund, a private fund— these are all modern-day versions of purses that people are sharing together. You make profit together and you share the dividends, capital gains, together.

It says, my son, do not go along with such people. And it goes on to say, "Such are the paths of all who go after ill-gotten gain. It takes away the life of those who get it." So as Finney and I started praying together and we started looking at Scripture, we saw this principle in the Bible of ill-gotten gain. And the Bible says, "Do not participate in ill-gotten gain." If you look at the picture on the right, You may see Judas, he receives the ill-gotten gain from the high priests, and he brings it back to the temple. And the high priests, what do they say when he's feeling guilty and he wants to give it back?

They said, "We cannot receive it." Right? They said, "This is blood money. It is unlawful for us to receive this into the temple." What might be some other examples of ill-gotten gain? This was a list that we made back in 2008 when we were starting Eventide. I'm just thinking, 2008, that's like 18 years ago.

So I think you guys were born, right?

So these are some of the example areas. This list is much longer for us now. But we want to avoid ill-gotten gain.

Abortion, abortifacients, pornography, tobacco, alcohol, weaponry, gambling.

So sometimes, you know, some of you might be looking at this list and saying, well, is alcohol always bad? Okay, I'll just quickly address that and say something like, or is weaponry always bad? Do we need weaponry at times? When we're investing, there is a difference between ownership and patronage, right? So I'm I'm not saying all of these things are always bad in every situation.

So if my wife and I are going out on a date and we buy a sangria, as a patron, I could be responsible. And I think I have a clear conscience in doing that. But when you're investing in a company, you're asking different questions altogether. When you look at the biggest alcohol companies, About 80% of their revenue comes from people that shouldn't be drinking at all. There are people having 50+ drinks in one week.

And those are the people where a lot of the profits in these companies are coming from. So as investors, the question is, who are you profiting from? And is this a good product for those people?

You know, weaponry. I'm not saying weaponry is not needed in the world, right? The government needs to be able to protect its citizens. I get it. But when you invest in something, remember, you're rooting for that.

So every time you look at your statement, you're not hoping your statement— your dividends are getting smaller. You're hoping your dividends are getting bigger. So as investors, you're rooting for the things you invest in. So we should be investing in things that you want to see proliferating across the world, not things that are getting smaller. So the question is, what are you rooting for in the world?

Let's put our money behind those things.

One other verse, I don't think I have it here, but in the Bible there's a very difficult verse in Deuteronomy 23:18. It says not to bring the earnings of a prostitute, male or female prostitute, into the temple to pay any vow, for this is an abomination to the Lord your God. Sometimes financial advisors come to me and say, Robin, you know, I'm encouraging my clients to give more away. And I said, "Well, there's two issues with that. One, you're assuming that following biblical principles, investing with integrity, leads to underperformance.

Second assumption you're making is that God wants ill-gotten gain." The Bible is very clear throughout the Bible not to bring the earnings that are made in ways that displease God into the temple.

So in 2008, Finney and I thought we had this framework for investing. We thought, okay, we're going to start an investment firm to honor God. We even had a tagline: Invest without compromise. And we were going to avoid ill-gotten gain, avoid investing in companies whose products and practices are harmful to the world. Right then, we were praying once a week, and I believe that God brought Tim Weinhold into our lives as an answer to prayer.

Tim was a person who didn't fit the demographics of the church that we were running, Finney and me, the house church. And it was mostly students from Harvard, MIT, Tufts. Tim was an older man. Tim had never been to a house church in his life. Tim Googles house churches in Cambridge, Massachusetts.

And Tim shows up at the house church. Tim overhears that Finney and Robin are starting a Christian mutual fund. We don't call it a Christian mutual fund anymore. We say Christian approach to investing.

So Tim comes to us and says, "I know what it means to be a Christian. I know what a mutual fund is. Put that together for me." And we explained the Proverbs 1 passage. We explained we're going to avoid ill-gotten gain. Tim said, "That's good, but why are you only asking the question of where you're not investing?" So Tim asked the question that I think is the most important question that anybody has asked in the history of Eventide, my company.

Tim said, "If investing is allocation of capital, where should Christians allocate capital?" He then said, "Robin, imagine that God were on the earth as an investor. Where would God invest?" So that question was a challenge for us to because we were only asking the question, where are we not supposed to invest? Tim's asking the question, where should Christians invest and allocate capital? So Tim would help us. By the way, Tim passed away from cancer 2 years ago, but Tim would help us to answer that question.

I'm just going to jump right to those other chapters we read. So we see a God in Genesis 1 who's a good God. The only thing we need to know about this God is that he's a creator, he's a worker, and his work is good. Over and over and over and over, he says, "Good, good, good," after everything he does. After every day of work, he looks at his work and says, "Good, good." Someone said to me recently, "Robin, why did you name your book 'The Good Investor'?"

It sounds like it's less than excellent." It's, you know, I said, well, Like, God doesn't say excellent. God

says good. That doesn't mean that God's work isn't excellent. There's something about the word good that's so biblical and beautiful. You know, my oldest daughter, she's 14— she's 15, Olivia.

I have 4 kids. And when she was 3, one day she said to me— she used to call me Daddy Boy, okay, or Dad Boy, okay. So one day she says, Dad Boy, I said, "Yes." She says, "You're a good man." So I often think about that. I think to myself, someday when I'm lying in a casket, I hope Olivia would say, "Our daddy was a good man." More than saying he was accomplished or great or did something. Simply that I was a good person.

That's what I want. I hope she would still say about me someday. Someday when we stand before God, all of us hope to hear, "Well done, good and faithful servant." We hope to hear "good" from God, right? Not, "Hey, you did so much, you accomplished so much in your life." We want to hear, "Well done, good and faithful." Randy Alcorn, a famous preacher, teacher, said, "It's not well believed, it's well done." Good, not excellent, but good and faithful servant. That's what we hope to hear from God someday.

So here in this chapter, we see that God created us male and female in his image. It says, um, verse 26, so that they may rule over the fish of the sea and the birds of the air, right? So that— why were we created in God's image? The Bible says, so that we could continue the good work that he started. God should be able to trust us to do good work that expands on the good work that he started.

And then God blessed us and said, be fruitful and increase in number, multiply. It's what theologians call the cultural mandate, the cultivation mandate, right? We have the Great Commission in Matthew and in Acts 1:8. And we have the cultural mandate. We often forget about the cultural mandate as Christians.

We only focus on the Great Commission.

You guys all know— I'm going to wrap up, I know. I think I have till 11:40 at the latest. I heard that you guys might walk out on me if I go any further. So I'll make sure I wrap up. So this right here, you all recognize as the Statue of David by Michelangelo.

I purposely— I know you guys are young students— I purposely didn't include the whole picture. I have just the face, just the face here. So many years ago, I was in Florence, Italy with my family. My wife gets really mad, really mad at me when I go and walk into a museum or even into a mall. I start yawning.

And she's like, man— she can't take me to— a mall or to a museum. But I see the Statue of David, I thought, "Man, what a beautiful statue, sculpture." I sat there just like looking and admiring this beautiful sculpture by Michelangelo. And I thought to myself, imagine if Michelangelo said, "I'm almost done with this statue, this sculpture. Robin, you go and finish it for me." What will that sculpture look like? If you see my handwriting, you don't want me touching the Statue of David by Michelangelo.

You don't want me touching his nose, his hair, nothing.

But God of the Bible, okay, in Psalm 8, King David writes that we, you and I, have been given dominion over the work of God's hands. If we cannot be trusted to have dominion over the work of Michelangelo's hands, How can we be trusted to have dominion over the work of God's hands?

I believe it's because we are not made in the image of Michelangelo. If we were, we can create a sculpture like Michelangelo. God says he created us in his image. I think he uniquely gifts us the gifts that we need to continue the work that he has for us.

So as we started working with Tim, we said, okay, what does it mean to work in ways that expand human flourishing and the common good, but honor God? We said, okay, the greatest commandment is to love God and to love your neighbor as yourself. The Bible says in Galatians that all the

commandments are summed up in that one commandment, to love your neighbor as yourself. The book of James says that it is a royal law of scripture to love your neighbor as yourself. The first time the love your neighbor principle shows up in the Bible, I don't know if you realize this, but it was in the Old Testament in Leviticus.

It speaks to business people, to vineyard owners, to farmers, and it tells them how to love and treat their hired servants, their employees, how to treat the poor in their community. It goes on to say, "Love your neighbor as yourself." So early in Eventide's history, we asked ourselves, who are all the neighbors to a business? And we want to make sure that we're investing in companies that are loving and serving the needs of these neighbors, these stakeholders, customers, employees, supply chains, host communities, environment, society.

And right then, I made a list of everything I wanted to avoid investing in. I wrote that into the funds, our initial mutual funds prospectus. Someone came to me and said, "Robin, do you want to be known for what you're against or what you're for? Why are you just writing out—" Like I had that previous list. We're not going to invest in abortion, pornography, tobacco.

This person came to me and said, "Robin, what are your values? Why don't you write your values down in your prospectus?" So these are the values. We updated our prospectus, which is a legal document for how we manage our money. We value life at all stages. We value justice and peace.

We value freedom from addiction. We value family and community. We value responsible management practices. We value environmental stewardship. So now our purpose statement is that Eventide strives to honor God and serve its clients by investing in companies that that create compelling value for the global common good.

Our tagline is "Investing that makes the world rejoice." Do you guys know where that might come from, that tagline, "Investing that makes the world rejoice"?

It's from the Proverbs. Proverbs does not say "Investing that makes the world rejoice." Proverbs does say— there are two verses in the Proverbs. One says, when the righteous prosper, the city rejoices, but when the wicked prosper, the people groan. The other verse says, when the righteous prosper, the people rejoice, and when the wicked are defeated, there are shouts of joy. Why is that?

It's because the wicked are people that prosper through exploitation. As they prosper, the people groan under the weight of that suffering, under the weight of that exploitation. The righteous are people that should be prospering by serving the needs of the world. So as the righteous are prospering, the city rejoices because the city is also being taken care of by the righteous.

As I was praying in that basement, I thought the only way to honor God was to go into full-time church ministry. One of the chapters I was praying through was Romans 12. Verse 2 says, "Do not be conformed to this world." any longer to the patterns of the world, but to renew your minds, right? So that you may test and approve God's good, pleasing, and perfect will. I have a renewed understanding of work now, of investing, but work generally now.

Business, work generally. So I know some of you are not going to go into business, but in any sort of work, Our work, even outside of the church, can love neighbor or cause harm to neighbor.

Investing is ownership partnership with businesses. Investors provide the capital that businesses need to further their mission. Some of you might be doctors, some of you might be engineers. You should be asking yourself, what is the type of work within this field? How do I redeem this industry?

How can I honor God through this work? Investors participate in the ill-gotten and well-gotten profits of the business. And I mentioned this earlier, investors root for the success of the businesses that they invest in. So finally, I just want to encourage all of you. Jesus said, "Let your light so shine before men so that they may see your good works and glorify your Father in heaven." So that's my prayer for all of you, that whatever you do, that you could find your calling, your purpose, that you could honor

God through your life and through your work, whatever that might be.

Some of you will be pastors or missionaries or evangelists full-time, but some of you will go into what the world might, or what the church might call secular work. I hope that whatever you do, that you could honor God and that you could feel a sense of calling in your work. So let me pray and wrap us up.

Praise God, Heavenly Father. Lord, we thank you, Lord, for this school. I pray for each and every student. I pray for each and every person in this room. We thank you, Lord, for the wonderful ways, Lord, that you have shown yourself to us in Scripture.

Thank you for being a good God whose work is good, who created us in your image so that we could also do good work. Lord, help us to do work that honors you. Help us to discover calling and purpose. Whatever that might be for each and every person here. Lord, I pray, Lord, that someday, Lord, that each person in this room will stand before you and hear, well done, good and faithful servant.

We love you. We praise you. We thank you for all that you have done. Lord, please use us for your glory. In Jesus' name.

Amen.