



The **FEARS** — and **JOY**— of Plugging into a Catholic Mindset

The Lord writes straight with crooked lines. It's a phrase we've heard often, almost to the point of meaninglessness. As I reflect on my journey, this age-old phrase hits me with renewed, profound meaning. I feel blessed to have turned my career into a vocation and to work with purpose; however, unlike the nurses and astronauts who may be reading this, I never envisioned myself here growing up.

I am the founder of Ethos Logos Investments, a financial services firm that works with individuals and institutions who understand that there are real-world consequences to the way they invest their assets. I enable my clients to insulate themselves from activities they are morally opposed to profiting from, while also leveraging their ownership of companies held in their portfolio to effect positive social change. Investors can have a meaningful impact on things such as human trafficking, child sexual exploitation, workers' rights, and

environmental depletion. Research is finding that responsible investment strategies are not drags on performance but are a dynamic way to reduce risk and increase long-term performance, all while keeping one's conscience intact.

It's truly interesting work. Even those who would rather see their dentist than their financial advisor get amped up when discussing how their investments help protect children. But this isn't about what I do, it's about how I got here. It's a testament to the power of yielding to God's plan and the Lord's stub-

born, relentless pursuit of our highest potential. We are not called to be ordinary. That truth is, perhaps, more terrifying than it is liberating until you bust through the fear, place your trust in the Divine, and find your true purpose.

I grew up Catholic. My mom taught me to pray the rosary while folding laundry before I ever stepped foot in Catholic school. She needed two hands for those crazy fitted sheets that she somehow always folded into a perfect square, so I got to count the beads. My grandpa, Bernie Klimek, lived with us and attended daily Mass. Even though I only joined him occasionally, his faithful commitment had a formative impact on my life. In fact, I met my wife, Amanda, at daily Mass while attending Loyola University Chicago. I was raised to believe that my Catholic faith was something to be lived every moment of every day. My parents were absolute perfect examples of no line between Saturday night and Sunday morning. "If you can't do it in front of your mom, then you shouldn't do it at all." It's amazing how well that pearl of wisdom still works today!

When I got to Loyola, I wasn't sure what to do with my life. I was good at math, but my faith was still the primary driver in my life. I talked myself into a finance degree because of its universal application to life and business. I also minored in theology. For the next decade, this mix of finance and theology would draw audible laughter from interviewers, networking contacts, and random people who sat next to me on the Metra. "What does theology have to do with finance?!" I suppose that was a valid question at the time, only because I had yet to figure out the answer.

One of the most profound crooked lines I experienced was right after graduation. I was putting those theology and finance degrees to work — as a personal trainer and volleyball coach. I landed a



STORY BY
KJ SMITH,
a parishioner
at Our Lady
of Mercy in
Aurora

job as head trainer at a major gym downtown Chicago. I was going to run the personal training department, get management experience, train clients, make six figures. What an incredible job for a 22-year-old! I literally had one foot out of the apartment door on the way to my first day of work when my phone rang. They needed to reschedule my first day. Something came up, and they promised to call me. A week went by. I called numerous times, but no one responded. Then my mom rang me: "Honey, we just saw on the news that the gym you work for didn't renew its lease. Is everything okay with your job?" Oh.

At this point, I cast the widest net possible because I had rent to pay. My volleyball coaching job resulted in an invitation to play at adult nationals in Austin, Texas, with a local team. A team member's girlfriend passed my resume to her manager at UBS Financial Services who offered me a job. Instead of a master's degree in kinesiology and a certified strength and conditioning specialist certification, I was on track to become a CERTIFIED FINANCIAL PLANNER® and a CHARTERED FINANCIAL CONSULTANT®. I'm surprised I didn't get whiplash from that 180-degree turn!

A few years' of experience and discernment led to a move to become an independent financial planner focused on advising business owners on the complexities of turning a successful business into a successful retirement. That was the first time I was exposed to portfolio screening. A wholesaler talked me into a meeting to discuss their portfolios that allowed clients to customize screens, thus avoiding investment in firms they opposed. This meeting ignited an internal conflict: Should I be the catalyst that enables people to invest in companies that I personally believe do evil? Yet, imposing my beliefs on others didn't feel very good either, not to mention the percep-



Ethos Logos Investments is registered with and offers securities through Securities America, Inc., and advisory services through Securities America Advisors, Inc.

tion that this would severely limit my potential client base and the growth of my business. In retrospect, I believe I misinterpreted the intended lesson. It's not about imposing my views, but about enabling conscientious people to live their morality more fully by incorporating it into their investments. At the time, I missed it.

Shortly thereafter, I got a job working for a company that provides investment products exclusively to Catholic institutions. It wasn't something I sought out or even knew existed, it just... happened. I fell in love with their socially responsible investing mission and their clients. Finally, the finance and theology degrees were met with smiles and nods rather than laughter. My job became more fulfilling, and the internal conflict was gone.

Long story short, things changed drastically, and the circumstances no longer fit. As I interviewed for more traditional positions, I felt the nagging pull of the mission I had fallen in love with years before. As I searched, I found many firms did pieces of this work, but none did it as I envisioned. As I shared what I was looking to do, I kept getting the same answer: "We've never heard of anything like this, but it sounds really exciting. We'd love to partner with you in developing it."

"Cast your nets to the other side of the boat!" Cue the fear. I wanted a nice comfortable office, close to home, where I could ply my trade in confidence and peace. Yet, this was one of those decisions that had already been made somewhere deep inside. The kind where you know the final answer on some spiritual level even as you expend all your logic trying to come to a different, less intimidating, conclusion. It's funny, really: the only thing more uncomfortable than yielding to the call to row out into

the deep is the numbness of remaining within the breakers.

Looking back, all those seemingly crooked lines suddenly appear arrow-straight. The finance and theology degrees. The brick wall erected in front of my personal training career. The call to invest responsibly years ago that was avoided out of fear. The resulting detour to work with Catholic institutions that provided growth and experience in areas I needed while resolving in such a way as to push me here. The Lord stubbornly did not give up on the mission He intended for my life, despite my misinterpretations.

The mindset of people today is shifting. People aren't seeking wealth by any means necessary. Consumers will spend more for sustainably produced, American-made goods. People want to work for a purpose, not just a paycheck. They seek jobs that support their familial vocation, a key teaching of the Church. People want their morals represented in every step they take. There is a need for a firm like Ethos Logos Investments, and I "unfortunately" couldn't think of anyone better suited to start it.

I yielded and woke up in a different world. I find people bending over backward to help me. Others seem as excited about my mission as I am. While my nets aren't quite breaking yet, I'm finding that the fishing is much better out here. My family life is better, my professional life is more fulfilling, and I'm encountering people who energize me. It took over a decade of fishing, but I'm hooked. The fear — once debilitating, now mixed with faith — has become the fuel for action. It seems to me that once you plug into the Catholic mindset and integrate it into every facet of your life, you wake up in a more beautiful world with an enthusiasm no ordinary life can provide. †

Smith can be reached by email at kjsmith@elinvestments.net. His website is www.elinvestments.net.

