

There are giants in the financial world who are universally acclaimed for their investment track records. And then there is Warren Buffett.

His company, Berkshire Hathaway, and nickname, 'The Sage of Omaha', are the stuff of stockmarket legend. He has outperformed the market by 250,000 per cent over four decades.

The secret of Buffett's success? Six unchanging investment criteria which he uses to sift the few great opportunities from the many poor ones. Having identified a great investment, Buffett then says that his 'favourite holding period is forever'.

But what about an investment opportunity that claims it really does last forever? With a holding period beyond this life, beyond death.

Many people don't bother investigating the Christian faith because they believe it has little to offer. And yet, Christianity claims to be the greatest investment opportunity ever—offering you life for all eternity.

At the centre of Christianity is the person of Jesus Christ, and it is on the person and claims of Christ that this promise of eternal life stands or falls. In this short booklet, we apply Warren Buffett's six criteria to Jesus' claims, to see how these claims stand up to rigorous investment analysis.



1 The investment must be plain, simple and understandable

While others were scrambling to take stakes in cyber networks and wap enablers at the height of the dot com boom, Buffett stuck to his investment principle—if you don't understand it, don't buy it. He entered the 21st century by embracing such cutting-edge industries as brick, insulation, carpet and paint.

Christianity, like bricks and paint, is plain and simple to understand. Mark, one of the four gospel writers, defines Christianity for us right at the start of his eye-witness account. He writes: 'The beginning of the good news of Jesus Christ.' Mark doesn't say that Christianity is about confusing church denominations, or mysterious morality. Rather, it is about a person: Jesus Christ, and His offer of eternal life.

You may have 'tried' Christianity before and been baffled or bored by the complexity of what you heard. The good news is that what Jesus offers is really quite simple. **Jesus says He will give eternal life to whoever trusts Him.**¹ True Christianity, therefore, is not about being religious and doing religious things. It

is purely and simply about coming to know and personally putting your trust in Jesus Christ.² It doesn't get simpler than that.



2 Management must be rational and trustworthy

Buffett places great emphasis on this. It's a simple but essential criterion. For how can you trust the claims that someone makes unless you can trust the person who makes them? With Christianity this criterion is even more important. Because Christianity is all about personally trusting Jesus Christ, it is vital that He is found to be trustworthy. If Christ is not worthy of our trust, then Christianity has nothing to offer—it is worthless and redundant.

Most people acknowledge that Jesus was a great moral teacher and a loving individual and so would probably instinctively say that He was rational and trustworthy. But Jesus claimed to be so much more than that. He claimed to be the one and only God, born into human flesh, the giver of eternal life and judge of all people. Is it possible for Jesus to make such claims and still be a rational and trustworthy person?

To quote C.S. Lewis: 'I am trying here to prevent anyone saying the really foolish thing that people often say about Christ: "I'm ready to accept Jesus as the great moral teacher, but I don't accept His claim to be God." That is the one thing we must not say. A man who was merely a man and said the sort of things Jesus said would not be a great moral teacher. He would either be a lunatic...or else he would be the Devil of hell.'³

How then do we decide whether Jesus is an irrational lunatic, the untrustworthy Devil of hell or who He claimed to be—God Himself—the giver of eternal life? The best way is to examine His resurrection from the dead. That's to say, an irrational lunatic or an untrustworthy evil man can claim to be God and to give eternal life to others, but only the One who dies and rises again shows that He really is God and has power over death.

The facts are simple: Jesus died, was buried and then rose from the dead. **Died**—killed by the Romans, who were the most ruthlessly efficient killers of their day. **Buried**—dead and buried for three days, guarded by Roman centurions on pain of death. **Risen**—He rose, met, talked and ate with hundreds of people in and around Jerusalem.⁴

The resurrection is a fact of history. Investigate it for yourself. It is the most important event that has ever happened. For if Jesus rose from the dead, then He really is the God of the universe and the giver of eternal life. Moreover, what He has to say is completely rational and trustworthy, and we need to listen to Him, and trust Him.



3 Management must be frank and candid with its investors

Often truth is compromised as people are told what they want to hear rather than what they need to hear. Politicians sometimes do it with voters. We sometimes do it with our friends. Management sometimes does it with shareholders. Buffett looks for management that has a history of being frank and candid, and that will be upfront with the bad news as well as with the good.

Jesus does just that. He is perfectly candid with us. He doesn't tell us what we want to hear but instead tells all that we need to hear—bad and good.

The bad news that Jesus tells us does not make comfortable reading. He tells us that the eternal life He offers is something that we desperately all need. Why? Because of how we have all treated Him. Jesus says that we have not loved God with all our heart, soul, strength and mind as we should. Despite being created by God and living in His world, He says that we have all rejected God by deciding to run our own lives without reference to Him.⁵ As a result, God is rightly angry with us, and because He is just, God

cannot let such wicked behaviour go unpunished. He rejects us by giving us exactly what we want—a life without Him.

But this separation from God—which we experience now—has an eternal dimension. Many people think that death and the grave will be the end, but the risen Jesus tells us otherwise. Jesus says that we will all be raised to face His judgment of an eternity without Him, and without all the good things He has given us. The good things that we currently enjoy and take for granted. Eternal life without security, without freedom. Everlasting life with no love or loved ones, with no friends or companionship. This place of complete terror and loneliness is the place Jesus calls hell.⁶

Jesus hasn't compromised the truth. He has told us the bad news. He has been perfectly frank and candid with us. And yet, the wonderful thing is that Jesus is equally candid about the good news as well as the bad. He says that it doesn't have to end like this. There is hope. There is a way out. Because God loves us, He has provided an escape route from this judgment. That escape route is Jesus' death on the cross.



4 Management must resist institutions that demand change

During the dot com boom at the turn of the Millennium, many companies came under pressure from various investment banks to make large, debt-funded acquisitions and to start up extravagant e-commerce strategies. Whenever Buffett makes an investment, he looks for management that knows its own agenda and is strong enough to resist the latest whim of the market.

In Jesus' day, the Jews were under Roman occupation. They perceived their greatest need to be liberation from the Romans. As a result, they sought to pressure Jesus into being a leader who would raise an army to drive the Romans out of their land. Yet Jesus resisted this pressure and stuck to His agenda, because He knew they had a greater need. Jesus knew that their greatest need, and ours, is to escape God's future judgment. Something that we are incapable of doing by our own efforts.

How does Jesus enable us to escape God's future judgment? By choosing to be our substitute, and suffering God's judgment in our place.

Two golden images used to dominate the old City of London skyline—the scales of justice and the sword of punishment on top of the Old Bailey court, and the cross of Christ on St Paul’s Cathedral. The scales and sword represent God’s just judgment; the cross represents God’s amazing love. We are all in God’s dock. His scales weigh our lives and He finds us all guilty of rejecting Him. God justly sentences us to face His sword of judgment. Then the most amazing act of love happens. God comes to earth to be our substitute, in order to serve our sentence for us on the cross.⁷

On the cross, God’s only Son, Jesus, was abandoned by His Father to suffer the terror and loneliness of hell that we deserve. Wonderfully, Jesus’ resurrection from the dead shows that He has served our sentence fully, and so secured life for us for all eternity.

But Jesus isn’t a substitute for everybody. Those who don’t put their trust in Him will face for eternity the same judgment that Jesus experienced on the cross.

Jesus resisted the pressure being put on Him so that He could suffer God’s punishment for you. And today He is longing for you to turn to Him, and trust in His death for you, so that He can give you the most precious gift of all—eternal life.



5 The investment must have attractive long-term prospects

Many investments have long-term prospects. But that alone is not sufficient for Buffett. He insists that an investment must be able to generate and sustain above-average returns over the long term. Jesus promises eternal life to all who believe in Him. But how attractive is this promise?

When asked to imagine what heaven will be like, people often think of angels sitting on clouds in white gowns playing harps. Or an exceedingly long church service, or their present experience simply going on forever. None of these are particularly attractive.

Jesus promises something radically different to these popular misconceptions. Instead of clouds, He promises a tangible existence with physical bodies. But this tangible existence is not merely an extension of this life either. He promises a new creation without all the problems that ruin this one. There will be no more war, no more pain, no more death, no more tears, loneliness, insecurity, anxiety or rejection.

Instead we will be face to face with Jesus Christ. Face to face with

the one who so loves us that He suffered God's judgement for us on the cross. Because we will be with God and know Him intimately, and be in His perfect creation forever, we will experience total fulfilment, unbroken joy, and constant happiness.⁸

But eternal life doesn't begin in heaven. Eternal life begins the moment that you invest in Jesus Christ.⁹ While your life won't be perfect until the new creation, from the moment you put your trust in Jesus Christ you start to get to know God intimately. As you get to know Him, you will start to experience the fulfilment, joy and happiness of knowing your Creator personally—knowing the One who loves you completely and unconditionally.

This is an investment with unrivalled long-term prospects.



6 The investment must have a consistent operating record

Most companies make great promises about their future prospects. Buffett always asks for evidence to support those promises. In particular, he wants to know if the investment has a consistent

record of delivering on its promises. The greater the promises the investment makes, the more an investment needs to have demonstrated that it has delivered on its promises in the past. So just how consistent is God in keeping His promises?

God made many promises in the Old Testament, which was written hundreds of years before Jesus was born. The greatest of these was that God Himself would come to earth in order to rescue His people. He described everything that He would do, from the details of His birth, to the miracles He would perform; from the way that He would die,¹⁰ to His resurrection from the dead.¹¹ God wanted us to be absolutely sure that we would recognise Him when He came. Because Jesus has fulfilled these Old Testament promises, we can know unmistakably that He was God on earth, come to rescue His people.

But Jesus goes further than this. He personally reiterated everything that was going to happen to Him. Time and again He predicted, to His disciples, to the Jews and to the Romans alike, that He would be killed and then rise from the dead.¹² And it all happened exactly as He had said. We must therefore listen to what the risen Jesus says He is going to do in the future—that He will return in order to give all those who have invested in Him life in His new creation forever, and to judge those who have rejected him.¹³

These are unique claims. A unique level of evidence is required to support them. Jesus has given us just that. No investment has ever had a record of keeping its promises this consistently.

Investment recommendation

We've applied Buffett's six criteria to Jesus' unique investment claims.

His claims more than stand up to this rigorous analysis. No other investment has greater rewards. No other investment has less risk. The risk with this investment comes from not investing.

But investing in Jesus is different from any other investment decision that you will ever have to make:

- **Some investment decisions can be taken lightly. This one can't.** Jesus cannot be treated like some insurance policy, tacked on to our lives in order to hedge away the risk and then forgotten about. Jesus is God our Creator. To invest in Him, we first need to recognise and be sorry that we have been rejecting Him as Lord and God of our lives. Then we need to trust that Jesus chose to be our substitute, and suffered God's judgment in our place. Out of thankfulness to Jesus for His extraordinary and undeserving love for us, we will want Him to be Lord over every area of our lives.¹⁴
- **Some investment decisions don't affect our lives. This one does.** While heaven will be unimaginably wonderful, investing in Jesus as our Lord and God won't always be straightforward. Jesus promises that just as He suffered, so those who follow Him will suffer too in this world. There may be ridicule, rejection and even persecution.¹⁵ Our lives will change, sometimes painfully, as we seek to live for Him rather than ourselves.

But in this struggle we are never alone. As we turn from our rejection of God and put our trust in Jesus, He comes to live in us by His Spirit,¹⁶ so that we can have a wonderful, living and personal relationship with Him. This relationship, based on God's awesome love for us, brings indescribable joy.

- **Some investment decisions can be delayed. This one won't wait.** The eternal benefits of investing in Jesus are so wonderful, and the risks of continuing not to invest in Him so dire, that action must be taken. Sometimes you know that a company is bound to be bid for. You just don't know when. You mean to invest in it, but you keep putting the decision off. And then it suddenly happens—and you have missed out.

It's similar with Jesus, except the stakes are infinitely higher. We don't know when we will die or when Jesus will return to judge us, but both will happen and will happen suddenly. What we do know is that today we are definitely one day closer than we were yesterday to facing God's judgment. This is the one investment decision you cannot afford to put off.

The last two pages of this booklet highlight a number of things that you might like to do. Why not make a resolution right now to find out more about Jesus Christ? To do nothing is to continue to ignore the Lord and ruler of the universe. To continue to ignore the one who loves you so much that He was willing to endure hell for you. To ignore the only one who can save you.

Deciding to invest in Jesus would simply be the best and most important investment decision you could ever make. Invest for life.

How to invest

You may want to invest in Jesus right now. There is no better time to do so. While investing in Jesus mustn't be taken lightly, it is simple to invest in Him. No brokers or dealers are required. All you need to do is put your trust in Him and give Him the whole of your life. You might want to say the prayer printed below quietly and sincerely in your heart.

'Lord God, I recognise that you have the right to control my life. I have rebelled against you, in my thoughts, my words and my actions; sometimes unconsciously, sometimes deliberately.

I am sorry for the way I have lived and ask you to forgive me. Thank you for sending Jesus to die for me on the cross, so that I can be forgiven.

As best I can, I want to turn away from rebellion and obey you. Please come into my life by your Spirit and take complete control of it. Amen.'

If you have prayed this prayer, then rest assured that God has heard you! You may feel no different now, but you have started on a new life with Jesus as your Lord. Do tell a Christian friend that you have put your trust in Jesus Christ, and they will help you to grow in your understanding of the new life you have entered into.

Further Investigation

You might want to investigate Jesus and His promises further. One way would be to talk to the person who gave you this booklet or to another Christian friend.

Alternatively, why not go along to a church service where the Jesus of the Bible is being taught. Details of such a meeting near you may well be included with this booklet, or available from the person who gave it to you.

Further Reading

You might want to do some further reading. Below is a list of useful books, which will help you find out more about the person of Jesus Christ:

The Bible! Get hold of a modern translation—New International Version (NIV) for example. Read for yourself the life of Jesus in one of the Gospels.

Christianity Explored by Rico Tice—a closer look at the life and teachings of Christ in Mark's gospel—www.christianityexplored.com

Simply Christianity beyond Religion by John Dickson—a closer look at the life and teachings of Christ in Luke's gospel—www.matthiasmedia.com.au

The Case for Christ by Lee Strobel—a critical look at the evidence for Jesus' life, death and resurrection and the reliability of the Bible—www.zondervan.com

Turning Points by Vaughan Roberts—a very readable overview of the whole Bible story and how it centres on Jesus Christ—www.paternoster-publishing.com

References

1 John chapter 3 verse 36

2 John ch.17 v.3

3 Mere Christianity C.S.Lewis

4 1 Corinthians ch.15 v.3-6, John ch. 20 v.1 – ch.21 v.25, Luke ch.24 v.1-53

5 Romans ch.3 v.10-12

6 Mark ch.9 v.43-49

7 John ch.3 v.16, 1 Peter ch.3 v.18, 1 John ch.2 v.2

8 Revelation ch.21 v.1-4

9 John ch.5 v.24

10 Isaiah ch.53 v.4-12

11 Psalm 16 v.8-11, Acts ch.2 v.22-38

12 Mark ch.8 v.31, ch.9 v.31, ch.10. v.33-34

13 John ch.5 v.21-22

14 Romans ch.12 v.1-2

15 1 Peter ch.1 v.3-7

16 Ezekiel ch.36. v.26-27 & John ch.3 v.3-7

Investing for Life © Benjamin Stone 2004
Published by The Good Book Company
Elm House, 37 Elm Road, New Malden, Surrey KT3 3HB
Tel: 0845 225 0880; Fax: 0845 225 0990
email: admin@thegoodbook.co.uk; website: www.thegoodbook.co.uk