Are You Covered?

Allen Webster

In some ways, we live in a scary world.

A war is going on half a world away, but it affects all of us. With unsettling regularity, natural and unnatural calamities strike our countries and communities. Terrorists have destroyed buildings and lives; planes occasionally fall from the sky; evil people have given “hate mail” a new meaning.

It seems that every fall, hurricanes devastate another southern coastal city, and every other year, an earthquake “shakes, rattles, and rolls” our West Coast structures. Fires and floods often destroy neighborhood houses, winter storms leave us in the dark, auto accidents injure those we know, and pathology reports don’t always come back as we had hoped.

Usually, upon finding out that one was injured or sick, or that they suffered property damage, we immediately ask, “Were they covered?” We are interested in whether victims had insurance, and sympathize all the more with those who did not. It multiplies the sorrow of misfortune if there is no “starting over” check.

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Insurance companies provide a valuable service, and most of us have been wisely counseled by informed agents. They always advise us: “Take out plenty of coverage; you never know when you might need it.” Although we do not like to pay the premiums, most of us realize that the potential benefits are worth the price to be covered. As our children begin their adult lives, we advise them to be sure to get a job that offers insurance as a benefit.

There is a spiritual angle to the “insurance business.”

GOD IS IN THE INSURANCE BUSINESS

There is a sense in which God is in the insurance business. He promised Moses that He would cover him as He passed by (Exodus 33:22). And of the tribe of Benjamin, Moses promised, “The Lord shall cover him all the day long, and he shall dwell between his shoulders” (Deuteronomy 33:12).

In a beautiful word picture, a psalmist describes God’s protection: “Surely he shall deliver thee from the snare of the fowler, and from the noisome pestilence. He shall cover thee with his feathers, and under his wings shalt thou trust: his truth shall be thy shield and buckler” (Psalm 91:3–4).

From His vantage point, God can see an impending disaster worse than any hurricane or earthquake. It will destroy not just a single home or town, but the whole earth (2 Peter 3:10). It will not involve only a few thousand people, but all the people of the whole world (2 Corinthians 5:10).

God is providing coverage for those willing to “pay the premiums.” Jesus put it this way: We can rebuild in a better place, if we are covered (Luke 14:28–33; Hebrews 11:10).

CHRISTIANS ARE THE INSURANCE AGENTS

If God is in the insurance business, then His people must be His agents. We seek to “cover” our friends, relatives, neighbors, coworkers, and fellow citizens.

Love motivates us. Gratitude sends us. When Noah was uncovered in his tent, Shem and Japheth took a garment and went backwards to cover their father’s shame (Genesis 9:23).

They did what love always does—covered the shame of sin. The Bible teaches us to do just that:

- “Hatred stirreth up strifes; but love covereth all sins” (Proverbs 10:12).
- “A fool’s wrath is presently known; but a prudent man covereth shame” (Proverbs 12:16).
- “He that covereth a transgression seeketh love; but he that repeateth a matter separateth very friends” (Proverbs 17:9).
- “And above all things have fervent charity among yourselves: for charity shall cover the multitude of sins” (1 Peter 4:8).

“Blessed is he whose transgression is forgiven, whose sin is covered” (Psalm 32:1).

Love does not sweep sin under the rug. In our younger days, our older brothers or buddies from school occasionally pressed us to “cover for them,” to keep them from the wrath of parents or teachers.

It never worked. The truth came out and then we looked as bad as they did. Sin is like a rubber tire—it won’t stay buried (Numbers 32:23; 1 Timothy 5:24–25).

So, then, what does it mean that “love covereth all sins?” We cover sins by assisting sinners in getting rid of them. James wrote: “Let him know, that he which covereth the sinner from the error of his way shall save a soul from death, and shall hide a multitude of sins” (James 5:20).

ARE YOU COVERED?

It does no good to cover one’s sins so that others do not know of them. Children may hide things from their parents; husbands and wives may hide things from each other; and workers may hide things from their employers, but no one hides anything from God (Hebrews 4:13). “He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy” (Proverbs 28:13).

The only way to cover one’s sins is to have them erased from the mind of God (Hebrews 8:12). For sinners who have never come to Christ, this is done through faith in His Son (John 3:16), repentance (turning from sinful behavior) (Luke 13:3), confession of faith (Romans 10:9–10), and immersion in water to have sins blotted out (Acts 2:38). For erring Christians, sins are covered by repentance, confession, and prayer (Acts 8:22).

Are you covered? Take out some post-life “fire insurance,” or at least some eternal “life insurance” now.
The Other Side

A sick man turned to his country doctor as he was preparing to leave the examination room and said, “Doctor, I am afraid to die. Tell me what lies on the other side.”

Very quietly, the doctor said, “I don’t know.”

“You don’t know? You, a Christian man, do not know what is on the other side?”

The doctor was holding the handle of the door; on the other side came a sound of scratching and whining, and as he opened the door, a dog sprang into the room and leaped on him with an eager show of gladness.

Turning to the patient, the doctor said, “Did you notice my dog? He’s never been in this room before. He didn’t know what was inside. He knew nothing except that his master was here, and when the door opened, he sprang in without fear. I know little of what is on the other side of death, but I do know one thing. I know my Master is there and that is enough.” —Author Unknown

“Let us do good unto all men…” —Galatians 6:10

Cleansing Baptism

We drove home from church services one afternoon, we were happily talking about a friend who was baptized that day. As we were saying how proud we were of him, my three-year-old daughter Elizabeth asked, “What does it mean to be baptized?”

My five-year-old son Joshua spoke up: “Oh, baptism—that’s when the preacher washes all your senses away.” —Patty Meredith, Christian Reader (July 2000)

“And now why tarriest thou? arise, and be baptized, and wash away thy sins, calling on the name of the Lord.” —Acts 22:16

Urgent

As he was filling out an employment application, a man paused over this question: “Person to notify in case of an accident.”

Finally he wrote, “Anybody in sight.”

“A merry heart doeth good…” —Proverbs 17:22

Sir Edmund Hillary Falls to His Death

At age thirty-three on May 29, 1953, at 11:30 A.M., Sir Edmund Hillary was the first man to summit the world’s tallest mountain, Mount Everest—29,035 feet. He was accompanied by a Nepalese Sherpa named Tenzing Norgay. Recalling the moment, he wrote, “I then realized that the ridge ahead, instead of still monotonously rising, now dropped sharply away, and far below I could see the North Col and the Rongbuk Glacier. I looked upwards to see a narrow snow ridge running up to a snowy summit. A few more whacks of the ice-axe in the firm snow, and we stood on the top.”

At age 88, on January 11, 2008, fifty-five years later, Sir Hillary fell to death as have all others in the world’s history, with but two exceptions. The Bible’s words once again ring true: “For as in Adam all die, even so in Christ shall all be made alive” (1 Corinthians 15:22). Death is an appointment all must meet. “And as it is appointed unto men once to die, but after this the judgment” (Hebrews 9:27). The pinnacle of physical accomplishments washes out against the background of eternity.

What analogous Mount Everest have you conquered? Has the educational level or degree you sought been gained? Has the steady, good paying job or respected position you wanted been yours for years? Has the house you wanted been made a home and served as a refuge of safety from the world? Has the challenging goal been met that made you employee of the month, salesman of the year, or honored community service award recipient? Again, we observe that the pinnacle of physical accomplishments washes out against the background of eternity.

From God, James wrote, “Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapor, that appeareth for a little time, and then vanisheth away” (James 4:14). The width and depth and height of eternity is the canvas upon which we paint the picture of our lives. We cannot choose the colors or the texture, but the brush is in our hands. The ridge of life is still monotonously rising but soon will drop sharply away.

Christians have a blessed assurance from God. As the psalmist wrote: “Thou shalt guide me with thy counsel, and afterward receive me to glory” (Psalm 73:24). “Wherefore let him that thinketh he standeth take heed lest he fall” (1 Corinthians 10:12). —Gary McDade, Memphis, Tennessee
Only a Nail

A man wanted to sell his house in Haiti for two thousand dollars. Another man wanted to buy it; but, because he was poor, he could not afford the full price. After some bargaining the seller agreed to sell the house for half the asking price, with one simple stipulation. He would retain ownership of one small nail protruding from just over the door. Several years passed. The original owner wanted to repurchase the house, but the new owner did not want to sell. The first owner found the carcass of a dead dog, and hung it on the single nail he still owned. Not long afterwards the house became available.

Sin in relationships is real. If we do not fight it daily and confess it when we fail, the devil will come and hang his decaying refuse on the exposed nail of our hearts. Therefore, let us resolve to confess our sins and enjoy God's forgiveness. —Mike Winkler, Huntsville, Alabama

“If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness” (1 John 1:9).

Family Worship

It is important for families to worship together. The God who created each and ordained marriage knew the importance of family worship. To a woman who had miserably failed in her family life, Jesus said, “The hour cometh, and now is, when the true worshippers shall worship the Father in spirit and in truth: for the Father seeketh such to worship him” (John 4:23).

The Father does not need our worship to be a better being. One cannot improve on perfection, but the Father knew each of us needed to worship. The old adage, “A family that prays together stays together,” is true. One just does not find those that are truly committed and serving God in the divorce courts.

Families should worship for three major reasons: (1) God commands it (Hebrews 10:25); (2) it helps us influence one another (Matthew 5:15); and (3) it enhances our spiritual and marital lives (Romans 12:1-2).

No family can be completely balanced when there is a major spoke left out of their wheel. Families are to grow physically, intellectually, socially, and spiritually (Luke 2:52). The family that does not worship is missing at least a quarter of this designed growth.

Do you want to offer a major blessing to your family? Here is a simple yet life-changing answer: Begin this week to worship God! We hope to see you at worship this week. —Jerry Jenkins, Birmingham, Alabama

“Redeeming the time…” —Ephesians 5:16

Let’s Keep Him

The children begged for a hamster, and after the vows that they would care for it, they got one. They named it Danny. Two months later, when Mom found herself responsible for the creature, she located a prospective new home for it.

The children took the news of Danny’s imminent departure quite well, though one of them remarked, “He’s been around here a long time. We’ll miss him.”

“Yes,” Mom replied, “But he’s too much work for one person, and since I’m that one person, I say he goes.”

Another child offered, “Well, maybe if he wouldn’t eat so much and wouldn’t be so messy, we could keep him.”

But Mom was firm. “It’s time to take Danny to his new home now,” she insisted. “Go and get his cage.”

With one voice and in tearful outrage the children shouted, “Danny? We thought you said Daddy!”

“And the disciples were filled with joy…” —Acts 13:52
What do you believe?

One man said to his friend, “What do you believe about God?”
“I believe what my church believes.”
“What does your church believe?”
“My church believes what I believe.”
“What do you and your church believe?”
“We both believe the same thing.”

It is sad to say, but this is about all some people know about God and His written word. Many, it seems, are counting on someone else to do their own study of the Bible. Paul warns us, “For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad” (2 Corinthians 5:10). We must all, as individuals, stand before the judgment seat of Christ. We cannot rely on anyone else at that time, but we will all receive what we individually deserve from the Lord. Paul continued, “Knowing therefore the terror of the Lord, we persuade men” (2 Corinthians 5:11). If I can persuade you of only one thing today, it is this: please study your Bible for yourself.

Do you have the same love for the Bible that the writer of Psalm 119 had? Each of its twenty-eight sections is devoted to praise for God’s revelation. Each section extols the power of the Bible. Verses 113–120 are typical of the beautiful thoughts about the Word:

I hate vain thoughts: but thy law do I love. Thou art my hiding place and my shield: I hope in thy word. Depart from me, ye evildoers: for I will keep the commandments of my God. Uphold me according unto thy word, that I may live: and let me not be ashamed of my hope. Hold thou me up, and I shall be safe: and I will have respect unto thy statutes continually. Thou hast trodden down all them that err from thy statutes: for their deceit is falsehood. Thou puttest away all the wicked of the earth like dross: therefore I love thy testimonies. My flesh trembleth for fear of thee; and I am afraid of thy judgments.

Can you truly say with the psalmist, “I hate vain thoughts: but thy law do I love”? —Bob Prichard, P. O. Box 3071, Oxford, AL 36203

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Key Verses – 2 John 1:9–11
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Key Verse – 3 John 1:4
Message – Walking in the truth

Book – Jude
Key Words – Keep; Kept
Key Verse – Jude 1:3
Message – Keep the faith so that God may keep you from stumbling

Book – Revelation
Key Word – Overcome
Key Verse – Revelation 2:10
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Source – Frank J. Dunn, Know Your Bible (Frank and Yvonne Dunn Publications, 1997), 430–468

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God’s Riches at Christ’s Expense

I love acrostics. Two of my favorites are those that have been suggested for the words sin and Bible. Someone said that sin stands for self-inflicted nonsense, and that Bible stands for basic instructions before life ends.

Another acrostic that I like is one for grace: God’s riches at Christ’s expense. This acrostic helps remind us of the great cost of grace. God’s unmerited favor toward man cost Christ His life. The Scriptures say, “But we see Jesus, who was made a little lower than the angels for the suffering of death, crowned with glory and honor; that he by the grace of God should taste death for every man” (Hebrews 2:9). Notice that by the grace of God, Jesus tasted death for you and for me.

Paul wrote: “For the grace of God that bringeth salvation hath appeared to all men, teaching us that, denying ungodliness and worldly lusts, we should live soberly, righteously, and godly, in this present world; looking for that blessed hope, and the glorious appearing of the great God and our Savior Jesus Christ; who gave himself for us, that he might redeem us from all iniquity, and purify unto himself a peculiar people, zealous of good works” (Titus 2:11–14).

Peter added: “Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; but with the precious blood of Christ, as of a lamb without blemish and without spot” (1 Peter 1:18–19; cf. 1 Corinthians 6:19–20).

Truly, as Christians we are rich today because of the price paid by Christ at Calvary (Ephesians 1:3, 7; 3:7–11). May we be good stewards of the manifold grace that has been shown to every one of us (1 Peter 4:10). How can we do any less, considering the great price that God’s grace cost Christ? —Wade Webster, Southaven, Mississippi

Divine GPS

Shelby and I both purchased new GPS devices over the holidays. For anyone who doesn’t know, GPS is an acronym for Global Positioning System. The device receives a signal from a number of satellites and can tell you exactly where you are. GPS devices for automobiles are programmed with maps of highways and streets, as well as various points of interest: restaurants, retail stores, schools, even the location of every Baskin-Robbins in the country!

I used my GPS while traveling last week, even though I knew the way. Before I left, I entered the address and then set off on my journey. The GPS had a specific route in mind, but it wasn’t the one I wanted to take. Any time I took a street not on the planned route, the GPS would redesign my trip based upon my current location, and attempt to get me back on course. The GPS kept saying things like, “Take the next right and then take the second left.” At one juncture it advised, “Turn around at the next opportunity.” No matter how far “off course” I got, the device continued to give instructions on how to get back on course. As I continued to ignore the instructions, I halfway expected the GPS to say, “Are you deaf, stubborn, or just stupid?”

I also have my home address programmed into my GPS. No matter where I am, I can select “Navigate to Home,” and it will chart a course and guide me home.

As I traveled it hit me: “The Bible is a GPS”—a Godly Positioning System. No matter where you are in your life spiritually, the Bible can tell you exactly where you are. Further, it can tell you where you need to be and how to get there.

Unfortunately, many treat the Bible like I treated my GPS. Some refuse to hear the Bible’s instructions, choosing to turn a deaf ear to its pleas and pursuing their own chosen course (cf. Acts 7:57). Others stubbornly reject the message they hear to turn right, turn left, or turn around (Jeremiah 6:16). Still others are just plain foolish, refusing to handle aright the word of truth (2 Timothy 2:15), while heaping to themselves ear-scratching teachers (2 Timothy 4:3–4).

Finally, no matter where you are, the Bible can tell you how to get home. Ultimately, this is the message of Hebrews 11. All the great men and women in this “Faith’s Hall of Fame” understood that only by hearing and obeying God’s word would they end up at their heavenly destination: “These all died in faith, not having received the promises, but having seen them afar off, and were persuaded of them, and embraced them, and confessed that they were strangers and pilgrims on the earth . . . But now they desire a better country, that is, an heavenly: wherefore God is not ashamed to be called their God: for he hath prepared for them a city” (Hebrews 11:13–16).

Are you navigating toward home? If you are unsure as to your present course, please consult your Divine GPS (1 Timothy 4:16). —Todd Clippard, Hamilton, Alabama

“That the Lord thy God may shew us the way wherein we may walk.” —Jeremiah 42:3
What's So Great about Following Jesus?

There are many things in life that are no different for a Christian and a non-Christian. It is a fact that non-Christians get sick, but so do Christians. Students that are not saints have to do homework and take tests, but so do Christians.

Non-Christians have to work to make a living, but so do Christians. Non-saints face problems in life, but so do God’s people. Non-saints make mistakes, but so do Christians. Non-saints pay taxes, but so do Christians. Non-saints get down in the dumps, but so do Christians. Non-saints die, but so do Christians.

The list above could be extended indefinitely—right? So what do Christians have that non-Christians do not?

Those that faithfully follow Jesus have the forgiveness of sins.

Which is better, to be saved or to be lost? Some are uninterested in such a question, but those who are thinking rationally know that salvation is better than condemnation. Sin separates from God (Isaiah 59:1–2), but the Savior’s death reconciles obedient sinners to the Creator (Romans 5:8–11).

Why is forgiveness such a big deal? Because God no longer remembers or holds past sins against the forgiven ones (Hebrews 8:12). Yes, it is great to be forgiven by the abundant grace of God (Ephesians 1:7). Those who leave this world in an unforgiven state, separated from God, will be separated from Him eternally (2 Thessalonians 1:7–9).

"Come and see" (John 1:39). —Roger Campbell, Cleveland, Tennessee