In recent months, several natural and unnatural calamities have struck our country and community. Terrorists destroy buildings and lives; planes fall from the sky; evil people have given “hate mail” a new meaning. Periodically, hurricanes “huff and puff and blow our East Coast houses down,” and earthquakes “shake, rattle, and roll” our West Coast structures. A little closer to home, fires often destroy neighborhood houses, storms leave us in the dark, and auto accidents injure those we know.

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

Insurance companies provide a valuable service, and most of us have been wisely counseled by informed agents. They always advise people to take out some coverage—“you never know when you might need it.” Though we do not like to pay the premiums, most of us realize that the potential benefits are worth the price of coverage. We often advise our children to take out a policy, just in case.

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 Moses promised the tribe of Benjamin, “The Lord shall cover him all the day long, and he shall dwell between his shoulders” (Deuteronomy 33:12). In a beautiful word picture, the psalmist describes God’s protection: “Surely He shall deliver you from the snare of the fowler and from the perilous pestilence. He shall cover you with His feathers, and under His wings you shall take refuge; His truth shall be your shield and buckler” (Psalm 91:3–4).

From His vantage point, God can see an impending disaster worse than any hur-
rricane or earthquake. It will not destroy just one house—or even one town—but the whole earth (2 Peter 3:10). It will not involve only a few hundred or thousand people, but all the people of the whole earth (2 Corinthians 5:10). God is providing coverage for those willing to “pay the premiums.” Jesus put it this way:

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, “This man began to build and was not able to finish”? Or what king, going to make war against another king, does not sit down first and consider whether he is able with ten thousand to meet him who comes against him with twenty thousand? Or else, while the other is still a great way off, he sends a delegation and asks conditions of peace. So likewise, whoever of you does not forsake all that he has cannot be My disciple (Luke 14:28–33).

CHRISTIANS ARE INSURANCE AGENTS.

If God is in the insurance business, then we are His agents. We seek to cover our friends, relatives, neighbors, coworkers, fellow citizens, and, actually, all our “brothers come down from Adam.” 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—cover the shame of sinners.

The Bible teaches us to do just that:

- “Hatred stirs up strife, but love covers all sins” (Proverbs 10:12).
- “A fool’s wrath is known at once, but a prudent man covers shame” (Proverbs 12:16).
- “He who covers a transgression seeks love, but he who repeats a matter separates friends” (Proverbs 17:9).
- “And above all things have fervent love for one another; for ‘love will cover a multitude of sins’” (1 Peter 4:8).

Love does not sweep sin under the rug. In 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 will not stay buried (Numbers 32:23; 1 Timothy 5:24–25). So, then, what does the Bible mean when it says that love covers all sins? We cover sins by assisting sinners in getting rid of them. James wrote: “Let him know that he who turns a sinner from the error of his way will save a soul from death and cover 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 who covers his sins will not prosper, but whoever confesses and forsakes them will 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 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).

“Blessed is he whose transgression is forgiven, whose sin is covered.”

PSALM 32:1
Children in Church

Three-year-old Reese: “Our Father, who does art in heaven, Harold is His name. Amen.”

A little boy was overheard praying: “Lord, if you can’t make me a better boy, don’t worry about it, I’m having a real good time like I am.”

A Sunday school class was studying the Ten Commandments. They were ready to discuss the last one. The teacher asked if anyone could tell her what it was. Susie raised her hand, stood tall, and quoted. “Thou shall not take the covers off thy neighbor’s wife.”

Jason sobbed in the back seat all the way home. His father asked him three times what was wrong. Finally, he replied, “That preacher said he wanted us brought up in Christian home, and I wanted to stay with you guys.”

I had been teaching my three-year-old daughter the model prayer for several evenings at bedtime. She would repeat the lines of the prayer after me. Finally, she decided to go solo. I listened with pride as she carefully enunciated each word right up to the end of the prayer. “Lead us not into temptation,” she prayed, but deliver us some email. Amen.

One four-year-old prayed, “And forgive us our trash baskets as we forgive those who put trash in our baskets.”

A Sunday school teacher asked her children, as they were on the way to church service, “And why is it necessary to be quiet in church?” One bright girl replied. “Because people are sleeping.”

Six-year-old Angie and her four-year-old brother, Joel, were sitting together. Joel giggled, sang, and talked. Finally, big sister had had enough. “You’re not supposed to talk in church.” “Why? Who’s going to stop me?” Joel asked. Angie pointed to the back of the building and said, “See those two men standing by the door? They’re hushers.”

A mother was preparing pancakes for her sons, Kevin, 5, and Ryan, 3. They began to argue over who got the first pancake. Their mother saw the opportunity for a moral lesson. “If Jesus were sitting here. He would say, ‘Let my brother have the first pancake. I can wait.’ Kevin turned to his younger brother and said, ‘Ryan, you play the part of Jesus!’

A father was at the beach with his children when the four-year-old son ran up to him, grabbed his hand, and led him to the shore where a seagull lay dead in the sand, “Daddy, what happened to him?” the boy asked. “He died and went to heaven,” verified the Dad. The boy thought a moment and then said, “Did God throw him back down?”

Of the People

Most of us have heard the famous phrase used by Lincoln in the Gettysburg Address: “Government of the people, by the people, and for the people.” Many think that Lincoln invented this expression, but he did not. The phrase has been around for hundreds of years. In John Wycliffe’s introduction to his translation of the Bible in 1382, these words are found, “This Bible is for the Government of the People, by the People, and for the People.” Civil government can only do so much. Civil authorities are ordained of God to assist in the governing of the secular and legal affairs of men. But the best government is self-government guided by God. Each of us must use the Bible as the standard that governs our conduct. This is the finest government of the people, by the people, and for the people. —Darrell E. Beard, Tupelo, Mississippi

God’s Plan for Saving Man

Divine Love: John 3:16
God’s Grace: Ephesians 2:8
Christ’s Blood: Romans 5:9
Holy Spirit’s Word: Romans 1:16
Sinner’s Faith: Acts 16:31
Sinner’s Repentance: Luke 13:3
Sinner’s Confession: Romans 10:10
Sinner’s Baptism: Acts 22:16
Christian’s Love: Matthew 22:37
Christian’s Work: James 2:24
Christian’s Hope: Romans 8:24
Christian’s Endurance: Revelation 2:10
Ten Commandments of Human Relations

1. Thou Shalt Love People, Not Just Use Them (Matthew 22:39). The greatest thing in the world is a person. The greatest thing about a person is his motives, and the greatest motive is love.

2. Thou Shalt Develop Thine Understanding (Matthew 7:12; 1 Peter 3:7). “If every man’s care were written on his brow, how many would our pity share, who bear our envy now.”

3. Thou Shalt Compliment More Than Criticize (1 Peter 3:10; Romans 14:19). We should cover our neighbor’s faith with a cloak of charity; we may need a circus tent to cover our own.

4. Thou Shalt Not Often Get Angry (Ephesians 4:26). If we are right, we do not need to. If we are wrong, we cannot afford to.

5. Thou Shalt Not Argue (Ephesians 4:32). It is no use to win the argument and lose the relationship. Beware of the attitude that says, “In matters controversial, my attitude is fine. I always see two points of view—the one that is wrong and mine.”

6. Thou Shalt Be Kind (1 Corinthians 13:4). Be kind to people you meet on the way up; they are the ones you meet on the way down. It is nice to be important, but it is more important to be nice.

7. Thou Shalt Have a Sense of Humor (Proverbs 17:22). A sense of humor is to a man what springs are to a wagon. It saves him lots of jolts.

8. Thou Shalt Smile (cf. Ecclesiastes 3:4) No man is ever fully dressed until he has a smile on his face.

   Powder your face with sunshine. Put on a great big smile. Make up your eyes with laughter. Folks will be laughing with you in a little while. Whistle a tune of gladness. Gloom never was worthwhile. The future’s brighter when hearts are lighter. So, smile, smile, smile.

9. Thou Shalt Practice What Thou Preachest (Romans 2:21). One example is worth one thousand arguments.

10. Thou Shalt Go to School under the Headmaster of the Universe (John 14:6). He is the Master of Men, the Secretary of Human Relations—namely, Jesus Christ. He is the greatest leader the world has ever known.

   • I am too blessed to be stressed!
   • One who kneels to God can stand up to anything.
   • We all live under the same sky, but we do not all have the same horizon.

—Konrad Adenauer

God Needs to Be There

A braid appears to contain only two strands of hair. But it is impossible to create a braid with only two strands. If the two could be put together at all, they would quickly unravel. Herein lies the mystery: What looks like two strands require a third. The third strand, though not immediately evident, keeps the strands tightly woven. In a Christian marriage, God’s presence, like the third strand in a braid, holds husband and wife together.

“Lo, I am with you always”
Matthew 28:20

Empty Nest

You know you are suffering from “Empty Nest Syndrome” if . . .

• You have thrown out the better part of the last several one-gallon jugs of milk but still cannot bring yourself to buy the one-quart jugs.

• You called the power company and asked them to check your meter because the water bill has been way too low.

• You are shocked when you notice you can push the pre-sets on the car radio and know what station you will get.

• They have been gone three years, and you still cook enough for your husband and have seconds and thirds . . . and fourths.

Nothing New Under the Sun . . .

Generational tension is not a phenomenon which erupted in our century. It is as old as the trouble Adam and Eve had with their two boys (Genesis 4). For example, when did this conversation occur? An angry father asks his teenage son, “Where did you go?” The boy, trying to sneak home late at night, answers, “Nowhere.” “Grow up,” the father chides him. “Stop hanging around the public squares and wandering up and down the street. Go to school. Night and day you torture me. Night and day you waste your time having fun.” Was that sharp rebuke administered last night by an irate dad to a defiant juvenile? No, it comes from Sumerian clay tablets 4,000 year old.

—Dr. Vernon Grounds, Homemade

“For more material on the home and family, fathers and mothers, husbands and wives, grandparents, and family finances, go to www.housetohouse.com.
To My Child

Just for this morning, I am going to smile when I see your face and laugh when I feel like crying.

Just for this morning, I will let you choose what you want to wear and smile and say how perfect it is.

Just for this morning, I am going to step over the laundry and pick you up and take you to the park to play.

Just for this morning, I will leave the dishes in the sink and let you teach me how to put that puzzle of yours together.

Just for this afternoon, I will ignore the phone and keep the computer off and sit with you in the backyard and blow bubbles.

Just for this afternoon, I will not yell once, not even a tiny grumble when you scream and whine for the ice cream truck; and I will buy you ice cream if he comes by.

Just for this afternoon, I will not worry about what you are going to be when you grow up, or second guess every decision I have made where you are concerned.

Just for this afternoon, I will let you help me bake cookies, and I will not stand over you trying to fix them.

Just for this afternoon, I will take us to McDonald’s and buy us both a Happy Meal so you can have both toys.

Just for this evening, I will hold you in my arms and tell you a story about how you were born and how much I love you.

Just for this evening, I will let you splash in the tub and not get angry.

Just for this evening, I will let you stay up late while we sit on the porch and count all the stars.

Just for this evening, I will snuggle beside you and miss my favorite TV shows.

Just for this evening, when I run my finger through your hair as you pray, I will simply be grateful that God has given me such a great gift. I will think about the mothers and fathers who are searching for their missing children, the mothers and fathers who are visiting their children’s graves instead of their bedrooms, and mothers and fathers who are in hospital rooms watching their children suffer, and screaming inside that they cannot handle it anymore.

And when I kiss you good night, I will hold you a little tighter, a little longer. It is then that I will thank God for you, and ask Him for nothing, except one more day.

“Behold, children are a heritage from the Lord, the fruit of the womb is a reward. Like arrows in the hand of a warrior, so are the children of one’s youth. Happy is the man who has his quiver full of them; they shall not be ashamed, but shall speak with their enemies in the gate.”

PSALM 127: 3–5

Name: ____________________________
Address: ________________________
City/State: ________________________
Phone: __________________________

Questions are taken from the New King James Version.

Answers to Previous Quizzes


V. 24:1, Cities, Deserts, and Rivers: 1. Cedar trees (1 Kings 5:5); 2. City of David, which is Zion (1 Kings 8:1); 3. Blood (Exodus 7:17); 4. Seven years (Genesis 41:30); 5. Goshen (Genesis 45:10); 6. Egypt (Hosea 7:16); 7. 20 (1 Kings 9:11); 8. Shemer (1 Kings 16:24); 9. Commanders army of Hazor (1 Samuel 12:9); 10. Egypt (Hosea 9:3); 11. Ravens (1 Kings 17:1–6); 12. 38 years (Deuteronomy 2:14); 13. John the baptizer (Luke 3:2–4); 14. Jordan River (Matthew 3:13); 15. Jordan River (Joshua 3:13); 16. Pishon, Gihon, Hiddekel, and Euphrates (Genesis 2:10–14); 17. Seven (2 Kings 5:9–14); 18. Moses (Exodus 2:1–10); 19. Euphrates (Revelation 16:12); 20. Amos (Amos 5:24)

Directions: Find your answers in the verses below. Questions are taken from the New King James Version.

1. Started out with his focus on God but became preoccupied with the material world. ____________________________ (1 Kings 9:15–28)
2. Refused to follow the demands of the people, and so ten tribes revolted. ____________________________ (1 Kings 12:1–19)
3. Was called from Egypt to reign over the ten tribes, continued in sin, punished by God. ____________________________ (1 Kings 12:20; 14:1–20)
4. King, who when he became diseased, “did not seek the Lord, but the physicians.” ____________________________ (2 Chronicles 16:12)
5. While being found drunk in the house of Ezra, this king was killed by Zimri, his captain. ____________________________ (1 Kings 16:8–10)
6. King who married Jezebel. ____________________________ (1 Kings 16:30–31)
7. “He did evil in the sight of the Lord and walked in the way of his father and his mother.” ____________________________ (1 Kings 22:51–52)
8. Though not like his father and mother (he put away the image of Baal), he still wrought evil in the sight of the Lord by cleaving to the sins of Jeroboam. ____________________________ (2 Kings 3:1–3)
9. Offered his own son as a “burnt offering upon the wall.” ____________________________ (2 Kings 3:4, 21–27)
10. Began to reign at age seven. ____________________________ (2 Chronicles 24:1, 22)
11. Followed sins of Jeroboam the son of Nebat. ____________________________ (2 Kings 13:2)
12. Did right in the Lord’s sight but not with a perfect heart. ____________________________ (2 Chronicles 25:1–4)
13. Punished with leprosy by God. ____________________________ (2 Chronicles 26:19–23)
14. Made his son to pass through the fire and make molten images for Baalim. ____________________________ (2 Chronicles 28:1–3)
15. Slain by Shallum, son of Jabesh. ____________________________ (2 Kings 15:8–10)
16. Took throne from Shallum, continued in sins of Jeroboam. ____________________________ (2 Kings 15:14–22)
No other name has ever won such diverse allegiance—Paul and Tolstoi, Roosevelt and St. Francis, Grenfell and Schweitzer. No other voice speaks to every man “in his own tongue.” Well might that little Chinese girl confess, “I have known Him all my life, and one day I learned His name.” If other nations refuse Him at our hands, it is not because He lacks authority but because our hands have not been clean. Despite our unclean hands, His purity shines through, and His gospel now is read in over three hundred different tongues.

Gospel means “good news” and refers to the salvation offered through Christ’s death. Gospel is an old English contraction of two words “the God spell.” It refers to those who have been called by the gospel (1 Thessalonians 2:14), have come under the power of the gospel (Romans 1:16), and who pattern their lives after the gospel (1 Corinthians 15:1; Philippians 1:27). Each should ask, “How much am I under God’s spell?” Jesus. Truly, a name we love to hear!

“Nor is there salvation in any other, for there is no other name under heaven given among men by which we must be saved.”

ACTS 4:12
Are We Living in the Last Days?

Yes, we are living in the “last days.” It should not be a cause for alarm, however, because we have been living in the last days for almost two thousand years! The “last days” refer to the last great period of history, the Christian Age.

There have been three great dispensations or ages of God’s dealing with mankind. The first was the Patriarchal Age, when God dealt directly with the heads of families (from Adam to Moses). This period ended with the beginning of the Mosaic Age, when God gave the Law of Moses to Israel. The Mosaic Age (the age under which Jesus lived) ended with the advent of the Christian Age, ushered in by the preaching of the gospel and the establishment of the first century church.

On the Pentecost following the resurrection of Christ, Peter rose up with the rest of the apostles to speak and said, concerning the things that were happening, “But this is what was spoken by the prophet Joel: ‘And it shall come to pass in the last days, says God, that I will pour out of My Spirit on all flesh; your sons and your daughters shall prophesy, your young men shall see visions, your old men shall dream dreams’” (Acts 2:16–17). Peter said that the events of that day were the fulfillment of Joel’s prophecy concerning what would happen “in these last days.”

Succeeding verses describe dramatic events: “Wonders in heaven above and signs in the earth beneath: blood and fire and vapor of smoke. The sun shall be turned into darkness, and the moon into blood, before the coming of the great and awesome day of the Lord” (Acts 2:19–20). This apocalyptic language describes cataclysmic events that man could hardly imagine. Some have suggested that these events refer to the crucifixion of Christ or the coming destruction of Jerusalem by the Roman armies.

The Spirit was poured out on “all flesh,” as the gospel message was to go from Jerusalem to all the nations of the world, a message of salvation: “And it shall come to pass that whoever calls on the name of the Lord shall be saved” (Acts 2:21). To the Jews it was almost unbelievable that the gospel could be for the whole world, including Gentiles, but Peter promised such: “For the promise is to you and to your children, and to all who are afar off, as many as the Lord our God will call” (Acts 2:39). He called all present to respond: “Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins” (2:38).

Later Peter wrote that Christ “was manifest in these last times” (1 Peter 1:20). Time may be drawing to an end. Today may be the last day. Or, the Lord may delay His coming for a thousand years so more can “come to repentance” (2 Peter 3:9). Look for no special “last days’’ signs in present events. Do not listen to false teachers who set dates for the Second Coming or the end of the world. Do not be lulled into thinking you have plenty of time to make your life right with God, either. We should prepare to meet Christ—the angel may be getting his trumpet ready (1 Thessalonians 4:13–18). Now is the time to obey Christ (2 Corinthians 6:2).—Bob Prichard

On Being Like Jesus

We want to be like Him as He walks on the water, but we do not want to walk the dirty floor of a poor man’s hovel.

We would raise the dead, but we will not hold the hand of the sick.

We would turn water into wine, but we will not turn our money into food, clothing, and shelter for the needy.

We would still a storm of Galilee, but we will not calm the troubled heart of a neighbor.

We would restore the deaf man’s hearing, but we will not share with him what he needs most to hear.

We want to be like Jesus, but we prefer to walk with Him in triumph over palm branches, not under the weight of the cross.

We want the crown but not the cross.

We would like a scepter but not a shepherd’s staff.

We prefer the royal garment to the service towel.

We want to be like Jesus as King but not as servant.

“Follow His steps.”

1 Peter 2:21
Whenever it breaks

There is a monastery in Greece perched high on a cliff several hundred feet in the air. The only way to reach the monastery is to be suspended in a basket that is pulled to the top by several monks who tug with all their strength. Obviously, the ride up the steep cliff in that basket is terrifying.

One tourist got exceptionally nervous about halfway up as he noticed that the rope by which he was suspended was old and frayed. With a trembling voice, he asked a monk riding with him how often they changed the rope. The monk thought for a moment and answered, “Whenever it breaks.”

Some things should never be put off. When I recognize the need for change and correction, I need to do it now, before it is too late, before the rope breaks.

Would you believe me if I told you I had discovered a new diet where one could eat only fattening foods and yet lose weight? The diet consists of banana splits, pizza, coconut-cream pies, doughnuts, fudge—you name it. What if I told you that I had found a new alcohol recovery program that advises one to drink a quart of Scotch every hour? Or what if I told you about a new way to get in shape by sitting in front of the television, clicking away on a remote control? What if I told you that I had found a new way to get ahead in school by goofing off and playing video games?

We know none of these ridiculous suggestions will work. Why? Because we reap what we sow. Is it not time to start reading the Bible and attending worship—before the rope breaks? —adapted from Alan Smith, “Thoughts from the Day” and Greg Laurie, “Life, Any Questions?”

“Now as he reasoned about righteousness, self-control, and the judgment to come, Felix was afraid and answered, ‘Go away for now; when I have a convenient time I will call for you.’”

ACTS 24:25

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