

# The Need for Insurance!!!

## Intro:

- Why Do We Need Insurance?
- To Cover the fender benders                      To Cover the totaled cars
- To Cover the worst case/fatality
- Insurance =Assurance=Security (One of the strongest needs in humans)
- God's Premium Guaranteed Insurance Policy

## 1<sup>st</sup> Step-You must have the right policy

- The right policy is assurance of                     **Salvation**                    
  - *"If you declare with your mouth, "Jesus is Lord," and believe in your heart that God raised him from the dead, you will be saved" Rom. 10:9*
  - *Why do teens often doubt their salvation?*
  - *Satan knows he can play off their weakness of being emotional beings.*
  - *Other than the obvious of living eternally without God, what are the long term consequences of your teen not having assurance of their salvation?*

## God clauses in the policy

- In order to have assurance that you are saved you must accept the following clauses within the policy.
  - GOD is                     **Different**                     and                     **Dependable**                    
    - *"God is not human, that he should lie, not a human being, that he should change his mind. Does he speak and then not act? Does he promise and not fulfill?" Num. 23:19*
    - *"All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness II Tim. 3:16*
  - Man is                     **Doubtful**                     and                     **Deceitful**                    
    - *"Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of people in their deceitful scheming". Eph. 4: 14*

## So What is a Christian?

- *What a Christian is NOT*
  - *Church goer-although going to church is a good thing if you are a Christian-Heb 10: 24-25*
  - *A person who tries to be good. Although being a good person should be the character of the Christian. Matt. 5:16*

- *A Christian IS*
  - *A person who puts their faith in person of Jesus Christ-Eph. 2:8-9*
  - *Desires to walk with Christ daily-Gal. 2:20*
  - *Wants to be conform to the image of Christ-Rom. 8:29*
  - *Is willing to change the way they think-Rom. 12:2*
- *Help insure (assure) the “dings” in life.*

**What’s a ding?** *Anything that leaves a dent in their life from the past that they can be easily reminded of.*

- *The teens have to deal with 3 major dings in life*
  - *The ding of rejection.*
    - *Rejection causes minor depression. Why?*
    - *Rejection causes insecurity which can result in wrong friendship.*
    - *Solution? Find creative ways to remind them that they are accepted by those who love them most, especially God.*

### **Being accepted by God**

- *“For you formed my inward parts; you knitted me together in my mother's womb. I praise you, for I am fearfully and wonderfully made.” Psalm 139:13*
- *“What is man that you are mindful of him, and the son of man that you care for him? Yet you have made him a little lower than the heavenly beings and crowned him with glory and honor.” Psalm 8:4-5*
- *“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.” Jer. 29:11*
- *What are some creative ways you think you could get this message across to your teen?*
- **To help deal with the ding of \_\_\_\_\_ and \_\_\_\_\_.**
  - **Teens need to feel loved more than know they are love.**
  - *Teen peers have a way of making your teen feel guilty when they don’t do what they want them to do.*
  - *Feeling guilty with no hope of forgiveness is such a horrible place to be in their young lives.*
  - *What kind of dings of guilt can peers of your teen or a parent of a teen throw out there?*
  - *Having the assurance that no matter how bad the dings get they will always be accepted and forgiven by God and their parent is so very important to their growth as a person. God’s Word says...*
- *Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you.” Eph. 4:32*
- *“Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven” Luke 6:37*

- *“Bearing with one another and, if one has a complaint against another, forgiving each other; as the Lord has forgiven you, so you also must forgive.” Col. 3:13*
- *Teaching your teen how to forgive and how receive forgiveness is critical to their development as a mature believer.*
- *What are some practical things you can do to teach this concept?*
- **The ding of deception causing grudges**

*Deception by peers or parents causes lack of trust.*

*When you don't trust people it makes it hard to trust God.*

*Think how hard it is for you as the parent when you are deceived to get over it and start trusting again.*

*Imagine how difficult it must be for your teen who is much more immature.*

- *Psalm 52:2 says, “Your tongue plots destruction, like a sharp razor, you worker of deceit.”*
- *What do you do when you're cut by a razor?*
- *Colossians 3:9 says, “Do not lie to one another, seeing that you have put off the old self with its practices”.*

### ***Second level of coverage***

**Premium rider covering complete replacement cost when car is totaled.**

#### **What's a totaled car?**

A totaled car spiritually, is when a person comes to a point of recognizing they believe they have no value in life and are not worth fixing or their problems can't be fixed. They are CRUSHED emotionally

They are a defeated person (Christian) not living a victorious lifestyle in Christ. In other words, they don't live like a new creation but fall back into their old sinful self.

II Cor. 5:17-*“therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!”*

*Teens tend to think they are invincible until something happens in their life that totals them.*

#### **The Apostle Paul's totaled life**

- **First his invincibility and arrogance-Read Phil 3:4-6**
- **Next his totaled frustrated self-**
  - *Romans 7:18-20, 24, “I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out. For what I do is not the good I want to do; no, the evil I do not want to do-this I keep doing. Now if I do what I do not want to do, it is no longer I who do it, but it is the sin living in me that does it....what a wretched man that I am! Who will rescue me from this body of death?”*
  - ***Paul accepted the optional rider in God's policy for full replacement value***

- Rom. 7:25 and 8:1-2, *“Thanks be to God-through Jesus Christ our Lord!...Therefore, there is now no condemnation for those who are in Christ Jesus, because through Jesus Christ the law of the Spirit of life set me free from the law of sin and death.”*

### **Third level of coverage-Fatality coverage**

No parent ever wants to have their teen involved in a fatality. However, in this world it WILL happen to their teen sooner or later in their life.

Does your teen have God’s guaranteed coverage should the worst happen?

- Does your teen understand and accept all four components of something like the Roman Roads?
  - Rom. 3:23-All have sinned
  - Rom. 6:23- Wages is death
  - Rom. 5:8-God proved His love by offering Christ
  - Rom. 10:9- Personally accept Christ

### **What about people who think they have God’s policy?**

- The world calls these “uninsured motorist” or hypocrites
  - ***What’s a hypocrite?***
  - Matthew 7:22, *“Many will say to me on that day, 'Lord, Lord, did we not prophesy in your name and in your name drive out demons and in your name perform many miracles?’*
  - Sadly according to Jesus He will say, *“Then I will tell them plainly, 'I never knew you. Away from me, you evildoers!’”*
  - *How will you know if your teen is a true believer?*
  - Matthew 7:16, *By their fruit you will recognize them. Do people pick grapes from thornbushes, or figs from thistles?*
  - *What is fruit? Outward expression of your inward nature*
  - Gal 5:22-23-Fruit of the Spirit (Do you see any evidence of these?)

### **God’s seal of approval for assurance**

The apostle John said in John 5:13, *I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life.*

John 1:1, 14 say, *In the beginning was the Word, and the Word was with God and the Word was God. The Word became flesh and made his dwelling among us. We have seen his glory, the glory of the one and only Son, who came from the Father, full of grace and truth.*

### **If the above passage says Jesus is God, then God says...**

*“I give them eternal life, and they shall never perish; no one will snatch them out of my hand.” (John 10:28).*