



## The Importance of Insurance

One day, while a teen was out driving her car, she ran into a truck. The truck's driver made her pull over into a parking lot and get out of the car. He took a piece of chalk and drew a circle on the pavement. He told her to stand in the middle and not leave the circle. Furious, he went over to her car and slashed the tires. The teen started laughing. This made the man angrier so he smashed her windshield. This time the teen laughed even harder. Livid, the man broke all her windows and keyed her car. The teen is now laughing hysterically, so the truck driver asks her what's so funny. The teen giggles and replies, "When you weren't looking, I stepped out of the circle three times!"

With a teen who acts like that it's a pretty simple question; why do we need insurance? In every State, you must have some type of insurance on your vehicle if you want to drive it down the road. Insurance gives the driver a feeling of security should they get hit accidentally or should they hit someone else. They will know that if they have a policy with a good reputation they will get everything taken care of. Once they take care of the deductible then the difference in the cost to repair the vehicle will be paid for by the insurance company.

If you've ever driven a car for any length of time more than likely you have been involved in an accident. Depending on the type of accident you have had more than likely determines how you feel about that accident. Some of you have only been in fenders benders where very little damage was done to your car. No big deal and you moved on with little fanfare to the ordeal. Others have been in more serious accidents where your vehicle was hit from the side or back in such a way that it was totaled and the cost of the repair was going to be more than the car was worth. This was a more traumatic experience where you felt fear and possibly some pain during the accident. You felt lucky to get out of this situation with just some bumps and bruises. Then sadly there is one more type of accident. It's the one where we as parents don't ever want our children to be involved in. This accident is one where a fatality has been caused by someone driving in such an unsafe manner they are unfortunately guilty of vehicular manslaughter. They didn't mean to hurt anyone but because of careless texting, while driving, or being influenced by alcohol or drugs, they caused a life-changing event.

In our analogy of Drivers Ed for Parenting, insurance for the parent pertains to the assurance of salvation for their teens. Insurance is to help protect us when bad things happen to good people. Well, guess what, bad things happen to good people all the time and your teen will eventually have to come to grips with this and understand how to deal with it when it does happen. Your teen believes they are a good person and when life steps on them they will struggle with the whys. We want to make sure our teens are covered and protected should anything happen to them in life. We are going to look at three reasons why our teens need the assurance they will be protected when they get the

little dings in life when they get into more terrifying accidents, and finally when they must face the worst accident of all, a fatality while driving.

First, let's start with the insurance policy we must have to handle the three scenarios I just described. Does your teen know without a doubt that they have the assurance of their salvation in life? Have they come to a place in their life where they confessed to God that they believe Jesus Christ is their savior and they asked Him to cleanse them from their sin and come into their heart? Romans 10:9 says, *"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"*. Because teens are so emotional they often doubt their salvation when they don't feel saved. When they don't feel saved then they will start questioning the purpose of life and how can such bad things happen to them when they thought they were saved. Feelings can be very deceptive and Satan knows this very well. If he can get a teen to doubt their salvation before they go off to college then he knows he can get them to turn their backs on God and listen to the philosophy of the world.

Usually, when doubting Christians start a family they do not go to church and when they do not go to church then their children's opportunity to hear about Christ is limited. Satan wants to impact your teen's future family so they don't hear about Christ or if they do hear about Christ it's in a negative light. Helping your teen understand how powerful their assurance of a personal relationship with Christ can be in their life, is critical. They must understand and accept that feeling although powerful can be misleading. There are some clauses in God's policy that they must accept to have this type of assurance.

First, they must accept that GOD IS DIFFERENT AND DEPENDABLE. They must grasp hold of the fact that God is not like us and won't deceive us. One of my favorite verses in the Bible is Numbers 23:19, *"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?"* God will not lie to us and His Word says in II Tim. 3:16 that it is "God-breathed", or different from any other type of book, and can be counted on. Our kids see deception all around from their friends, family, television, movies, and songs. There is only one place your teen can go for truth and that's God's Word.

Second, they must accept that MAN IS DOUBTFUL AND DECEITFUL. If you don't help your teen get into God's Word and find creative ways to make it "relevant" for them to read, then your teen will experience what Eph. 4:14 says, *"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."* When teens are not sure of their salvation they will show signs of spiritual immaturity and will start doubting. When they start doubting they'll start listening to all sorts of inaccurate teaching about God and can even be deceived by those claiming to know the truth. In order to help your teen with doubts, you have to meet them on their ground. Since they are emotional beings you have to help them with more logic. A teen would never question the logic behind gravity. They can see the effects of gravity in their life therefore they don't doubt that it exists. However, since Christianity is faith-based it's hard to see the effects of their faith as a fact. You as the

parent are critical to their walk with God. You must point out and show them often when you see God's hand in your life and you must tie it back to scripture. When God provides a job then show how God was moving throughout the whole process. When one of God's promises in His Word came true in your life be sure to point it out to your teen. When God calms a fear let them know through scripture how He did that. But what about when God doesn't answer something that was prayed about and the pain was experienced? We will address this a little later in the chapter when we talk about bad accidents.

Having an assurance that they have a strong personal relationship with God will help your teen through accidents in life. They will have a better understanding of why things happen, and when they do happen, how to respond properly. So what does it mean to be a Christian and have a personal relationship with God? First, let's look at what it doesn't mean.

- It doesn't mean you're a Christian because you go to church. Although going to church is critical to a believers' personal growth (Heb. 10:24-25), it doesn't make you a Christian. You are no more a Christian because you go to church than you are a car when you walk into your garage. Being associated with a group of Christians doesn't mean you are a Christian. That's why so many people who refuse to go to church call Christians hypocrites in the church. I tend to agree with them in a way. You see a hypocrite is someone who is playing the role of a person that they are not. Sadly, there are a lot of people in the church who are playing the role of a Christian but they are not true believers. I'm grateful they are worshiping in God's house but they tend to live differently once they leave the church and the outside world sees that thus they call them hypocrites.
- It doesn't mean you're a Christian because you do good things and believe you are a good person. Although Christians should do good things (Matthew 5:16) and their character should be one of good reputation (Col. 1:9-10) that does not make a person a Christian.

A Christian is simply a person who has put their faith in the person of Jesus Christ. They have confessed to him that they know they fall short of God's standard of perfection and they ask him to cleanse them from their sin. They know that they can't be good enough to deserve salvation. (Eph. 2:8-9) *"For by grace you are saved through faith and that not of yourselves, it is a gift from God; not as a result of works, that no one may boast."* (NAS) They willfully accept Christ as their personal Savior and ask him into their life (heart) and will walk by faith (Gal. 2:20) daily. *"For I have been crucified with Christ and it is no longer I who live but Christ who lives in me. And the life that I now live I live by faith in the Son of God, who loved me and delivered Himself up for me."* (NIV) Christians know they are not perfect and will fail but by God's grace will continue to strive to allow God to conform them to the image of Christ (Rom. 8:29), *"For those God foreknew he also predestined to be conformed to the image of his Son..."*, (NIV) by allowing Him to change the way that they think (Rom. 12:2). *"And do not be conformed to this world but be transformed by the renewing of your mind so that you may prove what the will of God is, that which is good, acceptable and perfect."* (NAS)

Let me take a quick sidebar at this point. I hear many people including some from the pulpit say that salvation is free and a gift from God. I disagree with a comment like that. Indeed salvation is a gift from God but was far from free. It cost God everything He had. It cost Him His one and only Son, Jesus Christ. The pain that Christ suffered on the cross physically and the emotional and spiritual suffering He experienced as He was separated from the Father on the cross was anything but free. It took total submission by Christ to humble Himself as Creator and lower Himself as man to die for us. (Phil. 2:8) *“Being found in appearance as a man, He humbled Himself by becoming obedient to the point of death, even death on a cross.” (NIV).* The reason why I wanted to mention this was a person's walk with Christ is often determined by how they view what it cost to receive their salvation. If a person has a flippant attitude that it's free and a get out of hell ticket than more than likely they won't be very close to God. But if they understand what it cost Christ to offer them salvation then it will affect their attitude and shake their soul to the core of their being. When they disappoint Christ it will bother them and they will want to do better for Him because of the love for Him and what He did for them.

## **So why have the policy?**

There will be times in the life of our teens where they caused a fender bender or were the victim of one. A little ding that caused a little dent but no big deal and they won't even report it because the damage is so little. However, just like in real life when they look at the dent they are reminded of what caused that little accident. It's been made clear throughout this series that teens are emotional beings and are driven by their emotions. “Little dings” in life may not seem like much at the time but they take their toll. Every time a teen sees their “dings” they will have an emotional response to it. They will remember clearly what they were doing at the very moment it happened to them. They will remember how they felt when they first got the ding. All of these emotions well up inside of them and it's hard to forget. Let me tell you about three dings your teen will be reminded of and how it will affect them.

- There is the ding of rejection. No one likes to be rejected, especially a teen. Acceptance and being well-liked by their peers is critical to their esteem. When a teen is rejected they immediately start searching as to why. They will start asking questions such as, “What is wrong with me?”, or “What did I do wrong?” When a teen doesn't feel good about who they are it drives them to certain levels of minor depression. It's not something they can't remedy and it's not something they can't recover from because teens are pretty resilient. However, if not dealt with fairly quickly or there are multiple times of rejections it will indeed move them into a more serious state of depression. The teen will then start to look for any way to be accepted. Rejection will often drive a teen to search out the wrong type of people if those people make them feel wanted. Rejection will make a girl do things sexually that she normally would not consider if it will help her feel accepted or loved. It's critical that the parent of a rejected teen work hard at reminding them how precious and special they are in the eyes of God.

The teen may not show it on the outside but the inside, they so desperately want to believe they are special not only in God's eyes but are special in their parents' eyes. Having assurance through their walk with God that their identity is associated with being someone unique and wonderful is critical. Write little love notes on their bathroom mirror, or leave notes in their textbooks, or their bedrooms like;

*“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*

- There is the sting of condemnation or guilt. To a teen, feeling like they are loved is more important than knowing they are loved. Too many times they are made to FEEL like they will never be able to be forgiven by friends who have been vindictive or mean. Parents too can be guilty sometimes of laying guilt on pretty thick when a teen makes a mistake. It's so important that your teen understands that there is no mistake great enough that can't be forgiven. Perhaps some of their peers will hold grudges for long times because of their immaturity but parents have no business playing that game.

Dings don't seem like much but numerous dings add up and when you feel you are constantly reminded of those dings it gets you down. Dings from parents like, “You don't make good enough grades”, “You're not thoughtful”, “You never obey”, “You think you know so much”, “If only you were like your sibling”, “You could have done better in your game” etc... Dings from their peers like, “Why won't you go with me?” “If you loved me you would let me have sex with you”. “You think you're too good for all of us”, “You're such a judgmental person, just because you're a Christian”, “If you won't hang with us at ...then don't be my friend.” Etc... Feeling guilty with no hope of forgiveness is such a horrible place to be in their young lives. 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*

Helping them to learn how to forgive as well as teaching them how to accept forgiveness is important to limit their bitterness and pain. After all, God said that He has forgiven our sin as far as the "east if from the west" (Psalm 103:12 ), and unless they learn how to release their grudges and accept forgiveness, the sin will start to eat at their conscience. You learn to release past pain and hurt by giving it to God and asking Him to remove the desire to hold onto what someone did to offend you. Once you release it to God you can't take it back and hold onto it. This doesn't mean that you can't remember it but it does mean you can't hold it against the one you have forgiven. Let God do the internal healing and it's something that every teen desperately needs to learn how to do because it's not natural and teens are great at holding grudges.

- There is the sting of deception. When a teen is lied to by their friends or parents continually they start having a difficult time learning how to trust people. Trust is crucial in developing their faith in God. We are all guilty sometimes with the little white lies; I am talking more in the area of real purposeful deception. Deception often goes hand in hand with the requirement of forgiveness. Deception, however, is very difficult to get over when you are a teen or for that matter when you are a parent. I know many a parent who has been deeply hurt by their teen's deception. If it's that difficult for you as a parent who has developed the maturity to get over deception, how much more difficult do you think it is for a teen to get over? The Bible tells us that one of the results of deception is it destroys the foundation of a relationship and it cuts like a razor. When you are cut by a razor what do you do? You usually cringe in pain and draw back quickly. So too does your teen when they are deceived by their friends. They cringe in pain (remembering where they got that sting), and then they draw back from the pain often trying to ignore the pain but it's still there. Psalm 52:2 says, *“Your tongue plots destruction, like a sharp razor, you worker of deceit.”*

Colossians 3:9 says, *“Do not lie to one another, seeing that you have put off the old self with its practices”*. This verse tells us we are not to lie or deceive one another because we have put off or gotten rid of our old self with its practices. What was our old self and what did we practice? At the heart of deception is selfishness. We want to make sure we get our way and we will often stop at nothing, including lying to get our way. We are selfish because we are very prideful people. Pride and selfishness are two character flaws that destroy a trusting relationship quickly. Teens tend to be very selfish and very prideful and therefore tend to destroy friendships quickly, often time due to being hurt by someone through deception.

When a teen (or any person for that matter), doesn't have the assurance of their salvation through a daily walk with God then more than likely they will allow the flesh to

control more of their mind than the Spirit of God. When that happens, the person will struggle with doing what Philippians 2:3-4 encourages; *"In humility of mind consider others more important than yourself. Don't just look out for your own personal interest but for the interest of others also."* It's very difficult to put the needs of others first when you are so focused on selfishly putting your needs first. The definition of selfishness relates to a person who is concerned excessively or exclusively with oneself: seeking or concentrating on one's advantage, pleasure, or well-being without regard to others. (Merriam-Webster Dictionary). When a person is that focused on getting their way you can see why deception can often play a role.

The sting of being lied to or feeling deceived forces a person to reevaluate the person who deceived them. They start to wonder if that person ever thinks of anyone but themselves and can they trust someone who only thinks about themselves. When trust is broken it's so hard to get it back. This dent in their "car" is one that they often will need a complete collision repair. Collision repair requires the desire on the one offended to be willing to take the steps to forgive while at the same time put into place the steps necessary to earn back their trust. As with all collision repairs, it will take some time to fix while evaluating the total damage.

## **Our second level of coverage in our policy**

In our second scenario with our insurance policy, we are going to talk about what happens when the car gets totaled, and how important it is to have the right assurance (insurance). An insurance company will total a car when the cost of repairing the vehicle is greater than the current value of the car. The standard policy will say you don't get a replacement vehicle that is worth current value but you get the value of what the age and condition of the vehicle was at the time. So, if you have a 2015 Dodge Durango with 100,000 miles on it you'll get what that type of vehicle would bring in today's market. You don't get a brand new 2020 Dodge Durango, unless you had Guaranteed Replacement Cost coverage which is very costly but worth it if you value, you're vehicle (your life). God wants us to have the best and He knows that sooner or later our life can experience a totaled vehicle or life in this case. He wants us to have guaranteed full replacement with a brand new vehicle. Now, this type of policy is very expensive and is so costly that no one can afford it. The cost is a life of perfection where no failure is allowed. Who hasn't failed someone or something? We are doomed to live a life of unfulfilled dreams and we are destined to become a wreck. Since God loves us so much He has decided that He will pick up the price of the policy if we will allow Him to pay for it. There is a passage in the Bible that says *"God demonstrates His own love toward us in that while we were yet sinners (a totaled car), Christ died for us."* Rom. 5:8. You see the policy is costly, it cost God everything He had, His one and only Son. What kind of policy do you have? Do you have the standard policy that most of the world has or do you have the premium policy that guarantees the best by giving you something brand new? II Cor. 5:17 says, *"therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!"* Sadly the world just wants to

replace totaled lives with where that person was before the wreck. If the person had a lot of mileage (excess baggage) in their life with lots of dings and possibly past wrecks then that's what they would be stuck within a replacement vehicle. But God wants us to have a brand new vehicle (life). He wants the old wrecked car to be completely towed away and out of our lives, and replaced with a new model, one that is just right for us.

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. Their life has been wrecked by broken homes, broken promises, or a broken body. The answers they have been searching for sounds like a sales pitch and nothing is offered as a solution to their problem. Oh, maybe they heard what they thought was some good news, only to find out that the deductible they would have to pay to get their life (car) fixed, was unaffordable. They knew deep in their hearts they were failures and couldn't live up to a life of perfection. Too many times they let people down and too many times they let themselves down.

Teens tend to think they are invincible and don't need God's insurance policy. After all, nothing is going to happen to them. They are smart, good looking, a star athlete and very popular so why in the world would they need God's policy? Who needs God when they are God's gift to society? They are assured that people will like them and they will get the college of their choice and eventually the career of their choice. Then something bad in life happens, they get into an accident that disfigures their looks and they are no longer attractive. They also hurt their legs and no longer can play sports so their dream of playing in college is gone. So too is what they thought would be a college scholarship. They become destitute looking for anything that will give them satisfaction. People who used to hang around them no longer want anything to do with them. They aren't getting the job interviews that they thought they would get. Why me God? I had everything going for me and look what happened. They have been crushed under the weight of life and feel helpless and worthless. They put all their hopes and dreams in the wrong things and they believed they needed no one to help them along the way.

There was a person in the Bible that I think a teen can relate to well. In the book of Philippians chapter 3 verses 4-6, he talks about if anyone had it going for them it was he. He was a top dog that came from the best of the best and attained the highest level that he could attain in his profession. He came from the right stock and no one could outshine him. But then this extremely confident and egotistical guy found himself in a bad wreck in life. He had what we are calling a "totaled life". Listen to what this very religious guy who played games with God said when he realized he finally needed to consider God's insurance policy. He said in 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?"*

It sounds like a pretty frustrated guy that is looking for answers in life. He recognizes that he is helpless in solving his wrecks called sin. Notice the anguish in his comment of "who will rescue me from this body of death?" This person was none other than the Apostle Paul; the one who wrote a dozen of the books of the Bible that we cling to all the time. Now I realize the passage of Chapter 7 in Romans, Paul is answering the big question on how he struggled with the issue of sin while being a believer. However, the image he paints is how sin controls us to the point of needing to recognize we need deliverance from what controls us and defeats us. Without that solution then we are at the mercy of our inner self, and will not be delivered to a life of victory. Instead, we will always live the life of a defeated wreck. But Paul doesn't leave us at the point of defeat in his story. Instead, Paul lets us know that he accepted God's policy of assurance, and as we already stated "became a new creation" (II. Cor. 5:17). Paul closes out his testimony on how to defeat the wrecks in his life by saying in 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."*

Paul decided he wanted God's guaranteed total replacement policy so he could be free from the effects of his wrecks rather than the world's standard policy that had limits. How do we know the policy is guaranteed? Because the author of the policy said so and put it in His "salvation clause". Jesus Christ the author of the policy said, *"I give them eternal life, and they shall never perish; no one will snatch them out of my hand."* (John 10:28). Does your teen have God's guaranteed policy of assurance of salvation? When life hits them hard and throws them a curve, who do they run to for solutions? Do they run to God for His wisdom or do they run to the world's standard solutions? Do they know and understand that no matter what type of wreck they get into God will replace it with a new version? As Romans 8:1 says they no longer have to live under the guilt of condemnation. They are set free and don't have to be held back by constantly feeling like a failure. They are victorious in Christ and no matter what hits them they can have the assurance that God won't just repair that dent, He already replaced it with a newer model.

## **The fatality and the need for ultimate security (assurance)**

The final reason we want to make sure we have God's policy in place is that we all die. God has made it clear throughout scripture that He will walk with us and help us through our daily activities of life. But what happens to us when we die? What happens when there is a "fatality" in our wreck? No parent ever wants to hear the phone call telling them that their child was killed in an accident. As bad as that seems to us, there is nothing more gut-wrenching and sorrowful than knowing that if your teen were to die tonight you are not sure

where they will spend their eternal destiny. The Bible has made it clear that there is a heaven and a literal place of hell where Satan and his demons will reside for eternity. But it won't just be evil that will reside in hell, those who refuse to accept God's payment for His policy of assurance will also reside in hell. Don't misunderstand, it's not because God is so mean that he won't allow good intended people to live in heaven. I could write volumes on why God, who is just, cannot allow evil (sin) to exist in His presence. But God being Holy, cannot allow sin to reside where He is, or He would not be a Holy God without blemish.

Have you had the pleasure of knowing there was a time in your teen's life where they trusted Christ as their Savior and Lord? I pray that you know without a doubt that your child has come to a saving knowledge of Christ. How do you know for sure they have a signed policy of assurance sealed in Christ's sacrifice? First, ask them if they were to die tonight and God asked them why should He let them into heaven what would they say? If they talk about going to church and trying to be good and that they believe in God then you might want to help them have a better understanding of what true salvation is. True salvation as stated earlier doesn't have anything to do with what we do on our part (except to accept what God is offering) but has everything to do with what God's part is, the salvation and atonement for our sins through Christ's death, burial, and resurrection. Make sure they understand what is known as the Roman Roads. There are four major parts of the Roman Roads.

1-All have sinned and fall short of the glory of God. (Rom. 3:23).

This passage makes it clear that no one is without guilt and can't measure up to the standard of perfection, especially teens. It's like trying to jump over the Grand Canyon (an example of God's standard of perfection). On one side of the canyon are God and perfect heaven where no suffering of pain is allowed and only the joy of knowing love and peace exist. On the other side of the canyon is where we are, sinners trying desperately to escape our existence of selfish ambition, an unhappy and unfulfilled life that is controlled by sin. You may have a drunk who falls way short of living for God and just sort of stumbles over the edge into the canyon. Then you have a really good guy who tries to do the right thing in life, take a running start and jumps as far as he can but still doesn't even come close to God's side. Then you have this person who is REALLY good and hardly ever sins he can't think of the last time he did something wrong. He runs and jumps a new Olympic record of 40 ft. but still falls thousands of feet short of God's standard of the other side. My point of this illustration is to help your kids understand that no matter how good they try to be they will never match up to God's holiness and standard of perfection. Now this standard of perfection isn't just holiness and justness, but love, joy, peace, patience, goodness, gentleness, faithfulness, and self-control as well. According to this verse, no one is without guilt.

2-The wages of sin is death but the free gift of God is eternal life through Jesus Christ our Lord. (Rom. 6:23)

Now, what are the results of all of our efforts? According to this verse, it's death. Not just physical death but spiritual death, a total separation from being able to experience the wonderful attributes of God. Think about all the opposite things of love, joy, peace, patience, goodness, gentleness, faithfulness, and self-control are, those are the things that separation from God will be. You'll live in an eternal state separated from the opportunity to experience any of those wonderful experiences. Instead, you will be tormented with what it's like to be hated, miserable, troubled, bitter, uncaring, and out of control where only pain and suffering exist. These are some of the wages you earn due to the sin in our life. But God also says in this passage that He offers a gift of eternal life where we can have all the blessings God has created for those who know Him. This gift can only be received by accepting God's way for us to be close to Him, and that's through His Son Jesus Christ.

3-But God demonstrates his love toward us in that while we were yet sinners Christ died for us. (Rom. 5:8)

God demonstrated this great love for us in that while we deserved all the negative and horrific things that come with being separated from God due to our sin, that instead, He allowed Christ to take our place and die for our sins, although He (Christ) was sinless and not guilty.

The next illustration falls way short of explaining a Holy God but it helps get the point across. Suppose you are a judge and you have a case brought up in your court where a young man only 18 years of age was drinking while driving and ran over a small child and killed them. The law states that after a guilty verdict the guilty person is to die for the pain and suffering they caused society. This young man was to be delivered to your courthouse so you could give him his sentence and judge him to be guilty, punishable by death in your State. They bring the young man into your court only to find out that this young man is your son. You cannot bear to see his life wiped out at such an early time in his life and he would do anything to correct and make amends for what he did but he can't. The law is the law and it states that death must occur. So as the judge you must be just and do what the law states by condemning him to death. But as his father you decide to come down off your bench and stand in place of your son and take his punishment of death. Even though you are innocent you are willing to die for your son and take his place. He must, however, be willing to allow you to die in his place and he must be willing to let you suffer for him. In a way, that's what God did for us. We are guilty and the verdict is death. But God demonstrates His love for us in such a way that He came down off His bench of justice and allowed Himself to take our place through Christ. 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.* That's God coming down from His majesty and living among us through Christ.

4-If you confess with your mouth and believe in your heart that Christ was raised from the dead then you will be saved. (Rom. 10:9)

But according to the above verse, it takes more than just believing that God died for your sins. You must be willing to personally accept it and make an effort to confess. In other words, let God know in your special way that you acknowledge you are a sinner and can't live as God would have you live. You accept that all the hard work you put in by trying to be good, will still fall short of perfection and since you can't be perfect due to your sin you are hopelessly doomed to death both physically and spiritually. However, you willingly accept the gift that God has given you by accepting the sacrifice Christ gave us by taking our punishment of judgment on the cross. You accept Him into your heart and ask Him now to live through you.

That leads me to my final point. I believe as I stated earlier, the reason so many nonbelievers claim that the church and Christians are nothing but a bunch of hypocrites. So many people are indeed living a religious life but they are not living a relational life with Christ. They play the game of being religious and think that is what makes them a Christian. Sadly, many of these people will claim what Jesus Christ said in 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?'"* In other words, didn't we go to church every Sunday and sing the songs and attend all sorts of bible studies? Didn't we go to all sorts of men's and woman's retreats? Didn't we do all kind of service projects and try to be as good as we could? Sadly according to Jesus, He will say, *"Then I will tell them plainly, 'I never knew you. Away from me, you evildoers!'"* These people never had a personal relationship with Christ only a religious relationship consisting of traditions and rituals. It's not because Jesus is mean but we have to understand that God can't allow evil to exist where perfection exists. We don't want pain and sorrow to exist where God is do we? Don't we want to be rescued from all that grief?

So getting back to my point. How do we keep people from calling people of faith in Christ hypocrites? By being true people of faith and walking daily with Christ. Jesus said in Matthew 7:16, *By their fruit, you will recognize them. Do people pick grapes from thornbushes or figs from thistles?* What is fruit? It's the outward expression of your inward nature. If you are a true believer in Christ what is your inward nature? It's the nature of Christ and the fruit that He would expose the world to. That type of fruit is found in Gal. 5:-22-23. For the fruit of the Spirit is love, joy, peace, patience, kindness, gentleness, faithfulness, and self-control against such there is no law.

So do you want to know if your teen is a true believer in Christ? Do you see them growing in their walk with Christ? Are they closer to God now than they were when they first met Him? Do they exhibit any fruit in their life? We all fall away from our walk with God every

once in a while, but over the long haul, there should be evidence in some way that Christ does indeed have a hold of you.

We have been discussing three aspects of insurance (assurance) for our teens in this chapter. Teens need insurance so when they get the "dings" in life they can bounce back from them quickly. Having a walk with God daily helps them recover quickly and move on down the road of life. They don't let all the little things keep them down all the time but instead, they positively impact those around them and use negative experiences as opportunities to grow.

They also want God's guaranteed policy of insurance when their life gets wrecked. No one can predict the future and having the security of knowing that God will always be with them through thick and thin is extremely reassuring. As they get older they may encounter financial ruin, or marital failure, or untimely death in the family, or an incurable disease that knocks them for a loop. Having the right spiritual policy in place will guarantee that they don't turn their backs on life but use those events in their life to make a difference for God.

Finally, we talked about the need for this policy so when you die, and you will die, you have the assurance of knowing where you will spend eternity. It breaks my heart to know that many teens who have decided to follow Christ in their past don't have that assurance. They aren't quite sure that if they die they know where they will spend their eternal destiny. Christ made it very clear that you must count on placing your faith in Him and His Word so you may know that you have eternal life. 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.*

My prayer is that you can rest each night on your pillow knowing the eternal destiny of yourself and your teen. Trust God at His Word and accept His premium guaranteed insurance policy for your life.