

## Fire Insurance?

We all hate insurance. That is, we hate it while we pay the premiums. But when insurance actually covers some trouble, we're pretty glad we have it. And that is what insurance is all about—the payoff. We purchase insurance just in case something happens. We have car insurance just in case we get in a wreck. We purchase health insurance just in case we have some major illness or accident. Life insurance is a little different. We all know we are going to die, but we purchase life insurance just in case we die while we still have major financial obligations so our family won't be burdened by them.

Insurance is just in case.

Sadly, some folks treat Christianity like insurance. Some folks may get baptized just in case God is really out there and hell is real. Maybe if we have this insurance we won't get burned. However, there are folks who really believe God is out there and hell is real, but they go through certain activities just in case they are required. It is almost like these activities are the premium we must pay to get good fire insurance coverage.

Some attend the church's assemblies just in case that is going to be a requirement. Some memorize Scripture just in case they need to know that verse to get into heaven. Some avoid certain sins just in case those are too big for God to overlook, but they don't worry about others because they think the "small sins" won't matter for our coverage.

For some, Christianity is like an insurance policy. It is a policy that we are sure will stick us in the end, because after all, the company is about making money, not really about protecting us. They offer God certain premiums and just kind of hope that in the end God will decide to go ahead and cover them, but they live in constant fear that He won't. The real problem is that while they are "paying the premiums" they don't like it. They hope it pays off in the end and are sure it will be worth it if it does, but they don't like it very much as they are paying for it.

Then there is all the bickering about the deductible. How much will the insurance actually cover? How much will we have to pay for? Some people are strapped with such high deductibles that they pay the premiums but still dread the problem because they know they'll still be paying out the nose.

Here is the problem with all of this. Christianity is not fire insurance.

Christianity is not just in case. As **Hebrews 9:27** explains, death and judgment are coming. There is no "just in case." There is complete expectation that this life will end, and we will stand before our Maker. But more than that, what is certain is our unholiness. **Romans 3:23** explains we have all sinned and fallen short of God's glory.

Our submission to Jesus is not "paying premiums." We cannot possibly pay for the grace Jesus has offered through His death. Getting baptized, attending assemblies, reading the Bible, turning away from sin can in no way purchase the death of Jesus Christ in our lives. **Romans 6:23** says the wages of our sins is death. We can't afford what it would take to pay for our sins.

Jesus' death actually paid for this grace we desire. **1 Peter 1:18-19** explains that we were ransomed or redeemed by the blood of the Lamb. We aren't purchasing anything from God. Rather, He has purchased something for us. Further, He has completely purchased it. There is no deductible. We don't have to dread the judgment wondering if we can pay our part. Jesus has paid it all.

Finally, the real struggle here is about our goals. When we purchase car insurance, our goal and desire is not safe driving. Rather, our goal is protection in the event someone drives unsafely. When we purchase health insurance, our goal and desire is not healthy living. Rather, our goal is protection from financial trouble caused by unhealthy living. I know these illustrations are not absolute, but they make the point. When we treat Christianity like fire insurance, our goal is not holiness. Rather, our goal is protection on judgment from our unholy living.

When we treat Christianity like fire insurance, we demonstrate that we have our priorities all out of whack. We want heaven, but we don't want holiness. We want to take chances, live recklessly, push the envelope of sin, but be protected from our own bad decisions. I fear we have exacerbated this mindset by making heaven the goal of our Christianity. Certainly heaven will be a great blessing. I long to be there one day and I hope you do as well. But remember **Titus 2:11-14**. The grace of God didn't appear to teach us to pursue our passions and pleasures and just let God's grace protect us in the end. Rather, God's grace trains us to renounce ungodliness and worldly passions, and to live godly lives. Further, Jesus didn't die to purchase a people He would simply take to heaven. Rather, He died to redeem us from our lawlessness and to purify us so we can be a people who are zealous for good works.

Definitely, heaven is a great blessing (cf. **I Peter 1:3-5**). But Christianity isn't about getting us to heaven. Christianity is about making us holy and righteous (**Philippians 3:8-10**).

As long as Christianity is just about getting us to heaven and keeping us out of hell, we'll struggle with the fire insurance mentality. Serving the Lord will always be a burden. But, once we realize the purpose of Christianity is our righteousness and holiness, our attitude will change. Either one, we won't want it and we'll quit playing at the games. Or two, we'll learn to hunger and thirst for righteousness (cf. **Matthew 5:6**), and we'll be so excited that Jesus has purchased that for us through His death that we'll gladly sacrifice ourselves for Him (**Romans 12:1**). No doubt, it will be a growth process, but we'll be excited to be part of it. We won't dread "premium payments" but keep paying them in hopes of payoff in the end. Rather, we'll surrender ourselves to Jesus, allowing Him to live in us, because that is the only way to get the righteousness we so desperately want (**Galatians 2:20**). And then we'll serve Him in confidence knowing there is no condemnation in Jesus Christ (**Romans 8:1**), so we won't fear facing Him in the end.

Quit paying your fire insurance premiums. Trust me, that won't work. Instead, recognize what Jesus has paid for you and surrender yourself to Him. He'll win the victory for you.

--Edwin L. Crozier