

## WHERE IS YOUR FORTRESS?

*“A rich man’s wealth is his strong city, and like a high wall in his own imagination.”*  
Proverbs 18:11

Who provides for your family after you die - yourself or God? The typical life insurance interview makes several assumptions: First, that your death may come accidentally or prematurely. However for a sovereign God, there are no accidents. *“Not even a sparrow falls to the ground apart from the will of your Father; are you not much more valuable than they?”* (Matt. 10:29). Neither is there “premature” death. If He knows the number of hairs on our head, He knows the number of days in our lives. He determined them before you were born - *“And in Thy book they were all written, the days that were ordained for me, when as yet there was not one of them.”* (Ps. 139:16).

Another assumption is that only the husband is capable of providing for the family after death, through either assets or insurance. It’s good to ask the question, Larry Burkett has suggested, “If I die, does God die with me?” The fact is that God lives on after you and can take care of your family through your another mate, employment opportunities, the extended family, the Church, scholarships, and work-study programs, and much more. Insurance is one of many tools He may use, but it is only one.

This is not to negate all uses of life insurance but to give perspective. If we operate from fear in our life insurance planning, forgetting God, we may be assuming responsibilities beyond what He intends. In trying to do this, we are vulnerable to two common mistakes. First, overbuying. Thus, we waste money that should be spent on other priorities, like debt repayment, saving for children’s future, etc. And second, we transfer our confidence from God to insurance. Both of these are harmful.

In his excellent book *Money, Possessions, and Eternity*, Randy Alcorn asks, “But where does God fit into all this? The greatest danger in insurance is that it so easily undermines our sense of dependency on God. Is insurance a God-given means of provision, or is it in reality a theological end-run that makes trust obsolete and God unnecessary?”

A Scripture often quoted to promote life insurance is I Tim. 5:8- “But if anyone does not provide for his own...(he) is worse than an unbeliever”. The implication is that if you don’t spend a lot on this policy, you don’t love your family. However love involves wise provision, not sentimentality. The most loving route may be to insure basics the cheapest way possible and direct the savings toward debt repayment. Doesn’t Jesus also say “Do not be anxious for tomorrow; for tomorrow will care for itself.” Mt. 6:34. His words are to liberate us from the encumbrances (many of which are financial) which so easily entangle us that we may run the race that is set before us. Heb. 12:1

Let me leave this (admittedly) difficult area with these cautions:

- One can wrongly use the above Scriptures to be irresponsible towards their family. If you embrace these ideas, you should also be zealous to tithe, give generously, work diligently, avoid debt, and practice contentment with basics.
- God's promises do not guarantee that we will not experience loss. Consider the life of Job. They do guarantee that losses are not arbitrary or capricious, but are filtered through His loving hands and are for our good.
- God can use an insurance policy, among many things, to achieve His purposes. I believe I have seen Him do this.
- I am not claiming to give definitive answers on these issues. I am simply trying to inject some spiritual sobriety and to counterbalance the traditional approach to insuring, which ignores God and leads to much excess and waste.
- God's chief concern is that our affections, hope, and confidence remain in Him.

Today we have much "Christianized" secular financial planning. Beneath the thin veneer we find that Christians insure and accumulate with the same motives and in the same ways as do non-Christians. Christ says there should be a difference (Mt. 6:32). I hope to provide practical help on how to best use life insurance, evaluate policies and companies, etc. But our greatest need is to place our hope and confidence in God alone. Only then can we say with King David, "*He is my fortress, I will never be shaken.*" (Ps. 62:2)

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