

How much insurance do you need? (28:14)

THE TEXT (NASB)

How blessed is the man who fears always, but he who hardens his heart will fall into calamity

*Happy is the man that feareth alway: but he that hardeneth his heart shall fall into mischief. KJV
- Proverbs 28:14*

INTRODUCTION



Our insurance needs differ widely, but we do control them—indirectly.

Our attitudes rule us much more than we may think. Selfish lifestyles bring trouble.

Everything depends on these questions: Does everything happen randomly, or does a Supreme Being say yea or nay to whatever happens? Do our choices influence what that Supreme Being brings into our lives? Should we buy insurance or gain assurance?



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COMMENTARY

This is one confusing text. Why should constant fear be a good thing? The proverb should be praising the man who is fearless, relaxed, and tough as nails—never fazed by life’s disasters. Instead, it says that fear is a blessing in our lives—bizarre!

Translation: *how blessed*



Note that the translation says, “how blessed,” rather than simply, “blessed.” The NASB inserts the word “how” to denote a higher degree. The Hebrew word for “supreme blessing,” אֲשֶׁרִי (ʾăšêrî, pronounced “ash-r’y”) is used, instead of the more common “blessing,” בֵּרַךְ (bîrַךְ, pronounced “bah-rak”). The KJV renders it as “happy,” but “blissful” may be a better translation. אֲשֶׁרִי is used forty-four times, first in Deuteronomy 33:29. There it’s among the last words Moses gave to Israel, as he was dying, expressing their blessed inheritance among all the nations of the earth.

It’s a paradox. One would think that someone “who fears always” has a personality disorder, maybe a phobia. He’s always tense, anxious, and troubled. But that’s not what the text says. It says precisely the opposite. What type of fear would result in so great a blessing?

Translation: *Fear*

Another paradox: The text doesn’t specify what we’re supposed to fear. It might mean fear of the Lord, or His law, but it might also point to the police, public shame, or something else. The text could be referring to someone who’s chronically tense. That sounds like a horrible psychological disorder. What kind of fear is it?

Fear of the Lord is the most likely possibility—corroborated by a Biblical text that focuses our fear: Isaiah 8:12-13. And indeed, some semi-literal translations propose an object for our fear: “the LORD,” English Standard Version; “God,” New International Version, “the LORD,” International Standard Version. It might also refer to fearing the king, or any who represent civil authorities (Proverbs 24:21). Fearing God always means realizing we can never hide from Him in any way. It means keeping ourselves humble. It’s the opposite of being full of oneself or thinking the world revolves around us.



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Our Driving and Smoking Records



A poor driving record makes auto insurance more expensive. Unhealthy habits (like smoking, heavy drinking, or street drugs) affects our personal insurance premiums in all its forms: Life, health, critical illness, disability, or travel. Insurance companies underwrite carefully. They know calamities come more often to the careless. Life insurance premiums for smokers can be more than double those of a non-smokers. It's better to have a healthy fear of the poisons in our life, and experience the blessings of a poison-free life.

Translation: *Calamity*



The Hebrew word for calamity, רעה (rə'ah, pronounced "rah-ah"), can also be translated as: "evil, distress, injury, or adversity." When combined with the word "fall," it implies that our bad fortune arises from deliberately desensitizing ourselves and ignoring the subtle warnings of our consciences (also found in Proverbs 17:20.) The classic German translation of this word is *Unglueck* or bad luck. Similarly, the Spanish translation uses the word *infortunio*, corresponding to the English word "misfortune." This all suggests that everything we identify as "bad luck" in our circumstances is really the result of the habits of our attitudes and habits of our character.

Translation: *hardens his heart*

In studying the scriptures, I've found that "he who hardens his heart" stands on treacherous ground. This expression is used in Exodus, when Pharaoh first hardened his heart (Exodus 5:1-9, Exodus 8:15), and then when God hardened Pharaoh's heart (Exodus 7:3). The famous Ten Plagues fell upon Egypt; calamity after calamity came all because the king of Egypt refused to recognize a ruler higher than himself or his gods—God Almighty, Elohim. Adding insult to injury, each of those Ten Plagues insulted one of the Egyptian idol gods, like the River Nile. Pharaoh had a vain opinion of his divine authority. Pride is the root cause of hardening the



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heart, or as Zig Ziglar put it, hardening attitudes. And hard attitudes are the beginning of stupidity.

Those who harden their hearts snub the “still small voice” of God (1Kings 19:11-13). Just because God speaks softly does NOT mean He’s weak. It may mean that he’s going to get our attention later in some very unpleasant way. Those who ignore the gentle promptings of conscience are like a pilot that ignores his on-board navigation system and crashes (1 Timothy 1:19).

Desensitized to Good Guidance



When we’re so self-absorbed that we’ve become desensitized to “the still small voice” of God—the subtle, inaudible, invisible promptings of the Spirit of God—we’re already in trouble. A habitual resistance of the Spirit of God spells nothing but trouble. Rebellion invites calamity.

Such inevitable calamities is why God expressed such grief before the global flood (Genesis 6:3). His Spirit struggled with the deep-seated rebellion in the hearts mortal men, living only for their pleasures. Noah alone was humble, listened to God, and received His grace. The human temptation to rebel against our Creator causes us to shun His ways. Eventually we become hardened, desensitized. The results are blindness and deafness—not from birth, but by choice. (Ezekiel 12:2). We MUST heed God's warnings while we can. Not this intense triple warning in rapid succession, against hardening our hearts (Hebrews 3:7-8, Hebrews 3:15, Hebrews 4:7).

I’m not suggesting, of course, that those who fear God never suffer personal calamities—indeed they do. But fearing God and listening to His voice, preserves our peace, while stubborn resistance magnifies our troubles.

No amount of insurance can compensate for selfish attitudes, invariably leading to foolish decisions and big trouble.

Incomplete Protection

Insurance does not and cannot protect us from calamity. It can only help us deal with the associated financial losses. Insurance is a financial tool that can be used or abused. When



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insurance is used properly we can quickly recover from a financial catastrophe. When used improperly, it becomes our “assurance” that we can weather any storm. Insurance becomes harmful when it reduces our sensitivity to God—when it deceives us into thinking that we’ve insulated ourselves and can afford to ignore God’s often subtle warnings.

Insurance and the Bible

Sometimes, I like to describe insurance as “ifsurance.” Insurance provides assurance of financial help—IF a calamity occurs. It’s largely based on our ignorance of the future.

I appreciate the insights of Larry Burkett: ¹

Some say you need enough insurance that your family will never have a financial need. Others go to the opposite extreme, believing you should depend totally on God and have no insurance at all. However, with few exceptions, a lack of insurance does not reflect greater faith. Instead, it reflects slothfulness and a lack of planning. Contrary to what some may believe, insurance is never mentioned in the Bible but the principle of future provision is. Owning insurance doesn’t necessarily reflect a lack of faith in God.

In his discussion of the topic, author Randy Alcorn makes this conclusion: ²



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Here's the bottom line question: Is insurance a legitimate tool of God or an illegal substitute for Him? Is it a provision or an idol? These questions can only be answered in our hearts, but we need to ask them.

Insurance, Assurance and Personal Faith



I believe buying insurance is a highly personal choice. After all, the Bible allows for great personal latitude in lifestyle choices. Some believers eat meat; others are vegetarian. Some drink alcohol; others abstain. Some celebrate holy days; others don't (Romans 14:1-6). All can be real believers despite having differing personal convictions. Each must have his own, entirely personal faith in God.

Since each believer must stand before their Creator as an individual, everyone must individually discern what God expects. It's personal; it's subjective; it's unique, like a fingerprint. It arises in the conscience as a matter of faith, not sight. The decision is made with incomplete knowledge, since faith, by definition, begins where knowledge ends. Personal faith is the necessary condition of pleasing God (Hebrews 11:6). So, the best way to grow in faith is by conversing with the invisible God through prayer and submission to His word in the Bible.

Whatever decision is made to purchase or reject insurance, it should be based on faith. Whatever is not of faith is sin (Romans 14:23). It takes time to develop a personal relationship with God Almighty, and it's possible only through the Lord Jesus Christ (John 14:6, Acts 4:12).

Insurance is a financial, tool but it's not the only tool we have available for building security. We can increase our assurance of God's blessing and protection by following the advice given in Proverbs 28:27, 12:3, 10:3. For further study research the keyword "security."



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OUR CREATOR, REDEEMER, AND FRIEND

Jesus always told his followers to “fear not,” except once.

In Matthew 10:28-31, Jesus told his disciples to fear God—nothing and no one else. God, the Father, governs all calamities, big and small, knowing even when a sparrow falls to the ground. Thus “Acts of God” are not limited to great catastrophes, as insurance companies think, but include all the mundane events of daily life. God is in absolute control. Some things the Spirit of God initiates. Others He allows in controlled measure, like when He allowed Satan to torment Job physically, but not take his life (Job 2:6).

It’s absolutely vital that we do not snub the Spirit of God by hardening our hearts to His nudges and warnings. If we reject His lead, we should not be surprised at the results.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Learn to listen to the gentle voice of God Almighty.
- Don’t use insurance as a replacement for dependence on God.
- Be fully vigilant of your own inner attitudes—especially towards correction and criticism from those in authority. An un-teachable, smug, know-it-all attitude always brings problems. Guaranteed.

Which of these steps, if any, does Jesus want you to take now? Ask Him.



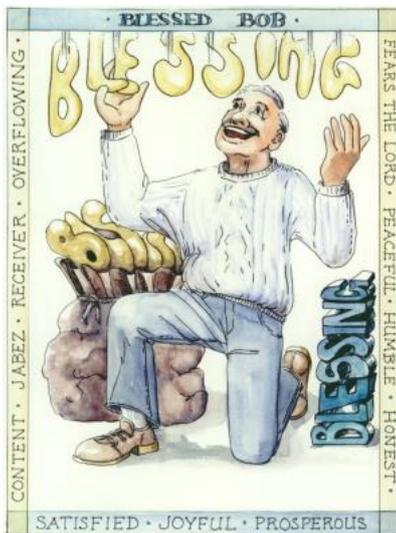
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KEY WORDS

blessed, calamity, fall, fear, heart, insurance, less assets (quantity), protection, safety, trouble, underwriting

ILLUSTRATION

[Who is Blessed Bob?](#)



Blessed Bob is very fortunate. He recognizes that good things come from God! God is shunned by many, but not by Bob. Bob loves God. He wants to receive all the good things that God has for him. He's not too proud to ask God for help. In fact, Bob prays often. Some think that he prays without ceasing. But he is not without fault. Blessed Bob makes many mistakes, and when he does, he admits his errors. He corrects them and presses on.

Bob gets so many blessings he feels overwhelmed. His cup overflows. But he doesn't hoard his blessings. Like Generous Genevieve, Blessed Bob likes to give to others. He is truly prosperous, even though there are many who are financially richer than he is.

We see examples of Blessed Bob in the Bible in the lives of Job and Joseph. Job went through some very good times (Job 29:2-25) and some very bad times (Job 2:7-8). Joseph had similar financial cycles (Genesis 39:2,21). Both men kept their focus on God, not on their financial condition (Job 1:21, Genesis 50:19-21).

More recently we have examples of those who have lived with the same life focus. R. G. LeTourneau was the inventor of the largest earth moving machines in the 1930's and 1940's. He credited God for his tremendous success. He gave away much of his wealth while he was



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still living saying that, "When I shovel money out to God's interests, God shovels money back to me, but God's shovel is bigger than mine." He was called the mover of men and mountains because of his great work and influence. On his gravestone, R. G. LeTourneau left all visitors with these words, SEEK YE FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS AND ALL THESE THINGS SHALL BE ADDED UNTO YOU MATTHEW 6:33.

Blessed Bob is full of joy. He is satisfied with life!



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FOOTNOTES

1. *Primer Questions and Answers on Insurance* 1996. Burkett elaborated on this point in *Principles under Scrutiny* 1985 Christian Financial Concepts, Page 70 Insurance ... is it scriptural? Where he wrote: "Unfortunately, one of the bad side effects of relying so heavily upon insurance to buffer every little problem is that we also buffer God's guidance. There is no evidence in Scripture that God promises or desires to buffer His people from every difficulty or inconvenience. In fact, conversely, evidence exists that these are specifically allowed to redirect us or allow us to 'test' our faith (Romans 5:3, 2 Corinthians 8:2, Philippians 3:7, James 1:3). Thus, there is a 'transfer' of trust from God to insurance if used in excess....An overwhelmingly simple principle stand out in God's Word - individual responsibility....Each Christian must examine every area of daily life frequently to see if it is up to God's standards. The best quick test is whether or not there is peace about the actions."

2. *Money, Possessions and Eternity - Revised and Updated* copyright 2011 , by Randy C. Alcorn Tyndale House Publishing Inc, page 348

