

# God's Comprehensive Life Insurance Policy

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[ 0 : 00 ] Our sermon title this morning is God's Comprehensive Life Insurance Policy.

! Do you have a life insurance policy?! It's okay, I'm not here to sell you one. Well, in a sense I am, but not a normal life insurance policy.

Life insurance policies have many restrictions and limitations and they only pay out on the death of the insured. In the greatest of all life insurance policies, we find a manual in the Bible. We can find the best insurance policy ever drawn up.

The premium costs nothing and the benefits are everlasting. This is well described in the words of our text.

Listen to me, you whom I have upheld since you were conceived and carried from the womb, even to your old age and grey hairs, I will sustain you, carry you and rescue you.

[ 1 : 20 ] And in Jeremiah 1, 4-5, which we read something even more amazing than that, the word of the Lord came to me saying, before I formed you in the womb, I knew you.

Before you were born, I set you apart. I appointed you as a prophet to the nations. Now, especially referring to these two passages, I would like to consider with you this morning God's life insurance policy. It's comprehensive.

I'd highlight six of the most important clauses or terms of this manual. First of all, the first term was that we have been known before conception.

God knew us before we were conceived. The Labour government after World War II put forward a social system which promised security God's security from the cradle to the grave.

But God's security goes much further than that. And it's much wider. For it starts not from the cradle, but from before conception.

[ 2 : 41 ] And surely Jeremiah 1, verse 5 is one of the most amazing verses in the Bible. Before I formed you in the womb, I knew you. Before you were born, I set you apart.

One commentator has said, The dealings of God with Jeremiah are no divine afterthought, no panic action. Jeremiah is rather a divine forethought, long planned as God's man for this very time.

Yes, before conception, God knew his people individually. And set them apart for a special purpose.

Secondly, let's look at the second clause. Wonderfully created by God. Jeremiah shows us that God is the creator.

He formed us. We are the product of design, not chance. This is born out by the verses of Psalm 139, which we read together, which we sang together, verses 30 to 14.

[ 3 : 53 ] For you created my inmost being. You knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made.

Doctors and gynaecologists can verify this. The newly created embryo is cushioned from injury by the fluid-filled capsule which surrounds it.

At three weeks, the baby's heart is beating. One doctor has written this. By 30 days, the baby, one quarter of an inch long, has a brain of unmistakable human proportions.

Eyes, ears, mouth, kidneys, liver, an umbilical cord and a heart-pumping blood he has made himself. By the sixth week, the baby has unique fingerprints.

At 11 weeks, the baby can smile. By 26 weeks, the baby can respond to sound. Put Vivaldi on the CD player and even the most agitated baby relaxes.

[ 5 : 16 ] At birth, the bones of the inner ear are fully grown. The baby has a unique DNA fingerprint.

A sophisticated immune system which fights disease. And after birth, a thermostatically controlled temperature system which produces perspiration on the body's surface to cool us down when we overheat and makes us shiver to raise our temperature when we get too cold.

And an amazing central nervous system which makes even the most advanced man-made computers appear primitive.

And to crown it all, this fascinating miracle bears the stamp of God's image. What a miracle.

Fearfully and wonderfully made indeed. And how we lament the fact that in our country, there are laws which allow the destruction of babies in the womb at the rate of 500 to 600 per day.

[ 6 : 29 ] And it would be appropriate to add here, especially with what's happening in the Scottish Parliament next week, with the hope that at Holyrood and at Westminster, the plans to legalise assisted suicide would be defeated.

The one who was the creator of life surely is the only one who was the authority to take it. Wonderfully created by God. But thirdly, the story takes a downturn. Marred by sin.

The first sin of Adam, as we were hearing from Mitch in the children's talk, the first sin of Adam had unique significance for the whole human race.

As Paul explains in Romans 5.12, As sin entered the world through one man and death through sin, and in this way death came to all men because all sinned.

[ 7 : 45 ] Through Adam, sin has been imparted to the whole human race. We have all inherited that sinful nature with a tendency towards sin, a belief commonly referred to as original sin.

And this inherently sinful nature, the basis for the Calvinistic doctrine of total depravity, results in a complete alienation from God and the total inability of humans to achieve reconciliation with God based on their own abilities.

Not only do individuals inherit a sinful nature due to Adam's fall, but since he was the federal head and representative of the human race, all whom he represented inherit the guilt of sin by imputation.

This is in contrast to the actual sins that we commit daily as a result of a depraved nature. Yes, although wonderfully created by God, we are marred by sin.

But fourthly, there is good news. Of course there is. Because fourthly, we are redeemed by Christ. Thanks be to God that he did not leave us in this state of sin and misery, but he took action to reverse the effects of Adam's sin by sending Jesus Christ, described as the last Adam, to buy back sinful mankind.

[ 9 : 22 ] As Paul says in Romans 5, 17, if by the trespass of the one man, that's Adam, death reigned through that one man, how much more will those who receive God's abundant provision of grace and of the gift of righteousness reign in life through the one man, Jesus Christ.

And in 1 Corinthians 15, 22, For as in Adam all die, so in Christ all will be made alive.

And in chapter 15 again, verse 45, The first man, Adam, became a living being.

The last Adam, a life-giving spirit. If I can read an extended quote from B.A. Milne, he says this, Through the whole work of Christ, his miraculous birth, his life of perfect obedience, supremely his death on the cross and resurrection from the dead, his ascension to the right hand of the Father, his reign in history and his glorious return, sin has been overcome.

Its rebellious, usurping authority has been vanquished, its absurd claims exposed, its foul machinations unmasked and overthrown, the baleful effects of the fallen Adam counteracted and undone, and God's honour vindicated, his holiness satisfied, and his glory extended.

[ 11 : 08 ] If anyone is in Christ, he is a new creation. In Christ, we are fearfully and wonderfully remade.

Yes, redeemed by Christ. But fifthly, we are protected from conception to old age. Throughout the amazing creative process, from conception to birth, and from birth on, we have a hundred percent protection policy.

Let's look at the small print. We read from Isaiah 46, verse 3 to 4 again. Listen to me, O house of Jacob, all you who remain of the house of Israel, you whom I have upheld since you were conceived, and carried since your birth.

Even to your old age and grey hairs, I am he, I am he who will sustain you. I have made you, I will carry you, I will sustain you, and I will rescue you.

Think of these words in that verse. God here is promising to uphold us, to uphold his people, to keep us on the right road.

[ 12 : 37 ] When we fall, to hold us, to lift us up. He is to carry us, that is to bear us, to support us.

When we fall, when we experience difficulties, when we have problems that we can't face ourselves, the Lord promises to carry us.

He promises to sustain us, protected through all the difficulties and problems of life. Now God does not promise to take these problems away, but he does promise to help us bear them and see us through them.

And then he rescues us. God is a God of rescue. He rescues us from the temptations of the devil, from the pressures of worldliness and materialism, and the deadliness of apathy and carelessness.

But you know, there is an even greater danger than these, the danger of a lost eternity. The good news of the gospel of Christ is that he has paid the ransom and that we can avoid eternal separation from God by trusting in him and his one and only sacrifice.

[ 14 : 05 ] Now this wonderful protection through life for the believer is found in other places in scripture. For example, Psalm 37. If the Lord delights a man's way, he makes his steps firm.

Though he stumble, he will not fall. for the Lord upholds him with his hand. Psalm 139 teaches us of God's intimate knowledge of us.

He knows our every movement, our every thought, our every word before it is uttered. How amazing is that? Just as he knew us before we were ever created, so during our lives, his knowledge is too wonderful for the psalmist, too lofty for him to attain.

And in the same psalm, the psalmist says this, If I rise on the wings of the dawn, if I settle on the far side of the sea, even there your hand will guide me, your right hand will hold me fast.

I am the Lord your God, says Isaiah, who takes hold of your right hand and says, Do not fear, I will help you.

[ 15 : 26 ] Now fear is a dreadful thing. As one gets older, one's fears may increase. What if I get a serious illness? What will happen when I get too disabled to look after myself?

How will I cope with the death of a loved one? Well, listen to this encouraging word for the Lord's people from Isaiah 43, 1 and 2.

This is what the Lord says. He who created you, he who formed you, fear not, for I have redeemed you, I have summoned you by name.

You are mine. When you pass through the waters, I will be with you. And when you pass through the rivers, they will not sweep over you.

And when you walk through the fire, you will not be burned. The flames will not set you ablaze. Wherever we are, God's right hand is on his people, guiding and protecting.

[ 16 : 46 ] What security. Protection, indeed, from the cradle to the grave. And this assurance policy is given to every believer as a right.

Yes, we are protected and upheld and sustained from conception to old age, but finally, we are raised to everlasting life.

When sin entered our world, so did disease, suffering and physical death. The bodies which we possess, though wonderfully and amazingly made, have a sell-by date, but not so our souls.

The death we all face is a termination of physical life by the separation of body and soul. The scriptures make it so clear that those who die outside of Christ face an eternity separated from God.

What a prospect that even our Lord described the state as one of weeping, wailing, and gnashing of teeth. But the great hope of the Christian is that when he or she is out of the body, they will be with the Lord.

[ 18 : 17 ] Paul describes our earthly bodies as earthly tents, which in death are destroyed. But he went on, we have a building from God, an eternal house in heaven, and so in this life, he says, we groan, longing to be clothed with our heavenly dwelling.

The body that is sown or buried is perishable, he says. It is raised imperishable. It is sown in dishonor. It is raised in glory.

It is sown in weakness. It is raised in power. It is sown a natural body. It is raised a spiritual body. God's comprehensive life insurance policy is valid even after the death of the insured.

How comprehensive is that? In that glorious place we call heaven, we are promised no more tears, no more suffering, no more death or mourning or crying, for the old order has passed away.

What a comprehensive life insurance policy the Christian believer has. Known long before conception, wonderfully created and lovingly protected from the cradle to the grave, rescued from danger, sustained into old age and recreated after death to live forever in eternal blissful worship.

[ 20 : 01 ] what saving and protecting grace. But we must ask, what is the status of your life insurance policy?

Do you have one? Is your life assured? God's forgiveness and is the time to put that right by seeking God's forgiveness and asking him to come into your life and to give you that peace which passes all understanding.

community. Over the past few years, our congregation has seen the passing of a number of faithful friends. We think of Cathy Fraser, Angus MacDonald, David Cowie, Colin Mackay, Arthur Crowell, and Marian Morrison.

We believe that their life insurance policy matured exactly on the date determined by the Creator.

For them, we believe, they knew that their fullness, their futures, were assured. They were able to testify to the fact that when they walked through the valley of the shadow of death, they feared no evil.

[ 21 : 33 ] For the Lord was with them. His rod and staff comforted them. Well, how is it for you? Is your future assured?

Pray today that it will be. Amen.