



**The question for this quarter:**

**Question:** Should Christians purchase a life insurance policy and should they have a will written in the event of their death?

These are two very good questions. In the 70's there was a teaching that Christians should not have life insurance policies. The reason was that having a life insurance policy was not demonstrating faith in God to take care of their funeral expenses upon death—and it also showed a lack of faith, which is sin — *HOW UNTRUE!*

Now that's fine for the deceased; but what about the living family members who do not have the money to pay for an enormous funeral bill? The average funeral expenses, with a one-day viewing is around \$10,000. So, you see funeral expenses are costly and the average family can't afford this type of a burden, due to poor planning.

A few months ago I was ministering to a family who lost a loved one due to violence. The deceased had no life insurance policy and the family didn't know what to do.

This individual's parents were deceased and his siblings and the children of the deceased didn't have the money to pay for the funeral. So they had to set up a burial fund, asking strangers for money to bury their loved one. How sad!

Now where in the Bible does it state we are not to have life insurance. God instructs us to be "wise stewards" taking care of our family and loved ones financially. This is being a wise steward! Proverbs 27:23 tells us, "*Be thou diligent to know the state of thy flocks, and look well to thy herds.*" In other words, we are to know the state of our financial affairs at all times and be prepared for the unexpected as well as the expected. Far too many individuals are not preparing for their loved ones financial future by not having an insurance policy for themselves and their children. Life insurance policies are not that expensive—it's more costly not to have one!

Trusting God to clean up our poor planning and failure to not plan is tempting God. The purpose of a life insurance policy is to protect the family income in the event of the death of the breadwinner.

Writing a Will is called estate planning. When an individual fails to have a Will or Revocable Trust for their loved ones, the government will do the distribution of the individual's assets. Which causes unnecessary arguing and fighting among family members.

A Will is to be used to instruct the distribution of your personal assets that you want to leave as a "gift" to certain people or organizations. A Revocable Trust Agreement should be used in distribution of liquid assets (money, stock, bonds, 401K, etc.). If these documents are prepared correctly, the heirs of the estate will have to pay very little taxes on their inheritance. You should, though, consult a lawyer for doing both of these documents. In any event everyone should have a Will, a Trust and a Living Will and Life Insurance Policies for self and family. Proverbs 13:22 "A good man leaveth an inheritance to his **children's children: ....**"

**If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.**

**Luke 6:38**