



HOUSE to HOUSE
HEART to HEART

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House to House Heart to Heart

VOLUME 29 NUMBER 6



Are You **COVERED?**

Allen Webster

Periodically, natural and unnatural calamities strike our country and community. Fires often destroy neighborhood houses, storms leave us in the dark, and auto accidents injure those we know.

After finding out if anyone was injured, we usually ask, "Were they covered?" While we care about all victims, we sympathize more with those who did not have insurance. The sorrow of misfortune multiplies if there is no starting-over check.

Insurance companies provide a valuable service, and most of us have been wisely counseled by informed agents. They always advise people to take out some coverage: "You never know when you might need it." Though we do not like to pay the premiums, most of us realize that the potential benefits are worth the price of coverage. We often advise our children to take out a policy, just in case.

There is a spiritual angle to the insurance business.

GOD IS IN THE INSURANCE BUSINESS

There is a sense in which God is in the insurance business. He promised Moses that He would cover him as He passed by (Exodus 33:22). Then Moses promised the tribe of Benjamin that it is the Lord who "shelters him all the day long; and he shall dwell between His shoulders" (Deuteronomy 33:12). In a beautiful word picture, the psalmist describes God's protection: "Surely He shall deliver you from the snare of the fowler and from the perilous pestilence. He shall cover you with His feathers, and under His wings you shall take refuge; His truth shall be your shield and buckler" (Psalm 91:3-4).

From His vantage point, God can see an impending disaster worse than any hurricane or earthquake. It will not destroy just one house—or even one town—but the whole earth (2 Peter 3:10). It will not involve only a few hundred or thousand people, but rather all the people of the whole earth (2 Corinthians 5:10). God is provident-

ing coverage for those willing to take Him up on His offer. Jesus put it this way:

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, “This man began to build and was not able to finish”? Or what king, going to make war against another king, does not sit down first and consider whether he is able with ten thousand to meet him who comes against him with twenty thousand? Or else, while the other is still a great way off, he sends a delegation and asks conditions of peace. So likewise, whoever of you does not forsake all that he has cannot be My disciple (Luke 14:28–33).

CHRISTIANS ARE INSURANCE AGENTS

If God is in the insurance business, then Christians are His agents. We seek to cover our friends, relatives, neighbors, coworkers, fellow citizens, and, actually, all our “brothers who come down from Adam.” Love motivates us. Gratitude sends us. When Noah was uncovered in his tent, Shem and Japheth took a gar-

ment and went backwards to cover their father’s shame (Genesis 9:23). They did what love always does—cover the shame of sinners.

The Bible teaches us to do just that:

- “Hatred stirs up strife, but love covers all sins” (Proverbs 10:12).
- “A fool’s wrath is known at once, but a prudent man covers shame” (Proverbs 12:16).
- “He who covers a transgression seeks love, but he who repeats a matter separates friends” (Proverbs 17:9).
- “Above all things have fervent love for one another; for ‘love will cover a multitude of sins’” (1 Peter 4:8).

Love does not sweep sin under the rug. In our younger days, our older brothers or buddies from school occasionally pressed us to cover for them to keep them from the wrath of parents or teachers. It never worked. The truth came out, and then we looked as bad as they did. Sin is like a rubber tire—it will not stay buried (Numbers 32:23; 1 Timothy 5:24–25). What then does the Bible mean when it says that love covers all sins? We cover sins by helping sinners get rid of them.

James wrote: “Let him know that he who turns a sinner from the error of his way will save a soul from death and cover a multitude of sins” (James 5:20).

ARE YOU COVERED?

Trying to hide our sins from those around us does no good. Children may hide things from their parents, husbands and wives may hide things from each other, and workers may hide things from their employers, but no one hides anything from God (Hebrews 4:13). “He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy” (Proverbs 28:13).

The only way to cover one’s sins is to have them erased from the mind of God (Hebrews 8:12). For sinners, this is done through faith in His Son (John 3:16), repentance (turning from sinful behavior) (Luke 13:3), confession of faith (Romans 10:9–10), and immersion in water to have sins blotted out (Acts 2:38). For erring Christians, sins are covered by repentance, confession, and prayer (Acts 8:22).

“Blessed is he whose transgression is forgiven, whose sin is covered.”

PSALM 32:1





Sir Edmund Hillary Falls to His Death

At age thirty-three on May 29, 1953, at 11:30 A.M., Sir Edmund Hillary was the first man to summit the world's tallest mountain, Mount Everest—29,035 feet. He was accompanied by Nepalese Sherpa, Tenzing Norgay. Recalling the moment, Hillary wrote, "I then realized that the ridge ahead, instead of still monotonously rising, now dropped sharply away, and far below I could see the North Col and the Rongbuk Glacier. I looked upwards to see a narrow snow ridge running up to a snowy summit. A few more whacks of the ice-axe in the firm snow, and we stood on the top."

At age 88, on January 11, 2008, fifty-five years later, Sir Hillary died, as have all others in the world's history, with but two exceptions. The Bible's words once again ring true: "As in Adam all die, even so in Christ all shall be made alive" (1 Corinthians 15:22). Death is an appointment all must meet, "as it is appointed for men to die once, but after this the judgment" (Hebrews 9:27). The pinnacle of physical accomplishments fades against the background of eternity.

What analogous Mount Everest have you conquered? Has the educational level or degree you sought been gained?

Has the steady, good-paying job or respected position you wanted been yours for years? Has the house you wanted been made a home and served as a refuge from the world? Has the challenging goal been met that made you employee of the month, salesman of the year, or recipient of a community service award? Again, we observe that the pinnacle of physical accomplishments washes out against the background of eternity.

From God, James wrote, "Whereas you do know not what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away" (James 4:14). The width and depth and height of eternity is the canvas upon which we paint the picture of our lives. We cannot choose the colors or the texture, but the brush is in our hands. The ridge of life is still monotonously rising but soon will drop sharply away.

Christians have a blessed assurance from God. As the psalmist wrote: "You will guide me with your counsel, and afterward receive me to glory" (Psalm 73:24). "Therefore let him who thinks he stands take heed lest he fall" (1 Corinthians 10:12). —Gary McDade



The Other Side

A sick man turned to his country doctor as he was preparing to leave the examination room and said, "Doctor, I am afraid to die. Tell me what lies on the other side."

Very quietly, the doctor said, "I don't know."

"You don't know? You, a Christian man, do not know what is on the other side?"

The doctor was holding the handle of the door; on the other side came the sound of scratching and whining, and as he opened the door, a dog sprang into the room and leaped on him with an eager show of gladness.

Turning to the patient, the doctor said, "Did you notice my dog? He's never been in this room before. He didn't know what was inside. He knew nothing except that his master was here, and when the door opened, he sprang in without fear. I know little of what is on the other side of death, but I do know one thing. I know my Master is there, and that is enough."

"Let us do good to all."

GALATIANS 6:10

God's Plan for Saving Man

Divine Love: John 3:16

God's Grace: Ephesians 2:8

Christ's Blood: Romans 5:9

Holy Spirit's Word: 1 Corinthians 2:12–13

Sinner's Faith: Acts 16:31

Sinner's Repentance: Luke 13:3

Sinner's Confession: Romans 10:10

Sinner's Baptism: Acts 22:16

Christian's Love: Matthew 22:37

Christian's Work: James 2:24

Christian's Hope: Romans 8:24

Christian's Endurance: Revelation 2:10

Watch
on youtube





Let's Keep Him

The children begged for a hamster, and after vows that they would care for it, they got one. They named it Danny. Two months later, when Mom found herself responsible for the creature, she located a prospective new home for it.

The children took the news of Danny's imminent departure quite well, though one of them remarked, "He's been around here a long time. We'll miss him."

"Yes," Mom replied, "But he's too much work for one person, and since I am that one person, I say he goes."

Another child offered, "Well, maybe if he wouldn't eat so much and wouldn't be so messy, we could keep him."

But Mom was firm. "It's time to take Danny to his new home now," she insisted. "Go and get his cage."

With one voice and in tearful outrage the children shouted, "Danny? We thought you said Daddy!"

Cleansing Baptism

While driving home from church services one afternoon, we were happily talking about a friend who was baptized that day. As we were saying how happy we were for him, my three-year-old daughter Elizabeth asked, "What does it mean to be baptized?"

My five-year-old son Joshua spoke up: "Oh, baptism—that's when the preacher washes all your senses away."

—Patty Meredith

"Now why are you waiting? Arise and be baptized, and wash away your sins, calling on the name of the Lord."

ACTS 22:16



To watch videos, read articles, answer Bible questions, and more, go to housetohouse.com.

Family Worship

It is important for families to worship together. The God who created each person and ordained marriage knew the importance of family worship. To a woman who had miserably failed in her family life, Jesus said, "The hour is coming, and now is, when the true worshippers will worship the Father in spirit and truth; for the Father is seeking such to worship Him" (John 4:23).

The Father does not need our worship to be a better being. One cannot improve on perfection, but the Father knew each of us needed to worship. The old adage, "A family that prays together stays together," is true. One does not often find those that are truly committed and serving God in the divorce courts.

Families should worship for three reasons: (1) God commands it (Hebrews

10:25); (2) it helps us influence one another (Matthew 5:15); and (3) it enhances our spiritual and marital lives (Romans 12:1–2).

No family can be completely balanced when there is a major spoke left out of their wheel. Families grow physically, intellectually, socially, and spiritually (Luke 2:52). The family that does not worship is missing at least a quarter of this designed growth.

Do you want to offer a major blessing to your family? Here is a simple yet life-changing answer: Begin this week to worship God! We hope to see you at worship this week. —Jerry Jenkins

"Redeeming the time."

EPHESIANS 5:16



Just for Fun Crossword

F C C Y Q S O S T E T J M J D
M Q G F L B T C E S R I Z O F
G N O S E E F N E T U Z G D N
D V U A P A H B F A S P Y D D
A H J S T Q R I L B T E L A E
Y H E D C O L I E L B P T L S
I N R A U P N E B I Z O N H I
C O P G R N L D E S Q X E G A
L H H B D D O S K H P C I N R
T T T I N C L I N E D R T G P
Y P S U M A N Y C D N Y A N P
G A P J O Q H F E F X X P S K
K D L K M M C B V W W K A C R
B N E C Y S L Q B Z J L O I E
E L B I R R O H P Z M R H H U

Find the words in blue. Words can go in any direction.

I waited **patiently** for the **Lord**;

And He **inclined** to me,
And **heard** my **cry**.

He also **brought** me up out of a **horrible** pit,

Out of the miry **clay**,

And set my **feet** upon a **rock**,

And **established** my **steps**.

He has put a new **song** in my **mouth**—

Praise to our **God**;

Many will see it and **fear**,

And will **trust** in the Lord.

—PSALM 40:1–3

The *Finely Tuned* Demands a *Fine-Tuner*



Everyone knows that cars, computers, pianos, and projectors all require engineers, technicians, and tuners for them to function properly. New machines are built by intelligent people. Older machines receive tune-ups by intelligent tuners. Surely, no one believes that tune-ups happen by accident. How can anything be finely tuned without a fine-tuner?

Atheistic evolutionists continually find themselves in a conundrum because of their admittance that our Universe is fine-tuned. If the physical laws of the Universe (gravity, for example) are merely inherent in the Universe and simply evolved to their current status by time and chance along with everything else that exists, the question arises, “Why, then, is the Universe so fine-tuned?” Why do planets not crash into each other during their orbits? How have astronomers been able to predict with amazing accuracy where a plan-

et, such as Mars, would be in 20 years? How can we pilot and guide spaceships to travel 240,000 miles to a particular point on the moon while both the earth and the moon are in motion?

Atheists allege that the Universe and its laws are the result of non-intelligent, purely naturalistic, random processes, yet at the same time, leading atheists contend that it is “ordered in an intelligible way.” Unbelievers have acknowledged many examples of fine-tuned properties in the Universe and have even admitted that it looks as if “a super-intellect has been monkeying with physics.”¹

In truth, it *looks* as if a super-intellect lies behind the precise, fine-tuned, law-driven Universe because there *is* a Super-Intellect behind it all. The simple, satisfying answer for why the Universe works so well, and for why Earth is so perfect for

life’s existence, is because the Universe has a Fine-Tuner. Just as a fine-tuned automobile demands a tuner, so our fine-tuned Universe demands a Designer. Nothing makes sense if an ultimate Tuner does not exist, but everything makes sense if He does.

Although many ridicule Genesis 1:1 as being unreasonable and unscientific, the fact is, Scripture’s explanation makes perfect sense in light of the fact that we live in a finely tuned Universe. “The heavens declare the glory of God; and the firmament shows His handiwork” (Psalm 19:1). Indeed, “God created the heavens and the earth” (Genesis 1:1), and He is “upholding all things by the word of His power” (Hebrews 1:3). —Eric Lyons

Endnotes

¹ Paul Davies, “Laying Down the Laws,” *New Scientist*, June 2007, p. 30.



Cut out this section and mail it to the address on the front.



Bible Quiz

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Send us your answers to receive a free Bible bookmark. We will grade and return your questions and enclose the bookmark “You Can Trust Your Bible” as a way of saying thanks for spending time in the Word (quantities may be limited).

Name: _____
 Address: _____
 City/State: _____
 Phone: _____

Questions are taken from the New King James Version.

Answers to Previous Quizzes

V. 29:4 Starts with the Letter “D”: 1. Dagon (Judges 16:23); 2. Damascus (Acts 22:5–8); 3. Daniel (Daniel 6:16); 4. Darkness (Exodus 10:21); 5. David (Acts 13:22); 6. Deacon (1 Timothy 3:10); 7. Deborah (Judges 4:4); 8. Delilah (Judges 16:13–18); 9. Demas (2 Timothy 4:10); 10. Demetrius (Acts 19:24–26); 11. Deuteronomy (Deuteronomy 1:1–5); 12. Devil (1 Peter 5:8 and Matthew 4:1); 13. Diana (Acts 19:35–38); 14. Dinah (Genesis 30:21); 15. Diotrefes (3 John 1:9); 16. Dove (Genesis 8:11); 17. Dreams (Genesis 37:5); 18. Drusilla (Acts 24:24); 19. Dothan (Genesis 37:17); 20. Door (John 10:7); 21. Doorkeeper (Psalm 84:10); 22. Dragon (Revelation 12:3); 23. Dust (Ecclesiastes 12:7); 24. Drink (Proverbs 20:1); 25. Debtor (Romans 1:14).

V. 29:5 *The Lost Chapter of the Bible*: 1. Sinners (Luke 15:2); 2. Sheep (15:4); 3. Yes (15:5–6); 4. Sinner, repents (15:7); 5. Silver coins (15:8); 6. Yes (15:9); 7. Two (15:11); 8. Wasted, prodigal (15:13); 9. Feeding swine (15:15); 10. His father’s hired servants (15:17); 11. He came to himself (15:17); 12. Hired servant (15:18–19); 13. The father (15:20); 14. Son (15:19, 21); 15. Fell on his neck and kissed (15:20); 16. The best robe, a ring, sandals, the fatted calf (15:22–23); 17. Dead, lost, found (15:24); 18. In the field (15:25); 19. Angry (15:28); 20. Came out and pleaded with him (15:28).

Starts with the Letter “Y”

Find answers in Matthew 5:37; 11:29; 2 Peter 3:8 (not in order). Questions are taken from the New King James Version.

- “One day with the Lord is as a thousand _____.”
- “Take My _____ upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls.”
- “But let your ‘_____’ be ‘_____,’ and your ‘No,’ ‘No.’ For whatever is more than these is from the evil one.”

Starts with the Letter “E”

Find answers in Genesis 2:8; Exodus 1:8–11; 1 Samuel 4:15–18; 17:13–14; 2 Samuel 3:5; 2 Kings 2:1, 11; 6:1–7; Psalm 24:1; 108:9; Proverbs 30:18–19; Luke 1:13; Acts 13:7–11; 2 Timothy 1:5; 1 Peter 5:1–2 (not in order). Questions are taken from the New King James Version.

- Adam and Eve lived in this garden: _____
- Place over which God would “cast My shoe”: _____
- One of David’s wives: _____
- Place of Israelite bondage (after Joseph’s death): _____
- Local church leaders exhorted to feed the flock: _____
- Priest who died when he heard the ark of God had been taken by the Philistines: _____
- David’s oldest brother: _____
- Wife of Zacharias and mother of John the baptizer: _____
- Taken up into heaven by a whirlwind: _____
- Prophet who made the iron ax to swim: _____
- Sorcerer who tried to turn Sergius Paulus from the faith; made blind by Paul: _____
- Mother of Timothy: _____
- One of the four wonderful things: “The way of an _____ in the air.”
- “The _____ is the Lord’s, and all its fullness.”

What Do You Believe?

One man said to his friend,

“What do you believe about God?”
 “I believe what my church believes.”
 “What does your church believe?”
 “My church believes what I believe.”
 “What do you and your church believe?”
 “We both believe the same thing.”

It is sad to say, but this is about all some people know about God and His written word. Many, it seems, are counting on someone else to study the Bible for them. Paul warns us, “We must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad” (2 Corinthians 5:10). We must all, as individ-

uals, stand before the judgment seat of Christ. We cannot rely on anyone else at that time, but we will all receive what we individually deserve from the Lord.

Paul continued, “Knowing, therefore, the terror of the Lord, we persuade men” (2 Corinthians 5:11). If I could persuade you of only one thing today, it would be this: Please study your Bible for yourself.

Do you have the same love for the Bible that the writer of Psalm 119 had? Each of its twenty-two sections is devoted to praise for God’s revelation. Each section extols the power of the Bible. Verses 113–120 are typical of the beautiful thoughts about the word:

I hate the double-minded, but I love Your law. You are my hiding place and my shield; I hope in Your word. Depart from me, you evildoers, for I will keep the commandments of my God! Uphold me according to Your word, that I may live; and do not let me be ashamed of my hope. Hold me up, and I shall be safe, and I shall observe Your statutes continually. You reject all those who stray from Your statutes, for their deceit is falsehood. You put away all the wicked of the earth like dross; therefore I love Your testimonies. My flesh trembles for fear of You, and I am afraid of Your judgments.

Can you truly say with the psalmist, “I hate the double-minded, but I love Your law”? —Bob Prichard

Cut out this section and mail it to the address on the front.

Help with **Addiction**



Recommended Resource

Millions of people are seeking freedom from porn addiction. Sex was created by God to be a good thing, and He wants us to have a healthy view of sexuality. These 10 BIBLICAL and ACTIONABLE things can take you from where you are today to purity in Jesus Christ with a healthy view of sexuality. www.youtube.com/watch?v=GWAOffsof5w

I want to learn more **about the Bible!**

If you knew for sure that the religious path you are on would not get you to heaven, would you change? If there was the possibility of a doubt, would you investigate? Why not request a personal Bible study today?

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Prayer requests or comments: _____

I would like:



A Bible Correspondence Course



A DVD Bible Study



An In-Home Bible Study

Featured Tracts!

- The Battlement of God's Love
- Simon Says
- God's Refining Shop
- Can I Change?



More subjects:



Understanding Children



History's Most Famous Wedding



I Need the Prayers of Those Who Love Me



Perennial Issues in the Restoration Movement



Our Allegiance to God Should Show on Sundays



Why Do People Hate Christians?



How to Have a Great Spiritual Retirement



The Advantage of Disadvantage



How Good Are You at Rejoicing?



For related videos, visit our YouTube channel.

tinyurl.com/H2HTracts

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PART 2 Quick Guide to Biblical History



Divided Kingdom: 1 Kings 12–2 Kings 17; 2 Chronicles 10–20; Isaiah, Hosea, Joel, Amos, Jonah, and Micah

Asa, Jehoshaphat, Jotham, and Hezekiah

Of 32 kings, Judah had four good kings; Israel had only wicked kings.



Judah Alone: 2 Kings 17–25; 2 Chronicles 30–36; Jeremiah, Obadiah, Nahum, Habakkuk, and Zephaniah

Tribes of Judah and Benjamin

Judah continued for almost 100 years after Israel fell before they were removed from the Promised Land because of their sin.



Captivity: Lamentations, Ezekiel, and Daniel

Daniel's Prophecy of the Kingdoms; the Decree of Cyrus

Daniel was a prophet to royalty in the Babylonian and Persian kingdoms, while Ezekiel warned the people in captivity what would happen to other surrounding nations.



Restoration: Ezra, Nehemiah, Esther, Haggai, Zechariah, and Malachi

Zerubbabel, Ezra, and Nehemiah

The Jews returned home in three waves and began rebuilding the temple and their relationship with God. Esther became Queen of Persia.



Prophetic Silence Period: Daniel 7–12

Persian, Macedonian, Grecian, and Roman Rule

God did not speak directly to man, but the prophecies of Daniel were fulfilled during these years.



The Coming of the Messiah: Matthew, Mark, Luke, and John

Birth, Life, and Earthly Ministry of Jesus Christ

The Son of God came to earth in human form, taught disciples, and died for the sins of all.



The Beginning of the Church: Acts 1–2

Third Promise of All Nations Blessed Fulfilled; Apostles

Before Jesus ascended to heaven, He told His apostles to take His teachings into all the world (Matthew 28:19–20).



The Growth of the Church: Acts—Revelation

Letters of Instruction; Paul, Barnabas, and Timothy

The first Christians established congregations across the Roman Empire and began to suffer persecution.



God's Riches at Christ's Expense

I love acrostics. Two of my favorites are those that have been suggested for the words "sin" and "Bible." Someone said that sin stands for "self-inflicted nonsense," and that Bible stands for "basic instructions before life ends."

"Grace" is another acrostic that I like: "God's riches at Christ's expense." This acrostic remind us of the great cost of grace. God's unmerited favor toward man cost Christ His life. The Scriptures say, "We see Jesus, who was made a little lower than the angels, for the suffering of death crowned with glory and honor, that He, by the grace of God, might taste death for everyone" (Hebrews 2:9). Notice that, by the grace of God, Jesus tasted death for you and for me.

Paul wrote, "The grace of God that brings salvation has appeared to all men, teaching us that, denying ungodliness and worldly lusts, we should live soberly, righteously, and godly in the present age, looking for the blessed hope and glorious appearing of our great God and Savior Jesus Christ, who gave Himself for us, that He might redeem us from every lawless deed and purify for Himself His own special people, zealous for good works" (Titus 2:11–14).

Peter said, "Knowing that you were not redeemed with corruptible things, like silver or gold, from your aimless conduct received by tradition from your fathers, but with the precious blood of Christ, as of a lamb without blemish and without spot" (1 Peter 1:18–19; cf. 1 Corinthians 6:19–20).

Truly, as Christians we are rich today because of the price paid by Christ at Calvary (Ephesians 1:3, 7; 3:7–11). May we be good stewards of the manifold grace that has been shown to every one of us (1 Peter 4:10). How can we do any less, considering the great price that God's grace cost Christ? —Wade Webster



How Many Churches Did God Make?

Drive around your city, and you will likely see dozens of church buildings with different names. If you were to visit, you would find different beliefs and practices inside. Is this what God intended?

Is it possible to have religious agreement and unity today? If we base teaching and practices on the commandments of men (Matthew 15:9) then sadly, the answer is no. Only a strict appeal to Scripture and Jesus' authority (Colossians 3:17) can lead to the unity Jesus prayed for (John 17:20–23).

Did you know that Jesus promised to build only one church? Jesus promised to build His "church," singular (Matthew 16:18). When the new covenant started and the New Testament church grew, there was only body/church. There are as many churches (one, Ephesians 4:4) as there are Gods (one, 4:6). God takes the one church, His church, very seriously.

Ephesians 4:3 commands us to "to keep the unity of the Spirit in the bond of peace." Division is the opposite of unity and peace. The Corinthians started dividing and claiming the name of men (1 Corinthians 1:12–13). This practice was called "carnal" (1 Corinthians 3:4). The Greek word means to be governed by human nature instead of God's Spirit. If the early church was carnal for naming themselves after apostles, how much worse is it when we name ourselves after men, religious practices, or anything other than King Jesus?

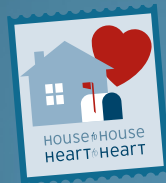
God's way is exclusive (John 14:6; Matthew 7:13–14). Denominations, division, and following men are condemned (1 Corinthians 1:10).

How many churches are there? One. Is the church you attend found in the Bible? —Matt Wallin



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