

Let's face it—we simply cannot totally avoid risk in our lives. That's because life is inherently risky! But what's so interesting is how so many people define and respond to risk so differently—and that runs the gamut, from people decisions to personal finance decisions to spiritual decisions...well, *you* know how pretty much everything has some element of risk in it.

Let's start with a real-world example in personal finance: life insurance. What's changed so much in America over recent decades is statistics—gathering accurate statistics and the powerful ability to study and learn from those statistics. Now that's done by the insurance companies' true math nerds who're called *actuaries*. The capability of the modern life insurance industry in a country like the U.S. to function properly and prosper is dependent entirely on reliable statistics around how long people live in America.

Since insurance companies are generally competitive in a free market system, life insurance companies compete to sell policies with pretty much the same features to consumers, at least at the basic level of coverage. You know: you pay a fee to cover a certain time frame, and if you die during that time, the insurance company pays whoever you made the beneficiary of the life insurance contract. Decades-long statistics are necessary to cover a sufficient number of people to create statistical validity. Then those stats tell the story. For example, women demonstrably live longer than men, so it costs less per year for pure insurance for a woman and a man of the same age when other factors like their health are roughly equivalent. You see, it's all about the math. But it's *also* about the proper interpretation of that math!

In fact, the most important decision *we will ever make* is very significantly informed by math—in fact, it's informed by 6th-grade-level math—and the interpretation of that math. So, let's get started. Remember the idea of infinity? You know, infinity...something endless or unlimited...time forever stretching out in front of us. Now eternity is a really long time, especially when we're only going to live maybe 70, 80, or a hundred years. So, here it is...listen closely now to the math of our lives. 100 years divided by infinity is deemed as zero by the math nerds. In other words, that division problem means that the answer is so small it rounds down to zero. So that's right: 100 years divided by infinity is effectively zero. So when we have breathed our last, our whole life as a percentage of eternity measures at *nothing*.

And that's pretty much the same as the extraordinary but simple math of the Cross. Here's what John 3:16 (ESV) says: "For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life." Yes, we may live for 100 years or so, but that rounds down to zero in the context of eternal life! And, of course, the flip side of that is an eternity without God—that's really startling math, a risky choice to be avoided, right? ...But for the unbeliever in God who's unconvinced about eternity, the math calculation is entirely different: 100 years divided by 100 years is 1, or 100% of the relevant time period...the whole shebang! So, naturally, the unbeliever's logical conclusion is to live for today—hey, if I die today, tomorrow is an unreality for me!

So, it really *isn't* all about the math, although the math *is* clearly foundational...no, it's really, truly about *the interpretation of the math!* When we believe the Cross is about every person's destiny for eternity—and also about the quality of that destiny—well, then, the math looks pretty darn clear! And all that means that believing in Christ is a vital form of risk management! So, let's slice and dice what that means...

When you have chosen Christ, you receive the results of Someone—Jesus Himself—purchasing a sort of "life insurance" for you, only this time that protection is of the eternal-life variety. And it's not just any ol' isolated life, but a joyful life of eternal fellowship with God! But believers also have benefits *here and now*, like the gift of grace and peace and the light yoke of Jesus and citizenship in the Kingdom of God, all here and now! And consider again that Jesus's version of "life insurance" is eternal and all those here-and-now added benefits are "free," all paid for by Jesus on the Cross!

Contrast that with the conventional life insurance we started with in this episode. With, say, XYZ Life Insurance Company, *you* pay a fee, an insurance premium...in fact you pay a fresh new fee *every year*. And

if you let the insurance contract lapse, you lose both the later benefit and the money you already paid so far. And there are no side benefits. And you didn't solve the eternal life issue. Funny, people like to talk about getting an *infinitely* better deal somewhere, but only God actually gives us one!

Here's that deal: God's total picture is amazing, because God is operating on two levels that might seem to be separate at first glance—but they really work in concert as one. You see, what Jesus did on the Cross was that He *redefined risk* for us, once and for all, and He did that for both here-and-now *and* for eternity!

So, *of course* the foundational and amazing math of the eternal-life covenant tends to eclipse everything else! Yes, that's the math of infinity! But there's more: God intends that the *redefined risk* that stems from the Cross *changes key things in our lives now, too!* Let's talk about four of those *here and now* things!

- First, *our positioning with God*. Before Christ's sacrifice, the Israelites were afraid to draw near to God because of his wrath. They wanted Moses to go on their behalf, saying: "...do not let God speak to us, lest we die" (Exodus 20:19). But with Christ's sacrifice, we can now draw near to a holy God! As the writer of Hebrews says in 4:16, we can "draw near to the throne of grace" "with confidence." *Wow, now that's redefined risk!*
- Second, *our positioning of our works*. Romans 11:6 says: "But if salvation is by grace, it is no longer on the basis of works; otherwise grace would no longer be grace." So, our works do not bring salvation. And that's fantastic, because how would our puny works ever be enough? So our faith is in Jesus for His grace-providing work on the Cross. But James tells us "faith apart from works is dead." And Titus 2:14 tells us "[Christ] gave himself for...a people for his own possession who are zealous for good works." But these works—the evidence of our faith—are not without reward, if they are built on the foundation of Christ! (That's in 1 Corinthians 3:9-15.) *Wow, works will not bring salvation, but if they are built on the foundation of Christ, they will be rewarded in eternity above and beyond salvation! That's the amazing redefined risk about our works from the Cross.*
- Third, *our positioning of our personal finances*. Here's a familiar Bible passage for many of us. Matthew 6:19-21 says, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." So, believers can confidently reposition their personal finances towards spiritually fruitful and eternal purposes and firmly place their hearts where God wants, all in the same joyful act of obedience. *That's the radically redefined risk for our finances!*
- Fourth, *our positioning with our neighbors*. Hey, in a highly contentious political landscape, it's pretty easy to fall into the trap of thinking our neighbors are our competitors, our adversaries, or our legitimate targets of condemnation. But Jesus doesn't appoint us to think in those ways about our neighbors...in fact, Jesus has relieved us of that. Instead, He tells us to "love our neighbors as ourselves." That obedient witness is *the redefined risk for our positioning with our neighbors*.

How's that for a sample of Christ and Him crucified redefining risk for key dimensions of life? Yes, it can be tempting to think that the Cross only changes the heavenly future of the born-again believer. Yes, the math works *first* on the side of eternity. And, wow, aren't we deeply grateful for that?

But our belief in Christ can and will affect us and others around us very fruitfully *in the here and now too*—that portion of the 100 years that represents our time on earth now are crucial to a joy-filled, grace-bolstered life that will speak powerfully into the lives of others. So how about you: do you seek a life of unique blessings that result from a life lived in the context of Christ's redefined risk?

A&A: Application & Action

1. Do you tend to emphasize more the *eternal* benefits or the *here and now* benefits of belief in Christ? Give examples.
2. Do your church's actions, programs, and outreaches reflect the redefined risk that comes with belief in Christ? Give examples.
3. Do your actions reflect the redefined risk that comes with belief in Christ? Give specific examples.