

Contingency Planning



DISCOVERING GOD'S WORD

Bible Study Series

Contingency Planning

Learn how to make plans that put first things first

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Discovering God's Word Bible Study Series

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Written by Eric Krieg

About the author: My name is Eric Krieg. I am a disciple of Jesus, a Bible student, a truth seeker, and an evangelist. My interest is in using the Bible as my only guide in my faith. My desire is to help others understand the message of the Bible and pursue true, New Testament Christianity.

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My plea: It is my hope and prayer that you are searching for the truth that is contained in God's word, the Bible. My desire is to help you understand and obey these truths God has revealed in the pages of His word. It is to that end that I write this material. Please observe all of the Scripture references and evaluate whether the conclusions I have drawn are in harmony with God's word. If they are, I ask that you make honest application of those truths to your life and obey God's instructions.

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Contingency Planning

During my last semester at Kent State University, I was enrolled in a class for my minor in sports management. The class was called “Event Planning.” One of the biggest parts to our grade in the class was to plan some kind of event and hold the event before the end of the semester.

We were divided into groups and left to select the kind of event to plan. I don’t remember how it all came about, but my group chose to organize the first Kent State Sports Awards (for the record, I don’t know whether they ever had a second). We made some group decisions and also divided up some of the responsibilities. Someone had to get the trophies made. Someone had to secure a location. Someone had to get the coaches to select the winners for our various categories. Someone had to get the food (because there always has to be free food at college events). Someone had to secure the funding. And, while I don’t remember what else I worked on for the event, I needed to secure the main emcee. We chose a former Kent State graduate who had previously won the opportunity to be an ESPN broadcaster through ESPN’s *Dream Job* competition.

For the most part, the event went off as planned. The only thing we had not planned out well was someone who would contact the recipients of the awards to make sure they would be present. So, we had a lot of “no shows.”

But, I remember that part of what the class instructor stressed is to make sure to have the proper contingency plans for the event. These are a set of backup plans (“Plan B”) in case the desired plans don’t happen. For instance, in case of rain, we needed a backup for our location. In case something happened to the emcee so that he could not make it,

we needed a backup. Although we did not have to use these backup plans, they were crucial to a successful event, peace of mind, and a good grade!

Now, I say all of this just to get us thinking about proper planning. Proverbs 21:5 says, “The plans of the diligent certainly lead to profit, but anyone who is reckless certainly becomes poor.” First, we have to make sure that we carefully select the proper things as “Plan A.” Then, we also must have a “Plan B.”

Yet, it is common for people to get their planning all wrong. Sometimes, less important things are put ahead of more important things. Sometimes, there is no backup plan. Sometimes we fail to make the “main thing” the “main thing.” So, I want to use this lesson to challenge your thinking about how you plan your life – recognizing that you have a soul that will live either in Heaven or Hell for all eternity.

“Plan A”

I have suggested that people often do not make the “main thing” the “main thing.” We often get distracted by the physical things of life and put our main focus on those things. Yet, all of those physical things will not last and will not benefit us beyond life on this earth. So, you must choose to make your main plans for every day focused on a couple spiritual truths.

Your “Plan A” must be spiritual in nature

Since the things that pertain to life on this earth will not last, you should put your main focus every day of your life on spiritual things. For, God has created you to have a soul that survives physical death and continues to exist for all eternity – either in Heaven or in Hell. Therefore, your physical body is only a “tent” (a temporary structure). Rather than living your life focused on your “tent,” you should be focused on the permanent dwelling place of the soul.

Listen to Paul as he considered these things in 2 Corinthians 5:1-4: “For we know that if our earthly tent we live in is destroyed, we have a building from God, an eternal dwelling in the heavens, not made with hands. Indeed, we groan in this tent, desiring to put on our heavenly dwelling, since, when we have taken it off, we will not be

found naked. Indeed, we groan while we are in this tent, burdened as we are, because we do not want to be unclothed but clothed, so that mortality may be swallowed up by life.”

Yet, it is far too common for people to put their focus on their earthly “tents.” So, their main focus in life is to do things that are pleasing to themselves now – and put off the spiritual preparations that need to be made. They make plans that will help themselves gain earthly wealth, experience physical pleasures, enjoy earthly relationships, gain earthly prestige, etc.

The soul is often forced to an afterthought. “I’ll attend church services if I don’t have anything else going on.” “I’ll study my Bible if I can’t find anything good on television.” “I’ll help someone in need if I don’t get busy at work.” “I’ll give what’s left of my money to God after I pay for all the other things I’m going to buy this month.” And, while people are not always this honest with themselves, this is what the reality looks like for how many people serve God.

However, the apostle Paul knew that he needed to put his spiritual wellbeing first in his plans. Just a little later in 2 Corinthians 5, verses 9 and 10 say, “Therefore, whether we are at home or away, we make it our aim to be pleasing to him. For we must all appear before the judgment seat of Christ, so that each may be repaid for what he has done in the body, whether good or evil.”

That is, whether Paul would live or die, his “aim” (main goal) was always to please God. He did this, knowing that every person will stand before the judgment seat of Jesus Christ one day – and this includes him! According to the Scriptures, this will be the day on which Jesus Christ will evaluate everyone as to whether they obeyed what He commanded them in the pages of the Bible. Everything you have ever done on this earth will be evaluated. Those who have lived to please God will be rewarded with everlasting life in Heaven. But, those who have not lived to please God will be punished with eternal torment in Hell.

So, as you live your life every day, your main plans must be focused on this day of judgment so that your soul will be ready and rewarded with eternal life. And, as you consider this, there are two things you need to be planning for every day that are connected with the judgment. These are your physical death and the coming of Christ.

Preparing for your physical death

I know that most people do not want to die physically. For most people, physical death is something that is dreaded and feared. However, it is a reality that every person must face. For, everyone who is living on this earth is also dying!

Listen to Hebrews 9:27. “And just as it is appointed for people to die once — and after this, judgment” So, you have an appointment with physical death. Now, I do not know when your appointment with death is any more than I know when my appointment with death is. But, I do know that we all have this kind of appointment. Then, after we all keep that appointment comes the judgment day.

Maybe you accept this reality – but believe that your appointment is still a ways off in the future and not something you really have to think about today. Yet, whether you are old, young, or somewhere in between, part of your main plans for today (and every day) should be to experience physical death! This is the only way you will really be prepared to die.

No matter how things are going in your life, you need to make plans to die today. No matter how great or poor your health may be. No matter how rich or poor you are. No matter how many relationships you have. No matter how important of a person you may be.

Death knows no limits when it comes to claiming its victims. Again, all people have appointments with death. You will not find a secret “fountain of youth” to keep you going. You will not find a place you can hide from it. You will not be so important that it will pass over you. You cannot buy your way out of it.

The Scriptures are perfectly clear that you will go “the way of all the earth.” Even the great King David had to face this reality. He told his son Solomon, “As for me, I am going the way of all of the earth” (1 Kings 2:2). The Bible, newspapers, television broadcasts, and our own observations tell us the same thing. Every day, the obituary columns are full. There are news headlines about someone dying. Sometimes these are even kings, queens, presidents, dignitaries, wealthy business men and women, actors and actresses, athletes, singers, and everyone else.

Once you come to grips with the reality of death (that you are also going the way of all the earth), you need to recognize that your death really could be today. Listen to James 4:13-16. “Come now, you who say, ‘Today or tomorrow we will travel to such and such a city and spend a year there and do business and make a profit.’ Yet you do not know what tomorrow will bring — what your life will be! For you are like vapor that appears for a little while, then vanishes. Instead, you should say, ‘If the Lord wills, we will live and do this or that.’ But as it is, you boast in your arrogance. All such boasting is evil.”

This passage is excellent for considering how people get their plans backwards. How often do you talk about the earthly things you are planning to do like they are certainly going to happen? “Tomorrow, I’m going to go to the store.” “Tomorrow, I’m going to get that job done.” “Next month, I’m going on vacation.” “Next year, I’m going to retire.” So, the focus is put on these things.

Yet, you should allow James to challenge your thinking. As he says, you don’t know what tomorrow will bring and what your life will be like tomorrow. In fact, he says that your life is like vapor that only appears for a little while before vanishing away. So, the reality is that you may never live to see tomorrow. Therefore, your main plans should not be on earthly things that may or may not happen in the future.

So, consider which would be better. Would it be better for you to plan on *not* dying today and be caught unprepared for the day of judgment? Or, would it be better for you to plan on dying today so that your soul will be prepared for judgment?

Since it is a real possibility that your death may be today, you need to plan on it! Make all your decisions today as if today will be your last. Anticipate what would happen to your soul if you did die today.

Preparing for Christ’s coming

Your physical death is not the only certain event that is going to happen in the future. The Bible also speaks of the certainty of Christ’s return. In fact, it is on the day Christ returns that you will be judged.

Jesus has promised that He is going to come again. He told His apostles, “In my Father’s house are many rooms; if not, I would have told you. I am

going away to prepare a place for you. If I go away and prepare a place for you, I will come again and take you to myself, so that where I am you may be also” (John 14:2-3).

Jesus was going to be leaving this earth soon. But, He promised that He would come again. Today, we are still waiting for Jesus’ coming. However, the Bible has told us that we simply do not know when His coming will be.

Listen to what Jesus taught in Matthew 24:36-39. “Now concerning that day and hour no one knows — neither the angels of heaven nor the Son — except the Father alone. As the days of Noah were, so the coming of the Son of Man will be. For in those days before the flood they were eating and drinking, marrying and giving in marriage, until the day Noah boarded the ark. They didn’t know until the flood came and swept them all away. This is the way the coming of the Son of Man will be.”

He continued in Matthew 24:42-44 to say, “Therefore be alert, since you don’t know what day your Lord is coming. But know this: If the homeowner had known what time the thief was coming, he would have stayed alert and not let his house be broken into. This is why you are also to be ready, because the Son of Man is coming at an hour you do not expect.”

The fact is that you do not know what day or hour Christ is coming. Although He has not come yet, today could be the day He changes that. Today could be the awesome day of the Lord spoken about in the pages of Scripture. In fact, when you make your plans for each day of your life, you need to treat each one as if today (and every day) could really be the day Jesus Christ returns.

Now, consider the illustrations given by Jesus. First, think about the days of Noah. Since Noah was a preacher of righteousness (2 Peter 2:5), he may have been trying to prepare people for the flood. And, maybe they did not take him seriously. Regardless, they were just acting like the day of the flood was a “normal day.” They were living to please themselves and were completely unprepared when the rain began to fall!

Second, think about a homeowner. Homeowners know that there is a real danger of having their homes broken into. If they take this danger seriously, they will take the appropriate steps to protect themselves, their families, and their

possessions. However, if they do not view the threat in a serious way, they will fail to make those preparations and be devastated when a thief visits them.

Jesus wants you to think about His coming in these ways. He has told you that He is coming at an unannounced time. So, you need to stay ready. The only way to do that is to treat every day like the day Jesus will return.

In fact, I believe this is exactly what the apostle Paul taught in 1 Thessalonians 5:1-8: “About the times and the seasons: Brothers and sisters, you do not need anything to be written to you. For you yourselves know very well that the day of the Lord will come just like a thief in the night. When they say, ‘Peace and security,’ then sudden destruction will come upon them, like labor pains on a pregnant woman, and they will not escape. But you, brothers and sisters, are not in the dark, for this day to surprise you like a thief. For you are all children of light and children of the day. We do not belong to the night or the darkness. So then, let us not sleep, like the rest, but let us stay awake and be self-controlled. For those who sleep, sleep at night, and those who get drunk, get drunk at night. But since we belong to the day, let us be self-controlled and put on the armor of faith and love, and a helmet of the hope of salvation.”

Just like in Matthew 24, there is no time given for the return of Christ in this text. Instead, you should recognize that His coming will be like a thief in the night: Unannounced, with no prior warning (other than what we have already seen). It will just happen suddenly – like labor pains on a pregnant woman.

But, consider the slight (but important) difference Paul identifies in this text. As he was writing to these Christians about the day of Christ’s return, he said that they were not in the dark so that the day of Christ’s return would surprise them like a thief.

No, this was not because Christians have some secret information about when Christ’s coming is going to be. Instead, this is just because Christians should recognize that every day could be the day Christ returns – and they should treat every day as if it is the day He will return. So, every day, you should stay awake (spiritually) to watch for Christ’s coming, being sure to practice self-control and putting on faith, love, and hope.

While some may consider that Christ’s coming has been promised for around 2,000 years and refuse to believe that today may be the day, you should listen to 2 Peter 3:5-10. There were people even at this time who were questioning Jesus’ coming. They said that things just continued as they always had (see 2 Peter 3:3-4).

Then, Peter said, “They deliberately overlook this: By the word of God the heavens came into being long ago and the earth was brought about from water and through water. Through these the world of that time perished when it was flooded. By the same word, the present heavens and earth are stored up for fire, being kept for the day of judgment and destruction of the ungodly.

“Dear friends, don’t overlook this one fact: With the Lord one day is like a thousand years, and a thousand years like one day. The Lord does not delay his promise, as some understand delay, but is patient with you, not wanting any to perish but all to come to repentance. But the day of the Lord will come like a thief; on that day the heavens will pass away with a loud noise, the elements will burn and be dissolved, and the earth and the works on it will be disclosed.”

So, the fact that Jesus has not returned in nearly 2,000 years does *not* guarantee that He will not return today (or any day)! The fact is that there will be many people caught totally unprepared on the day Jesus does return. For, even though it has not happened yet, the same word of God that created the world has also promised that “the day of the Lord will come like a thief.”

You simply must evaluate whether you want to be caught unprepared for this day or whether you want to be prepared. If you want to be prepared (recognizing that you will be judged on this day), you must choose to set your main plans today on watching for Christ’s coming – making sure that your life is pleasing to God!

Eagerly anticipate these things

Many people do not set their main plans on their physical deaths or the coming of Christ because they dread the thought of them. For many, these things represent sad occasions where everything they love are taken away (i.e. their houses, their wealth, their sources of pleasure, their earthly relationships, etc.). So, they try to put these things far out of their minds.

However, those who live to please God should eagerly anticipate these things, knowing that there are much better things waiting for them! These should be anticipated with excitement and hope more than a family vacation, retirement, or something you enjoy on this earth! For, this is when those who please God will experience the ultimate prize of an eternal paradise in Heaven!

Listen to a few passages. First, consider how the apostle Paul viewed the prospect of dying in Philippians 1:21-24. “For me, to live is Christ and to die is gain. Now if I live on in the flesh, this means fruitful work for me; and I don’t know which one I should choose. I am torn between the two. I long to depart and be with Christ — which is far better — but to remain in the flesh is more necessary for your sake.”

Second, consider what the apostle Paul told the Christians in Thessalonica to do with his words about Jesus’ coming. 1 Thessalonians 4:18 says, “Therefore encourage one another with these words.” And, 1 Thessalonians 5:11 says, “Therefore encourage one another and build each other up as you are already doing.”

Third, after Peter wrote about the certainty of Christ’s coming in 2 Peter 3:5-10, listen to what he told Christians in verses 11-14, “Since all these things are to be dissolved in this way, it is clear what sort of people you should be in holy conduct and godliness as you wait for the day of God and hasten its coming. Because of that day, the heavens will be dissolved with fire and the elements will melt with heat. But based on his promise, we wait for new heavens and a new earth, where righteousness dwells. Therefore, dear friends, while you wait for these things, make every effort to be found without spot or blemish in his sight, at peace.”

Surely, if you recognize that you have the opportunity to spend eternal life in Heaven, you will look forward to these two future events. You will want to make your main focus today (and every day) the fact that today could be the day you die and Jesus Christ returns.

“Plan B”

While some put their main focus in life on the day-to-day things of this earth and fail to live for

God, you should reverse this thinking. You should set your main plans for the day to prepare and live as if today will be the day of your death and/or the day Jesus Christ returns. Then, after you have prepared and live as if today could be your last day on this earth, you should make decisions relative to your earthly life. These are your contingency plans – what you do when your main plans do not happen.

You cannot be idle

One extreme conclusion that must be avoided from our study is that some would choose to be idle and lazy – because they may die or Christ may come today. So, if these things may happen, why work to support your family? Why take care of the house? Why mow the grass? Why take care of your body? Why not just wait around for these things to happen?

This may have been what some in Thessalonica started doing. When the apostle Paul wrote a second letter to them, he warned them against such idleness. 2 Thessalonians 3:11-13 says, “For we hear that there are some among you who are idle. They are not busy but busybodies. Now we command and exhort such people by the Lord Jesus Christ to work quietly and provide for themselves. But as for you, brothers and sisters, do not grow weary in doing good.”

Although God wants you to make sure that you are ready at all times for Christ to come or for your death to happen, He also has given you some earthly responsibilities. Namely, there is some physical work required for maintaining your life on this earth. He doesn’t want you to be idle by choice and become a burden to others. And, He wants you to be diligent working for Him (because there is much to do in the Lord’s work).

So, God does want you to make the proper preparations for your earthly life. For instance, listen to Proverbs 6:6-11. “Go to the ant, you slacker! Observe its ways and become wise. Without leader, administrator, or ruler, it prepares its provisions in summer; it gathers its food during harvest. How long will you stay in bed, you slacker? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the arms to rest, and your poverty will come like a robber, your need, like a bandit.”

There are some things that have to be done in order to survive on this earth and in order to please God. And, if you want to please God, you cannot be

lazy about these things. Instead, you will have to make plans to accomplish these works.

Your “if the Lord wills” plans

You simply need to keep plans relative to your continued earthly life in their proper perspective. While you should recognize that you are not guaranteed another breath on this earth (whether because of your death or because of Christ’s coming), you need to make some plans for if you *do* take the next breath (and other ones after it). If you don’t make these plans, you may find yourself in a terrible situation (physically and spiritually).

So, this is where “contingency planning” comes into play in your life. “Plan A” is for your death to happen today and for Jesus Christ to come again. But, if neither happens today or for many days, months, or years, you need a “Plan B” that pleases God. For this, let’s revisit James 4:13-16.

Again, it says, “Come now, you who say, ‘Today or tomorrow we will travel to such and such a city and spend a year there and do business and make a profit.’ Yet you do not know what tomorrow will bring — what your life will be! For you are like vapor that appears for a little while, then vanishes. Instead, you should say, ‘If the Lord wills, we will live and do this or that.’ But as it is, you boast in your arrogance. All such boasting is evil.”

The order you make your plans in matters! Don’t go planning for your future on earth as if your future has been guaranteed. That attitude is arrogance in God’s sight! Instead, you should plan for your earthly life to end today – and all your other plans will only happen if it is the Lord’s will that your earthly life should continue.

So, plans for your retirement, your next family vacation, your work tomorrow, and all other future plans need to be kept in this proper perspective. Yes, you should plan these things. But, your plans should always be qualified by saying (or at least by thinking), “If the Lord wills, I will live and do this or that.”

Don’t be like this man!

When I think about a failure in planning, the best example that comes to mind is found in Luke 12 – in a parable Jesus told. Verses 16-21 say, “Then he told them a parable: ‘A rich man’s land was very productive. He thought to himself, “What should I

do, since I don’t have anywhere to store my crops? I will do this,” he said. “I’ll tear down my barns and build bigger ones and store all my grain and my goods there. Then I’ll say to myself, ‘You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself.’” But God said to him, “You fool! This very night your life is demanded of you. And the things you have prepared — whose will they be?” That’s how it is with the one who stores up treasure for himself and is not rich toward God.”

A lot of people are like this rich man. They plan for their continued earthly existence without seriously considering their souls. They focus on gaining more wealth and building bigger houses. They focus on a future time when they will be able to relax and take it easy.

And, these plans may be all well and good *if* they were made in the way I have been describing in this lesson. However, these were the rich man’s *main plans*. They were “Plan A.” He apparently gave no serious consideration to the fact that his life could end that day. So, when it did, he lost everything!

Therefore, you must determine that you will not be like this man! Whether you are rich, poor, or somewhere in between, you have to make the “main thing” the “main thing” and be ready to face God in judgment at all times. For, if you miss out on Heaven, you will miss the only thing that truly matters. Matthew 16:26 teaches that if you gain the whole world and lose your (spiritual) life, nothing you have accumulated or accomplished will matter!

Essentials To Proper Planning

As you consider properly prioritizing your life, let me encourage you to think about two essentials to proper planning. First, you must make your life right with God. Second, you must stay right with God. For, the only way you can really be ready for your death and the coming of Christ is if you are right with God.

Make your life right with God

First, you must make your life right with God. The fact is that sin has separated you from God and you deserve to spend eternity in Hell because of it (see Romans 3:23 and Romans 6:23). So, if you are

living in your sin, you need to make your life right with God through Jesus Christ.

If you have never become a Christian, you need to become one. God says that you do this (1) by hearing His word (Romans 10:17), (2) by believing that Jesus Christ is the Son of God (John 8:24), (3) by repenting of your sin (Acts 17:30), (4) by confessing Jesus Christ (Romans 10:9-10), and (5) by being immersed in water for the forgiveness of your sins (Acts 2:38). If you have never done these things according to God's instructions, you are still living in your sins and headed for eternity in Hell (see 2 Thessalonians 1:8-9)!

If you have become a Christian in the past but have gone back into sin, you need to return to Jesus Christ. God says that you do this (1) by experiencing godly sorrow for the sin you have committed (2 Corinthians 7:9-10), (2) by repenting of your sin (Acts 8:22), (3) by confessing your sin to God (1 John 1:9), and (4) by asking God to forgive you (Acts 8:22). If you have not done this, you are still living in your sins and headed for eternity in Hell (again, see 2 Thessalonians 1:8-9)!

This is where you need to start if your life is not right with God. For, if you die or Jesus returns while you are not right with God, you will suffer the punishment of Hell's fire (see Revelation 21:8). Only those who are right with God will be saved and welcomed into Heaven (Hebrews 5:9)!

Stay right with God

Second, you must stay right with God. Maybe you have done the things God has required so as to be forgiven of your sins. Still, your work and preparations are not done. It is still possible to sin so as to fall from the grace of God (Galatians 5:4). Therefore, it is essential for you to keep your life right with God.

Jesus told some Christians in Revelation 2:10, "Be faithful to the point of death, and I will give you the crown of life." You see, it is only those who are in a right relationship with God when they die and when Jesus comes again who will be eternally rewarded in Heaven! To do this, you must put God first in everything you do in your life and make sure that you are working for Him while you live on this earth!

Conclusion

How do you plan each day of your life? Is God an afterthought (i.e. after your job, after your family, after your hobbies, after your physical desires, after your wealth, after your possessions, etc.)? Or, do you live every day with the full realization that today could be the last day you spend on this earth? If you want Heaven to be your eternal home, you must make sure that you put "first things first" in your life. Put your focus on being right with God if your life ended today. Then, if God gives you longer to live on this earth, plan the physical things accordingly. Just do not be caught unprepared! You will not get a second chance at life!

Study Questions

What is a "contingency plan"? Do you ever fail to make the right plans spiritually?

1. "Plan A"

Why must your "Plan A" be spiritual in nature?

Why is it important for your physical death to be part of your "Plan A"?

Why is it important for Christ's coming to be part of your "Plan A"?

Why is it important to eagerly anticipate these things?

2. “Plan B”

Why is it important not to be idle?

Why is it important to make all your earthly plans by saying, “If the Lord wills”?

Why is it important not to be like the man in Luke 12:16-21?

3. Essentials To Proper Planning

Why is it important to make your life right with God?
What is required to do this?

Why is it important to stay right with God? What is required to do this?