

No.  
169.

"IF YE THEN BE RISEN WITH CHRIST, SEEK THOSE THINGS  
WHICH ARE ABOVE, WHERE CHRIST SITTETH ON THE  
RIGHT HAND OF GOD." COL. 3. 1.

THE INSURANCE ACT.  
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*An Address (revised) at*

Forest Gate, E.7.

6th July, 1912.

by

PERCY W. HEWARD.

MEETING ROOM, 61, Upton Lane,  
FOREST GATE, LONDON, E. 7.

THE INSURANCE ACT.

An Address by Mr. P. W. Heward,

At Forest Gate, E.7.

6th July, 1912.

(With some alterations and notes: Sept. 1921).

Several of God's dear people desire to know the true position with respect to the Insurance Act for those who are born again, and desire to follow on to know more of the Lord. I propose, therefore, that we have a little prayer and then come onto this important study.

I am sure, dear friends, that we agree that it is not the will of God that His people should spend their time in studying and being occupied with the things that fade away. God does not call His children to be politicians. God does not call His people to spend their time and their strength in that which is only linked with the social condition of man. In view of an eternal hell, and an eternal salvation from an eternal hell, we have something of vast importance, something which blots out many other things, - the Gospel of the grace of God, not only to be loved but to be lived and to be shown to others by all we are and do and say. But though God has not called His people to engage in political strife, nor, I am sure we agree, to seek after a large amount of political knowledge, He desires that those who know His Name should have a measure of

understanding of the signs of the times. Governments in a partially democratic land - an increasingly democratic land - governments give a reflection of the signs of the times; or (shall I change the figure?) they crystallize the signs of the times, so that we can see in the deliberations of governments, and in the arrangements of governments, the tendency and the goal, and thus lift up our heads, for our redemption draweth nigh. We do not look at history that is rapidly forming around us, we do not look at history simply from an outside position of indifference - we DO, I trust, from an outside position of separation - but as we look at history we see in it a comment of Scripture. The Word of God is quite clear that God's dear people are to be aloof from the arrangements - the changing arrangements, of "the world". They are, as the book of Proverbs shows us, to fear God and the king, and meddle not with them that are given to change. I know no passage in the whole of the Word of God which suggests more clearly in brief, the position of the child of God with respect to government. Let me repeat it, "My son, fear thou the Lord and the king, and meddle not with them that are given to change", Prov. 24. 21. It seems to show just the position that we, as believers, should occupy. Scripture reveals unto us that everything will lead onward until a vile person like to Antiochus, shall exalt himself in the whole earth, and with flattering cause men to become a pedestal for his exaltation still more, until he, who has the number of man, and who is humanity glorified,

i.e. glorified by humanity, till he, the contrast with the Sin of Man, as the Lord was pleased to name Himself - till he, the MAN, the man of SIN (for God adds such solemn words to describe him) - till he is the publicly loved tyrant of an IRON kingdom of despotic rule, intermingled with the clay of democracy. The people will exercise their power within limits, but there will be the iron of the strong willed king, who shall do according to his will. Thus everything is leading on to that confusion of democracy which will make it possible for the people's man to man and overman the people. He will honour himself above them, and lay them low. Democracy tends in this direction. Necessarily its progress is linked with a continual variation. There is not one continual going forward till the climax is reached, there is the ebb and flow. Out from its followers it gains strength until the iron and clay, not TRULY mingled, will characterize ALL the kings and governments of the prophetic earth. We cannot look round at the present time without concern. We need very little knowledge of surrounding history to realize what is taking place everywhere. Changes of government in Portugal and Turkey, alterations in the governmental representation in a vast country like Germany. These things on the continent are but a background for what is taking place in our very midst. The clay IS mixing with the iron. We pray for kings and all that are in authority, and those who are in authority have a

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\* How definitely 1921 sees the development of this, and other REPUBLICS have arisen. Man's day is approaching its climax.

difficult test at the present time. They fear, it would seem, lest they should precipitate a revolution, they desire to have a certain amount of favour with the people, and so things go on. We are not surprised Scripture has prophesied all this. We only keep our position outside it, not even knowing very much about it, except as we cannot help beholding all as a spur to our prayer in the Holy Spirit, "Even so, come, Lord Jesus".

Of the signs of the times I believe the Insurance Act is a remarkable illustration. It shows us that uniting which is evident in this day of disunity - disunity where God united, unity where God separated. The saints ought to be united, and, alas, they are disunited - but where God severed, there is a bridging over the gulf, and the unities of men are, as it were, a temporary defiance of the revealed statement that men are, intrinsically, hateful and hating one another. Satan will show what he can produce in a solidity and unity of men. But one of the saddest facts is that the Lord's people are often drawn into unities. I do not regard the Insurance Act simply as an act, but as an indication of the tendency toward unities of nationalising - a socialism, whatever you choose to call it, which will make it more possible for Antichrist to develop himself. All these things are preparing the way for the man of sin. We thank God for all His gracious restraints. We thank God for all His wondrous manifestations of love unto His people, in preserving them from an utter confusion of socialistic

disorder. We thank God for whatever government we have, because He permits it, and if these things are preparing the way for the man of sin, beyond the man of sin there is the Coming of That One Who is more than man, and without sin. These things MUST be, and if the world is to be turned upside down and deluged with blood, and if revolutions are to sweep the face of the earth, and the Lord's people are to be driven out in the persecutions which will mark the endings of the age, what matters all this, so far as THEIR strain is concerned, if beyond the intervening events our eyes are unto that day when He that shall come will come and will not tarry? It may-be that even the disorder and the confusion will weaken our grasp of the things of earth, or tear them from our grasp if we cling to them - in order that we may be among the people prepared for the Lord. We cannot help noticing further, particularly in connection with the application of the UNEMPLOYMENT section of the Insurance Act, one cannot help noticing a leading on further toward that tradesunionism which is a great stepping-stone, because a more organized help, in the development of socialism, to which I have been referring. So then the child of God looks on these things from a Christian standpoint and says, They show the signs of the times.

So far everything is instructive, but we have not yet considered our attitude of our action with respect to a law. If we would know how to walk circumspectly and to the

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\* The unemployment principle has been carried much further since.

glory of God we must realize that we are governed by principles, i.e. Scriptural principles. We do not simply say, "What shall I do in this case?" - but we seek and find a Scriptural principle which perhaps concerns a hundred cases, and guides us in numerous ways. One important principle for every believer is this, that he MUST obey the law of the land UNLESS the law of the land expressly contradicts the law of his God. The law of God comes first. The law of the land is not distinct but part of the law of God till it ceases to be so by attacking the law of God, and then and only then, the child of God is freed from obedience, albeit not freed from submission. He disobeys submissively. He does not rise up. He realizes "the heavens do rule", and therefore God appoints every law in His permission at least partly to try His people, to test them, and the child of God wants to learn God's lessons from every law. When anything is a matter of option, a child of God is free to wait on God to know God's will. When anything is a matter of command by rightly constituted authority - and there is no power but that which is of God - when anything is a command, the child of God does not wait on God to know His will by special leading, but if he cannot find a Scripture principle against the command, he obeys. Let me illustrate what I mean. Someone comes along and asks you to make a donation toward that which is unholy before God. You refuse to make the donation. They may tell you that it is associated, in measure at least, with that which is good. You refuse to give the donation. So strongly does a child of

God feel in this connection, that if he is seeking to walk with the Lord he would consider it a grievous sin to give anything toward a hospital in connection with a carnival, because of the iniquitous, God-dishonouring, flippant character of the carnival. The end may sanctify the means in the world's esteem, for the child of God it does not. But when a tax is placed upon the child of God, though he knows that a large portion of that tax will be used in a way which would dishonour the Lord, he pays the tax because the Lord has said, Pay tribute. He does not enquire how it is spent, it is not his responsibility. If the Lord has said, Pay tribute, he pays it. The early Christians had to pay for temples to be kept up, idol temples. Could they resist? No. Could they refuse to pay? No. The Holy Spirit had said through the apostle, Pay tribute. Observe the striking passage in Romanã 13. So the child of God in connection with an Insurance Tax does not say to himself, "Well, I do not quite see the need for this". He does not say to himself, "I do not desire to treasure up treasures on earth" - except as He should ALWAYS say that to himself in every context. There should always be a godly determination to be aloof from the settling down in this world - but he does not say such things to himself in THIS connection especially. They are not the primary thoughts. The primary thought is, Can I find anything in the Word of God which refuses my payment of this? Is it a tax? It is. Then I must pay it, if I am among those included within it. Thus the first principle guides a thoughtful child

of God to pay.

But within three months from next week, not immediately but within three months from next week, he must make his decision as to whether he will join an approved society, or whether he will become a Deposit Contributor, and if an approved Society, which? Here he has some choice, and as soon as choice comes in, the child of God has to consider his position before God. He has no choice as to paying. God has settled that with one word. Thus this is quite distinguished from voluntary insurance, with its accompaniments. To return, the tax must be cheerfully paid, but the believer has a choice as to the relationships into which he will be brought in connection with paying. It is therefore his duty, his spiritual duty, to be concerned before God, with an open Bible and an opened heart, to ponder the will of the Lord in such a matter. This is not simply a matter of indifference. It involves far-reaching principles. We have the general direct statement "Be not unequally yoked together with unbelievers, for what fellowship hath light with darkness", and so forth. The meaning of these passages is clear. The child of God is not only hindered from marriage with an unbeliever, but also from friendship with an unbeliever, and further, from partnership <sup>in business</sup> with an unbeliever, and not only so, but from linking himself with unbelievers to go with them to vote for a representative in Parliament. He is shut out from these things - shut out, yea, he gladly takes his position outside. Love unto the Lord and the hope of that day swallow up the

difficulties of this fleeting age. What matters it if we are thought mad by a mad world? What matters it if we are in the background in a world where Christ was in the background? That Day will more than compensate. The coming of the Lord is our hope, and difficulties will only make us long for it more.

Then we at once feel, that that Divine principle, though it allows business TRANSACTIONS in the matter of purchase from the ungodly, shuts out FELLOWSHIP WITH the ungodly. At once there comes the thought, To what extent does FELLOWSHIP go? The thoughtful believer concerned to glorify God must surely be gradually brought on - gradually, for the Lord leads gently, gradually, and these things are not seen at once - gradually brought on to say, I can be in no society that is a brotherhood, which involves unsaved and saved ones together, and records them as "brethren". Moreover he will feel, I cannot ally myself with a society which has other objects linked with it, which cannot be regarded with anything like approval by a believer. I cannot link myself with a trades-union that will agitate and seek to right wrong by other wrongs. He will feel gradually more and more - I must be outside these and risk the consequences. My tax payment, however, it is to be made, says a thoughtful child of God, must be made in a way that either makes me stand alone, or involves me simply in a business transaction - else there is a fellowship, and fellowship would be dishonourable to the Lord. Not only is there the passage to which I have referred you, but the whole tendency and more than under-current

of the later Scriptures is to show that God has called a people out of the world who are to live a suffering, separated and rejected life because of and unto Him. Then the child of God is somewhat restricted. He or she must, after prayer during the next few weeks, if anxious to please the Lord, either find an approved society which involves simply a business transaction (if such a thing is possible and desirable), OR stand alone, becoming a deposit contributor, though the position may be despised. One of the two. The position of finding a suitable approved society would not seem so difficult but for the government determination that the approved society must have authority of its own members, it must be self-governing, and that at once involves the child of God in a difficulty. He finds that though God has overruled the government of the nation, in many things, for example, oaths and so forth, to make the path of a child of God less difficult, He has not permitted that the path should be too easy. The proviso of self-government makes him feel a certain difficulty. Can he find a society in which he would realize there was not an unholy share with unbelievers in such a connection? The apparently simplest way out of the problem would undoubtedly be if the Lord's people were numerically strong to form an approved society of their own, but this apart from possible grouping with other societies, would make a "society" apart from the special purposes of a Christian assembly, under special governmental arrangements. Does this seem Scriptural? At the present time I only know

of one society where there is a LARGE measure of care that those who are admitted should be children of God and only children of God, and the plan and working of that society, though in measure encouraging, are not exactly what I personally should now (1921) feel to be the mind of the Lord for His pilgrims.

Now, dear friends, coming to the IMMEDIATE action of the Lord's people present, I feel it is their responsibility just to ponder before God if the Society of which they may have been thinking, involves anything more than a business transaction. If it does, do not join it - if it involves fellowship or gives one qualm of conscience do stand aside - better, far better to remain a Deposit Contributor. The world may think it strange, but this testimony of the truth and of love to the truth, since it is not a parade or to appear pedantic, but because we are driven into it, will be worth more than the outward, earthly "loss" we have.

(Nine years of further prayerful thought convinces me that the only definite Scriptural path is that of a Deposit Contributor. He only is simply paying a tax. The possibility of other steps seemed possible in 1912, but in 1921 I would thank God for His gracious leading onward. Wars, and other circumstances have been used to give a clearer view of the disciple's pathway. It is a wondrous blessing to see the Lord's love in forgiving our slow perception of His will.)

Q. No fellowship with unconverted? But I cannot understand that verse, "Ye are the salt of the world", for example. If I will not bring the salt into contact with the food, the food will not be salted. It is absolutely necessary, the salt must come into contact with the food. Then afterwards the food will be salted.

A. First of all, the Lord describes salt as peace, and I do not think we are to QUARREL and to show spite against the world. Secondly, observe the words, salt of the earth. We must remember, as we look back at least to the earlier books of Scripture, that if a land was sown in a way that laid low, it was sown with salt, and I believe that our presence, like Noah's, in the world, judges the world. "Salt of the earth" does not give the primary thought of salt with food, nor do I quite like the suggestion you make that the first thought in the Lord's mind was that unbelievers were food who needed a little salt mixed with them. It seems to me that cannot be the thought in the Lord's mind. Does this meet the difficulty?

Q. It is not clear.

A. You realize the SOWING of the salt?

Q. Yes.

A. You realize, furthermore, that the Lord speaks about salt as peace. "Have salt in yourselves, and be at peace one with another.

Q. What passage?

A. Mark 9. This is also implied in Matthew, where

Christ says, "Ye are the light of the world", the light is to show light to the world, but not to become part of the world, His people are to be distinct from the world, albeit in the world. The city that is set on an hill, again, is in the world, but set on a hill exalted above it. Could we think that in the same context the Lord would suggest a mixing up with the world, in a way which would hinder the distinction? It is hardly possible. Moreover, the preceding verses are, "Blessed are ye when men shall revile you, and persecute you, and say all manner of evil against you falsely". I cannot imagine the Lord means in the next context that we are to be those who mingle with the world to make the world more palatable. Palatable, to whom? Is it toward God? Surely the world are not palatable to Him. They are not food for Him. The interpretation, therefore, you suggest, cannot fit the context. It cannot be the right one.

Q. What is the right one?

A. I have tried to show, by referring to the earlier Scriptures, and Mark 9; and if I may add a further thought, that salt has a certain CONTINUOUS condition. The pillar of salt was a continual unchanging condition. We see the striking statement. "If the salt have lost its savour, wherewith shall it be salted?" You are to be the unchanging ones, acceptable to the Lord, for salt was with all the meal offerings. Acceptable to the Lord on the earth, you are not to be varying, but if you lose or suffer, how serious will be your condition. I think Scripture rather points to a contrast with the world.

Q. What will be the "losses" to one who remains a Deposit Contributor?

A. It is difficult to say what the losses will be. Prestige at first; if the Lord preserved me in health in answer to prayer, no other losses. Furthermore, we cannot make definite statements because the provisions for Deposit Contributors are quite temporary, to be altered at the beginning of 1915 if the Lord will. In any case, we can leave in the Lord's hands. Brethren, do not specially seek "advantages" from taxation. They desire God's glory, in their ready payment!

Q. In the event of a large concern undertaking the complete control, by means of a recognized and established insurance firm, fellowship is not involved, is it?

A. I should want to know the full condition of affairs before making a general statement. (In general one feels that a Deposit Contributor witnesses rather to the simplicity of a pilgrim).

Q. A well-known assurance society has undertaken by the management of my firm, undertaking the insurance business in such a way that their members know really nothing about it. In that way they take the entire responsibility, even to the looking after the cards, so that we only see them four times a year.

A. This certainly simplifies things. If one realizes all the rules and arrangements as a rule of the house, and one feels that there is no fellowship, everything seems fairly clear,

but I hesitate before knowing all the circumstances, and before pondering more carefully, to make further statement *(and in any case the result seems a possible recovery of more than one's own taxation payment by a pool. Is this helpful?)* any case, the business companies are run purely as a business transaction, and in the event of any difficulty arising, I do not think that the members would be consulted.

A. I am inclined to think that a large amount of the law will remain a dead letter, but if a child of God has any qualm of conscience on the matter, I would suggest to him the position of being outside. It is far more important to lose in this world than to bury one qualm of conscience.

Q. There will not be any objection to a child of God being a part of a self-governing society, if all the members of that society are believers?

A. That appears a different matter, hence I referred to the only society which I know on these lines. I think it is very probable that the Act may lead to further similar societies. But the question remains - Is it Scriptural for children of God to form a society that has no Scriptural basis? An assembly of God is the TRUE benefit society, and taxation and state control are in a different sphere altogether.

Q. What is the real object of National Insurance?

A. I think its object is to deal with the carelessness of the present day. Its tendency is vastly different from its object.

Q. Everybody must join the Post Office by next Monday - temporarily?

A. Everybody must begin paying, but they have no need to say how they will be enrolled, I think, till October 13th.

Q. But you say everybody must join?

A. Everybody who is involved in the financial limit and is related to an employer, in the position of being employed, employer or employers, must pay (But let us avoid the word "join").

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Sept. 1921 - Nine years have passed; believers have seen the trend of socialism; never was the call louder than now, to abstain from that which is not according to the words of God, to abstain from that which causes concern to oneself or stumbling to others, to abstain from that which does not glorify God - yet not with a mere NEGATIVE. Let there be a POSITIVE love to Christ and all the "givings up" will seem but small. The LOVE of Christ constraineth! Some dear children of God have been able to illustrate during the passing years the stability of the Lord's promises, and His enabling in the simple path of paying a tax joyfully and doing nought more, except to *thank* Him for His loving gift of health, to please Him!