

No.

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"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 BELIEVER'S POSITION  
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WITH RESPECT TO  
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I N S U R A N C E .  
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*An Address (revised) at*

Wattam's Restaurant,

Aldgate, E.

21st October, 1919.

by

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An Address by Mr. P. W. Heward,

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The question has been asked, "Should a child of God insure?" Now, beloved friends, we do not want to come to this subject with any pre-conceived notions. It may be said the Scripture does not speak about insurance. There are a number of things which are not mentioned directly in Scripture, but there are certain "anticipations" which the Lord has given to guide His people in connection with the after-arrangements of this present age, and His PRINCIPLES are clear, and apply to EVERY possible circumstance. I think we shall all agree on a very simple point at first, that insurance is not COMMANDED to a believer. You may say that is a very small and negative answer. No, it is very important that we should find out first what is commanded. I am persuaded that MORE things are commanded than we think, either directly or by certain principles which the Lord has given to meet the present time, and that if we are more occupied with Him and with these commands, we shall know more what to avoid. If insurance is not commanded, we can at least expect that the Lord will give some guidance as to the underlying principle, and show whether it is based on a Scriptural

principle or not. We ask therefore, secondly, Is there anything PARALLEL with insurance in the Scripture? Is it illustrated in such a way that we should be guided so to do? I have sought to see the will of God, and I cannot at the present time find where insurance is illustrated, or the arrangements of it brought within the compass of a Scriptural parallel. I need hardly say that if any child of God presents feel that a certain verse contains the very principle which justifies insurance, or if he feels that if anyone else brought up a certain verse he could not meet the difficulty, it will be a pleasure for us to ponder it afterwards. Thirdly, insurance appears to involve within itself a certain worldly principle, and, as a general rule, more than one worldly principle. For first, it involves a worldly attempt to provide against POSSIBLE emergencies. Do not think I am pleading for carelessness. One of our gravest difficulties in dealing with this subject is this, - we should be equally afraid of the sin of carelessness. Our grave concern is this, - lest anyone should say, "Of course I shall not insure, I shall have nothing to do with such worldliness", and then go and spend the money, thereby saved, in present worldly indulgences, and afterwards look to others to make good any possible difficulties which arrive. It seems to me that in EVERY connection faith must involve a thorough, an EXTENDED, confidence in the Lord, and not a "forcing" of others to take subsequent action to help us, because we have omitted, without spiritual faith, any ordinary and normal action of men of this age. If we have faith, it must

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be real definite and continued faith. There are some owning the Name of Christ who have PUT themselves into difficulties, and then have expected that others who did not share their confidence should help them out. That almost seems to me playing with faith. If there is REAL faith, this must stand the strain of everything which comes. It is so important that we should be kept, in the power of the Holy Spirit, from ONESIDEDNESS. If a child of God omits insurance, and yet, should the trial come, would expect others to deal with his case - I am inclined to think he does not omit insurance but simply omits paying premiums. He simply avoids the EXPENSE-part of insurance, and seeks to obtain the advantages at a cheaper rate. That is hardly what faith means. I have no doubt that the Lord honours faith remarkably, and that He gives to many of His dear children the privilege of encouraging and aiding others in emergencies, but if there is any tendency in the heart to build upon others, and to call THAT attitude "faith", there is a very grave approach to an imitation faith which borders on hypocrisy, and nothing is more hateful in the sight of God than hypocrisy. I am not now speaking of the one concerned as a HYPOCRITE. It is possible to have hypocrisy without being a hypocrite. I hope you will follow what I mean. It is possible for a man alas, to have told an indirect lie without being CHARACTERISED as a liar. One may seek to be earnest and pleasing the Lord and yet have some actions of hypocrisy entering the life; and we do desire to be rid of these faults of hypocrisy and to have

a stability of godly faith through and through. But to return. Insurance seems, in general, to be based upon the worldly principle of providing for the future, and in particular, upon the principle of providing for the future those unaccountable MERCIES which are wisely sent in God's love or PROVIDENCE, and with God's instruction wrapped up in them. I know nothing more solemn than an event of trial, whether it be loss through fire or death - nothing seems more serious than the realisation - What is God teaching through this? Principles of insurance seem, in general, to OBSCURE the issue. I suppose all of us have at some time of our life become involved in difficulties through NOT following the will of the Lord fully, and it may be there are such difficulties surrounding us to-day, and we do not quite know what step to take; but if, by grace, we are perfectly willing for the Lord's way out of problems, it is written, "The meek will He guide in judgment, and the meek will He teach His way". I think I am right in saying there is not a single child of God present who has not some "Howbeit" of PAST failure, which makes his present steps more difficult; but there are no defects with God. His chastisement is in perfect love. We may find problems, and we do not know what step to take, but God has NO problem before Him. Let me repeat the words, "The meek will He guide in judgment, and the meek will He teach His way".

Furthermore, not only is there in insurance apparently a worldly principle of providing against emergencies, but the settling down with a measure of dependence upon the provision,

is a further danger which almost inevitably follows in the course. May we be on our guard against this sin, WHEREVER we are. WITHOUT insurance, it is still a real temptation, but the Lord is mighty.

There are two forms of insurance. Some undoubtedly involve DEFINITE "brotherhood" with the world. I suppose none of us have any hesitation regarding these. An entire, clear, definite separation is the only path for the child of God. But there are those which involve, apparently, only a BUSINESS transaction. I am quite aware that insurance, as a simply business transaction, is not rightly called "gambling". In gambling a man pays something with the HOPE of getting more. The majority of those among children of God who insure are hoping they will never receive that for which they insure, as to their life and death, and other emergencies. They are looking for the coming of the Lord, and they will be happy to lose all the death-insurance money. They are happy, too, that their relatives, who believe in the Lord, will share in the bright hope of His coming, and as to other forms of insurance, they desire to have such possessions and such ONLY that they can ask the Lord's gracious protection and use of them unto His glory. They do not wish to retain "goods" in self-will. They would rather lose by fire now than experience the burning up of works at the Judgment Seat of Christ. Insurance, therefore, must not be characterised as gambling. On the other hand, it IS the purchase of a contingency, and I am not quite clear that Scripture gives us the purchase of a contingency. I am aware that there is no such thing as a

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restriction of purchase to that which you absolutely know. I mean that there are many things which we buy, and their exact value we cannot find out till afterwards. You may say that is purchasing a contingency. A man buys, for example, a field, - I am not quite clear that this is the normal arrangement which comes before us in the pilgrim path, and the persecution-days which we may expect. Rather we realise that children of God will, in the days of trial soon coming, be brought down. But in any case, there may be advantages of which a man does not know, when he buys a number of goods together. He does not sort them through, and he discovers that they have a greater value than he thought. He purchases after prayer, but with a measure of uncertainty as men call it, but I am persuaded that the INTENTION - of purchasing a "chance", the intention of "speculating" is peculiarly dangerous to the believing mind. Thus is the child of God separated from much in the "money world". Hence the very uncertainty and contingency, aspect of insurance is not helpful, particularly as the believer makes the expenditure, even as men of the world make it, in case he shall need some money BEFORE it is HIS, by right. Do you follow what I mean? If he insures, it is because he thinks, "I may need more money BEFORE I shall have laid down any sum approaching to it". In other words, no one would insure if he thought that there was no likelihood, no possibility of needing MORE money than he invested before paying it in. The believer who thus insures, lays the premium down with the unconscious suggestion

in his mind, "Possibly I shall need a share of someone else's money to put me right, I may have difficulties come upon me and not have any other provision for myself. Someone else's money paid into this firm will conveniently meet my need". There is a grave risk in this connection, a grave risk of drawing near to the principle of fellowship with the world, and of dependence on the world. I am persuaded, beloved friends, that insurance, IN GENERAL, tends to obscure certain Divine principles and to take our mind off the heavenly calling, though the Lord may remove the CONSCIOUS experience of this in many cases. I need hardly say, Scripture has given us a definite statement where any insurance is commanded as a tax by the state. All taxes are to be paid by believers, and though a child of God may wisely keep outside all societies and become simply a deposit contributor in these payments, there is no act of insurance beyond taxation, and as the Lord has given His own statements regarding a tax, our position is perfectly clear, and to His glory.

But two other points may be mentioned. If a believer omits insurance for the Lord's sake, and for the Lord's glory, is it not his privilege and responsibility to ponder how he should specially use that which he THEREBY "saves"? Is it not deeply important that he should not pass merely into the way of saving the expense without realising the importance of what I may call a spiritual insurance in the Lord? If, for example, instead of doing a piece of work I have a hurried prayer, and ask the Lord to see to a certain matter which I ought to attend

to myself, in His power, we all agree it is wrong. This is an attempt to make a convenient laziness of prayer, but surely the same thought applies in its measure in this connection. If I save time, or save money because of "faith", I must be very careful that I use time or use money particularly for the Lord, not for laziness, not for self, not for another form of self's treasure on earth - else how can I expect the Lord will deal with my problem? I cannot. To make a gain of godliness is one of the most corrupt things in the world. 1 Timothy 6 shows this. Any principle applied that brings the seeking of "gain" we may be sure is wrongly applied. It is important that we should, in some way, be very willing to lose. Let us, therefore, beloved friends seek to keep this thought in front of us, and also not only to insure in the Lord, and be devoted to Him, but to seek to have our life in such a condition that He may preserve us still for witnessing, and to seek to have our homes containing such goods that He may be pleased to hold back that which would burn up; for, if we indulge in worldly finery, it is a mercy if the Lord grants a destruction thereof. But better are we if we remove these things with glad delight from any share in our heart's affections and arrangements, and are willing to live and walk, in the Holy Spirit, as strangers and pilgrims, looking for that blessed hope, so graciously insured to the Lord's redeemed people.

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