

THE PRESENT RELEVANCE OF THE MISSOURI SYNOD'S

LIFE INSURANCE CONTROVERSY

Life insurance is an Egyptian mystery to almost everybody. The number of people in the whole world who believe they understand it could easily be seated in a small theatre; and, of these, there is probably not one who would admit that the others are better than tyros /beginners/ or dunces.<sup>1</sup>

by

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for

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As I write this with an AAL pencil, it's hard to believe that there ever was a life insurance controversy. Even the titles of the articles written years ago are shocking today. An 1871 Der Lutheraner article had the title: „Warum ein Christ sich nicht an den sogenannten Lebensversicherungen beteiligen kann“, and concluded with the sentence: „Gott bewahre einen jeden Christen vor den Lebensversicherungsgesellschaften.“<sup>2</sup> Insurance is everywhere today and most people carry life insurance. Today, no one asks if it's God-pleasing to have life insurance. Today people ask, Do I have enough insurance? or, Am I insurance-poor? The same thing was said ninety-nine years ago:

Der bekannte Sensationsprediger Henry Ward Beecher sagt: „Es war einst die Frage: Kann ein Christ mit gutem Gewissen in eine „Lebensversicherung“ treten? Die Zeit ist hin! Jetzt ist die Frage: Kann ein Christ es vor sich selbst verantworten, eine solche Pflicht vernachlaessigt zu haben?“<sup>3</sup>

„Lebensversicherung“ is in quotes. Why? People realized that life itself wasn't being insured, but something else.

"Life insurance" is a misnomer. In any true bargain of the sort that is ordinarily called by this name, that which is insured is not life, or any phase or portion of life, but only the money value of one person's life to another.<sup>4</sup>

I have called this "the life insurance controversy". I only found that particular name once: "When the life insurance controversy was agitating Synod, Pastor Schulze wrote a pamphlet showing that life insurance is not

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<sup>1</sup> Alexander Colin Campbell, Insurance and Crime, (New York: G. P. Putnam's Sons, 1902), p. 187.

<sup>2</sup> L. Lochner, „Warum ein Christ sich nicht an den sogenannten Lebensversicherungen beteiligen kann“, Der Lutheraner, Vol. 27, pp. 153-156.

<sup>3</sup> Pastor Andres, „Was ist von Vereinen zu halten, die ausschlieBlich oder teilweise die Lebensversicherung zum Zweck haben?“, Canada District Report 1882, p. 40.

<sup>4</sup> Campbell, op. cit., p. 177.

in itself sinful."<sup>5</sup> The majority of my sources are the primary sources which condemn life insurance as sin. Those sources that come after the life insurance controversy usually only speak of the time when life insurance was sinful.

When was the life insurance controversy? The earliest source I found was an article in Der Lutheraner in 1867 and the latest source I found that was really still fighting the battle was a sentence in the Lutheran Brotherhood Bond in 1932, although even this statement is already looking back on a past victory:

Some of us remember how a generation ago a goodly part of the Lutheran clergy and many of their devout followers not only looked askance at insurance but even considered it a sin, for he who bought life insurance evidenced a lamentable lack of faith in God's providential care for His children.<sup>6</sup>

Should the life insurance controversy be dated to these sixty-five years? I don't know. I don't doubt that there was controversy before 1867; I doubt that there was much controversy left in 1932. Very generally, we could date the life insurance controversy to right about the turn of the century, more before than after.<sup>7</sup>

One could easily date the life insurance controversy to the major battle between pro-insurance people and anti-insurance people, if there had been such a battle. In fact, the lack of such a major battle to settle the contradictory arguments and practices was one thing that especially interested me in this topic. "Insurance was wrong, but then the Synod began to insure its buildings."<sup>8</sup> As far as I can tell, that's just the way it happened.

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<sup>5</sup>Eldor P. Schulze, "E. C. L. Schulze and H. C. Steup", Concordia Historical Institute Quarterly, Vol. XLVI, p. 33.

<sup>6</sup>P. O. Bersell, "A Lutheran Pastor Looks at a Lutheran Insurance Man: Extract from an Address to a Group of Lutheran Insurance Agents", Lutheran Brotherhood Bond, Vol. IX, p. 5.

<sup>7</sup>See the chronological listing of primary sources at the end of this paper, p. 26.

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Gradually the arguments against life insurance were forgotten as more and more Lutherans began to insure everything, even their lives.

At first, all kinds of insurance were condemned. "The question of fire insurance was a burning issue in the Missouri Synod as late as the early part of the present century."<sup>9</sup> But gradually several kinds of insurance were justified, e.g., insurance against fire and theft, although the misuse of these kinds of insurance was pointed out as sin. August L. Graebner wrote in Der Lutheraner and in his own Theological Quarterly justifying some kinds of insurance in 1892 and 1899, respectively. But life insurance remained suspect.

What were the objections to life insurance? The 1867 Der Lutheraner article entitled: „Gespraech ueber die Frage: Kann sich ein Christ an den sogenannten Lebensversicherungen betheiligen?“<sup>10</sup> gives three objections. This is, as the title states, a conversation between two men, Conrad and Wilhelm. Conrad tells Wilhelm, this friend, that he has just decided to buy life insurance. Wilhelm then, in a style that really abuses Conrad's intellect, sets forth his three arguments against life insurance: 1) it's unnatural; 2) it's not done out of love, but for gain; and 3) it's based on chance. Fifteen years later, a Pastor Andres delivered a paper at the convention of the Missouri Synod's Canada District with this outline:

Was ist von Vereinen zu halten, die ausschliesslich oder teilweise die Lebensversicherung zum Zweck haben?

I. Gesellschaften und Vereine, welche die „Lebensversicherung“ ausschliesslich oder teilweise zum Zweck haben, sind suendlich und Gott miBfaellig.

1. Weil durch die „Lebensversicherung“ ein schaedliches Lotteriespiel mit der Gnadenzeit, die Gott uns zugemessen hat, getrieben wird.

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<sup>8</sup>Waldemar W. Wehmeier, "Missouri and Public Doctrine", Currents in Theology and Mission, Vol. 2, p. 26.

<sup>9</sup>Everette W. Meier, "The Life and Work of Henry C. Schwan as Pastor and Missionary", Concordia Historical Institute Quarterly, Vol. XXV, p. 111.

<sup>10</sup>Der Lutheraner, Vol. 23, pp. 145-148.

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2. Weil sie im Kleinglauben und Unglauben ihren Grund haben.
  3. Weil solche Vereine zumeist aus offenbaren Feinden Christi und seines Reiches bestehen.
  4. Weil sie infolge der Selbstsucht entstanden sind und infolge der Selbstsucht auch erhalten werden und sich ausbreiten.
- II. Darum ist solchen Vereinen mit Wort und Werk entgegenzuarbeiten.<sup>11</sup>

Wilhelm's three arguments are here expanded into four. In 1908 F. Bente added a fifth reason, overinsuring. These five arguments are the basis of all the opposition to life insurance.

First these five points will be examined and any historical background that can help to explain these arguments will be brought to light. Then I shall examine the relevance of these arguments for the preaching ministry today.

#### The Five Points of the Life Insurance Controversy

Life insurance is a business that has grown tremendously both in quantity and in quality. This growth did not come without a lot of mistakes. The life insurance controversy, at least in part, sprang from these mistakes and the results of these mistakes. Today life insurance is an actuarial science. From actual death statistics, life insurance companies have prepared tables which "predict" very precisely not which people, but about how many out of a particular age group will die within the next year. Then the companies can be sure that the premiums for that year will cover the amount they expect to pay out that year. A century and more ago, life insurance companies had not yet learned to be so careful, and so a number of companies failed. The Encyclopedia Britannica speaks to this point:

In the era following the US Civil War, bad practices developed: dividends were declared that had not been earned; reserves were inadequate; advertising claims were exaggerated; and office buildings were erected, that sometimes cost more than the total assets of the companies. Thirty-three life insurance companies failed between 1870 and 1872, and another 48 between 1873 and 1877.<sup>12</sup>

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<sup>11</sup> Andres, op. cit., pp. 38-51.

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These dates correlate remarkably with the articles I found speaking against life insurance. In the 1877 Der Lutheraner it is said:

Und habt ihr denn nicht gehoert, wie viele Lebensversicherungen, welche den Leuten goldene Berge versprochen, endlich einen spitzbuebischen Bankerott machten, so daB die Einzahler anstatt des gehofften Gewinns nur Verlust des Ihren erlitten, zur Strafe dafuer, daB sie Menschen zu ihrem Gott machten?<sup>13</sup>

Ten years later Der Lutheraner again reports: „Von 200 Lebensversicherungsgesellschaften hierzulande haben 120 theils Bankerott gemacht, theils sich aufgeloesst, 100 seit 1862.“<sup>14</sup> I usually trust the Encyclopedia Britannica to be accurate, but in this case, I wish I could check out its information. History books usually ignore insurance. In the Lutheran Brotherhood Bond in 1932 there appeared an article entitled: "How Safe is Life Insurance<sup>2</sup>". In this article, C. O. Teisberg rehearses the history of the previous depressions in US history and he shows how insurance companies survived them all. Regarding the panic of 1873, however, he has this to say: "In fact it was a period of unparalleled commercial depression, and yet life insurance survived and met every obligation."<sup>15</sup> I see a definite contradiction between the "every" and the 81 or 100 companies that failed in this period.

Certainly the fact that some Lutheran people were loosing money to the life insurance companies would be strong motivation to their pastors to examine these companies very closely. Another bad practice of life insurance companies of that time that has since been corrected is the case of the man who

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<sup>12</sup>Encyclopedia Britannica Macropedia, Vol. 9, p. 657.

<sup>13</sup>Ph(ilip?) St(oeckhardt?), „Lebensversicherung“, Der Lutheraner, Vol. 33, p. 62.

<sup>14</sup>R. L. , „Zur kirchlichen Chronik“, Der Lutheraner, Vol. 43, p. 33.

<sup>15</sup>C. O. Teisberg, "How Safe is Life Insurance<sup>2</sup>", Lutheran Brotherhood Bond, Vol. IX, p. 7.

can no longer afford to pay his premiums. At that time he lost all he'd paid in. The insurance companies made a big profit on him and he really got nothing for his money. Actually, the case is very similar with term insurance today. A man contracts a term policy to cover him for twenty-five years. Normally, the amount he paid would go up each year. But in his contract, the insurance company has averaged out that amount so that he pays the same amount each year. In the early years he pays too much, while in the later years he pays not enough, but the remainder is covered by the excess paid in the early years. In other words, in the later years is when his policy really pays off. In this case, the man pays for fifteen years, but in the sixteenth year, he can't pay the premium and so he loses his policy. He can go back to the company and start another policy as soon as he has the money, but he has lost his low rate. With the permanent whole life policies, Gene Rosenthal assures me, this is not the case.

1. In this historical climate, probably the most fundamental objection to life insurance was that it displayed a lack of trust in God and even outright unbelief. In his book, Uncertain Saints, Alan Graebner says: "Missouri Synod leaders insisted that life insurance was . . . a sign of small faith in God's providence."<sup>16</sup> And they certainly did. Our friend Wilhelm put it this way:

Sö wird der fruehe Tod, also die Abkuerzung der Gnadenzeit, zu einer irdischen Erwerbsquelle gemacht, der Werth der Gnadenzeit in Geld berechnet und umgesetzt, fuer das Leben, das Gott den Menschen genommen, eine Geldentschaedigung gefordert, angeboten und angenommen! Der Christ sagt: Christus ist mein Leben, und darum Sterben mein Gewinn; der Versicherte: Ich bin versichert, darum ist Sterben mein Gewinn.<sup>17</sup>

Pastor Andres in 1882 (fifteen years later) repeats Wilhelm's last sentence

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<sup>16</sup> Alan Graebner, Uncertain Saints: The Laity in the LC-MS 1900-1970, (Westport, Conn.: Greenwood Press, 1975), p. 14.

<sup>17</sup> „Gespraech usw“, op. cit., p. 146.

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and adds this one: „Da heiBt's nicht mehr: „Und mein Trost in Todesnot --  
ist des Herrn Jesu Tod"; sondern da heiBt's: Mein Trost in Todesnot ist die  
Lebensversicherungsgesellschaft."<sup>18</sup>

Life insurance is condemned even more soundly for this reason in a later

Der Lutheraner article:

Die Ursache, die einen Menschen bewegen wird, sein Leben zu versichern ist entweder Kleinglaube und Unglaube oder die Sucht nach Reichthum; im Ganzen liegt also das zu Grunde, daB man sein Vertrauen nicht auf Gott, sondern auf die Creatur, auf den Mammon setzt, und das ist in Gottes Wort, ist schon im ersten Gebot verboten, gerichtet und verdammt.

Ich sage: es ist zunaechst suendlicher Kleinglaube oder gar voelliger Unglaube, wenn man sein Leben versichert, denn wer dem Worte Gottes traut und glaubt, der hat darin Lebensversicherung genug und begehrt nicht mehr. In Gottes Wort wird uns naemlich Nahrung und Kleidung verheiBen und versprochen, und zwar so bestimmt und gewiB, daB es uns zur Suende angerechnet wird, wenn wir an der Erfuellung dieser Verheißung zweifeln, und daher aengstlich sorgen, oder sagen wollten: was werden wir essen? was werden wir trinken? womit werden wir uns kleiden? wie solches die unglaeubigen Heiden thun, die diese Verheißung Gottes nicht kennen. . . .

Was nun der allmaechtige, treue Gott Dir verheiBt, das hat er auch Deinen Weib und Kindern verheiBen, es soll auch ihnen an Nahrung und Kleidung nicht fehlen, wenn wir aber das haben, sollen wir uns lassen genuegen. Jetzt zwar ernaeht er Deine Familie durch Dich, aber er ist an Dich nicht gebunden, wenn Du daher stirbst, so ist er deshalb noch nicht in Verlegenheit; er kann Deine Familie auf hundert andere Wege und Weisen erhalten, vielleicht noch besser, als durch Dich; jedenfalls erhaelt er sie so, daB sie auch fernerhin ihr Auskommen hat an Nahrung und an Kleidung, so lange sie leben soll.<sup>19</sup>

This same argument is made by Pastor Andres:

Wer aber nicht mehr arbeiten kann, ob er gleich gerne wollte, dem gilt ebenfalls dieser Trost [von den Verheißungen Gottes]; denn Gott hat wohl uns, nicht aber sich selbst an unsere Arbeit gebunden. Diese Verheißungen Gottes aber, welche das zeitliche Leben und des Leibes Nahrung und Notdurft angehen, sind, wie alle Verheißungen Gottes, Ja und Amen, kraeftig und gewiB; dieselben gelten auch den Wittwen und Waisen, ja ihnen ganz besonders. . . .

Ist's darum nicht Kleinglaube und Unglaube, wenn ein Mensch sein Vertrauen setzt auf die Hilfe, die nach seinem Tode seinen Weibe und seinen Kindern von solchen Vereinen zu teil werden soll, die ausschließ-

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<sup>18</sup> Andres, op. cit., p. 42.

<sup>19</sup> „Lebensversicherung im Lichte des goettlichen Wortes“, Der Lutheraner, Vol. 26, p. 139.



lich oder teilweise die „Lebensversicherung“ zum Zweck haben, anstatt zu vertrauen auf den treuen Gott, der ein Berater der Wittwen und ein Vater der Waisen sein will und ist, und der gesagt hat: „Es ist gut, auf den Herrn vertrauen und sich nicht verlassen auf Menschen“, ja: „Verflucht ist der Mann, der sich auf Menschen verlaeBt und haelt Fleisch fuer seinen Arm und mit seinem Herzen vom Herrn weicht“? Ist's nicht Kleinglaube und Unglaube, wenn man die Versprechungen der Lebensversicherungsgesellschaft, die sich unzählige Male schon als truegerisch ausgewiesen haben, fuer gewisser und glaubwuerdiger haelt, als die Verheißungen des treuen Gottes?

Nein, ein Christ bleibt dabei: „Er ist mein Gott, der in der Not mich wohl weiß zu erhalten, drum laß' ich ihn nur walten“, und nach dem ersten Gebot will ich einzig und allein mein Vertrauen auf Gott setzen und es nicht wegwerfen auf Menschen, die, wie der Psalmist sagt, doch gar nichts sind; will auch meine Familie immer wieder dazu anhalten, es ebenso zu machen.<sup>20</sup>

The key word in both these quotes is the word „gebunden“. God is not bound to one or two ways of sustaining us and our families. This argument about Kleinglaube is certainly the one most powerful argument against life insurance. Life insurance cannot change in such a way as to invalidate this argument. Historical circumstances can in no way invalidate this argument. Only if the argument itself is shown to be false can this argument be invalidated. Certainly this argument alone must have convinced many because it seems solidly based on Scripture and to deal with the very essence of our Christian faith: complete trust in God.

2. Life insurance companies are operated not out of love, but for gain. In the 1893 Homiletische Magazin there is a sermon with this theme and parts:

Von dem Uebel der Lebensversicherungen. Ich zeige  
 1. daB und warum die Lebensversicherungen ein Uebel sind, und  
 2. wie man davor am besten bewahrt bleibe.<sup>21</sup>

Carl Christoph Schmidt has been described as "fearless and just. When he knew a thing to be right, he would pursue his goal regardless of opposition."<sup>22</sup>

<sup>20</sup> Andres, op. cit., p. 43.

<sup>21</sup> C. C. Schmidt, „Predigt ueber die Lebensversicherungen, Spr. 14,26“, Homiletische Magazin, Vol. 17, pp. 237-244.

<sup>22</sup> Paul Koenig, "C. C. Schmidt, D. D.", Concordia Historical Institute Quarterly, Vol. 26, p. 40.

C. C. Schmidt filled that description with this sermon. It is one thing to discuss a matter with one's fellow pastors, but to preach it to God's people for their spiritual edification is entirely another. He speaks to our second argument in his sermon:

Was mag wohl reiche Capitalisten bewegen, Lebensversicherungen zu gruenden? Liebe? Das Verlangen, Armen und Huelfsduerftigen helfen zu koennen? Schoene Liebe das. Jahrelang lassen sie sich erst bezahlen, ehe sie die Hand zur Huelfe ausstrecken. Von Kranken und alten Leuten, wenn sie sich derselben ueberhaupt annehmen, lassen sie sich ihre Huelfe doppelt vergueten. Durch Wucher und Uebersatz sammeln sie Schaetze, und geben davon nur so viel wieder heraus, als sie, durch's Gesetz gezwungen, muessen.<sup>23</sup>

These men who opposed life insurance for this reason seem to begrudge the fact that these insurance agents make a profit from their business. That seems to be a silly argument until one looks deeper into it. The life insurance companies always claimed then (and still do today) that they are operated because of love. They want to help people. C. C. Schmidt preaches:

Und hoert man gar die Agenten, so gibt's fast in dieser Welt nichts besseres und Vortrefflicheres, als die Lebensversicherungen. Soll denn, sprachen sie, nicht ein Familienvater beizzeiten dafuer Sorge tragen, daB seine Familie nach seinem Tode nicht in Noth geraeth? Ist er das nicht dem Gemeinwesen schuldig, damit die Seinen demselben nicht zur Last fallen? Wohlan, unsere Gesellschaft, unsere Loge bietet dazu die beste Gelegenheit. Wenig ist die jaehrliche Einzahlung, und viel werden die Deinen bei deinem Tode daraus gewinnen. Ist's nicht Pflicht, Liebe zu ueben an Wittwen und Waisen? Wohlan, wo geschieht das mehr, als bei uns? Wie viel Wittwen und Waisen werden durch unsere Gesellschaft alljaehrlich versorgt, wie viel Thraenen getrocknet, wie viel Kummer gestillt!<sup>24</sup>

The life insurance companies then sought to convince people that they were a charity, that they helped widows and orphans out of the goodness of their hearts. As long as they were writing onllife insurance, these Missouri Synod men set the record straight on this point too. Der Lutheraner gives this sample claim of an insurance agent and a response to it:

„Haben wir aber nicht die Pflicht, wohlzuthun und mitzutheilen? Das

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<sup>23</sup>Schmidt, op. cit., p. 241.

<sup>24</sup>Ibid., p. 238.

kann aber kaum besser geschehen als durch diese <sup>10.</sup> Lebensversicherungs-  
Gesellschaft. Alles einbezahlte Geld wird unter Wittwen und Waisen  
vertheilt."

„Aber nicht, je nachdem sie es beduerftig sind, sondern je nachdem  
sie bezahlt haben."<sup>25</sup>

This claim is still made today. I remember talking to an American Family agent a couple years ago and he told me about the poor immigrants in the big cities out East. They came to America penniless and they lived in ghettos and worked in sweatshops. The big insurance companies came along and set up a policy for them so that when the wage earner died, the rest of the family was lifted out of the ghetto to wealth. What a great gift of love! But why don't the loving insurance companies do that for all the poor? In opposition to the claim of the insurance companies that all they do is out of love, the point needs to be made that all they do is at least also, if not entirely, done for profit.

3. Our third argument, like the second, is also couched in the historical situation, and is an objection that in part holds true today. It was objected that a person who joined a life insurance society was uniting himself with outright enemies of Christ and His kingdom. At that time, many lodges offered life insurance policies to their members at special rates. A person might want to join a lodge just because of the life insurance policy. Now obviously it was wrong to join a lodge because of their false doctrine, and these men knew it too. But they tried to make it wrong to join the lodge for this reason also, that the lodge consisted of non-Christians. Thus they could say the same thing about ordinary insurance companies. Alan Graebner points out:

Many observers feared (or hoped) that the synod's stand on lodges would go the way of its opposition to life insurance, labor unions, and Sunday schools. . . . The life insurance offered by some secret societies

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<sup>25</sup> „Ueber Lebensversicherung“, Der Lutheraner, Vol. 24, p. 141.

is larcenous deception, for it is actuarially unsound and rates are later raised to freeze out the high-risk older members.<sup>26</sup>

Thus there seems to have been some abuses of life insurance connected especially with the lodges. Also, the objection was raised that Christians shouldn't join insurance companies,

since in those companies a Christian might aid some unbelieving member, while many other Christian widows and orphans, whose husbands or fathers had not belonged to that organization, deserved the support of the Christian much more than the unbelieving member of such a cooperative insurance company.<sup>27</sup>

This argument against life insurance is not very important and it is not nearly so prominent as the next argument, that life insurance is a Glueckspiel.

4. It was objected that life insurance made a gambling game, a lottery, out of the time of grace that God had measured out for each of us. This is partially true. A gambling game can be made out of life insurance, and certainly was. Alexander Colin Campbell in 1902 unveiled all the abuses of insurance that he could find. His book, Insurance and Crime, makes very interesting reading. He points to fascinating cases in England especially (whether connected with Lloyd's or not) where life insurance was made a gamble. One could take out a life insurance policy on anyone, thus actually betting that the person would die soon. One man convinced 800 Germans to come to England for prosperity, but then his plans fell through. He abandoned the 800 Germans outside London where they remained starving to death. An insurance company in London offered a policy, actually a bet, as to whether the death rate among these Germans would rise or not. This reminds me of a Clint Eastwood movie I saw. Clint was to bring in a girl as a witness, but both the Mafia and corrupt cops were out to make sure that she didn't testify. The odds were

<sup>26</sup> Alan Graebner, op. cit., p. 82.

<sup>27</sup> Roy Arthur Suelflow, "The History of the Missouri Synod during the Second Twenty-five Years of Its Existence 1872-1897", (unpublished Th. D. Thesis, Concordia Seminary, St. Louis, Mo., 1946), pp. 213-214.

100:1 that she wouldn't make it. Actually, they were selling life insurance policies on her life. Campbell also points to other revolting abuses of life insurance, eg, insuring your relatives and then helping them to die young.<sup>28</sup>

Certainly there was much reason to accuse life insurance of being a gamble, and accuse they did. August Graebner concludes an article in Der Lutheraner on „Das heutige Versicherungswesen" in 1892 with this paragraph:

So traegt also die Lebensversicherung von Anfang bis zum Ende, vom ersten Einsatz an, fuer die Gewinnenden und fuer die Verlierenden, sowohl mit als ohne Anbetracht derjenigen Verluste und Gewinnste, die mit verfallenen Policen zusammenhaengen, das Gepraege eines Spieles auf Gewinnst und Verlust, mit dem ein zartes christliches Gewissen nichts zu schaffen sein kann.<sup>29</sup>

In 1899, he discusses insurance at length in his Theological Quarterly. After discussing fire insurance and others and showing how they were used properly, he says:

In this property insurance differs essentially from life insurance, which is an aleatory [alea, chance] device, a series of wagers between the insurer and the insured, with chances of gain amounting to the difference between the premium and the insurance benefit or sum insured. The benefit is not an indemnity equivalent to a loss sustained; for aside from the enormity of actually taxing a human life by dollars and cents, the benefit is the same, though the policy holder may have been for years a hopeless invalid, unable to earn a penny at the time of his death, or, what would in property insurance be termed a worthless, and, therefore, uninsurable risk. The life insured simply takes the place of the dice in a game of chance or the wheel in a lottery, and the beneficiary may, by the timely death of her husband, find herself advanced from a penniless wife, who borrowed the money wherewith to pay the last premium on a life policy, to a wealthy widow with \$10,000 at her disposal. But hers is ill-gotten wealth. Woe unto him that increaseth that which is not his! says the prophet (Hb 2:6), All money obtained by wager contracts, games of chance, lottery investments, and schemes of like nature, is other people's money for which they have received no lawful equivalent.<sup>30</sup>

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<sup>28</sup>Campbell, op. cit., He treats life insurance on pp. 177-300.

<sup>29</sup>August L. Graebner, „Das heutige Versicherungswesen", Der Lutheraner, Vol. 48, p. 27.

<sup>30</sup>August L. Graebner, "Anthropology", Theological Quarterly, Vol. 3, p. 442.

Also in 1899, a conference paper by a Pastor O. L. H. stated:

Die Gesellschaft spielt um das Praemiengeld und der Versicherte spielt um die Versicherungssumme, und das Leben des Versicherten bis zu einer bestimmten Zeit oder sein Tod bringt das Spiel zu Ende, wenn nicht etwa schon vorher die Gesellschaft sich fuer bankerott erkluert, oder der Versicherte das Spiel aufgibt, indem er die bereits eingezahlten Praemien verloren gibt und weitere Einzahlungen verweigert. Bei der Lebensversicherung handelt er sich also um Gewinn und Verlust. Der Versicherer und der Versicherte benutzen einfach die Thatsache, daB alle Menschen sterblich sind, aber die Todesstunde des einzelnen ungewiB ist, zu dem Zwecke, mit einander ein Glueckspiel auf Gewinn und Verlust zu spielen.<sup>31</sup>

Even Walther expressed his opinion on this matter, when he quoted an article from the Reading „Pilger“. He quoted: „Ich behaupte, daB durch die Lebensversicherung ein heilloses Lotteriespiel mit dem Leben getrieben wird.“ Walther then concluded the lengthy quote (of which this was only the first sentence) with these words of blessing: „Gott segne den Schreiber fuer dieses schoene fuerchtlose ZeugniB.“<sup>32</sup> In 1887, one finds this statement in Der Lutheraner:

Man darf bei der Beurtheilung der Lebensversicherung die Fursorge eines Mannes fuer seine Familie nicht einmischen in das Geschaeft der Lebensversicherung, da dieses Geschaef nur ein Mittel ist, wovon jene Fursorge Gebrauch macht. Schlechte Mittel werden dadurch nicht zu guten, daB ein Mann sie zur Unterstuetzung der Seinigen anwendet. Im Geschaef der Lebensversicherung wird mit Menschenleben speculirt. Nur der Tod eines Menschen kann dem „Versicherten“ seinen Antheil am Gewinn in dieser Speculation verschaffen. Diese Speculation ist im besten Falle nichts als ein Hazardspiel.<sup>33</sup>

And if that wasn't clear enough, C. C. Schmidt in his 1893 stripped away all the trappings and showed the naked truth about life insurance:

Man sieht also, es handelt sich gar nicht darum, daB Schaden gut gemacht, das jemand fuer einen erlittenen Verlust entschuedigt werde. Nein, das ist es: Es macht jemand mit einer Versicherungsgesellschaft einen Contract, daB bei seinem Tode, oder bei dem Tode seiner Frau oder seines Kindes von der Gesellschaft eine gewisse Summe Geld ausgezahlt werde,

<sup>31</sup>O. L. H. , „Lebensversicherung im Lichte der heiligen Schrift“, Lehre und Wehre, Vol. 45, p. 303.

<sup>32</sup>C. F. W. Walther, „Zur kirchlichen Chronik“, Der Lutheraner, Vol. 28, p. 54.

<sup>33</sup>R. L. , op. cit., p. 33.

wofuer er sich zur Zahlung eines Jahrgeldes verpflichtet. Wird dieses Jahrgeld richtig bezahlt, so soll im Falle des Todes auch die festgesetzte Versicherungssumme ausgezahlt werden. Das ist das Uebereinkommen. Niemand weiB dabei, wie hoch sich die Gesamtsumme der jaehrlichen Einzahlungen belaufen wird. Der Versicherte weiB nicht, wie viel er fuer die Tausend oder Zehntausend, welche seine Familie erhalten soll, wird geben muessen. Die Gesellschaft weiB nicht, wie viel sie fuer die zugesagte Versicherung bekommen wird. Die Gesellschaft hofft und speculirt darauf, daB der Versicherte noch lange leben und oft einzahlen werde. Der Versicherte denkt: Ich sterbe vielleicht bald, dann erhalten meine Angehoerigen fuer das wenige, das ich eingezahlt habe, viel Geld. Es ist auf beiden Seiten wie ein Spiel auf gut Glueck, wie ein Hazardspiel, wie das auf der Boerse uebliche Wagen auf unsichere und unberechenbare Werthe, wie die Wetten bei Pferderennen. Und was entscheidet endlich darueber, ob der eine oder andere Glueck hat? Der Tod des Versicherten. Mit dem Leben oder Tod eines Menschen wird also speculirt; darauf wird gespielt; damit wird Geschaeft gemacht. Und was fuer ein Geschaeft ist es? Nicht ein ehrliches Geschaeft, da einer fuer das, was ein anderer ihm geleistet hat, demselben an Werth ebensoviel wieder leistet; sondern ein Geschaeft, bei dem jeder vom andern so viel als moeglich fuer so wenig als moeglich herauszubekommen sucht. Das, und nichts anderes, ist Lebensversicherung, wenn man ihr allen falschen Schmuck auszieht, und sie nackt und bloB in ihrer eigentlichen Natur und Wesen hinstellt.<sup>34</sup>

According to these men, anyone who insures his life, or anyone else's, is gambling. This argument, like the first one, aims directly at the essence of life insurance. Here again, no change in life insurance is possible, but only in the argument itself.

5. The fifth point in the life insurance controversy is a very important one, first because it is an area in which many of our people today stumble and second, because of its chief promoter, F. Bente. This particular argument is, for the most part, ignored by other writers on this subject, although C. C. Schmidt gives a couple lines to this:

Wie viele Leute sind zu hohen Summen versichert, die im ganzen Jahre nichts verdienen! Da kann ein Mann sterben, der Jahre lang seiner Familie nichts verdiente, vielleicht auch nichts verdienen konnte, und doch erhaelt nun dieselbe \$10,000. Manche Gesellschaften versichern alle ihre Leute, seien sie jung oder alt, und moegen sie viel oder wenig verdienen, mit derselben Summe, sei es tausend oder fuenftausend Dollars.<sup>35</sup>

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<sup>34</sup>Schmidt, op. cit., p. 240.

<sup>35</sup>Ibid., pp. 239-240.

Bente's point, maintained in thirty-seven theses in the June, 1908 issue of the prestigious theological journal Lehre und Wehre, is that of overinsuring. His theses move in very logical order to condemn not only those insurances forbidden by the government, but also those permitted by the government. His first two theses lay the foundation.

1. Bei jeder wirklichen und ehelichen Versicherung kommt in Betracht nicht bloß der Versicherer, der Versicherte, die Praemie und die Versicherungssumme, sondern vor allem auch der verlierbare und darum versicherte Gegenstand. Fehlt dieser Gegenstand, so liegt eine wirkliche Versicherung nicht vor.

2. Bei einer ehrlichen Versicherung muß ein versicherter Gegenstand nicht bloß vorhanden sein, sondern er muß auch dem wirklich gehoeren, der ihn fuer sich versichern laeßt, und der Geldwert desselben muß mindestens ebenso groß sein als die Versicherungssumme.<sup>36</sup>

An insurance policy must have something that is insured, obviously. Also, that something that is insured should not be insured for more than it is worth. Bente maintains that the first is missing in the customary insurance policies and that the second is ignored.

It would seem that one couldn't really have an insurance policy if nothing was being insured. With life insurance policies, that which is insured is ~~al-~~ usually ways the ability to work, the earning power of the breadwinner. There really is nothing else that can be insured by a life insurance policy.\* But if an individual who earns nothing is insured, where is the loss at death? The loss of a loved one is not in the picture here, because there is no way to value a life as such. If I die, a life insurance policy could compensate my wife for what I would have earned. If my wife dies, a life insurance policy could compensate me for the loss of her services in caring for my children. But what about the person who earns nothing, yet is insured? Bente, in explaining why the customary insurances do not really provide compensation for loss, stated:

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<sup>36</sup>F. Bente, „Saetze ueber Lebensversicherung“, Lehre und Wehre, Vol. 54, p. 241.

\*Gene Rosenthal, in reading this paper, informed me of a number of other things that can be insured by life insurance. "Economic interest" would be better than "earning ability".



21. Weil auch eine Person, die aus dem Erwerb ihrer eigenen Arbeitskraft nicht einmal die eigenen Beduerfnisse bestreitet, eine bliebig hohe policy bekommen kann, wenn sie aus ihrem Einkommen aus rents, bonds, usw. die gntsprechenden Praemien zu zahlen vermag. Stirbt sie nun frueh, so ist das Ergebnis ein groBer Gewinn, denn das Einkommen, welches die Zahlung der Praemien moeglich machte, ist durch den Tod der versicherten Person um keinen Cent verringert worden.

22. Weil -- um dasselbe noch einmal zu sagen -- zB, eine Millionaerin, die nur verbraucht und nichts erwirbt, die auch mit ihrer eigenen geistigen oder physischen Kraft kaum sich selbst duerftig ernaehren koennte, ihr Leben wohl zwanzigmal so hoch versichern kann als der fleiBigste Arbeiter und geschickteste Kuenstler, nicht weil ihr Leben zwanzigmal so viel wert ist, sondern weil sie aus ihrem Einkommen das Geld zu hohen Praemien hat. Stirbt sie frueh, so ist der Gewinn kolossal, denn das Einkommen, aus dem sie die Praemien zahlte, wird durch ihren Tod nicht verringert. Auch be- ruht der Gewinn in solchen Faellen nicht auf MiBbrauch, sondern entspricht ganz dem Wesen der landesueblichen Lebensversicherungen.<sup>37</sup>

Certainly there are many such life insurance policies available and in force today. Such an abuse of life insurance can be guarded against only if the companies themselves thoroughly investigate just what it is that they are insuring. But that obviously isn't to their best financial interest.

Such is also the case with Bente's second point, that a life should only be insured enough to compensate for the lost earning ability. If I earn \$10,000 a year and I figure that I have about forty years of earning ability, then I could multiply the two and insure myself for \$400,000. But that would not take into consideration the interest on the money. Actually, I should only insure myself for between \$100,00 and \$200,00, depending on the interest rate, so that the yearly interest would be about \$10,000. If I did insure myself for \$400,000, I would be overinsuring myself, and my death would be a large profit for my wife and children. Bente explains this point in theses 19, 20 and 25.

19. Weil in diesem policies die Hoehe der Versicherungssumme ueberhaupt nicht bemessen wird nach dem abgeschaezten Geldwert irgend eines Versicherungsobjektes, sondern nach der Willkuer und der Praemienzahlungsfaehigkeit der Versicherten. Nicht die Erwerbsfaehigkeit, sondern die Zahlungsfaehigkeit und Willigkeit bestimmt die Hoehe der Versicherungssumme. Die Erwerbskraft kann darum auch nicht der eigentliche Versicherungsgegenstand sein.

<sup>37</sup> Ibid., p. 244.

20. Weil in diesen policies nicht bloß die Erwerbskraft, sondern auch das sonstige Einkommen aus stocks, bonds, rents usw. die Höhe der Zahlungsfähigkeit und somit die Höhe der Versicherungssumme bestimmt. Das Einkommen aus stocks, bonds, rents usw. geht aber durch den Tod des Versicherten nicht verloren. Die nach dem Einkommen überhaupt bemessene Versicherungssumme deckt also ganz oder teilweise einen Verlust, der nicht statthat, und ersetzt ein Einkommen, das mit dem Tode des Versicherten nicht aufhoert.

25. Weil mehrere, und zwar in beliebiger Höhe, je nach der Praemienzahlungsfähigkeit aus ihrem Erwerb oder ihrem sonstigen Einkommen, dasselbe Leben versichern lassen koennen (z. B., das Leben des Ehemanns kann versichern lassen er selbst, seine Frau, seine Kinder, Verwandte) ohne jegliche Berechnung, ob die Summa aller Versicherungssummen nicht um ein vielfaches den Geldwert des versicherten Lebens uebersteigt.<sup>38</sup>

Such situations as Bente describes also are not foreign today. To be so highly overinsured is not right and nothing but stealing. Such overinsuring lends itself almost naturely to gambling and murder for profit. Alexander Campbell points to this great danger:

The law of insurance, that it merely indemnifies for loss -- not loss of the object of affection or ambition, but financial loss calculable in terms of hard cash -- presupposes that the life of the person who is the subject of the insurance shall not be insured for more than its money value to the person in whose favor the insurance is made. If the amount insured is greater than this financial interest, then, to the extent of the overplus,<sup>39</sup> the beneficiary has a financial interest in the death of the insured.

Bente makes an interesting application of the overinsuring problem. A man who is properly insured at a young age may, as he grows older, become gradually more and more overinsured. Bente says:

23. Weil die Versicherungssumme nicht reduziert wird der Zahl der Jahre entsprechend, die der Versicherte nicht verliert, sondern dieselbe bleibt, einerlei ob der Versicherte von der ihm von der Gesellschaft zuerkannten rationalen Lebenszeit nur ein Jahr oder 50 verliert. Anders verhaelt es sich bei der Versicherung von Haeusern, Tieren, usw. Bei der Lebensversicherung kann also der versicherte Gegenstand nicht sein die Arbeitskraft.

24. Weil der Versicherte dieselbe beliebig hohe Versicherungssumme wahlen kann, einerlei ob er sich im zwanzigsten oder fuenfzigsten Jahre seines Lebens versichern laeBt. Kaeme darum wirklich der Geldwert des

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<sup>38</sup> Ibid., pp. 243-245.

<sup>39</sup> Campbell, op. cit., p. 178.

Lebens in Anschlag; so muBte der Rest des Lebens nach dem fuenfzigsten Jahr ebensoviel wert sein als dieser Rest + 30 der besten Jahre des Lebens.

26. Weil dem Kontrakte gemaeB die Versicherungssumme auch dann noch ausbezahlt werden muB, wenn der Versicherte ein hohes Alter erreicht und von seiner Arbeitskraft nichts verliert. Die Frage ist hier nicht, ob man in solchem Fall die Versicherungssumme nehmen duerfe und auf welchen Grund hin dies gerechtfertigt werden koenne, sondern ob nicht auch diese Tatsache beweist, daB es sich bei den landesueblichen Lebensversicherungen nicht handelt um Entschaedigungskontrakte. Was wird denn durch die zehn- oder zwanzigtausend Dollars ersetzt, wenn der Versicherte seine Arbeitskraft voll und ganz, ja wohl ueber das von der Versicherungsgesellschaft angenommene MaB hinaus erschoeppt hat?<sup>40</sup>

These theses point out that for an insurance policy to be exactly what it claims to be, the amount of insurance should gradually decrease as the insured grows older, until finally nothing is left after age 65 or so. Whether insurance companies can and will offer such a policy or not is another question.\*

As sort of a footnote to this section drawn mostly from Bente's theses, I'd like to quote also his last thesis, in which he discusses church discipline. This thesis is particularly interesting because of our present concern with fellowship and also because he acknowledge what an "Egyptian mystery" insurance is.

37. Die landesuebliche Lebensversicherung betreffend sollte die rechte Belehrung nicht unterbleiben; wo aber das Suendliche derselben nicht erkannt wird, auch keine andern schwerwiegenden Versuendigungen hinzukommen, darf sie allein nicht zum Gegenstand der eigentlichen Kir\_chenzucht gemacht werden, weil man zugeben muB, daB das Wesen derselben nicht leicht zu durchschauen ist, und andern das Verwerfliche derselben klar zu machen schwer haelt, zumal wo das persoenliche Interesse, welches durch Beteiligung an der Lebensversicherung naturgemaeB entsteht, den klaren Blick getruebt hat.<sup>41</sup>

#### My Examination of the Present Relevance

Now that the arguments against that "Egyptian mystery", life insurance, are as clear as mud, what are we to say about the prominence of life insurance among Lutheran Christians today? And what about the so-called "Lutheran"

<sup>40</sup> Bente, op. cit., pp. 244-245.

<sup>41</sup> Ibid., p. 247.

\*Gene Rosenthal informs me that with our present rate of inflation, every policy is such a decreasing policy.

insurance companies: Aid Association for Lutherans, Lutheran Brotherhood and Concordia Mutual? Are these life insurance policies and companies „suendlich und Gott miBfaellig" or are they fine and good? When I first read these arguments against life insurance, I was greatly troubled by them, and I will probably always have a certain suspicion of life insurance because of them, regardless of the facts. But I have, for myself, upset each of these five arguments against life insurance and I hope to make this clear in the following paragraphs. And yet, in each of these arguments, there is much truth, and even much warning for us today. Insurance is extremely susceptible to abuse. Simply because it is so very complicated, it is all the easier to misuse it for one's own gain. Herein lies the present relevance of the life insurance controversy: the Christians in our WELS congregations may very easily be led to misuse life insurance, and not even be aware that they are doing it. C. C. Schmidt's words about the duty of a pastor to warn his people are true:

Jede Zeit hat ihre besondern Suenden. Auch in unserer Zeit gibt es Suenden, die herrschende sind, denen vor andern gedient wird, in denen fast jedermann lebt und haelt sie nicht fuer Suenden. Wir Christen sind Kinder unserer Zeit. Wir leben zwar nicht in diesen Zeitsuenden, aber geneigt sind wir zu denselben auch mehr, als zu andern, und stehen in Gefahr, mitzumachen und uns einzureden, es sei nicht Suende. Nun soll ein rechter Pastor, ein treuer Hirte seiner Gemeinde, dies wissen und sich darnach richten, das heiBt, er soll gerade ueber diese Suenden seine Gemeinde sonderlich fleiBig belehren und sie davor warnen. Er waere kein treuer Hirte und Seelsorger, wenn er hier schweigen und also dem Wolf in seiner Herde Raum lassen wollte.<sup>42</sup>

WELS pastors want to warn their people of all sins, some more than others, so that the faith of their people won't be lost. How much time should be devoted to life insurance and whether that should be preached from the pulpit or not, are questions for each pastor to answer.

1. The first argument against life insurance was that everyone who bought life insurance demonstrated a lack of faith in God. That was definitely over-

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<sup>42</sup>Schmidt, op. cit., p. 237. This is the introduction to his sermon.

stating the case. By that reasoning, everyone who gets a job and earns the money with which to buy food for himself and his hungry family demonstrates a lack of faith in God, since he should have simply stayed at home and waited for God to provide. God always provides for us, but He does so through earthly means. He uses our hard work and our intelligence to provide for us. So also God can and does use life insurance to provide for widows and orphans. A lack of faith in God is not necessarily demonstrated by the person who buys life insurance.

But it may be and probably often is. A person may buy life insurance and then sit back and relax and feel that all is provided for. There is no trust in God to provide, but only a trust in the insurance company. Or, a person may feel that once the financial security of his wife and children is provided for by an insurance policy, that all will go well for them. But money does not solve all of life's problems. Here we are, of course, dealing with an attitude of the heart that we can't see in others, but only in ourselves, and not always then either. There is danger in life insurance of transgressing the first commandment. This we must guard against in ourselves and we can seek to guard against this in our people.

2. The second argument against life insurance was that the companies operated out of greed, rather than out of love, as they claimed. This point is mostly a clarification of the misrepresentation characteristic of insurance then, and often now also. What the private motivation of those who work for insurance companies are, no man can judge. But that the life insurance companies do make a large profit is evident to all. (How else could AAL afford to give away so many pencils and napkins every year?) Certainly the insurance companies cannot be begrudged a reasonable amount of profit from their work.

But this leads directly into a point that is very applicable today. This is not something that can be charge against the essence of insurance, but it

is a warning against an unintended effect of life insurance. To what extent has the great increase in life insurance eroded Christian love and its manifestation, as occurred in Jerusalem, Ac 6? Christians are to reflect the love God has shown toward them toward others. How much is this done today and to what extent is life insurance to blame? An uninsured man dies leaving a widow and several children behind. Is the first inclination of our people to help out in any way they can, or to somewhat scornfully ask, Why didn't he get insurance?? Does insurance hinder works of love? Today, many members of our congregations have AAL insurance. When benefits are paid to one, they come from many fellow believers. Is not that a fine expression of Christian love? I don't think so. The money is paid to the insurance company as a bill; everything is done in a legalized way; nothing is left to chance. But our Lord wanted this caring for the needs of others to happen purely out of love, not in a rigidly prescribed way. Pastor Andres pointed out that really it's an offense to his fellow congregation members when a man takes out an insurance policy.

Wie kann ein lutherischer Christ, der Glied einer Gemeinde ist, und doch das gute Zutrauen zu derselben haben soll, daß sie ihn zur Zeit der Not nicht im Stiche laßt, wie kann ein solcher Christ bei den Ungläubigen seine Unterstuetzung suchen?<sup>43</sup>

Ein Christ, der sich zu einer christlichen Gemeinde haelt und dennoch der „Lebensversicherung“ wegen einem solchen Verein beitrìtt, der bringt die ganze Gemeinde, soviel an ihm liegt, in boesen Ruf, er sündigt also auch gegen die zweite Tafel der heiligen Zehen Gebote. Durch seinen Beitritt zu einem solchen Verein erklart ein solcher Mensch gleichsam vor allen Welt: Gott und seinen Verheißungen traue ich nicht, ebensowenig aber mag ich mich auf die christliche Liebe, Barmherzigkeit und Mildthae-tigkeit der Christen verlassen; sondern den Feinden Christi traue ich, und wenn ich deren Beihilfe gewinne, erst dann bin ich ueber das zukuenf-tige Los meiner Hinterbliebenen beruhigt.<sup>44</sup>

I feel that here Pastor Andres has a point. A layman in most of our congre-

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<sup>43</sup> Andres, op. cit., p. 44.

<sup>44</sup> Ibid., p. 45.

gations couldn't trust his fellow believers to take care of his wife and children after his death, but rather he must turn to an insurance agency. Wilhelm makes this point in Der Lutheraner:

Zwar weis't man darauf hin, daB man versichere aus Liebe zu den Seinigen; allein erstlich trifft das bei Denen gar nicht zu, die zB das Leben ihrer Schuldner versichern lassen; zum Andern ist gerade der Gedanke, der sich jetzt Vieler bemaechtigt hat, daB man jetzt durch solche Anstalten die Seinen nach seinem Tode vor Noth und Mangel zu schuetzen suchen muesse, ein Thatbeweis, daB nicht etwa die Naechstenliebe gewachsen ist und sich in solchen Anstalten erweis't, sondern im Gegenteil, daB man wegen des allgemeinen Erloeschens der Liebe zu solchen Mitteln seine Zuflucht nehmen muesse. Es ist so weit gekommen, daB Niemand helfen will ohne die Frage: Was wird mir dafuer?<sup>45</sup>

"Because of the increase of wickedness, the love of most will grow cold" (Mt 24:12). Certainly one manifestation of the love of many being cold is the present necessity of life insurance. Pastor Andres points to a resurgence of Christian love as a way to combat life insurance.

Doch nicht nur eifern sollen wir gegen solche Vereine und Gesellschaften, die ausschlieBlich oder teilweise die „Lebensversicherung“ zum Zweck haben, alsgegen unchristliche und widergoettliche; nicht nur soll es uns anliegen, die Glieder unserer Gemeinden ueber die Suendlichkeit derselben zu unterrichten und sie durch Gottes Gnade von denselben fern zu halten: sondern wir sollen, dergleichen Vereinen gegenueber, auch desto eifriger sein, unsere Christenpflicht zu ueben und uns in herzlicher Liebe der leiblichen Not unsrer Naechsten und insonderheit unserer Glaubensgenossen hilfreich anzunehmen. Ach! wo das Gebot: „Liebe deinen Naechsten als dich selbst“, und: „Alles, was ihr wollt, daB euch die Leute thun sollen, das thut ihr ihnen“, in Schwang und Uebung ist -- und wollte Gott, es waere das mehr unter uns der Fall --, da werden Arme und Kranke, Wittwen und Waisen keinerlei drueckende Not zu leiden haben, und ein jeder wird einsehen, daB bei rechten Christen von einem AnlaB, sein Leben zu „versichern“, um die Hinterbliebenen vor Not zu bewahren, gar keine Rede sein kann. Freilich, manche Gemeinden sind in solcherlei Werken der Liebe noch gar weit zurueck, und haben es einst mit zu verantworten, wenn schwache Christen endlich zu solchen Vereinen, von denen wir handeln, ihre Zuflucht nehmen, weil sie sehen, wie schaendlich oft Wittwen und Waisen der Not preisgegeben werden und wie faul und laessig hin und wieder Gemeindeglieder sind, der schreienden Not zu steuern. Je mehr aber der rechte Glaube und Gehorsam gegen Gottes Wort herrschend wird, desto eifriger werden dann auch die Gemeinden, nicht nur zu „lieben mit Worten, noch mit der Zunge, sondern mit der That und mit der Wahrheit“ (1 Joh. 3,18), wie es denn auch nicht anders sein kann.<sup>46</sup>

<sup>45</sup> „Gespraech usw“, op. cit., p. 147.

<sup>46</sup> Andres, op. cit., p. 49.

Certainly we need to be careful that life insurance isn't used as an excuse for not showing Christian love, especially toward our fellow believers.

3. The third argument against life insurance is that one joins a society made up of unbelievers. In discussing this point, I said that it was partly true today. We still don't join lodges, not because of the unbelievers there, but because of the false doctrine the lodges teach. Most life insurance companies don't teach false doctrine, since they are not a religion, nor do they try to be. It is the claim of the Christian that he is in the world, but not of the world. Being in the world involves doing things together with unbelievers, like breathing the same air. Joining together with unbelievers in non-religious matters is a necessity of life. Where I work there are a number of Missouri Synod people (a couple who turned Catholic because of their wives), a Seventh Day Adventist who never smiles, an obnoxious Holiness person who has already been transferred out of one department because of his proselytizing, and various others. We don't worship together, we don't pray together, but we work together. The point made by the anti-insurance people was invalid.

But we can be careful and observant and on our guard lest a formerly non-religious group becomes religious. The CLC strongly opposes AAL and has canceled all its AAL policies, because of AAL grants to Seminex and other liberal Lutherans. AAL started out in 1902 as just for the Synodical Conference. When that split apart, it switched to those who had been part of the Synodical Conference. Then in 1966 it was opened up to all who called themselves Lutherans, including the ALC and the LCA. That fact alone doesn't bother us. I've heard it said that we don't buy insurance from AAL because it's a "Lutheran" insurance company, but because it has good rates. But AAL gives grants with our money also to very liberal Lutherans. This problem of grants was also looked into by our 1978 district conventions.

4. The fourth objection to life insurance was that it is gambling,



and that of the worst kind, betting on the time of grace. It was even described as placing a series of annual bets and loosing year after year until finally you won. Here, as in the first argument, it all depends on the attitude of the person buying life insurance. One man buys life insurance simply to provide for his family should the Lord take him home early; he is not gambling. Another man is drawn to life insurance by the <sup>h</sup>ance of making it big, of striking it rich. He thinks, for a small amount, I'll get a large amount back. That man is gambling. It is still possible to gamble today with life insurance, although the sphere has been severely limited. Gambling is wrong because it opposes the seventh, ninth and tenth commandments. Our people need also to be warned about this sin.

5. The fifth argument against life insurance is that it is very possible to overinsure one's life. It is just as possible to do so today, although the insurance companies are a little more careful today about large insurance policies. From Bente's theses, it seems clear that to be faithful to the essence of life insurance, a <sup>o</sup>policy must replace only the amount that would, humanly speaking, still have been earned. Thus the amount of the insurance must decrease every year until at retirement there is nothing left. I intend to talk to my agent about such a policy.

But a confusing factor enters here. That "Egyptian mystery", life insurance, is like a chameleon that can change its colors. A life insurance policy can also be considered as an investment. So some parents buy insurance for their children, not because there's an earning ability to be lost, but as an investment, a way of saving money. When the children reach college age, there's a paid up insurance policy that can be cashed in or borrowed against to pay for college. This kind of investment pays about the same interest as a passbook account at a bank, not as good, however, as the long term notes; it has the advantage that a bill comes annually (or semiannually) and so a

certain amount is forced into savings.

There is yet another confusion. I mentioned above that there isn't an earning ability to be lost by the death of a child. That is said in view of the fact that the child isn't working yet. But some say, Yes, but the child will be working later and his early death would mean a loss of that future working ability. Here we are deep inside the Egyptian mystery-pyramid. One can think of situations where this would fit, eg, a businessman counting on his son to take over his business. Whether this is right or wrong, I don't know. Fortunately, it wasn't taken up in the life insurance controversy, so I'll let it drop here.

The present relevance of the life insurance controversy is simply a number of warnings. We are warned not to put our trust in life insurance. We are warned not to let our love for others grow cold. We need to continually be on our guard lest the "Lutheran" life insurance companies become too religious and claim to be engaging in church work. A warning is in place about the gambling so easily connected with life insurance which deals in uncertainties. And finally a complex warning is given about the danger of overinsuring.

## Afterword

I had intended that this paper also would deal with the accusation made by certain liberal Lutherans that the Missouri Synod had changed its position on life insurance. Thus, they inferred that the Synod's position on other matters could also change. I heard this accusation countered by a noted authority on Lutheranism in America in this way: the Missouri Synod didn't change, insurance changed. Unfortunately, I found very little on this point. There is the statement quoted in footnote eight that first the Missouri Synod said that insurance was sin, but then it started insuring its buildings. I was counting on finding much documentation for this point in a doctoral thesis by Dr. James Albers with the interesting title: "The History of the Attitudes within the Missouri Synod Toward Life Insurance" (1972), but it hasn't come into the library yet.\*

Based on the limited information I have, I would say that the liberal Lutherans are right on this point. The Missouri Synod did change its position on life insurance. As was shown in this paper, two of the five arguments against life insurance could not possibly be invalidated by a change in insurance. Only the arguments themselves could change. Our statement that insurance changed is true only for certain peripheral arguments; it is incorrect for the strongest arguments against life insurance. This, of course, by no means is to indicate that the Missouri Synod can or should change its position on doctrinal matters in some kind of evolutionary development.

\* This doctoral thesis came into the library later on on March 16, 1981. Dr. Albers refers to many more primary sources in his 400 page paper (on microfilm), but his general observations are the same as mine. He also says that insurance did not change, but the Missouri Synod did. I could not make use of his paper without greatly lengthening my own.

In reading his paper, I came across a much narrower topic for a future church history paper in this area. A group of men organized for the express purpose of destroying AAL: "The Battle of Antigo". See Albers' paper on the history of AAL.

## Chronological Listing of Primary Sources

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- 1868 „Ueber Lebensversicherung", Der Lutheraner, vol. 24, p. 141.
- 1870 „Lebensversicherung im Lichte des goettlichen Wortes", Der Lutheraner, Vol. 26, pp. 139-140.
- 1871 L. Lochner, „Warum ein Christ sich nicht an den sogenannten Lebensversicherungen beteiligen kann", Der Lutheraner, Vol. 27, pp. 153-156.
- 1872 C. F. W. Walther, „Zur kirchlichen Chronik", Der Lutheraner, Vol. 28, p. 54.
- 1877 Ph(ilip?) St(oeckhardt?), „Lebensversicherung", Der Lutheraner, Vol. 33, pp. 61-62.
- 1882 Pastor Andres, „Was ist von Vereinen zu halten, die ausschlieBlich oder teilweise die Lebensversicherung zum Zweck haben?", Canada District Report, 1882, pp. 38-51.
- 1887 R. L. , „Zur kirchlichen Chronik", Der Lutheraner, Vol. 43, pp. 32-33.
- 1892 August L. Graebner, „Das heutige Versicherungswesen", Der Lutheraner, Vol. 48, pp. 9f, 18f, 25f, 38f, 47f.
- 1893 Carl Christoph Schmidt, „Predigt ueber die Lebensversicherungen", Homiletische Magazin, Vol. 17, pp. 237-244.
- 1899 August L. Graebner, "Anthropology", Theological Quarterly, Vol. 3, only a passing reference to life insurance in a very large article.
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