

Fraternal Benefit Societies in the Light of Our Church Fellowship Principles

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If you are presently insured with either Aid Association for Lutherans or Lutheran Brotherhood and think that you hold an insurance policy with an insurance company, you are technically incorrect. If you are insured by one or both of these organizations you hold an insurance certificate with a fraternal benefit society. This is the terminology applied to AAL and LB to signify that they are non-profit, tax-exempt organizations in the insurance business. Since it is AAL and LB that are the fraternal benefit societies that presently have a close connection with our synod and congregations, these are the two for consideration in this paper “Fraternal Benefit Societies in the Light of Our Church Fellowship Principles.”

Stewardship and fellowship are the two subjects that deserve scrutiny when discussing fraternal benefit societies and their relation with the church.

The assignment given to this essayist was to focus on the matter of fellowship.

As best as possible I will try to stick with that subject, although overlapping with the stewardship issue will be evident because both are involved and cannot always be cleanly separated.

If we are to make practical application for our dealing with AAL and LB in their relationship with our congregations regarding fellowship, a review of the term “church fellowship” is in order.

The term “church fellowship” is not a biblical term. The term “church fellowship” would fall into the same category with the words “Trinity,” “Triune,” or “sacrament.” These are words that although do not appear in scripture, nevertheless, devised by us, do label clear scriptural truths.

Also, we should remember when using the term “church fellowship” that it is an ecclesiastical term that is not always readily understood by every layman, such as the term “public ministry.” Because the terms were created sometime ago, we often need to redefine what we mean by them with other words. I’m sure that you know that another and perhaps more understandable term for “public ministry” is the phrase “representative ministry.” Church fellowship could also be termed “Christian fellowship” or “religious fellowship.”

The term Church Fellowship is used to apply to the uniting with fellow Christians and the avoiding of false teachers. The use of the term reflects the injunctions found in the Scriptures. It reflects the “*koinonia*” of the “*una sancta*” but it is not exactly that “*koinonia*.” It is our term—a term used by the church throughout its history, It gives us a grasp of a teaching of the Scriptures which asks us to be selective and discriminating when we come to join with others as Christians or when we are called upon to refuse joining, In order to understand the term we must have this background in the invisible church. *We can never presume to exercise church fellowship in the context of the “una sancta.” It is always exercised in the visible realm of visible assemblies of believers.* (italicizing mine) (*Church Fellowship-Our Term, God’s Teaching*, p. 3)

A definition of “church fellowship” is in order lest we conclude that only congregations, synods or churches in their relation to other church bodies is being referred to. The term can also refer to an individual who unites himself in a religious union with another person or group. An all inclusive definition of church fellowship is given by our “Commission of Inter-Church Relations” in their work entitled *Doctrinal Statements of the W.E.L.S. - 1970*. To provide the basis for our discussion and to provide a point of reference for any practical applications that are presented I have included this definition.

Church fellowship is every joint expression, manifestation, and demonstration of the common faith in which Christians on the basis of their confession find themselves to be united with one another.

A. How Scripture leads us to this concept of church fellowship.

1. Through faith in Christ the Holy Spirit unites us with our God and Savior. Gal. 3:26; 4:6; I John 3:1.
2. This Spirit-wrought faith at the same time unites us in an intimate bond with all other believers. I John 1:3; Eph. 4:4-6; John 17:20-21. Compare also the many striking metaphors emphasizing the unity of the church.. e.g., the body of Christ, the temple of God.
3. Faith as spiritual life invariably expresses itself in activity which is spiritual in nature; yet outwardly manifest, e.g., in the use of the means of grace, in prayer, in praise and worship, in appreciative use of the “gifts” of the Lord to the Church, in Christian testimony, in furthering the cause or the Gospel, in deeds of Christian love. John 8:47; Gal 4:6; Eph. 4:11-14; Acts 4:20; II Cor. 4:14; I Pet. 2:9; Gal. 2:9; 5:6.
4. It is God the Holy Ghost who leads us to express and manifest in activity the faith which he works and sustains in our hearts through the Gospel. Gal. 4:6; John. 15:26,27; John 7:38, 39; Acts 1:8; Eph. 2:10.
5. Through the bond of faith in which He unites us with all Christians the Holy Spirit also leads us to express and manifest our faith jointly with fellow Christians according to opportunity as smaller and larger groups, Acts 1:14, 15; 2:41-47; Gal. 2:9; as congregations with other congregations, Acts 15, I Thess. 4:9, 10; II Cor. 8:1, 2; 18, 19; II Cor. 9:2. (Before God every activity of our faith is at the same time fellowship activity in the communion of saints. I Cor. 12; Eph. 4:1-16; Rom. 12:1-8; II Tim. 2:19.)
6. We may classify these joint expressions of faith in various ways according to the particular realm of activity in which they occur, e.g., pulpit fellowship, altar fellowship, prayer fellowships fellowship in worship, fellowship in church work., in missions: in Christian education., in Christian charity. Yet insofar as they are joint expressions of faith they are all essentially one and the same thing and are all properly covered by a common designation, namely church fellowship. Church fellowship should therefore be treated as a unit concept, covering every joint expression, manifestation, and demonstration of a common faith. Hence Scripture can give the general admonition “avoid them” when church fellowship is to cease, Rom. 16:17. Hence Scripture sees an expression of church fellowship also in giving the right hand of fellowship, Gal. 2:9. and in greeting one another with the fraternal kiss, Rom. 16:16, on

the other hand, it points out that a withholding of church fellowship may also be indicated by not extending a fraternal welcome to errorists and by not bidding them Godspeed, II John 10, 11 . Cf. III John 5-8.

B. What principles Scripture teaches for the exercise of such church fellowship,

1. In selecting specific individuals or groups for joint expression of faith, we can do this only on the basis of their confession. It would be presumptuous on our part to attempt to recognize Christians on the basis of the personal faith in their hearts, II Tim., 2:19; Rom. 10:10; I John 4:1-3; I Sam. 16:7.
2. A Christian confession of faith is in principle always a confession to the entire word of God. The denial, adulteration, or suppression of any Word of God does not stem from faith but from unbelief. John 8:31; Matt. 5:19; I Pet. 4:11; Jer. 23:28, 31; Det. 4:2; Rev. 22:18, 19. We recognize and acknowledge as Christian brethren those who profess faith in Christ as their Savior and with this profession embrace and accept His entire word, compare Walther's "Theses on Open Questions," Thesis 7: "No man has the privilege, and to no man may the privilege be granted, to believe and to teach otherwise than God has revealed in His Word, no matter whether it pertains to primary or secondary fundamental articles of faith, to fundamental or non-fundamental doctrines, to matters of faith or of practice to historical items or other matters subject to the light of reason, to important or seemingly unimportant matters."
3. Actually, however, the faith of Christians and its manifestations are marked by many imperfections, either in the grasp and understanding of Scriptural truths, or in the matter of turning these truths to full account in their lives. We are all weak in one way or another. Phil. 3:12; Eph. 4:14; Eph. 3:16-18; I Thess. 5:14; Heb. 5:12; I Pet. 2:2. Compare Walther's Thesis 5: "The Church militant must indeed aim at and strive for absolute unity of faith and doctrine, but it never will attain a higher degree of unity than a fundamental one." Cf. Thesis 10.
4. Weakness of faith is in itself not a reason for terminating church fellowship, but rather an inducement for practicing it vigorously to help one another in overcoming our individual weaknesses. In precept and example Scripture abounds with exhortations to pay our full debt of love toward the weak.
 - a. General exhortations, Gal. 6:1-3; Eph. 4:1-16; Matt. 18:15-17.
 - b. Weakness in laying hold of God's promises in a firm trust. Matt. 6:25-34.
 - c. Weakness with reference to adiaphora in enjoying fully the liberty wherewith Christ has made us free. Rom. 14; I Cor. 8 and 9. The public confession of any church must establish, however, which things are adiaphora so that it may be evident who are the weak and who are the strong. Rom. 14:17-23; I Cor. 6:12; 10:23,24.
 - d. Weakness in understanding God's truth, and involvement in error. Acts 1:6; Galatians (Judaizing error); Colossians (Jewish-Gnostic error); I Cor. 15; I Thess. 4:10-12, 14; I Thess. 3:6, 14, 15; Acts 15: 5, 6, 22, 25. Note how in all these cases Paul patiently built up the weak faith of

- these Christians with the Gospel to give them strength to overcome the error that had affected them. Compare Walther's Theses 2, 3, 4, and 8.
5. Persistent adherence to false doctrine and practice call; for termination of church fellowship.
 - a. We cannot continue to recognize and treat anyone as a Christian brother who in spite of all brotherly admonition impenitently clings to a sin. His and our own spiritual welfare calls for termination of church fellowship. Matt. 18:17; I Cor. 5:1-6 . (Excommunication))
 - b. We can no longer recognize and treat as Christian brethren those who in spite of patient admonition persistently adhere to an error in doctrine or practice, demand recognition for their error, and make propaganda for it. Gal. 1:9; 5:9; Matt. 7:15-19, 16:6; II Tim. 2:17-19; II John 9-11; Rom. 16:17, 18. If the error does not overthrow the foundation of saving faith, the termination of fellowship is not to be construed as an excommunication. Moreover an excommunication can only apply to an individual, not to a congregation or larger church group. The "avoid them" of Rom. 16:17, 18 excludes any contact that would be an acknowledgment and manifestation of church fellowship; it calls for a cessation of every further joint expression of faith. Cf. I Cor. 5:9-11. Compare Walther's Theses 9 and 10 .
 - c. Those who practice church fellowship with persistent errorists are partakers of their evil deeds. II John 11.

From all or this we see that in the matter of the outward expression of Christian fellowship, the exercise of church fellowship, particularly two Christian Principles need to direct us, the great debt of love which the Lord would have us pay to the weak brother, and his clear injunction (also flowing out of love) to avoid those who adhere to false doctrine and practice and all who make themselves partakers of their evil deeds. Conscientious recognition of both principles will lead to an evangelical practice also in facing many difficult situations that confront us, situations which properly lie in the field or casuistry. (Doctrinal Statements of the W.E.L.S., pp. 50-55)

Since it is the intent of this paper to analyze fraternal benefit societies in the context of our church fellowship practices, a definition must also be given regarding what constitutes a FBS. In AAL's insurance instruction manual, study chart B - Structure of a Fraternal Society we find the following:

The Uniform Code for organization and Supervision of Fraternal benefit Societies specifically defines a fraternal beneficiary society as:

1. An incorporated society, without capital stock,
2. organized and carried on solely for the benefit of its members and their beneficiaries, but not for profit,
3. having a lodge system, with ritualistic form of work, and
4. representative form of government,
5. which makes provision for the payment of insurance benefits in accordance with specific sections of the law,

The language of the Uniform Code is used as a definition of a fraternal society which distinguishes it from any other type of beneficial societies or life insurance organizations. (*Study Unit B*, p. 1)

It may be of interest to hear a further definition of point 3, The Lodge System, since the branch plays a great part in an analysis of fellowship practices. The same manual states

3 – The Lodge System

The local unit is commonly known as the “Lodge,” but in a number of societies, the local bodies take on special names appropriate to the character of organization, such as camp, court, tent, circle, grove, arbor, branch, assembly,

The membership of the societies composing the fraternal insurance system falls into four natural groups:

One, the nationality or racial group, wherein all applicants for membership must be of a certain national or racial birth or descent,

Two, the labor group, wherein only persons of a certain vocation or those of a certain employer are eligible for membership.

Three, the denominational group, wherein all members must belong to a certain religious group.

Four, the general group, wherein the members may be qualified from the population generally.

Roughly speaking, about half of the fraternal societies in the United States and Canada belong to the nationality group, followed by the general group and the denominational group, with the labor group having the fewest societies. Naturally, the general group has more insurance in force than any other group.

However, not one of these groups collectively can claim superiority over any other group in point of adequacy or rates, loyalty to the fraternal plan, fraternal welfare features, or any other factor of true fraternal activity. (*Study Unit 3*, pp. 3-4)

The assignment of this paper is to analyze whether or not we are “unionizing” with false teachers and church bodies through our affiliation with AAL and LB. I’m sure you are all well aware of the unorthodox that have received support from AAL - to cite a few from the past:

1. In the ‘78-’79 school year, Christ Seminary-Seminex recipient of a \$ 29, 500 grant from AAL.
2. 1973 - Lutheran Church in America’s Lutheran School of Theology at Chicago, AAL grant of \$33, 000.
3. 1975 - LCA professor and former editor of “Dialog” \$10,000 grant and bronze medallion from AAL.
4. 1972 - AAL sponsored symposium on “Abraham and Archeology” at Concordia Seminary in St. Louis -the paper presented there stated that the first chapters of Genesis do not present real history.
5. 1921 - AAL sponsors public lecture at Lawrence University. Some quotes from lecturer Martin L. Marry: “Marty things that secular humanism has gotten a bum rap from conservative Christians and that it is ‘no threat.’ He named Dorothy Day,

Dietrich Bonhoeffer, Martin Luther King, Reinhold Niebuhr, and Abraham Heschel as ‘modern heroes who lived out the Bible.’ (*Christian News and Christian News Encyclopedia*, p. 52)

Does membership in a fraternal benefit society like AAL and LB involve us in unionism and the support of false doctrine and false teachers? It should be said that the Committee on Grants (COG) in 1978 produced what I believe to be a thorough and scholarly paper on the subject. I will quote from it frequently since theological minds superior to my own spent a great deal of time in their analyses and conclusions. I will add some further thoughts regarding some practical considerations and applications.

When it comes to our relationship with AAL or LB, money is the main issue.

We, along with other Lutheran denominations receive money from the fraternal benefit society and we give it. Let’s look at the receiving side first.

The statement is sometimes heard that AAL and LB in giving grants and other benefits to various Lutheran church bodies are thereby doing church work. Are these two fraternal benefit societies doing church work and are we thereby binding ourselves in a union with the unorthodox churches that are also supported? If we interpret the question, “Are AAL and LB doing church work?” to mean “Do churches receive money from AAL?” the answer is “yes, by all means.” But if we interpret the question, “Are AAL and LB doing church work?” to mean “Are AAL and LB in the church business?” or “Are they in the business of preaching the gospel?” the answer is “no.”

I think it is very important that we separate the question into these two interpretations lest we become inconsistent and make some all inclusive statements regarding AAL and render opposite decisions about other organizations.

Pastor Robert Gurgel in his paper, “Some Assertions for Debate or Discussion Regarding our Synod’s Association with Lutheran Fraternal Organizations” says:

It should be stated that receiving money from sources outside of the church is a part of our Christian liberty as long as there is no implication of fellowship with the donor implied or stated; as long as there is no implication of the gifts being fruits of a common faith; or as long as they do not undermine the Christian stewardship of the members of the church. (Some Assertions for Debate... p. 2)

And I might add, as long as there is no mandate regarding what we must or must not teach about God’s Word.

We would never deduce that our government is “doing church work” because we receive money from it for school bussing, for milk and food for school lunch. programs, and “support” from it through tax exemption. By its support to us, our government does not dictate what we must teach, nor does it attempt to promote through us any type of religious philosophy. Therefore, yes we can receive support from it, but no, it is not “doing church work,” and we are not compromising anything by receiving money from it. The COG in its 1973 statement says:

Receiving support from an individual or an organization does not in itself establish a confessional fellowship. The fact that the king of Persia contributed toward the building of the Temple while also continuing to support his heathen worship did not compromise the confession of Gods people. To receive funds from a fraternal benefit society or a

foundation or other organization that also supports projects of churches with whom we are not in fellowship does not in and of itself establish a spiritual fellowship between us and these other church bodies. Therefore, accepting such funds need not compromise our confessions.

Receiving support may, however, under certain conditions compromise ones confession. When the Samaritans wanted to contribute toward the rebuilding of the Temple as an expression of unity (Ezra 4;1-3), accepting such support would have compromised the confession of the Israelites. (Report of the COG, pp. 15-16)

In his essay “Why a Study of the Fraternal Life Insurance Organization Aid Association for Lutherans?” by Rev. Arvid Gullerud, Pastor Gullerud states:

There certainly is a world of difference between purchasing a certain item made at a Catholic supply store and joining the fraternal organization, Knights of Columbus, with its avowed aims, purposes and pledges of furthering the propagation of the Catholic faith. On the one hand, no religious unionism is involved, for we are simply paying a fair market price for a desired commodity, (How the book store dispenses its profits is of an accidental nature, unless, of course, you have to sign a pledge card to this effect); on the other hand, we are speaking about joining a fraternal organization with definitely prescribed goals and aims spelled out, holding voting membership, and hence becoming responsible as a member for those aims and goals. Whether such voting membership is used or not is immaterial. Here we are not dealing with cooperation in externals, but with a religious fraternalism which involves religious unionism..

AAL makes a big point of this that dividends accrued from its policies are put into the church work of all Lutheran Church bodies, with the exception of the CLC, and this because we do not desire to endorse nor subscribe to their unionistic activities. When the Lord says, “Come out from among them,,” “Be ye separate,,” “Avoid them,,” “Touch not the unclean thing,,” this also includes any type of fraternalism and financial support we give them or which we receive from them. (Why a Study..., p. 9)

Perhaps at first glance Rev, Gullerud’s argument appears sound and irrefutable. A further look causes me to disagree with him. It seems to me that the main point of his statement rests in the words, “...we are speaking about joining a fraternal organization with definitely prescribed goals and aims.” But what exactly are the definitely prescribed goals and aims of AAL and LB? The COG says in its 1978 statement:

Does the receiving of funds from the AAL bring us into spiritual fellowship with all the members of that organization, many of whom are not in confessional unity with us? The wording of the bylaws previous to their change gave that impression. They spoke of the AAL as “an association of Christians drawn together through the bond of the Lutheran faith.” Local branches were to provide members “opportunity to share in programs of Christian fellowship.” It is not surprising that many consciences in our Synod were disturbed when the membership of the AAL no longer included only such who were in confessional fellowship. The Synods Conference of Presidents came to grips with the

matter and presented our concerns to the leadership of the AAL. This resulted in a removal of all such expressions from the bylaws. In 1974 the president of the AAL, in an interview published in the fall issue of the AAL's *Correspondent*, said, "It is not our purpose to be a church body, or a Lutheran institution carrying out church work or an arm of the church."

In view of this change, we conclude that grants received from the AAL do not bring us into religious fellowship with those who are not in doctrinal unity with us. The grants are not an expression of religious unity. Since the AAL has made the changes which we asked for, it is not fair, just, or charitable to speak and act as though no change had taken place and as though objections on the score of unionism involvement were still valid.

The question may be asked whether the recent advertisement that appeared on the back cover of the 1970 *Yearbook* of our Synod is not evidence to the contrary. The caption, "Join AAL and help bring JESUS to the inner-city," leads the reader to believe that by joining the AAL he is joining a group that is doing church work. A number of members of our Synod, both pastors and laymen wrote to the committee and expressed their deep concerns. These were shared by the members of this committee.

When these concerns were conveyed to the president of the AAL by our Synod president, his response was immediate and unambiguous.

He wrote as follows:

As I have indicated previously AAL is not part of the church and it is not our role to do the work of the church. It is one of our purposes "to enable Lutherans and their families to aid themselves and others with programs of assistance to Lutheran congregations and their institutions." The inner-city vacation Bible School grants are a good illustration of carrying out that purpose. It is unfortunate that a headline says something that the grant did not say.

It is the members of WELS congregations who deserve the credit for bringing Jesus to the inner-city. AAL can and should say only that we provided some financial assistance to you. That is what we say in our bylaws and what we mean. To say something else in a headline is clearly contrary to AAL policy, and even one such instance may cast doubt on our real intentions.

We should take the AAL at its word. (Report of the COG, pp. 16-17)

It should also be noted that LB has now made a similar revision in the wording of its constitution regarding its aims and goals.

Besides the constitutional statements of AAL and LB, there are two other things to consider when noting that AAL and LB are not in the church business, and therefore do not call on us to compromise our fellowship stance. As I point out these two items, I realize they are not as strong of arguments as the constitutional statements of AAL and LB, but nevertheless I list them for your consideration.

That AAL and LB have no intent to preach the gospel or be a church body can be seen by the obvious fact that they do not build AAL or LB chapels. AAL and LB do not administer the sacraments, hold weekly services or write doctrinal statements regarding their stance on scripture. They have no intention of being a church or doing church work.

Secondly, AAL and LB's financial expenditures are mainly in the realm of insurance coverage. Only a small percentage of their cash outflow goes to grants and benefits. In its 1982 annual financial report AAL provided \$273 million for insurance benefits and only \$32 million for fraternal benefits and expenses, LB's 1982 annual report showed \$112 million for insurance coverage and \$14 million for grants and benefits. (*Bond*, pp. 6-7, and *Correspondent*, pp. 6-7)

The way an organization makes its expenditures certainly is one indication of what type of business it is involved in. A congregation's or synod's annual budget is spent entirely on preaching the gospel, therefore we conclude that they are in the business of preaching the gospel. For AAL and LB approximately 90% of its cash outflow is for insurance coverage. (The other 10% goes to fraternal benefits in lieu of tax payments to the government, since it is a non-profit organization.) AAL is in the insurance business, not the business of preaching the gospel.

Some might state that the use of the word "fraternal", by AAL and LB causes us to compromise our fellowship stance. The COG stated:

But doesn't the word "fraternal" and its use in connection with the word "Lutheran" make of the AAL a confessional fellowship that brings into fraternal relation people with differing confessions? Such conclusions have been drawn. We should therefore be clear on what the term "fraternal" means when applied to an insurance association. When an insurance company calls itself a "fraternal benefit society," the word "fraternal" has no confessional connotation. It does not indicate that the members of the society are brothers in the sense that they are united in confessional fellowship.

The legal definition of "fraternal" can be stated as follows: "A fraternal is a corporation, society, order, or association without capital stock (non-profit) which exists for the benefit of its members and their beneficiaries, which has a branch or local unit or lodge system with a representative form of government., which makes provision for payment of death, disability, annuity, or endowment benefits or combinations of such benefits, and which engages in socially redeeming activities (benevolence programs)." From this definition it is evident that the word "fraternal" has no spiritual or theological connotations as used in the insurance industry.

As to its restrictions of membership to Lutherans, the AAL in 1974 expressed itself through its president as follows. "Membership in AAL is restricted to Lutherans and their families. There's a good reason for it. The whole idea of fraternal benefit societies is to bring together groups of people with like interests so they can better meet their own financial and social needs." Again, the emphasis is not on confessional unity, which is not present, but on "like interests," What these interests are, remains undefined beyond the wording "financial and social needs."

All of the above persuades us that receiving grants from the AAL does not in and of itself compromise our confession, (*Report of the COG*, pp. 17-18)

Someone might still argue that we are compromising our fellowship stance by receiving monies from AAL or LB because even though they say one thing what they actually do is another, and since we along with unorthodox churches all receive money from these same organizations, this is an expression of union. In answer to this I quote a very important footnote attached to the WELS Doctrinal Statement on Church Fellowship quoted above - point A-6.

It states:

Full attention needs to be given in this statement to the limiting terms: “insofar” and “joint.” The “insofar” is to point out that it is indeed only in their function as joint expressions of faith that the use of the means of Grace and such other things mentioned as Christian prayer, Christian educations and Christian charity all lie on the same plane. In other respects the Means of Grace and their use are indeed unique. Only through the Means of Graces the Gospel in Word and Sacrament, does the Holy Spirit awaken, nourish and sustain faith. Again, only the right use of Word and Sacrament are the true marks of the Church, the marks by which the Lord points us to those with whom He would have us express our faith jointly.

For anything to be a “joint” expression of faith presupposes that those involved are really expressing their faith together. This distinguishes a joint expression of faith from individual expressions of faith which happen to be made at the same time and at the same place. Certain things like the celebration of the Lord’s Supper, the proclamation of the Gospel, and also prayer are by their very nature expressions of faith and are an abomination in Gods sight when not intended to be that. When done together they are therefore invariably joint expressions of faith. Other things like giving a greeting, a kiss, a handshake, extending hospitality, or physical help to others are in themselves not of necessity expressions of Christian faith. *Hence doing these things together with others does not necessarily make them joint expressions of faith, even though a Christian will for his own person also thereby be expressing his faith (cf. I Cor, 10:31). These things done together with others become joint expressions of faith only when those involved in intend them to be that, and want them to be understood thus, as in the case of the apostolic collection for the poor Christians at Jerusalem, the fraternal kiss of the apostolic church, our handshake at ordination and confirmation (italicizing mine) (Doctrinal Statements of WELS, pp. 51-52)*

AAL and LB do not understand their common insurance coverage and fraternal benefits to be joint expressions of faith and neither do we, therefore we compromise nothing when receiving monies from fraternal benefit societies.

One remark yet to conclude this section. I have learned that the December, 1979 issue of AAL’s “Yes” magazine contains a letter from a pastor closed with these words, “Gratefully joined with you in the life of Christian ministry.” (*Some Assertions...*, p. 2) I have also learned that the summer issue of “Bond” magazine of LB quoted from a banquet address that kicked off its 21st general convention of May, 1983. The following statements were made in the address:

Luther used a term which embraces what we mean by brotherhood or fraternalism. He spoke of the “priesthood of believers.”

There are differences among us, yes, But even as we share a common faith which is the basis for our brotherhood, so we share common goals in life.

First of all I do not know who the speaker of the above quotes were, or who the pastor was who closed his letter with these words. But I would say that one pastor responding in his own words, does not set the goal and aims of AAL. The mistaken words of one pastor do not establish the constitutional policies of AAL. I would like to know who the speaker of the 21st general convention of LB was. If he is a high official of LB, I believe he was not stating the constitutional policies of LB. I have been told that the high officials of AAL are very sympathetic and sensitive to our feelings regarding fellowship and do their utmost to insure that the AAL constitutional policies are stated clearly and upheld. I cannot with surety say the same about the officials of LB. Perhaps they are not as sensitive to our concerns about fellowship because of the synods from which LB originated, I believe, however, we can safely say that constitutional statements of a FBS are one thing, The statements of an individual pastor and a banquet speaker are another. I still believe it is safe to say that AAL and LB do not officially interpret membership as religious fellowship, and we certainly do not understand it that way.

Membership in AAL or LB not only involves the receiving of money., but also the giving of it. I would like to separate the giving of money to a FBS into two parts. 1. We give money to a FBS when insurance is purchased through them. 2, We give to a FBS through branch activities. First of all money is given to a FBS when insurance is purchased. The reason for making this statement is that it might be charged that by purchasing insurance through a FBS, and since that money is distributed to all the members involved that we are thereby supporting the unorthodox members and churches of the same organization. The COG in its 1978 paper asks-

Does each member in a fraternal organization become responsible for the use to which every grant is put?

This question is asked because the AAL distributes grants to institutions and church bodies with whom we are not in confessional agreement and which we cannot conscientiously support. Can a Wisconsin Synod member with a good conscience belong to a fraternal society that makes grants to projects within erring church bodies?

It has been said that the purchase of insurance from the AAL is the same as the purchase of an automobile from General Motors. In a business transaction of this type the buyer is not responsible for the distribution of profits and the use to which they are put. The comparison., however, does not cover parallel situations. In a fraternal society the individual not only does business with the organization.. but becomes a part of it. He becomes a part of the organization much like the person who purchases stock in a corporation. As a member, he elects the board of directors which determines the policies and procedures in his behalf and is responsible to him.

What policy for distributing grants will be acceptable to the members of a fraternal society like the AAL? The society must remember that it is not a church organization and that its members are not expressing confessional unity through their membership. For this reason, we would object if the distribution of funds were made on the basis of a confessional test. It would be a confusion of the AAL's position as a non-religious

fraternal society if it distributed benefits to groups or organizations on a confessional basis,

What basis for distribution can then be used? In the case of the AAL the answer is that it distributes to projects within organizations from which it draws its membership. These are the various Lutheran church bodies. It distributes grants to projects in all of them, not because they will be used according to a certain confessional position, but because there are members in the fraternal society from each of those groups. It wants to return the benefits to the groups whose members by their insurance premiums have generated the money available for grants.

Accordingly, the AAL distributes funds to ALC projects because it has members from the ALC, to Missouri Synod projects because it has members from the Missouri Synod, to Wisconsin Synod projects because it has members from the Wisconsin Synod. This appears to be an equitable procedure by which the AAL avoids stepping into a religious role that it does not have nor want to have. (Report of the COG, pp, 20-21)

As a parenthetical remark, in an attempt to further understand just how AAL distributes its benefits, I quote from a letter of July 8, 1981 (used by permission) written to Rev. Gerald Lange from Henry F, Scheig, President of AAL.

It reads:

It is certainly an oversimplification to say that AAL disburses all of its benevolences, grants, and scholarships proportionately according to synod membership. While we are sensitive to the distribution among synods, there are two very significant reasons why the distribution is not proportional.

In the first place, we do not know the distribution of AAL membership by synod. We obtain this information at the time of issue, but we do not maintain it. It would be virtually impossible to do so, because every member would have to continually advise us of a change in church membership.

Our experience is that about 20% of the population moves annually. It really would serve no useful purpose, and would be extremely expensive for us to attempt to maintain the information. Thus, at best, we can only make very rough approximations as to the distribution of AAL membership by synod.

Secondly, many of our benevolence activities do not lend themselves to proportionate distribution. For example, our all-college scholarship program *is based on scholarship*. (italicizing mine) It would be purely coincidental in any given year that the winners would be distributed proportionately. With respect to grants that are made on the basis of requests from church bodies or affiliated institutions, such requests do not come proportionately. We can only respond to those requests that we receive.

Also for your consideration, an article taken from the "Milwaukee Lutheran" magazine (date unknown) stated:

The Aid Association for Lutherans has announced that 17 Lutheran seminaries in the U.S. are benefiting from grants totaling \$440,000 for the 1980-81 academic year. Since the program began 7 years ago more than \$2.5 million has been distributed to Lutheran seminaries, through the AAL's Seminary Support System. *The money is allocated according to the number of students and faculty at each institution.* (italicizing mine)

I also thoroughly believe that attitude has a great deal to do with the rightness or wrongness of membership in a FBS through the purchase of insurance. I would say that if you purchase insurance with a FBS and absolutely cannot dismiss yourself from thinking that you are supporting false teachers and churches, then it would be wrong to remain a member. But I also thoroughly believe that holding insurance with a FBS can be approached with the attitude of a pure and simple business venture, and that with this attitude nothing is wrong. To say that attitudes do make a difference can be seen from the problem our synod had to wrestle with regarding life and hospitalization insurance years ago. When insurance was new on the American market, some believed the purchase of insurance to be an act of "distrust in the Lord." That attitude was wrong and had to be corrected. Insurance wasn't wrong, but the attitude with which it was approached was.

That attitudes do make a difference can be seen in our stance against public church bazaars, clothing and bake sales. We do not want our gospel preaching supported by individuals whose money comes to the church with the attitude of giving only because a saleable item is received. Attitudes do make a difference, and we make judgments, and rightly so, over against attitudes.

Again, I believe that insurance can be purchased from a FBS as a pure and simple business venture, and approached with that attitude, it is completely right. There are perhaps other attitudes to be considered that might be in a persons mind when purchasing insurance from a FBS. A person also might purchase insurance with the thought in mind of helping others in their time of need through an insurance organization, I realize this attitude would reflect a high degree of sanctification and yet it is a possibility.

An individual also might approach the purchase of insurance from a FBS with the attitude of helping his own church body, since distribution of benefits is given to all churches involved in AAL or LB instead of thinking that we are supporting unorthodox churches, what prevents us from thinking that we are supporting our own synod by these benefits that return to us through grants and aid, as our due, because of our own peoples membership.

To make the overall inclusive statement, that money used to purchase insurance from a FBS goes to support false doctrine in other church bodies and therefore insurance purchases must be forbidden with these organizations, would also cause us to think twice about any and every purchase of any worldly product, since money received by companies and corporations everywhere may end up supporting many ungodly activities.

The WELS Doctrinal Statements say:

Rom. 16:17, 18: We are all very familiar with the general exhortation which the Apostle Paul voices in the final chapter of Romans: "Now I beseech you, brethren, mark them which cause divisions and offenses contrary to the doctrine which ye have learned; and avoid them." Note the solemn preface "Now I beseech you, brethren," with which Paul introduces the plea that the Roman Christians should take note of those who are causing divisions and offenses in opposition to the doctrine which had been taught to them. They

had been properly instructed in Christian truth. They had again been taught by Paul in this very epistle addressed to them, in which he had veritably presented a thorough and connected discussion of the entire Christian doctrine. They were well able to keep a watchful eye on anyone who deviated from the doctrine which they had learned. Paul earnestly urged them to do so. Also here Paul is not thinking of anyone who might casually make an erroneous doctrinal statement. No, he had such in mind as cling to their error and with it create divisions. He uses a present participle to bring out the tact that it is something which those against whom he is warning practice habitually. These they are to avoid, and that means cease all Christian fellowship with them. That he does not mean social contact or any of the other ordinary contacts of life, should be evident from what he told the Corinthians when they misunderstood his exhortation that they should have no company with fornicators. In I Cor, 5:9-11 Paul wrote: "*Yet not altogether with fornicators of this world, or with the covetous, or extortioners, or with idolaters; for then mere ye needs go out of this world.*" (underlining mine) No, Paul, when speaking of avoiding errorists, means any contact which would be an acknowledgement and expression of fellowship. (*Doctrinal Statements of WELS*, p. 44)

The second way money is given to a FBS is through the local branch. I'm sure all parish pastors are aware of the local projects that branches are expected and encouraged to support by the national organization. In my estimation the branch support of local or designated projects poses more of a threat to our fellowship principles than does the purchasing of insurance. I believe that every so often a selection of "good causes" is suggested to the local branch for support. Recently I heard that one project among a selection of several was the support of a program to fly Lutheran pastors into remote places in Canada to conduct worship services. It goes without saying that I knew nothing of a major campaign like this going on in the WELS and so I immediately suggested that a different project be chosen. But it does go to show that the local branch may at times become involved in receiving suggestions to directly support a religious project outside our circles.

I think it would be in order at this point to clarify our thinking about the local branches of FBS's. The reason for saying this is that I believe every WELS congregation handles FBS branch activities and publication of the same in a slightly different way. I certainly am not taking it upon myself to direct anyone regarding the way a local branch should be handled uniformly in every congregation, but I do think every parish pastor should be clear in his own mind about what the local branch organization is and is not.

First of all, the local FBS branch is not an official congregational organization. At one time it might have been, when the LCMS and WELS were in fellowship and everything in AAL was done only by these two synods. But now, since all denominations of Lutherans may be represented in AAL, it has become a public insurance agency. A branch simply signifies a group of people within a congregation who hold insurance coverage with the same insurance company.

All congregational organizations are formed and developed to promote gospel preaching within the church and to foster fellowship among the members of our churches. AAL branches are organizations formed because of an organization outside the church, but because of historical precedence, to a certain degree find themselves "inside" the church.

Because the local branch is not an official organization of the congregation, I wrote a brief paper detailing the same for the local branch that formerly had our name - "St. Paul's".

From this paper and from a conversation with our AAL branch executives, the following conclusions were agreed upon

1. The AAL branch is not an official congregational organization.
2. Therefore, it will not receive any promotion via any congregational media, bulletins, newsletters, bulletin boards, etc.
3. The AAL branch will not use the congregations name in its promotions and publications - but only its branch number.
4. The branch charter will not appear on the wall in the church.
5. The pastor will not be called upon to offer prayer at branch meetings or hold a devotion as his official function, but will attend, as he desires, as a member of the branch, if he holds AAL insurance.
6. Church facilities may be used for branch activities only if the meetings do not curtail any other regularly scheduled church activities.

It might be said that the AAL district representative received a copy of my brief paper and agreed whole-heartedly with its conclusions.

Some concluding thoughts...

It might be charged that we are being inconsistent in the application of our fellowship principles to fraternal benefit societies when compared to our approach to the Boy Scouts and Girl Scouts of America. Don't we say that we cannot be a part of these organizations,, even if we keep to ourselves in our own small group activities, because as a member of the official national group; in any way, we would be supporting the activities of the entire organization? I do not believe that there is a parallel between the Boy Scouts and Girl Scouts of America and the FBS which would cause us to treat both the same. To shed light on the difference I quote from "The Shepherd Under Christ, pages 338-339.

For purpose of evaluation, organizations can be grouped into two categories. The one consists of such organizations that have antichristian or unscriptural principles, policies, or programs as an intrinsic part of the organization. The very existence of the organization depends on principles that are hostile to Christianity. The Masonic order, for example, cannot exist without the antichristian features that become evident in its rituals, prayers, and symbolism. Salvation by character is part and parcel of Masonic thought and teaching. Any society for the promotion of "a woman's right to abortion" exists for a purpose that is intrinsically contrary to scripture. The Christian dare not compromise his faith by becoming identified with such organizations.

The other category consists of such organizations which in themselves have no inherent principles and purposes that make membership impossible. They may, however, at times have incidental adjuncts, like promiscuous prayers or doubtful activities, which are not an essential part of the organization. Frequently organizations may inject religious elements that are to give the organization respectability or the appearance of piety. Political conventions, for example, call in a pastor, priest, or rabbi to open their meetings with prayer even though religion is in no way a part of the organization's purpose. The Congress of the United States does not exist for religious purposes, and the opening

prayers at its sessions are only incidental and not an intrinsic part of its existence. Many organizations are in this category, and membership in them cannot categorically be ruled out even when undesirable features attach themselves in an incidental way. The Christian may be able to divorce himself from the undesirable or unscriptural adjunct while remaining a member of the organization. His influence may, in fact, help avoid or eliminate such objectionable nonessential additions.

At the basis of the Boy Scouts and Girl Scouts of America lies the religious philosophy of work righteousness. This philosophy is stated in manuals and handbooks. Since an anti-scriptural teaching is promoted as a religious premise of these organizations we "avoid them". AAL makes no doctrinal or religious statements. It sells insurance. The religion of scouting is essential to those organizations. Religious flavorings in AAL are incidental to that organization.

That there are no dangers in the cooperation in externals is a false conclusion. Prof. E.E. Kowalke wrote in his treatise on Ephesians 4:1-6:

Cooperation in externals is often urged as an exercise of love and trust among Christians. It is cited as an example of Christian endeavor to keep the unity of the Spirit in the bond of peace. There is evident disagreement, however, over the meaning of the term "externals." What activities are externals? It is on this point that we have repeatedly clashed with brethren in the Missouri Synod. It is urged that the difference between cooperation in externals and unionistic practice is often so faint that a dividing line cannot be drawn.

At the one extreme externals are of course easily recognized as such. We cooperate readily in the welfare activities of the Red Cross, the organizations for Cancer Research, the Heart Association, and similar groups whose interest is in the health and physical welfare of the community. We insure our property in mutual insurance societies, thus joining with citizens of every denomination in sharing the burden of losses by fire or accident. There is no question that such activities are to be classed as externals. One might also add our cooperation with other citizens when we pay taxes collected to provide social security, poor relief, hospitalization, and so on.

Synodical officials have on occasion cooperated with Roman Catholics by attending open hearings at Madison to oppose proposed legislation harmful to our parochial schools. But we did not draw up a joint statement together with the Catholics. Each group acted independently according to its own convictions. Our Northwestern College band has repeatedly cooperated with lodges, Boy Scouts, legionaries, civic groups, and church groups to form a parade through Main Street to commemorate the soldiers who gave their lives for our country. But we do not take part in the religious program that follows the parade. Our college was at one time a member of the local Chamber of Commerce, but when the chamber proposed to carry out a plan to boost the Boy Scout organization, we withdrew.

It is often contended that between clear externals and unionistic practice there is a wide area occupied by borderline cases where we Lutherans can cooperate with other Lutherans of other synods from which we are separated by doctrinal differences. A partial

list of such borderline cases will show how very broad that area is and how many activities of the churches have been brought under the head of externals. The association of Lutheran editors, the association of Lutheran colleges, the inter-seminary conferences, discussion groups at which professors from various seminaries take part as lecturers, participation in youth education by means of the Boy Scout organization, work in uniform hymnal and liturgy, joint advertising and joint money raising campaigns, joint promotion of a national Sunday School Week, pooling of resources and activities in service centers at army camps, cooperation with all other denominations in the army chaplaincy, and even in joint communion services conducted by any Lutheran chaplain—these are called borderline cases in which cooperation is permissible if confessional safeguards are set up,

It is said that one cannot label participation with Lutherans of all kinds in these borderline activities as unionistic practice. There is nothing in the name “Lutheran” that makes collaboration in all these activities permissible so long as they are carried on by other Lutherans, no matter what their doctrine and practice may be like. In baseball, if a ball is almost fair, the umpire must call it foul. Woe unto him if he doesn’t so call it. He may be honestly mistaken in one instance, but he must not make the same mistake again and again. There is a simple test to which these borderline cases may be subjected. If we can cooperate with Lutheran bodies with whom we are not agreed in doctrine and practice, then we can also cooperate in the same activities with Presbyterians and Roman Catholics. If we cannot cooperate with Baptists then we cannot cooperate in so-called externals with U.L.C. groups. (Ephesians 4, 1-6, pp. 17-18)

There is danger in cooperation in externals, the danger of being drawn into the spirit of union based on confusion and into denial of the unity of the Spirit based on the one spirit, one faith, one hope, of our calling. Our endeavor to preserve the unity of the Spirit in the bond of peace “which is of Christ” compels us to sound an alarm when danger appears and to set up warning signals where we see danger. (Ephesians 4, 1-6, p. 19)

It is my conclusion that there are dangers in our relationships with the FBS. But let us be careful to differentiate between danger and sin itself. There are inherent dangers in the consumption of alcoholic beverages, but the consumption of the same is not a sin in and of itself. The same can be said of dancing or the use of drugs. I believe in our relationship with a FBS there are dangers that we must be aware of, and at the same time not condemn the participation itself as sin. There is the possibility that in the future the danger of the local branch will lessen. Perhaps AAL will move its branch activities from the “congregational locale” to the “area” concept as I believe LB is already doing. Perhaps AAL will eventually remove itself from the fraternal scene altogether as was done by Lutheran Mutual Insurance Company years ago. I’m sure that would make us all breathe easier. I conclude with a quote from the COG’s paper:

In concluding its study, the committee is aware of the need for constant watchfulness and self-discipline on the part of all. The church must always be on guard against elements that would in any way subvert its mission on earth. Changes may well take place in the future, so that the committee’s specific conclusions may no longer be valid. We are ever to “watch and pray” (Matt. 26:41).

In matters of Christian liberty, different areas and groups in the church may at times come to conclusions in which they differ from one another. When this happens, it is vital to the maintaining of Christian charity and God-pleasing harmony that we not be found guilty of judging one another. Through the Apostle Paul God warns against the danger of transforming Christian freedom into a moralistic set of do's and don'ts (Rom. 14; I Cor. 8; Gal. 5:1). Conversely, it behooves us to respect the convictions of those who feel conscience-bound to abstain from that which is indifferent. (Report of the COG, p. 22)

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