

AAL AND THE CHURCH:
[A Brief History of AAL
and Review of the Correspondent (1952-1992)]

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INTRODUCTION

Ever since the turn of the century, the Aid Association for Lutherans (AAL) has been part of the Wisconsin Synod's heritage. Where Wisconsin went, AAL followed. There was a void in society and AAL filled the void. However, what began in the tradition of orthodoxy has now fallen prey to liberalism.

This paper traces the history of the AAL, concentrating on the early years. (Most of the information contained in the paper is from the book, History of the Aid Association for Lutherans. It was written by two non-Lutheran history professors at Lawrence University, William Raney and Vernon Roelofs. The book was obtained from AAL's archives in Appleton, Wisconsin and it is quoted by permission only.) Then through a review of AAL's official magazine, the Correspondent, for the years 1952 - 1992, changes in the AAL especially relating to its perceived spiritual role will be documented. Finally, some observations will be made on the relationship between AAL and WELS.

It should be noted at the outset that the author of this paper was not favorably predisposed toward AAL. Nothing in his research has changed his opinion.

BRIEF HISTORY OF AAL

When in the late 1890's a few Wisconsin Synod (WELS) laymen formulated an idea to keep orthodox Lutherans out of the lodges, little did they realize how significant an impact their creation would have on Lutheranism. What started out as a \$2,291.98 investment among five hundred investors has been parlayed into a company with total assets of over \$8,000,000,000. It took three

years for the three founders to find five hundred members so AAL could obtain a charter. Today, five hundred applications are accepted each week. There are over 7650 branches. When you join a WELS church, chances are there will be an AAL branch associated with it. From a business perspective, AAL is nothing short of an American success story.

The desire for insurance did not of course begin in America. Companies (called regular or old line companies) which issued life insurance contracts based on mortality tables and had actuarially determined level (same amount collected each year) premiums began in England in 1762. With level premiums an insurer will collect money faster than it is paid out (young people don't die as often) and build up reserves to meet the increase in monies paid out as people become older.

Prior to and coexistent for a time with "regular insurance," insurance contracts were issued according to the principle of assessmentism. Statistical and scientific calculations were dispensed with, making the insurance premium simply an assessment based on an almost "pull a reasonable figure out of the air approach." The build up of insurance reserves was not given a high priority so assessments were often very low. The earliest assessments took the form of members taking a collection (passing the hat around) at the time of the death of a member. Many organizations required that a certain sum be paid (some were for \$1) when a member died.

Most groups that collected on an assessment basis did fine in the beginning. However, as members became older and thus more deaths occurred, assessment based plans tended to be financially infeasible. People would get tired of being assessed or if the plan was more formal and required members to contribute annually toward

their own insurance benefits, the assessments were too low and thus unable to meet the outflow of insurance proceeds. All assessment plans tended toward bankruptcy and either went out of business or switched to actuarially determined premiums. By law, all insurance companies must now determine premiums using actuarial methods.

The first American insurance company was the Corporation for the Relief of Poor Presbyterian Ministers and Distressed Widows and Children of Ministers. It began operations in Pennsylvania in 1759. Ten years later the Episcopalians introduced something similar for their clergy. An American company really didn't begin issuing life insurance contracts until 1800 when a marine affiliated company wrote some contracts on sea captains for the benefit of its clients. In the early 1800's several other corporations issued life insurance but these early pioneer companies eventually dropped life insurance from their client offerings.

The first corporations involved with insurance were companies owned by stockholders and so the profits went to the stockholders. In the 1840's when there was a big surge in insurance companies to meet the needs of an increasingly industrialized and growing American economy, mutual companies became popular. In a mutual company it is the policyholders who elect the board of directors, share in the profits and agree to indemnify each other. Today, mutual and stock life companies still compete with each other. By 1850 more life insurance was being issued by mutuals than by stock companies.

In the 18th and 19th century there were other organizations which were involved with providing life insurance for its members. These organizations were the lodges. Ever since the Masons were organized in 1730, Americans have been attracted to the lodges and

their secret ceremonies and ritualistic practices. By 1930 it is estimated that about 800 of these secret societies were in existence.¹

The fraternal lodges provided members with a unique sense of commonality or brotherhood. And for whatever other allurements they may have held, they often provided financial support in the time of illness or other family distress. The secret societies became active insurers. In fact, some of them eventually evolved into public insurance companies. For many the incentive to join a lodge was strictly financial; they could obtain cheap life insurance. It was cheap because life insurance "assessments" were not actuarially based.

What does a Wisconsin Synod member do when he wants to protect his family by purchasing life insurance, is not happy with the widespread reports of unethical business practices of public insurance companies, is attracted by inexpensive life insurance, has a Christian faith which is weak, and he does not agree with his pastor who tells him to trust God and not buy insurance? This was not an uncommon scenario. So what does the Lutheran do? He joins a lodge and thereby forfeits his congregational membership.

Enter Albert Voecks. (He was a printer by trade. Born in Germany in 1867, he came to America when he was fifteen. He died in 1940 and was treasurer of the Wisconsin Synod at the time of his death.) And as a member of St. Paul's Evangelical Lutheran Church (Appleton, Wisconsin), Wisconsin Synod, he was troubled by the lodge problem. He was disheartened that there were Lutherans leaving the church just to obtain cheap life insurance offered by the lodges. He was bothered by the fact that some who left the lodge and joined the congregation lost their access to affordable life insurance.

Some congregations had initiated their own "sick benefit societies" but these did not include death benefits and the plans were implemented on a congregation by congregation approach. Voecks had an idea to combine the resources of many congregations within the Synodical Conference by starting a Lutheran life insurance organization.

Voecks floated his idea by Gottlieb D. Ziegler, a member of St. Paul's and a fellow church councilman. (He was the superintendent of schools in Outagamie County. Ziegler was a Northwestern College graduate and spent three years at the WELS seminary in Milwaukee but never was ordained. He was born in Appleton in 1867 and died in 1961.) Ziegler, was not initially swayed. He felt that members could obtain insurance from stock or mutual companies without having to join a lodge. However, Voecks finally sold him on the idea.

William H. Zuehlke, Sr., another member of the congregation, also agreed to become involved. (He was born in Appleton in 1874 and was the last surviving founder of AAL when he died in 1969. He was a school teacher at St. Paul's, fought in the Spanish-American War, had a career in the National Guard and was the Postmaster in Appleton for six years.)

On August 13, 1899 the three men contributed \$13 toward the establishment of a new corporation. Soon after, six other men invested \$13. All nine men were Lutherans in the Synodical Conference. Four were born in Germany and the other five were first generation Americans. Voecks did not originally contemplate a branch system for his corporation as it exists today. Assessments (not actuarially determined) were to be paid directly to banks and so Voecks began contacting local banks.

The first major hurdle was to get the five hundred insurance applications required by Wisconsin law before incorporation was allowed. After two hundred were obtained, the process began to stall. By 1901 the adventure was bordering on collapse.

Enter John W. Grupe. (He was born in 1866 in Manitowoc County. He was a businessman who had operated a cheese and cream factory for twelve years. He also was vice-president of a local bank and a village trustee. He died in 1946.) Along with the pastor of his church in Greenville, he saw the need for a church related organization which could provide both life insurance and social activities and thus keep church members from joining the lodges. Grupe had been contacted previously by Ziegler and in January, 1902 he wrote to Ziegler of his interest in Ziegler's enterprise. It was Grupe's idea to form branches in each congregation. Each branch would have their own officers and would collect insurance assessments. Grupe also agreed to assume the financial risks involved with starting up the business.

With renewed enthusiasm, the target of five hundred policies was again pursued. Grupe did much of the leg work, beginning in Manitowoc, Wisconsin. It was literally a mom and pop operation. Voecks and his wife wrote out the insurance policies in long hand (no typewriters). On October 15, 1902 the five hundredth application was submitted. On December 5, 1902 the first board of directors meeting was held and Ziegler was selected as the first president. There was a bank account opened in the name of Lutheran Aid Association. As of January 1, 1903 there were 607 members in 33 branches with total assets of \$2,291.88. Branch number 1 was in Appleton. There were members in Milwaukee, Chicago and even some in Menominee, Michigan.

Because members of the new organization would be members of WELS churches and activities would be conducted for the benefit of local congregations the Synod was asked to give approval. Meeting on June 25, 1902 the Synod accepted the conclusions of a study committee:

The committee named by a proper synod to investigate the position of the Appleton Aid Association to our church reports as follows:

1. The Association claims a purely business character, but does not intend to replace or influence Christian deeds of loving-kindness.
2. Its mutual methods of business, as appear from a perusal of its constitution and Bylaws, are not in conflict with God's word.
3. The name should be changed so that the confessional stamp may disappear, and it should be called: "Mutual Aid Association of Appleton.
4. Since a recent circular gave the impression that this Society claimed to be a servant of the church, it should be expressly stated that this is not the case.
5. The laws of the Society expressly forbid the local branch to deal with congregational matters in their meetings. The constitution further forbids that any resolution should be drawn up in the local branch contradictory to the church ordinances of the congregation concerned.

6. We find that when a member for whatever reason ceases to be a Lutheran he should not suffer financially but he should lose the power to influence the character of the branch by losing his right to vote and hold office.

7. On these grounds, it is our opinion that this society is little or not at all to be distinguished from similar societies which already exist in our congregations and should not be combatted as anti-Christian, and that joining this society should be left to the conscience of individuals. 1

It appears that the Synod desired that the word "Lutheran" not be part of the official name of the organization. However, this never occurred, although "Lutheran" was moved from first to last in the corporation's title to make its church affiliation less conspicuous. (Lutheran Aid Association of Appleton (earliest German applications for membership-June,1902) >>> Aid Association for Lutherans in Wisconsin and Other States (first printed membership certificates-July,1902) >>> Aid Association for Lutherans (1910) >>> AAL (1987)).

The Society used the German word Unterstützung, translated "Aid" to avoid the direct association with life insurance. Since many Lutheran pastors were still preaching against taking out life insurance (to do so showed a lack of trust in God's providence) it was decided that the word "Aid" was more neutral and less likely to cause offense. It was the same word translated as "benefit" in the phrases "benefit fund" and "sick benefit" and as "relief" in the phrase "public relief."

The original bylaws limited membership in the society to persons who were members of the Synodical Conference. It is interesting to note that the original bylaws excluded death payments if the cause of death was from drunkenness or while intoxicated. Suicide also voided the contract. However, exceptions for suicide were dropped in 1910 upon the urging of many pastors. (Death resulting from duelling however was not dropped in 1910.) Although suicides were rare there were several cases which became rather messy involving a widow and parents who sued for collection. (The first suit was brought by the widow of one of the original nine incorporators of AAL after his death was ruled a suicide.) Thus members of the church were suing an organization closely associated with the church and pastors wanted to avoid this at all costs. Also some of the lodges were using the suicide clause to show how unfair the church was.

The early years were truly marked by "mom and pop" business techniques. For a slightly more than three years the business was run out of Secretary Voecks' home. Mr. and Mrs. Voecks did all the administrative work and not until the second half of 1905 was there any permanent office help. Business did not grow by leaps and bounds, but by 1905 a bookkeeper was hired.

Modern business practices were adopted over time. In 1902 ledgers, office books and a safe were purchased. A copying press was added in 1903. 1904 saw the addition of the first typewriter. And it was in 1904 that the official periodical Der Correspondent began. By this time there was also a Medical Director who was hired to perform examinations. The first adding machine made its appearance in 1908 at the rather high cost in those days of \$308.75. By December 1922 after having rented out office space in several different locations, AAL moved into a new five story

building in Appleton constructed specifically for the corporation. Originally, only the 5th floor was used by AAL and the remainder of the building was rented out to other concerns. In 1948, AAL occupied all the building except the street level. AAL celebrated its Golden Anniversary in 1952 by dedicating a new ten-story home office next to existing building. In 1977, after further expansion at the original 1922 building site during previous years, AAL moved to its 500,000 square-foot home office building. It is still headquartered there although because of continued growth it has had to occupy office space in other Appleton buildings.

Early branch activity was rather limited. Branches were organized in connection with a local congregation or a group of congregations. The branches collected the monthly assessments and sent them to the home office in Appleton. Members who did not belong to a local branch were called "singles" and were members of the "home office branch." They paid their life insurance assessments and sent their votes for corporate officers directly to Appleton. Many pastors took advantage of this option so that local members would not know that they had taken out a life insurance contract.

Members of local branches were required by the articles of incorporation to be members of a Synodical Conference congregation. In 1907 the articles were amended to read, "and in such other Synods as are in accord with said Conference." 2 At AAL's inception only men were insured but in 1905 women were permitted to hold policies.

From 1902-1921 no one below the age of eighteen was insured. Many states had laws forbidding insurance of minors because of the fear that parents would insure their children and then kill them in order to collect the insurance. In 1922, the minimum age of insurability was lowered to 16 and in 1926 juvenile insurance really began in earnest. However, state laws continued to heavily regulate

the issuance of child insurance for many years. Children's insurance funds were not to be commingled with adult funds. For many years there were states which forbade issuing insurance contracts on children under one. As state laws were amended, AAL corporate policies were adapted and today there is no difference between the child and adult insurance business. Anyone can be insured at any age.

Most insurance contracts in those early years were written for working class people. There were no attorneys, physicians or managers of factories. Contracts could not be written for more than \$3,000. In 1905 a sick benefit plan was introduced for those who held life insurance contracts. For 80 cents a quarter you would receive five dollars a week if you could not work because of disease or because of an accident. Sick benefits were phased out beginning in the 1930's and eventually became part of the health related product line in 1971.

In 1911 a major change was adopted by the board of directors. Payment schedules were for the first time to be based on actuarially determined computations. Without making such a change the long-term viability of the corporation would have been compromised. It simply was good business policy to have insurance assessments (premiums) not based on life expectancies of the members. (The original rates used by AAL were the exact same rates used by another fraternal organization. The only change AAL made to the rates was to change them from a monthly to quarterly basis.) Additionally, the corporation was prompted by the Wisconsin Department of Insurance to increase the rates and put the corporation on safer ground. The association also found that it was being prevented from selling insurance in certain states because its rates were too low.

With the adoption of the actuarially determined rates came new classes of insurance certificates. Members could purchase a certificate which included death, total permanent disability and old age benefits, a whole life certificate and a 20-year payment life certificate. The maximum amount of life insurance remained at \$5,000. A new certificate was also available for sick benefits. \$250 would be paid for the loss of an arm, hand, foot, leg or eye.

There was a significant business and ethical decision which had to be made in connection with the issuance of the new insurance contracts. Since the old contracts which were issued did not have enough funds available to meet future death benefits, management suggested the possibility that the old members transfer their policies to the new policies. This would require them to pay higher premiums than originally contracted for. The other option was to hold on to the old contract but possibly be paid slightly less than had originally been contracted for. This seeming injustice never occurred because old members were eventually allowed to keep their original contracts and monies collected on the new contracts would in part be used to cover the deficiencies in the original insurance plan. This final resolution came only after protests were made, meetings with officials held and ill will generated.

In 1911 there was an interesting Article change which was submitted to the members. The purpose of the association was amended to read "to associate Lutherans for mutual benefit purposes." 3 The wording was an obvious attempt to open up AAL to all Lutherans. Thus already in 1911 officers of the corporation were willing to comprise the confessional unity of its members. The proposed membership change did not pass. It is thought that the protestations of Branch No. 75 in Fond du Lac may have been a significant factor in the amendments defeat. Thus the 1911 amended

bylaws read that membership "shall be limited to...communicant members in good standing of a Lutheran Church whose pastor belongs to the Synodical Conference or to such other synods as are in accordance with the said conference." 4

Those who left the Synodical Conference to become lodge members were severely penalized. The 1911 bylaws read: "No lodge member can be received into the Association and whoever later joins a lodge loses his membership and all rights with us." 5 Prior to 1911 there was no explicit mention of lodges in the Articles of Incorporation. Beginning in 1911 if one joined a lodge it meant the forfeiture of his insurance contract. However "whoever deserts the church for other reasons than membership in a lodge loses his right to vote and to hold office." 6 If you left the church for any reason other than for that of joining a lodge you would loose certain benefits of membership but your insurance would still be in force. In 1935 the AAL directors shifted responsibility (through a new bylaw) to local branches for dismissing a person from membership. Not until the local branch took action against a person joining a lodge would the corporation take steps to cancel a person's life insurance. Under the threat of potential lawsuits for unequal treatment and the growing concern that whole families may be financially hurt when one member joined a lodge, the harsh lodge rule was annulled in 1936.

Why were the lodges given particularly harsh treatment? One suggestion is that the rule was meant to appease a New York faction at a time when AAL was planning to enter the New York market. Albert Voecks maintained years later that it was the persistence of Branch 75 in Fond du Lac and the local pastor which led to the lodge rule. The lodge issue was not featured prominently in the Correspondent because the home office did not want the Fond du Lac Branch to recognize how much influence they wielded.

The incident involving the lodge question shows the difficulties involved in trying to run a church related business. The desire for growth, the economies of scale realized with a larger business, the demand for increased services which are more aptly met the larger the company will be a constant enticement to compromised the religious principles the enterprise operates. Consider this change to the Articles of Incorporation proposed by the Directors in September 1953 and subsequently passed: AAL members with full rights and privileges did not have to belong to a Synodical Conference congregation if they were "members in good standing of congregations whose pastors on July 1, 1953 belong to one of the synods constituting the Synodical Conference, though such synod had subsequently withdrawn from the Synodical Conference." 7

During the first ten years AAL was most active in Wisconsin, Michigan, Minnesota and Illinois. Growth came primarily through the canvassing of new areas by AAL officials and agents. It was expected that members would be added primarily through word of mouth but this proved not to be the case. Already in 1905 awards were being given to agents when they had obtained 100 new members. In later years the monetary incentive would be based on insurance dollars sold rather than on the number of contracts written. By 1919 there were members in Maryland, Ohio, Pennsylvania, Nebraska, New York, Missouri and New Jersey. As of 1931 there were only 12 states where AAL did not have a license to sell contracts. It wasn't until 1970 however that all 50 states were licensed. (AAL began operating in Canada in 1930. It terminated its business in 1973 when its operations were merged with Lutheran Brotherhood's Canadian operations to form the Lutheran Life Insurance Society of Canada.)

Because AAL is a consumer orientated business, its representatives are instructed and trained just as salesmen in other business. One 1925 instruction manual read:

Be neat and cleanly in your attire and person. Dress well. The hair and beard should be kept neatly trimmed, the teeth and finger nails clean, the breath pure, and the boots or shoes gently blackened...You will almost entirely loose your influence, especially with the ladies, if your breath and your clothing carry with them the odor of beer, liquor, or tobacco. §

In addition the early agents memorized and practiced a model conversation between an agent and prospective client. Agents were also given a thorough background of the lodge issue and were also taught ways to get on the good side of Lutheran pastors.

Many of the insurance practices common among all insurers today began during AAL's early years. Cash surpluses (know to many as dividends) were first issued in 1913 as credits against premiums. Beginning in 1926 surpluses were paid by check to individual members. Since 1911 cash surrender values on terminated insurance policies could be used to purchase extended insurance, paid-up insurance or received in cash. Since 1929 borrowing was allowed against the cash surrender value.

The two World Wars fought during the twentieth century brought with them unexpected risks to all insurers. With the potential for many deaths among the male age group between 16 and 40, AAL took steps to protect itself from financial ruin. During World War I war

premium charges of \$12/quarter per \$1,000 of coverage were assessed. Only thirteen members died and so the extra charges were returned.

Limits on insurance for single men between the ages of 16 and 40 were imposed during World War II. Policies could not exceed \$1,000. Other limits were imposed for different age groups and varied if the person was married or single. No term insurance was sold to anyone who was between the ages of 16 and 45. One month after the limits were imposed they were rescinded. But a new provision was added. Any policy purchased during the war years would only pay out what premiums had been paid plus 6% interest in the event the beneficiary died from a war related casualty. Twenty-nine claims were filed for which the reduced pay-out applied but AAL decided to pay out whatever the benefit would have been had the war related rider not been in effect.

Much of the financial success of an insurance company rests on its ability to make wise investment decisions. In 1902 the assets of the company were invested in two real estate mortgages and one loan collateralized by personal property. The personal property was a doctor's office equipment, horse, buggy and sleigh. Investments were generally put into real estate but over time went into railroad bonds, industrial bonds and municipal bonds. Today the company has fully owned subsidiaries which offer various kinds of investment opportunities. In addition there are also credit unions serving AAL members.

AAL has grown into a company with net income of over \$69,000,000 (1990), fraternal and benevolent expenditures of over \$43,000,000 (1990) and total life insurance in force of 57 billion dollars (1990). It employs 2,420 full-time field employees and 1,200 full-time home office personnel.

The reason for AAL's continuing prominent visibility in Lutheran congregations is due primarily to its fraternal status. It does more than provide insurance and financial products for Lutherans. If that is all it did it would not the garner such special attention by Lutherans. Technically, to be a fraternal organization the following characteristics must be present: 1) It is not-for-profit. AAL is owned by its members. When you purchase a life insurance contract you become part of the organization. There is no stock but you are similar to a stockholder since you own the company. All monies that ~~does~~ not go to run the insurance and product lines, the branch structure and the benevolence programs are returned to the members in the form of surplus refunds. The Company is able to support so many charitable causes because it is not taxed at the state or federal level.

2) It has a system of local lodges or branches. AAL has over 7,600 local branches in the United States. An AAL branch is a group of ten or more AAL benefit members who have chartered with AAL to carry out charitable activities in their local communities and to initiate programs which benefit the members. An AAL branch is not an official organization of any Lutheran congregation but normally its members belong to one or two Lutheran congregations.

3) It has a representative form of government. All benefit members over 16 elect the national board of directors. They also elect officers of the local branch.

4) It is made up of members with a common ethnic, religious or vocational ties. AAL has always been a society for Lutherans. Until 1966 membership was limited to Synodical Conference Lutherans.

5). It provides insurance to members and other benefits to members and their communities. AAL has a wide range of life, health and investment products and provides funds for many educational, social and charitable causes.

AAL's beginnings were not prompted by any compelling need to have an organization of Lutherans gathered in local branches to provide a vehicle for doing good deeds and financially assisting the congregation and local community. It was primarily a vehicle for keeping people out of the lodges by providing cheap life insurance. And since it was to involve only members of the Synodical Conference there would be no compromising of fellowship and no hint of unionism should some social events take place which were closely affiliated with the congregation.

One of the founders of AAL, Mr. Zuehlke, stated the AAL was created simply to provide cheap life insurance. There is no record that any of the founders envisioned any type of society which would be similar to a lodge without the objectionable religious practices. There was no vision to see it as a gathering of Lutherans whose purpose was to provide volunteer action which would benefit themselves and their community. Local branches were to collect dues and possibly provide a natural setting for some Christian fellowship. Social and charitable programs could be carried out through the congregation. Why would the founders want to form a society which would compete with the church's social activities? There was no need for some special society beyond making cheap life insurance available to its members.

What observations can be made about the fraternal activities of AAL? From AAL's inception until the late 1950's and early 1960's there is no where near the level of charitable activity that exists

today. Although no records are available from the very early years it appears that most branch activity was limited to a business meeting, the collecting of dues and sometimes a social hour after the meeting. As the years went by, many branches held family outings such as picnics or held Christmas parties. Some showed Lutheran related movies. Even into the middle 1950's The Correspondent (see below) reported few major fraternal activities. The impression I got from reading the Correspondents was that AAL almost mirrored commercial insurance companies while operating under the protection of a fraternal society.

The 1960's was the decade which launched AAL into the "good deed doer" business in a big way, while at the same time opening up the society to all Lutherans once the Synodical Conference broke up. The corporate leadership of AAL was justifiably concerned that the company was not acting fraternal enough. Wisconsin statutes did not require fraternal societies to initiate specific charitable programs but it was expected they would do so to justify their tax exempt status. In 1954 the board of directors established a Fraternal Benefit Fund for \$60,000. The perceived neglect of the fraternal aspect of the society was beginning to be addressed. By 1960 a separate Fraternal Affairs Division had been created. In 1966, AAL adopted a formula which could determine the general amount of funds that should be devoted to fraternal causes. The amount was in direct proportion to the monies saved because of AAL's tax exemption.

THE CORRESPONDENT FROM 1952-1992

Der Correspondent, the official periodical of the AAL, was first published in 1904. The name was adopted because it was appropriate in both German and English. Notices for the payment of quarterly assessments, proposed changes to the Articles of Incorporation or the Bylaws and reports of the Secretary and Treasurer appeared in the periodical. Poems and jokes appeared as filler material. Dr. Hoyer, first Medical Director, often provided information connected with the health and medical field. For the first seven years it was issued four times a year. In 1911 and 1912 there were five issues. From July 1913-May 1946 it was published monthly and from July 1946-December 1948 it appeared every two months. Since 1949 the Correspondent has been issued quarterly.

From its inception until 1918, Der Correspondent was written in German. Through the years, English began appearing more frequently and official reports often were written in both languages. The October, 1918 issue was the first English version of Correspondent. German slowly fell into disuse and by 1927 it had disappeared completely.

How did the Correspondent change over the years besides the switch from German to English? Of course there were changes in style and format. As AAL offered more products, more space was devoted to publicizing and educating the members about those products. The relative innocence of the 1950's gave way to articles on Aids in the late 1980's. Like many publications the Correspondent became environmentally conscious and began publishing politically correct articles. But the biggest change over the years was in the way Christianity was presented. When reading the Correspondent of the 1950's, one would often think he was reading the Northwestern Lutheran. But there was a steady progression away from scripturally sound articles. There was a noticeable trend away

from orthodoxy and by the 1990's many articles reflect a syncretistic combination of humanism, generic Christianity and New Age philosophy. Of course this was to be expected. Once AAL was opened to all Lutherans any attempt to remain scripturally rooted would prove futile, especially when the top officers no longer came from orthodox church bodies. But a much larger issue, which is developed later in the paper, is trying to determine the relationship among AAL, the church and the members who belong to both organizations. If AAL is strictly a business, why have a corporation and its official publication which constantly allude to religious themes and involve themselves in things religious? But if the vast majority of the members are "Lutheran" and if so much of the fraternal monies go to Lutheran church bodies, how can one eliminate considerations of "God" from AAL's operations? By the nature of the organization - its legal status, its member composition, its history, its appeal to member unity, its encouragement and promotion of good works based on the religious underpinnings of the members - it is impossible to separate church and business. How can you remove any references to religion when so many of the AAL members feel that AAL helps them in their Christian sanctification by providing monies and ideas and the avenue to perform good works? You cannot.

(Unless noted all underlining is mine.)

1952-1955

** In 1952, AAL celebrated its 50th anniversary. In his message President A. Benz wrote: "The founders envisaged an organization in which men and women of like interests could combine to provide financial security for their loved ones, develop binding Christian friendships and, acting in concert through their local groups, render valuable service to their Church, community and state...Confidently look ahead to the continued growth and expansion in Christian friendship and service. May the bountiful goodness of the Lord continue to be with us as we enter our second half-century." (3rd quarter, 1952, p.1)

** "You Know That:

The main objective of the Aid Association for Lutherans is:

- to associate for mutually beneficial purposes persons of the Lutheran faith
- to encourage thrift and industry
- to protect and preserve the home and family
- to provide benefits in case of death or old age

But Did You Know that:

The Aid Association for Lutherans assists the Lutheran Church in furthering the Kingdom by providing substantial financial support for the following purposes:

- Lutheran welfare work...
- Lutheran health agencies...
- Lutheran charities...
- Scholarships for Lutheran students attending seminaries
- The building of new churches and schools

AAL contributes money to be used by local branches "for Christian, charitable and benevolent purposes."

(Oct, 1953, p. 5)

** There were articles or references to flag etiquette, Valparaiso scholarships, Federation news about branches which banded together to form state federations, charitable activities of branches, AAL office equipment, Synodical Conference (SC) seminaries, joke pages ("Generally, speaking; a Communist is a person who has given up the hope of becoming a capitalist."-Jan, 1954), SC institutions for deaf and handicapped children, tips on studying, Concordia Publishing House, SC home for the aged, bike safety, SC prison ministry, biographies on agents and diabetes detection.

1956-1960

** AAL President LeRoy Stohlman's address written for a sales convention shortly before he died: "We should realize that we are really just beginning...the extent of the service we can, under God, render our fellow Lutherans is without limit." (Oct, 1956, p.12)

** AAL President Walter Rugland's speech to the home office about the fundamental purpose of AAL having not changed from the original purpose at the time of incorporation: "[The purpose is] to associate Lutherans of the Synodical Conference...for mutual beneficial purposes...to disburse funds among the aged and sick members and the widows and orphans or other designated beneficiaries of deceased members...tasks which have made the AAL such a tremendous force for good in the lives of our members and our community and in the service of God...It is my firm conviction that of all the businesses in which we might engage or with one might become associated, none possess higher moral or spiritual aspects than the business of fraternal life insurance...We must do all these things not because it means greater productivity that will result in greater efficiency or lower costs (although that, too, will result), but because it is right. It is decent. It is the will of God." (Apr, 1958, p.7)

** In the President's annual message which accompanies the annual financial report there are constant references to "God" and "Almighty God." For example, "We humbly acknowledge the blessing of Almighty God. We invoke his continued blessing throughout 1960." (Spring, 1960, p.7)

**Bright 'n Light page:

Two society leaders in an African cannibal tribe were discussing marital troubles. "I don't know what to make of my husband these days," said the king's wife. "Don't let that bother you," the other reassured her. "I'll lend you my recipe book." (Summer, 1959, p.16)

Sign on the door of the Atlas Uranium Co.: "Gone Fission." (Summer, 1959, p.16)

One of Solomon's wives: Do you really love me?
Solomon: My dear, you are one in a thousand. (Summer, 1959, p.16)

** An article on Herman W. Gockel who is involved with LCMS production of the television series "This is the Life" states, "Actors, though they aren't Lutherans, will often volunteer to work at greatly reduced rates. 'They want to do something for the church,' Mr. Gockel says. Each new production schedule at the studio is opened with prayer. You won't hear any swear words around the studio (unusual for rowdy Hollywood) and the actors and crew "feel" the significance of their work on "the Life," Dr. Gockel thinks. Even words like "gosh" and "golly" are removed from the dialogue by the religious director due to the inferences of swearing. (Summer, 1959, p.14)

** Articles were written or references made about bringing Christ to the college campuses, avoiding home accidents-baby protection, Chinese Lutherans in New York city, insurance claim information, SC work in New Mexico, Dakota Boys Ranch, college preparatory schools, saving money, SC mission work in India, salute to office workers, headaches, Lutheran Children's Friend Society (forerunner of Wisconsin Lutheran Child and Family Services), Bethesda, adoption, SC braille projects, missions in Southern California, deaconess, largest churches in SC (WELS Siloah in Milwaukee was included), lawn mower safety, LCMS's Lutheran Women's Missionary League, visiting the sick, coping with inflation, safety patrol and inner-city Lutherans.

** A regular feature entitled "Scriptural Inspiration For Today" began in Spring, 1959. The first WELS author was Harold Wicke in the Summer, 1959 issue.

** Most issues had a picture on the front cover of the man who was spotlighted as the "Man on a Mission." The "Men of a Mission" series ran for many years. Included in the late fifties was a cover story on Oscar Naumann, president of the WELS.

** Late in this time period articles began to appear which reflected the growing doctrinal divergency in the LCMS. The Autumn, 1960 "Man on a Mission" was Jaroslav Pelikan. He was one of the co-editors of the English version of Luther's works. At the time he was a professor at the Divinity School of the University of Chicago. The

article states that he feels that "Roman Catholics and Protestants should sit down to discover areas of agreement and extend them...The synods of the Synodical Conference, he feels, for example, are still too concerned with themselves. He would like to see them take a more active part in inter-synodical and interdenominational programs and organizations." (pp.3,4) A note was included at the end of the article which stated that no attempt had been made to evaluate Mr. Pelikan's opinions.

** The back cover often contained thoughts for contemplation and were frequently taken from the Bible. But with increasing frequency the thoughts began to be more humanistic and tended even toward what today may even be considered New Age ideas. The Winter, 1959 back cover stated: "Psychologists have a formula for those who wish longer lives and to enjoy life more fully. Learn to like the sunrise and sunset, the beating of the rain on the roof and windows and gentle fall of snow a winter day."

1961-1965

** "For the Aid Association for Lutherans is nothing but people - many types of people. There are Synodical Conference pastors, without whose goodwill and interest the Aid Association would have progressed more slowly...Who can say why the Aid Association has prospered? Surely, none of us would be entirely just if he omitted in such an appraisal as this, the Almighty God - without Whom nothing really happens. Together, we all are humbly grateful." (Spring, 1961, p. 2)

** An AAL advertisement on the back cover of Winter, 1961: "To aid in altering our misguided perspective, to make us mindful of Christ's Day once again, a movement is actively at work to 'keep Christ in Christmas.' With the full support of churches and religious bodies, these dedicated Christian men and women are making a worthy effort. Their idea merits our honest co-operation in every way, in acknowledgment of Christ our Lord and Savior.

** Spring, 1963 "Man on a Mission" was WELS Prof. Carl Lawrenz: "In regard to doctrine, it is the assertion of Prof. Lawrenz and his fellow Wisconsin Synod theologians that the Missouri Synod is no longer upholding in total the Scripture-based principles of church fellowship contained in the writings of the Synodical founding fathers. And, the Wisconsin Synod fears, the inevitable result of any laxity in adherence to firm fellowship principles will be a gradual indifference on other doctrinal points." (p. 3)

** Autumn, 1963 WELS Chairman of the Board for World Missions wrote the Scriptural Inspiration For Today.

** Winter, 1963 Dr. Martin L. Koehneke, President of Concordia Teachers College, River Forest was the "man on a mission." Not a conservative by any means, he is quoted in the article as saying, "The college should be a friendly, loving critic on the contemporary church scene." (p. 3)

** Article in Winter, 1963 stated that there were increasing opportunities for AAL's local branches to "serve their congregations... Whatever service projects Aid Association branches undertake to help, provide a truly meaningful fraternal activities program. The real 'heartbeat' of AAL is in its Local Branch system where individual members come together for Christian welfare and fellowship, and to promote and support helpful projects in their congregations and local communities." (p.7)

** Summer, 1964 Article-"The Changing Face of AAL Fraternalism": Fraternalism "brings to each AAL member an opportunity to express his Christian concern for the material and spiritual well-being of his fellow man...AAL members find the opportunity not only to support, but also to participate personally in activities which enrich the lives and spiritual faith of others...In the opinion of many church leaders in the four synods from which AAL draws its membership, fraternal service programs of the type supported by the AAL Fraternal Benevolence Program make significant and far reaching contributions in many areas of the Synods' kingdom building work. Each and every member of the Aid Association for Lutherans may share or sense a significant sense of satisfaction in being part of these fraternal service programs." (p.7-11)

** Spring, 1965-Martin Marty, liberal LCMS theologian, was profiled and he spoke of the ecumenism which was needed among the church bodies. There had to be more communications among the Lutherans, between Lutherans and Catholics and between Protestants and Catholics. The AAL writer of the article comments, "Obviously, the best way to find out more on how this energetic American theologian thinks is to read one or several of his stimulating and insightful books. You won't regret it." (pp. 5,6) (note: So much for AAL neutrality.)

** Summer, 1965-Senator Paul Simon was interviewed. He stated, "'There is a real danger that we become loyal to the body (organization) rather than the faith. Ecumenical moves cause everyone to re-examine their own position and beliefs. Sincere controversy can produce some healthy results.'" (note: According to the article Mr. Simon is respected but unpopular because he raises people's consciences by bringing up bills he knows won't pass. The details of Mr. Simon's conscious raising legislation were not given.)

** Winter, 1965-"Almost all Lutherans in the U.S. and Canada will soon be eligible for membership and insurance in Aid Association for Lutherans. The greatly expanded membership potential was made possible when the board of directors authorized the extension of membership eligibility to Lutherans of the 2,590,000 member American Lutheran Church and the 3,200,000 member Lutheran Church in America. Application for membership and insurance will be accepted beginning January 1, 1966. 'These changes,' President Walter L. Rugland said, 'will enable AAL to be of service to more Lutherans for the ultimate benefit of all members.'" (p.15)

** 1965-Special issue of the Correspondent: "In accord with the Christian purpose of this association of Lutheran men and women, drawn together through the bonds of our faith, we the members accept the opportunity and challenge which we share as members of Aid Association for Lutherans...to give witness to our fraternal concern for the spiritual and material well-being of our fellow men.

** There were articles written on or referring to SC efforts in Nigeria, parades, life insurance questions, wills, Christian art, swimming safety, boating safety, Lutheran Institutional Mission organization (including WELS involvement), AAL day at the New York State World's Fair, archaeology and the Bible, Concordia River Forest's centennial celebration, Dr. Oswald Hoffmann, Lutheran Hour speaker, on Vatican II (Although a picture of Mr. Hoffmann with the Roman Cardinal who had once been responsible for banning a Luther film in Canada was a bit much, the article was not too ecumenical and pointed out many of the errors which Rome still adhered to.), Prof. Irwin Habeck's (WELS) Scriptural Inspiration For Today (Spring, 1965), LCMS's J.A.O. Preus, AAL's college scholarships which no longer were limited to Lutheran colleges, LCMS work among the deaf at Mill Neck Manor in New York, and Bethany Lutheran College (ELS).

1966-1970

Even with the break-up of the SC and the opening up of AAL to all Lutherans, the Correspondent continued to feature WELS writers and still gave the impression that AAL and its members were doing spiritual work through their volunteer and charitable endeavors. The religious column "Scriptural Inspiration For Today continues." In fact, two WELS pastors who would serve on AAL's Board of directors wrote "Inspiration" articles, James Schaefer (Winter, 1968) and Conrad Frey (Summer, 1970). These five years mark a pronounced change in content because benevolent monies now go to all Lutheran charities, and all Lutheran causes and personalities become component parts of the Correspondent. The periodical continues on a path of reporting and publicizing liberal Lutheran operations rather than trying to divorce itself as much as possible from religious and philosophic positions.

** AAL's "Men on a Mission" series continues with the focus now on prominent laypersons. Scientists, politicians and sportswriters are all featured.

** Winter, 1966-The "official Bible" for the chapel in the home office was presented to AAL by the First National Bank of Appleton. Pastor Oswald Hoffmann (who would remain an active member and Chairman of AAL's board of directors for many years) spoke at the new building dedication which was reported in the Summer, 1966 issue. In his building dedication address Hoffmann said, "'On this day of dedication we would not praise ourselves. We are but debtors to the gracious goodness and generosity of God which for 64 years now have prospered the work of our Aid Association for Lutherans so that these facilities were made both necessary and possible. To us, the goodness and generosity of God constitute no mere figure of speech. Fine flowing phrases are not enough to recognize what all of us know to be really and actually true: Except the Lord build the house, they labor in vain that built it...This building belongs to a lot of people-about 800,000 of them to be exact. In a common purpose to serve God they have banded together and have combined their resources to assist one another in a fraternal way...As an Association, we have a heart for young people, that they may grow up and to be thoroughly Christian young men and young women equipped for intelligent service to their God, to their church, to their country, and to their community...From top to bottom, this is a service institution. From the tenth floor to the sub-basement, from the chapel, with its doors constantly open for meditation, worship and prayer, to the computer complex where the doors are always closed in order to keep the humidity just in the right place, this building is a suitable and significant symbol of the true greatness that is America, of the faith and love that give life to the church, and of the will to service that lies at the heart of the Aid Association for Lutherans...Our Association where those purposes represent a will to serve with Spirit-filled faith and love toward the God and Father of our Lord Jesus Christ. Now do we dedicate this building, with all of its facilities and appointments, to the service of God and of our fellow men.'" (p.8-10)

** Spring, 1968: Walter L. Rugland, president of AAL: "It is good Christian belief that all that we as individuals or as collective groups own are gifts of God. We believe this. Aid Association of Lutherans is owned by our 850,000 members in 50 states and 5 provinces of Canada. There are no shares of stock. There are no stockholders. Every member of AAL is a shareowner through his

membership as a certificate holder. Thus, a gift of God which members have entrusted to us as managers of the enterprise is Aid Association for Lutherans itself."

** Autumn, 1969: In announcing the new AAL program to give grants to encourage post-doctoral theological study by members of the Lutheran seminary faculties (including LCA and ALC), AAL President Rugland remarked, "'The awards will result in a broader knowledge and understanding among seminary facilities which ultimately will benefit the entire church and its membership.'"

** Winter, 1969: "Speak your truth quietly and clearly, and listen to others, even to the dull and ignorant, they too have their story. Those words by Max Ehrmann are part of the philosophy advanced by the founder of Desiderata House, a non-denominational institution in south St. Louis. That philosophy teaches that always there is something to be desired." (p.12) The woman who founded the institution was Lutheran. "'It must work, she said, 'because it's needed in the neighborhood for the glory of God." (p.12)

** Dr. Alfred O. Fuerbringer, retired President of Concordia Seminary, St. Louis hired as consultant to AAL on June 1, 1969. "His principal assignment is to analyze and make recommendations on our expanding fraternal benevolence programs." (Winter, 1969, p.15).

** A Winter, 1970 article encouraging members to get involved in local branch activities was entitled "Send Me, Lord." (p.12)

** There were articles on or referring to blood donor programs, recent books on Martin Luther, college affiliated with LCA which trains ministers, a prayer for police, social gospel (Winter, 1968), racial diversity in the church and P. Kretzmann.

1971-1975

** "Scriptural Inspiration For Today" continues. In the Summer, 1971 issue George Orvick, ELS President, was the columnist.

** Spring, 1971-A picture of the Board of Directors of AAL (WELS pastor included) with this caption: "The Association president and the twelve men selected by the members constitute the Aid Association for Lutherans Board of Directors. All have made their marks in their chosen fields. All are serving you because they believe in AAL, what it stands for and what it strives for. This is a working board. Each of these dedicated Lutheran Christians in addition to helping at overall policies which guide our Association, further expresses through active committee work his common concern for human worth in a separate area of service to the members." (p.7).

** Summer, 1971-A project which developed strategic inner city mission planning and a diaconate program for black men by the LCMS was promoted. "AAL's financial support of this program, through the Board of Higher Education, is one of the ways you, as AAL members, express your common concern for human worth. You do it because AAL is a fraternal benefit society. Your membership makes possible such support." (p.13).

** Summer, 1971-"Fraternalife is an Aid Association for Lutherans word. We invented it. We registered it. It is ours...Fraternalife is a feeling, a relationship. It's the way we deal with each other, not just in the home office, but among our membership too. Hundreds of thousands of Lutherans concerned about each other have found a way to make life more meaningful...It's a word that says how we feel about each other. It's growing up together, sensing each other's changing needs. It catches the spirit of how we, as Lutheran Christians, choose to live with our fellow man. The AAL symbol illustrates fraternalife. Think of the dots as people-people gathered together for the common good in a common cause. We call it common concern for human worth...It's fraternalife insurance. It's the way an AAL father takes care of his family, and the family of his less fortunate neighbor. It's a helping hand -your hand- extended in Christian love.

** Spring, 1972-AAL President Rugland's Report to members: "Fraternalism is strong in our business. It's an ingredient that, when added to the objectives of a million people pooling their desires and needs for protection against the financial hazards arising from variations in health and length of life, becomes fraternalife insurance. It is the product of a service organization in which brother serves brother. Each in turn is benefited, both materially and spiritually. (p.8)

** Summer, 1972 advertisement: "'Fraternalife' It's a combination of essential protection and Christian love...Fraternal dollars build interest in church work among young people through college campus Lutheran centers and youth camps. Help train and educate church leaders. Help spread the Gospel worldwide through press, radio and television programs."

** Autumn, 1972-"As far as Walter L. Rugland (AAL President) is concerned, fraternalism and the Christian way of life go together as much as fjords and the land of his forefathers...[Rugland states] 'Our district representatives must have a quality above the ability to see. It's a human relationship - people to people. They've got to be good Christians, good church members.'" (p.6)

** Winter, 1973 AAL advertisement which was to appear in several Lutheran publications: "1973 years ago a virgin delivered God's present to all peoples of the world. It was His Son. It was the greatest gift ever given. Some haven't unwrapped it yet. Have you?"

** Spring, 1974: "You touched a lot of lives last year as a member of Aid Association for Lutherans. You may not realize it, but you did. Through your efforts-personal and financial-you and your fellow AAL members said "yes" to the needs of literally thousands of your fellow Lutherans. AAL is a fraternal benefit society of Lutherans for Lutherans. One of the things we try to do is aid Lutheran church bodies, Lutheran institutions, other charitable, educational and civic organizations as determined by our Board of Directors. That gives us an outreach for caring that extends beyond our reach. We can't educate future ministers, but someone can. We aren't able to share the Gospel with Spanish-speaking Lutherans but someone does...And through our fraternal benevolence program, we can help those 'someones' accomplish things that need to be done." (p.

** Autumn, 1974: AAL President Henry Scheig quoted: "'AAL is not a part of the church. But because its members are also members of various congregations, which in turn are members of church bodies and support Lutheran institutions, it is logical that AAL members would want to aid Lutheran church bodies and their institutions to the extent that funds are available to do so...This is part of the thrust of both local branch activities and benevolence activities. Members give expression at the local level through their local programs; they also give expression by pooling their fraternal funds in order to produce benevolence programs on the national level...You did more than buy insurance. You became a part of something. You're a member of and hold insurance with AAL - a fraternal benefit society...AAL is assisting the church in its job. (pp. 2-4).

** Autumn, 1974 in the People and Events column entitled "MORE THAN A SALESMAN": AAL District Representative Richard L. Miller met a young man who wanted to surrender his life insurance certificate. Miller talked with the man after beginning the process of cancelling the policy. "Miller talked further with the young man. He found that Jeff's faith was flagging, that he was discouraged. In further visits, Miller had a chance to talk to Jeff about his problems. He persuaded Jeff to reconsider his decision to cancel his insurance, and counseled the young man to start attending church regularly again." When Jeff died in a plane crash shortly thereafter, Jeff's mother wrote to the AAL Rep., "'We thank you for straightening out his insurance business and...for your good Christian care and counseling...' In helping Jeff with his insurance problems Dr. Miller was doing his job. He accomplished much more, however, because he cared. That's part of his job, too. What we're doing makes a difference." (p.12).

** Summer, 1975: "Koreans of all religious denominations, and those without any affiliation, today are learning about Jesus because AAL members helped with money two years ago. AAL members, through the Society's national benevolence program, provided \$25,000 to help create the Bethel Bible Series in the Korean language...That mission activity will continue to expand among Korea's more than 33 million people because of AAL's help." (p. 15)

** In the Summer, 1975 issue there was a full page devoted to the WELS Worship Seminar which was financed "largely by a \$9,500 grant from members of Aid Association for Lutherans." (p.12)

1976-1980

** AAL sponsors the 1975 Nobel Conference on the future of science and religion. The conference was not a bastion for orthodox Christianity. There were no conservative Lutherans asked to be part of the panel which discussed the tension between religion and science. (Spring, 1976, pp. 1-4)

** Summer, 1976 - "AAL MEMBER COORDINATES GUATEMALAN RELIEF...As Kirk Alliman watched, he saw the powerful message on those faces. 'These are Christians who came and are responding. We are not alone and forsaken. God is with us!' When disaster hits-anywhere in the world- Christians are there to help. That was the case after the February 4 earthquake hit Guatemala. An AAL member, Kirk G. Alliman is among those Christians who are helping." (p. 2)

** Autumn, 1976 - "This fall, for the first time, many AAL local branches will have a chance to offer a pre-retirement planning workshop for older AAL members and other Lutherans...SMART-Senior Member And Retiree Training-views retirement from a Christian perspective." (p.16)

** Autumn 1976 article on the AAL Board of Directors: "While each has made his mark in his individual field of endeavor, he also has been a dedicated Lutheran Christian, a recognized leader in his church. He has brought to the board Christian love and concern, along with a large measure of business acumen." (p. 1)

**Autumn, 1977: "It's the diamond anniversary of Aid Association for Lutherans... The theme for this celebration is 'Thank God Your Way.'... Can we peer into the 21st Century? Can we see what AAL will be like in the year 2052? In one way, for sure. The basic purpose will remain the same-service to Lutherans and their families. AAL will be the enabler, giving members the chance to show their Christian response as they help themselves and others." (p.1)

** Autumn, 1978 article "You Don't Have to be Sick to Get Better": "That's the principle behind holistic health. It's based on the premise that you are a whole person-not just a physical body. Your mind, body and spirit interact. A change in one affects the whole. To be healthy in the holistic sense is to maintain balance of mind, body and spirit."...AAL's assistant vice president of Family Health, Chuck Dull, says, "'Our emphasis is education, not therapy. And we try to educate the whole person. Sure, we want to change the way people think about personal and family health, but we also want to change the way they feel about it. We want to affect both their ideas and their attitudes. We want them to view health as a means to personal growth. We want people to think in terms of wellness-of staying alive-rather than in terms of sickness. We want them to be responsible for their own wellness. We're trying to affect their philosophies, their fundamental views of life." (pp.1,3)

** Winter, 1978-Chuck Dull, AAL's assistant vice-president of Family Health speaks on the plan of the Family Health unit of the home office to offer a health-fair program to AAL branches in the fall of 1979: "'Our emphasis is education, not therapy. And to educate effectively in terms of someone's health, we have to educate the whole person.' That's where AAL's position on holistic health comes in. Being healthy results from harmony within a whole person, according to Dull. A fine balance must exist between a person's mind, body and spirit. 'That's why there's room for psychologists, social service agencies and clergy members right next to blood testing equipment at holistically-oriented health fairs,' Dull said. 'By sponsoring health fairs, we can provide forums for a wide variety of health-care organizations that represent every dimension of the person,' he added. 'In that way, AAL can help people become more conscious of themselves as whole persons.'" (p. 4)

** Winter, 1978 article by Edgar R. Trexler: "Editor's note: Edgar R. Trexler is editor of the Lutheran, Philadelphia, Pennsylvania. With an AAL benevolence grant to the LCA Board of Publications and matching funding from LWF (Lutheran World Federation), Trexler prepared a study guide of issues dealt with at the LWF's assembly, for use in Lutheran congregations in North America...Ninety-three

church bodies representing 53 million Lutherans in 66 countries are members of LWF (not WELS). The federation serves church bodies by dealing with ecumenical relations, theological studies, mission development and church cooperation, and relief and service projects...In ecumenical relations, the LWF is pursuing a statement made by Dr. Heinz Schuette, one of three Roman Catholic observers at the assembly. Schuette said that the Roman Catholic Church has begun a study of the Augsburg Confession which could lead to recognition of the confession as a 'catholic statement of faith.' Such recognition, Schuette said, would mean that 'Lutheran and Catholic churches would remain independent churches with their own particular features, theologies, spiritualities and administrations. Yet, these partners, while remaining different, would unconditionally recognize each other as legitimate churches within the one church of Christ. They could celebrate the Eucharist together, and the ministers of one church also could exercise their functions in the other church.'...The LWF is concerned about opportunities for women, too. The federation is establishing a full-time women's desk and has asked member churches 'to study the concepts and ideals, language, theological views, emotional attitudes, power structures, etc., which prevent the realizing of full, equal, joyful and creative partnership between men and women in the life of the church.'" (pp. 10,11)

** Autumn, 1979: "Healthy Families Strike a Balance" is an article on the views of Dr. David H. Olson, professor of family social science at the University of Minnesota and an AAL consultant. "Acceptance of one another, despite differences, is especially important to us Christians. The model is plain to see: God's love for us, so great that he gave his son-his family-for us. He accepts us through Christ in spite of our faults. Christians model their acceptance of one another after God's acceptance. The experience of being accepted and forgiven in Christian families helps us to know the reality of God's acceptance of us. How healthy is your family? Do you balance togetherness and separateness? Do you balance change and the status quo?...The way you approach your own wellness is determined by the two important elements of your life: your spiritual values and the responsibility you take for yourself. Let's look at those two factors, and see how well your life reflects wellness...Wellness, then is determined by your life-style, the way you live based on your spiritual values. You have to take responsibility for your health, using resources around you, You have to deal with your exercise or lack of it; your eating habits; your stress; what you drink, smoke or ingest; your personal safety and relationships. To help you look at these dimensions, AAL has developed the personal health inventory in the Wellness Kit." (pp.2-4)

** Summer, 1980-An article on the 1980 Winter Olympics and AAL's involvement (\$25,000 grant) in the work of Rev. Karl Cron (Lutheran) and the Lutheran Council in the U.S.A.: "Religion was able to play a big role in the Winter Olympics. The night before the Olympics began, an ecumenical worship festival was held in the new Olympic field house...Cron said the ecumenical celebration, attended by more than 8,000 people, gave him goose bumps. He served as liturgist and had major input in designing the worship service. 'It truly was a celebration,' Cron said. 'It recognized the religious aspect of

humanity. There were representatives of all the major denominations, each wearing their finest vestments. It really set the tone for the Olympics.'" (p.15)

** Winter, 1980: Article on AAL's marriage growth program, ENCORE: Shared Growth in Marriage. Drs. David and Vera Mace, marriage counselors and authors, were AAL's senior consultants for the program. "AAL's marriage enrichment program, which the Maces helped develop is called ENCORE...It is a unique and short introduction to the concept of better communication and greater understanding in marriage. It supplements many other fine programs in the field. It is built on solid Christian principles and encourages couples to celebrate the gift of their marriages and to build on those programs. ENCORE events ~~many~~ by sponsored by AAL branches and are a means of offering the opportunity for family growth to Lutherans in the community. The program is led by couples trained to work with six to twelve other couples on a Friday night and Saturday. The leaders are committed Christians who know the program and are willing to share some of the struggles and joys of their own marriages." (p.5)

1981-1985

** Spring, 1981-AAL's President Henry Scheig's annual message: "During 1980, AAL continued its many programs of support to Lutheran church bodies and their auxiliaries on the national and regional levels. AAL also encouraged Lutheran educational institutions to identify needs which AAL could support...At the same time, AAL's fraternal programs gave many members the opportunities to fulfill their human needs for companionship, education, and social activities. Finally, benevolent activities provided many members with the warm feeling of accomplishment that comes from reaching out to a person or institution in need and helping to fill that need.

** Summer, 1981-AAL booklet "Managing Your Stress" was inserted in this issue. Don Tubesing was the content consultant. At the time he headed the publishing and consulting firm of Whole Person Associates and was the minister of health and the whole person at a Lutheran church in Illinois. He was a Concordia Seminary, St. Louis graduate. There was an article which introduced the booklet: "The spiritual dimension, Tubesing feels, is something that makes his philosophy of stress management different from others...'I have a zeal to talk with people about their spirituality,' he says, 'because beliefs are what make people tick. You become what you believe. You've got to deal with your spiritual core and then you can change what's wrong or seek the alternatives that will help you change.'" (pp. 8,9) Does the "Managing Your Stress" booklet include references to one's faith? After listing some basic questions about life the booklet states, "The Christian faith offers you the context for determining clear answers to these questions and provides you with a perspective for distinguishing between 10 cent and \$10 problems. Your faith can be your major guide for developing wise stress-spending programs." (p.6)

** Autumn, 1982: "Aid Association for Lutherans began with a vision; a vision of people working together to accomplish what they couldn't do alone. That vision has become reality. Today, 1.3 million AAL members help each other through insurance and other fraternal benefits. A small circle of Lutherans, together to share common

concerns. Like ripples from a pebble tossed in a pond, the circle grows. Concern becomes action, reaching out to others. The circle is endless. Aid Association for Lutherans-reflecting a common concern for human worth." (p.20)

** Spring, 1983- An advertisement appearing in the Correspondent and in other Lutheran publications. "Nearly 9 million Lutherans gathered in more than 18,000 U.S. Congregations are celebrating their Lutheran heritage this year. And more than 1.3 million of those are members of Aid Association for Lutherans. AAL is the world's largest fraternal benefit society in terms of assets and life insurance in force. Providing insurance, benevolence, service, educational, social and other fraternal programs. Showing concern for others, a Lutheran tradition AAL celebrates every day."

** Summer, 1983-An article serving as background for the "Enriching Marriage" booklet which was inserted in this issue. Prof. David Olson, director of graduate studies for the Department of Family Social Science at the University of Minnesota, was the content consultant for the booklet. The article does not mention anything about one's relationship to Christ as important to enriching one's marriage. (pp. 8,9) In the booklet there is a short survey to be completed by the husband and wife on relationship strengths and weakness. There is one question out of eleven which pertains to religion. The question is whether the couple has agreement on religious values and beliefs. (pp. 8,9 of the booklet)

** Winter, 1983-Background article for the "Family Stress and Family Coping" booklet. Prof. Hamilton McCubbin (University of Minnesota) was the content consultant. "Religious values also have regained their importance with families, according to McCubbin. 'The people in adversity in our studies all believed there was something beyond them - another set of principles to guide their daily lives.'" (p. 9) (Comments about religion are generic. There were no references to Christ. The same is true for the material in the booklet.) AAL also announced a new member benefit program called "The Stress Kit: A Positive Approach to Stress Management." "The Stress Kit is for members and their families who are interested in understanding stress and its causes, and managing it through effective coping techniques." (pp. 12)

** July/August, 1984 in an article on Branch 1618, Hickory, NC: "In 1893, the branch began using its organizational skills to provide companionship and spiritual and financial support for Francis Smith, a woman dying of cancer...From her hospital bed, Smith talked about the branch members' support. 'If it hadn't been for the AAL group, I don't know what we would have done. They've been so loving and generous and Christ-like. Christian people, just giving from the heart and continually working so hard.'" (p.4) From an article on Branch 1772, Defiance, Ohio: "'We had an awful lot of compliments after the flood,' said Herman Faekler, branch president. 'But anything to help people is worth it. Yes, it is. We're just very fortunate to have a set up like this, so that we can help people. It's very well worth it, even though we're not seeking any glory for our efforts. Glory is to God.'" (p.8)

** January/February, 1985- Dr. William Foege the consultant for the AAL booklet "Why Wellness" sees wellness as a journey. "Foege terms wellness a journey, a journey from birth to death. It takes us

along the road to the best possible integration of our physical, emotional, social, intellectual and spiritual characteristics." (p. 10)

"Churches have traditionally taught people how best to live and handle great opportunities. Today they're helping people understand the great responsibility of the 20th century health message. It is possible for the churches to be involved in exercise programs, stop smoking clinics, parenting classes, counseling, social services, etc. Indeed, to truly show the Gospel, the good news, would seem to mandate that churches also share this part of the good news." (p. 9 of the booklet)

** January/February, 1985 letter by WELS seminary student: "Just a note to tell you of my deep appreciation for the...scholarship. It proved very beneficial in my attempt to pay for my bills here at Wisconsin Lutheran Seminary. It also provided me with more time to devote to my studies instead of spending that time at a job. Your concern for Lutherans at all levels is very heart-warming." (p.15)

** March/April, 1985: "New kit can help members become healthier:...There are other dimensions to wellness in addition to the physical. To address those dimensions, the kit contains a booklet that goes "Beyond Physical Wellness" to explore emotional, spiritual, intellectual and environmental aspects of wellness...The new "Well Now! kit will help you achieve a sense of balance in your life, encourage you to believe that you can choose what happens to your gift of health and urge you to nurture wellness among your friends and family." (p.3)

** May/June, 1985 article on the possible loss of tax-exempt status. AAL members were encouraged to write their congressmen and the President. One minister wrote,"'Certainly these efforts that fraternal groups have been doing, and are still doing, are what the government can't be or should not be doing. Rather, it should be people helping people in the finest Christian and American traditions.'" (p.4)

** July/August, 1985: "Lutheran communicators get together: Some 60 Lutheran communicators, editors and media people had the opportunity to 'talk shop' at a three-day conference in Appleton, Wisconsin, April 30 to May 2. Communicators came from such church bodies as the American Lutheran Church...and the Wisconsin Evangelical Lutheran Synod...Supported by a grant from AAL's church-related benefits, the conference also included participation of AAL's communications division...Kenneth Briggs, religion editor for the New York Times and a graduate of Bowdin College and Yale Divinity School, asked the communicators to focus on three questions: What story are Lutherans trying to tell? How well are they telling their story? Are the media buying the story?" (p.19)

1986-1992

** May/June, 1986 article on Branch 811: "The branch manages to involve the entire community in its church picnic and annual elections. 'Supper Sunday' includes a church service, recognition for new and outgoing board and council members, and Sunday school teachers and officials. The new school year begins on this day, and while the children are being oriented, branch members set up a potluck dinner and pig roast. Several church groups are encouraged

to set up booths and games in a county fair theme and branch members host a cakewalk that generates several hundred dollars for building improvements...The branch's biggest activity to date was a large co-op benevolence project for a young girl with a malignant brain tumor...The largest undertaking was a chow mein supper where members ran out food before everyone was served. 'But no one asked for their money back,' Boland said. 'Even the Catholic church sent us a check for \$700 for a block of tickets they forgot to sell. To me this was the ecumenical movement at its best, when the Catholic church donates money to a Lutheran organization for a Methodist girl.'" (p.5)

** July/August, 1986 advertisement appearing in this issue and in other Lutheran publications: "A distinctive charitable force has some pretty impressive numbers. It isn't just 10 million people are members of nearly 200 fraternal benefit societies in North America. It's what these members do. Last year society members met 'people needs' 7.5 million different ways. And they volunteered more than 25 million hours to do so. They've helped their fraternal provide money and materials for the stricken and the homeless...It isn't possible to measure the effect on the people who have been touched by these good works. Let's just say its is impressive."

** In 1986, AAL releases its "Self-Esteem and Your Family" booklet. In the article about the content consultant for the booklet there is no mention made of God. God made several appearances in the booklet.

** September/Oct, 1986 article on the National Fraternal Congress of America (NFCA) to which AAL is a member. It is stated that the motto of fraternalism is "not for self or wealth, not for praise or fame, but in an effort to help fellow human beings up to the heights, to give assistance - the noblest pursuit of men and women." (p.15) (note: According to the NFCA's 1990 Statistics of Fraternal Benefit Societies the "FRATERNAL BENEFIT SYSTEM, exemplified by men and women representing many nations, religions and vocations, is a positive, democratic force at home and abroad. Rooted in the principle of brotherhood, the fraternal movement offers unlimited potential for the future. In every sense, fraternalism today--and throughout its proud history--enables countless human hopes to be fulfilled. Fraternal benefit societies perform charitable, educational, patriotic and religious work. Societies guide human growth, protect human values, provide fellowship for members, and emphasize good citizenship. The financial security provided by fraternal insurance is a key component of all societies, but nonmaterial benefits are just as important. The ritual and programs of the individual units are designed to unite members in bonds of brotherly love." 9 (Note: Since AAL is the largest society in the NFCA and since this quote is from an NFCA publication does not AAL see itself as uniting its members in bonds of human love? The NFCA also claims that one of its purposes is to assist all fraternal benefit societies. Do members of AAL know that their organization is part of a larger organization which includes societies like the Catholic Knights of America? The Catholic Knights list as one of their spiritual programs the "support of Masses for the living and deceased members."10) Also in the NFCA's 1990 Statistics book is the following reference to AAL: "AAL was founded in 1902 as a fraternal benefit society dedicated to helping Lutherans protect themselves and their families. Today AAL remains committed to its mission to

bring Lutheran people together to pursue quality living through financial security, volunteer action and help for others." 11 (not my underlining)

** March/April 1987-President Gunderson's report: "We carefully developed a vision statement for AAL. It defines some ongoing commitments and exciting new ideas: AAL, the leader in fraternalism, brings Lutheran people together to pursue quality living through financial security, volunteer action and help for others...The phrase, 'quality living through financial security, volunteer action and help for others' captures what we've decided to be about. It reflects our values, our brand of fraternalism, our commitment to reach beyond the business of insurance. It's a concept which sets us apart from other organizations." (p.8)

** July/August, 1987 article "A Sound Mind in a Sound Body": "A thousand years before the time of Christ, on the plains of Olympia north of Athens, the ancient Greeks were already practicing it. Wholeness. Exercise. Health. Competition. Nutrition. Avoidance of harmful substances. Religious sacrifices. Togetherness. Support for one another. Loyalty to one's traditions. All of these were active ingredients in the Olympic Games. Many of the same concepts and interconnections in life have survived into our own times. To describe them and the good they can do for us they can do for us, we currently use words like health, wellness, well-being, balance wholeness, a healthy life-style. They include everything that goes into integrating the physical, social, emotional, intellectual and spiritual well-being." (p. 2) (note: No where in the article is it stated that the Greek practice of "wellness" was spiritually bankrupt and not a forerunner or a viable alternative to the "wholeness" found in Christ. AAL's presentation of "wholeness" attempts to include spirituality, but it is a spirituality based on one's own concept of God.)

** July/August, 1989 article on retirement of a WELS professor from the board of directors: "'The members of the board,' [the professor] commented, 'bring tremendous backgrounds. They're very knowledgeable people. I've learned a lot about management from them that was very useful in running a college. They're all dedicated Christians. I've enjoyed knowing and working with them. The Association is fortunate to have people of their caliber serving on the board.'" (p.17)

** September/October, 1987: "AAL helps Lutheran camps... 'AAL's goal is to assist the Lutheran camping community in fulfilling its mission,' said [program administrator] Kuxhaus. 'We want to create a long-range, positive impact on these important outdoor ministries.'...Hundreds of Lutheran camp directors and board members will attend [the AAL supported camp symposium organized by the LCMS and ELCA] to learn about future planning and share thoughts and experiences. A special AAL grant will help cover travel and registration costs for the participants."

"Fifty camping directors and board members of Wisconsin Evangelical Lutheran Synod camps will attend a special three day seminar next April to help them learn new skills and share ideas. AAL support of this event also will help camping leaders participate."

"Support of Lutheran camps is one of many AAL grant programs that benefit the Lutheran community. Other grant programs help Lutheran church bodies, agencies, colleges, seminaries and high schools." (pp.16,17)

** November/December, 1987: "'Letting our light shine, preserving the freedoms which are yours and mine. Letting our light shine, telling the world how we help mankind. We've got a story to tell, and we need to be telling it well. Letting our light shine, letting fraternal light shine.' That's the first verse of a new song some AAL members have been singing recently. The song is the musical theme for educational events selected branches are being invited to attend... Helping legislators understand and appreciate the many ways AAL members contribute to society, on the local and national levels, is a key to preventing taxation, according to Rich Redman of AAL's public affairs staff. He plans and conducts the "Letting Our Light Shine" events and also wrote the theme song. The branch events introduce branch leaders to the concept of 'legicators' or people who educate legislators. Each participating branch is encouraged to appoint a legicator, who will arrange an initial meeting with the branch's U.S. Representative to explain AAL and the local branch; provide periodic progress reports about branch activities; and invite the representative to appropriate events." (p.4)

** January/February, 1988 article on AIDS: "In the eyes of many people, victims of AIDS are viewed with moral prejudice and condemnation. But that view is beginning to change. The CDC says that about three in four cases of AIDS occur in male homosexuals or bisexuals, about one in six among drug users and the remaining small percentage among those who have had transfusions of contaminated blood or who are children of an infected mother. David L. Schiedermayer, a physician in Chicago who lists himself as a former Pharisee when he first started treating AIDS patients, said, 'AIDS is a disease that appeals to Pharisees.' He's referring to Christ's parable of the Pharisee and the publican in Luke 18. 'Too many people,' he said, 'look on those with AIDS and thank God that they are 'not as other men are.' But Christ's judgment was that those who exalted themselves should be debased, and those who humbled themselves should be exalted." (p. 17) (note: AAL helped develop materials for the ALC, LCA, and LCMS that could be used or adapted for use by each church body. In all the articles I read about AIDS there was never any mention of the moral issues involved other than to attempt to keep moral inferences out of the arena of discussion. According to AAL, "One of the most tragic aspects of this disease is that the people who are affected by it by and large are people who had 40 more years of contributions to make to our society." -Summer, 1988, p.17.)

** Autumn, 1988 article "Who should steer AAL's course?" "Sixteen men and women, including retired president Henry Scheig and current president Richard Gunderson, serve on the board, representing the interests and needs of every member. Besides coming together quarterly to discuss, review, and set policy for the organization, they are involved year round with keeping abreast of trends in the insurance industry, in fraternal activities and tax legislation, in volunteer work and in matters significant to all Lutherans... Individuals elected to the AAL board emanate from a

variety of occupations, experiences, geographical areas and church body affiliations. Each person sets special interests aside to properly represent the concerns of AAL's membership." (p.10).

** Winter, 1988 letter to the editor: "What I have noticed missing at least since May 1987, has been -declaring by printed letter - the Name of Jesus Christ. This may be Fraternal life but only Jesus gives us life and takes it back unto himself. Bring Jesus back to AAL and ...[not just] uphold what 'we are doing for others. Thank you for your invitation to speak." (p.2)

** Autumn, 1989-(note: AAL became politically correct on the environmental issue. Environmental articles now appear regularly and many are written from one point of view. The Autumn, 1989 (p.21) issue included comments on the tropical rain forests which include only one side of the argument. The Autumn, 1990 issue (p.13) quotes Dennis Hayes, Chairman of Earth Day, 1990. Mr. Hayes' is a liberal. The article's presentation of the results of using DDT and the how landfills are not adequate to meet garbage needs are slanted to one particular view of the issue.)

** Autumn, 1989 article "Volunteers make good news" which uses Scripture as the motivation to do good works.

** Spring, 1990-AAL article about three members who provide "excellent examples of Lutherans engaged in a ministry of communication to others." (p.22) (note: This excellent example included a woman who is an ordained ELCA minister. (pp.23,24) In the article the Lutheran faith is mentioned frequently. But this is again another example of how communication of Christianity is discussed without concern about doctrine. Why should AAL be concerned with "celebrating and enriching Christian family life" (p.22) if it is primarily a business and is not in the religion business?)

** Summer, 1991: "Because of the kind of help AAL always has given freely to others in need, it was a natural, a 'perfect partnership' for AAL to join forces this year with Habitat for Humanity International in projects for those needing adequate housing across the country-and throughout the world...Habitat for Humanity, now celebrating its 15th year, is a not-for-profit organization based on Christian principles with the focused goal of eliminating poverty housing here and abroad...Habitat for Humanity challenges individuals, churches, companies, foundations and organizations like AAL to join in partnership with the poor to change the conditions in which they live." (p.4)

** Winter, 1991 "From the Editor": "Correspondent is a voice for sharing ideas and concerns important to us as Christians, as AAL members and as members of our complex society." (p.2)

** Spring, 1992 article on six steps for a healthier tomorrow. Nothing about God is mentioned in this article, but step five is: "Don't worry, Be happy." In the step to reduce stress it is stated: "Borrowing techniques from Zen masters, western scientists such as Harvard cardiologist Herbert Benson have been able to teach people to slow their heart rate, lower their blood pressure and reduce muscle tension." (p. 18)

ANALYSIS

It is no secret that the WELS at both the synodical and congregational level accept funds from AAL and the other fraternal organization, Lutheran Brotherhood. It cannot be argued that many outwardly God-pleasing projects have been assisted by AAL grants. Many within our circles have been the beneficiaries of AAL branch fund-raisers.

Yet there are some within our circle who have concerns regarding our involvement with AAL. I am one of them. These concerns are not aired to promote controversies and dissension, question an individual's faith or diminish the Christian liberty we have in Christ. Rather, questions regarding our attitude and affiliation with AAL are intended to be introspective; a prayerful consideration of the actions that we as a group of united Christians portray among ourselves and to the world. Do we in any way weaken or taint the pure gospel message or jeopardize our growth in faith by our association with AAL?

What is the overall impression one gathers from reading forty years of the AAL's Correspondent? It is impossible to escape the conclusion that although AAL deftly avoids taking doctrinal stances and disclaims any pretense of "church" there is an almost insidious infiltration of the church by AAL. AAL needs the church to exist. It promotes activities within and among church bodies. It claims not to be responsible for spirituality and yet promotes spiritual undertakings and appeals to the Christian faith to promote its cause. It rejects the idea that its members are one in doctrine and yet there is an almost incessant rallying cry heralding some unidentifiable unity all Lutherans share. The organization competes in the secular world with its financial products while concomitantly supporting institutions which have a heavenly message to deliver to

the secular world. AAL is an amorphous creature. Can its members really wear two hats, one secular (member of AAL) and one Lutheran Christian (member of God's church)?

As quoted from various Correspondents above, AAL claims not to be church. Christians do not gather together around the means of grace. But Lutherans do gather together (AAL motto) and all proclaim to have a common interest in doing the Lord's work. (See Senior dogmatic notes page 145.) AAL is involved with religion since the members' relationship to God is called upon as a motivational factor to do good works. Can we avoid concluding that AAL members are not practicing any church fellowship?

The WELS doctrinal statement on church fellowship produced by the Commission on Inter-Church Relations and reprinted in the widely circulated gray booklet states the following about church fellowship (not my underlining):

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. (p.15)

This truth needs to be emphasized in our day when union of all Christians is sought by means other than God's Word and Spirit, when cooperative endeavors without doctrinal unity, when representative gatherings with social problems on the agenda are envisioned as effective means for bringing about Christian unity. (pp. 18,19)

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 (John 8:47), in prayer (Gal.4:6), in praise and worship, in appreciative use of the 'gifts' of the Lord to the church (Eph. 4:11-14), in Christian testimony (Acts 4:20) (II Cor. 4:13), in furthering the cause of the Gospel (I Pet. 2:9)(Gal.2:9), in deeds of Christian love (Gal.5:6). (p.19)

To envision fellowship relations (in a congregation, in a church federation, in a church agency, in a cooperative church activity) like so many steps of a ladder, each requiring a gradually increasing or decreasing measure of unity in doctrine and practice. (p.48)

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 individualistic 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 God's sight when not intended to be that. When done together they are invariably joint expressions of faith. Other things like a 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 become with others become joint expressions of faith only when those involved intend them to be that, understand them in this way, 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. (pp. 51,52)

Are the activities and principles which are a component part of AAL, expressions of joint church fellowship? Consider the following, based primarily on the quotations cited above from the Correspondents:

1. The history of the AAL shows that it was to be a Christian society, based on Christians principles and was to draw people together on the basis of the bonds of the Lutheran faith. Read all the early Correspondents. Up until 1966 with the dissolving of the Synodical Conference there is reference after reference to activities which "express Christian concern," "enrich spiritual lives," "the Christian purpose of this association," "for Christian welfare and fellowship," and "concern for spiritual well-being." Oswald Hoffmann in his AAL office building dedication speech (Winter, 1966) states that members had a "common purpose to serve God."

2. The spiritual dimension of AAL has continued its prominent role even into the 1990's:

- a. It continues to be an organization to and for Lutherans. The name "Lutheran" itself implies a confession of faith. The

motto of the AAL begins "Lutherans gathered together.." This gathering together is not just a sharing of the same cultural background because members are addressed and appealed to as Christians. AAL is a "small circle of Lutherans, together to share common concerns." (1982) Even the Winter, 1991 states that the Correspondent is to be a voice to "share concerns important to us as Christians." Scripture continues to be a motivator for the work that is done.

- b. Many individual members do not see their AAL activities as individual expressions of their Christian faith. They see themselves as part of an organization which is doing great things for people and great things for the church. A perusal especially of branch reports show how joyful people are when their branch is involved in ecumenical activities. AAL continues to emphasize that members are owners of the corporation; that they are a part of the organization. AAL advertisements stress the impact that so many gathered together can have. The unique relationship that members have is continually referred to. There is an appeal to "oneness."
- c. AAL's officers are Christians and that information is presented to members as a special feature. The same is often stated of individual agents.
- d. AAL claims it is not "church" or an arm of the church. However, it continues to claim that its purpose is to "assist," "support," "enable," "make possible," "benefit," "help" and "be of service to" the church. Millions of dollars are distributed to Lutheran church bodies each year. Branch officers are encouraged to maintain close contact with the leaders of the local congregation (This is stated in various handbooks.) Meetings are often held in the church building and notices of meetings are frequently announced in the bulletin.

3. AAL's involvement in church activity is also very apparent in its brochures. One AAL pamphlet entitled "AAL Church-Related Benefits"

(from 1980's) states: The vitality and future of Lutheranism in America is a natural concern of Aid Association for Lutherans. (My underlining) AAL was founded on the strong principle of helping Lutherans and their families help themselves and others. While not officially connected with Lutheran church bodies, AAL provides about \$4 million in benefits each year to help Lutheran organizations, high schools, colleges and seminaries accomplish their goals"

Another AAL pamphlet (1991) states: "Because you're Lutheran, you have access to a resource unlike any other that exists. It's called Aid Association for Lutherans, AAL. And if you're not part of it, you're missing out on something that could make quite a difference in your life. AAL is set up to help Lutherans, pure and simple. Each and every day communities are made better by AAL. Thousands of families' finances are strengthened by AAL. And opportunities are made available for people to better themselves...through scholarships, and a staggering array of assistance programs. AAL is a very special organization. It's entirely not-for-profit. Yet more

than a million Lutherans profit day after day by virtue of their membership...Accomplishing all the things AAL does for its members and other Lutherans takes the commitment of thousands of people. Thanks to their efforts, AAL members are better able to achieve their financial objectives. Hundreds of communities are stronger all across the country. And millions of Lutherans have the opportunity to put their values into practice-helping others-every day of the year...Twice as many Lutherans buy life insurance from AAL than from any other single company."

4. AAL continues to publish material which is church related.

Programs and resources such as the "Grief Kit," "Wellness Kit,"

"ENCORE: Shared Growth In Marriage" and the "Well to Do booklets"

all involve spiritual matters. Do all WELS pastors know what are in these materials and do they adequately warn AAL members of potential spiritual hazards?

5. Most WELS members know that Planned Parenthood is the largest provider of abortions in this country. At the same time, it would not necessarily be a sin if a WELS member went to Planned Parenthood for some prenatal information and care. But WELS Lutherans for Life is constantly reminding us of Planned Parenthood's involvement in the destruction of human life. Do we give the same warnings about AAL? Although it may offer an excellent financial package and provide funds for many worthy causes, do WELS people (who are members of AAL, who are part owners of the company, who are gathered together with Lutherans of other bodies in promoting at times similar causes) know that:

- a) AAL supports ELCA with millions of dollars and that ELCA has strayed far from historical Christianity.
- b) AAL has financed the writing of books which deny the historicity of Adam and Eve, promote the historical-critical method and promote homosexuality as an alternative life-style.
- c) AAL's political action committee has contributed to many politicians who are sympathetic to fraternal causes and that many of these same politicians, including Senator Paul Simon, are pro-abortion.

- f) Part of the money AAL members pay for their products goes into AAL's operating budget and is used for producing its many "spiritual" health related products and since WELS' entities do not necessarily receive the exact proportion of fraternal benefits as were dollars paid in by WELS members, part of WELS' members monies go to finance ELCA and LCMS causes.

Prof. Schuetze writes in Our Great Heritage: "That a church cannot join with others in social service which clearly promotes what is in violation of the gospel and God's word will be recognized as self-evident. But should not the church also warn its members against such association? We recognize the problem this poses in some of the major campaigns like that of United Fund, a fund that includes charities the Lutheran Christian cannot conscientiously support. The solution may not be simple when employers 'force' such support via payroll deductions. This does not mean, however, that the problem should simply be ignored. Opportunities to show social concern are so numerous that a choice can be made to support such as do not violate a conscience bound by God's word of truth."12 Does not AAL support charities we cannot conscientiously support? If it does, why do we ignore the situation?

6. The question of whether Christian stewardship and the motivation for giving is adversely affected by the allurements of matching funds is often given little treatment. We speak of the dangers but often take few steps to evaluate the impact AAL has on stewardship. Have we created a give to get mentality among our members? And why should AAL (and Lutheran Brotherhood) be given favored treatment in our churches? If they are not an arm of the church why should they be given the luxury of access to church facilities for meetings, of space in the bulletin and of free advertising through the distribution of paper and office products?

7. Although Christian liberty extends to many areas in life (1 Cor. 10:31) we are also told by Scripture to "avoid every kind of evil" (1 Thess. 5:22), "hate even the clothing stained by corrupted flesh" (Jude 23) and "receive no help from the pagans" (3 John 1:7). Does not even an appearance of cooperation with the fruitless deeds of darkness hinder the proclamation of the truth. May not the occasion arise when a matter of indifference becomes one where you "cannot

drink the cup of the Lord and the cup of demons too; you cannot have a part in both the Lord's table and the table of demons" (1 Cor. 10:21)?

8. When an ELCA member notes in the Correspondent that WELS, ELCA and LCMS men all came together to discuss communication methods for proclaiming the gospel is he at all encouraged in his heart to see the cooperation among the Lutheran bodies. Or possibly, does he mumble under his breath that "WELS people are too good to associate with us unless it involves getting money." Have we adequately considered the impact WELS involvement with AAL has on our testimony of faith to those in heterodox organizations?

9. Our involvement with AAL has become much more entangled than ever anticipated or desired by our Synod in 1902 (see history section above). The AAL is not "purely of a business character" and it does "influence Christian deeds of loving-kindness."

10. It supposedly makes little difference who belongs to AAL. Would we be just as comfortable if AAL was opened up to Baptists? to Catholics? to Jehovah Witnesses? to Jews? to atheistic groups? to Satanist groups? If our people would object to funding Jewish synagogues with AAL money (and I suspect they would) should they not be at least somewhat upset when money goes to fund an ELCA seminary?

In 1978, the WELS Committee on Grants submitted its report on the relationship between Lutheran Fraternal Insurance agencies and the WELS to the 1979 Synod convention. The substance of the report was adopted. The report essentially stated that the WELS relationship with AAL could continue as is with the proviso that due caution should be exercised in the areas of stewardship and

fellowship. Many of the comments I have made in this paper do not coincide with those of the committee. The committee seemed satisfied with AAL's proclamation that it was not a church and that its activities among and for Lutherans had little or no spiritual implications. The report saw no compromise of our confession of faith. Much of what I have written challenges some of the committee's assertions although not necessarily all their conclusions. I believe that our relationship with AAL needs to be reevaluated.

Conclusion

The WELS' entangling relationship with AAL is not an easy one to assess. Many fine Christians are employed by AAL. Many fine Christians have done charitable work sponsored by AAL. Many fine Christians are insured through AAL. And I am not suggesting that we not take the money that is available to us from AAL. That would only leave more for the erring bodies. But wouldn't it be a grand leap of faith if we could cut ourselves off from our relationship with AAL and trust that God would provide us with the means to support his gospel throughout the world?

No, it cannot be stated with ontological certitude that AAL's presence among us is a heinous offense against God. But I believe that we have encumbered ourselves with a spiritual chain of our own making. Solomon showed his love for the God by obeying the commands of David except that he offered sacrifices and burned incense on the high places (1 Kings 3:3). Have we created our own high place?

ENDNOTES

1. William F. Raney and Vernon W. Roelofs, History of Aid Association for Lutherans. (Appleton: Aid Association for Lutherans, 1977), p.29.
2. Ibid., p.50.
3. Ibid., p.59.
4. Ibid., p.59.
5. Ibid., p.59.
6. Ibid., p.59.
7. Ibid., p.68.
8. Ibid., p.93.
9. 1990 Statistics of Fraternal Benefits Societies, 1991 edition. (The National Fraternal Congress of America, 1991), p.4.
10. Ibid., p.105.
11. Ibid., p.94.
12. Armin Schuetze, "The Church's Social Concerns - Scriptural Imperatives and Limitations," Our Great Heritage, Vol. III. Lyle W. Lange, ed. (Milwaukee: Northwestern Publishing House, 1991), p.412.

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