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LIFE INSURANCE AND PROPERTY INSURANCE

Is There a Difference

By  
F.M. Wilcox

In our judgment there is a vital difference between insuring life and insuring property, even if several of our correspondents are able to see no distinction. Property insurance deals with the material, with things of passing value, pertaining to this world only. Life insurance is placing a relative value upon a life of priceless value and of endless possibilities.

God has given to His children special promises pertaining to their care and protection. Of His angels He declares, "Are they not all ministering spirits, sent forth to minister for them who shall be heirs of salvation?" Again He says, "The angel of the Lord encampeth round about them that fear Him, and delivereth them." Psalm 34:7. Again, "He shall give His angels charge over thee, to keep thee in all thy ways." Ps. 91:11. Our life, the apostle declares, "is hid with Christ in God."

While the loving Father is interested in all that pertains to His children's welfare, He has made no such promises concerning the material things of this world. Declares the servant of the Lord:

"As a people, we are in a special sense the Lord's. Christ has bought us. Angels that excel in strength surround us. Not a sparrow falls to the ground without the notice of our heavenly Father. Even the hairs of our head are numbered. God has made provision for His people. He has a special care for them, and they should not distrust His providence by engaging in a policy with the world."

I insure my house for the same reason that I lock my barn to prevent the theft of my horse, that I erect a barrier to prevent the depredations of my neighbor's cattle upon my field, that I fence in my hens to prevent them from running about the neighborhood. I believe this is co-operation with the Lord; and parallel with this, I believe in co-operating with God in the preser-

vation of my life by using every safeguard within my power, by obeying the laws of health, and by exercising proper care and judgment.

Aside from any distinctions which we might draw in our own minds, distinctions which might appeal to the heart of one and not to another, the servant of the Lord has spoken very decidedly and plainly relative to life insurance. She has said that we should not engage in it. On the other hand, she has borne no such testimony against the insurance of property even though that was customary at the time her testimony was given. And we believe the distinctions which the Lord, through His Spirit, has made, we should make.

We have been impressed with the great similarity of the arguments which have come to us over this question with the arguments that first-day observers bring forward in support of their theory. They say "Why should we make a difference between days? The first day is of the same length as the seventh day; nature pursues its regular course on the first day the same as on the seventh; the two days are alike bounded by the movements of the heavenly bodies; the sun shines as brightly upon the first day as it does upon the seventh; it is much more practicable and sensible to keep the first day than the seventh because the great multitude do so. Why make a difference?" God has made the difference; He has forbidden work upon one and not upon the other. If we cannot see any difference between the days, it is for us to accept as a matter of faith the difference He has made.

We believe this same principle applies to the subject under discussion.