

Purchase Insurance or Trust God?

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Liability insurance touches every part of modern living. Insurance coverage is to protect against financial loss resulting from civil liability for injury or damage to the persons or property of others. The entire world today has their trust on a policy to protect them from financial ruin.

The teaching of the First Century Gospel Church of Philadelphia is founded on God's Word—especially the New Testament. No true Christian in the entire Bible ever trusted in any thing or any one but God alone for protection—physically, financially, or otherwise. He alone is our Protector.

In 1974, the FCG Church's stand against all insurance stated in a document that none of its members carry health, or any other type of insurance, as the entire system is against the principles of Bible teaching and practice—depending on a human plan that is seen and signed, instead of trusting on the living God who is unseen by faith.

[Statement continues] *If this church, or any member of it, would accept automobile insurance against their conscience, it would repudiate [renounce] everything we ever taught and stood for all of our Christian lives. The foundation teaching of this church, and of the Bible, is to depend on God for everything in this life. No government that recognizes freedom of worship would ever expect any church group to go against the convictions of their religious beliefs. Our members*

would give up their vehicles rather than give up their principles of trust on God [unquote].

As a believer in Christ, we must know how to keep our *trust on God through faith*, separate from the responsibility for *insurance coverage by government law*. A fundamental teaching of God's Word, and the principle of trust on God—taught all through Scripture—is that we maintain our faith in the living God to protect our interests—financially, physically, and every other way without any plan, policy, or procedure of the world between us and God.

Every type of financial insurance protection is purchased today, because Satan has convinced the unbelieving world that no one should be without some kind of financial protection. Because the world insists on having insurance coverage on everything, the customer, or consumer, realizes that the cost of this financial protection is just added to the price of the product they purchase, or to the cost of the item they rent.

The basic principle for the believer, who desires to keep their *trust on God*, is to *not* take any *responsibility* for the insurance coverage placed on those things. This would include *not* placing their *legal signature* on any document they do not agree with and which would defile their conscience.

The purchase of food items all reflect the added cost of insurance coverage—from the farm land where the crops are grown, to the trucking firm transporting the produce to market. The cycle of insurance continues to the liability coverage placed by the owners of the supermarket for protection from any claims made by a consumer who could be injured while shopping in their store.

The believer who trusts God in faith for everything would not ever make an insurance claim against the store or any individual, but the important principle of truth concerning trust on God, is to not personally take any responsibility for, nor

place our legal signature on, any insurance policy of any type or coverage.

Instead of making a *claim* against a store, a true believer in Christ would make every effort to *pay* the store for any damage that was their fault. This would be God's will—and not showing *our* approval of someone else's insurance coverage paying for the damage we caused to the rented item, the vehicle, or to anything owned by another. Keeping our *trust on God*, separate from *trust on insurance* coverage, is the primary and fundamental concern.

If a believer wanted to rent some land for farming, part of the rental cost would be reflected in what the owner of the real estate paid to insure the acreage. Every house or apartment a believer rents reflects the cost of insurance the owner has placed on their property. The point is—*not* to take any *responsibility* for purchasing, signing, or placing insurance coverage on anything—and certainly *not* making any claim for someone else's insurance money to pay for damage we caused.

Regardless of the type of insurance, or what it protects financially—whether a life insurance policy, medical insurance, property, business, or automobile liability insurance—the issue for the believer is *not* to take *responsibility* for the *purchase* of the policy, and to not put our *signature* on such documents. That refusal to *purchase* or *sign* a document is the separation point for the believer to maintain—regardless of the risk or added cost for refusing to do that.

Everything in the world is covered by some type of insurance today, but the believer must keep separate from the policy itself, and their personal responsibility *for* that coverage. The believer must always draw a scriptural line regarding financial insurance policies, just as they would draw a scriptural line on any other important issue in the Christian life of trust on God.

Our signature on an insurance policy makes us part of the insurance system. To say we are not trusting on the insurance policy to protect us, but still place our personal signature on the document, is to contradict our statement of faith to trust on God to protect us. Our actions would speak much louder than our words.

A definite line must be drawn at *not taking responsibility* for buying or signing insurance policies of any type. A legal *signature* is our approval and *agreement* that will hold up in a court of law. Legislators can write a proposed bill—but it is not a law until the Mayor, the Governor, or the President signs it; likewise a document does not have our approval, until it has our signature.

If there is any question concerning anything, we must always decide in a way that keeps our *trust on God*, and not on an insurance policy—a system we become part of by our signature. We cannot allow anything to compromise our faith on God, by approving of anything that contradicts our position of trust on Him—Who promises to provide and protect us.

A person who *rents*—unlike one who *purchases*—does *not* take responsibility for the insurance coverage, nor are they asking someone to do something which the owner of the item or the vehicle is not already doing—insuring an item or a vehicle before they rent it to the public.

One who rents is simply paying for the use of something owned by another—which is already available to a consumer—and always at a profit to the owner of the item, the service, or the vehicle. Our rented homes are owned by someone else, who has the responsibility to purchase, and sign, homeowner insurance policies.

A believer is compelled to trust God for the finances to pay the rental costs for the usage of any machine or vehicle. An unbeliever would not be trusting God for anything—certainly not for the money needed to pay the higher cost of rented items—which always include the cost of insurance

coverage. Rather than rent, the world buys or stores items of value—considering such things as financial assets, and then protecting those possessions by insuring them with a policy.

As a believer, we cannot ignore God’s Word on the matter of *not* owning real estate, and *not* stockpiling possessions of value. We also *cannot* take personal *responsibility* for placing insurance on such things.

Just as the believer would refuse to purchase or sign for insurance coverage regarding workers on a construction site to protect them from damage or loss, they would also refuse to purchase, or to sign for, an automobile or medical insurance policy simply because it is a local, state, or federal law. Signing a policy contradicts our statement of faith and our commitment to *trust only on God for protection*.

It is vitally important to uphold the divine principles of faith and trust that God has taught us to know, and to follow, for many years. These principles of trust are based on the Holy Scriptures, and they cannot be ignored, omitted, or compromised. Our responsibility to maintain a *believing trust on God* for all things has always had His favor and blessing, and these principles cannot be changed, altered, discarded, or ignored.

The *spiritual* questions that need honest answers are—1 Can our total *trust on God* for financial protection be maintained if we accept responsibility to purchase, and to sign, an insurance policy—a document which contradicts our stated faith?

2 Can we keep our *trust on God*, and at the same time buckle on a restraining seat belt or shoulder harness? 3 Can we keep our *trust on God* for daily and future needs if we own and keep any type of treasure on earth as a financial asset to rely on—like real estate investment, valuable and rare collectables, or any item of any description that brings a high price online?

The answer to all three would have to be “No” in light of God’s Word and New Testament teaching. The answer would also be “No” in order *not* to

contradict our statement of faith in God regarding these issues. Every believer must base every decision on God’s Word, because His Word is supreme—infinately superior to every human rule, regulation, or law.

The apostle said 2 Timothy 3:16 “*Every Scripture is inspired by God and is useful for teaching, for convincing, for correction of error, and for instruction in right doing;*” [so we must] 14, “*continue in what you have learned and have become convinced of,*” as the right and scriptural thing to do.

No one should ever consider forfeiting their religious convictions, the very foundation of their life of faith—which God has confirmed in His Word—and agree to anything like insurance coverage that does not guarantee anyone’s safety or protection, and goes against the principle of trust on the living God.

Every day, we place ourselves in faith under God’s protective covering, guaranteed by the Atonement sacrifice of His Son, and do not have our trust on any policy or plan of man that promises physical protection. Those who only *profess* Christianity, but do not *live* by divine principles of trust on God, do not believe that He will actually protect them. Instead, they accept to every human plan that cannot offer any degree of true safety or protection, but only compensate them financially.

When governmental law conflicts with God’s Word—we must keep our faith *in* and our trust *on* the living God alone. We must put God’s will and Word ahead of everything and everyone—even our own lives—as many did in the Bible.

The *divine principle* of faith and trust on God is the *major point*. Trusting God through believing faith in the atonement sacrifice of Christ is the principle involved in every aspect of the Christian life here on earth—and eternal life is the promised reward.