

# ***Trust on Financial Insurance- OR-Trust God***

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Liability insurance touches every part of modern day living. Insurance coverage policies are a way of the world 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 put trust on a policy to protect from financial loss.

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. God alone is our Protector.

In 1974 the FCG Church's stand against all insurance coverage, was so stated in a document, saying that none of its members carry health, or any other type of insurance, for that entire system is against the 'principles' of Bible teaching and practice. It is depending on a seen and signed human plan/place of trust, instead of trusting by faith on our unseen living God.

[Statement continues] *If this church, or any member of it, would accept automobile insurance against their conscience, it would repudiate [renounce, reject] 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 every-thing 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 (as 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 to come 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 owners of the supermarkets for protection from any claim 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 (of maintaining the 'principle of trust' on God alone).

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 one who owns, is the one who signs insurance policies.]

[ A firm that owns and rents vehicles to the public, is responsible to obtain 'liability insurance coverage', in order to obtain a license for the vehicle before allowing the vehicle to leave the parking lot. A rental contract for a believer would not include any additional insurance coverage, ...over and above that which the owner already has for that vehicle to be driven.

Rental contracts (for the believer) should include a place to initial, in order to decline any additional coverage.]

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.

[We may pose the question to ourselves, "how do we get away from this world's 'insurance plans'? In order to get away from insurance we would have to "leave the world altogether" (as the apostle Paul said) (1 Cor.5;10, in regard to one trying to get away from those living in sin and idolatry) (and which would be impossible anyway). Instead, as Christians, we must draw a Scriptural line against ever taking the 'responsibility' for an un-Scriptural document. And this would be in line with the apostle's advice to draw a Scriptural line, and "not seek the company of unbelievers", ( nor take part in

their wrong policies and plans), but, rather, to "come out from among them."]

[In response to a question asked, as to whether "motives matter", the issue is that our "signature" is our "approval" in writing with what is stated on the contract. To say that we are not depending (in our heart) on the insurance coverage, may, or may not be true (only God knows the heart and would be the Judge of that). However, giving one's approval of an insurance policy with our signature, makes that contract a legal and binding document. Anyone signing, then, would be contradicting their stated faith on God to protect them financially.]

[ Any liability insurance placed on any item or vehicle that is rented, is the sole responsibility of the owner of that item or vehicle, ..not the responsibility of the renter. Thus, it is important that the person renting should initial out, and decline, any additional coverage that would protect financially.

The renting or leasing of items is more costly than owning them, but this gives one the valuable privilege of trusting God for finances to pay the higher costs. Knowing and agreeing that all insurance is un-Scriptural, because its only purpose is to eliminate faith and trust on God (the basis of all sin), then it is of supreme importance to separate ourselves from all responsibility to obtain, purchase, or sign such a policy.]

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.)

We need to ask for God's guidance to know where to draw a Scriptural line. Even though at times, it may seem to be a fine line, however, it is a very definite line to be drawn and observed by us, and we can be assured that it is being observed by God, as we give Him the benefit of any doubt we may have, and we put our total faith and trust in Him.

We cannot allow anything to hinder our Christian pathway. (Hebr.12:1-2) "let us fling aside every encumbrance (hindrance) and the sin that so readily entangles our feet. And let us run with patient endurance the race that lies before us", simply fixing our gaze upon Jesus, our Prince Leader in the faith, who will also award us the prize."

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 which 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. (A check that is written against a bank checking account, is a worthless piece of

paper, if it does not include the signature of a holder of that bank account.)

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 God—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—that is, 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, (but that is a privilege that God gives for a believer). 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. These principles cannot be changed, altered, discarded, or ignored.

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 (infinitely superior to every human rule, regulation, or law.)

The apostle said WEY 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] NIV 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', (thus, a contradiction of one's faith).

Everyday 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 no '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 and follow every human plan that cannot offer any degree of safety or protection, but only to 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'.")

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## **The First Century Gospel Church/Philadelphia**

S304R 3/29/2023 Insurance Coverage Question main points:

- 1.. The issue of Insurance Coverage is considered, and why it is an issue of misplaced trust, and so, should not be part of the true Christian life.
- 2.. Some aspects of the insurance question are explained, and why it is in opposition to trusting faith on God, so one should not sign for, nor take responsibility for those policies of the world. Even though we are surrounded by liability insurance in our everyday life, we cannot show our approval of that via our signature, which would make us a part of unscriptural plans and policies followed by unbelievers of the world.

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