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The Enlightenment and the Present World ⁵

POLITICAL THEORY FROM LOCKE TO ROUSSEAU

John Locke formed his political ideas in the heat of political controversy. The seventeenth century had been a turbulent one in England, due to unceasing conflicts between a Parliament jealous of its rights, and a monarchy that tried to rule despotically and that was, moreover, suspected of harbouring Roman Catholic sympathies.

In the ensuing conflicts, Parliament usually turned out to be the stronger. Only two of the four Stuart kings ended their lives as kings, and in relative peace. Another, Charles II, lost his throne and his head in the Civil War which was fought around the middle of the century. The fourth and last one, Charles' younger son James II, refused to learn from his father's fate and was, in 1688, deposed by Parliament and chased out of the country. Parliament thereupon offered the English crown to James' son-in-law, the Dutch stadholder William III, and to his wife Mary Stuart. With the completion of this Glorious (or Bloodless) Revolution, as it came to be called, political stability returned to England.

Locke, who was an enemy of Roman Catholicism and royal absolutism and a friend of Parliament, had already before 1688 written two *Treatises on Government* which constituted a justification of Parliament's actions. He published them two years after the Glorious Revolution, in 1690. It is with these two treatises (and a few of Locke's later publications) that we are now concerned. In these works he gave his opinions on the origins of civil authority, and on the rights and duties of both rulers and subjects.

Although Locke knew his Bible, he did not base his political theory on its teachings. Instead, he took an old myth, which had recently been revived by another English theorist, and used that as his basis. This was the myth of the Social Contract. According to Locke there had been a time without civil authority. This had been the case

when men lived in "the state of nature." In that primitive state he had been without government and law, but he had been possessed of certain sacred, inalienable, "natural" rights, such as the right to life, liberty, and property. The state of nature had not been an unpleasant one, but neither had it been the best of all possible states, because there had been no law or power to protect man's natural rights and prevent murder, enslavement, and theft. Consequently, the more rational members had decided to institute a government with clearly defined powers which would maintain law and order and guarantee the uninterrupted enjoyment of man's natural rights. This was done, and so society entered into a political agreement, or Social Contract, between ruler and subjects.

In this Social Contract the rights and duties of both partners had been spelled out. The government was entitled to the people's obedience, and was allowed to use force against those who refused to give it. The subjects, on the other hand, had given some of their freedoms away but not their "natural rights," and the ruler was bound to guarantee and protect these. If the ruler failed to do so, he had broken his part of the contract, in which case the subjects had the right to rebel and choose a new ruler. Or rather, not the subjects as such had the right. Locke was a liberal, not a democrat, and he did not wish to entrust the masses with the right of rebellion. The resistance was to be organized by their leaders, the wealthier ones, the property owners. In seventeenth century England this meant Parliament. However, this restriction could easily be removed, and before long more democratically-minded authors would indeed extend the right of rebellion to the people as a whole.

There will be no need for me to explain why Locke's political theory was so utterly satisfying to the eighteenth-century philosophers; those who have followed the discussion of Enlightenment thought up to this point can make the application themselves.

The appeal of Locke's ideas did not end with the eighteenth century, however. As you no doubt observed, many of Locke's notions — such as his explanation of the origin of civil authority, his idea of popular sovereignty, as well as his doctrine of natural rights — have a very modern ring. And indeed, modern political and social thought has been strongly influenced by Locke's work and that of his followers. So strongly that even many Christians have come to subscribe to his conclusions, at least in practice, without analyzing the assumptions on which they were based. Perhaps this is not too surprising. There is much that is sympathetic in the work of this opponent of royal absolutism and advocate of Parliament's rights. However, there is also much that we must reject, because it is based on assumptions that are unbiblical, and therefore anti-social.

Unbiblical — for it simply is not true that civil authority originates in the will of society, that the people are sovereign, and that governments (as the American Declaration of Independence was to state in true Lockian spirit) "derive their just powers from the consent of the governed." To say this is to give to the creature the rights and authority that belong to the Creator alone. It is God Who instituted civil authority among men, and it is from Him, the only Sovereign, that governments derive their just powers. This does not mean that a constitution which allows the people to elect its government is wrong — as long as it is realized that thereby the rulers do not become the people's servants. They remain the servants, the representatives, the viceregents of God. For that reason they are subject to the law of God in all their actions. And for the same reason they are, in accordance with the fifth commandment, entitled to the obedience of the people they govern.

To state the opposite is to be in revolution against God. And the consequences, as I said, will be detrimental to society. This was not immediately apparent in England, where the biblical teachings for a long time

continued to have a strong influence in society. But before very long the socially destructive results did become evident in a country like France, as soon as the Enlightenment had succeeded in robbing that nation of the remnants of its Christian character. And in our days, now that the Enlightenment leaven has penetrated more fully and more widely, the consequences are seen almost everywhere. No, I am not thinking only of societies that are either racked by recurring revolutions or have, to ensure at least some stability, subjected themselves to a dictatorial government. I include the more stable societies, like our own. People in our country and in other western countries are often amazed at the government's lack of moral leadership, at its willingness to obey the demands of society, or of the majority of society — even of a minority, as long as it is vocal enough and has managed to get control of the media — and to legalize these demands, no matter how preposterous and unwise they may be, and no matter how often they change. But for a society that lives by the Lockian truths there is no reason to be amazed at this tendency to establish laws on a sociological basis. If the people are sovereign, rather than God, then their will is law, rather than God's will. Then absolute norms go, and the government as the servant of the people can only follow the ever-changing whims of its masters. Until finally the chaos is total, and the masters, in desperation, make their servants king and bow their heads under a tyrant's yoke.

Liberal as his teachings were, Locke was basically a conservative, who would not have liked the results to which his teaching would inevitably lead once society as a whole had adopted them. Also, he hedged the powers of the same people whom he had just declared sovereign with important restrictions. His implication that the right of resistance belongs to a body like Parliament is reminiscent of John Calvin's teachings about the duties of the "lesser magistrates." Which is of course not to say that these two men reasoned from the same assumptions, or pursued the same goals.

The restrictions imposed by John Locke were removed by the Frenchman Rousseau, who democratized the former's popular sovereignty and Social Contract ideas. We will devote the remainder of this article to Rousseau's political views.

Jean Jacques Rousseau (1712-

1778) was born in Geneva, the son of a watchmaker of uncertain temperament who soon abandoned his son. The mother had died a few days after his birth. When he was old enough, Jean Jacques was apprenticed to a printer, but by the time he was sixteen he ran away and started his life of wandering. With little formal schooling, he educated himself by means of his prodigious reading. In the course of that reading he became acquainted with the work of Voltaire, whom he greatly admired. Rousseau, who tried to carve out a literary career for himself, for some years imitated Voltaire's style, and thereby imbibed his ideas. Later the two would become enemies. In course of time Rousseau would come to quarrel with several other Enlightenment figures who had once been his friends.

It is not easy to classify Rousseau. In many ways he belongs to the Enlightenment, but in some important aspects he departed quite drastically from the dominant eighteenth-century views. For one thing, he began to object strongly to the Enlightenment's emphasis on man's rationality. According to the emotional and somewhat unbalanced Rousseau it was just as well, and perhaps a lot better, to put one's trust in man's heart and emotions. In much of his early work he also attacked civilization, together with the institution of personal property, although later he modified these views. But he continued to exalt nature over civilization, and many were his diatribes against the "unnatural" ways in which mankind lived, brought up its children, and organized their schooling. To give only one example out of many, well-known is his attack on the habit of upper-class ladies to hire their newborn infants out to wet-nurses instead of nursing them themselves. In that crusade he was successful: breast-feeding became fashionable again among the rich in the latter half of the century. Unfortunate for Rousseau's own reputation, he abandoned the five children born to him by his common-law wife, the former servant-girl Thérèse Levasseur, and put them in a Foundling Asylum.

In his advocacy of nature and sentiment over civilization and reason, Rousseau became one of the forerunners of the Romantic movement that engulfed Europe towards the end of the eighteenth century. In his political theory, which constituted another major departure from Enlightenment

orthodoxy, he became the father of modern democracy.

Rousseau propagated his democratic views in several of his writings, but most systematically in his little work *The Social Contract*, which was published in 1762. The essay opens with the ringing cry: "Man was born free, yet everywhere he is in chains!" and goes on to speak much about liberty, equality, and fraternity. As the title of the work indicates, Rousseau also sought the origins of civil authority in a social agreement. However, he insisted that this agreement had been wholly mutual, and entered into with the consent of all the governed, not just the propertied classes. It was therefore also the right of the population as a



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whole to revolt if the government should be unjust.

To get a just society, one wherein man would regain the native freedom he had lost, it was necessary, Rousseau said, to have a government which ruled with the consent of all the people, not one excepted. To get such a government was not easy. A popular election whereby the majority vote decides was not the solution, because majorities are usually well under one hundred per cent. In such cases the consent of part of society would be lacking, and as a result that part of society would remain unfree. How then was it to be done? Rousseau could not quite answer this question but stated that the right government was one that was based on love, one to which everyone gave his consent willingly and freely, from the heart. As an example he mentioned marriage and the family. These institutions were not without authority, but the authority was based on love, not force or coercion. The wife in the marriage and the children in the family obeyed wholeheartedly and freely. And it was precisely for this reason that, although under authority, they were truly free. And so it should be in the state, Rousseau said.

Such a government, and such a government only, would embody and represent that supreme entity, the General Will, which was to be the true sovereign. It is not easy to say in a few words what this general will really is. According to Rousseau it was most certainly not the same as the majority opinion expressed in an elected assembly; he never had any use for such assemblies. No, the general will was the corporate will, which came into existence because of the free and loving consent of all the governed. It was the agreement that would be reached when each and every member of society did, from the heart, that which was good for society, willingly and unquestioningly and in blind obedience subordinating his personal will and all that he had to the good of the whole. That could be done, Rousseau said, because man was not naturally selfish. If he appeared to be so, that was the result of the wrong institutions. His bad inclinations would disappear as wax melts before the fire as soon as the proper democratic society flourished under the supreme direction of the general will.

There was one problem. How can you make the system good if the people who have to make the system

good first have to be made good by the system itself? It was a formidable difficulty, and Rousseau recognized it as such. "The general will," he wrote, "is always right, and tends to the public advantage; but it does not follow that the deliberations of the people are always equally correct. The people is never corrupted but it is often deceived . . ." How then could the ideal democracy be established? Rousseau finally admitted that perhaps people would have to be indoctrinated before they could be trusted to will the good of all and bow their necks under the absolute sovereignty of the general will. He went further and declared that force might have to be used. "In order that the social compact may not be an empty formula," Rousseau said, "it tacitly includes the undertaking . . . that whoever refuses to obey the general will shall be compelled to do so by the whole body. This means nothing less than that *he will be forced to be free* . . ." (Italics are mine, not Rousseau's.) After enough force had been applied the dissenter would, Rousseau doubted not, give his assent heartily and willingly. He would come to *love* Big Brother — to borrow the concluding words of George Orwell's *Nineteen Eighty-Four*, that terrifying, nightmarish twentieth-century vision of Rousseau's consummated democratic paradise.

Rousseau's *Social Contract* has rightly been hailed as the most influential political treatise of modern times. Countless attempts have been made in the past two hundred years to set up that free society of which the Genevan romantic dreamed. Often these attempts have led to a situation wherein almighty "public opinion" is taken as the manifestation of the general will, and wherein a social and intellectual tyranny is created which leaves room for neither genius nor dissent, but only for a grey equality. Often also they have led to a dictatorship backed by military force, wherein the leader declares himself to be the embodiment of the general will, charged with the duty of forcing his opponents to "become free." This was the case with Robespierre, leader of the Reign of Terror in the French Revolution, who with great moral earnestness "freed" his countless victims by imprisoning them or murdering them under the guillotine. It was the case also with the second despot who arose out of the French revolutionary chaos, the emperor Napoleon Bonaparte. And the pattern has been repeated by every other tyrant, great or small, with whom

we have become acquainted, both in Europe and in the rest of the world.

Rousseau, Voltaire and Locke were among those who guided European Christendom when it turned its back upon the revelation of God the Creator, Redeemer, and Sanctifier. They were among the fathers of the post-Christian age. We must remember them as such. But we must also remember that these people had at least the excuse that they did not live to see the consequences to which their teachings would lead. Had they lived to see them, they might have repented. We, who live two hundred years after the deaths of Voltaire and Rousseau, can no longer plead this excuse. For millions upon millions have been murdered, enslaved, assaulted, and used as dung for the fields because of man's determination to be a law unto himself, and because of his efforts to work out his own salvation. And yet these efforts continue.

Herein is the fulfillment of the prophecy of Revelation 9: "And the rest of mankind, who were not killed by these plagues, did not repent of the works of their hands, so as not to worship demons, and the idols of gold and of silver and of brass and of stone and of wood, which can neither see nor hear nor walk . . ." May we be taught by God's Word of prophecy and by His works in history. May our society be taught by His Word and works, and turn from its wickedness, doing what is lawful by obeying the Gospel — and so find life.

F.G. OOSTERHOFF

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press review

CAN WE BREAK THE COVENANT?

In the *Standard Bearer* (the magazine of the Protestant Reformed Churches) of September 1, 1978, Prof. H.C. Hoeksema deals with a question from a reader about covenant breakers in the New Testament. It is the third time since 1975 that a question has been asked and answered on this point. In my opinion the fact that the same reader comes for the third time with a question on the same point is an indication that the doctrine of the Protestant Reformed Churches on this point does not satisfy the reader of Scripture. This is no miracle, for the Protestant Reformed doctrine comes into conflict with the language of the Bible. But let me first give the floor to Prof. Hoeksema. He first gives his readers the question as put before him:

In Old Testament times the Word of God speaks about covenant breakers. Can we also speak in the new dispensation about covenant breakers in the same sense of the word, with respect to those born of believing parents but who have turned their back on the church or who live an unruly and irregular church life? My question is not about the term itself, but rather about the idea of this expression. In my opinion it sounds like a contradiction of the true meaning of God's covenant. Who can break God's covenant? . . .

After some introductory words Prof. Hoeksema's reply reads:

. . . in this entire discussion about covenant breaking there are two crucial questions. The first is: what do you understand by the covenant of grace? As I stated in my reply three years ago, "If you define the covenant, as we do, as the eternal relationship of friendship between God and His elect people in Christ Jesus, then it certainly follows, too, that the covenant cannot be broken. It is eternal, and it is an everlasting covenant. And it lies in the very nature of the case, therefore, that an *eternal* and an everlasting covenant is unbreakable."

Before I go on quoting from the September 1978 issue, I should like to give our readers the continuation of what Prof. Hoeksema wrote "three years ago." It can be found in the *Standard Bearer* of May 15, 1975. We read:

And if, further, you maintain, as we do, that the covenant of grace is in the deepest sense of the word unilateral both in its

establishment and its continuation and realization, that is, that the covenant is throughout strictly *God's* covenant, in no sense dependent upon you and me for its maintenance or its existence, then you can understand, too, that the covenant is absolutely unbreakable, and can understand also *why* it is unbreakable. Now this is not merely some dogmatic reasoning, but it is the plain teaching of Scripture every time it speaks of an everlasting covenant, as, for example, in the well-known words of Genesis 17:7, "I will establish my covenant between me and thee, and thy seed after thee, in their generations, for an everlasting covenant; to be a God unto thee, and to thy seed after thee." Further, it is this aspect of God's covenant which is emphasized in the well-known history of the revelation of that covenant to David in II Sam. 7 when the Lord assures David: "I will be his father, and he shall be my son. If he commit iniquity, I will chasten him with the rod of men, and with the stripes of the children of men: But my mercy shall not depart away from him, as I took it from Saul, whom I put away before thee. And thine house and thy kingdom shall be established for ever before thee: Thy throne shall be established for ever." II Sam. 7:14-16. These are the sure mercies of David, mentioned by the prophet Isaiah and celebrated in Psalm 89.

Before I go into these texts I'd like to quote part of the second article of Prof. Hoeksema on our topic, which can be found in the *Standard Bearer* of May 1, 1976. Readers had reacted to the first reply and sent in a number of textual references where we read about breaking the covenant. All those textual references were taken from the Old Testament. After some of these Scripture passages are mentioned, Prof. Hoeksema made three "explanatory remarks in general." He wrote:

In the first place, the term that is translated by "break" is the same term that is used more than once in Scripture with respect to breaking a commandment or breaking a law. Now, obviously, when a commandment or a law is broken, this cannot mean that the law as such is broken in the sense that it no more stands whole and complete and valid. The opposite is true. That law remains in force. The same is true with respect to the covenant. The term "break" refers to a violation, a transgression of the covenant, even as the same term can be used to refer to a violation or transgression of

God's commandments. At the same time, we must remember, it points to the seriousness and heinousness of the sin. On the part of the sinner it is so serious that it constitutes a breaking of the law, or a breaking of the covenant.

We have an important element here. Sinning against the commandments of the covenant is transgressing and sinning against the covenant itself, and against the God of the covenant. In Ezekiel 20, not keeping the fourth commandment, not keeping the sabbath, is said to be breaking the covenant. However, the question remains: when a member of the covenant people breaks the covenant, what does this mean for his relation with God? But let us listen to the second general remark:

In the second place, you will notice, if you check up on the various Scripture passages, that they refer to the Old Testament situation. This, too, is an important factor to remember in connection with this entire question. We must bear in mind that the peculiar dispensation of the covenant in the Old Testament was the dispensation of the law. At Sinai, the Mosaic law — not only of the ten commandments, but of the types and ceremonies — was the form which was given to God's covenant. This is undoubtedly a large factor in Scripture's speaking so often of the breaking of the covenant on the part of Israel. It was precisely because that covenant was under the dispensation of the law that it could be and was broken in the sense of not observing and keeping that law . . .

In the third place, in close connection with this fact stands the fact that Scripture speaks more than once of "the house of Israel" as breaking God's covenant. This also stands connected with the fact that the dispensation of the covenant was the dispensation of the law and, at the same time, a *national* dispensation in the Old Testament. And when the carnal element in Israel had the upper hand in the nation, then it could be said that the "house" of Israel broke God's covenant.

Before I ask a number of questions here, it will be good to quote more from Prof. Hoeksema's writing in order to get a more complete picture. Therefore we go back to the first-mentioned article. He continued:

If, however, you understand the covenant as consisting in some kind of contract or agreement or in a general, conditional promise, then you also open the door to the possibility that such a covenant can be broken. In fact, you open the door to the certainty that such a covenant will be broken. But, as I pointed out in my earlier answer, both Scripture and our Baptism Form emphasize that God's covenant is eternal and unbreakable . . .

The second crucial question is: who do

you understand as being included in God's covenant? Does God's covenant embrace only the elect, that is, believers and their seed? Then again you cannot very well speak of that covenant being broken in the sense that the relation of friendship is severed. If, however, you include *all* children of believers, head for head and soul for soul, you also necessarily open the door to the idea of that covenant being broken through the unbelief and impenitence of the reprobate children, who fail to fulfill the conditions of that covenant. But then again you come face to face with the problem of what becomes of the Scriptural idea of an eternal covenant of grace.

In the second place, as I also pointed out earlier, Reformed people have sometimes spoken rather loosely and inaccurately, in connection with the sins of those who *are born and brought up and live in the historical sphere of God's covenant*, of covenant-breakers. *This language is not accurate and precise.* We must certainly not forget that *in the sphere of the covenant* all sin — whether of elect or reprobate — is more emphatically sinful But it is neither necessary nor helpful to speak in this connection of covenant breaking; it is only confusing (Italics mine, J.G.).

Now I would like to ask some questions. The Protestant Reformed view of the covenant is, according to what Prof. Hoeksema writes, God's covenant with the elect. This covenant cannot be broken, because it is an eternal covenant. When the Bible says that the covenant is established with the believers and their seed, we must see this seed as those children who also belong to the elect. The reprobate children are not included in the covenant.

Now a difficulty arises for me: the Bible speaks about breaking the covenant. This breaking of the covenant can only be done by those who are placed in the covenant relation with God. Can we then break an eternal covenant?

As shown above, Prof. Hoeksema tries to solve this problem by pointing to the fact that the term "breaking the covenant" only occurs in the Old Testament, but not in the New Testament. He also points to the fact that breaking the covenant means so much as transgressing against it.

However, he is not fully clear here. Does he admit that the Old Testament covenant with Israel could be broken, not only in this sense that one could transgress against it, but also in this way that through the sins from the side of the sinner the covenant relation with God really was severed? I am inclined to think that Prof. Hoeksema admits this, because he stresses the differ-

ence between the old and the new covenant: the old covenant was the covenant with the law and was of a national character, which the new is not. I hope I understand Prof. Hoeksema well.

But the difficulties are not gone now. Must we, then, see it in this way: there was a covenant with the elect in Old Testament times besides the covenant with Israel as a nation? Or was there in those days only that national covenant that could be broken? Was that old covenant, then, a covenant of works? A covenant with the condition of keeping the law as the way to eternal salvation? I thought that also in Old Testament days salvation was in Christ's sacrifice and received by the elect in the way of faith. Is it really according to the Bible to create such a basic difference between the covenant with Israel in the Old Testament and the covenant with God's people in New Testament times?

I have another difficulty. Prof. Hoeksema bases the idea of the eternal and unbreakable covenant also on Genesis 17:7. I assume for a moment that he does not wish to identify the covenant with Abraham and his seed in their generations with the covenant later with Israel, just because in Genesis 17 the LORD speaks of an "everlasting covenant," of which Prof. Hoeksema says that it cannot be broken. But what is, then, the relation with the Sinaitic covenant?

And I have more difficulties. For I read in the very same chapter, Genesis 17, with respect to the very same "everlasting covenant," that the LORD gives circumcision as the sign and seal of that covenant; and then, in verse 14, the LORD says to Abraham: "Any uncircumcised male who is not circumcised in the flesh of his foreskin shall be cut off from his people; he has *broken* my covenant."

How is this now? Can that eternal covenant with Abraham and his seed be broken? Or must we consider also this covenant with Abraham as having been made with Abraham and his elected seed? But if that seed is elected, that covenant cannot be broken, because it is eternal. But then the LORD, speaking in verse 14 about the possibility that someone can break it, is not really serious, is He? Maybe the reader is confused now. Well, I think it is confusing to say: God's covenant is eternal, that it is with the elect, and that it cannot be broken, while the Scriptures simply speak about a breaking of

the covenant as something that can be done and against which the people are warned. It always becomes confusing when we come with a dogmatic construction and then have to press the clear words of the Bible into the framework of that construction, while those words of Scripture refute precisely such a construction. But maybe Prof. Hoeksema can make clear to us that we do not have a construction here. However, at the moment his view is confusing to me.

Let us now also go to the New Testament. It is true that we do not read the term "breaking the covenant" here. But that does not mean that the matter is not here either. Also the word "covenant" does not occur so often in the New Testament. The matter, however, is fully present. Let me point to a few examples. In the first place, there is the Sermon on the Mount, in which Christ addresses His disciples, and, in them, the people of the new covenant. He shows to the new covenant people what God requires of them: the better righteousness. And at the end our Lord confronts His disciples with the covenant blessing and the covenant *curse*: if one hears and does His words he is like a man who builds his house on the rock. But if one hears and does not do Christ's words, he is like one building his house on sand. Hearing and not doing is the same as breaking the covenant, as far as I can see.

The same I see, e.g., in I Corinthians 10. Paul writes there about Israel in the wilderness. They were all under the cloud, and all passed through the sea, and all were baptized into Moses in the cloud and in the sea, and the Rock from which they all drank was Christ. Yet, with most of them God was not pleased, Paul writes. I ask: if they were all reprobate, does this mean that they did not have a place in the covenant at the same time? Was there not the covenant with the whole people. Yes, here was the covenant with Israel. So, were they covenant breakers? Yes, they were. But Paul uses Israel as an example for the church in Corinth. And he warns them not to go that evil way of Israel. And I conclude: the evil way is the way of sin, which still is breaking the relation with God, provoking Him to anger. In verse 22 Paul asks: "Shall we provoke the Lord to jealousy? Are we stronger than He?" I read here covenant language.

As a third example I'd like to bring the whole epistle to the Hebrews to the readers' attention. This epistle espe-

40th Wedding Anniversary

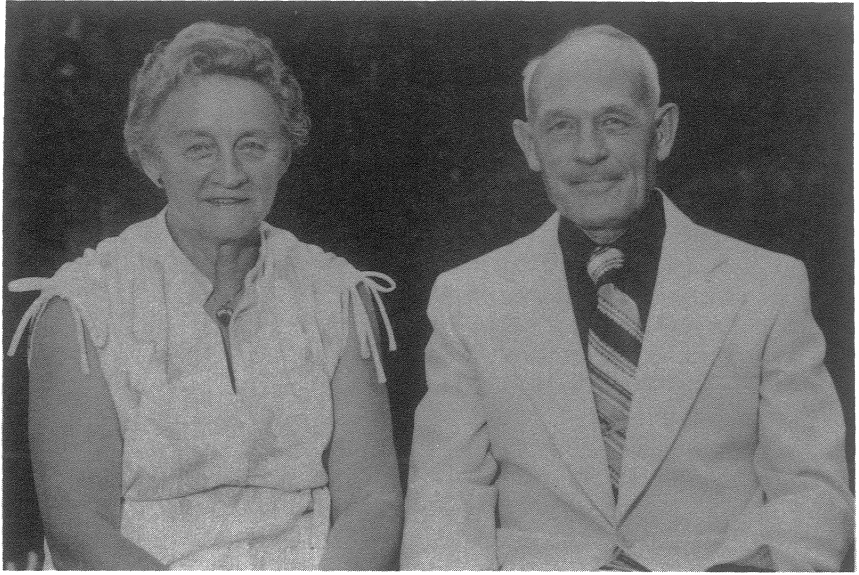
cially speaks about the new and eternal covenant of grace, in which also the Hebrews share, being once for all perfected by the sacrifice of Christ. But at the same time this epistle is one strong exhortation to endure and persevere in the faith. And pointing to Israel which did not receive the promised good because of their unbelief, the author warns the Hebrews, people of the new covenant, not to follow in the line of that unbelief. For then there is also for you a fierce judgment. See chapter 10:25 to the end, for example. It is evident that people of the new covenant can fall away. If this is not so, I cannot understand the New Testament in its serious warnings against apostasy and unfaithfulness. Also in the New Testament we have real covenant language. And also here the covenant is unilateral (coming from one side) in its establishment. But, once established, it becomes bilateral = two sided: also the people have their responsibility.

And when Prof. Hoeksema comes with the idea of a historic sphere of the covenant for the reprobate in the church, then I say "No, I cannot find this in Scripture."

I do not believe that the one child, being baptized, is "in the covenant," and that the other child being baptized is only "in the sphere of the covenant," but not "in the covenant" itself. I do not believe that God assures the one child in its baptism: "I make My covenant with you in Christ"; and that God says to that other child in its baptism: "To you I give nothing. For you your baptism is a fake baptism, an empty form." Can God really do a thing like that? Is baptism meant that way? Then we had better baptize adults who have the certainty that they belong to the elect, and not babies.

I also cannot understand that the struggle of the liberation in The Netherlands, and all the articles and books of Prof. K. Schilder and others from that time, did not convince the Protestant Reformed people that they are wrong with their idea of a covenant with only the elect, and that they are not less wrong with their unscriptural idea of a real covenant besides a "covenant sphere" for those children who belong to believing parents, but are not elected. I also say: poor children, poor parents, who cannot build on God's promises when a child turns away, but have to ask: "Is perhaps my child not an elect? Well, then I cannot do anything but accept it."

What is basically wrong here? In



Brother and sister B. van Huisstede celebrated their 40th Wedding Anniversary on the 21st of September 1978. They were married in Utrecht, The Netherlands, and emigrated to Canada in September 1955 with 9 children. They were for many years members of the Church at Fergus, while living in Guelph. Besides their 10 children, the Lord gave them 21 grandchildren. Both are enjoying good health.

my opinion this is wrong: a whole theology or dogmatic system is built up on the point of election, and everything is pressed into the framework of this election. This is what Abraham Kuyper also did, as well as the synods of the Reformed Churches in The Netherlands in 1942 and following years.

However, what is the line of thinking followed by our confession, e.g., the Canons of Dort? In chapter 1 they speak specifically about election in Christ as the basis for salvation. To save us, God did not take any ground in us. For there is no ground whatsoever in us. We have sinned in Adam. Adam's sin is our sin and renders us guilty before God: guilty and condemnable. And God would do injustice to no one if He would leave all mankind under His wrath and curse. But God did not want to do that. He sent Jesus Christ in order that everyone who believes in Christ should not perish but have eternal life. In order to make people believe, God sends the gospel to them when and where He pleases. That gospel comes with the demand of faith. Now there are two different reactions to the gospel preached. The one reaction is that of unbelief. On the unbelievers the wrath of God remains. There are also those who do believe. They are saved. That unbelief is man's

own fault. But faith is a free gift of God. That now the one receives the gift of faith and that the other is passed by comes from God's eternal decree: the decree of election and of reprobation.

This is the order in which the Canons speak. This is also the order in which Paul speaks in Romans. We do not start with election. We conclude with it. At the end the believers say: that we may believe while others do not is not because we are better. Its ground is solely in God. In God's sovereign, free, electing good pleasure.

Important here is Deuteronomy 29:29: "The secret things belong to the LORD our God; but the things that are revealed belong to us and to our children **forever**, that we may **do** all the words of this law." Revealed is the covenant with its two parts: the promise and the obligation. The promise is: I am the LORD your God in Christ, and you are My people. And the obligation, basically is: we must believe that promise and live in this faith. Promise and obligation are for believers and their seed — all seed — to do the words of the covenant. And when we do, we conclude, on the basis of God's revealed truth: this faith is not my own doing; it is God's free gift. It is His electing grace in Christ. To Him be glory forever.

J. GEERTSEMA

Congratulations

REV. W.W.J. VANOENE

November 7 will be the day that 35 years ago the Rev. W.W.J. VanOene became minister of the Word of God for the Church of our Lord. On that day in 1943 he was ordained and began his service as minister in the congregation at Oud-Loosdrecht, in the classical resort of Amersfoort, of the Reformed Churches in The Netherlands. Oud-Loosdrecht was a small rural town. Also the congregation was not large. About 225 members. But it was an old Church of the Secession: with the Secession it was re-instituted in October 1835.

Rev. VanOene began his work as

of the brochure which he wrote then: "Gehoorzamen is beter dan Offerande" (To Obey is better than Sacrifice).

This obedience was also shown in the second congregation which he served: in Schiedam, together with and beside the Rev. C. Vonk. It was from January 1948 to the last part of 1952. In these years there was the so-called "Bos-Actie," whereby a number of ministers and others returned to the synodocratic churches. Only few in Schiedam went along. And they were kind of close friends of the VanOenes. This caused the Rev. VanOene and his spouse to come to the conclusion that

it is not wise to make special friends in a congregation; so that you are not to be closer to the one than to the other. This brings along kind of an isolated position.

In November 1952 — it was the 11th — the congregation at New Westminster welcomed the VanOene family in their midst. And from that moment until the very beginning of 1970 Rev. VanOene has worked in New Westminster's church and what grew from there: Aldergrove - Langley - Cloverdale, (now Cloverdale *and* Langley), and Abbotsford (and now also Chilliwack). There was not only work in his own congregation. There was also work for and in the midst of all the churches. In 1954 and 1958 Rev. Van Oene was delegated to the General Synods in Carman (Homewood), as well as to the Synods in Hamilton in 1962, Edmonton in 1965, and Orangeville in 1968. With the exception of the Synod of 1968 Rev. VanOene was a member of the moderamen as well. Later on, during the ministry in Fergus-Guelph, Synods were held in New Westminster, 1971; in Toronto, 1974; and in Coaldale, 1977. The Toronto Synod saw Rev. VanOene only partly, when he had to take the place of the Rev. G. VanDooren. The functions in the moderamens of these respective synods were: twice first clerk, twice second clerk, and twice chairman.

As mentioned already, in January 1970 the Rev. VanOene became minister of the Church at Fergus-Guelph. Since January 1974 it is Fergus and Guelph.

Besides the normal work in the

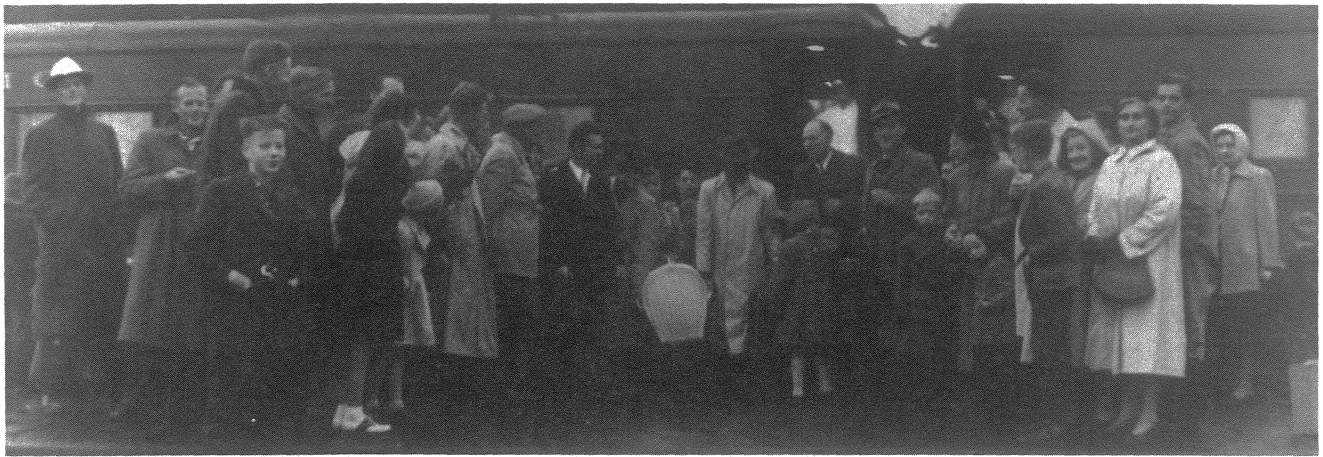


Manse in Oud-Loosdrecht. Inset: Rev. W.W.J. VanOene.

minister in the dark years of the second World War. Also in an other respect the beginning was not easy. It was in the middle of the struggle in the Reformed Churches which led to the Liberation. Within two years (August 1945) the "biggest half" of the congregation separated with her minister from the synodocratic Reformed Churches with their unscriptural and un-Reformed decisions and actions. It was grief to leave but joy to be free from what was un-Reformed. Rev. VanOene characterized this deed of liberation with the title

At the Van Dasselars, Synod 1958. (Only three singing ministers!?)





The VanOene family arrives in the Fraser Valley, November 1952.



On the pulpit in Fergus.

congregations there has been and is the work in synodical committees: the Board of Governors of the Theological College, of which he is secretary for years already (the job with the most work), member of the Committee for the Genevan Psalter and the Hymns, and of the Committee for the Revision of the Church Order. This work was not all yet. In 1973 a thesis was written in order to receive the degree of Master in Theology: "Church Polity in the Canadian Reformed Churches and the Christian Reformed Church: A Comparative Study of two Dutch immigrant-Churches." *Lasting Food* was edited and *Before Many Witnesses, Inheritance Preserved* was written. And during all those years, much work has been done for the Canadian Reformed school

education on both the elementary and the high school level.

And besides this, and that concerns us of *Clarion* the most, the Rev. VanOene has contributed to our magazine right from the beginning, when it was still only the Canadian Reformed Magazine, published by the Canadian Reformed Publishing House. And when I began to receive this magazine, while still in The Netherlands, in 1970, the Rev. VanOene was already "Editor-in-Chief." And he still is. This job of

keeping *Clarion* coming to us is a very important part of the work of brother VanOene. Not only the editorial committee, but also many others are of the opinion that he does a good job. And nobody besides him (and his wife) knows how much work is involved here.

We are also aware of the fact that this editorship meets criticism. Sometimes we hear or read that the "News Medley" is characterized as a "medleying in other churches' business." How-



Rev. W.W.J. VanOene in his study.

ever, that is certainly not what it is meant to be, even though some feel it that way. What always has been and still is dominating the Rev. VanOene in his work in and for the Churches is: the desire to be a minister of the Word of God, to obey that Word himself, and to lead others to the same obedience. This obedience to the Word of God was, and is, for Rev. VanOene at the same time an abiding by the Reformed Confessions and Church Order as adopted. In 1945 it was "Obedience is better than Sacrifice"; it was maintained in 1949; and that same motto still rules him also in his work of editing *Clarion*, also in writing the regular column "News Medley": let the Canadian and American Reformed Churches remain what they are: *Reformed Churches in Canada (and America)*. That is why sometimes his finger points at certain matters. He wants to open eyes for dangers. He wants to sharpen us up, and to keep us alert. And so we greatly appreciate the work of brother VanOene.

I will not forget here sister Van Oene and the children. An anniversary in the ministry is mostly accompanied by a Wedding Anniversary. Sister Van Oene has been a faithful companion and help in all these years, sharing with her husband "good and evil," often with him in the congregation, at many other times alone at home with the children. We congratulate brother and sister VanOene and the children with this event: the celebration of the fact that the LORD has granted them these 35 years together.

We also congratulate him, and his wife and children, as well as the congregation at Fergus, and the Churches in general, with this event: 35 years of faithful service. We thank God for what He has given to the Churches in brother VanOene's work for the Churches, and we add our prayer: may our God and Saviour grant the health and strength for more years of service: service for Him and for His Church. For that is the same. They belong together.

J. GEERTSEMA

OUR COVER

Columbia Icefields, Jasper National Park, Alberta.

He Has Come, the Holy Spirit

1. He has come, the Holy Spirit!
 Jesus left us not alone
 When He went up to inherit
 Might and glory on the throne,
 For He sent the One He promised:
 Holy Spirit, Power of God.
 Let us spread this truth abroad
 And unceasingly declare it.
 Let us now our voices raise:
 To the Spirit we give praise.

2. Praise the Spirit Who, proceeding
 From the Father and the Son,
 In the truth the Church is leading.
 Let us praise Him, everyone!
 Him Who is both Gift and Giver,
 Him the Sender sent to earth,
 Holy God and yet poured forth.
 Praise, O people, Him forever:
 He true life to you imparts,
 For He dwells within your hearts.

3. Praise the Spirit Who will never
 Leave the Church by blood once bought.
 He will show His presence ever,
 Fierce though be the foe's assault.
 Fear not, flock which He is keeping,
 Though encircled by the night;
 Child of God, recall His might.
 Would the Spirit then be sleeping?
 Would He not securely keep
 Those whom Christ bought as His sheep?

4. Spirit of all understanding,
 Of all grace, of truth, and prayer,
 Show the paths of life unending;
 Always guide us, everywhere.
 May we say, yes, "Abba, Father,"
 Say of Jesus, "Thou art Lord,"
 Praise Thee all with one accord.
 Be where Christ His Churches gathers,
 Take the off'rings that they bring,
 Hear Thou when Thy praise they sing.

5. Counsellor, Thou Holy Spirit,
 Thou Who didst from heaven descend,
 Wilt Thou with our Saviour's merit
 Fill the earth's remotest end.
 Cause Thou love and zeal to flourish
 There where all may fade and fail;
 Let Thy healing wind prevail.
 Wilt Thou work our life to nourish;
 Through Thy power the dead be raised.
 Holy Spirit, Thou be praised!

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TRANSLATION OF "JA DE TROOSTER IS GEKOMEN"

News Medley.

Dear Readers.

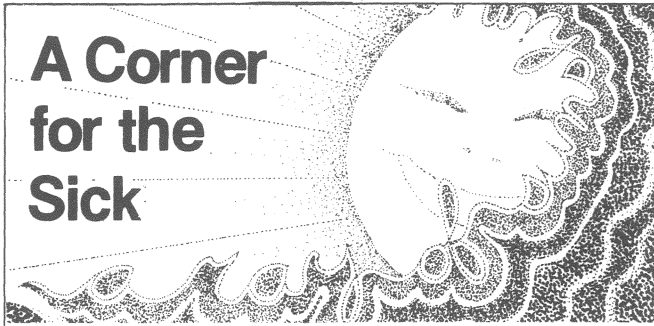
Strikebound Legon
Oct. 1978.

If I do not receive any bulletins I am not able to write a medley. Our precious portal inside workers have once again decided to leave you and me without that vital supply of pieces of information, and for that reason you will find the larger part of the section reserved for our regular meeting place as bare as my mailbox is these days. In order not to forego the pleasure of meeting altogether, I have asked the printer to put this handwritten note on the page to which not a few of you turn first, after having scanned the advertisements.

Wholly yours

100.

A Corner for the Sick



"For every one who exalts himself will be humbled, but he who humbles himself will be exalted."

Luke 18:14b

What does it mean to exalt oneself? Does it not basically mean that man exalts himself in thinking there is a way out for him, without God's saving Grace?

If man thinks that by doing good he can work his own salvation, he puts himself upon a pedestal and exalts himself, and he will be humbled when he discovers his own weakness. But those who trust in the Lord, and expect everything from Christ's saving merit, will be exalted and will sing for joy.

In Psalm 75:7 we read that it is God who puts down the one and lifts up another. When we confess this, together with the author of Psalm 75, it will leave us no ground to be, or to become, haughty.

Humbling ourselves, according to Calvin when he quotes Augustine, is "The thing wanted is genuine confession, not false defence. When anyone knows that he is nothing in himself, and has no help from himself, the weapons within himself are broken, and the war is ended.

"All the weapons of impiety must be bruised, and broken, and burnt in the fire; you must remain unarmed, having no help in yourself.

"The more infirm you are, the more the Lord will sustain you. So, in expounding the seventieth Psalm, he forbids us to remember our own righteousness, in order that we may recognize the righteousness of God, and shows that God bestows his grace upon us, that we may know that we are nothing; that we stand only by the mercy of God, seeing that in ourselves we are altogether wicked.

"Let us not contend with God for our right, as if anything attributed to him were lost to our salvation.

"As our insignificance is his exaltation, so the confession of our insignificance has its remedy provided in his mercy.

"I do not ask, however, that man should voluntarily yield without being convinced, or that, if he has any powers, he should shut his eyes to them, that he may thus be subdued to true humility; but that getting quit of the disease of self-love and ambition, under the blinding influences of which he thinks of himself more highly than he ought to think, he may see himself as he really is, by looking into the faithful mirror of Scripture."

I have quoted those words from the first volume of Calvin's Institutes, chapter 2 of the second book, page 232.

Once you start reading in it, it is hard to stop. That is why I quoted such a long piece. Why not continue reading for yourselves?

Our birthday calendar shows only one birthday for the month of November.

WILMA VAN DRONGELEN

31827 Forest Avenue,
Clearbrook, B.C.

Wilma will be celebrating her 21st birthday on November 3rd, the Lord willing. She lives at home, but attends school or workshop.

She will love to be remembered!

Shall we give her a nice surprise, brothers and sisters, by sending her cards from all over Canada and even part of the States?

From Josie Overbeek's mother I received a telephone call asking me to thank all the brothers and sisters who sent Josie a card and for all the best wishes!

She will have to go to Toronto Sick Children's Hospital in the near future for a major operation. It will be a long time yet before she will be well again. Sometimes Josie will get impatient, but always will be confident again and will trust the Lord for the outcome. She enjoyed all the attention which she received!

Mrs. Hofsink, Chilliwack, B.C. sent us a note of thanks for all the cards which Helga received on her birthday! I quote: "Dat was een verrassing! Iedere morgen een handvol. Ze was er héél blij mee! Heerlijk dat er zo wordt meegeleefd door de grote "Familie" waar we ons een mee voelen."

Are there more calendar children to remember? Send your requests, with some information about the circumstances to:

Mrs. J.K. Riemersma
380 St. Andrew Street E.,
Fergus, Ontario N1M 1R1

P.S. My apologies for missing out in the last issue of Clarion. I was mixed up with the weeks. Time went too fast! Sorry! H.R.

P.S. II That mix-up was mainly caused by the fact that Mrs. Riemersma's eldest daughter was getting married, and all parents among us who have gone through the same experience will be able to visualize her "predicament." Apologies accepted with congratulations.

vO

PRESS RELEASE

Classis Ontario-South of October 4, 1978, at London, Ontario.

1. On behalf of the convening church at Hamilton, Rev. W. Huizinga opens the meeting at 9:40 a.m. He requests Classis to sing Hymn 46:1, 3, reads II Timothy 1 and leads in prayer. The delegates, deputies ad Article 49, Church Order (Rev. VanOene and Rev. Olij), and candidate drs. J. DeJong, are welcomed. The church at London is congratulated with the acceptance of the call by candidate DeJong. The wish is expressed that candidate A. DeJager may accept the call to Watford.

2. The delegates of Lincoln check the credentials and report that all churches are duly represented.

3. Classis is constituted; chairman: Rev. P. Kingma, clerk: Rev. J. Geertsema, assessor: Rev. M. Werkman.

4. The agenda is adopted.

5. Approbation of the call accepted by candidate DeJong to London. The required documents are found in good order. Brother DeJong delivers his sermon on Jonah 4. The guests are also cordially welcomed. Classis meets in closed session to discuss the sermon proposal. Classis has no objection to proceed with the examination. Brother DeJong is then examined in: exegesis Old Testament (I Samuel 2 and Psalm 121); exegesis New Testament (Philippians 2:1-18 and II Timothy 2); knowledge of Holy Scripture; Reformed Doctrine; Church History; Ethics; Church Polity; and Pastoral Subjects. In closed session Classis concludes that there are no objections against admitting brother DeJong into the ministry in the churches.

Brother DeJong is informed of this, after which the chairman reads the Subscription Form, which brother DeJong signs.

Classis sings Psalm 134:1 and 3 and congratulates brother DeJong. The deputies ad Article 49, Church Order are thanked for their presence and advice, and leave the meeting.

6. Examination student G.H. Visscher. The required documents are found in good order. Brother Visscher delivers his sermon proposal on Daniel 3. Classis meets in closed session and concludes that there are no objections to proceed with the examination.

The examination in the Reformed Doctrine is also satisfactory so that Classis grants brother Visscher the right to speak an edifying word in the churches for a period of one year.

7. Examination student P.K.A. DeBoer. The required documents are found in good order. Brother DeBoer reads his sermon proposal on Matthew 8:1-4. Classis meets in closed session and concludes that there are no objections to proceed with the examination.

The examination in the Reformed Doctrine is also satisfactory so that Classis grants brother DeBoer the right to speak an edifying word in the churches for a period of one year.

8. Pulpit supply: Smithville: October 29 - Rev. P. Kingma; November 5 - Rev. J. Geertsema; December 19 - Rev. W. Huizinga; Watford: October 22 - Rev. M. Werkman; November 12 - Rev. J. DeJong; December 17 - Rev. P. Kingma.

9. A letter from various brothers asking Classis to arrange that a church from Classis South sponsors official worship services throughout the winter in a certain area of Florida.

Classis declares that this request is not admissible. Grounds:

1. This matter can be dealt with at a minor assembly, Article 30, Church Order (for example: the consistory of these brothers can approach a particular church with this request).

2. Article 39, Church Order is not applicable here, since this article refers to people who are living in an area where no Consistory can be constituted as yet. It does not speak of sponsoring official worship services on a temporary basis.

10. Question Period ad Article 41, Church Order.

11. Regional Synod October 25, 1978. Classis advises the convening church at Chatham to convene the Regional Synod in London. Prime delegates: ministers: Rev. J. Geertsema, Rev. W. Huizinga, Rev. P. Kingma, Rev. M. Werkman; elders: G. Hutten of Watford, C. Ouwensloot of Lincoln, A. Ruggi of Smithville, H.J. Wildeboer of London.

Alternates for any minister or elder (in the following order): R.J. Oosterhoff of Smithville, G. Gritter of Hamilton, C. Van Andel of Lincoln, A. Koster of Chatham.

12. Next Classis: December 13, 1978 at London at 10:00 a.m. Convening church: Lincoln. Chairman: Rev. W. Huizinga, clerk: Rev. P. Kingma, assessor: Rev. J. Geertsema.

13. Personal Question Period. The church at London invites the churches to be present at the ordination of candidate De Jong on October 22. Rev. W. Huizinga is appointed as a representative.

14. Acts are read and adopted.

15. Press Release is read and approved.

16. Censure ad Article 43, Church Order is not necessary.

17. Closing. The chairman requests Classis to sing Hymn 46:3 and 5. He thanks the ladies for serving Classis well, thanks the delegates for the good cooperation, and wishes them a safe journey home. He leads in prayer and adjourns Classis.

On behalf of Classis,
M. Werkman, assessor

GUIDO DE BRES

PRESS RELEASE

of the meeting of the Board of Directors of Guido de Brès High School, held on October 16, 1978.

After reading and prayer the chairman, Mr. J. Schutten, opens the meeting and welcomes all delegates present. Several letters are read by the secretary, Mr. A.J. Hordyk. Some of these letters are received for information and others will be acknowledged, and answered when a proper reply can be drawn up in due time.

The principal, Dr. F.G. Oosterhoff, reports that enrolment now stands at 243 students. The manner in which the students will be notified of closure due to snow has been changed to ensure that all locals get the announcement on time. It is deemed advisable that a sign be erected with the school's name on it to avoid confusion between "Timothy" and "Guido de Brès." The Property Committee will look into this matter.

All locals will organize a membership drive in the near future to make up for a projected shortage. Elections are held for the Executive Committee with the following results: Chairman - Mr. J. Schutten; Vice-Chairman - Mr. G. DeBoer; Corresponding Secretary - Mr. A.J. Hordyk; Recording Secretary - Mr. L. Jagt; Treasurer - Mr. H.F. Stoffels.

After singing and prayer the meeting was closed.

W. SLOMP

Consulaat-Generaal Der Nederlanden CONSULATE GENERAL OF THE NETHERLANDS

10 KING STREET E.,
TORONTO, ONTARIO M5C 1C3
PHONE: 364-5443

OPSPORING ADRESSEN

VAN DEN BERG, Wilhelmina Engelberta Cornelia, geboren 26 juni 1958 te Toronto, Ontario, laatstbekende adres 72 Southview Drive, Maple, Ontario.

BERITS, Willem Jacobus, geboren 11 september 1913 te Rotterdam, naar Canada vertrokken op 26 februari 1954.

MAGIS, John Peter, laatstbekende adres 228 - 8th Avenue te Cranbrook, B.C.

MEIJER, Jan, geboren 8 december 1913 te Huizen, N.H., naar Canada vertrokken op 17 juli 1952.

POSTMUS, Aaltje, geboren 12 januari 1919 te Harlingen, naar Canada vertrokken op 1 juli 1969.

Letter to My Daughter

Dear Jean,

Sometimes the question pops up in my mind: "Why, oh why did I have to be her father? Why couldn't somebody else have that job?" Really Jean, you can come up with the est questions. Always did, for that matter. Do me a favour: don't show this letter to anybody, because I am not sure whether I will be able to steer clear of Scylla and Charybdis both.

However, as the saying goes: "The child is here, it's got to be helped" and, knowing you, I am of nothing more sure than that you'll cry until you get a reply. But don't expect me to repeat or refute what Rev. Van Spronsen wrote some years ago. You are familiar with that and also (I hope) with the answer he received, and if not: you will have to look it up again. Furthermore, the Rev. Boersema published an article in Clarion some time ago about the relation between foreign mission and home mission. That leaves me only two parts; namely, the part where I do agree with you and the part where I don't. I am at a loss which one to take first.

I don't believe in horoscopes or astrographs, but I do read them occasionally. And just the other day I read one that you should know: "Sunshine will follow you today if you let the child within you bubble to the surface. Others will find your joyful attitude contagious."

Why is nothing being done? I don't know. I don't even know whether that is true. But, apparently, nothing is being done where you are. There used to be at least an "intervarsity," if I'm not mistaken? And how about some association or society of Canadian Reformed students? And, last but not least, how ABOUT YOURSELF? For if nothing is being done, you apparently are not doing anything either. Why not? Because you are alone? That I don't believe! But even if so, TRY it and see how long you would stay alone, especially if you keep in mind what it says in the above-mentioned horoscope. However deceitful horoscopes may be, this is as true as true can be: others will find your joyful attitude contagious! Try it!

As to the accusations in the last part of your letter . . . you are probably right. Of course, we don't like to hear these accusations, but that does not make them false. However, have you ever considered Question and Answer 114 of the Heidelberg Catechism and Matthew 7:3-5? And while you're at it, look up Luke 13:24 at the same time. You are just as critical as I used to be, but what's the use? Sure . . . it should be said once in a while, but it tends to paralyze the actions of the critic and then he loses the right to criticize anyway. Therefore . . . what other people do . . . what's it to

you? YOU strive to be perfect yourself and you'll soon discover that you have only a small beginning of the new obedience.

For the rest I do agree with you that sometimes it seems to be a waste of money and time to send someone to a foreign country, learn a strange language etc., whilst there is so much need in the home country. Donna Hegge went to The Netherlands. Had to learn Dutch! Listen to what she said:

"For 6 months I roomed with a Dutch girl in England. She went home for a couple of weeks and witnessed to many old friends. However, she knew of no young people's fellowship in the entire area that she could refer them to for follow-up . . . many churches, but none having fellowship gatherings. One of our missionaries in Groningen had such response to proclaiming the gospel that she had to leave for a time of rest. Surrounding her place of witness are some 30 churches, but she tells us that in her small home was the only place where people gathered for weekly prayer and Bible study."

And she concludes that Canada really cannot be compared with Holland, for ". . . although many of our churches are relatively dead, we are constantly visited by great evangelists and many good evangelical messages on salvation are given week by week over radio and T.V. So here, we are indeed without excuse!"

Even though you have a different opinion about going abroad, what Donna writes may seem quite impressive to you as second generation immigrant, but to me it is complete nonsense. And yet . . . is it possible that we are so isolated and so silent about our Saviour that "Eskelien de Ridder and Jikkemien Hettinga" do not even know of our existence? I don't know the answer . . . but I DO wonder.

One thing I do know, however, and that is that it is a lot easier to proclaim the gospel to pagan strangers than to so-called Christian neighbours. You see . . . in Irian Jaya and in Brazil you can preach the gospel, the glad tidings of salvation, but in our own country, where people have rejected this salvation, you preach hell and damnation, at least, if you don't use the excuse of the pearls and the swine. But anyway . . . the first is a lot easier than the second. But when you come to think of it . . . is it really right to preach hell and damnation? Why not glad tidings in the slums of Toronto, Montreal, Winnipeg, Edmonton, Vancouver, and others?

Well, my dear, I am going to stop here. I had my say and gave my suggestions. I hope you did not really expect me to solve this problem, for I am unable to.

Love,
Dad

All About Insurance

From br. J.H. Hofsink at Burlington, Ontario, we received some tips on insurance, insurance policies, what it means, what you can do with it, and so on.

The following information has been derived from Focus, the Zurich Life Agents' Magazine.

IT PAYS TO FIND OUT WHAT IS IN AN INSURANCE POLICY

The life insurance policy has been called the nation's least-read best seller. Millions of Canadians own life contracts, yet few ever read their policies all the way through with any attempt to understand the various provisions. How many policyholders, for example, know anything about the non-forfeiture provisions in their policies? How many understand what the insurance company has to say about premium payment defaults or suicide?

With some variations of policy presentation, all life insurance contracts issued in this country have similar features as required under the Uniform Life Insurance Act.

MUST GIVE DETAILS

Policies, for example, must state the identity of the life insured, the sum insured (or face value of the policy) and how it becomes payable; the premium amount and how it is payable.

The contract must also show (a) whether the policy pays dividends (b) the conditions under which a policy can be reinstated if it lapses and (c) the options of surrendering for cash, getting a loan, or obtaining paid-up or extended insurance. The act also insists the company show details of the grace period (usually 31 days) allowed if you are late with premiums.

Other features to look for:

Cash and Non-forfeiture Benefit Provision: This section of the policy deals with the contract's cash values and details about what will happen if the owner fails to pay premiums after the expiration of the 31-day grace period.

All policies show a table of values that can either be collected in cash or used as a policy loan and policyholders will notice (a) they generally do not start until the third year of the contract and (b) they are pretty skimpy at the beginning. One Canadian straight life contract shows only \$13 per \$1,000

cash value in the third year, as against \$200 per \$1,000 in the 4th.

Under the subsection entitled Non-forfeiture, the policyholder can learn about his options if the policy lapses or if he decides not to continue paying premiums. If the grace period runs out without his getting in touch with the company, an automatic premium loan will go into effect. In other words, the insurance company continues the insurance until the policy's accumulated cash values run out.

CAN COLLECT CASH

If the policyholder tells the company that he wants to give up the insurance he can (a) collect his cash values (b) buy a paid-up insurance contract — with a smaller face value, naturally — with the accumulated policy cash or (c) buy extended term insurance worth the face value of the original policy that will remain in force only for a specific period.

Dividend clause: This section covers options concerning dividends payable on a participating contract. The policyholder will find he can (a) withdraw the dividends in cash (b) use them to reduce premiums (c) use them to buy paid-up additions of insurance or (d) leave them with the company to accumulate interest. This is never less than three percent compounded annually.

Reinstatement: This clause tells the policyholder what happens if his insurance is cancelled after the automatic premium loan runs out or if no cash values are available on his contract on lapse. The Uniform Life Insurance Act requires that every policy can be reinstated within two years from the date of lapse (provided the insured can prove his insurability) unless the policy has been surrendered for cash or switched to a reduced paid-up or extended insurance plan. Most companies go beyond the two-year period, but the penitent will find he will have to pay all overdue premiums, plus five percent interest.

Settlement options: This part of the policy gives the owner or his beneficiary several choices concerning the settlement or payment of policy proceeds. They can, for example, take the death benefit as a lump sum. Or they can (a) take it in some form of a life an-

nuity (b) in instalments until the proceeds run out (c) leave it on deposit with the company at interest, to be drawn on from time to time.

Suicide: Policies pay off in the event of suicide, but this clause generally states that if the insured dies by his own hand within two years of taking out the insurance, the company will just return the total premiums paid under the contract.

Protection against creditors: This clause promises the policyholder that "all benefits and money available" on the contract are "exempt and free" from creditors attachments.

Loan provisions: The policy section tells the holder how he can borrow on his contract, how much interest he will have to pay (5 or 6 percent, depending on the company) and drops in a few warnings. The face value of the policy, for example, always is reduced by the amount of the loan until it is paid. If an owner borrows \$5,000 on a \$10,000 policy, his beneficiaries will get only \$5,000 if he dies before repaying. The loan provision clause also states a company can defer granting a loan for a period of up to six months from the date of application.

Mis-statement of Age: This clause warns that if it is discovered the policyholder misstated his age when applying for insurance, the amount payable will be adjusted accordingly. This, of course, could work out in favour of the insured as well as the company. If it is

Continued on next page.

Church News

Called by Smithville, Ontario,

REV. M.H. OOSTERHUIS

of Wageningen, The Netherlands.

Declined to Winnipeg, Manitoba,

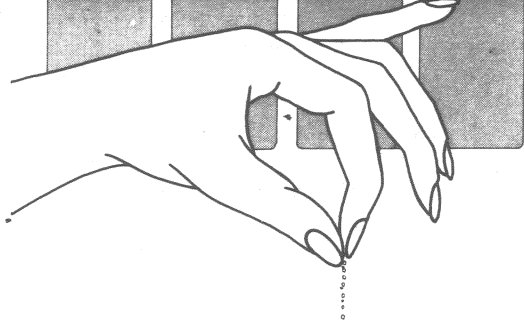
REV. W.W.J. VANOENE

of Fergus, Ontario.

This is to inform you that as of September 1, 1978 the mailing address of the Canadian Reformed Church at Langley, B.C. will be:

Canadian Reformed Church
Post Office Box 3012,
Langley, B.C. V3A 4R3

A PINCH OF SALT



Packing lunches is probably not one of your favourite things. Lunch is important, it should supply one third of the days nutritional and energy requirements. Have you ever tucked a note in your children's or husbands lunch? Try it!

Granola bars have become a very popular lunch-time treat. The following recipe comes closest to the ones available in your supermarket.

GRANOLA BARS

1/2 cup margarine
1/2 cup firmly packed brown sugar
1/2 cup honey
1 tsp. vanilla
1/2 tsp. salt
4 1/2 cups granola cereal
2/3 cup chopped nuts or coconut

In large saucepan melt margarine over low heat. Add brown sugar, honey, vanilla, and salt, stir until blended. Stir in cereal and nuts. Turn into well-greased 10" x 15" baking pan. Press firmly to form an even layer.

Bake at 400°F until browned and bubbly, about 12-15 minutes. Cool completely. Cut into 32 bars.

ALL ABOUT INSURANCE — Continued.

found the applicant is younger than the age quoted on his application, the amount payable will be increased.

Incontestability: The Uniform Life Insurance Act provides that, when a life insurance policy has been in force for two years, any non-disclosure or misrepresentation — in the absence of fraud — will not "render the contract voidable." In other words, if company investigators cannot challenge an applicant's statements within two years, the company may pay off the contract when a claim is made.

But notice the phrase "in the absence of fraud," which incidentally, does not always appear in the insurance policy, though it does in the act. If it is discovered, even after two years, that a policyholder deliberately tried to defraud the company by lying about say, his medical condition, a company may seek release from the contract in court. Canadian court records show, however, that life insurance companies seldom resort to legal action.

BORROWING ON A LIFE INSURANCE POLICY

Today's high interest rates have caused many people to invest money in many short term high yield savings vehicles such as Canada Savings and Guaranteed Investment Certificates. An additional incentive for people to involve themselves in this type of investment is the knowledge that up to \$1,000.00 of interest can be received free of income tax. Unfortunately not

everyone has the savings available to take advantage of these vehicles, and as a result they must borrow the money.

This is where the problem arises. In most cases the cost of borrowing is usually greater than any gain which can be realized in the current market place. The exception to the high cost of borrowing lies with loans available from cash value life insurance policies. Older policies may have loan rates as low as 5 or 6%, and even the newer policies with rates of as high as 9% are still attractive because even fairly conservative investments will produce a return in excess of this figure today. As a result many people are tempted to borrow the full cash surrender value and use it to invest in one or many of these vehicles.

If for example a man invested \$10,000.00 in Canada Savings, he would earn almost \$1,000.00 per year. If he has borrowed his money at 6%, he will net \$400.00 on the transaction. Added to this are two tax advantages: (1) the first \$1,000.00 of interest may be received income tax free (2) the \$600.00 interest expense is also deductible, causing another saving in his favour.

Many people criticize Life Insurance Companies for not readily loaning the cash surrender values of policies for this purpose. However, even though this type of financial dealing may appear sound on the surface, there are many good reasons why Life Insurance

Companies appear reluctant to loan cash surrender values.

In many cases people who borrow all or part of the cash value of their policy never repay the money and this may seriously impair the ability of the policy to cover the need for which it was purchased. Also the non-forfeiture provisions such as the automatic premiums have ceased to have been paid for one reason or another. These important provisions can only be funded from one source, the cash value, and if it is not there, the policy lapses, eliminating needed protection. In some cases the amount of indebtedness in the policy eventually exceeds the face amount and again it lapses with sad consequences.

For all the successful investors, there are unfortunately a greater number of unsuccessful ones, due largely to limited financial knowledge. There are many people who are much better off not having the money on hand but rather having it create security by building up in the policy. These people of limited financial knowledge are all too often the people who request the cash value in order to create a large sum of money very quickly with unfortunate consequences.

There are advantages to borrowing from a Life Insurance policy. However, everyone is not capable of being successful and each person should be fully aware of the consequences of imprudent borrowing and investment.

(To be continued.)

J.H. HOFKINK

Word Search — Puzzle No. 33

HOW TO PLAY: Read this list of New Testament names before looking at the puzzle which contains these names in all directions. Circle each letter of the word found and then

strike it off the list. The remaining 75 letters form a Bible text from the New Testament. The answer will be published in the next issue.
Elizabeth Teitsma

J	U	L	I	A	P	Y	R	R	H	U	S	A	L	O	M	E	W	G	N	S	O	W	T
S	O	S	T	E	P	H	E	N	I	C	O	D	E	M	U	S	E	D	A	O	H	I	S
U	I	S	U	T	I	T	I	S	U	N	A	H	P	E	T	S	R	O	A	I	M	S	U
N	T	M	E	S	A	E	V	L	A	Z	A	R	U	S	U	V	D	R	E	O	U	I	T
A	J	R	E	P	E	Y	E	P	O	L	E	N	A	H	T	A	N	E	T	I	V	S	S
V	A	A	I	O	H	J	L	R	O	L	U	N	R	H	O	D	A	H	T	E	W	U	A
L	S	S	I	O	N	E	S	I	P	H	O	R	U	S	I	I	Y	R	L	S	N	S	R
I	O	H	A	R	N	S	U	S	E	J	Y	G	F	T	U	O	E	H	A	A	I	E	E
S	N	T	M	M	U	O	E	C	R	P	O	Q	U	A	R	T	U	S	B	N	T	O	W
S	T	A	C	H	Y	S	S	A	H	O	U	S	S	S	L	R	S	R	D	E	K	U	L
U	F	G	R	D	O	L	B	A	T	R	A	S	E	A	C	E	U	U	P	N	H	O	J
I	E	A	O	C	Y	B	E	E	J	N	I	O	U	P	R	P	E	D	G	A	S	O	R
R	L	B	E	H	I	A	N	A	N	I	A	S	S	O	H	H	Z	E	H	U	T	S	E
T	I	U	L	U	A	S	O	A	W	E	H	T	T	A	M	E	P	T	B	T	A	A	T
E	X	S	U	Z	B	H	S	A	M	Y	L	E	G	E	B	S	R	A	P	P	H	I	A
M	E	E	A	A	R	U	F	U	S	I	L	A	S	E	M	A	G	L	P	F	O	H	P
E	R	M	S	J	S	I	L	A	S	R	U	T	D	A	M	A	R	I	S	E	H	T	O
D	X	A	U	A	O	A	E	U	N	I	C	E	I	G	S	I	R	P	A	U	L	T	S
R	E	J	I	S	C	H	I	I	S	U	E	Z	A	S	A	G	C	E	D	E	M	A	S
U	S	U	N	T	I	R	N	S	H	L	E	M	L	S	A	M	O	H	T	S	B	M	C
S	U	N	I	L	A	M	O	S	Y	W	A	A	L	U	K	E	E	N	A	A	D	S	H
I	T	I	R	T	H	E	E	D	U	L	P	I	S	A	M	R	E	H	N	E	S	A	R
L	S	A	I	R	E	B	I	T	I	T	U	S	L	R	M	O	A	R	P	N	L	D	I
L	E	S	U	H	E	A	B	E	R	N	I	C	E	E	Y	R	A	M	J	E	S	U	S
A	F	T	Q	S	O	L	L	O	P	A	S	T	S	A	B	B	A	S	R	A	B	J	T

- CLUES:
- Aeneas
 - Agabus (2)
 - Agrippa
 - Ananias
 - Andrew
 - Apollos
 - Apphia
 - Aretas
 - Artemis
 - Augustus
 - Barjona
 - Barnabas
 - Barsabbas
 - Belial
 - Bernice
 - Caesar
 - Christ (2)
 - Chuza
 - Damaris
 - Demas
 - Demetrius
 - Diotrephes
 - Dorcas
 - Drusilla
 - Elymas (2)
 - Epaphras
 - Erastus
 - Eubulus
 - Eunice
 - Felix
 - Festus
 - Gaius
 - Gamaliel
 - Gauis

- | | | | | | | | |
|------------|----------|-----------|-------------|-------------|-----------|-----------|----------|
| Hermas | Judas | Lysias | Nathanel | Pyrrhus (2) | Saul (2) | Susanna | Xerxes |
| Hermes | Julia | | Nicodemus | | Silas (2) | | |
| Herod | Junias | Magdalene | Onesiphorus | Quartus | Silvanus | Tertius | Zebedee |
| | | Martha | | Quirinius | Simeon | Thomas | Zeus (2) |
| Jairus | Lazarus | Mary | | | Simon | Tiberias | |
| James | Levi (2) | Matthew | Paul | Rabbi | Sopater | Timothy | |
| Jason (2) | Linus | Matthias | Peter | Rhoda | Sosipater | Titus (3) | |
| Jesus (3) | Lois | Michael | Philologus | Rufus | Stachys | | |
| John (2) | Luke (2) | | Pilate | | Stephanus | Urbanus | |
| Joseph (2) | Lydia | Narcissus | Prisca | Salome | Stephen | | |