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Adrian M. Leske

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WHAT IT MEANS TO BE AN ECUMENICAL CHURCH

Adrian M. Leske

As the Lutheran Church in Canada matures, comes of age and loosens its strong hold on the apron strings of mother churches across the border, it also has to come to grips with the question of fellowship with other Lutheran Churches throughout the world and with other denominations. It needs to do its own thinking and planning. It needs to see clearly its role as a ecumenical church.

The word "ecumenical" derives from the Greek *oikew* meaning "inhabit", "dwell" and so comes to mean "world-wide", "universal". It is generally used to describe the church throughout the world. The term "ecumenical creeds" means those creeds which are universally accepted. The ecumenical councils were those councils which had representatives of the church from all over the world, wherever the church was found. When we talk of the "ecumenical church" we mean the church as a world-wide fellowship in Christ. It was in this universal way that the church of the New Testament was understood.

To understand the concept of the church in the New Testament we must go beyond the Greek term *ekklesia*. We need to look also at the way that church is described as the *hoi hagioi* "the holy ones"; and particularly as *to soma tou christou*, "the body of Christ". Today's concept of a church split up into different denominations and further fragmented into different synods with little or no fellowship practiced between them is totally incongruent with the New Testament concept of the church. The church was seen as the new Israel. There was only one people of Israel. Israel was not divided up into different sects until the time of the Essenes (a very small minority) and the Pharisees (a name meaning the

“separated ones”). And even the Pharisees and Sadducees worshiped together in the same temple.

The basic understanding of the church for the New Testament is that it is a people called together by God in Christ, dwelling in his presence and under his rule. And at the same time it is a fellowship of people bound together by their covenant-relationship with God and consequently with one another. Within the church there may be instances of limited understanding, littleness of faith, differences of practice, and even perpetration of error. But it is still the church! (See I and II Corinthians). The imperfections and failures of individuals or groups within that church call for greater manifestation of love and concern and encouragement of that fellowship under God so that there may be greater growth in understanding of the gospel and of what it means to be the people of God.

THE CHURCH IN THE NEW TESTAMENT

The term *ekklesia* can be used of any kind of assembly of people who have been called together for a particular purpose, at a certain location. Thus in Acts 19:32, 39, 40 the term is used of the assembly at the temple of the goddess Artemis in Ephesus, called out for the purpose of dealing with the problem of the growing Christian influence in the city. It is also used of followers of Christ, groups of people who are called together to share instruction in God’s Word, for prayer and mutual encouragement (Acts 11:16; 12:5; I Cor. 11:18; 14:4-5, 19, 28, 34-35; Col. 4:16). Further, it is used to describe a group of believers who are gathered together regularly for fellowship and mutual upbuilding from a particular area. It may be a small group gathered in someone’s house (e.g. Rom. 16:5; Col. 4:15) or it may refer to a number of groups throughout a province or provinces. For example, Gal. 1:22 uses the plural *ekklesiai* -- “the churches of Christ in Judea”, while Acts 9:31 uses the singular *ekklesia* -- “the church throughout all Judea and Galilee and Samaria”. Then again, some of the passages speak of the “church of God” referring to Christians everywhere or in a particular place (e.g. Acts 20:28; I Cor. 1:2; 10:23; Gal. 1:13). The term here embraces the entire covenant community which is seen as a single entity called together by God himself. Finally, *ekklesia* comes to have an eschatological tone about it in that it refers to the gathering of God’s people from all times and all places who, having participated in Christ’s suffering, also enter into his glory (Eph. 1:23-2:10; 3:8-12; Col. 1:21-27; Heb. 12:22-24; Rev. 1:20). The term *ekklesia* is used, therefore, to refer to the community of those who have been called out by God to be his people whenever and wherever they may be.

Sometimes this community is described as *hoi hagioi*, “the holy ones”. (II Cor. 1:1; Acts 9:32; Rom. 15:26, 31; I Cor. 14:33; Eph. 2:19). Nowhere is this title used to designate the level of faith or life or doctrine of those so named. Rather, the emphasis always is on God’s gracious action in Christ of bestowing faith and salvation upon all members of the church. Thus Paul addresses the Corinthians in I Cor. 1:2: “To the church of God which is at Corinth, to those sanctified in Christ Jesus, called to be holy ones together with all those who in every place call

on the name of our Lord Jesus Christ, both their Lord and ours.” We know the kinds of problems, the factions, the sins which riddled this Corinthian church, yet they are addressed as the “holy ones”. They are made “holy ones” through baptism (Eph. 2:13-19; 5:26; I Cor. 6:11; Heb. 13:12). It is a term, like *hoi eklektoi*, which is used to describe the new community of God established by Christ. Being called “the elect ones” (Rom. 8:33; Col. 3:12; II Tim. 2:10; I Pet. 2:9; Rev. 17:14) emphasizes the aspect of God’s gracious action in calling a new people to be his covenant people, the new Israel.

So it is never on the basis of faith or man’s righteousness that God calls the church into existence. It is solely his act of grace and mercy to sinners. It is only as the result of this good news that the church can strive continually to acts of love and faithfulness. So Paul reminds the Corinthians: “For we are the temple of the living God; as God said: ‘I will live in them and move among them, and I will be their God, and they shall be my people.’ (II Cor. 16:16) . . . Since we have such promises, beloved, let us cleanse ourselves from every defilement of body and spirit and make holiness perfect in the fear of God” (II Cor. 17:1). This covenant grace is continually emphasized throughout the New Testament. The church is never a people called “the holy ones” or “the people of God” because they have proved themselves to be such by their faith and life and doctrine. It is by the pure grace of God that “no people” become “God’s people”. So Peter reminds us: “But you are a chosen race, a royal priesthood, a holy nation, God’s own people, that you may declare the wonderful deeds of him who called you out of darkness into his marvellous light. Once you were no people but now you are God’s people once you have not received mercy but now you have received mercy” (I Pet. 2:9, 10. Cf. Rom. 9:25-26). It is bound together in fellowship as the people of God. They are God’s very own possession. He has brought them into existence. He upholds and sustains them with his Holy Spirit.

Just as Israel under the old covenant was known as God’s son, so under the new covenant the church is thought of as the “sons of God”. Once again this is God’s gracious act in bestowing such a title upon the church, as, for instance, Paul tells the Galatians (4:4-6): “God sent forth his Son . . . to redeem those who were under the law, so that we might receive the adoption as sons. And because you are sons, God has sent forth the Spirit of his Son into our hearts, crying, ‘Abba! Father!’ So through God you are no longer a slave but a son, and if a son then a heir.” (Cf. Rom. 9:26; II Cor. 6:16-18; Heb. 2:10).

This concept of sonship has all the implications it had in the old covenant. There is the love of the Father who takes care of his children and is continually concerned for them even when they go away from him to follow their own desires or when they believe they should get special treatment because of their steadfastness (Luke 15:11-32). Sonship also involves loving one’s brothers. A lack of love for the brother is a denial of one’s sonship (I John 3:10), because love and forgiveness are the very basis of God’s relationship with man. If man refuses to show love and forgiveness to his brother, then God will withhold his love and forgiveness from that person (Cf. Matt. 6:15). For such a negative action is in reality a denial of one’s relationship to God and consequently of membership in

his church. The sons of God are also peacemakers and love their enemies (Matt. 5:9, 41-45).

In their fight against sin the sons of God accept the discipline of the loving Father (Heb. 12:4-11) and they give to the Father humble obedience. In their obedience to God they are to recognize that many in the church may call themselves masters and teachers but that one is their master and teacher, Jesus Christ. In this context their relationship to each other in the church is one of brothers: "You are not to be called rabbi, for you have one teacher, and you are all brethren. And call no man your father on earth, for you have one Father, who is in heaven. Neither be called masters, for you have one master, the Christ. he who is greatest among you shall be your servant; whoever exalts himself will be humbled, and whoever humbles himself will be exalted" (Matt. 23:8-12).

The church is often spoken of as a company of brothers. In the Book of Acts alone Luke uses that title for the church no less than thirty times. Peter refers to the church as "your brotherhood throughout the world" (I Pet. 2:17; 5:9). Paul also uses the term "brotherhood" of the church at Corinth and points out to them that as such they do not take each other before secular courts but settle their differences in brotherly love (I Cor. 6:108). Because brotherhood becomes possible through God's gracious declaration of sonship, the status of brothers must be recognized as being wholly dependent upon the work of God in Christ (Heb. 2:10-18). It is not possible, therefore, for individuals or parts of the church to declare brotherhood with another part to be null and void. God alone has that prerogative! John makes it clear that to deny brotherhood to any to whom God has given sonship is to deny one's own sonship (I John 3:10-18). Surely, all this has implications for the ecumenical church!

Most important of all, however, is the concept of the church as "the body of Christ" (Eph. 1:23) or as "one body in Christ" (Rom. 12:5). The body is made up of those who are united in and through Christ who is the head. Christ has destroyed in his body the tyranny of sin, death and hell through his own suffering, death and resurrection. Thus Christ is spoken of as having given himself up for the church, his body, "that he might sanctify her, having cleansed her by the washing of water with the word, that the church might be presented before him in splendor, without spot or wrinkle or any such thing, that she might be holy and without blemish" (Eph. 5:25-27). Thus the church, as his body, is seen as participating in Christ's own suffering, death and resurrection. The church, his body, is crucified with him in baptism and is raised to newness of life (Rom. 6:6-14; Cf. Gal. 2:19-21; 6:14-17). It participates in the intimate fellowship of inseparable oneness with him in the Lord's Supper (I Cor. 10:16-18). With this new life given and sustained by the head to the body, the church can glorify God and manifest the life of Jesus in its members (I Cor. 6:15; II Cor. 4:10-12; Phil. 1:20). In sharing in his sufferings his body, the church, shares also in the power of his resurrection (Phil. 3:10-21).

Just as the body is inseparably joined to the head so the members of that body are inseparably joined to one another in an intimate fellowship, a *koinonia*, in which all the members work together led by the Spirit (Rom. 8:9-11; I Cor. 6:19;

12:4-11), “joined and knit together by every joint with which it is supplied,” continually growing toward maturity, upbuilding itself in love (Eph. 4:15-16).

The church as the body of Christ is one and can be no other way because all the members are inter-connected and interdependent with Christ as its head. To say that it is otherwise and to refuse to demonstrate that intimate fellowship is to deny one’s own fellowship in the body of Christ. Each individual believer is a member of Christ’s body from whom he receives life and strength. He is no longer his own! Consequently, he is not in a position to deny fellowship to another member to whom Christ as head also gives life and strength. In this body all are members one of another, dependent on one another to share differing gifts, humbly recognizing each other’s weaknesses and needs, working together in love to knit together all parts into one co-ordinated and properly functioning body (Rom. 12:5; I Cor. 12:14-26; II Cor. 4:7-12; Eph. 4:16; Phil. 3:10-21; Col. 1:24).

Each member or group of members of the one body has a particular function to carry out, having received its gift from Christ for the sake of the whole body, and so all members share fully in the body’s common glory and life (Rom. 12:3ff; I Cor. 12:27-31; Eph. 4:11-16). There are many members but there is only one body (Rom. 12:4-5; I Cor. 10:17; 12:12; Eph. 4:4), and it is through this one body that the redemptive power of Christ operates (I Cor. 10:18-22; Eph. 1:21-23; 4:12-16; Col. 1:20; 2:8-19). Consequently, when a section of that body, for example the Lutheran Church in Canada, considers its function, its mission, its program of work, it must consider these in relation to the other parts of the body of Christ in its own area and throughout the world. It must consider both its unique function and its role in upbuilding the body as a whole.

THE THEOLOGY OF FELLOWSHIP ¹

One of the implicit, basic truths of the creation account in Genesis is that God created man to be in his likeness, to commune with him and to share in rule over his creation, to represent him in the created world. God created man for fellowship with himself. He also created man for fellowship with his fellow man. Created in the image of God, man was to exemplify this image in his every relationship to his fellow man. This fellowship was first of all to be demonstrated in the intimate bond of marriage where the two become one (Gen. 2:24). Through them it was to be extended to the family unit and further to the larger fellowship of all of mankind (Mal. 2:10).

However, man’s fall into sin broke down this fellowship with God (Gen. 3:8) and destroyed his fellowship with his fellow man. The outgoing love of God which was to be reflected in man’s fellowship with God and his fellow man became a self-love effectively annihilating all true fellowship (Gen. 3:12; 4:5, 8, 9). This annihilation of true fellowship is continuously evident in the works of the flesh -- in acts of pride and lovelessness toward one’s fellow man (Gal. 5:19-21) and in

1. The basis for this study was the excellent report on the theology of fellowship to the Praesidium of The Lutheran Church - Missouri Synod prepared by Martin Franzmann, Fred Kramer, Erwin Lueker, and Lormon Petersen, 1962 *Cleveland Convention Workbook*, The Lutheran Church - Missouri Synod, pp. 9-21.

rebellion against God (Rom. 1:18-32). God's law continually calls man back to fellowship with him, but man's disobedience leads to greater separation from God instead of fellowship (Is. 59:2).

In time God made a covenant with his people through Moses. This was a restoration of that fellowship with God for which man had been created. This covenant was an act of God's sovereign grace and involved the closest fellowship between God and his people. The fellowship is based on the divine promise: "I will be with you" (Cf. Exod. 3:12) and is expressed in the presence of God among his people symbolized by the ark (Num. 10:35-36), the cloud of the presence (Exod. 33:7-11) and later by the temple in Jerusalem. The covenant law given through Moses calls for man's response to his restoration of fellowship with God by restoring and living in true fellowship with his neighbour. Man continually fails to keep the covenant but God does not, and so God points man beyond the judgement for his failure with the promise to restore Israel and all men to the unbroken fellowship with him and with one another according to his will (Jer. 31:31-34; Ezek. 34:22-25; 34:30-31; Is. 42, 49 etc.).

The fulfilment of this promise comes in the New Age with the coming of the promised One, Jesus the Christ. Through his great act of redemption in Christ, God was once again bringing man into fellowship with himself. Man's fellowship is now in and through Christ. It is a sharing in the life of the New Age, a real fellowship which is partially realized in this life and to be consummated in the life to come. In this new life in Christ man is once again called back into fellowship with his neighbour.

Fellowship with God is always a two-way relationship. Because man is created in the image of God, his fellowship with God always presupposes living in fellowship with his neighbour (I John 2:9-11; 3:13-24; 4:7-21). The close bond of this two-way fellowship is especially indicated in the celebration of the Lord's Supper, the great Fellowship Meal (I Cor. 10:16, 17). It is grace which God bestows on his church which makes men children of God and brethren in Christ (Gal. 3:28). Barriers are broken down by this fellowship in the faith so that there can be a real unity in Christ (Eph. 2:11-12).

The exercise of this two-way fellowship is centred in the Word. It is a fellowship of worship, of prayer and intercession, of teaching and admonishing, of encouraging and caring for the needs of the brethren wherever they may be. This fellowship is a fellowship of faith always active in love (Gal. 5:6). It is a love which always reaches out to the other. Consequently, it always seeks to strengthen and extend the fellowship in accordance with Christ's command to "make disciples of all nations" (Matt. 28:19) and by the compulsion of a living faith which seeks to share the blessings of this two-way fellowship which God has intended for all people (Acts 1:8; 4:20; II Cor. 5:14-21).

This two-way fellowship is such a precious possession that it is in constant danger of being destroyed by the forces of evil and death (I John 3:13-14). Consequently, the church must strive to remain ever in communion with God through Word and Sacrament, being constantly strengthened in the fellowship by the Gospel (Acts 2:42; Col. 3:14-16; Gal. 3:26-28, etc.). In its sustaining process of teaching and admonishing one another in the faith there is also the need to use the Law to correct those who err in their teaching and practice, that is, those who

speak and act in a way that would impede real fellowship (Tit. 1:9; 1:13, 14; I Tim. 1:3-4; I Cor. 1:10-11; e: 3-4; Eph. 4:1-6; Col. 3:14-16; II Thess. 3:14-15; Matt. 18:15; Luke 17:3-4; Gal. 6:1-3; II Tim. 4:1-3; Tit. 3:10; Acts 15:109; James 5:19-20). Such correction is done in humility, patience and love, in a desire to “bear one another’s burdens, and so fulfil the law of Christ” (Gal. 6:1-2). Positive response to this admonishing means that the healing power of the Gospel is experienced anew and the two-way fellowship is strengthened.

Sometimes, however, the church has to deal with satanic forces from without or within which are motivated by pride and self-love and which seek to destroy the fellowship. These forces must be confronted, exposed and excluded. There can be no fellowship with forces which maliciously seek to destroy that fellowship (Matt. 7:15-16; 16:11-12; Gal. 5:9; 1:6-9; Acts 19:8-10; II John 9-11; Rom. 16:16-20; I Tim. 1:19-20; I Cor. 5:3-6; Matt. 18:15-18; John 8:44; II Cor. 2:8-11; II Cor. 11:2-4; I Tim. 4:1-2; Matt. 24:24; Tit. 3:10). When God’s Word speaks of *excluding* from the fellowship or *avoiding* anyone, it mentions these kinds of situations:

- deceivers who claim to be inspired spokesmen for God but whose actions betray them. No fellowship with God is a denial of fellowship with one another (Matt. 7:15-16);
- leaven of the Pharisees and Sadducees: their teaching of the law was a denial of God’s grace which alone creates fellowship (Matt. 16:11-12);
- the leaven of the Judaizers which called for obedience to the law in a way which denied God’s grace (Gal. 5:9; 1:6-9);
- unbelievers who speak evil of Christianity (Acts 19:8-10; John 8:44);
- those who deny the doctrine of Christ (II John 9-11);
- self-servers and deceivers who cause divisions and offenses contrary to the Gospel (Rom. 16:16-20);
- those who blasphemed and who, by rejecting conscience, had made shipwreck of their faith (I Tim. 1:19-20);
- a man who had married his father’s wife (I Cor. 5:3-6);
- an unrepentent evil doer who had broken the fellowship (Matt. 18:15-18);
- those who have departed from the faith giving heed to secluding spirits and doctrines of devils (I Tim. 4:1-2);
- fake messiahs and false prophets who seek to lead people away from *the* Christ (Matt. 24:24); and
- “one who is factious,” who by his persistent words and deeds seeks to break up the fellowship (Tit. 3:10).

In each of these situations, selfish pride and lovelessness motivate the evil doer to actions which would vitiate against the two-way fellowship.

THE LUTHERAN CONFESSIONS

Article VII of the Augsburg Confession describes the one holy Christian church as “the assembly of all believers among whom the Gospel is preached in its purity and the holy sacraments are administered according to the Gospel.” Thus the

one holy Christian church is not seen here as some invisible and humanly unrecognizable entity known only to God. It is called a *congregatio sanctorum*, a *Versammlung*, that is, a congregation or assembly as opposed to the purely spiritual conception of the church held by the Anabaptists.

Thus Luther, in his Confession of 1528 said: "I believe that there is on earth one holy Christian church, that is the congregation and number or assembly of all Christians in all the world, Christ's own bride and his spiritual body, of which he also is the only head, and the bishops or pastors are not heads nor lords nor bridegrooms of the same, but are servants, friends, and, as the word 'bishop' indicates, overseers, administrators or supervisors. And this Christendom is not simply under the Roman Church or the pope, but in all the world, just as the prophet proclaimed that Christ's gospel should come into all the world, Psalms 2 and 18; thus corporeally Christendom is scattered under the pope, the Turks, the Persians, the Tartars and everywhere, but spiritually it is assembled in one gospel and we believe under one head which is Jesus Christ."²

Further more, term, *sanctorum*, "saints" is to be understood in the Augsburg Confession as also in the New Testament, not as those who are sinless because of their good deeds or pure doctrine, but as those sinners and tax-collectors whom God in his grace and love has called sinless and holy because of the atonement of Christ.

The church is described as the "congregation of holy ones" in contrast to the church as an organization regarded as being solely under the papal hierarchy as was held by the Roman Church.

It is in this "congregation of the holy ones" in which "the Gospel is preached in its purity and the holy sacraments are administered according to the Gospel." In contrast to the German which was the text read before the Diet at Augsburg, the Latin Text has "and the sacraments are administered *rightly (recte)*" instead of "according to the Gospel." It is clear that the German accurately describes what is meant, that is, that the sacraments are administered to express the fulness of the Gospel proclaimed in Christ. The intent is clearly to emphasize that the love and grace of God is the means by which the "congregation of holy ones" is called into existence and sustained. This is the Reformation principle of "justification by grace." The "purity of the Gospel" is mentioned over against the distortion of the Gospel and the abuse of the sacraments as blatantly perpetrated by the Roman Church at that time. The Roman Church could not claim to be *the* Church when law and self-righteousness were taught instead of the Gospel, and when sacrifice was made instead of sacrament.

This Article was not written to proclaim that only Lutherans, because they have the Gospel and sacraments *pure et recte*, are the church. Quite the contrary. It was to defend their position that they also are part of that church which is universal and ecumenical. As Allbeck observes,³ "Lutherans, if they are true to their heritage, cannot help but be interested in unity and harmony. The Formula of Concord breathes that spirit. This article points the direction to be taken. It is certainly not one of doctrinal indifference, as many advocates of union urge. On

2. Quoted in Willard Dow Allbeck, *Studies in the Lutheran Confessions* (Philadelphia: Muhlenberg Press, C. 1952), pp. 79-80.

3. Allbeck, p. 82.


the other hand, we must frankly face the question how much of the field of doctrinal theology is included in the phrase agreement in the doctrine of the Gospel. The will to unity in the church must not be ambushed by sectarian pettiness or betrayed by religious isolationism.”

TO BE AN ECUMENCIAL CHURCH



1. It means, first of all, that we can rejoice with all Christians throughout the world that Christ is our Head and that we are all one in the one body of Christ.
2. It means that there already exists the two-way fellowship relationship with fellow Christians in other synods and in other denominations because the Holy Spirit, who draws men into fellowship with God through faith in the Gospel, does not recognize synodical or denominational boundaries. This fellowship is real and must be accepted and exercised to the degree that this is possible.
3. It means that we are concerned to practise that fellowship, to carry out our responsibility to the brotherhood as members of the body of Christ, to encourage one another in the faith, to teach and to admonish, to uphold and to strengthen the fellowship.
4. It means that we as the Lutheran Church in Canada recognize our own uniqueness as members of the body of Christ -- whatever that may be, whether it be richness in worship, full joy and appreciation of the sacraments, faithfulness to the Word, evangelistic concern, etc. -- and earnestly strive to share that unique gift with the whole church for the strengthening and upbuilding and proper functioning of the church throughout the world.
5. It means to see the needs of the church throughout the world, to be sensitive to those areas where they need manpower and materials for mission, to be sensitive to the needs of the poor among the saints, and come to their aid with the resources we have.
6. It means to act in love and concern to share the full gospel with all parts of the church, concerned to teach and admonish one another in the faith, not as masters and teachers but as brothers.
7. It means that when there are differences in doctrine and practice, these differences must be recognized within the fellowship relationship and examined together in the light of God's Word. This has to be an honest sharing relationship. Anything less that destroys the fellowship which exists.
8. It means that differences which are differences of interpretation only must be thoroughly discussed in this sharing relationship so that the outcome is growth and understanding and consequently a closer fellowship in Christ in spite of the fact that different interpretations may still exist. Full fellowship can be practised here. To refuse to be in full fellowship on the basis that differences still exist is to be SECTARIAN. Such insistence on a "pure" church is in danger of destroying that fellowship rather than building it up because it can no longer practise love and forgiveness. It cannot exercise an effective ministry to the weak and erring outside its own organization because

it cuts itself off from that kind of contact, and even within its own body it no longer has room or help for the weak.

9. Where discussion of differences indicates that false interpretations or errors exist on the basis of the clear revelation of Scripture, then, in a desire to remove anything which would endanger or impede the fellowship, the errors must be overcome through brotherly admonishing on the one hand, recognition and repentance on the other. While recognizing that fellowship in Christ still exists and practising it in spite of error, it also has to be recognized that full fellowship has been impeded by the error. To ignore this would be to jeopardize the fellowship, to place organic union before the maintenance of the two-way fellowship relationship, and this would have to be classed as unionism. Unionism is a compromise with error for the sake of union. Such a church that is not concerned for doctrinal agreement is incapable of a clear and effective witness because the exercise of its fellowship has been impeded by error.
10. Where and only where it can clearly be shown that errorists by their ungodly actions are maliciously seeking to destroy the two-way fellowship, they must be excluded or avoided. There can be no fellowship with them. But even here, exclusion is an act which is aimed at gaining the brethren.
11. The fundamental concern in all these areas must be love of the brethren and consequently there can be no place for a mechanical or legalistic approach to fellowship in the church.
12. The emphasis in the theology of fellowship for the ecumenical church is not on a quantitative knowledge of doctrines but on a qualitative living faith which is demonstrated in the life of the church.



TIME TO TAKE STOCK


**When was the last time you took stock?
Looked at your insurance, your investments,
your general financial situation?
Looked at them in terms of providing
financial security for your family?**

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change.

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your family financial situation today – and help
you look at tomorrow. He or she will review with
you all the things that really count – the security
of your home, provisions for your children's
education, arrangements for your own retire-
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