

LIFE ASSURANCE MINISTRIES, INC Proclamation!

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FOR FORMER ADVENTISTS • INQUIRING ADVENTISTS • SABBATARIANS • CONCERNED EVANGELICALS

The faith of Abraham

I'll never forget the revelation I received that day. While it brought a rush of joy to my heart and a sense of God's presence, I had no idea of the long-range results it would bring. It would enhance my teaching, empower my ministry but it would also drive me from the denomination I loved, cause me to lose many good friends and send me on a painful but joyous journey into the unknown future. Looking back from my current perspective, I now realize how important and valuable that revelation was. I'm sure many others had received it before me and many since. But for me it was a revelation. "For I neither received it

My assignment was to teach Bible Doctrines to three sections of Juniors as well as Sophomore Bible. The curriculum for one quarter of the Bible Doctrines class was based upon the first eight chapters of Romans. I had taken my Juniors through it the year before and was richly blessed by this most powerful book. I found that even though I had taught from this section of Scripture before, each time it seemed to be fresh with new insights that had been hidden the year before. I liked to teach inductively, helping the students to think and discover for themselves. Therefore, I was always making study guides with questions that, I hoped, would cause them to discover the gold that was hidden in this rich vein of truth.

I was revising a study guide for Romans 4. As I read verses 17–20 I began to question the choice of Paul's illustration.

(as it is written, "A father of many nations have I made you") in the sight of Him whom he believed, even God, who gives life to the dead and calls into being that which does not exist. In hope against hope he believed, in order that he might become a father of many nations, according to that which had been spoken, "So shall your descendants be." And without becoming weak in faith he contemplated his own body, now as

Why Paul, why this illustration?

from man, nor was I taught it, but I received it through a revelation of Jesus Christ" through my study of Romans.

It was a sunny fall day in 1974. I was one of the Bible teachers at Monterey Bay Academy, a boarding high school owned and operated by the Seventh-day Adventist Church. The school was located on a beautiful, green 300-plus-acre campus overlooking Monterey Bay in California. Attending the school were about 400 students.

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Life Assurance Ministries (LAM), Inc

Mission: To proclaim the good news of the new covenant gospel of grace in Christ and to combat the errors of legalism and false religion.

Motto: Truth needs no other foundation than honest investigation under the guidance of the Holy Spirit and a willingness to follow truth when it is received.

Message: "For by grace you have been saved through faith; and that not of yourselves, it is a gift of God; not of works, that no one should boast." Ephesians 2:8,9

LAM's three-fold ministry niche

Doubtless, many of you who receive this issue of Proclamation will have a number of questions come to your mind? What is the need for another journal/news letter dealing with Adventist issues? With Adventist Today and Good News Unlimited, etc. why the need for Proclamation?

Adventist Today is doing an excellent job bringing issues to the Adventist community from the per-

Adventism and many more will continue to do so in the months and years ahead, given the denomination's hesitation to squarely face known error. When these people do leave, regardless of the reasons for them leaving, they have a set of questions that must be dealt with before they can function as normal Christians in another church setting. From my own experience, and observing the experience of hundreds of other former Seventh-day Adventists, this is a very difficult time. I have observed that it generally takes about two years to free the "guilt tapes" that play within the mind.

I also recognize there are few Evangelical pastors or other Christians who are equipped to help these people with their set of questions. During this time there is a strong need to fellowship with others who are going through, or have come through, the same experience. Therefore there is a great need for many more former Adventist fellowship groups! Granted, these may only be "half-way houses," but they are needed, nonetheless.

These people will continue to need sound Bible teaching on the gospel. They need to develop a well-thought-out and trustworthy hermeneutic. They must jettison SDA's "here-a-little-and-there-a-little" proof-text method of interpreting the Bible and learn to study the Bible contextually. They must recognize that doctrines that are not clearly stated in context in didactic passages are to be questioned. They must realize the difference between majors and minors. They must be able to separate Christian fundamentals upon which all Christians should agree from peripheral, less essential interpretations and deductions that can be held without harming functional church unity. Yes, they will question all the unique "truths" of Adventism. And this is traumatic! Only those who have done this can understand the experience. When some of these "truths" fall and are found to be built on nothing but sand—poor interpretative principles which have become Adventist sacred tradition—there is a deep sense of sadness and loss. Some have likened it to divorce. When the church you thought was a champion of truth is found out to be one that covers up the truth and twists the truth and castigates those who find the truth, it brings deep sadness and hurt. Often, when Adventists leave the SDA church they are shunned and treated as "unclean" by many of their former friends. I have received dozens of calls and letters describing this exact situation. Underlining, again, the need for friendship and communication in former Adventist fellowship groups around the world. These groups need adequate

What was considered Ford heresy in the 80's is now accepted theology in many Adventist circles.

spective of those within the Adventist Church. This journal reports on SDA news, gives a careful analysis of that news and adds the candid opinions of its editors. However, because of its large Adventist readership and support, it is limited in helping former Adventists or questioning Adventists find answers to their questions outside of Adventism.

My good friend, Des Ford, and his associates at Good News Unlimited, (GNU) have done an excellent job of clarifying the gospel. They have helped many thousands within the SDA church move away from Adventism's early legalism to a more evangelical understanding of the gospel. What was considered "Ford heresy" in the 80's is now accepted theology in many Adventist circles. Des Ford is destined to have a very positive place in Adventist History despite the many who considered him to be the "omega of apostasy" just a few years ago.

Good News Unlimited has ministered to thousands with gospel-centered, Christ-exalting articles and messages which have been a real blessing to many spiritually hurting and hungry people. However, it appears to me that GNU has chosen not to enter what I believe to be a desperately needed ministry: helping former Adventists find a suitable church home in their local community.

Judging by the many hundreds of letters and phone calls I receive from former Adventists around the world, there is a real need to help these people. I know this may sound harsh to some of my readers, but many former Adventists need help in separating fact from fiction in the "tapes" that play in their minds and conscience. Many people are leaving

Proclamation!

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Questions former Adventists ask

- What about Ellen G. White, is she a true prophet or is she a false prophet?
- What is this thing about 1844 and the investigative judgment? Is it true or not?
- If the SDA church is not the true remnant church, then where do I go?
- What about the state of the dead?
- What about hell?
- What about clean and unclean meats?
- What about meat? Must I be a vegetarian to be translated with the living saints as Ellen White taught?
- If I worship on Sunday, will I receive the mark of the beast?
- If I leave the Sabbath, will I be lost as Ellen White said?
- What about the Sunday law?
- What about drinking a little wine?
- Is speaking in tongues of the devil or is it a true gift of the Holy Spirit?
- What about all the “guilt tapes” I have in my head if I do something Ellen G. White said was wrong?
- Are these “guilt tapes” the Holy Spirit telling me I am going in the wrong direction and I need to go back to Adventism, are they of the devil, or are they just the remnants of legalism?
- How can I tell what is truth?
- Should I always follow my conscience?
- Are the Ten Commandments still binding? If so, then is the Sabbath still binding?
- If the Sabbath is still binding what is O.K. to do on the Sabbath and what is wrong to do on the Sabbath?
- How do I know which Old Testament laws are valid today and which are not?
- Are there really two laws: one moral and one ceremonial? Or is there only one law?
- Who can I trust during the time I am re-evaluating my theology?

resources to honestly answer the set of questions former Adventists always have.

The list above is certainly not a complete list, but these are the questions I had to answer and the type of questions I am asked nearly every day by former or inquiring Adventists.

So then, the first reason for Life Assurance Ministries and this news letter, *Proclamation*, is to encourage former Adventist fellowship groups and provide credible information, books, and Bible studies for those who choose to leave Adventism.

The second reason for Life Assurance Ministries is to bring into sharp focus the unscriptural doctrines and practices of the Seventh-day Adventist church. It is my prayer, and also the prayer of many Adventist pastors, SDA scholars and even some church administrators, that I talk with, that Adventist church will eventually come to grips with its known error and have the courage to renounce it and move toward mainstream Christianity. There are so many good things in Adventism, just think what it could be without all the encumbering error! Many of these SDA leaders have privately encouraged me to continue to expose the known errors of Adventism.

There is yet a third reason for this ministry. There are many Evangelicals who see Adventists as main stream Christians and that is just how Adventists wants to be seen. Yet, at the same

time, often Adventist evangelists, following the lead of Ellen G. White, portray mainstream Christianity as the fallen daughters of Babylon following the harlot of Revelation, the Catholic church. Adventists can't have it both ways! Evangelicals need to know the real, historic teachings of Seventh-day Adventists. They need to know that SDAs claim to be the remnant church of Bible prophecy, as all new converts to Adventism are now—since the recent General Conference in Toronto—required to publicly vow. Evangelicals need to know that Ellen White's writings are considered a “continuing and authoritative source of truth” in SDA's statement of Fundamental Beliefs. They need to know that SDAs believe that the seventh-day Sabbath is the seal of God and will become the dividing line between those who serve God and those who receive the mark of the beast. Evangelicals need to know that Ellen White taught that unless they understand the new ministry of Christ that supposedly started in 1844, their prayers are worthless. Evangelicals need know that Adventists teach that those who believe that deceased Christians “go to be with the Lord,” at death, are under one of the two great deceptions of Satan.

Evangelicals need to know the real teachings of Adventism. Then they will be able to make the correct evaluation of Adventism. **!**

The faith of Abraham CONTINUED FROM PAGE 1

good as dead since he was about a hundred years old, and the deadness of Sarah's womb; yet, with respect to the promise of God, he did not waver in unbelief, but grew strong in faith, giving glory to God. Romans 4:17-20

The more I contemplated this illustration the more it bothered me. I knew the context and that was part of my problem. In Chapter 3 Paul had, in the most majestic terms, described the gospel of righteousness by faith.

But now apart from the Law the righteousness of God has been manifested, being witnessed by the Law and the Prophets, even the righteousness of God through faith in Jesus Christ for all those who believe; for there is no distinction; for all have sinned and fall short of the glory of God, being justified as a gift by His grace through the redemption which is in Christ Jesus; whom God displayed publicly as a propitiation in His blood through faith. This was to demonstrate His righteousness, because in the forbearance of God He passed over the sins previously committed; for the demonstration, I say, of His righteousness at the present time, that He might be just and the justifier of the one who has faith in Jesus. Romans 3:21-26

Then, Paul gave one of his most powerful

law. He must use *their* source of truth (old covenant) to prove *his* (new covenant) theology. I knew this was the context of Romans 4. Admittedly, I had not yet realized the future implications this truth would have on my own life. In Romans 4 Paul used two of the most revered characters of Judaism as illustrations of his doctrine of righteousness by faith: Abraham and David .

There are only two simple requirements for salvation—simple not easy! One only needs perfect righteousness and no sin. The problem, however, is that “all have sinned and fall short of the glory of God.” (Rom. 3:23) So all of us are in the same predicament. We are helpless and *now* keeping the law (if we could do that) won't help solve our problem one bit.

At this point, Paul uses two illustrations to prove his point. First, he sites that Abraham was *not* justified by works, but “Abraham *believed* God and it was *credited* to him as righteousness.” It is important to note that the experience of Abraham, to which Paul alludes, is recorded in Genesis 15:1–6 when God took Abraham outside one night and compared the number of Abraham's children to the stars.

I can still remember the thrill I had when I realized the depth of good news in Romans 4:5! “But to the one who *does not work*, (I could qualify here!) but believes in Him who justifies the *ungodly* (I could qualify here too!), his faith is reckoned as righteousness.”

So Paul used the illustration of Abraham to prove that a person is declared righteous solely on the basis of his faith *without* any works. But does God's declaration of righteousness also take care of the sins of the past?

To answer this implied question, Paul brings David onto the witness stand. Everyone knows David sinned—big time. So from David's Psalm 32 he quotes:

Blessed are those whose lawless deeds have been forgiven, And whose sins have been covered. “Blessed is the man whose sin the Lord will not take into account.

By the end Romans 4:8, Paul has proved his point. He has shown that *ungodly* men (and women) who *do not work* can be counted righteous based solely upon their faith. He has also shown that sinners, even like David who committed adultery and murder, can be *counted* righteous. When these sinners are declared righteous by God their sin is no longer counted against them! That, my friend, is the good news of the

Paul had to prove from the law that the Gentiles could be justified without the law.

statements:

“For we maintain that a man is justified by faith apart from works of the Law.” Romans 3:28

The church at Rome, I knew from previous study, was a church which was comprised of both Jewish Christians and Gentile Christians. This is why throughout the book of Romans, Paul first addresses one group and then the other. Paul's statement that a Christian is justified “apart from works of the law” would instantly raise questions in the minds of his Jewish-Christian readers who placed high value on the observance of the law. To keep his Jewish-Christian readers from rejecting his theology, Paul had to prove *from the law* that the Gentiles could be justified *without the*

gospel of justification by faith! That is the most profound truth, I believe, in the New Testament!

Thus far I could follow Paul and I was rejoicing in my understanding of righteousness by faith. But why, I had to ask, did Paul turn to the next illustration? Why would Paul choose *this* illustration to further illustrate the most profound truth of the New Testament—righteousness faith? What, you say, is this illustration? Come with me to the salient verses in Genesis 17 to which Paul alludes in Romans 4:17–21.

Abraham and Sarah had no faith in their ability to have a child—none, zero!

Now when Abram was ninety-nine years old, the Lord appeared to Abram and said to him, "I am God Almighty; Walk before Me, and be blameless... "No longer shall your name be called Abram, But your name shall be Abraham; For I will make you the father of a multitude of nations.

At this point, God gives Abraham the covenant of circumcision, which would become the entrance sign into the covenant community for the Israelites. Then we have this conversation between God and Abraham.

Then God said to Abraham, "As for Sarai your wife, you shall not call her name Sarai, but Sarah shall be her name." And I will bless her, and indeed I will give you a son by her. Then I will bless her, and she shall be a mother of nations; kings of peoples shall come from her." Then Abraham fell on his face and laughed, and said in his heart, "Will a child be born to a man one hundred years old? And will Sarah, who is ninety years old, bear a child?" And Abraham said to God, "Oh that Ishmael might live before Thee!"

Try as I would, I could not find any evidence *in this account* that Abraham expressed *any* faith! I went to the commentaries. Some said it was the "laugh of faith." But I ruled this out because Abraham said, "Oh that Ishmael might live before Thee!" It appeared to me that Abraham had *absolutely no faith* that he, now 99 and Sarah, now 90, could have a child. The thought must have hit him like a joke and he laughed so hard he fell

down. Some may think this is irreverent, but I believe we ought to take the Bible stores as they are and not varnish them up.

Again, I had to ask myself, why *this* illustration? If Paul wanted to illustrate the nature of victorious faith and use the faith of Abraham as an example, why didn't Paul choose Abraham's offering of Isaac? *That* was real faith! Then, I thought—still hoping to find some sense in Paul's choice—perhaps Sarah was the one who had the faith. So I turned to Genesis 18 where I read,

Then they said to him, "Where is Sarah your wife?" And he said, "Behold, in the tent." And he said, "I will surely return to you at this time next year; and behold, Sarah your wife shall have a son." And Sarah was listening at the tent door, which was behind him. Now Abraham and Sarah were old, advanced in age; Sarah was past child-bearing. And Sarah laughed to herself, saying, "After I have become old, shall I have pleasure, my lord being old also?" And the Lord said to Abraham, "Why did Sarah laugh, saying, 'Shall I indeed bear a child, when I am so old?' 'Is anything too difficult for the Lord? At the appointed time I will return to you, at this time next year, and Sarah shall have a son.' Sarah denied it however, saying, "I did not laugh"; for she was afraid. And He said, "No, but you did laugh."

I found no help here! If fact the picture only got worse. Not only did Abraham laugh and express *no* faith, but Sarah did the same thing and then topped it off with an outright lie. Further, I noted that if Sarah's laugh was a "laugh of faith," as some claim, then God would not have questioned her laugh and she would not have lied. So my conclusion *based upon this record in Genesis* was that both Abraham and Sarah and *no* faith in their ability to have a child—None, Zero!

Why, Paul? Why *this* illustration of "faith" to illustrate righteousness by *faith*, the most important truth of the New Testament? So with these conclusions and questions I went back to Romans 4, Then it hit me! Come with me now, back to Romans 4 for a revelation of good news!

My first time through Romans 4 with my Junior class I had missed it. Although, I vividly recall I had a sense that there was something more to this verse than I had yet discovered.

(As it is written, "A father of many nations have I made you") in the sight of Him whom he believed, even God, who gives life to the dead and calls things which do not exist as existing (NASB Marginal Reading).

What does this verse mean? God *called*

Abraham a “Father of many nations” *before* Isaac was even conceived! Interestingly, after the experience recorded in Genesis 17, Scripture never again refers to Abraham as Abram. God *accounted* Abraham a father *before* he was a father and *treated* him as such. The multitude of nations, or even Isaac, were there only by the declaration of God.

In hope against hope he believed, in order that he might become a father of many nations, according to that which had been spoken, “So shall your descendents be.” And without becom-

our justification. Romans 4:17-25

Now I understood new dimensions of righteousness by faith that would alter the course of my life. I hope this truth will be as meaningful to you as it is to me!

- When God declares us righteous by faith, He changes our name from “sinnerman” or “sinner-woman” to “saint.”

- As God changed Abraham’s name *before* he was a father and counted him as a father so God changes our name to “saint” and counts us as righteous *before* we are righteous when the *only* righteousness we have is the *declaration* of God.

- We express “the faith of Abraham,” which is saving faith, *not* by our faith in what we can or will do. Rather, we are to react like Abraham and recognize the *utter impossibility* of our ever achieving righteousness. We laugh at the impossibility of the command, “Be perfect as God is perfect.”

- Yet, because God declared us righteous, we believe it based *solely* on God *promise* and God’s *power* to full His own promise.

- As Abraham accepted his changed name, so we should accept ours.

- As Abraham was never again known by his old name so we should never again consider ourselves as lost sinners.

- As God considers us righteous “Even so consider yourselves to be dead to sin, but alive to God in Christ Jesus.” We are to see ourselves as God sees us—in Christ.

Righteousness by faith is *everything* we need: It includes Christ’s perfect righteousness (Remember Abraham). It includes forgiveness for all sin (Remember David). And, it brings the Holy Spirit into our lives “who is able to do exceeding abundantly beyond all that we ask or think, according to the power that works within us.” Eph. 3:20

Yes, indeed, God counts things which do not exist as existing! And therein lies our hope.

Thanks, Paul, for your *careful* choice of illustrations.

!

Righteousness by faith is everything we need!

ing weak in faith he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah’s womb; yet, with respect to the promise of God, he did not waver in unbelief, but grew strong in faith, giving glory to God, and being fully assured that what He had promised, He was able also to perform.

Now, I saw it! While Abraham had *no* faith in what *he* could do, He did have faith in the *promise of God*, being fully assured that What God had promised, *God was able also to perform*.

So Abraham’s faith was not directed to himself, rather it was centered *only* in God’s promise and God’s power!

Therefore also it [faith] was reckoned to him as righteousness. Now not for his sake only was it written, that it was reckoned to him, but for our sake also, to whom it will be reckoned, as those who believe in Him who raised Jesus our Lord from the dead, He who was delivered up because of our transgressions, and was raised because of

“Who gives life to the dead and calls things which do not exist as existing.”

Funding for Life Assurance Ministries

Mail donations to:

**Life Assurance Ministries
PO Box 11587
Glendale, AZ 85318**

Life Assurance Ministries, Inc. is a faith ministry and totally dependant upon God's blessings and the donations of its supporters. Life Assurance Ministries Inc. is an official ministry of Christian Community Church in Glendale, Arizona where I pastored for the last two and three quarter years. The only financial support LAM receives from this church, however, are funds that are marked specifically for this ministry.

When I took over as pastor at Christian Community there were only four adult members. God has richly blessed and now we have about 150 attending each weekend. Life Assurance Ministries began taking more and more of my time and I realized that I could not do justice to both the church and LAM. After much prayer, I realized that another pastor could give leadership to this church but I knew of no one who could take over LAM. Because of my past experience, I feel God has equipped me for, and called me to, this ministry. I invite you to hold me up in prayer. That is the most important thing! We have seen so many answers to prayer. God has used many of you to answer our prayers. I invite you to partner with me in expanding this ministry. I will be sharing many of the letters we receive, thanking us for this ministry. Those who want to support this ministry may send donations made payable to "Christian Community Church." Be sure and indicate on the check that it is for "LAM, Inc." You will receive a tax-deductible receipt just after the end of the year. We trust that LAM, Inc. will soon be

recognized by the IRS as a 501 (c) (3) religious non-profit Corporation. Then we will be able to receive donations directly, however, during the interim, we are working under Christian Community Church. Mail all donations to:

Life Assurance Ministries, Inc.
PO Box 11587
Glendale, AZ 85318

Dale Ratzlaff just resigned this pastorate to work full time with LAM. This is a faith ministry approved by, but not funded by, this church. Christian Community Church is doing well.

LAM and LAM, Inc.

Life Assurance Ministries (not Inc.) is a book publisher and will remain as such. It will continue to publish books relevant to former Seventh-day Adventists as usual. Life Assurance Ministries, Inc. however, is a non-profit corporation which is a separate entity from Life Assurance Ministries. Life Assurance Ministries, Inc. will focus on former Adventist ministries as outlined earlier in this issue.

Funds sent to Life Assurance Ministries for book purchases are not deductible. However, funds sent to the ministry of Life Assurance Ministries, Inc. will be deductible.

The goals of Life Assurance Ministries, Inc.

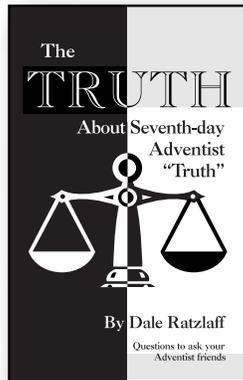
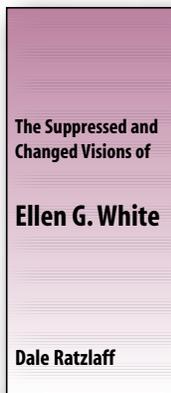
- Prepare and mail a free, positive, gospel centered by-monthly news letter to the thousands of names in LAM's data base. This will include topics relevant to former SDAs.
- Take speaking appointments when available as schedules allow.
- Provide tracts, booklets and books free of charge to those who are sincerely seeking truth and cannot afford them.
- Provide tracts, booklets and books to Former Adventists Fellowships.
- Raise funds to help translate materials helpful to former Seventh-day Adventists.
- Develop a helpful web site.
- Foster Former Adventist Fellowship groups in the US and around the world.
- Publish books by other authors on relevant issues to former Adventists.
- Give temporary financial support to former Adventist pastors who are making a transition to other ministries.
- Prepare Bible study guides to foster discipleship and Christian growth which can be used by Former Adventist Fellowship groups and/or Sunday school teachers and cell groups.
- Schedule radio talk show appointments for former Adventist pastors.
- Plan special weekend conferences with topics relevant to former SDAs.
- Follow the guiding providence of the Holy Spirit.

Resources to help you know and grow

Free Offer No. 1

The Suppressed and Changed Visions of Ellen G. White.

To receive this just send a self-address stamped No. 10 envelope to LAM, Inc. Those who have the book, *Cultic Doctrine*, already have this documentation

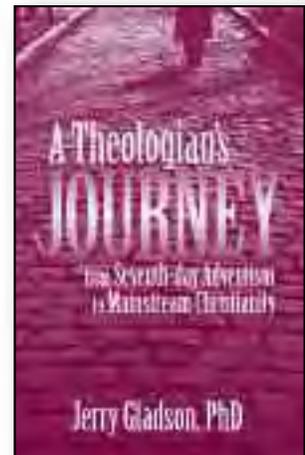


October Special

During the month of October, LAM book publishers will include without cost Dale Ratzlaff's newest book, *The Truth About Seventh-day Adventist "Truth"* with all orders over \$30.00 before shipping costs.

Latest News on TJ

A Theologian's Journey from Seventh-day Adventism to Mainstream Christianity, by Jerry Gladson, will not be ready until the latter part of October. It has taken longer to proof and format than was expected. Thanks for your patience.



Forming new Former Adventist Fellowships

I receive numerous phone calls from former Adventists wanting to contact other former SDAs in their area. I do not feel free to give out phone numbers. However, as mentioned earlier, there is a tremendous need for people leaving Adventism to be able to talk through the issues with others who understand.

Therefore, Life Assurance Ministries is starting a list of former Adventists who would be interested in leading or attending a former Adventist fellowship.

If you would consider being a contact person, or want information about a FAF meeting in your area, please let us know.

See www.formeradventist.com for information. If you live in the southern California area a FAF meets each Friday at 7:00 p.m. in the Redlands Trinity Evangelical Free Church off I-10 near the Ford exit. Call 1-877-349-6984 for information.

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For books on issues relevant to former SDAs contact Life Assurance Ministries:
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