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# Insurance Against Communism

Fred Schwarz

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# Insurance Against Communism



## CITIZEN'S CODE OF CONDUCT

*"I will never forget that I am an American Citizen, responsible for my actions, and dedicated to the principles that made my country free. I will Trust in God and in the United States of America.*

# INSURANCE AGAINST COMMUNISM

Address given by Dr. Fred Schwarz of  
Sydney, Australia, before the members of  
Texas Legal Reserve Officers Association

(Officers of Life Insurance Companies  
of Texas)

Statler Hilton Hotel, Dallas, Texas

Insurance is the index of the advance of civilization. It rests on the foundation of the rationality of man. Of all God's creation, man alone is able intelligently to subordinate the present to the future. Today in America, insurance has reached into practically every field of human activity so that every danger which confronts mankind has its antidote in the insurance field.

Today a danger threatens—a danger so vast that it transcends anything else of human experience. All the intelligence and preparation that we are putting into combatting comparatively minor dangers must be applied against this tremendous threat. If we apply the same principles to the predictions of the future of mankind that we apply in

insurance or banking or similar business ventures, we can reach but one conclusion, and that is: "The Communists are conquering the world." Not that they *could* conquer it; not that they *might* conquer it; not that they *will* conquer it; they *are* conquering it. Winning the battle against Communism is fundamental to the survival of every free enterprise.

The success of insurance rests upon an honest analysis of the past and the present, and an intelligent prediction of the future. The tools used are mathematical, and by statistical calculation, an honest estimate of what the future holds enables the present program to be soundly based. If we apply this principle to what Communism has done, is doing, and will do, the prediction is frightening indeed! The figures of Communist advance are so terrifying that most of us simply do not have the honesty to acknowledge them.

In 1903, Lenin established Bolshevism with 17 supporters; in 1917, Lenin conquered Russia with 40,000 supporters; in 1960, the Party of Lenin is in iron control of 1,000,000,000—with

a tentative date for world-conquest already set. If God would but burn the significance of those statistics into our hearts, if we had the honesty to acknowledge them, the intelligence to understand them, our hearts would pulsate with terror. The Communists have conquered in one generation more than one-third of the population of the earth. The number of those conquered and controlled by the Communists is so great that it is difficult to conceive. When we make a few comparisons, something of its vastness stands out a little more clearly. When Adolph Hitler commenced his campaign of conquest, he had at his disposal 75,000,000. Today the Communists have twelve times that number. When Japan set out to conquer Asia, she likewise had 75,000,000. Today the Communists have twelve times that number.

Another comparison should stir to the very depths every Christian heart. Nearly two thousand years ago our Lord gave to His church the great commission, "Go ye into all the world and preach the Gospel." As a result of the testimony and tears of those two

thousand years, today one-third of the world's population has heard the name and a little of the biography of the Lord Jesus Christ. That is, from every source, Catholic and Protestant, and yet the Communists have conquered more people than that since 1917.

We don't like these figures but *I* didn't invent them, didn't make them up; they are factual, they're objective they're true. The only intelligent thing we can do, is face up to them, see what's happening and determine what we should do to meet this coming danger. Oh, I know it's easy to rationalize any truth which is too unpleasant.

As a medical man I know this is frequently done. Folk afflicted with a disease which is so terrible that it destroys the very foundation of their health and future hopes, almost invariably find refuge in simply ignoring it and refusing to believe they have it. I've seen many people obviously afflicted with cancer. If they saw the same symptoms in anyone else they wouldn't have a moment of doubt, but when it's them-

selves, why, it just can not be! This *can't* happen to *them*, why, it never *has* happened, it never *can* happen! They reject the central systematic strain, they seize on peripheral symptoms. They build a dream world in which to take refuge while doom advances. That's what I suggest *we're* doing every day because the truth, the obvious truth, is too unpleasant, and intelligent as we are in many fields, it's a rarity to find one person who gives ten minutes a day to consistent thought as to what he personally can do to help correct this situation.

These statistics should strike alarm to every one's heart, particularly that of an insurance man alert to the significance of basic figures. Even the most conservative person must admit that these figures add up to a situation alarming in the extreme—a situation which demands earnest attention right now.

This leads to the natural question, "What should *we* do?" Many people say, "I am only *one*—this is a matter for entire communities, for entire countries; it's the responsibility of the government. *My* feeble efforts would be

futile indeed." This is the counsel of despair. There *is* something that every one of us can do.

Understanding is the only possible foundation for intelligent counteraction. Communism is a disease. It is a disease of the body because it has already killed many millions of people, and purposes to kill millions more. It is a disease of the mind because it *is* associated with systematized delusions, not susceptible to rational argument. It's a disease of the spirit because it denies God, materializes man, degrades him to the level of a beast of the field, robs him of spirit and soul and, in the last analysis, even of mind itself. As a disease Communism requires accurate diagnosis. Hatred has never been an adequate foundation for treatment. We have a saying in the medical profession, "It's better to have the right operation performed poorly, than the wrong operation done very well." Accurate diagnosis, and accurate diagnosis *alone*, is the foundation of effective treatment.

The obvious failure of our program to combat Communism rests upon an



inaccurate diagnosis. Most of us believe Communism originates with the poor, the working class, the underprivileged, the exploited and the oppressed. If this were the correct diagnosis, the correct treatment would be to eliminate the conditions which create Communism—to improve economic conditions, to cease exploitation, to wipe out poverty, and thus Communism would automatically wither away and die. But *that* diagnosis is *incorrect*. If you go to any country in the world and select the outstanding Communist leaders, it will be rare indeed to find among them a man who began life as a member of the poor, the exploited, or the working class. Communism does not originate in poverty. I was in Portland, Oregon. I went to get my laundry, and mentioned to the laundry-man, as I frequently do, the very frightening figures of the Communist advance. He had enough sense to get frightened. He said, "We must *do* something! We must *do* something!" He thought for a moment, and then added, "We will have to feed them. No man ever became a Communist on a full stomach." I looked at him quietly for a moment, and then said,

"I could mention one or two who *did* Karl Marx, Frederick Engels, Vladimir Lenin, Joseph Stalin, Molotov, Voroshilov, Bulganin, Kalinin, Mikoyan, Kaganovich, Mao Tse-Tung, Chou En-Lai, Liu Shao Chi, Chou Teh, Ho Chi Minh, Alger Hiss, William Remington, Whittaker Chambers, Hal Ware, and many others." It is indeed amazing that the great recruiting-ground for Communism is the student intellectual class, and while we are looking for Communists in the ranks of the poor, the Communists are literally sweeping great groups of the world's students into their ranks. Almost every major world Communist leader, who became a Communist in a non-Communist country, did so as a student intellectual, a materialist in philosophy, an atheist in faith, and infatuated with the techniques of science.

A short time ago in Chattanooga, Tenn., I spoke at a very fine Baptist School. When I finished, two students came up to me; one was from Mexico, the other from North Korea. The one from Mexico said this, "When I was doing the premedical course in Mexico

City, 80 per cent of the medical students were Communists." They were organized into cells. Their leaders were all trained in Moscow, and were utterly godless, utterly materialistic. These are his own figures, but I doubt that he took accurate statistics. Frankly 80 per cent sounds high to me because Communism is always the managerial minority. Nevertheless, every intelligent person must recognize the fact that the Communists are sweeping many of the most brilliant students of Mexico, Central America, South America, Asia, Africa, and even Europe into the arms of Communism, and while *we're* concentrating on a *material* defense, *they're* proceeding with *ideological* student-conquest. Now it's *one thing* to know that the Communists are winning the student mind. It's *another thing* to know *why* they're winning it; the arguments that attract and appeal. How is it that they are able to have such an appeal to the students? Possibly some insight into this can be given by the second student who came up to me after my message in Chattanooga. He was a refugee from North Korea. He had fled before the barbarism and

terror of the Communists in power in that land. This county had opened its arms and heart and had given him sanctuary, and here he was in a good school, surrounded by companions who treated him like one of themselves. He was well clothed, well fed, a person of significance, value, and importance. He was a Christian, and yet the ideas which the Communists had put into his mind as a child were still there, because nobody had known how to take them out. He immediately began to explain to me everything that was wrong with America. He told me that in America the great trouble was the capital-labor relationship, the way the bosses exploited the workers, particularly in the south. Then he told me that American prosperity was a bubble; that it was going to burst into unemployment, depression, chaos, and war. Then he told me that in North Korea they had a new democracy; that the new democracy was bad, terrible; conditions were so awful that he had to flee, but that the new democracy was going to turn into socialism like that in Russia. And socialism was better, oh, much better, and then socialism was going to

turn into Communism. Under Communism, human nature would be so perfect, human character so superb, that there would no longer be need for any government whatsoever. There would no longer be a Police Force because there would be nothing for the police to do. There would no longer be an income tax department because by nature every one would retain for himself just what he needed and give the rest to the general well-being. There would be no armed forces because war would be a dirty memory from an evil past, and in mutual brotherhood every one would work and give and love in the happiest of all forms of society. The golden age of Communism would then be at hand! Now here he was, this student from North Korea the present which he had experienced was dreadful beyond words, but the vision the Communists had put into his mind was so glorious that it still remained vivid. He did give me an opening when he said "Of course you have far more freedom here in America than anywhere else." I replied, "That's interesting; how did the American people

get that freedom?" He said "I don't know." I responded "Well 'let's think about it a little bit. American freedom rests on a material foundation, and spiritual values are built on that material foundation. The material foundation is a system of production and distribution that has produced in such bounty the material needs of life, food, clothing, shelter, and transportation has distributed these so widely that the material basis for freedom exists. On that material basis our spiritual Christian heritage has raised these values of freedom that you appreciate so much. I said "What economic system has formed the basis on which this personal freedom rests?" He said "I don't know." I said "You most certainly do know" I said "You've been telling me for half an hour how bad it is. It's this capitalist system that you abhor so much; this system of competitive free enterprise. I said "Did it ever occur to you that possibly this capitalist system which you abhor so deeply stands in cordial relationship to this freedom that you cherish so much." He was flabbergasted, he was lost. That had

not been in his original lessons in school. That idea was a supposedly new one, but the Communists had been able to present such a glowing picture, such a glorious vision, to these young students that it set a song ringing in their hearts, it put stars before their eyes and it led them forward to serve, to live, and, if necessary, to die in the Communist cause.

Communism will never be defeated by material things alone. It must be met in the battle for the minds and hearts of the thinking youth of the earth. The Communists are leaving no stone unturned in this battle. They're engaged in the vastest advertising crusade, call it what you will, that the world has ever seen. The vast range of it staggers the imagination. The Communists are spending three billion dollars, yes, three billion dollars a year in this battle. Their books are beautiful, superbly produced, glorious in color, wide in distribution, and cost practically nothing. Until very recently, you could find in any Communist bookstore, anywhere in the world, the book "Problems of Leninism," the author of

which was Joseph Stalin. It is magnificently bound and beautifully printed on first quality paper, and has 803 pages. Whenever anyone in America is asked how much he would expect a book like that to cost, the reply is invariably "Between \$5 and \$10." Yet, this book could be purchased for the equivalent of 70 cents in Sydney, Australia, or for 10 cents in India or Japan. The Communist magazines are most seductive, attractive, and beautiful. One of their monthly periodicals is the "Soviet Union." It is published in Russian, English, Chinese, Finnish, Korean, Rumanian, Hindu, Urdu, Hungarian, Serbian, Arabic, Croatian, Viet-Nameese, French, German, Spanish and Japanese. The photography is excellent. It is totally devoid of vice, crime, sex, and alcohol. Everything is the finest, the loveliest and the best. It's impossible not to be impressed by it. Russia is pouring forth magazines of this type in an endless stream. The only place competing with Russia is Peiping, in China. There the Communists publish, among other things, a China Pictorial. It is published



monthly in Chinese, Mongolian, Tibetan, Uighur, Korean, English, Russian, French, Japanese, Indonesian and Spanish. If possible, the photography is more beautiful than the Russian. The word that keynotes the spirit of every photo is the word, "happiness." Every one radiates happiness.

You can imagine the effect this literature is having in India and similar countries. Recently a poll was taken among educated Indians. The question was, "Whom did they consider the major threat to world-peace?" Of 100 persons asked, 6 said Russia, and 68 said America. Such is the terrible result of this vast advertising-campaign.

Insurance has prospered because a method has been found to approach the people at the grass roots level. The strength of insurance does not rest in government. If the insurance agents spent all their time talking to government officials, most companies would soon be bankrupt. On the world-scene, the Communists are reaching the *people* of many lands, while our contacts are reserved for the *governments*. In India 380,000,000 people live mostly

in villages of which there are over half a million. The Communists are establishing youth-offices in these villages. They go to the colleges and universities. They win the students to Communism and send them to the villages; they rent them the premises; and provide them with their literature free. The students sell this literature for a few cents, and the Communist message goes out. The Communists provide their agents with the necessary tools, and the message goes to the grass roots level. Generally speaking, *we* have contacted *government levels*; and when we have a favorable and friendly government, we are happy indeed. Suddenly the surge from the grass roots sweeps the government out of power, and in its place we are confronted with a pro-Communist government. Let's consider Ceylon. There the prime minister was a great friend of freedom in the west, Sir John Kotewala. At the Bandoeng Conference, he looked the Chinese Premier Chou En-Lai right in the eye and said, "You *Imperialist*, you *Colonialist*." We were thrilled. While we were rejoicing, the Communists worked day and night among the grass roots of the Ceylonese

people. They exploited Nationalism and Religion to destroy their enemy. An election was held, and Sir John Kotewala was eliminated as a political power. In his place, a Neutralist, Nationalist, Socialist government emerged. America was left frustrated with no clear concept as to what should be done. In Ceylon, the Voice of America had established a great radio station to broadcast the message of freedom to Asia. This station became the property of the Ceylon government. The Ceylon government changed, and the present neutralist government has stated that Russia must be given the same time for her propaganda broadcasts on the station as the Voice of America. While we have been talking to the *government*, the Communists have been reaching the *people*.

We are confronted by one of the great paradoxes of history. We profess ourselves to be a *spiritual* and *idealistic* people. The Communists profess themselves to be utterly *materialistic*. They say, "matter in motion is the sum total of all being. Material environment determines thought processes, emotions,

and ideas." In applying these beliefs, the *Communists* are conquering the world with *ideas*, while *we* try to combat them with material. *Our* principle is to give people good homes, good food, and good electric lights so that they can sit down in comfort to read the Communist text books, to listen to the Communist radio programs, to look at the Communist magazines, to learn to love the Communists, believe in them, and cooperate with them for our own conquest and destruction! The urgent need is to reach the minds and hearts of the young people of the earth with the message of freedom and reach them *now*, before it is forever too late. There are certain things *free individuals* can do which the *government* cannot do.

At this moment the Christian Anti-Communism Crusade is providing a group of intelligent Christian Indians, who abhor Communism, with a printing press to advance the cause of Christianity and fight Communism in India. If our government gave these Indians this press, they would become the agents of a foreign power. At present, it is possible for individual groups to do

this, and the message given in this way has much more force than it would have if it came through official government sources.

Insurance is a manifestation of the love and devotion inherent within the family. Many people insure, not for themselves, but for the protection of those whom they love; to secure the future of their wives and children who are to them of supreme importance. Communism, if triumphant, will destroy, not only our business enterprises, but very probably our wives and children as well.

The tragedy of Communism is not merely that it murders, but that it makes murder a moral and a righteous act.

I have here a statement by J. Edgar Hoover of the F.B.I. concerning a President of the Russian Soviet, Klementi Voroshilov. I took this from the Rocky Mountain News, Monday, July 22, 1956, Denver 1, Colorado. Mr. Hoover said, "Russian President, Klementi Voroshilov. once boasted of engineering the slaughter of 11,000 Czarist

officers and shipping their wives and daughters off to Red Army brothels." Mr. Hoover said, "Voroshilov made his boast to William C. Bullitt, who headed the special U. S. Mission to Moscow in 1919, and was this country's first ambassador to Russia from 1933 to 1936." The F.B.I. Chief continued, "Voroshilov told Bullitt that he urged the 11,000 officers at Kiev to surrender and, if they would surrender, he would guarantee that they and their families would be allowed to return to their homes. Voroshilov then boasted that after they had surrendered, he executed all 11,000 officers, all male children, and put the wives and daughters into the brothels for the use of the Red Army." Hoover added, "Now, men of this kind have no character." That's the point with which I venture to disagree. The Russian officer *has* character — *Communist character*. From the Communist viewpoint, that was a moral and a righteous act because what he was doing would contribute towards the triumph of Communist forces which was the will of history. These were only a group of "animals" to be scientifically

disposed of in the interest of the future, regenerate mankind!

Communism is the literal fulfillment of Psalm 53. "The fool has said in his heart. There is no God." What are the consequences? They are corrupt, they have done abominable work, there is none that doeth good, no not one. Have all the workers of iniquity no knowledge who eat up my children as they eat up bread and call not upon the name of the Lord. Emerging from this bottomless pit is a godless materialism. Motivated by scientific methods, this current is sweeping the earth, and yet we sit back complacent, self-indulgent, and ignorant, while one billion people are being prepared to take us, our wives, and our children and ruthlessly destroy them; and *we* think we're good parents, good citizens and good Christians!

The Communists claim that their victory is certain. This certainty rests upon the foundation of our character. They claim we are so self-indulgent, greedy, and consumed with our immediate personal advantage, so intoxicated with entertainment, that we will never

have the honesty, the intelligence, the courage or the long range vision to do what is necessary to survive. Is your life an argument for or against the accuracy of this Communist thesis? The danger is so great that it demands that we give it earnest, urgent, personal attention. If we are prepared to make adequate sacrifices, there is no limit to what can be done. We need a vast educational program both within this land, and throughout the world which will reach the grass roots, so that the issues may be clearly seen and our choice intelligently made. We should examine the foundation of our lives, consider our heritage bequeathed to us by those who made such great sacrifices, and in the light of the glory of that heritage dedicate our lives to our country, to our God, and to the survival of liberty upon the earth.



*Christian Anti-Communism Crusade*

124 EAST FIRST STREET.

LONG BEACH, CALIF. 90801

