

# The Ellen G. White Estate *24A #3*

(Incorporated)

*Life Ins* OPERATING BOARD  
7-0-2

TRUSTEES

- F. M. Wilcox
- J. L. Shaw
- J. E. Fulton
- W. C. White
- C. C. Crisler

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|----------------|---------------|
| J. E. Fulton   | W. C. White   |
| G. A. Calkins  | G. A. Roberts |
| F. M. Wilcox   | C. C. Crisler |
| J. L. Shaw     | A. L. White   |
| D. E. Robinson |               |

"Elmshaven" St. Helena, California  
March 13, 1936.

19th and Downing Streets  
Denver, Colorado.

Dear Miss

Your letter of March 1 was received a few days ago. in this you ask about Life Insurance and Fire Insurance.

Fire insurance is not mentioned in any of the E.G. White writings, so of course is not condemned. On the other hand, we find that one of the reasons for the organization of the Sabbath-keeping believers in a legal body way back in the late 50's, was to make possible the insurance of church property.

Regarding Fire Insurance, Elder W.C.White wrote on August 5, 1912, to an inquirer who had written to Sister White, the following statement:

"We do not find in Mother's writings any condemnation of the practice of insuring our property against fire. Mother has always regarded this as very different from Life Insurance. She keeps her own buildings properly insured, and has encouraged some of our brethren having the charge of our institutions, to do the same."

"When it comes to Life Insurance, that seems to be quite a different thing and we find in "Testimonies for the Church," Volume 1, pages 549,550 a statement relative to Sabbath-keepers engaging in Life Insurance. So far as we know there are no other statements in Mrs. White's writings on this point.

It would be entirely out of place for us to endeavor to interpret Mrs. White's statement regarding Life Insurance. I am aware that there are some today who feel that there is less financial risk in life insurance as it is handled now than when this statement was written. On the other hand I do not see that that would change the principles involved as so clearly stated in this article found in the first volume of the Testimonies.

Whenever there is a financial shakeup, life insurance is greatly endangered and if I am not mistaken, heavy financial reverses in the business world in the United States would naturally