

# Ellen G. White Publications

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March 31, 1944

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Dear Brother

Your letter in regard to insurance has been passed to me with the request that I send you what information I can. I am not prepared to enter into a discussion of all phases of the insurance question. A number of questions in regard to life insurance have come to me from time to time as individuals have sought for any information on the life insurance question which would be in addition to that which appears in Volume One of the "Testimonies." Questions have also come in regard to fire insurance.

With this I am enclosing a mimeographed letter which I wrote some time ago on the life insurance question. I wrote this letter to present Mrs. White's consistent counsel all through the years on this point. We are often asked, Does the counsel given in earlier years apply, inasmuch as there has been such a broad change in life insurance since the Testimony printed in Volume One was printed. It is not our work to interpret the Testimonies nor to say what they mean. We have pointed out, however, in this letter, Mrs. White's attitude toward the life insurance question through the years.

As to fire insurance, her attitude was quite different. We have no statements in her published writings on fire insurance, but her counsel to our brethren through the years was that it should be carried. You will find this referred to in a letter which I wrote March 31, 1939, addressed to W. A. Benjamin. I am enclosing a duplicated copy. You will see from this that she instructed that her own property be covered by fire insurance.

Personally, I feel that a careful study of the whole question will reveal some major differences in principle between the carrying of insurance which will compensate us for loss of material property and that which has to do with the life which is in the hands of God alone. I think you will find that Seventh-day Adventist workers generally hold that it is proper to carry automobile liability insurance and possibly some accident insurance. I think you will find that most States require that institutions carry insurance protecting their workers against accident, or perhaps we should say providing remuneration in case of accident. While I cannot speak for others in a general way I do know that there is a feeling that such insurance is quite in a different category than the building up of a large life insurance estate.

The leading brethren also feel that the insurance which is provided to soldiers is a part of their compensation, considering their hazardous work, and does not fall in the category of life insurance to which reference has been made in the Spirit of prophecy.

I trust that this may help you some in your study of this question. I feel, however, that we are not able to give you all the information which you might desire.

With all good wishes, I am  
Sincerely your brother,

W-c