

QUESTION AND ANSWER FILE

# 7 - D - 2 -

Subject: Insurance

January 5, 1968

The Finnish Bible School  
Voice of Prophecy  
P. O. Box 55  
Los Angeles, California 90053

Dear Brother

I have your letter in which you present two questions. One relates to life insurance and I shall deal with this first. I

You ask if hospital insurance with a life insurance clause is of such a nature as to fall under the condemnation of life insurance which we find in Testimonies for the Church, Vol. 1, pp. 549-551. You ask also about auto and other insurances.

It is not our work to interpret the Testimonies, but I would say in answer to your questions that in our circles generally it is not considered that the various insurances which you mention, such as hospital insurance, etc., would be condemned through applying the statement in Volume I of the Testimonies.

The question of life insurance is a very involved one. From time to time I have been called upon to deal with this as I met with worker groups. I am enclosing a report of one such presentation which I made a few years ago. Some of the principles which are brought to the front here may be of service to you as you deal with your problem. I think it is significant that the church has placed its endorsement upon Social Security. Most of our members and workers are covered by Social Security. If I am not mistaken there is a life insurance element which enters into this. We do not feel that this creates a life insurance estate in which the individual may so put his trust that he loses his feeling of very intimate dependence upon God.

I shall not write further on this point as I think you will find this pretty well covered in the document I am sending to you. Please accept this as a part of my letter.

Your second question relates to what is meant by the "pulpit" in the statement in Prophets and Kings, page 626. The book Prophets and Kings was written for general distribution to the people of the world as well as for the use of Seventh-day Adventists. When one reads the paragraph in its entirety he

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finds contrasted tradition, human theories, maxims, imaginary religion, a religion of words and forms with the Word of God. Ellen White is speaking of the Protestant churches generally, and she calls for the Word of God to be presented from the pulpit rather than the maxims of men and traditions. We can understand this and we can heartily endorse it.

The question brought forth here is not that which would set up in contrast the Spirit of Prophecy counsels and the Word of God. The Lord spoke to His people in ancient times by the mouth of prophets and apostles. He speaks to them in these days by the Testimonies of His Spirit. It seems that it would be quite illogical to take the position that the messages which God has given for the encouragement, the correction, the instruction and the enlightenment of His people, could not be presented to the church appropriately in a service with its members. Ellen White lived and worked among us for seventy years. She often was the speaker in the church service, bringing to her hearers messages which were based upon the visions which God gave to her. She quoted very frequently from the Word of God. She ever kept the Word of God before her hearers, but this did not preclude her from enriching the presentation with the special light which God had given to her, light which came from the same source as that which is found in the Word of God. In fact, we have a set of books which carry the title of Testimonies for the Church. It would hardly be logical that Testimonies for the Church could not be drawn upon in a presentation made to the church. Certainly in this we have a voice which would carry more weight than that of the minister.

Now, please do not misunderstand me. I would be the last one to advocate extended reading from the Testimonies and other Spirit of Prophecy books in the church service. Such a course of action, under normal circumstances, would militate against the best presentations for the Sabbath morning worship.

At one time Sister White counseled one of our ministers, the father of Elder Richards, whom you know well, to study the Word of God, to study the Spirit of Prophecy, and then from his heart bring to the people the message. I would not understand this to mean that the minister could not quote from the Spirit of Prophecy some choice statement which would climax his point or bring to the attention of the church a matter of vital importance with authority much beyond that which the pastor himself would carry. The facts are, a minister does well to quote once or twice in his sermon from the Spirit of Prophecy writings if there are materials in these writings which would fit his subject. To do so he must give study to these writings and this would be of personal benefit to him, but more than this, in this way he will be informing his hearers that he is keeping close to the Spirit of Prophecy and this means a good deal to Seventh-day Adventists. And then, it will bring strength to his presentation to have some viewpoints substantiated from the writings of Ellen White.

A few months ago there were assembled here in Washington our conference presidents, both local and union. I happened to be present in a meeting where some matters were being discussed and it was suggested at that time that our pastors would do well to make appropriate quotations in their sermons from Ellen G. White.

It would be most unwise, of course, for our pastors to do as one man did that I heard of some years ago. He went into his church one Sabbath morning and said,

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"My text is found in Desire of Ages, page 674, paragraph 2." A new believer was so troubled that she left the church. The Bible should be held before the people as foremost. There is no line of reasoning, however, which would lead us to exclude God's messages to His people in these days. To use these writings does not involve us in traditions and maxims, etc., that Ellen White was writing about in her general presentation in Prophets and Kings.

Let us ever appreciate fully and properly the great gift which God has given to us as a people. I sense that you do so and it is for this reason that you write.

With the best of wishes I am

Sincerely your brother,

Arthur L. White, Secretary  
ELLEN G WHITE PUBLICATIONS

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Enc.

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THE  
Voice of Prophecy

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FINNISH DEPARTMENT

Box 2514, White City, Oregon 97501 U. S. A.

December 26, 1967

Pastor A.L. White or  
Ellen G. White Estate, Inc.  
6840 Eastern Av., NW.  
Washington, D.C.

Dear Brethren in the Faith:

If I take a hospitalization insurance (such as advertized e.g. in Christianity Today, November 22, 1963, pp. 40,41) which, among other things, promises to pay for accidental loss of life, would this act be an engagement "in life insurance" of which Ellen G. White speaks in Testimonies for the Church, Vol. 1, pp. 549-551? Similarly auto and employment insurances usually have a life-clause included, too. I would be thankful if you would explain something of the meaning and implications of the words "life insurance" as used by Sister White? I would not like to be induced to engaging in this "worldly policy" and other "dangerous nets" of the devil.

At the same time you might like to make plain to me the meaning of the word "pulpit" in Prophets and Kings, p. 626. When I think what the implied meanings here might be, I get almost bewildered. Sometimes I get the feeling that quotations e.g. from the Spirit of Prophecy writings are too numerous in so public occasions as the Sabbath morning services are, which seems to be setting aside "the Bible alone" principle, which, I both feel and understand should remain intact and in proper honor and use among us S.D.A.s. A pulpet at one occasion or at one place may be considered to be "the pulpet", while in another occasion or place it may not be. Just when and where should we as ministers and laymen be regulated by "the Bible alone"-principle among us in our church premises, in other institutions and even in the open air? This is a sincere inquiry. I love the Testimonies of God's Spirit, but would just as sincerely like to avoid the wrong use of them. Perhaps you would like to help me in this ambition. Thank you.

Cordially,