

fya 7-D-2

November 2, 1955

12007 Raley Drive, Apt. 1-D
Arlington, California

Dear Sister

In your letter of October 25 you ask for some information concerning life insurance and medical insurance. You make reference to Sister White's statement in Volume 1 of the Testimonies, pages 549 and 550, concerning life insurance, and you ask if this does not pertain to medical insurance as well. You tell us that you are very much concerned about this whole matter, and that you are seeking help.

First of all, let me point out that when Ellen White was living and working among us, we did not have the many types of insurance which are so common today. There was fire insurance, which she endorsed and availed herself of. There was life insurance, which she counseled against. It was not until the year 1907 that the whole life insurance business was placed on a stable basis, under the control of federal laws. Most of the Ellen White statements concerning life insurance were made prior to that time. I do not call this information to your attention with an intent to weaken the force of what Sister White has written, but I think in our study of a matter of this kind it is well to keep in mind the relations between the conditions at the time statements were made and the counsels which were given under those conditions. In more recent years many types of insurance have come into being. There is automobile insurance, which we surely do well to carry. Closely akin to this is accident insurance. And we can come on down the line with many other types of insurance which are written today.

The General Conference has never taken any action on the question of life insurance. It **seemed** proper to our leading brethren to comply with such regulations as require the carrying of certain insurance by employing organizations. Nor have we discouraged our people participating in burial societies which spread the expenses at the time of death so that many share, looking forward to the time of need when others will share in their expenses.

Some years ago I prepared a statement which I have sent out when questions have come to me on life insurance. I am enclosing a copy, and it may be of some service to you. You will observe that Sister White gave counsel that it is **proper** for the Christian to make provision for a rainy day. She makes it clear that it is our duty to do this whenever it is possible to do so. But her counsel concerning life insurance was consistent through the years. It was her concept that first the family of the one in need and then the church had a responsibility to meet the needs of the unfortunate or the bereaved. We have come, however, to a very expensive age, and when governments are more paternal in their attitudes.

I believe that we should study this matter through carefully, endeavoring to find the principle which should guide us in our own personal relation to the questions the like of which you ask. I can give you counsel no **further** than this.

May the Lord guide you and give you wisdom as you study this important question.

Sincerely your brother,

ALW
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Arthur L. White, Secretary
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