

Life Insurance

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The Prudential

INSURANCE COMPANY

OF AMERICA

HOME OFFICE, NEWARK, N.J.

IN RE

Edwin C. Wright, Special Agent
414-416 Leary Building

DATED AT Seattle, Washington.

Nov. 19th, 1913. 191

Elder W. C. White,
 St Helena, California.

Dear sir:

It would mean a great deal to me as well as several others in the Seattle church if you would kindly give us some enlightenment concerning the Life Insurance business. As I am most familiar with my own case I will cite it for example.

For some time I have been engaged in the life insurance business. I am married. I am an Adventist. I am insured in the Prudential Life to the extent of two thousand dollars. As well as understanding the insurance business, every phase of it, I know what other investments pay. I considered the proposition from every business point of view and took out my policy. The great advantages of Life Insurance protection is thoroughly realized by the shrewdest investors of the world and all those who are physically able are loaded up with it. Until today I have considered taking out an additional two thousand that will pay me six per cent. compound interest which is a great deal better than putting it into a savings bank.

From a religious point of view I have considered the following: The Lord has taught us that he that provideth not for his own house hold is worse than an infidel. In a great many places the Bible teaches us to be diligent in business. We have the example of Joseph who, at the Lord's command, laid by in store against the coming famine. The Lord certainly places opportunities before men in order that they may be able to care for themselves ^{and} ~~that their~~ families. If they neglect to take advantage of these opportunities they are not showing great faith in God by so doing. It cannot be that God favors the Idle, shiftless ones who believe that one should only pray and trust in God, and not use his brains that God gave him to use. He gave us the ability to care for our selves under ordinary circumstances, and tho we must not trust in our own strength we must use it and when we need more God will give it to us, but when he has given us the opportunity to care for ourselves and our dependent ones and we fail to do so, should we expect God to do the work that we could and should have done? I fail to see why. We should use them and thank God that he gave us such opportunities, remembering that all good things come from above.

Life insurance as managed by the Prudential is not a speculative proposition. It is absolutely the reverse of gambling. Every individual DOES



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receive benefit from it. A Prudential policy means no more to the insured than a deed to that much property. He is no closer connected with the firm than a depositor is to the bank where he has his money deposited. In nine cases out of ten experience has proven he will save money that otherwise he would have spent, and received but slight benefit. It does NOT encourage beneficiaries to wish for the death of the insured, such a position is absurd. Not the man who insures: he is the thrifty one----the man who cares enough for his family provide for them when he can no longer be with them, and keeps them from being a charge upon the community. God will care for them if he does not, but that does not relieve them of responsibility. Why then is it wrong to be insured?

Today Brother E. H. Huntly called to my attention Page 549, Vol. 1 of the Testimonies. In that place Life Insurance is certainly condemned. I cannot understand it. That is, I cannot see how it can apply to the business as conducted at the present time. It is true that fifty years ago life insurance was not a good thing, but all who are familiar with the development of the business know well that since that date the business has changed absolutely, and the greatest change has been made with the last few years. Even the name it bears is a misnomer. Lives are not insured, but wives and babies are spared from hunger and cold, mothers are kept with their children where they should be; invalid sisters and aged mothers are spared from the poor-house. I have heard the theory advanced that it was not good to leave large sums of money to the inexperienced; then why not leave them a little steady income to keep hunger from the door.

Can you show me evidence in the Bible that condemns such a work? Can it be that Sister White is opposed to the business at the present time? There are several here that are asking this same question. We do not want an arbitrary statement, or mere opinions, we desire definite proof from Holy Writ. We would appreciate help in settling this question.

Awaiting your reply with the greatest interest, I am,

Very truly yours,