

March 18, 2025

Senator Bailey, Representative Gramlich, and members of the Committee on Health Coverage, Insurance, and Financial Services:

We, the undersigned, are ordained leaders in the Mennonite church in the Corinna/Dexter area of Maine. We speak in support of LD 918.

We believe the Bible is the inspired message of the Creator of the universe to man. As such, we believe it is a very special message, revealing to man very many basic truths which man is unable to know and understand apart from this divine revelation. These include understanding how man came to be here on earth; why man is here; where man is headed, or what the future is; what man's responsibilities in earthly life are; why such an intelligent being as man has so many deep troubles he cannot fix of himself; and what God has provided for the remedy of such troubles.

We believe it is man's highest privilege and responsibility to honor and serve his Creator God. A large portion of this service is to relate to his fellow-humans in a kind, helpful, responsible manner. This includes many things in daily life, being the basis of life-long commitment between husband and wife in marriage. Homes thus ordered and providing loving care, protection, and guidance for children, are havens of peace, security, and innumerable blessings.

As members of the community, such people are responsible to be upright, productive, law-abiding citizens. They seek to treat all people as they would desire to be treated. They mind their own business, avoiding meddling in other people's matters, yet seek to be helpful in providing for others' needs as they can. They cheerfully pay their taxes, avoiding all dishonesty, disrespectful attitudes and expressions about local, state, and federal officials and regulations. They thankfully receive the general benefits provided for the community by the government, but diligently avoid being a burden to the government or to anyone in their neighborhoods. They seek to not be a threat to others by conscientiously obeying traffic laws, carefully supervising their teenage drivers, avoiding reckless driving, avoiding strong drink and drug abuse, and other high-risk conditions.

In keeping with the above principles, we believe it is our responsibility before God to supply for our own needs as individuals and as families as much as we can. We believe God's plan, as taught in the Bible, is for parents to lovingly supply for their children's needs in their infancy and childhood, and then for grown children to supply for the needs of their aging parents when they are not able to fully supply for their own needs anymore. This is a beautiful, self-sustaining system of mutual, loving interdependence from one generation to the next, and the next, on and on.

Further, we believe such people are also responsible to help to provide for needs beyond their own family circle, reaching out to their fellow-members in the church, and to the broader community and nation as they are able.

As Christians, seeking to follow the teachings of the New Testament, they refrain from all forms of vengeance or of using means of force to defend themselves. They do not use the courts to bring law suits upon others, nor to hire others to make lawsuits for themselves. In keeping with this principle, they do not want insurance companies or anyone else to represent them in court or to fight for them. They may make a humble plea but then are willing to suffer wrong themselves

rather than to protect themselves or their possessions or properties by any means of coercion.

We believe the whole system of insurance runs counter to various of these principles. On this basis we object to buying and using insurance policies. So, we are making a humble plea to be able to satisfy the State of Maine's law of providing proof of financial responsibility for driving privileges by another means than to buy insurance policies. A goodly number of other states have granted our people the privilege of establishing what is called a self-insurance system, much like this proposed LD 918. As far as we know those systems have worked out well over the course of many years in many states, and have never been defaulted. The securities set aside as a guarantee have not been used because the claims were settled by other means and so were not needed.

We do not want to be a burden to the State of Maine (or any other State) and firmly believe LD 918 would not create any burden, and would not cost the State any money at all. The first instance of us failing to promptly pay an established claim would terminate our self-insurance status.

Also, we do not want to ask for this in any way to get an unfair advantage for ourselves. It is true that we have been exempted from paying Social Security tax by filing the Federal Form 4029. But we have also signed away all rights to receive Social Security benefits. We pay our taxes otherwise, yet fund our own schools without taking any help from the government in any way. None of our members receive any part of public welfare or other forms of federal or state handouts, and either return or cancel all Covid Relief checks, Emergency Winter Energy Relief checks, etc. This no-welfare, no-insurance way of life costs much more in terms of benefits not taken, than what it saves in terms of vehicle insurance premiums not paid out. Would LD 918 therefore give us an unfair financial advantage over any other group whether religious or nonreligious?

For religious organizations to receive the 4029 exemption, the group must meet all the following requirements: (1) It is conscientiously opposed to accept benefits of any private or public insurance that makes payments in the event of death, disability, old age, or retirement; makes payments for the cost of medical care; or provides services for medical care (including Social Security and Medicare benefits). (2) It has provided a reasonable level of living for its dependent members. (3) It has existed continuously since December 31, 1950.

When Congress established the 4029 exemption in 1965, they established the 1950 date, since that gave 15 years of maintaining the above points. They did not want any group to organize or come into existence simply because they did not want to cooperate with the Social Security program.

We want to thank this legislative body for the privilege of presenting our humble appeal for consideration. We are committed to gratefully accept the response given, whatever that will require us to do.

We would be glad to try to answer any questions any may have for us.

Respectfully yours,

Paul S. Nolt *Ezra D. Showalter* *James D. Brubacker*
Paul S. Nolt; Ezra D. Showalter; James D. Brubacker