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Senator Bailey and Representative Gramlick, and members of the committee on Health Coverage, Insurance, and Financial Services.

I am Ezra Showalter, A deacon in the Mennonite Church in the Corinna/ Dexter area of Maine. I speak in support of LD918.

I take this opportunity to publicly express appreciation to Representative Foster and the cosponsors for presenting this bill, and to the committee for your willingness to consider this matter. I am thankful for our government, both Federal and State, that God has established, and for the general law and order that is maintained. And I am thankful for the general freedom that has been granted for Christians to live in good conscience to the higher laws of God. I am sensitive to the challenges our government reckons with, of increasing irresponsibility in our time.

I am thankful for the influence of my parents, the church community, and the Christian school in my childhood, that helped me to learn many valuable Bible truths, including this trust in God. We were guarded from the influences of the television, etc., which we avoid yet today. The glimpses of the flashing screen as we function in our society often impress me. How unreal, or not true to real life, many programs are, that entertain many people, and fill the minds of the rising generation! Is it any wonder that such minds treat the factual Bible accounts as unreal also?

But God has preserved the Bible and its miraculous accounts to impress us, that situations that seem impossible to man are possible with God, find that he is still the same today.

As I look back over my life span of fifty years, I have witnessed and could share numerous examples that give evidence that God still overrules and provides. These examples relate to fire losses, without insurance contract, and major medical bills, where Medicare etc. was rejected, for which the Lord provided through freewill offerings. Families that experienced fire loss, were moved into their houses rebuilt by volunteer labor and donations, while neighbors said they would still be waiting on their insurance company. And vehicle liabilities come into focus, due to my experience of working closely with this realm.

Prior to relocating to Dexter, ME in 2020, Kentucky was home for 39 years. In Kentucky, the State had provision for self insurance, which the congregation was able to work under collectively. I am well acquainted with this program since for thirteen years, I was responsible for the correspondence with the Kentucky Department of Insurance. This involved regular financial reports, accident reports, list of vehicles covered, and maintaining the irrevocable letter of credit, etc. to assure we were meeting the solvency requirements.

With God's blessing on careful drivers, accidents were minimal among the ninety to one hundred vehicles covered during those years. We were able to settle claims without being taken to court. In over thirty-five years, the State never touched the security provided.

Thankyou for giving me this opportunity to share, and for your consideration of LD918. If it is unwise to implement LD918, we are willing to relocate, rather than to violate our conscience. I will gladly try to answer Questions you may have, now or later.

Sincerely,  
*Ezra Showalter*  
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