

Plain Christian Fellowship  
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Joint Standing Committee on Health Coverage, Insurance, and Financial Services  
Senator Sanborn, Representative Tepler, and distinguished members of the Committee on Health Coverage, Insurance, and Financial Services.

We want to first express our appreciation for the government of the United States of America and for the government of the various states therein, especially here in Maine, the state of our residence. We recognize that God Almighty has ordained the government as "the minister of God to thee for good" (Romans 13:4). We acknowledge the governments' needful function of restraining evil; to "execute wrath upon him that doeth evil;" and to protect and encourage good and right conduct.

We are grateful for the State's attention to the safety of fellow motorists on the highway, and for laws that govern financial responsibility so that no motorist is defrauded in case of collision.

As a church, our faith compels us to assist one another in taking responsibility for our own mistakes on the highway. We humbly appeal to our State authorities for a provision whereby we can demonstrate financial responsibility without the involvement of an insurance company. We express appreciation for Representative Foster's efforts in researching what other state have done similarly, and for his work in presenting this bill to the legislature. In our understanding, Representative Foster's proposed bill would fully answer our desire to provide satisfactory financial responsibility in keeping with our faith and conscience.

Why do we object to purchasing regular automobile insurance to satisfy the State's financial responsibility requirements for driving privileges? There are four basic reasons for this, as follows briefly:

(1) We believe purchasing and using insurances militate against filial trust in God, the Sovereign Ruler of the universe. "It is better to trust in the Lord than to put confidence in man. It is better to trust in the Lord than to put confidence in princes" (Psalm 118:8,9).

(2) We believe that for Christians to purchase and use insurances constitutes an unequal yoke which God has commanded us to avoid. "Be ye not unequally yoked together with unbelievers....Wherefore come out from among them, and be ye separate, saith the Lord, and touch not the unclean thing; and I will receive you" (2 Corinthians 6:14,17).

One aspect of this yoke that is especially objectionable is that often an insurance company gets involved with law suits against other insurance companies or against individuals on behalf of the insured. We believe it is wrong for us to sue others at law, so believe it is also wrong for us to, in effect, hire any person or company to sue someone else for us. Jesus said, "But I say unto you, That ye resist not evil; but whosoever shall smite thee on thy right cheek, turn to him the other also. And if any man sue thee at the law, and take away thy coat, let him have thy cloke also" (Matthew 5:39,40).

(3) We believe we should assume personal responsibility for our failures, and that it is our obligation to make prompt, satisfactory settlement whenever we become liable for another's loss. "For every man shall bear his own burden" (Galatians 6:5). Insurance programs tend to militate against such responsibility; knowing one will be personally

responsible for his liabilities helps to motivate careful driving.

(4) We believe insurances militate against brotherly sharing and care in material things to which God has called His children. "Bear ye one another's burdens, and so fulfill the law of Christ" (Galatians 6:2). "For I mean not that other men be eased, and ye burdened: but by an equality, that now at this time your abundance may be a supply for their want, and that their abundance also may be a supply for your want: that there may be equality" (2 Corinthians 8:13,14).

In seeking to practically carry out these Biblical principles, we, as a congregation here in the Corinna/Dexter area of Maine, and as a larger body of churches, known as the "Little Flock Mennonite Churches," have forfeited Social Security and Medicare benefits by signing the IRS provided Form 4029 exemption. We conduct and fund our own schools without any government aid. And we have been able, by the help of God, to meet our financial obligations in relation to vehicle accidents, losses by fire, large hospital bills, and so forth, as we share together in freewill offerings in and among our congregations. There are also many congregations beyond our own churches which believe and practice these principles which have found it possible to meet their needs for many decades as outlined above.

A goodly number of others states have granted self-insurance arrangements to other churches of this persuasion, and, so far as we know, this has worked out satisfactorily in all those cases. So, our humble plea is that the State of Maine would grant us the opportunity to do similarly.

We thank you for this opportunity to share our concerns and the reasons for those. We want to faithfully pray for all government officials as we are instructed in 1 Timothy 2:1,2: "I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; for kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty."

On the basis of the aforementioned Bible principles we state, in our Confession of Faith, the following: "In fulfilling his God-given responsibilities of educating his children, providing for his own needs, sharing the needs of the brotherhood, and caring for the aged, he [the Christian] cannot yoke together with the world for assistance (for instance, in using the public schools, buying insurances, accepting government aid, or soliciting funds from the public for the work of the church, and so forth)". (Article 27 of the Christian Confession of Faith).

Also, we state in our Standards of Discipline, article 12: We believe that insuring one's life or property in worldly insurance companies, and accepting government subsidies, Social Security benefits, etc. violate Scriptural principles such as: avoiding the unequal yoke, trust in God, and brotherly sharing and care in material needs. Therefore we will: (a.) abstain from all such programs; (b.) consecrate ourselves and all temporal possessions to the service of God and His people, not failing any member in need, if able to render aid, and making loans to members without interest where possible."

We welcome any questions you may have. We will gladly try to answer them the best we can.

Respectfully yours, for Plain Christian Fellowship,

*Paul S. Nolt*      *James D. Brubaker*

Paul S. Nolt and James D. Brubaker