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# Bear Ye One Another's Burdens: Religious Ideals and Insurance

MARY LOU HUTSON

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Is the insurance industry:

1. The commercial manifestation of humanity's failure to trust in God's providential care;
2. A group of greedy bloodsuckers which profits from the misfortunes of others;
3. A necessary evil; or
4. A modern-day, civilized way to fulfill one's obligations to family and neighbors, while bearing one another's burdens?

According to Acts, the Christian community in Jerusalem “. . . had all things in common; and they began selling their property and possessions, and were sharing them with all, as anyone might have need” (Acts 2.44–45, NASV). I would like to consider this passage as an aspirational statement that may have motivated the founders of several contemporary life insurance companies.

The histories of three American life insurance companies offer insights on the Christian motivations of their founders:

- The Lutheran Brotherhood, founded by Norwegian Lutherans in 1917 in Minnesota;
- North Carolina Mutual Life, founded by African Methodist Episcopal (AME) and Baptist church members in 1899 in Durham, North Carolina; and
- Mennonite Mutual Aid, founded in 1945 by the Mennonite Church.

## **THE LUTHERAN BROTHERHOOD**

The Lutheran Brotherhood, now part of Thrivent Financial for Lutherans, has a long and well-documented connection to the Norwegian Lutheran synods. In 1917 three synods merged at a St. Paul convention: Hauge's Norwegian Evangelical Lutheran Synod in America, the Norwegian Evangelical Lutheran Church of America, and the United Norwegian Lutheran Church in America. Among the items of business at that convention, was a resolution to found a Lutheran aid society.<sup>1</sup> One of the motivations was to combat the growing (and perceived worldly) influence of fraternal lodges that also offered disability benefits and burial insurance.

Many Norwegian Lutherans opposed insurance. “To them, insurance was incompatible with faith in God. Some pastors actively warned church members not to take out insurance policies, and a few congregations barred those who did.”<sup>2</sup> Even so, a Norwegian Lutheran named Jacob Preus had served as Minnesota's insurance commissioner from 1910–1912. (Preus himself had not owned any life insurance until his appointment as insurance commissioner.)

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1. Hakala Associates Inc., *A Common Bond: The Story of Lutheran Brotherhood* (Minneapolis: Lutheran Brotherhood, 1989).

2. *Ibid.*, 14.

When the topic of a mutual aid society was raised at the convention, one attendee immediately turned the discussion to scripture, quoting Matthew 6.25 and 6.34: “Therefore I say unto you, take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, the body more than raiment? . . . Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.” He then closed his Bible and said, “The word of God is my only insurance.”<sup>3</sup>

Preus, one of the founders of what would become the Lutheran Brotherhood, responded to the questioner with his own scripture references:

All of us are dependent on the grace of God and the gift of His Son . . . All that we are given comes from God. No insurance policy will ever change that fact. And yet God calls upon us to wisely use the gifts that he has so generously given us in order that we might help each other to endure our earthy [*sic*] troubles. That is why I have a favorite Bible verse of my own. Galatians 6:2: “Bear ye one another’s burdens, and thus fulfill the law of Christ.”

Fellow delegates, insurance is simply a means by which it is possible to spread risk—not to eliminate it—and prepare prudently for the future. Even Joseph, when he interpreted the Pharaoh’s dream, called for food to be stored during seven years of plenty for the seven years of famine that were to follow. Thus the Bible itself provides us with one of the first examples of the principle of insurance effectively at work.<sup>4</sup>

Preus argued that as more and more people moved from rural communities into the cities, the modern industrial society made insurance more necessary. The convention approved a mutual aid society, and the Luther Union, a precursor entity to the Lutheran Brotherhood, was begun.

The Articles of Incorporation of the Luther Union established the company as a mutual benefit corporation, with membership confined to “members of the Norwegian Lutheran Church of America,” with its stated purpose:

. . . to aid the Lutheran Church in extending the Lutheran faith, to foster justice, charity and benevolence, to provide education, instruction, proper entertainments and amusements, to encourage industry, saving, thrift and development on the part of its members, to give aid in case of poverty, sickness, accident, or other misfortune, and own and operate homes, hospitals and sanatoria, and to furnish protection and relief to its members, their dependents and beneficiaries . . .<sup>5</sup>

The Lutheran Brotherhood took seriously its stated purpose of furthering the work of the church, dedicating assets to these ends. In addition to funding church work, the Brotherhood has been a peacemaker among warring synods. In 1979, the Brotherhood hosted a Colloquium on the Church in Future Society that was attended by 250 Lutheran leaders from ten different synods, providing an important occasion for dialogue among a splintered denomination. (“Several of the synods had long been at theological odds and did not worship together. Their doctrinal differences were pronounced enough that Lutheran Brotherhood’s branches did not have an official prayer, to avoid offending any of the different factions.”<sup>6</sup>)

3. *Ibid.*, 16.

4. *Ibid.*

5. *Ibid.*, 260.

6. *Ibid.*, 200.

### THE NORTH CAROLINA MUTUAL

The North Carolina Mutual was not officially sponsored by nor formally affiliated with a particular denomination, but held strong ties to White Rock Baptist Church and St. Joseph's AME Church in Durham.<sup>7</sup> The Mutual's connections to African-American churches were many. Beginning in 1908, the company held conferences in Durham, with public events at the conferences being held at White Rock Baptist and at St. Joseph's AME. These public meetings took on much of the character of a revival meeting, with singing, speaking and prayer. Weare notes:

The church and the Mutual formed the matrix of community organization in Durham. The Company's leadership and history gave it a close kinship with the church; indeed, the institutional demarcation between the Negro church and insurance society was never so clear that the two could not share an identity under the aegis of uplift. The alliance between church and business has been all-important to the success of the North Carolina Mutual. The church served as recruitment center for agents, and the lists of employees in the Company newspaper reveal a profusion of "Reverends." Preachers often used the power of the pulpit to sell a little insurance, and every superintendent knew he must above all else win over the ministers in his district.<sup>8</sup>

During the 1920s, under Charles Clinton Spaulding's leadership, the Mutual's company dining room was transformed into an auditorium every Saturday morning. The customary office workweek at the time was five and a half days. But at 11:00 on Saturdays, employees congregated to the tune of "Old Time Religion" on the piano. The lyrics were reworked into a company theme song, "Give me that good ol' Mutual Spirit," and the mood of the gathering was that of a revival meeting cum pep rally. Weare refers to the "primacy of religion" among the key characteristics of the Mutual's social identity. The weekly meeting generally featured prayers, Negro spirituals and "Lift Every Voice and Sing."<sup>9</sup>

Spaulding was known to keep an open Bible in his office, "and he customarily read an appropriate verse as prologue to his advice" to employees. "Seldom would the directors present a problem for which the president did not in some way prescribe the scriptures; and to officers on vacation, he often made the Bible assigned reading." Under Spaulding's leadership, poker players and whiskey drinkers were unwelcome on the company payroll.<sup>10</sup> Spaulding wrote an article in *Guideposts* magazine in March 1950 in which he mentioned that his first act of every workday was to close his office door, open his Bible and read from Psalm 91.<sup>11</sup>

Like many a Christian businessman, Spaulding believed that his business served a godly purpose and that its success proved its essential merit. In a speech at Howard University in 1943, he insisted that he "never believed in using the church to advance his business" but in the same speech, he quoted 1 Timothy 5 to warn his audience that "if any provide not for his own and especially those of his own house, he hath denied the faith and is worse than an infidel."<sup>12</sup> In Spaulding's mind, there was no conflict of interest between the church and the Mutual.

### MENNONITE MUTUAL AID

The mutual aid tradition among Mennonites in America reaches back to the Anabaptist movement in Europe in the sixteenth century. The Anabaptist view of the church has some points in common with our

7. Walter B. Weare, *Black Business in the New South: A Social History of the North Carolina Mutual Life Insurance Company* (Urbana: University of Illinois Press, 1973; Durham: Duke University Press, 1993), 87.

8. *Ibid.*

9. *Ibid.*, 134.

10. *Ibid.*, 141.

11. C. C. Spaulding, "The Land of the Free," *Guideposts* V (March 1950), in Weare, *Black Business*, 185.

12. C. C. Spaulding, *Spaulding Papers* (speech, Howard University, April 4, 1943) in Weare, *Black Business*, 185.

Restoration Movement view, but a distinctly different focus. In the Restoration Movement, we have tended to focus on the forms and structures of worship and the interpretation of scripture; the Anabaptists have focused on Christian ethics:

The church was conceived as a visible body of Christ mirroring the kingdom of heaven. It was made up of adults who had voluntarily decided to follow Christ in daily life. They were thus aware of the obligations of membership. The church was seen as a new redemptive society where the love and corporate care of members were simply assumed to be a norm of redeemed behavior. Members were members one of another and called to share their spiritual and material burdens . . . An emphasis on stewardship emphasized the fact that material goods were ultimately owned by God and under the temporary care of members of the community.<sup>13</sup>

Among the Anabaptist groups, the Hutterites in particular looked to Acts 2 and 4 as scriptural guidance for a communal society. They argued, “that an Anabaptist understanding of the church requires a community of goods where all members share material resources on an equal footing.” A number of regional Mennonite fire insurance societies were founded in the late 1800s and early 1900s.<sup>14</sup> Such programs had not developed without their own theological controversies, based in “a kind of pre-modern fatalism that thought humans should not interfere with the inscrutable and uneven ways of God in matters of human misfortune.”<sup>15</sup> An example of this view: “In 1875 the Indiana Mennonite Conference strongly advised its people against insuring their property, telling them instead just to give liberally to fellow members who suffered losses from fires. In almost the same breath it advised that ‘neither shall brethren have lightning rods, but rather put their trust in God.’”<sup>16</sup> Arguments against insurance as well as government relief harkened back to the scriptural warning against being “unequally yoked” with unbelievers.

Even after property insurance had been generally accepted, life insurance was considered to be another matter. Effects of the Great Depression of the 1930s varied from one community to the next, but most Mennonites were farmers, and farmers were hit hard by the collapse in prices for corn and wheat.<sup>17</sup> Leaders struggled with issues of how best to combat poverty and unemployment. In the 1930s, the General Problems Committee (GPC) of the Mennonite Church considered the questions presented by insurance programs.

“The Mennonite Church has never been enthusiastically in favor of any form of insurance,” it declared in 1930. After all, the Bible said often “that God cares for His own.” Only about half the money paid in premiums ever came back to the policyholders, and far too much went into coffers of “rich insurance corporations.” Insurance companies made many deceptive claims. Insurance tended to appeal to base motives such as covetousness. And since it often transferred money from the poor to the rich, insurance often increased human burdens instead of relieving them . . . [as for life insurance], the GPC quoted what it presented as the traditional position: that “it is right to deal in property,” but “it is not right to traffic in human life.”<sup>18</sup>

In 1935 the GPC advised that life insurance “belongs to the present world-system. We urge a simple child-like trust in the promises of God which renders life insurance unnecessary.”<sup>19</sup>

Throughout the 1930s, church leaders struggled with these questions, but did not take action. They were finally motivated to act in 1944 and 1945 by the aftereffects of another theological position, the

13. Willard M. Swartley, introduction to *Building Communities of Compassion*, ed. Willard M. Swartley and Donald B. Kraybill (Scottsdale, PA: Herald Press, 1998), 15.

14. Albert Keim, “My Brother’s Keeper: Origins of Mennonite Mutual Aid,” *Building Communities*, 193–4.

15. Theron F. Schlabach, *War, Peace and Social Conscience: Guy F. Hershberger and Mennonite Ethics* (Scottsdale, PA: Herald Press, 2009), 268.

16. *Ibid.*

17. Keim, “My Brother’s Keeper,” 194.

18. Schlabach, quoting an article from the *Gospel Herald*, *War, Peace*, 269.

19. *Ibid.*

Mennonite reaction to military conscription. Young men in Mennonite congregations were encouraged not to serve in the military; the preferred alternative (based on Micah's injunction to "do justice") was Civilian Public Service (CPS). Yet the Draft Census showed that "only" 60 percent of Mennonite draftees elected CPS; 10 percent chose military service as noncombatants, and 29 percent served in the military.<sup>20</sup>

The immediate problem at the end of World War II was assimilating the CPS returnees into society. The church had encouraged them to choose this service option, and many had done so; but CPS men were not entitled to veteran's benefits such as the GI Bill, and were subject to resentment upon their return home from other citizens whose sons had gone off to battle and risked becoming casualties. There was also a fairness question involved, because the war years had enriched Mennonite communities with improved prices for commodities, and the CPS men had missed out on this bounty: "Some men will have been away from normal life . . . for five years . . . Meanwhile the rest of us have had good incomes and normal home life. It will not be merely a matter of justice and fairness but of the obligation of genuine Christian love and brotherhood that we share the load . . ." <sup>21</sup>

The movement afoot to establish a mutual aid society that would render aid to returning CPS men, such as loans and medical care, stood in stark contrast to an action plan proposed by the GPC in 1943. In response to a widespread belief that Mennonite convictions had been weakened by the popular culture, as evidenced by the percentage of young men who chose military service and the growing popularity of labor unions, the GPC recommended that the church adopt nonconformity and nonresistance as tests of membership. Members would be considered in violation of the doctrine of nonconformity by engaging in any of the following activities: "holding life insurance, membership in labor unions, immodest and worldly attire (including hats for sisters), the wearing of jewelry (including wedding rings), and attendance at movies and theaters."<sup>22</sup>

The GPC's recommendation was rejected in a special conference meeting held in 1944. Several prominent conservative leaders involved in the development of the recommendation had recently died, and a new generation of leadership was not inclined to take such punitive steps.

After a season of selling the idea to its eight district conferences, Mennonite Mutual Aid (MMA)<sup>23</sup> was formed in May of 1945. Initially offering loans to men returning from CPS service to allow them to work their way back into society, and advertising job openings, the MMA would not offer life insurance products until 1961, and then called it a "survivors benefit."<sup>24</sup>

The theological dispute over the propriety of insurance products raged in the pages of a Mennonite journal, the *Gospel Herald*, from 1944 to 1947. John M. Snyder, later an MMA employee, "did not exactly question the idea of a churchwide organization, but he staunchly objected to putting mutual aid on an 'insurance basis.'" He "doubted that the New Testament allowed insurance, which to him was 'giving to receive as much again.'" In his view, a genuinely Christian organization would transfer money from the wealthy to the poor, but never the reverse. Such a program "should always be needs-based, never based on the idea of paying premiums . . . to buy financial protection for one's self or family." And, he said, "the sharing described in the book of Acts was not 'insurance.'" <sup>25</sup>

Snyder believed that an insurance system, in which people paid a premium in exchange for future benefits in the event of calamity, was lacking in the element of Christian charity. Also, according to

20. Keim, "My Brother's Keeper," 201.

21. Keim, quoting a report of the 1943 General Conference, "My Brother's Keeper," 204.

22. Keim, 1943 Mennonite Church General Conference report, "My Brother's Keeper," 201.

23. MMA has changed its name to Everence. Mennonite Mutual Aid press release, March 31, 2010, [www.mma-online.org/n2.aspx?id=9237&terms=march+2010](http://www.mma-online.org/n2.aspx?id=9237&terms=march+2010) (accessed October 7, 2010).

24. MMA Timeline, Mennonite Mutual Aid, <http://www.mma-online.org/showitem.aspx?id=463> (accessed October 7, 2010).

25. Schlabach, *War, Peace*, 294.

Schlabach, Snyder reasoned that “the basic premise of insurance was to restore policyholders to their former financial status. But he thought God might have brought calamity precisely to humble a person of family grown proud. Whatever God’s purpose, Snyder did not think that the church’s business included restoring anyone to wealth and status; its business was only to meet people’s real needs.”<sup>26</sup>

Compromises were required before MMA could offer a life insurance product. The earliest programs were not called life insurance, but “survivors aid,” and only term life policies were sold, with relatively small limits available (\$5000 or \$10,000).<sup>27</sup>

The Norwegian Lutherans who founded the Brotherhood, the North Carolina Baptists who founded the Mutual, and the Mennonites who organized Mennonite Mutual Aid, each considered themselves to be performing a Christian service to their communities. Each group considered Biblical precepts to some degree. There were differing social forces at work in the time periods involved, although each company is a response to the increasing urbanization and industrialization of American society in the twentieth century.

The goal of each group was to compete with outside entities (fraternal lodges, the rural granges, or commercial competitors) by offering a needed product from a purer source with nobler goals (more financially sound; to provide jobs for its own people; to use the profits to do good in its community). Each also had a strong ethnic identity; some have argued that religion-based mutual aid societies are more strongly identified in ethnic terms than in religious ones.<sup>28</sup> Of these three companies, the Mennonites have probably done the best job over the years of adhering to their distinct vision. They have thoughtfully addressed developments in the culture, and in the business of insurance, without abandoning their primary goals and religious character.

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26. Schlabach, *War, Peace*, 295.

27. Schlabach, *War, Peace*, 308–316.

28. Steven M. Nolt, “Formal Mutual Aid Structures among American Mennonites and Brethren: Assimilation and Reconstructed Ethnicity,” *Journal of American Ethnic History* 17 (Spring 1998): 71–86.