

— Original Message —

**From:** Norman Edwards

**To:** Phil

**Sent:** Sunday, June 06, 2004 12:05 PM

**Subject:** making peace on insurance.

It seems that there have been multiple meetings where you and I have had disagreements over insurance.

I realize that part of this may be Krystal insisting that you have insurance, and I realize that you want to try to keep peace in the family, and that can be a great struggle at times.

I realize that it does not work to say: "I have faith that God will take care of us and that we will not need insurance, so you have to have faith also." Faith can not be given or forced upon somebody else. However, on a purely business basis, I think we out to realize that it is **much easier to have insurance than it is to collect on insurance**. Your own case of mold in your house ought to teach you: you had insurance, so why isn't your house fixed or replaced? Similarly, having liability insurance for people using our campus is not a "solution". The insurance companies will smile and shake your hand if you buy such insurance, but will wait to tell you all of the reasons why they do not pay if you ever had a case. When a claim comes up, suddenly the insurance company legal staff is now trying to prove that you, the policy holder, did something negligent or illegal so they do not have to pay. Other times, they simply figure that the policy holder does not have the resources to sue them to make them pay, so they don't.

When I was in the WCG, I remember my friends in the legal department being upset that various insurance policies refused to pay--and that they had to sue them to make them do it sometimes.

Please check out the e-mail below. I had never heard or thought of this before, but Ohio (where Wayne is from), must not have no-fault auto insurance--so if you don't find out who hit you, then your insurance company doesn't pay because it **might** be the responsibility of some other unknown insurance company to pay.

I do not think our time is well spent learning all of the insurance company tricks and trying to defeat them or sue them. I think our time would be better spent trying to prevent accidents, and learning how to honestly defend ourselves if an accident does occur or if someone tries to sue us to get money.

You might think of it this way:

- A) If some calamity comes upon us and we **don't** have insurance, we must
  - 1) Deal with the calamity
  - 2) Ask God to show us why this calamity has befallen us.
- B) If some calamity comes upon us and we **do** have insurance, we must:
  - 1) Deal with the calamity
  - 2) Fight the insurance company to get them to pay
  - 3) Deal with God as to why we became unequally yoked with unbelievers--the insurance company--in the first place
  - 4) Ask God to show us why this calamity has befallen us.

I think we are better off in "position A" above.

9/9/2004

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hey norm- better forget about us coming up- first the wife has to work Monday- then (and please pass this on for prayers) our Daughter who is in the marines got notice to ship to Iraq 6/21, but she was hit by a hit skip driver and totaled her car, and insurance wont pay because there is no proof that the driver had no insurance- there are just too many things happening now... I do hope ya all have a great time, and we are determined to come up sometime to see the place  
christian love, wayne

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