



SERMON EREV EMOR: FORWARD PLANNING

Student Rabbi Gabriel Kanter-Webber, Friday 6 May 2022
Nottingham Liberal Synagogue

- 1 William Brown of the *Just William* books once had a genius idea. He started “a Punishment Insurance Society at school. The members were to pay him a penny a week and to receive twopence for a detention and threepence for a caning. He had thought it all out, and it had seemed an excellent scheme, but it had been unfortunately discovered by Authority, and all its members punished, so that it was now bankrupt and discredited.”¹
- 2 The fact is, the insurance industry doesn’t have a good reputation. In the United States, of course, it all too frequently stands between families and necessary healthcare,² but even here, insurance is often viewed as scheming, grasping, unhelpful, unsympathetic, or just plain exasperating.
- 3 But here’s a potential objection to the insurance industry that I can all but guarantee you’ll never have thought of before: lack of trust in God. Strange though this question may seem to modern, Progressive ears, throughout the history of the insurance industry, Jews have been asking



the question: “In all aspects of life, man should depend on God for assistance, and should not rely on any other source of support, neither on others nor on one’s own strength. Does not, then, the endeavour of insurance indicate a lack of faith in God, an exaggerated fear of calamity or an attempt to circumvent God’s will?”³

4 In fairness, this is actually an interesting theological question. It’s easy to see both sides. On the one hand, the very nature of insurance – especially life insurance – is the assumption that a disaster may occur at any moment, and that does certainly suggest some level of distrust in Divine providence. On the other hand, do we not know that a disaster may occur at any moment? Do we not know that we cannot rely on Divine providence to save us from sudden illness or freak accident? It can hardly be a blameworthy lack of trust to exercise our own judgement and common sense.

5 Moshe Feinstein, perhaps the leading Orthodox legal scholar of the twentieth century, came down resoundingly on the side of insurance. Answering a query from a conscientious congregant, he firmly dispels the idea that insurance can possibly be seen as a lack of faith.⁴ Some of his reasoning seems slightly strained – for example, he argues that one’s commitment to pay insurance premiums over a period of time itself constitutes faith in Divine providence.



- 6 But other parts of his responsum go further, and are very profound, albeit disconcerting. The very concept of insurance, he says, is a gift from God. “The Holy One,” he wrote, “has granted recent generations the knowledge of how to administer this insurance business, enabling us to provide for our dependents in the normal course of events. This is a good thing, and it is entirely appropriate for God-fearing people.”⁵
- 7 It might seem a stretch to describe Direct Line or Compare the Meerkat or Churchill as emanations of the Divine – oh yes. Yet the human ingenuity which enabled us to come up with ingenious, carefully-balanced systems for mutual protection, systems which allow us to invest in our family’s future in a way that lasts long after we are gone, that ingenuity surely is Divine.
- 8 Forward planning can seem like a pain at best – or ghoulish at worst. Preparing for death while still living; preparing for divorce while still married; preparing for senility while still of sound mind. These things can feel like tempting fate, or simply souring good years with the fear of bad.
- 9 However, the ability to forward-plan, the time and space and intellect with which to do so, is a gift which we are privileged to have. That gift



can, prospectively, take the stress, desperation, heat and urgency out of surprise situations.

10 That is why NLS's forthcoming season of difficult conversations around end-of-life is so important. Not because they should fill us with gloom, but because they should fill us with hope, admiration, and the desire to support each other. Kein y'hi ratzon: may this be God's will.

GKW 06.05.22

¹ Richmal Crompton. "Uncle Charlie and the Outlaws" in *Sweet William* (1936; London: Macmillan, repr 1986), 157-171: 157.

² See eg William E Bennett Jr, "Insurance companies aren't doctors. So why do we keep letting them practice medicine?", *The Washington Post* (22 October 2019): <<https://www.washingtonpost.com/opinions/2019/10/22/insurance-companies-arent-doctors-so-why-do-we-keep-letting-them-practice-medicine/>>

³ Rabbi Menachem Slae. *Insurance in the Halachah: a legal-historical study based on the responsa literature and other Jewish legal sources*, trans Bracha and Menachem Slae (Jerusalem: Israel Insurance Association, 1982): 201-202.

⁴ Igrot Moshe, Orach Chaim 2:111

⁵ Ibid.