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Rabbi Norman Lamm
Yeshiva University
Amsterdam Avenue & W. 186th St.
New York, NY 10033

Dear Rabbi Lamm:

I have consulted with my Rabbi and it is his opinion that a question of this nature should be given a more definitive answer than is locally available. He suggested that I write you because he respects your opinion (even though he is a Lubovitcher).

I am a life insurance salesman by profession. I have attempted to study, and will continue studying Jewish Law. Unfortunately, I haven't come across enough *den'im* or commentary to be able to formulate a concrete Jewish approach to life insurance.

I understand, in my limited capacity, the ideas covering the community concept of *tzedaka*; that the *kehelah* should take care of those who can't take care of themselves. At the same time, there is the idea that God helps those who provide for themselves. Generally, I've been brought up to realize that whenever you see conflict in the law, a good way to resolve the question is to re-approach it. Most times the problem lies in my lack of comprehension, rather than in the law itself.

Keeping all these things in mind, please resolve my problem:

1. Is there a Jewish view of life insurance: the necessity of owning protection for one's self and/or one's family.
2. If you can reach somewhat of a conclusion, please show me where I can study these things to reach a greater appreciation of the law.

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Andrew Beider

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