"Opting Out." Letter to the Editor of *The Banner*, Feb. 19/1990 (p. 3).

Tom Haan's choice to opt out of Social Security (Dec. 4) may land him in worse unethical situations. Anyone who makes investments through brokers or financial planners can end up investing in systems of oppression, sexism, materialism or exploitation. Haan should study his investment portfolio as well as the Ministers Pension Plan to find out how his retirement income is raised. He could be in for a big surprise.