by an organization to force people to its will. We found that in the Presbyterian set-up. They have a pension system - a man's under the pension system. I know men who have submitted to all kinds of modernism (13.25)

And that's a danger. Now if it could be made in such a way that a man had it as his right and it wasn't subject to some authority, maybe that would be the

But I know as it has been, it has been used as a club unfortunately. Yes? (Student question) That is an insurance plan which is not dependent upon the action of the denomination but which a man voluntarily enters and which therefore he would have as a right. That would seem to have a very definite

Of course that's just regular insurance except that it's made an annuity type which you get

Wes? (Student question)

End of Record 46