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Sent: Friday, February 19, 2010 1:53 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB33

The reason people have 401K's is because the Government (You) can't be trusted to handle money responsibly. Social Security is a dismal failure - because of government incompetence, and now you're looking for new victims to steal money from. Don't waste my time or yours claiming your plan will be voluntary - we all know it will be voluntary until you find out no one wants to trust you with their savings - then suddenly the law will change and you will be looting peoples savings with no restraint. Leave our retirement savings alone!!

Pat Noonan