

From: Timothy Niemeyer <timniemeyer@gmail.com>
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If two people enter an agreement, and said agreement don't not aggress on others, why do you feel you have the right to have any control over the two parties? I think you need to step back, take a look at your actions, job, and agency, and ask yourself what drives your profession. Is it simply that you're just helping people, or is it you have a psychological bent to control. Congrats, you are now controlling your peers' retirement accounts. Sleep well...

Timothy M. Niemeyer