It is NOT your business to meddle in what we do with our retirement money. We have worked very hard all of our lives. We don't have the ability to raise taxes on other Americans to pad our own accounts as congress does. You were voted into office to uphold the Constitution of the U.S. and protect the American people from foreign enemies- not to rob us of our lives, liberties and the pursuit of happiness. You are supposed to represent us, not control us from cradle to grave; Enough already!