i would really appreciate if the federal government would let me conduct my own personal and private affairs including managing my retirement monies without restrictions or prohibitions. i believe that in a democratic society individual citizen is endowed with the ability to make self-determinating decisions and rightfully has the right to do so. however right or wrong such decision is, he or she has to enjoy the result of that decision. some may have to suffer the consequences but that is what makes life in America meaningful! each person determines his own fate. thank you...