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From: jmorrison24@triad.rr.com [<mailto:jmorrison24@triad.rr.com>]

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To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB33

Want to enhance my "retirement security"? 1) Reform Wall Street banks with proper regulation to stop their rapacious greed, manifest by derivatives, prop desk trading which front-runs their clients, Dark Pools, and High frequency trading.

2 Stop the Federal Reserve from aiding and abetting Wall Street. Do you think all people are stupid enough to stand by while the government, under the guise of enhancing retiree security, confiscates 401k and IRA money in whole or part, and promises an income stream in return? What happens when the next "fiscal crisis" occurs (as it's surely going to, sooner rather than later, given the usual "jawing" about reform on the part of Congress with lack of substantive action)? The annuity stream will be reduced "for the good of the American people" (insert national anthem, flag waving and "patriotism" at this point). Alternatively, the government can go broke, a real possibility, given the ineffectiveness of Congress and SEC in dealing with real issues. Then, with their IRAs and 401Ks confiscated, what do retirees have?