

-----Original Message-----

From: Robert Jones [<mailto:robjones2000@yahoo.com>]

Sent: Tuesday, February 02, 2010 11:13 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB33

I'm a hard-working middle-class tax payer. I have diligently saved a small percentage of my income over many years and have actively managed this within the limitations of my 401K plan. I am not at all concerned with the market fluctuations over the years.

Michael Edlesons's, classic academic literature titled "Value Averaging", provides Strong evidence that persistent saving has provided protection over the lows of the markets. The government should consider adding some of this material to it's education strategy for retirement funds.

Please do not force my hard earned savings into government Bonds. I prefer to manage my bond / stock investments on my own.

Thanks You,
Concerned Citizen - Robert Jones.