To: <u>E-OHPSCA2713.EBSA</u>
Subject: Comment: RIN 1210-AB44

Date: Thursday, September 08, 2011 3:58:28 PM

To Whom It May Concern:

My comment is that the government should fine adults who have children out of wedlock after the first child (I do understand mistakes). Young people are taking advantage of the system and get pregnant for health care benefits, free food, formula, diapers, etc. and so have no plan to have family where you just might have to get insurance and actually work to take care of your children.

I was a divorced single mom of 2 boys who made little money and never asked a dime from anyone, especially the government. I did not get any help in any way from my ex-husband the boys dad. They did not even get Christmas presents. I do not have a college education but I got a skill as a secretary and it has served me well. I have a nice house in Jefferson Terrace in Baton Rouge and bought it as a foreclosure and scrapped peeling facial board, went through stage 4 breast cancer, and fixed it up to look as good as any other house in the neighborhood. I worked 2 jobs for a while too. Did not get any assistance and I am proud to say I made it.

If you would fine people or make them pay it back slowly they would think twice before being irresponsible. Believe me these kids can find money for everything else they can find it for protection too. They just don't care and I've been told by some that they think its the government's job to take care of them. I grew up with a sense of pride - these kids have none.

Sincerely, J. McCurdy