

# PUBLIC SUBMISSION

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## General Comment

When my employers started a retirement plan, I did not want my retirement invested in tobacco or alcohol or weapons (my prophet taught us to love our enemies, and not to kill them). When I objected to my employers' investments, they eventually agreed to let me choose my own investment funds. That was about 1980. All of my investments and IRAs have been in Socially Responsible funds ever since. All people have the right to direct their own investments. It's called freedom of conscience.