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Submitter Information

Name: David Fincke
Address:
9 Vaughn Lane
Newar, DE, 19702
Email: proteus3@verizon.net
Phone: 302-753-5218

General Comment

My mother used to say, "You can make anything as complicated or as simple as you want." In her honor I will take the "Simple" route.

Can free people make their own decisions? Yes. They must or they are not free! Individuals MUST retain the authority over their own lives. Doctors still need our signature for treatment because we "own" ourselves. The same applies to every aspect of the lives of free individuals, including money, investments, finance, voting & everything else. With freedom comes responsibility. If we are not responsible bad things can happen. Caveat Emptor is the term. The buyer beware. Freedom is not perfect, but it is just better. Always, go on the side of freedom of the individual, not with control of government.

You work out the details.