Trying to pass laws that you think will protect people take away the freedoms of people who want to think and act for themselves. Regulation like this will limit my ability to provide for my family. I choose to spend thousands of dollars to educate myself, then make informed decisions. Now that I have made an investment in my education rules are being proposed that will prevent me from investing MY money as I see fit. The less you allow me to make the less tax revenue the government will receive. If I read history right this country was founded by people who didn't want to be told what to do and how they could do it. As an African American in this country I don't need my famous Uncle Sam getting involved any deeper in my personal affairs.