

**From:** Adam Cravets [<mailto:adamcravets@gmail.com>]

**Sent:** Thursday, September 21, 2017 1:19 PM

**To:** Talk to DOL

**Subject:** Is anybody thinking over there?

Hi,

I have been trying to do the right thing with my money by investing it in IRA's and SEP's and other growth for my future funds but you guys at the Labor Dept are making it impossible for us little guys to get anywhere. All I wanted to do today was sell my shares in one fund and put them in another but NO.....I can't do that in a "grandfathered" account or some such

I want to have control over my money and you people are making it extremely difficult and I can't fathom why. Was there really rampant abuse by small investors to the point that you had to slam shut the door to profitability? Or was there something else at work here? Like the Dodd-Frank Act (which is a nightmare for everybody) the ideas coming out of your offices are not in line with how a normal person thinks.

I don't care about your politics. I don't care at all.

What I do care about is that the decision you so causally make are effecting me so harshly in the negative. Trying to make everybody be exactly the same is not beneficial. It's the melting pot of people, investments, ideas and strengths that make us great. This idea that you can make everybody in the investment world act and look exactly the same is beyond stupid.

I want control of my money without all the undue supervision from the FED. If every investment company has to act exactly the same then there is no benefit to using one over another. There is no competition. There is no democracy. Just stop it!

Punish the responsible parties for the problems and leave the good parties alone for sake. I saw this during the bubble burst with real estate. There was something like 6 or 7 percent of the market doing illegal or underhanded things and instead of punishing Bank of America and Wellls Fargo you decided to punish everybody else. It's this kind of thinking that makes America bad.

You punish the responsible parties. Not everybody else with hugely restrictive bills forcing everybody into the same frame.

Diversity is key.

Adam

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Adam H Cravets  
928-300-8932