PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed

Prohibited Transaction Exemptions; Hearing and Comment Period Extension

Document: EBSA-2010-0050-DRAFT-2122

Comment on FR Doc # 2015-14921

Submitter Information

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General Comment

I educated myself and managed to save and invest to the point of owning a portfolio of \$400,000 before the calamity

of the housing collapse which was caused by Congress requiring banks to make loans to people who did not qualify for them. I never earned more than 43,000 per year, working in education.

Laws passed by Congress are doing immense harm to the American citizen. So-called laws promulgated by the massive federal bureaucracies are much worse. STOP all the federal agencies from making laws.

READ the CONSTITUTION!!! We as a people did just fine until the Federal Reserve was created. Depressions and

periods of job loss and change were much shorter before 1913,

You have got to stop this menace from our "own" government.