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**From:** Lorraine EBEL [mailto:lorebel1012@yahoo.com]  
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OPPOSE.

How dare you even think this is acceptable.

Americans work hard enough for their money. Save for their future and because the government can't get its act together they feel they have the power to just come in and take away our hard earned cash, because we saved and the President, Senate and Congress SPENT to their hearts content.

Americans are SMART enough to figure out how and when to spend their hard earned cash, and DO NOT want the government telling them how they can utilize their own savings!

Get a grip or the American public will have our politicians join too many Americans on the UNEMPLOYMENT lines!

Lorraine Ebel