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From: Steven Carney [<mailto:srcarney@hotmail.com>]

Sent: Friday, April 25, 2008 9:45 PM

To: EBSA, E-ORI - EBSA

Subject: Notice of Critical Status: RIN 1210-AB26

Steven Carney  
7 Roadview Terrace  
Palmyra, VA 22963-3250

April 25, 2008

Employee Benefits Security Administration

Dear Employee Benefits Security Administration:

RE: Notice of Critical Status: RIN 1210-AB26

I just finished reading the proposed model notice and after reading the options under Critical Status I came up with one word WHAT? Keeping in mind most individuals who will receive these notices most probably will be older and many will have difficulty following the legal jargon inserted into the notifications which basically covers that the employer served proper notification to the participants. Why don't we use something like the meaning for the word Kiss. Keep it simple stupid. The bottom line is everything should be broken down into have the least educated individual who is receiving this notice understand there employer failed to fund their plan. What will occur because of their employer's irresponsibility?

How there benefits will be impacted in PLAIN ENGLISH so it can be understood. The concept and intent is well intended but you must have someone who is not considered well educated to help you draft the KISS version so all participants will understand what Critical Status means and how it will impact them and their families.

Thank you for your leadership on this issue. I join with the Pension Rights Center in hoping that you will act to ensure that employees whose pension benefits may be reduced will understand this model notice.

Sincerely,

Steven Carney