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From: Stuart Koford [mailto:mail@koford.com]

Sent: Monday, January 11, 2016 4:30 PM

To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB39

All efforts should be made to tighten requirements for disability rules. I personally know of numerous people who collect disability and have full time off the books jobs or businesses. I know numerous people that decline to work and instead live off of disability, who show no sign of any disability. Lawyers open advertise their services to obtain a "disability" income and have doctors who will attest to a "disability" without even seeing the patient. 60 minutes recently did a story about one such law firm in West Virginia. I believe that a large share of disability claims are fraudulent and requirements need to be made much tighter. A common technique is if an employee thinks they are likely to lose their job, or if the employee just doesn't really feel like getting out of bed in the morning, then they file a disability claim so that they can gain an income at the expense of their employer.

The ease of obtaining disability income hurts the competitiveness of US business and reduces the percentage of the workforce that is employed.

I oppose RIN 1210-AB39 because it would further weaken protection against disability scammers.