From: Nina Russell [mailto:nmrussell993@hotmail.com]

Sent: Tuesday, October 03, 2006 3:57 PM

To: EBSA, E-ORI - EBSA

Subject: Forced 401K Contribution Opinion

US Department of Labor

Attn: Default Investment Regulation

Employee Benefits Security Administration Room N-5669 200 Constitution

Ave., NW Washington, DC 20210

Re: Forced 401K Contributions

To Whom It May Concern:

Allowing companies to impose 401K's is not right since companies take back their contributions when the employee does not work there long enough to be vested. If the company makes any contribution at all!

Force companies to contribute a minimum percentage. Freeze companies' contributions no matter how long an employee is employed.

Workers are already forced to pay Social Security and Medicare so how about government forfeiting all taxes on monies in 401K's.

Sincerely, Nina Russell A registered voter in Florida