

From: Tom Ragouzis <tragouzis@gmail.com>
Sent: Thursday, May 19, 2011 11:46 AM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because my pension plan was severely affected by the economic collapse of 2008, and I don't want it to happen again.

Wall Street greed and outrageous pay practices were a major cause of the collapse. Please find ways to change the financial incentives that encourage these practices.

Currently, most bankers receive stock options. So if they can generate more profits, the stock price goes up, and their options become more valuable. One possibility is that stocks acquired in this way cannot be sold for a certain number of years (say five or 10 years). This would encourage bankers to forgo immediate profits for a longer term vision.

Your expertise in this field is vastly greater than mine. Please use your expertise to develop solutions that truly protect the vast majority of us who are not bankers! Lobbying will no doubt be fierce. Please resist the threats and incentives you are confronted with and do the right thing.

Thank you for considering my comment,

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