

From: Laurence Reines <reines_hinus@yahoo.com>
Sent: Thursday, May 19, 2011 1:14 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because I can see the effects of the 2008 economic crash in the supermarket, the double price of traffic tickets and car registrations, the unemployed people I know, the price of beer, and overall lack of spending power in my savings account. In particular, the price of food and beer has gone up at least 20% in the last year.

I'm not exaggerating this. I can afford this, but I know that a lot of others are deeply hurt. I'm also very familiar with the causes of this.

It seems like treason to me that certain politicians still want less regulation, when clearly, the large banks simply can't be trusted to do the right thing. I don't trust government regulating agencies because those same companies they regulate will promise the regulators nice jobs. Please do what's right, and bring back the Glass Steagall act.

I'm sure you know it's the right thing to do. Anything less is a sellout.

Also, please regulate the pay incentives of the large banks. Also, please implement a small tax on all short-term stock transactions, to make the markets more palatable to our seniors, and others. Please be fair and do what's right.

Thank you,

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