

From: karlton culig <kdculig@msn.com>
Sent: Tuesday, May 24, 2011 1:55 AM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because my family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

I don't know how the free market can exist when we impose regulation on its operations and still be called free market but lets be honest the ultimate end (greed) to the means (free market) is how we have ended up with our current economic downturn. One would hope common decency in the "market" would prevail but how do you legislate common decency? A church could provide this role but with the "church vs state" thing...you know what I mean (some would say this is why we need socialism.) So, my suggestion is let "we the people" do what a democracy is set up to do I.e. determine our government and your agency's main task is to keep Wall Street greed within its confines. To coin a phrase: separation of Church'N State begets separation of Street'N State. Lets stop bastardizing our democracy and let voting control our politics (government) not money.

Thank you for considering my comment,

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