

From: Joanna Fancy <j.fancy@ieee.org>
Sent: Thursday, May 26, 2011 2:21 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because I don't want the economic collapse of 2008 to happen again.

It seems to me that the best way to rein in Wall Street is to insist that anyone working there who gets incentive-based compensation be required to put their entire net worth on the line by investing it in special shares that would be the first to be liquidated if their firm got in trouble. Even their real property must be at risk.

Back when investment companies were private partnerships, the partners were not angels, but they had some incentive to be cautious. Now all the incentives push them the other way.

Thank you for considering my comment,

Joanna Fancy

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