

From: Jean Ouellette <sambucus@earthlink.net>  
Sent: Thursday, May 26, 2011 3:38 PM  
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.

Wall Street greed and outrageous pay practices were a major cause of the collapse. I lost my job as an archaeological technician in April 2008, after the construction industry collapsed. My partner lost his job in retail sales four months later: with fewer people working, consumer demand decreased. We both manage on occasional part-time employment, but we're not seeing many job opportunities of any substantive type.

We're outraged by the continuing payment of massive bonuses to the investment personnel whose irresponsible activities contributed to the economic collapse in the first place. Bonuses and incentives should be paid to those who create wealth, not those who diminish it. We favor regulators' tightening the reins on brokerage entities in order to insure that financial activity is monitored, that investors are protected from "creative" bookkeeping, and that the non-wealthy don't have to pay the price for roller-coaster speculation that benefits only Wall Street. Clearly I'm not sophisticated in the ways of economics; I'm merely hoping that you can find a way to reverse a situation in which Wall Street continues to flourish and the rest of us continue to drown.

Please consider the well being of those of us who don't have thousands of dollars to contribute to politicians in order to obtain meaningful representation. "We the people" are relying on you for protection.

Thank you for your attention.

Jean Ouellette

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