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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

Wall Street pay practices affect me and millions of Americans. In fact the repercussion of these practices in the economy have jeopardized my retirement, and the college education of my son and daughter.

Wall Street losses are subsidized by the taxpayer. Why else would Wall street bankers dare to take extreme risks with someone else's money? They get bonuses even if they screw the rest of us, making money in the process.

It is clearly not in the public to retain the system of bonuses for ripping off people at the bottom and making money for the superrich. Why not give a bonus only for performing a public service that is actually a real service appreciated by many people? The bonus could be tied to the number of people served. If only a few insiders are served or a ton of money is made for a few of just for the company, no bonus because this is not a service to the larger community.

The idea is to return banking to what it once was: a service that helped people accomplish their goals, not a method to skim off money and concentrate wealth. The idea is to encourage behavior that is helpful and trustworthy, not more schemes to bury us.

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