From:	Werner D. Schwitzer
Proposal:	1405 (RIN 7100-AD64) Reg Y - Predominantly Engaged Financial Activities (Version 2)
Subject:	Reg Y

Comments:

Date: May 15, 2012

Proposal: Regulation Y - Definition of "Predominantly Engaged in Financial Activities" [R-1405] Document ID: R-1405 Revision: 2 First name: \Wwerner Middle initial: D Last name: Schwitzer

Your comment: When is the Federal Reserve Bank going to wake up to what is going on with the banking system. To have Mr D. be on the Federal reserve board is equivalent to having the "fox"guarding the hen house!!!