

From: Dave Kisor  
Subject: CRA Regulations Hearings

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Comments:

My name is Dave Kisor

A business is a business, no matter what the size. If the leadership is clueless, if the leadership is stupid, or just plain greedy, anything can happen. When a big business fails, it goes down harder than a smaller business, so when someone has the ridiculous notion a big bank can't fail due to its size, they only prove they haven't a clue. Bad leadership is generally the cause of such catastrophic failure. When greedy people take charge and they push for rampant deregulation, expect such failures. They'll take the money and run, leaving everybody else with their butts hanging out in the air stream. The founding fathers warned us about a central bank, but did we listen? The Federal Reserve, while neither federal or a reserve is the worst thing that ever happened to our economy, because it is just a bankers club and direct assess for them into our tax money. If our spineless federal government can't start to grow a spine and regulate the banks, the United States of America (what's left of it) is doomed. We're already heading towards a totalitarian dictatorship, as only one of those would have a department of homeland security. We never needed one before and still don't. Either regulate the banks or change the name of the country to reflect the new condition: Corporate States of America. Jobs around here are scarcer than an ethical congressman. The State of Hawai'i is hurting and the Puna and Ka'u Districts (south of Hilo to the southern tip) are hurting the worst. If I wasn't retired and surviving on a pitiful federal retirement (including a pittance from the VA - delay, deny and wait till we die!), I'd be in terrible shape. I've lost a lot of confidence in the federal government and don't expect a lot of support form it.

First Name: Dave  
Last Name: Kisor