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The banking is as bad as the insurance industry as well the oil exec's, this is one reason why the U.S. economy is in such bad shape today. It is well past time Congress gets off their greedy butts and starts to regulate big businesses. In case no one is paying attention, TAX-PAYERS, both middle class (what's left of us) and the lower income people, (retiree's included) are finding it very difficult just to survive day-to-day while CEO's are getting rich off of us!