

From: Patriot Bank, Nora Ohara  
Subject: Incentive-Based Compensation

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Comments:

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Proposal: Incentive-Based Compensation Arrangements  
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Name: Nora OHara  
Affiliation: Patriot Bank  
Category of Affiliation: Other  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

I am in highly disagreement of the incentive-based compensation proposal for the reason that it places a bad relationship status between employer and employee.