From: R. A. Wheeler

Subject: Incentive-Based Compensation

## Comments:

All I have, except for a small SS check, is in a savings account earning one-half of one percent. The bank is allowed to regard my money as its, and loan out my money at thirty percent or more. Meanwhile, rise in the cost of living is eroding my savings. It looks hopeless, and I might run out of all but SS in six years or sooner.

R. A. Wheeler