From: Linda Small

Subject: Incentive-Based Compensation

## Comments:

As a consumer, I have to wait for my investments to actually pay off. Executives should, too. No more taking a cut of speculative return. It is outrageous the compensation earned by people who ran companies bottom line into the ground and wrecked the economy. Call it "the don't count your chickens until their hatched" compensation method. Thank you

Linda Small