

From: Patricia Richard-Amato
Subject: Incentive-Based Compensation

Comments:

My husband and I lost about 30% of our nest egg in 2008. We feel it was stolen from us by the greedy financial system that was allowed to develop. It would help to change the incentives so Wall Street will not want to bring disaster to our economy. There needs to be an opportunity for investors to get back their money when it is taken from them for greedy purposes. In such cases, bonuses should be given back.

Thank you for listening,

Patricia Richard-Amato