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The United States deserves a world class banking system, which will insure ours and our children's prosperity for the future. The cause of our recent banking failure was excessive reward for risking loan making. These loans were driven by executive's that had short-term compensation goals that were in the form of stock options. No amount of capital regulation will fully eliminate this problem. It was further exasperated by the gray-line between Non-Banks and Banks. 1. Long-Term Compensation in Stock. The top 5 officers of the company can their sell shares in the company only after 5 year waiting period. No regulation will stabilize the banking system more than this one. Not only does an executive have to insure the company is sound when they leave, but they must place the bank in the hands of a capable successor. This one rule will make US banks the best-run banks in the world. 2. Separate the CEO office into the President and the Chairman of the Board. In large "to big to fail" institutions having too much power in one individual is an error. Lord Action's immortal warning "Power tends to corrupt and absolute power corrupts absolutely." In the top 5 banks any one of the CEO's controls more assets than: all of Africa, South America, and South East Asia combined. These banks are around the Sixth largest economy. The Chairman of the Board (COB) must be a separate individual that has loyalty is to the stockholders. The COB should be nominated by the largest stockholder and elected by all the stockholders. The President is the operational officer who runs the corporation. Without this separation, no amount of regulation will fully correct the problem. 3. Have two classes of investment companies Banks and Non-Banks- Glass-Steagall Act. Banks can borrow money and keep only 10% capital as proposed. Non-Banks can only borrow up to stockholders equity. Non-Banks can do anything their directors see fit. Banks must comply with strict banking regulations. Glass-Steagall Act worked for 67 years until it was repealed by the banking industry 1999. Don't fix something that works! There is no new economy or new banking system, there is only greed which is as old as the ages.