From: Paul Bernstein [mailto:pbernste@verizon.net]

Sent: Tuesday, January 12, 2010 12:40 PM

To: Regs

Subject: Public Comment on proposed Clawback link

Honorable Chairwoman Blair:

As a tax-paying citizen, and an FDIC-insured savings account holder, I applaud your proposal to link future bank executive compensation to the risks generated by the actions of those very same bank executives, as summarized in the following article via Bloomberg News Service -

http://www.bloomberg.com/apps/news?pid=email_en&sid=aebBZNfeKlkM

Appreciatively, Paul Bernstein, Ph.D. Boston, Massachusetts