

From: Swatko, James [mailto:James.Swatko@henryschein.com]

Sent: Tuesday, January 12, 2010 2:13 PM

To: Comments

Subject: Incorporating Employee Compensation Criteria Into The Risk Assessment System

To Whom it may concern,

Your proposal to incorporate employee compensation as a criteria in the risk assessment system is one of the most sensible approaches I have seen to address the problem of CEO compensation causing risky behavior I have seen.

I strongly encourage you to move ahead with it. If I drive carelessly and receive tickets or have accidents, I pay will have to pay dearly for this in my car insurance fees. This is a strong incentive not to let that happen.

It makes perfect sense that corporations that engage in risky practices should contribute more to the FDIC since they are likely to be the organizations that will need to be bailed out later on. Make sure that the increased fees are significant enough that they have the desired discouraging affect.

This action will also cast a light on the corporations that do not have a compensation package that encourages their management teams to focus on long term growth. Then their stock holders will be well aware of what is happening,

Keep up the good work,
Joseph Swatko