From: Brooker [mailto:bsmi021@comcast.net]
Sent: Wednesday, February 10, 2010 8:22 AM
To: Comments
Subject: Incorporating Employee Compensation Criteria Into The Risk Assessment System

I think I can speak for a large part of the public and there needs to be much regulation done to the WHOLE backing system including the self imposed pay system the big backs have. My wife has been in banking for over 30 yrs and we can tell you first hand that there is no trickle down effect happening. The big guys only care about themselves and there friends, and that needs to stop.

The hole system has gotten why out of whack when people with out a collage education can make millions of dollars per year in bonuses on the backs of the whole world, and the average worker who works just as hard as they do (if not harder) and they only can make \$50.000, where is this right? Also there needs to be a very large change in the way Washington dose its work also, a lot of the regulation that the backers wanted for there own gain they received on a gold platter by some senator and representative so this also MUST STOP.

Good luck in changing this or any rules when all the worlds' greedy people are in the middle looking out and trying to make changes.