

**From:** Bill.Marvin@notes.udayton.edu [mailto:Bill.Marvin@notes.udayton.edu]  
**Sent:** Tuesday, February 16, 2010 4:08 PM  
**To:** Comments  
**Subject:** RIN 3064-AD56

**SUMMARY:** The FDIC is seeking comment on ways that the FDIC's risk-based deposit insurance assessment system (risk-based assessment system) could be changed to account for the risks posed by certain employee compensation programs. Section 7 of the Federal Deposit Insurance Act (FDI Act) sets forth the risk-based assessment authorities underlying the FDIC's deposit insurance system. The FDIC seeks comment on all aspects of this ANPR.

To Whom It May Concern:

I am a concerned citizen and an educator. I think it essential that compensation packages that reward short term and risky decisions be deterred. It is a basic issue of ethics that those who stand to benefit from a decision should also assume responsibility for the consequences of their choices. We should learn from our recent collective experience. Current policies tend to reward irresponsible short term risk taking without making the risk takers assume responsibility. This has cost the taxpayers and the economy dearly.

It appears clear that if risky choices are made with a view to deliver outrageous rewards, the risk taking individuals and/or institutions should be required to pay for the requisite high risk insurance.

Sincerely,  
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