

**From:** Liz Squires [mailto:lizsquires@comcast.net]  
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**To:** Comments  
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Dear Sirs: I would support a rule from the FDIC to charge higher insurance premiums to those banks who are in essence rewarding the failures of the reckless gamblers amongst their traders. A business model that hands out bonuses to the very same "geniuses" whose unregulated trading of credit default swaps brought our economy to its knees needs to be changed. Common sense and the interests of investors, small and large, should prevail. Individual investors rely ever more on their investments for retirement, college tuition for their children, to cover healthcare costs, etc. I think most individual investors are prudent, and have the most "skin in the game." The lack of "skin in the game" on the part of the investment bankers and brokers led to the unethical and dubious business practice of freely gambling with other investors' money. I find it incredible that these same reckless gamblers who took billions in taxpayer (read "my") money, think they should be rewarded for their business practices and allowed to carry on as before. In every other corporate culture, such failures would lead to massive firings; the behavior certainly would not be rewarded.

If the same investment banks and traders that gambled and lost want to continue their same unethical business practice, they certainly should have to pay higher insurance and assume much more of the risk themselves, rather than shift it to the taxpayer and the little investors whose funds were gambled away. In other words, they need to have more skin in the game.

Thank you for this opportunity to comment.

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