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The self-serving opposition to common sense regulation demonstrated by the banking and investment industry has brought this country to the edge of ruin at a critical time in our history. Wall Street's continued opposition to regulation stands as proof that they have learned nothing and have no intention of behaving any more responsibly in the future. Had the \$700 billion bailout not been approved, would the FDIC have had enough capital to make good on its obligations to all the depositors in all the banks that would have failed?

The citizens' faith in the strength of the institutions that maintain order in our society is being sorely tested these days. Those institutions are under attack both as a result of their own numerous failures in the past and as a result of a deliberate tactic employed by those social predators who will stand to gain by crippling regulation. We have seen the damage they will do if given the slightest opportunity. Let's not give them another.

Sincerely,

Alan Gramprrie

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