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I want banks who reward risky behavior with bonuses to pay higher insurance premiums. I want a return to regulation on Wall Street.

It is time that we as a society stop rewarding greed and the corresponding irresponsible, unsustainable economic behavior that led to this recession, and start supporting organizations and individuals that work for the common good as well as in their own self-interest. There is a balance to be found between getting the most you can at the expense of everyone else, and choosing MORAL financial behavior so that more, eventually all, people in this country and on this planet can live decently. Those on Wall Street who engaged in the financial games that led this country down the primrose path to financial hell are apparently unable to find that balance on their own.

The deregulation approach resulted in a few people and shareholders at the top making out like bandits, being bailed out when their bets turned sour, and being handed their bonuses once again this year while the majority of people in this country, as well as many abroad, are suffering loss of value to their homes; stagnant incomes; inability to move to seek better employment; hits to their retirement accounts; no employment at all, and on and on. WE, the taxpayers, are the ones who have provided the golden parachutes. It's socialism for the rich, and capitalism for everyone else.

So far, our hard-earned tax dollars have not begun trickling back down to us in the form of jobs, expanded access to credit, refinanced mortgages, or small business loans. The trickle-down theory is, at least in our current economy, a fallacy.

All that is trickling down to most Americans is the bitter realization that most of those in a position to do something to correct this mess appear to care more about furthering their political careers and/or continuing to draw salaries for their so-called public service than about anyone at the ground level suffering directly or indirectly as a result of this recession. And all the bankers care about, obviously, is their own bottom line.

Human nature apparently having sunk to an all-time low in our self-centered, materially motivated society--at least when it comes to many of those who happen to be holding financial reins--regulation is needed to discourage and hopefully halt the all-out assault on the middle and lower classes; the majority of people in this country. Please start taking action on the behalf of the majority of the American public by returning to regulation on Wall Street, including implementing insurance for banks who reward risky behavior--instead of looking out for the privileged few who, in the absence of regulation, generally chose, and will continue to choose, to abuse their financial advantages at the expense of our entire society.

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