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To: Comments
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I understand that you are considering regulations that would place consequences on financial behavior that might be damaging or adversely risky. After the near collapse of our economy due to the irresponsibly risky behavior of many of our largest banks and other financial institutions, I could not be more happy that you are moving forward with this action.

With the bonus incentive plans that are common practice in today's financial industry, we are doomed to repeat our economic crisis without significant behavioral incentives. As the bonuses encourage excessive risk in order to achieve excessive gain, there should be corresponding insurance coverage of the employees and companies that choose this behavior in case they over-reach again. Financial professionals cannot be allowed to keep the profits when their risky bets pay off, but get bailed out by taxpayers when they don't.

As a US citizen that wants to be able to retire some day, I am investing in our markets in the hope of building enough wealth to retire on in a few more years. I can't afford to have the traders on Wall Street gamble with my money and lose it.

Despite the banks' pleas to "trust us," Wall Street has proven incapable of regulating itself. The fact that the biggest banks are giving out \$145 billion in compensation this year—more than before the crash—is proof that they have not learned their lesson.

Please don't rely on other parts of our government (Congress or Federal Reserve) to make change. Our government is defined by its paralysis - its inability to affect any real change. This is a common sense rule that everyone can understand and appreciate. Please move forward as quickly as possible with this.

Thanks for allowing me to comment.
Hans Erickson