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Public Comments on Resolution Plans Required for Insured Depository Institutions with \$50 Billion or More in Total Assets:=====

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I am appalled that, once again, the government is showing how the decision making process is being driven by those it seeks to regulate.

The leverage amounts of 15 % is too high and should be reduced to the 10 % that assists in maintaining liquidity. Hedge funds should NOT be exempted by the idea that they simply manage money; if the 'managed money' is in an account, THEN THEY ARE IN 'POSSESSION' OF SUCH FUNDS.

The idea that any monitoring of the shadow banking system will be ensured from this doesn't appear rooted in reality.

It seems like the barrier to entry for increased oversight has been made sufficiently big enough that they -big insurance companies, asset management firms and hedge funds- have little to worry about.

And if the Securities Industry and Financial Markets Association praises the proposed rules, you SHOULD know that the rule making process is flawed; you want them complaining, not praising if you REALLY care about the United States.

This is NOT what this country -or any other- needs; what is it about Occupy Wall Street that you don't understand?