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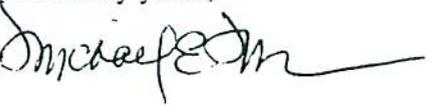
Ms. Sheila Bair, Chairman
Federal Deposit Insurance Corp.
5500 17th Street, NW
Washington, D.C. 20429

Dear Ms. Bair:

I note in today's Wall Street Journal you are commencing consideration of ways to discourage executive-pay practices that spur too much risk taking.

Among various thoughts you may consider may I suggest a key one: Require all executives issued stock as any form of compensation in any corporation to retain at least 80% of that stock until at least 2 years after their professional retirement (somewhere around the 65 yr. age). This would require long-term association in and with the company and strongly encourage both long-term value planning for the company as well as strong management leadership development and transition planning.

Thank you for considering my thoughts and concerns with today's value-extraction, short-term risk-taking compensation.

Sincerely yours,


Michael E. Tyler