

From: [Nancy Bliss](#)
To: [Comments](#)
Subject: Comments for RIN 3064-AD56
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I'm a business owner for over 30 years and I understand the lack of ethics and stewardship that led to this painful economic disaster. Companies hit the hardest and like mine, we offer tangible products that offer value over time.

The greed generated by the chance to earn a quick buck through the cooperation of financial agencies (which I view as organized crime) encouraged and enabled speculators beyond the initial participants. In the end, all cash was sucked out of the economy and all other real activity has been punished. Of course the people who participated don't want change, and don't feel remorse. Criminals seldom do.

I've had the misfortune to have to watch people not just "put their dreams on hold", but give them up entirely through lost jobs, pay cuts, and for me, a customer base that has no money to buy anything.

My remedy for the salary of the financial wizards would be several criteria such as new customers, minimal losses, corporate profits based upon actual earnings per share (as opposed to the stock price), stable corporate financial statements over a 5-year moving-average, and each of these weighted according to corporate goals. In business, we call this a "Balanced Scorecard".

In addition, all stockholders should be apprised of the percent of business done in derivatives.

Thank you,
Nancy Bliss

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