From: <u>Lane LaRue</u>
To: <u>Comments</u>

 Subject:
 Comments for RIN 3064-AD56

 Date:
 Thursday, May 19, 2011 1:07:31 PM

I am a bookkeeper who has worked for 3 different companies part-time over the past 10-12 years. Because of the greed of Wall Street and the economic collapse, all 3 companies have suffered greatly and are on the verge of bankruptcy. One company is a construction firm, who has not had a job for 6 months and whose officers have not been paid a dime, so they are personally going bankrupt. My salary has been cut in half. One company is a print ad producer, who has only had 3 jobs in the last year, and they would usually have 20, so my salary is 1/3 of what it once was. And the last company owns apartment buildings. Due to vacancies and people's inability to pay their rent, they have lost 2 buildings to foreclosure. And my salary has been cut by 40%. Their financial downfall is mine, too. These were all upper middle class people, I was lower middle class, but we are all becoming POOR! I've sent out 20 plus resumes, but have not gotten any response, because there are no jobs. We as a country are fast losing hope. Half of the wealth of our country cannot go to only 1-2%. The rest of us deserve to be able to work and have food on the table and a roof over our heads. But, the small business man in America has been sold out to corporate greed. Wall Street greed and outrageous pay practices were a major cause of the collapse. One way to change the incentives so they don't collapse our economy again would be to delay the bonuses for several years, at least five or seven. That way, we'll know if the loans they made in year one remain good. In the bad days, bankers paid themselves on the volume of loans (mortgages) they generated, not on their quality.

Help us the people who pay the majority of the taxes or we will have no money to pay any taxes. Can you understand this? It is simple math.

With an urgent need I thank you for listening.

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