

**From:** [mike-barb-nyc@juno.com](mailto:mike-barb-nyc@juno.com)  
**To:** [Comments](#)  
**Subject:** Adjustment Guidelines  
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Dear Sirs,

I sadly feel that we have learned nothing from the financial collapse of 2008. We have not brought back the protections of the Glass-Steagall Act and we have allowed the special interest groups of the financial sector to block any "too big to fail" legislation. Congress is currently debating raising the debt ceiling when the real issue is how much money can we print to bail out the next banking crisis. The FDIC needs to be strong enough to stand alone and it's walking a tightrope while bank executive pay themselves multimillion dollar bonuses and dividends to shareholders while leaving the FDIC in the poor house and tax payers to pay off their bad bets. I have no faith in the FDIC and plan to move my deposits to Canada.

Respectfully,  
Michael Scott  
NY, NY.