

**From:** [Monica Steensma](#)  
**To:** [Comments](#)  
**Subject:** Comments for RIN 3064-AD56  
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This letter is being sent to you because we, and our families, and most of our friends have been very adversely affected by the economic collapse of 2008, which was caused by the greed and corruption, and stunning incompetence of the Bush Administration, working hand in glove with the already obscenly rich and powerful Wall Street companies and their rapacious executives and staffs.

This is to notify you of our demands that you act NOW to protect the vast majority of this country from these criminals and wong-doers, who should be punished for the devastating damage they have caused, and to tell you as bluntly as possible, that YOU MUST NOT ALLOW THIS TO HAPPEN AGAIN!!!

These dreadful, scheming, PREDATORY compoanies and their leaders must be heavily re-regulated and controlled. Among other measures, a first step would be to drastically change the incentives, AND increase the penalties for irresponsible and/or fraudulent actions, so Wall Street doesn't collapse our economy again. Regulators should immediately create an efficient and timely way for company shareholders to grab back ill-gotten gains.

Further, should it be revealed that investment companies' profits in a given year were built on nefarious, shoddy, or incompetent practices that become clear in the out-years, then those bonus payments should be FORFEITED entirely, and stiff fines and penalties imposed!

In cases of fraud or under-handed gaming of the system for illicit profits, and/or which harm clients, people at large, and the economy, then in addition to forfeitures and fines, convictions for such actions should result in PRISON TIME, and not in a "country club" typy federal facility!

You must act to protect the common people of this country, our you will be responsible for enormous further social unrest, and risk imposition of even more draconian measures by outraged citizens who may finally demand those so strenuously that even our pusillanimous and co-opted politicians will have to take the actions demanded!

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Thank you for considering my comment,

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