

From: [Patricia Bily](#)
To: [Comments](#)
Subject: Comments for RIN 3064-AD56
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Doing things the "American Way" used to mean using individual/collaborative creativity and positive action meant to benefit the majority. But after Wall Street did us in, it is so obvious it doesn't mean that any more. The American Way is now just a ponzi scheme. It is so disappointing to see my country having turned out this way with the richest people not giving a thought about anyone but themselves and how they can amass even more at the expense of the masses. But it has also been a great lesson to show us all that power and money are the ultimate seducers and must be guarded against at all cost.

I feel it is time that a stop be brought to this type of activity before we lose all morality. Our young people are at risk when they see the wealth that can be made by using unscrupulous methods; it is very tempting! Regulations must be put back in place to protect investors and stop these CEOs from taking unnecessary risks and huge bonuses. They should certainly be rewarded for good moral performance but not for plundering their clients life savings. Fairness must be reestablished through regulation and vigilance.

Please help restore what use to be the "American Way" so we can all be proud to be Americans once again.

Thank you for considering my comment,

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