

**From:** [Sarah Warren](#)  
**To:** [Comments](#)  
**Subject:** Comments for RIN 3064-AD56  
**Date:** Tuesday, May 24, 2011 9:00:00 AM

---

My son has been out of work for 2 years because construction stopped in California in 2008. Wall Street's illegal trading schemes, huge compensation packages were to blame. The US Gov't bailed them out, but has not passed regulation to stop it from happening again. There is no capitalism at the top in America. Only Socialism. Too big to fail has been institutionalized. While too small to matter refers to all the rest of us.

The unregulated Credit Default Swaps; the unregulated bundling of mortgage instruments; the pay based on sales rather than long-term growth prospects; the de-coupling of risk to securement funds - - each was disastrous. Together they nearly swamped THE WORLD economy. Nothing has been changed. Why not???

Sarah Warren  
146 Middletown Rd., POBox #7  
POBox #7  
Grafton, VT 05146