

**From:** [Elsie Simon](#)  
**To:** [Comments](#)  
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I am 75, a widow on a fixed, retirement income, and the mortgage on my home was paid off a number of years ago.

I placed my modest savings in CD's, now earning about 1.5% interest. These low interest rates doubtless drove additional money to the stock market, derivatives and other risky instruments. While I am curtailing my expenses to stay within my means, bankers, brokers and hedge fund managers make obscene earnings for engaging in high stakes gambling. I cannot do this with my limited discretionary funds. So I also can't benefit from the lower Income tax rate on stocks.

Recently, my home's assessed valuation dropped from \$591,000 in 2009 to \$473,000 in 2011. I don't mind sacrificing in tough economic times, but I don't like to do it alone, or so disproportionately.

Please restore regulation to the finance industry!!

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