

From: Brian Jacobs <brnstp.jcb@earthlink.net>
Sent: Monday, May 23, 2011 5:13 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because I was affected by the economic collapse of 2008, and I want to see change.

I'm playing fair. People tell me that I'm changing children's lives and making the world a better place. I haven't slept in a bed in over a year, but I sleep well each night knowing that I am earning MY bonuses honestly.

In two days, I start a full-time job making \$10 an hour, and continuing to impact people's lives for the better. If I am to believe that my income is based on what I am merited, I don't want to see bankers and speculators being rewarded for bad behavior with outlandish pay that is not merited.

Let's delay their bonuses until we see if they've earned them.

Let's change the way bankers are allowed to bet on the short term value of their own stock options.

Let's give shareholders a real stake in the value of the company they are investing in so they won't continue to be robbed by the executives WHO WORK FOR THEM.

Our economics is based on speculating on the value of our beliefs about the economy. It is not based on any real, productive value.

You know this.

Do something about it.

Thank you for considering my comment,

Brian Jacobs
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