And one thing they missed:

* SEC to STRICTLY enforce a new effective ban on Naked Short Selling!
For my money this is one of the fundamental underlining causes of the financial melt down in the US financial stocks.

(OK aside from the obvious issue of subprime mortgages that are worth nothing on wildly devalued real estate, in addition to that naked short selling is like hungry sharks in for the kill on those institutions that are floundering to begin with under the burden of all the subprime (worthless) mortgages or "structured investment vehicles" they hold.) FWIW (for what its worth)

Naked Short Selling is when you short sell (bet that it goes down) a stock that you don't own, have NOT covered, and have not arranged to borrow, and do not intend to arrange to borrow and it happens all the time on the stock market.