EXHIBIT 17.2 *(Continued)*

1991	**Civil Rights Act of 1991**	Increases burden of proof on employers to rebut some discrimination claims. Stronger remedies available in cases of international discrimination
1993	**Family and Medical Leave Act (FMLA)**	Requires employers to provide up to 12 weeks' unpaid leave for family and medical emergencies.
1997	**Mental Health Act**	Mental illness must be covered to same extent that other medical conditions are covered.
2000	**Worker Economic Opportunity Act**	Income from most stock plans need not be included in calculating overtime pay.
2002	**Sarbanes-Oxley Act**	Executives cannot retain bonuses or profits from selling company stock if they mislead the public about the financial health of the company.
2004	**Financial Accounting Standards Board (FASB) Statement 123 R**	Value of all employee stock options must be expensed at estimates of fair value on financial statements.
2006	**Securities and Exchange Commission (SEC) rule change on executive compensation disclosure**	Adopts enhanced executive compensation disclosure requirements. For example, the Compensation Discussion and Analysis in the proxy statement must address the objectives and implementation of executive compensation programs.
2009	**Lilly Ledbetter Fair Pay Act**	Employers can be liable for current pay differences that are a result of discrimination (as defined under existing laws such as Title VII of the Civil Rights Act) that occurred many years earlier.
2009	**Troubled Asset Relief Program (TARP), American Recovery and Reinvestment Act of 2009 (ARRA)**	Financial institutions receiving funds from TARP have restrictions on compensation. Prohibits use of several compensation programs, including, but not limited to bonuses, retention awards, and incentive pay, except where part of a preexisting employment contract, during the period TARP funds are received. Restricted stock is permitted if one-third or less of annual compensation. In firms receiving the largest TARP assistance, restrictions cover senior executives and next 20 highest paid employees.
2010	**Dodd-Frank Wall Street Reform and Consumer Protection Act***	
	Nominating Directors	Gives SEC authority to grant shareholders proxy access to nominate directors.
	Independent Compensation Committees	Standards for listing a company on an exchange require that compensation committees include only independent directors and that the committee has authority to hire its own compensation consultants.
	Clawbacks	Requires public companies to set policies to allow executive compensation to be taken back if it was based on inaccurate financial statements that did not comply with accounting standards.
	Executive Compensation Disclosure	Requires reporting of the ratio of chief executive officer (CEO) pay to worker pay and the magnitude of the relationship between executive pay and corporate financial performance.
	Increased Oversight of Financial Industry	Directs regulators to develop rules specific to the financial industry.
	"Say on Pay"	Nonbinding vote by shareholders to approve or disapprove executive pay.
2014	**Executive Order 13665**	Prohibits federal contractors and subcontractors from having pay secrecy policies.
Ongoing	**SEC**	Executive compensation rules and enforcement.
	Internal Revenue Service (IRS)	Tax treatment of employee and executive compensation, including rules (e.g., nondiscrimination tests) for which compensation costs can be deducted. Also monitors employer decisions to classify workers as employees versus independent contractors (which has tax revenue implications).
	Financial Accounting Standards Board (FASB)	Engages in ongoing rule-making regarding accounting treatment of executive and employee compensation. FASB rules are given great deference by the SEC.
	Federal Trade Commission	Enforces antitrust laws, which includes prohibiting employers from collusion in fixing prices (i.e., pay) in compensation.
	Arbitration (deferral to)	Many employers now ask employees to sign agreements that require them to use arbitration systems to resolve individual employment disputes in lieu of filing a lawsuit or filing a complaint with a government agency. The employer must provide "consideration" (something of value) in return for employees giving up their right to sue in individual dispute cases.
	Noncompete Agreements	Many employers ask employees to agree not to work for a competitor within a certain time of leaving the employer. Consideration must be provided to the employee in return for waiving this right. Enforceability varies by state and typically as a function of the level of the employee and the degree to which the employee has access to valuable information or resources related to competitiveness.