

From: David Donald
Proposal: 1432 (RIN 7100 AD 82) Reg. V V - Proprietary Trading and Certain Interests In, and Relationships
Subject: Volcker Rule -- Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and R

Comments:

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Proposal: Regulation YY - Enhanced Prudential Standards and Early Remediation Requirement for Covered Companies

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Name: David Donald

Affiliation:

Comments:

The NTY says the time window has just closed for comments, nevertheless I'd like to express an opinion on part of the Dodd-Frank legislation and rules.
RE::: The Volker Rule So ! The BIG BANKERS want to keep trading with " THEIR OWN " money. Trading with my money and the money of we depositors. .. " No No " they certainly say, "the money is OUR money". IS it THEIR money at all ?? They use MY money to lend out 4 to 10 times MY deposit. And some fraction of that lending is RESERVE. RESERVE. RESERVE !! Yet trading " THEIR " money is trading the RESERVE. ..Trading INTO THEIR STABILITY Hey get them to QUIT !! Citibank effectively did itself under, you will remember them. And others !Dave Donald