

From: Donjamar

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

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Comments:

Ladies/Gentlemen:

The "Volcker Rule" is an excellent concept and should be in force as soon as possible. Had this rule have been in force before this crisis, it probably would never have occurred.

Ernest Seinfeld