From: John Serrao

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: Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships with, Hedge Funds and Private Equity Funds

Document ID: R-1432 Document Version: 1 Release Date: 10/11/2011 Name: John Serrao

Affiliation:

Comments:

Stability in a the financial system requires that consumer-facing banks be low risk, reliable businesses to the economy; they shouldn't be places where fortunes are made. Loaning money to small businesses is the key to economic growth and the 2008 shock disproportionately hit those organizations and the middle class because of a credit freeze. The Volcker Rule prevents these key institutions from becoming derivative trading casinos. I hope the measure is supported so that our country - and the world - can return to less turbulent times.