| From: | James G Humphrey |
|-----------|------------------------------------------------------------------------------------------------------|
| 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:

Date: Jan 16, 2012

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: James G Humphrey Affiliation:

Comments:

For crying out loud, do we need our banks and brokerage firms betting against the common man. I don't think so. Where do you think all the profit went from the stock exchanges in the last decade? Proprietary statistical trading. It is not a level playing field. Banks should not be trading nor the brokerage firms.