From:	Marci Taylor
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 18, 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: Marci Taylor Affiliation:

Comments:

I am submitting this comment in response to the proposed Volcker Rule (Docket No. R-1432). I am writing as a concerned citizen affected by the financial meltdown and the bailouts caused by Wall Street banks' high-risk trading. Banks should be in the business of lending to America's small businesses and families, not using our money to run a private casino where the house always wins. The final Volcker Rule should, without exception, prevent banks from investing consumers' money, without their consent, into high-risk, speculative ventures. It is time for a safer financial system, and one that serves the real economy instead of preying on it.