From: Tom Thorpe

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:

We need FAR more regulation and security overseeing our financial system in the US. Bring Glass Steagall back without ANY loopholes. Appripriately strong oversight and regulation would never allow massive speculative bets from institutions that offer basic banking services. Allowing banks and organizations that speculate in the market to merge assets in any way should not be allowed.

Tom Thorpe