

From: Susan Rhea
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:

Enough already. My name is Susan Rhea, and I worked hard as a Federal employee in earthquake hazard reduction for over 33 years, my husband for over 38 years.

We are now retired and trying to live on our annuities. The Wall Street shenanigans over the past 20 years have collapsed our retirement accounts, have made our home worth half what it cost to build just two years ago, and leave us with deep unease about the future for our son (serving in the US Navy, in the Arabian Sea at this moment). It is just not right, in any decent use of the word, to allow reckless people to behave badly with other people's money and with the global condition. From failed home mortgages to failed nations, I blame Wall Street for cheating investors, causing global market collapses, and making hundreds of millions of lives miserable.

We had a system that worked for over 50 years. The marketeers have shown they cannot handle their responsibility without serious external constraints. We - You- must invoke Glass-Steagle, Dood-Frank, and Volcker like rules to create confidence in the markets and return investment to a safe haven.

Susan Rhea