From: Marcia J Bailey

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 have been through enough financial hassles and enough of organizations that are not fiscally responsible. We need to stop the risk taking for big profits that has gone on with JP Morgan and other institutions. Please implement a strong Volker rule so that we will not have a repeat performance of risking our economy for big profits benefiting a few individuals.

Thank you, Marcia Bailey