20th + C Streets NW
Mail stop 28
Washington D.C.
20551

BOARD OF GOVERNORS
FEDERAL RESERVE SYSTEM
2018 JUL -5 PM 3:33
RECEIVED
OFFICE OF THE SECRETARY

13987 Midland Rd
Poway, CA 92064

Dear Chairman:

I view with concern your intent to revise regulations set by Dodd-Frank - particularly proprietary trading.

It is imperative that you limit with strictness the nature of proprietary trading backed by tax payer funds.

Additionally, close regulation of capital ratios is also necessary to avert another debacle. Memories are so short. We've yet to resume the quality of life and stability enjoyed prior to 2008.

Sincerely,
Roberta McCoy