From: Rhoda Schermer

Sent: Monday, February 13, 2012 9:07 PM

To: Regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; Comments; rule-

comment@sec.gov

Subject: OCC: OCC-2011-14, FRS: Docket No. R-1432 and RIN 7100 AD82, FDIC: RIN 3064-AD85, SEC:

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We had a devastating financial crisis that we all know now could have been prevented. So let us now take the necessary steps(Volker Rule would be good) to prevent any future such debacles. That is the responsible approach. So please bring back the regulations that were in place and worked for so many years. By doing so, Americans who are so despairing of ever trusting elected officials will begin to rebuild trust. That is essential to our economy and our democracy.

I am looking forward to Congress doing the right thing.

Thank you for listening, Rhoda Schermer Ridgewood, NJ 07450