

Dear Mr. Gruenberg,

I am contacting you with an urgency about the proposed Volcker Rule of the Dodd Frank Act that your agency is considering at present.

I would like to exhort you to please do all that you can to see this rule get passed with the least amount of changes to the strictest adherence of the rules. I am one of 50,000 defrauded shareholders that has suffered under the derivative debacle and the current financial system, that has allowed for the theft of countless Americans as they invest in a market that can no longer be trusted in it's present condition.

I (WE) am watching with much concern, the progress of the Volcker Rule implementation and feel it is critical and must pass this time around, after so much time.

I encourage you to go forward with full steam ahead and make this happen. I moderate a message board on the internet and I am part of a very pro-active group of investors that is waiting and speaking out for real change in our markets and financial system so that we can once again trust putting our money into a market that will not rob, steal and pillage it's investors.

I cannot stress enough, the importance of passing this rule. Please do not let these banking criminals continue to dominate our nation with their corrupt practices and their proprietary trading practices, where they use our money to make casino bets without our permission. I have lost thousands in the markets and I do not want to lose another penny. Myself and thousands of others in the same predicament are watching all of the 5 agencies making these rules and we have a distinct voice, that refuses to be silent any longer.

Thank you for taking a stand and please do not retreat on this one. It is a major step that needs to be taken now. Please continue to push this forward.

Kindest regards and gratitude.

Jo-Ann Gumport