

File Number S7-32-10

To the Commission from a retail investor:

I Fully support Implementing

-New Rule 10B-1 and request a quantitative threshold below 200M as the baseline for public dissemination. Transaction data must be available for immediate reporting and dissemination. SBSDR must report and meet the above requirements for security based swaps and related securities.

-Rule 9j-1 - <https://www.federalregister.gov/d/2021-27531/p-276>

Investors, including myself, lack confidence in the strength of antifraud standards in the swap market. Omission of data and freezes until 2023, by the CFTC, are abhorrent violations of the public and punish those who are already at a severe asymmetric information risk.

-To the public the security-based swap market represents a dangerous externality that spillovers are nigh impossible to identify ahead of time, and since participants can not truly internalize the risk of failure, any chilling effect is immaterial. All impact from "partial executions, terminations ect" (<https://www.federalregister.gov/d/2021-27531/p-202>) must be addressed publicly. I fully support more punishment due to misconduct individuals, and firms in this market place, and urge the SEC to do so as well.

<https://www.federalregister.gov/d/2021-27531/p-226>

<https://www.federalregister.gov/d/2021-27531/p-232>

I fully support the SEC;s stand here. FINRA's fines, the use of dark pools, PFOF, are all crippling true price discovery in order for unlimited liquidity. Market participants of a certain size can effectively manipulate a price in any direction they please with no public dissemination.

<https://www.federalregister.gov/d/2021-27531/p-264> - I support both actual and attempted conduct and support extending provisions.

<https://www.federalregister.gov/d/2021-27531/p-268> - I support this. Due to the scope of this market rules must be firm as individuals will be pressured to commit illicit actions, knowing they can effectively personally "Bailed out" in the future through a new position/ect.

Finally I believe that Broker-Dealers who borrow securities to relend, or to cover fails to deliver, should not be allowed to do that. Borrowed shares must not be allowed to close out fails to deliver. It is extremely damaging. You are depriving investors of voting for corporate governance, damaging true price discover, and damaging market efficiency.

Helping Broker-dealers meet liquidity requirements should not be the most important thing in our markets. End synthetic shorting.

Thank you