

To whom it may concern,

I am writing today regarding Mr. Gensler's request for public comment. I am a US citizen in my late 30s. I've built a career in medical research and am, for the first time in my life, able to invest in the US stock market.

I started to follow the markets more closely in February 2020 and found what I believe to be a system that favors large investment groups over individual investors.

Regrettably, I do not have the background to provide more detailed or thorough comments but I would encourage you to refer to the plethora of research that has been conducted by people around the world as it relates to GameStop Corp. (GME). To date, I've seen no information that contradicts the assertions and logical conclusions of the evidence presented in online forums and encourage a rebuttal if one does, in fact, exist.

I am discouraged by these findings because it seems the reality of investing is far removed from the ideals and expectations I had when I started to research how to participate effectively in the US markets. I am optimistic that what I have grown to assume either is incorrect (that is – maybe I'm wrong) or is in the hands of individuals who value retail investors and are working to correct course.

I am heartened by the recent news of DOJ investigations and the possibility invoking the RICO Act. The historical intent and use of this measure seems fitting for today's apparent circumstances. It seems our country may, once again, be able to end another blight that has befallen our society.

Sadly, I've decided to submit this comment anonymously because I am concerned about the abilities of the individuals, who would stand to lose from their seemingly reckless behavior, to compromise the well being of me and my loved ones; I truly wish this was not the case as I'd prefer to stand behind my words. Regardless, I feel it critical that I submit this comment, to perform my civic duty, in an effort to help save a free and fair economy.

Issues I respectfully ask you address include and are not limited to:

- It seems 90-95% of retail trades go through dark pools. This practice should be immediately banned.
- There's no legitimate price discovery on certain stocks when buy orders are far higher than sell orders.
- Hedge Funds have too much power to trade among themselves and slowly reduce the share price causing massive losses for average investors.
- The manipulation in these markets is rampant. Information is withheld and manipulated to fit a narrative.
- Investors have taken to Direct Registering their stock to protect their shares.
- There's a large amount of synthetic shares circulating for \$GME, multiple times the available float.

As noted in these points, the markets are opaque such that it is nearly impossible for the average person to invest successfully. If, by chance, an investor trades in concert with large Hedge Funds and Market Makers then they are successful; but even then, the information used by those firms stacks the odds against the vast majority of investors in the US and around the world. Please take action and help save this country.

Sincerely,

A Concerned Citizen.