Submitted: 2009-03-05

INVESTOR INFORMATION

Name: Ms. Gayle J Early

Dear SEC,

Please consider a ban on short-selling until the market begins to show some improvement. The short-sellers have been driving the market down for months, with no end in sight. To preserve the value of our retirement funds and other investments, and to prevent stock collapses of companies, please ban the short-selling. There can be no benefit from short selling at this time, except the greed of a minority. Thank-you, Gayle Early