

October 8th, 2022

Vanessa Countryman, Secretary
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549-0609

Re: Reporting of Securities Loans (File No. S7-18-21)

Dear Secretary Countryman:

I am writing in strong support of rule 10c-1, "Reporting of Securities Loans".

Naked short selling is used to attack companies, killing innovation and stifling real economic growth for working American investors who rely on the savings of retirement funds, only for the sake of lining the pockets of abusive hedge funds.

The SEC cannot use data to protect the market if there is no data. Moreover, with a majority of the data required under S7-18-21 being public, the SEC can be supported in their goals by independent third party reviewers.

I work forty hours a week, frequently more, while providing a vital utility service to my community. My plan for the future relies on managed investments within my California Public Employees' Retirement System and Roth IRA to support me in my old age as I move into the dignified retirement all people deserve.

Data provided by S7-18-21 will enable the SEC to more effectively protect my, and millions of Americans, retirement investments.

Sincerely,

Scott Francis
A Concerned Investor