

March 27, 2015

VIA ELECTRONIC SUBMISSION  
Securities and Exchange Commission

Attn: Brent J. Fields; for the Commission, by the Division of Trading and Markets,  
pursuant to delegated authority

Subject: Comments on Self-Regulatory Organizations; Proposed Rule Changes: Options  
Clearing Corp. File Number SR-OCC-2014-21. [FR Doc. 2015-05160 Filed 3-5-15; 8:45  
am]. BILLING CODE 8011-01-P.

I am a law school student who has seen family members default on loans, and has experienced the economic downturn of 2008. Requiring additional monthly resizing of funds by the OCC not only protects investors, but the general public as well by protecting against default due to not collecting sufficient funds before the next resizing period.

Based on the strict nature of the current law, the OCC may not be able to gather the financial resources needed to cover the fund in bad business months. They are worried about defaulting on their biggest investors, and by allowing them to increase the clearing fund size offers added security.

As we know, our capitalist society's success lies largely in the state of our economy, which is largely driven by major corporations. If these corporations are not secure and protected, our economy will crash, and our way of life will be threatened. It is important for the government to recognize the importance of economic security and make the necessary changes to protect against fund default. Financial corporations drive our economy and the effects trickle down to the general public.

Conclusion: The goal of the SEC is to regulate commerce, and by approving this proposed amendment to how the OCC resizes its funds monthly, the general public is being allotted extra protection so we can avoid future economic downturn.

Respectfully submitted,

Rebecca Saunders