

**From:** [REDACTED]  
**To:** [Comments, Public](#)  
**Cc:** [chair@sec.gov](mailto:chair@sec.gov)  
**Subject:** Comment for FINRA  
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Hello,

First let me begin by thanking you, I truly appreciate the chance to share my feelings.

The United States of America stock market is being destroyed by fraud & manipulation - fraud in that naked shorting is blatantly being used by major market makers.

The abuse of retail in dark pool trading.

The abuse of retail in PFOF.

The abuse of retail in the absence of a T+0

Please make positive changes that will level the playing field for the little guy.

- Information for retail investors
- Short positions reported daily by funds and market makers
- Audits performed to ensure fairness.
- 1 strike you're out and high percentage fines.

Thank you for hearing this layman out. Have a pleasant rest of your day, and God bless you.