From: Rick Grant

Proposal: 1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)

Subject: Physical Commodities-FHCs

Comments:

Date: Apr 03, 2014

Proposal: Complementary Activities, Merchant Banking Activities, and Other Activities of Financial

Holding Companies related to Physical Commodities [R-1479]

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Your comment: Banks should not trade in commodities, especially precious metals. Especially the "to big to fail banks" Banks should stick to banking not speculation, especially when they are "covered" by FDIC respectfully, Rick Grant