From:	Nancy Anderson
Proposal:	1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)
Subject:	Physical Commodities-FHCs

Comments:

My husband, recently deceased after 40 years as a stock broker and certified financial adviser, called the the stock market a crap shoot.

Today the big banks and stock markets are skating on thin ice - rigged trading, unregulated highly speculative investments, too big to fail banks, combined commercial and investment banks making the depositors insurance worthless, and reckless trading in commodities. Our banking system is a disaster waiting to happen.

The politicians have been the ENABLERS to this mess!

The most important thing you could do would be to reestablish the wall between commercial and investment banks. Why should the gamblers on wall street be insured by the government? Nancy Anderson