From: Martin Milligan

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

Subject: Physical Commodities-FHCs

Comments:

The business of banks is money and financial instruments that act like money. Allowing banks to speculate in commodities, including items that people need for day to day living, is an invitation to disaster when - not if - banks screw up as they did with the mortgage fiasco.

Thank you for considering my comment,

Martin Milligan