From: R. Reynolds

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

Subject: Physical Commodities-FHCs

Comments:

Date: Jan 15, 2014

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

Financial Holding Companies related to Physical Commodities [R-1479]

Document ID: R-1479

Revision: 1 First name: R Middle initial:

Last name: Reynolds Affiliation (if any): Affiliation Type: () Address line 1: Address line 2:

City: State: Zip: Country:

Postal (if outside the U.S.):

Your comment: Allowing the physical manipulation/trading of commodities by bank holding co's has been one of the biggest fleecing consumers of all time. Well done!