From: Wayne A. Harris

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]

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Your comment: Banks should not be allowed to trade commodities (or anything else) and should be barred from investment banking unless they are willing to part with FDIC deposit guarantees.