From: Roy Hipple

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:

Gentlemen,

It seems to me that most of the actions you have taken in the past several years have resulted in Wall Street making ever more money and my dollars and investments becoming worth far less.

Sincerely, roy hipple