From: Mark D. Birdsall

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: The fact that these banks are allowed to manipulate commodity prices through what amounts to blatant fraud is convincing evidence that no one has any real interest in regulation and consumer protection.