From:Kevin McDonaldProposal: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: Kevin Middle initial: Last name: McDonald Affiliation (if any): Affiliation Type: () Address line 1: Address line 2: City: State: Zip: Country: Postal (if outside the U.S.):

Your comment: These crooks have been caught manipulating every single market they've been allowed to participate in, to the detriment of the consumer. While I whole-heartedly support free markets, it's time to revert to the savings and loan model for 'banks', as that's what 'bank's', are. Investment companies wishing to do business on Wall-Street and in the future's and commodities markets have no business co-mingling w/ Ma and Pa's nest-egg. It's like learning not to [expletive] where you eat. Some folks pick it up at a young age. Perhaps your parents forgot that lesson?