From: Anonymous

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Your comment: Since defined benefit plans have been replaced by the 401K, there seems to me a need to more strictly regulate the banking system and stock markets. The number of already publicly known schemes and transgressions against the market that victimize the main street investor while advantaging hedge funds, banks and exchanges is surely enough justification to enforce existing law as well a create new laws explicitly banning metals and commodity hoarding, among other practices. I, and the vast majority of the public, am tired of being victimized in the investment environment.