From: David L. Perkins

Proposal: 1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)

Subject: Physical Commodities-FHCs

Comments:

Date:Mar 23, 2014

Proposal: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:David

Middle initial:L

Last name:Perkins

Affiliation (if any):

Affiliation Type: ()

Address line 1:

Address line 2:

City:

State:

Zip:

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment:

My family assets have been hard earned over 45 years of a fairly successful, family owned, small business. In my attempt to diversify and protect these earnings I added precious metals and miners to balance out a portfolio intended for my grandchildren. Over the last 8 years I've seen this diversified portfolio diminish nearly 45% from these commodity investments alone.

Please investigate and stop the manipulation of physical commodities through the paper market and any other means the big banks are using.

Thank you -- a member of the 99.9%