

From: Debbie Notkin  
Proposal: 1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)  
Subject: Physical Commodities-FHCs

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Comments:

Bank ownership of commodities is a dangerous plan with absolutely no upside for anyone except the banks--and the banks don't need any more upside than they already have. We've seen what happens when they speculate in housing (and how much respect they have for the law while they're engaged in speculation). Please don't let them get their claws into food, fuel, and other goods. Consider the possible negative consequences. Worst-case scenarios happen.

I am hoping you will do the right thing.

Debbie Notkin