

From: Jo Hills

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

Subject: Physical Commodities-FHCs

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Comments:

In the interest of doing all we can to prevent the 2008 crisis from repeating itself, I encourage the Board of the Federal Reserve to forbid financial institutions from buying up food, fuel and other materials that have nothing to do with banking.

Banks should be into the banking business, protecting depositors' money, providing the means for people to use their money, lending money for businesses, and providing savings plans that offer attractive rates of interest.

Thank you for considering my comment,

Jo Hills