

From: Karl Black

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

Subject: Physical Commodities-FHCs

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Comments:

I'm writing because I was harmed by the economic collapse of 2008. I have 6 years of education and 2 degrees yet I lost my job and was severely underemployed for 6 years, only recently landing a good job again.

I have had to file for bankruptcy because of this mess. The bankers' level of greed has hurt a lot of people while they paid themselves ever larger salaries and bonuses. Banks need to be regulated and prevented from ruining the economy ever again.

Thank you for your time and consideration.

Karl Black