

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

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Comments:

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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: I believe financial institutions should not be allowed to own physical and operating assets in the sectors where the institution is a major participant, issuer, intermediary or market maker. The temptations to game-the-system are too great.