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Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

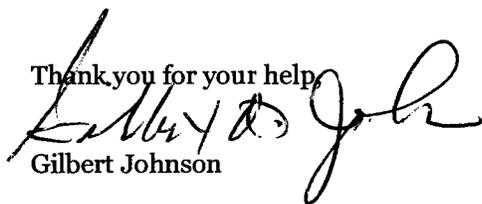
Dear Secretary Johnson-

The debit and credit card industry is in need of regulation, and I am relieved and pleased to see Congress and the Federal Reserve taking up this challenge. Your ruling that debit card fees not exceed 12 cents per transaction brings common sense to an out-of-control industry. I thank you for that. It is my hope that similar regulation will be brought to the credit card fees.

Pampered Plants Florist has been in existence for 52 years and I have owned it for the last 10. It is unfortunate for me that my industry seems to have gone to hell in a handbag. My business has suffered with high unemployment, and even some of my accounts cannot pay their bills. Funerals and weddings are all that support this industry. While most of our business is done through credit cards, I still can appreciate relief that the change in debit card billing will bring. All consumers will benefit as these fees become more proportionate to the cost of the actual transaction.

One of my big beefs with this industry is the hidden fees, and I am glad to see the whole process being brought out into the open. Things are only hidden if they are wrong, and I abhor dishonesty dressed up by attorneys and accountants in language that no one can understand. There is no doubt that these same attorneys and accountants are coming after you to attempt to persuade you to change this regulation. Thank you for standing firm. The reform that becomes effective on June 21, 2011, will be a victory we can all appreciate.

Thank you for your help.



Gilbert Johnson