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Subject: Regulation Z

If this law takes affect you are going to hurt a lot of companies and hard working Americans! Don't you think we have had enough set backs within the last 12 months with all the changes? I don't understand why you waste your time going after the brokers that work hard for their paycheck and try to live the "American Dream". Why don't you take a pay cut? You've made the economy the way it is not us, don't people at the top of the chain (FED's, government) make a lot of money and are supposedly smart and know what they are doing? Guess not that's already been proven! So don't start hurting us because you don't know what you're doing.