

Feb 01, 2011

Mary Seals  
Crain's Office Supply  
1006 4th Avenue E  
Olympia, WA 98506

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

Dear Secretary Johnson:

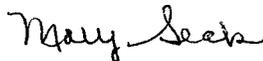
My generation expected to struggle in the early years of building up a business, and most of us worked through that. What is surprising, though, is that after twenty-five years of owning Crain's Office Supply, many of the same doubts and fears have returned. When you talk with small business owners, struggling seems to be a common theme these days.

The little guy trying to make it in office supplies is in constant competition with the big box stores, and it is tough. Every dollar counts, and I was very happy to hear about the Federal Reserve's regulation of the debit card transaction fees. Many of our customers use Mastercard and Visa, and the changes you have proposed should lower the monthly amount we pay for interchange fees.

Your ruling to allow merchants the right to set minimum purchases for debit and credit cards will also save us money.

It is not often anymore that we hear about anything that will save us money. Thank you for looking out for the small businesses of America. Please make certain that the regulations you have outlined become law in June.

Your constituent,



Mary Seals