

*Carl Fischer*  
HANDMADE CHOCOLATES SINCE 1930

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

Dear Secretary Johnson:

Carl Fischer Candies has been family run for more than 80 years. For the last 28, my husband and I have been in charge and until recently, things have gone well. My son is now the main candy-maker and we wonder if this business will be here for him in the future.

We applaud you for examining the debit card industry and attempting reform. Your regulation to hold the debit card transaction fee to a fair 12 cents will stop the legalized theft that has been going on for way too long, draining us of resources that we desperately need to put other places. The monthly statements we receive are difficult to understand; the only thing that is clear is the outrageous total that we owe at the end of the page. It is unfortunate that the use of plastic is here to stay and make up about one-third to one-half of our sales.

The economy is tough and unless you are a chocoholic, our products are not essential. Still, if we can keep our expenses at a reasonable level, I believe we will survive. Please stay strong and resist the lobbying of the big banks that will do everything they can do continue taking the money that we earn. The job of government is to protect the people and I appreciate your taking this charge seriously. Thank you for your help.

Best,



Eileen Karluk

Eileen Karluk  
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