

02/22/2011

Peter Van Cor
Woodstock Glass Works
470 Woodstock Rd
Woodstock, VT 05091-1253

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

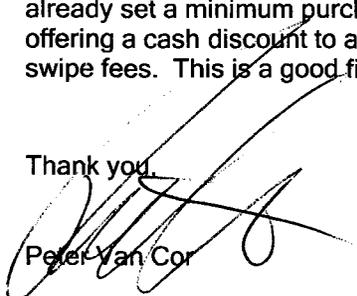
Dear Secretary Johnson:

For nineteen years, I have been running our family business with the help of my wife, Carol. We sell shower doors, mirrors, plate glass and other types of glass products. Our business is really struggling right now, and credit card processing fees do not help at all.

Locally, business is very slow for most companies. Around here, many work in the building trades, but there is no construction right now. People do not have money to remodel, either. We cut my wife's hours back, and my helper only works when I call him. Every dollar is important in this recession, and cutting the transaction fee on debit cards would help us stay profitable.

About twenty-five percent of our sales are on cards, and I am working to reduce that. I have already set a minimum purchase amount of twenty dollars on card purchases, and I am considering offering a cash discount to avoid taking cards. Please approve the ruling to set a limit on debit swipe fees. This is a good first step toward helping small businesses get back to work.

Thank you.


Peter Van Cor