



Mississippi Welders Supply Co., Inc.

21 Aug 2012

Ms. Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th St. and Constitution Ave NW
Washington, DC 20551

Re: Capital Rules NPR

Dear Ms. Johnson and Board of Governors,

I'm a small business owner and also serve on the board of a small community bank.

Please do not go forward with any of the changes you propose. You are taking us in the wrong direction. We need less government, not more. You are strangling the financial system and distorting the free market.

We are headed for economic disaster when the rest of the world loses confidence in the American dollar, - which they will if we go on spending ourselves into oblivion and trying to write rules, regulations and laws that attempt to mandate health, happiness and prosperity.

It just doesn't work that way.

We need solid judgement, common sense, and fiscal discipline to move the country forward. We can't legislate it, we just need to do it.

Sincerely, *Bradley J. Peters*

WINONA, MN 55987
5150 WEST 6th STREET
507-454-5231
800-657-4422
FAX 507-454-8104

LA CROSSE, WI 54603
611 GEORGE STREET
608-782-6687
800-657-4434
FAX 608-782-3700

RED WING, MN 55066
5211 MOUNDVIEW DRIVE
651-388-1836
800-657-4856
FAX 651-388-1838

ROCHESTER, MN 55901
2705 HWY 14 WEST
507-289-2026
800-657-5100
FAX 507-289-2205

DECORAH, IA 52101
2343 172nd AVE
563-382-8981
877-728-1735
FAX 563-382-8982

HUDSON, WI 54016
1810 WEBSTER STREET
715-381-6964
877-367-6916
FAX 715-381-6571

MARSHFIELD, WI 54449
1406 EAST 4TH STREET
715-389-9353
877-889-9353
FAX 715-389-2477

ALTOONA, WI 54720
2312 HILLCREST PKWY
715-836-9683
877-935-9353
FAX 715-836-9684