



21 September 2009

The FTC
600 Pennsylvania Avenue
Room H-135
Washington, D.C. 20580

Regarding: Taking away debt settlement options from consumers

To The FTC:

It has come to my attention that once again the government wants to stick it's nose into private business. On the news recently it said that you want to regulate the debt settlement industry and tell those companies when they can charge fees. Something about not being able to charge any fees until every last service they are supposed to deliver is made. That is the foundation of fascism.

Why can lawyers charge me every month for on-going work even though the ultimate goal has not been reached yet? You think debt settlement needs more regulation than lawyers? I don't think so. You asked for comments about what you propose to do affecting debt settlement companies. Stopping service fees will do one thing: eliminate the good companies and keep the low companies who will do anything to make a buck. Is that what you want? What you really need to be concentrating on are, the administration, and the banking industries, including the Federal Reserve, which continues to misappropriate and spend our American tax dollars friverously and without concern for the economy or the American people.

This is just another bureaucratic movement by the establishment to regulate yet another venue for consumers to relieve themselves of the theivery that has been taking place for decades through compound interest. For most of us there is no light at the end of the tunnel and Debt Settlement is the best way I can think of to put my foot down and say enough is enough and save on what I owe today. The government is obviously not helping, they have already changed the minimum payments from 3%-5% which is going to bankrupt the common consumer. But, maybe that's what the administration wants.

What do you think would happen if every cardholder in America just said the hell with them all and refused to pay all their credit cards? I think that the "freedom" that we once held so dear would start to come back to the people! And the oligarks would be partially crippled. Hopefully enough to where we

can get back that peace of mind and quality of life I miss so much. It is disgusting that as soon as there is an option that keeps the creditors from robbing the American people anymore someone in the administration wants to regulate it.

Stop before you make another mistake. When will we learn that over regulating is bad and **anti-American**? It starts with your office. Draw the line and let the industry bird dog itself with less government oversight/interference. What is it when we mix government and free business? Ask Musilini, I believe it's called **fascism**. We need to wake up before it's too late!!!

American Patriot
Scott W Pugsley

P.S. If I am audited in the next year. I will know it was because of this letter.

Have a blessed day.

