FEDERAL TRADE COMMISSION
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SECRETARY

Eric Hinkson
Sept. 29, 2009

Federal Trade Commission,

I am writing in concern to proposed changes to how fees are charged in the debt settlement business. The ability to charge fees by a private business should not be regulated by a public entity. How can any business run if the only revenue they receive is mandated to be on a work first - pay last basis? Is your office run this way? If you don't provide "satisfactory" results you are still compensated correct?

These companies provide a service that in this day & time is more than necessary!! I will leave you with a quote.

"If the American people ever allow private banks to control the issuance of their currency, first by inflation, and then by deflation, the banks and the corporations that will grow up around them will deprive the people of all property until their children wake up homeless on the continent their father's conquered"
- Thomas Jefferson

Regards,