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. Dear Sirs and Madams: Competition is the key to a free society. Small is beautiful. Yes a mega corporation may be more efficient and may deliver goods at lower cost but it loses out in the personal touch and flavor of a small locally owned business. Small businesses are the innovators. Large corporations are subject to group think. It is always the sins of the large corporation that necessitate new regulations; e.g. Enron, Country Wide, Fannie Mae, etc. And the unintended consequences of the regulations that hurt the average citizen; e.g. "mark to market" and neighborhood reinvestment act. Please hear the cries of your citizens. We want small companies that cannot harbor the resources to bully us into submission. A small company can we can take on our own without having to have government step in for us.