From: T Schnese <ts65136@gmail.com> Sent: Sunday, November 25, 2012 5:02 PM

To: !FHFA REG-COMMENTS

Subject: Comments to margins and swaps: Docket ID OCC-2011-0008

The ability of companies and individuals to invest and cover investmetns appropriately does not need additional rules and regualtions. The purpose is that the government has no business in reviewing these transactions. The market forces will favor those who are astute and punish those who are not so astute. Forign trade requires companies to hedge appropriately and these regulatiosn have the unintended consequence of harming trade in a time when trade is extra important to this economy.