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Dear Superintendent Lawsky and General Counsel Syracuse,

This note is in regard to current consideration of rules to regulate and increase the difficulty of doing business with online currencies such as Bitcoin.

Although I only hold a small amount of Bitcoin personally, as a hobbyist mostly, I see no reason to do business in the State of New York should these rules come to pass. I would hope others would see things this way and also do business elsewhere. Hard to be the seat of "business" in America when no one wants to do business with you.

Phyll Havens

--Phyll Havens

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