

February 1, 2012

The Honorable Mary Schapiro  
Chairman  
Securities and Exchange Commission  
100 F Street, NE  
Washington, DC 20549-1090

Dear Chairman Schapiro:

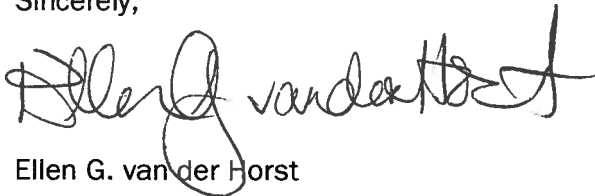
I am writing to you on behalf of the Cincinnati USA Regional Chamber and the more than 5,000 businesses and 310,000 employees we represent to urge you not to make any additional regulatory changes to money market funds that would lessen their effectiveness to businesses as investing and financing tools.

Money market funds play a significant role in providing short-term funding to businesses of all sizes and are critical to their daily cash management. Chief among their benefits to investors, money market funds provide diversification, capital preservation and high-quality assets.

As part of the short-term liquidity marketplace, money market funds supply the working capital that is vital to business growth. Any regulation that makes money market funds less attractive will directly diminish the role that they can play in expanding our economy. Moving funds offshore or using other less-regulated products may become more attractive for investors and decrease market transparency and stability.

Ohio's economy is inching along and our unemployment rate remains high at more than 8%. We need to provide investors with every tool and incentive available to create jobs. The Chamber firmly believes that additional regulations will have a negative impact on job creators' ability to raise capital, and we urge you weigh the cost those regulations will have on our shared efforts to grow our economy.

Sincerely,



Ellen G. van der Horst

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