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Subject: EGRPRA

On July 21, 2004 I will be celebrating 50 years of banking in a small, community bank. Over the years, I have witnessed the increased changes in banking regulations. Much of it is good. For the small bank, however, much of it is too labor intensive and too expensive. We are so stressed by the demands to comply that we have to be very careful not to treat our customers as an "interruption" to business.