

From: John D. Zeigler [jdztyler@cox-internet.com]
Sent: Wednesday, January 19, 2005 12:16 PM
To: Comments, Regs
Subject: Attention: No. 2004-53 and 2004-54

The Community Reinvestment Act works for rural communities. I strongly oppose the OTS proposal (2004-53 and 2004-54) to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

Where are your values? For shame! It is the primary responsibility of government to look out for the poor and weak, and here you are trying to fatten the coffers of those who already have plenty at the expense of the poor. There are lots of us with faith and moral values who are strongly opposed to this terrible misuse of the poor and elderly. I've got news for you. This is the government of all the people and not just those of you inside the beltway.

All the Best

Rev. John D. Zeigler
Presbyterian Church, USA