

From: Bonny Saulnier [Bonny_Saulnier@waysideyouth.org]
Sent: Monday, January 24, 2005 11:04 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

It may be permissible to have disparity in opportunity within our communities, but it is not permissible to INSTITUTIONALIZE the disparity of opportunity. That is why the Community Reinvestment Act was written -- to try to correct the disparities in opportunity that are caused by poverty, poor education, racism, and other barriers. Please do not cast away the moral obligation to LIVE by the values that the government talks about -- equal opportunity being chief among them.

Bonny B. Saulnier
Vice President, Family Based Services
Wayside Youth & Family Support Network
75 Fountain Street
Framingham, MA 01702
Phone: 508-879-9800 x231
Fax: 508-875-1348

Building Strength, Hope and Resiliency