

**From:** Sarah Stone-Francisco [stone\_francisco@hotmail.com]  
**Sent:** Friday, January 21, 2005 11:31 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I'm a researcher and evaluator of public health programs particularly those addressing obesity and diabetes, two of our nations most looming problems. Those public health programs are often community development initiatives or have significant overlap with community development projects. Regardless of the sector I work in, it is always the people with the lowest income in whichever community, particularly in dense urban and very rural places that are suffering from a lack of supportive community infrastructure. It is these communities that need our support the most, which is why only rural community development activities that primarily benefit low-income people or communities should be considered favorable.

Thank you,

Sarah Stone, MPH

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