

**From:** Dale Berry [dale.berry@drake.edu]

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**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

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

Dale A. Berry

Professor Emeritus of Economics

Drake University

7039 Oak Brook Dr.

Urbandale, IA 50322