

From: Don Meginley [donmeginley@mac.com]
Sent: Tuesday, December 21, 2004 5:08 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

This Republican administration is a real piece of work. You give such large tax cuts to the very rich that we have a deficit that just won't stop...Maybe ever. Now you want to kick the little guy in the form of so called "reform" by OTS.

I appose the proposal as written and urge you to leave the CRA alone.

You guys are really bad news for our economy.

Thrifts should be fully accountable under CRA, especially in the area of investments and services to low income neighborhoods. I oppose the OTS proposal to consider rural community development activities that do not benefit primarily low income people.

Don Meginley

Proud to be an American, but ashamed of our present government.