

From: wilkes@oregontrail.net
Sent: Sunday, January 23, 2005 9:00 PM
To: Comments, Regs; ssiddiqi@ncrc.org
Subject: RIN 3064-AC50
Re: No. 2004-53 and 2004-54
Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street NW
Washington, DC 20552

Dear Sir:

As a socially responsible investor, I am a strong supporter of the Community Reinvestment Act, which has helped combat redlining by lending institutions and provided vitally needed capital to struggling communities. At this time, those members of our society who are at the lower end of the social-economic spectrum are suffering the most, facing many cuts in governmental programs. Those at the top continue to reap the vast majority of benefits from governmental programs and huge tax relief. It is not the rich who are fighting in Iraq nor are they paying for the war. They just benefit from the government contracts associated with the war. What an injustice!

I urge you to withdraw your proposed changes to CRA regulations, which would seriously weaken the Act by allowing thrifts to obtain CRA credits by financing community development in affluent neighborhoods rather than lower-income neighborhoods.

Yours Sincerely, Bill Miller 14 NE Mt. Hebron Dr. Pendleton, Or. 97801
Bill Miller