

**From:** Chris Glidden [Chris.Glidden@RaymondJames.com]

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**To:** Comments, Regs

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

CRA regulations should not be changed, many people benefit from the creative process of helping people. Since the deposits that the banks take in is insured buy the taxpayers thru the FDIC insurance fund. I don't believe there should be allot of consternation by banks regarding this issue. They have had record profits over the last few years, and those that have participated aggressively in CRA have found it to be profitable too! They also benefited from a increased public awareness to the companies community involvement. Bankers have never been involved in doing the right thing.....Just MONEY! Regards,

Chris Glidden