

**Shenk, Debbie**

---

**From:** Len O'Connor [len@rebuildingtogetherdutchess.org]  
**Sent:** Friday, January 21, 2005 10:56 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

894

To whom it may concern

I am adding to add my voice to those who oppose the proposed changes to the CRA which would eliminate or significantly reduce the banks' obligation to participate in programs and activities within the communities where they prosper. Specifically, 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.

Thank you for your attention.

**Leonard L. O'Connor**  
**Executive Director**  
**Rebuilding Together with Christmas in April**  
**Dutchess County**  
**824 Main Street, Suite 1**  
**P.O. Box 3695**  
**Poughkeepsie, NY 12603**  
**845-454-7310**  
**845-454-7378 (fax)**  
**e-mail: len@rebuildingtogetherdutchess.org**  
**www.rebuildingtogetherdutchess.org**