From: Mary-Alice Shemo

Proposal: 1465 -- Standards for Assessing the Diversity Policies and Practices of Regulated

Entities

Subject: Section 342 of DFA -- Joint Standards for Assessing the Diversity Policies and

Practices

Comments:

Public Comments on Proposed Establishment of Joint Standards for Assessing Diversity Policies and Practices of Regulated Entities:

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I have read the proposed standards & find them admirably well written. I especially like that it includes depending on the size of the entity, so as not to unduly burden small hometown banks & credit unions with paperwork. The only problem is with making them stick. With few exceptions, these entities will not comply voluntarily; those who will are probably doing so already. It's a bit like getting children to do their homework - providing incentive of some sort works best.