

Proposal: 1723 (AF94) Reg BB - Community Reinvestment Act

Description:

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Comment ID: 137474

From: Wendell A. Bandy

Proposal: 1723 (AF94) Reg BB - Community Reinvestment Act

Subject: R-1723 Community Reinvestment Act

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Comments:

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Proposal: Regulation BB: Community Reinvestment Act [R-1723]

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Your comment: I support this comment, My focus is Financial Inclusion; I desire CRA to support an Asset Ownership Standard which would reduce to ZERO individuals unbanked and underbanked which would result in 100% Financial Inclusion as a financial foundation for individuals an economic gardening base for family plus local - state - national communities. The proposed standard would be based on the global notational number system and Bloomberg Wealth number model. The ultimate AOS would be global an a multigenerational free market model NOT support by Taxes or Debt with the dividend stock portion subject to normal market effect. The desire is for CRA to allow and protect the foundation frame of a combination savings account with dividend stock account. This model named GPIA-DIV with CRA rules/guidelines would allow the account to be created Prenatal and become Bequeath at death. The account would be vested to the individual owner and be owner directed/managed within certain special guidelines. The intent of the comment is to connect with right agencies (OCC-FDIC-FED Reserve etc...) individual to explore a pilot to demonstrate how an Asset Ownership Standard would impact inequality and financial inclusion while using AI-Blockchain-STO-5G -WiFi 6 tools and making maximum use of compounding and e- math constant. 575-650-8728 Ensure you celebrate compound interest Day Feb 6 and e math constant Day Feb 7 18 hour 28 minutes 18 seconds financial infinity yes 2.718281828459