

**From:** "Don Lisdahl - Superior Wood Systems" <don@swi-joist.com> on 10/05/2007 11:00:02 AM

**Subject:** Truth in Lending

It's about time someone does something about credit cards. Young people who have access to them are starting off life in debt they may not be able to get out of because of the under-handed tactics used by these crooks. And I'm not talking about the little companies....I mean all of them. I talk about the evils of credit cards to everyone who will listen. I refuse to get one and guess what....my life is not in shambles. I watch what happened to my daughter and my wife when each were given a card without the blink of an eye. People need to be protected from themselves. And this is what they need protection from...credit card debt. Not second hand smoke. Not drinking drivers. They need to learn to use cash. I believe that is why the Mint prints money...right? I have written to my congressman and senators about this very subject urging something to be done. I hope this article I read today isn't just that...a bunch of printed words. I won't use a card so I can't order certain things through the mail, I can't reserve a hotel room, book a flight and many other things. But I most certainly don't suffer at all because of it. I am sick when I see these TV ad's that act as if using cash screws up the whole world. People young and not so young must be educated about this. And the credit card companies need very strict rules...and no more fine print. I would love to see all credit card companies go bankrupt...so we can start over with a better system. I doubt that this one can be fixed. These cc companies are always one step ahead of the gov't. Our economy is hurt by the use and misuse of these cards. I hope someone will really do something soon.

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