

**From:** "J. Harold Coomer" <qwestor@insightbb.com> on 07/26/2008 01:00:07 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Congressman,

For many years due to being financially limited like so many other clergy, I have necessarily used credit cards for purchases both professionally and personally.

After having two surgeries for a tumor in my brain stem, we were

suddenly forced to buy our first home because during the thirty years I had pastored a parsonage was furnished. The added cost of living (to say nothing of the increased cost of living for everyone) has meant delaying payments a few days to wisely allocate our funds.

The absurd and inexcusably high finance charges and always increasing interest rates have been immoral and disgraceful. The only goal of the companies has been extraordinary profit made from USING THOSE WHO NEED CARDS TO FILL THE COFFERS OF PROFITEERS.

The Bible calls this "usury" and emphatically deplores it appropriately. I refer you to two brief but telling scripture passages; Nehemiah 5 and Psalm 15. These specifically refer to mistreating the poor who are equal as persons, but slaves because of their financial status.

My wife and I are not poor, but we cry for mercy to stop this excessive. "The poor are with us always", but we are required to demonstrate their equality and worthiness. We are expected by our nation and our God to enable them care for them. They deserve equal opportunity as well as equal lip play.

This letter is too long, but not longwinded. Please, it is far past time to end the massive abuse of financial power. If you are serious about using your offices for the people's good, this is a seemingly small yet gigantic step in the right direction; one small for the p00oand one great step for compassion.

I thank you sincerely for you fullest attention and support in quick and decisive aid in this matter. It is not just practical; it is politically correct and honorable. Help fulfill our Declaration of Independence by your voice and votes.

Respectfully,

J. Harold Coomer

PS Unfortunately, due a break in my internet connection, I am forced to send this twice; please disregard this problem. Thank you.

Sincerely,

Reverend J. Harold Coomer  
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Louisville, KY 40299-1583