

**Subject:** Truth in Lending

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**Name:** Thomas E Smith

**Affiliation:**

**Category of  
Affiliation:**

**Address:** 22 Walcott St

**City:** Hopkinton

**State:** MA

**Country:** UNITED STATES

**Zip:** 01748

**PostalCode:**

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**Comments:**

I don't think that the proposals go far enough to protect the people. The penalties for violation have to be huge ( and enforced ) to have any effect on the industry. Years ago these practices were the norm for organized crime and they were dealt with harshly. Now our government has turned a blind eye and is allowing the buisnesses to get away with robbery. Failure to bring this industry under control is just telling the public that our government does not care about it's citizens because and will always be in favor of whatever big buisness wants to do to transfer wealth away from the people.

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