

**From:** scard4life44@hotmail.com on 06/28/2008 03:50:10 PM

**Subject:** Regulation AA

First Name: Michael

Last name: McDonnell

Address: 6465 142nd Ave N APT D102

City: Clearwater

State: FL

Zip: 33760

Providian Financial needs to be stopped. How can the government let a business give a loan to person when that business knows the individual will never be able to pay it back? Capitalism is killing humanity and the FED is enabling them. Repeatedly through-out history, revolutions and wars have been fought over these very injustices. To prevent loss of life, and the loss of a peaceful, beneficial way of life for those not among the elite (ever-shrinking) upper class caste system, our governing officials have to take action. We are in the 11th hour here. I do not owe as much as the national average, and yet, I can barely stay at above complete poverty. Is there no way out? How can I help in the fight against a multi-national conglomerate of unethical lenders - tied in with 'democratically-elected' officials?

Hopefully my whispers here will be heard among the din of screams coming from a nation of my peers. Many of us have already turned to crime as a way of supplemental economic growth.

Good luck america. Without help; without a restoration of faith in our leaders; without representative accountability, we will inevitably slip back into a slave-culture society, not divided by race, but by financial credit.

As an educated member of our governing representation, take immediate action. Predatory creditors are killing the american people and enslaving their children. I thank you for your time - my tax dollars paid for it.