

From: gregkoshak@centurytel.net on 05/22/2008 10:45:03 AM

Subject: Regulation AA

Greg Koshak
Larsen, WI 54947

Deceptive practices and usury cheat honest people who pay their bills. Those who have planned not to pay are transferring the cost of their fraud to honest customers. This is not good for honest people or companies, but is great for crooks. This rule will make things better as companies will pursue business with people who are likely to pay their bills. To really get things fixed maximum rates should be lowered and complete disclosure of all costs should be included.