

Colin Hermans <hermans@rockisland.com> on 07/25/2008 11:30:03 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Usury is a sin that needs to be outlawed or strongly regulated by all governments. Recent events have shown why usury must be regulated or prohibited for the health of our society.

Sincerely,

Dr. Colin Hermans  
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