

From: Chris S Larson
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Name: Chris S Larson
Affiliation:
Category of Affiliation:
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I'll preface this by saying I'm fully aware of just how crooked most of the Federal Reserve is and therefore don't expect my comment to carry as much weight as the traitors and criminals at Wells Fargo, Countrywide, Goldman, Citibank, etc. (despite the fact that in a democracy it should). In my eyes I see no difference between a bank who lends through a subsidiary (to achieve a better grade) and a person who cheats on the test by having another student/person take the test for them. In both cases you have an entity who is sidestepping a legal precedent in order to achieve a better grade. Yet in school and on most tests you will get strictly reprimanded, if not a failing grade for what could easily be described as "cheating". The way I see it we should have the same rules for the banks as we do for doctors, lawyers, and such. So if banks are allowed to keep their special loopholes regarding grading, then we should allow doctors and lawyers to designate "subsidiaries" of them to take the tests. And of course if we do allows doctors and lawyers the same exceptions as the banks it also helps to quicken our societies march towards money trumping everything, even fact. (this last part is sarcastic for those of you too disconnected from "Main Street")