

From: former re developer, Gregory H Wood
Proposal: 1356 Reg Y - Capital Adequacy Guidelines; Small BHC Policy Statement (Version 2)
Subject: Capital Adequacy Guidelines

Comments:

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Proposal: Capital Adequacy Guidelines
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Comments:

Mr. Bernake: Banks are borrowing \$ from the Fed @ .25% and buying 10-yr T-bills @ 2 1/2%. That's why there's no economic lending or growth. Please raise the O/Nite rate to correspond to the 10-year and the bankers will start to lend and the country might make it.

Thanks,

Greg Wood.