

From: Rich Adelman [richard.adelman@gbjarch.com]
Sent: Monday, December 27, 2004 1:11 PM
To: Comments, Regs
Subject: Low -income housing

I believe there has been a systematic effort by the current executive administration in the United States to cut financial support for low income housing. As the president has said it is the role of the government to protect its citizens. Our tax dollars are much better spent in strengthening our communities and re-building our educational system than waging undeclared war. Thrift organizations should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities."

C. Richard Adelman, AIA
Giffin Bolte Jurgens, p.c.
(503) 223-0992
www.gbjarch.com