



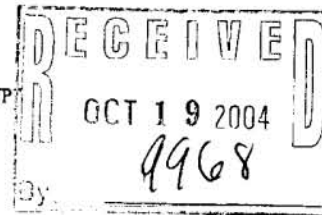
Southern Appalachian
Labor School
P. O. Box 127
Kincaid, WV 25119
(304) 442-3157
FAX (304) 442-3285
SALS Building Community Center
Located in Beards Fork, WV
(304) 779-2772
FAX (304) 779-2772 or 779-2280
800-515-1349
E-Mail: SALS@CITYNET.NET



BOARD AND STAFF

Helen M. Powell		Chair
Marcus Wilkes		Vice Chair
Kathryn South		Secretary
Sister Clara Lill		Treasurer
John David		Director
Jennifer Hutchinson	Vickie Smith	Tom Bass
George Hensley, Jr.	Ruth Lanham	Tim Dent
Rick Wilson	Gary Zuckett	Jim Hores
Bolts Willis	Bob Friley	Floyd McKnight
Elbert Williams, Jr.	Anna Batey	Kenneth Fox
Charlene Newkirk	Ron Yellets	Jean Skaggs
Dave Shaver	Jennifer Hamm	Jackie Asbury
Joyce Snead	Brenda Winter	Debbie Spurlock
Timmy Hall	Tom McClung	John Wroten
Vickie Mullins (VISTA)		April Waddell (VISTA)
Bonita Johnson (VISTA)		

"CONSTRUCTING CHANGE FROM THE GROUND UP"



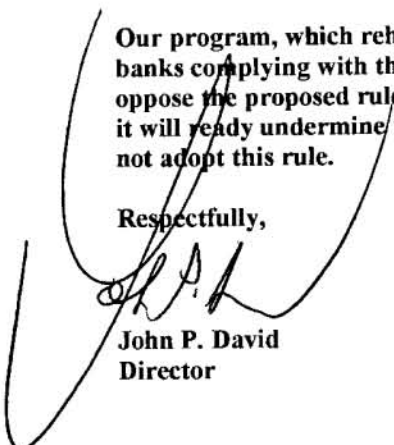
October 11, 2004

Robert E. Feldman
Executive Secretary
Atten: Comments/Legal ISS
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, D.C. 20429-9990

Friends:

Our program, which rehabilitates old coal camp houses for very low income families, relies on local banks complying with the Community Reinvestment Act (CRA) regulations. Thus, we strongly oppose the proposed rule changing the Community Reinvestment Act regulations. Without question, it will ready undermine rural communities and hurt low income families in West Virginia. Please do not adopt this rule.

Respectfully,


John P. David
Director

Members of the Board are involved with the United Mine Workers of America, Communication Workers of America, Head Start, West Virginia Rainbow Coalition, Black Lung and Disabled Workers Association, West Virginians for Health Care Rights, American Postal Workers, Good Shepherd Mission, West Virginia State Employees, Workers' Educational Local 189, Appalachian Community Partners, New River Safe Housing, Community Union Project, West Virginia Coalition for Justice in Work and Welfare, West Virginia Environmental Council, Citizens Action Group, SHARE, National Black Lung Association, APPALSHOP, New Page Housing, Fayette Family Resource Network, Loup Creek Starting Points, and Numerous Community Groups.