If it were shown that Blacks are victims of financial fraud more than Non-blacks (which is probably true), would it be okay to allow financial institutions to require all Blacks to register a responsible Non-black to manage their affairs if the institution deems it advisable?

If the proposed regulations were put into effect, could I take some sort of cognitive test to be exempted if I passed? Or would a note from my children be sufficient?

Interpolating statistics is as dangerous as extrapolating individual data.

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