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A couple of quick suggestions for your consideration.

1) Specifically include military service veterans (including Reserve Component members) in CRA, we do not know if we have an access to capital problem for veteran entrepreneurs but we do know that veterans are away from the American economic and banking system to some degree while they are serving.

2) Provide some sort of tax credit to all form of lenders for veteran small business entrepreneurs.

3) Revisit the original intent behind government small business contracting at SBA and create a critical infrastructure contracting program aimed at veteran owned small businesses with DOD and other essential production, similar to the 1950s Defense Production Pools at SBA/DOD.

Cordially submitted by William (Bill) Elmore
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