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Release Date: 05/23/2007 Name: Donald J Voge

Affiliation: Category of Affiliation: Address:

City: Minneapolis

State: MN

Country: UNITED STATES

Zip: 55429

PostalCode:

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The time has come to stop the egregious practices of the credit card industry. They have run amok on the middle class for far too long, and have made illicit, and often-times illegal, profits by setting terms and conditions in print too small to read with a magnifying glass, in language not even a financial expert can understand. This is not an isolated problem. The entire credit card industry is rife with completely corrupt practices that have literally bankrupted middle America. To date the federal government has done little to nothing in stopping these odious characters from financially raping the middle class. If you do nothing now to change the system as it exists, you might as well begin building debtor's prisons to accomodate the millions that will be financially ruined for life so that this cretinous industry can continue to thrive by their morally reprehensible actions that anyone with a conscience can tell you is just plain wrong.