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**Subject:** rate hike

I think this is outrageous!!! In this time of recession I think they should scale back as much as possible just like everyone else has had to do and find ways to deal with what they have. I feel that most of these rate hikes go to the top employees and shareholders - not into improving the system they have of delivering product.

I vote against this much rate hike and deal with what they have. It not only hurts my living expenses but there are many people not as fortunate as I who have to come up with this extra monthly money and it really hurts the living pocketbook!!!!!!

Thank you,  
Nancy McPheeters

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