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I would like to comment on the intentions of the FASB to broaden the mark to market accounting rules for banks to include not only the securities they own but loans that they make. I feel this is a huge mistake based on the fact that when times are good people will obviously see no problem with loans sprinkled throughout America. However when times are bad, with the manic state of the financial markets, I can only imagine the doom and gloom of the perception of every loan in America going bad. We saw what occurred in the financial panic of 2008 and we must do all that we can to never allow that unplaced fear to take hold again. Mark to market accounting for securities and loans on the surface does make logical sense, however it can turn a brush fire into an inferno when people are not acting logical. These prove to be dangerous times. Do away with mark to market and bury it deep in the earth.

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