1810-100 Comment Letter No. 2070

From: <u>mmathews@bankofcrocker.com</u>

To: <u>Director - FASB</u>

Subject: Comments on No. 1810-100, "Accounting for Financial Instruments and Revisions to the Accounting for

Derivative Instruments and Hedging Activities" Exposure Draft

Date: Tuesday, September 21, 2010 11:17:55 AM

D.L. Salveter P.O. Box 7 Crocker, MO 65452-0007

September 21, 2010

Russell Golden Technical Director, Financial Accounting Standards Board 401 Merritt 7 P.O. Box 5116 Norwalk, CT 06856-5116

Dear Mr. Golden:

As a practicing CPA for over 45 years, it is my opinion that requiring small banks to report their assets at "Fair Market Value" would be costly and result in data of questionable reliability.

D.L. Salveter, President Bank of Crocker Crocker, Missouri 65452

Asset Size: \$152,000,000

The bank's primary market is rural.

Sincerely,

D.L. Salveter 573-736-2223