**Sent by:** Pat Gorkow (pgorkow@netins.net)

**Message:** As a member of both the securities and income tax preparation industries, I am opposed to the enactment of your rules proposed to 'bring more transparency into financial statements'... This sounds great, and I think your intentions are good, but I feel that pricing assets without consideration of actual cash flows creates unwanted and surely harmful consequences at both market tops and bottoms. I urge you to tread very carefully, with the memory of the 2008-2009 financial panic fresh in your minds. Thank you and best regards, Pat Gorkow Cedar Rapids, IA