

-----Original Message-----

From: JAY GOODGAL, GARGOYLE STRATEGIC I [mailto:jgoodgal@bloomberg.net]

Sent: Thursday, July 08, 2010 4:12 PM

To: Robert Herz

Subject: FAIR VALUE ACCOUNTING

FAIR VALUE ACCOUNTING IS NOT ONLY PROPER, BUT IS THE ONLY METHODOLOGY INVESTORS SHOULD BE RECEIVING FROM FINANCIAL INSTITUTIONS.....OTHERWISE, THESE INSTITUTION WILL GET TO HIDE RELEVANT INFORMATION FROM INVESTORS.....PLEASE DO NOT BUCKLE TO TRADE GROUPS AND FINANCIAL INSTITUTIONS ON THIS ISSUE...
JAY CHARLES GOODGAL