

From: lbsj@stjohncable.com
To: [Director - FASB](#)
Subject: File Reference: No. 1810-100, "Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities"
Date: Monday, September 13, 2010 8:47:53 PM

Neal Robertson
CEO
Lamont Bank of St. John
Box 148
St. John, WA 99171-0148

September 13, 2010

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

Dear Mr. Golden:

Thank you for the opportunity to comment on the exposure draft, "Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities."

As CEO of [LAMONT BANK OF ST. JOH, a banking institution in [ST. JOHN, WA] with [38M in total assets, I am writing to express my opinions on specific provisions of the exposure draft.

I can see no value to a Bank of our size and it would be another burden with no benefits that are forced upon us.

If there are issues with a borrower's ability to repay a loan, we work through the collection process with the borrower rather than sell the loan.

Sincerely,

Neal Robertson
5096483636
CEO
Lamont Bank of St. John

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