My name is Brian Crowell. I am a teacher of AP Economics for high school students. Last school year we wrote your body blasting your complicity in allowing the banks to cover up for their insolvency. I warned over 6 months ago this would be a disaster as anyone who has taken economics 101 would understand. Now I have a new group of seniors and we are interested to see if you cave in to the ABA's demands to NOT re institute ACTUAL mark to market rules. You know for a FACT that most of the large banks in America are in fact bankrupt, but through cowardice, political pressure, and out right incompetence you failed to act last year when it was needed the most. What will your legacy in history be? We will find out. The American People are now awakening to the power you have may I suggest you use it wisely. As millions of foreclosures in Residential AND Commercial Mortgages come down the pike the INSOLVENT banks will not be able to keep up this game.

Brian Crowell
AP Economics