Sent by: Joetta Cox (jcox@bokf.com)

Message: This draft you have submitted is a horrible idea. Mark to market accounting is the reason the markets were in a downward spiral in 2008. This type of accounting wrecks havoc on financial systems. Financial institutions have to take losses that are not yet real because the prices on market assets are forward thinking.

This causes prices to plunge and financial stability to evaporate. Once mark to market accounting had changed in 2009, confidence came back. Once FDR had it suspended in 1938, confidence came back. Stop with this nonsense!