From: Woody Schick
To: Director - FASB
Subject: Fair value accounting

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What could you imagine with this recommendation. How much more do you believe the industry can endure with continue changes in regulation and this absurd recommendation. Banks are one of if not the most regulated businesses in the country. We constantly discuss our loss provision and the justification on how we came to that provision. We have standards for when a loan is considered non performing resulting in being placed on nonaccrual and then specific allocations made to that loan. This in essence is marking those loans to market. Finally, what genius is going to be the "all knowing" to tell us what the loan to a Pet Shop is worth. You guys need to get it together, and get out of the ivory tower.

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