

From: [John Hendry](#)
To: [Director - FASB](#)
Cc: [Nick Schrup](#)
Subject: FILE REFERENCE No. 1810-100
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Re: Proposed standards update "Accounting for Financial Instruments & Revisions to the Accounting for Derivative Instruments & Hedging Activities"

I am writing as a director of a community bank and small businessman urging that the above proposed update be withdrawn. As you know community bank lending is the lifeblood of local and regional economies throughout the country, particularly for small and medium size business. This proposed rule is both unnecessary & harmful to that function. Attempting to assign a market value to an unmarketable asset will undermine the very purpose of community bank lending and result in immediate damage to these banks and to their area economies. I urge you not to implement this rule.

John Hendry
The Adams Company

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