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**From:** Boyd Boudreaux [mailto:boydboudreaux@fidelityhomestead.com]

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**To:** Comments

**Subject:** Special Assessment

The proposed Special Assessment on banks will restrict activities that this country needs to pull itself out of this economic tailspin that it is facing. Banks will restrict building branches, hiring staff, pay increases for existing staff because of this unplanned expense. It would make more sense to issue bonds and let banks replenish the FDIC deposit fund over an extended period of time instead of a one time hit to earnings in 2009.

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