
From: Bank of Dixon County [mailto:bankofdc@gpcom.net]

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To: Comments

Subject: Special Assessment

Chairman Bair, I am sorry, but we are not so dumb as to think that a reduction to .10 bp is somehow a good deal. The FDIC problems need to be paid for by those who caused the problems. That would be the Fed and Greenspan, the Treasury since it is the government and regulators that ignored the high risk casino-style banking, and the large at risk institutions and too-big-too fail bailout boys who are at the root of all this.

We "banks" which is almost a generic term now . . . are not *all in this together* and anyone who would be honest has known that for a very long time. When you do not have level playing fields in any sense or at most every level then the government and regulators have created their own mess, and the too-big-to fail speculators dominated by Wall Street greed have known that game for MANY years.

Oh, and since you want ideas . . . how about assessing AND taxing credit unions and the farm credit system and other tax exempt sub-subsidized *friends*. Enough is enough and it has been for a LONG time.

Here is the counter analysis already being discussed out here across real Amerca . . . there is no longer ANY incentive to play fair, work hard, care about community or be prudent. It does not pay.

John Kingsbury, President

Bank of Dixon County