From: Troy Wilson [mailto:troywilson35@yahoo.com]

Sent: Sunday, March 15, 2009 6:27 PM

To: Comments

Subject: Opposition to RIN 3064 AD35: Proposed FDIC Special Assessment

pursuant to 12 CFR Part 327

## Executive Secretary Feldman:

With severe economic problems facing the nation the banks have been singled out as the punch bag. Tougher regulation as a blanket over all coupled with the flawed mark to market accounting treatment along with the higher FDIC assessment is not the way to fix the economy and create jobs.

There is nothing wrong with the FDIC borrow all the needs fund from the Treasury. Imposing a one time assessment which will severely impact us in our lending and capital accumulation is just wrong and counter-productive.

The community banks in this country provide for job creation above most other initiatives. Shooting the goose which lays the golden egg doesn't seem to be the best way to get more eggs.

Paying a higher assessment over a period of time instead of one time is a better way. Please eliminate mart to market accounting and lower taxes will go a long way to stimulate the economy.

Sincerely,

Troy Wilson PO Box 948 Sikeston, MO 63801