

Ralph Leno
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Gardner, KS 66030-0429

March 10, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

The WALL STREET JOURNAL has stated with little ambiguity that the vaunted FDIC "fund" is a ruse.

Relying on any sort of 'taxpayer' assistance now would reduce to almost nothing whatever shred of credibility the fund has in the eyes of the public and the financial universe.

I am opposed to the idea of replenishing the fund using public money.

The special assessment is a necessary and regrettable evil; bad timing and poor planning are the result of a failure of bank regulators to take their own medicine.

If regulators did the very thing they are telling banks to have done with their loss reserves, this whole matter would be moot, and the FDIC would be the cornerstone of a financial integrity, which was the purpose of it in the first place.

This is not a complex question, but it is a moral dliemma. Those who are not up to that sort of challenge risk having their reputations dealt with harshly by future generations of Americans who will inevitably say "They could not make the right decision because they were men with empty chests."

Ralph J. Leno
Gardner Bank
Gardner, KANSAS

Sincerely,

Ralph Leno
888-775-6956
CEO
GARDNER BANK