Doerr
(D. Promani)

2

LYNDON STATE BANK

2005 SEP 22 AM 9 50

September 19, 2005

Dear Director Carter:

I am owner & president of Lyndon State Bank. I want to respectfully request a denial of Wal-mart's Industrial Loan Co (ILC) charter. I am 75 years old and have seen family hardware stores, variety stores, lumber yards and grocery stores; lumber yards completely put out of business as a result of a Wal-mart store opening in adjoining towns. If granted, Wal-mart will soon obtain more authority and the small hometown banks will be a thing of the past also. We just can't lose our community banks.

Respectfully,

Clyde M. Burns

Melvern
102 South Main
Melvern, KS 66510
Phone: 785-549-3311

Lyndon
817 Topeka Avenue • P.O. Box 518
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Phone: 785-828-4411
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Phone: 785-228-1133
Fax: 785-228-1130

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