

From: jbroyles8

Sent: Friday, August 18, 2006 6:53 PM

To: Comments

Cc: Eric W Broyles; Joe Broyles; Vicki; susanne b; Bill Smith; nancy wilson

Subject: ILC's

We strongly oppose any issuance of ILC's to Wal-Mart, Home Depot, or any other corporation incorporated over which the FDIC has jurisdiction and rule making. This also means closing down the ILC's you have previously issued to Target and others. Since the horse is out of the barn because the door was opened for other corporations, it is understandable why Wal-Mart and Home Depot want the same competitive edge.

The Depression of the 1930-40s should remind all Government Agencies, The Congress, and The President

that concentrations of power frequently fail when disparate activities are merged. The FDIC was created to regulate and sustain

banks in the US. Please do not create further risks to our economy. The merger of insurance, banking, and brokerage is risky and worries us no end!

Thank you for your consideration of our views in this matter.

Mr. & Mrs. Joseph W Broyles
North Augusta, SC 29841