From: Samuel Crosby [mailto:snc@sgclaw.com] Sent: Monday, November 10, 2008 6:05 PM

To: Comments

Subject: RIN#3064-AD37

Please provide full (unlimited coverage) on all IOLTA accounts for attorneys. Alabama has a mandatory state bar and the IOLTA funds are critical in providing civil legal services to our indigent citizens. Prior to enacting a mandatory IOLTA rule this past year, Alabama ranked below every other state in funding of civil indigent legal services. As past president of the Alabama State Bar I realize how many people have worked tirelessly to improve our situation and we are finally making substantial progress in this area. If the ethical issue currently facing our attorneys causes a suspension of the IOLTA program, it will have a devastating impact in our state. Proverbs 29:7 says "the righteous care about justice for the poor but the wicked have no such concern." Please speak for those without a voice in helping with this issue. Respectfully, Sam Crosby