

**JONES★GEISLER, LLP**

ATTORNEYS AT LAW

3400 Carlisle Suite 300 Dallas Texas 75204-1200  
214-276-6000 241-276-6006 Fax  
www.jonesgeisler.com

Laura Benitez Geisler  
[lgeisler@jonesgeisler.com](mailto:lgeisler@jonesgeisler.com)

Ralph C. "Red Dog" Jones  
[lawdog@jonesgeisler.com](mailto:lawdog@jonesgeisler.com)

DALLAS BAR ASSOCIATION PRESIDENT 1995  
BOARD CERTIFIED, PERSONAL INJURY AND CIVIL TRIAL LAW  
TEXAS BOARD OF LEGAL SPECIALIZATION

November 14, 2008

Via Facsimile: 202-828-3500

Sheila C. Bair  
Chair of Federal Deposit Insurance Corp.  
550 17<sup>th</sup> Street N.W., Ste 6028  
Washington DC, WA 20429

Re: Interest on Lawyers' Trust Accounts (IOLTA) and Temporary Liquidity  
Guarantee Program (TLGP)

Dear Chairman Bair:

As a trial practitioner who has client accounts and who has deposits in IOLTA trust accounts, let me urge the FDIC to allow these funds to remain earning the small amount of interest they earn to help fund the programs that provide legal services to the poor and our community.

Many attorneys participate in this program. Our state rules require us to maintain trust accounts. These trust accounts generate interest that go to the legal service corporation not to the client, not to the attorney. I am sure you know what legal services does and I am sure you know this is a small part of the funding that goes into it but nevertheless a critical part of funding. I will urge you to consider these funds as "non interest bearing" accounts under the proposed TLGP mandate.

If I may be of further service don't hesitate to let me know.

Your friend in the public's, I am,

Yours very truly,

  
Ralph C. "Red Dog" Jones

RCJ/mr