From: Leon Drouhard [mailto:leon@farmersandmerchants.com]

Sent: Tuesday, March 03, 2009 11:55 AM

To: Comments

Subject: FDIC Special Assessment

The 20 basis point special assessment on deposits will severely impact our bank's earnings this year. While we will handle the assessment, I sincerely hope the FDIC Board expresses to the field examiners to expect and not harp about lower bank earnings going forward.

Leon A. Drouhard President The Farmers & Merchants State Bank of Argonia Argonia, KS 67004