
From: Ira Higgins [mailto:ira@cdrateline.com]
Sent: Wednesday, October 21, 2009 10:00 AM
To: Comments
Subject: Prepaid Assessments, Proposed Rule - AD49

Dear FDIC,

Perhaps our constituents would consider borrowing a percentage of the needed funds from the treasury to replenish the dif. This would mitigate some of the stress put on the banks to reconcile the upfront cost associated with your current proposal. Another way to take off some of the pressure would be to impose a special tax assessment on the citizens. It seems like if you at least spread some of the responsibility around it will not make the banks feel overly burdened. Certainly if you put all of the pressure on the community banks they will cut back on other spending and increase pricing to their customers. It is everyone's responsibility in our country to ensure the safety of our financial institutions. Haven't we already paid billions of dollars to banks who would have failed anyway? It should be right in the mind of a taxpayer to help out the surviving institutions that have been doing us right all along.

Thank you for considering my comment on this matter.

Sincerely,

Ira Higgins



Ira Higgins
Vice President
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