From: Nebraska Banker Sent: Friday, November 27, 2009 10:31 AM To: Comments Subject: regulation F

I DON'T KNOW WHEN YOU FOLKS WILL LEARN THAT YOU CAN NOT LEGISLATE MORALS OR INTELLIGENCE. CHANGING REGULATION F AND ADDING MORE REGULATIONS AND PAPERWORK WILL DO NOTHING BUT ADD EXTRA COSTS TO THE SMALL COMMUNITY BANKS.

WE ARE BURDENED ENOUGH NOW WITH NON PRODUCTIVE REGULATIONS.