From: JAMES SUBLETT @ STATE GUARANTY BANK [mailto:guaranty@pldi.net]

Sent: Monday, March 02, 2009 9:46 AM

To: Comments

**Subject:** Premium Increase

This is another example our society no longer believes there should no consequences for our actions.

My little \$35 million bank in rural Oklahoma is being asked pay for the irresponsible actions of others.

Let our free market system work as it is supposed to. Let those sorry rascals go broke.

James M. Sublett, President State Guaranty Bank Okeene, Ok.