

From: John McCallister [mailto:johnmccallister@tds.net]

Sent: Tuesday, August 29, 2006 5:15 PM

To: Comments

Subject: Comment - Industrial Loan Companies and Industrial Banks

I'm not certain why this issue keeps coming up, but to me it's a very simple concept. The integration, in any form, of banking and commerce is a formula for disaster in the future. There are simply too many tenacles, too many reasons for sound judgment to be compromised in favor of one or the other function. The almighty dollar has too strong an influence today.

John R. McCallister
President
First State Bank of Hotchkiss
Hotchkiss, Colorado 81419