

From: Randy Rowley [mailto:rrowley@erinet.com]
Sent: Tuesday, December 23, 2008 10:39 AM
To: Director - FASB
Subject: FASB 157, Mark to Market!



LETTER OF COMMENT NO. 8

Director,

As an investor, I am adamantly opposed to loosening the Mark to Market rule. If this market is to get better we need this and more transparency so the miscreant's that have finally been held to account continue to do so. If I buy a bond for par, it can fluctuate in face value through the term of it, whether I like it or not. If I hold to term it is worth the face amount. Transparency & confidence are very important, if this market is to come back.

Thanks,

RR

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