

Mail Stop 4561

March 19, 2008

By U.S. Mail and facsimile to (410) 641-2096.

Jennifer G. Hawkins
Treasurer and Principal Financial Officer
Calvin B. Taylor Bankshares, Inc.
24 North Main Street
Berlin, MD 21811

**Re: Calvin B. Taylor Bankshares, Inc.
Form 10-K for Fiscal Year Ended December 31, 2006
Filed March 13, 2007
File No. 000-50047**

Dear Ms. Hawkins:

We have completed our review of your Form 10-K and have no further comments.

Sincerely,

Kevin W. Vaughn
Branch Chief