I appreciate you responding, however, I do NOT appreciate your response! The study that you are engaging in is unnecessary. It is already well known that mark-to-market accounting requirements forces companies into an unrealistic low valuation and forces them to sell-off underperforming assets at a loss rather than making it possible for them to hold those investments until their values once again rise. Of investors, it has been said that, when you're on a roller coaster, you don't get hurt unless you jump off. You are effectively forcing businesses to "jump off the roller coaster" rather than enabling them to ride it out, possibly winning instead of losing. This is not the way to endear yourselves to the American investor. As for sending the results of your study to Congress, their indecision and inefficiency will delay, and may likely prevent, a responsible decision. The SEC chairman can suspend those rules right now while this study is being conducted if he'll just do it. The likely result would be additional, badly needed, liquidity. If the chairman wants to make his mark, here's his chance!

Chris Etheridge

------------ Original message ------------
From: "Help" <Help@sec.gov>

In addition, pursuant to the Emergency Economic Stabilization Act of 2008, enacted and signed by the President on October 3, 2008, the SEC is conducting a study of mark-to-market accounting applicable to financial institutions. The study is to be submitted to Congress within 90 days. For further information on the FAS 157 study, including how to send your comment to the official comment file for the study, please see http://www.sec.gov/spotlight/fairvalue.htm.

Sincerely,

Office of Investor Education and Advocacy
U.S. Securities and Exchange Commission