

From: dirk.lawson@nmfn.com [mailto:dirk.lawson@nmfn.com]
Sent: Tuesday, June 23, 2009 2:08 PM
To: Comments, Public
Subject: Comments regarding FINRA's proposed regulations

To Whom It May Concern:

As a business owner, who is also a licensed insurance professional and a registered securities representative, I simply ask that before implementing any regulations that you ask yourself the following questions:

1. What is the concern or problem we want to address?
2. Does this proposed language or regulation help us to address our concern or problem?
3. Does this proposed regulation provide any value – what is the value add?

If your proposed language or regulation is addressing an issue that has negatively impacted the public, our clients, or our trust and reputation, and the language in the regulation is drafted with precise and concise words, and that proposed regulation is a value add – or provides a value or benefit to the public, our clients, rebuilding our trust or reputation – then I support such proposed regulations. But if the answer to either question # 2 or #3 is “No,” then I oppose such proposed regulations.

As of now, I oppose FINRA’s expanding its suitability obligations to recommendations that do not involve securities because I do not know the answer to the 3 questions above, as to what the concern is that this expansion would address, nor do I know that the language was skillfully crafted to address the concern, and that this proposed expansion would provide any value. I would appreciate any insight or information that you could provide regarding this proposed expansion, and answering the 3 questions posed above, which this expansion would address. I do welcome the opportunity to have FINRA regulate the insurance industry, if that means there is no state regulation, and if insurance was regulated like securities – one national regulator, with the requirement to be registered with each state you want to conduct business in.

Thank you for your time and consideration.

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