

From: Cecy Haines [chaines@parkaveinvest.com]
Sent: Tuesday, June 23, 2009 10:17 AM
To: Comments, Public
Subject: Regulatory Notice 09-25

This commentary is directed to Marcia E. Asquith, Office of the Corporate Secretary, FINRA.

I have been a licensed insurance agent in the State of Wisconsin since 1985 and a Securities Series 7 and 63 Registered Rep since 1997. It is my opinion that all individuals giving investment advice should be regulated through FINRA and offering that advice through a Broker/Dealer that has oversight and accountability for the suitability of the investment recommendations made to clients. This includes, but is not limited to: securities, life insurance, long term care insurance, variable, fixed and indexed annuities. In addition, the playing field needs to be leveled to include advisory accounts (so called wealth managers) and trust companies. These advisors have flown under the radar for far too long and need to be held accountable to FINRA as well. Perhaps many of the Ponzi Schemes recently brought to light could have been discovered and people's investments/retirements could have been saved.

Thank you.

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