

From: bruce@dbs-ca.com
Sent: Tuesday, June 23, 2009 2:15 PM
To: Comments, Public
Subject: Regulatory Notice 09-25

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June 23, 2009

FINRA - Financial Industry Regulatory Authority

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I am a licensed insurance professional and registered representative. I am writing to you because we do not need additional federal agency involvement where the monitoring of ethical practice and suitability for consumers is already taking place. It is a shame that a few spoiled apples have ruined it for the barrel of apples. But, the regulations are already in place and were it not for the agency of responsibility lacking the responsiveness to having been forewarned, we would not be having this discussion.

While promoting the non-expansion of FINRA, I do support the need for a federal agency to coordinate the monitoring of the insurance industry and this agency would be able to address and speak with a single voice in international relations.

For the reasons stated above, I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities.
Thank you for considering my views on this issue.

Sincerely,

Bruce W. Hubbard, CLU, CnFC, AEP
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