

From: Marv Reynolds [Marv.Reynolds@benfinancial.com]
Sent: Monday, June 29, 2009 6:50 PM
To: Comments, Public
Subject: Suitability

Dear Finra, I am writing to express my feelings about your proposal to expand suitability requirements to include all financial service recommendations. I think it is over kill. Please do not proceed with this effort. Not everyone needs to be regulated by the securities industry. Please keep your focus on the investment and risk taking business. It seems that there is plenty of room for improvement their before taking on even more regulatory responsibility. Let's clean up our own house before we try to clean up someone elses. Thanks for considering this message. Marv Reynolds.

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