

**From:** bcrangle@comcast.net  
**Sent:** Thursday, June 25, 2009 12:44 PM  
**To:** Comments, Public  
**Subject:** FINRA Regulatory Notice 09-25

Re: FINRA Regulatory Notice 09-25

I object to expanding FINRA's suitability obligations to recommendations that do not involve securities. The cost to duplicate and add more regulatory layers to those already in place through the various state and local jurisdictions is not feasible.

People who engage in unsuitable sales and in misleading sales practices should be aggressively prosecuted and subject to meaningful sanctions. However, FINRA does not have jurisdiction over products and services which are not securities, and neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions. FINRA's authority should not be expanded to include non-securities products and services.

As a licensed insurance professional and registered representative, I request that the proposal be dropped. Thank you for your consideration.

Beverly Crangle