From: Copeland, Tim [Tim.Copeland@vafb.com]

Sent: Thursday, June 25, 2009 11:11 AM

To: Comments, Public Subject: Suitability proposals

To whom it may concern:

I am a career licensed agent, 29 years, and registered representative.

I am writing you today to oppose any further regulation regarding suitability guidelines being proposed on nonsecurity related products. There are laws and sanctions already in place to regulate that industry and FINRA needs to pay closer attention to the securities industry and characters, such as Madoff, who weren't being watched as closely as they should have been.

Get your own house in order to properly regulate the securities industry and leave the non-securities regulation to the state insurance commissions that already have regulation in those matters.

Keep Smiling,

Timothy J. (Tim) Copeland, LUTCF Agent Virginia Farm Bureau Insurance (o) 757-934-2321 (f) 757-934-8709

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