From: Daniel Flees [Daniel.Flees@tznet.com] Monday, June 29, 2009 11:23 AM Sent:

Comments, Public To:

Oppose expansion of suitability obligations that do not involve Securities Subject:

## FINRA,

Regulatory Notice 09-25

I believe that FINRA's authority should not be expanded to include non-securities products and services.

Neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions.

thank you, Daniel A. Flees, CMFC, LUTCF

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