From: elaine.fremling@gmail.com
Sent: Sunday, June 28, 2009 3:36 PM
To: Comments, Public
Subject: Regulatory Notice 09-25

Elaine Fremling
1208 42 Ave. N
Fargo, ND 58102-5316

June 28, 2009

FINRA - Financial Industry Regulatory Authority

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I am writing because I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities. I have working as an insurance and securities representative for the past 32 years.

Insurance and other non-securities products are already subject to comprehensive regulation at the state level, through the efforts of state insurance departments and other state regulators. The application of FINRA rules to these products could result in duplicate and possibly conflicting regulatory requirements which will detract from the goal of consumer protection.

It would be inappropriate for FINRA to expand or revise current suitability requirements while the debate for standards of care is underway, since further broader-scale changes may be made within a matter of months.

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,

Elaine Fremling
701-232-7681