From: Sent:

Beverly Barr [bevbarr@choiceonemail.com]

Tuesday, June 23, 2009 10:15 AM

Subject:

Comments, Public Regulatory Notice 09-25

I'm very concerned about FINRA putting more rules not pertaining to securities on Registered Representatives who are also Insurance Agents.

For 27 plus years, I have helped clients through the use of nonsecurities by using basic fixed insurance products. Trust me when I tell you I received hugs this past year from many of them who were grateful that they lost no money in the market.

The insurance industry has been very stringent and proactive to make certain we follow all the ethics and rules for our clients.

It seems a very inappropriate time for FINRA to expand or revise current suitability requirements while Capitol Hill, the SEC and FINRA are debating similar issues.

Thank you for your attention to this matter.

Beverly a. Barr

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