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From: mark.gurley@nmfn.com [<mailto:mark.gurley@nmfn.com>]

Sent: Friday, June 26, 2009 9:51 AM

To: Comments, Public

Subject: Regulatory Notice 09-25

Mark Gurley
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Grand Rapids, MI 49503

June 26, 2009

FINRA - Financial Industry Regulatory Authority

FINRA - Financial Industry Regulatory Authority:

I am a licensed insurance professional and registered representative. I am writing to you because I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities.

I firmly believe that people who promote unsuitable sales and engage 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.

Plain and simple we have too much regulatory paperwork already. There is five times as much paperwork than 10 years ago and clients are signing government forms that they do not understand anyway. We need less government not more.

Sincerely,

Mark Gurley, CLU, ChFC
6164510783