From: Kirk M. Halverson [mailto:kmhalverson@ft.newyorklife.com]

Sent: Thursday, June 25, 2009 1:52 PM

To: Comments, Public

Subject: Finra expansion of regulation

I strongly oppose Finra's expansion of regulatory powers towards non-securities products. This is not necessary!!!! This is a knee jerk reaction that will punish 99 percent of the financial professionals helping the public. We are paying for the sins of a few select dishonest ie: Merrill Lynch, Citi group, Lehman R.I.P. ect. Quit advancing socialism and government intervention/ involvement. Capitalism works, leave it alone!!!!!!!!!

Kirk M. Halverson LUTCF Financial Services Professional New York Life Insurance Company Agent 1186 East 4600 South #300 Ogden, Utah 84403 Ph. 801-625-1254; Cell. 801-645-1254

Registered Representative offering securities through NYLIFE Securities LLC (Member NASD/SIPC)
150 West Civic Center Drive Suite 600
Sandy, Utah 84070
Ph. 801-567-7400

If you do not wish to receive email communications from New York Life and / or NYLIFE Securities LLC, please reply to this email, using the words "Opt out" in the subject line. Please copy email_optout@newyorklife.com
New York Life Insurance Co, 51 Madison Ave, New York, NY 10010