-----Original Message-----

From: Eric Howell [mailto:ehowell1@bellsouth.net]

Sent: Wednesday, June 24, 2009 9:58 PM

To: Comments, Public

Subject: Expanded Suitability Potential Reg

Dear Sirs,

I am strongly opposed to extending suitability rules to include non- securities product recommendations!!! This is a state insurance department matter, not a FINRA matter.

Eric Howell, ChFC