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From: dhruby1@windstream.net [<mailto:dhruby1@windstream.net>]

Sent: Wednesday, June 24, 2009 4:11 PM

To: Comments, Public

Subject: Regulatory Notice 09-25

Dennis Hruby
770 N. Cotner Blvd., #301
Lincoln,, NE 68505-2344

June 24, 2009

FINRA - Financial Industry Regulatory Authority

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I have been an insurance agent for 48 years and a registered representative for more than 20 of those years. I am contacting you because I oppose strongly to expanding FINRA's suitability obligations to recommendations that do not involve securities.

People in our industry who do unsuitable sales or who are misrepresenting the products they are selling in the state of Nebraska are soon found out by our State Insurance Department and charged appropriately - closed down, license cancelled, fined and even jailed. We don't need FINRA trying to have jurisdiction over products or services which are not securities.

Our State Insurance Department does a fine job of regulating. I oppose FINRA trying to expand it's regulation to include non-securities products and services in my state or any other state.

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,

Dennis Hruby
402-466-5559