From: victor.kirsch@axa-advisors.com [mailto:victor.kirsch@axa-advisors.com]

Sent: Tuesday, June 23, 2009 10:20 AM

To: Comments, Public

Subject: Regulatory Notice 09-25

Victor W. Kirsch 966 Nine Mile Cove East Hopkins, MN 55343-7724

June 23, 2009

FINRA - Financial Industry Regulatory Authority:

As a fully licensed rep, I object to FINRA's attempt to expand control over non security products with with suitability rules. Fixed life insurance and disability, including long term care, are outside the scope of their charter.

We are already under the watchful eye of every state we do business in.

Finally, congress is currently debating hugh changes in regulatory activity. Let's see what happends there before any changes are made/

Thanks for listening.

Sincerely,

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