From: Knickerbocker, Harry [mailto:hknickerbocker@jhnetwork.com]
Sent: Tuesday, June 23, 2009 10:47 AM
To: Comments, Public
Subject: Proposed expanded regulations

It has come to my attention that there is proposed FINRA changes increasing the scope of suitability disclosures to non-registered products. I do not favor such a move as it will add additional confusion to the process of providing for the financial needs of clients. Disclosures are adequately provided for in the current process to show non-securities costs and benefits.

Sincerely,

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