From: Landon, James [mailto:jim@argofa.com] Sent: Thursday, June 25, 2009 12:52 PM

To: Comments, Public **Cc:** Vicky@argofa.com

Subject: Opposition to Expansion of Suitability Obligations to Recommendations that do NOT involve

securities.

I am a licensed insurance professional and registered representative. I am writing to you to strongly object to expanding FINRA's suitability obligations to recommendations that do NOT involve securities. It is my belief that individuals who use misleading sales practices, and promote unsuitable products should be punished to the fullest extent of the law. However, FINRA does NOT have jurisdiction over products and services which are not securities, and neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions. Again, FINRA's authority should NOT be expanded to include non-securities products and services.

Registered representative of and securities offered through Hornor, Townsend &

Kent, Inc. (HTK), Registered Investment Advisor, member FINRA/SIPC, 600
Dresher Road,

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