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**From:** martin.ferrell [mailto:martin.ferrell@knology.net]

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**To:** Comments, Public

**Subject:** Regulatory Notice 09-25

I support the consolidation of FINRA rules governing suitability and know-your-customer (KYC) obligations. However, I **strongly oppose** any expansion of Rule 2111 to include “non-securities, services and strategies”. I already firmly support all suitability requirements for the products I offer. Creating overlaps in jurisdiction and added burdens on the brokerage industry could be extremely harmful to my business and to my clients. I am a small one man firm. All brokers are not crooks, snake oil salesmen and thieves, but that is the way we are treated. You need to go after the bad apples and let the rest of us do our job. I already do everything I can to ensure I am doing the right thing for my clients. The additional burden this would place on me would be of no benefit to my clients and further it probably would do more harm to them by putting me out of business.

Sincerely,

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