From: MelMaltz@aol.com [mailto:MelMaltz@aol.com]

Sent: Tuesday, June 23, 2009 11:26 AM

To: Comments, Public

Subject: Regulations of non-security products

As a licensed securities insurance agent, I feel that FINRA's position is with securities not general insurance products. We are state regulated now and adding another layer of oversight will only add to cost and make it more difficult for "Joe SixPack" to protect his family.

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