From: Gloria Bruner [mailto:gloria@pharesfinancial.com]

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

To: Comments, Public

Subject: Regs

Dear Ma'am/Sir:

The Insurance industry is a highly regulated industry already. The state government does a very good job of this already. In the area of securities, FINRA would have enough regulation of securities and does not need to regulate the insurance side. Maybe if they stick to that, it will get done especially after this last fiasco. Thank you for your time and your due diligence on this matter.

Sincerely,

Gloria J. Bruner, LUTCF Phares Financial Services, Inc. 320 McNeel Lane PO Box 986 North Platte, NE 69103-986 308-532-3180 800-616-3180