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From: Michael N Carney [<mailto:mcarney@lifetimefinancialgrowth.com>]

Sent: Thursday, June 25, 2009 2:21 PM

To: Comments, Public

Subject: Proposed Expansion of Suitability Obligations that do not involve securities

I'm writing to oppose the above expansion of regulations. I've been a licensed agent since 1981 and I don't see where there needs to be oversight by FINRA for recommendations that do not involve securities. I believe that there are enough regulations in our side of the business from the State level. Please reconsider adding more! Most of us are hardworking , honest people trying to do the best thing for our clients. I'd appreciate it if you don't make it more difficult.

Mike

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