From: Kris Cloyd [mailto:cloyd@profitisgood.com] Sent: Friday, June 26, 2009 10:23 AM To: Comments, Public Subject: Rule 2111

I strongly oppose your expansion of Rule 2111. FINRA should focus on security transactions and keep out of all non-securities, services and strategies. You already have enough requirements relating to suitability requirements. There is no need for you to have oversight in such things as insurance recommendations, income tax preparation, estate planning, and more. Keep your focus on the securities business and clean up our industry before you even consider going into industries where you do not have the expertise.

Kris Cloyd

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