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**Sent:** Tuesday, June 23, 2009 10:43 AM  
**To:** Comments, Public  
**Subject:** FINRA Regulatory Notice 90-25

I am a licensed insurance since 1974. Regulations have been a part of my business since that time. For a few years I was also a Registered Representative until regulations from the SEC completely overwhelmed my time and created a hazardous road for me to travel. I have since terminated my securities license and now continue my insurance activities.

I would really like to discourage the addition of non-securities products being regulated by FINRA. The insurance industry in general has many regulations brought about by agents who are unscrupulous and non-compliant. But to add another strict layer of regulations will handicap those of us who have made a life of service to our customers. We are always penalized by jerks and crooks, but since elementary school we all have had our hands slapped because of the few knotheads. Let's just try to eliminate those folks without handicapping our whole insurance industry.

Please do not bring non-securities products under FINRA regulations.

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