-----Original Message-----From: eben.sales@rcn.com [mailto:eben.sales@rcn.com] Sent: Thursday, June 25, 2009 3:51 PM To: Comments, Public Subject: Regulatory Notice 09-25

Eben H Sales Senior Financial Representative 2863 Hope Ridge Dr EASTON, PA 18045-8150

June 25, 2009

FINRA - Financial Industry Regulatory Authority

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I am a licensed insurance professional ONLY, I am writing to you because I strongly object to expanding FINRA's suitability obligations to recommendations that do not involve securities.

FINRA's authority should not be expanded to include non-securities products and services.

The application of FINRA rules to these products could result in conflicting and confusing regulatory requirements which will detract from the goal of consumer protection.

Finally, NO MORE REGULATION WOULD HELP THE CONSUMER!

For the reasons stated above, I urge you not to expand FINRA's suitability obligations to include recommendations that do not involve securities. Thank you for considering my views on this issue.

Sincerely,

Eben H Sales, Senior Financial Representative 610-250-7543