

From: Rona Swanson [<mailto:rona.swanson@american-national.com>]
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To: Comments, Public
Subject: FINRA Regulatory notice 09-25

I just wanted to ask that the FINRA oversight of registered rep's activities be reserved to securities issues only.

The strategy to further burden those of us who are doing our utmost to provide thoughtful and contemplative assistance to our clients will not serve the public any better.

Too often, the response of regulatory firms is to tighten the clamps even further on those in the industry and lay more compliance weight on everyone instead of specifically finding those who spurn the rules and making an example of them.

We have rules enough on the books for anyone who cares a whit about conducting themselves in an ethical manner. Forcing suitability forms and disclosures for every conversation we may have will not better protect the public and will only introduce new and more formidable hurdles for those of us who are just trying to take care of their clients.

Thank you,

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