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Sent: Tuesday, June 23, 2009 10:02 AM

To: Comments, Public

Subject: SUITABILITY OBLIGATIONS

I AM A LICENSED INSURANCE AGENT OF 25 YEARS AND ALSO AM A REGISTERED REPRESENTATIVE FOR OVER 10 YEARS.I AM AGAINST EXPANDING FINRA'S SUITABILITY OBLIGATIONS TO COVER NON SECURITIES SALES.I STRONGLY SUPPORT STRONG PUNISHMENT FOR PEOPLE WHO PREY ON THE ELDERLY WITH MISLEADING SALES PRACTICIES.THIS PUTS A BLACK EYES ON ALL AGENTS WHETHER FAIR OR UNFAIR.NON SECURITIES SALES ARE ALREADY UNDER REGULATIONS FROM STATE INSURANCE DEPARTMENTS AND OTHER STATE REGULATORS.THANK YOU VERY MUCH FOR YOUR HELP IN THIS MATTER.KEN TYNES,AGENT AND REGISTERED REP.