

Dear Marcia E. Asquith,

In regards to the pending proposed regulation I would ask that FINRA truly consider the need for this and the cost to the representatives who services rural areas and small to medium investors. It seems that many regulations only confuse the small investor, make simple communication more difficult and create another level of supervision which in turn will add costs to all parties involved. Our existing systems when properly monitored have worked well for a very long time.

As a prior military officer and long time Registered Representative honesty and integrity are not instilled through more regulations and oversight. These are traits that are developed over a long period of time. The initial screening and back ground checks should eliminate those with problems early on so over regulation and more rules are not constantly needed. If the powers that be were doing their jobs properly and with diligence, many of the problems which manifested themselves over the past three years probably would never have happened.

I am asking that some common sense be used prior to just pushing through a new regulation that adds more confusion and trust issues with the small and medium investor.

Regards,

T.N. Weimer