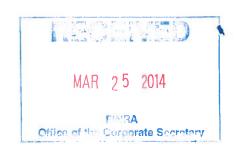
Thursday, March 20, 2014

Marcia E. Asquith
Office of the Corporate Secretary
FINRA
1735 K Street, NW
Washington, DC 20006-1506



RE: Comments on Regulatory Notice 13-42 -- CARDS

Dear Ms. Asquith:

As an independent financial advisor, I am concerned about the CARDS concept release (RN 13-42).

The CARDS proposal would allow FINRA to automatically collect account, activity, and security identification information from clearing firms on a daily or weekly basis. I believe the data security risk, data standardization challenge and substantial cost of CARDS far outweigh any benefits.

I believe the CARDS concept proposal is simply unworkable and that it is a terrible idea. The last thing Americans need is another database on their activities that can be potentially accessed and used by criminals or the government. Therefore, I hope FINRA will pursue other means of addressing its regulatory oversight needs.

Thank you for considering my comments.

Sincerely,

Amelia West, CFP № 6115 E SR 47

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