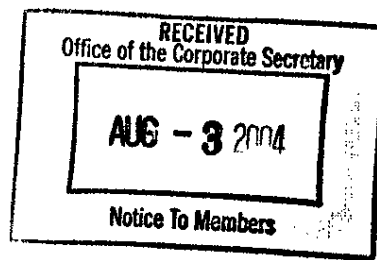


TENNESSEE FINANCIAL



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Dear Ms. Sweeney -

As a sales person and
insurance professional. I personally see
no need for additional Suitability
Provisions, Follows Requirements etc.

Trying to operate in the
Financial Services Field is becoming
more difficult each day - Due to
All the PAPERS (Compliance) And other
Totally unnecessary Detail work,
I will probably surrender my NASD
License this year - IN 32 years
I've never had a complaint either
in Securities or insurance.

My feeling is that Bureaucratic
organizations such as NASD will at
some point legislate themselves out
of business. Thanks
Bob Anderson