

6/6/08

Greetings,

This regards the FINRA Rulebook Consolidation proposals.

I would like to express my concern about increasing the responsibility for broker/dealers to supervise outside business activities. Apart from unnecessary burdens and/or liability there are legitimate questions regarding authority and jurisdiction.

Already there is a double standard for fixed insurance agents, depending on the agent being registered with a broker/dealer or not. Some broker/dealers have restricted the sale of properly registered fixed products by their representatives.

Please consult with the independent broker organizations to come to a sound, practical solution to setting high standards in serving the public.

Sincerely,

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