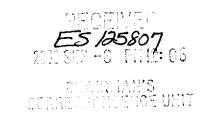
SEC Chairman Cox 100 F Street, NE Wash, DC 20549

8/30/08

File # S7-14-08



In Reference to file number S7-14-08, I am an independent insurance agent and also a securities licensed professional. I have some comments regarding the proposed Rule 151A.

Both the design and sale of annuities are highly regulated by state insurance departments as are the companies who manufacture and sell them. The proposed securities regulation will add little benefit to consumer protection.

I urge you to extend the comment period beyond September 10, 2008.

Sincerely,

8906 Harness Way, Bowie, MD 20715