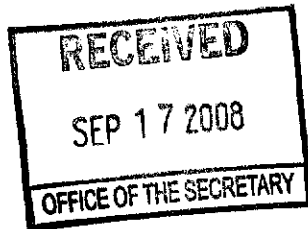


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To SEC.
Re: Proposed Rule 151A
Date 09/09/08

I am writing to indicate my opposition to your proposed rule 151A.

Your reasoning is that there has been abuse of the public by unethical agents. To be sure, there have been abuses but your empirical data of how much abuse is not expressed. To be sure, there have been abuses in other fields - yes, mutual fund sales, stock sales, medical, law and almost any other field.

I don't see why you think that with one national oversight that it's better than fifty state oversights.

I have been in the insurance and formerly a NASD principal, representative, and have served the community for over 50 years. This is again taking away state rights in favor of bureaucratic national control. I can't say the feds have done well look at our banking mess because of inefficient control.

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It appears you have a very biased opinion (as do I)
Please, reverse your outrageous attitude and put & leave
the control to people who are closer to the situation.

Thank you

Roy G. Daniels.
LD