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**Sent:** Friday, October 03, 2008 1:23 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Investment Advice Regulations

After reviewing the proposed law and comment letters I would like to respectfully ask the Department to delay implementation of the private IRA portion of the regulations until Congress can re-visit the issue next year. There are several issues that are in need of clarification, review, and revision. From the perspective of the Broker/ Dealer I must state that not only are there issues that will arise on the Advisor's side but as well as for the Broker/ Dealer. The proposed legislation would be detrimental to IRA holders and cost prohibitive for advisors and B/Ds.

Thank you for the opportunity to submit my comment and again I urge you to postpone any implementation of the private IRA portion of the regulations.

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