**From:** Marx, Thomas (ROSEVILLE, CA) [mailto:Thomas\_H\_Marx@ml.com]

Sent: Tuesday, September 23, 2008 8:17 PM

To: EBSA, E-ORI - EBSA

Subject: Proposed DOL changes

## Gentlemen:

The financial industry is currently undergoing tremendous stress, in part from poorly crafted aspects of the Sarbanes-Oxley legislation. This is not the time to be adding bureaucracy to the IRA market place.

Tom Marx

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