----Original Message-----

From: gmail [mailto:kathy.rubin1@gmail.com]

Sent: Saturday, May 09, 2015 6:05 PM

To: EBSA, E-ORI - EBSA

Cc: Kathy Rubin

Subject: RIN 1210 – AB32 in the subject line.

With all that has incurred over the past number of years, this should be instated to protect the little guys like myself.

Everyone likes to earn money for their efforts but, it should be earn for a reasonable fee and with honesty and integrity. Licensed professionals should also be overseen and the SEC can not do everything. Please pass this not only to protect the little guys but to help wall street redeem itself.