From: MICHAEL BORA [mailto:fpbora@msn.com] Sent: Friday, September 18, 2015 3:13 PM To: EBSA, E-ORI - EBSA Subject: Dol fiduciary rule

I believe this rule severely cripples the ability to offer the middle class quality advice.

In addition, I believe the majority of Americans are intelligent enough to make their own decision and do not need the federal government telling them what they can and cannot put in their IRA's.

We do not need more federal regulation. Finra and the sec is plenty.