Bette Kerr 185 West End Avenue, Apt. 3L New York, NY 10023

U.S. Dept of Labor SMA Office 200 Constitution Ave, NW Washington, DC 20210

Dear Sir or Madam:

I strongly oppose the watering down, cancellation or repeal of the fiduciary responsibility rule put in place under the Obama administration to protect investors and retirees from scamming and bilking by financial managers and brokers. It took years to guarantee this protection, and it should not be destroyed.

Yours truly,

Bette Kerr, EdD