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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I read Ms. Singletary's article about the "fiduciary duty" of our financial advisor. But for us mostly ignorant people how do you know if they are actually doing it if they say yes.

Instead of giving generic advice in your column, please indicate what are the specific questions we should ask them for their fiduciary duty and let us know what should be the correct answers for each of the question from them.

Also please don't tell us to read your book. Most of us will not understand what you are saying in your book.

Anyway, you unferstand our frustrations dealing with the financial advisor.

Thanks for your cooperation.

Subhash Sen

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