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From: twollin@att.net [mailto:twollin@att.net]

Sent: Sunday, September 20, 2015 10:39 PM

To: EBSA, E-ORI - EBSA

Cc: Donna Egly

Subject: DOL fiduciary rule

Sir: I do believe the tremendous extra cost for advisors to do business will create unwanted expenses for the small investors and taking many of them out of the market. There will be bogus lawsuits creating a hostile environment and force many honest working advisors to retire. The legal profession will hand out cigars if this gets passed. Please look down line and you will see that to save a penny will ultimately cost a dime. Why not enforce the rules and laws already in place.....Thank You

Terry A Wollin

Sent from my iPad