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**Sent:** Saturday, September 12, 2015 6:43 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32 Comment

Implement the recommended fiduciary standard for all financial advisers. We have seen people get very bad advice, catastrophically bad, from CFP's. The proposed standard to act in the client's best interest is a common sense ethical standard that should bind any person presenting themselves as a competent and accountable professional.

The arguments against this standard put forward by representatives of the financial services industry are transparent exercises in sophistry and avoidance of enforceable standards of accountability. The banking industry has earned the distrust of the country for their gambling with our money bringing on the crash of 2008. We have paid dearly for their greed and folly. It's time to put enforceable standards in place, and enforce them.

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