

Name: <u>GERMAIN MILLER</u>

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary U.S. Securities and Exchange Commission 450 Fifth Street, N.W. Washington, D.C. 20549-0609 OFFICE OF THE SECRETARY

Comments: Your proposed mutal Fund disclosures would be very helpful to new investors AS myself. They are clear; and your right; conflicts of interest were very clear when I Found that Judy Wong, An advisor For WASHington mutal Financial Services, received 5% of the total Amount of purchased mutal Funds. No wonder she Lied saying that loaded Finds have Lower percentage costs than UNLOADED FUNDS. IT IS TOO BAD That WASHINGTON MUTAL FINANCIAL SERVICES is punished For PAST Behavior. Thank YOU FOR ASKING FOR MY OPINION,

More space provided on back of page.

(BACK)

MANY TIMES, The CONFLICT OF INTEREST Grows to irresponsible behavior on the part oF greedy advisors. The customer is the last thing on their minds. - Thank you AGAIN

Thank you for your comments.