



Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)

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OFFICE OF THE SECRETARY

Name: CHRISTINE BUCKO

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

Comments: LOOKING AT YOUR EXAMPLES SURPRISES ME HOW  
MUCH I COULD HAVE PAID WITHOUT ANY KNOWLEDGE  
OF <sup>ANY</sup> THE FEES. I WAS ONLY TOLD THAT I WOULD HAVE  
TO PAY AN ANNUAL FEE OF <sup>ABOUT</sup> \$30.00. I WOULD RECOMMEND  
THAT DISCLOSURE BE MADE IN DETAIL OF SPECIFIC INFO  
ABOUT FEES + EXPENSES I WOULD HAVE TO PAY. THIS WOULD  
BE FOR THE SAKE OF ANY PERSON ESPECIALLY US WHO HAVE  
LIMITED KNOWLEDGE ABOUT INVESTING.

MY BIGGEST CONCERN WAS THE TIME PERIOD TO  
ROLLOVER MY ACCOUNT TO AN ACCOUNT IN MY CURRENT  
WORKPLACE. JUNE 20, 2002 WAS FIRST LETTER SENT TO  
DREYFUS. ALL WAS PROCESSED ON SEPTEMBER 10, 2002.  
HOW MANY MONTHS SHOULD IT TAKE?  
DREYFUS IS CLAIMING THAT THEY NEVER RECEIVED  
THE LETTER. WAS MY REQUEST TOSSED ASIDE BECAUSE  
IT WASN'T BIG BUCKS TO THEM. IT SURELY HURT ME.

More space provided on back of page.

THE MAN AT THE BANK ALSO NEVER  
MADE CONTACT WITH ME. HE WAS NEVER  
THERE WHEN I CAME AFTER WORK TO CASH  
MY CHECK. THE WHOLE SYSTEM IS FLAWED.

I FOUND OUT LATER THE MAN WAS NOT EVEN  
A PART OF THE BANK JUST RENTING SPACE.  
LET'S FACE IT IN THE USA ANYONE WHO  
CAN GET AWAY WITH TAKING OTHER PEOPLE'S  
MONEY WILL DO IT, AND THE GOVERNMENT  
WILL SLAP THEM ON THE HANDS AND THE  
PEOPLE WHO LOSE THEIR LIFE SAVINGS  
WILL SUFFER WITHOUT WHAT WAS TAKEN  
FROM THEM. LOOK AT THE SCANDALS  
WE HAVE HERE. UNTIL I SEE LAWS THAT  
WILL PROTECT ALL PEOPLE AND SEE  
FITTING CONSEQUENCES FOR THOSE WHO  
TAKE ADVANTAGE THEN I WILL BE  
SATISFIED.

cb

YOUR FORMS ARE CLEAR.

THANK YOU FOR WORKING ON THIS.