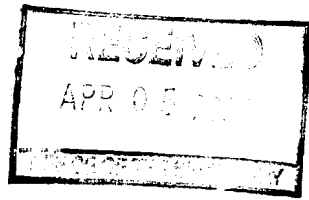




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Thomas Grossi, CFS
Branch Manager
Certified Fund Specialist

Mr. Jonathon G. Katz, Secretary
Security and Exchange Commission
450 Fifth Street N.W.
Washington, D.C. 20549-0609

April 1, 2005

57-06-04

Mr. Katz,

The point of sale and confirmation proposal is of concern to me and how you are forcing me to do business in the future.

Working as an independent advisor all sales are based on client objectives and appropriate investment securities. Fees and charges are discussed, alternatives reviewed and choices documented. This proposal would force me to limit my advice to the issue of cost only versus client suitability.

Again, it appears, the proposal will further confuse investors and they may ultimately be hurt by purchasing inferior products or avoiding sound financial advice entirely. I believe the SEC should consider efforts to adopt more consumer friendly approaches to disclose fees and charges that currently exist in securities literature. Thank you.

Sincerely

Thomas Grossi
Registered Representative