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JV Investment Services LLC

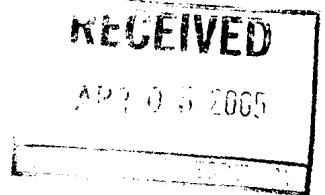
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Jean Hughes Voss
LPL Registered Principal

March 30, 2005

Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0609

57-06-04



Re: SEC Proposal on Point of Sale and Confirmation Disclosures

Dear Mr. Katz:

I urge you to reconsider the SEC's proposal on point of sale and confirmation disclosures. As a financial professional, I am concerned about the potential negative impact that it will have for the investor.

As an independent financial advisor, I am able to offer my clients a wide variety of unbiased investment recommendations based on their individual needs. However, if I am limited in what I may offer because of unintended consequences associated with the implementation of this proposal, the client ultimately suffers.

Furthermore, this proposal leads the investor to assume that cost is the most important factor in deciding on an investment when in reality many factors have to be considered for suitability.

I urge the SEC to incorporate important fee information into the prospectus to create a more user-friendly version that would better aid investors in their decision making process.

Sincerely,

A handwritten signature in cursive script that reads "Jean H. Voss".

Jean H. Voss
LPL Registered Principal