



Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)

190

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OFFICE OF THE SECRETARY

Name: Mary T. Judge

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:

I have looked over the form and find them an excellent way to alert investors to the cost of investing in certain mutual funds.

When I retired I decided to open a Trust account with a local bank and let them handle my money. The bank charged \$100 per month on each of 2 accounts. I have since transferred out of the bank to a private investment Counselor who will meet with me periodically and go over all of my investment.

My advice to other investors would be to invest with someone you trust but never become lax in overseeing management of

your money.

* Twenty five hundred dollars is not unreasonable when you are getting a good return on your investment. but when you are losing money it is very high.

It is very important to know "the bottom line."