



Rule Comments  
 Proposed Rule on Mutual Fund Disclosure Forms  
 (SEC File No. S7-06-04)

**RECEIVED**  
 MAR 17 2004  
 OFFICE OF THE SECRETARY

Name: JOSEPH R. SPENNER

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 Joseph Spenner  
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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:

MAR 19 2004

SECURITIES & EXCHANGE COMMISSION  
 OFFICE OF INVESTOR  
 EDUCATION & ASSISTANCE

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

Comments:

I LIKE ATTACHMENT #4 + #5 BEST.

MOST PEOPLE WITH MUTUAL FUNDS  
 DO NOT HAVE ANYTHING TO COMPARE WITH  
 WHAT IS HIGH AND LOW ON THESE CHANGES  
 MAYBE SEC SHOULD REGULATE CHANGES

I HAD A PROBLEM WITH EDWARD JONES  
 AND ASK THE SEC TO LOOK OVER MY PAPERS  
 AND ADVISE ME IF I HAD ANY RECOURSE  
 WITH JONES. I COULD NOT GET AN OPINION  
 WHETHER TO GO AGAINST EDWARD JONES.

THEY SENT ME TO NASD. AND AFTER REQUESTING  
 MEDIATION & TURNED DOWN. I WAS TOLD AN ARBITRATION  
 WOULD BE NEXT STEP. I WAS TOLD THIS WOULD COST  
 FOR HEARING & LAWYERS SOME \$20,000 + I MAY NOT HAVE  
 A CASE. I NEED HELP. I CAN'T RISK \$20,000 TO SEE

More space provided on back of page.

*over*

IF I CAN RE-GAIN FUNDS I THINK EDWARD JONES LOST THROUGH POOR GUIDANCE & NEGLECT.

SO WE HAVE A MIDDLE INCOME FAMILY WITH 45 YEARS OF WORKING READY TO RETIRE BUT CAN'T HANDLE LOSING \$20,000. I ASK THE SEC. TO LOOK OVER MY COMPLAINT TO JONES TO SEE IF IT WAS CREDIBLE BUT CAN'T GET AN OPINION.

I GAVE YOU MY TIME & OPINION FOR YOUR FORM. HOW ABOUT YOU GIVING ME SOME HELP ON MY COMPLAINT.

I ATTACH A LETTER FROM SEC DEC 15, 03. I THANK KAREN FLEMING FOR HER KIND LETTER BUT WOULD RATHER HAVE AN OPINION AS TO THE PAPERS & LETTERS I SENT IF THIS IS A CASE THAT SHOULD GO AHEAD. I WOULD THINK THE INFORMATION SENT WILL STILL BE ON FILE WITH THE S.E.C.

PLEASE ADVISE: T.Y

Joseph R. Spenser