May 14, 2008

Re: Annual delivery of ADV Part 2,

You do not mention if electronic delivery would be sufficient. Mailing the ADV part 2 would be a great expense to advisors as well as the waste of a lot of paper. Unfortunately most clients will not look at it if they are pleased with the advisor. Those that aren't pleased could always request it as they would now. In this day and age we should all be looking at conservation practices.

Thank you for the chance to comment.

Therese M. Pantalione, IACCPsm V.P., Compliance Officer Cumberland Advisors