

Dominion Investor Services, Inc. has no objections to adding disclosures to corporate bond transaction confirms as delineated in NTM 05-21. However, we believe that it would be prudent to consider an investor's true desire for additional information and the point at which too much information becomes present and the confirm no longer serves its original purpose of having the client verify that their trade was executed per their instructions.

It is often maintained within the industry that most clients do not bother to read prospectuses we are required to deliver because they are long, detail-oriented and somewhat boring for most people. If that is correct, the lesson to be learned from prospectuses is that more information does not necessarily lead to a better informed investor.

Kevin P. Takacs

CCO DOMI/DFA

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