

6/9/08

To Whom This May Concern,

You can send it to them, but you can't make them read the notice nor look up the Website for the details. My customers are tired of getting so many letters and notices from the investment companies that they understand are required by law, but nonetheless they consider wasteful. My customers tell me that the notices they receive are promptly thrown into the garbage.

Furthermore, this is not an exaggeration, because the customers that do read the notices generally call me for explanation and I don't get very many calls for explanation, which is an indication that the customer simply throws this type of mail in the trash. Respectfully, John L. Francis

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