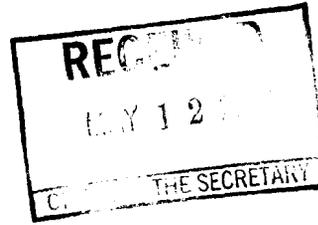


**ROGER M. KALAR, C.F.P.**

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May 7, 2004

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Jonathan G. Katz, Secretary  
U.S. Securities & Exchange Commission  
450 Fifth Street, NW  
Washington, DC 20549-0609

File number for the rule S7-09-04

Dear Secretary Katz:

I am writing to express my concern on the attempt to remove the 12-b-1 service fees from existing mutual funds. Clients receive service for years and especially cost basis service at tax time. The commission has been reduced 33% to guarantee continued service. I am not just selling the product and moving on to the next client. My relationships have lasted over 20 years with clients and I service their needs. I do not churn client's accounts but rebalance as needs change. This is a good system. The alternative is a 1-1/2 % as set management fee. Please consider my thoughts.

Respectfully,

Roger M. Kalar

/kmb