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June 12, 2007

The Honorable Christopher Cox Chairman Securities and Exchange Commission 100 F Street, N.E. Washington, D.C. 20549

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Dear Sir:

I am writing this letter because I strongly oppose the elimination of 12B-1 servicing fees. With all the cuts in sales charges and commissions over the last 25-30 years, it would be almost impossible to service the smaller investor consistently.

The 12b-1 fees help cover the increase in costs of working with people everyday, helping them with their IRAS and 401K rollovers. This occurs daily in the heartland of America.

If the 12b-1 fees were changed or eliminated, it would not be fair to us, the small Broker Dealer, and it would not be fair to the client if we have to become a fee based brokerage firm.

Sincerely,

John R. Kolp Vice President



NASD