

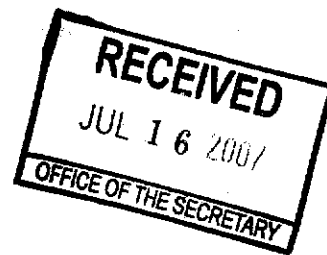
Theel Insurance & Financial Services

KEN AND JANIE THEEL

802 WEST 6TH
EMPORIA, KS 66801



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BUS: (316) 343-9245
RES: (316) 343-8025



July 11, 2007

Nancy M. Morris, Secretary
Securities and Exchange Commission
100 F Street, N.E.
Washington, DC 20549-1090

RE: File No. 4-538

Dear Nancy:

I have been a health insurance and mutual funds salesman for 34 years. I deal with lower income individuals.

In October 1987, when the largest single day drop occurred in the market, I spent 2 full days counseling people who were concerned about the market. We reviewed their goals and objectives and reassured my clients to have faith in the market, what they had done, and why they invested to achieve certain goals.

Many times I counsel clients about their investments. I feel that an injustice would be done to the public as well as the representatives and broker companies if 12b-1 fees were eliminated. The public receives many benefits from helpful commission salespeople.

Sincerely,

Kenneth Theel, Agent