



INVESTMENT CENTER

Thursday, July 05, 2007



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

**RE: SEC Review of Rule 12b-1**

Dear Ms. Morris:

Thanks for taking the time to read my short letter. I am sure you have received many letters giving many reasons that Rule 12b-1 benefits the investor. Let me tell you how it benefits me. I am a financial advisor for "Mom and Pop" of middle America. We are from a small town of 2,800 people. I am proud to be a trusted advisor to over 800 households. I have based my business on developing and maintaining relationships. We invest in our clients for the long term by offering them a process to better understand risk, return, allocation and most importantly objective. Reminding them why they invested in the first place helping them to get over the hurdles of emotion and use strategies to work toward the life that they dream of. My clients are constantly reminded that I am paid for meeting with them through 12b-1 fees and they compensate me for the value I provide.

I have a successful practice but only because we provide constant value. My staff and I can only afford to provide this value because of the 12b-1 fees we receive. We do not have to always sell them something, hawk a product or have the "Newest or the next Big great investment idea". We just try to do the right thing - listen to their concerns - it's good old fashion hard work and I should be compensated for it.

Sincerely,

Ross Smith, Registered Representative

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