

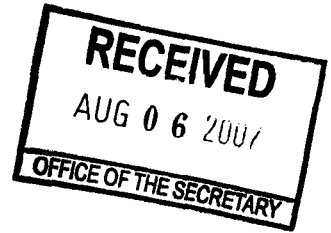
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July 30, 2007

To: Nancy Morris

From: Kathleen Devoche

Re: 12b-1 fees File No. 4-538



I am an insurance salesman and a mutual funds salesman. I offer my clients advice with respect to their investments. I make every effort to be of service and to stay in contact with them.

My effort in maintaining this service is repaid with trail commissions paid quarterly.

I feel the service I provide is important to my clients. They know I am "there for them." They can depend on me to answer their questions. Because of this valuable service I feel the 12b-1 to registered representatives for this service should be continued. I ask the SEC to reject changes eliminating or reducing the 12b-1 fees, trail commissions.

Sincerely,

Kathleen Devoche  
Agent 9507 for  
NIS Financial Services