



August 3, 2015

Secretary Brent J. Fields
Securities and Exchange Commission
100 F Street NE
Washington, DC 20549-1090

Re: Proposed Rule 30e-3 on Investment Company Reporting

Dear Secretary Fields:

I am writing because I am very concerned about a proposed rule that the SEC is considering which would allow mutual fund companies to eliminate investor information in paper form unless the shareholder requests paper copies.

While I am not opposed to electronic distribution of information if the investor specifically asks to eliminate paper reports, **I do not believe this should be the default method of delivery.** The documents impacted by this proposal contain vital information and I think it is the responsibility of the SEC to make sure that as many shareholders as possible have access to the information.

Unfortunately, many Americans today, including the elderly, low-income, and those living in some rural areas, do not have easy access to the internet. My parents living in a small New England town, and with limited economic means, rely exclusively on printed material. They do not have a home computer or internet service. The burden should not be put on these persons to take affirmative action to continue to receive such important documents.

I believe, especially in light of the recent devastating financial crisis, that the role of the SEC in protecting investors is more important than ever. The SEC is required by law to provide investors with disclosure of compliance information. Let's not make a mockery of that law by eliminating the distribution method that many investors prefer and the method that is most likely to be viewed by the most investors.

While the proposed change might provide cost savings for the mutual fund companies, it is not justified in light of the cost to investors. And this is not only the cost of accessing the internet and printing copies at home, it is the much greater cost of crucial information not reaching its intended beneficiaries.

In summary, I would ask the SEC to reconsider and withdraw the proposed Rule.

Sincerely,

A handwritten signature in black ink, appearing to be "Seth Kursman", written over a horizontal line.

Seth Kursman