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To the Secretary of the Securities and
Exchange Commission

File # 57-08-15

SECURITIES & EXCHANGE
COMMISSION

AUG 18 2015

INVESTOR
ADVOCACY

I am an investor in mutual funds, I
want to keep the present method of
delivery.

Privacy and Reliability are of the utmost
of importance. I for one, and I believe, most,
want and NEED the hardcopy of our
information. Not all citizens have
access how access to the web. The hard
copy is tangible and much easier to read
especially for our seniors, it is much easier
to be referenced.

JAMES W PALMER

