

January 9, 2016

Dear Whom It May Concern,,

I am totally outraged that, I , as a stockholder or shareholders, were informed that you are considering changing from paper to electronic, which is absolutely absurd. According to this notice:

I am requesting that you stick with the paper delivery, and NOT the electronic method, because computers are NOT reliable , there's always the hacking problem, and a power failure that prevents us from going online. In the year 2012, we New Yorkers were affected by Super Storm Hurricane Sandy that resulted in a 3 week power failure.... during this time we had absolutely NO access to the internet whatsoever.

My husband used to work for the USPS for almost 19 years, and his information in the Postal system was hacked into, or breeched, where we were forced to go into an identity theft program. Therefore, converting to Electronic for the shareholders is not the safest way to go. Thank you for your serious consideration into this matter.

Mr. Thomas Szwejkowski, member of the NALC

Last summer, NALC notified members via Legislative Update about the Securities and Exchange Commission's (SEC) proposed regulation governing mutual funds (Rule 30e-3), a regulation that would make electronic delivery the default option for receiving information regarding investment funds, replacing the current default of receiving paper forms.

The change would force investors, like you, to "opt-in" to paper delivery. The potential change could cause confusion for investors who have come to rely on printed materials. It also could open investors up to e-mail security concerns and potential phishing schemes from fraudulent investment companies.