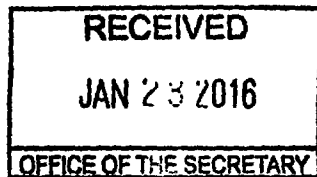


#576

1/9/16

Re: 57-08-15



Dear Secretary Field, -

Regarding the above proposed regulation:
Please do not make paper delivery of materials an "opt-in" situation. Rather, make e-delivery of such materials an "opt-in" option to ensure that everyone receives the materials they are entitled to. Full disclosure is the reason such information must be provided to investors. E-delivery could exclude investors from receiving their information.

Thank you,
Phil Kantzler