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-out" option to ensure that everyone receives the materials they are entitled to.

Full disclosure is the norm; such information must be provided to investors. E-delivery could exclude investors from receiving their information.

Thank you,

Phil Kasten