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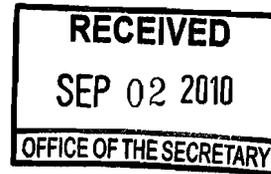
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Tuesday, August 24, 2010

Elizabeth M. Murphy
Secretary
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549-1090



RE: File Number S7-15-10

Dear Ms. Murphy:

I am writing to voice my opinion of the value of the 12b-1 fees to clients as a way of assuring periodic reviews of the accounts, along with other financial planning services that are afforded them.

Clients that pay the 12b-1 fees receive many services on an annual basis that in most cases are partially compensating the advisor for the quarterly reviews, frequent telephone and in-person conferences.

If compensation structure was compromised, then I believe the service to the client would be as well. The proposed amendments would have a very negative impact on the level of client service.

Respectfully,

Patricia M. Lampert

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