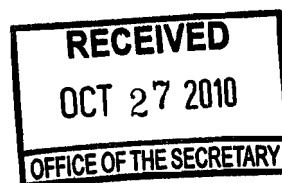


Thursday, October 21, 2010



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 urge the SEC and other governing bodies to allow the use of the continued 12b-1 fee structure and eliminate the proposed structure. Any major changes to this current structure will simply hurt the small person - any small investor will not get the help they need from professionally trained advisors because advisors will not be allowed to make money from that client.

Advising is not all about making money, many are there to help. But we simply cannot stay and help if we cannot make money at the same time to turn on the lights, pay our support staff, etc... And if we cannot do that, more people will lose jobs – and the circle continues.

Thank you for your time.

Craig Meyer
Watermark Financial Services, Inc.
617 N Canterbury Dr.
Appleton WI 54915