

TO WHOM IT MAY CONCERN;

I have been a licensed registered representative for ten years.

I strongly object to the SEC permitting mutual funds to issue a NEW class of shares @ net asset value --I feel this would allow broker dealers to set their own sales charge and commission amount.

As a result of this change only the upper "crust" investors will continue to receive personalized investment advice.

We need to protect the middle and lower market investors.

I do support the new SEC rule 12b-2 which would continue the 25 basis points fee.

Thank you .

Dorletta "Dee" Stroh, LUTCF
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