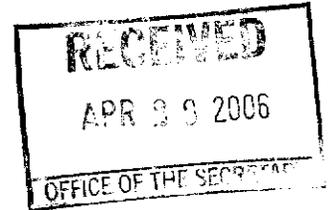


603

Selle DorTse

P O Box 2976 Princeton NJ 08543 Email: selledortse@yahoo.com

21st April 2006



Ms Nancy M Morris
Secretary
Securities and Exchange Commission
100 F Street NE
Washington DC 20549-9303

To the attention of Ms Morris:

Re: Comment request for the banking and insurance policy concerning its security and exchange through the air transmission

Firstly, I have to apologize not to be able to provide comment on the CFR listed on the File No S7-03-06 as of the insufficient time. However, there are many other concerns about the security and exchange information in the Banking and Insurance industry. I am enclosing herewith the set of duplicate for your reference.

Secondly, I am hoping to obtain a better understanding and clarification on the establishment of credit. It is agonizing and unfair not to be eligible of obtaining a loan based upon the value of assets. I am seeking for assistance to evaluate the estimation of damage for appropriate compensation.

Your assistance and recommendation on any references would be greatly appreciated.

Yours faithfully,

A handwritten signature in black ink, appearing to be "Janice Wilcox". The signature is written in a cursive style with a long horizontal stroke at the end.

Janice Wilcox

Encl

Selle DorTse

P O Box 2976 Princeton NJ 08543 Email: [Selle DorTse@yahoo.com](mailto:SelleDorTse@yahoo.com)

15th April 2006

[duplicate]

Ms Anne Krauskopf
Division of Corporation Finance
US Securities and Exchange Commission
100 F Street NE
Washington DC 20549-3010

To the attention of Ms Krauskopf:

I am writing to make several enquiries relating to the stock that were purchased prior to 9/11 incident in New York USA and the June 4th incident in Beijing China, there were so much similarity that affecting the entire economy. I was being a one of the victims and would like to find out what the Compensation Committee had done to remedy the circumstances and to assist the shareholders. I hope that you could offer your assistance to provide me some information on how this matter could be pursued further on making claims for compensation. I am enclosing herewith the list of companies that the shares were purchased for your reference. Your provision of information if any claims were filed previously and to verify their status of business at present would be greatly appreciated.

I also take this opportunity to make several complaints against the laws and regulations set forth to protect and secure data exchange in the Banking and Insurance Industry and also the social security administration. The involvement of a gigantic documentary system installed and programmed in the process of loading and unloading of files, especially during the merger of the company could be maneuvered and misinterpreted if there is either an error on overlapping, shifting or manmade error occurred. Two tangible properties of mine were sold under market value due to the forfeited documents or error incurred in the process of merging. Complaints were verbally filed with the attorneys-at-law, written verification and verbal confirmation with the bank. However, there was not enough evidence to prove the validity on purporting my claims regardless of the inadequate document provided by them. Please advise on how the administration and management oversee the transaction on the government bond and other securities relating to the mortgage and social security for security measures. The absence of mortgage suddenly became the only lien against the property stayed unknown. I appreciate if you could verify the possibility in such error during switching programs and how it could be investigated further, in addition to the measure taken by the compensation commission to remedy the situation individually.

Moreover, the means on keeping it in balance for the disclosure and exposure of information in spite of maintaining its confidentiality might have resulted to the confusion in the reality. The open opportunity to misinterpret and maneuver the data for certain advantages would have caused the alteration on certain files without any trail left behind after several years. I appreciate your assistance in the verification on this assumption and to offer your assistance to take further measures to look into the seriousness of this fundamental criminal act; how it could be investigated and to lay an appropriate plan to avoid any of these acts might occur.

P.1/3



Cont'd - **duplicate**
To Ms Ann Kauskopf

Issuance of Finance (from the private entity to government bond)

Assignment of mortgage - no document was gone through neither the one who borrows the money (mortgagee) nor acknowledgment prior to the completion of transaction.

* fraud - a. absence of mortgage b. forfeiture of document
- how the program changed from a private security company to a government bond

Refinance - its term was named as second mortgage as per told, it should vary based upon the circumstance.

* fraud - absence of document, but was being filed with the bank

Declination on raising the amount of mortgage regardless of its appraisal that was about two third of its value on the mortgage. The reason was given as unemployed.

* without consideration on the need and prospect - Indication: criticism and humiliation

Credit vs. debit (security measure through the air space communication)

No sufficient fund, without line of credit

* Debit: transaction should be declined

Timing on deposit and immediate bank fee deduction without acknowledgment

* account holder should be informed for any fee deduction

No immediate response, non-responsiveness, closure of the account without notice

No service offered for the claim of service

* should be inclined service - fee should not be imposed

Transfer to the collecting agency without informing other party during negotiation

* against consumer right

Internet and telephone transaction

* not enough safety measure and verification of identity

* no follow-up and documentary for the transaction

* no recovery service

what program would be the best to retrieve the history of record on the frequency of opening the file
Without amending any prerecorded record.

General Banking

* verification on the signature on the database, especially on the joint account

Personal confidential information

* social security number

* usage of credit card

* password

How this information could be kept confidentially

Cont'd - duplicate
To Ms Anne Krauskopf

Based upon the level of disclosure relating to the security measures taken to oversee the transaction completed on the internet and telephone, without individual certified notice for the transaction. Error would be made very easily. Please advice what measure should be taken if someone made a transaction on somebody else account for trick. The credit was used without a line of credit is confusing enough, in addition to incur substantial fee on less than 50C transactions would not be considered as an indigent transaction. Besides, there is no acknowledgment or warning given to the card/shareholder. It could absolutely deprive the consumer right and the intelligence of any entities.

There is always insurance for the provision of warranty on each transaction. The unwillingness of negotiation would not affect the business as of the volume of complaint. It causes a lot of irritation and frustration to cope with this simple, but complex matter. It is merely because it would affect the entire banking industry. Unfortunately, I lost a lot of confidence in this banking system, especially two properties of mine were sold unwillingly as of the difficult financial situation after 9/11 incident.

Insurance

- * how to take measure against non-responsiveness
- * one sided defense led to the acquisition of shareholder
- * verification on unemployment coverage for the home insurance

Herewith mentioned above might be irrelevant to the nature of work for the Department of Security and Exchange, however, the basic principal and fundamental programming are the same to safeguard the internal system. I hope that it is not impulsive to make such request for your comment on these issues as of the personnel in associate with the issuances mentioned above had totally ignored my concern. I am seeking for your support to find out any other resources and stretching my restraint knowledge for additional information. It is coincidence that your name appear on one of the project required public comment. There is not sufficient time to respond the entire document except to express my own concern.

Please do not hesitate to contact me at (732) 322-4212 if additional information may require. Your reply would be greatly appreciated.

Yours faithfully,

Janice Wilcox

Encl

cc: Mr Kieran Brown of DOIM; Ms Daniel Greenspan; Ms Carloyn Sherman

P.3/3

Selle DorTse

P O Box 2976 Princeton NJ 08543 Email: selledortse@yahoo.com

21st April 2006

[duplicate]

Mr Kieran Brown
Division of Investment Management
US Securities and Exchange Commission
100F Street NE
Washington DC 20549-3010

To the attention of Mr Brown:

Herewith mentioned below is the list of Companies provided for your information. I appreciate if you could either provide their details information on the status in the exchange market or provide a website that the information could be retrieved in the past to the presence for reference. Additionally, the specific form that I could use for submitting my claim to the Compensation Committee is requested also.

They are as follows:

Name of the Company	Activation(Month/Year)
Oracle 500	Sep/2000
Nortel 500	Jan/2001
Karts 5000	Jan/2001
EMC Put 15	May2001
AOL 500	Oct/2000
AOL 250	Oct/2000
AOL 250	Oct/2000
Advanced Micro	Jul/2001
Airborne	Jan/2001
Applied Materials	Nov/2001
Borland	May/2001
Cisco 500	Oct/2001
Dell 500	Oct/2000
Dell	Oct/2000
BLQ	May/2001
Intel	Oct/2000
JDS	Nov/2001
Navistar	Jan/2001
Nortel	Oct/2000
QQQ	Dec/2000
Karts	Jan/1999
Rosedale	Jan/1999

Your assistance would be greatly appreciated.

Yours faithfully,

Janice Wilcox

cc: Ms Anne Krauskopf; Ms Daniel Greenspan; Ms Carloyn Sherman

