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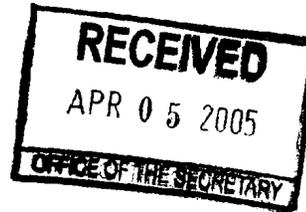
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March 31, 2005

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0609



57-06-04

Re: SEC Proposal on Point of Sale and confirmation Disclosures: DROP IT!!

Mr. Katz:

I respond to your proposal on point of sale and confirmation disclosures from the standpoint of 18 years experience in the industry thusly:

I left Edward D. Jones in 1988 because I could not sell any mutual fund I thought was best for my client. I feel total flexibility is a MUST for the client to obtain his best portfolio. We MUST continue to offer the widest range of funds/annuities/policies possible or else we MUST admit to offering less than the best service possible. That is not acceptable to me. It will not meet my standards of integrity.

Whatever made anyone think that low costs had anything to do with risk? Returns? Suitability, etc.?

No firm can do good research without expenses. Indexed funds report low expenses and they only do as well as about 70% of the mutual funds. That leaves 30% that do proper research and outperform those indexes. Why would anyone buy an index fund?

Why does anyone ever think for a moment that low fees are the answer to anything? It is performance that counts. One can buy horse manure pretty cheaply but if one wants performance one needs to pay more and buy a fresh bag of oats.

Mr. Katz, do you drive the cheapest brand vehicle purchased via mail or do you want a vehicle with a warranty and service after the sale?

You have been driving for decades while many of my investors have never made investments beyond their 401(k) choices.

While we are on the subject of cutting fees, lets examine your salary and see if some cuts are not possible there.

With the above in mind, I ask of you, please, put whatever it is you feel the investor must receive, beyond everything else they already receive and refuse to read, in the prospectus. At least it is all bound in one document.

My best suggestion however would be for you to abandon your position on this matter completely.

Respectfully,

A handwritten signature in black ink that reads "Waymon Moore". The signature is written in a cursive style with a large, looped 'W' and 'M'.

Waymon Moore, CFP CEC CSA
President

PS: Making the securities industry resemble the Federal Government only ruins yet another industry.