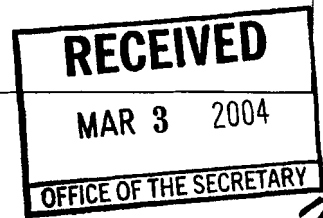




Rule Comments

Proposed Rule on Mutual Fund Disclosure Forms

(SEC File No. S7-06-04)



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Name:

John Woodward

Please be aware that all comments we receive will become part of the public record of what we considered in this matter. Please return the comment form to the SEC representative or mail your comments to the following address:

Jonathan G. Katz, Secretary
U.S. Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549-0609

Comments:

How about all of the hidden charges in mutual funds - Turn over of stocks and their commissions -

How about the money & their % on money market monies that ~~Firms~~ handle. This is never disclosed.

How about the differences, if any, in the Bid & ask prices as compared to what the floor specialists quote - (or) maybe the floor specialist don't handle quotes on mutual funds.

There are a lot of disclosures

that could be made, that are
not now displayed -

& how about disclosures on
Stock Exchange oriented
annuities - ???