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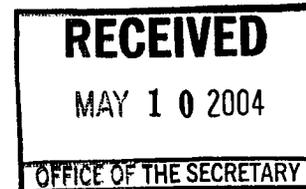
Hogin Financial and Insurance Services, Inc.

- Pension Services • Retirement Planning • Estate Planning
- Registered Investment Advisory Service

May 3, 2004

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



Re: File No. S7-09-04

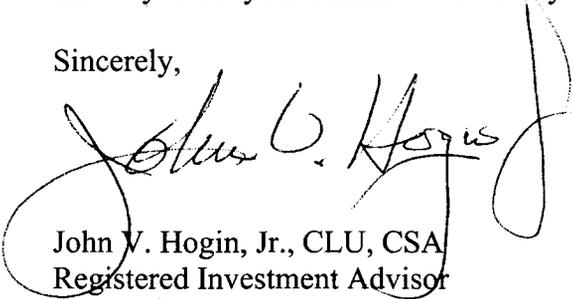
Dear Jonathan G. Katz,

I am a licensed insurance professional and mutual funds salesperson. I believe the elimination of 12b-1 fees would do considerable harm to those investors who need and want ongoing investment planning advice and counsel.

I am therefore writing to strongly urge the SEC to reject any proposal to eliminate or restrict the ability of mutual funds to pay 12b-1 fees to registered representatives for providing continued service to their clients.

Thank you for your consideration of my views on this subject.

Sincerely,


John V. Hogin, Jr., CLU, CSA
Registered Investment Advisor