

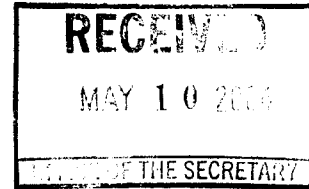
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April 29, 2004

Chairman William Donaldson
U.S. Securities and Exchange Commission
450 Fifth Street
Washington, D.C. 20549

S7-10-04

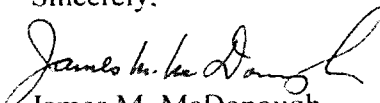
Dear Chairman Donaldson:

I should like to take this opportunity to applaud your efforts to make meaningful changes to the structure and policies of our nation's stock markets, most notably the New York Stock Exchange. As an investor, I want to be sure that we have access to a fair and efficient marketplace that is free from manipulation. Many antiquated rules and regulations still exist in the NYSE and they severely hamper investor's access to this market.

The "trade-through" rule surrounds this debate. This rule effectively grants floor specialists monopoly power over trading in NYSE listed stocks. As a result, investors suffer from slower trade executions, increased transaction costs and decreased competition. Worst still, reports indicate that these floor traders may be abusing their monopoly power by buying and selling stocks at manipulated prices. Surely this problem should not be overlooked.

There is no reason why this outmoded system should remain. Elimination of the trade-through rule would abolish this antiquated system. I hope that you will support the expansion of the pilot project exemption to all NYSE listed stocks. The marketplace will be more fair for all investors as the economy expands. Thank you for your attention to this matter and all your efforts on behalf of investors.

Sincerely,


James M. McDonough
President