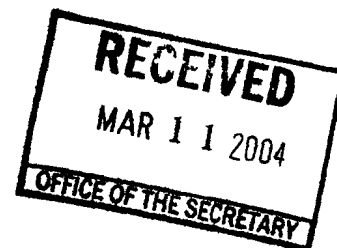


S7-11-04

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



Dear Mr. Katz,

I understand that you want public opinion regarding the Mutual Fund Quick Trade Fee. I don't like it because it would make it difficult to leave a fund that Looks bad right away.

Thank you.

Pat Galos
27 Shearwater,
Irvine, Calif.