

S7-25-99

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To: SECURITIES & EXCHANGE COMM.
450 5TH ST., N.W.
WASHINGTON, D.C. 20549-06

SECURITIES & EXCHANGE COMMISSION
OFFICE OF INVESTOR
EDUCATION & ASSISTANCE
AUG 04 2004

From: WALLACE COLE, 265 WANDA RD., BAXLEY
31513
FAX: 912-367-3229

AS AN INVESTOR FOR THE PAST 20 YRS.. I HAVE
LEARNED THE HARD WAY THAT BROKERS ARE
NOT GOOD ADVISERS. THEY ARE SALES AGENTS ONLY,
AND SHOULD FOLLOW THE SAME RULES REQUIRED
OF CERTIFIED FINANCIAL PLANNERS.

THANKS FOR YOUR CONSIDERATION OF THIS
ISSUE. Wallace Cole 7/24/04.

