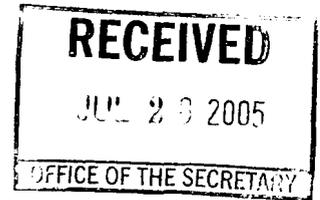


2963 San Miguel Court  
Minden, NV 89423



March 14, 2005

Ms. Kathleen Maguire  
Security and Exchange Commission  
Division of Market Regulation  
450 Fifth Street, NW  
Washington, DC 20549

Dear Ms. Maguire:

My wife and I are retired and living on a fixed income. We lost \$8000.00 because of the shenanigans of Saloman Smith Barney and the WorldCom fiasco. This is a lot of money to us. We have a customer dispute filed within the NASD Dispute Resolution process and are getting nowhere. We are very concerned with the haphazard and inconsistent results that other investors with our same complaints have experienced in arbitration. It is impossible for us to fathom the reasoning behind the desperate results because current rules allow the arbiters to not reveal their reasoning behind their decisions!

There is now a proposed rule that would require arbiters to give explanations for their decisions when requested to do so by the claimants. We believe this is an important step towards leveling the playing field for us small-time investors during the NASD arbitration process. We strongly encourage you and the SEC to approve the new RULE.

We feel left out and ignored by the current process and we feel there are many other small investors who feel the same way.

Sincerely,

A handwritten signature in black ink, appearing to read "Charles McMillen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Charles McMillen