

March 23, 2005

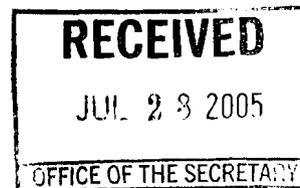
SECURITIES AND EXCHANGE COMMISSION
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APR 04 2005

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Dear Madam and Sirs:

I need help! Attached is a letter I received from Merrill Lynch after requesting information a simple summary of where my money has gone since I opened my account with them. When I saw the figure \$88,856.14 (letter # 1), as my initial investment I contacted Smith Barney because they claimed they turned over \$131, 701.99.

I wrote them back and advised them of the amount that Smith-Barney said they turned over to them and attached is a copy of the next letter (letter #2), I received from them. Please notice that:

Letter # 1 states from 2001 through 2005
Letter # 2 states from 2002 through 2004

Letter # 1 states initial investment of \$88,856.14
Letter # 2 still doesn't address the correct amount that SB claims they turned over to them. \$131,701.99

Letter # 1 states 2004 was 20,303.54
Letter # 2 states 2004 was 20,450.00 + fees 50.00 + 1,149.23

Letter # 1 states 2003 was 28,766.04
Letter # 2 states 2003 was 34,558.24 + fees 42.50 + 1,449.62

Letter #1 states 2002 was 7,989.45
Letter #2 states 2002 was 28,100.00 + fees 1,891.44

Letter # 1 states 2001 there were no figures
Letter # 2 states 2001 fees of 584.08

Letter # 1 states current balance 43,710.83
Letter # 2 doesn't state any current balance.

Letter # 1 states total withdrawn as \$58,759.03
Letter # 2 doesn't state total withdrawn

However; if my initial investment according to SB was 131,701.99

- total withdrawn	58,759.03
- current balance	43,710.83

Then where is the rest? I have asked for a simple opening amount and minus withdrawals and fees and that should be my current balance. They will not give me this and every time they send me information all the information is jumbled up and nothing matches the last figures they gave me.

All I want to know is, "Whom do I need to file a complaint with in order to get a simple summary of the correct amount I initially invested, minus withdrawals and fees and a current balance."

Marie W. Hayes
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cc: Merrill Lynch