I (HARVEY BRODE) have been in the equity market for over 41 years. I am doing as much business today as I have done in the past. My business is from the well to do,middle income clients and new people just starting off. I do not care what you call the 12 b 1 charges, If you think price competition,where I set the commission and sales charges is going to help the consumer,you are wrong. My larger clients will pay the price and receive the best service. I will not be able to do this for the smaller client. In the end YOU hurt the ones you thought you were helping.