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Via:

Federal Express

November 2, 1999

U.S. Securities & Exchange Commission
Division of Market Regulation
450 Fifth Street, N.W.
Washington, D.C. 20549-1002
Attention: Y2K Compliance

Re: Rule 15(b)7-3F Certific te FSC Securities and Affiliates

Dear Sir/Madam:

Pursuant to Rule 15(b)7-3P, based on inquiries and to the best of our knowledge, we hereby certify that our broker/dealer has remediated any Year 2000 problem and is compliant.

Sincerely,

Barry F. Kane

Chief Financial Officer

BFK/slh

Cc: NASD District 7