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East Peoria, Ill.

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SEC Commission
Washington D.C.

57-03-03

Dear Sirs:

As a retired Registered Representative for mutual funds I am definitely in favor of greater controls over the expanding mutual fund industry. The SEC has done an exemplary job thus far in handling mutual fund companies but I think it's getting to be too big a job.

I am in favor of third party surveillance of the mutual funds and in more in-depth audits of these funds. I think we really need a new self-governing regulatory organization, other than the N.A.S.D.

Sincerely,
Carl H. Buerger, Jr.

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Fortis Advisers, Inc. (fund management since 1949)
Fortis Investors, Inc. (broker/dealer; member SIPC)
Fortis Benefits Insurance Co. (Issuer of FFG's insurance products; rated A+ by A.M. Best Co.)