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**CHARLES I. HALT
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WOODBIDGE, VA 22193**

January 23, 2004



Mr. Jonathan G. Katz, Secretary
Security and Exchange Commission
450 Fifth Street NW
Washington, DC 20549-0609

Dear Mr. Katz:

Please consider my concerns when developing the New Confirmation and Point of Sale Disclosure Requirements. The recent revelations about after hours trading followed by the disclosure of the bonuses and payments to brokers for "steering" purchasers to funds and stocks shocks and concerns me greatly.

I earnestly solicit your agencies assistance in rectifying the scandalous abuses that have occurred. Obviously, the industry is incapably of putting its house in order without your assistance.

I strongly endorse:

Ethical training for all in the industry with strong penalties for those violating trust.

A requirement for an independent board of directors to look out for shareholders.

Total revelation of all fees in layman's terms.

Total revelation of all conflicts of interest with stiff penalties for violations.

Your efforts the make the industry honest are solicited.

Sincerely,

Charles I. Halt