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131 Mockingbird Circle
Bedford, VA 24523-1205
Feb. 3, 2004

Johnathan Katz, Secretary
Securities & Exchange Commission
450 Fifth St. N.W.
Washington DC 20549-0609



S7-06-04

Dear Secretary Katz,

In regard to the new *confirmation and point of sale disclosure requirements*:

I have been adversely affected by unethical practices by investment companies. I strongly urge you to make investment companies accountable and to provide all information regarding their accounts available to investment clients.

In 2003 I complained about unethical handling of my account to the investment firm which handled my investments during the previous 10 or so years. They responded by refunding some commissions and fees. I was shocked to realize that there is no way for me to know exactly what those commissions and fees were. Everything was handled very "hush-hush" and no accounting of any of this was made, other than the statement which arrived for income tax purposes which reports the refund as "Other income".

I urge you to require disclosure of the fees and commissions that investment firms charge in addition to the other reforms badly needed in this industry. Thank you.

Yours truly,
S. Revella Hamilton