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January 27, 2005

57-10-04

Geraldine Oliva -Becker 5 Kenneth Terrace East Middletown, New Jersey (732) 671-0314

Jane Cobb
Office of Legislative Affairs
Fax (202) 942-9650

Re: SEC, Regulation NMS Proposals

Dear Jane,

Please accept my comments on the SEC Regulation NMS proposal. I believe the best proposal in the public interest would be a plan that encourages growth in our economy while maintaining choice for the public investor.

A National Market System without diversity, human judgement and choice would be stifling to the financial community and investing public.

The NYSE'S Hybrid Market plan would foster investor choice, maintain integrity, benefit the public investor and the financial community.

Thank you.

Sincerely,

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