

7.30.02

Letter of Comment No: 91
File Reference: 1101-SCU
Date Received: 04/30/02

F.A.S.B.

Chairman Here -

Dear Sir -

Please totally prohibit
stock options, Grants,
and Restricted Shares,
because they represent
Get-Rich-Quick theft
of value and dividends
from stock-holders.
Also, the Black-Sholes
formula is mathematical
Mumbo-Jumbo.

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