

Dr. Robert Abrahamsen
52 Tempy Lane
Wayne, ME 04284

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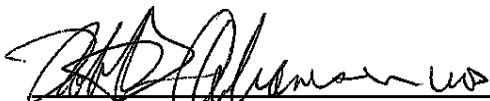
Marcia Asquith
Office of the Corporate Secretary
FINRA 1735 K. Street NW
Washington D.C. 20006

Re: FINRA Regulatory Notice 17-34

This letter is to serve as my comment about Non-Attorney Representation in FINRA Arbitration. I retained Cold Spring Advisory, an NAR firm, to represent me in the FINRA arbitration forum against my brokers and their brokerage firm because they basically stole my money. Cold Spring Advisory was completely competent in every way. They generated forensic reports that broke down where every penny went in my account. Of course, most of the dollars went to pay extremely high commissions to my brokers. Then, Cold Spring hired an independent expert witness to go over my reports to make his own determination of churning, excessive commissions and unsuitable investments in my account. Cold Spring also not only helped me obtain all my discovery documents, but also bated stamped and redacted what was needed to be properly presented when turned over to respondent's side. They also brought in an attorney for me when required and helped that attorney get a significant settlement in my favor.

I am aware that attorneys do represent claimants in arbitration for the most part, however my experience with attorneys have been, they are very costly. Cold Spring Advisory is way less expensive than any attorney I ever hired or dealt with.

I do not think FINRA should prohibit or restrict my ability to go out and hire an NAR firm to represent me for all the reasons above, nor do I think FINRA should create some sort of a checklist on its website because who's to know if that checklist would be replete and I suspect that probably, it could not be even possible, to put all that information on a website. To be honest, I am not a fan of government agencies and I do not feel FINRA would do a good enough job to put the correct information that is needed, therefore I would not trust FINRA's website and not trust what is written on their website to use it as a platform of information. I would do my own research to make better decisions for myself.



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