

Frank Mulligan  
1505 Bel Aire Court  
Point Pleasant, NJ 08742

FINRA  
c/o Marcia Asquith  
1735 K Street NW  
Washington DC 20006

Ms. Asquith,

This letter will serve as my comment to FINRA Regulatory Notice 17-34 about Non-Attorney Representatives in arbitration. I am a 71-year-old retired school teacher that hired Cold Spring Advisory, an NAR firm to represent me against a New York stock broker firm that I felt did wrong doing in my account. I knew I made the right choice of hiring this firm from the very start. They knew exactly what they were talking about, the explained very diligently the complete process of arbitration and even all possible outcomes, including a loss. Cold Spring was competent to the extent they settled my claim in mediation for approximately 60% of my losses. This outcome exceeded my expectations and was very important to my family because if it wasn't for Cold Spring, my retirement account would be in shambles.

Since I had a very good experience with this NAR firm, I do not think FINRA should restrict firms such as Cold Spring Advisory. I believe people should be able to make their own choices, it's when our choices are limited, the consumer seems to pay the higher price.

Thank you,



Frank Mulligan