



**Brent Fields, Secretary  
Securities and Exchange Commission  
100 F Street NE  
Washington, DC 20549-0609  
August 30, 2018**

**Ref #s S7-07-18, S7-08-8, S7-09-18**

**Dear Brent,**

**I am sending this letter to you as per Cristina Martin Firvida's recommendation.  
In the great hope that it will affect some change.  
I am grateful to Cristina for the compassion she has shown for my miserable predicament.**

**Thank you so much for your help and consideration.**

**If there is any more information you need from me, Please do not hesitate to ask.**

**Diana Shore Joslin**

[REDACTED]

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*Diana Shore Joslin*

[REDACTED]

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**SEC**

**Brief synopsis of my experience with gross mismanagement of my portfolio by Raymond James and Company. Diana Shore Joslin [REDACTED]**

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**They treated me like a fly in the ointment. Just flicked me off!**

**This is the first time I went with a fee paid money manager!.**

**I was really under the impression that if I paid someone to take care of my money, they will make sure that it increases in value. I also thought that a money manager's commission was based on the value of my portfolio**

**Wow was I wrong! I was supposed to be pretty knowledgeable in the business world.**

**The Truth is companies like Raymond James sell poor jerks like me their JUNK they are trying to get rid off**

**My portfolio went from \$520,000 to 316,000 in a little over 3 yrs. In a really Hot market where others were realizing double and triple percentage earnings, I barely made 3%.**

**My manager's claim to fame was a toilet paper stock that sold at the Dollar Store.**

**At the end I was holding over 30 stocks in my portfolio over a little over \$300,000.**

**How is that Money management?**

**A lot of the stocks I never heard of and a lot of them looked like penny stocks.**

**Everytime I confronted the money manager he would say, 'the market is going to crash' and then he will buy on the cheap, He knows best????**

**When finally, I complained and was directed to the District VP, when he saw my portfolio, HIS question was: What was the plan?' I had no answer.**

**How can this happen??? I am retired. I am seventy-seven years young. This money is to sustain me for a long time. I earned it! I paid my taxes! I am not getting a weekly salary check. SO what happened to my money?? Yes, I took some out. Had I had 5% earnings, I still would have been at over \$500,000. The stock market was HOT! Folks were earning double and even triple percentage earnings! The market had been Hot for over 9 years! Technology and Pharma was hot, so was Boeing!!**

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**I am hoping that SEC can make some good inroads to stop these abusive practices.  
I feel like they just went into my pocket and stole the money!**

**I kept believing the manager when he said I should be patient and I will 'get my reward'?  
When I asked Why, my money manager is not investing in Technology, he said he does not  
do that???**

**When I started asking for restitution, they tried to tell me that it was my fault. That I could have  
left at any time.**

**YES, perhaps I could have left, BUT, I was hoping, hope against hope that somehow my money  
manager would come around! He kept insisting that things will improve.**

**Also, I was very entwined with family problems, husband, grandchild, and son all needing my  
help and care pretty simultaneously. My husband's many operations, wherein I was the only  
caregiver, My son's brutal divorce and child custody battle. My son had no support system to  
take care of my beautiful granddaughter. If I had not stepped in she would be in foster care. He  
had to go to work. He had a long commute and I was able to provide a loving and safe  
environment for the child. ( and also help out financially). My Mom was dying and there were  
were many other family going on the whole time I was with Raymond James.**

**I have appealed to Raymond James repeatedly to simply return \$200,000 to my account to  
make up for the loss.**

**I guess this not a large enough amount for them to consider seriously.**

**In my research, I found a case where one of Raymond James' money managers sold a  
woman's 20 Million Dollar Pension Fund Investment without her consent. THAT went to the  
courts and she got her money back.**

**Recently I have seen many articles about how investment firms should be concerned about the  
fiduciary responsibility for of their clients portfolios.**

**The SEC has been referred to many times. And even some well known financial managers have  
written about the subject.**

SEC

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Raymond James, is not doing anything 'illegal' technically, BUT, it certainly is very immoral and a cruel and dirty trick to play on people like myself.

Raymond James, has a full staff of lawyers that need to earn their keep. Their main job is to keep these 'pesky' clients from making noise.

**At this point I feel I am fighting not only for myself BUT for many just like myself who simply don't have the tenacity, strength or belief that they have a right to FIGHT THIS INJUSTICE!**

**I am sure there are millions of people suffering similar abuse and I am hoping the voice of the SEC will put a stop to this horrendous practice! This in fact is Elder Abuse!!**

I know the SEC is working hard to create some change in this direction. I think that if investment firms realize that 'the party is over' they will get on board..

**\*\*If they are made to see that here is a chance to earn the trust of clients and create even more business, they just have to stop worrying about their earnings only, and take their fiduciary responsibilities seriously.**

I am committed to seeing this to a positive conclusion

Brent,, Thank you SO much for your attention to this serious matter!  
I hope you can present this to the people who have the power to affect some good change.

Certainly there is a lot more to this chain of events. Please let me know if you need anything more from me.

Diana Shore Joslin

I am available at [REDACTED] or [REDACTED]