

Securities and Exchange Commission  
100 F Street, NE  
Washington, D.C. 20549-1090

Re: File No. SR-FINRA-2010053  
Proposed NASD Rule –Panel Composition

Dear Members of the Commission:

I am an attorney in New York principally engaged in the practice of arbitration before FINRA and AAA. I am also a FINRA arbitrator and a member and director of PIABA and other industry and bar associations. My career exclusively and narrowly focused for 20 years in this area.

Individually and as a member of PIABA, I support the position of PIABA relating to the above rule.

Because customers are forced to arbitrate issues that involve, for many, their hard-earned, life savings by the financial services industry's use of arbitration provisions in virtually, if not all customer agreements, I particularly think it is important that customers have the choice of an all-public panel that may better reflect their life experiences in the market.

I also like the rule because there are instances where an industry member may be worthwhile on a case, so the customer has that option, where appropriate, to engage an industry person on a case. I am always in favor of choice for the customer, particularly where they are forced into the forum by contracts of adhesion, i.e., that they cannot negotiate.

Thank you for your consideration.

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