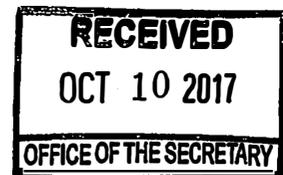


October 3, 2017



Securities and Exchange Commission

Washington, D.C. 20549

In The Matter of Administrative File # 3-17963

Bruce Zipper, Applicant

For Review of Actions Taken by Finra

I am asking the commission to reconsider its decision in letter dated September 29, 2019 denying my request for the Commission to review and rescind my AWC signed in April of 2016. I also asked for the Commission to review the behavior of the Finra representatives in the Boca Office which I, Bruce Zipper, felt were being unfairly bias in their rulings against me.

In my letter to the Commission asking for this review I mentioned something that the Commission in its letter of September 29, 2017 failed to address which I feel is very relevant to my case. In my letter to the Commission I stated that when I called the Finra office in Boca Raton the very next day to inform them that I was not informed properly as to the ramifications of a MC-400 application and as a result I wanted to withdraw my agreement. My AWC Agreement makes no mention of a MC-400 application at all and was informed of what that was on the day I signed the agreement. It was told to me it was a formality and should not present an issue to me. When I went on the internet that night I found out that this was not true and was much more serious than I was led to believe. More importantly and what the Commission failed to address was what happened on the day after I signed the agreement and what the 3 different representative of Finra,

two of themn being attorneys, told me were my only options. I said to all three representatives I wanted out of this agreement. They all told me that signed the agreement and now I own it and there are NO OPTIONS. I then said what if I just don't adhere to the sanctions the agreement called for and was told by all three that would mean an immediate suspension and I would be out of the business immediately. I am not an attorney and in the 30 years I have been in the business I have never been confronted with a suspension before and and expected the attorneys with Finra to tell me what any and all of my options were in my circumstance. The Finra representatives knew I was broke due to medical bills incurred from my wife's illness and forced into bankruptcy. They knew I couldn't afford an attorney and as such I was forced to make all the decisions in this matter by myself. When told the day after an agreement was signed when I discovered I wasn't told the truth my options from the Finra attorneys was accept the AWC Agreement as signed or face immediate suspension. Those were the ONLY options given to me. If that isn't cohercion or duress to accept a flawed agreement I don't know what is. Aren't I entitled to know ALL OPIONS available to me. Don't you think 2 diffeent attorneys for Finra knew that I could appeal this agreement to the Commission and I had 30 days to do so and should have told me that was another option. Is that fair? Does that mean anything? Is this not taking advantage of a non-attorney with no resources to defend himself and purposely not telling him all his options. I believe the Commission never addressed this point in my original letter stating the only options offered me were accept the agreement or be immediately suspended. I would like the Commission to address this issue and please respond to me as the ability of Finra to withhold options to me that would have made my appeal TIMELY should I wanted to appeal. If this is their right to try and succeed at hoodwinking a broker to go forward with a flawed agreement then it is probably best I get out of an industry so biased. The Commission stated in its letter dated September 29, 2017 that they would not open a review of the bias Zipper asserted against the Finra representatives in Boca Raton, Fl. because I hadn't shown any evidence of

bias. If the Boca Raton attorneys purposefully avoiding telling me all options available to me in this matter isn't bias please tell me what is. Thank you for your considerattion in this matter.

Sincerely,

A handwritten signature in black ink that reads "Bruce Zipper". The signature is written in a cursive, flowing style with a small dot at the end of the last stroke.

Bruce Zipper

cc: Coleen Durbin, Attorney for Finra