



January 1, 2018

Securities and Exchange Commission

100 F Street NE

Washington, D.C. 20549

RE: Administrative Proceeding File No. 3-18256

In The matter of the Application of Bruce Zipper For Review of Action Taken
by FINRA

Att: Ms. Jill Peterson

Motion To Compel Discovery From Finra In This Matter For All e-mails,memos, and all inter and intra office commuinications from the year 2014 through the present from the three different Finra offices, Boca Raton, Fl., Rockville, Md, and Washington, D.C., that were involved in this case.

On December 15, 2017 I sent a discovery request to Mr. Andrew Love, the attorney for Finra in this case, requesting certain e-mails and memos and other communications between the offices of Finra relating to this matter. I felt ther was bias on Finra's part in that I believe there was collusion among the Finra representatives to expel me from the industry. Mr. Love responded to my requests with a letter on December 22, 2017 refusing to give me the discovery I requested and as a reason cited that I have failed to substantiate any claim of bias.

I will now list for the Commission's review areas where Finra showed a definite bias with lies that had a negative determination as to if my MC-400 apllication would be accepted.

On December 4, 2017 I sent a letter to the Commission stating why Finra

was in error in barring me the securities industry. In that letter I produced certain exhibits for the commission to review. One was exhibit "D" and the other exhibit "E" that I would like to draw your attention to. Prior to the MC-400 Hearing that was held in Boca Raton, Fl. in or around May of 2017, Finra's attorney's prepared a letter for the independent panel to review before determining their decision as to whether to accept my application to return or deny it. Exhibit "E" was part of that letter where Finra accuses me of having to pay off an arbitration award of \$210, 460.77 plus interest for an arbitration case from 2015. They also on that page at the bottom in a footnote (#32) go on to state that Zipper paid the customer award in Full. The problem with this accusation was that not only was it false but that Finra knew it was false and hid the actual facts from this matter from the independent panel in an attempt to paint me in the worst possible light. I also want you now to review exhibit "D". This exhibit was in Finra's document book that was present at the hearing so they obviously had it and reviewed it. And that exhibit which was not shown to the panel showed that this arbitration case in question was settled WITHOUT a hearing, without me admitting or denying guilt in any capacity, and settled for 20 cents on the dollar of the case itself. Why would Finra purposely lie in their letter to the panel? I hope it is as obvious to the Commission as it is to anyone reviewing the documents that Finra wanted to show me in the worst light and even if it meant lying about it they were prepared to do so. If this doesn't substantiate a clear and obvious bias then I don't know what would. In this same letter to the independent panel there are other statements that show bias. Finra states in their history of Bruce Zipper that I declared personal bankruptcy in 2016. That was true but Finra knew the reason for this bankruptcy which was due to my wife's illness in 2014 that caused us to spend all our assets due to extreme medical bills. Of course they wouldn't state that to the panel because that might show a reasonable reason for his bankruptcy and they wouldn't want to do that.

Another reason to substantiate bias is the actual offense that put me where

I am today which is barred from the industry without the ability to support my family. The offense being not updating my U-4 for 3 outstanding judgments from years ago. This itself shows bias as this punishment for this offense is the most severe overcharging for an offense that there could be. There was no harm to a client, there was no harm to the firm, there was never a customer complaint and for that I got suspended for 90 days, got fined thousands of dollars in fines, and all for a FIRST TIME offense of not updating my U-4 in a timely manner. If these facts don't show bias to the Commission, of lying, and overcharging, then I don't understand the word bias. I sent letters over the past year stating to this Commission that Finra representatives in the Boca raton, Fl. office were bias against me and had an agenda to throw me out of the industry. I don't think, I know that a review of the discovery I am asking for will show this. I am now asking this Commission to compel Finra to produce the documents I am requesting. In the alternative should this Commission feel I am not entitled to these requests for discovery then I am pleading for the Commission to at least do an independent review for yourself in this matter and request these documents yourself to see if what I am alleging is true. Thank you very much for your consideration.

Sincerely,



Bruce Zipper

CC: Andrew Love, Attorney, Finra