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OFFICE OF THE SECRETARY

January 29, 2018

3-18256

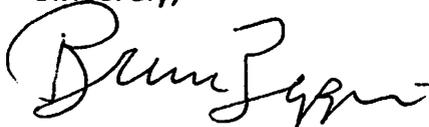
On January 26, 2018 Finra sent a letter to the Commission and a copy to me stating their opposition to my motion to compel the Commission to have Finra produce certain discovery requests I requested in this matter. In Mr. Love's response he never says that what I alleged in my previous letter that Finra was showing obvious bias in its case against me wasn't true. As in all my allegations to the Commission in this matter Finra has never once said that what I was alleging is untrue but that it is in their opinion IRRELEVANT. Case in point is reflected on page three of Mr. Love's letter dated 1/26/2018 in which he states "EVEN IF A MEMBER OF FINRA STAFF WAS BIASED, THAT WOULD NOT MEAN THAT THE NASD DECISION IS BIASED." I sent the commission exhibits which documented without any ambiguity that FINRA knowingly lied about certain payments in an arbitration case that were known to be false by the Finra examiners in this matter. It was so clear that FINRA could not dispute that fact along with other misrepresentations made by Finra staff to paint me in the worst possible light to show the independent panel that my MC-400 application should be denied. Which as the Commission now knows it was. Now Finra comes to the Commission with the audacity to say, So What if a Finra Member was biased and lied the decision didn't really rely on that false testimony any way to make its decision. I have told this Commission in many, many letters that there is both bias and a concerted effort to get me thrown out of this industry. I have tried my hardest to get the Commission to please undertake a full review of this matter which if done I believe will show exactly what I am alleging here in this letter. I have asked for this discovery, including all e-mails, memos, files and any other documents Finra has relating to Bruce Zipper and his expulsion from the industry. If the Commission in its decision feels I am not entitled to this discovery, then in the alternative I am pleading to the Commission to ask for this discovery for itself and do a full examination of this matter. We have Finra now coming

to this Commission and stating that who cares if the Finra member lied, which they know with the proof I sent to the Commission was in fact a lie, it matters not! Really? I only wish I was in a Federal Court and Finra gets up and says to a Judge, forget our member lied to make Zipper look as bad as possible so the panel would not accept his application, we were going to throw him out anyway. Is this behavior that the Commission has oversight of and the way it conducts its business acceptable? I am pleading again to this Commission to review this matter in its totality. Finra now is having no other choice but to lie to defend its position. I expect in all other allegations that I have made to this Commission which have NEVER been refuted but rather excuses made as to their relevance will lie again. Another case in point to review. I have said in numerous letters to the Commission that I attempted to withdraw from the AWC in question in this matter the day after signing it. Finra never disputed my allegation in all its responses (about 3) but rather stated it doesn't matter whether Zipper wanted to withdraw from his AWC the day after he signed or 30 days later, it is irrelevant as he signed the agreement and was thus bound to it with no options to appeal. Now the Commission comes out on 1/11/18 and says wait a minute Mr. Finra, there is case law showing that if in fact Zipper wanted to withdraw right after signing and before Finra accepted that this AWC is in fact Invalid. So what do I get now from Finra? A letter stating that the only evidence they have that Zipper wanted to withdraw from his AWC was from a May, 5, 2016 e-mail stating he wanted out. They state nothing about the phone call I made to three different Finra members begging to withdraw only to be told there are NO OPTIONS, NO APPEALS, NO WAY OUT. YOU SIGNED IT YOU OWN IT. This is now a figment of my imagination. This is what I am dealing with. First a plot to throw me out, then a group of Finra members from the Boca Raton Office, telling me there is no way out, and now the inevitable cover up. There worst nightmare. The Commission says hold it. There is something that is not right here and we want explanations and want them quickly. Let's see the answer to the questions and if the three Finra members all get a case of amnesia or worse try to lie

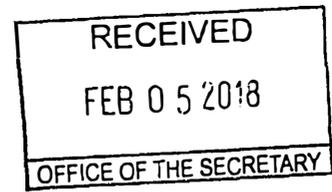
their way out as I have shown this Commission they are willing and in fact did already.

If this case doesn't show bias and that something is very, very wrong here than I give up. I am a pro se defendant who is no longer working due to Finra and their actions against me. I was forced into bankruptcy. I am up against an organization with unlimited funds and unlimited lawyers to come to the Commission and spout a case here and a case there to show how they are to be protected and immune from outside investigation. All I come to this Commission with is the truth as to what happened to me and try to tell that story in the best way I can and hope you see through what is going on down here. Maybe the Commission is afraid to see that if they look into this matter as to what they may find. I don't know but I hope you please look into it for the sake of me and my family who are suffering dearly for a matter that is trivial and never should have been where it is today.

Sincerely,

A handwritten signature in black ink, appearing to read "Bruce Zipper". The signature is written in a cursive, somewhat stylized font.

Bruce Zipper



January 29, 2018

Brent J. Fields

Secretary, Securities and Exchange Commission

100 F Street, N.E.

Room 10915

Washington, D.C. 20549-1090

RE: In The Matter of The Application of Bruce Zipper

Administrative Proceeding No. 3-18256

Dear Mr. Fields:

Enclosed please find the original three copies of Bruce Zipper's Brief in Opposition To Finra's Brief dated January 26, 2018 Opposing My Motion To Compel Discovery in the Above -Captioned Matter.

Please make a note that I will be faxing a copy of this response on this date, 1/29/2018 for The Commission's review. I will also fax a copy to Mr. Andrew Love, Finra Attorney in this matter, and send originals to both The Commission and Mr. Love today through the USPS.

Sincerely,


Bruce Zipper