

March 22, 2005

SECURITIES AND EXCHANGE COMMISSION
RECEIVED

MAR 31 2005

Kathleen Maguire
SEC
Division of Market Regulation
450 Fifth St. NW
Washington, DC 20549

DIVISION OF MARKET REGULATION

Re: Salomon Smith Barney/World Com Claim

RECEIVED
JUL 23 2005
OFFICE OF THE SECRETARY

Dear Ms. Maguire:

My name is Sandra Wertheim Sterling and I have a customer dispute either filed, or to be filed with NASD Dispute Resolution.

I it is very distressing and disconcerting to experience the very inconsistent results that other investors with my same complaints have had in arbitrations. I cannot understand these disparate awards because the rules allow for arbitrators to remain silent as to their reasoning.

I am aware that the new proposed Rule would require arbitrators to give explained awards when requested to do so by the claimant. This is truly a very important step toward bringing fairness and a level playing field in NASD arbitration.

Please be good enough to help people like myself who have lost most of our life savings to encourage the SEC to approve the new Rule. I cannot begin to tell you how much this means in my life.

Thank you very kindly for anything you can do to help rectify this injustice.

Most sincerely,

Sandra Wertheim Sterling
Sandra Wertheim Sterling
231 174 St. # 2115
Sunway Isles, Fl. 33160