

SECURITIES AND EXCHANGE COMMISSION  
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MAR 11 2005

MAR 21 2005

Huntington WV  
March 14 2005

DIVISION OF MARKET REGULATION  
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JUL 28 2005  
OFFICE OF THE SECRETARY

Kathleen Maguire  
Division of Market Regulations  
450 Fifth Street NW  
Washington, DC 20549

Dear Ms Maguire;

My name is Corinne Galloway and I have a customer dispute filed or to be filed with NASD dispute resolution. I am perplexed at the way persons with complaints such as mine

Have such disappointing results.

I cannot understand awards made under the rules that allow that allow the arbitrators to make awards in secrete and never having to explain their actions,

I am aware that there are new rules pending that would make it necessary for the Arbitrators to explain how the awards were made if requested to do so. I believe the rule Changes are essential toward making NASD arbitration much more fair for all .

Yours Truly  
*Corinne Galloway*  
Corinne Galloway

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