

March 18, 2005

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DIVISION OF MARKET REGULATION

My name is Cecilia Kreplek and have a customer dispute either filed or to be filed with NASD Dispute Resolution. I have been extremely concern with the very inconsistent results that other investors with my same complaints have had in arbitrations. It has been impossible for me to 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 by the claimant. I believe that this is a very important step toward leveling the playing field in NASD arbitration & would strongly encourage the SEC to approve the new Rule. It just makes sense. If there is a criminal that deserved the ultimate punishment, that was Ebbers, the Worldcom thief. Because of him I not ^{only} lost my money on the Worldcom stocks, but also lost more than \$100,000 when my portfolio went down as a result of the panic & realization of Ebbers's action.

Those were my life savings, my retirement. I will never let this issue die. I expect to be compensated for my losses & my desperation. I also do not need any smart answers from you people - You should only know how it feels to lose all your money at 64 years of age.

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