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FINRA
WASHINGTON D.C.

NON-ATTORNEY REPRESENTATION COMMENT LETTER

I AM A 68-YEAR-OLD RETIRED METRO BUS DRIVER IN HOUSTON TEXAS. I RECEIVED A CALL FROM COLD SPRING ADVISORY ABOUT STOCK MARKET LOSSES. I TOLD THEM THAT I ALWAYS FELT THAT I WAS TAKEN ADVANTAGE OF, FROM A BROKER DEALER IN NY. IT TOOK A WHILE FOR THEM TO GATHER ALL THE INFORMATION, BUT THEY ENDED UP TAKING ON MY CASE AFTER A FREE EVALUATION. FROM THE START, COLD SPRING HELPED ME EVERY STEP OF THE WAY AND IN THE END, THEY ENDED UP SETTling MY CASE TO MY LIKING. THE FIRM PAID ME, HOWEVER THE BROKER DID NOT MAKE ALL HIS PAYMENTS AND I'M STILL OUT ABOUT \$3000, WHICH I'M NOT HAPPY WITH BUT IT'S NOT COLD SPRINGS FAULT. COLD SPRING IS GETTING AN ATTORNEY TO WORK ON APPLYING A JUDGEMENT ON THE BROKER, WHO IS NOW NOT IN THE SECURITIES INDUSTRY. EVEN WITHOUT THE \$3000 THAT THE BROKER DID NOT PAY, THE SETTLEMENT STILL WAS STILL GOOD ENOUGH THAT MADE SENSE TO ME TO HIRE COLD SPRING. I DID HAVE EXPERIENCE WITH A LAWYER IN ANOTHER CASE AND MY EXPERIENCE WAS NOT AS GOOD AS WITH COLD SPRING BECAUSE THE ATTORNEY ENDED UP WITH MORE MONEY THAN ME AND I DID NOT THINK THAT WAS FAIR. I DO NOT THINK FINRA SHOULD IN ANYWAY RESTRICT FIRMS LIKE COLD SPRING, THIS WOULD LIMIT MY CHOICE AND FORCE ME TO GO WITH AN ATTORNEY OR DO IT MYSELF AND I DON'T THINK I COULD HAVE DONE THIS ON MY OWN. I REALLY APPRECIATE COLD SPRING SERVICES AND WHAT THEY DID FOR ME.

ALVIN LINCOLN



HOUSTON TEXAS