

BrokerCheck Report

John Archie Bowling Sr

CRD# 2391382

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.



John A. Bowling Sr
CRD# 2391382

Currently employed by and registered with the following Firm(s):

- IA

EDWARD JONES
81 CROWN MOUNTAIN PLACE
SUITE B-500
DAHLONEGA, GA 30533
CRD# 250
Registered with this firm since: 01/19/2007
- B

EDWARD JONES
81 CROWN MOUNTAIN PLACE
SUITE B-500
DAHLONEGA, GA 30533
CRD# 250
Registered with this firm since: 10/06/1993

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 4 Self-Regulatory Organizations
- 15 U.S. states and territories



This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

No information reported.

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 4 SROs and is licensed in 15 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **EDWARD JONES**

Main Office Address: **12555 MANCHESTER ROAD
ST. LOUIS, MO 63131-3710**

Firm CRD#: **250**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/06/1993
B	NYSE American LLC	General Securities Representative	Approved	09/13/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	11/15/1993

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	06/10/2002
B	Arkansas	Agent	Approved	05/02/2025
B	California	Agent	Approved	12/02/2021
B	Florida	Agent	Approved	06/24/1998
B	Georgia	Agent	Approved	10/29/1993
IA	Georgia	Investment Adviser Representative	Approved	01/19/2007
B	Indiana	Agent	Approved	01/19/2021
B	North Carolina	Agent	Approved	06/12/2012
B	Oklahoma	Agent	Approved	09/02/1998



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Oregon	Agent	Approved	04/16/2015
B	Pennsylvania	Agent	Approved	06/06/2024
B	South Carolina	Agent	Approved	11/18/2008
B	Texas	Agent	Approved	06/27/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/28/2024
B	Vermont	Agent	Approved	02/10/2021
B	Virginia	Agent	Approved	08/13/2019
B	Wyoming	Agent	Approved	01/03/2019

Branch Office Locations

EDWARD JONES
81 CROWN MOUNTAIN PLACE
SUITE B-500
DAHLONEGA, GA 30533



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/01/1993

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	12/19/2006
B Uniform Securities Agent State Law Examination	Series 63	10/06/1993

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
No information reported.			

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
07/1993 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	DAHLONEGA, GA, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

Rock Hill company
 Type of business: rental property
 Murrayville, GA
 Start date: 2/1/2006
 owner
 Hours per week: 1
 Hours during trading: 0
 Maintain property

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: THE CLIENT FELT THAT THE INVESTMENTS WERE NOT SUITABLE FOR HER AT HER AGE OF 78. SHE STATED THAT THE BONDS WOULD MATURE IN 35 YEARS, AND ALLEGED THAT SHE NEVER WOULD HAVE PURCHASED THESE INVESTMENTS HAD SHE KNOWN THAT THE MATURITIES WERE THAT FAR OUT. THE CLIENT CLAIMS SHE CALLED WHEN SHE GOT HER FIRST STATEMENTS AND WANTED TO CANCEL THESE INVESTMENTS, BUT THE IR ADVISED HER TO HOLD UNTIL SHE RECEIVED HER FIRST DIVIDENDS. THE VALUE OF THE CLIENT'S INVESTMENTS HAVE DECLINED BY \$5,400.

Product Type: Unit Investment Trust(s)

Alleged Damages: \$5,400.00

Customer Complaint Information

Date Complaint Received: 10/07/2003

Complaint Pending? No

Status: Arbitration/Reparation
Denied

Status Date: 10/22/2003

Settlement Amount:



**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** NASD 05-00383

Date Notice/Process Served: 01/18/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/17/2005

**Monetary Compensation
Amount:** \$350.00

**Individual Contribution
Amount:** \$0.00

Broker Statement

THE IR INDICATED THAT THE CLIENT HAD SEVERAL NEIGHBORS WHO WERE CLIENTS OF THE IR AND OWNED SIMILAR INVESTMENTS. IT IS OUR UNDERSTANDING THAT THESE NEIGHBORS MAY HAVE COUNSELED CLIENT ON INCOME INVESTING AND REFERRED HER TO IR'S OFFICE. IR ADVISED THAT HE PROPERLY DISCLOSED THE FEATURES OF THESE INVESTMENTS TO INCLUDE THE MATURITY, MARKET FLUCTUATION, COMMISSIONS AND THE INSURANCE ASSOCIATED WITH THE MIAMI DADE BOND. IR ALSO STATED THAT HE ADVISED THE CLIENT THAT THE UNIT TRUST WAS NOT INSURED, BUT SINCE IT WAS DIVERSIFIED WITH A NUMBER OF DIFFERENT BONDS, IR FELT THAT THIS ADDED SAFETY TO THE TRUST. THE IR ADVISED THAT HE FELT THE CLIENT WAS AWARE OF THE INVESTMENTS THAT CLIENT WAS PURCHASING AND THAT CLIENT WAS DISAPPOINTED BY THE STEEP MARKET DECLINE REFLECTED ON THE FIRST STATEMENT. THE CLIENT'S REQUEST TO CANCEL THESE TRADES WAS DENIED.*****ARBITRATION RESOLUTION: SETTLED FOR \$350.00



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 1/00-8-09; CLIENTS STATE THEIR PRIMARY OBJECTIVE WHEN ESTABLISHING THE ACCOUNT(S) WAS THEIR NEED TO WITHDRAW MONTHLY INCOME FROM THE ACCOUNT(S). CLIENT STATES THEY SPOKE WITH THE FA IN MARCH 2002 WHEN THEY ADDED FUNDS TO THE ACCOUNT AND AGAIN STRESSED THEIR PRIORITIES. CLIENTS INDICATE THEY GREW CONCERNED WITH THEIR LOSSES (APPROXIMATELY \$6,250) IN 2007. CLIENTS MET WITH THE FA IN 02/2008 TO REVIEW THE ACCOUNTS AND STATE THEY DISCUSSED THEIR RISK TOLERANCE WITH THE FA AND QUESTIONED IF THEY NEEDED TO REALLOCATE THEIR PORTFOLIO. CLIENT'S STATE THE FA ADVISED THEM TO SELL THEIR PUTNAM FUNDS, BUT TO LEAVE THE REST OF THE PORTFOLIO ALONE. CLIENTS ALLEGE LOSSES OF APPROXIMATELY \$56,750 IN 2008. CLIENTS MET WITH THE FA IN 07/2009 AND DISCUSSED THE LOSSES IN THEIR ACCOUNT(S). CLIENTS STATE THE FA ADVISED THEM THEY WERE TAKING TOO MUCH MONEY OUT OF THEIR ACCOUNTS. CLIENTS ALLEGE THE ACCOUNTS SHOULD HAVE BEEN ESTABLISHED AS AN INCOME BASED PORTFOLIO AND BELIEVE THAT THEIR NEEDS WERE NOT MET. CLIENTS REQUEST RESTITUTION IN THE AMOUNT OF \$65,000.00.

Product Type: Mutual Fund

Alleged Damages: \$65,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 08/25/2009

Complaint Pending? No



Status: Denied
Status Date: 09/22/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

ACCORDING TO THE FA, HE BEGAN SERVING THE CLIENTS' INVESTMENT NEEDS IN FEBRUARY 2000. HE HAS INDICATED, AT THAT TIME, THE CLIENTS INFORMED HIM OTHER FINANCIAL ADVISORS HAD TOLD YOU TO EXPECT RETURNS AS HIGH AS 20-25% PER ANNUM; HOWEVER, THE FA SUGGESTED THE CLIENTS MIGHT REALISTICALLY EXPECT AN 8% RETURN. THE FA HAS FURTHER INDICATED HE EXPLAINED BASED ON THEIR DISCUSSIONS RELATED TO THE INCOME REQUIRED FROM THE ACCOUNT AS WELL AS THE POSSIBILITY OF ACHIEVING DESIRED RETURNS, HE SUGGESTED A GROWTH AND INCOME BASED PORTFOLIO. ARRANGEMENTS WERE MADE TO WITHDRAW \$400.00 PER MONTH FROM THE WIFE'S IRA ACCOUNT AND \$1,010.00 PER MONTH FROM THE WIFE'S SINGLE REGISTRATION ACCOUNT. THE CLIENTS INVESTED ADDITIONAL FUNDS IN 2002 IN THE JOINT REGISTRATION ACCOUNT AND EVENTUALLY BEGAN TAKING WITHDRAWALS OF \$375.00 PER MONTH FROM THE ACCOUNT. IT IS UNDERSTOOD, IN ADDITION TO THE REGULAR MONTHLY WITHDRAWALS, THERE WERE OCCASIONS IN WHICH LARGER AMOUNTS WERE WITHDRAWN FROM THE ACCOUNTS. THE FA CAUTIONED THE WITHDRAWALS COULD HAVE A NEGATIVE IMPACT ON RETURNS; HOWEVER, THE CLIENT WAS ADAMANT ABOUT THE AMOUNT OF INCOME REQUIRED FROM THE ACCOUNT(S). THE FA HAS STATED HE DOES NOT RECALL ANY CONVERSATIONS ABOUT CONCERNS RELATED TO THE LEVEL OF RISK ASSOCIATED WITH THE INVESTMENTS HELD IN THE ACCOUNT(S) OTHER THAN GENERAL CONVERSATIONS REGARDING MARKET DOWNTURNS. IN ADDITION, HE WAS NEVER ADVISED THAT THE CLIENT'S DESIRE WAS TO HAVE A PORTFOLIO COMPRISED ENTIRELY OF FIXED INCOME INVESTMENTS. BASED ON OUR REVIEW, IT IS OUR OPINION THE FA MADE HIS SUGGESTIONS BASED ON DISCUSSIONS RELATED TO THE CLIENTS' INVESTMENT GOALS AND OBJECTIVES AS WELL AS STATED INCOME NEEDS. IN ADDITION, WE BELIEVE ALL TRANSACTIONS EFFECTED IN THE ACCOUNTS WERE COMPLETED THE CLIENTS' KNOWLEDGE AND AUTHORIZATION. CLAIM DENIED.

End of Report



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