

NASD DISPUTE RESOLUTION AWARD
NASD DISPUTE RESOLUTION, INC.

CASE: 01-02431

Stanley C. Howard and Joycelyn R. Howard, Claimants vs. Corporate Investments Group, Inc.,
Andrew W. Lam and Frederick Banyon, Respondents.

ATTORNEYS:

For Claimants, Stanley C. and Joycelyn R. Howard, appeared Romaine L. Gardner, Esq.,
Director, BLS Legal Services Corp.

For Respondents, Corporate Investments Group, Inc. and Andy Lam, appeared Andy Lam,
President and Chief Compliance Officer, Corporate Investments Group, Inc., Chicago, IL.

DATE FILED: May 9, 2001

CASE SUMMARY: Claimant alleged that respondents made unsuitable recommendations and
executed trades without authorization. Claimant further alleged that respondents misrepresented
the risks apparent in such investments and that they made excessive trades in the claimant's
account.

Claim Data	Award Data
Claim: \$11,514.90	Award: \$1,900.00
Interest: Unspecified	Interest: \$.00
Attorney Fees: Unspecified	Attorney Fees: \$.00
Filing Fees: \$425.00	Filing Fees: \$.00
Other: Unspecified	Other: \$.00

AWARD: The undersigned arbitrator has decided and determined in full and final resolution of
the issues submitted for determination as follows: 1) Respondents are jointly and severally liable
and shall pay to the claimant \$1,900.00. 2) Respondents shall pay claimant interest at the rate
of 9% per annum from date of dispute to date of payment. 3) All attorney fees are denied. 4)
All other relief requests are denied. 5) The \$425.00 filing fee previously deposited with NASD
Dispute Resolution, Inc. by the claimant, shall be retained by NASD Dispute Resolution, Inc.
5) Respondents are jointly and severally liable and shall pay claimant \$212.50 as reimbursement
for one-half of the filing fee.

OTHER FEES: Pursuant to Rule 10333 of the Code, respondent has paid to NASD Dispute
Resolution, Inc. the \$425.00 Member Surcharge previously invoiced.

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Alan E. Gross, Ph.D

- Sole Public Arbitrator

AFFIRMATION

I, Alan E. Gross, Ph.D, do hereby affirm, pursuant to Article 7507 of the Civil Practice Law and Rules that I am the individual described herein, who executed this instrument, which is my award.



Alan E. Gross, Ph.D

2/6/02

Signature Date

February 12, 2002

Date of Service of Award (for NASD Office use only)