
Stipulated Award

NASD

In the Matter of the Arbitration Between:

Names of the Claimants

Donald & Pauline Waldt, JTWROS, Pauline Waldt IRA,
and Donald Waldt IRA

Case Number:

01-03122

Names of the Respondents

StockDr.Com, Inc.,
Wealth Management Financial Group, Inc.,
Michael S. Gold,
Lee Anthony Siler, and
FAS Wealth Management Services, Inc.

Hearing Site:

Tampa, FL

REPRESENTATION OF PARTIES

For Donald & Pauline Waldt, JTWROS, Pauline Waldt IRA, and Donald Waldt IRA, hereinafter collectively referred to as "Claimants": Jeffrey P. Coleman, Esq., Coleman Law Firm, Clearwater, FL.

For Respondents StockDr.Com, Inc. ("SDC"), Wealth Management Financial Group, Inc. ("WMFS"), Michael S. Gold ("Gold"), and Lee Anthony Siler ("Siler"), hereinafter collectively referred to as "Respondents": William M. Rishoi, Esq. and K. Michael Swann, Esq., Snyderburn, Rishoi & Swann, Orlando, FL.

Respondent FAS Wealth Management Services, Inc. ("FAS") did not appear in this matter.

CASE INFORMATION

Statement of Claim filed on or about: June 8, 2001.

Claimants signed the Uniform Submission Agreement: July 16, 2001.

Statement of Answer filed by Respondents on or about: September 6, 2001.

Respondents Gold and Siler signed Uniform Submission Agreements: September 6, 2001.

Respondents SDC and WMSF did not file executed Uniform Submission Agreements.

CASE SUMMARY

Claimants asserted the following causes of action: breach of fiduciary duty; breach of contract; fraud; negligence; gross negligence; violations of Section 517.301, Florida Statutes, and Section 20(a) of the Securities Exchange Act of 1934. The causes of action relate to Respondents' alleged improper classification of Claimants as "aggressive," rather than "moderate conservative" investors.

Unless specifically admitted in their Answer, Respondents denied the allegations made in the Statement of Claim and asserted various defenses.

RELIEF REQUESTED

Claimants requested compensatory damages in the amount of \$126,628.60, interest, punitive damages, costs, expenses, disbursements, filing and forum fees, and any other relief deemed just and equitable.

Respondents requested that the Statement of Claim be dismissed with prejudice, that Claimants be assessed forum fees, costs associated with this proceeding, attorney's fees pursuant to Section 517.211, Fla. Stat., and any other relief deemed just and equitable.

OTHER ISSUES CONSIDERED AND DECIDED

Respondents SDC and WMSF did not file with NASD properly executed submissions to arbitration but are required to submit to arbitration pursuant to the NASD Code of Arbitration Procedure (the "Code") and, having answered the claim, are bound by the determination of the undersigned arbitrators (the "Panel") on all issues submitted.

On or about May 7, 2002, Claimants filed with NASD a Notice of Voluntary Dismissal with Prejudice, which dismissed this proceeding with prejudice.

On or about May 16, 2002, the parties, with the exception of Respondent FAS, filed with NASD a Joint Stipulation to Dismiss and Expunge Registered Representatives' Records, which stated that the matter had been dismissed with prejudice, and requested that the Panel expunge all references to this matter from Respondents Gold's and Siler's registration records maintained by the NASD Central Registration Depository ("CRD").

The parties have agreed that the Stipulated Award in this matter may be executed in counterpart copies.

AWARD

After considering the pleadings and the Joint Stipulation to Dismiss and Expunge Registered Representatives' Records, the Panel has decided in full and final resolution of the issues submitted for determination as follows:

1. The Panel recommends the expungement of all references to the above captioned arbitration from Respondents Gold's and Siler's registration records maintained by the NASD CRD, with the understanding that pursuant to NASD Notices to Members 99-09 and 99-54, Respondents Gold and Siler must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.
2. Each party shall bear its own costs.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

NASD will retain or collect the non-refundable filing fees for each claim:

Initial claim filing fee = \$ 300.00

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm that employed the associated persons at the time of the events giving rise to the dispute. Accordingly, Respondent FAS is assessed:

Member surcharge = \$ 1,500.00

Pre-hearing process fee = \$ 600.00

Adjournment Fees

Adjournment fees were not assessed in this matter.

Injunctive Relief Fees

Injunctive relief fees are assessed to each member or associated person who files for a temporary injunction in court. Parties in these cases are also assessed arbitrator travel expenses and costs when an arbitrator is required to travel outside his or her hearing location and additional arbitrator honoraria for the hearing for permanent injunction. These fees, except the injunctive relief surcharge, are assessed equally against each party unless otherwise directed by the panel.

Injunctive relief fees were not assessed in this matter.

Forum Fees and Assessments

The Panel has assessed forum fees for each session conducted. A session is any meeting between the parties and the Panel, including a pre-hearing conference with the Panel, that lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) Pre-hearing session with the Panel @ \$ 1,125.00 = \$ 1,125.00
Pre-hearing conference: January 11, 2002 1 session

Retained balance of Claimant's hearing session deposit = \$ 562.50

Total Forum Fees = \$ 1,687.50

1. The Panel has assessed \$ 562.50 of the forum fees jointly and severally to Claimants.
2. The Panel has assessed \$ 562.50 of the forum fees jointly and severally to Respondents.
3. NASD retained the balance of Claimant's hearing session deposit in the amount of \$ 562.50 pursuant to Rule 10332(f).

Administrative Costs

Administrative costs are expenses incurred due to a request by a party for special services beyond the normal administrative services. These include, but not limited to, additional copies of arbitrator awards, copies of audio transcripts, retrieval of documents from archives, interpreters, and security.

Administrative costs were not incurred in this matter.

Fee Summary

1. Claimants are jointly and severally liable for:

Initial Filing Fee	= \$ 300.00
Forum Fees	= \$ 1125.00
Total Fees	= \$ 1425.00
Less payments	= \$ 1425.00
Balance Due NASD	= \$ 0.00

2. Respondent FAS is liable for:

Member Fees	= \$ 2,100.00
Total Fees	= \$ 2,100.00
Less payments	= \$ 1,500.00
Balance Due NASD	= \$ 600.00

3. Respondents are jointly and severally liable for:

Forum Fees	= \$ 562.50
Total Fees	= \$ 562.50
Less payments	= \$ 0.00
Balance Due NASD	= \$ 562.50

All balances are payable to NASD and are due upon receipt pursuant to Rule 10330(g) of the Code.

ARBITRATION PANEL

Horace A. Andrews	-	Public Arbitrator, Presiding Chairperson
Alfred Brunette, Jr., CPA	-	Public Arbitrator
Kelsey B. McKay	-	Non-Public Arbitrator

Concurring Arbitrators' Signatures

/s/
Horace A. Andrews
Public Arbitrator, Presiding Chairperson

Signature Date

/s/
Alfred Brunette, Jr., CPA
Public Arbitrator

Signature Date

/s/
Kelsey B. McKay
Non-Public Arbitrator

Signature Date

November 14, 2002
Date of Service (For NASD office use only)

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Horace A. Andrews
Public Arbitrator, Presiding Chairperson

9/9/02

Signature Date

Alfred Brunette, Jr., CPA
Public Arbitrator

Signature Date

Kelsey B. McKay
Non-Public Arbitrator

Signature Date

Date of Service (For NASD office use only)

NASD

Arbitration No. 01-03122

Award Page 4 of 4

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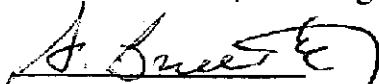
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ARBITRATION PANEL

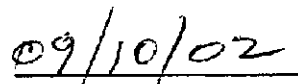
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Public Arbitrator, Presiding Chairperson


Alfred Brunette, Jr., CPA
Public Arbitrator

Signature Date


Signature Date

Kelsey B. McKay
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Concurring Arbitrators' Signatures

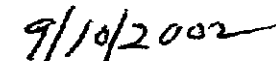
Horace A. Andrews
Public Arbitrator, Presiding Chairperson

Signature Date

Alfred Brunette, Jr., CPA
Public Arbitrator

Signature Date


Kelsey B. McKay
Non-Public Arbitrator


9/10/2002
Signature Date

Date of Service (For NASD office use only)