

NASD DISPUTE RESOLUTION AWARD
NASD DISPUTE RESOLUTION

CASE: 03-01601

Irene Hawkins Tikanen, Claimant vs. TD Waterhouse Investor Services, Inc., Respondent.

ATTORNEYS:

Claimant, Irene Hawkins Tikanen, ("Claimant"), appeared pro se, Pahrump, NV.

Respondent, TD Waterhouse Investor Services, Inc., ("Respondent"), appeared through its in-house counsel, Janis Campanella, Esq., Boca Raton, FL.

DATE FILED: March 5, 2003

CASE SUMMARY: Claimant alleged that Respondent was negligent, misrepresented facts, and executed margin calls in her deceased son's account. Claimant maintained that due to Respondent's actions, the account suffered losses.

Claim Data

Claim: \$3,803.35
Interest: \$1,208.00

Punitive: \$10,000.00
Filing Fees: \$425.00
Other: Unspecified

Award Data

Award: \$2,788.22
Interest: At the rate of 8.75% per annum from 1/31/01 to date of payment of award.
Punitive: \$.00
Filing Fees: \$425.00
Other: \$.00

AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondent is liable and shall pay to the Claimant \$2,788.22. 2) Respondent is liable and shall pay to the Claimant interest at the rate of 8.75% per annum from January 31, 2001 to date of payment of the award. 3) All requests for punitive damages are denied. 4) All other relief requests are denied. 5) The \$425.00 filing fee previously deposited with NASD Dispute Resolution by the Claimant, shall be retained by NASD Dispute Resolution. 6) Respondent is liable and shall pay Claimant \$425.00 as reimbursement of the filing fee.

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


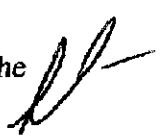
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Louis Joseph Tavano, Esq.

Sole Public Arbitrator

AFFIRMATION

I, Louis Joseph Tavano, Esq., do hereby affirm, upon my oath as arbitrator that I am the individual described herein who executed this instrument, which is my oath and award.



Louis Joseph Tavano, Esq.

9-19-03

Signature Date

October 1, 2003
Date of Service (For NASD-DR office use only)