

**Stipulated Award
NASD Dispute Resolution**

In the Matter of the Arbitration Between:

Names of the Claimants

Case Number: 03-02915

Robert W. Heintz and Linda Heintz

Names of the Respondents

Hearing Site: Philadelphia, PA

H&R Block Financial Advisors, Inc., as successor to
Olde Discount Corporation, and
Gregory Jackson

Nature of Dispute: Customers v. Member and Associated Person

REPRESENTATION OF PARTIES

Claimants, Robert W. Heintz and Linda Heintz, hereinafter collectively referred to as "Claimants", were represented by Nicholas Guiliano, Esq., Philadelphia, PA.

Respondents, H&R Block Financial Advisors, Inc. ("HRBFA") and Greg Jackson ("Jackson"), hereinafter collectively referred to as "Respondents", were represented by Donald P. Wray, Jr., Esq., HRBFA, Detroit, Michigan.

CASE INFORMATION

Statement of Claim filed on April 18, 2003.

Claimants signed the Uniform Submission Agreement on April 7, 2003.

Statement of Answer filed by Respondents on January 14, 2004.

CASE SUMMARY

Claimants asserted the following causes of action: misrepresentations and/or omissions of material facts; section 10(b) of Securities Exchange Act of 1934; the Pennsylvania Consumer Protection Law; breach of fiduciary duty; failure to supervise; and the Pennsylvania common law of fraud. The causes of action relate to the purchase and sale of internet, technology and telecommunications securities.

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

RELIEF REQUESTED

Claimants requested compensatory damages in the amount of \$ 265,000.00; and lost income, punitive damages, interest, attorneys' fees and costs in unspecified amounts.

Respondents requested that the Statement of Claim be dismissed, that they be awarded costs and fees and that Respondent Jackson's the NASD Central Registration Depository ("CRD") record be expunged.

OTHER ISSUES CONSIDERED AND DECIDED

Respondents did not file with NASD Dispute Resolution properly executed submissions to arbitration but are required to submit to arbitration pursuant to Rule 10301 of the NASD Code of Arbitration Procedure (the "Code") and having answered the claim, are bound by the determination of the Panel on all issues submitted.

Prior to the hearing, the parties fully and finally settled all claims by and between them. Therefore, the parties submit this Stipulated Award to the Panel for its consideration and request that it be entered.

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

AWARD

Pursuant to the above, the Panel has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimants' claims, each and all, are dismissed with prejudice pursuant to the parties' settlement agreement;
2. The Panel recommends the expungement of all reference to the above-captioned arbitration from Respondent Jackson's registration records maintained by CRD, with the understanding that pursuant to NASD Notices to Members 99-09 and 99-54, Respondent Jackson must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive;
3. The parties shall bear their respective costs, including attorneys' fees, except as Fees are specifically addressed below; and,
4. Any and all relief not specifically addressed herein, including punitive damages, is denied in its entirety.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

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

Initial claim filing fee = \$300.0

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 person at the time of the events giving rise to the dispute. Accordingly, HRBFA is a party.

Member surcharge = \$1,700.00
Pre-hearing process fee = \$ 750.00
Hearing process fee = \$2,750.00

Adjournment Fees

Adjournment requested jointly by the parties and granted for hearings scheduled on October 13-15, 2004 for which fees were assessed.

Claimants' adjournment fee = waived
Respondent HRBFA's adjournment fee = waived
Respondent Jackson's adjournment fee = waived

Forum Fees and Assessments

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

One (#) Pre-hearing session with Panel @ \$1,125.00 = \$1,125.00
Pre-hearing conference: December 17, 2003 1 session

Total Forum Fees = \$1,125.00

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.

Fee Summary

1. Claimants are jointly and severally assessed and shall pay:

Initial Filing Fee	= \$ 300.00
Forum Fees	= \$ 562.50
Total Fees	= \$ 862.50
Less payments	= \$1,425.00
Refund owed Claimants from NASD Dispute Resolution	= \$ 562.50

2. Respondent HRBFA is assessed and shall pay:

Member Fees	= \$5,200.00
Total Fees	= \$5,200.00
Less payments	= \$5,200.00
Balance Due NASD Dispute Resolution	= \$ 0.00

3. Respondents are jointly and severally assessed and shall pay:

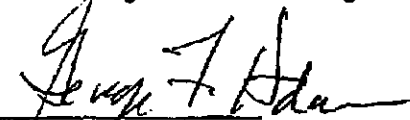
Forum Fees	= \$ 562.50
Total Fees	= \$ 562.50
Less payments	= \$ 0.00
Balance Due NASD Dispute Resolution	= \$ 562.50

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

ARBITRATION PANEL

George F. Adams, Esq.	-	Public Arbitrator, Presiding Chairperson
Charles J. Bloom, Esq.	-	Public Arbitrator, Panelist
Philip S. Cottone, Esq.	-	Non-Public Arbitrator, Panelist

Concurring Arbitrators' Signatures


George F. Adams, Esq.
Public Arbitrator, Presiding Chairperson

4/12/05
Date

Charles J. Bloom, Esq.
Public Arbitrator, Panelist

Date

Philip S. Cottone, Esq.
Non-Public Arbitrator, Panelist

Date

April 13, 2005
Date of Service (For NASD Dispute Resolution office use only)

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