

**Stipulated Award
NASD Dispute Resolution**

In the Matter of the Arbitration Between:

Names of the Claimants

Robert and Patricia Metzger

Case Number: 03-04512

Name of the Respondents

H&R Block Financial Advisors, Inc.
Francis T. Campbell, Jr.

Hearing Site: Philadelphia, PA

Nature of the Dispute: Customers vs. Member and Associated Person

REPRESENTATION OF PARTIES

Claimants, Robert and Patricia Metzger, hereinafter collectively referred to as "Claimants", were represented by Alan L. Frank, Esq., Frank, Rosen, Snyder & Moss, LLP, Elkins Park, Pennsylvania.

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

CASE INFORMATION

Statement of Claim filed June 20, 2003.

Claimants signed the Uniform Submission Agreement on June 9, 2003.

Statement of Answer filed by Respondents on January 16, 2004.

Respondents did not file Uniform Submission Agreements.

CASE SUMMARY

Claimants asserted the following causes of action: violations of federal securities laws and acts; breach of contract; breach of fiduciary duty; failure to supervise; *respondeat superior*; and, professional negligence. The causes of action relate to the purchase and sale of equities and mutual funds.

Unless specifically admitted in their Answer, Respondents denied the allegations made in the Statement of Claim and asserted the following defenses among others: failure to state a claim upon which relief may be granted; statute of limitations; laches, waiver, estoppel and ratification; and, assumption of the risk.

RELIEF REQUESTED

Claimants requested compensatory damages in the amount of \$70,000.00; punitive damages in the amount of \$140,000.00; and, interest, costs and attorneys' fees in unspecified amounts.

Respondents requested the claims be dismissed and this matter be expunged from Respondent Campbell's regulatory record.

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 the Code and, having answered the claim, are bound by the determination of the Arbitration Panel (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. The parties have amicably resolved their differences and have requested this Stipulated Award;
2. The Panel recommends the expungement of all reference to the above-captioned arbitration from Respondent Campbell's registration records maintained by the NASD Central Registration Depository ("CRD"), with the understanding that pursuant to NASD Notices to Members 99-09 and 99-54, Respondent Campbell 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 = \$300.00

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 person at the time of the events giving rise to the dispute.

Accordingly, H&R Block is a party.

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

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 (1) Pre-hearing session with Panel @ \$1,125.00	= \$1,125.00
Pre-hearing conference: January 9, 2004 1 session	

Total Forum Fees	= \$1,125.00
------------------	--------------

1. The Panel has assessed \$375.00 of the forum fees to Claimants jointly and severally.
2. The Panel has assessed \$375.00 of the forum fees to Respondent H&R Block.
3. The Panel has assessed \$375.00 of the forum fees to Respondent Campbell.

Fee Summary

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

Initial Filing Fee	= \$ 300.00
Forum Fees	= \$ 375.00
Retained hearing session deposit	= \$ 750.00
Total Fees	= \$1,425.00
Less payments	= \$1,425.00
Balance Due NASD Dispute Resolution	= \$ 0.00

2. Respondent H&R Block is assessed and shall pay:

Member Fees	= \$5,200.00
Forum Fees	= \$ 375.00
Total Fees	= \$5,575.00
Less payments	= \$5,200.00
Balance Due NASD Dispute Resolution	= \$ 375.00

3. Respondent Campbell is assessed and shall pay:

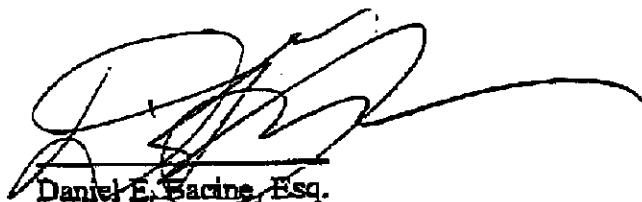
Forum Fees	= \$ 375.00
Total Fees	= \$ 375.00
Less payments	= \$ 0.00
Balance Due NASD Dispute Resolution	= \$ 375.00

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

ARBITRATION PANEL

Daniel E. Bacine, Esq.	-	Public Arbitrator, Presiding Chairperson
John James McGovern, Jr., Esq.	-	Public Arbitrator, Panelist
Brian A. Carlis, Esq.	-	Non-Public Arbitrator, Panelist

Concurring Arbitrators' Signatures



Daniel E. Bacine, Esq.
Public Arbitrator, Presiding Chairperson

2/9/05
Signature Date

John James McGovern, Jr., Esq.
Public Arbitrator, Panelist

Signature Date

Brian A. Carlis, Esq.
Non-Public Arbitrator, Panelist

Signature Date

Feb. 9/2005
Date of Service (For NASD Dispute Resolution office use only)

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

ARBITRATION PANEL

Daniel E. Racine, Esq.	-	Public Arbitrator, Presiding Chairperson
John James McGovern, Jr., Esq.	-	Public Arbitrator, Panelist
Brian A. Carlis, Esq.	-	Non-Public Arbitrator, Panelist

Concurring Arbitrators' Signatures

Daniel E. Racine, Esq.
Public Arbitrator, Presiding Chairperson

Signature Date


John James McGovern, Jr., Esq.
Public Arbitrator, Panelist

2-8-05
Signature Date

Brian A. Carlis, Esq.
Non-Public Arbitrator, Panelist

Signature Date

Feb. 9 / 2005
Date of Service (For NASD Dispute Resolution office use only)

NASD Dispute Resolution
Arbitration No. 03-04512
Stipulated Award Page 4

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

ARBITRATION PANEL

Daniel E. Bacine, Esq.
John James McGovern, Jr., Esq.
Brian A. Carliz, Esq.

- Public Arbitrator, Presiding Chairperson
- Public Arbitrator, Panelist
- Non-Public Arbitrator, Panelist


Concurring Arbitrators' Signatures

Daniel E. Bacine, Esq.
Public Arbitrator, Presiding Chairperson

Signature Date

John James McGovern, Jr., Esq.
Public Arbitrator, Panelist

Signature Date



Brian A. Carliz, Esq.
Non-Public Arbitrator, Panelist

2-8-05
Signature Date

February 9, 2005

Date of Service (For NASD Dispute Resolution office use only)