

AWARD

NASD REGULATION, INC., OFFICE OF DISPUTE RESOLUTION

In the matter of the Arbitration Between

Name of Claimant

Charles Schwab & Co., Inc.

v.

Arbitration No.
95-03805

Name of Respondents

Ion Baroi,
Consumer Resources International, Inc.,
Nevada Computer Supply Co., Inc.,
Voice & Pager West, Inc., and
Michael Berge

REPRESENTATION

For Claimant:

Mark T. Dooks, Esq.
Bird, Marella, Boxer,
Wolpert & Matz
Los Angeles, California

For Respondents

Ion Baroi, Nevada Computer Supply Co., Inc.,
and Voice & Pager West, Inc.:

Howard A. Moss, Esq.
Law Offices of Howard A. Moss
Los Angeles, California

For Respondents

Michael Berge and
Consumer Resources International, Inc.:

Michael Berge
Los Angeles, California

CASE INFORMATION

Statement of Claim filed:

August 7, 1995

Amended Statement of Claim filed:

June 3, 1996

Claimant's Submission Agreement signed:

July 21, 1995

Statement of Answer filed by
Respondent Ion Barot:

May 1, 1997

Statement of Answer filed by
Respondent Consumer Resources
International, Inc.:

November 20, 1995

Respondent Consumer Resources
International, Inc.'s
Submission Agreement signed:

November 20, 1995

Statement of Answer filed by
Respondent Voice & Pager West, Inc.:

May 5, 1997

HEARING INFORMATION

Pre Hearing Conference Dates / Sessions:

March 25, 1997 (1 Session)

May 28, 1997 (1 Session)

September 4, 1997 (1 Session)

Hearing Dates / Sessions:

September 16, 1997 (1 Session)

Hearing Location:

Los Angeles, California

CASE SUMMARY

Claimant alleged that Respondents conspired to cash an invalid check through their joint account with Claimant.

Respondent denied each and every allegation of wrongdoing set forth in the Claimant's Statement of Claim.

RELIEF REQUESTED

Claimant requested compensatory damages in the amount of \$58,525.72, interest, attorneys' fees, and costs.

Respondent requested that the Arbitration Panel dismiss the Claimant's Statement of Claim in its entirety. Respondents further requested damages, the amounts of which to be determined at the hearing, attorneys' fees, and costs.

OTHER ISSUES CONSIDERED AND DECIDED

The parties have agreed that the Award in this matter may be executed in either counterpart copies or that a handwritten, signed Award may be entered. In either case, the parties have agreed to receive conformed copies of the Award while the original remains on file with the NASD Regulation, Inc., Office of Dispute Resolution.

The Arbitration Panel permitted Claimant to file an Amended Statement of Claim dated May 31, 1996, to add Respondent Michael Berge as a party in this matter.

AWARD

After considering the pleadings, the testimony, and the evidence presented at the hearing, the undersigned arbitrators have decided in full and final resolution of the issues submitted for determination as follows:

- 1) Respondents Ion Baroi, Nevada Computer Supply Co., Inc., and Voice & Pager West, Inc. are jointly and severally liable to and shall pay to Claimant the sum of \$10,000.00.
- 2) Respondents Consumer Resources International, Inc. and Michael Berge are jointly and severally liable to and shall pay to Claimant the sum of \$30,000.00 plus attorneys' fees for cost of collection.

FORUM FEES

Pursuant to Rule 10332(c) of the Code of Arbitration Procedure, the following forum fees are assessed:

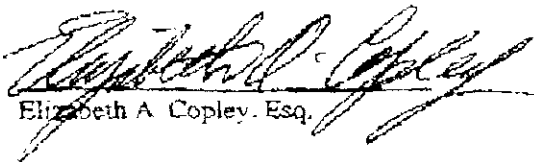
One Single-Panel Member Pre-Hearing Session @ \$300.00 / Session	= \$300.00
Two Full-Panel Pre-Hearing Sessions @ \$600.00 / Session	= \$1,200.00
One Hearing Session @ \$600.00/Session	= \$600.00
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Total Fees Assessed	= \$2,100.00
Total Fees Assessed against the Claimant	= \$1,050.00
Claimant's Credit for Hearing Session Deposit	= \$600.00
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Claimant's Balance Due	= \$450.00
Total Fees Assessed against the Respondents (jointly and severally)	= \$1,050.00
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Respondents' Balance Due (jointly and severally)	= \$1,050.00

Fees are payable to NASD Regulation, Inc.

ARBITRATORS

<u>Name</u>	<u>Public / Industry</u>
Elizabeth A. Copley, Esq.	Public Arbitrator
Dawn M. Kirchner, CFP	Industry Arbitrator
Janice L. Burnham, Esq.	Public Arbitrator

Concurring Arbitrators' Signatures


Elizabeth A. Copley, Esq.

Dawn M. Kirchner, CFP

Janice L. Burnham, Esq.

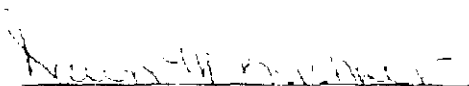
Date of Service: _____

ARBITRATORS

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Dawn M. Kirchner, CFP	Industry Arbitrator
Janice L. Burnham, Esq.	Public Arbitrator

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Elizabeth A. Copley, Esq.



Dawn M. Kirchner, CFP

Janice L. Burnham, Esq.

Date of Service: _____

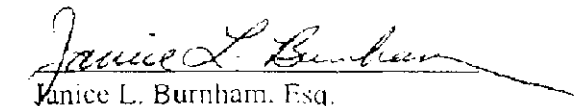
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Janice L. Burnham, Esq.

Date of Service: DECEMBER 18, 1997