

N.A.S.D. REGULATION AWARD
NATIONAL ASSOCIATION OF SECURITIES DEALERS REGULATION, INC.

CASE: 99-00632

Joyce Tarnow, claimant vs. Merrill Lynch, Pierce, Fenner & Smith, Inc., respondent.

ATTORNEYS:

Claimant, Joyce Tarnow, appeared Pro Se., Pompano Beach, FL.

For Respondent, Merrill Lynch, Pierce, Fenner & Smith, Inc., appeared in house counsel Michael E. Chasen, Esq., New York, NY.

DATE FILED: 02/12/99

CASE SUMMARY: Claimant alleged high risk security purchases in Merrill Lynch's Growth Fund Class B.

Claim Data

Claim: \$10,000.00
Interest: lost over 14 months

Award Data

Award: \$.00
Interest: \$.00

AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) The claims of claimant are dismissed in their entirety. 2) All other relief requests are denied. 3) The \$150.00 filing fee previously deposited with the National Association of Securities Dealers Regulation, Inc. by the claimant, shall be retained by NASD Regulation, Inc.

OTHER FEES: Pursuant to Rule 10333 of the Code, respondent has paid to NASD Regulation, Inc. the \$300.00 Member Surcharge previously invoiced.

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AFFIRMATION

I, Michael Soifer, 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.



Michael Soifer

September 30, 1999

Date of award