

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

CASE: 99-02102

Empire Financial Group, Inc, claimant vs. Windel J. Skinner and Dee Ann Skinner, respondents.

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**ATTORNEYS:**

For Claimant Empire Financial Group, Inc. ("Claimant"), Kevin M. Gagne, President of Empire Financial Group, Inc., Longwood, Florida.

Respondents Windel J. Skinner and Dee Ann Skinner ("Respondents"), did not respond to the Statement of Claim.

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DATE FILED: 05/06/1999

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CASE SUMMARY: Claimant alleged that on February 4, 1999, Respondents purchased 285 shares of JBOH and sold 1,000 shares of PRFM which began to drop precipitously. Claimant maintained that on February 16, 1999, Respondents sold their position in JBOH, however the proceeds were not sufficient to cover the maintenance call on their account.

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**Claim Data**

Claim: \$1,782.71  
Interest: unspecified

Filing Fees: \$350.00

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**Award Data**

Award: \$1,782.71  
Interest: at the rate of 8.75% per annum accruing from 05/01/99 until paid.  
Filing Fees: \$175.00

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AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondents are hereby jointly and severally liable and shall pay to the claimant \$1,782.71. 2) Respondents are hereby jointly and severally liable and shall pay Claimant interest at the rate of 8.75% accruing from May 1, 1999. 3) The \$350.00 filing fee previously deposited with the National Association of Securities Dealers Regulation, Inc. by the claimant, shall be retained by NASD Regulation, Inc. 4) Respondents are liable and shall pay claimant \$175.00 as reimbursement of the filing fee.

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OTHER FEES: Pursuant to Rule 10333 of the Code, respondent has paid to NASD Regulation, Inc. the \$150.00 Member Surcharge previously invoiced.

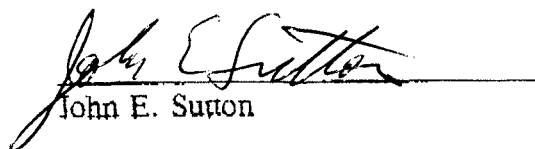
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OTHER ISSUES: Pursuant to the By-Laws of NASD Regulation, the arbitrator determined that respondents Windel J. and Dee Ann Skinner were served notice of the Statement of Claim, Overdue Notice and Notification of Arbitrator by regular mail, and is therefore bound by the arbitrator's ruling and determination.

AFFIRMATION

I, John E. Sutton, 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.

  
John E. Sutton

February 7, 2000  
Date of award