

**NASD DISPUTE RESOLUTION AWARD**  
**NASD DISPUTE RESOLUTION, INC.**

CASE: 99-04663

Lillian Higgins, claimant vs. Capital International Securities Group, Inc., respondent.

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**ATTORNEYS:**

Claimant appeared Pro Se., Lakeland, FL.

Respondent appeared through its President, John Zelaya, Miami, FL.

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DATE FILED: October 15, 1999

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**CASE SUMMARY:** Claimant alleged respondent made unauthorized transactions and excessive trades were executed on her account. Claimant further alleged that the choice of investments were of inferior quality and done for the purpose of generating commissions.

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**Claim Data**

Claim: \$22,337.15  
Punitive: \$2,500.00  
Interest: unspecified  
Filing Fees: unspecified

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**Award Data**

Award: \$.00  
Punitive: \$.00  
Interest: \$.00  
Filing Fees: \$212.50

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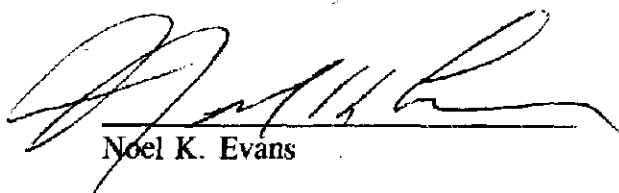
**AWARD:** The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) The claims of claimant are dismissed in their entirety. 2) All requests for punitive damages are denied. 3) All other relief requests are denied. 4) The \$425.00 filing fee previously deposited with NASD Dispute Resolution, Inc. by the claimant, shall be retained by NASD Dispute Resolution, Inc. 5) Respondents are jointly and severally liable and shall pay claimant \$212.50 as reimbursement for 50% of the filing fee.

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Award 99-04663

**AFFIRMATION**

I, Noel K. Evans, 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.



Noel K. Evans

November 6, 2000  
Date of award