

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

CASE: 99-04995

Andrea Marcoux, claimant vs. Steven Gibbone, Ralph Bradac and FFP Securities, Inc., respondents.

---

**ATTORNEYS:**

Claimant appeared Pro Se., Marlton, NJ.

For Respondents appeared Stephen L. Koenig, Esq. in house counsel for First Financial Planners., Chesterfield, MO.

---

DATE FILED: November 5, 1999

---

**CASE SUMMARY:** Claimant alleged that respondents failed to properly transfer her money between Oppenheimer funds but sent her a check instead. Claimant further alleged that she returned the check to respondent Steven Gibbone for reinvesting, but he deposited the check into his personal account. Claimant alleged that respondents Ralph Bradac and FFP Securities Inc. refused to return her money.

---

**Claim Data**

Claim: \$2,162.69  
Claim: \$277.31  
Punitive: unspecified  
Filing Fees: \$50.00  
Cost: \$10.00

---

**Award Data**

Award: \$2,162.69  
Claim: \$277.31  
Punitive: \$.00  
Filing Fees: \$50.00  
Cost: \$10.00

---

**AWARD:** The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondent, Steven Gibbone, is liable and shall pay to the claimant \$2,162.69. 2) Respondent, Steven Gibbone, is liable and shall pay to claimant \$277.31. 3) All claims against respondents, Ralph Bradac and FFP Securities, Inc. are dismissed in their entirety. 4) All requests for punitive damages are denied. 5) Respondent, Steven Gibbone, is liable and shall pay to claimant \$10.00 in costs. 6) All other relief requests are denied. 7) The \$50.00 filing fee previously deposited with NASD Dispute Resolution, Inc. by the claimant, shall be retained by NASD Dispute Resolution, Inc. 8) Respondent, Steven Gibbone is liable and shall pay claimant \$50.00 as reimbursement of the filing fee.

---

**OTHER FEES:** Pursuant to Rule 10333 of the Code, respondent, FFP Securities, Inc., has paid to NASD Dispute Resolution, Inc. the \$200.00 Member Surcharge previously invoiced.

---

Page Two  
Award 99-04995

OTHER ISSUES: The arbitrator granted respondent, Ralph Bradac's, Motion to Dismiss.

---

**AFFIRMATION**

I, Abe Mintz, do hereby affirm, pursuant to article 7507 of the Civil Practice law and Rules, that I am the individual described herein, and who executed this instrument which is my award.

  
Abe Mintz

August 16, 2000  
Date of Award