



IAPD Report

JOHN LEWIS SMALLWOOD

CRD# 2132725

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JOHN LEWIS SMALLWOOD (CRD# 2132725)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SMALLWOOD WEALTH MANAGEMENT	CRD# 288663	07/07/2017
B	REGULUS FINANCIAL GROUP, LLC	CRD# 150631	02/17/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Red Bank, NJ	11/08/2016 - 03/03/2025
IA	HANLON INVESTMENT MANAGEMENT, INC.	118851	EGG HARBOR TWP., NJ	11/09/2016 - 08/25/2017
B	COMMONWEALTH FINANCIAL NETWORK	8032	Red Bank, NJ	05/16/2011 - 11/08/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

Yes

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2
















Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **23** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **REGULUS FINANCIAL GROUP, LLC**
Main Address: 2687 44TH STREET, SE, SUITE 101
KENTWOOD, MI 49512
Firm ID#: 150631

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	02/17/2025
	Arizona	Agent	Approved	02/17/2025
	California	Agent	Approved	02/17/2025
	Connecticut	Agent	Approved	02/17/2025
	Delaware	Agent	Approved	03/03/2025
	District of Columbia	Agent	Approved	02/17/2025
	Florida	Agent	Approved	02/17/2025
	Georgia	Agent	Approved	02/17/2025
	Louisiana	Agent	Approved	02/17/2025
	Maine	Agent	Approved	02/17/2025
	Maryland	Agent	Approved	11/04/2025
	Massachusetts	Agent	Approved	02/19/2025
	New Hampshire	Agent	Approved	02/17/2025



Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	02/17/2025
B	New Mexico	Agent	Approved	03/14/2025
B	New York	Agent	Approved	02/17/2025
B	North Carolina	Agent	Approved	02/17/2025
B	Ohio	Agent	Approved	02/17/2025
B	Pennsylvania	Agent	Approved	02/17/2025
B	South Carolina	Agent	Approved	02/17/2025
B	Tennessee	Agent	Approved	10/30/2025
B	Texas	Agent	Approved	02/17/2025
B	Utah	Agent	Approved	02/17/2025
B	Virginia	Agent	Approved	02/17/2025

Branch Office Locations

199 Broad St
Red Bank, NJ 07701

Employment 2 of 2

Firm Name: **SMALLWOOD WEALTH MANAGEMENT**
Main Address: 199 BROAD STREET
RED BANK, NJ 07701
Firm ID#: 288663

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	07/07/2017



Qualifications

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	04/17/2025
IA Pennsylvania	Investment Adviser Representative	Approved	04/18/2025
IA South Carolina	Investment Adviser Representative	Approved	04/24/2025
IA Texas	Investment Adviser Representative	Restricted Approval	02/26/2021

Branch Office Locations

SMALLWOOD WEALTH MANAGEMENT

199 BROAD STREET
RED BANK, NJ 07701



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	12/19/2008
	General Securities Representative Examination (S7)	Series 7	06/22/1991

State Securities Law Exams

Exam	Category	Date
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	Uniform Investment Adviser Law Examination (S65)	Series 65	05/09/2006
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/28/1992

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	11/08/2016 - 03/03/2025	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Red Bank, NJ
IA	11/09/2016 - 08/25/2017	HANLON INVESTMENT MANAGEMENT, INC.	CRD# 118851	EGG HARBOR TWP., NJ
B	05/16/2011 - 11/08/2016	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	Red Bank, NJ
IA	05/16/2011 - 11/08/2016	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	Red Bank, NJ
IA	07/22/2008 - 05/17/2011	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	SHREWSBURY, NJ
B	07/22/2008 - 05/17/2011	SECURITIES AMERICA, INC.	CRD# 10205	SHREWSBURY, NJ
B	01/01/2004 - 08/06/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	SHREWSBURY, NJ
IA	01/01/2004 - 08/06/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	SHREWSBURY, NJ
IA	11/01/2004 - 11/29/2005	SMALLWOOD CAPITAL MANAGEMENT	CRD# 125640	SHREWSBURY, NJ
IA	05/30/2002 - 01/01/2004	VESTAX SECURITIES CORPORATION	CRD# 10332	SHREWSBURY, NJ
B	05/27/1999 - 01/01/2004	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	09/03/1997 - 06/08/1999	LINSICO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	06/24/1991 - 09/05/1997	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2025 - Present	Regulus Financial Group, LLC	Registered Representative	Y	Kentwood, MI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2017 - Present	Smallwood Wealth Investment Management, LLC	Investment Advisor Representative	Y	Red Bank, NJ, United States
06/2017 - Present	Smallwood Associates, Ltd	Investment Adviser representative	Y	Red Bank, NJ, United States
11/2016 - 02/2025	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
11/2016 - 10/2017	Hanlon Investment Management d/b/a Smallwood Wealth Management	Investment Advisor Representative	Y	Egg Harbor Township, NJ, United States
05/2011 - 10/2016	COMMONWEALTH FINANCIAL NETWORK	REGISTERED ADVISOR	Y	WALTHAM, MA, United States
06/1990 - 10/2016	JOHN L. SMALLWOOD	OTHER - LIFE INS SALES VARIOUS BROKERA	N	SHREWSBURY, NJ, United States
06/1990 - 10/2016	SMALLWOOD ASSOCIATES LTD	OTHER - PARTNER FINANCIAL PLANNING	N	SHREWSBURY, NJ, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

Business Name: Smallwood Wealth Management - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Registered Rep Activities through Regulus Financial Group, LLC using a DBA name; Investment Advisory Activities through Smallwood Wealth Investment Management, LLC using a DBA name - Title or Relationship: Owner/Registered Representative/Investment Advisor Representative - Start Date: 10/2017 - Hours per month: 160 - Hours per month during trading hours: 130 - Duties: Provide financial services.

Business Name: Smallwood Associates, LTD - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Insurance - Title or Relationship: Member/Insurance Agent - Start Date: 9/1998 - Hours per month: 80 - Hours per month during trading hours: 70 - Duties: Provide insurance services.

Business Name: My Wealth Curve, LLC - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Software Development - Title or Relationship: Owner - Start Date: 10/2020 - Hours per month: 10 - Hours per month during trading hours: 5 - Duties: Designing software to create financial plans.

Business Name: Money Isn't - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Financial Education - Title or Relationship: Owner - Start Date: 6/2016 - Hours per month: 20 - Hours per month during trading hours: 16 - Duties: Host YouTube channel and podcasting.

Business Name: 199 Broad Street, LLC - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Real Estate - Title or Relationship: Owner - Start Date: 9/2014 - Hours per month: 0 - Hours per month during trading hours: 0 - Duties: Owner.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Business Name: 205 Broad Street, LLC - Investment Related: Yes - Address: 199 Broad St, Red Bank, NJ 07701 - Nature of Business: Real Estate - Title or Relationship: Owner - Start Date: 9/2014 - Hours per month: 0 - Hours per month during trading hours: 0 - Duties: Owner.

Business Name: Supra Human - Investment Related: No - Address: N Pima Rd., Ste 140, Scottsdale, AZ 85255 - Nature of Business: Referral to health and fitness company - Title or Relationship: Ambassador - Start Date: 5/1/2023 - Hours per month: 1 - Hours per month during trading hours: 1 - Duties: Telling people about the work that Supra Human can do for them.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: CLAIMANTS ALLEGE THAT IN DECEMBER 2008 AND JANUARY 2009 THE REPRESENTATIVE RECOMMENDED INVESTMENTS IN TWO TIC INTERESTS, WHICH WERE UNSUITABLE. ADDITIONAL ALLEGATIONS ARE BREACH OF FIDUCIARY DUTY, OMISSION OF MATERIAL FACTS, NEGLIGENCE, AND VIOLATION OF FEDERAL SECURITIES LAWS.

Product Type: Real Estate Security
Other: TIC INTERESTS

Alleged Damages: \$1,411,403.78

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 13-03768

Date Notice/Process Served: 01/10/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/17/2015

Monetary Compensation \$90,000.00



Amount:
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: CLAIMANT ALLEGE IT WAS AN UNACCREDITED INVESTOR AND THEREFORE, UNSUITABLE FOR THE 1031 PROGRAM IN QUESTION.

Product Type: Real Estate Security

Alleged Damages: \$1,411,403.78

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 13-03768

Date Notice/Process Served: 01/09/2014

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/28/2015

Monetary Compensation Amount: \$90,000.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS MATTER INVOLVED A COMPLEX STRATEGY RELATED TO INVESTMENTS IN TENANT IN COMMON PROPERTIES. THE INVESTMENT PRODUCT AND THE INVESTMENT STRATEGY WERE ENTIRELY SUITABLE, PARTICULARLY IN LIGHT OF THE SUBSEQUENT UNIQUE AND UNFORESEEN CIRCUMSTANCES BEYOND THE REGISTERED REPRESENTATIVE'S CONTROL, SUCH AS THE CUSTOMER'S CHOICE TO CHANGE ITS CORPORATE BUSINESS STRUCTURE AND THE DEATH OF THE FOUNDER. THE STRATEGY RESULTED IN SIGNIFICANT TAX SAVINGS AND RETURN ON INVESTMENT THAT WOULD NOT HAVE BEEN REALIZED HAD THE STRATEGY NOT BEEN IMPLEMENTED. IN FACT THE FAMILY RETAINED MORE THAN \$1 MILLION THAT THEY OTHERWISE WOULD HAVE PARTED WITH. NONETHELESS, THE MATTER WAS SETTLED AT MEDIATION BECAUSE IT WAS LESS COSTLY THAN PROCEEDING TO A FULL ADJUDICATION ON THE MERITS OF THE CASE.

On October 1, 2019 the customer reached out to apologize. "I hope you are well. This is an overdue note to you. I want to apologize for the arbitration and would like you to know that it was never anything personal I had against you, since I always liked you and still do. I hated the arbitration and was still under great stress regarding my dad's whole estate issue. In particular due to the responsibility I had to others, especially when things did not turn out as planned after the economy crashed. Please accept my sincere apology."

**Disclosure 2 of 2**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MULTI-FINANCIAL SECURITIES CORPORATION

Allegations: CLIENT ALLEGES REPRESENTATIVE PLACED HER IN UNSUITABLE INVESTMENTS.

Product Type: Direct Investment-DPP & LP Interests
Equity Listed (Common & Preferred Stock)

Alleged Damages: \$400,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA ARIBITRATION

Docket/Case #: 12-02694

Date Notice/Process Served: 08/31/2012

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/14/2014

Monetary Compensation Amount: \$97,500.00

Individual Contribution Amount: \$0.00

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Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MULTI-FINANCIAL SECURITIES, CORP. AND SECURITIES AMERICA, INC.

Allegations: CLAIMANT ALLEGES THAT BETWEEN AUGUST 2005 AND JUNE 2009, THE REPRESENTATIVE RECOMMENDED UNSUITABLE INVESTMENTS WHICH PREVENTED HER FROM MEETING HER INVESTMENT OBJECTIVES. ALLEGATIONS INCLUDE BREACH OF FIDUCIARY DUTY, COMMON LAW FRAUD, VIOLATIONS OF SECURITIES LAW AND FINRA RULES, NEGLIGENCE AND BREACH OF CONTRACT.

Product Type: Direct Investment-DPP & LP Interests
Equity Listed (Common & Preferred Stock)
Options
Real Estate Security

Alleged Damages: \$400,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 12-02694

Date Notice/Process Served: 09/04/2012



Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/29/2014
Monetary Compensation Amount:	\$32,500.00
Individual Contribution Amount:	\$0.00

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MULTI-FINANCIAL SERCURITIS CORP. AND SECURITIES AMERICA, INC.
Allegations:	CLIENT ALLEGES UNSUITABILITY OF RECOMMENDATIONS, BREACH OF FIDUCIARY DUTY AND NEGLIGENCE
Product Type:	Direct Investment-DPP & LP Interests Equity Listed (Common & Preferred Stock) Options Real Estate Security
Alleged Damages:	\$400,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	12-02694
Date Notice/Process Served:	09/13/2012
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/14/2014
Monetary Compensation Amount:	\$97,500.00
Individual Contribution Amount:	\$0.00

Broker Statement	I DID NOT CONTRIBUTE TO THE SETTLEMENT. THIS SUIT WAS SETTLED IN LIEU OF THE COST AND NUISANCE OF A CONTINUED DEFENSE. THE MATTER WAS ENTIRELY MERITLESS. IN FACT, PRIOR TO THE CLIENT'S SECOND DIVORCE, I WORKED EXTENSIVELY WITH HER ATTORNEY TO SECURE AN ADDITIONAL \$2,000,000 IN DIVORCE PROCEEDS, AND CREATED A FINANCIAL PLAN THAT (HAD IT BEEN ADHERED TO) WOULD HAVE PROVIDED SUSTAINABLE MONTHLY INCOME. DESPITE THIS, THE CLIENT CHOSE TO LIVE WELL BEYOND HER MEANS, CONTINUALLY FAILING TO HEAD MY ADVICE TO RATCHET BACK HER SPENDING AND LIFESTYLE. RATHER THAN ACCEPT THE RESPONSIBILITY FOR HER CHOICES, SHE CHOSE TO AUGMENT HER INCOME BY FILING SUITS AGAINST THE MANY PROFESSIONALS THAT LAID THE GROUNDWORK FOR WHAT SHOULD HAVE BEEN HER FINANCIAL SECURITY.
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End of Report

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