



IAPD Report

MARLIN FRED SCHMIDT

CRD# 414008

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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

MARLIN FRED SCHMIDT (CRD# 414008)

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 **08/05/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE FINANCIAL PLANNING ADVISORS, INC.	CRD# 127878	08/20/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	QUESTAR ASSET MANAGEMENT, INC.	133358	SOUTH BEND, IN	02/09/2005 - 05/17/2018
B	QUESTAR CAPITAL CORPORATION	43100	SOUTH BEND, IN	01/17/2001 - 03/06/2018
IA	QUESTAR CAPITAL CORPORATION	43100	SOUTH BEND, IN	11/06/2001 - 12/31/2005

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
Regulatory Event	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CREATIVE FINANCIAL PLANNING ADVISORS, INC.**
Main Address: 5652 YELLOW WOOD DRIVE
SOUTH BEND, IN 46614-5565
Firm ID#: 127878

Regulator	Registration	Status	Date
 Indiana	Investment Adviser Representative	Approved	08/20/2018

Branch Office Locations

CREATIVE FINANCIAL PLANNING ADVISORS, INC.
914 Lincoln Way West, Suite 212
SOUTH BEND, IN 46614-5565



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	03/06/2018
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B Registered Representative Examination (S1)	Series 1	04/19/1962
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	02/14/1991
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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
IA	02/09/2005 - 05/17/2018	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	SOUTH BEND, IN
B	01/17/2001 - 03/06/2018	QUESTAR CAPITAL CORPORATION	CRD# 43100	SOUTH BEND, IN
IA	11/06/2001 - 12/31/2005	QUESTAR CAPITAL CORPORATION	CRD# 43100	SOUTH BEND, IN
IA	11/24/1998 - 02/27/2003	BTS ASSET MANAGEMENT, INC.	CRD# 105215	SOUTHBEND, IN
B	12/20/1994 - 01/16/2001	SPECTRUM INVESTMENT SERVICES, INC.	CRD# 36962	MISHAWAKA, IN
B	09/06/1990 - 12/22/1994	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	03/31/1989 - 09/17/1990	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	01/19/1987 - 03/31/1989	LOWRY FINANCIAL SERVICES CORPORATION	CRD# 7291	NORTH PALM BEACH, F
B	07/02/1987 - 02/10/1988	PEBSCO SECURITIES CORP.	CRD# 7110	
B	01/30/1973 - 09/22/1982	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	09/14/1972 - 07/05/1974	PAUL J. BRUCK & ASSOCIATES, INC.	CRD# 5082	
B	07/07/1971 - 10/21/1972	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	01/15/1971 - 07/21/1971	PENNSYLVANIA SECURITIES COMPANY	CRD# 6416	
B	09/21/1970 - 06/08/1971	WALLACE INVESTMENTS, INCORPORATED	CRD# 869	

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
03/2018 - Present	Creative Financial Planning Advisors	Investment Advisor Representative	Y	SOUTH BEND, IN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2005 - 03/2018	QUESTAR ASSET MANAGEMENT	INVESTMENT ADVISOR REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States
01/2001 - 03/2018	QUESTAR CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, 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.

INSURANCE AGENT.

POSITION: Insurance Agent. NATURE: Fixed insurance products. INVESTMENT RELATED: Yes NUMBER OF HOURS: 0
 SECURITIES TRADING HOURS: 0 START DATE: 01/12/2001
 ADDRESS: 1850 Ridgewood Circle, South Bend IN 46617-1841
 DESCRIPTION: Servicing existing contracts.

QUESTAR ASSET MANAGEMENT.

POSITION: Investment Advisor Representative. NATURE: Fee based asset management. INVESTMENT RELATED: Yes
 NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 01/12/2001
 ADDRESS: 1850 Ridgewood Circle, South Bend IN 46617-1841
 DESCRIPTION: Investment advisory services.

NATIONAL GUARDIAN LIFE INSURANCE COMPANY.

POSITION: Life insurance agent. NATURE: Sale of life insurance contracts. INVESTMENT RELATED: Yes NUMBER OF
 HOURS: 8 SECURITIES TRADING HOURS: 6 START DATE: 08/01/2015
 ADDRESS: 1850 Ridgewood Circle, South Bend IN 46617-1841
 DESCRIPTION: Sale of life insurance contracts.

RAILROAD LEASEHOLDS.

POSITION: Lessee. NATURE: The lease of railroad tank cars to agricultural firms for the transport of lards and oils.
 INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/30/2015
 ADDRESS: 14080 Palm Drive, Suite 521, Desert Hot Springs CA 92240
 DESCRIPTION: No duties.

INDIANA UNIVERSITY SOUTH BEND.

POSITION: Fitness instructor. NATURE: Teaching jogging and fitness. INVESTMENT RELATED: No NUMBER OF HOURS: 4
 SECURITIES TRADING HOURS: 0 START DATE: 07/13/2007
 ADDRESS: 1700 W Mishiwaka Ave, South Bend IN 46615
 DESCRIPTION: Instructor. I donate salary back to the university foundation.



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
Regulatory Event	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF INDIANA
Sanction(s) Sought:	
Date Initiated:	01/09/2001
Docket/Case Number:	01-0003 CD
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	SPECTRUM ADVISORY SERVICES, INC.
Product Type:	No Product
Allegations:	THE SECURITIES DIVISION ALLEGED VIOLATION OF THE SECURITIES ACT BY CONDUCTING BUSINESS IN THE STATE OF INDIANA AS AN INVESTMENT ADVISER REPRESENTATIVE WITHOUT BEING REGISTERED. CONTACT KATHLEEN GUYMON BLACKHAM (317) 232-6681.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	10/11/2001



Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 10/29/2001

Was any portion of penalty waived? No

Amount Waived:

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Reporting Source: Individual

Regulatory Action Initiated By: STATE OF INDIANA SECRETARY OF STATE SECURITIES DIVISION

Sanction(s) Sought: Cease and Desist

Other Sanction(s) Sought: CONSENT AGREEMENT

Date Initiated: 01/09/2001

Docket/Case Number: CAUSE NO. 01-0003 CD

Employing firm when activity occurred which led to the regulatory action: SPECTRUM ADVISORY SERVICES INC.

Product Type: Other

Other Product Type(s): INVESTMENT ADVISORY SERVICES

Allegations: THE STATE OF INDIANA OFFICE OF THE SECRETARY OF STATE SECURITIES DIVISION ISSUED 01/09/2001, A "CEASE AND DESIST ORDER" ALLEGING CERTAIN VIOLATIONS OF THE INDIANA SECURITIES ACT, IND. CODE 23-2-1. I SENT MY RESPONSE IN COMPLIANCE WITH IND. ADMIN. CODE TIT. 710R. 1-19-5. THE STATE FURTHER ALLEGED SPECTRUM WAS IN VIOLATION IF IND. CODE 23-2-1-8(C), IND. CODE 23-2-1-8(D), IC-23-2-1-11(A), IND CODE 23-2-1-11(A), IND. ADMIN CODE TIT.710, R.1-16-22(1)(6)(B). THEREFORE UNDER IND. CODE 23-2-1-16(D) THE COMMISSIONER ISSUED A CEASE AND DESIST ORDER. THE STATE CONTENDS THAT I WAS NOT REGISTERED IN THE STATE OF INDIANA AT THE TIME OF THE ORDER, YET THE INVESTMENT ADVISOR AGENCY INFORMATION WEB SITE [HTTP://STATE.IN.US/SERV/SOS-SECURITIES.COM](http://STATE.IN.US/SERV/SOS-SECURITIES.COM) SHOWS I WAS REGISTERED FROM 1/8/1999 TO 12/31/2001.

Current Status: Final

Resolution: Order

Resolution Date: 11/26/2001

Sanctions Ordered: Cease and Desist/Injunction



Other Sanctions Ordered:

Sanction Details: CONSENT AGREEMENT AND REGISTRANT REQUIRED TO PAY A \$250.00 INVESTIGATIVE FEE.

Broker Statement ADMINISTRATIVE COMPLAINT AND CEASE AND DESIST ORDER ISSUED IN JAN. 2001 WAS RESOLVED BY CONSENT AGREEMENT IN NOVEMBER 2001 REQUIRING REGISTRANT TO PAY A \$250.00 INVESTIGATIVE FEE. THE RESTRICTIVE AGREEMENT WAS TERMINATED AT THAT SAME TIME.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: SECURITIES AND EXCHANGE COMMISSION

Sanction(s) Sought: Bar

Other Sanction(s) Sought:

Date Initiated: 10/31/1986

Docket/Case Number: NOT PROVIDED

Employing firm when activity occurred which led to the regulatory action:

Product Type: Other

Other Product Type(s): NOT PROVIDED

Allegations: SEC NEWS DIGEST ISSUE 86-211, DATED OCTOBER 31, 1986, DISCLOSES: THE COMMISSION INSTITUTED PUBLIC ADMINISTRATIVE PROCEEDINGS AGAINST MARLIN F. SCHMIDT, AN INVESTMENT ADVISER REGISTERED WITH THE COMMISSION FROM NOVEMBER 1974 UNTIL NOVEMBER 1985. SIMULTANEOUSLY, THE COMMISSION ACCEPTED SCHMIDT'S OFFER OF SETTLEMENT IN WHICH HE CONSENTED, WITHOUT ADMITTING OR DENYING, TO FINDINGS BY THE COMMISSION. SCHMIDT ALSO CONSENTED TO A 90-DAY SUSPENSION FROM ASSOCIATION WITH ANY BROKER, DEALER, INVESTMENT ADVISER, INVESTMENT COMPANY OR MUNICIPAL SECURITIES DEALER, AND A CONCURRENT BAR FROM ASSOCIATION WITH ANY INVESTMENT ADVISER IN A PROPRIETARY OR SUPERVISORY CAPACITY WITH THE RIGHT TO REAPPLY AFTER ONE YEAR. THE COMMISSION FOUND THAT SCHMIDT WILFULLY VIOLATED THE REGISTRATION PROVISIONS OF THE SECURITIES ACT AND EXCHANGE ACT AND THE ANTIFRAUD PROVISIONS OF THE SECURITIES ACT AND ADVISERS ACT. SCHMIDT MADE MATERIAL MISSTATEMENTS AND OMISSIONS IN CONNECTION WITH THE RECOMMENDATION, OFFER, AND SALE OF SECURITIES, AMONG OTHER THINGS: THE RISKS AND EXPECTED RETURN ON A CAPRIMEX SECURITIES INVESTMENT; THE POTENTIAL CONFLICT OF INTEREST BETWEEN SCHMIDT'S OBLIGATIONS AS AN INVESTMENT ADVISER AND HIS ROLE AS A CAPRIMEX SECURITIES SALESMAN; THE COMMISSIONS EARNED ON THE SALE OF CAPRIMEX SECURITIES; AND SCHMIDT'S RECOMMENDATION OF CAPRIMEX SECURITIES TO HIS INVESTMENT ADVISORY CLIENTS WITHOUT HAVING A REASONABLE BASIS FOR MAKING



SUCH RECOMMENDATIONS. (REL. 34-23667).

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 10/31/1986

Sanctions Ordered: Bar
Suspension

Other Sanctions Ordered:

Sanction Details: 90-DAY SUSPENSION FROM ASSOCIATION WITH ANY BROKER, DEALER, INVESTMENT ADVISER, INVESTMENT COMPANY OR MUNICIPAL SECURITIES DEALER, AND A CONCURRENT BAR FROM ASSOCIATION WITH ANY INVESTMENT ADVISER IN A PROPRIETARY OR SUPERVISORY CAPACITY WITH THE RIGHT TO REAPPLY AFTER ONE YEAR.

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Reporting Source: Firm

Regulatory Action Initiated By: SEC

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 09/10/1986

Docket/Case Number: 3-6747

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: SALE OF UNREGISTERED SECURITIES

Current Status: Final

Resolution: Consent

Resolution Date: 09/30/1986

Sanctions Ordered: Bar
Suspension

Other Sanctions Ordered:

Sanction Details: SECURITIES LICENSE SUSPENDED FOR 90 DAYS; BARRED AS A GENERAL SECURITIES PRINCIPAL FOR 1 YEAR

Firm Statement Not Provided



Reporting Source: Individual

Regulatory Action Initiated By: THE SEC INITIATED PROCEEDINGS, ADMINISTRATIVE, ON 09/10/1986.

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: BARRED AS A GENERAL SECURITIES PRINCIPAL FOR ONE YEAR. THE STATE OF INDIANA AGREED WITH THE PROCEEDINGS AND SUSPENSIONS.

Date Initiated: 09/10/1986

Docket/Case Number: 3-6747

Employing firm when activity occurred which led to the regulatory action: LOWRY FINANCIAL SERVICES

Product Type: Other

Other Product Type(s): OVERSEAS CURRENCY HEDGE FUND WAS THE UNREGISTERED SECURITY

Allegations: SALE OF UNREGISTERED SECURITIES

Current Status: Final

Resolution: Consent

Resolution Date: 09/30/1986

Sanctions Ordered: Bar
Suspension

Other Sanctions Ordered:

Sanction Details: SUSPENDED FROM ASSOCIATION WITH ANY BROKER/DEALER OR INVESTMENT ADVISOR, INVESTMENT CO. OR MUNICIPAL DEALER FOR 90 DAYS. BARRED FROM ASSOCIATION WITH ANY INVESTMENT ADVISOR IN A PROPIETARY OR SUPEVISORY CAPACITY FOR ONE YEAR.

Broker Statement FROM FEBRUARY 1980 TO MAY 1984, I VIOLATED SECTIONS 5(A) AND 5(C) OF THE SECURITIES ACT OF 1933 AND SECTION 15(A) OF THE EXCHANGE ACT AND WILFULL VIOLATIONS OF SECTIONS 17(A) AND 17(A)(3) OF THE SECURITIES ACT AND SECTION 206(2) OF THE ADVISERS ACT. I MADE USE OF THE MAILS AND MEANS OF INTERSTATE COMMERCE IN THE OFFER AND SALE OF \$600,000 WORTH OF CAPRIMEX SECURITIES TO ABOUT 50 PURCHASERS, INCLUDING INVESTMENT ADVISOR CLIENTS WITHOUT A REGISTRATION STATEMENT I WAS SUSPENDED AS A BROKER AND ADVISOR FOR 90 DAYS, AND BARRED FROM BEING AN INVESEMENT ADVISOR FOR ONE YEAR.



End of Report

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