



U.S. COMMODITY FUTURES TRADING COMMISSION

Three Lafayette Centre
1155 21st Street, NW, Washington, DC 20581

OFFICE OF
PROCEEDINGS

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PROCEEDING CLERK

ROBERT KNAPP, and FRANCES KNAPP,
Complainants,

v.

THOMAS McQUISTON ANDRUS,
AMERICAN FUTURES GROUP, INC., and
AMERICAN FINANCIAL SERVICES, INC.,
Respondents.

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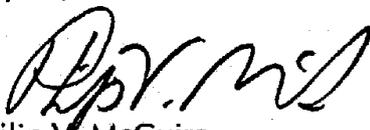
CFTC Docket No. 97-R101

FINAL DECISION

The parties have elected the voluntary decisional procedure. Under the voluntary decisional procedure, the parties are responsible for developing the record, the parties waive the opportunity for an oral hearing, and the parties waive certain rights, including the right to receive a written statement of the findings of fact upon which the final decision is based and the right to appeal this final decision to the Commission and to the federal courts.

After carefully reviewing the parties' submissions, it is hereby concluded that complainants have failed to establish any violations causing damages. Accordingly, this matter is DISMISSED.

Dated May 21, 1998.


Philip V. McGuire,
Judgment Officer