

UNITED STATES OF AMERICA
Before the
COMMODITY FUTURES TRADING COMMISSION

LAURINE MEINHARDT, and
NATHAN MEINHARDT,
Complainants,

v.

ADM INVESTOR SERVICES, INCORPORATED,
R.B. MCGOVERN & ASSOCIATES, and
ROBERT BRUCE MCGOVERN,
Respondents.

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CFTC Docket No. 03-01-R103
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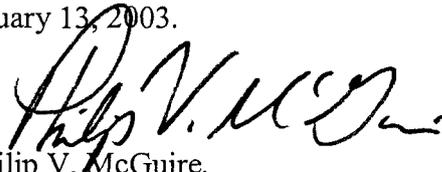
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FINAL DECISION

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 by a preponderance of the evidence any violations causing damages. Accordingly, this matter is DISMISSED.

Dated January 13, 2003.



Philip V. McGuire,
Judgment Officer