



U.S. COMMODITY FUTURES TRADING COMMISSION

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DONNA SHIELDS,
Complainant,

v.

COASTAL COMMODITIES CORPORATION,
UNIVERSAL FINANCIAL HOLDING CORP.
and RAYMOND VINCENT GIGUERE,
Respondents.

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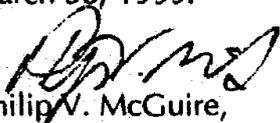
CFTC Docket No. 98-R179

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 complainant has established a violation of Section 4c(b) of the Commodity Exchange Act and CFTC rule 33.10 by Raymond Vincent Giguere proximately causing \$10,000 in damages, and that Coastal Commodities Corporation and Universal Financial Holding Corporation are liable pursuant to Section 2(a)(1)(A) of the Act. Accordingly Universal Financial Holding Corporation, Coastal Commodities Corporation, and Raymond Vincent Giguere are ORDERED to pay to Donna Shields reparations of \$10,000, plus \$50 in costs for the filing fee. Liability is joint and several.

Dated March 30, 1999.


Philip V. McGuire,
Judgement Officer