



**U.S. COMMODITY FUTURES TRADING COMMISSION**

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

OFFICE OF  
PROCEEDINGS

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PROCEEDINGS CLERK  
MAY 21 9 45 AM '98

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ROBERT KNAPP, and FRANCES KNAPP,  
Complainants,

v.

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

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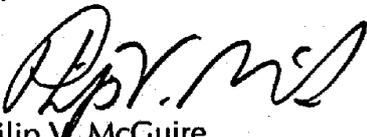
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\* CFTC Docket No. 97-R101  
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**FINAL DECISION**

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 any violations causing damages. Accordingly, this matter is DISMISSED.

Dated May 21, 1998.

  
Philip V. McGuire,  
Judgment Officer