



U.S. COMMODITY FUTURES TRADING COMMISSION

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JOHN LAURENZO,
Complainant,

v.

FINANCIAL ALLIANCE, INCORPORATED,
and VICTOR ALLEN LYONS,
Respondents.

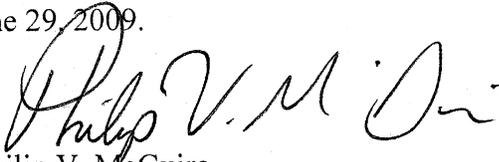
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CFTC Docket No. 07-R004

FINAL DECISION

The parties have elected the voluntary decisional procedure. Under the voluntary decisional procedure, the parties are principally responsible for developing the evidentiary 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 that Victor Lyons violated Sections 4b(a) and 4c(b) of the Commodity Exchange Act, and CFTC rule 33.10, that these violations caused \$105,000 in damages, and that Financial Alliance, Incorporated is liable for Lyons' violations pursuant to Section 2(a)(1)(B) of the Act.¹ Accordingly, Victor Lyons and Financial Alliance, Incorporated are ordered to pay to John Lorenzo \$105,000, plus post-judgment interest on that amount at 0.51% compounded annually from the date of this order to the date of payment, plus \$50 for the cost of the filing fee. Liability is joint and several. This award shall be reduced by the amount that Lorenzo has received from Lyons after June 6, 2007, under the terms of their partially satisfied settlement agreement.

Dated June 29, 2009.


Philip V. McGuire,
Judgment Officer

¹ These conclusions may not be deemed findings of the Commission for purposes of Section 8a of the Commodity Exchange Act. See CFTC rule 12.106(3).