

BrokerCheck Report

GERARD SIMONELLI

CRD# 1431397

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**GERARD SIMONELLI**

CRD# 1431397

Currently employed by and registered with the following Firm(s):

IA AMERIPRISE FINANCIAL SERVICES, LLC
 390 N Broadway Ste 240
 Jericho, NY 11753
 CRD# 6363
 Registered with this firm since: 09/24/2013

B AMERIPRISE FINANCIAL SERVICES, LLC
 390 N Broadway Ste 240
 Jericho, NY 11753
 CRD# 6363
 Registered with this firm since: 08/28/2013

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 13 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):

- IA AMERICAN INVESTMENT PLANNERS LLC**
 CRD# 155558
 JERICHO, NY
 02/2011 - 09/2013
- IA CADARET GRANT & CO INC**
 CRD# 10641
 SYRACUSE, NY
 01/2011 - 08/2013
- B CADARET, GRANT & CO., INC.**
 CRD# 10641
 JERICHO, NY
 07/1999 - 08/2013

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2
Termination	3



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 13 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Office Address: **9013RD AVENUE SOUTH
MINNEAPOLIS, MN 55402**

Firm CRD#: **6363**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	08/28/2013

	U.S. State/ Territory	Category	Status	Date
B	Arkansas	Agent	Approved	06/23/2021
B	California	Agent	Approved	05/06/2015
B	Connecticut	Agent	Approved	08/28/2013
B	Florida	Agent	Approved	09/24/2013
IA	Florida	Investment Adviser Representative	Approved	09/24/2013
B	Georgia	Agent	Approved	04/27/2015
B	Maine	Agent	Approved	03/16/2023
B	New Hampshire	Agent	Approved	03/10/2020
B	New Jersey	Agent	Approved	11/12/2013
B	New York	Agent	Approved	08/28/2013
IA	New York	Investment Adviser Representative	Approved	04/16/2021
B	North Carolina	Agent	Approved	09/30/2013



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Pennsylvania	Agent	Approved	03/15/2023
B	South Carolina	Agent	Approved	11/21/2013
B	Tennessee	Agent	Approved	06/22/2022

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
390 N Broadway Ste 240
Jericho, NY 11753

AMERIPRISE FINANCIAL SERVICES, LLC
Huntington, NY

AMERIPRISE FINANCIAL SERVICES, LLC
Delray, FL



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	04/20/1998
B Investment Company Products/Variable Contracts Representative Examination	Series 6	02/19/1986

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	03/05/1986

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 02/2011 - 09/2013	AMERICAN INVESTMENT PLANNERS LLC	155558	BOCA RATON, FL
IA 01/2011 - 08/2013	CADARET GRANT & CO INC	10641	JERICO, NY
B 07/1999 - 08/2013	CADARET, GRANT & CO., INC.	10641	JERICO, NY
B 01/1999 - 07/1999	NORTH RIDGE SECURITIES CORP.	27098	MELVILLE, NY
B 06/1998 - 11/1998	WESTCO INVESTMENT CORP.	20744	LYNBROOK, NY
B 11/1994 - 06/1998	NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY
B 10/1993 - 05/1998	AETNA INVESTMENT SERVICES, INC.	34815	WINDSOR, CT
B 07/1987 - 10/1993	AETNA LIFE INSURANCE AND ANNUITY COMPANY	13256	HARTFORD, CT
B 09/1986 - 08/1987	NATHAN & LEWIS SECURITIES, INC.	8503	
B 02/1986 - 09/1986	FIRST INVESTORS CORPORATION	305	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Jericho, NY, United States
08/2013 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Jericho, NY, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

Registration and Employment History



Other Business Activities, continued

Real Estate Ownership; Single Family; 7290 KINGHURST DRIVE, #807, DELRAY, FL, 33446; Not Investment-Related; 12/01/2023. Independent Insurance Brokering; MET Life; 01/05/1986; Term Life. Business Ownership; Simon & Elli LLC; Running all aspects of the business.; Business management.; 390 N. Broadway Suite 240, , Jericho, NY, 11753; Investment-Related; 12/01/2022; 1 to 9 hours per month; 1 to 9 during trading hours. Outside Employment; Simon & Elli LLC; President - Manage the financial aspects of our Ameriprise team practice; ; 390 N. Broadway Suite 240, , Jerico, NY, 11753; Investment-Related; 12/01/2022; 1 to 9 hours per month; 1 to 9 during trading hours / Flagship Advisors/Mark Grossmann; Managing Partner - Branding of practiceLead and develop staffManage Social MediaPractice acquisition strategiesManage office/vendors/suppliesStay current with industry trendsDevelop and monitor business planAdoption of new Ameriprise initiatives; ; 390 N. Broadway Suite 140 Jericho, NY 11753, ,; Not Investment-Related; 05/01/2019; 40 to 59 hours per month; 40 to 59 during trading hours. Other Business Activities; Rent; Rental income; 33 crooked hill road, , huntington, NY, 11743; Not Investment-Related; 03/02/2015; 0 hours per month; 0 during trading hours.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A
Termination	N/A	3	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.
Allegations:	CLIENTS NOT HAPPY WITH INVESTMENT PERFORMANCE.
Product Type:	No Product
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	NONE STATED, BUT ESTIMATED TO BE MORE THAN \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/18/2012
Complaint Pending?	No
Status:	Closed/No Action



Status Date: 04/12/2013

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CADARET, GRANT & CO., INC.

Allegations: CUSTOMER ALLEGES THE RR FAILED TO FOLLOW INSTRUCTIONS.

Product Type: Other: MANAGED ACCOUNT

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): ESTIMATED TO BE MORE THAN \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/22/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/24/2012

Settlement Amount:

Individual Contribution Amount:



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 3

Reporting Source: Firm

Employer Name: AMERICAN INVESTMENT PLANNERS LLC

Termination Type: Discharged

Termination Date: 08/06/2013

Allegations: INVESTMENT ADVISORY REPRESENTATIVE ("IAR"), A THEN DUALY REGISTERED REPRESENTATIVE OF AN INDEPENDENT BROKER-DEALER (THE "BD"), HAD OBTAINED A FINANCIAL STATEMENT CONCERNING HIS EX-WIFE GENERATED FROM A SYSTEM OF THE BD, THROUGH A REQUEST MADE TO ANOTHER ASSOCIATED PERSON OF THE BD WHO HAD ACCESS TO SUCH SYSTEM, WITHOUT THE PERMISSION OF HIS EX-WIFE, A CUSTOMER OF THE BD. ALTHOUGH THE EX-WIFE WAS AND IS NOT A CUSTOMER OF AIP, THE BUSINESS RELATIONSHIP BETWEEN BD AND AIP NECESSITATES THAT ALL REGISTERED PERSONNEL MUST BE DUALY REGISTERED WITH THE BD AND AIP. ACCORDINGLY, AS A RESULT OF IAR'S TERMINATION WITH BD, HE WAS TERMINATED FROM AIP.

Product Type: No Product

Firm Statement WHILE IAR MAY HAVE HAD THE ULTIMATE RIGHT TO RECEIVE AND REVIEW THE FINANCIAL STATEMENT OF HIS EX-WIFE FROM THE BD AND THE UNDERLYING INFORMATION FROM EACH CUSTODIAN WHICH HELD HIS EX-WIFE'S INVESTMENTS, HE NEITHER ADVISED NOR SUBPOENAED AMERICAN INVESTMENT PLANNERS LLC ("AIP"), THE BD OR THE CUSTODIANS OF THE SAME AT THE TIME HE REQUESTED AND RECEIVED HIS EX-WIFE'S FINANCIAL STATEMENT FROM THE BD. IAR SUBSEQUENTLY ADVISED AIP THAT THIS MATTER AROSE OUT OF AN APPLICATION FOR COUNSEL FEES FILED BY IAR'S EX-WIFE WITH NYS SUPREME COURT - SUFFOLK COUNTY, APPROXIMATELY 18 MONTHS AFTER IAR WAS DIVORCED. IAR HAS SINCE ADVISED AIP THAT HIS EX-WIFE DID NOT INCLUDE WITH HER APPLICATION TO THE COURT, THE REQUIRED SWORN STATEMENT OF HER OWN NET WORTH. AS THE OPPOSING PARTY TO SUCH APPLICATION, IAR STATES THAT HE HAD THE RIGHT TO DEMONSTRATE TO THE COURT HIS WIFE'S FINANCIAL ABILITY TO COVER HER OWN LEGAL FEES. THIS, HE CLAIMS, WAS THE REASON HE SOUGHT THE FINANCIAL STATEMENT OF HIS EX-WIFE FROM THE BD. IN FURTHERANCE THEREOF, IAR ALSO SUBSEQUENTLY INFORMED AIP THAT HE INCLUDED HIS EX-WIFE'S FINANCIAL STATEMENT IN HIS PAPERS FILED



WITH THE COURT, TOGETHER WITH HIS OWN STATEMENT OF NET WORTH.

Reporting Source:	Broker
Employer Name:	AMERICAN INVESTMENT PLANNERS LLC
Termination Type:	Discharged
Termination Date:	08/06/2013
Allegations:	INVESTMENT ADVISORY REPRESENTATIVE ("IAR"), A THEN DUALY REGISTERED REPRESENTATIVE OF AN INDEPENDENT BROKER-DEALER (THE "BD"), HAD OBTAINED A FINANCIAL STATEMENT CONCERNING HIS EX-WIFE GENERATED FROM A SYSTEM OF THE BD, THROUGH A REQUEST MADE TO ANOTHER ASSOCIATED PERSON OF THE BD WHO HAD ACCESS TO SUCH SYSTEM, WITHOUT THE PERMISSION OF HIS EX-WIFE, A CUSTOMER OF THE BD. ALTHOUGH THE EX-WIFE WAS AND IS NOT A CUSTOMER OF AIP, THE BUSINESS RELATIONSHIP BETWEEN BD AND AIP NECESSITATES THAT ALL REGISTERED PERSONNEL MUST BE DUALY REGISTERED WITH THE BD AND AIP. ACCORDINGLY, AS A RESULT OF IAR'S TERMINATION WITH BD, HE WAS TERMINATED FROM AIP.
Product Type:	No Product
Broker Statement	WHILE IAR MAY HAVE HAD THE ULTIMATE RIGHT TO RECEIVE AND REVIEW THE FINANCIAL STATEMENT OF HIS EX-WIFE FROM THE BD AND THE UNDERLYING INFORMATION FROM EACH CUSTODIAN WHICH HELD HIS EX-WIFE'S INVESTMENTS, HE NEITHER ADVISED NOR SUBPOENAED AMERICAN INVESTMENT PLANNERS LLC ("AIP"), THE BD OR THE CUSTODIANS OF THE SAME AT THE TIME HE REQUESTED AND RECEIVED HIS EX-WIFE'S FINANCIAL STATEMENT FROM THE BD. IAR SUBSEQUENTLY ADVISED AIP THAT THIS MATTER AROSE OUT OF AN APPLICATION FOR COUNSEL FEES FILED BY IAR'S EX-WIFE WITH NYS SUPREME COURT - SUFFOLK COUNTY, APPROXIMATELY 18 MONTHS AFTER IAR WAS DIVORCED. IAR HAS SINCE ADVISED AIP THAT HIS EX-WIFE DID NOT INCLUDE WITH HER APPLICATION TO THE COURT, THE REQUIRED SWORN STATEMENT OF HER OWN NET WORTH. AS THE OPPOSING PARTY TO SUCH APPLICATION, IAR STATES THAT HE HAD THE RIGHT TO DEMONSTRATE TO THE COURT HIS WIFE'S FINANCIAL ABILITY TO COVER HER OWN LEGAL FEES. THIS, HE CLAIMS, WAS THE REASON HE SOUGHT THE FINANCIAL STATEMENT OF HIS EX-WIFE FROM THE BD. IN FURTHERANCE THEREOF, IAR ALSO SUBSEQUENTLY INFORMED AIP THAT HE INCLUDED HIS EX-WIFE'S FINANCIAL STATEMENT IN HIS PAPERS FILED WITH THE COURT, TOGETHER WITH HIS OWN STATEMENT OF NET WORTH.



Disclosure 2 of 3

Reporting Source: Firm

Employer Name: CADARET, GRANT & CO., INC.

Termination Type: Discharged

Termination Date: 08/06/2013

Allegations: UNAUTHORIZED USE OF CUSTOMER ACCOUNT INFORMATION.

Product Type: No Product

Reporting Source: Broker

Employer Name: CADARET, GRANT & CO.

Termination Type: Discharged

Termination Date: 08/06/2013

Allegations: UNAUTHORIZED USE OF CUSTOMER ACCOUNT INFORMATION.

Product Type: No Product

Disclosure 3 of 3

Reporting Source: Broker

Employer Name: WESTCO INVESTMENT CORP

Termination Type: Permitted to Resign

Termination Date: 11/09/1994

Allegations: Not Provided
 REP. WAS NOT IN COMPLIANCE WITH FIRM
 POLICIES. CORRESPONDENCE SENT TO CLIENTS BY REP UNDER THE
 LETTERHEAD OF ANOTHER FIRM. BUSINESS CARD AD PLACED IN LOCAL
 ASSOC. NEWSLETTER SHOWING SECURITIES OFFERED THROUGH
 ANOTHER
 MEMBER FIRM. CORRESPONDENCE SENT OUT WITHOUT REQUIRED
 RENEW.

Product Type:

Other Product Types:

Broker Statement A MARKED U-5
 ALL STATEMENTS ARE FALSE. WESTCO IS A SMALL B/D



AND HAS A PRACTICE OF MARKING U-5'S WHEN REPS LEAVE HIS EMPLOY.
TO MY KNOWLEDGE THERE ARE 3 WHO LIKE MYSELF NEVER HAD A
COMPLIANCE PROBLEM IN THE PAST UNTIL JOINING WESTCO. THE
COMPLAINT ALLEGED I SENT OUT CORRESPONDENCE UNDER LETTER OF
ANOTHER FIRM - I AM A INDEPENDENT CONTRACTOR AN HAVE MY OWN
CORP. THE BUSINESS CARD AD WAS AN AD THAT WAS PLACED IN A
CHURCH BULLETIN BEFORE EMPLOYMENT WITH WESTCO. THE AD WAS
PLACED FOR 1 YEAR. JAMES WESTMACOTT IS A MEMBER OF THIS SAME
CHURCH & HE KNEW OF THIS AD YEARS BEFORE JOINING HIS FIRM. HE
PURPOSELY VIOLATED THE LAW WHEN HE KNOWING THE TRUE FACTS
MARKED MY U-5.

End of Report



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