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From: Ringle, Judith A
To: [Ricci, Charles A.](#); [Amakor, Michael O.](#)
Subject: FW: report fraud, waste and abuse at CFTC
Date: Friday, January 10, 2014 2:09:00 PM

FYI. I believe the appropriate people might be Rosemary and Mr. Janulis (see <http://www.cftc.gov/ucm/groups/public/@lrenforcementactions/documents/legalpleading/enfpfgcomplaint071012.pdf>), but of course I'm not sure.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: OIGEmail
Sent: Friday, January 10, 2014 2:07 PM
To: (b)(6)
Subject: RE: report fraud, waste and abuse at CFTC

Dear (b)(6): I will direct your email to the people at CFTC who have worked on the PFGBest matter. Please let me know if you need further assistance.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: (b)(6)
Sent: Thursday, January 09, 2014 11:04 AM
To: OIGEmail
Subject: OIG: report fraud, waste and abuse at CFTC

My apologies for using your forum to ask a simple question regarding the current lawsuit CFTC has pending against US Bank regarding the PFGBest commodity customer account established with USBank.

I see that a similar case was developed against JP Morgan bank in the Bernie Madoff case, where the New York Times reports that the Department of Justice apparently was the prime mover. Noticing the similarities of the Justice Department charges and those of the CFTC in the case against PFGBest, I was wondering if the CFTC has sought Justice Dept. assistance and if not, why not?

I traded commodities through PFGBest and thus far, have recovered a mere 37% of my account balance, thus my interest in knowing if all avenues of possible recovery are being considered, including possible utilization of the Department of Justice?

I'd appreciate any information you might be able to provide. I might add that it's tough for an ordinary citizen to speak with anyone beyond a receptionist.

(b)(6)

(b)(6)

[REDACTED]

[REDACTED]

From: OIGEmail
To: ["Anonymous"](#)
Subject: RE: Executive Director Position
Date: Thursday, January 23, 2014 11:42:00 AM

Thank you for contacting the CFTC OIG. I am not sure if we will have the staff resources to fully look into your concerns. However, I think your concerns are not unfounded. Federal officials should be accountable for human resources policies. Even if a human resource policy is defensible under the law, an Inspector General could recommend alteration to a policy in order to promote efficiency, or to avoid fraud/waste/abuse. I do not know the Inspector General's views on the Agency's current hiring policies for the Executive Director.

By the way, the CFTC's Inspector General is a 16, not an 18, and it is not a two year appointment. Each Inspector General's grade and salary is set in accordance with the Inspector General Act. Removal of an Inspector General is also covered under the Inspector General Act.

If you have anything else you want to give us, please feel free to continue to use email, or regular mail at: CFTC OIG, 1155 21st St NW, Washington, DC 20581. Our fax # is 202-418-5522, and my direct line is given below. You can of course continue to be anonymous.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

-----Original Message-----

From: Anonymous [mailto:[anonymous@\(b\)\(6\)](#)]
Sent: Wednesday, January 22, 2014 6:51 PM
To: OIGEmail
Subject: Executive Director Position

Dear CFTC Inspector General,

It has come to my attention that the CFTC Executive Director position has recently been changed from a Term to a Permanent position. It is now apparently the only executive, CT-18, Permanent position.

There are a number of issues that should be investigated including (1) how can this be a Permanent position if it serves "at the pleasure of the commission" per the CEA, (2) did OGC review and approve of this change, (3) if it is acceptable then why wasn't it applied to all other CT-18 positions, including the General Counsel, Inspector General, etc..., (4) if it was not reviewed by OGC, was this abuse of power by the Executive Director and the human resources department that is part of the Office of the Executive Director?

Thank you for investigating this matter. I hope that your review and findings will be made available on your public website.

From: Ringle, Judith A
Sent: Wednesday, January 29, 2014 12:16 PM
To: Enforcement
Subject: FW: concerns

FYI

From: OIGEmail
Sent: January 29, 2014 12:15 PM
To: [REDACTED]
Subject: concerns

Dear [REDACTED]:

Thank you for sending your message to CFTC OIG.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202) 418-5109

From: [REDACTED]
Sent: [REDACTED]
To: OIGEmail
Subject: concerns

I was reading the latest disturbing news media article(s) regarding the alleged widespread questionable and dubious activities in the futures trades industry at all levels by financial services industry leaders such as

Bank of America throughout the State of Maryland and/or the Nation, despite strong documentation indicating such problems exist. Please coordinate, collaborate and cooperate on Federal, State and/or local jurisdictional levels in addressing these egregious concerns potentially impacting adversely the public's finances, policies, trust, confidence, and quality of life issues. Thank you for your time in this matter and hope to hear from you soon.

[REDACTED]

Exclusive: Bank of America's trading practices have been probed, filing sho
By [REDACTED] Sat Jan 25, 2014

NEW YORK/WASHINGTON (Reuters) - The U.S. Department of Justice and the Commodity Futures Trading Commission have both held investigations into whether Bank of America (BAC.N: Quote, Profile, Research, Stock Buzz) engaged in improper trading by doing its own futures trades ahead of executing large orders for clients, according to a

regulatory filing.

The June 2013 disclosure, which Reuters recently reviewed on a website run by the securities industry regulator FINRA, sheds light on the basis for a warning by the Federal Bureau of Investigation on January 8.

The warning, in the form of an intelligence bulletin to regulators and security officers at financial services firms, said that the FBI suspected swaps traders at an unnamed U.S. bank and an unnamed Canadian bank may have been involved in market manipulation and front running of orders from U.S. government-owned mortgage giants Fannie Mae (FNMA.OB: Quote, Profile, Research, Stock Buzz) and Freddie Mac (FMCC.OB: Quote, Profile, Research, Stock Buzz).

Reuters has since learned that Bank of America's trading practices regarding Fannie and Freddie are the subject of probes, and that the investigations are ongoing.

Bank of America spokesman [REDACTED] declined comment when asked about the investigations.

The disclosure on the FINRA site doesn't specifically accuse Bank of America of any wrongdoing.

It says: "We understand that the (U.S. Attorney's Office) is investigating whether it was proper for the swaps desk to execute futures trades prior to the desk's execution of block future trades on behalf of counterparties."

The filing, which identifies the U.S. Attorney's Office in Charlotte, North Carolina, where Bank of America is based, adds: "We also understand that the Commodity Futures Trading Commission is conducting a parallel investigation into the trading issue."

The filing cites the bank as the source of the information.

The disclosure is in a FINRA "BrokerCheck" report on Eric Beckwith, a former managing director at Bank of America's Merrill Lynch broker-dealer division in New York. BrokerCheck is an online system that allows investors to check the backgrounds of brokers for any regulatory issues or malpractice.

Representatives from the CFTC, and the U.S. Attorney's office in Charlotte declined comment.

The filing said investigators are also looking into whether Beckwith gave accurate information to the CME Group's Chicago Mercantile Exchange in connection with an investigation by the exchange into the trading.

██████ said ██████ left the firm in July.

██████ could not be reached for comment. The CME declined to

Front running occurs when someone with advance knowledge of another market participant's plan to make a sizable transaction puts an order in first, often profiting from a market move that can occur once the big trade has gone through. It is a concern for many regulators as it pushes up the cost of trades entered into by investors, including pension funds and governments.

In the bulletin, the FBI warned of "unsophisticated tradecraft" such as hand signals or special ring tones that traders were using to deliver information about impending orders in the interest-rate swaps market.

The document also said that the inspector general's office of the Federal Housing Finance Agency, the regulator of Fannie Mae (FNMA.OB: Quote, Profile, Research, Stock Buzz) and Freddie Mac (FMCC.OB: Quote, Profile, Research, Stock Buzz), is looking into the matter.

Representatives for Fannie Mae and Freddie Mac declined to comment.

From: OIGEmail
To: (b)(6)
Subject: RE: Formal Complaint In re: CFTC Counsel
Date: Friday, January 31, 2014 3:36:00 PM

Dear (b)(6)

Thank you again for contacting CFTC OIG. I have reviewed your submission. Unfortunately, we cannot routinely provide status information regarding what action we have taken or plan to take on any allegation reported to our office. Federal law and regulations prohibit the disclosure of information contained in law enforcement records even to individuals making allegations or providing evidence. These same privacy laws also protect your information and identity from unauthorized disclosures as well. Due to these legal considerations, we cannot provide victims, witnesses, and submitters such as yourself with the status of action taken on allegations.

Any number of considerations may impact the decision whether to open an investigation into an incoming allegation, but the level of detail contained in the allegation is key. Other factors impacting the decision whether (and when) to open an investigation into an incoming allegation includes current competing investigative priorities and, unfortunately, resource limitations.

Our investigations are most successful when the allegation includes as much information as possible about the actors and about the conduct that is the subject of the allegation. The more you can tell us, the better chance we have of deciding to investigate and the better chance of success we have in determining whether misconduct has been committed, or not.

Consequently, it is important that you be as detailed as possible regarding the following:

- 1) Names of all parties involved, including: home and email addresses, telephone numbers, and any other contact information you can provide.
- 2) Description of the misconduct, including: location where the misconduct took place, the dates of any act of misconduct, how the misconduct was committed, the person's motivation for committing the misconduct (if known), who else has knowledge of the misconduct.
- 3) Any documentation that is pertinent to the alleged misconduct.

Even if we determine that your complaint may not be investigated at this time, please know that if multiple similar complaints are received regarding the same alleged misconduct, your complaint may help us to detect patterns of fraud and abuse, which may lead to investigations and resulting recommendations for corrective, disciplinary, or law enforcement action.

Sincerely,

Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: (b)(6)
Sent: Wednesday, January 29, 2014 3:08 PM

To: OIGEmail
Subject: Re: Formal Complaint In re: CFTC Counsel

TO WHOM IT MAY CONCERN,

Since I filed my Complaint the email below was the only respond I had received.

I will appreciate if you would kindly provide me with an update.

Sincerely,

(b)(6)

By the Electronic Communications Privacy Act, 18 U.S.C. 2510 The information in this e-mail by Sender or from its subsidiaries , and any attachment therein, is confidential and for use by the addressee only. If you are not the intended recipient or an Agent responsible for delivering this message to the intended recipient, please return the e-mail to the sender and delete it from your computer. You must not copy or distribute or forward this e-mail to any other person or take any action in reliance on it. Although Sender or from its subsidiaries and or its affiliates attempts to ensure all e-mails and attachments are virus free, it does not guarantee that either are virus free and accepts no liability for any damage sustained as a result of viruses. Sender is NOT a United States Securities Dealer or Broker or U.S. Investment Advisor.

On Oct 4, 2013, at 6:01, OIGEmail <OIGEmail@CFTC.gov> wrote:

(b)(6)

I am writing to acknowledge receipt of your email and attachment on September 26, 2013. I apologize for not getting back sooner; I was out of the office last week and of course this week we are operating under our furlough procedures due to the lapse in appropriations. Once we are up and running under non-furlough procedures, we will be in contact. Thank you for your patience.

Sincerely,

Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: (b)(6)
Sent: Thursday, September 26, 2013 8:36 PM
To: OIGEmail
Subject: Fwd: Formal Complaint In re: CFTC Counsel

To the Office of the CFTC Inspector General

Please see attached hereto my complaint In re: CFTC enforcement action and Counsel (b)(6) aggressive and forceful treatment.

Yours truly,

(b)(6)

The information in this e-mail by Sender; or from its subsidiaries , and any attachment therein, is CONFIDENTIAL and for use by the addressee only. Electronic Communications Privacy Act, 18 U.S.C. 2510. If you are NOT the intended recipient or an Agent responsible for delivering this message to the intended recipient, please return the e-mail to the sender and delete it from your computer. You must NOT copy or distribute or forward this e-mail to any other person or take any action in reliance on it. Although the Sender; or from its subsidiaries and or its affiliates attempts to ensure all e-mails and attachments are virus free, it does not guarantee that either are virus free and accepts no liability for any damage sustained as a result of viruses.

From: OIGEmail
To: [REDACTED]
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[REDACTED]

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From: [Ringle, Judith A](#)
To: [Ringle, Judith A](#)
Subject: FW: concerns
Date: Sunday, July 26, 2015 1:14:06 PM

From: OIGEmail
Sent: Wednesday, January 29, 2014 12:15 PM
To: [REDACTED]
Subject: RE: concerns

Dear [REDACTED]:

Thank you for sending your message to CFTC OIG.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: [REDACTED]
Sent: Saturday, January 25, 2014 8:06 PM
To: OIGEmail
Subject: concerns

I was reading the latest disturbing news media article(s) regarding the alleged widespread questionable and dubious activities in the futures trades industry at all levels by financial services industry leaders such as Bank of America throughout the State of Maryland and/or the Nation, despite strong documentation indicating such problems exist. Please coordinate, collaborate and cooperate on Federal, State and/or local jurisdictional levels in addressing these egregious concerns potentially impacting adversely the public's finances, policies, trust, confidence, and quality of life issues. Thank you for your time in this matter and hope to hear from you soon.

Sincerely,

[REDACTED]

Exclusive: Bank of America's trading practices have been probed, filing shows

By Karen Brettell and Aruna Viswanatha Sat Jan 25, 2014

NEW YORK/WASHINGTON (Reuters) - The U.S. Department of Justice and the Commodity Futures Trading Commission have both held investigations into whether Bank of America (BAC.N: Quote, Profile, Research, Stock Buzz) engaged in improper trading by doing its own futures trades ahead of executing large orders for clients, according to a regulatory filing.

The June 2013 disclosure, which Reuters recently reviewed on a website run by the securities industry regulator FINRA, sheds light on the basis for a warning by the Federal Bureau of Investigation on January 8.

The warning, in the form of an intelligence bulletin to regulators and security officers at financial services firms, said that the FBI suspected swaps traders at an unnamed U.S. bank and an unnamed Canadian bank may have been involved in market manipulation and front running of orders from U.S. government-owned mortgage giants Fannie Mae (FNMA.OB: Quote, Profile, Research, Stock Buzz) and Freddie Mac (FMCC.OB: Quote, Profile, Research, Stock Buzz).

Reuters has since learned that Bank of America's trading practices regarding Fannie and Freddie are the subject of probes, and that the investigations are ongoing.

Bank of America spokesman Bill Halldin declined comment when asked about the investigations.

The disclosure on the FINRA site doesn't specifically accuse Bank of America of any wrongdoing.

It says: "We understand that the (U.S. Attorney's Office) is investigating whether it was proper for the swaps desk to execute futures trades prior to the desk's execution of block future trades on behalf of counterparties."

The filing, which identifies the U.S. Attorney's Office in Charlotte, North

Carolina, where Bank of America is based, adds: "We also understand that the Commodity Futures Trading Commission is conducting a parallel investigation into the trading issue."

The filing cites the bank as the source of the information.

The disclosure is in a FINRA "BrokerCheck" report on Eric Beckwith, a former managing director at Bank of America's Merrill Lynch broker-dealer division in New York. BrokerCheck is an online system that allows investors to check the backgrounds of brokers for any regulatory issues or malpractice.

Representatives from the CFTC, and the U.S. Attorney's office in Charlotte declined comment.

The filing said investigators are also looking into whether Beckwith gave accurate information to the CME Group's Chicago Mercantile Exchange in connection with an investigation by the exchange into the trading.

Halldin said Beckwith left the firm in July.

Beckwith could not be reached for comment. The CME declined to comment.

Front running occurs when someone with advance knowledge of another market participant's plan to make a sizable transaction puts an order in first, often profiting from a market move that can occur once the big trade has gone through. It is a concern for many regulators as it pushes up the cost of trades entered into by investors, including pension funds and governments.

In the bulletin, the FBI warned of "unsophisticated tradecraft" such as hand signals or special ring tones that traders were using to deliver information about impending orders in the interest-rate swaps market.

The document also said that the inspector general's office of the Federal Housing Finance Agency, the regulator of Fannie Mae (FNMA.OB: Quote, Profile, Research, Stock Buzz) and Freddie Mac

(FMCC.OB: Quote, Profile, Research, Stock Buzz), is looking into the matter.

Representatives for Fannie Mae and Freddie Mac declined to comment.

From: OIGEmail
To: [REDACTED]
Subject: RE: Message for the Office of the Inspector General at the CFTC
Date: Friday, January 31, 2014 2:26:00 PM

Dear [REDACTED]:

Thank you for contacting CFTC OIG to ask about our whistleblower ombudsman.

Respectfully, I disagree with your interpretation of the Whistleblower Protection Enhancement Act of 2012 (Pub. L. No. 112-199, 126 STAT 1465 (Nov. 27, 2012)). Section 117 of the Whistleblower Protection Enhancement Act of 2012 amends section 3(d) of the Inspector General Act to add new subsection (d)(1)(C), which does require the designation of a Whistleblower Protection Ombudsman; HOWEVER, section 3 of the Inspector General Act does not apply to CFTC OIG. CFTC OIG was established under section 8G of the Inspector General Act. Section 8G addresses the Inspector Generals (including CFTC's) where appointment is made by the Agency head (and not the President with Senate confirmation). While section 8G provides that certain sections of the IG Act apply to Agency-appointed IGs, section 3 is not among them, and section 8G does not include a requirement to appoint a whistleblower ombudsman.

If you are aware of contrary authority, please feel free to let me know!

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: [REDACTED]
Sent: Thursday, January 30, 2014 7:44 PM
To: OIGEmail
Subject: Message for the Office of the Inspector General at the CFTC

Dear Sir/Madam,

Could you be so kind as to let me know the name and contact information of the Whistleblower Protection Ombudsman (WPO) at the CFTC's Office of Inspector General?

I understand from Section 117 of the Whistleblower Enhancement Protection Act of November 2012 that each Inspector General shall designate a Whistleblower Protection Ombudsman. Please see below:

<http://www.gpo.gov/fdsys/pkg/PLAW-112publ199/pdf/PLAW-112publ199.pdf>

Many thanks.

Kind regards,



From: [REDACTED]
To: [OIGEmail](#)
Subject: Re: Message for the Office of the Inspector General at the CFTC
Date: Friday, January 31, 2014 3:10:04 PM

Dear Ms. Ringle:

Many thanks for your prompt and insightful answer. You clearly know your Inspector General Act!

Wishing you a pleasant weekend.

Kind regards

[REDACTED]

On Fri, Jan 31, 2014 at 2:26 PM, OIGEmail <OIGEmail@cftc.gov> wrote:

Dear [REDACTED]:

Thank you for contacting CFTC OIG to ask about our whistleblower ombudsman.

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CFTC OIG

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<http://www.gpo.gov/fdsys/pkg/PLAW-112publ199/pdf/PLAW-112publ199.pdf>

Many thanks.

Kind regards,

[REDACTED]

From: [REDACTED]
Sent: Friday, January 31, 2014 4:25 PM
To: OIGEmail
Subject: Re: Formal Complaint In re: CFTC Counsel

Dear Ms. Ringle,

Thank you so much for your detail explanations, Will do as you suggested and will try to provide you with as much as detail that I can.

However please know that meanwhile he is using his influence Representing the US Government to the point that the Court has taken his allegations for granted.

I have no chance, i.e. As you saw attached to my previous email "testimony" from our [REDACTED] General counsel and [REDACTED] Trustee, "stated" that we only had ONE SINGLE client who made a 523 claim in our [REDACTED] case.

yet he has made the court believe that there were 80 people, when he filed this injunction it was 3 years after US [REDACTED] Trustee closed our case so he wrote whatever he liked, never expecting that I answer or fight back.

I am told when DODD-FRANK passed they were tasked to take some quick actions as such they dug in their trash and ruined our lives, what is troubling that they make these press releases that truly influences the court and people's mind sets.

He is very unethical and plays game very well:

As an example: in November 2013, I notified him that I will be out on Surgery, yet he filed a motion to compel in my absence, never send a copy to me. And tells the court I have refused to respond to his dragatories

Despite that I found out and responded on the last minute, he misrepresented that my responses were insufficient. And the court which already thinks I am a crook, agrees with his assertion.

Yet there is nothing to be produced, after 7 years our ■ TRUSTEES the ATTORNEYS and me have responded and produced over and over the same thing, but he continues to using his power it to wore us out to harass or annoy with intent to make us upset. Despite that I sent everything Certified mail he constantly claims That CFTC has not received your responses!!

Amazing man he is.

I cannot tell you the extend of unfairness that we have gone through and suffered since 2008 by his hand.

I will provide you with more detail information to enable you to hopefully put an end to this 7 years of this man's obsession with holding a gun to my head.

I am great full for you to at least look into this.

Sincerely,

[REDACTED]

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- 2) Description of the misconduct, including: location where the misconduct took place, the dates of any act of misconduct, how the misconduct was committed, the person's motivation for committing the misconduct (if known), who else has knowledge of the misconduct.
- 3) Any documentation that is pertinent to the alleged misconduct.

Even if we determine that your complaint may not be investigated at this time, please know that if multiple similar complaints are received regarding the same alleged misconduct, your complaint may help us to detect patterns of fraud and abuse, which may lead to investigations and resulting recommendations for corrective, disciplinary, or law enforcement action.

Sincerely,

Judy Ringle, Attorney-Advisor

CFTC OIG

(202)418-5109

From:

Sent: Wednesday, January 29, 2014 3:08 PM

To: OIGEmail

Subject: Re: Formal Complaint In re: CFTC Counsel

TO WHOM IT MAY CONCERN,

Since I filed my Complaint the email below was the only respond I had received.

I will appreciate if you would kindly provide me with an update.

Sincerely,

[REDACTED]

By the Electronic Communications Privacy Act, 18 U.S.C. 2510 The information in this e-mail by Sender or from its subsidiaries , and any attachment therein, is confidential and for use by the addressee only. If you are not the intended recipient or an Agent responsible for delivering this message to the intended recipient, please return the e-mail to the sender and delete it from your computer. You must not copy or distribute or forward this e-mail to any other person or take any action in reliance on it. Although Sender or from its subsidiaries and or its affiliates attempts to ensure all e-mails and attachments are virus free, it does not guarantee that either are virus free and accepts no liability for any damage sustained as a result of viruses. Sender is NOT a United States Securities Dealer or Broker or U.S. Investment Advisor.

On Oct 4, 2013, at 6:01, OIGEmail <OIGEmail@CFTC.gov> wrote:

Dear [REDACTED]:

I am writing to acknowledge receipt of your email and attachment on September 26, 2013. I apologize for not getting back sooner; I was out of the office last week and of course this week we are operating under our furlough procedures due to the lapse in appropriations. Once we

are up and running under non-furlough procedures, we will be in contact. Thank you for your patience.

Sincerely,

Judy Ringle, Attorney-Advisor

CFTC OIG

(202)418-5109

From:

Sent: Thursday, September 26, 2013 8:36 PM

To: OIGEmail

Subject: Fwd: Formal Complaint In re: CFTC Counsel

To the Office of the CFTC Inspector General

Please see attached hereto my complaint In re: CFTC enforcement action and [REDACTED] aggressive and forceful treatment.

Yours truly,

[REDACTED]

The information in this e-mail by Sender; or from its subsidiaries , and any attachment therein, is CONFIDENTIAL

and for use by the addressee only. Electronic Communications Privacy Act, 18 U.S.C. 2510. If you are NOT the intended recipient or an Agent responsible for delivering this message to the intended recipient, please return the e-mail to the sender and delete it from your computer. You must NOT copy or distribute or forward this e-mail to any other person or take any action in reliance on it. Although the Sender; or from its subsidiaries and or its affiliates attempts to ensure all e-mails and attachments are virus free, it does not guarantee that either are virus free and accepts no liability for any damage sustained as a result of viruses.

From: OIGEmail
To: [REDACTED]
Subject: RE: FTC, SEC & [REDACTED] Choose [REDACTED] Over Proprietary Platforms
Date: Friday, January 31, 2014 1:48:00 PM

Please reach out to the Agency, and not it's Office of Inspector General. We address fraud, waste, and abuse by Agency employees, and make recommendations and referrals as warranted. The Agency procures IT products and services, agency-wide.

Please go to <http://www.cftc.gov/Contact/index.htm>. It might make sense to start with the Office of Data and Technology.

Sincerely,
Judy Ringle, Attorney-Advisor
CFTC OIG
(202)418-5109

From: [REDACTED]
Sent: Friday, January 31, 2014 10:35 AM
To: OIGEmail
Subject: FTC, SEC & [REDACTED] Choose [REDACTED] Over Proprietary Platforms

Hi there,

I am reaching out to connect with you regarding the CFTC's digital roadmap. We've seen amazing [REDACTED] adoption within both Government and commercial Financial Services market(s); [REDACTED] have selected [REDACTED] and the [REDACTED] platform to run major web initiatives.

Take a look at this [article about \[REDACTED\]](#) - published by the founder of [REDACTED] - I think you'll find it relevant to the digital challenges CFTC might be facing as well.

[REDACTED] has been adopted by Federal agencies such as The White House, DOT, DOE, DOJ, Commerce and many more. We have compelling information around [REDACTED] vs. proprietary vendors like [REDACTED]

I would be happy to share it and hope it will help with future decisions around your web initiatives.

Would it make sense for us to chat?

Kindly,

[REDACTED]

O: [REDACTED]
M: [REDACTED]
E: [REDACTED]
W: [REDACTED]

[REDACTED] [America by Deloitte](#)

Samples of [Gov Sites](#) [REDACTED]



From: OIGEmail

Sent: Wednesday, October 16, 2013 9:18 AM

To: [REDACTED]

Subject: RE: FREEDOM OF INFORMATION ACT REQUEST - 10-09-2013 ([REDACTED])

Sensitivity: Confidential

Dear [REDACTED]:

Your email (below) does not appear to involve any matter that would fall within the authority of the Commodity Futures Trading Commission Office of Inspector General. If you have a complaint or comment that addresses fraud, waste, or abuse in connection with the programs or operations of the Commodity Futures Trading Commission, please let us know.

If you would like to request documents from CFTC under the Freedom of Information Act (5 USC section 552), your request may be filed online here: <https://www.cftc.gov/FOI/request/index.htm>.

Many thanks.

Sincerely,

Judy Ringle, Attorney-Advisor

CFTC OIG

(202)418-5109

From: [REDACTED]

Sent: Tuesday, October 15, 2013 12:46 PM

To: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] oig@sec.gov; oig@ftc.gov; oighotline@frb.gov;

OIG.Hotline@frb.gov; OIGEmail; OIGHOTLINE@fhfaoig.gov; oighotline@gao.gov;

oig.hotline@usdoj.gov; oighotline@loc.gov; oigfoia@usdoj.gov; OIGCounsel@oig.treas.gov;

oia@scc.virginia.gov; Hotline@oig.treas.gov; HoeckerC@oig.sec.gov

Subject: FREEDOM OF INFORMATION ACT REQUEST - 10-09-2013 ([REDACTED])

Importance: High

Sensitivity: Confidential

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VIA ELECTRONIC TRANSMISSION

MEMORANDUM FOR THE RECORD

FREEDOM OF INFORMATION ACT (FOIA), 5 U.S.C. § 552, THE VIRGINIA

FREEDOM OF INFORMATION ACT, CODE OF VIRGINIA §§ 2.2-3700, 2.2-3701, 2.2-

3704(B)(3),

2.2-3705.1, 2.2-3801, 2.2-3802, 2.2-3803, 2.2-3806, 2.2-3807, 2.2-3808, 2.2-3808.1, 2.2-3809,

AND 2.2-4300, AND PRIVACY ACT (PA), 5 U.S.C. § 552A REQUEST

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Re: Freedom of Information Act (FOIA), 5 U.S.C. § 552, et seq., The Virginia Freedom of Information Act, Code of Virginia §§ 2.2-3700, 2.2-3701, 2.2-3704(B)(3), 2.2-3705.1, 2.2-3801, 2.2-3802, 2.2-3803, 2.2-3806, 2.2-3807, 2.2-3808, 2.2-3808.1, 2.2-3809, and 2.2-4300, Privacy Act (PA), 5 U.S.C. § 552a, Request for Expedited Processing

Dear Chief Executive Officer:

The attached the Freedom of Information Act (FOIA), 5 U.S.C. § 552, et seq., The Virginia Freedom of Information Act (VFOIA), Code of Virginia §§ 2.2-3700, 2.2-3701, 2.2-3704(B)(3), 2.2-3705.1, 2.2-3801, 2.2-3802, 2.2-3803, 2.2-3806, 2.2-3807, 2.2-3808, 2.2-3808.1, 2.2-3809, and 2.2-4300, Privacy Act (hereafter referred to as PA), 5 U.S.C. § 552a, contains sufficient information to initiate a public investigation. Accordingly, it is forwarded to you for your information, a matter under your cognizance, jurisdiction, and action you deemed appropriate.

If any formal action is taken with regard to this matter, please inform me of the outcome.

This e-mail may contain personal or privileged information and should be treated as "FOR OFFICIAL USE ONLY." Unauthorized disclosure of this information may result in civil and criminal actions. If you are not the intended recipient or believe that you have received this e-mail in error, do not copy, forward, disseminate or otherwise use the information and contact me, [REDACTED], the author of this e-mail, or your FOIA Officer, Custodian of Public Records Officer, Chief Privacy Officer, Chief Executive Officer, Compliance Officer and other Interested Parties.

Thank you for making this matter affecting public records and safety [REDACTED]

[REDACTED] its utmost concern.

I appreciate your continued support in this important matter.

Very truly yours, I am

//S//

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Tuesday, October 15, 2013

//s//

[REDACTED]

A final thought...

“No matter what we think is the reality of a situation, there is probably another reality on the deck plates,

and our people need and deserve leaders who know what that reality is. The Master Chief Petty Officer of the Navy is chartered to observe and act, not to supersede the regular chain of command, but to strengthen it and make it work better. His or hers are the experienced eyes that can see the reality of the

deck plates. Indeed, he is the pulse-taker of the command.”

[REDACTED]

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the reader of this message is not the intended recipient, you are on notice that any distribution of this message, in

any form, is prohibited. If you have received this message in error, please immediately notify the sender and delete

or destroy any copy of this message.

From: mailoag [mailto:mailoag@oag.state.va.us]

Sent: Friday, February 01, 2013 2:05 PM

To: [REDACTED]

Subject: RE: CRIMINAL COMPLAINT FOR LOUDOUN COUNTY SHERIFF'S OFFICE & STATE AND
FEDERAL AGENCIES - DECEMBER 17, 2012

Sensitivity: Confidential

Dear [REDACTED]:

Thank you for contacting the office of [REDACTED] with your complaint regarding the attorneys involved in a case you are a party to in Loudoun County General District Court. We appreciate your taking the time to write with your concerns and apologize for the delay in responding to you.

The Office of the Attorney General functions as the law firm for state government and does not provide legal advice to private individuals. The Office advises state officials and represents the various state agencies and departments, as well as renders opinions at the request of state officials. Due to statutory restrictions, conflict of interest rules and other policy considerations,

we are unable to render private legal advice or otherwise assist private citizens in legal matters.

As you know, a private citizen may file a complaint against a licensed attorney with the Virginia State Bar. Any questions regarding filing a complaint should be addressed to the Virginia State Bar directly at (804) 775-0500 or by emailing them at www.vsb.org. You may also want to contact the Virginia State Corporation Commission as well. Their contact information is www.scc.virginia.gov.

I regret that this Office cannot assist you further, but I hope this information is helpful to you.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]

Sent: Monday, December 17, 2012 2:34 PM

To: [REDACTED]

Cc: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]; oig@sec.gov;

OIRA_Submission@omb.eop.gov; oig@cftc.gov; publicaffairs3@occ.treas.gov;

Questions@vsp.virginia.gov; [REDACTED]; REBoard@dpor.virginia.gov;

[REDACTED]; [REDACTED]; [REDACTED]

Subject: CRIMINAL COMPLAINT FOR LOUDOUN COUNTY SHERIFF'S OFFICE & STATE AND FEDERAL
AGENCIES - [REDACTED]

Importance: High

Sensitivity: Confidential

**PRIVILEGED – FOR OFFICIAL USE ONLY – PRIVACY ACT OF 1974 –

SENSITIVE – NOT FOR PUBLICATION **

Dear Sir:

I, [REDACTED], the undersigned
complaint filed today, [REDACTED], to the County of Loudoun Government, the
Office of Consumer Affairs, federal regulatory and law enforcement officials. Specifically, I am
requesting you initiate a major investigation of the abuses in the Loudoun County General

District Court. Specifically, incidents which occurred on [REDACTED], at the Loudoun County General District Court, at approximately 10:00 am, Courtroom 002F, involving the retained attorney, [REDACTED], employed with the [REDACTED] representing [REDACTED] [REDACTED], both who are presently registered with the Commonwealth of Virginia State Corporation Commission, but have not complied with the state regulations relating to incorporation and/or registration of a fictitious entity to do business in the Commonwealth where it is bringing the action.

The retained attorney, [REDACTED], employed with the [REDACTED] representing [REDACTED] business practices are fraught with flaws, errors, conflicts of interest, and fraud, and these allegations have been previously provided to the highest level of leadership in the Commonwealth of Virginia since 2010.

It is important to establish by §§ 59.1-69 and 59.1-70 Code of Virginia, which provides that no person, partnership, limited liability company or corporation shall conduct or transact business in the Commonwealth of Virginia under any assumed or fictitious name unless it is registered with the Commonwealth of Virginia State Corporation Commission.

It is also important to establish by Black's Law Dictionary, which characterizes the term "Fictitious Plaintiff," as, "It is a contempt of court to sue in the name of a fictitious party." Additionally, the debt collector must be available to be sued or investigation by regulatory, law enforcement officials, and citizens.

Be advised, although [REDACTED] is authorized, by law, to transact business in the Commonwealth, the [REDACTED], did not disclose, in numerous occurrences, on the filed WARRANT IN DEBT (lawsuit), or to the defendant(s), or to the Court, during civil court proceedings held on Wednesday, December 12, 2012, that it was "Doing Business As or Transacting As" [REDACTED] (note additional punctuation), which is NOT registered with the Commonwealth of Virginia State Corporation Commission, as of November 5, 2012 and December 12, 2012, respectively.

Be advised, although [REDACTED] is authorized, by law, to transact business in the Commonwealth, the aforesaid fictitious entity did not disclose, in numerous occurrences, on the filed lawsuit, to the defendant(s) or to the Court, on Wednesday, December 12, 2012, it was "Doing Business As or Transacting As" [REDACTED] [REDACTED] (note alternative spelling and additional punctuation), which was NOT registered with the Commonwealth of Virginia State Corporation Commission as of November 5, 2012 and December 12, 2012, respectively.

I provided my written objections and concerns regarding the right of the above-mentioned fictitious entity's right to bring a lawsuit against others, and myself I addressed the insufficiency of service of process (defective), lack of subject matter and personal jurisdiction over both the registered Plaintiff and legal Defendant. Additionally, and more importantly, I addressed the due process clause of the Fifth Amendment to the Constitution of the United States, and the Constitution of the Commonwealth of Virginia regarding the Deprivation of Property of citizens, consumers, veterans and homeowners.

For example, and to the best of my belief, on December 12, 2012, the Loudoun County General

District Court, [REDACTED], announced the following dispositions in favor of fictitious entity (Plaintiff), including the law firm, [REDACTED] [REDACTED] who also has not complied with the state regulations relating to incorporation and/or registration of a fictitious entity to do business in the Commonwealth where it is bring the action:

Case No. [REDACTED]

Defendant: [REDACTED]

Plaintiff: [REDACTED]

Attorney: [REDACTED]

Case Judgment: [REDACTED]
[REDACTED]

Case No. [REDACTED]

Defendant: [REDACTED]

Plaintiff: [REDACTED]

Attorney: [REDACTED]

Case Judgment: [REDACTED]

Case No. [REDACTED]

Defendant: [REDACTED]

Plaintiff: [REDACTED]

Attorney: [REDACTED]

Case Judgment: [REDACTED]

Case No. [REDACTED]

Defendant: [REDACTED]

Plaintiff: [REDACTED]

Attorney: [REDACTED]

Case Judgment: [REDACTED]

Case No. [REDACTED]

Defendant: [REDACTED]

Plaintiff: [REDACTED]

Attorney: [REDACTED]

Case Judgment: [REDACTED]

I am fully aware that my letter makes strong assertions with serious repercussions, but I am confident that any inquiry into these numerous verifiable facts previously provided and currently presented will result in findings of ample evidence that private attorneys and law firms are engaging in unfair, unethical, criminal, fraudulent and prohibited transactions. It appears that Court has not acted in the capacity of a judge in the Loudoun County Virginia General District Court and has unlawfully usurped the authority of the aforementioned civil proceedings to further the Court's own interests and prejudices in the unlawful deprivation of property and in violation of countless citizens' constitutional rights to a fair and impartial hearing.

It is the duty of the court to administer justice by providing all parties with due process of law, or the right to a fair and impartial hearing on the merits of the disputes brought before the court. The Court's conduct continues to be repugnant to the scope and authority of the Loudoun County Virginia General District Court.

I believe the civil proceedings conducted by the Loudoun County General District court on [REDACTED], involving [REDACTED] (Plaintiff), its hired attorney [REDACTED]), and law firm, [REDACTED] [REDACTED] were compromised by the Court, which I believe held prejudice against my prior written objections when I previously reported fraud upon the court, potential unlawful foreclosure and unlawful debt collection practices in Loudoun County Virginia by the plaintiff, their private attorneys and law firms. This probably explains why my case was heard last on December 12, 2012.

Although I fully understand that an attorney shall abide by a client's decisions concerning the objectives of representation, I also fully understand that an attorney shall not counsel a client to engage, or assist a client in conduct that the attorney knows is criminal or fraudulent, and an attorney may discuss the legal and moral consequences of any proposed course of conduct with a client and may counsel or assist a client to make a good faith effort to determine the validity, scope, meaning, or application of the law.

The problems stated in this Request for Investigation and Complaint are not the mistakes or errors made by an organization with the professed expertise of private attorneys or law firms, nor are they mistakes of attorneys who have been members of the Virginia State Bar with substantial years of legal experience.

Employees at hired law firms representing the seller, mortgage servicer, and the plaintiff in my case have committed what appears to be fraud by filing fraudulent documents as public documents in a public office. As way of defending their actions and firms, they filed what appears to be misleading information with the court. In short, this is a legal claim and disciplinary charge, which I am alleging complicity of public officials as attorneys and judges,

private attorneys and law firms in their client's conduct or other misconduct of the attorney involving representation of the client.

I, [REDACTED] do hereby certify that, to the best of my knowledge and belief, all of the information on, attached to this complaint is true, correct, and complete, and made in good faith. I understand that this complaint or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction, as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Finally, this complaint is not intended to constitute my waiver of any rights, remedies, or defenses, statutory or procedural.

I appreciate your continued support in this very important matter. If you have any questions, I may be reached at [REDACTED]

Very truly yours, I am

/s/

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

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SENSITIVE – NOT FOR PUBLICATION **

A final thought... The Power of Attitude - "Our lives are not determined by what happens to us, but by how we react to what happens; not by what life brings to us, but by the attitude we bring to life. A positive attitude causes a chain reaction of positive thoughts, events, and outcomes. It is a catalyst... a spark that creates extraordinary results." Author unknown

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entity named above and herein or their designee. If the reader of this message is not the intended recipient, you are

on notice that any distribution of this message, in any form, is prohibited. If you have received this message in

error, please immediately notify the sender and delete or destroy any copy of this message.

From: Ringle, Judith A
To: [Ricci, Charles A.; Enforcement](#)
Subject: FW: Report of fraud/abuse by [REDACTED] (unlicensed financial advisor)
Date: Monday, October 20, 2014 11:38:00 AM

FYI

From: OIGEmail
Sent: Monday, October 20, 2014 11:38 AM
To: [REDACTED]
Subject: RE: Report of fraud/abuse by [REDACTED] (unlicensed financial advisor)

Thank you for emailing CFTC OIG. The OIG receives and investigates allegations regarding misconduct by CFTC employees. The CFTC Division of Enforcement handles allegations regarding misconduct by market professionals. I am forwarding your email to the Division of Enforcement.

Sincerely,

Judy Ringle, Attorney-Advisor
CFTC OIG

From: [REDACTED]
Sent: Wednesday, October 15, 2014 5:01 PM
To: OIGEmail
Subject: Report of fraud/abuse by [REDACTED] (unlicensed financial advisor)

To Whom It May Concern:

I am writing to you regarding the improper use of funds by an unlicensed financial advisor named [REDACTED]. I initially reached out to [REDACTED], the company under which he invested these monies, and they would not provide me with any information and suggested I write to you.

Below is the email I sent to [REDACTED] (an attorney with [REDACTED]) detailing the chronology of events. As you will see, [REDACTED] accepted monies from my clients ([REDACTED]) after he became unlicensed according to the FINRA documentation available online.

These are my clients' life savings and they very much would like their monies returned. [REDACTED] alleges that the assets are frozen with [REDACTED] and/or [REDACTED], but quite frankly we are not sure what to believe. As you can imagine, the [REDACTED] are very distraught and simply want their money back. Please contact me at your earliest convenience via email or phone to let me know how best to proceed. I have included my information below.

Very truly yours,

[REDACTED] -
[REDACTED]
[REDACTED]

[REDACTED]

Dear [REDACTED],

It was a pleasure speaking to you yesterday. As discussed, I am inquiring about monies wrongfully utilized/withheld that belong to my clients, [REDACTED], and their mother, [REDACTED]. The [REDACTED] gave [REDACTED] substantial funds under false pretenses that he was operating as a licensed broker, which he is not. The above-referenced account is the only record we have from [REDACTED].

In addition, I have included a link below from the Financial Industry Regulatory Authority (FINRA) with a history of his licensure.

Below is the information regarding the transactions:

August 31, 2013: [REDACTED] received a check in the amount of one hundred thousand dollars (\$100,000.00) to be allegedly deposited in a [REDACTED] "sub-account" in his account at [REDACTED]. The wire was made on September 3, 2013.

December 13, 2013: A check in the amount of ninety-four thousand dollars (\$94,000.00) was submitted to [REDACTED] from the account of [REDACTED]. The last four numbers of the account from [REDACTED] Bank are [REDACTED].

FINRA link: [REDACTED]

We are currently pursuing other actions against [REDACTED] and would appreciate your full cooperation. Once you have had time to review your records, kindly contact me as soon as possible regarding this time-sensitive matter.

If you are unable to assist me in this matter, please direct me to your supervisor or superior so that the monies wrongfully appropriated can be returned.

Very truly yours,

[REDACTED]

Received
Oct 20, 2014

Message for CFTC OIG & US Office of Special Counsel:

Is lying about employment history illegal and unethical, especially for an auditor?

Per FINRA's BrokerCheck Report, [REDACTED] worked at Financial Security Assurance (FSA) for less than 2 months and then he was "unemployed" for a year.

Perhaps CFTC should check thoroughly of his employment history prior to the offer was made?

(b)(6)

~~~~~ WELCOME [REDACTED] ! ~~~~~

[REDACTED] begins employment today as an

(b)(6)

(b)(6)

(b)(6)





## Registration and Employment History



### Registration History

The broker previously was registered with the following firms:

| Registration Dates | Firm Name | CRD# | Branch Location |
|--------------------|-----------|------|-----------------|
|--------------------|-----------|------|-----------------|

|            |  |  |  |
|------------|--|--|--|
| [REDACTED] |  |  |  |
|------------|--|--|--|

### 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 Dates | Employer Name | Employer Location |
|------------------|---------------|-------------------|
|------------------|---------------|-------------------|

|            |  |  |
|------------|--|--|
| [REDACTED] |  |  |
|------------|--|--|

### 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.

No information reported.

## 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.

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

### Principal/Supervisory Exams

| Exam                     | Category | Date |
|--------------------------|----------|------|
| No information reported. |          |      |

### General Industry/Product Exams

| Exam | Category | Date |
|------|----------|------|
|      |          |      |

### State Securities Law Exams

| Exam                     | Category | Date |
|--------------------------|----------|------|
| No information reported. |          |      |

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/](http://www.finra.org/brokerqualifications/registeredrep/).

## 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.

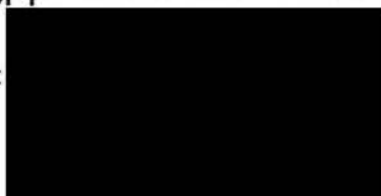
This individual is currently registered with 13 SROs and is licensed in 0 U.S. states and territories through his or her employer.

### Employment 1 of 1

Firm Name:

Main Office Address:

Firm CRD#:



SRO

Category

Status

Date

|                          |  |  |  |
|--------------------------|--|--|--|
| [Redacted Table Content] |  |  |  |
|--------------------------|--|--|--|

### Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



## 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:



This broker has passed:



### Registration History

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



### 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? No

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



## 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:

- 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
- 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 <http://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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).



## BrokerCheck Report



data current as of Wednesday, October 08, 2014.

| <u>Section Title</u>                | <u>Page(s)</u> |
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**From:** [REDACTED]  
**To:** [Ringle, Judith A](#)  
**Subject:** RE: two hotline complaints  
**Date:** Thursday, December 18, 2014 4:03:17 PM

---

No worries. I will call them.

---

**From:** Ringle, Judith A  
**Sent:** Thursday, December 18, 2014 4:01 PM  
**To:** [REDACTED]  
**Subject:** two hotline complaints

One of them I forgot to tell you about. I apologize for that. You can blame me for not getting back to the caller sooner.

On Dec 10, 2014, a [REDACTED] called to say that "unusual things" in swaps are happening with her broker. Her # is [REDACTED]. Sorry but I don't have more info.

Today I got a new message. [REDACTED] (all names phonetic) from Nebraska called about the cattle market. He believes there is a reverse squeeze responsible for five days of limit moves (downwards) in cattle. I did a google search and saw something about it here: <http://www.reuters.com/article/2014/12/18/cme-cattle-emergency-idUSL1NOU206Z20141218>. He believes that CME needs to expand margins in order to facilitate trading. He is in the industry and the failure to expand margins is hurting him. He didn't elaborate on the details of the claimed reverse squeeze. His # is [REDACTED]. He did specifically say he would like to speak with a "live person."

Judy Ringle x5109

RECEIVED

2:40

OIG

December 23, 2014

VIA OVERNIGHT MAIL

Re: Response Regarding [REDACTED]

Dear Mr. [REDACTED]:

I write this letter on behalf of [REDACTED] in response to your letter dated November 21, 2014 related to [REDACTED]. I am an attorney representing [REDACTED]. As a result, please direct all further correspondence regarding this matter to my attention at the address below. Additionally, if you are represented by an attorney regarding this matter, please forward this letter to your attorney.

[REDACTED] first learned of [REDACTED] earlier this year when an individual contacted [REDACTED] claiming that an investment he had made with GC Resources was purportedly linked to an [REDACTED] oil and gas venture, including a purported operating agreement bearing the EOG name and logo. This was the first time that [REDACTED] had ever heard of [REDACTED]. [REDACTED] promptly reviewed all of its records and determined that it has never had any kind of business relationship, or even a proposed business relationship, with [REDACTED] or [REDACTED] of [REDACTED]. It was apparent that [REDACTED] was defrauding investors by attempting to sell oil and gas securities based upon fraudulent investment offering documents using [REDACTED] name and logo without permission. The purported [REDACTED] document that you attach to your letter is an example of such falsified documents. This is not a legitimate [REDACTED] document and it does not bear the signature of anyone from [REDACTED]. It is a forgery. [REDACTED] takes such fraudulent and unauthorized use of its name, logo, and goodwill very seriously. As a result, on June 18, 2014, [REDACTED] immediately sent [REDACTED] Resources a cease and desist letter demanding the cessation of use of any and all materials that in any way refer to [REDACTED], a copy of which is attached hereto as Exhibit A.

[REDACTED] also notified the United States Securities and Exchange Commission ("SEC"), the Texas State Securities Board ("TSSB"), and the Federal Bureau of Investigation ("FBI") of [REDACTED] fraudulent and unauthorized use of [REDACTED] name, logo, and goodwill. It is our understanding that these agencies are currently prosecuting claims against [REDACTED] and [REDACTED]. [REDACTED] has continued to cooperate with these law enforcement agencies regarding this matter. In fact, an attorney representing [REDACTED] and [REDACTED] sent a letter in

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[REDACTED]

Mr. [REDACTED]  
December 23, 2014  
Page 2

September 2014 to [REDACTED] investors acknowledging the misappropriation of investment funds placed with [REDACTED] that federal agents had seized assets purchased with [REDACTED] funds, and that the investigation was continuing. A copy of the letter from [REDACTED] attorney is attached hereto as Exhibit B.

Further, as you noted in your letter, [REDACTED] posted a "Notice of Deceptive Activity Relating to [REDACTED] on June 23, 2014 to the [REDACTED] website in an effort to alert the public that [REDACTED] has had no involvement or association in any way with [REDACTED] or the related investment offerings and documents. In the notice, which is still posted online, [REDACTED] encourages those affected to contact the Fort Worth office of the SEC at [REDACTED], the TSSB at [REDACTED], and local law enforcement to inform them of such matters. If you have not done so already, [REDACTED] encourages you to contact these agencies to inform them of your situation. In some cases, it is possible for victims of fraud to recover restitution from civil or criminal matters brought by law enforcement.

In September 2014, [REDACTED] received a call from you related to this matter and asked me to contact you. I returned your call and left two messages for you at [REDACTED] on September 12 and 18, but did not hear back.

I explain the steps [REDACTED] has taken since learning of [REDACTED] fraudulent and unauthorized use of [REDACTED] name to demonstrate that, like you, [REDACTED] is a victim of the fraud of GC Resources and [REDACTED]. To be clear, [REDACTED] is not to blame for any losses you incurred and has no liability for any fraudulent acts of [REDACTED] or [REDACTED]. [REDACTED] did not receive any money from you, [REDACTED], [REDACTED], or any other individual that may have been defrauded by [REDACTED]. Indeed, all of the checks that you attached to your letter are to [REDACTED], not [REDACTED]. As explained above, [REDACTED] has never had any relationship whatsoever with [REDACTED] or [REDACTED].



Mr. [REDACTED]  
December 23, 2014  
Page 3

If you have any questions or would like to discuss this matter further, please do not hesitate to contact me.

*Sincerely,*  
[REDACTED]

Enclosures

cc: United States Securities and Exchange Commission  
Commodity and Futures Trading Commission  
Federal Trade Commission  
Financial Industry Regulatory Authority  
Attorney General, State of California  
Attorney General, State of Texas  
Texas Department of Banking  
Texas State Securities Board

# EXHIBIT A

[REDACTED]

[REDACTED]

June 18, 2014

VIA HAND DELIVERY AND CERTIFIED MAIL

[REDACTED]

Re: *Cease and Desist fraudulent, unauthorized use of [REDACTED] name and logo*

To Whom It May Concern:

Please be advised that this firm represents [REDACTED]. Accordingly, direct all future communications and correspondence regarding this matter to my attention. If you are represented by counsel, have that counsel contact me in response to this letter.

It has recently come to [REDACTED] attention that [REDACTED] is seeking investment in oil and gas securities based upon fabricated investment offering documents using [REDACTED] name and logo without permission. Specifically, investment materials obtained by [REDACTED] which [REDACTED] appears to be using in its investment offerings, contain a signature that does not appear to be the signature of a person affiliated or associated with [REDACTED]. After a thorough search of [REDACTED]'s records, [REDACTED] has confirmed that it has never entered into any agreement with [REDACTED]. Further, [REDACTED] has reason to believe that [REDACTED] has used [REDACTED] name in the investment community to fraudulently lure individuals to invest in [REDACTED] oil and gas securities.

[REDACTED] takes this fraudulent and unauthorized use of its name, logo, and goodwill in these offering documents very seriously. In addition to exposing [REDACTED] to civil liability, this conduct constitutes violations of federal and state securities laws. [REDACTED] therefore demands that [REDACTED] and all persons associated with [REDACTED] immediately cease and desist any and all activity that claims any business arrangement or agreement between [REDACTED] and [REDACTED], including, but not limited to, using or referring to any investment document that purports to be signed by [REDACTED] or any [REDACTED] representative.

[REDACTED] requires a response to this letter **before the close of business on Friday, June 20, 2014** with a certification that [REDACTED] has ceased use of any and all materials that in any way refer to [REDACTED], such as the documents attached hereto as Exhibit A. If [REDACTED] fails to provide certification that it has ceased use of all materials referring to [REDACTED] by this deadline,

June 18, 2014

Page 2

██████████ reserves the right to seek any and all relief that is available to it at law or equity including, but not limited to, injunctive relief, damages (including punitive damages), and attorneys' fees.

██████████ must also immediately inform each and every person who received, or may have received, the fabricated investment materials of the following: (1) that ██████████ has never had any involvement with ██████████ in any way; and (2) that the purported ██████████ signatures in the investment materials are not authentic.

Finally, as litigation is possible, this letter is notice to ██████████ and all related entities and individuals to immediately take steps to preserve all paper and electronic records that relate in any way to ██████████ or any investments in which reference has been made to ██████████ or any agreement purporting to be authorized and/or signed by ██████████ or any of ██████████'s representatives. ██████████ is hereby given notice not to destroy, conceal, or alter any paper or electronic files and other data generated by and/or stored on GC Resources's computers and storage media (e.g., hard drives, USB drives, CD Roms, backup tapes), or any other electronic data, such as voice mail, SMS text messages, and communications through social and business networking sites. Failure to comply with this notice can result in severe sanctions being imposed by a court for spoliation of evidence or potential evidence.

Further, in order to avoid spoliation, ██████████ must preserve data on its original media. Electronic documents and storage media on which they reside contain relevant, discoverable information beyond that which may be found in printed documents. Therefore, *even where a paper copy exists*, ██████████ must maintain documents in their electronic form along with information about those documents contained on the media. ██████████ also must preserve paper printouts of those documents which contain unique information input after they were printed, such as paper documents containing handwriting, signatures, drawings, annotations, highlighting, and redactions, along with any documents for which no corresponding electronic files exist.



June 18, 2014  
Page 3

I look forward to your prompt response.

Sincerely,



cc:



Texas State Securities Board  
1230 Riverbend, Suite 220  
Dallas, Texas 75247



# EXHIBIT B

[REDACTED]  
Of Counsel

Direct: [REDACTED]  
Facsimile: [REDACTED]  
Email: [REDACTED]

September 11, 2014

RE: [REDACTED] and [REDACTED]

Dear Sir/Madam:

Please be advised that I represent [REDACTED] and [REDACTED]. I wanted to address concerns that some of you have expressed regarding your investments with [REDACTED] for the [REDACTED] project.

Over the past few weeks, counsel has been in negotiations with the U.S. Attorney's office regarding the misappropriation of investment funds placed with [REDACTED]. Federal agents, working in conjunction with the Dallas U.S. Attorney's office, have seized certain assets purchased with [REDACTED] funds. The U.S. Attorney's office has also taken steps to secure effective control over [REDACTED]'s remaining assets as well as those of its owner, [REDACTED].

Some of the seized assets were simultaneously sold by the government for an agreed upon amount, and the remainder will be sold over time. The proceeds from the sale of the assets go directly to the government to be paid into the registry of the court pending final disposition by a federal judge. [REDACTED] has been fully cooperating with the government's efforts and will continue to do so until it completes its investigation.

The government will be provided a list of investors along with contact information. Accordingly, you should anticipate being contacted by either the United States Attorney's office or the FBI in connection with their ongoing investigation.

Please direct any questions or concerns to my attention, but also understand my information beyond that set out above will be somewhat limited while the investigation and any negotiations are ongoing. In addition, [REDACTED] and/or employees of GC Resources will be unable to discuss this matter with you during the pendency of the investigation.

Sincerely,

cc:

**From:** OIGEmail  
**To:** [REDACTED]  
**Subject:** RE: Nov 2013 FISMA Report from Independent Contractor/CPA Firm  
**Date:** Sunday, March 02, 2014 2:30:00 PM

---

[REDACTED] – I have to apologize but I missed your email in our hotline email folder. Do you still need the report? I recommend you request it under the Freedom of Information Act. An on-line FOIA request form may be found here: <https://www.cftc.gov/FOI/request/index.htm>

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG  
(202)418-5109

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**From:** [REDACTED]  
**Sent:** Tuesday, February 25, 2014 8:38 AM  
**To:** OIGEmail  
**Subject:** Nov 2013 FISMA Report from Independent Contractor/CPA Firm

Good Morning  
I was reviewing your yearly report and in it was stated your FISMA review from 2013 would be completed in Nov 2013. Do you have that report electronically available? I would like to review it prior to a [REDACTED] meeting [REDACTED] with your CFTC CIO, John Rogers.  
Negative replies are requested.

Thank You  
[REDACTED]

/SIGNED/  
[REDACTED]

[REDACTED] from TIGTA, wants info from investigators.

Share some info about an ongoing investigation involving CFTC.

And a few other agencies

Allegation is regarding some contracts awarded through [REDACTED] IRS, CFTC, GSA, a few others, State, involve a subcontractor relationship that TIGTA believes might be criminal. Quid pro quos. Tried to find a CFTC agent a while ago. Needs to brief us and how it will affect us. He does procurement fraud and needs to speak with our specialist in same. CFTC'ers are not bad actors we have a k by which some k'rs have been able to be bad actors. Possible that cftc'ers know but at this point they don't know.

May 22, 2015 – I'm preparing a FOIA response for allegations and just reread this. I don't know why I didn't make this more clear. However, my recollection is that I spoke with him personally at a later date, and pointed him in the direction of Steve Grossman to get direct information regarding CFTC contracts, and said we are not currently in ~~ing~~ ~~the~~ receipt of any allegations of a similar nature. Right click on original shows it was created February 3, 2014.



**From:** OIGEmail  
**To:** [questions](#); [Enforcement](#)  
**Subject:** FW: report fraud, waste and abuse at CFTC  
**Date:** Tuesday, February 04, 2014 1:27:00 PM

---

Hi, folks – I am wondering if it would be possible for someone to respond to this inquiry? This person is NOT complaining about fraud, waste, or abuse at CFTC itself. It looks to me like he is seeking information about gold derivatives and position limits because he is disturbed by alleged trade activity by [REDACTED].

---

**From:** [REDACTED]  
**Sent:** Monday, February 03, 2014 2:12 AM  
**To:** OIGEmail  
**Subject:** OIG: report fraud, waste and abuse at CFTC

Hello,

Can you please advise how [REDACTED] is allowed to own [REDACTED] of all gold derivatives ( [REDACTED] billion ). Is it not illegal to ignore position limits and effectively corner a market?, or are these rules been changed? ( if so please provide the statute regulation )

I look forward to your reply

Regards

[REDACTED]

Phone at general # on February 6, 2014

I transcribed (best I could) the phone message left:

██████████ and I have a question regarding the administration and the banks of how they can uh do exchanges of the iqd which is not an internationally traded currency at this time, now there's several people that are good people in the administration and also on both sides of the aisle however, the people who this was meant for, we the people, are being left out, and, I want to know why, uh, if you could please give me a call ██████████, ASAP, before we take this public, you guys have been listening to our calls, we know that, and you know you have until Friday before we take it public, and let the masses of people overload you and have you explain to them how the IG can allow this to happen. IT seems to be that President Obama wants us to be the middle class restored, however, what is happening is, is that the banks are calling their customers with 5 mil of assets, and telling them to buy the denar from exchanges and they will exchange them in, from anywhere from at one time it was 32 then it went to 36 for dinar, and then to 38, this has been going on since the first of December and I wonder what kind of negligence would allow that to happen and you know we have been keeping it quiet and following what you've want, now your time is up, we need this currency the GCR the global currency you know revaluation, or reset, to happen asap, for the entire world, not just for the rich and powerful, the senators, the friends of senators, the neighbors, you know, their families, who are getting richer and richer, while the people of the middle class have paid something along the lines of 7.09 trillion dollars to bill the banks out. Now, I would like a phone call, asap, ok? I appreciate your time. Have a wonderful evening. Thank you.

I do not plan to call. I do not think this person is playing with a full deck.

Judy Ringle, Attorney-Advisor

CFTC OIG

February 6, 2014

February 7, 2014

██████████ has worked at CFTC since ██████████. ██████████ is a ██████████ and has been for ██████████. ██████████ makes in the ██████████, and ██████████ would like to be promoted to a ██████████. ██████████ was hired by ██████████. ██████████ did not get along with ██████████; ██████████ told ██████████ as soon as ██████████ was ██████████ that ██████████ was "useless." ██████████ has also had problems with ██████████ and now ██████████. Yesterday ██████████ was given ██████████

In any event, ██████████ explained that ██████████ is going ██████████, and ██████████ is ██████████ ██████████, and ██████████ is having ██████████, as ██████████ has ██████████ ██████████. ██████████; ██████████ cannot ██████████. ██████████ asked to be promoted ██████████. ██████████ asked for ██████████. ██████████ believes ██████████. ██████████ said that ██████████. ██████████ told me ██████████ ██████████. ██████████ told me ██████████ is having ██████████ ██████████. ██████████ said ██████████ is ██████████ ██████████.

██████████ called ██████████. ██████████ said to contact OIG. ██████████ also contacted ██████████. I said we cannot represent an individual in a suit against the agency. ██████████ thanked me. I said that we may be in touch if it looks like there is a larger issue within ██████████ re personnel matters.

██████████ specifically claimed that the (b)(6) are completely controlled by ██████████, using programs that ██████████ designed in the '90s that have not been updated since 2003. ██████████ states that everyone is afraid to go against what ██████████ wants for (b)(6). Moreover, nobody else knows how to do the reports. ██████████ worked on a new report process. ██████████ did all the work, so it could be controlled (b)(6). ██████████ said that ██████████ was yelled at and is yelled at if ██████████ makes any mistakes. But ██████████ wanted to finish it and to get ██████████

██████████ says ██████████ gets along well with people in ██████████, in connection with the (b)(6). ██████████ is scared of ██████████ controls over the programs. ██████████ had a progress ready to go, but nobody will start it. So they are back to square one. ██████████ runs programs on (b)(6) that the Agency can afford ██████████. No one else will take responsibility for it. ██████████ was almost done with ██████████ new (b)(6) and ██████████ stopped ██████████. But ██████████ finished ██████████ part, and they are all working together, in ██████████, but if that's what ██████████ wants, fine, but ██████████ finished ██████████ project and believes ██████████ should get ██████████. The other ██████████ are ██████████, they are not ██████████, and are not computer savvy. He believes ██████████ and ██████████ yelled at him w/re the (b)(6) because they had wrong assumptions, and yelled at ██████████ about stuff that was inconsequential.

■ just wants to do ■ job, and feels like ■ is being held back because ■ is not part of the right clique. ■ is only asking for a desk audit. ■ doesn't think ■ management understand what ■ is working on. ■ is picked on b/c ■.

**From:** OIGEmail  
**To:** [REDACTED]  
**Cc:** [Enforcement](#)  
**Subject:** RE: report fraud, waste and abuse at CFTC  
**Date:** Friday, February 07, 2014 5:00:00 PM  
**Attachments:** [OIG report fraud waste and abuse at CFTC.msg](#)  
[OIG report fraud waste and abuse at CFTC.msg](#)  
[OIG report fraud waste and abuse at CFTC.msg](#)

---

Dear [REDACTED]:

Thank you for contacting CFTC OIG. CFTC OIG conducts audits, investigations, and other projects designed to detect fraud, waste, and abuse within the Agency, and to make appropriate referrals and recommendations. I am forwarding your email (all three) to the Division of Enforcement, which investigates allegations of violations of the Commodity Exchange Act and regulations (i.e., misconduct by certain market participants and professionals).

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG

-----Original Message-----

**From:** [REDACTED]  
**Sent:** Wednesday, February 05, 2014 4:30 PM  
**To:** OIGEmail  
**Subject:** OIG: report fraud, waste and abuse at CFTC

We will not go quietly.....will not let mass abuse of U.S. citizens go unanswered. Release the [REDACTED]  
[REDACTED] #wearethepeople



**From:** OIGEmail  
**To:** [Enforcement](#)  
**Cc:** [Ricci, Charles A.](#)  
**Subject:** FW: [REDACTED]  
**Date:** Tuesday, April 01, 2014 10:09:00 AM

---

FYI

**From:** [REDACTED]  
**Sent:** Monday, March 17, 2014 11:18 AM  
**To:** OIGEmail  
**Subject:** [REDACTED]  
[REDACTED]

I write you as french introducing broker for [REDACTED] since 2005- to 2008

I introduce some chinese european and american investor to enter the [REDACTED],  
[REDACTED] take a external french money manager as trader the company is based at Dominican  
island not regulated

[REDACTED]  
The company disappears since 2008 and the web site disappears too

The commercial advertisement is [REDACTED]  
translated from french to english

Many investors enter into market and they lost all their capital when the dollar is collapsing, the  
problem is fxcm never send reports historic execution with exact price and exact time, as  
investors they don't know when they were executed for forex market

As french people I know recently that CFTC Condemned [REDACTED] record amount 14  
millions usd

[REDACTED]  
I'm french citizen, my english level is bad please tell me how to send our folder to CFTC

The second problem is when I enter in merchant area as introducing broker to see the list of  
my client's account I can't download the run reports

I think they do intentionally don't send the run reports of my client's account, they make  
fraud to make me lose my time

I copy the mail of department IB : [REDACTED]

name login : [REDACTED]  
Password: [REDACTED]

[REDACTED]

anyway it doesn't work

"Dear [REDACTED]

You need to log into the [Merchant Area website](#) from your computer using your [merchant area](#) login and run the "**ALL ACCOUNTS**" report.

You will see ALL client accounts who were setup under your IB business prior being terminated.

Click, **ALL ACCOUNTS** report, check off ALL databases, click **ADD ALL** to move all offices to the right window (*see screenshot below*), choose a **Report Format** and then click **Run Report** to get the desired information. "

[REDACTED] mobile : [REDACTED]

Hotline call March 7, 2014

I think the actual message was left on March 6, 2014.

██████████ is the ██████████. Website is ██████████. She states she has been called twice by a man named ██████████ who claims to work for ██████████. Website is ██████████. ██████████ claims to be performing an investigation for CFTC OIG on a contract basis, and he is seeking information about coin dealers that are members of the ICTA. He states that the IG wishes to issue a report clarifying that coin dealers do not have to register with the CFTC. (██████████ is familiar with the issue and states it is their understanding that coin dealers do not have to register.) ██████████ states that her instinct is the guy is not to be trusted, and she called to make sure that he is working for us. I did ask her if it is possible that he was referring to another gov't entity, perhaps a State entity? She said he is very clear that he is working for the Inspector General for the Commodity Futures Trading Commission. I said I would look into it.

I called the FBI field office in Los Angeles, ██████████ and spoke with ██████████. She performed a search while I waited, confirmed they have no interest in ██████████. I stated that this is our only complaint about this guy, and that to my knowledge there is no CFTC-specific prohibition against impersonation (like there is at SSA and IRS), and we do not have criminal law enforcement authority, and when we suspect criminal activity we make the appropriate referral to DOJ. She stated that, when they get complaints of impersonation of federal employees from local federal entities, they simply refer it to the entity for handling.

Judy Ringle, March 7, 2014

**From:** [REDACTED]  
**To:** [phishing@irs.gov](mailto:phishing@irs.gov)  
**Cc:** [newyork@sec.gov](mailto:newyork@sec.gov); [dfw@sec.gov](mailto:dfw@sec.gov); [atlanta@sec.gov](mailto:atlanta@sec.gov); [boston@sec.gov](mailto:boston@sec.gov); [chicago@sec.gov](mailto:chicago@sec.gov); [denver@sec.gov](mailto:denver@sec.gov); [losangeles@sec.gov](mailto:losangeles@sec.gov); [miami@sec.gov](mailto:miami@sec.gov); [philadelphia@sec.gov](mailto:philadelphia@sec.gov); [saltlake@sec.gov](mailto:saltlake@sec.gov); [sanfrancisco@sec.gov](mailto:sanfrancisco@sec.gov); [newyork@fbi.gov](mailto:newyork@fbi.gov); [nv1@ic.fbi.gov](mailto:nv1@ic.fbi.gov); [Little.Rock@ic.fbi.gov](mailto:Little.Rock@ic.fbi.gov); [info@europol.eu.int](mailto:info@europol.eu.int); [Interpol-USNCB.FOIA@usdoj.gov](mailto:Interpol-USNCB.FOIA@usdoj.gov); [REDACTED] [Help](#); [advertising@nasdaq.com](mailto:advertising@nasdaq.com); [feedback@nasdaq-online.com](mailto:feedback@nasdaq-online.com); [dcjitpline@njdci.org](mailto:dcjitpline@njdci.org); [REDACTED]; [Privacy](#); [questions](#); [Josephson, Sarah E](#); [Kelley, Edward](#); [Jurgens, Melissa](#); [Markowitz, Nancy](#); [newark@ic.fbi.gov](mailto:newark@ic.fbi.gov)  
**Subject:** Official inquiry  
**Date:** Tuesday, April 15, 2014 2:18:07 PM  
**Attachments:** [Official report to Internal Revenue Service - Little Rock - 18-12-2013.pdf](#)

---

Dear Authority,

I reported a case in December 2013. I attach the form of the report. I would like to inquire about the state of this case I have reported.

If this address is not fit for getting any kind of information about the case, please forward this email to the competent department.

Sincerely Yours,

[REDACTED]

**From:** OIGEmail  
**To:** [Ricci, Charles A.](#)  
**Subject:** FW: 5th request of information on the FIT PONZI SCAM  
**Date:** Wednesday, April 23, 2014 11:32:00 AM

---

Hi, Charlie – can you help this guy? I don't want to send this to the enforcement email b/c the matter is closed.

Judy

---

**From:** [REDACTED]  
**Sent:** Monday, April 21, 2014 5:41 PM  
**To:** Rix, Philip  
**Cc:** OIGEmail  
**Subject:** Re: 5th request of information on the FIT PONZI SCAM

Sir:

I need an answer to my questions or tell me who is the officer above you who can give me information, vital to indict these criminals?

You do not think is is very suspicious CFTC officer [REDACTED] did not indict these criminals who made a ponzi scheme of about USD150.000.000 using american corporations?

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Tuesday, October 22, 2013 11:52 AM  
**To:** [prix@cftc.gov](mailto:prix@cftc.gov)  
**Subject:** 4th request of information on the FIT PONZI SCAM

Dear Sir:

I kindly request an answer.

[REDACTED]

A victim of the FIT PONZI SCAM

---

**From:** [REDACTED]  
**Sent:** Friday, October 18, 2013 5:20 PM  
**To:** [prix@cftc.gov](mailto:prix@cftc.gov)  
**Subject:** Re: Contact

Mr. Rix:

I kindly request an answer or please redirect me to the CFTC officer who can answer my question.



Regards

[REDACTED]

**From:** [REDACTED]  
**Sent:** Tuesday, October 15, 2013 11:53 AM  
**To:** [prix@cftc.gov](mailto:prix@cftc.gov)  
**Subject:** Re: Contact

Mr. Rix:

Finally I was unable to reach NY and could not phone you.

Many thanks for attending my call and explaining to me CFTC is not investigating this case any more and confirming it is closed.

As a victim of this scam I kindly request you to provide me with this information:

1. When the case was closed. (date)
2. If the case is closed, the file becomes public? I could request a copy of the file?
3. What are the circumstances that could lead to request the reopening of a case like this.

These couple [REDACTED] and [REDACTED] scammed and laundered money in the amount of USD150.000.000. Maybe something can be done.

Rgds

[REDACTED]

**From:** [REDACTED]  
**Sent:** Wednesday, September 18, 2013 12:55 PM  
**To:** [prix@cftc.gov](mailto:prix@cftc.gov)  
**Subject:** Re: Contact

Dear Sir:

I am a victim of the 2009 ponzi scam perpetrated by [REDACTED] and [REDACTED], two colombians. This was known as the [REDACTED] case and recorded as [REDACTED] (a corporation based in [REDACTED]) and [REDACTED] a corporation based in [REDACTED])

I will be in NY next week and I would like to have an appointment with a CFTC officer who

had contact with this case.

I have emailed Mr. Joseph Rosenberg but he told me he retired.

I might have valuable information for CFTC in regards to this USD150.000.0000 scam.

Best regards

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** OIGEmail  
**To:** [REDACTED]  
**Subject:** RE: Commodity Futures Trading Commission (CFTC) - reporting obligations on the auditor  
**Date:** Wednesday, April 23, 2014 11:27:00 AM  
**Attachments:** [image003.png](#)

---

[REDACTED] – I think the better recipient for your email is [questions@cftc.gov](mailto:questions@cftc.gov). The OIG email is for allegations of misconduct by CFTC employees. As such, we are not involved with the day to day regulation of the markets and market professionals.

But please let me know if you do not get assistance. I can reach out to find someone who can help you.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG

---

**From:** [REDACTED]  
**Sent:** Monday, April 21, 2014 2:40 PM  
**To:** questions; OIGEmail  
**Cc:** [REDACTED]  
**Subject:** Commodity Futures Trading Commission (CFTC) - reporting obligations on the auditor  
**Importance:** High

To whom it may concern:

By way of introduction I work with [REDACTED].

It's been brought to our attention that certain clients of ours are looking to register with the CFTC.

Kindly advise whether as appointed auditors of these entities, we need to ourselves be recognized by the CFTC? If so, please provide guidance and a summary of obligations for recognized auditors.

Furthermore, kindly advise whether there are any reporting obligations imposed on the auditor as a consequence to the client's registration with the CFTC? As such we are looking to understand whether there are any obligations to the auditor (reporting or otherwise), the extent of these obligations as well as the parties involved?

I look forward to hearing back.

Kind regards  
[REDACTED]

[REDACTED]



---

[Share your experience through our 60 second feedback form!](#)  
[Your feedback will help us to enhance our services.](#)

---

Please consider the environment before printing.

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**From:** OIGEmail  
**To:** [REDACTED]  
**Cc:** [Josephson, Sarah E](#)  
**Subject:** RE: Request for Assistance  
**Date:** Wednesday, April 23, 2014 11:18:00 AM

---

Dear [REDACTED] – I apologize for not getting back in touch with you sooner. I believe the Office of International Affairs can help you. I am forwarding your inquiry to Sarah Josephson, Director, International Affairs.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG  
(202)481-5019

---

**From:** [REDACTED]  
**Sent:** Wednesday, April 23, 2014 5:30 AM  
**To:** OIGEmail  
**Subject:** WG: Request for Assistance

Dear Sir or Madam,

I would like to kindly remind you of my e-mail dated April 1st ,2014.  
Could you please provide me with any relevant information concerning [REDACTED] as soon as possible?

Kind regards,

[REDACTED]

---

**Von:** [REDACTED]  
**Gesendet:** Dienstag, 1. April 2014 11:16  
**An:** 'oig@cftc.gov'  
**Cc:** [REDACTED]  
**Betreff:** Request for Assistance

Dear Sir or Madam,

We would like to address the following matter.

[REDACTED], born on [REDACTED] in Baden (Austria), has applied for a position in the Austrian Financial Market Authority.

[REDACTED] is manager of the below-mentioned company, which is - according to his statement - a CFTC registered CTA.

[REDACTED]



In light of the above we kindly ask you to inform us whether the trustworthiness of this person/firm has been verified by you or any other US supervisory institution. We would very much appreciate if you could inform us of any information that you may have about this person/firm which could be relevant to us as a supervisory authority. Any information provided by you will be treated by us as strictly confidential.

We would appreciate receiving your response as soon as possible.

Kind regards,

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Finanzmarktaufsicht (FMA) / Austrian Financial Market Authority (FMA)  
A-1090 Wien/Vienna, Otto-Wagner-Platz 5  
Tel. +43 (0)1 249 59 - 3301, Fax +43 (0)1 249 59 - 3199  
<http://www.fma.gv.at>

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RECEIVED

CFTC

5-1-14

2:39

OIG

A. 222202. 562 688 2883 (c) . [carriedev@gmail.com](mailto:carriedev@gmail.com)

Federal Reserve  
Community Affairs  
Stop 801

1505 C  
93

Governors of the Federal Reserve

Securities Trading Commission OIG

of the Inspector General

Three Lafayette Centre  
1155 21st Street, N.W.  
Washington, D.C. 20581  
Telephone: (202) 418-5000

Federal Deposit Insurance Corporation OIG

550 17th Street N.W.  
Washington, D.C. 20429-9990  
Telephone: (202) 736-0000

FDIC OIG

Office of Investigations  
350 Fifth Avenue Room 12010  
New York NY 10118  
(971) 320 2560

Financial Crimes Enforcement Network, Department of Treasury OIG

P.O. Box 39  
Vienna, VA 22183-0039  
Telephone: (703) 905-3770

Office of the Comptroller of Currency OIG

U.S. Department of Treasury  
Customer Assistance Group  
1301 McKinney Street, Suite 3450

210

Houston, TX 77010  
Telephone: (800) 613-6743

Securities and Exchange Commission  
OIG Office of Inspector General  
100 F Street NE  
Washington, D.C. 20549-2977

Treasury  
OIG Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

I am looping you all in a letter that has been sent to [REDACTED] [REDACTED] at JP Morgan. This is being sent under WHISTLEBLOWERS to afford me protection.

My letter is clear. I have been patient. Not only was there no answer, all the Return Cards sent to NY were not returned. Coincidence? One or two Return Receipt Cards not being returned. Maybe. All? No. USPS records confirm they were received.

[REDACTED] may not have taken my letters seriously. I do. JP Morgan is one of the financial institutions whose employees are tracked to inappropriate activities in my accounts. The agencies that have been in the prior loop take this seriously this concern seriously, too. What prompted my writing you, is that despite my putting documentation of illegal entry to my accounts before the JP Morgan executives, [REDACTED] they chose not to respond.

A response should not be predicated upon being told regulators are in the loop. A response should be predicated on concerns that are documented. The rules [REDACTED] and associates are bound to are not up to interpretation. The rules are laws. The laws come with weighty repercussions.

At this time, aside from the JP Morgan documentation, addressing the Account numbers I sent to the Executive Office and the statements the Executive Office sent me, there has been activity has been taking place in my accounts as late as January 2014.

It has been taking time for me to connect the 'dots':

- 1- JP Morgan confirmed the status of the account numbers I originally asked them about
- 2- I was notified about a third account. Papers were sent to me. The 3<sup>rd</sup> account is closed
- 3- I asked for the account opening and closing papers. I am not being given the account opening and closing papers

- 4- Over 100 transfers took place between my financial institution account and JP Morgan. I have provided a sample sheet of 'To' and a sample sheet of 'From' transfers.
- 5- There are almost 800 PDFs with the JP Morgan's employee's name on the PDFs. The PDF's were provided to me on an Encrypted CD from my financial institution. I do not know this person whose name is on the hundred's of PDF's. I tracked this name to this man by looking on LINKEDIN. The man has a profile on LINKEDIn.
- 6- I don't write this letter lightly. I was covering Capitol Hill during 2008. Nothing can or will ever describe what I was first person to.

There is the Pollyana in me that wants to believe by looping you all in together, good can come from this horrible matter. Good has to come of it. This situation slipped past a lot of people, according to the research I did. Someone should have made the catch. . There are a lot of me's trusting in your Institutions.

Cordially

[REDACTED]

[REDACTED]



Deposit accounts now held by JPMorgan Chase Bank, N.A.

## YOUR FREE CHECKING STATEMENT

P.O. BOX 650022  
DALLAS, TX 75266-0022This Statement Covers  
From: 10/03/08  
Through: 12/02/08Need assistance?  
To reach us anytime  
call 1-800-768-7000  
or visit us at wamu.com

|||||

As you haven't recently transacted on this account, we consider it inactive & are sending your statements quarterly. Perform a transaction & your monthly statements will continue. Monthly fees, if any, will still be assessed so remember to keep track of your balance. Consider requesting electronic statements online at wamu.com.

## Your Free Checking Detail Information

CARRIE DEVORAH  
JORDAN Z MARKSAccount Number: 489-119601-0  
Washington Mutual Bank, FA

## Your Account at a Glance

|                   |         |
|-------------------|---------|
| Beginning Balance | \$92.57 |
| Checks Paid       | \$0.00  |
| Other Withdrawals | \$0.00  |
| Deposits          | \$0.00  |
| Ending Balance    | \$92.57 |

Calendar Year-To-Date Overdraft/Non-Sufficient Funds Charges  
(excluding any charges which have been waived or refunded):

|                              |        |
|------------------------------|--------|
| Overdraft charges            | \$0.00 |
| Non-Sufficient Funds charges | \$0.00 |

As of the statement end date, the fee for any Non-Sufficient Funds transaction, whether paid or returned, was \$33.00 per transaction.

001-S-83

Page 1 of 1

Deposits are FDIC Insured



7782 XNR 801 13 82 120208 PAGE 1 of 1 COLR7258 7253 3360 01M7782

[The body of the document contains several paragraphs of extremely faint, illegible text. The text appears to be a formal report or letter, possibly related to military or government affairs, given the date and the nature of the document. The content is too light to transcribe accurately.]

**JP Morgan Chase Executive Office**

1 message

Fri, Jan 10, 2014 at 10:14 AM

To: [REDACTED]

**Executive Office****CHASE** **We are unable to locate accounts ending in** (b)(6)

Dear [REDACTED]

This is in response to your email to us about viewing your checking account activity online and your request to receive the complete history of accounts ending in (b)(6). We regret to hear you have contacted us multiple times to receive this information and apologize for any inconvenience experienced.

**We researched our banking system**

I can confirm our banking system and records were reviewed and we are unable to locate the referenced accounts in your name based on your social security number and the account numbers provided to us. We regret that we are unable to provide statements or other documentation reflecting the history of the accounts. Additionally, we were unable to locate an online banking profile in your name to determine information concerning viewing your checking account activity online.

Banks must abide by federal and applicable state record retention laws and may dispose of any records that have been retained or preserved for the period set forth in those laws. The record retention period governing an account is seven years. You may wish to visit [www.unclaimed.org](http://www.unclaimed.org) (searchable by owner name) or [www.missingmoney.com](http://www.missingmoney.com) to search for the accounts as they may have been escheated. You can search by "All States" and include your name. If a listing is found, you would submit the request through that state. Our records do not reflect we maintained or escheated these accounts.

**We located a checking account in your name**

We located information on checking account ending in (b)(6) of which you were a joint owner. The

funds in the account were escheated on November 10, 2010. We are required to report inactive or dormant accounts to the state of the account holder's last known address of record as abandoned or unclaimed property. Each state has specific years of inactivity to qualify as abandoned property. The state of California requires Bank's to escheat, remit or transfer account balances and property to the State after a three-year period of inactivity. Should you wish to pursue collection of the funds, please contact the California Office of State Controller at 1-800-992-4647 or by email at [www.sco.ca.gov/scocontactus/otherinquiries.aspx](http://www.sco.ca.gov/scocontactus/otherinquiries.aspx). You may also contact them at the address below:

California Office of State Controller  
Unclaimed Property Division  
P.O. Box 942850  
Sacramento, CA 94250-5873

For your privacy, we are unable to send bank statements via email but we're happy to mail the final statement generated for the account to the address on your letter sent to my attention dated December 22, 2013.

(b)(6), we hope this information is helpful. While we understand this matter is important to you, we regret we are unable to be of further assistance. Thank you for the past business you placed with us. I can be reached at 1-877-658-5560, extension 129-1038 should you have cause to contact me.

Sincerely,



Chase Executive Office

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## thank you for your call

1 message

Thu, Jan 16, 2014 at 5:37 PM

To: [REDACTED]

Dear [REDACTED]

Thank you for calling me in response to my email to you advising me (i) you will not respond in writing and (ii) the documents I requested from you, account opening papers, are internal documents not made available to the person whose name is on the account.

I am passing that information forward.

(b)(6) the account was closed March 10, 2010. Please make the account closing papers available to me, soon.

(b)(6) where is the location of that branch my account was held at?

Sincerely  
[REDACTED]

### DISCLAIMER :

With the continuing crossing and interfacing of platforms both on & off line both with & without our knowledge nor approval to note nothing sent over the Internet anymore is ever private nor should be presumed to be so. If it is that much of a secret, say nothing. If you must? Take a lesson from our military- hand write the note, chew then swallow





## The Papers from Texas arrived. Requested documents are not included

1 message

Thu, Jan 16, 2014 at 4:36 PM

To: [REDACTED]

Dear [REDACTED]

The papers arrived. There were no cover letter for the papers.  
I spoke both with a (b)(6) in and around 4:20pm.

I did ask for ALL papers connected to the account. I want to see your complete document history for this account. I want the signed papers the account was opened with. I want the closing papers, too.

Please send immediately

Sincerely  
[REDACTED]

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Current JPMorgan  
Previous HSBC, Royal Bank of Canada (RBC Dain Rauscher)  
Education University of Minnesota

[Connect](#)

[Send Message](#)

143  
connections

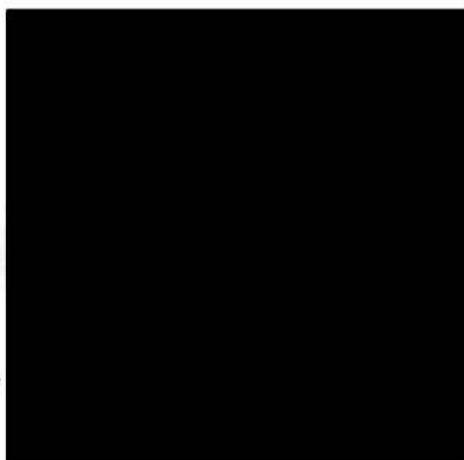
[www.linkedin.com/pub/bryan-gasche/9/65a/332](http://www.linkedin.com/pub/bryan-gasche/9/65a/332)

## Background

## Summary



## Experience



## Skills & Expertise

Most endorsed for...

- 16 Banking
- 13 Financial Services
- 10 SDLC

3rd

People Similar to 



► Let's connect.

People Also Viewed



(b)(6)

LinkedIn

(b)(6)



Advanced

57

14



Business Services

Upgrade

Home Profile Network Jobs Interests

- 6 Software Project...
- 5 Requirements Analysis
- 4 Risk Management
- 3 Mainframe
- 3 COBOL

You

(b)(6)

Bryan also knows about...

- 3 Project Portfolio...
- 3 Process Improvement
- 2 Visio
- 1 Business Objects

14 more connections can introduce you to someone who knows (b)(6).  
Get introduced.



(b)(6)

### Education

#### University of Minnesota

Bachelors Degree, Business Administration, Finance  
1988 – 1992

Add Friend

Timeline

About

Photos

Friends

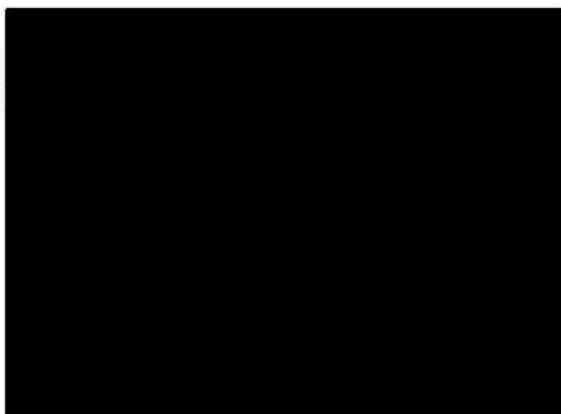
More



## About

To see what he shares with friends, send him a friend request.

### Work and Education



### Places Lived

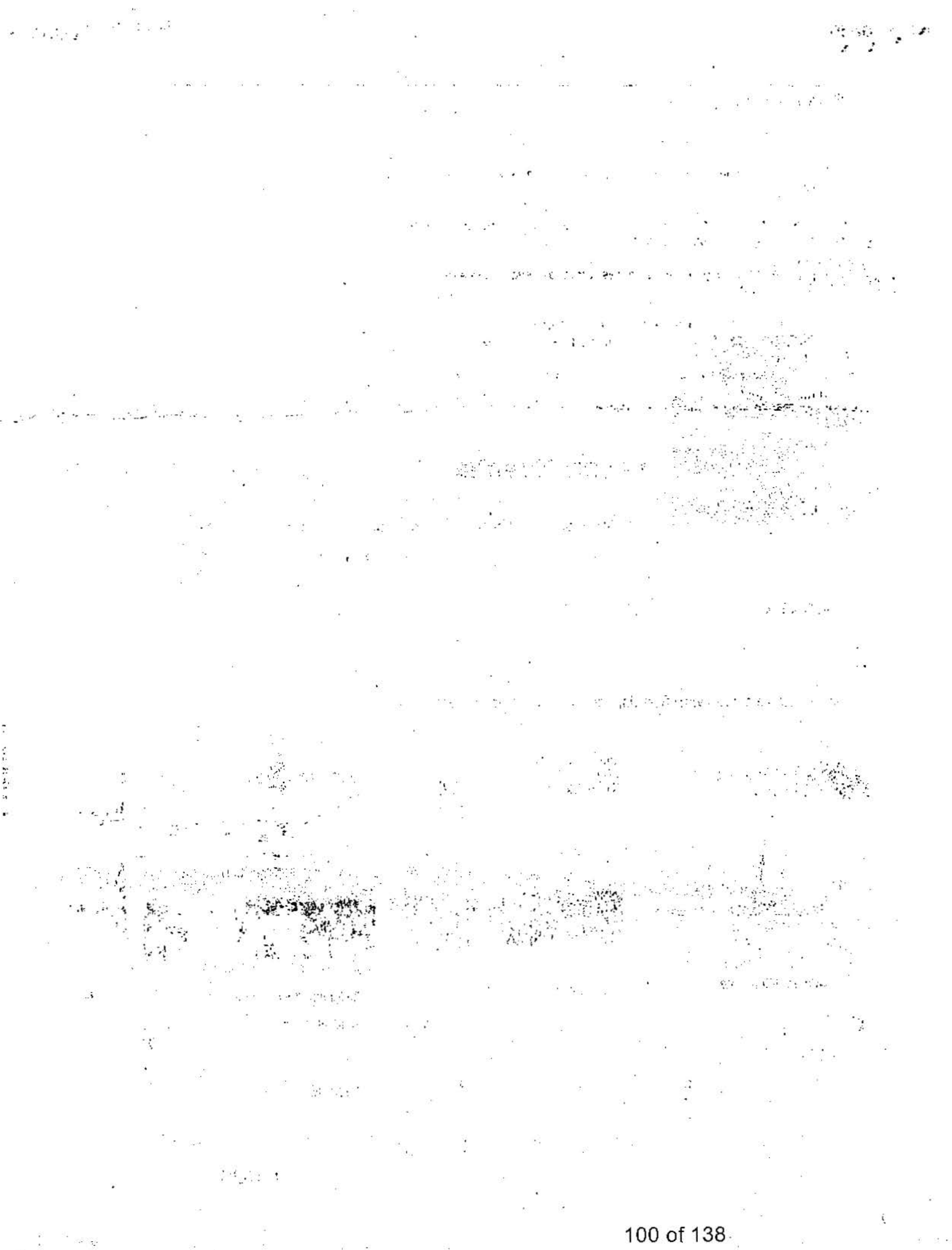


### Family



### Life Events

Chat (234)





Started School at University of Minne

in

r

ds

r.com

More About



Rock & Roll  
MARATHON SERIES

Photos  
Rock solid run - center  
stage fun! Click here  
to join the Rock 'n'  
Roll Marathon Series!

Albums



**RBC**  
**Dain Rauscher**

Member NYSE/SIPC

**ACCOUNT STATEMENT**

DECEMBER 1, 2007 - DECEMBER 31, 2007

Account number: [REDACTED]

Page 7 of 11

**DEPOSITS**

**Cash deposits**

| DATE                | DESCRIPTION              | AMOUNT     | COMMENTS |
|---------------------|--------------------------|------------|----------|
| 12/12/07            | FUNDS RECD               | \$35.00    |          |
| 12/12/07            | FUNDS RECD               | \$400.00   |          |
| 12/12/07            | FUNDS RECD               | \$670.82   |          |
| 12/27/07            | AUTO PAY FROM JPMORGAN C | \$5,000.00 |          |
| 12/27/07            | FUNDS RECD               | \$22.23    |          |
| 12/27/07            | FUNDS RECD               | \$80.00    |          |
| 12/27/07            | FUNDS RECD               | \$122.00   |          |
| 12/27/07            | FUNDS RECD               | \$1,532.82 |          |
| Total cash deposits |                          | \$7,862.47 |          |

**TOTAL DEPOSITS**

\$7,862.47

**WITHDRAWALS**

**Cash withdrawals**

| DATE                   | DESCRIPTION                  | AMOUNT       | COMMENTS |
|------------------------|------------------------------|--------------|----------|
| 12/03/07               | AUTO PAY TO JPMORGAN CHA     | -\$5,000.00  |          |
| 12/28/07               | TRANSFER FUNDS OUT<br>(b)(6) | -\$5,000.00  |          |
| 12/28/07               | TRANSFER FUNDS OUT<br>(b)(6) | -\$5,000.00  |          |
| 12/28/07               | AUTO PAY TO JPMORGAN CHA     | -\$5,000.00  |          |
| Total cash withdrawals |                              | -\$20,000.00 |          |

**TOTAL WITHDRAWALS**

-\$20,000.00



**RBC**  
**Dain Rauscher**

Member NYSE/SIPC

**ACCOUNT STATEMENT**  
**2006 ANNUAL STATEMENT**

Account number: [REDACTED]

Page 9 of 11

**WITHDRAWALS**

**CASH WITHDRAWALS**

| DATE                   | DESCRIPTION              | AMOUNT       | COMMENTS |
|------------------------|--------------------------|--------------|----------|
| 01/11/06               | TRF TO (b)(6)            | -\$1,000.00  |          |
| 01/13/06               | TRF TO (b)(6)            | -\$500.00    |          |
| 02/03/06               | TRF TO (b)(6)            | -\$4,500.00  |          |
| 03/08/06               | TRF TO (b)(6)            | -\$2,750.00  |          |
| 03/18/06               | TRF TO (b)(6)            | -\$1,000.00  |          |
| 04/03/06               | TRF TO (b)(6)            | -\$2,750.00  |          |
| 04/27/06               | TRF TO (b)(6)            | -\$3,750.00  |          |
| 05/09/06               | TRF TO (b)(6)            | -\$5,000.00  |          |
| 05/18/06               | TRF TO (b)(6)            | -\$600.00    |          |
| 05/25/06               | TRF TO (b)(6)            | -\$2,750.00  |          |
| 06/05/06               | TRF TO (b)(6)            | -\$2,750.00  |          |
| 06/09/06               | TRF TO (b)(6)            | -\$1,000.00  |          |
| 06/19/06               | TRF TO (b)(6)            | -\$2,500.00  |          |
| 07/03/06               | AUTO PAY TO JPMORGAN CHA | -\$2,750.00  |          |
| 07/20/06               | AUTO PAY TO JPMORGAN CHA | -\$1,000.00  |          |
| 08/02/06               | AUTO PAY TO JPMORGAN CHA | -\$2,750.00  |          |
| 08/08/06               | AUTO PAY TO JPMORGAN CHA | -\$1,500.00  |          |
| 08/15/06               | AUTO PAY TO JPMORGAN CHA | -\$750.00    |          |
| 08/23/06               | AUTO PAY TO JPMORGAN CHA | -\$250.00    |          |
| 08/24/06               | AUTO PAY TO JPMORGAN CHA | -\$500.00    |          |
| 08/05/06               | AUTO PAY TO JPMORGAN CHA | -\$3,750.00  |          |
| 08/18/06               | AUTO PAY TO JPMORGAN CHA | -\$1,000.00  |          |
| 08/19/06               | AUTO PAY TO JPMORGAN CHA | -\$1,250.00  |          |
| 09/22/06               | AUTO PAY TO JPMORGAN CHA | -\$1,850.00  |          |
| 10/05/06               | AUTO PAY TO JPMORGAN CHA | -\$4,000.00  |          |
| 10/10/06               | AUTO PAY TO JPMORGAN CHA | -\$750.00    |          |
| 10/30/06               | AUTO PAY TO JPMORGAN CHA | -\$3,750.00  |          |
| 11/17/06               | AUTO PAY TO JPMORGAN CHA | -\$1,000.00  |          |
| 11/21/06               | AUTO PAY TO JPMORGAN CHA | -\$2,000.00  |          |
| 12/05/06               | AUTO PAY TO JPMORGAN CHA | -\$3,773.83  |          |
| Total Cash Withdrawals |                          | -\$63,473.83 |          |

**TOTAL WITHDRAWALS**

**-\$63,473.83**



(b)(6)

(b)(6)

Type: Adobe Acrobat Document  
Author: [REDACTED]  
Subject: Client Statements  
Date Modified: 11/23/2010 11:13 AM  
Size: 43.5 KB

(b)(6)

(b)(6)

(b)(6)

jp morgan failure to supervise



+Carrie

1

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## London Whale Settlement Leaves Jamie Dimon of ...



www.newyorker.com/.../london-whale-settleme... The New Yorker

by John Cassidy · in 124 Google+ circles

Sep 20, 2013 - "During the first half of 2012, JPMorgan failed to be open and ... If Dimon wasn't responsible for the glaring failure to supervise Iksil and his ...

## Why JPMorgan's 'London Whale' was set free - The Term ...

finance.fortune.cnn.com/2013/08/14/jpmorgans-london-whale-free/ CNN

Aug 14, 2013 - (Why not charge her with failure to supervise?) Nor is JPMorgan's CEO Jamie Dimon, who told investors the issue of the London Whale was "a ...

## J.P. Morgan Chase Will Have To Pay A Fine Of \$2 Billion ...

www.forbes.com/.../j-p-morgan-chase-will-have-to-pay-a-fine-of-... Forbes

Dec 12, 2013 - ... by JP Morgan Chase for not supervising Bernie Madoff's laundering of ... scandal because it failed to supervise properly Madoff's account.

## JPMorgan pays \$100M, admits fault in London trades

bigstory.ap.org : JPMorgan Chase &amp; Co Associated Press

Oct 16, 2013 - In the SEC agreement, JPMorgan admitted only that it failed to supervise those traders. The bank "recklessly disregarded the fundamental ...

## Two Charged in J.P. Morgan 'Whale' Trades - WSJ.com



online.wsj.com/.../SB100014241278873... The Wall Street Journal

by Devlin Barrett

Aug 14, 2013 - How the Story of J.P. Morgan's 'London Whale' Unfolded ... allegations that J.P. Morgan failed to adequately supervise the two former traders ...

## JPMorgan to pay \$100 million to CFTC over trading losses ...

www.washingtonpost.com/.../jpmorgan.../692cde1a... The Washington Post

Oct 16, 2013 - In the CFTC agreement, JPMorgan admitted that it failed to supervise traders, who distorted prices to reduce the banks' losses at the expense ...

## JPMorgan Chase To Pay Huge Fine In London Whale ...

www.npr.org : News : Business NPR

Sep 19, 2013 - JPMorgan Chase has agreed to pay regulators more than \$900 million ... with insufficient internal controls and failing to supervise employees.

## JPMorgan admits wrongdoing, to pay \$100 million - UPI.com

www.upi.com : Business News United Press International

Oct 17, 2013 - In the agreement, announced Wednesday, JPMorgan admitted it failed to supervise traders, who distorted prices to reduce the bank's losses at ...

## JPMorgan Pays \$100 Million, Admits Fault in London Trades

www.dailyfinance.com/.../jpmorgan-pays-100-million-admits-fault-lond...


Oct 16, 2013 - JPMorgan agrees to pay a \$100 million penalty and admits that it distorted ... JPMorgan admitted only that it failed to supervise those traders.

## JPMorgan to pay \$920M, admits failed trading oversight ...

www.nydailynews.com/.../jpmorgan-pay-920m-ad... New York Daily News

Sep 19, 2013 - JPMorgan Chase & Co. will pay \$920 million and has admitted that it ... The SEC said that the breakdown in supervision stretched beyond the ...



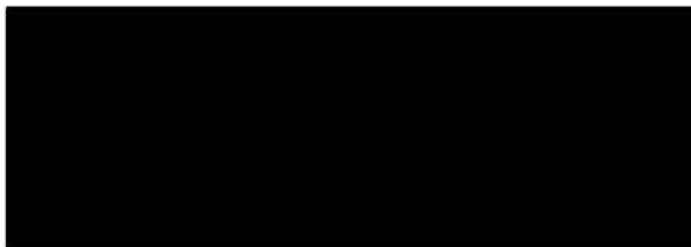
| SENDER: COMPLETE THIS SECTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | COMPLETE THIS SECTION ON DELIVERY                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p> <input type="checkbox"/> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.<br/> <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you.<br/> <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits. </p> <p>1. Article Addressed to:</p> <p style="margin-left: 40px;"> <i>Commodity Futures<br/> Trading Commission OIG<br/> 3 Lafayette Center<br/> 1155 21st Street NW<br/> Washington DC 20581</i> </p> | <p> A. Signature <br/> <input checked="" type="checkbox"/> Agent<br/> <input type="checkbox"/> Addressee </p> <p> C. Date of Delivery<br/> <i>5-1-14</i> </p> <p> D. Item 1? <input type="checkbox"/> Yes<br/> <input type="checkbox"/> No<br/> If YES, enter delivery address below: </p>                                            |
| <p>2. Article Number<br/>(Transfer from service label)</p> <p><i>(b)(6)</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>3. Service Type</p> <p> <input checked="" type="checkbox"/> Certified Mail®    <input type="checkbox"/> Priority Mail Express™<br/> <input type="checkbox"/> Registered    <input checked="" type="checkbox"/> Return Receipt for Merchandise<br/> <input type="checkbox"/> Insured Mail    <input type="checkbox"/> Collect on Delivery </p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> |
| <p>PS Form 3811, July 2013</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                          |

UNITED STATES POSTAL SERVICE



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USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4® in this box•



**From:** OIGEmail  
**To:** [REDACTED]  
**Subject:** RE: Please investigate and help me!  
**Date:** Wednesday, May 21, 2014 3:06:00 PM

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Dear [REDACTED] – your complaint is not within the jurisdiction of the Commodity Futures Trading Commission or its Inspector General. You may wish to seek advice from a licensed attorney. Contacting U.S. Customs and Border Protection may be another option, information on seized property generally can be found on the U.S. Customs and Border Protection website, here: [https://help.cbp.gov/app/answers/detail/a\\_id/302/kw/seizure%20at%20border](https://help.cbp.gov/app/answers/detail/a_id/302/kw/seizure%20at%20border). Good luck with your efforts.

Sincerely,

Judy Ringle, Attorney-Advisor  
CFTC OIG

---

**From:** [REDACTED]  
**Sent:** Monday, May 19, 2014 9:46 PM  
**Subject:** Please investigate and help me!

To whom it may concern:

On May 15th, 2014 I was ending my vacation. I was in Cancun Mexico airport. I entered a drug store. I asked the clerk if i was allowed to purchase these pills and bring them back with me to the U.S.A. The clerk sold me 5 boxes of 30 pills in each box. The pill is Mazzogran 100 mg.

And the clerk assured me that It is allowed and legal to take them into the U.S.A. I paid \$928.34. Well when I landed in Cleveland Ohio, I declared everything i purchased in Mexico. I was pulled aside searched and my pills were confiscated. I was told I can not have them and I'm out the money. They even took my receipt. I was treated like a drug smuggler and a criminal. This is something that was declared. I did not try to smuggle anything in. They said they were not 100% sure, but between all the officers, they made a educated guess and said they are not legal. I would like my pills back if it is legal. If not then no problem, I understand. I thought United States Citizens were allowed to go to Canada and Mexico and purchase cheaper drugs. Correct me if I'm wrong. Can you please investigate The Cleveland Ohio customs office. And if they are wrong can I get my pills back?

Thank you

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

RECEIVED  
CFTC

CFTC.

2014 May 12 PM 2: 24

OIG

The NEWEST matter filed against [REDACTED] and Western International Securities is [REDACTED]  
[REDACTED] matter was filed April 2014. [REDACTED] is listed as a Florida resident in the claim. His  
cell is [REDACTED] showing as a Montebello California number. [REDACTED] met [REDACTED] in a New York  
lobby. [REDACTED] was told by [REDACTED] about the Barron's ranking she received. [REDACTED] said he had no  
idea he was a WIS client. [ (b)(6) website paper(s) attached ]

I recommend you contact the  
SEC OIG.  
They will fill you in on papers  
to date + [REDACTED]

FINRA DISPUTE RESOLUTION  
BOCA CENTER TOWER 1  
5200 TOWN CENTER CIRCLE  
SUITE 200  
BOCA RATON, FL 33486



ZIP 33486  
02 1W  
00013828



[REDACTED]

---

[REDACTED]

**FINRA DISPUTE RESOLUTION**

[REDACTED]  
One Liberty Plaza  
165 Broadway 52<sup>nd</sup> floor  
New York, NY 10006  
212- 858-4333

[REDACTED]  
Southeast Regional Director FINRA Dispute Resolution

WIS: CRD# [REDACTED] BGFS: IARD/CRD Number: [REDACTED]  
SEC# [REDACTED]

May 1 2014

Dear [REDACTED]

My note remains addressed to Mr. [REDACTED]. I read [www.finra.org](http://www.finra.org). Mr. [REDACTED] is in NY. My correspondences will continue to be sent to him.

Back in June of 2013, [REDACTED], [REDACTED] and [REDACTED] were made aware of the activities in my accounts. Documents were provided that also later appeared as "evidence" from Attorney [REDACTED]. I testified under Oath, repeatedly papers were at the SEC, FINRA and IRS. The Arbitrators said in their Hot Mic moment, I was to be unbelievably. Ok. The Arbitrators were led by an industry member who knows the Rules. She said herself, issues like Duty are under conversation. Here is the link to Dodd- Frank (<http://www.sec.gov/news/studies/2011/913studyfinal.pdf>) I am directing you to pages 1,4,8,12,14,20,28,29-34,43,46,47,51,52,57,64,68,86,87,92,93,94,95,106,127.

Page 57 states, "Historically, the staff expressed the concern that mandatory pre-dispute arbitration clauses in investment advisory contracts might mislead clients to believe that they have waived rights available under the Advisers Act that, by law, are not waivable (#177- See McEldowney Financial Services, SEC Staff No-Action Letter (Oct. 17, 1986). staff expressed the view that



an investment advisory contract containing an arbitration clause should disclose that the clause does not constitute a waiver of any right provided in the Advisers Act, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes (178 Id)

Those positions, however, largely predated Supreme Court decisions upholding pre-dispute arbitration clauses under the federal securities laws, and a subsequent federal district court opinion citing those decisions upheld the validity of a pre-dispute arbitration clause in an advisory client agreement ( 179 Bakas v. Ameriprise Financial Services, Inc., 651 F. Supp. 997 (D. Minn. 2009)

Advisers Act Section 205(f), added by the Dodd-Frank Act, authorizes the Commission to prohibit or restrict mandatory pre-dispute arbitration provisions in client agreements, but the Commission has not proposed or adopted such a rule at this time.

(180 See Advisers Act Section 205(f), providing that "[t]he Commission, by rule, may prohibit, or impose conditions or limitations on the use of, agreements that require customers or clients of any investment adviser to arbitrate any future dispute between them arising under the federal securities laws, the rules and regulations thereunder, or the rules of a self-regulatory organization if it finds that such prohibition, imposition of conditions, or limitations are in the public interest and for the protection of investors." )

I searched "EXPUNGE" in the Act. No Hits.

Page 94, addresses "Arbitration."

I read and understood then confirmed that people like me don't need to go to FINRA, my case more so since I did not sign an Arbitration agreement, the document [REDACTED] gave [REDACTED] was a made up paper with cut lines and wrong pagination easy to see. Then and there [REDACTED] duty failed me.

"Arbitration and Mediation: SRO rules require members and their associated persons to arbitrate any eligible dispute upon demand by a customer, even in the absence of a pre-dispute arbitration agreement.

<sup>377</sup>SRO rules do not require customers to arbitrate these disputes, but as a practical matter, most investors who have brokerage accounts have signed an agreement, as a condition to opening the account, which requires them to resolve any disputes with their broker through arbitration rather than the courts.

<sup>378</sup>

If no arbitration agreement is in place, and the customer does not elect arbitration, firms are subject to redress in court by default.

I called FINRA's 301 number. I confirmed, based upon the Dodd-Frank Act Investors do not need to go to FINRA. This is alarming on several fronts. As I am seeing this situation, by Expunging Entity and Industry Personnel documents, that means FINRA is interfering with Investors ability to get justice. I found a term I think fits, "Spoliation Of Evidence." Since FINRA staff relies on Wikipedia for definitions, [REDACTED], I am deferring here to Wikipedia. ([http://en.wikipedia.org/wiki/Spoliation\\_of\\_evidence](http://en.wikipedia.org/wiki/Spoliation_of_evidence))

It says "The **spoliation of evidence** is the intentional or negligent withholding, hiding, altering, or destroying of evidence relevant to a legal proceeding.<sup>[1]</sup> Spoliation has two possible consequences: in jurisdictions where the (intentional) act is criminal by statute, it may result in fines and incarceration for the parties who engaged in the spoliation; in jurisdictions where relevant case law precedent has been established, proceedings possibly altered by spoliation may be interpreted under a *spoliation inference*.

The spoliation inference is a negative evidentiary inference that a finder of fact can draw from a party's destruction of a document or thing that is relevant to an ongoing or reasonably foreseeable civil or criminal proceeding: the finder of fact can review all evidence uncovered in as strong a light as possible against the spoliator and in favor of the opposing party.

The theory of the spoliation inference is that when a party destroys evidence, it may be reasonable to infer that the party had "consciousness of guilt" or other motivation to avoid the evidence. Therefore, the factfinder may conclude that the evidence would have been unfavorable to the spoliator. Some jurisdictions have recognized a spoliation tort action, which allows the victim of destruction of evidence to file a separate tort action against a *spoliator*.<sup>[2]</sup>

Spoliation of Evidence has Criminal Ramifications. Investors cannot get justice in a court if FINRA destroys Entity and Industry histories. As I wrote in a prior letter, someone stealing bread for their family, will never have their Act expunged but an Industry entity/individual can have their criminal background expunged.

The matter of my Arbitration and Industry activities in my accounts reaches to [REDACTED] office.

One cannot have an award for this matter- no oversight, fraud, conspiracy along with other failures along with other professional and personal insults. Yes, people participated in a Monkey Trial, going through the motions with no accountability, as I continue with points made below. FINRA has few options. Any and all options are with FINRA exposed for absolute failure and fraud in the charade, not to ignore, the words "Bad Faith" alongside my name on the World Wide Web, expanding FINRA employees and leadership's liability. How do you take back Libel in an ecosystem where things live forever. And how does FINRA duck the Audio tape confirming what people have ruminated for many years as I understand. FINRA is anti investor.

FINRA does not operate in a bubble. FINRA operates under laws- local, federal- rules and regulations – IRS, SEC- that FINRA must be compliant with. It does not appear you understand the magnitude of what took and is taking place. Enclosed find a cover of a book the GPO prints.

The inset page advises you how to order "How Laws Are Made." [ 1 ] [REDACTED] is now party to the culpability.

FINRA had no oversight over this matter as the documents I provided before support

(1) I did not sign an arbitration agreement. An undated, unnumbered page, not provided either in Discovery or in the Documents provided to the Arbitrators was sent to FINRA employee Bonnie Simon as part of two pages, the top paper labelled "WIS Client Agreement", dated July 2009, was signed by [REDACTED]

(2) [REDACTED] testified under Oath to the Arbitrators she had no authority to sign papers on behalf of WIS. The "agreement" that was provided as being a real document to the Arbitrators was signed by [REDACTED]

(3) [REDACTED] testified to the Arbitrators she is a broker, representing to the Arbitrators that [REDACTED] was a broker when I was her client

(4) [REDACTED] was a financial advisor according to FINRA papers given by my counsel to the arbitrators, in their Document binders, when I was her client. FINRA does not have authority over Advisors.

FINRA has chosen to say, 'the process is over and we cant do anything about it.' [ 3 ]

You can. This is not even a decision.

Just because something "happened" does not give it "authenticity." Some circles call it going through the motions, other circles call it "performance theatre", others call it "intentional deception." A marriage performed by someone pretending to be a judge is annulled; court matters represented by someone pretending to be a lawyer are meritless. Investor awards are annulled. Among your case precedence are addressed in

(i) [REDACTED] paper "The Role Of Justice In Annulling Investor-State Arbitration Awards (<http://scholarship.law.berkeley.edu/cgi/viewcontent.cgi?article=1438&context=bjil>)

(ii) [REDACTED] Law Blog (<http://omanlawblog.curtis.com/2013/10/annulment-of-arbitration-award.html>) My counsel was denied his request of the Arbitrators [ 4 ] to explain their decision. Worked out better, the Hot Mic moment plays very well.

Document after document sent to you adds to the Fraud. The Hot Mic moment supports Conspiracy, along with conducting this interstate, through the mails and the wires, too. FINRA accepting and sending through the wires a manipulated arbitration document is serious. My letter written responsive to the award notice was sent Certified Return receipt requested. That letter stated (i) the financial hardship (ii) fraud on behalf of FINRA. My health situation is not improving. That said, a 59 year old woman with continuing disability without a college degree no training other than in my prior career, not attended college, no history of being employed in that I was a freelancer, in the works I did further complicates my survival moving forward. My stamina is limited. These papers have already been provided to FINRA and shared, now, again.

Another Claim against [REDACTED] is on her CV. Ms. [ 5 ] [REDACTED] testified to Arbitrators she had one item pending. Three. Three that have been published by FINRA. My case wasn't. [REDACTED] chose not to oversee that "I" being dotted in her managing of the case. I was told there was another matter not reported to FINRA. Time will tell.

There will be more.

I did not know prior to this Arbitration that FINRA is a private corporation. It appears even FINRA's staff does not know this, too. I called FINRA's Maryland consumer number. I am cynical while I write the recorded voice message described your phone operators as "customer satisfaction agents."

Legal definition of Customer is 16 CFR 240.4.

"§ 240.4 Definition of customer. A *customer* is any person who buys for resale directly from the seller, or the seller's agent or broker. In addition, a "customer" is any buyer of the seller's product for resale who purchases from or through a wholesaler or other intermediate reseller. The word "customer" which is used in section 2(d) of the Act includes "purchaser" which is used in section 2(e). (<http://www.law.cornell.edu/cfr/text/16/240.4>)

Investors are not customers of FINRA. I bought nothing from FINRA. FINRA sold me nothing.

The Governing Code here is, 15 U.S. Code § 45 - Unfair methods of competition unlawful; prevention by Commission (<http://www.law.cornell.edu/uscode/text/15/45>)

FINRA's phone audio use of "customer" is misleading and deceptive. FINRA's mission is "FINRA IS DEDICATED TO INVESTOR PROTECTION AND MARKET INTEGRITY THROUGH EFFECTIVE AND EFFICIENT REGULATION OF THE SECURITIES INDUSTRY".

The "customer satisfaction agent" told me FINRA was created by an Act of Congress. "About FINRA" on [www.finra.org](http://www.finra.org), states "not-for-profit organization authorized by Congress." [ 6 ] I called Congress. I spoke to both sides on the Hill. No Act of Congress created FINRA. The 1930's Maloney Act was referred to.

FINRA's GC's Analyst [REDACTED] researched FINRA and the "Act of Congress" I asked citation of [REDACTED] read from Wikipedia. [REDACTED] said she went to Wikipedia because there is nothing on FINRA's site stating the Act of Congress sanctioning FINRA's creation. Nicole read FINRA was created under the Maloney Act. Nicole now understands the Maloney Act was written in the 1930's. FINRA was created in 2007.

([www.finra.org/newsroom/newsreleases/2007/p036329](http://www.finra.org/newsroom/newsreleases/2007/p036329)) [ 7 ]

As not to lose the impact of Wikipedia being the source a FINRA General Counsel's research analyst deferring to for expert opinion, under Fair Use, I printed Page 1 of the Common License data from Wikipedia along with providing a shot of the page which states this page last modified April 28, 2014. The Wikipedia page Alert states "This article has multiple issues... This article reads like a news release or is otherwise written in an overly promotional tone", "This article has been nominated to be checked for its neutrality." [ 8 ]

FINRA in its 2007 Press release states "... the largest non-government regulatory organization for securities brokers and dealers doing business in the United States." Congress may have approved the merger of NASD and NYNEX. Nicole read from "About FINRA," on FINRA's site page, states "We're an independent, not-for-profit organization authorized by Congress to protect America's investors by making sure the securities industry operates fairly and honestly." A legal definition of "Authorize" is "v. to officially empower someone to act." Congress did not "authorize" FINRA. [ 9 ]



Your site provides "FINRA By The Numbers":

"3400 employees dedicated to market

20 offices across the US 660 fraud cases referred for prosecution

6 billion share trades monitored every day

633,155 under FINRA's supervision

\$74.5m in fines and restitution levied against fraudulent traders in 2013"

Form 990, Schedule L, Part IV, states, "...FINRA's Bylaws... must always meet the "Public" definition....were conducted in the ordinary course of business and do not reflect special arrangements between interested parties." [ 10 ] Part III, "Statement of Program Service Accomplishments", Line 1, Form 990, and Part 1, Summary, both say, "FINRA is dedicated to investor protect and market integrity through effective and efficient regulation of the securities industry." [ 11 ]

That is the Federal return. FINRA forms in Tax Haven, Delaware. Delaware has its rules. "In order to file as an exempt corporation you must meet the requirements of 391(j) as follows: "... the term "exempt corporation" shall be defined as any corporation organized under this chapter that is not authorized to issue capital and that:....(6)(i) is organized not for profit and (ii) no part of its net earnings inures to the benefit of any member or individual." I included some of the names I found that are part of this "Business League" FINRA files under as a non-profit. First class air fare is a covered expense, travel for companions, personal services like maid, chauffeur and chef.

As a "Business League", IRS rules state "that no part of its net earnings will inure to the benefit of any private shareholder or individual and that it is not organized for profit or organized to engage in an activity ordinarily carried on for profit (even if the business is operated on a cooperative basis or produces only sufficient income to be self-sustaining.)" Furthermore, the IRS rules state "In addition, your organization must be primarily engaged in its activities or functions that are the basis of its exemption." [ 12 ]

I looked up Inures (<http://dictionary.reference.com/browse/inure>)

1. to accustom to hardship, difficulty, pain, etc.; toughen or harden; habituate (usually followed by to ) inured to cold.
2. to come into use; take or have effect.
3. to become beneficial or advantageous.

Furthermore, Department of Finance: Division of Revenue states "Non-profit organizations include, but are not limited to:

1. fraternal beneficiary societies,
2. orders or associations, cemetery corporations and corporations organized or trusts created for religious, charitable, scientific or educational purposes or for the prevention of cruelty to children or animals, home owner associations,
3. business leagues or organizations not organized for profit but operated exclusively for the promotion of social welfare, as well as clubs organized and operated exclusively for pleasure, recreation and other non-profit purposes.



FINRA's multiple entities are formed under Delaware law. Delaware law states, "The net profit of these organizations cannot benefit any private stockholder or member."  
([http://revenue.delaware.gov/services/Business\\_Tax/Non\\_Profit.shtml](http://revenue.delaware.gov/services/Business_Tax/Non_Profit.shtml)) [ 13 ]

#### Delaware's Corporations Code

Title 8 of Delaware's Corporations Code , Section 102, Contents of Certificate of Incorporation (3) states "...that the purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized under the General Corporation law of Delaware, and by such statement all lawful acts and activities shall be within the purposes of the corporation , except for express limitations, if any;" (7) states "A provision eliminating or limiting the personal liability of a director to the corporation or its stockholders for monetary damages for breach of fiduciary duty as a director, provided that such provision shall not eliminate or limit the liability of a director: (i) for any breach of the director's duty of loyalty to the corporation or its stockholders; (ii) for acts or omissions not in good faith or for which involve intentional misconduct or a knowing violation of law..." [ 14 ]

#### GRANTS:

FINRA's website states "Our grants allow researchers to explore investor behavior and develop practical ways to avoid costly mistakes and prepare for the future. Grant funding also helps nonprofit organizations ensure that reliable financial and investor education is available to all who need it, when they need it- at the workplace, online 24/7 or wherever its, most effective," further, under "Partnerships" stating, "The FINRA Foundation maintains partnerships with leading nonprofits and agencies to ensure best practices in grant making and financial literacy education across the lifespan. By collaborating with others, the FINRA Foundation maximizes the value of every dollar spent. Our partners, in both the public and private sectors, help us reach individuals and families who need thoughtful, unbiased guidance."  
(<http://www.finrafoundation.org/about/index.htm>) [ 15 ]

Recalling the hot mic moment of the arbitrators, the word here, unbiased, strikes odd. Form 990, Part IV (21) Did the organization report more than \$5000 of grants and other assistance to governments and organization in the United States on Part IX, column (A), line 1? If "yes" complete Schedule I, Parts 1 and II,... NO is written.  
Part IV (22) Did the organization report more than \$5000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "yes" complete Schedule I, Parts 1 and III,... NO is written.

The District Court of Columbia adjudicating over the SEC shielding FINRA Industry oversight by a FOIA is in conflict with the papers FINRA filed with the IRS. FOIA Form 990 Part VI, Line 19 says, "The organization makes its governing documents and the FINRA consolidated audited financial statements available upon request" FOIA.gov is clear FOIA's are for government agencies. FINRA is not. Refer about to "About Finra" "FINRA is assumed by most people, it appears, to be a Government agency. FINRA is registered with the IRS as a non profit. It is not a government agency. FOIA's do not apply for FINRA. "Form 990, Part VI, Line 19, the organization makes its governing documents and the FINRA consolidated audited financial statements available upon request." [ 16 ]

"Who is FINRA" has taken a bit of time to profile from papers FINRA filed with multiple interstate government agencies. Form 990, Part VI, Line 6, states that "FINRA" is the sole not-for-profit stockholder of FINRA Dispute Resolution. Florida, New York, Delaware, DC, MD do not show a FINRA company. FINRA, a non-profit with stock, has 7 entities formed in Delaware. Form 990,

Part VI, Line 6 states, "FINRA is the sole Not-For-Profit Stockholder of FINRA Dispute Resolution, Inc" Guidestar.org, the IRS, confirm 4 FINRA entities. Not one of them is just "FINRA." Form 990, Part VI, Line 7B, explains "FINRA'S" authority. The website states [www.FINRA.org](http://www.FINRA.org). There is a website FINRA.org. There is an email @finra.org

FINRA lists four entities with the IRS (i) FINRA Dispute Resolution Inc, EIN 52-2187577, Leadership: Linda Feinberg, (ii) Financial Industry Regulatory Authority Inc, EIN 53-00887190, Principal Officer: Richard Ketchum, (iii) FINRA Investor Education Foundation, EIN 20-0863779, Leadership: Gerri M Walsh, (iv) FINRA Regulation Inc., EIN: 52-1959501, Principal Officer: Richard Ketchum. I am understanding that FINRA, on a Federal level, is listed as a 501(c) 6 for 52-2187577, 52-1959501, 53-0088710 and as a 501(c) 4 for 20-0863779. [ 17 ]

FINRA is multiple companies using the FINRA word along with, surprisingly, still using NASD. The "NEW NASD HOLDING INC, 52-2307595, is listed at 1735 K Street, Washington DC 200061506, and SECURITIES DEALERS RISK PURCHASING GROUP, 52-1953595, is listed at the same address. This was a document I accidentally came across which struck me as puzzling in that the impression online is that the NASD folded in to FINRA. The failure to disclose that FINRA "folds" back to the "NEW" NASD sits uncomfortably.

#### NEW NASD HOLDING INC:

Schedule R, 2011, Form 990 Part IV, Identification of Related Organizations Taxable as a Corporation or Trust repost as "Related Organizations", (1) NEW NASD HOLDING INC, located at 1735 K Street, Washington DC 20006-1506 (2) SECURITIES DEALERS RISK PURCHASING GROUP, at the same address, 1735 K Street, Washington DC 20006-1506. Results for (1) and (2) did not produce a Hit on the DCRA site. There is the opportunity to retrieve a Certified confirmation differently, if in fact they were filed. (1) and (2) appears as Entity in the Delaware Corporate Search. [ 18 ]

Refer to FINRA's press release, above, where it states FINRA is what came from the merger of NASD and NYNEX. That was 2007. NASD exists in FINRA filings, Live, in 2014. In DC. In New York. [ 19 ]

The New York filings are interesting. FINRA's New York filings with the New York Division of Corporations, current May 2 2014, state FINRA REGULATION INC's DOS filing date is September 14, 1998, Jurisdiction DELAWARE. Then it says, January 14, 2008. Delaware says 1996. New York States division of corporations cites FINRA DISPUTE RESOLUTION INC, DOS Filing date, May 9 2000. It is a small thing but a big thing to the barometer of Judgement the State of Delaware holds entities to- the Consumer. NASD appears to be the entity in May 2000. Technically, all the bad of the NASD died with the entity. FINRA, technically, gave the NASD a clean slate. One cannot have it both ways which opens up access to what the NASD does not want public. [ 20 ] Refer back to the [REDACTED] and her Wikipedia source, above.

More interesting was reading in FINRA Legal that "the terms of this disclaimer are governed by the laws of the State of New York." [ 21 ]

Delaware and the IRS may have opinions here, as would the Divisions of Corporations of Florida [ 22 ], Maryland and DC. FINRA declares three entities in DC (i) FINRA Dispute Resolution Inc (ii) FINRA Investor Education Foundation (iii) FINRA Regulation (the black and white papers are printed by the DCRA; the color papers are online printouts) FINRA's Form 990's listed a Fourth entity in MD, "Financial Industry Regulatory Authority Inc, EIN 53-

00887190." (C) "Nonprofit corporation" means a domestic or foreign corporation that is formed otherwise than for the pecuniary gain or profit of, and whose net earnings or any part of them is not distributable to, its members, directors, officers, or other private persons, except that the payment of reasonable compensation for services rendered and the distribution of assets on dissolution as permitted by section 1702.49 of the Revised Code is not pecuniary gain or profit or distribution of net earnings. In a corporation all of whose members are nonprofit corporations, distribution to members does not deprive it of the status of a nonprofit corporation.

DC Law states (page 74) (d) Unless ordered by a court under § 29-406.54(a)(3), a nonprofit corporation shall not indemnify a director:

(<http://www.asaecenter.org/files/New%20DC%20Nonprofit%20Corporation%20Act.pdf>) [ 23 ]

### INVESTOR PROTECTION

FINRA's Investor Education Foundation is in DC under the oversight of Marcia Asquith. FIEF is listed as a "Social Welfare Program." [ 24 ] FINRA's "basis" is stated on its site "FINRA is dedicated to investor protection and market integrity through effective and efficient regulation of the securities industry. FINRA is not part of the government. We're an independent, not-for-profit organization authorized by Congress to protect America's investors by making sure the securities industry operates fairly and honestly. We do this by: writing and enforcing rules governing the activities of more than 4,140 securities firms with approximately 633,155 brokers; examining firms for compliance with those rules; fostering market transparency; and educating investors" and, as indicated below, in all of its entities' Form 990's." The site lists FINRA receive "indirect public support."

FINRA Investor Education Foundation states it "provides underserved Americans with the knowledge, skills and tools necessary for financial success throughout life."

Expunging, implemented by FINRA to the benefit of Industry, provides a new "alias" to a problem firm or investment person, removing their taint from unsuspecting everyday people researching Firms or Industry people.

The rules state the "organization" must be primarily supported by membership dues and income from activities substantially related to its exempt purpose" which is written in the Form 990, Mission statement for (i) FINRA Dispute Resolution Inc, (ii) Financial Industry Regulatory Authority Inc, (iii) FINRA Investor Education Foundation and (iv) FINRA Regulation Inc., is "FINRA IS DEDICATED TO INVESTOR PROTECTION AND MARKET INTEGRITY THROUGH EFFECTIVE AND EFFICIENT REGULATION OF THE SECURITIES INDUSTRY". [ 25 ]

IRS rules, page 49 lists 6 points stating what "Common Business Interest" qualifications. Expungement hiding backgrounds of Bad Industry entities and Industry people is not Investor protection. PIABA Study released stated " Stockbroker Arbitration Slates Wiped Clean 9 Out of 10 Times When "Expungement" Sought In Settled Cases." (<http://www.prnewswire.com/news-releases/piaba-study-stockbroker-arbitration-slates-wiped-clean-9-out-of-10-times-when-expungement-sought-in-settled-cases-228042891.html>) FINRA does address "Expunge" – as a roadmap for Industry and Industry entities. FINRA does not state "EXPUNGE" anywhere on the Expunged party's site (an example is provided in papers provided in earlier submission) [ 26 ]

Investmentnews.com reports a "Big Rise In FINRA lobbying \$\$\$" "shelling out more than \$300K in first quarter...", after Dodd-Frank was implemented ([www.investmentnews.com/article/20110425/FREE/110429969](http://www.investmentnews.com/article/20110425/FREE/110429969)). A second article headline reads "FINRA

hires big gun to lobby for advisor biz SRO". Former Congressman Michael Oxley was registered as FINRA's lobbyist to promote, the article says, "Self-regulation of investment advisors" ([www.investmentnews.com/article/20110321/FREE/110329997](http://www.investmentnews.com/article/20110321/FREE/110329997)) FINRA declares as a Business League [ 27 ]

FINRA Investor Education Foundation "About Us" page says "Mission and Vision" "The mission of the FINRA Investor Education Foundation is to provide underserved Americans with the knowledge skills and tools necessary for financial success throughout life. The FINRA Foundation envisions a society characterized by universal financial literacy."

FINRA states on its site it "educates investors." ([www.finra.org/AboutFINRA](http://www.finra.org/AboutFINRA)) There are multiple listings in "Investor Complaint Center- FINRA" There does not appear to be a statement in compliance with President Obama's "Plain Writing Communication Act of 2010" that states Industry entity and Industry have expunged backgrounds. There does not appear to be an "Alert" for Expungement [ 28 ] There is no "expunge" or "expungement" in FINRA's glossary alerting unsuspecting Investors the Entity or Industry person has a history the Investor would find objectionable [ 29 ]

The "About Broker Check" states "FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct or to continue to conduct, business with them." [ 30 ] I called FINRA's customer line for clarification on a point raised in the arbitration during the days of the Arbitration. A second party was there with me when the FINRA phone operator said she was hearing red flags not to work with this person. I was in the Arbitration. The phone operators advice was too late. She looked at the report. Neither of us knew the report had been expunged more than once. [ 31 ]

It was seeing Copyright/Trademark under Legal Notices on FINRA's site [ 32 ] that prompted me to look at TESS. TESS is the Search engine on the USPTO site. TESS results show NASD first used in Commerce August 16, 2007, one month after NASD was, according to FINRA's site, "authorized by Congress" to cease to exist by FINRA having formed. TESS showed FINRA was filed July 10, 2007 for the Goods and Services category of IC 025- Clothing, namely T-shirts, hats, sweatshirts, jackets." TESS shows the Record was filed as "FIRST USE IN COMMERCE." [ 33 ] FINRA does list clothing on its site but with relation to "Test Center Security Guidelines [ 34 ] FINRA does sell items on its site, "Printed Publications" [ 35 ] FINRA wordmark confirms the online store for publications, each time stating FINRA is a non-profit corporation DELAWARE.

Most important is a revisit to FINRA and what to do about the award- Western International Securities was not present in the faux Arbitration. On that basis alone, I won, I win FINRA revisiting the Arbitrators bias against investors stated on Audio. It is their words that cripple FINRA's allegation of Investor Protection stated in each and every of FINRA's IRS Business League Filings.

I have since learned of the CFTC. I now know the CFTC has jurisdiction over the Advisor, [REDACTED] [REDACTED] knew that too. [REDACTED] is, after all, a FINRA case manager. "Investor Complaint Center- FINRA" states "Who handles Problems with Investment Advisers and Financial Planners?" The answer is clear enough [REDACTED] should have done diligence at the get go "Not all investment advisers and financial planners are FINRA brokers or brokerage firms.



Your complaint may need to be directed to other organizations depending on who has jurisdiction over the investment adviser or financial planner."

The next paragraph "Other Types of Complaints" says "If you are unsure what type of complaint you have and choose to file it with FINRA, we will evaluate the complaint and may pass it on to the appropriate regulator if it is not within FINRA's jurisdiction." The paragraph continues "Forwarding your complaint to other regulators may delay the process of investigating your complaint." I could have handled that in that "delay the process of investigating your complaint" the stress aggravation and significant expense of addressing this matter FINRA got wrong for this Investor along with Defamation of my goodwill and Name is incalculable. [ 36 ]

Cordially

[REDACTED]

[REDACTED]





May 23, 2014

Mr. A. Roy Lavik, Inspector General  
U.S. Commodity Futures Trading Commission  
Office of Inspector General  
Room 10166  
1155 21<sup>st</sup> Street N.W  
Washington, DC 20581

Re: Steven W. Adamske, Director, CFTC Office of Public Affairs  
(Rating and Reviewing Official); Political Appointee - May 2011 to present.

Dear Mr. Lavik:

This letter represents a request for investigation into the systemic conduct by Steven W. Adamske, Director in the CFTC Office of Public Affairs. Our client, [REDACTED]

[REDACTED] (b)(6)  
(b)(6)

The facts surrounding this request for an investigation are as follows: Mr. Adamske has engaged in arbitrary and capricious conduct (b)(6)

(b)(6) This constitutes a serious abuse of power and obstructs our client's right to a fair, open, and unbiased

(b)(6)

(b)(6)

In summary, Mr. Adamske has violated the Commission's regulations by

(b)(6)

Under Mr. Adamske's on-going regime as OPA Director, these responsibilities have been ignored, to the detriment of [REDACTED]. Thus, we request that this matter be investigated, (b)(6) when available.

Sincerely,

**From:** [Ricci, Charles A.](#)  
**To:** [OIGEmail](#)  
**Subject:** RE: report fraud, waste and abuse at CFTC  
**Date:** Thursday, June 05, 2014 1:39:45 PM

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Yes, I will handle this. Thanks.

---

**From:** OIGEmail  
**Sent:** Thursday, June 05, 2014 1:31 PM  
**To:** Enforcement; Ricci, Charles A.  
**Subject:** FW: report fraud, waste and abuse at CFTC

Hi, Charlie – can you help this person? I did find the press release mentioned below here:

[REDACTED]

Judy

---

**From:** [REDACTED]  
**Sent:** Thursday, June 05, 2014 3:08 PM  
**To:** OIGEmail  
**Subject:** OIG: report fraud, waste and abuse at CFTC

[REDACTED] [REDACTED]  
[REDACTED] [REDACTED]  
[REDACTED] [REDACTED]  
Dear Sir or Madam: Home Phone: [REDACTED] Cell: [REDACTED]  
[REDACTED]

I was recently informed by [REDACTED]  
[REDACTED]  
[REDACTED] that my name is in a judgment that allows people  
to reclaim money from fraudulent precious metal companies—" [REDACTED] [REDACTED]  
[REDACTED] ". He said that his company could reclaim my  
money for me, but since I could not verify his credentials, I did not retain him. However, I  
believe that I was defrauded by [REDACTED] [REDACTED]  
President [REDACTED]  
[REDACTED] Website:  
[REDACTED]. I think they are part of the [REDACTED] company. The address on the  
envelopes was [REDACTED]  
[REDACTED] [REDACTED] speaks on  
[REDACTED]. I also dealt with [REDACTED], [REDACTED], and [REDACTED]. I only wanted  
to invest \$5000, but they talked me into investing a lot more, and kept phoning me for  
more and always talked us out of selling when we wanted to. I started investing in 2003 and  
"owned" 66,000 ozs. of silver bullion before it dropped in 2006. I had phoned them and  
asked them to sell it before it started falling, but they didn't. Then I had to sell off ozs. or I  
had to send more money. It was a nightmare. I ended up with 22000 ozs on paper. This

company sent me receipts under the name [REDACTED]  
[REDACTED]. I was phoned by [REDACTED] and persuaded to change my silver for  
palladium. I sold my palladium in 2007, but lost a lot of money. Can you please inform me  
how I go about reclaiming my money from the "pool" as apparently I never owned any  
bullion, just was charged interest, storage, and commissions and also lost a lot of my  
principal. I would hire [REDACTED] to do it for me, but am too afraid of another fraud  
since I don't know him or his company.

Thank you,

[REDACTED]

**From:** [Connie\\_Brown@ca5.uscourts.gov](mailto:Connie_Brown@ca5.uscourts.gov)  
**To:** [OIGEmail](#)  
**Subject:** RE: CFTR APPEALS WITH THE U.S. COURT OF APPEALS  
**Date:** Monday, July 28, 2014 1:50:27 PM

---

THANKS!

Connie Caluda Brown  
Case Manager  
Louisiana/Mississippi/Agency Divisions of the  
United States Court of Appeals for the Fifth Circuit  
600 S. Maestri Place  
New Orleans, LA 70130  
[connie\\_brown@ca5.uscourts.gov](mailto:connie_brown@ca5.uscourts.gov)  
504-310-7671  
(Monday - Friday 7:30 a.m. to 4:00 p.m.)

From: OIGEmail <[OIGEmail@CFTC.gov](mailto:OIGEmail@CFTC.gov)>  
To: "Connie\_Brown@ca5.uscourts.gov" <[Connie\\_Brown@ca5.uscourts.gov](mailto:Connie_Brown@ca5.uscourts.gov)>  
Date: 07/28/2014 12:47 PM  
Subject: RE: CFTR APPEALS WITH THE U.S. COURT OF APPEALS

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Dear Ms. Brown:

You have reached the Office of Inspector General for the Commodity Futures Trading Commission. We conduct internal audits of CFTC programs and operations and investigate allegations of misconduct by CFTC employees, but we do not litigate in the U.S. Court of Appeals. You might wish to reach out to Jonathan Marcus, CFTC General Counsel, at [jmarcus@cftc.gov](mailto:jmarcus@cftc.gov). He oversees litigation, including litigation in the U.S. Court of Appeals.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG  
(202)418-5110

**From:** [Connie\\_Brown@ca5.uscourts.gov](mailto:Connie_Brown@ca5.uscourts.gov) [[mailto:Connie\\_Brown@ca5.uscourts.gov](mailto:Connie_Brown@ca5.uscourts.gov)]  
**Sent:** Tuesday, July 22, 2014 10:48 AM  
**To:** OIGEmail  
**Subject:** CFTR APPEALS WITH THE U.S. COURT OF APPEALS

Good morning:

We are attempting to receive ALL of our records electronically from the different agencies in our jurisdiction.

Please advise if the CFTR will be able to send any requested record electronically (i.e. by CD) to this court in the event an appeal is filed.



Your assistance in this matter is greatly appreciated.

Thanks,  
Connie Caluda Brown  
Case Manager  
Louisiana/Mississippi/Agency Divisions of the  
United States Court of Appeals for the Fifth Circuit  
600 S. Maestri Place  
New Orleans, LA 70130  
[connie\\_brown@ca5.uscourts.gov](mailto:connie_brown@ca5.uscourts.gov)  
504-310-7671  
(Monday - Friday 7:30 a.m. to 4:00 p.m.)

**From:** Ringle, Judith A  
**To:** [Ricci, Charles A.](#)  
**Subject:** RE: RE: Ugh  
**Date:** Thursday, July 31, 2014 9:03:00 AM

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Wow – I felt like I was being a pest. I'm so glad I emailed you! Many thanks for following up.

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**From:** Ricci, Charles A.  
**Sent:** Thursday, July 31, 2014 9:01 AM  
**To:** Ringle, Judith A  
**Subject:** RE: Ugh

I spoke to him on February 25, 2014, he said he didn't need any assistance. I will call him again.

Thanks,

Charlie

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**From:** Ringle, Judith A [<mailto:/O=CFTC/OU=WASHINGTON,DC/CN=RECIPIENTS/CN=JRINGLE>]

**Sent:** Thursday, July 31, 2014 08:41 AM

**To:** Ricci, Charles A.

**Subject :** Ugh

We got a hotline call from a [REDACTED] of Michigan [REDACTED]. Two calls. I was presuming he was calling several places for help with his issue and would get relief from someone more appropriate than us. Anyway, he is having problems withdrawing \$\$ from his IRA. Totally not our bailiwick. He called again yesterday. I'm happy to call him but please let me know if you know off the top of your head someplace where I can refer him where he can get some assistance - I'm thinking maybe you've run into this before. I hate to tell people to go hire a lawyer.

Judy

**From:** Ringle, Judith A  
**To:** [Ricci, Charles A.](#)  
**Subject:** RE: referral  
**Date:** Thursday, August 21, 2014 2:58:00 PM

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Thanks!

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**From:** Ricci, Charles A.  
**Sent:** Thursday, August 21, 2014 2:58 PM  
**To:** Ringle, Judith A  
**Subject:** RE: referral

OK, will do. Thanks

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**From:** Ringle, Judith A  
**Sent:** Thursday, August 21, 2014 2:48 PM  
**To:** Enforcement  
**Cc:** Ricci, Charles A.  
**Subject:** referral

Hi there – I got a call from a [REDACTED] He is having problems with a firm called [REDACTED]. If you could please give him a call at [REDACTED] I would appreciate it. He did not have any complaints regarding CFTC programs or operations.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG

From: OIGEmail

Sent: Friday, October 04, 2013 8:54 AM

To: '????????? ?????????'

Subject:RE: report fraud, waste and abuse at CFTC

I have forwarded your email to our Division of Enforcement.

Judy Ringle, Attorney-Advsiior

CFTC OIG

(202)418-5109

From: ?????????? ?????????? [mailto: ]

Sent: Thursday, September 26, 2013 9:20 AM

To: OIGEmail

Subject: OIG: report fraud, waste and abuse at CFTC

Good afternoon. Can I speak to you about the broker fraud? [REDACTED] They do not take money and do not get in touch. I have screenshots of all my accounts with them proof of my innocence.

--

? ??????????, ??????????.

**From:** [OIGEmail](#)  
**To:** [REDACTED]  
**Subject:** RE: OIG: report fraud, waste and abuse at CFTC  
**Date:** Monday, October 20, 2014 2:52:00 PM

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Dear [REDACTED] – I apologize for not responding sooner. Your complaint is outside our jurisdiction. The CFTC is authorized by Congress to regulate the commodities markets in futures and options and derivatives. Please contact the Department of Housing and Urban Development Office of Inspector General. Their webpage is <http://www.hudoig.gov/>.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG

**From:** [REDACTED]  
**Sent:** Friday, September 26, 2014 10:59 AM  
**To:** OIGEmail  
**Subject:** Re: OIG: report fraud, waste and abuse at CFTC

See below. Please confirm receipt.

On Sep 26, 2014 9:18 AM, "[REDACTED]" > wrote:

My name is [REDACTED]. I am a [REDACTED]. I worked for a firm that primarily handles real estate closings called [REDACTED], [REDACTED], [REDACTED].

Now it is clear to me that we didn't care how the job was done. I received almost no training and a couple of weeks after I started I was the only [REDACTED]. I've heard that closing attorneys are often sued after foreclosure, but it doesn't matter because the lender is the client here and we owe no duty to the borrower.

I committed fraud on behalf of our clients. I signed false closing attorney affidavits. These were eventually recorded in the counties where the Property is located.

These closing attorney affidavits state that I informed the borrower of the contents of the waiver of borrower's rights document. Well I didn't because these were telephonic closings handled by a different attorney.

I also did a number of telephonic closings myself. These have been illegal in GA since 2000. Doing such a closing amounts to aiding in the unlicensed practice of law. I don't know how the court would rule on the validity of a security deed executed in such a manner.

I was also given a notary stamp with the wrong county on it when I started at [REDACTED]. They told me it wouldn't matter when I expressed concern about the validity of documents, security instruments, executed with such a stamp. The notary commission told me it would invalidate the documents. A lawyer told me there is currently no law in GA on the matter and would come down to the intent of the parties at signing whether the document would be valid.



If asked whether I believed the parties were acting under their own volition upon signing, I would have to truthfully say I once was able to get a guy to sign a document full of symbols that contained very little information because that is how convincing I can be.

These closings represent millions upon millions of dollars of secured assets. I would be willing to bet that some of them over the last couple of years have been resold as asset backed securities. I think there is an argument that very few of them are actually valid securities. I would also assume because of the difficulty of receiving credit these days that most of them are considered class A risks.

My old company showed no concern when I tried to bring some of these issues to their attention. I then contacted [REDACTED] and expressed some of my concerns with them. They never responded. I didn't know how to contact the plethora of other lenders that we worked with, but I asked [REDACTED] to contact the other lenders and title companies for me.

I apologize for any misspelled words in this email. I am currently typing this from a tablet. You can contact me at this email address.

Thank you,  
[REDACTED]

**From:** [REDACTED]  
**To:** [Ringle, Judith A;](#) [REDACTED]  
**Subject:** FW: OIG  
**Date:** Wednesday, August 27, 2014 10:11:42 AM

---

Greetings,

I received your voicemail yesterday Ms. Ringle, thank you for the call and information. I will try to introduce myself to [REDACTED] this week, but I will be out after Thursday.

In the event we are unable to connect, here are some concerns identified during my first few weeks (no doubt you are aware of some if not all):

1. CFTC is severely underfunded and understaffed – result: our team is working hard (too hard) for too little. This needs addressed yesterday...
  - a. I understand that Congress is the problem, or part of it – how to circumvent their gridlock? In effect, they are preventing the CFTC from performing their duties. Result – Congress has set up the CFTC to fail. Why???
  - b. Someone mentioned that there are currently no application fees for potential DCO registrants due to a poorly worded law – this could be changed, and these application fees could be used to fund the CFTC (but how best to change a law – again, Congress is the problem here, apparently).
  - c. Also, whenever CFTC does levy a fine for misconduct or rule violations, why does the fine go into the general Treasury coffers? Perhaps the fines can be used to fund the CFTC directly? If a law needs to be changed to make this happen (or disregarded for the greater good), so be it. Can you help me understand how one goes about initiating a law change like this?
2. Based on a recent draft report on CMEs system safeguards, and interpretations of the current and past Commodities Exchange Act (CEA) laws specific to the Core Principles (namely (b)(6)), this DCO is in violation of the law and has been since at least 2009!
  - a. Evidence of this includes the recent draft report on findings at the CME, as well as a recently performed a gap analysis between the 2009 CEA and the 2014 CEA – although the law has changed somewhat since then, the interpretation hasn't – why is this DCO (and one assumes others) still non-compliant in 2014?!?!? This also needs addressed yesterday – time for some Enforcement?
3. Regarding Enforcement, why haven't Enforcement efforts been initiated, it's 2014 after all? Who makes the call on whether to begin Enforcement? OIG may want to better understand this process, or lack of process. A message could/should be sent that these system failures are no longer acceptable. How best to send that message (again, this message should have been sent yesterday – our markets are at risk):
  - a. Suggestion: Given the recent failures at CME (refer to system outages a few days ago and going back to April earlier this year, as well as failures identified during the recent on-site review of system safeguards), perhaps this entity is too large, too disorganized, or too dis-incentivized to comply with CEA - would a break-up allow for



better management in complying with the CEA? Would a billion \$\$\$, not million \$\$\$ dollar fine get some much needed attention? Or an anonymous call to the Wall Street Journal? Can the CFTC do more than fine? Can our attorneys prosecute CME management for possible jail sentences? Jail sentences for the fat cats at the top who rake in undeserved salaries would certainly send a message...kitty food for thought...

- b. Note for further consideration: CME has been a publicly traded company for how many years, years that they have been subject to the Sarbanes-Oxley (SOX) law. As a former Big-4 auditor, I wonder why CME's external auditor E&Y has not yet uncovered these same system safeguard failures that the CFTC has? From my own personal experience, these system safeguard internal controls are normally included within the scope of an external/SOX related audit. Or perhaps they were included in scope, and E&Y hasn't found the same issues, enforced remediation, or hasn't done their job properly. Does the CFTC have any means of enforcing (or fining) an accounting firm like E&Y, as E&Y is responsible for the public audit of an entity like CME?

As a concerned citizen and taxpayer, it is my duty to bring these concerns to light (but again, none of this is news, is it?). Having read this email, is the OIG surprised about what is written here?

We (the people) expect results, and if Congress prevents results, we (the CFTC) should consider alternative methods (for funding, for enforcement, for RESULTS). How can I help? I've copied my personal email for any follow up discussions while I am out of the office...

[REDACTED]  
[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Friday, August 22, 2014 12:02 PM  
**To:** Lavik, A. Roy  
**Subject:** OIG

Greetings Mr. Lavik,

I recently joined the CFTC and wanted to introduce myself,

(b)(6)

(b)(6)

Recently, I was visiting the website here and began reading some of the reports:

<http://www.cftc.gov/About/OfficeoftheInspectorGeneral/index.htm>

I look forward to more good work from your team...

Thank you,

[REDACTED]  
[REDACTED]

**From:** OIGEmail  
**To:** [Ricci, Charles A.](#)  
**Subject:** FW: !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!  
**Date:** Friday, September 12, 2014 8:23:00 AM

---

FYI. Hopefully you can help this guy.

---

**From:** [REDACTED]  
**Sent:** Thursday, September 11, 2014 11:43 AM  
**To:** OIGEmail  
**Subject:** FW: !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!

Hello can you help me.

Kind regards

---

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** RE: !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!  
**Date:** Thu, 11 Sep 2014 15:34:48 +0000

Hi [REDACTED],

Please contact the Commodity Futures Trading Commissions (CFTC) The OIG Report Fraud at the CFTC email address is [oig@cftc.gov](mailto:oig@cftc.gov) . If you should require additional information please feel free to contact me.

Thanks

[REDACTED] [REDACTED]

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**From:** [REDACTED]  
**Sent:** Thursday, September 11, 2014 10:22 AM  
**To:** [REDACTED]  
**Subject:** RE: !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!

Hi [REDACTED],

there is a big problem. [REDACTED] living in Germany told a lot of cliens that he had managed a lot of accounts on your platform with an amount of approx. 1 million \$. Now we checked all the accounts, and now we got to know that there doesnt exist any of our accounts. Is this real. We all have been at the policestation and involved a lawyer. How could you help me?

kind regards

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From: [REDACTED]  
To: [REDACTED]  
Subject: RE: !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!  
Date: Thu, 11 Sep 2014 15:15:29 +0000  
Good Morning

How may I help you?

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**From:** [REDACTED]  
**Sent:** Thursday, September 11, 2014 10:15 AM  
**To:** AMP - Compliance  
**Subject:** !!!!!!! [REDACTED] Account [REDACTED] !!!!!!!

Dear Madam and Sir,

I please you to contact me immediatly!!!

Kind regards



**From:** OIGEmail  
**To:** [REDACTED]  
**Subject:** RE: report fraud, waste and abuse at CFTC  
**Date:** Monday, October 20, 2014 2:55:00 PM

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Dear Ms. [REDACTED],

I apologize for not responding sooner. Your complaint does not fall within our jurisdiction. The Commodity Futures Trading Commission has the authority to regulate the futures and derivatives markets; the OIG is authorized to investigate allegations regarding potential misconduct by CFTC employees and contractors. Your complaint does not allege violations of the Commodity Exchange Act nor wrongdoing by CFTC personnel.

I am sorry that I cannot be of assistance.

Sincerely,  
Judy Ringle, Attorney-Advisor  
CFTC OIG

-----Original Message-----

**From:** [REDACTED]  
**Sent:** Wednesday, September 24, 2014 12:58 AM  
**To:** OIGEmail  
**Subject:** OIG: report fraud, waste and abuse at CFTC

Hello, [REDACTED] I was not aware of the 1937 act where my great aunt had trade world wide as of July 29 the when I filed her last tax the markets went sky high and gave a economy boost where does my part play in these k1 q1 forms wired transfer is this legal because I have a levy on my house four kids disabled husband please help direct me for I was unaware of the seriousness of this do I need to fill any forms or am I suppose to use here rollover Ira no one had explained anything I just now my aunt past and was being frauded world wide trade it state on my credit report but yet I have not recieved any thing as it said I had please respond asap

Sent from my iPhone

**From:** OIGEmail  
**To:** [REDACTED]  
**Subject:** RE: report fraud, waste and abuse at CFTC  
**Date:** Monday, October 20, 2014 2:55:00 PM

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