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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

ONE FOR THE MONEY FINANCIAL, INC.
965 East 700 South, Suite 200
St. George, UT 84790
License No. 259569

**STIPULATION
&
ORDER**

Docket No. 2007-137 LC

Enf. Case No. 2086

STIPULATION

1. Respondent, One For The Money Financial, Inc., is a licensed insurance agency in the State of Utah, holding License No. 259569.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;

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DEC 06 2007

UTAH STATE
INSURANCE DEP*

Tel: 207793

Dec 11 2007

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter: and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.


3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 7 day of December, 2007.



ONE FOR THE MONEY FINANCIAL, INC.
Stephen A. Ashton, President



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. In July of 2007, Respondent produced and distributed an advertisement to senior citizens residing in Utah. Said advertisement promoted a seminar to be presented by "Abe Ashton, CSA" on Wednesday August 1, 2007, at 10:00 a.m. and 2:00 p.m. at the Provo Marriott Hotel & Conference Center in Provo, Utah. The seminar was for the purpose of providing financial information to seniors with the intention of generating leads for sales of annuities.

2. The advertisement bore the seal of the Social Security Administration and in large type the words "OFFICIAL NOTICE".

3. The advertisement bore the name "One for the Money Financial" and not the actual name of the respondent as licensed, "One for the Money Financial, Inc.", and failed to state that the sponsor of the seminar was an insurance agency.

4. The advertisement stated that the seminar would be presented by "Abe Ashton", rather than using the name of the president of the Respondent as licensed by the department, "Stephen Ashton".

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In using the seal of the Social Security Administration and the words "OFFICIAL NOTICE", Respondent violated Utah Administrative Code, Rule R590-130-12.B.

2. In using a name in its advertisement other than the exact name appearing on the Respondent's license, Respondent violated Utah Administrative Code, Rule R590-154-7.A.3.

3. In failing to disclose in its advertisement that the Respondent was an insurance agency, Respondent violated Utah Administrative Code, Rule R590-154-5.B.2.

4. In using the name of an agent in its advertisement that was other than the full legal name as filed with the department and that he was an insurance agent, Respondent violated Utah Administrative Code, Rule R590-154-7.A.1, 4, and 5.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed and administrative forfeiture in the amount of \$1,000.00, to be paid within 30 days of the date of this Order.

NOTIFICATION

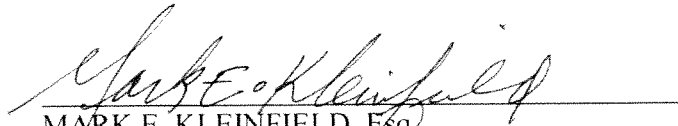
Respondent is hereby notified that failure to abide by the terms of this Order may subject it to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of its license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require

that you report this action to them.

DATED this 7th day of December, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER

A handwritten signature in cursive script, appearing to read "Mark E. Kleinfeld", is written over a horizontal line.

MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING


I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

*STIPULATION
&
ORDER*

To the following:

ONE FOR THE MONEY
965 East 700 South
SUITE 200
St. George, UT 84790

DATED this 10th day December, 2007


Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901

**UTAH
Invoice**

Printed Date: December 06, 2007

Invoice Date: December 06, 2007
Balance Due: \$0.00
Due Date: January 10, 2008
Invoice ID: 357793

ONE FOR THE MONEY FINANCIAL INC
965 EAST 700 SOUTH SUITE 200
SAINT GEORGE UT 84790

Item Description	Amount
Monetary Penalty Agency	\$1,000.00
Original Amount Due	\$1,000.00
Payments Received	
12/6/2007 Check	\$1,000.00
Balance Due	\$0.00

**UTAH
Invoice**

Printed Date: December 06, 2007

Invoice Date: December 06, 2007
Balance Due: \$0.00
Due Date: January 10, 2008
Invoice ID: 357793

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Detach and Return with Payment