

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT**

NO. 2007008505801

RECEIVED

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REGISTRATION & DISCLOSURE

TO: Department of Enforcement
Financial Industry Regulatory Authority ("FINRA")

RE: Dennis J. Voris, Respondent
Limited Registered Representative
(CRD No. 455800)

Pursuant to NASD Rule 9216 of FINRA's Code of Procedure, I, Dennis J. Voris, submit this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

Dennis J. Voris ("Voris") entered the securities industry on December 18, 1970, as a General Securities Representative of a member of FINRA. After leaving the securities industry on December 31, 1989, he reentered the securities industry on June 3, 1992, as an Investment Company and Variable Contracts Products Representative of a member of FINRA. On March 30, 2004, Voris became registered in such capacity with OneAmerica Securities, Inc. ("Member"), a member of FINRA. He was registered in such capacity with the Member until March 23, 2007. Voris is not currently registered with another member of FINRA, and has no disciplinary history.

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OVERVIEW

Voris received loans from three members of the public, who were customers of the Member, and one who was elderly, when the Member prohibited him from borrowing money from customers under any circumstances, in violation of NASD Conduct Rules 2110 and 2370.

FACTS AND VIOLATIVE CONDUCT

1. During all relevant times, L&CS and JS were members of the public. L&CS are husband and wife. During all relevant times, L&CS were customers of the Member, and their account was handled by Voris.
2. During all relevant times, JS was a customer of the Member, and his account was also handled by Voris. JS was 74 years old when the events described in paragraph four below occurred.
3. In December 2004, Voris received a loan in the amount of \$1,500 from L&CS. At the time Voris borrowed the money, the Member had written procedures forbidding registered representatives from borrowing money from or lending money to customers under any circumstances. In February 2005, Voris repaid L&CS \$1,800. In borrowing money from his customer, Voris violated NASD Conduct Rules 2110 and 2370.
4. In October 2006, Voris received a loan in the amount of \$800 from JS. At the time Voris borrowed the money, the Member had written procedures forbidding registered representatives from borrowing money from or lending money to customers. In March 2007, Voris repaid the loan to JS. In borrowing money from his customer, Voris violated NASD Conduct Rules 2110 and 2370.

- B. I also consent to the imposition, at a maximum, of the sanction of a thirty (30) calendar day suspension from association with any member of FINRA in any capacity. Respondent has submitted a sworn financial statement and demonstrated an inability to pay. In light of the financial status of Respondent, no monetary sanctions have been imposed.

I understand that if I am barred or suspended from associating with any FINRA member, I become subject to a statutory disqualification as that term is defined in Section 3(a)(39) of the Securities Exchange Act of 1934, as amended. Accordingly, I may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension. (See NASD Rule 8310 and IM-8310-1.

II.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

- A. To have a Formal Complaint issued specifying the allegations against me;
- B. To be notified of the Formal Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, I specifically and voluntarily waive any right to claim bias or prejudgment of the General Counsel, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

I further specifically and voluntarily waive any right to claim that a person violated the ex parte prohibitions of NASD Rule 9143 or the separation of functions prohibitions of NASD Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

I understand that:

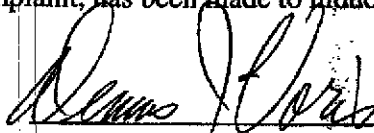
- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to NASD Rule 9216;

- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against me; and
- C. If accepted:
1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me;
 2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about my disciplinary record;
 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with NASD Rule 8310 and IM-8310-3; and
 4. I may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. I may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects my right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.

I certify that I have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I have agreed to its provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce me to submit it.

6-10-08

Date



Dennis J. Voris

Limited Registered Representative

Reviewed by:

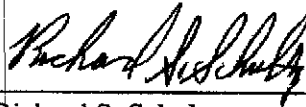
Counsel for Respondent

Accepted by FINRA:

7/18/08

Date

Signed on behalf of the
Director of ODA, by delegated authority



Richard S. Schultz
Senior Regional Counsel
FINRA Department of Enforcement
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