

STATE OF NORTH DAKOTA

BEFORE THE

COUNTY OF BURLEIGH

SECURITIES COMMISSIONER

In the Matter of Accord Insurance Co.,)
Ltd.; Graham Carr; Leslie Wingham;)
Dominic Wharram; and their Officers,)
Directors, Agents, and Employees,)
)
Respondents.)

CONSENT ORDER

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The North Dakota Securities Commissioner has a determined, and the Respondent, Dominic Wharram, admits as follows:

1. On April 24, 2001, the North Dakota Securities Commissioner issued a Cease and Desist Order in the above captioned matter based on the fact that Wharram solicited 2 people to invest in the Accord Insurance investment scheme. Specific information regarding this matter is contained in the Affidavit of Dominic Wharram, attached hereto and incorporated herein by reference.
2. Each solicitation was made in violation of section 10-04-04 N.D.C.C. because the Accord Insurance program was not registered as a security in North Dakota, nor does the program qualify for any exemption from the securities registration provisions of the Securities Act.
3. Each solicitation was made in violation of section 10-04-10 N.D.C.C. because Wharram was not registered as an agent in North Dakota, nor did the transaction constitute an exempt transaction under the Securities Act.
4. Each solicitation was made in violation of section 10-04-15 N.D.C.C. because the program, as a whole, is a scheme or artifice to defraud investors or potential investors.

The Respondent, Dominic Wharram, states that he was not aware that the scheme was a fraud at the time of the solicitations.

5. Pursuant to section 10-04-16 N.D.C.C., when it shall appear to the Commissioner that any person has engaged in, or is engaging in, or is about to engage in any act or practice which is declared illegal in this chapter, the Commissioner may, in his discretion, issue any order and collect civil penalties against any person found in an administrative action to have violated any provision of the chapter in an amount not to exceed \$10,000 for each violation.

6. The violations described above are sufficient grounds for the Commissioner to assess civil penalties against respondent pursuant to section 10-04-16 N.D.C.C.

7. Respondent, Wharram, has admitted the factual and legal conclusions contained in this Order, and enters into this Order willingly. Respondent, Wharram, acknowledges his/her right to a hearing regarding this matter to present arguments before the Commissioner, and has waived all rights to a hearing regarding this matter.

8. The following Order is necessary and appropriate in the public interest.

NOW, THEREFORE, IT IS ORDERED, THAT:

1. Respondent, Wharram, shall pay to the Securities Commissioner, pursuant to section 10-04-16 N.D.C.C., a civil penalty in the amount of \$500.00.

2. Respondent, Wharram, shall pay to the Securities Commissioner's Securities Protection Fund all funds, which have been or will be received in profits, commissions or other payments from soliciting persons to participate in the program. Any additional funds received shall, within ten (10) days of their receipt by Wharram, shall be paid to the Securities Protection Fund.

3. Respondent, Wharram, shall agree to cooperate with any investigation by the Securities Commissioner or any law enforcement agency, regardless of jurisdiction, and shall willingly and openly testify in any proceeding, be it administrative, civil or criminal in nature, in a truthful matter not inconsistent with the Affidavit submitted herewith (Attachment A).

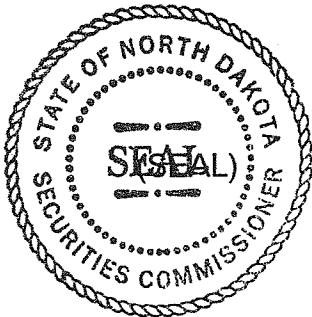
4. Respondent, Wharram, shall and herein does acknowledge liability, pursuant to section 10-04-17 N.D.C.C., to each of the persons he/she solicited. Respondent, Wharram, shall not contest any civil claim of liability to any of those persons based on any denial of applicability of that statute, or that the facts of this case do not give rise to a claim under that statute.

5. The Cease and Desist Order, as issued on April 24, 2001, shall remain in effect, and any violations of that Order can be pursued without any regard to this Consent Order.

6. This Consent Order is between the Commissioner and Dominic Wharram only, and it does not involve, nor does it absolve any of the other parties named in this Order, nor does it preclude the Commissioner from ordering additional Orders against any other parties named in this Consent Order.

7. This Order shall be effective upon signature of the Commissioner.

IN TESTIMONY WHEREOF, witness my hand and seal this 22th day of June, 2001.



Syver Vinje

Syver Vinje, Securities Commissioner
Office of the Securities Commissioner
600 East Boulevard Ave.
State Capitol – Fifth Floor
Bismarck, ND 58505-0510
(701) 328-2910

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CONSENT TO ENTRY
OF ORDER

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The undersigned Respondent, Dominic Wharram, states that he has read the foregoing Consent Order, and that he knows and fully understands its contents and effects. Wharram further acknowledges that he has waived his right to a hearing with respect to this matter; and that he consents to the entry of the Consent Order by the Securities Commissioner, and expressly admits the findings of fact and conclusions of law contained therein. It is further expressly understood that the Consent Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either expressed or implied.

Dated this 22nd day of June, 2001.



Dominic Wharram
1369 N. Arm Drive
Orano, MN 55364

Sworn before me this _____ day of _____, 2001.

Attached

, notary public
State of: _____, County:
My Commission Expires: