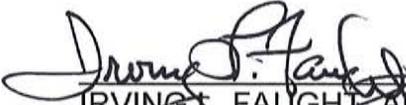




FURTHER AFFIANT SAYETH NOT.

Dated this 30th day of November, 2015.

(SEAL)

  
\_\_\_\_\_  
IRVING L. FAUGHT, ADMINISTRATOR OF THE  
OKLAHOMA DEPARTMENT OF SECURITIES

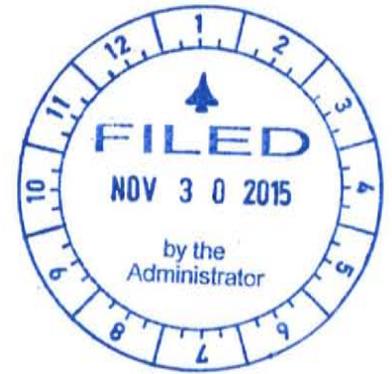
Subscribed and sworn to before me this 30th day of November, 2015.

(SEAL)



  
\_\_\_\_\_  
Notary Public

STATE OF OKLAHOMA  
DEPARTMENT OF SECURITIES  
204 NORTH ROBINSON, SUITE 400  
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Beth E. Dutoit (CRD #2485404),

Respondent.

ODS File 16-021

**NOTICE OF OPPORTUNITY FOR HEARING**

1. On the 24<sup>th</sup> day of November, 2015, the attached Enforcement Division Recommendation ("Recommendation"), in support of the imposition of sanctions on Beth E. Dutoit ("Respondent") pursuant to Section 1-411 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), was left in the office of the Administrator of the Oklahoma Department of Securities ("Administrator").

2. Pursuant to 660:2-9-1 of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (effective August 1, 2013) ("Rules") and Section 1-411 of the Act, the Administrator hereby gives notice to Respondent of her obligation to file an answer and her right to request a hearing to show why an order based on the Recommendation should not be issued.

3. The answer must be in writing and received by the Administrator within fifteen (15) days after service of this Notice. As required by 660:2-9-2 of the Rules, the answer shall indicate whether Respondent requests a hearing and shall specifically admit or deny each allegation contained in the Recommendation or state that Respondent does not have, and is unable to obtain, sufficient information to admit or deny each allegation. If Respondent intends in good faith to deny only a part of an allegation, Respondent shall specify so much of it as is true and shall deny only the remainder.

4. Failure to file an answer in compliance with 660:2-9-2 of the Rules, to include a request for a hearing as provided for herein, shall result in the issuance of an order barring Respondent from registration in any capacity under the Act and from association with a broker-dealer or investment adviser registered under the Act, pursuant to Section 1-411 of the Act and 660:2-9-2 of the Rules.

5. Upon receipt of a written request, pursuant to 660:2-9-2 of the Rules, a hearing on the Recommendation shall be promptly scheduled or a written order denying hearing shall be issued.

6. Notice of the date, time, and location of the hearing shall be given to Respondent not less than forty-five (45) days in advance thereof, pursuant to 660:2-9-2 of the Rules.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 30th day of November, 2015.

(SEAL)



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IRVING L. FAUGHT, ADMINISTRATOR OF THE  
OKLAHOMA DEPARTMENT OF SECURITIES

#### CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 30th day of November, 2015, a true and correct copy of the above and foregoing *Notice of Opportunity for Hearing* and the *Enforcement Division Recommendation* were mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Beth E. Dutoit  
1839 W. Burr Oak Rd.  
Norman, OK 73072



---

Brenda London, Paralegal

STATE OF OKLAHOMA  
DEPARTMENT OF SECURITIES  
204 NORTH ROBINSON, SUITE 400  
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Beth E. Dutoit (CRD #2485404),

Respondent.

ODS File 16-021

**ENFORCEMENT DIVISION RECOMMENDATION**

The Enforcement Division of the Oklahoma Department of Securities ("Department") submits the following Findings of Fact, Authorities, and Conclusions of Law to the Administrator of the Department ("Administrator") in support of the imposition of sanctions on Beth E. Dutoit ("Respondent"), pursuant to Section 1-411 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011).

**Findings of Fact**

1. Respondent was registered under the Act as an agent and investment adviser representative of Edward Jones from December 2011 and February 2012, respectively, to May 2015. Respondent operated from offices in Edmond and Norman, Oklahoma.

2. While associated with Edward Jones, Respondent photocopied documents containing clients' signatures to create new documents appearing to have been signed by the clients. Respondent was permitted to resign from Edward Jones while under an internal review related to this conduct. In connection with the internal review, Edward Jones informed Respondent that her conduct violated firm policy and had been addressed by the firm in a continuing education course on ethics.

3. After leaving Edward Jones, Respondent was registered under the Act as an agent and investment adviser representative of United Planners Financial Services ("United Planners") from May 2015 until September 2015. Respondent operated from an office of United Planners in Norman, Oklahoma.

4. While associated with United Planners, Respondent copied a client's signature onto a form without the client's knowledge. United Planners discharged Respondent as a result thereof.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

**Authority**

1. Section 1-411 of the Act provides, in pertinent part:

C. If the Administrator finds that the order is in the public interest and paragraphs 1 through 6, 8, 9, 10, 12 or 13 of subsection D of this section authorizes the action, an order under this act may censure, impose a bar, impose a civil penalty in an amount not to exceed a maximum of Five Thousand Dollars (\$5,000.00) for a single violation or Two Hundred Fifty Thousand Dollars (\$250,000.00) for multiple violations on a registrant, and/or recover the costs of the investigation from a registrant and if the registrant is a broker-dealer or investment adviser, from any partner, officer, or director, any person having a similar function or any person directly or indirectly controlling the broker-dealer or investment adviser.

D. A person may be disciplined under subsections A through C of this section if the person:

\* \* \*

13. Has engaged in dishonest or unethical practices in the securities, commodities, investment, franchise, banking, finance or insurance business within the previous ten (10) years[.]

\* \* \*

G. An order may not be issued under this section, except under subsection F of this section, without:

1. Appropriate notice to the applicant or registrant;

2. Opportunity for hearing; and

3. Findings of fact and conclusions of law in a record in accordance with the Administrative Procedures Act. If the person to whom the notice is addressed does not request a hearing within fifteen (15) days after the service of notice is effective, a final order as provided in subsection A, B or C of this section may be issued.

2. Rule 660:11-5-42 of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (effective August 1, 2013) ("Rules") provides, in pertinent part:

(a) Purpose. This rule is intended to set forth the standards of ethical practices for broker-dealers and their agents. Any noncompliance with the standards of ethical practices specified in this section will constitute unethical practices in the securities business; however, the following is not intended to be a comprehensive listing of all specific events or conditions that may constitute such unethical practices. The standards shall be interpreted in such manner as will aid in effectuating the policy and provisions of the Securities Act, and so as to require that all practices of broker-dealers, and their agents, in connection with their activities in this state shall be just, reasonable and not unfairly discriminatory.

(b) Standards.

(1) A broker-dealer and his agents, in the conduct of his business, shall observe high standards of commercial honor and just and equitable principles of trade. A broker-dealer and his agents shall not violate any federal securities statute or rule or any rule of a national securities exchange or national securities association of which it is a member with respect to any customer, transaction or business effected in this state.

#### **Conclusions of Law**

1. Respondent has engaged in dishonest and unethical practices in the securities business.

2. The Administrator is authorized under Section 1-411 of the Act to bar Respondent from registration in any capacity under the Act and from association with a broker-dealer or investment adviser registered under the Act.

3. It is in the public interest for the Administrator to bar Respondent from registration in any capacity under the Act and from association with a broker-dealer or investment adviser registered under the Act.

To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

WHEREFORE, it is recommended that the Administrator issue an order barring Respondent from registration in any capacity under the Act and from association with a broker-dealer or investment adviser registered under the Act and imposing such other sanctions as deemed appropriate and authorized by law.

Respectfully submitted,

A handwritten signature in cursive script that reads "Terra Bonnell". The signature is written in black ink and is positioned above a horizontal line.

---

Terra Shamas Bonnell  
Enforcement Attorney  
Oklahoma Department of Securities  
204 North Robinson, Suite 400  
Oklahoma City, OK 73102  
Telephone: (405) 280-7715  
Email: [tbonnell@securities.ok.gov](mailto:tbonnell@securities.ok.gov)

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

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Notice 16-021 TB

Postage	\$ 48
Certified Fee	345
Return Receipt Fee (Endorsement Required)	280
Restricted Delivery Fee (Endorsement Required)	515
<b>Total Postage &amp; Fees</b>	<b>\$ 11.88</b>

11/30/15

Postmark  
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Beth E. Dutoit  
1839 W. Burr Oak Rd.  
Norman, OK 73072

by mailer)

for Instructions

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	A. Received by (Please Print Clearly)	B. Date of Delivery
	Beth Dutoit 12/2/15	
1. Article Addressed to: <b>RESTRICTED DELIVERY</b> Beth E. Dutoit 1839 W. Burr Oak Rd. Norman, OK 73072	C. Signature <input checked="" type="checkbox"/> Beth Dutoit <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
	D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No OK D.L. verified Jm	
Notice 16-021 TB	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
	4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes	
2. Article Number (Copy from service label) 7000 0520 0022 7150 8368		
PS Form 3811, July 1999	Domestic Return Receipt	102595-00-M-0952