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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECURITIES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation
of the Securities Act of Washington by:

All In One Financial Services, Inc.

Respondent

S-03-120-03-TO01

SUMMARY ORDER SUSPENDING INVESTMENT
ADVISER REGISTRATION

Case No. S-03-120

9 THE STATE OF WASHINGTON TO: Garry Anthony Estrada, President
10 All In One Financial Services, Inc.
11 520 Kirkland Way, Suite 400
12 Kirkland, WA 98033

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STATEMENT OF CHARGES

Please take notice that the Securities Administrator of the State of Washington has reason to believe that Respondent, All In One Financial Services, Inc., has violated the Securities Act of Washington and that its violations justify the entry of an order of the Securities Administrator under RCW 21.20.110 to suspend the effectiveness of its investment adviser registration. The Securities Administrator finds that delay in ordering the suspension of the Respondent's license would be hazardous to investors and to the public and that this Order should be entered immediately. The Securities Administrator finds as follows:

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TENTATIVE FINDINGS OF FACT

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I.

Respondent, All In One Financial Services, Inc., IARD No. 0115617, is a Washington corporation and has been a registered investment adviser in Washington since August 1, 1995. Gerry Anthony Estrada, IARD No. 1266266, is the president and registered agent for Respondent and the only licensed investment adviser representative affiliated with

1 Respondent. Estrada is not licensed as an investment adviser representative with any other investment adviser or federal
2 covered adviser.

3 II.

4 Pursuant to RCW 21.20.050 and WAC 460-24A-047, the Director of the Department of Financial Institutions has
5 designated the Investment Adviser Registration Depository (IARD) to receive and store certain filings from investment
6 advisers.

7 III.

8 Respondent filed a Form ADV with IARD with an execution date of January 15, 2002. In Form ADV,
9 Respondent lists the means and information for contacting the Respondent.

10 IV.

11 Pursuant to WAC 460-24A-060, each investment adviser shall file within 90 days of the end of its fiscal year
12 a balance sheet as of the end of the investment adviser's fiscal year. As of July 9, 2003, Respondent has not filed a
13 balance sheet for the year ended December 31, 2002.

14 V.

15 Pursuant to RCW 21.20.080, the registration of an investment adviser representative is not effective during
16 any period when the investment adviser representative is not employed by or associated with a registered investment
17 adviser or federal covered adviser.

18 VI.

19 On or about February 11, 2003, the Division notified Respondent, by electronic mail sent to the contact e-mail
20 address listed on IARD, of the upcoming deadline to file the balance sheet required by WAC 460-24A-060. On or
21 about April 18, 2003, the Division notified Respondent, by electronic mail sent to the same e-mail address, that the
22 balance sheet was overdue and that the Division would take action to suspend Respondent's license if the balance
23 sheet was not filed by April 30, 2003. On or about June 5, 2003, the Division initiated a telephone call to the
24 principal office telephone number identified by Respondent in its January 15, 2002 Form ADV. The Division was
25 unable to complete that call because that telephone number was no longer in service. On or about June 23, 2003, the

1 Division sent a letter notifying Respondent that it must file the balance sheet or its investment adviser registration
2 would be suspended. So far, there has been no response to that letter.

3 VII.

4 The Securities Administrator finds that the continued registration of Respondent, All In One Financial
5 Services, Inc., as described in the above Tentative Findings of Fact, presents a threat to the investing public.

6 Based upon the above Tentative Findings of Fact, the following Conclusions of Law are made:

7 CONCLUSIONS OF LAW

8 I.

9 Respondent has willfully failed to comply with WAC 460-24A-060 by failing to file a balance sheet for the year
10 ended December 31, 2002.

11 II.

12 Under the authority of RCW 21.20.110(1)(b), the Director may by order suspend any investment adviser if that
13 order is in the public interest and the registrant has willfully violated or willfully failed to comply with any provision of
14 Chapter 21.20 RCW.

15 III.

16 The Securities Administrator finds that an emergency exists, that the continued violation of WAC 460-24A-
17 060 constitutes a threat to the investing public, and that a summary order suspending Respondent's investment
18 adviser license is in the public interest and necessary for the protection of the investing public. The Securities
19 Administrator further finds that since Estrada is not employed by or affiliated with an investment adviser other
20 than Respondent, Estrada's registration as an investment adviser representative is no longer effective pursuant to
21 RCW 21.20.080.

22 **SUMMARY ORDER**

23 Based on the foregoing, NOW, THEREFORE, IT IS HEREBY SUMMARILY ORDERED That the
24 current investment adviser registration of ALL IN ONE FINANCIAL SERVICES, INC., is suspended.
25 Respondent shall cease all activities requiring registration as an investment adviser until such time as Respondent's
26 investment adviser license is reinstated.

AUTHORITY AND PROCEDURE

This Order is entered pursuant to the provisions of RCW 21.20.110, and is subject to the provisions of Chapter 34.05 RCW. Respondent may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this order.

If Respondent does not make a timely hearing request, the Securities Administrator intends to adopt the above Tentative Findings of Fact and Conclusions of Law as final and enter an order revoking Respondent’s investment adviser registration.

WILLFUL VIOLATION OF THIS ORDER IS A CRIMINAL OFFENSE.

DATED this 9th day of July, 2003



DEBORAH R. BORTNER
Securities Administrator

Approved by:



Michael E. Stevenson
Chief of Enforcement

Presented by:



Janet So
Senior Financial Legal Examiner