



15047603

AD
3/7

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL	
OMB Number:	3235-0123
Expires:	March 31, 2016
Estimated average burden hours per response.....	12.00

**ANNUAL AUDITED REPORT
FORM X-17A-5
PART III**

SEC FILE NUMBER
8- 47899

FACING PAGE

**Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/2014 AND ENDING 12/31/2014
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: STOCK TRADERS *Joslin, Jeffrey Alex*
ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)
16152 BEACH BLVD., SUITE 271

OFFICIAL USE ONLY
FIRM I.D. NO.

(No. and Street)
HUNTINGTON BEACH CA 92647-3815
(City) (State) (Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT
Jeff Joslin 714-375-1788
(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*
Tuttle, Nathan Talmadge

(Name - if individual, state last, first, middle name)
14220 Park Row, Ste. 831 Houston TX 77084
(Address) (City) (State) (Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.

FOR OFFICIAL USE ONLY

*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

SEC 1410 (06-02)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

CS
12/15

OATH OR AFFIRMATION

I, Jeff Joslin, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of STOCK TRADERS, as of December 31, 2014, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

NONE

Jeff Joslin
Signature
Principal
Title

Please See attached Jurat
Notary Public

This report ** contains (check all applicable boxes):

- (a) Facing Page.
- (b) Statement of Financial Condition.
- (c) Statement of Income (Loss).
- (d) Statement of Changes in Financial Condition.
- (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- (g) Computation of Net Capital.
- (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- (l) An Oath or Affirmation.
- (m) A copy of the SIPC Supplemental Report.
- (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

JURAT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

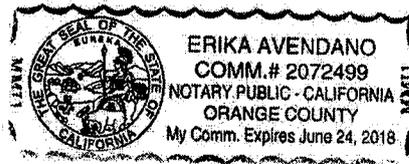
State of California

County of Orange

Subscribed and sworn to (or affirmed) before me on this 23 day of FEBRUARY, 2015
by PERLA A. JUSTIN, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature [Handwritten Signature]

(Seal)



Stock Traders

**Financial Statements and Supplemental Schedules
Required by the U.S. Securities and Exchange Commission**

Including Independent Auditor's Report Thereon

For the Year-Ended December 31, 2014

Contents

Independent Auditors Report.....	4
Financial Statements.....	5
Statement of Financial Condition.....	5
Statement of Operations.....	6
Statement of Cash Flows.....	7
Statement of Changes in Ownership Equity.....	8
Notes to Financial Statements.....	9
Supplementary Schedules Pursuant to SEA Rule 17a-5.....	11
Computation of Net Capital.....	11
Computation of Net Capital Requirement.....	11
Computation of Aggregate Indebtedness.....	11
Computation of Reconciliation of Net Capital.....	11
Statement Related to Uniform Net Capital Rule.....	12
Statement Related to Exemptive Provision (Possession and Control).....	12
Statement Related to SIPC Reconciliation.....	12
Exemption Report Pursuant to SEA Rule 17a-5(d)(1)(i)(B)(2).....	13
Auditors Review of Exemption Report Pursuant to SEA Rule 17a-5(d)(1)(i)(B)(2).....	14

Nathan T. Tuttle, CPA

14220 Park Row, Suite 831
Houston, Texas 77084

Phone: (713) 256-1084
Fax: (832) 426-5786

INDEPENDENT AUDITOR'S REPORT

To the Owner of
Stock Traders

I have audited the accompanying statement of financial condition of Stock Traders (the "Company") as of December 31, 2014, and the related statements of operations, changes in stockholder's equity, changes in liabilities subordinated to claims of general creditors, and cash flows for the year then ended that are filed pursuant to Rule 17a-5 under the Securities Exchange Act of 1934, and the related notes to the financial statements.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair representation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.

Auditor's responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted the audit in accordance with auditing standards of the Public Company Accounting Oversight Board (United States). Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that the audit evidence that I obtained is sufficient and appropriate to provide a reasonable basis for my audit opinion.

Opinion

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Company as of December 31, 2014, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matter

This audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information contained in the Supplemental Schedules required by Rule 17a-5 under the Securities and Exchange Act of 1934 is presented for the purpose of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards of the Public Company Accounting Oversight Board (United States). In my opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.


Houston, Texas
February 20, 2015

Certified Public Accountant

Stock Traders
Financial Statements
Statement of Financial Condition
As of and for the Year-Ended December 31, 2014.

ASSETS

CURRENT ASSETS	
Cash and cash equivalents	\$ 177,972
Commissions receivable	10,959
Total current assets	<u>188,931</u>
OTHER ASSETS	
Security deposit	890
Total other assets	<u>890</u>
TOTAL ASSETS	<u>\$ 189,821</u>

LIABILITIES AND OWNER'S EQUITY

CURRENT LIABILITIES	
Accounts payable	30
Commissions payable	3,357
Total current liabilities	<u>\$ 3,387</u>
OWNER'S EQUITY	<u>186,434</u>
TOTAL LIABILITIES AND OWNER'S EQUITY	<u>\$ 189,821</u>

The accompanying notes are an integral part of these financial statements.

Stock Traders
Financial Statements
Statement of Operations
As of and for the Year-Ended December 31, 2014

REVENUES		
Commissions and management fees		\$ 286,995
EXPENSES		
Commissions	\$ 41,225	
Rent	8,850	
Accounting	5,250	
Dues and subscriptions	4,093	
Telephone	2,396	
Supplies	1,646	
Advertising	1,000	
Insurance	<u>425</u>	
Total expenses		<u>64,885</u>
 INCOME FROM OPERATIONS		 222,100
 OTHER INCOME (EXPENSE):		
Interest income		3,515
Investment income		<u>510</u>
Total other income (expense)		4,025
 INCOME BEFORE PROVISION FOR INCOME TAXES		 226,135
 PROVISION FOR INCOME TAXES		 <u>-</u>
 NET INCOME		 <u>\$ 226,135</u>

The accompanying notes are an integral part of these financial statements

Stock Traders
Financial Statements
Statement of Cash Flows
As of and for the Year-Ended December 31, 2014

CASH FLOWS FROM OPERATING ACTIVITIES	
Net income	\$ 226,135
Adjustments to reconcile net income (loss) to net cash provided (used) by operations:	
Increase (Decrease) in assets:	
Commissions receivables	(3,449)
(Increase) Decrease in:	
Commissions payable	<u>1,261</u>
Net cash provided (used) by operating activities	<u>223,947</u>
 CASH FLOWS FROM FINANCING ACTIVITIES	
Owner's draws	<u>(223,316)</u>
Net cash provided (used) by financing activities	<u>(223,316)</u>
 NET INCREASE (DECREASE) IN CASH	 631
CASH, beginning of year	<u>177,341</u>
CASH, end of year	\$ <u>177,972</u>

The accompanying notes are an integral part of these financial statements

Stock Traders
Financial Statements
Statement of Changes in Ownership Equity
As of and for the Year-Ended December 31, 2014

BEGINNING OWNER'S EQUITY, at December 31, 2012	\$ 183,615
ADJUSTMENTS TO OWNER'S EQUITY	
Net income	226,135
Owner's draws	<u>(223,316)</u>
ENDING OWNER'S EQUITY, at December 31, 2013	<u>186,434</u>

The accompanying notes are an integral part of these financial statements.

Stock Traders
Notes to Financial Statements
As of and for the Year-Ended December 31, 2014

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The summary of significant accounting policies of Stock Traders is presented to assist in the understanding of the Company's financial statements. The financial statements and notes are representations of the Company's management, who is responsible for their integrity and objectivity.

Nature of operations- Jeffrey Joslin, dba Stock Traders (a sole proprietorship), is a brokerage company in Huntington Beach, California, which started operations on June 1, 1995. Introducing broker/dealers place all transactions through other registered broker/dealers, fully disclosing all of the customer accounts to the clearing firm, and does not clear transactions nor carry customer accounts. Clearing brokers are responsible for holding the securities of the customer and for furnishing customers with statements regarding their accounts.

Stock Traders is registered with the SEC (Securities and Exchange Commission), FINRA (Financial Industry Regulatory Authority), SIPC (Securities Investor Protection Corporation), and with the State of California, Department of Corporations.

Method of accounting -The Company maintains its books on the accrual method of accounting recognizing income when earned and expenses when incurred.

Cash and cash equivalents- For purposes of the statement of cash flows, the Company considers all short-term securities purchased with a maturity of three months or less to be cash equivalents.

Use of estimates- The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Commissions earned - All trading commissions are received through clearing brokers. Net commission checks are received after clearing, execution and other fees have been deducted by the clearing broker.

NOTE 2 - CASH AND CASH EQUIVALENTS

Pursuant to contract terms between Stock Traders and Southwest Securities, Inc. (a clearing broker), a minimum balance of \$ 10,000 must be maintained in Stock Traders' Southwest Securities, Inc. cash accounts at all times. The minimum balance is subject to change at the discretion of Southwest Securities, Inc. based upon Stock Traders sales volume, business mix, or other risks. Upon termination of the relationship, funds will be released to Stock Traders after all accounts debits and liabilities are satisfied.

Funds in the money market account are shown at cost, which approximates market value. Money market funds are mutual funds whose underlying securities are very short-term money market instruments invested in private or government securities that are highly liquid and low risk. Money market funds are not federally insured.

NOTE 3- SECURITY DEPOSIT/OFFICE LEASE

In 2013, the Company renewed its lease agreement for its office space which expires on June 5, 2015. The security deposit for the office space is \$890, which will be returned to Stock Traders upon termination of the office lease per agreement between lessor and lessee. Future minimum lease payments are \$729 per month and the remaining lease commitment is as follows:

2015		<u>2,187</u>
	Total	<u>\$ 2,187</u>

NOTE 4- FAIR VALUE OF FINANCIAL INSTRUMENTS

Substantially all of the Company's current assets and liabilities are considered financial instruments. These assets and liabilities are reflected at fair value, or at carrying value that approximate fair value because of the short term nature of the instrument. Other financial instruments consist of long-term obligations. The fair value of long-term obligations is estimated based on current interest rates offered to the Company for obligations with similar remaining maturities. The recorded value of these financial instruments approximated fair value at December 31, 2014.

NOTE 5 -SUBSEQUENT EVENTS

Date of Management Evaluation

Management has evaluated subsequent events through February 20, 2015, the date of which the financial statements were available to be issued and concluded that no subsequent events have occurred that would require recognition in the financial statements or disclosure in the notes to the financial statements.

STOCK TRADERS
Supplementary Schedules Pursuant to SEA Rule 17a-5
Of the Securities and Exchange Act of 1934
As of and for the Year-Ended December 31, 2014

Computation of Net Capital

Stockholder's Equity		\$ 186,434
Non-Allowable Assets		
Petty cash	\$ 161	
Security deposits	890	
Fidelity Bond deductible adjustment	15,000	
Total Non-Allowable Assets		\$ 16,051
Haircuts on Securities Positions		
Securities Haircuts	\$ 3,450	
Undue Concentration Charges	0	
Total Haircuts on Securities Positions		\$ 3,450
Net Allowable Capital		\$ 166,933

Computation of Net Capital Requirement

Minimum Net Capital Required as a Percentage of Aggregate Indebtedness	\$ 226
Minimum Dollar Net capital Requirement of Reporting Broker-Dealer	50,000
Net Capital Requirement	50,000
Excess Net Capital	116,933

Computation of Aggregate Indebtedness

Total Aggregate Indebtedness	\$ 3,387
Percentage of Aggregate Indebtedness to Net Capital	2.03 %

Computation of Reconciliation of Net Capital

Net Capital Computed on FOCUS IIA as of December 31, 2014		\$ 166,933
Adjustments		
Increase (Decrease) in Equity	-	
(Increase) Decrease in Non-Allowable Assets	-	
(Increase) Decrease in Securities Haircuts	\$ 3,306	
Net Capital per Audit		\$ 170,239
Reconciled Difference		(0)

Stock Traders
Supplementary Schedules Pursuant to SEA Rule 17a-5
Of the Securities and Exchange Act of 1934
As of and for the Year-Ended December 31, 2014

Statement Related to Uniform Net Capital Rule

The Company is a member of the FINRA and is subject to the SEC Uniform Net Capital Rule 15c3-1. This rule requires the maintenance of minimum net capital and requires that the ratio of aggregate indebtedness to net capital, both as defined, shall not exceed 1500% (15 to 1), or, during its first year of operations, 800% (8:1). Net capital and the related net capital ratio may fluctuate on a daily basis. At December 31, 2014, the Company had net capital of \$170,239 which was \$120,239 in excess of its required net capital of \$50,000. The Company's net capital ratio was 2.03%. The Company has elected to use the basic computation method, as is permitted by the rule, which requires that the Company maintain minimum Net Capital pursuant to a fixed dollar amount or 6-2/3% percent of total aggregate indebtedness, as defined, whichever is greater, and does not, therefore, calculate its net capital requirement under the alternative reserve requirement method.

Statement Related to Exemptive Provision (Possession and Control)

The Company does not have possession or control of customer's funds or securities. There were no material inadequacies in the procedures followed in adhering to the exemptive provisions of SEA Rule [15c3-3(k)(2)(ii)]; All customer transactions were cleared through Southwest Securities on a fully disclosed basis.

Statement Related to Material Inadequacies

This audit did not disclose any material inadequacies since the previous audit of the financial statements contained within the audit report of the Computation of Minimum Net Capital Requirement as reported in the Supplemental Schedules contained within the audit report or the filed Financial and Operational Combined Uniform Single Report filed pursuant to SEA Rule 15c3-1. The firm is exempt from 15c3-3; it does not maintain customer funds or securities and therefore does not maintain customer funds to segregate nor does it maintain separate accounts for customers.

Statement Related to SIPC Reconciliation

SEA Rule 17a-5(e)(4) requires a registered broker-dealer to file a supplemental report which includes procedures related to the broker-dealers SIPC annual general assessment reconciliation or exclusion from membership forms. In circumstances where the broker-dealer reports \$500,000 or less in gross revenue they are not required to file the supplemental SIPC report. The Company is exempt from filing the supplemental report under SEA Rule 17a-5(e)(4) because it is reporting less than \$500,000 in gross revenue.

Stock Traders
Supplementary Schedules Pursuant to SEA Rule 17a-5
Of the Securities and Exchange Act of 1934
As of and for the Year-Ended December 31, 2014

Exemption Report Pursuant to SEA Rule 17a-5(d)(1)(i)(B)(2)

STOCK TRADERS

REGISTERED INVESTMENT ADVISORS

MEMBER FINRA, SIPC

February 19 2015

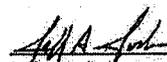
Nathan Tuttle
11152 Westheimer #930
Houston, Texas 77042

Re: Exemption Report Pursuant to SEA Rule 17a-5(d)(1)(i)(B)(2)

To the best knowledge and belief Stock Traders:

1. Stock Traders claims exemption 15c3-3(k)(2)(ii) from 15c3-3;
2. Stock Traders has met the identified exemption from 1/1/2014 through 12/31/2014, without exception, unless, if applicable, as stated in number 3, below;
3. Stock Traders has had no exceptions to report this fiscal year.

Regards,



Jeff A. Joslin
Principal
Stock Traders

2/19/2015
Date

NT Tuttle, CPA

14220 Park Row
Suite 831
Houston, TX 77084

Off: (713) 256-1084
Fax: (832) 426-5786
tuttnat@yahoo.com

EXEMPTION REVIEW REPORT

February 20, 2015

Jeff Joslin
Stock Traders
16152 Beach Boulevard
Suite 271
Huntington Beach, California

Dear Mr. Joslin:

We have reviewed management's statements, included in the accompanying Representation Letter of Exemptions, in which Stock Traders identified the following provisions of 17 C.F.R. § 15c3-3(k) under which Stock Traders claimed an exemption from 17 C.F.R. § 240.15c3-3(k)(2)(ii) "clearing all transactions through its clearing firm. The firm will not hold customer funds or safe-keep customer securities." Stock Traders stated that Stock Traders met the identified exemption provisions throughout the most recent fiscal year without exception. Stock Traders management is responsible for compliance with the exemption provisions and its statements. Our review was conducted in accordance with the standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included inquiries and other required procedures to obtain evidence about Stock Traders compliance with the exemption provisions. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on management's statements. Accordingly, we do not express such an opinion. Based on my review, I am not aware of any material modifications that should be made to management's statements referred to above for them to be fairly stated, in all material respects, based on the provisions set forth in paragraph (k)(2)(ii) of Rule 15c3-3 under the Securities Exchange Act of 1934.



Houston, Texas
February 20, 2015