IN CLERKS OFFICE 2002 DEC 17 A 9: 42	UNITED STATES DIST DISTRICT OF MASSA		
SEGERATUESOANDEXCH	ANGE COMMISSION,		
	Plaintiff,)	
v.) Civil Action N	₹o.
IRA A. GERARD AND KAREN S. HARRIS)	
	Defendants.)	
		,	

FINAL JUDGMENT AGAINST KAREN S. HARRIS

Defendant Karen S. Harris ("Harris") having: (i) executed the Consent to Final Judgment by Defendant Karen S. Harris ("Consent") which is attached hereto and hereby incorporated by reference; (ii) entered a general appearance; (iii) consented to the Court's jurisdiction over herself and over the subject matter of this action; (iv) consented to entry of this Final Judgment ("Final Judgment") without admitting or denying the allegations of the Complaint; (v) waived findings of fact and conclusions of law; (vi) waived any rights under the Equal Access to Justice Act, the Small Business Regulatory Enforcement Fairness Act of 1996, or any other comparable provision of law; and (vii) waived any right to appeal from this Final Judgment and any basis for objecting to enforcement of the Final Judgment:



I.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that, pursuant to Section 20(d) of the Securities Act [15 U.S.C. §77t(d)] and Section 21(d)(3) of the Exchange Act [15 U.S.C. §78u(d)(3)], Harris shall pay a civil monetary penalty of \$25,000. Within ten days of entry of this Final Judgment, Harris shall make the payment by United States postal money order, certified check, bank cashier's check or bank money order payable to the Securities and Exchange Commission. Harris shall deliver or mail the payment to the Office of Financial Management, Securities and Exchange Commission, Operations Center, 6432 General Green Way, Mail Stop 0-3, Alexandria, Virginia 22312, under cover of a letter that identifies Harris, the name and number of this action, the name of this Court, and specifying that payment is made pursuant to this Final Judgment. Harris shall mail a copy of the payment and the accompanying cover letter to Martin F. Healey, Esq., Senior Trial Counsel, Securities and Exchange Commission, 73 Tremont Street, Suite 600, Boston, MA 02108.

II.

IT IS HEREBY FURTHER ORDERED, ADJUDGED AND DECREED that this

Court shall retain jurisdiction over Harris as a party to this matter for all purposes, including the implementation and enforcement of this Final Judgment.

DONE AND ORDERED at Boston, Massachusetts, this 23 day of Warmby, 2002.

TTED STATES DISTRICT JUDGE