

**UNITED STATES OF AMERICA**  
**Before the**  
**SECURITIES AND EXCHANGE COMMISSION**  
**September 14, 2007**

**ADMINISTRATIVE PROCEEDING**  
**File No. 3-12800**

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<b>In the Matter of</b>	:	
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<b>Austrian Trading Services, Inc.,</b>	:	<b>ORDER INSTITUTING</b>
<b>Fix-Corp International, Inc.,</b>	:	<b>PROCEEDINGS AND NOTICE</b>
<b>FN Estate, Inc.,</b>	:	<b>OF HEARING PURSUANT TO</b>
<b>Gourmet's Choice Coffee Co., Inc.,</b>	:	<b>SECTION 12(j) OF THE</b>
<b>Harter Financial, Inc., and</b>	:	<b>SECURITIES EXCHANGE ACT</b>
<b>Perennial Health Systems, Inc.,</b>	:	<b>OF 1934</b>
	:	
<b>Respondents.</b>	:	

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**I.**

The Securities and Exchange Commission ("Commission") deems it necessary and appropriate for the protection of investors that public administrative proceedings be, and hereby are, instituted pursuant to Section 12(j) of the Securities Exchange Act of 1934 ("Exchange Act").

**II.**

After an investigation, the Division of Enforcement alleges that:

**A. RESPONDENTS**

1. Austrian Trading Services, Inc. ("Austrian") (CIK No. 1020635) is a void Delaware corporation located in Linz, Austria with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). Austrian is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-SB registration statement on July 2, 1997. In a Form 10-SB amendment filed on February 12, 1999, the company reported a net loss of \$3.9 million in fiscal year 1997, and a \$2 million loss for the first three quarters of fiscal 1998.

2. Fix-Corp International, Inc. ("Fix-Corp") (CIK No. 1029672) is a void Delaware corporation located in Heath, Ohio with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). Fix-Corp is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-Q for the period ended September 30, 1998, which reported a net loss of \$1.4 million. On November 16, 1998, the company filed a Chapter 11 bankruptcy

petition in the U.S. Bankruptcy Court for the Southern District of Ohio, and the proceeding terminated on June 10, 2003.

3. FN Estate, Inc. (“FN Estate”) (CIK No. 1092536) is a Pennsylvania corporation located in Bethlehem, Pennsylvania with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). FN Estate is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-Q for the period ended June 30, 2003. The company filed a Chapter 11 bankruptcy petition with the U.S. Bankruptcy Court for the Eastern District of Pennsylvania, and the proceeding terminated on May 23, 2007.

4. Gourmet’s Choice Coffee Co., Inc. (“Gourmet’s Choice”) (CIK No. 1088797) is a revoked Nevada corporation located in New York, New York with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). Gourmet’s Choice is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-QSB for the period ended September 30, 1999, which reported no revenue and a net loss of \$4,830. As of August 31, 2007, the company’s common stock (symbol “GMCH”) was traded on the over-the-counter markets.

5. Harter Financial, Inc. (“Harter”) (CIK No. 719774) is an inactive New York corporation located in New Vernon, New Jersey with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). Harter is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-SB registration statement on July 31, 1998, which reported a net loss of \$584,535 for the prior three quarters.

6. Perennial Health Systems, Inc. (“Perennial”) (CIK No. 1034042) is a Colorado corporation located in Louisville, Kentucky with a class of equity securities registered with the Commission pursuant to Exchange Act Section 12(g). Perennial is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-QSB for the period ended November 30, 1999, which reported a net loss of \$163,303 for the prior three months.

## B. DELINQUENT PERIODIC FILINGS

7. As discussed in more detail above, all of the respondents are delinquent in their periodic filings with the Commission (*see* Chart of Delinquent Filings, attached hereto as Appendix 1), have repeatedly failed to meet their obligations to file timely periodic reports, and failed to heed delinquency letters sent to them by the Division of Corporation Finance requesting compliance with their periodic filing obligations or, through their failure to maintain a valid address on file with the Commission as required by Commission rules, did not receive such letters.

8. Exchange Act Section 13(a) and the rules promulgated thereunder require issuers of securities registered pursuant to Exchange Act Section 12 to file with the Commission current and accurate information in periodic reports, even if the registration

is voluntary under Section 12(g). Specifically, Rule 13a-1 requires issuers to file annual reports (Forms 10-K or 10-KSB), and Rule 13a-13 requires issuers to file quarterly reports (Forms 10-Q or 10-QSB).

9. As a result of the foregoing, Respondents failed to comply with Exchange Act Section 13(a) and Rules 13a-1 and 13a-13 thereunder.

### **III.**

In view of the allegations made by the Division of Enforcement, the Commission deems it necessary and appropriate for the protection of investors that public administrative proceedings be instituted to determine:

A. Whether the allegations contained in Section II are true and, in connection therewith, to afford the Respondents an opportunity to establish any defenses to such allegations; and,

B. Whether it is necessary and appropriate for the protection of investors to suspend for a period not exceeding twelve months, or revoke the registration of each class of securities of the Respondents identified in Section II registered pursuant to Section 12 of the Exchange Act.

### **IV.**

IT IS HEREBY ORDERED that a public hearing for the purpose of taking evidence on the questions set forth in Section III hereof shall be convened at a time and place to be fixed, and before an Administrative Law Judge to be designated by further order as provided by Rule 110 of the Commission's Rules of Practice [17 C.F.R. § 201.110].

IT IS HEREBY FURTHER ORDERED that Respondents shall file an Answer to the allegations contained in this Order within ten (10) days after service of this Order, as provided by Rule 220(b) of the Commission's Rules of Practice [17 C.F.R. § 201.220(b)].

If Respondents fail to file the directed Answers, or fail to appear at a hearing after being duly notified, the Respondents may be deemed in default and the proceedings may be determined against it upon consideration of this Order, the allegations of which may be deemed to be true as provided by Rules 155(a), 220(f), 221(f), and 310 of the Commission's Rules of Practice [17 C.F.R. §§ 201.155(a), 201.220(f), 201.221(f), and 201.310].

This Order shall be served forthwith upon Respondents personally or by certified, registered, or Express Mail, or by other means of verifiable delivery.

IT IS FURTHER ORDERED that the Administrative Law Judge shall issue an initial decision no later than 120 days from the date of service of this Order, pursuant to Rule 360(a)(2) of the Commission's Rules of Practice [17 C.F.R. § 201.360(a)(2)].

In the absence of an appropriate waiver, no officer or employee of the Commission engaged in the performance of investigative or prosecuting functions in this or any factually related proceeding will be permitted to participate or advise in the decision of this matter, except as witness or counsel in proceedings held pursuant to notice. Since this proceeding is not “rule making” within the meaning of Section 551 of the Administrative Procedure Act, it is not deemed subject to the provisions of Section 553 delaying the effective date of any final Commission action.

By the Commission.

Nancy M. Morris  
Secretary

Attachment

**Appendix 1**

**Chart of Delinquent Filings  
In the Matter of Austrian Trading Services, Inc., et al.**

<b>Company Name</b>	<b>Form Type</b>	<b>Period Ended</b>	<b>Due Date</b>	<b>Date Received</b>	<b>Months Delinquent (rounded up)</b>
<b>Austrian Trading Services, Inc.</b>					
	<i>10-KSB</i>	12/31/99	03/30/00	Not filed	90
	<i>10-QSB</i>	03/31/00	05/15/00	Not filed	88
	<i>10-QSB</i>	06/30/00	08/14/00	Not filed	85
	<i>10-QSB</i>	09/30/00	11/14/00	Not filed	82
	<i>10-KSB</i>	12/31/00	04/02/01	Not filed	77
	<i>10-QSB</i>	03/31/01	05/15/01	Not filed	76
	<i>10-QSB</i>	06/30/01	08/14/01	Not filed	73
	<i>10-QSB</i>	09/30/01	11/14/01	Not filed	70
	<i>10-KSB</i>	12/31/01	04/01/02	Not filed	65
	<i>10-QSB</i>	03/31/02	05/15/02	Not filed	64
	<i>10-QSB</i>	06/30/02	08/14/02	Not filed	61
	<i>10-QSB</i>	09/30/02	11/14/02	Not filed	58
	<i>10-KSB</i>	12/31/02	03/31/03	Not filed	54
	<i>10-QSB</i>	03/31/03	05/15/03	Not filed	52
	<i>10-QSB</i>	06/30/03	08/14/03	Not filed	49
	<i>10-QSB</i>	09/30/03	11/14/03	Not filed	46
	<i>10-KSB</i>	12/31/03	03/30/04	Not filed	42
	<i>10-QSB</i>	03/31/04	05/17/04	Not filed	40
	<i>10-QSB</i>	06/30/04	08/16/04	Not filed	37
	<i>10-QSB</i>	09/30/04	11/15/04	Not filed	34
	<i>10-KSB</i>	12/31/04	03/31/05	Not filed	30
	<i>10-QSB</i>	03/31/05	05/16/05	Not filed	28
	<i>10-QSB</i>	06/30/05	08/15/05	Not filed	25
	<i>10-QSB</i>	09/30/05	11/14/05	Not filed	22
	<i>10-KSB</i>	12/31/05	03/31/06	Not filed	18
	<i>10-QSB</i>	03/31/06	05/15/06	Not filed	16
	<i>10-QSB</i>	06/30/06	08/14/06	Not filed	13
	<i>10-QSB</i>	09/30/06	11/14/06	Not filed	10
	<i>10-KSB</i>	12/31/06	04/02/07	Not filed	5
	<i>10-QSB</i>	03/31/07	05/15/07	Not filed	4
	<i>10-QSB</i>	06/30/07	08/14/07	Not filed	1
<b>Total Filings Delinquent</b>		<b>30</b>			

Company Name	Form Type	Period Ended	Due Date	Date Received	Months Delinquent (rounded up)
<b>Fix-Corp International, Inc.</b>	10-KSB	12/31/98	03/31/99	Not filed	102
	10-QSB	03/31/99	05/17/99	Not filed	100
	10-QSB	06/30/99	08/16/99	Not filed	97
	10-QSB	09/30/99	11/15/99	Not filed	94
	10-KSB	12/31/99	03/30/00	Not filed	90
	10-QSB	03/31/00	05/15/00	Not filed	88
	10-QSB	06/30/00	08/14/00	Not filed	85
	10-QSB	09/30/00	11/14/00	Not filed	82
	10-KSB	12/31/00	04/02/01	Not filed	77
	10-QSB	03/31/01	05/15/01	Not filed	76
	10-QSB	06/30/01	08/14/01	Not filed	73
	10-QSB	09/30/01	11/14/01	Not filed	70
	10-KSB	12/31/01	04/01/02	Not filed	65
	10-QSB	03/31/02	05/15/02	Not filed	64
	10-QSB	06/30/02	08/14/02	Not filed	61
	10-QSB	09/30/02	11/14/02	Not filed	58
	10-KSB	12/31/02	03/31/03	Not filed	54
	10-QSB	03/31/03	05/15/03	Not filed	52
	10-QSB	06/30/03	08/14/03	Not filed	49
	10-QSB	09/30/03	11/14/03	Not filed	46
	10-KSB	12/31/03	03/30/04	Not filed	42
	10-QSB	03/31/04	05/17/04	Not filed	40
	10-QSB	06/30/04	08/16/04	Not filed	37
	10-QSB	09/30/04	11/15/04	Not filed	34
	10-KSB	12/31/04	03/31/05	Not filed	30
	10-QSB	03/31/05	05/16/05	Not filed	28
	10-QSB	06/30/05	08/15/05	Not filed	25
	10-QSB	09/30/05	11/14/05	Not filed	22
	10-KSB	12/31/05	03/31/06	Not filed	18
	10-QSB	03/31/06	05/15/06	Not filed	16
	10-QSB	06/30/06	08/14/06	Not filed	13
	10-QSB	09/30/06	11/14/06	Not filed	10
	10-KSB	12/31/06	04/02/07	Not filed	5
10-QSB	03/31/07	05/15/07	Not filed	4	
10-QSB	06/30/07	08/14/07	Not filed	1	
Total Filings Delinquent		33			

Company Name	Form Type	Period Ended	Due Date	Date Received	Months Delinquent (rounded up)
<b><i>FN Estate, Inc.</i></b>					
	<i>10-Q</i>	09/30/03	11/14/03	Not filed	46
	<i>10-K</i>	12/31/03	03/30/04	Not filed	42
	<i>10-Q</i>	03/31/04	05/17/04	Not filed	40
	<i>10-Q</i>	06/30/04	08/16/04	Not filed	37
	<i>10-Q</i>	09/30/04	11/15/04	Not filed	34
	<i>10-K</i>	12/31/04	03/31/05	Not filed	30
	<i>10-Q</i>	03/31/05	05/16/05	Not filed	28
	<i>10-Q</i>	06/30/05	08/15/05	Not filed	25
	<i>10-Q</i>	09/30/05	11/14/05	Not filed	22
	<i>10-K</i>	12/31/05	03/31/06	Not filed	18
	<i>10-Q</i>	03/31/06	05/15/06	Not filed	16
	<i>10-Q</i>	06/30/06	08/14/06	Not filed	13
	<i>10-Q</i>	09/30/06	11/14/06	Not filed	10
	<i>10-K</i>	12/31/06	04/02/07	Not filed	5
	<i>10-Q</i>	03/31/07	05/15/07	Not filed	4
	<i>10-Q</i>	06/30/07	08/14/07	Not filed	1
Total Filings Delinquent	14				

***Gourmet's Choice  
Coffee Co., Inc.***

<i>10-KSB</i>	12/31/99	03/30/00	Not filed	90
<i>10-QSB</i>	03/31/00	05/15/00	Not filed	88
<i>10-QSB</i>	06/30/00	08/14/00	Not filed	85
<i>10-QSB</i>	09/30/00	11/14/00	Not filed	82
<i>10-KSB</i>	12/31/00	04/02/01	Not filed	77
<i>10-QSB</i>	03/31/01	05/15/01	Not filed	76
<i>10-QSB</i>	06/30/01	08/14/01	Not filed	73
<i>10-QSB</i>	09/30/01	11/14/01	Not filed	70
<i>10-KSB</i>	12/31/01	04/01/02	Not filed	65
<i>10-QSB</i>	03/31/02	05/15/02	Not filed	64
<i>10-QSB</i>	06/30/02	08/14/02	Not filed	61
<i>10-QSB</i>	09/30/02	11/14/02	Not filed	58
<i>10-KSB</i>	12/31/02	03/31/03	Not filed	54
<i>10-QSB</i>	03/31/03	05/15/03	Not filed	52
<i>10-QSB</i>	06/30/03	08/14/03	Not filed	49
<i>10-QSB</i>	09/30/03	11/14/03	Not filed	46
<i>10-KSB</i>	12/31/03	03/30/04	Not filed	42
<i>10-QSB</i>	03/31/04	05/17/04	Not filed	40
<i>10-QSB</i>	06/30/04	08/16/04	Not filed	37
<i>10-QSB</i>	09/30/04	11/15/04	Not filed	34
<i>10-KSB</i>	12/31/04	03/31/05	Not filed	30
<i>10-QSB</i>	03/31/05	05/16/05	Not filed	28

Company Name	Form Type	Period Ended	Due Date	Date Received	Months Delinquent (rounded up)
<b>Gourmet's Choice Coffee Co., Inc.</b> <i>(continued)</i>	<i>10-QSB</i>	06/30/05	08/15/05	Not filed	25
	<i>10-QSB</i>	09/30/05	11/14/05	Not filed	22
	<i>10-KSB</i>	12/31/05	03/31/06	Not filed	18
	<i>10-QSB</i>	03/31/06	05/15/06	Not filed	16
	<i>10-QSB</i>	06/30/06	08/14/06	Not filed	13
	<i>10-QSB</i>	09/30/06	11/14/06	Not filed	10
	<i>10-KSB</i>	12/31/06	04/02/07	Not filed	5
	<i>10-QSB</i>	03/31/07	05/15/07	Not filed	4
	<i>10-QSB</i>	06/30/07	08/14/07	Not filed	1
Total Filings Delinquent	29				

**Harter Financial, Inc.**

<i>10-KSB</i>	06/30/98	09/28/98	Not filed	108
<i>10-QSB</i>	09/30/98	11/16/98	Not filed	106
<i>10-QSB</i>	12/31/98	02/15/99	Not filed	103
<i>10-QSB</i>	03/31/99	05/17/99	Not filed	100
<i>10-KSB</i>	06/30/99	09/28/99	Not filed	96
<i>10-QSB</i>	09/30/99	11/15/99	Not filed	94
<i>10-QSB</i>	12/31/99	02/14/00	Not filed	91
<i>10-QSB</i>	03/31/00	05/15/00	Not filed	88
<i>10-KSB</i>	06/30/00	09/28/00	Not filed	84
<i>10-QSB</i>	09/30/00	11/14/00	Not filed	82
<i>10-QSB</i>	12/31/00	02/14/01	Not filed	79
<i>10-QSB</i>	03/31/01	05/15/01	Not filed	76
<i>10-KSB</i>	06/30/01	09/28/01	Not filed	72
<i>10-QSB</i>	09/30/01	11/14/01	Not filed	70
<i>10-QSB</i>	12/31/01	02/14/02	Not filed	67
<i>10-QSB</i>	03/31/02	05/15/02	Not filed	64
<i>10-KSB</i>	06/30/02	09/30/02	Not filed	60
<i>10-QSB</i>	09/30/02	11/14/02	Not filed	58
<i>10-QSB</i>	12/31/02	02/14/03	Not filed	55
<i>10-QSB</i>	03/31/03	05/15/03	Not filed	52
<i>10-KSB</i>	06/30/03	09/29/03	Not filed	48
<i>10-QSB</i>	09/30/03	11/14/03	Not filed	46
<i>10-QSB</i>	12/31/03	02/16/04	Not filed	43
<i>10-QSB</i>	03/31/04	05/17/04	Not filed	40
<i>10-KSB</i>	06/30/04	09/28/04	Not filed	36
<i>10-QSB</i>	09/30/04	11/15/04	Not filed	34
<i>10-QSB</i>	12/31/04	02/14/05	Not filed	31
<i>10-QSB</i>	03/31/05	05/16/05	Not filed	28
<i>10-KSB</i>	06/30/05	09/28/05	Not filed	24



Company Name	Form Type	Period Ended	Due Date	Date Received	Months Delinquent (rounded up)
<b>Harter Financial, Inc.</b> <i>(continued)</i>	<i>10-QSB</i>	09/30/05	11/14/05	Not filed	22
	<i>10-QSB</i>	12/31/05	02/14/06	Not filed	19
	<i>10-QSB</i>	03/31/06	05/15/06	Not filed	16
	<i>10-KSB</i>	06/30/06	09/28/06	Not filed	12
	<i>10-QSB</i>	09/30/06	11/14/06	Not filed	10
	<i>10-QSB</i>	12/31/06	04/02/07	Not filed	5
	<i>10-QSB</i>	03/31/07	05/15/07	Not filed	4
	<i>10-QSB</i>	06/30/07	08/14/07	Not filed	1
Total Filings Delinquent	37				

**Perennial Health Systems, Inc.**

<i>10-Q</i>	02/28/00	04/13/00	Not filed	89	
<i>10-K</i>	05/31/00	08/29/00	Not filed	85	
<i>10-Q</i>	08/31/00	10/16/00	Not filed	83	
<i>10-Q</i>	11/30/00	01/15/01	Not filed	80	
<i>10-Q</i>	02/28/01	04/16/01	Not filed	77	
<i>10-K</i>	05/31/01	08/29/01	Not filed	73	
<i>10-Q</i>	08/31/01	10/15/01	Not filed	71	
<i>10-Q</i>	11/30/01	01/14/02	Not filed	68	
<i>10-Q</i>	02/28/02	04/15/02	Not filed	65	
<i>10-K</i>	05/31/02	08/29/02	Not filed	61	
<i>10-Q</i>	08/31/02	10/15/02	Not filed	59	
<i>10-Q</i>	11/30/02	01/14/03	Not filed	56	
<i>10-Q</i>	02/28/03	04/14/03	Not filed	53	
<i>10-K</i>	05/31/03	08/29/03	Not filed	49	
<i>10-Q</i>	08/31/03	10/15/03	Not filed	47	
<i>10-Q</i>	11/30/03	01/14/04	Not filed	44	
<i>10-Q</i>	02/28/04	04/13/04	Not filed	41	
<i>10-K</i>	05/31/04	08/30/04	Not filed	37	
<i>10-Q</i>	08/31/04	10/15/04	Not filed	35	
<i>10-Q</i>	11/30/04	01/14/05	Not filed	32	
<i>10-Q</i>	02/28/05	04/14/05	Not filed	29	
<i>10-K</i>	05/31/05	08/29/05	Not filed	25	
<i>10-Q</i>	08/31/05	10/17/05	Not filed	23	
<i>10-Q</i>	11/30/05	01/16/06	Not filed	20	
<i>10-Q</i>	02/28/06	04/14/06	Not filed	17	
<i>10-K</i>	05/31/06	08/29/06	Not filed	13	
<i>10-Q</i>	08/31/06	10/16/06	Not filed	11	
<i>10-Q</i>	11/30/06	01/15/07	Not filed	8	
<i>10-Q</i>	02/28/07	04/16/07	Not filed	5	
<i>10-K</i>	05/31/07	08/29/07	Not filed	1	
Total Filings Delinquent	30				