

UNITED STATES OF AMERICA
Before the
SECURITIES AND EXCHANGE COMMISSION

September 30, 2005

ADMINISTRATIVE PROCEEDING
File No. 3-12062

In the Matter of

E Trade Systems, Inc. (formerly
known as Personal Portals Online,
Inc.)

ORDER INSTITUTING ADMINISTRATIVE
PROCEEDING AND NOTICE OF HEARING
PURSUANT TO SECTION 12(j) OF THE
SECURITIES EXCHANGE ACT OF 1934

Respondent.

I.

The Securities and Exchange Commission (“Commission”) deems it necessary and appropriate for the protection of investors that a public administrative proceeding be, and hereby is, 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. RESPONDENT

1. **E Trade Systems, Inc.** (CIK No. 1137010),¹ known as Personal Portals Online, Inc. until September 2005, and previously known as E Com Force Corporation and Naturally Niagara Beverage Corporation, is a Nevada corporation based in Satsuma, Florida. The company has a class of equity securities that was registered with the Commission on March 22, 2001, pursuant to Exchange Act Section 12(g). The

¹ “CIK” stands for “Central Index Key,” which is the unique number the Commission assigns to each entity that submits filings to it, and which allows the Commission to differentiate between filing entities with similar names.

company's stock (symbol "ETFJ," formerly "PPON") is currently traded on Other OTC. It is required to file reports pursuant to Section 13(a) of the Exchange Act.

B. DELINQUENT PERIODIC FILINGS

2. Section 13(a) of the Exchange Act 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).

3. E Trade Systems is delinquent in its periodic filings with the Commission, and has never filed any periodic report since filing for registration under the Exchange Act on March 22, 2001 (see Chart of Delinquent Filings, attached hereto as Appendix 1). At the time of its securities registration under the Exchange Act, the company had no commercial operations. The Division of Corporation Finance sent a delinquency letter to the company's last known address on September 16, 2004 requesting compliance with its periodic filing obligations.

4. As a result of the foregoing, the Respondent 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 a public administrative proceeding be instituted to determine:

A. Whether the allegations contained in Section II of this Order are true, and to afford the Respondent 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 E Trade Systems, Inc. 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 the Respondent 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 the Respondent fails to file the directed Answer, or fails to appear at a hearing after being duly notified, the Respondent may be deemed in default and the proceeding 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 the Respondent personally or by certified mail.

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.

Jonathan G. Katz
Secretary

Attachment

Appendix 1

Chart of Delinquent Filings

Company Name	Form Type	Period Ended	Due Date	Date Received	Months Delinquent (rounded up)
E Trade Systems, Inc. (formerly known as Personal Portals Online, Inc.)	<i>10-QSB</i>	06/30/01	08/14/01	Not filed	49
	<i>10-QSB</i>	09/30/01	11/14/01	Not filed	46
	<i>10-KSB</i>	12/31/01	04/01/02	Not filed	41
	<i>10-QSB</i>	03/31/02	05/15/02	Not filed	40
	<i>10-QSB</i>	06/30/02	08/14/02	Not filed	37
	<i>10-QSB</i>	09/30/02	11/14/02	Not filed	34
	<i>10-KSB</i>	12/31/02	03/31/03	Not filed	29
	<i>10-QSB</i>	03/31/03	05/15/03	Not filed	28
	<i>10-QSB</i>	06/30/03	08/14/03	Not filed	25
	<i>10-QSB</i>	09/30/03	11/14/03	Not filed	22
	<i>10-KSB</i>	12/31/03	03/31/04	Not filed	17
	<i>10-QSB</i>	03/31/04	05/17/04	Not filed	15
	<i>10-QSB</i>	06/30/04	08/16/04	Not filed	13
	<i>10-QSB</i>	09/30/04	11/15/04	Not filed	10
	<i>10-KSB</i>	12/31/04	03/31/05	Not filed	5
	<i>10-QSB</i>	03/31/05	05/16/05	Not filed	4
	<i>10-QSB</i>	06/30/05	08/16/05	Not filed	1
Total Filings Delinquent		17			