



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: JACK WINDES  
P.O. BOX 453  
DITTMER, MO 63023

Our File Number 07A000005  
ANTHONY AND AVELLA MCGUIRK

VOLUNTARY FORFEITURE

It is hereby agreed by Jack Windes, licensed producer, and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Douglas M. Ommen is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapter 374 and 375, RSMo, include the supervision and regulation of the business of insurance ;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Jack Windes is licensed as an insurance producer by the Department

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of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 374 and 375, RSMo;

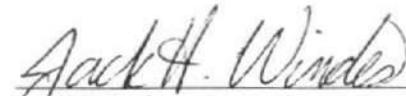
WHEREAS, information has been received by the Consumer Affairs Division concerning misrepresentation of two Medicare Supplement policies, subjecting you to enforcement action by the Director;

WHEREAS, Jack Windes has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that s/he understands his rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 07A000005, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of Jack Windes or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Jack Windes, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo Cum Supp, 2007.

Jack Windes shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than March 20, 2008.

DATED: 25 June 08

  
\_\_\_\_\_  
Jack Windes  
Producer

DATED: 07/2/08

  
\_\_\_\_\_  
Mary Kempker  
Consumer Affairs Division Director

DATED: \_\_\_\_\_

\_\_\_\_\_  
Douglas M. Ommen  
Director

Please remit this form along with payment to:  
DIFP  
Attention: Diana Brady  
P.O. Box 4001  
Jefferson City, MO 65102-0690