

**BrokerCheck Report**

**BECKY VEE HALPHIN**

CRD# 2421711

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## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <http://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

**BECKY V. HALPHIN**

CRD# 2421711

This broker is not currently registered.

## Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

**This broker is not currently registered.**

#### This broker has passed:

- 0 Principal/Supervisory Exams
- 1 General Industry/Product Exam
- 1 State Securities Law Exam

### Registration History

**This broker was previously registered with the following securities firm(s):**

**GENERAL SECURITIES CORP**

CRD# 15062  
NORTH KANSAS CITY, MO  
09/2006 - 09/2014

**PRINCOR FINANCIAL SERVICES CORPORATION**

CRD# 1137  
DES MOINES, IA  
01/2002 - 11/2004

**BMA FINANCIAL SERVICES, INC.**

CRD# 7943  
KANSAS CITY, MO  
09/1999 - 12/2001

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Regulatory Event	3
Termination	2



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

**This individual has passed 0 principal/supervisory exams, 1 general industry/product exam, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination	Series 6	11/17/1993

### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	12/27/1993

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
09/2006 - 09/2014	GENERAL SECURITIES CORP	15062	NORTH KANSAS CITY, MO
01/2002 - 11/2004	PRINCOR FINANCIAL SERVICES CORPORATION	1137	DES MOINES, IA
09/1999 - 12/2001	BMA FINANCIAL SERVICES, INC.	7943	KANSAS CITY, MO
07/1996 - 03/1998	NYLIFE SECURITIES INC.	5167	NEW YORK, NY
11/1993 - 06/1996	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment Dates	Employer Name	Employer Location
08/2006 - Present	GENERAL SECURITIES CORP	N KANSAS CITY, MO
12/2001 - Present	HALPHIN ENTERPRISES	BLUE SPRINGS, MO

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

HALPHIN ENTERPRISES, HOLDS SENIOR RESOURCES LLC INS CO, INV RELATED; WINDSWEPT FARMS LLC & CST.M FARMING, NON INV; B & G LEASING LLC OWNER OF BLDG, GVFG LLC INVESTMENT REAL ESTATE: KINGSVILLE PROP, RENTAL FARMLAND, WORM FARMING, TAX PREPARATION



## Disclosure Events

### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
    - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

**For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.**

	Pending	Final	On Appeal
Regulatory Event	0	3	0



Termination	N/A	2	N/A
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## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Regulatory - Final

This type of disclosure event may involves (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 3

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:**

**Date Initiated:** 06/09/2016

**Docket/Case Number:** [2014042604701](#)

**Employing firm when activity occurred which led to the regulatory action:** General Securities Corp.

**Product Type:** Promissory Note

**Allegations:** Without admitting or denying the findings, Halphin consented to the sanctions and to the entry of findings that she borrowed from one of her customers without her member firm's permission. The findings stated that Halphin signed a promissory note in favor of one of her customers, a friend with whom she had a long-standing association. The note obligated a company that Halphin owned to pay \$60,000 plus interest to the customer, except that "[i]n the event of death the lender forgives the note ... with the exception of any interest due". The note reflected a loan whose proceeds Halphin had received and conveyed as an intermediary to a third party. During the time of the loan, Halphin invested in two pieces of property with the third party. Halphin signed the note at the customer's request due to her



personal relationship with him. Several months later, the customer died. When Halphin signed the note, her firm's written procedures did not allow its registered persons to borrow from its customers, and the firm did not give prior written approval for the loan.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 06/09/2016

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?** No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**



**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**

**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

#### **Sanction 1 of 1**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	Any capacity
<b>Duration:</b>	Six months
<b>Start Date:</b>	06/20/2016
<b>End Date:</b>	12/19/2016

**Monetary Sanction 1 of 1**

<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	Deferred
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	

**Disclosure 2 of 3**

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	MISSOURI
<b>Sanction(s) Sought:</b>	Other
<b>Other Sanction(s) Sought:</b>	CONSENT ORDER
<b>Date Initiated:</b>	07/02/2007
<b>Docket/Case Number:</b>	AP-07-06
<b>Employing firm when activity occurred which led to the regulatory action:</b>	SENIOR RESOURCES, LLC
<b>Product Type:</b>	No Product
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	SENIOR RESOURCES, LLC THROUGH ITS OWNER AND MANAGER, BECKY HALPHIN, HELD THEMSELVES OUT AS AN INVESTMENT ADVISER IN VIOLATION OF SECTION 409.4-403, RSMO.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a</b>	Yes



**final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

**Resolution Date:** 07/02/2007

**Sanctions Ordered:** Monetary/Fine \$2,500.00

**Other Sanctions Ordered:** RESPONDENT WILL REVIEW ALL MATERIALS USED BY ITS REPRESENTATIVES TO ENSURE THAT THESE MATERIALS ARE NOT MISLEADING PRIOR TO ANY DISSEMINATION OF THIS INFORMATION TO THE PUBLIC; RESPONDENT SHALL PAY TO THE MISSOURI INVESTOR PROTECTION FUND THE AMOUNT OF \$2,500 - \$1,700 OF THIS PAYMENT WILL BE SUSPENDED PROVIDED THAT RESPONDENTS COMPLY WITH THE TERMS OF THIS ORDER; RESPONDENTS WILL REIMBURSE THE DIVISION FOR THE COSTS OF THE INVESTIGATION.

**Sanction Details:** RESPONDENT WILL REVIEW ALL MATERIALS USED BY ITS REPRESENTATIVES TO ENSURE THAT THESE MATERIALS ARE NOT MISLEADING PRIOR TO ANY DISSEMINATION OF THIS INFORMATION TO THE PUBLIC; RESPONDENT SHALL PAY TO THE MISSOURI INVESTOR PROTECTION FUND THE AMOUNT OF \$2,500 - \$1,700 OF THIS PAYMENT WILL BE SUSPENDED PROVIDED THAT RESPONDENTS COMPLY WITH THE TERMS OF THIS ORDER; RESPONDENTS WILL REIMBURSE THE DIVISION FOR THE COSTS OF THE INVESTIGATION.

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**Reporting Source:** Broker

**Regulatory Action Initiated By:** MISSOURI

**Sanction(s) Sought:** Other

**Other Sanction(s) Sought:** CONSENT ORDER

**Date Initiated:** 07/02/2007

**Docket/Case Number:** AP-07-06

**Employing firm when activity occurred which led to the regulatory action:** SENIOR RESOURCES LLC

**Product Type:** No Product

**Other Product Type(s):**

<b>Allegations:</b>	SENIOR RESOURCES THROUGH ITS OWNER AND MANAGER, BECKY HALPHIN, HELD THEMSELVES OUT AS AN INVESTMENT ADVISOR IN VIOLATION OF SECTION 409.4-403,RSMO
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Resolution Date:</b>	07/02/2007
<b>Sanctions Ordered:</b>	Monetary/Fine \$2,500.00
<b>Other Sanctions Ordered:</b>	RESPONDENT WILL REVIEW ALL MATERIALS USED BY ITS REPRESENTATIVES TO ENSURE THAT THEY WILL NOT MISLEAD PRIOR TO ANY GIVING OUT OF THIS INFO TO THE PUBLIC. RESPONDENT WILL PAY TO MO INVESTOR PROTECTION FUND \$2500-\$1700 OF THIS PAYMENT WILL BE SUSPENDED PROVIDED THAT THE RESPONDENT COMPLIES WITH THE ORDER. COST OF INVESTIGATION PAID BY RESPONDENT
<b>Sanction Details:</b>	RESPONDENT WILL REVIEW ALL MATERIALS USED BY ITS REPRESENTATIVES TO ENSURE THAT THEY WILL NOT MISLEAD PRIOR TO ANY GIVING OUT OF THIS INFO TO THE PUBLIC. RESPONDENT WILL PAY TO MO INVESTOR PROTECTION FUND \$2500-\$1700 OF THIS PAYMENT WILL BE SUSPENDED PROVIDED THAT THE RESPONDENT COMPLIES WITH THE ORDER. COST OF INVESTIGATION PAID BY RESPONDENT

**Disclosure 3 of 3**

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	MISSOURI
<b>Sanction(s) Sought:</b>	Other
<b>Other Sanction(s) Sought:</b>	CONSENT ORDER
<b>Date Initiated:</b>	12/21/2005
<b>Docket/Case Number:</b>	AP-05-45
<b>Employing firm when activity occurred which led to the regulatory action:</b>	SENIOR RESOURCES, LLC
<b>Product Type:</b>	No Product

**Other Product Type(s):****Allegations:** UNREGISTERED INVESTMENT ADVISOR**Current Status:** Final**Resolution:** Consent**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** Yes**Resolution Date:** 12/21/2005**Sanctions Ordered:** Monetary/Fine \$1,000.00**Other Sanctions Ordered:****Sanction Details:** CONSENT ORDER ISSUED**Reporting Source:** Broker**Regulatory Action Initiated By:** STATE OF MISSOURI**Sanction(s) Sought:** Reprimand**Other Sanction(s) Sought:** PROHIBITED FROM CONDUCTING BUSINESS AS AN INVESTMENT ADVISOR UNTIL REGISTERED

\$1000 PAID TO MO SEC OF STATE INVESTOR &amp; EDUCATION FUND

**Date Initiated:** 10/27/2005**Docket/Case Number:** CASE NO AP-05-45**Employing firm when activity occurred which led to the regulatory action:** SENIOR RESOURCES LLC**Product Type:** No Product**Other Product Type(s):****Allegations:** CHARGING FOR FINANCIAL COUNSELING WITHOUT HAVING PROPER



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**Current Status:**

Final

**Resolution:**

Consent

**Resolution Date:**

12/21/2005

**Sanctions Ordered:**

Monetary/Fine \$1,000.00

**Other Sanctions Ordered:**

**Sanction Details:**

\$1000 PAID TO SEC OF STATE INVESTOR EDUCATION & PROTECTION FUND





## Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	GENERAL SECURITIES CORP
<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	08/15/2014
<b>Allegations:</b>	SELLING A SECURITY WITHOUT PERMISSION FROM GENERAL SECURITIES
<b>Product Type:</b>	Other: 6 MONTH NOTE

### Disclosure 2 of 2

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	PRINCOR FINANCIAL SERVICES CORP
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	11/18/2004
<b>Allegations:</b>	INAPPROPRIATE FEES
<b>Product Type:</b>	Annuity(ies) - Fixed
<b>Other Product Types:</b>	
<b>Firm Statement</b>	REP DISCUSSED MOVING MONEY TO A FIXED ANNUITY WITH THE CLIENT. CLIENT DECIDED TO MOVE MONEY SOMEWHERE ELSE. IT APPEARS THE REP WAS NOT PLEASED WITH THIS DECISION AND SENT THE CLIENT AN INAPPROPRIATE LETTER AND AN INVOICE FOR FEES.

<b>Reporting Source:</b>	Broker
<b>Employer Name:</b>	PRINCOR FINANCIAL SERVICES
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	11/18/2004
<b>Allegations:</b>	INAPPROPRIATE FEES



**Product Type:** Annuity(ies) - Fixed  
**Other Product Types:**  
**Broker Statement** NO FEES WERE EVER COLLECTED

## End of Report



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