

**STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT**

IN THE MATTER OF:)	
DARCEY L. FOLKERTS,)	
ROBERT McAVOY,)	
AND)	No 1000038
FULL CIRCLE STRATEGIES, LTD.)	
their partners, officers and directors, agents,)	
employees, affiliates, successors and assigns.)	
)	

NOTICE OF HEARING

**TO RESPONDENTS : Darcey L. Folkerts,
Robert McAvoy
And
Full Circle Strategies, Ltd.
17550 Williamsburg Drive
Plainfield, Illinois 60586**

You are hereby notified that pursuant to Section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act") and 14 Ill. Adm. Code 130, subpart K, a public hearing will be held at 69 West Washington Street, Suite 1220, Chicago, Illinois 60602, on the 16th day of February, 2012 at the hour of 10:00 a.m. or as soon thereafter as possible before James Kopecky, Esq. or such other designated Hearing Officer as the Secretary of State may appoint.

Said hearing will be held to determine whether a permanent Order shall be entered prohibiting Respondents **Darcey L. Folkerts, Robert McAvoy and Full Circle Strategies, Ltd.** and their partners, officers and directors, agents and employees, affiliates, successors and assigns from offering or selling securities in or from the State of Illinois and/or granting such other relief as may be authorized under the Act, including but not limited to, the imposition of a monetary fine in the maximum amount pursuant to Sec. 11.E(4) of the Act, payable within ten (10) days of the Order.

The grounds for such proposed action are as follows:

1. Respondent Darcey L. Folkerts (also "Folkerts" or collectively with Robert McAvoy and Full Circle Strategies, Ltd. "Respondents") has a last known address of 17550 Williamsburg Drive, Plainfield, Illinois 60586.

Notice of Hearing

-2-

2. Respondent Robert McAvoy (also "McAvoy" or collectively with Folkerts and Full Circle Strategies, Ltd., "Respondents") has a last known address of 17550 Williamsburg Drive, Plainfield, Illinois 60586.
3. Respondent Full Circle Strategies, Ltd. (also "Full Circle" or collectively with Folkerts and McAvoy, "Respondents") has a last known address of 17550 Williamsburg Drive, Plainfield, Illinois 60586.
4. Folkerts is a director, and the president and registered agent of Full Circle.
5. In April, 2009 Respondents solicited at least two Illinois residents ("Investors") to enter into a written "Joint Venture Agreement" ("Agreement") with Respondents in which the Investors would invest \$80,000 in Full Circle and the Respondents would use the money "to establish a banking platform".
6. On April 17, 2009 the Investors gave Respondents a check in the amount of \$80,000 payable to "Full Circle Strategies, Ltd" in exchange for Respondents' promise to establish a "banking platform" and to pay 10% interest and principal in 4 months.
7. The activities described above in paragraphs 5-6 constitute the offer and sale of an investment contract and are therefore a security as those terms are defined in Sections 2.1, 2.5 and 2.5a of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act").

FAILURE TO REGISTER SECURITIES

8. Section 5 of the Act provides, *inter alia* that all securities except those exempt under Section 3 or those offered and sold under Section 4 shall be registered either by coordination or by qualification prior to their offer or sale in the State of Illinois.
9. Respondents failed to file with the Secretary of State an application for registration of the securities described above as required by the Act and that as a result the securities were not registered pursuant to Section 5 of the Act prior to their offer and sale in the State of Illinois.
10. Section 12.A of the Act provides *inter alia* that it shall be a violation for any person to offer and sell any security except in accordance with the provisions of the Act.
11. Section 12.D of the Act provides *inter alia* that it shall be a violation for any person to fail to file with the Secretary of State any application, report or document required to be filed under the provisions of the Act or any rule or regulation made by the Secretary of State pursuant to the Act.

Notice of Hearing

-3-

12. By virtue of the foregoing Respondents have violated Sections 12.A and 12.D of the Act.

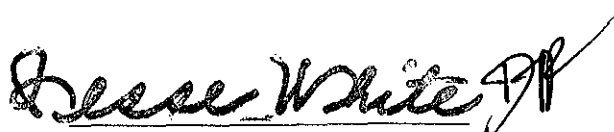
You are further notified that you are required pursuant to Section 130.1104 of the Rules and Regulations (14 Ill. Adm. Code 130) (the "Rules"), to file an answer to the allegations outlined above within thirty (30) days of the receipt of this notice. A failure to file an answer within the prescribed time shall be construed as an admission of the allegations contained in the Notice of Hearing.

Furthermore, you may be represented by legal counsel; may present evidence; may cross-examine witnesses and otherwise participate. A failure to so appear shall constitute default, unless any Respondent has upon due notice moved for and obtained a continuance.

The Rules promulgated under the Act and pertaining to Hearings held by the Office of the Secretary of State, Securities Department may be viewed online at <http://www.cyberdriveillinois.com/departments/securities/lawrules.html>.

Delivery of notice to the designated representative of any Respondent constitutes service upon such Respondent.

Dated: This 12th day of December 2011.



JESSE WHITE
Secretary of State
State of Illinois

Attorney for the Secretary of State:

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