

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

**IN THE MATTER OF: PAMELA "PAM" MCCA;)
TO THE RESCUE LLC; AND BIG INTEREST)**

File No. C1000225

NOTICE OF HEARING

**TO THE RESPONDENTS: BIG INTEREST
c/o Pamela McCaa
2392 Lois Lane
Brownsville, Texas 78520-9062**

**TO THE RESCUE LLC
c/o Pamela McCaa
2392 Lois Lane
Brownsville, Texas 78520-9062**

**PAMELA "PAM" McCAA
2392 Lois Lane
Brownsville, Texas 78520-9062**

**PAMELA "PAM" McCAA
P. O. Box 4315
Brownsville, Texas 78523**

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 August 27, 2014 at the hour of 10:00 a.m. or as soon as possible thereafter, before Canella Hendrichs or such other duly designated Hearing Officer of the Secretary of State.

Said hearing will be held to determine whether an Order shall be entered prohibiting Big Interest, To the Rescue LLC, and Pamela "Pam" McCaa from offering, advising the sale of, and selling securities in 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

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amount pursuant to Section 11.E(4) of the Act, payable within ten (10) business days of the entry of the Order.

The grounds for such proposed action are as follows:

BACKGROUND FACTS

1. To the Rescue LLC ("Respondent Rescue" or collectively with Respondents Big Interest and Pamela McCaa, "Respondents") was a Texas corporation. Its last known address is 2392 Lois Lane, Brownsville, Texas 78520.
2. Big Interest ("Respondent Interest" or collectively with Respondents To the Rescue LLC and Pamela McCaa, "Respondents") is a division of Respondent To the Rescue. Its last known address is 2392 Lois Lane, Brownsville, Texas 78520.
3. Pamela "Pam" McCaa ("Respondent McCaa" or collectively with Respondents Rescue and Interest, "Respondents") last known address is 2392 Lois Lane, Brownsville, Texas 78520.

BACKGROUND FACTS COMMON TO ALL COUNTS

4. Investor JU is a resident of the State of Illinois.
5. Between April 2000 through February 2005, on behalf of Respondents Interest and Rescue, Respondent McCaa offered and sold to Investor JU investment contracts ("Big Interest Agreement"), which promised "a gift" to members for use of the "loan funds" from "Lending Members".
6. On its website, Respondent Interest averred that it would give its lending members a "gift each and every month" and that between 2002 and 2006 it had monthly "gifted" its member between 4.00% and 42.15%.
7. Between April 2000 and February 2005, Investor JU invested a total of \$15,700.00 with Respondent Interest.
8. On or about October 22, 2010, after repeated demands by Investor JU for repayment of his investment, Respondent McCaa gave Investor JU a repayment proposal on condition that he "retract any and all complaints filed" and give a "written apology (for the slander & defamation of character)."
9. To date, despite demands, the Respondents have failed to pay the investor his principal and interest, pursuant to the terms of the Big Interest Agreement.

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10. To date, despite demands, Investor EU has not received any monies back from their investments, pursuant to the terms of the Big Interest Agreement.
11. That the activities set forth in paragraphs above constitute the offer and sale of investment contract, and therefore a security, as those terms are defined in Section 2.1, 2.5 and 2.5a of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*

COUNT I

**815 ILCS 5/12.A and D violations: Respondents offered and/or sold
unregistered securities**

- 1-11. The Illinois Secretary of State re-alleges and incorporates paragraphs 1 through 24 above, as paragraphs 1 through 11 of this Count I.
12. Section 12.A of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*, (the "Act") states that it shall be a violation of the provisions of this Act for any person to "offer or sell any security except in accordance with the provisions of this Act."
13. Section 5 of the Act provides, *inter alia*, that all securities except those exempt under Section 3 of the Act or those offered and sold in transactions exempt under Section 4 of the Act shall be registered with the Secretary of State prior to their offer or sale in the State of Illinois.
14. Section 12.D of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*, states that it shall be a violation of the provisions of the Act for any person to "fail to file with the Secretary of State any application, report or document under the provisions of this Act or any rule or regulation made by the Secretary of State pursuant to this Act or to fail to comply with the terms of any order of the Secretary of State issued pursuant to Section 11 hereof.
15. Respondents failed to file an application for registration of the above-referenced securities with the Secretary of State and 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.
16. By virtue of the foregoing, Respondents violated Sections 12.A and 12.D of the Act.

COUNT II

**815 ILCS 5/12.F violation: Respondents engaged
in practices in connection with the sale of securities
that worked a fraud or deceit
on the purchaser thereof**

- 1-11. The Illinois Secretary of State re-alleges and incorporates paragraphs 1 through 11 of Count I, as paragraphs 1 through 11 of this Count II.
12. Section 12.F of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*, states that it shall be a violation of the provisions of the Act for any person to “engage in any transaction, practice, or course of business in connection with the sale or purchase of securities which works or tends to work a fraud or deceit upon the purchaser or seller thereof.”
13. The facts alleged in paragraphs 1 through 12 above allege facts that show conduct by the Respondent that violate Section 12.F of the Act. In particular: Respondents sold investment contracts under the pretense that the funds would be used for charitable purposes and that investors would receive interest in the form of “gifts” as a return for the use their funds.

COUNT III

**815 ILCS 5/12.G violations: Respondents obtained
Complainants’ money by making
untrue statement of material fact
and omission to state a material fact**

- 1-11. The Illinois Secretary of State re-alleges and incorporates paragraphs 1 through 11 of Count I, as paragraphs 1 through 11 of this Count III.
12. Section 12.G of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*, states that it shall be a violation of the provisions of the Act for any person to “obtain money or property through the sale of securities by means of any untrue statement of a material fact or any omission to state a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading.”
13. On or about January 15, 2010, Investor EU executed a signed “Private Party Loan Repayment & Membership Withdrawal Agreement” as required by Respondents to request repayment of investor funds.
14. The facts alleged in paragraphs 1 through 13 above allege facts that show conduct by the Respondent that violate Section 12.G of the Act. In particular: Respondents represented in the Big Interest Agreement that the investors’ funds

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would be returned within 90-120 days (from end of request period). Respondents continue to give investors excuses for failing to refund investors' funds as promised.

COUNT IV

815 ILCS 5/12.1 violation: Respondent employed a scheme to defraud in connection with the sale of securities

- 1-11. The Illinois Secretary of State re-alleges and incorporates paragraphs 1 through 11 of Count I, as paragraphs 1 through 11 of this Count IV.
12. Section 12.1 of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.*, states that it shall be a violation of the provisions of the Act for any person to "employ any device, scheme or artifice to defraud in connection with the sale or purchase of any security, directly or indirectly."
13. The facts alleged in paragraphs 1 through 12 above allege facts that show conduct by the Respondent that violate Section 12.1 of the Act. In particular: Respondents sold investment contracts under the pretense that the funds would be used for charitable purposes and that investors would receive interest in the form of "gifts" as a return for the use their funds.

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 requested 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.

A copy of the Rules, promulgated under the Act and pertaining to hearings held by the Office of the Secretary of State, Securities Department, is included with this Notice.

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

Dated: This 15th day of July 2014.

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A handwritten signature in black ink that reads "Jesse White". The signature is written in a cursive style and is positioned above a horizontal line.

JESSE WHITE
Secretary of State
State of Illinois

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