

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

ORDER OF PROHIBITION

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

WHEREAS, the above-captioned matter came to be heard on August 27, 2014, pursuant to the Notice of Hearing dated July 15, 2014, filed by Petitioner Secretary of State, and the record of the matter under the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act") has been reviewed by the Secretary of State or his duly authorized representative;

WHEREAS, attorney Felicia Simmons-Stovall appeared on behalf of the Illinois Securities Department ("Department") and introduced documentary evidence and witness testimony in support of the allegations contained in the Notice of Hearing;

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WHEREAS, the rulings of the Hearing Officer on the admission of evidence and all motions are deemed to be proper and are hereby concurred with by the Secretary of State;

WHEREAS, the proposed Findings of Fact, Conclusions of Law and Recommendations of the Hearing Officer, Canella E. Henrichs., in the above-captioned matter have been read and examined;

WHEREAS, the proposed Findings of Fact of the Hearing Officer are correct in part and incorrect in part and are hereby adopted as modified as the Findings of Fact of the Secretary of State:

1. The Department issued the Notice of Hearing on July 15, 2014 setting the hearing for August 27, 2014.
2. The Notice of Hearing included the information required under Section 130.1102 of Subpart K of the Rules and Regulations (the "Rules").
3. 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. Said corporation was terminated for non-payment of fees in or about 2007.
4. 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.
5. Pamela "Pam" McCaa ("Respondent McCaa" or collectively with Respondents Rescue and Interest, "Respondents") last known address is 2392 Lois Lane, Brownsville, Texas 78520 and P.O. Box 4315, Brownsville, TX 78523.
6. Respondent McCaa was an officer and/or agent of Respondents Rescue and Interest.
7. On July 16, 2014, the Department served a copy of the Notice of Hearing on the Respondents Interest and Rescue, via certified mail, return receipt requested, at their last known address of 2392 Lois Lane, Brownsville, Texas 78520.
8. On July 17, 2014, the Department served a copy of the Notice of Hearing on the Respondent McCaa, via certified mail, return receipt requested, at her last known address of P.O. Box 4315, Brownsville, TX 78523.

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9. On July 31, 2014, Respondent McCaa acknowledged receipt of service of the Notice of Hearing on Respondents behalf.
10. The Department erroneously scheduled the hearing less than 45 days from the date of service accordingly the hearing date did not conform to the requirements of Section 130.1102(b) of the Rules and Regulations.
11. On August 26, 2014, the Department received the Answer submitted by Respondent McCaa on her own behalf and that of the Respondents Rescue and Interest.
12. In Respondent McCaa's answer (the "Answer"), Respondent McCaa advised that she was indigent and lacked the funds to travel to Chicago for the hearing.
13. In the Answer, Respondents did not raise any issue as to the Department's failure to comply with Section 130.1102(b) of the Rules in not providing for the full 45 days between service and the hearing date.
14. In the Answer, Respondents also advised that they had no objection to the entry of an order prohibiting Respondents from offering, advising the sale of, and selling securities in the State of Illinois.
15. Respondents did not appear at the hearing nor were they represented by counsel.
16. As of the date hereof, the Hearing Officer is unaware of the existence of any other outstanding petitions, motions, or objections as to this matter or the proceedings thereon.
17. Investor JU is a resident of the State of Illinois.
18. Between 2003 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".
19. 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%.
20. Between 2003 and February 2005, Investor JU invested a total of \$12,200.00 with Respondent Interest.

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21. 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)."
22. To date, despite demands, Investor JU has not received any monies back from their investments.
23. Respondents failed to file an application for registration of the above identified 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.

WHEREAS, the Secretary of State finds the proposed Conclusions of Law of the Hearing Officer to be correct in part and incorrect in part and are hereby adopted as modified, based on the law and the record in this matter, and adopts them as the Conclusions of Law of the Secretary of State:

1. The Notice of Hearing included the information required under Section 1102 of the Code.
2. The Hearing date of August 27, 2014 did not comply with Section 2(b) of the Rules and Regulations in that Respondents were not given a "Notice of Hearing at least 45 days prior to the first date set for any hearing."
3. On or about August 26, 2014, the Department received Respondents Answer which constitutes a general appearance by the parties in this matter, and waives any personal jurisdiction issues.
4. The Secretary of State has jurisdiction over the subject matter hereof pursuant to the Act and personal jurisdiction over Respondents under the Act, the Rules and Regulations and under 805 ILCS 5/505.
5. Respondents filed an Answer which in pertinent part admits to the allegations set out in the Notice of Hearing.
6. In that Answer, Respondents did not raise any issue as to the Department's failure to comply with Section 130.1102(b) of the Rules and Regulations in not providing for the full 45 days between service and the hearing date. Having failed to raise said issue the same is deemed waived pursuant to Section 130.1102(e) of the Rules and Regulations.
7. Because Respondents failed to appear at the time and place set for hearing, in accordance with Section 130.1196 of the Rules and Regulations, they

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waived the right to present evidence, argue, object or cross examine witnesses; or otherwise participate at the hearing.

8. Based upon the proposed findings of fact, Respondents' activities involved the offer and sale of securities as the term is defined in Sections 2.1, 2.5, and 2.4a of the Illinois Securities Law of 1953 [815 ILCS5/1 *et seq*] (the "Act").
9. Pursuant to Section 5 of the Act "all securities except those set forth under Section 2a of this Act ... or those exempt ... shall be registered ... prior to their offer or sale in this State."
10. Pursuant to Section 12.A of the Act, it shall be a violation of the Act for any person to "offer or sell any security except in accordance with provisions of this Act."
11. Pursuant to Section 12.D of the Act, it shall be a violation of the Act 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 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."
12. 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.
13. By virtue of the foregoing, Respondents violated Sections 12.A and 12.D of the Act.

WHEREAS, the Hearing Officer recommended that:

1. An Order of default be entered against Respondents for failure to appear at the hearing;
2. The Departments motions to strike the Answer be denied;
3. The Answer stand and constitute a waiver of any defects in service by the Department in setting the hearing date for a period less than 45 days;
4. The Answer stand and in relevant part constitute admissions to the allegations contained in the Notice of Hearing; and

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5. A Permanent Order of Prohibition be entered against each Respondent prohibiting them from offering, advising the sale of, and selling securities in the State of Illinois;

WHEREAS, the Hearing Officer found the Respondents To the Rescue LLC, Big Interest and Pamela "Pam" McCaa in default and recommended that the Secretary of State PROHIBIT Respondents To the Rescue LLC, Big Interest and Pamela "Pam" McCaa from offering or selling securities in the state of Illinois; and the Department accepts the recommendation of the Hearing Officer.

WHEREAS, the Secretary of State accepts the Recommendations of the Hearing Officer and has determined based upon the Findings of Fact and Conclusions of Law that an Order shall be entered permanently PROHIBITING Respondents To the Rescue LLC, Big Interest and Pamela "Pam" McCaa from offering or selling securities in the State of Illinois.

NOW THEREFORE, IT SHALL BE AND IS HEREBY ORDERED THAT:

1. Pamela "Pam" McCaa is PROHIBITED from offering, and/or selling securities in the State of Illinois;
2. To the Rescue LLC is PROHIBITED from offering, and/or selling securities in the State of Illinois;
3. Big Interest is PROHIBITED from offering, and/or selling securities in the State of Illinois;

ENTERED: This 9th day of February 2015.


JESSE WHITE
Secretary of State
State of Illinois

NOTICE: Failure to comply with the terms of this Order shall be a violation of Section 12.D of the Act. Any person or entity who fails to comply with the terms of this Order shall be a violation of Section 12.D of the Act. Any person or entity who fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of Class 4 felony.

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This is a final order subject to administrative review pursuant to the Administrative Review Law [735 ILCS 5/3-101 et seq.] and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. 1 Sec. 130.1123). Any action for judicial review must be commenced within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review.

Felicia H. Simmons-Stovall
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