

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: GOLDEN YEARS PLANNING)
ITS OFFICERS, DIRECTORS,) File No. 0100767
EMPLOYEES, AGENTS, AFFILIATES,)
SUCCESSORS AND ASSIGNS)
AND BONNIE ROHR)
)

ORDER OF PROHIBITION AND FINE

TO THE RESPONDENT: Golden Years Planning
Bonnie Rohr
101 Delmar Ave.
O'Fallon, Ill 62269

WHEREAS, the record of the above-captioned matter has been reviewed by the Secretary of State or his duly authorized representative;

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 Facts and Conclusions of Law and Recommendation of the Hearing officer, John K. Ellis, in the above-captioned matter have been read and examined; and

WHEREAS, the proposed Findings of Fact are correct and are adopted by the Secretary of State as follows:

1. The evidence, exhibits and testimony have been offered and received from all parties and a proper record of all proceedings has been made and preserved as required.
2. The Hearing Officer has ruled on all motions and objections timely made and submitted.
3. The Hearing Officer and the Secretary of State Securities Department have jurisdiction over the parties herein and the subject matter dealt with herein, due and proper notice having been previously given as required by statute in this case.

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4. At all times relevant hereto, Golden Years Planning was a sole proprietorship business entity, which maintained a last known business address of 101 Delmar Ave., O'Fallon, Illinois 62269.
5. At all times relevant hereto, Bonnie Rohr was an employee or agent of Golden Years Planning and maintained the same last known business address as Golden Years Planning.
6. On or about August 1999, the Respondents, Golden Years Planning, by and through its officers, directors, employees, agents, affiliates, successors and assigns, and Bonnie Rohr offered and sold to at least 2 Illinois residents Promissory Notes issued by Golden Years Planning and/or Bonnie Rohr, with said Notes being referenced by the word "investment".
7. On or about October 19, 1998, the Respondents, Golden Years Planning, by and through its employee and agent, and/or Bonnie Rohr offered and sold to an Illinois resident an investment in a Viatical Settlement Contract in which the investor would invest \$10,000 in a Viatical Settlement Contract issued by Alpha Capital Group and was to receive a payment of \$20,000 in 2 years.
8. That on or about July 12, 1999, the Respondents, Golden Years Planning, by and through its employee and agent, and/or Bonnie Rohr offered and sold to an Illinois resident an investment in a Viatical Settlement Contract in which the investor would invest \$21,000 in a Viatical Settlement Contract issued by Answer Care, Inc. and was to receive a 12% return on the investment in 3 years.
9. That the above-referenced promissory notes and Viatical Settlement Contracts are securities as that term is defined pursuant to Section 2.1 of the Illinois Securities Law [815 ILCS 5/1 et seq.] (the "Act").
10. That at all time relevant, the Respondents failed to file and Application for Registration of securities with the Secretary of State.

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11. By virtue of the foregoing, the Respondents have violated Sections 12.A and 12.D of the Act.
12. That Section 11.E(2) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated subsection D of Section 12 of the Act, the Secretary of State may by written order prohibit the person from offering or selling any securities in this State, provided that any person who is the subject of an order of prohibition may petition the Secretary of State for a hearing to present evidence of rehabilitation or change of circumstances justifying the amendment or termination of the order of permanent prohibition.
13. That Section 11.E(4) of the Act provides, inter alia, that if the Secretary of State, after finding that any provision of the Act has been violated, may impose a fine as provided by rule, regulation or order not to exceed \$10,000.00 for each violation of the Act, and may issue an order of public censure.
14. The Respondents have violated the Act on at least four separate occasions. Specifically, the Respondents offered to sell or sold unregistered securities to Illinois residents and the Respondents failed to register the securities.
15. The entry of a Final Order of Prohibition and a fine of up to \$10,000 per violation is proper in this case, given the conduct of the Respondents as described in Secretary of State Exhibits 1-12 and the testimony and evidence presented.

WHEREAS, the Secretary of State makes and adopts the following additional Findings of Fact:

1. That Section 5 of the Act provides, inter alia, that all securities except those set forth under Section 2a, or those exempt under Section 3, 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.

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2. That Section 12.A of the Act provides, inter alia, that it shall be a violation of the Act for any person to offer or sell any securities except in accordance with the provisions of the Act.
3. That Section 12.D of the Act provides, inter alia, that it shall be a violation of the Act for any person to fail to file with the Secretary of State any document required to be filed under any provision of the Act.

WHEREAS, the proposed Conclusions of Law are correct and are adopted by the Secretary of State as follows:

1. The Respondent's actions, representation, and/or omissions which were made in connection with an offer or sale of unregistered securities to at least four Illinois residents are a violation of Section 12.A of the Act. The Respondent's actions, representation, and/or omissions which were made in connection with an offer or sale of unregistered securities to at least four Illinois residents are a violation of Section 12.D of the Act.
2. that by virtue of the foregoing, the Respondents are subject to an Order of Prohibition in the State of Illinois and/or granting such other relief as may be authorized under the Act.
3. Because of the Findings of this Order, documents admitted as Secretary of State Exhibits 1-12, and the testimony presented, the entry of a written Order of Prohibition pursuant to Section 11.E.2 of the Act which permanently prohibits the offer or sale of securities by the respondents in the State of Illinois, and a fine of \$10,000 against Respondents Golden Years Planning and Bonnie Rohr pursuant to Section 11.E.4 based upon at least four separate violations of the act, is proper in this Matter.

WHEREAS, the proposed Recommendations of the Hearing Officer are adopted by the Secretary of State.


NOW THEREFORE IT IS HEREBY ORDERED: That pursuant to the foregoing Findings of Fact, Conclusions of Law, and the

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Recommendations of the Hearing Officer, the Respondents and their affiliates, successors and assigns are permanently prohibited from offering or selling securities in the State of Illinois and ordered to pay a fine of \$10,000 payable by certified check or money order within 30 (thirty) days from the date of entry of this order.

Dated this 22nd day of April, 2005.



Jesse White
Jesse White
Secretary of State
State of Illinois

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