

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: W. CRAIG AND COMPANY,)
AUCTIONS FOR INCOME,)
THEIR OFFICERS, DIRECTORS,)
EMPLOYEES, AGENTS, AFFILIATES,) File No. 0400136
SUCCESSORS AND ASSIGNS,)
ELIJAH RUBIN AND)
DAVE ESPINO)

SUMMARY ORDER TO CEASE AND DESIST

TO THE RESPONDENT: Elijah Rubin
W. Craig and Company
4040 E. McDowell Road #409
Phoenix, Arizona 85008

Dave Espino
Auctions for Income
5521 Schaefer Ave.
Chino, California 91710-9070

On information and belief, I, Jesse White, Secretary of State, for the State of Illinois, through my designated representative, having been fully apprised in the premises by the staff of the Illinois Securities Department, Office of the Secretary of State, herein find:

1. That the Respondent, W. Craig and Company, is a purported business entity with a last known address of 4040 E. McDowell Road #409, Phoenix, Arizona 85008;
2. That the Respondent, Auctions for Income, is a purported business entity with a last known address of 5521 Schaefer Ave., Chino, California 91710-9070;
3. That, at all times relevant the Respondent Dave Espino was an officer, director, agent or employee of Auctions for Income and/or W. Craig and Company.
4. That, at all times relevant the Respondent Elijah Rubin was an officer, director, agent or employee of W. Craig and Company and/or Auctions for Income.
5. That during the months of December, 2003 through January 2004, Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents,

Summary Order to Cease and Desist

-2-

affiliates, successors and assigns, including Elijah Rubin and Dave Espino, offered and/or sold to at least one (1) resident of the State of Illinois, an opportunity to purchase supplies, equipment or services purportedly sufficient to enable the Illinois resident to start a business, including, but not limited to, an "auction maximizer", a web site, "Dave Espino Guaranteed Vistor's Program", a 5 year phone support system, a licensing fee, and one year of advertisement, in return for payments which totaled \$3,551.95;

6. That Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents, affiliates, successors and assigns, including Elijah Rubin and Dave Espino represented to the Illinois resident, either directly or indirectly, that they would provide a marketing plan;
7. That Section 5-5.10(a) of the Illinois Business Opportunity Sales Law of 1995, [815 ILCS 602 5-1 et seq.] (the "Act") provides, inter alia, that a business opportunity is a contract or agreement, between a seller and a purchaser, express or implied, orally or in writing, wherein it is agreed that the seller or a person recommended by the seller shall provide to the purchaser any product, equipment, supplies or services enabling the purchaser to start a business when the purchaser is required to make a payment to the seller or a person recommended by the seller and the seller represents directly or indirectly, orally or in writing, that the seller will provide a marketing plan;
8. That the above-referenced promotion, solicitation or offer constitutes an offer and/or sale of a business opportunity as those terms are defined pursuant to Sections 5-5.10 and 5-5.20 of the Act;
9. That Section 5-25 of the Act provides, inter alia, that it is unlawful for any person to offer or sell any business opportunity in the State of Illinois unless that business opportunity is registered under the Act or is exempt from registration under Section 5-10 of the Act;
10. That at all times relevant, Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents, affiliates, successors and assigns, including Elijah Rubin and Dave Espino failed to

Summary Order to Cease and Desist

-3-

obtain or file for registration of the above-referenced business opportunity prior to any offer or sale in the State of Illinois;

11. That by virtue of the foregoing, Respondents Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents, affiliates, successors and assigns, including Elijah Rubin and Dave Espino have violated Section 5-25 of the Act;
12. That Section 5-65 of the Act provides, inter alia, that whenever it appears to the Secretary of State that any person has engaged or is about to engage in any act or practice constituting a violation of the Act, the Secretary of State may issue an Order directing such person to cease and desist from engaging in any act or practice constituting a violation of any provision of the Act;
13. That based upon the foregoing, the Secretary of State hereby deems it necessary, in order to prevent Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents, affiliates, successors and assigns, including Elijah Rubin and Dave Espino from engaging in any act or practice in violation of the Act, to enter a Summary Order to Cease and Desist pursuant to the authority provided under Section 5-65 of the Act; and
14. That based upon the foregoing, the Secretary of State has determined that the issuance of a Summary Order to Cease and Desist is in the public interest and is consistent with the purposes of the Act.

NOW THEREFORE, IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 5-65 of the Act, Auctions for Income and W. Craig and Company, by and through their officers, directors, employees, agents, affiliates, successors and assigns, including Elijah Rubin and Dave Espino are to CEASE and DESIST from offering and/or selling business opportunities in the State of Illinois or to residents of the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that the Respondents may request a hearing on this matter by transmitting such request in writing to Securities Director, Illinois Securities Department, 520

Summary Order to Cease and Desist

-4-

South Second Street, Suite 200, Springfield, Illinois 62701. Such request must be made within thirty (30) days of the entry of this Summary Order to Cease and Desist. Upon receipt of a request for hearing, a hearing will be scheduled. Request for hearing will not stop the effectiveness of this Summary Order to Cease and Desist.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS SUMMARY ORDER TO CEASE AND DESIST SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND CONSTITUTES SUFFICIENT BASIS TO MAKE THE CEASE AND DESIST ORDER FINAL.

ENTERED: This 27th day of August, 2004

Jesse White *JW*
JESSE WHITE
Secretary of State
State of Illinois

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