BEFORE THE
DIVISION OF SECURITIES
DEPARTMENT OF FINANCIAL INSTITUTIONS
STATE OF WISCONSIN

In the Matter of MIRO ZECEVIC, GARR WINTERS ANDREA ZECEVIC, TERESA RUBIO, PAUL GOLD and CASH NOW-USA.COM, INC.,	PETITION FOR ORDER (SUMMARY)
Respondents.	File No. S-03051(FX)

The staff of the Bureau of Registration and Enforcement of The Division of Securities, Department of Financial Institutions, State of Wisconsin has conducted an investigation in this matter pursuant to sec. 551.56, Wis. Stats., and as a result thereof alleges as follows:

1. Miro Zecevic ("Zecevic") is an individual, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

2. Garr Winters ("Winters") is an individual, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

3. Andrea Zecevic ("AZecevic") is an individual, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

4. Teresa Rubio ("Rubio") is an individual, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

5. Paul Gold ("Gold") is an individual, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

6. Cash Now-USA.Com, Inc. ("Cash Now") is a foreign business entity, with a last known business address of 3100 Steeles Avenue East, Suite 906, Markham, Ontario L3R 8T3 Canada.

7. Upon information and belief, at all times material hereto, Zecevic has been President of Cash Now.

8. Upon information and belief, at all times material hereto, Winters has been Director of Marketing of Cash Now.

9. Upon information and belief, at all times material hereto, AZecevic has been Director of Operations of Cash Now.

10. Upon information and belief, at all times material hereto, Rubio has been Manager of Finance and Administration of Cash Now.

11. Upon information and belief, at all times material hereto, Gold has been a sales representative of Cash Now.

12. Upon information and belief, a Wisconsin resident accessed the website of Cash Now and viewed an offering circular on two separate occasions, those being September 10, 2002 and October 7, 2002.

13. Upon information and belief, on or about October 16, 2002, Gold, on behalf of the other Respondents, mailed to the Wisconsin resident at his home in Eau Claire County a copy of a Deposit Receipt Agreement and Price Guarantee ("Deposit Agreement"). This Agreement guaranteed the Wisconsin investor a territory to be arranged at a purchase price of $19,500.

14. On or about October 16, 2002, Gold, on behalf of the other Respondents, mailed along with the Deposit Agreement a copy of a pre-signed (dated October 21, 2002) Franchise Agreement ("Agreement") for the Wisconsin investor to sign and return to Cash Now.

15. On or about October 17, 2002, the Wisconsin resident returned the signed Deposit Agreement and wired a $5,000 deposit to The Bancorp Bank, Wilmington, Delaware, for credit to Cash Now as a deposit on a territory for a Cash Now franchise.

16. On or about November 11, 2002, the Wisconsin investor returned the signed Agreement and wired the additional $14,500 to Canada Trust, Markham, Ontario, Canada, for credit to Cash Now-USA as the balance of the franchise fee for a Cash Now franchise.

17. Pursuant to the offering materials the Wisconsin resident accessed on the internet site of Cash Now, the investor was granted the right to engage in the business of offering, selling or distributing goods or services under a marketing plan or system prescribed in substantial part by the offeror; the operation of the business is in association with a trademark, service mark, trade name, logotype, advertising or other commercial symbol; and there is a required payment of a fee.

18. The "business opportunity" described above is a franchise as defined by sec. 553.03(4), Wis. Stats., and has never been registered for sale in Wisconsin pursuant to Ch. 553, Wis. Stats.

19. Respondents have violated sec. 553.21, Wis. Stats., by selling an unregistered franchise in Wisconsin.

Therefore, the staff of the Bureau of Registration and Enforcement petitions the Administrator of the Division of Securities for the issuance of the attached order pursuant to Ch. 553, Wis. Stats.

Kathryn L. Denton 7/15/03

Kathryn L. Denton Date
Examiner

7/15/03

David A. Cohen Date
Supervising Attorney