

STATE OF ALABAMA
ALABAMA SECURITIES COMMISSION

IN THE MATTER OF:)
BETTY S. WOOD)
BOB FINKBEINER)
SHERMAN T. SMITH)
BIG INTERNATIONAL) ADMINISTRATIVE ORDER
Also Known As:) NO.CD-2001-00 05
BIG INTERNATIONAL INC)
BIG FINANCIAL GROUP)
COURTNEY AGENCIES)
AGORA OFFICE SERVICES)
RESPONDENTS)

CEASE AND DESIST ORDER

The Alabama Securities Commission ("Commission"), having the power to administer and provide for the enforcement of all provisions of Title 8, Chapter 6, Code of Alabama 1975, the Alabama Securities Act, upon due consideration of the subject matter hereof, and having confirmed information of the offer and or sale of securities into, within, or from the State of Alabama, has determined as follows:

RESPONDENTS

1. BETTY S. WOOD ("RESPONDENT WOOD"), is represented to be an agent of RESPONDENT BIG INTERNATIONAL with a business address of 1102 Cedar Court, Alexandria, LA 71303-5502.
2. BOB FINKBEINER ("RESPONDENT FINKBEINER"), is represented to be an agent of RESPONDENT BIG INTERNATIONAL with a business address of 1039 Hasper Drive, Ann Arbor, MI 48103.

3. SHERMAN T. SMITH ("RESPONDENT SMITH"), is represented to be an agent of RESPONDENT BIG INTERNATIONAL with a business address of 3070 Western Hills Drive West, Mobile, AL 36618-9135.

4. Big International ("RESPONDENT BIG") is represented to be an investment company with a business addresses of 1102 Cedar Court, Alexandria, LA 71303-5502, P. O. Box 474 Kingston, Surrey, England, KT1 3YS, and Mariahilfer Strasse 123, Vienna, Austria. RESPONDENT BIG, has also been known as, BIG INTERNATIONAL INC. ("RESPONDENT BIG INTERNATIONAL"), BIG FINANCIAL GROUP ("RESPONDENT BIG FINANCIAL"), COURTNEY AGENCIES ("RESPONDENT COURTNEY"), and AGORA OFFICE SERVICES ("RESPONDENT AGORA").

STATEMENT OF FACTS

5. The Commission is in receipt of information that RESPONDENTS WOOD, FINKBEINER, and SMITH, engaged in the offer and/or sale of investment contracts involving interests in an international global free lottery system; interests in a Profit Re-Imbursement Program in the form of loans offering monthly interest earnings at rates between 3.25% and 4.25% per month, and interests in shares of stock in a overseas private bank known as Players Bank. Additionally, investors were allowed to become agents who were compensated for direct sales of Profit Re-Imbursements of RESPONDENTS BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, and AGORA, to Alabama residents.

6. Review of the files of the Commission, disclosed no record of the registration for RESPONDENTS WOOD, FINKBEINER, SMITH, BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, or AGORA, as securities dealers or agents in the state of Alabama.

7. Review of the files of the Commission disclosed, no record of registration, nor exemption from registration, of the securities of RESPONDENTS BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, or AGORA.

8. On October 22, 1999, the State of Idaho Department of Finance issued a Cease and Desist Order to RESPONDENTS BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, and AGORA prohibiting the offer and/or sale of unregistered securities in the state of Idaho.

CONCLUSIONS OF LAW

9. RESPONDENTS WOOD, FINKBEINER, SMITH, BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, and AGORA are not registered as securities dealers or agents in the State of Alabama.

10. Transacting business in the State of Alabama as a securities dealer or agent while unregistered is a violation of § 8-6-3(a), Code of Alabama, 1975.

11. The securities of RESPONDENTS BIG, BIG INTERNATIONAL, BIG FINANCIAL, COURTNEY, and AGORA, offered and/or sold by RESPONDENTS WOOD, FINKBEINER, and SMITH, as set forth in paragraph 5, above, are not registered, nor exempt from registration in the state of Alabama.

12. The sale of unregistered, non-exempt securities into, within, or from the state of Alabama is a violation of § 8-6-4, Code of Alabama, 1975.

This order does not prevent the Alabama Securities Commission from seeking such other civil or criminal remedies as are available to it under the Alabama Securities Act.

This order is appropriate in the public interest for the protection of investors and consistent with the purpose of the Alabama Securities Act.

ACCORDINGLY, IT IS HEREBY ORDERED that, RESPONDENTS BETTY S. WOOD, BOB FINKBEINER, SHERMAN T. SMITH, BIG INTERNATIONAL, also known as BIG INTERNATIONAL INC, BIG FINANCIAL GROUP, COURTNEY AGENCIES, and AGORA OFFICE SERVICES, immediately CEASE AND DESIST from further offers or sales of any security into, within, or from the State of Alabama.

Entered at Montgomery, Alabama, the 12th day of ~~January~~, 2001.

ALABAMA SECURITIES COMMISSION
770 Washington Street, Suite 570
Montgomery, Alabama 36130-4700

By:


JOSEPH P. BORG
Director