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**STATE OF CALIFORNIA**  
**BUSINESS, TRANSPORTATION AND HOUSING AGENCY**  
**DEPARTMENT OF CORPORATIONS**

**TO:** Chanara Susan Mae Casey-Richmond  
11 Wimbledon Way  
San Rafael, CA 94901

Yuki Takaishi  
124 Ross Street, #2  
San Rafael, CA 94901

Cecilia Dawn Wilcoxon  
6061 Lone Pine Road  
Sebastopol, CA 95472

Jane Antee  
AKA Jane Kelly  
308 Wall Road  
Napa, CA 94558

Amy Rink  
16 Canterbury Court  
Petaluma, CA 94954

Jean Green  
490 East Third Avenue  
Chico, CA 95926

**DESIST AND REFRAIN ORDER**  
**(For violations of sections 25110 and 25401 of the Corporations Code)**

The California Corporations Commissioner finds that:

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1. Chanara Susan Mae Casey-Richmond is an individual who currently resides at 11 Wimbledon Court, San Rafael, California 94901.
2. Yuki Takaishi is an individual who currently resides at 124 Ross Street, Apartment 2, San Rafael, California, 94901.
3. Cecilia Dawn Wilcoxon is an individual who currently resides at 6061 Lone Pine Road, Sebastopol, California, 95472.
4. Jane Antee, also know as Jane Kelly, is an individual who currently resides at 308 Wall Road, Napa, California, 94558.
5. Amy Rink is an individual who currently resides at 16 Canterbury Court, Petaluma, California, 94954.
6. Jean Green is an individual who currently resides at 490 East Third Avenue, Chico, California, 95926.
7. During 2001, 2002, and 2003, Casey-Richmond, Takaishi, Wilcoxon, Antee AKA Kelly, Rink, and Green were active participants in an organization operating under the name of Women Helping Women (WHW), Women Empowering Women (WEW), Women Helping Women Dinner Party (DP), or The Women’s Garden Party or Garden Circle (WGP).
8. WHW, WEW, DP, and WGP operated as a pyramid scheme.

- 1 9. Women in these groups operated by inviting women to a “potluck” gathering at  
2 individual’s homes and/or community centers or conference rooms. The gathering was  
3 described as a “support group.” During the gatherings, women would be recruited to  
4 contribute money to the group.  
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- 6 10. New members to the group contributed an amount from \$625 (1/8 a share) to \$5,000 (1  
7 full share) to join at the lowest level, then moved up level by level by bringing in new  
8 contributors until, theoretically, they reached the top of the pyramid and received a payoff,  
9 called a “birthday,” of as much as \$40,000. The DP group used metaphors for the levels  
10 such as “appetizer,” “soup and salad,” and “entrée.” The WGP used metaphors for the  
11 levels such as “bud,” “bloom,” and “bouquet.”  
12
- 13 11. Members moved through the levels by recruiting new members for the lower levels. It  
14 appeared often that the promoters of these groups committed fraud in order to secure  
15 payoffs regularly for themselves instead of the women going through the levels.  
16
- 17 12. New members of these groups were told that the scheme is a charitable activity to help  
18 women in need and that the “gifts” of up to \$5,000 each did not need to be reported to the  
19 Internal Revenue System.  
20
- 21 13. These groups kept charts of the pyramid and who had given what amount and assigned  
22 women to be “monitors” of the charts to keep track of who was in line for a “birthday.”  
23 Women were encouraged, if not directed, not to use their full name, but only their first  
24 name and last initial on the charts. They were often encouraged to make up a name for use  
25 on these charts.  
26
- 27 14. Initially, women who first joined these groups were able to find recruits with promises of  
28 large returns for small amounts invested. New recruits would come to a meeting where a

1 member would have a “birthday” and receive up to \$40,000 cash. New recruits filled the  
2 charts creating pyramids that allowed many women to be paid “birthday” prizes.

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4 15. Eventually, however, mathematic reality occurred and the newer members ran out of  
5 women to recruit. At this point, the pyramid scheme collapsed and all the women on the  
6 bottom of the pyramid lost their investment in the scheme.

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8 16. During 2002 and 2003, a large, but unknown number of women fell victim to the pyramid  
9 scheme of WHW, WEW, DP, and WGP and lost anywhere from hundreds to tens of  
10 thousands of dollars each.

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12 17. Casey-Richmond, Takaishi, Wilcoxon, Antee AKA Jane Kelly, Rink, and Green all  
13 actively participated in leadership roles in Northern California groups entitled WHW,  
14 WEW, DP, or WGP. Each of the named individuals also received “birthday” gifting from  
15 the scheme.

16  
17 18. Casey-Richmond, Takaishi, Wilcoxon, Antee AKA Kelly, Rink, and Green each actively  
18 participated in giving women (new recruits) information at meetings and through e-mail  
19 that included the following facts: the group was not a pyramid scheme; the group was a  
20 “charitable organization;” women joined not expecting to make money; and the amount  
21 “gifted” or given to the group was not an “investment.” At the time of these statements,  
22 each of the individuals named did in fact know that the group was paying women for their  
23 “birthday” with money coming from new recruits, thus the investment scheme did operate  
24 as a pyramid scheme. Each of the individuals named also had joined and were members  
25 of the group in order to make money and brought in new recruits with the advertisement  
26 of making eight times the amount invested.

1 19. Pursuant to state law and federal case law, pyramid schemes are securities and are  
2 inherently fraudulent.

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4 20. Neither Casey-Richmond, Takaishi, Wilcoxon, Antee AKA Kelly, Risk, nor Green is  
5 licensed or authorized to sell securities in California.

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8 Based upon the foregoing findings, the California Corporations Commissioner is of the  
9 opinion that investments in WHW, WEW, DP, or WGP were securities in the form of investment  
10 contracts that were being offered by inter alia, Chanara Susan Mae Casey-Richmond, Yuki Takaishi,  
11 Cecilia Dawn Wilcoxon, Jane Antee AKA Jane Kelly, Amy Risk, and Jean Green in issuer  
12 transactions in California without the sales having been qualified, in violation of Corporations Code  
13 section 25110.

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15 In addition, the Commissioner is of the opinion that the securities were being offered by inter  
16 alia, Chanara Susan Mae Casey-Richmond, Yuki Takaishi, Cecilia Dawn Wilcoxon, Jane Antee  
17 AKA Jane Kelly, Amy Risk, and Jean Green by means of verbal and written communications that  
18 included untrue statements of material fact and omissions of material facts in violation of  
19 Corporations Code section 25401.

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21 Therefore, pursuant to Section 25532 of the Corporate Securities Law of 1968, Chanara Susan  
22 Mae Casey-Richmond, Yuki Takaishi, Cecilia Dawn Wilcoxon, Jane Antee AKA Jane Kelly, Amy  
23 Risk, and Jean Green are hereby ordered to desist and refrain from the further offer or sale in the  
24 State of California of securities in the form of an investment contract unless and until qualification  
25 has been made under the California Securities Law of 1968. Chanara Susan Mae Casey-Richmond,  
26 Yuki Takaishi, Cecilia Dawn Wilcoxon, Jane Antee AKA Jane Kelly, Amy Risk, and Jean Green are  
27 also ordered to desist and refrain from offering or selling or buying any security in the State of  
28 California by means of any written or oral communication which includes an untrue statement of a

1 material fact or omits to state a material fact necessary in order to make the statements made, in the  
2 light of the circumstances under which they were made, not misleading.

3

4 The Commissioner is of the opinion that This Order is necessary, in the public interest, for the  
5 protection of investors and consistent with the purposes, policies, and provisions of the Corporate  
6 Securities Law of 1968.

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8 Dated: December 9, 2004  
9 Sacramento, California

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WILLIAM P. WOOD  
California Corporations Commissioner

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By \_\_\_\_\_  
VIRGINIA JO DUNLAP  
Deputy Commissioner  
Enforcement and Legal Services

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