

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

**JULIE M. JARVIS and
CROSSROADS FINANCIAL PLANNING, INC.,**

Defendants.

:
:
:
:
:
: **Case No. 2:09CV269**
: **(MJ Able)**
:
:
:
:
:
:

FINAL JUDGMENT AS TO DEFENDANT JULIE M. JARVIS

The Securities and Exchange Commission having filed a Amended Complaint and Defendant Julie M. Jarvis entered a general appearance; admitted to the allegations in the Commission's Amended Complaint, consented to the Court's jurisdiction over Defendant and the subject matter of this action; consented to entry of this Final Judgment admitting the allegations of the Amended Complaint; waived findings of fact and conclusions of law; and waived any right to appeal from this Final Judgment:

I.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Defendant and Defendant's agents, servants, employees, attorneys, and all persons in active concert or participation with them who receive actual notice of this Final Judgment by personal service or otherwise are permanently restrained and enjoined from violating, directly or indirectly, Section 10(b) of the Securities Exchange Act of 1934 (the "Exchange Act") [15 U.S.C. § 78j(b)] and Rule 10b-5 promulgated thereunder [17 C.F.R. § 240.10b-5], by

using any means or instrumentality of interstate commerce, or of the mails, or of any facility of any national securities exchange, in connection with the purchase or sale of any security:

- (a) to employ any device, scheme, or artifice to defraud;
- (b) to make any untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading; or
- (c) to engage in any act, practice, or course of business which operates or would operate as a fraud or deceit upon any person.

II.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Defendant and Defendant's agents, servants, employees, attorneys, and all persons in active concert or participation with them who receive actual notice of this Final Judgment by personal service or otherwise are permanently restrained and enjoined from violating Sections 206(1) and 206(2) of the Investment Advisers Act of 1940 (the "Advisers Act") [15 U.S.C. §§80b-6(1), (2)] by, directly or indirectly, using any means or instrumentality of interstate commerce, or of the mails, to:

- (a) to employ any device, scheme, or artifice to defraud any client or prospective client; or
- (b) engage in any transaction, practice, or course of business which operates as a fraud or deceit upon any client or prospective client.

III.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Defendant and Defendant's agents, servants, employees, attorneys, and all persons in active concert or participation with them who receive actual notice of this Final Judgment by personal service or otherwise are permanently restrained and enjoined from violating, or aiding and abetting the violation of, Sections 204 of the Advisers Act [15 U.S.C. §§80b-4] and Rule 204-2 promulgated thereunder [17 C.F.R. § 240.204-2] by, directly or indirectly, failing to keep true, accurate and current records relating to its investment advisory business.

IV.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the Defendant shall cooperate with the Securities and Exchange Commission, including but not limited to providing records and testimony to trace the funds misappropriated from Defendant's clients, a debtor's examination, production of all client records requested, preparation of a sworn accounting of all of the assets owned (directly or indirectly), controlled (directly or indirectly) or which the Defendant or her entities have or have had an interest in (directly or indirectly), including, for each asset, the value, the nature of the interest, the location, and a description (including where appropriate account names and numbers, and descriptions of real property), and liabilities of Defendant and related entities.

V.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the Consent is incorporated herein with the same force and effect as if fully set forth herein, and that Defendant shall comply with all of the undertakings and agreements set forth therein.

VI.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Court shall retain jurisdiction of this matter for the purposes of enforcing the terms of this Final Judgment.

Dated: December 28, 2009

s/Mark R. Abel
United States Magistrate Judge