

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

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In the Matter of,

FINAL ORDER

JOHN SAVIOUR a/k/a STEPHEN J. GALVIN  
a/k/a MR. MARIO a/k/a RAYMOND COOK,

Respondent.

WDFI Case No. S-251220 (EX)

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WHEREAS, on December 16, 2025 at 9:00 a.m. the Hearing Officer convened a prehearing conference pursuant to the Notice of Hearing dated December 2, 2025;

WHEREAS, Attorney Lindsay M. Fedler and Examiner Nicholas Teachout appeared in person representing the Division;

WHEREAS, no appearance was made by Respondent John Saviour, who had previously filed a petition for hearing on November 19, 2025;

THEREFORE, in accordance with Wis. Stats. § 551.604(3) and Wis. Admin. Code § DFI-Sec. 8.03, I make the following findings of fact and conclusions of law;

**FINDINGS OF FACT**

1. On November 18, 2025, the Administrator of the Division of Securities (“Division”) issued a Summary Order to Cease and Desist including restitution and civil penalties against John Saviour (“Summary Order”). The order was served on the Administrator and on John Saviour by electronic mail.
2. On November 19, 2025, John Saviour filed a petition for hearing with the Division by electronic mail.
3. On December 2, 2025, the Administrator issued a Notice of Hearing setting the date for the pretrial conference and providing instructions on in person or Microsoft TEAMS attendance for the parties. The Notice of Hearing stated that “Failure to appear at any hearing or prehearing conference may be deemed a default, and the Designated Hearing Officer may make a decision, enter an Order, or otherwise dispose of the case pursuant to Wis. Admin. Code. § DFI-Sec. 8.03.”
4. The Division emailed a Notice of Hearing to John Saviour to the electronic address where the Summary Order had been sent, and from which the Respondent’s Petition for Hearing had been received.

5. John Saviour did not appear at the prehearing conference of which he had notice.

**CONCLUSIONS OF LAW**

By not appearing at the pretrial conference of which he had notice, John Saviour is deemed in default pursuant to Wisconsin Admin. Code. § DFI-Sec. 8.03.

**RULING AND FINAL ORDER**

In light of the above findings of fact and conclusions of law, I hereby enter a Ruling against John Saviour and a Final Order against John Saviour as follows:

**RULING**

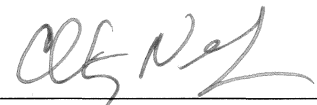
John Saviour is in default with respect to the Summary Order issued on November 18, 2025.

**FINAL ORDER**

1. The Summary Order's Statement of Fact and Conclusions of Law are adopted as findings of fact and conclusions of law in this Final Order pursuant to Wis. Stat. § 551.604(3) and Wis. Admin. Code. § DFI-Sec. 8.03.
2. The Summary Order's summary and proposed orders are final pursuant to Wis. Stat. § 551.604(3) and Wis. Admin. Code. § DFI-Sec. 8.03.

**IT IS SO ORDERED.**

EXECUTED at Madison, Wisconsin this 17<sup>th</sup> day of December, 2025.



CHRISTOPHER N. GREEN  
Designated Hearing Officer

State of Wisconsin  
Department of Financial Institutions  
4822 Madison Yards Way  
North Tower, 4<sup>th</sup> Floor  
Madison, Wisconsin 53705  
(608) 716-9687  
[Chris.Green1@dfi.wisconsin.gov](mailto:Chris.Green1@dfi.wisconsin.gov)



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

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In the Matter of,

SUMMARY ORDER TO CEASE  
AND DESIST

JOHN SAVIOUR a/k/a STEPHEN J. GALVIN  
a/k/a MR. MARIO a/k/a RAYMOND COOK,

Respondent.

WDFI Case No. S-251220 (EX)

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**I.**

The Administrator of the State of Wisconsin, Department of Financial Institutions, Division of Securities (“Division”), having legal authority and jurisdiction to administer and enforce the Wisconsin Uniform Securities Law, Wis. Stats. Ch. 551 (“Ch. 551”) and rules and orders promulgated thereunder, and having determined that this action is necessary and appropriate in the public interest and for the protection of investors, hereby enters this order as follows:

**II.**

Division staff have presented evidence sufficient for the Administrator to make the following findings of fact and conclusions of law:

**A. Findings of Fact**

**Respondent**

1. John Saviour (“Saviour”) is an adult resident of Nigeria. Saviour has never been registered with the Securities and Exchange Commission (“SEC”), Financial Regulatory Authority (“FINRA”), or the Division in any capacity. Upon information and belief, he also operated under aliases including but not limited to Stephen J. Galvin, Mr. Mario, and Raymond Cook. Saviour’s email address is [raycontactsaver@gmail.com](mailto:raycontactsaver@gmail.com).

**Conduct**

2. Investor [REDACTED] (“Investor JT”) is an adult male resident of Edgerton, Wisconsin. He is not an accredited investor.
3. Upon information and belief, Brock Johnson is an adult male resident of Nevada. Johnson operates a business selling courses on how to market and sell products on online storefronts, including Amazon.com.

4. On or about October 31, 2022, Investor JT purchased a course from Johnson to learn how to effectively sell items on Amazon.
5. On or about May 20, 2024, Saviour posed as Johnson and contacted Investor JT over Facebook Messenger to offer purported investment opportunities in cryptocurrency, particularly a “Bitcoin trading venture” where profits would be accrued via compounding interest and purchasing contract options.
6. Saviour directed Investor JT to open an account on a website identified as [www.swiftxcapitals.com](http://www.swiftxcapitals.com) and eventually to open additional accounts on the websites identified as [www.jevonflip.com](http://www.jevonflip.com) and [www.durinse.com](http://www.durinse.com).
7. Between May 25, 2024 and March 10, 2025, Investor JT made several deposits into the accounts with the websites described in ¶ 6. He observed his account balances grow over time, so he continued to invest additional funds. During this time period, he invested approximately \$33,868.36 into the purported cryptocurrency trading ventures offered on these platforms.
8. On June 10, 2024, Investor JT attempted to make a withdrawal from his account, but was not successful. For this and subsequent withdrawal attempts, Investor JT was told by Saviour (posing as Johnson, Galvin, Mario, and Cook), there were several “steps” Investor JT would need to take, all involving sending more cryptocurrency in advance of receiving his own funds back.
9. In early 2025, Investor JT logged back into his account on [www.jevonflip.com](http://www.jevonflip.com) and noted that his balance was over \$200,000. Several weeks later, on or about March 9, 2025, he saw the balance was approximately \$1,350,925.10 on the website. On or about January 9, 2025, Investor JT logged into his account on [www.durinse.com](http://www.durinse.com) and noted that his balance had grown from his initial investments of \$23,878 to approximately \$134,997.21.
10. Because of the large sums of money apparently sitting in his accounts Investor JT contacted Saviour (posing as Johnson) on WhatsApp to try and gain access to his funds.
11. Saviour told Investor JT that his funds were being held in a bank in London and that they would send his money, in cash, via a shipping service. At this point, he handed Investor JT off to his purported associates, Galvin, Mario, and Cook with Quick Xprex Traversal. These aliases demanded that Investor JT pay several additional fees for the shipping service.
12. Between March 12, 2025 and July 14, 2025, Investor JT paid additional fees to Galvin, Mario, and Cook totaling \$58,537.20 to try to withdraw his money, but never received any of his investment funds back.

## **B. Conclusions of Law**

### **Legal Authority and Jurisdiction**

13. The Administrator has legal authority and jurisdiction over the conduct described above, pursuant to Wis. Stats. Ch. 551 and the rules and orders promulgated thereunder.
14. Pursuant to Wis. Stat. § 551.102(28)(d)(1), the passive investment accounts offered and sold by the Respondent are investment contract securities. Specifically, Investor JT deposited funds onto [www.swiftfxcapitals.com](http://www.swiftfxcapitals.com), [www.durinse.com](http://www.durinse.com), and [www.jevonflip.com](http://www.jevonflip.com) investment platforms for the purpose of generating passive income from investing assets with the Respondent with the expectation of profits from the essential managerial efforts of someone other than the investor.
15. In addition, pursuant to Wis. Stat. § 551.102(28)(d)(2), the passive investment accounts offered and sold by the Respondent are investment contract securities. Specifically, when Investor JT deposited funds into [www.swiftfxcapitals.com](http://www.swiftfxcapitals.com), [www.durinse.com](http://www.durinse.com), and [www.jevonflip.com](http://www.jevonflip.com) investment platforms for the purpose of generating passive income, he furnished an initial value to the Respondent based on the representation from the Respondent by which Investor JT understood that a valuable benefit of some kind over and above the initial funds would accrue to Investor JT as a result of the operations of the enterprises, and with Investor JT not having a right to exercise practical and actual control over the managerial decisions of the enterprise.
16. The investment contracts sold to Investor JT were required to be, but were not, registered with the Division.
17. Pursuant to Wis. Stat. § 551.301, it is unlawful for a person to offer or sell a security in this state unless the security is a federal covered security, the security, transaction, or offer is exempted from registration under Ch. 551, or the security is registered under Ch. 551.
18. Pursuant to Wis. Stat. § 551.501(1) it is unlawful for a person, in connection with the offer, sale, or purchase of a security, directly or indirectly, to employ a device, scheme, or artifice to defraud.
19. Pursuant to Wis. Stat. § 551.501(2) it is unlawful for a person, in connection with the offer, sale, or purchase of a security, directly or indirectly, to make an untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading.
20. Pursuant to Wis. Stat. § 551.501(3) It is unlawful for a person, in connection with the offer, sale, or purchase of a security, directly or indirectly, to engage in an act, practice, or course of business that operates or would operate as a fraud or deceit upon another person.

## **Violations**

21. As described above in ¶¶ 1-12, Respondent violated Wis. Stat. § 551.301 by selling, offering to sell, and accepting offers to purchase investment contract securities in this state that were not registered and were not exempt from registration.
22. As describe above in ¶¶ 1-12, Respondent violated Wis. Stat. § 551.501(1)-(3), when in connection with the offer and sale of investment contract securities through [www.swiftfxcapitals.com](http://www.swiftfxcapitals.com), [www.durinse.com](http://www.durinse.com), and [www.jevonflip.com](http://www.jevonflip.com), the Respondent directly or indirectly employed a device, scheme, or artifice to defraud, engaged in acts, practices, or a course of business that operated as a fraud or deceit, and made untrue statements of material facts and omitted to state material facts necessary in order to make statements made, under the circumstances under which they were made, not misleading.

### **III.**

In view of the above findings of fact and conclusions of law, the Administrator deems it necessary and appropriate in the public interest and for the protection of investors, and pursuant to its legal authority and jurisdiction under Ch. 551, to wit Wis. Stat. § 551.604, to issue the following orders and notices:

#### **A. Summary Orders issued pursuant to Wis. Stat. § 551.604(2)**

- (a) IT IS ORDERED summarily that RESPONDENT, his agents, servants, officers, employees, successors, affiliates, and every entity and person directly or indirectly controlled or organized by or on behalf of any RESPONDENT, shall cease and desist from making or causing to be made in or from Wisconsin to any person or entity any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551 or successor statute, pursuant to Wis. Stat. §§ 551.604(1)(a) and (2).
- (b) IT IS FURTHER ORDERED summarily that all exemptions from registration set forth at Ch. 551 or successor statute that might otherwise apply to any offer or sale of any security of or by RESPONDENT, his agents, servants, officers, employees, successors, affiliates, and every entity and person directly or indirectly controlled or organized by or on behalf of any RESPONDENT, are hereby revoked, pursuant to Wis. Stats. §§ 551.604(1)(b) and (2).
- (c) IT IS FURTHER ORDERED summarily that all exemptions from registration set forth in Wis. Stat. §§ 551.201 and 551.202 that may otherwise apply to a specific security, transaction or offer of or by the RESPONDENT, his agents, servants, officers, employees, successors, affiliates, and every entity and person directly or indirectly controlled or organized by or on behalf of any RESPONDENT, are hereby revoked, pursuant to Wis. Stats. §§ 551.604(1)(c) and (2).

- (d) IT IS FURTHER ORDERED summarily that RESPONDENT, his successors, affiliates, controlling persons, officers, agents, servants, employees and every entity and person directly or indirectly controlled or hereafter organized by or on behalf of any RESPONDENT, are prohibited from violating Wis. Stat. § 551.501 and Wis. Stat. § 551.502 or successor statutes.
- (e) IT IS FURTHER ORDERED summarily that the RESPONDENT, his successors, affiliates, controlling persons, officers, agents, servants, employees, and every entity and person directly or indirectly controlled or hereafter organized by or on behalf of any RESPONDENT, are prohibited from violating Ch. 551 or successor statute that might otherwise apply to any offer or sale of a security of or by any RESPONDENT.
- (f) PLEASE TAKE NOTICE that the summary orders of the Administrator are effective as of the issuance of this order, pursuant to Wis. Stat. § 551.604(2). You are advised that any willful violation of an order issued by the Division under Ch. 551 is a criminal offense punishable under the provisions of Wis. Stat. § 551.508.

## **B. Proposed Orders**

- (g) IT IS PROPOSED that an order be issued against the RESPONDENT to pay restitution in the amount of **\$92,405.56**, with interest on such amount at the legal rate under Wis. Stat. § 138.04, starting from the date of the transaction through the date of satisfaction, pursuant to Wis. Stat. § 551.604(4m) to Investor JT. Such payment shall be made payable to the Wisconsin Department of Financial Institutions and shall be remitted to the Division no later than 30 calendar days from the date of issuance of this order, or if a petition for a hearing is filed as provided under Wis. Stat. § 551.604(2), by a date to be fixed by a final order.
- (h) IT IS FURTHER PROPOSED that an order be issued imposing a civil penalty against the RESPONDENT, jointly and severally, in the form of an administrative assessment totaling **\$100,000** for the violations committed against Investor JT, pursuant to Wis. Stat. § 551.604(4). Such payment shall be made payable to the Wisconsin Department of Financial Institutions and shall be remitted to the Division no later than 30 calendar days from the date of issuance of this order, or if a petition for a hearing is filed as provided under Wis. Stat. § 551.604(2), by a date to be fixed by a final order. Respondent shall reach out to the Division for written instructions to make the payments before the due date.
- (i) IT IS FURTHER PROPOSED that an order be issued imposing the actual costs of the investigation or proceeding pursuant to Wis. Stat. § 551.604(5) against the Respondent.

## **C. Service of Order**

- (j) IT IS FURTHER ORDERED that this order shall be sent promptly by email to each party named in the order who has filed a Consent to Electronic Service with the Division. If a Consent to Electronic Service is not on file or has been revoked by the signatory, this order shall be sent promptly by certified mail to each party named in the order at his or her last

known address or to the party's attorney of record, or shall be personally served upon the party or the party's attorney of record, pursuant to Wis. Admin. Code § DFI-Sec. 8.06. This order shall also be served upon the office of the administrator pursuant to Wis. Stat. § 551.611.

- (k) PLEASE TAKE NOTICE that the date of the service of this order is the date it is placed in the mail if service is by certified mail. If a party or the party's attorney is personally served, the date of service is the date service is completed. The date of service by email is the date the email is transmitted. You are advised that any willful violation of an order issued by the Division under Ch. 551 is a criminal offense punishable under the provisions of Wis. Stat. § 551.508.

#### **D. Notice of Hearing Rights**

- (l) PLEASE TAKE NOTICE that you have the right to request a hearing pursuant to Wis. Stat. § 551.604(2). Every request for a hearing shall be in the form of a written petition filed with the Division, pursuant to Wis. Admin. Code § DFI-Sec. 8.01 and Wis. Stat. § 227.42. A petition for a hearing to review the order shall:

- (1) Plainly admit or deny each specific allegation, finding or conclusion in the order and incorporated papers. However, if the petitioner lacks sufficient knowledge or information to permit an admission or denial, the petition shall so state, and that statement shall have the effect of a denial; and
- (2) State all affirmative defenses. Affirmative defenses not raised in the request for hearing may be deemed waived.

- (m) PLEASE TAKE FURTHER NOTICE that you may file your written petition:

- (1) By mailing the written petition to:  
Division of Securities  
Wisconsin Department of Financial Institutions  
P.O. Box 1768  
Madison, Wisconsin 53701;
- (2) By delivering the written petition in person to:  
Division of Securities  
Wisconsin Department of Financial Institutions  
4822 Madison Yards Way, North Tower, 4<sup>th</sup> Floor  
Madison, Wisconsin 53705; or
- (3) By faxing the written petition to 608-264-7979.

- (n) PLEASE TAKE FURTHER NOTICE that the petition for hearing must be filed with the Division. Pursuant to Wis. Stat. § 551.102(8), "filing" means "receipt." Therefore, a petition is not "filed" with the Division until it is actually "received" by the Division. If the Division does not receive your written petition before midnight on the 30<sup>th</sup> day after the date of service of this order, your right to a hearing will be waived and the Summary Order shall become final by operation of law.

- (o) PLEASE TAKE FURTHER NOTICE that within 15 days after receipt of a request in a record from you, the matter will be scheduled for a hearing or other public administrative proceedings, pursuant to Wis. Stats. §§ 551.604(2) and (3).
- (p) PLEASE TAKE FURTHER NOTICE that if you do not request a hearing and none is ordered by the Administrator within 30 days after the date of service of this order, the findings of fact, conclusions of law, and summary and proposed orders, including any imposition of civil penalties, disgorgement, restitution, costs, and all applicable interest, become final as by operation of law, pursuant to Wis. Stat. §551.604(2).
- (q) PLEASE TAKE FURTHER NOTICE violations of this order may be enforced by any investor, or by the Division whether acting in its own right or on behalf of the investor, by petitioning any court of competent jurisdiction to enforce the terms of the order.
- (r) PLEASE TAKE FURTHER NOTICE failure to provide a copy of this order to prospective investors may be a material misrepresentation in violation of Ch. 551 and this order.
- (s) PLEASE TAKE FURTHER NOTICE that any willful violation of an order by the Division under Ch. 551 is a criminal offense punishable under the provisions of Wis. Stat. § 551.508.

EXECUTED at Madison, Wisconsin, this 18<sup>th</sup> day of November, 2025.



*Leslie M. Van Buskirk*

Leslie M. Van Buskirk  
Administrator

Division of Securities  
State of Wisconsin, Department of Financial Institutions  
4822 Madison Yards Way, 4th Floor  
Madison, Wisconsin 53705



State of Wisconsin
Department of Financial Institutions

Tony Evers, Governor

Wendy K. Baumann, Secretary-designee

AFFIDAVIT OF SERVICE
AND COMPLIANCE WITH WIS. STAT. § 551.611

STATE OF WISCONSIN )
) ss.
COUNTY OF DANE )

I, KATHERINE CLEMENTI, first being duly sworn, depose and state:

- 1. I am employed with the State of Wisconsin, Department of Financial Institutions, Division of Securities.
2. On the date of this Affidavit and in the course of regularly conducted activity, I have caused to be served by email upon John Saviour aka Stephen J. Galvin aka Mr. Mario aka Raymond Cook at raycontactsaver@gmail.com:
i. A copy of the Final Order; Summary Order to Cease and Desist; DFI Case No. S-251220 (EX); and
ii. A copy of this Affidavit of Service.
3. In compliance with Wis. Stat. §§ 227.48, 551.611, and 891.46; and Wis. Admin. Code. §§ DFI-Sec 8.06 and 8.07, I have also caused to be served copies of those same documents upon the Administrator for the Division of Securities.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.

Katherine Clementi
KATHERINE CLEMENTI

State of Wisconsin
Department of Financial Institutions
Division of Securities

Subscribed and sworn to before me
This 23rd day of December, 2025.

Robin Jacobs (Signature)

(Notary Seal)

Notary Public, State of Wisconsin
My commission is permanent.

