

UNITED STATES OF AMERICA
before the
SECURITIES AND EXCHANGE COMMISSION

SECURITIES EXCHANGE ACT OF 1934
Release No. 75869 / September 10, 2015

Admin. Proc. File No. 3-16654

In the Matter of

ACCRES HOLDING, INC.,
FIRSTBANK FINANCIAL SERVICES, INC.,
POLYMEDIX, INC.,
REGENOCELL THERAPEUTICS, INC., and
THE SAGEMARK COMPANIES LTD.

NOTICE THAT INITIAL DECISION HAS BECOME FINAL

The time for filing a petition for review of the initial decision in this proceeding has expired. No such petition has been filed by Accres Holding, Inc., FirstBank Financial Services, Inc., Polymedix, Inc., RegenoCELL Therapeutics, Inc., or The Sagemark Companies Ltd. and the Commission has not chosen to review the decision on its own initiative.

Accordingly, notice is hereby given, pursuant to Rule 360(d) of the Commission's Rules of Practice,¹ that the initial decision of the administrative law judge has become the final decision of the Commission with respect to Accres Holding, Inc., FirstBank Financial Services, Inc., Polymedix, Inc., RegenoCELL Therapeutics, Inc., and The Sagemark Companies Ltd.² The order contained in that decision is hereby declared effective. The initial decision ordered that,

¹ 17 C.F.R. § 201.360(d).

² *Accres Holding, Inc., FirstBank Fin. Servs., Inc., MicroSmart Devices, Inc., Polymedix, Inc., RegenoCELL Therapeutics, Inc., and The Sagemark Companies Ltd.*, Initial Decision Release No. 839 (July 24, 2015), 111 SEC Docket 20, 2015 WL 4503975. The Central Index Key numbers are: 1158201 for Accres Holding, Inc.; 1316410 for FirstBank Financial Services, Inc.; 1341843 for Polymedix, Inc.; 1221749 for RegenoCELL Therapeutics, Inc.; and 89041 for The Sagemark Companies Ltd.

pursuant to Section 12(j) of the Securities Exchange Act of 1934, the registrations of each class of registered securities of Accres Holding, Inc., FirstBank Financial Services, Inc., Polymedix, Inc., RegenoCELL Therapeutics, Inc., and The Sagemark Companies Ltd. are hereby revoked.

For the Commission, by the Office of the General Counsel, pursuant to delegated authority.

Brent J. Fields
Secretary