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NEWS RELEASE

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FOR RELEASE March 6, 2006

Auditor of State David A. Vaudt today released a report on a special investigation of the Protective Payee Program administered by Lee County. The report covers the period September 1, 2001 through February 1, 2005. The special investigation resulted from findings during the financial audit of the County for the fiscal year ended June 30, 2004 performed by the Auditor of State.

Lee County has been designated "protective payee" by the Social Security Administration, the Department of Human Services and/or the courts for approximately 120 clients who need assistance in managing their day to day finances. The Lee County Protective Payee Program is divided into 2 regions, North Lee County and South Lee County. Under the direction of the Lee County CPC Director, a General Assistance/Payee Clerk in each region has been assigned responsibility for the daily administration of the program. Rhonda Ewing was responsible for administering the program in the North Lee County region until she left the County's employment on February 1, 2005, amid concerns about the propriety of certain disbursements.

Vaudt reported the special investigation identified \$60,573.57 of improper disbursements from client accounts in the North Lee County region and \$1,796.99 of cash withheld from deposits to client accounts. The improper disbursements included \$26,168.97 of payments made on Ms. Ewing's personal credit card accounts. Vaudt also reported numerous checks were made out to cash or to a client for which no support was available.

The report includes recommendations to strengthen Lee County's internal controls and overall operations for the Protective Payee Program.

Copies of the report have been filed with the Lee County Attorney's Office, the Division of Criminal Investigation and the Attorney General's Office. Copies have also been filed with the Iowa Department of Human Services and the Social Security Administration. A copy of the report is available for review in the Lee County Auditor's Office, in the Office of Auditor of State and on the Auditor of State's web site at <http://auditor.iowa.gov/specials/specials.htm>.

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**REPORT ON SPECIAL INVESTIGATION
OF THE
LEE COUNTY PROTECTIVE PAYEE PROGRAM
FOR THE PERIOD
SEPTEMBER 1, 2001 THROUGH FEBRUARY 1, 2005**

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Auditor of State's Report

To the Lee County Board of Supervisors:

During our fieldwork for the County's financial audit for the fiscal year ended June 30, 2004, we identified improprieties with certain disbursements from Lee County's Protective Payee Program. As a result, we conducted a special investigation of the Protective Payee Program administered by the County's Central Point of Coordination (CPC) Department. The Lee County Protective Payee Program is divided into 2 regions, North Lee County and South Lee County. We have applied certain tests and procedures to selected financial transactions of client accounts from each of the regions for the period September 1, 2001 through February 1, 2005. Based on a review of relevant information and discussions with the CPC Director, we performed the following procedures:

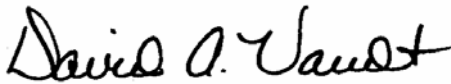
- (1) Evaluated internal controls over the client accounts and general relief activities in the North and South Lee County regions to determine whether adequate policies and procedures were in place and operating effectively.
- (2) Examined selected bank statements and redeemed checks from client accounts in the North and South Lee County regions to determine if disbursements appeared appropriate and the payee and endorsement on the redeemed checks were proper.
- (3) Examined client files and check registers in the North and South Lee County regions to determine if disbursements were properly supported and appropriate. We also scanned for any unusual vendors, amounts or frequencies of payment.
- (4) Examined bank statements for client accounts in the North Lee County region to identify unusual activity, including cash withdrawals and electronic payments to credit card and other vendors. We also examined the statements to identify bank overdraft fees resulting from dishonored checks.
- (5) Scanned deposits made to each active client account in the North Lee County region to determine if the deposits appeared materially complete.
- (6) Examined the bank statements for the personal checking account of the former General Assistance/Payee Clerk (Clerk) for the North Lee County region for the period June 12, 2001 through January 5, 2005 to identify the source of certain deposits made to her account.
- (7) Examined credit card statements for the account of the former Clerk to identify payments made on the account and determine the source of payments.
- (8) Examined the personal loan statements of the former Clerk to determine the source of each payment.

These procedures identified \$60,573.57 of improper disbursements from client accounts in the North Lee County region and \$1,796.99 of cash withheld from deposits to client accounts. However, copies of bank statements and redeemed checks were not available for all client accounts. If we were able to review copies of all redeemed checks issued from the client accounts, we may have identified additional improper disbursements. Several internal control weaknesses were also identified. Our detailed findings and recommendations are presented in the Investigative Summary and **Exhibits A** through **K** of this report.

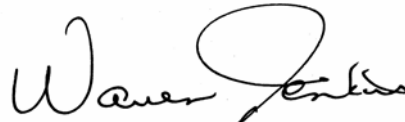
The procedures described above do not constitute an audit of financial statements conducted in accordance with U.S. Generally Accepted Auditing Standards. Had we performed additional procedures, or had we performed an audit of the County's Central Point of Coordination Department, other matters might have come to our attention that would have been reported to you.

Copies of this report have been filed with the Lee County Attorney's Office, the Division of Criminal Investigation, the Attorney General's Office, the Iowa Department of Human Services and the Social Security Administration.

We would like to acknowledge the assistance and many courtesies extended to us by the officials and personnel of Lee County and the Division of Criminal Investigation during the course of our investigation.



DAVID A. VAUDT, CPA
Auditor of State



WARREN G. JENKINS, CPA
Chief Deputy Auditor of State

January 20, 2006

Lee County Protective Payee Program

Investigative Summary

Background Information

Lee County has been designated “protective payee” by the Social Security Administration (SSA), the Iowa Department of Human Services and/or the courts for approximately 120 clients who need assistance in managing their day to day finances. Staff members from the Lee County Central Point of Coordination (CPC) Department provide the financial management assistance required by these individuals. When a client is referred to the Protective Payee Program, a personal checking account is opened by a representative of the CPC Department at a local bank for the individual.

The Lee County Protective Payee Program is divided into 2 regions, North Lee County and South Lee County. The CPC Director oversees both regions and each region is assigned a General Assistance/Payee Clerk (Clerk) who oversees all client accounts in the region. The CPC Director and the Clerks have authority to issue checks from the clients’ accounts. However, it is the Clerks’ responsibility to maintain the clients’ accounts on a daily basis.

Each Clerk is responsible for ensuring the clients’ income is properly deposited to their checking account. Income may include benefits from Social Security, Veterans Administration, Railroad Retirement, Family Investment Program or similar programs. Each Clerk also pays bills on behalf of the clients upon receipt of supporting documentation, such as utility bills or phone bills. The Clerks may also periodically provide checks to the clients for budgeted expenses, such as food, gas and toiletries, if needed. Once the client’s basic living needs are met, any remaining funds are available for other purposes at the discretion of the client.

In addition, the Clerks are to prepare periodic reports upon request to provide an itemized accounting of activity in the clients’ accounts. Written policies and procedures have not been developed to govern how client accounts should be maintained.

During our fieldwork for the financial audit of Lee County for the fiscal year ended June 30, 2004, we identified concerns with certain checks issued from client accounts in the North Lee County region. The checks were prepared and signed by the Clerk for the region and contained endorsements that did not appear proper. After reviewing selected client files for North Lee County clients, we also determined a number of checks written from the client accounts were not supported by appropriate documentation. In addition, we identified a number of unsupported electronic payments from North Lee County client accounts to credit card vendors. While the number of credit card vendors was limited to just 2, the payments were made from a number of different clients’ accounts.

While the controls and procedures did not differ between the North and South Lee County regions, we did not identify similar concerns for client accounts maintained by the Clerk in the South Lee County region. We reviewed selected bank statements and cancelled checks for client accounts maintained by the Clerk in the South Lee County region and determined payments made from the accounts appeared appropriate and were properly supported.

Rhonda Ewing was hired by Lee County in 1995 as a part time employee. She became a full time employee on July 1, 1998. Prior to September 2001, she worked with the General Assistance Program. By September 1, 2001, she assumed the General Assistance/Payee Clerk responsibilities for the clients in the North Lee County region.

As a result of the concerns identified, we began an investigation of the Lee County Protective Payee Program and requested assistance from the Division of Criminal Investigation (DCI).

A DCI agent interviewed Ms. Ewing on February 1, 2005 about payments made on her personal credit card account with funds from client accounts. Subsequent to this interview, Ms. Ewing resigned her position at Lee County. Our investigation of the program was conducted for the period September 1, 2001 through February 1, 2005.

Detailed Findings

These procedures identified \$60,573.57 of improper disbursements from client accounts in the North Lee County region and \$1,796.99 of cash withheld from deposits to client accounts. However, copies of bank statements and redeemed checks were not available for all client accounts. If we were able to review copies of all redeemed checks issued from the client accounts, we may have identified additional improper disbursements.

Our findings are summarized in **Exhibit A**. Our findings are also summarized in **Exhibit B** by client. To protect their privacy and avoid identifying specific clients by name, we have identified each client by an ID number throughout this report. A detailed explanation of each finding follows.

Checks Issued from Client Accounts - Each of the checks issued from the client accounts should be payable to a specific payee for an appropriate purpose. The disbursement should be supported by proper documentation and contain an appropriate endorsement. As previously stated, during our fieldwork for the County's financial audit, we identified concerns with certain checks issued from client accounts in the North Lee County region. The checks contained endorsements that did not appear proper. After reviewing selected client files for North Lee County clients, we also determined a number of checks written from the client accounts were not supported by appropriate documentation.

Because the County was unable to locate all the bank statements and cancelled checks for each client's account in the North Lee County region, we obtained copies of the missing statements and certain copies of corresponding redeemed checks from the bank. We limited our request for copies of redeemed checks to those drawn on accounts with significant activity and all accounts previously identified as containing improper disbursements. We also limited our request to copies of redeemed checks exceeding \$100.00 that were cashed locally.

Because of the significant amount of time it would take the bank to gather the requested checks, the bank broke our request into batches. We did not identify any unusual checks in the initial batch of documents obtained from the bank. As a result, we did not obtain additional copies in order to limit the time and expense involved.

- **Concerns with Payee and Endorsement:** We reviewed the payees and endorsements on a number of checks issued from client accounts by the Clerks of both the North and South Lee County regions. Checks issued by the Clerk from the South Lee County region payable to clients were properly endorsed by the client and the checks were properly supported by appropriate documentation maintained in the clients' files. We did not identify any checks issued by the Clerk from the South Lee County region that were payable to cash or a bank.

However, we identified 276 checks issued by the Clerk from the North Lee County region that could easily be converted to cash. The checks were issued to the client, cash or State Central Bank and contained a handwritten endorsement of "Protective Payee for [client name]" or were not endorsed at all. The checks total \$28,409.97 and are listed in **Exhibit C**. As identified in the **Exhibit**, bank coding on 45 of the checks shows they were redeemed for cash at the bank.

The total is included in **Exhibit A** and summarized by client in **Exhibit B**. If we had copies of all redeemed checks to review, we may have identified additional checks that could have been easily converted to cash. **Table 1** summarizes the types and amounts of checks we identified.

Table 1

Description of Payee	Endorsement	Number of Checks Identified	Amount
North Lee County client	“Protective Payee for [client]”	217	\$ 20,335.12
North Lee County client	<i>None</i>	14	1,640.00
Cash	“Protective Payee for [client]”	4	210.00
Cash	<i>None</i>	33	4,252.03
State Central Bank	<i>None</i>	8	1,972.82
Total		276	\$ 28,409.97

During fieldwork for our fiscal year 2004 audit and prior to the start of our investigation, we discussed the handwritten endorsement, “Protective Payee for [client name]”, with Ms. Ewing. She explained she endorsed checks in this manner so she could cash the checks herself at State Central Bank, where each of the client accounts was established. Ms. Ewing also stated she gave the cash for necessary purchases to the client or his/her relative. She explained it was necessary to give the relative cash because the bank would not cash the check if the relative did not have an account at the bank. It was convenient for her to cash the checks because a branch of the bank is located across the alley from the administrative building where Ms. Ewing worked.

By reviewing selected checks issued prior to September 1, 2001, we determined it does not appear the “Protective Payee for [client name]” endorsement was used prior to Ms. Ewing assuming the Clerk’s responsibilities for the North Lee County region. In addition, as illustrated by **Exhibit C**, only 1 check issued by Ms. Ewing prior to March 2003 contained this endorsement.

Ms. Ewing stated she did not remember the names of any of the relatives she had given cash to nor did she require the individual receiving the cash to sign for receipt of the funds. She also stated individuals receiving cash were required to bring her the receipts documenting the items purchased so she would be able to provide an accounting to the Social Security Administration for the funds spent. When asked if these receipts were retained, Ms. Ewing stated the receipts should be in each client’s file. We scanned the client files and could not locate any receipts supporting the checks identified.

We discussed this practice with the CPC Director and the Clerk for the South Lee County region. Both stated it is not standard practice for the Clerk to cash checks and give the cash to the client or a relative. Typically, when checks are issued to the client, the client endorses it at the bank and receives cash. Alternatively, the check should be made payable directly to the vendor. A number of clients receive a weekly check for items such as food, gas and cigarettes. According to the CPC Director and the Clerk for the South Lee County region, on rare occasions a Clerk may need to obtain cash for a client who is incarcerated or a resident of another type of institution because the facility where the client is residing will not accept or cash checks. However, typically, it would not be necessary for a Clerk to cash any checks from the client accounts.

According to Lee County representatives, the Clerk who assumed Ms. Ewing’s responsibilities after her resignation has not had an occasion where she found it necessary to cash a check for a client. In addition, she stated she has not received a request from a client or family member to obtain cash from a client’s account or make a purchase for a client.

According to the CPC Director, written policies requiring documentation of individuals receiving cash have not been established. In addition, the County has not maintained a listing of individuals authorized to receive cash on behalf of specific clients. According to the CPC Director, instances of a client requesting a check be issued to someone other than themselves or a vendor would be rare and should be documented by appropriate support or notation in the client's file.

As illustrated by **Exhibit C**, the notation on 6 of the checks indicates the payment was to close out the client's account. According to the CPC Director, accounts are to close after the client's death. Funds in the account are to be used to pay burial costs directly to vendors and satisfy outstanding obligations. Any remaining funds are to be issued to the client's estate.

The 6 checks were issued from 6 different clients' accounts. The check issued from client #25's account on March 9, 2004 contained a memo indicating it was for flowers and to close the client's account. However, the check was payable to the client and bank coding indicates it was redeemed for cash at the bank on March 10, 2004. A \$96.30 check was issued to a local florist from the client's account at the time of her death in November 2003. It is not likely flowers were purchased again for the client 4 months after her death. Each of the remaining 5 checks to close client accounts were redeemed for cash.

• **Additional Concerns with Endorsements:** The discussion with Ms. Ewing about the checks payable to specific clients with the "Protective Payee for [client name]" endorsements occurred in December 2004. While reviewing checks issued during December 2004 and January 2005, we identified additional checks payable to specific clients. Instead of being endorsed with "Protective Payee for [client name]", the checks were endorsed with the client's name. However, the handwriting on the endorsement does not appear to match the client's signature found on other documents signed by the client. The additional checks we identified for which the endorsement does not appear proper are listed in **Table 2**.

Table 2

Client ID Number	Check Number	Check Date	Date Check Cleared	Amount
7	959	01/27/05	01/28/05	\$ 78.00
14	1138	01/12/05	01/12/05	20.00
14	1139	01/14/05	01/14/05	20.00
15	*	12/09/04	12/09/04	250.00
15	706	01/20/05	01/21/05	235.00
15	707	01/31/05	02/01/05	165.00
34	301	01/18/05	01/19/05	161.63
Total				<u>\$ 929.63</u>

* This withdrawal was made with a "counter check" at the bank.

Of the \$929.63 of checks listed in **Table 2**, \$650.00 was drawn from the account of client #15. This client resides in an institution outside Lee County. The institution in which he resides maintains an on-premises account for him into which withdrawals from his Lee County protective payee account are placed. We were able to trace a number of withdrawals made from his account at Lee County into the account maintained by the institution. However, the checks listed in **Table 2** were not deposited to his account at the institution. As illustrated by the **Table**, each of his checks was redeemed the day after they were issued. It is not likely the check could be mailed from Lee County to the institution outside Lee County and be redeemed the next day.

The total of \$929.63 has been included in **Exhibit A** and the checks are summarized by client in **Exhibit B**.

- **Checks Payable to Individuals:** We also identified a number of checks issued by the Clerk of the North Lee County region payable to individuals other than clients. The payments were not supported by documentation or other notation in the client files. However, based on the number of the checks, notations made in the memo portion of the checks and the amount and frequency of the payments, the payments are not unreasonable expenses for the clients. As a result, we have not included these checks in **Exhibit A**.

Payments on Personal Credit Cards – During our review of the bank statements for the client accounts, we identified 137 electronic online payments to 2 credit card vendors. We also identified certain consistencies between the payments to each credit card vendor even though the payments were made from various client accounts. The payments are summarized by vendor in **Table 3**.

Table 3

Credit Card Vendor	Number of		Amount
	Electronic Payments	Client Accounts*	
Capital One	90	9	\$ 20,058.02
First National Bank of Marin	47	7	6,110.95
Total	137	10^	\$ 26,168.97

* From which payments were made

^ A total of 10 client accounts were used. Some of the same client accounts were used to make payments to both credit card vendors.

Appendix 1 includes a copy of a page from client #25’s bank statement. As illustrated by the **Appendix**, 5 electronic payments were made to the credit card vendors from the client’s account between January 13 and February 5, 2004. Client #25 passed away in November 2003. Her account was subsequently closed by a check included in **Exhibit C**.

The 90 online payments to Capital One are listed in **Exhibit D**. As illustrated by the **Exhibit**, the payments occurred between January 25, 2002 and January 12, 2005. Even though the 90 payments were made from 9 different client accounts, each of the payments included the number “9279744XXX” in the payment description on the bank statement. Using the credit card statements we subpoenaed from Capital One and bank statements from State Central Bank, we confirmed each of the 90 payments was applied to an account held by Ms. Ewing.

The 47 online payments to the First National Bank of Marin (FNBM) are listed in **Exhibit E**. As illustrated by the **Exhibit**, the payments occurred between February 25, 2002 and September 16, 2004. The description on the bank statement for each of the payments included the number “912240XXX” and Ms. Ewing’s social security number as the “ID #”. While we subpoenaed the credit card statements from the Las Vegas bank that issued the credit card, we were not able to obtain the records requested. The County Attorney also subpoenaed these statements, but he was also unsuccessful in obtaining the requested records. However, we were able to obtain a credit report for Ms. Ewing and confirmed she held a credit card issued by FNBM in Las Vegas.

We also reviewed bank statements for client accounts for the period February 1, 2005 through April 30, 2005 to ensure additional online payments were not made after Ms. Ewing’s resignation. We did not identify any online payments to Capital One or FNBM after February 1, 2005.

During an interview with a representative of the DCI, Ms. Ewing admitted transferring funds from client accounts to her personal credit card over a period of approximately 2½ years. She also stated “the use of the credit [card] was personal” and she “used [it] to purchase items, pay bills or provide things for payee clients who didn’t have the means to get them”. In addition, she stated to the DCI agent, “The accounts I withdrew the monies from were ones with larger balances and higher monthly checks.”

The activity on Ms. Ewing’s Capital One credit card has been summarized by month in **Exhibit F. Table 4** summarizes the total activity in the account for the period August 20, 2001 through February 20, 2005. As illustrated by the **Table**, a substantial portion of the purchases made with Ms. Ewing’s Capital One credit card were paid for with funds from client accounts.

Table 4

Description	Amount	
Beginning balance	\$	484.69
Additions:		
Purchases	\$	17,453.34
Cash advances and fees		2,227.00
Finance charges		292.55
Other fees*		660.00
		20,632.89
Payments and Credits:		
From Ms. Ewing’s personal account		260.00
On-line payments from client accounts		20,058.02
		20,318.02
Ending balance	\$	799.56

*Includes late fees, over-limit fees and membership fees.

The individual vendors where purchases were made with the card are listed in **Exhibit G**. As illustrated by the **Exhibit**, a number of the purchases were made at retail vendors, convenience stores, hotels or lodging locations and on-line. A number of purchases were also made at Wal-Mart. **Exhibit H** lists the purchases made with Ms. Ewing’s credit card at Wal-Mart for which we were able to obtain a copy of the receipt for the purchase. As illustrated by **Exhibit H**, purchases of pet supplies, clothing, health and beauty aids, toys and household items were made. According to the CPC Director and the Clerk for the South Lee County region, it was not Ms. Ewing’s responsibility to make purchases for clients. Also, the Clerk that assumed Ms. Ewing’s responsibilities after her resignation has not been asked by a client for assistance with shopping.

We also reviewed statements for Ms. Ewing’s credit card for the period August 20, 2000 through August 20, 2001 and determined no on-line payments were made to her account during this time period and 5 late fees were assessed. When payments were made to Ms. Ewing’s Capital One credit card from the clients’ accounts from February 2002 through January 2005, she incurred only 2 late fees. Between February 20, 2005 and May 20, 2005, Ms. Ewing’s Capital One account again began incurring late fees.

The total \$26,168.97 paid on Ms. Ewing’s personal credit cards has been included in **Exhibit A** and summarized by client in **Exhibit B**.

Money Orders - We identified 19 checks issued to “cash” or “State Central Bank” to purchase money orders. Documentation was not available to support the purpose of the money order or to whom the money order was issued.

Of these 19 checks, 5 were drawn on the account of the client residing in the institution outside Lee County. While we traced 10 additional checks issued for money orders from his account at Lee County to deposit in his account at the institution, the 5 checks listed in **Exhibit I** from his account were not placed in his account.

As illustrated by **Exhibit I**, 1 of the checks contain the notation “to send m/o to FNBM 08/04.” It appears this payment may have been an additional payment on Ms. Ewing’s personal credit card issued by the First Bank of Marin.

The 19 checks total \$2,620.00 and are listed in **Exhibit I**. The total has been included in **Exhibit A** and the amounts disbursed are summarized by client in **Exhibit B**.

Overdraft Fees – In addition to paying client bills and making deposits to their accounts, as the Clerk for the North Lee County region, Ms. Ewing was responsible for maintaining a current check register for each client’s account by recording all deposits and withdrawals in a timely manner to prevent overdrawing any account. Ms. Ewing was also responsible for reconciling the balance recorded in each check register to the balance shown on the monthly bank statement. She was also able to access the client accounts online to monitor the account balances in a timely manner.

We reviewed bank statements for each client and identified 90 overdraft fees totaling \$2,445.00 charged to 17 clients’ accounts. For some of the statements we reviewed, the bank statement had not been previously opened, though it was in the County’s custody. The fees are listed in **Exhibit K** and summarized by client in **Exhibit B**.

As illustrated by **Exhibit B**, the overdraft fees were not incurred for accounts with a significant amount of funds improperly disbursed. The overdraft fees, for the most part, did not result from funds improperly disbursed from client accounts. Instead, the fees appear to have resulted from a lack of proper monitoring of the accounts on the part of Ms. Ewing. As illustrated by **Exhibit B**, Clients #15, 24 and 18 had the most improperly disbursed funds, but overdraft fees were not incurred on their accounts.

The total overdraft fees of \$2,510.00 has been included in **Exhibit A**.

Cash Withheld from Deposits – Monthly benefits from the Social Security Administration or Veterans Administration are electronically deposited directly to client accounts. However, some clients also periodically receive checks and/or cash from other sources, such as gifts or earned income.

As the Clerk for the North Lee County region, Ms. Ewing was responsible for depositing all funds received for or from clients in North Lee County. During our review of client accounts, we identified 17 deposit slips that document cash was withheld from the deposit. There was no supporting documentation explaining the purpose of the cash or who ultimately received the cash. The instances we identified total \$1,796.99 and have been listed in **Exhibit J**. The total has been included in **Exhibit A** and summarized by client in **Exhibit B**. Because not all bank statements were available, we were unable to determine if additional funds were not deposited.

Recommended Control Procedures

As part of our investigation, we reviewed the procedures used by the Lee County Central Point of Coordination (CPC) Department to maintain client accounts, including the collection, deposit and disbursement of funds. An important aspect of internal control is to establish procedures that provide accountability for assets susceptible to loss from error or fraud. These procedures provide the actions of one individual will act as a check on those of another and provide a level of assurance that errors or fraud will be noted within a reasonable time during the course of normal operations. Based on our findings and observations detailed below, the following recommendations are made to further strengthen the CPC Department's internal control.

A. Segregation of Duties – An important aspect of internal control is the segregation of duties among individuals to prevent one person from handling duties which are incompatible. The Clerks of both the North and South Lee County regions had control over each of the following areas for the CPC Department. In addition, there is no independent review of client account activity.

- (1) Receipts – collecting, deposit preparation, depositing and general accounting.
- (2) Disbursements – check preparation, signing, mailing/distribution and general accounting.
- (3) Reconciling – comparing accounting records to information provided by the bank.

Recommendation – We realize segregation of duties is difficult with a limited number of volunteers. However, the duties within each function listed above should be segregated between appropriate staff of the Department. In addition, parties independent of other financial responsibilities should periodically review supporting documentation for deposits and disbursements. This review should be evidenced by initials or signature of the reviewer and the date of the review.

B. Accounting Records – Client activity is not recorded in the County's financial records. We also identified the following concerns for the accounts maintained for the clients in the North Lee County region.

- Certain bank statements could not be located.
- A number of bank statements available in the CPC Department had not been opened prior to our review of the client accounts.
- Check registers for certain accounts could not be located.
- Some check registers contained mathematical errors that appear to have never been resolved.
- The check registers for certain client accounts do not appear to have been reconciled to bank statements while other check registers contained white out and the bank statement balance was penciled in.

Because account activity was not properly maintained and monitored in a timely manner, 18 clients in the North Lee County region incurred \$2,510.00 of bank overdraft fees.

Recommendation – All activity for the client accounts should be recorded in the County's financial records to accurately reflect the County's fiduciary responsibility

for these funds. Monthly financial reports should be prepared and provided to the CPC Director for review.

A person independent of any responsibility for maintaining the client accounts should receive the bank statements directly from the bank and reconcile the balances recorded in the check registers to the statements in a timely manner to ensure accurate balances are recorded and to prevent the occurrence of bank overdraft fees. Variances, if any, should be resolved timely.

C. Accounting Policy and Procedures Manual – Policy and procedures manuals are an integral part of a strong internal control system. Procedures manuals provide the following benefits:

- Aid in training additional or replacement personnel by providing job descriptions and duties.
- Help achieve uniformity in accounting and in application of policies and procedures.
- Save supervisory time by recording decisions so they will not have to be made each time the same, or a similar, situation arises.

Recommendation – The Department should review its financial/accounting operations and establish written policies and procedures to provide guidance for those individuals working with Department financial/accounting functions. At a minimum, the policies and procedures should address financial/accounting expectations, types of records to be maintained, monthly reports to be provided, the disbursement approval process and access to accounting records or other items susceptible to theft or misuse.

D. Electronic Payments to Vendors - North Lee client bank statements for the period September 1, 2001 through February 1, 2005 included 116 electronic payments totaling \$12,784.91 to various vendors. The vendors included Mediacom, U.S. Cellular and Alliant Energy.

We were able to use a reference number from certain client bank statements to determine if the payments were made to accounts associated with the client. However, we were not able to verify this for each client. Invoices or other appropriate documentation were not available to support the payments. However, based on the description of the vendor, amount of the payment and the frequency of occurrence, it does not appear the payments without invoices or other appropriate documentation were inappropriate.

The County has not established written policies to govern electronic payments from client accounts. According to the CPC Director, electronic payments to vendors are only to be used in emergency situations, such as for a late power bill to avoid service interruption.

Recommendation – Lee County should establish written policies and procedures to govern electronic payments made from client accounts.

E. Client Files – A number of client files did not include proper documentation identifying how the client became a protective payee, the client's living situation, and receipts or other appropriate documents for disbursements and deposits to the client accounts. Several client files were not available for review.

Recommendation – The County should establish procedures to ensure client files are properly maintained and include all appropriate documentation, such as court orders or other documentation naming Lee County as protective payee, information regarding

each client's living situation, identification of each client's guardian and supporting documentation for all transactions in the client's account.

- F. Miscellaneous Collections – The Clerks may collect funds, such as gifts from relatives, for deposit in client accounts. These collections may be received directly from the client or a relative or through the mail. Mail is not opened by someone independent of the responsibility for client accounts and a listing of mail receipts is not prepared. In addition, prenumbered receipts are not issued for these collections.

Recommendation – All incoming mail should be opened by an employee who is not authorized to make entries to the accounting records for the clients. The employee should also prepare a listing of cash and checks received. The mail should then be forwarded to the Clerk for processing. Later, the same listing should be compared to the cash receipt records by an independent person. Prenumbered receipts should be issued for all collections at the time of collection to provide additional control over the proper collection and recording of all money.

- G. Cash Payments to Guardians and/or Clients – Individuals receiving cash from client accounts are not required to sign a register or other supporting documentation to document who received funds and for what purpose.

Recommendation – The County should establish procedures to ensure proper documentation is maintained for disbursements from client accounts. Such documentation would include a log of cash disbursed to clients and/or relatives along with an explanation for the disbursement. The log should also be supported by appropriate receipts for subsequent purchases made with the cash.

- H. Disbursements – Several disbursements from client accounts were not properly supported by invoices or other supporting documentation. In addition, invoices were not always paid in a timely manner, requiring the client to pay late or past due fees or penalties. According to the CPC Director, checks drawn on client accounts are sometimes signed in advance if the Clerk is to be gone for a period of time.

Recommendation – The County should establish policies to ensure all disbursements are properly supported, invoices are paid in a timely manner and checks are not signed in advance.

In addition, all supporting invoices, statements and other supporting documentation should be cancelled with the date and check number to help avoid duplicate payments of the same invoices.

Exhibits

**Lee County
Protective Payee Program**

Special Investigation of the Lee County
Protective Payee ProgramSummary of Findings
For the period July 1, 2001 through February 1, 2005

Description	Exhibit / Table	Amount
Improper Disbursements:		
Checks Issued from Client Accounts:		
Concerns with payee and endorsement	Exhibit C	\$ 28,409.97
Additional concerns with endorsements	Table 2	929.63
Payments on personal credit cards:		
Capital One	Exhibit D	\$ 20,058.02
First National Bank of Marin	Exhibit E	<u>6,110.95</u>
		26,168.97
Money orders	Exhibit I	2,620.00
Overdraft fees	Exhibit J	<u>2,445.00</u>
Subtotal		60,573.57
Cash withheld from deposits	Exhibit K	<u>1,796.99</u>
Total		<u><u>\$ 62,370.56</u></u>

Special Investigation of the Lee County
Protective Payee Program

Summary of Findings by Client
For the period September 1, 2001 through February 1, 2005

Client ID Number	Checks Issued from Client Accounts			
	Concerns with Payees and Endorsements	Additional Concerns with Endorsements	Payments to Capital One	Payments to FNBM
	Exhibit C	Table 2	Exhibit D	Exhibit E
1	\$ 50.00	-	-	-
3	-	-	-	-
4	245.00	-	-	-
5	315.00	-	-	-
6	75.00	-	-	-
7	-	78.00	-	-
8	830.61	-	-	-
9	5.00	-	-	-
10	430.00	-	-	-
11	750.00	-	-	-
12	290.00	-	-	-
13	340.00	-	-	-
14	355.00	40.00	-	-
15	8,734.00	650.00	11,306.26	2,865.70
16	100.00	-	555.64	330.00
17	60.00	-	-	-
18	5,711.82	-	662.28	1,179.09
19	1,362.00	-	-	-
20	590.00	-	-	-
21	76.68	-	-	-
22	940.00	-	-	-
23	1,250.00	-	2,216.26	620.16
24	4,247.00	-	3,294.50	721.00
25	28.44	-	1,506.00	295.00

Money Orders	Overdraft Fees	Cash Withheld from Deposits	
Exhibit I	Exhibit J	Exhibit K	Total
-	25.00	-	\$ 75.00
-	25.00	-	25.00
-	-	-	245.00
-	-	-	315.00
-	-	-	75.00
-	-	-	78.00
840.00	-	-	1,670.61
-	375.00	100.32	480.32
-	-	-	430.00
-	65.00	-	815.00
-	85.00	10.00	385.00
-	-	-	340.00
55.00	50.00	209.00	709.00
598.00	-	170.00	24,323.96
-	-	-	985.64
-	-	-	60.00
420.00	-	-	7,973.19
-	80.00	-	1,442.00
-	-	-	590.00
-	-	-	76.68
110.00	-	-	1,050.00
410.00	-	338.30	4,834.72
-	-	-	8,262.50
-	-	-	1,829.44

Special Investigation of the Lee County
Protective Payee Program

Summary of Findings by Client
For the period September 1, 2001 through February 1, 2005

Client ID Number	Checks Issued from Client Accounts			
	Concerns with Payees and Endorsements	Additional Concerns with Endorsements	Payments to Capital One	Payments to FNBM
	Exhibit C	Table 2	Exhibit D	Exhibit E
26	179.42	-	-	-
27	225.00	-	-	-
28	60.00	-	-	-
29	-	-	-	-
30	255.00	-	-	-
31	705.00	-	93.80	-
32	-	-	90.00	-
33	-	-	-	-
34	-	161.63	-	-
35	200.00	-	-	-
36	-	-	-	-
38	-	-	333.28	-
39	-	-	-	100.00
40	-	-	-	-
41	-	-	-	-
42	-	-	-	-
43	-	-	-	-
44	-	-	-	-
45	-	-	-	-
46	-	-	-	-
47	-	-	-	-
48	-	-	-	-
49	-	-	-	-
	<u>\$ 28,409.97</u>	<u>929.63</u>	<u>20,058.02</u>	<u>6,110.95</u>

Money Orders	Overdraft Fees	Cash Withheld from Deposits	
Exhibit I	Exhibit J	Exhibit K	Total
-	-	-	179.42
-	-	-	225.00
-	-	75.00	135.00
-	20.00	-	20.00
-	-	-	255.00
-	-	-	798.80
175.00	-	-	265.00
12.00	25.00	-	37.00
-	-	-	161.63
-	-	-	200.00
-	1,070.00	100.00	1,170.00
-	-	-	333.28
-	-	-	100.00
-	85.00	-	85.00
-	60.00	365.00	425.00
-	25.00	-	25.00
-	-	335.00	335.00
-	390.00	-	390.00
-	20.00	-	20.00
-	20.00	-	20.00
-	25.00	-	25.00
-	-	69.37	69.37
-	-	25.00	25.00
<u>2,620.00</u>	<u>2,445.00</u>	<u>1,796.99</u>	<u>62,370.56</u>

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Check Date	Check Number	Payee	Per Check	
				Amount	Endorsement
18	10/17/01	410	Cash	150.00 #	None
18	11/28/01	416	[Client's name]	75.00	None
18	01/04/02	423	Cash	100.00 #	None
15	01/22/02	577	Cash	100.00 #	None
15	01/29/02	579	Cash	50.00 #	None
15	02/08/02	580	Cash	107.00 #	None
18	02/21/02	428	Cash	75.00 #	None
15	02/27/02	582	Cash	130.00 #	None
15	03/05/02	584	Cash	100.00 #	None
18	03/14/02	431	Cash	45.00 #	None
15	03/22/02	589	Cash	100.00 #	None
15	04/01/02	590	Cash	100.00 #	^^
18	06/13/02	435	Cash	75.00	None
15	07/03/02	597	Cash	100.00 #	None
15	07/03/02	596	State Central Bank	202.00	None
15	07/05/02	598	Cash	100.00 #	None
15	07/17/02	601	Cash	100.00 #	None
15	08/19/02	604	Cash	130.00 #	None
18	08/20/02	439	Cash	100.00 #	None
15	08/27/02	608	Cash	105.00 #	None
15	08/30/02	609	Cash	80.00 #	None
18	09/06/02	441	Cash	110.00 #	None
18	10/04/02	443	Cash	45.00 #	None
15	10/15/02	617	State Central Bank	102.00	None
23	12/17/02	492	[Client's name]	600.00 #	None
24	12/23/02	187	Cash	190.00 #	None
8	12/30/02	301	Cash	325.00	None
24	01/03/03	189	[Client's name]	400.00	None
15	01/07/03	622	Cash	85.00 #	None
11	01/08/03	482	Cash	750.00 #	None
15	01/23/03	623	Cash	280.00	None
15	02/28/03	624	Cash	85.00 #	None
20	03/05/03	430	[Client's name]	40.00 #	^^

Memo	Date Cleared
<i>None</i>	10/17/01
<i>None</i>	12/03/01
<i>None</i>	01/04/02
Dep.	01/22/02
Personal	01/29/02
1-W-RFW	02/11/02
Personal items	02/21/02
<i>[Client's Name]</i>	02/27/02
<i>[Client's Name]</i>	03/05/02
<i>[Client's Name]</i>	03/14/02
<i>[Client's Name]</i>	03/25/02
<i>None</i>	04/01/02
<i>[Client's Name]</i>	06/13/02
For <i>[client's name]</i> to hospital	07/03/02
<i>None</i>	07/03/02
Xport- personal needs	07/05/02
Postage / shipping clothes/ cash/ spending	07/17/02
<i>[Client's Name]</i>	08/19/02
<i>[Client's name]</i> personal	08/20/02
<i>None</i>	08/27/02
Mail clothing, money for gifts	09/03/02
Clothes, boots - worker to pick up	09/09/02
<i>[Client's Name]</i>	10/07/02
<i>None</i>	10/15/02
Western Union to boat	12/18/02
x-mas	12/23/02
Money to send to <i>[Client's name]</i> and pay family for gas & buy personals	12/30/02
<i>None</i>	01/07/03
<i>[Client's Name]</i> personal VA	01/07/03
<i>None</i>	01/08/03
Personal to VA - Knoxville	01/27/03
<i>[Client's Name]</i>	02/28/03
<i>None</i>	03/05/03

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Check Date	Check Number	Payee	Per Check	
				Amount	Endorsement
15	03/07/03	625	[Client's name]	125.00 #	^^
15	03/18/03	626	[Client's name]	135.00 #	^^
15	03/27/03	628	[Client's name]	125.00 #	^^
18	04/01/03	451	[Client's name]	80.00 #	^^
15	04/01/03	629	[Client's name]	110.00	^^
10	04/01/03	218	[Client's name]	35.00	None
15	04/08/03	630	[Client's name]	180.00 #	^^
10	04/08/03	220	[Client's name]	35.00	None
18	04/15/03	453	[Client's name]	135.00 #	^^
15	04/15/03	631	State Central Bank	268.00	None
14	04/17/03	832	State Central Bank	5.00	None
24	04/23/03	196	[Client's name]	100.00 #	^^
18	04/29/03	454	[Client's name]	75.00 #	^^
15	05/01/03	632	[Client's name]	150.00 #	^^
18	05/01/03	455	[Client's name]	50.00 #	^^
17	05/01/03	523	Cash	60.00	^^
26	05/01/03	438	Cash	45.00	^^
15	05/09/03	633	[Client's name]	120.00 #	^^
24	05/13/03	199	[Client's name]	80.00 #	^^
8	05/13/03	304	[Client's name]	75.00	^^
24	05/16/03	200	[Client's name]	100.00 #	^^
15	05/22/03	635	[Client's name]	65.00 #	^^
24	05/22/03	202	[Client's name]	50.00 #	^^
18	05/23/03	456	[Client's name]	75.00 #	^^
8	05/27/03	306	[Client's name]	110.00 #	^^
15	05/27/03	636	[Client's name]	140.00 #	^^
18	05/30/03	459	[Client's name]	80.00 #	^^
8	05/30/03	307	[Client's name]	40.00	^^
18	06/05/03	460	[Client's name]	80.00 #	^^
24	06/05/03	204	[Client's name]	60.00 #	^^
8	06/05/03	308	[Client's name]	100.00	^^
15	06/09/03	638	[Client's name]	65.00 #	^^
8	06/09/03	309	[Client's name]	45.00	^^
15	06/12/03	639	[Client's name]	130.00 #	^^

Memo	Date Cleared
<i>None</i>	03/07/03
<i>None</i>	03/18/03
<i>None</i>	03/27/03
<i>None</i>	04/02/03
<i>None</i>	04/02/03
<i>None</i>	04/15/03
Personal needs	04/09/03
<i>None</i>	04/15/03
Personal	04/15/03
<i>None</i>	04/15/03
<i>None</i>	04/18/03
<i>None</i>	04/24/03
<i>None</i>	04/30/03
<i>None</i>	04/15/03
<i>None</i>	05/01/03
<i>None</i>	05/01/03
<i>None</i>	05/01/03
To agent cashier	05/09/03
<i>None</i>	05/13/03
<i>None</i>	05/13/03
Clothes and personal items	05/16/03
<i>None</i>	05/22/03
<i>None</i>	05/22/03
<i>None</i>	05/27/03
<i>None</i>	05/28/03
<i>None</i>	05/28/03
<i>None</i>	06/02/03
<i>None</i>	06/02/03
<i>None</i>	06/05/03
<i>None</i>	06/05/03
<i>None</i>	06/05/03
<i>None</i>	06/09/03
<i>None</i>	06/09/03
Personal - out of town trip with family	06/13/03

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Check				
	Check Date	Check Number	Payee	Amount	Endorsement
19	06/16/03	785	[Client's name]	25.00	None
8	06/17/03	310	[Client's name]	65.00 #	^^
15	06/17/03	640	[Client's name]	90.00 #	^^
18	06/17/03	462	[Client's name]	70.00 #	^^
24	06/17/03	206	[Client's name]	70.00 #	^^
8	06/26/03	311	[Client's name]	25.00 #	^^
15	06/26/03	641	[Client's name]	75.00 #	^^
18	06/26/03	463	[Client's name]	40.00 #	^^
24	06/27/03	208	[Client's name]	50.00 #	^^
15	07/01/03	642	[Client's name]	90.00 #	^^
15	07/03/03	643	Cash	100.00 #	None
18	07/03/03	464	Cash	85.00 #	None
18	07/09/03	466	[Client's name]	65.00 #	^^
24	07/09/03	210	[Client's name]	160.00 #	^^
8	07/11/03	313	[Client's name]	35.00 #	^^
18	07/11/03	467	[Client's name]	75.00 #	^^
24	07/11/03	211	[Client's name]	100.00 #	^^
15	07/11/03	644	Cash	80.00 #	None
24	07/16/03	212	[Client's name]	85.00 #	^^
30	07/16/03	177	[Client's name]	135.00 #	^^
15	07/18/03	646	[Client's name]	75.00 #	^^
18	07/18/03	468	[Client's name]	60.00 #	^^
30	07/18/03	178	[Client's name]	60.00 #	^^
15	07/30/03	647	[Client's name]	115.00 #	^^
18	07/30/03	469	[Client's name]	30.00 #	^^
24	08/01/03	214	[Client's name]	125.00 #	^^
18	08/06/03	472	[Client's name]	65.00 #	^^
24	08/06/03	215	[Client's name]	60.00 #	^^
13	08/11/03	673	[Client's name]	85.00 #	^^
16	08/11/03	380	[Client's name]	100.00 #	^^
15	08/14/03	648	[Client's name]	75.00 #	^^
23	08/14/03	622	[Client's name]	75.00 #	^^
24	08/14/03	217	[Client's name]	50.00 #	^^
18	08/15/03	473	[Client's name]	100.00 #	^^
15	08/20/03	649	[Client's name]	90.00 #	^^
28	08/21/03	581	[Client's name]	60.00 #	^^

Memo	Date Cleared
Mon. check	06/18/03
<i>None</i>	06/17/03
<i>None</i>	06/17/03
<i>None</i>	06/18/03
<i>None</i>	06/17/03
Personal	06/27/03
<i>None</i>	06/27/03
<i>None</i>	06/27/03
<i>None</i>	06/27/03
<i>None</i>	07/02/03
Personal / shopping / family	07/07/03
Outing gateway	07/07/03
<i>None</i>	07/09/03
<i>None</i>	07/09/03
TV, fuel	07/14/03
With family for weekend	07/14/03
Cell bill and face plate	07/14/03
Going to fair	07/14/03
<i>None</i>	07/17/03
<i>None</i>	07/17/03
<i>None</i>	07/18/03
<i>None</i>	07/18/03
<i>None</i>	07/18/03
Shoe inserts	07/30/03
Payment Steve	07/30/03
<i>None</i>	08/04/03
<i>None</i>	08/06/03
<i>None</i>	08/06/03
MR Frakes dresses and chair auction	08/11/03
<i>None</i>	08/11/03
<i>None</i>	08/14/03
<i>None</i>	08/14/03
<i>None</i>	08/14/03
Clothes and personals	08/15/03
<i>None</i>	08/20/03
<i>None</i>	08/22/03

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Check				
	Check Date	Check Number	Payee	Amount	Endorsement
30	08/21/03	181	[Client's name]	60.00 #	^^
23	08/25/03	632	[Client's name]	100.00 #	^^
23	08/28/03	635	[Client's name]	100.00 #	^^
20	08/29/03	449	[Client's name]	50.00 #	^^
15	09/04/03	650	[Client's name]	140.00 #	^^
24	09/04/03	219	[Client's name]	80.00 #	^^
18	09/05/03	474	[Client's name]	100.00 #	^^
19	09/05/03	814	[Client's name]	75.00 #	^^
20	09/05/03	450	[Client's name]	90.00 #	^^
18	09/18/03	476	[Client's name]	100.00 #	^^
19	09/18/03	815	[Client's name]	150.00 #	^^
15	09/23/03	651	[Client's name]	60.00 ~~	None
15	09/24/03	653	[Client's name]	115.00 #	^^
18	09/24/03	478	[Client's name]	65.00 #	^^
24	09/24/03	222	[Client's name]	140.00 #	^^
18	09/30/03	479	[Client's name]	65.00 #	^^
21	09/30/03	156	[Client's name]	76.68 #	^^
15	10/03/03	654	[Client's name]	125.00 #	^^
35	10/06/03	101	[Client's name]	50.00 #	None
18	10/09/03	481	[Client's name]	80.00 #	^^
19	10/09/03	816	[Client's name]	95.00 #	^^
19	10/10/03	817	State Central Bank	327.00	None
18	10/17/03	482	[Client's name]	65.00 #	^^
19	10/17/03	818	[Client's name]	135.00 #	^^
19	10/20/03	819	[Client's name]	125.00 #	^^
15	10/23/03	656	[Client's name]	45.00 #	^^
18	10/24/03	483	[Client's name]	65.00 #	^^
15	10/31/03	657	[Client's name]	75.00 #	^^
18	10/31/03	484	[Client's name]	40.00 #	^^
1	11/04/03	134	[Client's name]	50.00 #	^^
15	11/04/03	658	[Client's name]	125.00 #	^^
18	11/04/03	485	[Client's name]	100.00 #	^^
24	11/05/03	228	State Central Bank	177.00	None
18	11/13/03	488	[Client's name]	45.00 #	^^
15	11/18/03	659	[Client's name]	80.00 #	^^

Memo	Date Cleared
<i>None</i>	08/22/03
<i>None</i>	08/25/03
<i>None</i>	08/29/03
To send money- personal	08/29/03
Personal - winter clothes	09/04/03
<i>None</i>	09/04/03
<i>None</i>	09/05/03
Nightgowns	09/05/03
<i>None</i>	09/05/03
<i>None</i>	09/18/03
<i>None</i>	09/18/03
<i>None</i>	09/23/03
For family to purchase 19" tv	09/25/03
<i>None</i>	09/25/03
Coat, boots - winter clothes	09/25/03
<i>None</i>	09/30/03
Check closes out account	09/30/03
<i>None</i>	10/06/03
<i>None</i>	10/07/03
<i>None</i>	10/09/03
<i>None</i>	10/09/03
Nurse	10/10/03
To Quad Cities with family	10/17/03
To nursing home - personals	10/17/03
<i>None</i>	10/20/03
<i>None</i>	10/23/03
<i>None</i>	10/23/03
<i>None</i>	11/03/03
<i>None</i>	11/03/03
<i>None</i>	11/05/03
<i>None</i>	11/05/03
<i>None</i>	11/05/03
<i>None</i>	11/05/03
<i>None</i>	11/13/03
<i>None</i>	11/19/03

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Check				
	Check Date	Check Number	Payee	Amount	Endorsement
19	12/04/03	822	[Client's name]	250.00 #	^^
15	12/09/03	661	[Client's name]	100.00 #	^^
18	12/09/03	489	[Client's name]	100.00 #	^^
19	12/15/03	823	[Client's name]	180.00 #	^^
13	12/22/03	714	[Client's name]	50.00	None
15	12/26/03	662	[Client's name]	150.00 #	^^
18	12/26/03	490	[Client's name]	125.00 #	^^
15	12/29/03	663	[Client's name]	140.00 #	^^
24	12/30/03	233	[Client's name]	110.00 #	^^
18	01/02/04	492	[Client's name]	135.00 #	^^
24	01/02/04	235	[Client's name]	80.00 #	^^
15	01/08/04	664	[Client's name]	90.00 #	^^
18	01/08/04	493	[Client's name]	75.00 #	^^
15	01/13/04	665	[Client's name]	165.00 #	^^
18	01/13/04	494	[Client's name]	140.00 #	^^
15	01/20/04	666	[Client's name]	75.00 #	^^
18	01/20/04	496	[Client's name]	65.00 #	^^
15	01/29/04	668	[Client's name]	80.00 #	^^
18	01/29/04	497	[Client's name]	70.00 #	^^
24	01/29/04	237	[Client's name]	75.00 #	^^
18	02/05/04	499	[Client's name]	100.00 #	^^
15	02/05/04	670	[Client's name]	75.00 #	None
24	02/05/04	239	[Client's name]	60.00 #	None
15	02/10/04	671	[Client's name]	100.00 #	^^
18	02/12/04	500	[Client's name]	85.00 #	^^
24	02/24/04	243	[Client's name]	80.00	^^
18	02/25/04	502	[Client's name]	75.00 #	^^
15	03/03/04	673	[Client's name]	225.00 #	^^
24	03/03/04	245	[Client's name]	75.00 #	^^
15	03/05/04	674	[Client's name]	75.00 #	^^
18	03/05/04	503	[Client's name]	50.00 #	^^
18	03/09/04	505	[Client's name]	65.00 #	^^
25	03/09/04	774	[Client's name]	28.44 #	^^
18	03/17/04	506	[Client's name]	75.00 #	^^

Memo	Date Cleared
[Client's name] personal - family to pick up	12/05/03
Christmas	12/09/03
None	12/09/03
None	12/16/03
None	01/16/03
None	12/29/03
None	12/29/03
None	12/30/03
None	12/30/03
None	01/02/04
None	01/02/03
None	01/08/04
None	01/08/04
None	01/14/04
None	01/14/04
None	01/21/04
None	01/21/04
None	01/29/04
None	01/29/04
None	01/29/04
None	02/05/04
None	02/05/04
None	02/05/04
None	02/10/04
None	02/12/04
None	02/24/04
None	02/26/04
Lift chair payment	03/03/04
None	03/03/04
None	03/08/04
None	03/08/04
None	03/10/04
Flowers - close account	03/10/04
None	03/17/04

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Check				
	Check Date	Check Number	Payee	Amount	Endorsement
24	03/17/04	246	[Client's name]	100.00 #	^^
15	03/24/04	675	[Client's name]	120.00 #	^^
20	03/24/04	475	[Client's name]	65.00 #	^^
15	03/30/04	676	[Client's name]	160.00 #	^^
24	04/01/04	248	[Client's name]	100.00 #	^^
13	04/06/04	746	[Client's name]	65.00 #	^^
24	04/06/04	249	[Client's name]	75.00 #	^^
15	04/07/04	678	[Client's name]	210.00 #	^^
13	04/13/04	753	[Client's name]	65.00 #	^^
15	04/13/04	679	[Client's name]	90.00 #	^^
24	04/16/04	251	[Client's name]	125.00 #	^^
20	04/22/04	477	[Client's name]	150.00 #	^^
15	04/28/04	680	[Client's name]	65.00 #	^^
20	04/28/04	478	[Client's name]	55.00 #	^^
15	04/30/04	681	[Client's name]	75.00 #	^^
18	04/30/04	508	[Client's name]	80.00 #	^^
20	04/30/04	479	[Client's name]	75.00 #	^^
24	04/30/04	253	[Client's name]	40.00 #	^^
15	05/10/04	682	[Client's name]	85.00 #	^^
18	05/12/04	510	[Client's name]	75.00 #	^^
27	05/17/04	169	Cash	225.00 #	None
15	05/21/04	683	[Client's name]	85.00 #	^^
18	05/21/04	511	[Client's name]	65.00 #	^^
15	05/27/04	684	[Client's name]	90.00 #	^^
24	05/27/04	255	[Client's name]	75.00 #	^^
24	06/03/04	257	[Client's name]	85.00 #	^^
15	06/08/04	685	[Client's name]	150.00 #	^^
24	06/08/04	258	[Client's name]	100.00 #	^^
15	06/11/04	686	[Client's name]	125.00 #	^^
18	06/11/04	513	[Client's name]	100.00 #	^^
24	06/15/04	261	[Client's name]	80.00 #	^^
18	06/16/04	514	[Client's name]	50.00 #	^^
15	06/22/04	687	[Client's name]	165.00 #	^^
18	06/25/04	515	[Client's name]	80.00 #	^^
24	06/25/04	262	[Client's name]	75.00 #	^^

Memo	Date Cleared
<i>None</i>	03/17/04
<i>None</i>	03/25/04
Payment the bill	03/25/04
<i>None</i>	03/31/04
<i>None</i>	04/02/04
<i>None</i>	04/06/04
<i>None</i>	04/06/04
Elec mobil	04/08/04
<i>None</i>	04/14/04
<i>None</i>	04/14/04
<i>None</i>	04/19/04
Lot rent	04/23/03
<i>None</i>	04/28/04
<i>None</i>	04/28/04
<i>None</i>	05/03/04
<i>None</i>	04/30/04
<i>None</i>	04/30/04
<i>None</i>	04/30/04
<i>None</i>	05/10/04
<i>None</i>	05/13/04
Western Union	05/17/04
<i>None</i>	05/24/04
<i>None</i>	05/21/04
<i>None</i>	05/28/04
<i>None</i>	05/28/04
<i>None</i>	06/03/04
<i>None</i>	06/08/04
<i>None</i>	06/08/04
<i>None</i>	06/14/04
<i>None</i>	06/14/04
<i>None</i>	06/16/04
<i>None</i>	06/17/04
<i>None</i>	06/23/04
<i>None</i>	06/25/04
<i>None</i>	06/25/04

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Check Date	Check Number	Payee	Per Check	
				Amount	Endorsement
13	07/01/04	776	[Client's name]	75.00 #	^^
18	07/01/04	516	[Client's name]	75.00 #	^^
15	07/08/04	689	[Client's name]	125.00 #	^^
24	07/08/04	265	[Client's name]	85.00 #	^^
15	07/16/04	690	[Client's name]	80.00 #	^^
35	07/16/04	174	[Client's name]	75.00 #	^^
15	07/26/04	691	[Client's name]	125.00 #	^^
22	07/26/04	754	[Client's name]	125.00 #	^^
15	07/30/04	692	[Client's name]	140.00 #	^^
5	08/06/04	141	[Client's name]	65.00 #	^^
22	08/06/04	755	[Client's name]	100.00 #	^^
18	08/10/04	519	[Client's name]	90.00 #	^^
24	08/10/04	267	[Client's name]	75.00 #	^^
15	08/13/04	693	[Client's name]	125.00 #	^^
14	08/18/04	1054	[Client's name]	80.00 #	^^
22	08/18/04	757	[Client's name]	80.00 #	^^
26	08/19/04	538	[Client's name]	100.00 #	^^
18	08/23/04	521	[Client's name]	55.00 #	^^
24	08/23/04	269	[Client's name]	65.00 #	^^
24	08/27/04	270	[Client's name]	85.00 #	^^
4	08/27/04	122	Cash	100.00 #	None
10	08/31/04	287	[Client's name]	135.00 #	^^
14	08/31/04	1062	[Client's name]	60.00 #	^^
18	08/31/04	522	[Client's name]	40.00 #	^^
31	09/02/04	834	[Client's name]	150.00 #	^^
15	09/07/04	695	[Client's name]	145.00 #	^^
24	09/07/04	272	[Client's name]	75.00 #	^^
10	09/09/04	288	[Client's name]	150.00 #	^^
18	09/09/04	523	[Client's name]	60.00 #	^^
20	09/09/04	496	[Client's name]	65.00 #	^^
22	09/10/04	762	[Client's name]	140.00 #	^^
31	09/13/04	839	[Client's name]	100.00 #	^^
35	09/13/04	196	[Client's name]	75.00 #	^^
23	09/14/04	785	[Client's name]	200.00 #	^^
15	09/20/04	696	[Client's name]	75.00 #	^^
10	09/24/04	289	[Client's name]	75.00 #	^^
31	09/24/04	846	[Client's name]	80.00 #	^^

Memo	Date Cleared
<i>None</i>	07/02/04
<i>None</i>	07/02/04
<i>None</i>	07/09/04
<i>None</i>	07/09/04
<i>None</i>	07/19/04
<i>None</i>	07/19/04
<i>None</i>	07/27/04
<i>None</i>	07/27/04
<i>None</i>	08/02/04
<i>None</i>	08/09/04
<i>None</i>	08/09/04
<i>None</i>	08/10/04
<i>None</i>	08/10/04
<i>None</i>	08/13/04
<i>None</i>	08/18/04
<i>None</i>	08/18/04
<i>None</i>	08/19/04
<i>None</i>	08/23/04
<i>None</i>	08/23/04
Repayment	08/27/04
To help a school	08/27/04
Wedding access	08/31/04
<i>None</i>	08/31/04
<i>None</i>	08/31/04
Personal - home supplies and winter clothes	09/02/04
<i>None</i>	09/07/04
<i>None</i>	09/07/04
<i>None</i>	09/10/04
<i>None</i>	09/10/04
<i>None</i>	09/10/04
Personal items	09/13/04
Payment - furniture	09/13/04
<i>None</i>	09/13/04
<i>None</i>	09/15/04
<i>None</i>	09/20/04
<i>None</i>	09/27/04
Fee's 9 HCDS	09/27/04

Special Investigation of the Lee County
Protective Payee Program

Checks Issued from Client Accounts
For the period September 1, 2001 through February 1, 2005

Client ID Number	Check Date	Check Number	Payee	Per Check	
				Amount	Endorsement
14	09/29/04	1079	[Client's name]	75.00 #	^^
18	09/29/04	525	[Client's name]	45.00 #	^^
6	10/01/04	120	[Client's name]	75.00 #	^^
24	10/01/04	275	[Client's name]	90.00 #	^^
5	10/05/04	145	[Client's name]	125.00 #	^^
5	10/06/04	144	[Client's name]	125.00 #	^^
22	10/06/04	763	[Client's name]	85.00 #	^^
24	10/06/04	276	[Client's name]	75.00 #	^^
14	10/08/04	1087	[Client's name]	60.00 #	^^
22	10/08/04	764	[Client's name]	160.00 #	^^
18	10/13/04	526	[Client's name]	125.00 #	^^
31	10/13/04	852	[Client's name]	110.00 #	^^
24	10/14/04	278	[Client's name]	135.00 #	^^
14	10/18/04	1094	[Client's name]	75.00 #	^^
18	10/18/04	527	[Client's name]	100.00 #	^^
24	10/18/04	279	[Client's name]	75.00 #	^^
12	10/21/04	828	[Client's name]	150.00 #	^^
18	10/21/04	528	[Client's name]	100.00 #	^^
22	10/21/04	766	[Client's name]	100.00 #	^^
31	10/27/04	856	[Client's name]	125.00 #	^^
22	10/28/04	767	[Client's name]	150.00 #	^^
24	10/28/04	280	[Client's name]	75.00 #	^^
31	10/29/04	857	[Client's name]	140.00 #	^^
12	11/03/04	832	[Client's name]	140.00 #	^^
9	11/23/04	301	Cash	5.00 #	^^
8	11/23/04	315	Cash	10.61 #	None
26	11/23/04	543	Cash	34.42 #	None
18	11/30/04	##	State Central Bank	746.82 ##	None
4	12/03/04	124	State Central Bank	145.00 #	None
23	12/27/04	859	[Client's name]	75.00	None
23	01/06/05	865	[Client's name]	50.00	None
23	01/28/05	876	[Client's name]	50.00	None
Total				<u>\$ 28,409.97</u>	

- Notation made on redeemed check indicates the check was cashed by the bank.

^^ - Endorsement states "Lee County Protective Payee for [client's name]."

~- - Total check was written for \$162, of which \$102 appeared to be for a legitimate money order.

- Payment made with a counter check from the bank. The counter check was used to purchase a \$400.00 money order that was subsequently cashed by Rhonda Ewing. The balance of \$346.82 was withdrawn in cash.

Memo	Date Cleared
<i>None</i>	09/30/04
<i>None</i>	09/30/04
<i>None</i>	10/01/04
<i>None</i>	10/01/04
Ins	11/01/04
<i>None</i>	10/07/04
Personal items	10/07/04
<i>None</i>	10/07/04
<i>None</i>	10/12/04
<i>None</i>	10/12/04
<i>None</i>	10/13/04
<i>None</i>	10/13/04
<i>None</i>	10/14/04
<i>None</i>	10/19/04
<i>None</i>	10/19/04
<i>None</i>	10/19/04
<i>None</i>	10/22/04
<i>None</i>	10/22/04
<i>None</i>	10/22/04
<i>None</i>	10/28/04
<i>None</i>	10/28/04
<i>None</i>	10/28/04
<i>None</i>	11/01/04
To pay for Ins	11/03/04
Close acct.	11/29/04
Close account	11/29/04
To close account	11/29/04
Closes Account out	11/30/04
<i>None</i>	12/03/04
<i>None</i>	01/18/05
<i>None</i>	01/18/05
<i>None</i>	02/03/05

Special Investigation of the Lee County
Protective Payee Program

Improper Payments to Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Per Client Account Bank Statements				
Client ID Number	Date	Description		Amount
15	01/25/02	On-line pmt Capital One 927974XXX	\$	150.00
15	04/10/02	On-line pmt Capital One 927974XXX		200.00
15	04/14/02	On-line pmt Capital One 927974XXX		50.00
15	05/22/02	On-line pmt Capital One 927974XXX		75.00
15	06/07/02	On-line pmt Capital One 927974XXX		75.00
15	07/08/02	On-line pmt Capital One 927974XXX		111.00
15	08/01/02	On-line pmt Capital One 927974XXX		110.00
23	08/07/02	On-line pmt Capital One 927974XXX		391.53
23	08/27/02	On-line pmt Capital One 927974XXX		110.00
18	09/04/02	On-line pmt Capital One 927974XXX		100.00
23	09/17/02	On-line pmt Capital One 927974XXX		223.00
23	09/26/02	On-line pmt Capital One 927974XXX		320.20
15	10/03/02	On-line pmt Capital One 927974XXX		200.00
15	10/17/02	On-line pmt Capital One 927974XXX		250.00
15	11/01/02	On-line pmt Capital One 927974XXX		161.00
15	11/12/02	On-line pmt Capital One 927974XXX		200.00
23	11/14/02	On-line pmt Capital One 927974XXX		252.57
23	11/20/02	On-line pmt Capital One 927974XXX		167.00
23	12/02/02	On-line pmt Capital One 927974XXX		228.87
18	12/03/02	On-line pmt Capital One 927974XXX		329.57
18	12/13/02	On-line pmt Capital One 927974XXX		187.71
15	12/20/02	On-line pmt Capital One 927974XXX		267.53
15	12/31/02	On-line pmt Capital One 927974XXX		268.00
24	01/13/03	On-line pmt Capital One 927974XXX		429.00
24	01/16/03	On-line pmt Capital One 927974XXX		471.91
24	01/22/03	On-line pmt Capital One 927974XXX		223.00
15	01/28/03	On-line pmt Capital One 927974XXX		173.48
15	02/04/03	On-line pmt Capital One 927974XXX		243.59
24	02/05/03	On-line pmt Capital One 927974XXX		332.64
24	02/14/03	On-line pmt Capital One 927974XXX		369.46
24	02/25/03	On-line pmt Capital One 927974XXX		223.00
24	03/05/03	On-line pmt Capital One 927974XXX		243.10
24	03/19/03	On-line pmt Capital One 927974XXX		262.49
24	03/28/03	On-line pmt Capital One 927974XXX		255.00
24	04/04/03	On-line pmt Capital One 927974XXX		239.60
24	04/18/03	On-line pmt Capital One 927974XXX		245.30

Per Rhonda Ewing's Capital One Credit Card Statements

Statement Date	Payment Date	Description	Amount
02/20/02	01/24/02	Capital One On-line ACH Payment	\$ 150.00
04/20/02	04/10/02	Capital One On-line ACH Payment	200.00
04/20/02	04/16/02	Capital One On-line ACH Payment	50.00
06/20/02	05/21/02	Capital One On-line ACH Payment	75.00
06/20/02	06/06/02	Capital One On-line ACH Payment	75.00
07/20/02	07/06/02	Capital One On-line ACH Payment	111.00
08/20/02	07/31/02	Capital One On-line ACH Payment	110.00
08/20/02	08/06/02	Capital One On-line ACH Payment	391.53
09/20/02	08/26/02	Capital One On-line ACH Payment	110.00
09/20/02	09/03/02	Capital One On-line ACH Payment	100.00
09/20/02	09/16/02	Capital One On-line ACH Payment	223.00
10/20/02	09/28/02	Capital One On-line ACH Payment	320.20
10/20/02	10/02/02	Capital One On-line ACH Payment	200.00
10/20/02	10/16/02	Capital One On-line ACH Payment	250.00
11/20/02	10/31/02	Capital One On-line ACH Payment	161.00
11/20/02	11/11/02	Capital One On-line ACH Payment	200.00
11/20/02	11/13/02	Capital One On-line ACH Payment	252.57
11/20/02	11/19/02	Capital One On-line ACH Payment	167.00
12/20/02	11/29/02	Capital One On-line ACH Payment	228.87
12/20/02	12/02/02	Capital One On-line ACH Payment	329.57
12/20/02	12/12/02	Capital One On-line ACH Payment	187.71
12/20/02	12/19/02	Capital One On-line ACH Payment	267.53
01/20/03	12/30/02	Capital One On-line ACH Payment	268.00
01/20/03	01/10/03	Capital One On-line ACH Payment	429.00
01/20/03	01/15/03	Capital One On-line ACH Payment	471.91
02/20/03	01/21/03	Capital One On-line ACH Payment	223.00
02/20/03	01/27/03	Capital One On-line ACH Payment	173.48
02/20/03	02/03/03	Capital One On-line ACH Payment	243.59
02/20/03	02/04/03	Capital One On-line ACH Payment	332.64
02/20/03	02/13/03	Capital One On-line ACH Payment	369.46
03/20/03	02/24/03	Capital One On-line ACH Payment	223.00
03/20/03	03/04/03	Capital One On-line ACH Payment	243.10
03/20/03	03/18/03	Capital One On-line ACH Payment	262.49
04/20/03	03/27/03	Capital One On-line ACH Payment	255.00
04/20/03	04/03/03	Capital One On-line ACH Payment	239.60
04/20/03	04/17/03	Capital One On-line ACH Payment	245.30

Special Investigation of the Lee County
Protective Payee Program

Improper Payments to Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Per Client Account Bank Statements				
Client ID Number	Date	Description		Amount
15	04/22/03	On-line pmt Capital One 927974XXX		426.26
15	05/05/03	On-line pmt Capital One 927974XXX		300.00
15	05/12/03	On-line pmt Capital One 927974XXX		150.00
23	05/19/03	On-line pmt Capital One 927974XXX		135.00
23	06/02/03	On-line pmt Capital One 927974XXX		135.00
23	06/10/03	On-line pmt Capital One 927974XXX		253.09
15	06/11/03	On-line pmt Capital One 927974XXX		262.00
15	06/27/03	On-line pmt Capital One 927974XXX		162.00
15	07/01/03	On-line pmt Capital One 927974XXX		285.00
15	07/15/03	On-line pmt Capital One 927974XXX		265.00
18	07/30/03	On-line pmt Capital One 927974XXX		45.00
15	08/06/03	On-line pmt Capital One 927974XXX		178.86
15	08/13/03	On-line pmt Capital One 927974XXX		225.00
25	08/28/03	On-line pmt Capital One 927974XXX		151.00
15	09/03/03	On-line pmt Capital One 927974XXX		285.00
15	09/18/03	On-line pmt Capital One 927974XXX		200.00
15	09/24/03	On-line pmt Capital One 927974XXX		185.00
15	10/03/03	On-line pmt Capital One 927974XXX		315.00
15	10/16/03	On-line pmt Capital One 927974XXX		220.00
15	10/29/03	On-line pmt Capital One 927974XXX		173.00
25	11/26/03	On-line pmt Capital One 927974XXX		365.00
25	12/04/03	On-line pmt Capital One 927974XXX		405.00
25	12/15/03	On-line pmt Capital One 927974XXX		586.79
25	12/16/03	On-line pmt Capital One 927974XXX		(586.79)
15	12/22/03	On-line pmt Capital One 927974XXX		589.00
15	01/06/04	On-line pmt Capital One 927974XXX		165.00
25	01/20/04	On-line pmt Capital One 927974XXX		325.00
25	01/26/04	On-line pmt Capital One 927974XXX		160.00
25	02/05/04	On-line pmt Capital One 927974XXX		100.00
15	02/24/04	On-line pmt Capital One 927974XXX		250.10
15	03/17/04	On-line pmt Capital One 927974XXX		239.00
15	03/31/04	On-line pmt Capital One 927974XXX		135.00
16	04/09/04	On-line pmt Capital One 927974XXX		150.00
16	05/11/04	On-line pmt Capital One 927974XXX		230.64
15	05/17/04	On-line pmt Capital One 927974XXX		320.00

Per Rhonda Ewing's Capital One Credit Card Statements

Statement Date	Payment Date	Description	Amount
05/20/03	04/21/03	Capital One On-line ACH Payment	426.26
05/20/03	05/02/03	Capital One On-line ACH Payment	300.00
05/20/03	05/09/03	Capital One On-line ACH Payment	150.00
05/20/03	05/16/03	Capital One On-line ACH Payment	135.00
06/20/03	05/30/03	Capital One On-line ACH Payment	135.00
06/20/03	06/09/03	Capital One On-line ACH Payment	253.09
06/20/03	06/10/03	Capital One On-line ACH Payment	262.00
07/20/03	06/26/03	Capital One On-line ACH Payment	162.00
07/20/03	06/30/03	Capital One On-line ACH Payment	285.00
07/20/03	07/14/03	Capital One On-line ACH Payment	265.00
08/20/03	07/29/03	Capital One On-line ACH Payment	45.00
08/20/03	08/05/03	Capital One On-line ACH Payment	178.86
08/20/03	08/12/03	Capital One On-line ACH Payment	225.00
09/20/03	08/27/03	Capital One On-line ACH Payment	151.00
09/20/03	09/02/03	Capital One On-line ACH Payment	285.00
09/20/03	09/17/03	Capital One On-line ACH Payment	200.00
10/20/03	09/23/03	Capital One On-line ACH Payment	185.00
10/20/03	10/02/03	Capital One On-line ACH Payment	315.00
10/20/03	10/15/03	Capital One On-line ACH Payment	220.00
11/20/03	10/28/03	Capital One On-line ACH Payment	173.00
12/20/03	11/25/03	Capital One On-line ACH Payment	365.00
12/20/03	12/03/03	Capital One On-line ACH Payment	405.00
12/20/03	12/12/03	Capital One On-line ACH Payment	586.79
12/20/03	12/12/03	Capital One On-line ACH Payment	(586.79)
12/20/03	12/19/03	Capital One On-line ACH Payment	589.00
01/20/04	01/05/04	Capital One On-line ACH Payment	165.00
01/20/04	01/16/04	Capital One On-line ACH Payment	325.00
02/20/04	01/23/04	Capital One On-line ACH Payment	160.00
02/20/04	02/04/04	Capital One On-line ACH Payment	100.00
03/20/04	02/23/04	Capital One On-line ACH Payment	250.10
03/20/04	03/16/04	Capital One On-line ACH Payment	239.00
04/20/04	03/30/04	Capital One On-line ACH Payment	135.00
04/20/04	04/08/04	Capital One On-line ACH Payment	150.00
05/20/04	05/10/04	Capital One On-line ACH Payment	230.64
05/20/04	05/14/04	Capital One On-line ACH Payment	320.00

Special Investigation of the Lee County
Protective Payee Program

Improper Payments to Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Per Client Account Bank Statements					
Client ID Number	Date	Description	Amount		
15	05/27/04	On-line pmt Capital One 927974XXX	252.73		
15	06/14/04	On-line pmt Capital One 927974XXX	150.00		
15	06/28/04	On-line pmt Capital One 927974XXX	116.00		
15	07/02/04	On-line pmt Capital One 927974XXX	244.89		
15	07/12/04	On-line pmt Capital One 927974XXX	250.00		
15	07/22/04	On-line pmt Capital One 927974XXX	223.00		
16	07/29/04	On-line pmt Capital One 927974XXX	175.00		
15	08/06/04	On-line pmt Capital One 927974XXX	336.00		
15	08/20/04	On-line pmt Capital One 927974XXX	140.00		
15	09/09/04	On-line pmt Capital One 927974XXX	95.00		
15	09/14/04	On-line pmt Capital One 927974XXX	250.00		
15	09/22/04	On-line pmt Capital One 927974XXX	175.00		
15	10/05/04	On-line pmt Capital One 927974XXX	160.00		
15	10/07/04	On-line pmt Capital One 927974XXX	100.00		
15	10/14/04	On-line pmt Capital One 927974XXX	200.00		
15	10/28/04	On-line pmt Capital One 927974XXX	150.00		
15	11/04/04	On-line pmt Capital One 927974XXX	370.79		
32	11/15/04	On-line pmt Capital One 927974XXX	90.00		
38	12/22/04	On-line pmt Capital One 927974XXX	333.28		
15	01/05/05	On-line pmt Capital One 927974XXX	228.03		
31	01/12/05	On-line pmt Capital One 927974XXX	93.80		
		Total			<u>\$20,058.02</u>

Per Rhonda Ewing's Capital One Credit Card Statements

Statement Date	Payment Date	Description	Amount
06/20/04	05/26/04	Capital One On-line ACH Payment	252.73
06/20/04	06/11/04	Capital One On-line ACH Payment	150.00
07/20/04	06/26/04	Capital One On-line ACH Payment	116.00
07/20/04	07/01/04	Capital One On-line ACH Payment	244.89
07/20/04	07/09/04	Capital One On-line ACH Payment	250.00
08/20/04	07/21/04	Capital One On-line ACH Payment	223.00
08/20/04	07/28/04	Capital One On-line ACH Payment	175.00
08/20/04	08/05/04	Capital One On-line ACH Payment	336.00
08/20/04	08/19/04	Capital One On-line ACH Payment	140.00
09/20/04	09/08/04	Capital One On-line ACH Payment	95.00
09/20/04	09/13/04	Capital One On-line ACH Payment	250.00
10/20/04	09/21/04	Capital One On-line ACH Payment	175.00
10/20/04	10/04/04	Capital One On-line ACH Payment	160.00
10/20/04	10/06/04	Capital One On-line ACH Payment	100.00
10/20/04	10/13/04	Capital One On-line ACH Payment	200.00
11/20/04	10/27/04	Capital One On-line ACH Payment	150.00
11/20/04	11/03/04	Capital One On-line ACH Payment	370.79
11/20/04	11/12/04	Capital One On-line ACH Payment	90.00
01/20/05	12/21/04	Capital One On-line ACH Payment	333.28
01/20/05	01/04/05	Capital One On-line ACH Payment	228.03
01/20/05	01/11/05	Capital One On-line ACH Payment	93.80
			<u>\$20,058.02</u>

Exhibit ESpecial Investigation of the Lee County
Protective Payee ProgramImproper Payments to First National Bank of Marin Credit Card
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Client Account Bank Statements		
	Date	Description	Amount
15	02/25/02	912240XXX ID# 339XXXXXXX	\$ 150.00
15	04/17/02	912240XXX ID# 339XXXXXXX	100.00
15	05/10/02	912240XXX ID# 339XXXXXXX	50.00
15	06/26/02	912240XXX ID# 339XXXXXXX	75.00
15	07/17/02	912240XXX ID# 339XXXXXXX	75.00
23	08/09/02	912240XXX ID# 339XXXXXXX	367.51
15	08/28/02	912240XXX ID# 339XXXXXXX	100.00
23	09/25/02	912240XXX ID# 339XXXXXXX	117.00
23	09/30/02	912240XXX ID# 339XXXXXXX	135.65
15	10/25/02	912240XXX ID# 339XXXXXXX	221.00
15	11/21/02	912240XXX ID# 339XXXXXXX	129.82
15	11/27/02	912240XXX ID# 339XXXXXXX	325.00
15	12/04/02	912240XXX ID# 339XXXXXXX	123.00
15	12/13/02	912240XXX ID# 339XXXXXXX	332.00
15	01/06/03	912240XXX ID# 339XXXXXXX	136.00
15	02/26/03	912240XXX ID# 339XXXXXXX	123.00
15	03/21/03	912240XXX ID# 339XXXXXXX	85.00
18	04/23/03	912240XXX ID# 339XXXXXXX	63.00
18	05/15/03	912240XXX ID# 339XXXXXXX	115.00
24	06/02/03	912240XXX ID# 339XXXXXXX	120.00
24	06/26/03	912240XXX ID# 339XXXXXXX	95.00
24	07/01/03	912240XXX ID# 339XXXXXXX	153.00
15	07/16/03	912240XXX ID# 339XXXXXXX	84.88
15	07/30/03	912240XXX ID# 339XXXXXXX	50.00
15	08/25/03	912240XXX ID# 339XXXXXXX	75.00
15	10/15/03	912240XXX ID# 339XXXXXXX	135.00
24	10/17/03	912240XXX ID# 339XXXXXXX	165.00
24	10/30/03	912240XXX ID# 339XXXXXXX	55.00
15	11/28/03	912240XXX ID# 339XXXXXXX	175.00
15	12/30/03	912240XXX ID# 339XXXXXXX	86.00
25	01/13/04	912240XXX ID# 339XXXXXXX	165.00

Special Investigation of the Lee County
Protective Payee Program

Improper Payments to First National Bank of Marin Credit Card
For the period September 1, 2001 through February 1, 2005

Client ID Number	Per Client Account Bank Statements		
	Date	Description	Amount
25	01/21/04	912240XXX ID# 339XXXXXXX	130.00
15	02/05/04	912240XXX ID# 339XXXXXXX	150.00
15	02/25/04	912240XXX ID# 339XXXXXXX	85.00
18	04/01/04	912240XXX ID# 339XXXXXXX	140.00
18	04/27/04	912240XXX ID# 339XXXXXXX	120.00
18	05/12/04	912240XXX ID# 339XXXXXXX	85.00
18	05/24/04	912240XXX ID# 339XXXXXXX	131.09
18	05/28/04	912240XXX ID# 339XXXXXXX	80.00
16	06/10/04	912240XXX ID# 339XXXXXXX	135.00
16	06/29/04	912240XXX ID# 339XXXXXXX	110.00
24	07/02/04	912240XXX ID# 339XXXXXXX	133.00
39	07/07/04	912240XXX ID# 339XXXXXXX	100.00
18	07/30/04	912240XXX ID# 339XXXXXXX	100.00
16	08/18/04	912240XXX ID# 339XXXXXXX	85.00
18	09/09/04	912240XXX ID# 339XXXXXXX	125.00
18	09/16/04	912240XXX ID# 339XXXXXXX	220.00
	Total		<u>\$ 6,110.95</u>

Special Investigation of the Lee County
Protective Payee Program

Summary of Activity on Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Statement Date	Beginning Balance	Purchases*	Cash Advance	Finance Charges	Fees			Member-ship	Total Additions
					Cash Advances	Over-limit	Late		
08/20/02	484.69	-	-	7.85	-	-	25.00	-	32.85
09/20/01	467.54	-	-	7.47	-	-	-	29.00	36.47
10/20/01	504.01	-	-	7.33	-	-	25.00	-	32.33
11/20/01	486.34	-	-	6.83	-	-	-	-	6.83
12/20/01	458.17	73.94	-	7.16	-	-	-	-	81.10
01/20/02	514.27	9.95	-	7.53	-	-	29.00	-	46.48
02/20/02	560.75	96.00	-	7.72	-	29.00	-	-	132.72
03/20/02	543.47	(46.10)	-	6.22	-	-	29.00	-	(10.88)
04/20/02	532.59	236.16	-	11.05	-	29.00	-	-	276.21
05/20/02	483.80	13.49	-	10.47	-	-	-	-	23.96
06/20/02	482.76	37.85	-	9.02	-	-	-	-	46.87
07/20/02	379.63	81.56	-	7.60	-	-	-	-	89.16
08/20/02	357.79	317.29	-	3.79	-	-	-	-	321.08
09/20/02	177.34	536.86	-	-	-	-	-	39.00	575.86
10/20/02	320.20	581.94	-	-	-	-	-	-	581.94
11/20/02	131.94	1,072.38	-	-	-	-	-	-	1,072.38
12/20/02	423.75	970.36	-	-	-	-	-	-	970.36
01/20/03	380.43	1,038.56	-	-	-	-	-	-	1,038.56
02/20/03	250.08	1,568.37	-	-	-	-	-	-	1,568.37
03/20/03	476.28	678.77	-	-	-	-	-	-	678.77
04/20/03	426.46	709.44	-	-	-	29.00	-	-	738.44
05/20/03	425.00	1,103.32	-	-	-	-	-	-	1,103.32
06/20/03	517.06	783.56	-	-	-	29.00	-	-	812.56
07/20/03	679.53	677.71	-	-	-	-	-	-	677.71
08/20/03	645.24	205.47	-	13.21	-	29.00	-	-	247.68
09/20/03	444.06	720.17	-	3.27	-	-	-	39.00	762.44
10/20/03	570.50	647.24	-	-	-	-	-	-	647.24
11/20/03	497.74	251.32	-	10.73	-	-	-	-	262.05

Payments			Ending Balance
From Ms. Ewing's Personal Acct	On-line From Client Accounts	Total	
50.00	-	50.00	467.54
-	-	-	504.01
50.00	-	50.00	486.34
35.00	-	35.00	458.17
25.00	-	25.00	514.27
-	-	-	560.75
-	150.00	150.00	543.47
-	-	-	532.59
75.00	250.00	325.00	483.80
25.00	-	25.00	482.76
-	150.00	150.00	379.63
-	111.00	111.00	357.79
-	501.53	501.53	177.34
-	433.00	433.00	320.20
-	770.20	770.20	131.94
-	780.57	780.57	423.75
-	1,013.68	1,013.68	380.43
-	1,168.91	1,168.91	250.08
-	1,342.17	1,342.17	476.28
-	728.59	728.59	426.46
-	739.90	739.90	425.00
-	1,011.26	1,011.26	517.06
-	650.09	650.09	679.53
-	712.00	712.00	645.24
-	448.86	448.86	444.06
-	636.00	636.00	570.50
-	720.00	720.00	497.74
-	173.00	173.00	586.79

Special Investigation of the Lee County
Protective Payee Program

Summary of Activity on Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Statement Date	Beginning Balance	Purchases*	Cash Advance	Finance Charges	Fees			Member-ship	Total Additions
					Cash Advances	Over-limit	Late		
12/20/03	586.79	1,196.94	-	2.94	-	29.00	-	-	1,228.88
01/20/04	456.67	333.58	-	-	-	-	-	-	333.58
02/20/04	300.25	803.64	203.50	12.71	10.00	29.00	-	-	1,058.85
03/20/04	1,099.10	-	-	17.16	-	-	-	-	17.16
04/20/04	627.16	118.83	235.50	14.15	20.00	-	-	-	388.48
05/20/04	730.64	47.21	202.00	13.71	10.00	-	-	-	272.92
06/20/04	452.92	193.57	272.00	9.94	10.00	-	-	-	485.51
07/20/04	535.70	284.44	450.00	7.76	16.00	-	-	-	758.20
08/20/04	683.01	537.53	223.50	8.21	10.00	-	-	-	779.24
09/20/04	588.25	63.94	-	12.82	-	29.00	-	39.00	144.76
10/20/04	388.01	600.98	250.00	5.80	10.00	29.00	-	-	895.78
11/20/04	648.79	586.13	-	14.19	-	29.00	-	-	629.32
12/20/04	667.32	36.96	-	15.75	-	29.00	29.00	-	110.71
01/20/05	778.03	257.99	289.50	13.42	15.00	-	-	-	575.91
02/20/05	698.83	25.99	-	16.74	-	29.00	29.00	-	100.73
Total	\$ 484.69	17,453.34	2,126.00	292.55	101.00	348.00	166.00	146.00	20,632.89

* - Net of credited transactions.

Payments			Ending Balance
From Ms. Ewing's Personal Acct	On-line From Client Accounts	Total	
-	1,359.00	1,359.00	456.67
-	490.00	490.00	300.25
-	260.00	260.00	1,099.10
-	489.10	489.10	627.16
-	285.00	285.00	730.64
-	550.64	550.64	452.92
-	402.73	402.73	535.70
-	610.89	610.89	683.01
-	874.00	874.00	588.25
-	345.00	345.00	388.01
-	635.00	635.00	648.79
-	610.79	610.79	667.32
-	-	-	778.03
-	655.11	655.11	698.83
-	-	-	799.56
260.00	20,058.02	20,318.02	799.56

Exhibit GSpecial Investigation of the Lee County
Protective Payee ProgramPurchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
11/22/01	Small Business Alliance 888-833-7380	\$ 69.99		
12/11/01	Encore Travel Club 800-444-9800 MD	3.95		
01/09/02	YAHOO Classifieds 408-349-5151 CA	9.95		
02/26/02	Crappie USA Inc Brentwood, TN	20.00		
03/08/02	Block Onlinetax Prep 617-428-1119 MO	29.90		
04/12/02	B-Bar-B Western Store Fort Madison, IA	83.40		
04/13/02	Little Folks Wear Quincy, IL	44.94		
04/13/02	Payless Shoe Sou 0000 1339 Quincy, IL	22.45		
04/13/02	Wal Mart Keokuk, IA	58.39		
04/17/02	Illinois Departme00 of 615-2972770 IL	13.49		
04/17/02	Illinois Departme00 of 615-2972770 IL	13.49		
04/30/02	Illinois Departme00 of 615-2972770 IL	13.49		
05/22/02	Gator Grip Inc 317-398-6281 IN	32.90		
06/08/02	Dial A Dish 602-200-0800 AZ	4.95		
07/05/02	Catfish Bend Casinos Fort Madison, IA	31.99		
07/09/02	Dial A Dish 602-200-0800 AZ	9.95		
07/15/02	Wal Mart Keokuk, IA	39.62		
07/23/02	Holiday Inn-University W Des Moines, IA	71.69		
07/31/02	Wal Mart Keokuk, IA	72.05		
08/07/02	PayPal 402-9357733 CA	19.95		
08/13/02	WM Supercenter West Burlington, IA *	43.10		
08/19/02	Shopko 00201426 Fort Madison, IA	110.50		
08/22/02	Ayerco #26 00323110148 Alexandria, MO	33.29		
08/24/02	Hampton Inns Springfield, MO	200.28		
08/25/02	Walgreen 00058867 Keokuk, IA	18.19		
08/28/02	O'Reilly 721 Fort Madison, IA	94.15		
09/03/02	Amazon.Com Superstor 800-201-7575 WA	22.54		
09/04/02	Amazon.com Suprstor 800-201-7575 WA	11.94		
09/04/02	Shopko 00201426 Fort Madison, IA	61.25		
09/05/02	J McCoy & Company Fort Madison, IA	32.05		
09/18/02	Paypal Tradewind01 402-935-7733 CA	8.60		
09/18/02	Stage #417 Keokuk, IA	54.57		
09/20/02	Paypal Bigmacfour 612-825-5892 CA	12.24		

Special Investigation of the Lee County
Protective Payee Program

Purchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
09/24/02	Paypal Comictoast03 402-935-7733 CA	77.52		
09/25/02	Paypal Lisalisa 402-9357733 CA	28.69		
09/27/02	Wal Mart Keokuk, IA	120.47		
09/28/02	Paypal Mainmerch 402-9357733 CA	13.00		
09/30/02	Rx-Max LLC 866-2635151	117.00		
10/01/02	Ebay Online Payment Billpoint.com CA	7.85		
10/01/02	Paypal Sharpblades 402-935-7733 CA	11.79		
10/05/02	Paypal Mnonny 402-935-7733 CA	5.31		
10/08/02	Paypal Cynderell144 402-935-7733 CA	12.44		
10/09/02	Paypal Goldgemsinc 402-9.5-7733 CA	16.45		
10/09/02	Paypal Goldgemsinc 402-935-7733 CA	9.21		
10/10/02	Paypal Bargains 402-935-7733 CA	6.42		
10/10/02	Paypal Goldgemsinc 402-935-7733 CA	33.85		
10/15/02	Paypal Bidaway7 402-935-7733 CA	6.75		
10/16/02	Paypal Michaeliscue 402-935-7733 CA	63.00		
10/17/02	Paypal Bidz Com 402-935-7733 CA	39.95		
10/22/02	Paypal Bidz Com 402-935-7733 CA	22.95		
10/25/02	Wal Mart Keokuk, IA	104.50		
10/26/02	Caseys Gnrl Store 1842 Hamilton, IL	32.55		
10/28/02	Barnes & Noble.com 800-843-2665 NY	23.98		
10/29/02	Caseys Gnrl Store 2023 Fort Madison, IA	16.95		
10/30/02	Wal Mart Keokuk, IA	100.03		
11/02/02	Caseys Gnrl Store 1842 Hamilton, IL	22.27		
11/05/02	Paypal Amie 402-935-7733 CA	10.20		
11/06/02	Caseys Gnrl Store 1842 Hamilton, IL	38.17		
11/07/02	Ebay Online Payment Billpoint.com CA	17.00		
11/11/02	Wal Mart Keokuk, IA	93.03		
11/13/02	Big River Pawn and Gun Keokuk, IA	251.45		
11/14/02	Caseys Gnrl Store 2023 Fort Madison, IA	33.97		
11/16/02	Paypal Bigchillus 402-935-77333 GA	16.74		
11/16/02	Paypal Lnetto1 402--935-7733 CA	23.00		
11/16/02	Paypal Misty Whited 402-935-7733 CA	9.94		
11/16/02	Paypal Outofsights 402-935-7733 CA	8.00		
11/17/02	Paypal Marthagirl 402-935-7733 CA	2.79		

Exhibit GSpecial Investigation of the Lee County
Protective Payee ProgramPurchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
11/17/02	Paypal Marthagirl 402-935-7733 CA	4.75		
11/17/02	Wal Mart Keokuk, IA	130.40		
11/18/02	Paypal Susanwocg 402-935-7733 CA	19.50		
11/19/02	Shopko 00201426 Fort Madison, IA	90.21		
11/20/02	Sirloin Stockade of Keokuk, IA	38.65		
11/21/02	Paypal Adoresmoothj 4502-935-7733 CA	23.99		
11/23/02	Paypal Aimeeb 402-935-7733 CA	14.50		
11/26/02	Paypal Prsidelines 402-935-7733 CA	14.99		
11/27/02	Paypal Csullivan 402-935-7733 CA	15.99		
11/27/02	Paypal Gigijunk 402-935-7733 CA	24.05		
11/27/02	Shopko 00201426 Fort Madison, IA	94.80		
11/29/02	Paypal Thehousethat 402-935-7733 CA	13.30		
12/01/02	Caseys Gnrl Store 1842 Hamilton, IL	30.16		
12/01/02	Paypal Thehousethat 402-935-7733 CA	12.00		
12/01/02	Wal Mart Keokuk, IA	120.00		
12/03/02	Ebay Online Payment Billpoint.com CA	13.85		
12/04/02	Paypal Lovetowinple 402-935-7733 CA	18.00		
12/04/02	Paypal Stirmysoul 402-935-7733 CA	11.90		
12/07/02	Becks Keokuk 00523510097 Keokuk, IA	28.54		
12/07/02	Wal Mart Keokuk, IA	40.68		
12/09/02	Paypal Dealsnstuffc 402-935-7733 CA	13.43		
12/10/02	Paypal Midnite718 402-935-7733 CA	7.14		
12/10/02	Paypal Midnite718 402-935-7733 CA	7.93		
12/11/02	Paypal Mountaingood 402-935-7733 CA	4.39		
12/11/02	Wal Mart Keokuk, IA	197.18		
12/12/02	Paypal Medusaexport 402-935-7733 CA	17.04		
12/12/02	Paypal Medusaexport 402-935-7733 CA	15.45		
12/12/02	Paypal Midnite718 402-935-7733 CA	7.45		
12/13/02	Mandalaymusic.com01 of 866-6874286 AZ	98.95		
12/15/02	Becks Keokuk 00523510097 Keokuk, IA	20.00		
12/16/02	Surprise Products LLC Lebanon, TN	52.01		
12/21/02	Paypal Goodbargain1 402-935-7733 CA	6.25		
12/21/02	Paypal Suehair99 402-973-7733 CA	21.80		
12/22/02	Paypal Noyugoz 402-935-7733 CA	17.99		

Special Investigation of the Lee County
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Purchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
12/22/02	Paypal Jmon 402-935-7733 CA	7.38		
12/25/02	Paypal Jimmymartin9 402-935-7733 CA	6.95		
12/25/02	Paypal Tower Jewels 402-935-7733 CA	7.25		
12/26/02	Caseys Gnrl Store 2023 Fort Madison, IA	33.35		
12/26/02	Ebay Online Payment Billpoint.com CA	15.20		
12/28/02	Paypal Seaantsy 402-935-7733 CA	9.90		
12/29/02	Paypal Tiger5sam 402-935-7733 CA	25.55		
12/30/02	Paypal Webarker 402-935-7733 CA	47.95		
12/31/02	Caseys Gnrl Store 2023 Fort Madison, IA	9.59		
01/01/03	Ayerco #26 00323110148 Alexandria, MO	25.00		
01/04/03	Amazon.com superstor 800-201-7575 WA	44.90		
01/05/03	Wal Mart Keokuk, IA	120.56		
01/05/03	Wal Mart Keokuk, IA	40.00		
01/08/03	Paypal Cosyellow 402-935-7733 CA	6.74		
01/09/03	Caseys Gnrl Store 2023 Fort Madison, IA	28.31		
01/09/03	Econocommerce, Inc. 9147610010NY	26.24		
01/09/03	Paypal Seagullimpts 402-935-7733 CA	17.75		
01/09/03	Www.ebay.com/cc/ 888-749-3229 CA	1.10		
01/10/03	The pizza Plus Restaurant Keokuk, IA	45.14		
01/11/03	Ayerco #26 00323110148 Alexandria, MO	28.22		
01/11/03	Conn Communications Keokuk IA	21.35		
01/11/03	J C Penney Co 1543 Quincy, IL	21.55		
01/11/03	Mastercuts Quincy, IL	30.14		
01/11/03	Rue 21 #311 Quincy, IL	22.61		
01/11/03	Wal Mart Keokuk, IA	61.20		
01/13/03	Shopko 00201426 Fort Madison, IA	52.50		
01/14/03	Rashid Drug Fort Madison, IA	42.75		
01/14/03	Ebay Online Payment Billpoint.com CA	19.49		
01/15/03	Caseys Gnrl Store 2023 Fort Madison, IA	15.65		
01/16/03	Ebay Online Payment Billpoint.com CA	20.49		
01/17/03	J C Penney Catalog 800-887-8019 KS	64.55		
01/18/03	Paypal betnag2000 402-935-7733 CA	15.99		
01/18/03	Wal Mart Keokuk, IA	135.71		
01/19/03	Caseys Gnrl Store 1842 Hamilton, IL	21.05		

Exhibit GSpecial Investigation of the Lee County
Protective Payee ProgramPurchases Made with Ms. Ewing's Capital One Credit Card
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Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
01/20/03	Paypal Bguthrie 402-935-7733	2.00		
01/20/03	Wal Mart Keokuk, IA	60.68		
01/20/03	Wal Mart Keokuk, IA	121.04		
01/21/03	Paypal Kentdhawkins 402-935-7733 CA	3.50		
01/22/03	Paypal Jimwpate 402-935-7733 CA	20.95		
01/23/03	Clark #00020023130 Dallas City, IL	29.16		
01/23/03	Paypal Chriskunzeta 402-935-7733 CA	87.00		
01/26/03	Farm King Supply Macomb, IL	73.73		
01/30/03	Caseys Gnrl Store 2023 Fort Madison, IA	33.20		
02/01/03	Autozone #1918 Keokuk, IA	135.12		
02/01/03	Paypal Pale dove2002 402-935-7733 CA	14.81		
02/02/03	Paypal Connell30 402-935-7733 CA	21.50		
02/02/03	Paypal Newdimension 402-935-7733 CA	24.00		
02/04/03	Stanley Margul DDS Quincy, IL	157.63		
02/05/03	Paypal Bobareg 402-935-7733 CA	14.30		
02/06/03	Clark #00020023130 Dallas City, IL	23.31		
02/06/03	Paypal Melrayone 402-935-7733 CA	22.00		
02/06/03	Paypal Priv123 402-935-7733 CA	27.35		
02/06/03	Paypal Topagent 402-935-7733 CA	35.00		
02/07/03	Dogwood Inn El Dorado Springs, MO	37.35		
02/07/03	Jump Stop #25 El Dorado, MO	32.99		
02/07/03	Texaco Inc 29531220158 Hannibal, MO	24.45		
02/08/03	Texaco Inc 29531220158 Hannibal, MO	25.17		
02/12/03	Block Onlinetax 816-504-1511 MO	34.90		
02/12/03	Wal Mart Keokuk, IA	238.94		
02/13/03	Paypal Publicdiret 402-935-7733 CA	21.00		
02/15/03	Paypal Teachersue27 402-935-7733 CA	50.00		
02/16/03	Wal Mart Keokuk, IA	97.99		
02/19/03	Paypal Bkmarketing 402-935-7733 CA	13.70		
02/21/03	Block Onlinetax 816-504-1511 MO	19.95		
02/22/03	Wal Mart Keokuk, IA	122.13		
02/28/03	Comfort Inns Davenport, IA	58.19		
03/01/03	Wal Mart Keokuk, IA	63.55		
03/03/03	E-Scripts-MD.com 7708599022 GA	104.00		

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Purchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
03/06/03	Paypal DMSB55069 402-935-7733 CA	28.00		
03/06/03	Paypal DMSB55069 402-935-7733 CA	30.50		
03/11/03	Block Onlinetax 816-504-1511 MO	34.90		
03/13/03	Caseys Gnrl Store 1842 Hamilton, IL	18.66		
03/13/03	Paypal Fishinhunt 402-935-7733 CA	18.89		
03/14/03	Paypal Fishinhunt 402-935-7733 CA	8.19		
03/15/03	Wal Mart Keokuk, IA	130.23		
03/18/03	Speed Lube #28 Fort Madison, IA	41.58		
03/20/03	Caseys Gnrl Store 1842 Hamilton, IL	34.31		
03/20/03	Wal Mart Keokuk, IA	66.00		
03/21/03	Quick Stop Moscow Mills, MO	33.33		
03/23/03	Keokuk Farm Supply Keokuk, IA	195.51		
03/28/03	US Cell #IV03 8889449400 IA	100.00		
04/02/03	Illinois Departme00 of 615-2972770 IL	13.49		
04/02/03	Illinois Departme00 of 615-2972770 IL	13.49		
04/02/03	Illinois Departme00 of 615-2972770 IL	13.49		
04/04/03	Ironwood Productions 1 Orange Park, FL	24.90		
04/04/03	Paypal Scarlson 402-935-7733 CA	12.00		
04/14/03	US Cell #IV03 8889449400 IA	150.00		
04/15/03	Chicks Eqvine Catalog 302-398-4630 DE	52.92		
04/23/03	Autozone #1918 Keokuk, IA	149.79		
04/23/03	O'Reilly 721 Fort Madison, IA	161.56		
04/25/03	Caseys Gnrl Store 1842 Hamilton, IL	21.44		
04/25/03	Texaco Inc 29531220158 Hannibal, MO	58.25		
04/25/03	Wal Mart Keokuk, IA	175.44		
05/01/03	Chicks Eqvine Catalog 302-398-4630 DE	15.99		
05/01/03	Wal Mart Keokuk, IA	134.70		
05/03/03	Caseys Gnrl Store 1842 Hamilton, IL	34.31		
05/06/03	Wal Mart Keokuk, IA	129.07		
05/07/03	Shopko 00201426 Fort Madison, IA	57.73		
05/10/03	Wal Mart Keokuk, IA	126.61		
05/16/03	Caseys Gnrl Store 2023 Fort Madison, IA	38.43		
05/25/03	Caseys Gnrl Store 1842 Hamilton, IL	36.31		
05/25/03	Paylessshoesou00025106 Keokuk, IA	41.69		

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Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
5/30/2003	Caseys Gnrl Store 2023 Gort Madison, IA	28.24		
5/31/2003	Wal Mart Keokuk, IA	317.79		
6/10/2003	Econofoods #503 Fort Madison, IA	23.51		
6/11/2003	Tri State Rodeo Fort Madison, IA	45.00		
6/12/2003	Six Flags St. Louis Eureka, MD	66.20		
6/13/2003	Caseys Gnrl Store 1842 Hamilton, IL	37.46		
6/14/2003	Wal Mart Keokuk, IA	81.50		
6/15/2003	Wal Mart Keokuk, IA	105.86		
07/01/03	HTA-online Store 305-292-8914 FL	16.20		
07/06/03	Comfort Inn Fort Madison, IA	148.45		
07/08/03	Restaurant.com Inc. 718-779-7600NY	6.50		
07/09/03	The Parthenon Fort Madison, IA	23.17		
07/10/03	Restaurant.com Inc 718-779-7600 NY	4.00		
07/11/03	Alliance Reservations 602-952-2106 AZ	10.00		
07/12/03	Super 8 Eureka, MO	191.96		
07/16/03	Comfort Inn & Suites Chesterfield, MO	102.43		
07/18/03	King Kat Franklin, TN	175.00		
07/31/03	USCELL CC03 8889449400 IA	137.62		
08/08/03	Shopko 00201426 Fort Madison, IA	67.85		
08/20/03	Caseys Gnrl Store 2023 Fort Madison, IA	51.64		
08/28/03	Wal Mart Keokuk, IA	76.39		
09/03/03	J McCoy * Company Fort Madison, IA	39.46		
09/03/03	Planned Parenthood of Iowa City, IA	450.00		
09/04/03	J McCoy * Company Fort Madison, IA	71.63		
09/18/03	Caseys Gnrl Store 1842 Hamilton, IA	27.65		
09/18/03	Paypal Throopgirl 402-935-7733 CA	3.40		
09/20/03	Paypal Creativemer 402-935-7733 CA	8.49		
09/20/03	Weightwatchers.com Inc 800-957-4293 NY	59.95		
09/23/03	Paypal Commancheer 402-935-7733 CA	63.95		
09/23/03	Paypal Peachstatew 402-935-7733 CA	16.94		
09/25/03	Paypal Cedarspring 402-935-7733 CA	43.00		
09/25/03	Paypal Creativemer 402-935-7733 CA	8.49		
09/25/03	Paypal Diadoci 402-935-7733 CA	21.45		
09/25/03	Paypal Diadoci 402-935-7733 CA	36.45		

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Purchases Made with Ms. Ewing's Capital One Credit Card
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Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
10/01/03	Paypal Sulzen 402-935-7733 CA	10.34		
10/04/03	Paypal Bradlove 402-935-7733 CA	19.00		
10/04/03	Wal Mart Keokuk, IA	294.02		
10/08/03	Puppyfind.com 877-295-4032 AZ	5.95		
10/11/03	Going Bonkers/Kazooz Quincy, IL	59.21		
11/06/03	ESP ESPN.com Seattle, WA	179.00		
11/07/03	Bass Pro Shops Springfield, MO	72.32		
11/25/03	Caseys Gnrl Store 2023 Fort Madison, IA	40.72		
11/28/03	Arnell Drug Inc. Hamilton, IL	47.91		
11/28/03	Keokuk Farm Supply Keokuk, IA	74.46		
11/28/03	Wal Mart Keokuk, IA	286.81		
11/28/03	Walgreen 00058867 Keokuk, IA	21.39		
12/04/03	Shopko 00201426 Fort Madison, IA	109.91		
12/08/03	Wal Mart Keokuk, IA	225.34		
12/14/03	Wal Mart Keokuk, IA	363.03		
12/15/03	Caseys Gnrl Store 2023 Fort Madison, IA	27.37		
12/22/03	Caseys Gnrl Stoer 1842 Hamilton, IL	31.71		
12/24/03	Super 8 Motels Hwy 61 West IA	53.90		
12/24/03	Super 8 Motels Hwy 61 West IA	53.90		
12/27/03	Puppyfind.com 888-740-5870 AZ	5.95		
12/29/03	Caseys Gnrl Store 2023 Fort Madison, IA	28.31		
12/31/03	Cinemanow 310-314-2000 CA	3.99		
01/05/04	Amerencips Utility Pay 888-789-2477 IL	30.32		
01/05/04	Speedpay Re:Amerencips 800-252-9638 NY	4.95		
01/15/04	Shopko 00201426 Fort Madison, IA	86.82		
01/16/04	Cinemanow 310-314-2000 CA	3.99		
01/18/04	Caseys Gnrl Store 1842 Hamilton, IL	29.74		
01/21/04	Caseys Gnrl Store 1842 Hamilton, IL	32.72		
01/21/04	Sirloin Stockade Keokuk, IA	60.09		
01/22/04	Cash Adv. St 3rd Street Dallas City, IL	-	101.75	5.00
01/22/04	Cash Adv. St 3rd Street Dallas City, IL	-	101.75	5.00
02/02/04	Holiday Inns Select St. Peters, Mo	150.80		
02/06/04	Ayerco #26 00323110148 Alexandria, MO	32.33		
02/06/04	Cinemanow 310-314-2000 CA	2.99		

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Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
02/06/04	County Market # Keokuk, IA	78.09		
02/09/04	Cinemanow 310-314-2000 CA	4.50		
02/11/04	Cinemanow 310-314-2000 CA	3.99		
02/12/04	Caseys Gnrl Store 2023 Fort Madison, IA	33.13		
02/19/04	Payment Research ADJ	405.00		
03/19/04	Cinemanow 310-314-2000 CA	3.99		
03/26/04	Cinemanow 310-314-2000 CA	3.99		
03/29/04	Cash Adv. 1643-455 S J Kahoka, MO	-	42.00	5.00
04/01/04	Cash Adv. St 3rd Street Dallas City, IL	-	61.75	5.00
04/01/04	Cinemanow 310-314-2000 CA	3.99		
04/03/04	MCC Mediacom 309-274-4500 NY	71.02		
04/05/04	Puppyfind.com 888-740-5870 AZ	5.95		
04/06/04	Cinemanow 310-314-2000 CA	3.99		
04/08/04	Cinemanow 310-314-2000 CA	3.99		
04/09/04	Cash Adv. St 3rd Street Dallas City, IL	-	81.75	5.00
04/12/04	Cinemanow 310-314-2000 CA	3.99		
04/13/04	Cinemanow 310-314-2000 CA	3.99		
04/15/04	Movielink Movie 866-350-3330 CA	4.99		
04/16/04	Cinemanow 310-314-2000 CA	3.99		
04/19/04	Cash Adv 37/Midwest O Fort Madison, IA	-	50.00	5.00
04/19/04	Movielink Movie 866-350-3330 CA	4.95		
05/12/04	Cash Adv. 37/Midwest O Fort Madison, IA	-	100.00	5.00
05/13/04	Cah Adv. 47/Security Hamilton, IL	-	102.00	5.00
05/16/04	Caseys Gnrl Store 1842, Hamilton, IL	47.21		
05/21/04	Caseys Gnrl Store 2023 Fort Madison, IA	45.33		
05/21/04	Econofoods #503 Fort Madison, IA	32.48		
05/22/04	Cash Adv. 99/Catfish Bend Fort Madison, IA	-	122.00	5.00
05/28/04	Cinemanow 310-255-5015 CA	3.99		
06/03/04	Cinemanow 310-255-5015 CA	3.99		
06/04/04	Cinemanow 310-255-5015 CA	3.99		
06/07/04	Cinemanow 310-255-5015 CA	3.99		
06/10/04	Cinemanow 310-255-5015 CA	3.99		
06/12/04	AZA-Member STL Zoo SAF St. Louis, MO	39.00		
06/12/04	Caseys Gnrl Store 1842 Hamilton, IL	29.89		

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06/16/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	150.00	5.00
06/17/04	Econofoods #503 Fort Madison, IA	26.92		
06/18/04	Cinemanow 310-255-5015 CA	3.99		
06/20/04	Sirloin Sotckade Keokuk, IA	52.57		
06/21/04	Caseys Gnrl Store 2023 Fort Madison, IA	43.63		
06/21/04	WM Supercenter Keokuk, IA	25.00		
06/29/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	100.00	5.00
06/30/04	Movielink Movie 310-264-8928 CA	1.99		
07/01/04	Grant Seeker Pro. Inc. 909-924-3649 CA	39.99		
07/02/04	Cinemanow 310-255-5015 CA	3.99		
07/04/04	WWC Worldwinner.com 877-331-7889 MA	30.00		
07/07/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	150.00	5.00
07/08/04	Movielink Movie 310-264-8928 CA	4.99		
07/09/04	Movielink Movie 310-264-8928 CA	4.99		
07/11/04	Caseys Gnrl Store 1842 Hamilton, IL	36.00		
07/13/04	Movielink Movie 310-264-8928 CA	2.99		
07/14/04	Caseys Gnrl Store 1842 Hamilton, IL	30.36		
07/16/04	Movielink Movie 310-264-8928 CA	3.95		
07/19/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	200.00	6.00
07/20/04	Movielink Movie 310-264-8928 CA	1.99		
07/22/04	Cash Adv. 08/Econo Food Keokuk, IA	-	161.50	5.00
07/22/04	Movielink Movie 310-264-8928 CA	1.99		
07/24/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
07/24/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
07/28/04	WWC Worldwinner.com 877-331-7889 MA	30.00		
07/29/04	Huffman Welding and Machine Fort Madison, IA	48.53		
07/29/04	The Pizza Plus Restaurant Keokuk, IA	31.29		
07/30/04	Movielink Movie 310-264-8928 CA	4.50		
08/01/04	Cash Adv. 48/Caseys G Hamilton, IL	-	62.00	5.00
08/01/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/02/04	Cinemanow 310-255-5015 CA	4.50		
08/05/04	Cinemanow 310-255-5015 CA	0.69		
08/08/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/11/04	Ayerco #20 00337170 Quincy, IL	32.12		

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Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
08/11/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
08/11/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/12/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
08/13/04	Caseys Gnrl Store 2023 Fort Madison, IA	41.92		
08/14/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
08/14/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/15/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
08/18/04	WWC Worldwinner.com 877-331-7889 MA	30.00		
08/18/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
08/18/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/19/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/19/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
08/21/04	Movielink Movie 310-264-8928 CA	4.99		
08/22/04	WWC Worldwinner.com 877-331-7889 MA	30.00		
08/22/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
09/15/04	Movielink Movie 310-264-8928 CA	3.95		
09/19/04	Super 8 Salem 00000001 IL	190.48		
09/20/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	150.00	5.00
09/22/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
09/24/04	TM Travis Tritt 612-989-5151 IL	3.75		
10/05/04	Cinemanow 310-255-5015 CA	3.99		
10/06/04	0142 Shopko 00201426 Fort Madison,IA	80.27		
10/06/04	Prescriptionbilling.co 386-615-4859 FL	87.00		
10/06/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
10/07/04	US Cell #IV03 8889449400 IA	83.75		
10/08/04	Caseys Gnrl Store 2023 Fort Madison, IA	16.74		
10/09/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
10/13/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
10/13/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
10/14/04	Cash Adv. 37/Midwest 0 Fort Madison, IA	-	100.00	5.00
10/16/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
10/20/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
10/21/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
10/27/04	WWC Worldwinner.com 877-331-7889 MA	20.00		
10/30/04	0142 Shopko 00201426 Fort Madison,IA	84.82		

Special Investigation of the Lee County
Protective Payee Program

Purchases Made with Ms. Ewing's Capital One Credit Card
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description / Vendor	Purchase Amount	Cash Advance	Cash Advance Fee
10/30/04	WWC Worldwinner.com 877-331-7889 MA	25.00		
10/31/04	Super 8 Motels Fairfield, IA	68.18		
11/06/04	Paypal MMBAROS 402-935-7733 CA	290.00		
11/16/04	WM Supercenter West Burlington, IA	53.13		
11/20/04	Paypal Crazyorlazy 402-935-7733 CA	36.96		
12/22/04	State Central Bank Fort Madison	-	66.00	5.00
12/24/04	WWC Worldwinner.com 871-331-7889 MA	20.00		
12/28/04	Paypal Moviemagicu 402-935-7733 IA	41.70		
12/30/04	WWC Worldwinner.com 871-331-7889 MA	20.00		
01/02/05	Cash Adv. 81/State Ban Nauvoo IL	-	102.00	5.00
01/05/05	Steamboat Days Tickets Burlington IA	63.50		
01/06/05	Cash Adv. 08/Econoc Foo Keokuk IA	-	121.50	5.00
01/08/05	Paypal Isoldithigh 402-935-7733 CA	42.38		
01/13/05	Paypal Alansjewlr 402-935-7733 NC	11.23		
01/13/05	Paypal Billymac72 402-935-7733 CA	17.49		
01/15/05	WWC Worldwinner.com 871-331-7889 MA	25.00		
01/18/05	Bidpay 800-350-5952 CO	16.69		
01/20/05	Paypal Jerry262 402-935-7733 CA	5.99		
01/22/05	WWC Worldwinner.com 871-331-7889 MA	20.00		
		\$17,453.34	2,126.00	101.00

* - Detail not available from Wal Mart.

Exhibit HSpecial Investigation of the Lee County
Protective Payee ProgramPurchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
04/13/02	Dry cat food		7.27	1	\$ 7.27
	Sun		4.88	1	4.88
	Northern 24 r	toilet paper	4.53	1	4.53
	Long Pring s		12.96	1	12.96
	Vneck Rib sw	clothing	14.96	1	14.96
	Jessica Tan		9.97	1	9.97
	Tax		3.82	1	3.82
					<u>58.39</u>
07/15/02	Gift Bags		3.00	1	3.00
	James FG San		9.76	1	9.76
	Stickers		1.79	2	3.58
	Card		2.29	1	2.29
	Stickers		1.79	1	1.79
	Voided Entry - Stickers		(1.79)	1	(1.79)
	Cellos		2.98	1	2.98
	Gift Bags		3.50	1	3.50
	Roll Wrap		3.00	1	3.00
	Clg Trl Mist		1.64	1	1.64
	Womans World	Magazine	1.34	1	1.34
	Photo Frame		2.97	2	5.94
	Tax		2.59	1	2.59
					<u>39.62</u>
07/31/02	Tooth Whit		33.24	1	33.24
	Pooh Watch	Watch	9.47	1	9.47
	Trial Size		0.78	3	2.34
	Red Bandana	Clothes	1.26	1	1.26
	Baby Oil		0.50	1	0.50
	Teether		1.97	1	1.97
	Baby Powder		0.50	1	0.50
	Enfamil 14 X	Baby Formula	9.66	2	19.32
	Tax		3.36	1	3.36
	Tax		0.09	1	0.09
					<u>72.05</u>

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
09/27/02	Puppy Food		8.56	1	8.56
	Pet Bed		21.96	1	21.96
	Hal Costume	Halloween Costume	16.82	1	16.82
	Dixie 16 Red	Disposable cups	2.50	1	2.50
	Hair Color		5.60	2	11.20
	Dry Cat Food		7.27	3	21.81
	Tin Cuc Melo		1.50	2	3.00
	Dawn	Dish Soap	1.87	1	1.87
	Forks		0.96	1	0.96
	Dixie Plates	Paper plates	3.94	2	7.88
	35MM Camera		4.94	1	4.94
	Kr Salad Ran	Grocery	1.50	2	3.00
	Coffee	Grocery	8.86	1	8.86
	Tax		7.11	1	7.11
					<u>120.47</u>
10/25/02	Patio Shrink		7.97	2	15.94
	Window Kit		2.57	1	2.57
	Toothpaste		2.24	1	2.24
	Barsoap		1.97	1	1.97
	Ornament		0.97	2	1.94
	Dry Cat Food		7.27	1	7.27
	Blk Peppe		1.47	1	1.47
	FG Sock	Clothing	1.00	1	1.00
	Hal Makeup	Halloween Makeup	1.97	1	1.97
	Deodorant		2.07	1	2.07
	Flann Sheet	Flannel Sheet	19.97	1	19.97
	Animal Slpr		5.57	1	5.57
	Dawn 25	Dish Soap	1.87	1	1.87
	Favor		1.97	1	1.97
	Lysol	Cleaning supplies	2.50	1	2.50
	Flnl Sheet	Flannel Sheet	27.44	1	27.44
	Tax		6.74	1	6.74
					<u>104.50</u>

Exhibit HSpecial Investigation of the Lee County
Protective Payee ProgramPurchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
10/30/02	10InPail		0.20	5	1.00
	Puffs Xstr	Kleenex	1.58	1	1.58
	Frknstncont		0.75	1	0.75
	Ghost Cont		0.75	1	0.75
	Air Freshener		1.97	3	5.91
	Lip Color	Makeup	3.27	1	3.27
	Halween Ore o	Cookies	2.00	1	2.00
	Deodorant		1.88	1	1.88
	PJ Necklace	Jewelry	2.00	1	2.00
	Colgate		1.00	6	6.00
	Sweetbreath	Breath freshener	1.64	1	1.64
	Hal Candy	Haloween Candy	2.50	1	2.50
	Reeses Min	Candy	2.18	1	2.18
	Vit D400 IU		3.84	1	3.84
	Bobber W/Fi		0.97	2	1.94
	Bra	Clothing	7.88	1	7.88
	FG Sld Bbydl		13.92	1	13.92
	Wrnglr Shir	Clothing	24.86	1	24.86
	Oxiclean	Clothing	6.96	1	6.96
	Marlboro Blu	Cigarettes	2.76	1	2.76
	Tax		6.41	1	6.41
					<u>100.03</u>
11/11/02	Hormel Chunk	Grocery	1.34	2	2.68
	2 Sausage	Grocery	4.98	2	9.96
	Ritz	Grocery	2.00	2	4.00
	Giant Bar		1.00	1	1.00
	Hair Color		5.60	2	11.20
	Sugar	Grocery	1.87	1	1.87
	J. Lennon PA		3.26	1	3.26
	Foundation		6.47	1	6.47
	Era Liquid	Laundry Detergent	4.27	1	4.27
	Simply White		11.39	1	11.39
	Down Bubble		33.46	1	33.46
	Vendor Coupon	Vendor Coupons	(0.75)	2	(1.50)
	Tax		4.97	1	4.97
					<u>93.03</u>

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
11/17/02	Cmas Wrap		2.92	1	2.92
	GiftWrap		2.92	1	2.92
	GiftBox		2.97	1	2.97
	Solid Pant	Clothing	14.96	1	14.96
	FG Zip Shirt	Clothing	12.96	1	12.96
	FG Mountie B	Clothing	12.88	1	12.88
	VHS	Video Tape	14.95	1	14.95
	DS NBRN Paci	Newborn Pacifier	2.00	1	2.00
	Sets		3.00	1	3.00
	Vit C		8.93	1	8.93
	Coff Filter		0.97	1	0.97
	11Oz Tumbler		0.50	1	0.50
	Robi PM 402		4.94	1	4.94
	1000 GwTape		1.66	1	1.66
	PogoStick	Toys	1.00	1	1.00
	Finial		2.00	1	2.00
	DVD	DVD Tape	18.74	1	18.74
	Hair Access		1.00	1	1.00
	Dry Cat Food		7.27	2	14.54
	Dry Dog Food		19.83	1	19.83
	Tax		10.06	1	10.06
	Credit		(23.33)		(23.33)
					<u>130.40</u>
12/01/02	Suzys Zoo	Toys	11.00	2	22.00
	Chunky Sirloi	Soup	1.68	2	3.36
	Chr Gift Set		24.87	1	24.87
	Stock Stuffer		1.00	5	5.00
	Hvst Apl Fpm		1.25	1	1.25
	Garland		5.96	1	5.96
	Chr Gift Set		14.96	1	14.96
	Chr Gift Set		9.94	1	9.94
	Push Pops	Candy	1.00	5	5.00
	Coricidin	Cold Tablets	5.27	1	5.27
	Gift Wrap		2.92	1	2.92
	Wm SalesBook		0.97	1	0.97
	Breezr Citrs	Throat Lozenges	1.26	1	1.26
	Halls Vit C	Throat Lozenges	1.26	1	1.26
	Batteries		4.87	1	4.87
	Halls Breezr	Throat Lozenges	0.62	2	1.24
	100Ct Lts		1.62	4	6.48
	Digital Cam	Digital Camera	48.88	1	48.88
	Tax		10.65	1	10.65
					* <u>176.14</u>

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
12/07/02	Static Guard		1.97	1	1.97
	Lint Roller		2.17	1	2.17
	Stripe Pant	Clothing	14.96	1	14.96
	Socks	Clothing	1.96	1	1.96
	Erica Blk BO		16.96	1	16.96
	Tax		2.66	1	2.66
					40.68
12/11/02	2Qt Pitcher		0.94	1	0.94
	FryDaddy		17.87	1	17.87
	6Pk Pig Ear	Dog Treat	4.97	1	4.97
	Software		29.88	1	29.88
	Software		9.96	2	19.92
	Disc Refills		1.74	1	1.74
	Bounce		4.73	1	4.73
	Cmas Wrap		1.94	1	1.94
	GiftWrap		1.94	1	1.94
	Bath Gift		12.87	1	12.87
	Digital Cam	Digital Camera	28.42	1	28.42
	Bath Set		4.94	1	4.94
	SpongeBobToy		6.97	1	6.97
	Milk Bone	Dog Treat	4.94	1	4.94
	Mens FG 1/2	Clothing	9.46	1	9.46
	Faded Glory	Clothing	9.00	1	9.00
	HanesPullover	Clothing	9.83	1	9.83
	FG Sld Lc Up	Clothing	13.92	1	13.92
	Tax		12.90	1	12.90
					197.18
01/05/03	Klg Cereal	Grocery	2.50	1	2.50
	Stfr Ckn Ckr	Grocery	1.00	2	2.00
	SheetSet		21.97	1	21.97
	GV Storage		1.94	1	1.94
	PopCorn		2.00	2	4.00
	Dry Dog Food		8.84	1	8.84
	2Pk Wipes		5.87	1	5.87
	Fragrance		1.97	1	1.97
	Pet Dish		2.17	2	4.34
	DVD	DVD Tape	18.98	1	18.98
	Software		12.96	1	12.96
	Photo		9.48	1	9.48
	SpeidelWatch	Watch	5.92	1	5.92
	Film Develop		5.17	1	5.17
	Film Develop		4.47	1	4.47
	Film Develop		2.82	1	2.82
Tax		7.33	1	7.33	
					120.56

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
01/05/03	Layaway Crib Mattress		29.98	1	29.98
	Layaway LindCrib		99.96	1	99.96
	Tax		9.10	1	9.10
	Deposit (charged to Capital One credit card)		(40.00)	1	(40.00)
	Balance Due on Layaway				99.04
01/11/03	China Red BO		7.00	1	7.00
	Panty	Clothing	5.46	1	5.46
	Satin Bra	Clothing	7.96	1	7.96
	SB Vnyl Tote		7.96	1	7.96
	Face Plate	Makeup	9.84	1	9.84
	DVD	DVD Tape	18.98	1	18.98
	Tax		4.00	1	4.00
				61.20	
01/18/03	Baby Bottle		0.96	2	1.92
	Light Bulb		0.77	1	0.77
	Deodorant		1.88	1	1.88
	Tint Pstl 40		3.00	1	3.00
	Mini Bag		5.00	1	5.00
	Diaper Bag		7.00	1	7.00
	Dry Cat Food		7.27	2	14.54
	Kids Brush		2.17	1	2.17
	Lamp Shade		9.93	1	9.93
	BarSoap		1.97	1	1.97
	Big Sipster		4.87	1	4.87
	Dry Dog Food		14.96	1	14.96
	Bar Soap		3.32	1	3.32
	Fabric	1 yard Fabric	4.97	1	4.97
	Dawn 25	Dish Soap	1.87	1	1.87
	Air Freshn	Air Freshener	0.94	3	2.82
	Polyfil Batt	Batting (for Pillows)	6.93	1	6.93
	Era Liquid		4.27	1	4.27
	Deodorant		2.07	1	2.07
	Panty	Clothing	5.46	1	5.46
	Air Filter		3.77	2	7.54
	Walker		19.57	1	19.57
	Tax		8.88	1	8.88
				135.71	

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
01/20/03	Aquaview		9.96	1	9.96
	Blanket		5.00	1	5.00
	Eterafin 185	Fish Food	1.88	1	1.88
	Ext Cord		3.00	1	3.00
	Cotton Candy	Candy	1.00	1	1.00
	Soft Center	Candy	2.27	1	2.27
	Neon Gravel		1.67	1	1.67
	Lil Rock		3.97	1	3.97
	Collar		1.97	2	3.94
	Leash		7.27	1	7.27
	Leash		2.77	1	2.77
	Flsh Stickr		1.50	1	1.50
	Watermelon		0.97	1	0.97
	Rag Rug		2.50	2	5.00
	Sm Goldfis		0.23	5	1.15
	Marlboro	Cigarettes	2.71	2	5.42
	Tax		3.91	1	3.91
					60.68
01/20/03	Refund - Digital Camera	Refund Digital Camera	(48.88)	1	(48.88)
	Digcam Prtr	Digital Camera Printer	162.00	1	162.00
	Tax		7.92	1	7.92
					121.04
02/12/03	Foam Pad		6.97	1	6.97
	Furn Throw		24.88	2	49.76
	Bro/Sis Bib	Baby Bib	2.96	1	2.96
	Sayings Bib	Baby Bib	1.96	1	1.96
	Baby Bibs	Baby Bibs	0.96	1	0.96
	PillowCase		2.00	4	8.00
	Tablecloth		7.50	1	7.50
	Dixie Bowl		2.97	1	2.97
	Dixie Plates		3.50	1	3.50
	Phone/Beeper		3.97	1	3.97
	Soccer		4.96	1	4.96
	Thermometer		2.97	3	8.91
	FireSafe		79.38	1	79.38
	Dry Cat Food		7.27	1	7.27
	Dry Dog Food		14.96	1	14.96
	Dixie 16 Red		2.50	1	2.50
	Light Bulb		0.77	2	1.54
	Air Freshn	Air Fresheners	0.94	6	5.64

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Forks		0.96	1	0.96
	Vanity Napkins		1.86	1	1.86
	Pencil		0.97	3	2.91
	Voided entry - pencil		(0.97)	1	(0.97)
	Heat Lamp		2.97	1	2.97
	PJ Toe Rings		1.87	1	1.87
	Tax		15.63	1	15.63
					<u>238.94</u>
02/16/03	Layaway Previous Balance		97.99	1	97.99
	Payment on Capital One credit card		(97.99)	1	(97.99)
	Balance Due Aspen Crib \$128.96				<u>-</u>
02/22/03	Cinch Sak	Garbage Bags	5.94	1	5.94
	Dog Treat		1.00	1	1.00
	Hair Color		6.36	2	12.72
	Socks	Clothing	2.00	1	2.00
	Puppy Pads		6.97	1	6.97
	Bomber		20.00	1	20.00
	Era Liquid		3.96	1	3.96
	Clorox Blch		1.68	1	1.68
	?idas Her		4.00	1	4.00
	Dental Floss		0.87	1	0.87
	Simply Basic		3.00	1	3.00
	NB SBK Cover		3.00	2	6.00
	MilkBone Bsc		4.94	1	4.94
	Dry Dog Food		3.97	1	3.97
	Puppy Food		8.84	1	8.84
	Motor Oil		1.62	3	4.86
	Tums		3.43	1	3.43
	Audio/Vidset		19.96	1	19.96
	Tax		7.99	1	7.99
					<u>122.13</u>
03/01/03	Wm Solo Neon		0.97	1	0.97
	Hane Low Ris	Clothing	8.96	1	8.96
	Zip Fz Ga Bn		1.97	2	3.94
	Conditione		0.94	1	0.94
	Shampoo		0.94	1	0.94
	GV Crpt Clnr		0.97	2	1.94
	Vileda Broom		3.97	1	3.97
	Bowl Brush		0.96	1	0.96
	Zip Hood		12.94	1	12.94
	Printed T		9.76	1	9.76

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Tableware		1.62	1	1.62
	Tableware		1.68	2	3.36
	Tableware		2.62	1	2.62
	Gift Bag		1.00	1	1.00
	Card		2.00	1	2.00
	Cereal Bar		2.28	1	2.28
	Womans World	Magazine	1.34	1	1.34
	Tax		4.01	1	4.01
					63.55
03/15/03	Northern 2	Toilet Tissue	5.22	1	5.22
	DVD	DVD Tape	18.98	1	18.98
	Spiderman RO		15.00	1	15.00
	Halls Plus	Throat Lozenges	1.26	1	1.26
	Wm Equate Vi		0.76	1	0.76
	Pet Toy		6.96	2	13.92
	Invitation		1.78	1	1.78
	Hair Color		6.36	1	6.36
	Bounce		4.73	1	4.73
	Neutraair	Air Freshener	3.47	1	3.47
	Lysol		2.84	1	2.84
	Puffs Plus	Kleenex	1.60	1	1.60
	Dawn 25	Dish Soap	1.87	1	1.87
	Refill		3.97	1	3.97
	Vil. F E Mop		6.88	1	6.88
	Stn/Odr Rmvr	Stain/Oder Remover	7.97	1	7.97
	Era Liquid		3.96	2	7.92
	Dry Dog Food		3.97	1	3.97
	Dry Cat Food		7.27	1	7.27
	Ol Roy Bisc	Dog Biscuits	2.96	1	2.96
	Mardi Gras	Paper Towels	2.98	1	2.98
	Tax		8.52	1	8.52
					130.23
03/20/03	LeapFrog Toy	Toy	14.88	1	14.88
	Toothpaste		0.50	1	0.50
	Ktx Scrty		2.37	2	4.74
	Gold Crkr		1.50	1	1.50
	Ppan Crkr		1.50	1	1.50
	Conditioner		1.50	1	1.50
	Shave Gel		0.97	1	0.97
	Beef/Meat Sn		0.88	1	0.88
	Playtex		5.76	1	5.76
	Womans World	Magazine	1.34	1	1.34

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Butrfly SSD		3.96	1	3.96
	Travel Tray		9.88	1	9.88
	Beef/Meat Sn		3.97	1	3.97
	Strawb Twist	Candy	0.94	1	0.94
	Ktx Crvd 22		2.50	1	2.50
	Childs Prpl S		1.00	2	2.00
	Travel Wipe		0.97	1	0.97
	Shoes		1.47	1	1.47
	DayQuilCap	Cold Medication	2.94	1	2.94
	Tax		3.80	1	3.80
					<u>66.00</u>
04/25/03	Era Liquid		3.16	1	3.16
	Mtrflshr		3.96	1	3.96
	Braided Rope		5.27	1	5.27
	Marine Oil		1.07	6	6.42
	Anchor		18.96	1	18.96
	Rope		5.96	1	5.96
	Clorox Blch	Bleach	1.68	1	1.68
	Splash Jce		2.38	2	4.76
	Vinyl Restr		7.67	1	7.67
	Canoe Paddle		9.77	1	9.77
	WS P Wht La		12.84	1	12.84
	Nascar SS Te		10.86	1	10.86
	Bra	Clothing	7.96	1	7.96
	Glider Chair	Furniture	65.00	1	65.00
	Tax		11.17	1	11.17
					<u>175.44</u>
05/01/03	Gift Bags		3.00	1	3.00
	Gift Bags		3.50	1	3.50
	Lil Yasmin	Toy	15.22	1	15.22
	Tray Box		5.44	1	5.44
	Barbie Kit W	Toy	9.94	1	9.94
	Self Belt		14.77	2	29.54
	Voided Entry	Voided Entry Self Belt	(14.77)	1	(14.77)
	Shampoo		5.87	1	5.87
	Card		1.99	2	3.98
	Blush		3.22	1	3.22
	Fishing Lure	Sporting goods	6.97	1	6.97
	Lil Jade		5.88	1	5.88
	Bobber Asst	Sporting goods	1.47	1	1.47
	Pro Pack		2.97	1	2.97
	Conditioner		5.87	1	5.87

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Multi Ear		4.97	1	4.97
	Lip Gloss		1.37	1	1.37
	Bar Soap		4.92	1	4.92
	Deodorant		1.97	1	1.97
	Veg Seeds		0.97	4	3.88
	Hugi Ut Bo		16.97	1	16.97
	Era Liquid		3.96	1	3.96
	Tax		8.56	1	8.56
					134.70
05/06/03	Cinch Sak	Garbage Bags	5.94	1	5.94
	Extinguisher		11.96	1	11.96
	Margarita		1.50	2	3.00
	Dog Collar		2.97	2	5.94
	Hot Bags		2.78	1	2.78
	Ceramic Briq		4.97	1	4.97
	Card		4.99	2	9.98
	Card		3.49	2	6.98
	Canoe Paddle		9.77	1	9.77
	Boat Cushion		6.96	1	6.96
	ScrewDrainPl		2.67	1	2.67
	Vest		4.88	2	9.76
	Fishing Vest		19.96	2	39.92
	Tax		8.44	1	8.44
					129.07
05/10/03	Terry 12 Pk		4.84	1	4.84
	QuarterTopSo		1.96	2	3.92
	4Pc Bath Set		6.96	1	6.96
	Hair Color		6.36	1	6.36
	A H Carpet		1.77	1	1.77
	Clgn Butter		5.88	1	5.88
	Glade Carpet		1.97	1	1.97
	Dawn 25	Dish Soap	1.87	1	1.87
	FX Crvd 22		2.50	1	2.50
	SmCamera Bag	Small Camera Bag	7.37	1	7.37
	Quick Wax		5.88	1	5.88
	Knit PJ Set	Clothing	14.92	1	14.92
	NB Cinch Vnk		9.43	1	9.43
	Missouri Fis		19.96	1	19.96
	FG V Nk		7.72	1	7.72
	NB Wide Wais		16.98	1	16.98
	Tax		8.28	1	8.28
					126.61

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
05/31/03	Sanyo 31 TV	Television	297.00	1	297.00
	Tax		20.79	1	20.79
					<u>317.79</u>
06/14/03	WS Drawstrin	Clothing	8.94	1	8.94
	WS Ladies PO	Clothing	5.00	1	5.00
	Shampoo		3.78	1	3.78
	Shampoo		5.87	1	5.87
	Krylon Paint		7.97	1	7.97
	Conditioner		5.87	1	5.87
	Daisy Plus 1	Razors	4.47	1	4.47
	Edge Guide		0.76	1	0.76
	Shampoo		3.83	1	3.83
	Hair Color		6.36	2	12.72
	Mens Mesh Sh	Clothing	5.88	1	5.88
	Foam Brush		0.36	2	0.72
	Foam Brush		0.44	2	0.88
	Card		3.49	1	3.49
	Card		3.99	1	3.99
	Card		2.00	1	2.00
	Tax		5.33	1	5.33
					<u>81.50</u>
06/15/03	M M Knit Box	Clothing	7.62	1	7.62
	Rod		6.96	1	6.96
	Sbob Boxer	Clothing	7.62	1	7.62
	ArmChair		10.33	2	20.66
	WS Drawstrin	Clothing	8.94	1	8.94
	33-1 Reel		12.54	1	12.54
	Velcro		2.44	1	2.44
	Meshbac		4.57	1	4.57
	Panel		4.57	1	4.57
	Better Grade		6.72	1	6.72
	Card		3.49	1	3.49
	Card		2.49	1	2.49
	Card		3.49	1	3.49
	Card		1.99	2	3.98
	Era Liquid		2.84	1	2.84
	Tax		6.93	1	6.93

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
08/28/03	Womans World	Magazine	1.34	1	1.34
	Star		1.97	1	1.97
	BB Knit Pant	Clothing	8.97	2	17.94
	Voided Entry	Voided Entry - BB Knit Pant	(8.97)	1	(8.97)
	FG Emb Peasa	Clothing	11.87	1	11.87
	Socks	Clothing	0.94	1	0.94
	Print RI		7.34	1	7.34
	?		9.88	1	9.88
	AW Mesh Trac		10.34	1	10.34
	Cartridge		18.74	1	18.74
	Tax		5.00	1	5.00
					76.39
10/04/03	Infant/Toddl	Clothing	7.94	1	7.94
	Infant/Toddl	Clothing	19.97	1	19.97
	Msy Kim Poss		14.88	1	14.88
	6Pr FG Socks	Clothing	4.46	1	4.46
	Toothpaste		2.94	2	5.88
	2Pk Fol G Te		4.66	1	4.66
	Giant Bar		1.48	2	2.96
	?mbo		0.97	1	0.97
	Shampoo		3.78	1	3.78
	Cereal Bars		1.50	2	3.00
	Nutty Bar		0.94	1	0.94
	Sp Pudding		0.93	1	0.93
	Chnky Ckh Nd		1.50	1	1.50
	Spag Mtb		0.94	2	1.88
	Chnky Beef		1.50	1	1.50
	Sport Gel		2.34	1	2.34
	Ls Bell Slv		7.66	1	7.66
	Bratx Herset		9.84	1	9.84
	Pintck Slf B		16.94	1	16.94
	Infants-Todd		3.96	1	3.96
	Blue Ruffle		9.24	1	9.24
	Ls Key Hole		6.24	1	6.24
	Pink Pant		9.44	1	9.44
	Prnces Seam		7.66	1	7.66
	Blu Key Hole		7.66	1	7.66
	IG Sld Red T		9.86	1	9.86
	?nt Top W/S	Clothing	7.66	1	7.66
	Infant/Toddl	Clothing	5.94	1	5.94
	Infants-Todd	Clothing	3.96	1	3.96
	Infants-Todd	Clothing	8.96	1	8.96
	Infants-Todd	Clothing	5.96	1	5.96

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	NB L/S Tee	Clothing	5.78	1	5.78
	Care Bears L		8.82	1	8.82
	Panty	Clothing	7.96	1	7.96
	Girls Socks	Clothing	4.26	1	4.26
	Baby Powder		0.98	1	0.98
	Belle		16.88	1	16.88
	3Pk Wht Tank		3.96	1	3.96
	Sld Flc Pant	Clothing	3.88	3	11.64
	FG Girls Jean	Clothing	8.32	2	16.64
	Tax		18.53	1	18.53
					<u>294.02</u>
11/28/03	Newborn Boy	Clothing	13.72	1	13.72
	IG 3Pc Santa	Clothing	15.72	1	15.72
	Toddler Girl	Clothing	15.72	1	15.72
	HHW Crew	Clothing	5.84	1	5.84
	HHW Tall Pan	Clothing	5.84	1	5.84
	Mens Socks	Clothing	6.00	2	12.00
	Camera		22.88	1	22.88
	CandyRefill	Candy	3.97	1	3.97
	Bratz	Clothing	11.39	2	22.78
	Ankle		4.96	1	4.96
	Ladies Socks	Clothing	5.48	1	5.48
	Dirty Jeep		20.00	1	20.00
	Easy Bake	Toys	8.88	1	8.88
	Candy Mkr	Toys	23.97	1	23.97
	Lds 95/5 Cot		9.24	2	18.48
	Bly Flc Carg	Clothing	4.00	1	4.00
	Girl Lines F	Clothing	5.00	1	5.00
	Infant Boy S	Clothing	11.47	1	11.47
	Infant Boy J	Clothing	7.66	1	7.66
	St Hood Pant	Clothing	18.44	1	18.44
	Opp Ski Bank	Clothing	1.50	3	4.50
	Hat	Clothing	4.88	1	4.88
	Stretch Flee	Clothing	1.92	1	1.92
	Spice Set		9.94	1	9.94
	Tax		18.76	1	18.76
					<u>286.81</u>
12/08/03	4 Tree		16.77	1	16.77
	CB 5PcDin		8.88	1	8.88
	Tonka 5Pc		8.88	1	8.88
	Cake Deco.		2.82	1	2.82
	2 Sausage		4.98	2	9.96

Exhibit H

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Stretch Jean		15.92	1	15.92
	CB 4Pk		8.88	1	8.88
	MakeToss Spl		2.50	1	2.50
	Monster Gara		14.84	1	14.84
	Corn Skewer		0.94	1	0.94
	100 Ct Lts		1.74	2	3.48
	Gift Tape		2.93	1	2.93
	Garland		1.00	2	2.00
	Xmas Hat		2.88	1	2.88
	IG Marie Jkt	Clothing	11.00	1	11.00
	NB L/S Tee	Clothing	3.00	1	3.00
	InfantBoy LS	Clothing	3.00	1	3.00
	IG Dora Blkt	Clothing	9.42	1	9.42
	Infant/Toddl	Clothing	5.94	1	5.94
	Terry Slp N	Clothing	6.82	1	6.82
	NB Sleep N P	Clothing	6.82	1	6.82
	IB WorkZone		6.82	1	6.82
	Shiny Glass		1.92	2	3.84
	Cmas Cards		2.00	1	2.00
	Levi Jean	Clothing	19.68	1	19.68
	Org Peelers		0.88	1	0.88
	?Pk TrainPnt	Clothing	6.56	1	6.56
	Stretch Flee	Clothing	1.92	1	1.92
	SpongeBob Ha	Clothing	3.82	1	3.82
	Bobblehead		2.92	1	2.92
	10Pc Tools		14.88	1	14.88
	Pick		0.25	1	0.25
	Tax		14.09	1	14.09
					225.34
12/14/03	Veh Set		9.88	1	9.88
	Hair Dryer		11.78	1	11.78
	Flurry Maker		14.25	1	14.25
	Infant Toy		14.94	1	14.94
	CoffeeMaker		16.92	1	16.92
	Girls Blue S		15.76	1	15.76
	Systems Jack		27.46	1	27.46
	Curling Iron		4.72	1	4.72
	Taslon Bo		4.84	1	4.84
	FryDaddy		19.87	1	19.87
	Glue Sticks		1.44	1	1.44
	Playset		14.88	1	14.88
	Mega Bloks		7.77	1	7.77
	Stickers		0.97	2	1.94

Special Investigation of the Lee County
Protective Payee Program

Purchases Made at Wal-Mart
For the period September 1, 2001 through February 1, 2005

Transaction Date	Description per receipt	Additional Description	Unit Cost	Quantity Purchased	Extended Cost
	Stickers		2.97	1	2.97
	Die Cuts		1.97	1	1.97
	scissors		1.97	2	3.94
	LeatherTrunk		9.82	1	9.82
	Gift Wrap		5.66	1	5.66
	ScrapFolio		9.97	1	9.97
	Termal Top		6.64	2	13.28
	IG Solid Tur		3.50	1	3.50
	Organizer		5.97	1	5.97
	Prnt Flc Top	Clothing	3.50	1	3.50
	MetalSorter		18.88	1	18.88
	Sld Flc Pant	Clothing	3.50	1	3.50
	Flc Crew	Clothing	4.88	1	4.88
	Flc Pant	Clothing	4.88	1	4.88
	Kit General		3.88	1	3.88
	All Fr 20Ct		3.77	1	3.77
	Miniatures		2.28	1	2.28
	Infant Cindy		9.97	1	9.97
	Chr Choc		2.96	1	2.96
	NtrlBones		4.64	2	9.28
	Chr Choc		2.50	1	2.50
	Era Liquid		3.32	1	3.32
	34oz Mug		1.97	1	1.97
	FG Textured		9.76	1	9.76
	Grooming		4.77	1	4.77
	Rnbo Lanyard		3.97	1	3.97
	Bracelet Set	Jewelry	3.50	1	3.50
	Necklace	Jewelry	4.74	1	4.74
	18Kt/SS CS P	Jewelry	9.94	1	9.94
	Tin Bucket		3.50	1	3.50
	Tax		23.75	1	23.75
					<u>363.03</u>
06/21/04	Layaway Infant Seat		49.73	1	49.73
	Tax		3.48	1	3.48
	Deposit (charged to Capital One credit card)		(25.00)	1	(25.00)
	Balance Due on Layaway				<u>28.21</u>
11/16/04	Ladies socks	clothing	4.48	1	4.48
	DVD Elf	DVD	15.87	1	15.87
	6pk bikini	clothing	6.38	1	6.38
	SW Velolur	clothing	7.00	1	7.00
	FG jeans	clothing	15.92	1	15.92
	Tax		3.48	1	3.48
					<u>53.13</u>
			Total		<u>\$4,749.47</u>

* - \$120.00 of purchase was charged to Ms. Ewing's Capital One credit card and \$56.14 was paid by personal check.

Exhibit ISpecial Investigation of the Lee County
Protective Payee ProgramMoney Order Purchases
For the period September 1, 2001 through February 1, 2005

Client ID Number	Check Date	Check Number	Payee	Per Check	
				Memo	Amount
18	12/10/01	421	Cash	None	\$ 150.00
18	09/03/02	440	Cash	MO	75.00
15	09/13/02	610	Cash	Money order to [Client's name]	100.00
15	10/01/02	612	Cash	Personal - [Client's name] M/O	135.00
15	10/04/02	614	Cash	m/o to [Client's name]	150.00
15	10/08/02	616	Cash	m/o to [Client's name] loan payback	80.00
18	10/15/02	446	Cash	send mo to [Client's name]	115.00
15	11/06/02	618	Cash	MO [Client's name] / Agent Cashier [institution]	133.00
18	11/21/02	447	Cash	mo for personal account at _____	80.00
8	03/07/03	^	State Central Bank	None	237.00
8	03/13/03	^	State Central Bank	None	400.00
8	05/14/03	^	Cash	Money order - [Client's name]	203.00
33	6/17/03	134	Cash	M/O Des Moines Co. Recorder	12.00
23	08/01/03	615	Payee	to send m/o to FNBM 08/04	85.00
23	08/19/03	627	Cash	for money order	245.00
22	08/23/04	759	Payee	m/o	110.00
14	9/7/04	1068	Payee	m/o 679	55.00
23	09/10/04	769	Payee	m/o	80.00
32	10/15/04	1570	Payee	m/o	175.00
Total					<u>\$ 2,620.00</u>

^ - Payment made with a counter check from the bank.

Special Investigation of the Lee County
Protective Payee Program

Overdraft Fees
For the period September 1, 2001 through February 1, 2005

Client ID Number	Date	Description	Fee
36	09/07/01	Insufficient Funds Charge	\$ 60.00
36	09/10/01	Insufficient Funds Charge	60.00
36	09/11/01	Insufficient Funds Charge	20.00
36	09/11/01	Insufficient Funds Charge	40.00
36	09/12/01	Insufficient Funds Charge	60.00
36	09/13/01	Insufficient Funds Charge	20.00
36	09/13/01	Insufficient Funds Charge	20.00
36	09/14/01	Insufficient Funds Charge	20.00
36	09/18/01	Insufficient Funds Charge	40.00
36	09/21/01	Insufficient Funds Charge	20.00
36	09/24/01	Insufficient Funds Charge	60.00
36	09/28/01	Insufficient Funds Charge	60.00
36	10/03/01	Insufficient Funds Charge	40.00
36	10/04/01	Insufficient Funds Charge	60.00
36	10/09/01	Insufficient Funds Charge	40.00
36	10/11/01	Insufficient Funds Charge	40.00
36	10/15/01	Insufficient Funds Charge	40.00
11	11/09/01	Insufficient Funds Charge	20.00
36	11/14/01	Insufficient Funds Charge	40.00
11	11/16/01	Insufficient Funds Charge	20.00
14	11/16/01	Insufficient Funds Charge	25.00
14	11/20/01	Insufficient Funds Charge	25.00
36	11/21/01	Insufficient Funds Charge	40.00
12	11/26/01	Insufficient Funds Charge	20.00
12	11/30/01	Insufficient Funds Charge	20.00
1	12/03/01	Insufficient Funds Charge	25.00
36	12/12/01	Insufficient Funds Charge	60.00
44	12/20/01	Insufficient Funds Charge	20.00
12	01/29/02	Insufficient Funds Charge	20.00
12	02/01/02	Insufficient Funds Charge	25.00
47	02/04/02	Insufficient Funds Charge	25.00

Special Investigation of the Lee County
Protective Payee ProgramOverdraft Fees
For the period September 1, 2001 through February 1, 2005

Client ID Number	Date	Description	Fee
11	03/01/02	Insufficient Funds Charge	25.00
44	03/19/02	Insufficient Funds Charge	40.00
44	03/22/02	Insufficient Funds Charge	20.00
44	03/25/02	Insufficient Funds Charge	20.00
42	03/29/02	Insufficient Funds Charge	25.00
46	07/11/02	Insufficient Funds Charge	20.00
44	08/19/02	Insufficient Funds Charge	20.00
44	10/18/02	Insufficient Funds Charge	25.00
44	10/21/02	Insufficient Funds Charge	20.00
44	11/18/02	Insufficient Funds Charge	25.00
9	11/21/02	Insufficient Funds Charge	25.00
44	11/21/02	Insufficient Funds Charge	25.00
9	11/26/02	Insufficient Funds Charge	25.00
9	01/23/03	Insufficient Funds Charge	25.00
9	02/25/03	Insufficient Funds Charge	25.00
3	02/28/03	Insufficient Funds Charge	25.00
9	03/12/03	Insufficient Funds Charge	20.00
9	03/12/03	Insufficient Funds Charge	25.00
9	03/17/03	Insufficient Funds Charge	20.00
45	03/26/03	Insufficient Funds Charge	20.00
9	03/27/03	Insufficient Funds Charge	25.00
44	04/10/03	Insufficient Funds Charge	25.00
9	04/30/03	Insufficient Funds Charge	25.00
9	05/13/03	Insufficient Funds Charge	25.00
9	05/14/03	Insufficient Funds Charge	25.00
36	06/24/03	Insufficient Funds Charge	20.00
36	06/25/03	Insufficient Funds Charge	20.00
36	06/25/03	Insufficient Funds Charge	20.00
36	06/30/03	Insufficient Funds Charge	20.00
36	07/03/03	Insufficient Funds Charge	50.00
36	07/10/03	Insufficient Funds Charge	20.00
36	07/10/03	Insufficient Funds Charge	20.00

Special Investigation of the Lee County
Protective Payee Program

Overdraft Fees
For the period September 1, 2001 through February 1, 2005

Client ID Number	Date	Description	Fee
36	07/15/03	Insufficient Funds Charge	20.00
36	07/16/03	Insufficient Funds Charge	20.00
36	07/21/03	Insufficient Funds Charge	20.00
9	08/05/03	Insufficient Funds Charge	20.00
9	08/05/03	Insufficient Funds Charge	20.00
9	08/07/03	Insufficient Funds Charge	25.00
9	08/08/03	Insufficient Funds Charge	25.00
9	08/25/03	Insufficient Funds Charge	20.00
40	10/02/03	Insufficient Funds Charge	20.00
40	10/03/03	Insufficient Funds Charge	25.00
41	10/06/03	Insufficient Funds Charge	20.00
41	10/09/03	Insufficient Funds Charge	20.00
41	10/15/03	Insufficient Funds Charge	20.00
40	10/17/03	Insufficient Funds Charge	20.00
40	10/23/03	Insufficient Funds Charge	20.00
33	10/27/03	Insufficient Funds Charge	25.00
19	11/03/03	Insufficient Funds Charge	20.00
19	11/18/03	Insufficient Funds Charge	20.00
19	12/16/03	Insufficient Funds Charge	20.00
19	12/23/03	Insufficient Funds Charge	20.00
29	02/09/04	Insufficient Funds Charge	20.00
44	04/29/04	Insufficient Funds Charge	25.00
44	06/23/04	Insufficient Funds Charge	25.00
44	06/24/04	Insufficient Funds Charge	25.00
44	09/30/04	Insufficient Funds Charge	25.00
44	10/19/04	Insufficient Funds Charge	25.00
44	01/24/05	Insufficient Funds Charge	25.00
	Total		<u>\$ 2,445.00</u>

Exhibit KSpecial Investigation of the Lee County
Protective Payee ProgramCash Withheld from Deposits
For the period September 1, 2001 through February 1, 2005

Client ID Number	Deposit Date	Total Gross Deposit	Cash Withheld From Deposit	Net Deposit
12	02/11/02	\$ 45.00	10.00	35.00
43	05/03/02	490.05	160.00	330.05
43	06/03/02	490.05	50.00	440.05
43	07/03/02	495.00	75.00	420.00
9	07/26/02	193.32	100.32	93.00
15	07/30/02	169.92	80.00	89.92
43	08/02/02	490.05	50.00	440.05
23	03/07/03	738.30	238.30	500.00
15	04/17/03	673.92	90.00	583.92
23	04/30/03	500.00	100.00	400.00
36	05/02/03	546.00	100.00	446.00
28	08/01/03	150.00	75.00	75.00
41	10/31/03	829.00	140.00	689.00
41	12/01/03	829.00	100.00	729.00
14	03/25/04	609.00	209.00	400.00
48	04/14/04	137.37	69.37	68.00
49	11/01/04	158.00	25.00	133.00
41	11/02/04	846.00	125.00	721.00
	Total	\$ 8,389.98	1,796.99	6,592.99

Special Investigation of the Lee County
Protective Payee Program

Staff

This special investigation was performed by:

Annette K. Campbell, CPA, Director
Marlys K. Gaston, CPA, Manager
James S. Cunningham, CPA, Senior II



Tamera S. Kusian, CPA
Deputy Auditor of State

**Lee County
Protective Payee Program**

Appendix

**Lee County
Protective Payee Program**

Special Investigation of the Lee County
Protective Payee Program

Bank Statement from a Client's Account



Keokuk - Farmington
Bonaparte - Ft. Madison
Stockport
Member FDIC
1-877-722-8255

Date 2/09/04 Page 1 of 2
Primary Account [REDACTED]
Tax ID [REDACTED]
CIF Number [REDACTED]
Enclosures 1

Handwritten signature/initials

██
BY LEE COUNTY PROTECTIVE PAYEE
PO BOX 937
KEOKUK IA 52632-0937

Plan now for your future... and the future of your loved ones...
Don't let the courts decide for you!
Contact our trust department to start your estate planning.

**** CHECKING ACCOUNTS ****

REALLY FREE CHECKING		Number of Enclosures	1
Account Number	██████████	Statement Dates 1/09/04 thru	2/09/04
Previous Balance	853.67	Days in the Statement Period	32
1 Deposits/Credits	150.00	Avg Ledger Balance	450
5 Checks/Debits	880.00	Avg Collected Balance	445
Service Charge	.00		
Interest Paid	.00		
Ending Balance	123.67		

ACTIVITY IN DATE ORDER			
Date	Description	Reference	Balance
1/13	FNBM FST NATL MARIN		688.67
	912240 ██████████ 01/13/04		
	ID #-339 ██████████		
	TRACE #-122402130014673		
1/14	DDA DEPOSIT	019001030	838.67
1/20	ONLINE PMT CAPITAL ONE		513.67
	927974 ██████████ 01/20/04		
	ID #-401639960148065		
	TRACE #-056073504078886		
1/21	FNBM FST NATL MARIN		383.67
	912240 ██████████ 01/21/04		
	ID #-339 ██████████		
	TRACE #-122402130044973		
1/26	ONLINE PMT CAPITAL ONE		223.67
	927974 ██████████ 01/26/04		
	ID #-402339960123683		
	TRACE #-056073507495177		
2/05	ONLINE PMT CAPITAL ONE		123.67
	927974 ██████████ 02/05/04		

* - DEPOSIT	SC - SERVICE CHARGE	EC - DEBIT REVERSAL	DC - CREDIT REVERSAL
OD - OVERDRAFT CHARGE	DM - DEBIT MEMO	CM - CREDIT MEMO	RT - RETURNED ITEM
IN - INTEREST	AD - AUTO DEPOSIT	AW - AUTO WITHDRAWAL	AT - ATM TRANSACTION FEE
PW - POS TRANSACTION			