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**NEWS RELEASE**

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FOR RELEASE \_\_\_\_\_ June 28, 2007 \_\_\_\_\_

Auditor of State David A. Vaudt today released a report on a special investigation of Three Rivers Independent Living Corporation (Three Rivers), a non-profit organization established to provide services to individuals with disabilities in Woodbury County and surrounding counties. The report covers the period July 1, 2005 through May 26, 2006. The special investigation was requested by Vocational Rehabilitation Services as a result of concerns about certain disbursements made with funds provided to Three Rivers.

Vaudt reported the special investigation identified \$38,232.53 of improper and unsupported disbursements. The improper and unsupported disbursements include \$21,263.36 of transactions made with a debit card, \$15,552.76 of disbursements made with checks, \$442.31 of purchases made with a credit card and \$974.24 of bank or credit card charges and fees. Of the \$38,350.37 identified, \$30,311.72 is attributable to actions taken by the former Executive Director, Jimmy Weber and \$6,429.08 is attributable to actions taken by the former Office Manager, Tammie Griffith. We were unable to determine who was responsible for the remaining \$1,491.73.

The improper disbursements include \$7,070.77 of checks to the former Executive Director (net of personal funds he deposited to Three Rivers' checking account) and personal purchases he made, including computer equipment, a home theater surround sound system, an iPod MP3 player car wireless radio transmitter, groceries and vehicle repair/maintenance costs. The purchases also included books, DVDs and other media containing sexual content.

The improper disbursements also include \$6,033.04 of unauthorized payments to Ms. Griffith. Additional unauthorized payments of \$1,258.27 were made to other Three Rivers' employees.

Vaudt also reported adequate records for all disbursements were not available to determine whether additional amounts were improperly disbursed. In addition, Vaudt reported adequate records were not available to determine if donations or proceeds from fundraising were undeposited.

The report includes recommendations to strengthen the organization's internal controls and overall operations.

Copies of the report have been filed with the Sioux City Police Department, the Woodbury County Attorney's Office, the Attorney General's Office, the U.S. Department of Education and the Division of Criminal Investigation. A copy of the report is available for review in the Office of Auditor of State and on the Auditor of State's web site at <http://auditor.iowa.gov/specials/specials.htm>.

# # #

**REPORT ON SPECIAL INVESTIGATION  
OF  
THREE RIVERS INDEPENDENT LIVING CORPORATION  
FOR THE PERIOD  
JULY 1, 2005 THROUGH MAY 26, 2006**

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Auditor of State's Report

To the Board Members of the  
Three Rivers Independent Living Corporation:

As a result of alleged improprieties with certain disbursements and at the request of Vocational Rehabilitation Services, we conducted a special investigation of Three Rivers Independent Living Corporation (Three Rivers). We have applied certain tests and procedures to selected financial transactions of the organization for the period July 1, 2005 through May 26, 2006. Based on a review of relevant information and discussions with Three Rivers Board Members and staff, we performed the following procedures:

- (1) Evaluated internal controls to determine whether adequate policies and procedures were in place and operating effectively.
- (2) Examined activity in the bank account held by Three Rivers to identify any unusual transactions. We also examined copies of canceled checks, deposit slips and related documents for propriety.
- (3) Scanned all disbursements and examined selected transactions to determine if they were for appropriate purposes, were reasonable and were supported by adequate documentation.
- (4) Obtained invoices or other supporting documentation from selected vendors or information from certain web sites to determine if payments were appropriate.
- (5) Interviewed Three Rivers' personnel to determine if certain disbursements were reasonable and for business purposes.
- (6) Analyzed payroll disbursements to determine whether the appropriate number of payroll disbursements had been made, to determine whether the amount paid to each employee appeared reasonable and to identify any improper or unsupported disbursements.
- (7) Confirmed payments made to Three Rivers by the State of Iowa and by the Federal government to determine if they were properly deposited.
- (8) Obtained and reviewed the former Executive Director's personal bank statements to identify the source of certain deposits made to his account.
- (9) Obtained and reviewed the former Office Manager's personal bank statements to identify the source of certain deposits made to her account.
- (10) Reviewed certain financial activity, including credit card activity, prior to and after the departure of the former Executive Director and Office Manager.

These procedures identified \$38,232.53 of improper or unsupported disbursements. The improper and unsupported disbursements include \$21,263.36 of transactions made with a debit card, \$15,552.76 of disbursements made with checks, \$442.31 of purchases made with a credit card and \$974.24 of bank or credit card charges and fees. Of the \$38,350.37 identified, \$30,311.72 is attributable to actions taken by the former Executive Director and \$6,429.08 is attributable to actions taken by the former Office Manager. We were unable to determine who was responsible for the remaining \$1,491.73. We were unable to determine whether additional amounts may have been improperly disbursed or if any donations or proceeds from fundraising were undeposited during the period of our review because adequate records were not available. Several internal control weaknesses were also identified. Our detailed findings and recommendations are presented in the Investigative Summary and **Exhibits A** through **I** of this report.

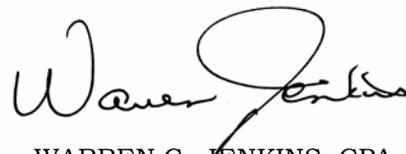
The procedures described above do not constitute an audit of financial statements conducted in accordance with U.S. generally accepted auditing standards. Had we performed additional procedures, or had we performed an audit of financial statements of Three Rivers Independent Living Corporation, other matters might have come to our attention that would have been reported to you.

Copies of this report have been filed with the Sioux City Police Department, the Woodbury County Attorney's Office, the Attorney General's Office, the U.S. Department of Education and the Division of Criminal Investigation.

We would like to acknowledge the assistance and many courtesies extended to us by the officials and personnel of Three Rivers Independent Living Corporation, the Woodbury County Attorney's Office and the Sioux City Police Department during the course of our investigation.



DAVID A. VAUDT, CPA  
Auditor of State



WARREN G. JENKINS, CPA  
Chief Deputy Auditor of State

June 6, 2007

Three Rivers Independent Living Corporation  
Investigative Summary

**Background Information**

Three Rivers Independent Living Corporation (Three Rivers) is a non-profit organization established in 1995 to provide peer support, skills training, information and referral and advocacy for individuals with disabilities in Woodbury County and surrounding counties.

The Articles of Incorporation state Three Rivers was formed in accordance with Chapter 504A of the *Code of Iowa*. Section 504A.25 of the *Code* requires each corporation to keep correct and complete books and records of account and minutes of the proceedings of its Board of Directors. According to the current Executive Director, financial statements, reports or cumulative records of any type for the period of our review were not available at the time we performed fieldwork. Minutes from Board meetings document financial reports were prepared sporadically during the period of our review. However, the reports were not retained with the minutes.

Three Rivers is governed by a 9 member Board of Directors. The first Executive Director of the organization retired effective June 30, 2005. Upon her retirement, Jimmy Weber, President of the Board of Directors, volunteered to become the Interim Executive Director until a replacement could be hired. According to Larry Atwood, the Vice-President of the Board of Directors, Mr. Weber became the interim Executive Director effective July 1, 2005, with full knowledge it was on a voluntary basis and no compensation was to be received. Minutes from Board meetings prior to July 1, 2005 do not document the appointment of Mr. Weber as the interim Executive Director.

The minutes from the July 21, 2005 Board meeting indicate the search for the Executive Director was “discontinued at this time” and candidates for the position were to be notified of the Board’s decision. As a result, the acting interim Executive Director, Mr. Weber, continued to hold the position of Executive Director, as well as President of the Board. As Interim Executive Director, Mr. Weber was responsible for completing financial statements, grant writing, program growth and staffing.

During the period of our investigation, Three Rivers employed 5 individuals and used volunteers when the volume of work warranted. Tammie Griffith was employed as the Office Manager. Her responsibilities included preparing checks, posting the disbursements to the accounting system and preparing payroll information. Ms. Griffith typically worked 35 hours per week and was paid \$27.00 per hour. Timesheets were not available to support the amounts paid to Ms. Griffith.

Three Rivers had a checking account from which payments were disbursed. Prior to the original Executive Director’s retirement on June 30, 2005, checks were prepared by the Office Manager and signed by the Executive Director. The minutes from the May 19, 2005 Board meeting document discussion Three Rivers’ by-laws require checks be signed by 2 individuals. Arrangements were made for counter-signatures of checks. The minutes from the Board meeting held in February 2006 document 5 Board Members were approved as authorized signers on the checking account, including Mr. Weber.

All funds received by Three Rivers were to be deposited to the checking account. Funds to operate Three Rivers are received from the Federal government, the State of Iowa, donations and fundraising. **Table 1** summarizes the funding received by Three Rivers for the fiscal year ended June 30, 2006. As illustrated by the **Table**, the primary revenues sources for Three Rivers are federal grants and donations.

**Table 1**

<b>Description</b>	<b>Funding Source</b>	<b>Amount</b>
Federal Ch.1 Part C Title VII	U.S. Department of Education	\$ 104,752.00
CDBG (City Ramp Project)	Federal grant passed through Sioux City	28,088.01
Vocational Rehabilitation Part B	Vocational Rehabilitation Services, State of Iowa	12,448.73
Foundation/Trust	<i>unknown</i>	8,355.52
Living Well with Disabilities Program	University of Iowa	4,500.00
Fundraisers/Donations	Various benefactors	2,570.49
Total Revenue		<u>\$160,714.75</u>

Funds received from the Federal government and the State of Iowa are to be used for the establishment and operation of centers for independent living which must offer services such as information and referral services, training in independent living skills, peer counseling and individual and systems advocacy. Because all funds collected by Three Rivers were commingled, we are unable to determine the specific source of the misspent funds. However, 90% of the funds included in **Table 1** were from the Federal or State governments.

According to Ms. Griffith and another Three Rivers' employee, when Ms. Griffith opened the March 2006 bank statement in early April 2006, she noticed several debit card purchases made from the account which appeared to be for personal items. The transactions included purchases at Sears, various motels and restaurants and payments to PayPal. Ms. Griffith asked another employee to look at the statement, then asked Mr. Weber for receipts for all purchases. According to the individuals we spoke with, Mr. Weber indicated he would provide the receipts. Ms. Griffith notified Mr. Atwood approximately 2 days later, after not receiving any documentation from Mr. Weber. The individuals also stated Mr. Atwood did not take any action at the time Ms. Griffith notified him because he was going on vacation.

According to a statement subsequently made by Ms. Griffith to a Sioux City Police Department representative, when the bank statement for April 2006 was received in early May, she identified more debit card transactions which appeared to be personal in nature. According to Ms. Griffith's statement, she notified Bert Welch, another Board Member of Three Rivers. However, because she was not satisfied with Mr. Welch's response, she also notified Tricia Sutherland, a third Board Member, on May 11, 2006. Ms. Griffith indicated Ms. Sutherland granted authority to Ms. Griffith and another employee to go through Mr. Weber's office to obtain records. According to Ms. Griffith, they found a few receipts, invoices, information on escort services and pornographic material. Mr. Atwood was informed of what had been discovered and Ms. Griffith was instructed to change the lock on the front door of the Three Rivers office. When informed some of the disbursements in April had occurred in Texas, Mr. Atwood stated Mr. Weber had just vacationed in Texas.

On May 12, 2006, Mr. Atwood contacted representatives of the Sioux City Police Department and shared the concerns identified. A criminal investigation was initiated. On May 15, 2006, Mr. Atwood informed a representative of Vocational Rehabilitation Services of the possible misuse of Three Rivers' funds. Mr. Atwood also spoke with a representative about the adequacy of Three Rivers' financial resources to ensure payroll payments could be made in a timely manner. The representative referred Mr. Atwood to the federal Rehabilitation Services Administration to further address the concerns about the adequacy of financial resources. Further action was not taken by the representative of Vocational Rehabilitation Services at that time.

Mr. Weber was removed from the positions of Board President and Interim Executive Director, effective May 26, 2006. A copy of the letter to Mr. Weber removing him from these positions is included in **Appendix 1**.

On June 1, 2006, after a representative of the Sioux City Police Department conducted interviews and performed an initial investigation, the Chief of the Rehabilitation Resources Bureau of Vocational Rehabilitation Services was informed of Mr. Weber's removal and the alleged use of a debit card for personal purchases. An administrator of Iowa Vocational Rehabilitation Services was also notified of the action taken. As a result of the notification, the administrator contacted the Office of Auditor of State to request an investigation of Three Rivers Independent Living Corporation. As a result of that request, we performed the procedures detailed in the Auditor of State's Report for the period July 1, 2005 through May 26, 2006.

### Detailed Findings

The procedures we performed identified \$35,945.02 of improper disbursements and \$2,287.51 of unsupported disbursements for the period July 1, 2005 through May 26, 2006. The improper disbursements include \$20,121.85 of cash withdrawals and personal purchases made by Mr. Weber with a debit card. The improper disbursements also include \$7,070.77 of unauthorized checks to Mr. Weber (net of personal funds he deposited to Three Rivers' checking account), \$6,033.04 of unauthorized checks to Ms. Griffith and \$1,258.27 of unauthorized payments to other employees. **Table 2** summarizes the amounts of improper and unsupported disbursements attributable to actions taken by Mr. Weber and Ms. Griffith, respectively, when determinable.

**Table 2**

Description	Attributable to Actions Taken by			Total
	Mr. Weber	Ms. Griffith	Undeterminable	
<u>Improper Disbursements:</u>				
Debit card	\$ 20,121.85	-	-	20,121.85
Checks	8,398.50	6,429.08	-	14,827.58
Bank charges and fees	650.00	-	-	650.00
Credit card fees	-	-	324.24	324.24
Credit card purchases	-	-	21.35	21.35
Subtotal	29,170.35	6,429.08	345.59	35,945.02
<u>Unsupported Disbursements:</u>				
Debit card	1,141.37	-	-	1,141.37
Checks	-	-	725.18	725.18
Credit card purchases	-	-	420.96	420.96
Subtotal	1,141.37	-	1,146.14	2,287.51
Total	\$ 30,311.72	6,429.08	1,491.73	38,232.53

We were unable to determine whether additional amounts may have been improperly disbursed during the period of our review because adequate records were not available for certain disbursements. We were also unable to determine whether donations or proceeds from fundraising were undeposited during the period of our review because adequate records were not available.

The improper purchases made with a debit card included computer equipment, groceries, vehicle repair/maintenance, books, DVDs and other media containing sexual content. The unsupported disbursements identified included purchases of items or services that appear appropriate for Three Rivers' operations, but for which supporting documentation was not maintained.

The balance in Three Rivers' checking account consistently decreased during Mr. Weber's tenure as Executive Director. As illustrated by **Table 3**, the balance was \$29,287.29 on July 1, 2005. By May 30, 2006, the balance was \$4,029.85. The account was in an overdraft position at times during April 2006 and May 2006 before recovering in June 2006. Between April 1, 2006 and May 31, 2006, the account incurred overdraft charges and not sufficient fund (NSF) fees.

**Table 3**

Description	Date	Checking Account Balance
Mr. Weber started as interim Executive Director	07/01/05	\$ 29,287.29
End of the month Mr. Weber left	05/30/06	4,029.85
Decrease		\$ 25,257.44

Disbursement activity increased substantially between December 2005 and May 2006 from the previous several months. Much of the increased activity is attributable to electronic withdrawals and purchases made with a debit card which was issued in late November 2005. **Table 4** summarizes the number of transactions made electronically between December 2005 and May 2006.

**Table 4**

Month/Year	Number of Electronic	
	Purchases	Withdrawals
December 2005	23	-
January 2006	17	-
February 2006	19	-
March 2006	88	7
April 2006	77	6
May 2006	11	4

Our findings are summarized in **Exhibit A** and a detailed explanation of each finding follows.

**IMPROPER AND UNSUPPORTED DISBURSEMENTS**

We examined each disbursement from Three Rivers' checking account and identified a number of improper disbursements which appear to be personal in nature or unrelated to Three Rivers' activity. We also identified a number of disbursements which were not properly supported by appropriate documentation. We discussed certain unsupported disbursements which were unusual in nature with Board Members and Three Rivers' employees to determine if they were appropriate. When possible, we also confirmed certain disbursements with vendors. According to the Board Members we spoke with, Three Rivers' business should not be conducted in cash or with a debit card. Payments should be made by check to the vendor or, in limited instances, by the credit card authorized by the Board of Directors.

In cases where supporting documentation was not available to determine whether purchases from a vendor may have been for personal purposes or for business reasons, the payments have been included as unsupported disbursements.

A number of the improper disbursements identified were made from Three Rivers' checking account with a debit card issued to Mr. Weber. We also identified improper disbursements made with checks issued from the Three Rivers' checking account. The improper disbursements identified are discussed in detail in the following section of the report.

### **DISBURSEMENTS MADE WITH A DEBIT CARD**

A debit card was not used to disburse funds from Three Rivers' checking account prior to November 2005. Documents obtained from Three Rivers' bank show a card was issued for Mr. Weber's use and a second card was issued for Ms. Griffith's use in late November 2005. The initial purchase made with a debit card was on November 29, 2005 for \$117.66 from Wal-Mart.

According to Ms. Griffith, the debit cards were obtained at Mr. Weber's request. Because she had no use for the debit card, she submitted the card issued for her use to Mr. Weber. According to a Three Rivers' employee, the debit card issued for Ms. Griffith's use was found in Mr. Weber's desk drawer. Records obtained from the bank indicate the card in Ms. Griffith's name was not used.

According to a Board member we spoke with, they were not aware debit cards had been issued or were being used. As previously stated, all disbursements were to be made by a check containing dual signatures or, in limited instances, by the credit card authorized by the Board. According to Three Rivers' personnel, supporting documentation is not available to support the purchases and payments made with the debit card.

We examined each of the disbursements made from the checking account with the debit card issued for Mr. Weber's use. We identified 73 payments totaling \$5,958.35 to PayPal, 29 purchases from Wal-Mart totaling \$2,581.95 and 138 purchases from other vendors totaling \$11,559.39. We also identified 17 instances in which the debit card was used to make a cash withdrawal from the checking account. Each of these disbursements was made with the debit card issued for Mr. Weber's use. Each of the instances is explained in detail in the following paragraphs.

**Payments to PayPal** – We determined the payments to PayPal were made with the debit card issued for Mr. Weber's use. Because supporting documentation was not available from Three Rivers to support the payments to PayPal, we subpoenaed E-Bay to obtain documentation related to each payment. We also reviewed each disbursement with representatives of Three Rivers to determine if the payment was appropriate for Three Rivers' operations. Based on the documentation obtained and our discussions with Three Rivers' representatives, we determined 51 of the 73 payments to PayPal were improper. The improper payments total \$5,422.99.

Each purchase is listed in **Exhibit B**. As illustrated by the **Exhibit**, purchases were made from a number of individuals and vendors between March 3, 2006 and May 10, 2006. During the 11 days between March 16, 2006 and March 27, 2006, 40 purchases were made. The improper purchases included a laptop computer that was not at Three Rivers, a home theater surround sound system and an iPod MP3 Player Car Wireless radio transmitter. The purchases also included books, DVDs and other media containing sexual content.

For certain purchases, **Exhibit B** also identifies where the item(s) purchased were to be shipped. As illustrated by the **Exhibit**, a number of purchases were to be shipped to the Sioux City office of Iowa Workforce Development (IWD), Mr. Weber's employer. The shipping instructions specified some of the deliveries were to be sent to Mr. Weber's attention at IWD. The **Exhibit** also illustrates some purchases were to be shipped to a personal residence with a Sioux City address. The purchases were to be sent to the attention of Mr. Weber, Mr. and Mrs. Kenneth Weber or Sheri Weber.

The shipping instructions for certain purchases were to deliver the item(s) to Mr. Weber's attention at Three Rivers' address. According to Ms. Griffith, staff members received an e-mail from Mr. Weber in late February or early March 2006 stating any boxes delivered to Three Rivers

were to remain unopened and stacked in the corner of the Board room. She also stated Mr. Weber refused to divulge specifically what was delivered, even after repeated questions from the staff. He only stated the staff would be pleasantly surprised. According to Ms. Griffith, numerous boxes and envelopes of all sizes arrived in the office. Mr. Weber removed the deliveries from the office.

The \$5,422.99 of improper purchases has been included in **Exhibit A**.

**Purchases from Wal-Mart** – Because supporting documentation was not available from Three Rivers to support the 29 purchases made at Wal-Mart with the debit card, we subpoenaed the Wal-Mart stores where the purchases were made to obtain receipts for each purchase. Receipts were obtained for all but 4 purchases. For 3 of the 4 purchases, the vendor was the convenience store associated with Wal-Mart which sells gasoline, pop, candy and cigarettes. The remaining purchase was made from Wal-Mart, but the \$21.34 receipt could not be recovered.

We reviewed the items purchased with an employee of Three Rivers to determine if they were appropriate for Three Rivers' operations. Based on the receipts obtained and our discussions with Three Rivers' representatives, we determined 20 of the 29 purchases from Wal-Mart contained items that were personal in nature or were not for Three Rivers' operations. The improper payments total \$1,546.03.

The items purchased are listed in **Exhibit C**. The improper items identified included gift cards, food, tools, gift cards, a DVD player, an air mattress and 4 instances in which a total of \$320.00 of "cash back" was received.

The \$1,546.03 of improper purchases and \$21.34 of unsupported purchases have been included in **Exhibit A**.

**Other Debit Card Purchases** – Supporting documentation was not available from Three Rivers to support most of the remaining 138 purchases made with the debit card. Descriptions for purchases were determined based on Three Rivers' previous purchases from the vendors. For vendors from whom purchases had not previously been made, we contacted the vendor to obtain any supporting documentation available or we searched the Internet to obtain information about the vendor. If we were unable to obtain any information about the purchase or the vendor, the purchase was determined to be unsupported.

The 138 purchases total \$11,559.39 and are listed in **Exhibit D**. As illustrated by the **Exhibit**, the debit card was used for purchases at a number of vendors. Of the 138 purchases, 100 purchases totaling \$7,978.33 were determined to be improper and 12 purchases totaling \$1,120.03 were unsupported. The improper purchases included repair work to Mr. Weber's van, automotive services, Mr. Weber's personal insurance, computer equipment not located at Three Rivers, fees and/or subscriptions for websites containing sexual content, pay per view movies, payments to a cellular phone company and an on-line camera service subscription. It appears the payments for the on-line camera service subscription are related to charges for visiting websites containing sexual content.

According to documentation obtained from the Sioux City Police Department during an interview with Mr. Weber, he stated the \$100.00 purchase at Mozak's Furniture Carpet on March 10, 2006 was a personal purchase. He also stated the \$1,177.00 charge at AAMCO Transmission on March 29, 2006 was for his son's minivan and they had planned to pay back Three Rivers.

The \$7,978.33 of improper purchases and \$1,120.03 of unsupported purchases have been included in **Exhibit A**.

**Cash Withdrawals** - We identified 17 cash withdrawals from the Three Rivers' checking account made at automated teller machines (ATM). The cash withdrawals total \$5,160.00 and \$14.50 of fees and taxes were incurred for the withdrawals. The taxes and fees were charged by the financial institution owning the ATM from which the cash was withdrawn. The withdrawals were made in Sioux City, Council Bluffs, Avoca and Des Moines and occurred between March 1, 2006 and May 4, 2006.

The cash withdrawals, taxes and fees are listed in **Exhibit E**. As illustrated by the **Exhibit**, the cash withdrawals ranged in amount from \$60.00 to \$700.00. As previously stated, Three Rivers' obligations were to be paid with a check or, in limited instances, a credit card rather than cash. Cash withdrawals were not approved by the Board.

The \$5,174.50 for the withdrawals, fees and taxes has been included in **Exhibit A**.

### **DISBURSEMENTS BY CHECKS**

As stated previously, Three Rivers' by-laws require checks be signed by 2 individuals. However, during our examination of disbursements, we identified a number of checks containing only one signature. In addition, a stamp of Mr. Weber's signature was also used as the signature for some checks. We were unable to determine who affixed the stamped signature to the checks.

**Checks to Mr. Weber** - As stated previously, Mr. Weber was not authorized to receive compensation for his role as the interim Executive Director. According to the Board Members we spoke with, it was clear this position was to be voluntary.

According to Ms. Griffith, Mr. Weber approached her in September 2005 and told her the Board had authorized compensation for his services as interim Executive Director. Ms. Griffith also stated Mr. Weber periodically requested she prepare a check for his services. The checks issued to Mr. Weber are listed in **Table 5**. As illustrated by the **Table**, the first check to Mr. Weber was written on September 30, 2005 for \$2,000.00 and included the notation "contract" in the memo portion of the check.

**Table 5**

<b>Date</b>	<b>Check Number</b>	<b>Notation in Memo</b>	<b>Amount</b>
09/30/05	3117	contract	\$ 2,000.00
11/08/05	3155	<i>none</i>	350.00
12/01/05	3193	<i>none</i>	313.51
12/28/05	3524	<i>none</i>	500.00
01/24/06	3557	contract labor	700.00
02/08/06	3568	<i>none</i>	500.00
02/02/06	3570	<i>none</i>	1,179.32
02/17/06	3585	<i>none</i>	1,181.05
02/24/06	3597	<i>none</i>	800.00
02/28/06	3601	<i>none</i>	1,000.00
03/03/06	3604	<i>none</i>	1,181.05
04/03/06	3624	client assistance	1,000.00
Total			<u>\$ 10,704.93</u>

Each check was signed by Mr. Weber and Mark Lewis, a Board Member. Check number 3117 was deposited by Mr. Weber in his personal account held in the name of Sycamore Tree Ministries. The remaining checks were redeemed for cash. We were unable to determine how the first 3 checks to Mr. Weber were recorded in Three Rivers' accounting system because the records were not available. However, the remaining 9 checks were recorded as issued to Mr. Weber. The amounts and the dates recorded in the accounting system also agree with the information appearing on the check. Of the 12 checks, 10 were prepared using Three Rivers' accounting system which prints checks using a computer. Check numbers 3193 and 3570 were handwritten.

We also determined Mr. Weber deposited 4 checks issued to him by the Central Iowa Employment and Training Consortium (CIETC) into Three Rivers' checking account. The checks are listed in **Table 6**. During the time he was the interim Executive Director, Mr. Weber was employed by the Disability Navigator program administered by Iowa Workforce Development (IWD). Payroll for the program was issued by CIETC, a fiscal agent for IWD. It is unclear why Mr. Weber deposited his personal checks into Three Rivers' checking account. However, as illustrated by **Table 6**, Mr. Weber received an unauthorized check from Three Rivers prepared in the same amount and on same day as 2 of the checks from CIETC. A third unauthorized check from Three Rivers to Mr. Weber was issued 1 day after a check was received from CIETC, but for \$1.74 less. The fourth check from CIETC deposited to Three Rivers' checking account did not have a corresponding disbursement in the form of a check. It appears the \$91.00 may have been a reimbursement of expenses.

Also as illustrated by **Table 6**, 2 of the checks from CIETC were not posted to the bank account until March 3, 2006 and the remaining 2 checks from CIETC were not posted until May 15, 2006. The deposits were made 4 to 10 weeks after the corresponding checks were issued from the Three Rivers' account. The funds posted on May 15, 2006 may have been deposited by Mr. Weber on Friday, May 12, 2006, prior to being confronted by a representative of the Sioux City Police Department about the concerns identified. We were unable to determine the specific date the deposit was made.

**Table 6**

Deposit Information			Subsequent Disbursement to Mr. Weber		
Date of CIETC Check	Date Deposited	Amount	Date of Check	Check Number	Amount
02/03/06	03/03/06	\$ 1,181.06	02/02/06	3570	1,179.32
02/17/06	03/03/06	1,181.05	02/17/06	3585	1,181.05
03/03/06	05/15/06	1,181.05	03/03/06	3604	1,181.05
03/17/06	05/15/06	91.00		<i>none found</i>	
Total		<u>\$ 3,634.16</u>			<u>\$ 3,541.42</u>

The check from CIETC dated February 17, 2006 and deposited to Three Rivers' checking account was recorded in the accounting system as a deposit on February 17. It was described as "Reimbursed Expenses." None of the other 3 checks were recorded in the accounting system as a deposit.

Copies of several improper checks issued to Mr. Weber have been included in **Appendix 2. Exhibit A** includes \$7,070.77, which is comprised of the \$10,740.93 of improper checks issued to Mr. Weber, net of the \$3,634.16 of CIETC payroll checks deposited to Three Rivers' account.

We obtained and reviewed Mr. Weber's personal bank statements for the account held in the name of Sycamore Tree Ministries. We were able to determine some of the other checks to Mr. Weber from CIETC were deposited to this account. We also determined the Sycamore Tree Ministries' account was often in a deficit position.

**Checks to Ms. Griffith** – As we examined the checks redeemed from Three Rivers’ checking account, we determined Ms. Griffith received more checks than authorized.

As previously stated, Ms. Griffith typically worked 35 hours per week and was paid \$27.00 per hour. She was responsible for the preparation of paychecks and entering financial transactions into the accounting system. Timesheets and payroll journals were not available to support the amounts paid to Ms. Griffith. However, based on the dates of the checks issued to Ms. Griffith and other employees, we were able to identify checks which appear to be for authorized pay periods. The checks which are authorized payroll disbursements were recorded in Three Rivers’ accounting system as payable to Ms. Griffith. We determined the checks issued to Ms. Griffith for payroll were routinely issued prior to the end of the pay period to which they applied, beginning in December 2005.

In addition to the authorized payroll checks, we identified 11 checks to Ms. Griffith. The 11 checks total \$6,033.04 and are listed in **Exhibit F**. As illustrated by the **Exhibit**, 3 were recorded in the accounting system as payable to Ms. Griffith and 3 were from a time period when information from the accounting system was not available. The remaining 5 disbursements were recorded in the accounting system as payable to someone other than Ms. Griffith. Of the 5 checks, 3 totaling \$1,700.00 were recorded as payable to Mr. Weber. The 2 remaining checks were recorded as payable to Darrels Handyman Service and Computer Shop, Inc. The date and amount for each of the 11 disbursements was properly recorded in the accounting system.

Of the 11 disbursements, 2 contained a notation the payment was for the December 1 through December 15, 2005 pay period. However, Ms. Griffith received a payment for that pay period on December 13, 2005.

Also, 8 of the 11 disbursements did not include a counter-signature of a Board Member. Of the 8 checks containing only 1 signature, the stamp of Mr. Weber’s signature was used for 4 checks and Mr. Weber’s signature on the remaining 4 checks is not consistent with his stamp or signature on other checks.

As noted in **Exhibit F**, all but 2 of the checks issued to Ms. Griffith were redeemed for cash. The remaining 2 checks were deposited to her personal savings account.

The \$6,033.04 has been included in **Exhibit A** as improper. Copies of selected improper checks to Ms. Griffith have been included in **Appendix 3**.

**Checks to Other Employees** – As we examined the checks issued to Ms. Griffith from Three Rivers’ checking account, we determined 2 employees received payments which exceeded their typical payroll amounts. Jeannie Theis, a Program Director/Peer Counselor, received 2 payments and Lonnie Leemkuil, Recreation Coordinator, received 1 payment in addition to their typical pay. Both Ms. Theis and Mr. Leemkuil received an excess payment on September 30, 2005 which coincided with unauthorized payments to Mr. Weber and Ms. Griffith.

While a payroll journal was not available, Ms. Theis’ typical net pay ranged from approximately \$710.00 in September 2005 to \$780.00 in March 2006. However, the paycheck she received on September 30, 2005 was for \$1,141.15. Mr. Leemkuil’s net pay was typically \$138.52. On September 30, 2005, he received \$570.00. According to Ms. Theis, when she questioned Ms. Griffith about the additional pay, she was told the payments were bonuses authorized by Mr. Weber. It appears both checks were signed by Mr. Weber.

In addition, Ms. Theis received a check on April 13, 2006 for \$396.04. The notation in the memo portion of the check prepared by Ms. Griffith stated “Payroll.” However, this payment fell between the paychecks issued to Ms. Theis for the pay periods ended April 15 and April 30, 2006. Ms. Griffith also received an unauthorized check on April 13, 2006.

Ms. Theis stated Ms. Griffith told her the payment in April was made because Mr. Weber was resetting the payroll schedule. Based on our review of authorized payroll, the schedule was not reset. In addition, Mr. Weber's signature on the check to Ms. Theis in April is not consistent with his signature on other checks. Because Ms. Griffith was responsible for preparing payroll checks, she should have been aware the schedule was not reset. Therefore, the April check to Ms. Theis is attributable to Ms. Griffith.

**Table 7** lists the unauthorized payments to the employees. The total of \$1,258.27 has been included in **Exhibit A**.

**Table 7**

Date	Payee	Check Number	Notation in Memo	Amount of Check	Typical Net Pay	Unauthorized Amount
09/30/05	Lonnie Leemkuil	3107	none	\$ 570.00	138.52	\$ 431.48
09/30/05	Jeannie Theis	3108	none	1,141.15	710.40	430.75
04/13/06	Jeannie Theis	3633	Payroll	396.04	-	396.04
Total						\$ 1,258.27

**Checks to Various Vendors** – As we examined the checks issued from Three Rivers' checking account, we identified certain disbursements which may have been for a personal purpose. We examined any documentation available for the disbursements and discussed each payment with Three Rivers' personnel. Using this information, a number of the disbursements we examined appeared reasonable for Three Rivers' operations. However, 10 disbursements were improper or unsupported. The improper or unsupported disbursements are listed in **Table 8**. The totals of \$465.50 and \$725.18 have been included in **Exhibit A**.

**Table 8**

Check Date	Check Number	Payee	Memo	Per Receipt or Personnel	Amount		Check Signers
					Improper	Unsupported	
09/30/05	3100	Wal-Mart	None	Gift cards	\$ 430.00	-	JW, BM
10/10/05	3124	Dollar General	none	Unknown	-	148.73	TG
10/10/05	3125	Dollar General	none	Unknown	-	28.36	TG
10/14/05	3133	Hy-Vee	3035485	Unknown	-	378.72	JW, BM
12/16/05	3514	Hy-Vee	4228	Unknown	-	34.60	JW stamp
12/16/05	3515	A-1 Van's Florist	7122551065	Unknown	-	39.64	JW stamp
01/27/06	3564	Coney Island	none	Food purchase	35.50	-	JW
03/03/06	3602	PaPa Johns	Staffing	Food purchase	-	30.00	JW stamp, BM
03/24/06	3623	PaPa Johns	none	Food purchase	-	65.13	None
Total					\$ 465.50	725.18	

Check signers:  
 JW – Jimmy Weber  
 BM – Board Member  
 TG - Tammie Griffith

We determined Mr. Weber purchased the gift cards at Wal-Mart because his driver license number appears on the face of the check. No business purpose for the gift card purchases was readily apparent. The only other disbursement for which there was no apparent business purpose was the purchase at Coney Island. Mr. Weber was the only check signer on the check to Coney Island. Therefore, the 2 improper disbursements are attributable to Mr. Weber. We are unable to determine what portion of the unsupported disbursements are attributable to Mr. Weber and/or Ms. Griffith.

## **OVERDRAFT CHARGES**

As a result of improper disbursements made from Three Rivers' account, certain charges were incurred. We identified \$650.00 of charges by the bank for overdrafts and non-sufficient funds. The individual charges have been listed in **Exhibit G** and the total is included in **Exhibit A**.

As illustrated by the **Exhibit**, the overdraft charges were incurred from April 5, 2006 through May 23, 2006. Because the majority of the improper disbursements from Three Rivers' checking account occurring during March and early April were made with the debit card by Mr. Weber, the resulting overdraft charges are attributable to Mr. Weber. In addition, none of the debit card transactions were recorded in the accounting system before the March and April bank statements were received because none of the staff knew they had been incurred prior to receiving the statements. As a result, the checking account went into a deficit position.

## **CREDIT CARD CHARGES AND FEES**

As documented in the minutes of the Board meeting held on December 15, 2005, the Board authorized a credit card for use in Three Rivers' operations. According to Board minutes, no other credit cards were authorized.

In March 2006, a credit card was issued by MBNA in the name of Tammie Griffith and Three Rivers. The last 4 digits of the account were 8270. The first payment was made to MBNA for the account in April 2006. The credit card statements show charges were made at restaurants, hotels and for gasoline purchases. In addition, purchases were made at Staples, Wal-Mart and Best Buy. Documentation was not maintained for the purchases made. Monthly charges of \$10 were also made to Protus IP Solutions, an internet service provider. In addition, on May 22, 2006, a \$2,100.00 cash advance and a related fee of \$63.00 were incurred. The proceeds from the cash advance was reported in Three Rivers' checking account.

In May 2006, a second credit card was issued by MBNA in the name of Jimmy Weber and Three Rivers. The last 4 digits of the account were 8288. The June statement for the account shows a \$2,000.00 cash advance and a related fee of \$60.00. The advance was electronically transferred to Three Rivers' checking account on May 23, 2006. The July statement includes a late payment fee of \$39.00. After additional finance charges and a late payment fee were incurred and a \$2,060.00 payment was made, the account was closed in October 2006.

An Advanta Business Card was also identified. Because complete documentation is not available, we were unable to determine the date the account was established. The earliest statement available for review was for June 2005 and it contained a beginning balance of \$817.06. Purchases were made with the credit card at vendors such as Staples and Wal-Mart. Charges for internet service from AOL (America On-line) were also incurred. The credit card was cancelled after the October 14, 2005 payment. None of the purchases made with the credit card appeared improper.

We identified \$324.24 of charges by the credit card issuers for cash advance fees, finance charges and late payment fees. Many of the fees were incurred after Mr. Weber's departure on May 26, 2006. The charges were incurred because the improper disbursements had depleted Three Rivers' bank balance to the point where payments could not be made. Also, according to the Board Member we spoke with, no one was aware of the credit cards after Mr. Weber and Ms. Griffith left Three Rivers. As a result, payments were not made in a timely manner. The individual charges have been listed in **Exhibit H** and the total is included in **Exhibit A**.

The improper and unsupported purchases identified from the statements available are listed in **Exhibit I** and summarized in **Table 9**. The totals have also been included in **Exhibit A**. Because the credit card transactions were initiated by Mr. Weber, the charges and resulting fees were determined to be attributable to Mr. Weber.

Because both Mr. Weber and Ms. Griffith were authorized signers on the respective credit cards, had access to both credit cards and original charge slip documentation is not available, we are unable to determine what portion of the credit card charges and fees are attributable to Mr. Weber and/or Ms. Griffith.

**Table 9**

<b>Description</b>	<b>MBNA Account 8270</b>	<b>MBNA Account 8288</b>	<b>Total</b>
<u>Improper Disbursements:</u>			
Fees	\$ 204.24	120.00	324.24
Charges	21.35	-	21.35
Total	\$ 225.59	120.00	345.59
<u>Unsupported Disbursements</u>	\$ 420.96	-	420.96

The improper charge of \$21.35 was to DTV DirecTV. The vendor was able to confirm Three Rivers did not have an account with them.

The minutes from the Board meeting held on September 21, 2006 document the Board decided the use of credit cards for Three Rivers' operations would no longer be allowed.

**ADDITIONAL INFORMATION**

**PROCEEDS FROM FUNDRAISERS AND DONATIONS**

Adequate documentation of financial transactions associated with fundraisers sponsored by Three Rivers was not maintained. As a result, we are unable to determine if the proceeds deposited are complete.

In addition, the lack of adequate records precludes us from determining if any donations were collected on behalf of Three Rivers but not properly deposited to Three Rivers' checking account.

**STAFFING**

The minutes from the June 8, 2006 Board meeting indicate all paid staff, including Ms. Griffith, would not be paid for the remainder of fiscal year 2006 as a result of Three Rivers' financial position. Some staff members periodically worked on a volunteer basis. It was also proposed to retain 3 of the current staff members when funding became available. Ms. Griffith

was not one of the staff members to be retained. According to minutes from the October 19, 2006 Board meeting, funding had been obtained and staff would be hired back as soon as possible.

## **MINUTES**

During our review of minutes from Board meetings, we determined the minutes were often incomplete and did not properly document actions that appear to have been taken by the Board. In addition, the minutes did not document the Board's approval of specific disbursements, any financial reports received or other detailed reports made to the Board.

### **Recommended Control Procedures**

As part of our investigation, we reviewed the procedures used by Three Rivers Independent Living Corporation to perform bank reconciliations and process receipts, disbursements and payroll. An important aspect of internal control is to establish procedures to provide accountability for assets susceptible to loss from errors and irregularities. These procedures provide the actions of one individual will act as a check on those of another and provide a level of assurance errors of irregularities 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 strengthen Three Rivers' internal controls.

- (A) Segregation of Duties – An important aspect of internal control is the segregation of duties among employees to prevent an individual employee from handling duties which are incompatible. The Office Manager had control over each of the following areas at one time.
- (1) Receipts - collecting, depositing and recording in the accounting system.
  - (2) Disbursements – preparing checks and recording payments in the accounting system.
  - (3) Payroll - preparing checks and recording payments in the accounting system.

In addition, the Board of Directors does not review financial records and approve disbursements and related supporting documentation.

Recommendation – We realize segregation of duties is difficult with a limited number of office employees. However, the functions listed above should be segregated. In addition, the Board should review financial records, approve disbursements and examine supporting documentation for accounting records on a periodic basis.

- (B) Disbursements – During our review of disbursements for the period of July 1, 2005 through May 26, 2006, the following conditions were identified:
- (1) Disbursements, including reimbursements to employees for travel and other business expenses, were not properly supported by invoices or other documentation.
  - (2) Disbursements were not approved by the Board prior to payment.
  - (3) A consistent check signing policy was not followed.

After July 1, 2005, checks were to be counter-signed by 2 Board Members. At least 5 Board Members were authorized to sign checks. In addition, the interim Executive Director was an authorized check signor because he was also the Board President.

The policy was not consistently followed. We identified checks signed by only the Office Manager or interim Executive Director. A signature stamp for Mr. Weber was also frequently used.

Recommendation – All disbursements should be properly supported by appropriate documentation and approved by the Board prior to payment, with the exception of those specially allowed by policy. Exceptions to prior approval should be granted only for routine, recurring expenses such as rent and utilities. For those disbursements paid prior to Board approval, a listing should be provided to the Board at the next meeting for review and approval.

If the use of a debit card is continued, disbursements paid through the use of a debit card should be presented along with appropriate supporting documentation and approved by independent party.

The Board should enforce its requirement for dual signatures. The number of authorized signers should be limited, if possible. The checks and supporting documentation should be reviewed by the authorized check signers. If a signature stamp is used, controls over access to the stamp should be established.

- (C) Payroll Records – During our review of disbursements, we identified a number of payroll checks issued prior to the end of the pay period. Also, sufficient documentation was not maintained for payroll disbursements, including timesheets and payroll journals.

In addition, Three Rivers paid over \$3,400 in interest and penalties during the period of our review because quarterly 941 reports were not filed in a timely manner.

Recommendation – The Board should implement procedures to ensure payroll checks are not issued prior to the end of the pay period and quarterly 941 reports are filed in a timely manner. Also, complete payroll records should be maintained to support payments made to employees, including timesheets, a payroll register, 941 quarterly report and tax information.

- (D) Accounting Records – Section 504A.25 of the *Code of Iowa* requires each non-profit corporation to keep correct and complete books and records of account and minutes of the proceedings of its Board of Directors. Financial statements, reports or cumulative records were not available for Three Rivers.

Recommendations – Detailed accounting records and financial statements should be maintained for all Three Rivers' activity.

- (E) Credit Card – The Board has not adopted a formal policy to regulate credit card use and to establish procedures for the proper accounting of credit card charges. Additionally, supporting documentation was not always available to support credit card charges.

Recommendation – The Board should adopt a formal written policy regulating the use of any authorized credit cards. The policy, at a minimum, should address who controls the credit card, who is authorized to use the credit card and for what purpose, as well as the types of supporting documentation required to substantiate charges. This card should only be used for authorized purposes and should be signed only by authorized individuals.

## **Exhibits**

**Special Investigation of  
Three Rivers Independent Living Corporation**

Special Investigation of  
 Three Rivers Independent Living Center  
 Summary of Findings  
 For the period July 1, 2005 through May 26, 2006

Description	Exhibit/ Table/Page	Amount		
		Improper	Unsupported	Total
Disbursements made with a debit card:				
Payments to PayPal	<b>Exhibit B</b>	\$ 5,422.99	-	5,422.99
Purchases from Wal-Mart	<b>Exhibit C</b>	1,546.03	21.34	1,567.37
Other vendors	<b>Exhibit D</b>	7,978.33	1,120.03	9,098.36
Cash withdrawals, taxes and fees	<b>Exhibit E</b>	5,174.50	-	5,174.50
Subtotal		20,121.85	1,141.37	21,263.22
Disbursements made with checks:				
Payments to Jimmy Weber	<b>Page 12</b>	7,070.77	-	7,070.77
Payments to Tammie Griffith	<b>Exhibit F</b>	6,033.04	-	6,033.04
Payments to other employees	<b>Table 7</b>	1,258.27	-	1,258.27
Various vendors	<b>Table 8</b>	465.50	725.18	1,190.68
Subtotal		14,827.58	725.18	15,552.76
Bank charges and fees	<b>Exhibit G</b>	650.00	-	650.00
Credit card fees	<b>Exhibit H</b>	324.24	-	324.24
Credit card purchases	<b>Exhibit I</b>	21.35	420.96	442.31
Total		\$ 35,945.02	2,287.51	38,232.53
Attributable to actions taken by:				
Mr. Weber	<b>Table 2</b>			\$ 30,311.72
Ms. Griffith	<b>Table 2</b>			6,429.08
Undeterminable	<b>Table 2</b>			1,491.73
				\$ 38,232.53

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Payments to PayPal  
For the period July 1, 2005 through May 26, 2006

Date	Vendor	Description per Documentation from PayPal
03/03/06	Cybershops	Microsoft Fingerprint reader Wireless Tilt Mouse, NEW
03/16/06	Duane Prowell	Custom Personalized Banner 3' x 6'
03/16/06	ProGravix Digital Design	Professional Logo Design Web and Print +EXTRAS! Special! ( <i>Create logos for letterheads and envelopes</i> ) ^
03/17/06	infohitech.net	** DELL NEW Dimension1100 DESKTOP COMPUTER P4 2.8GZ 512Ram
03/17/06	infohitech.net	** DELL NEW Dimension1100 DESKTOP COMPUTER P4 2.8GZ 512Ram
03/18/06	AuctionDrop, Inc.	** PRINCETON VL1716 17" LCD FLAT PANEL COMPUTER MONITOR NR
03/18/06	Robert Stanger	# New TR-606 Home Theater Surround Sound System HDTV
03/18/06	Martin Wamp	** WINDOWS XP DESKTOP PENTIUM 3 COMPUTER & 17 MONITOR
03/18/06	CS Market Enterprises, LLC	MICROSOFT WIRELESS OPTICAL KEYBOARD MOUSE DESKTOP 3.0 \$
03/18/06	LogiMatrix Corporation	BT-308 PDA Bluetooth GPS Receiver + Antenna BT308
03/19/06	Brian Gray	** NEW Digital Research DVD+RW Burner Drive DDVD16DL
03/20/06	Eric Wright	// NEW Dell Dimension E510 Pentium P4 3.0Ghz Desktop PC NR
03/20/06	Nor Systems, Inc.	// NEC 1850E 18" LCD TFT Flat Panel Monitor, 160 dgr, 2-PC
03/20/06	Duc Do	** Polycom SoundStation Conference Telephone w/ Power
03/22/06	Kristen Franklin	The Kama Sutra 123 page Ebook & photos
03/22/06	This - That And More	Exceptional Parent Magazine 1 yr Subscription 12 Issues
03/22/06	Joel Simkhai	Chicago Caregiver Magazine Subscription - Free Shipping
03/22/06	Magazine City	NEW MOBILITY Magazine Subscription 12 Issues FREE S/H
03/22/06	Lumina LLC	# 84" X 84" ELECTRIC LCD DLP TV PROJECTION SCREEN 84x84
03/23/06	Movie Mars, Inc.	Sex Secrets Coupons - *NEW
03/23/06	yong zhao	** iPod MP3 Player Car Wireless FM RADIO TRANSMITTER 4Band
03/23/06	Gator-Tech International, Inc.	** SD/MMC Card MP3 PLAYER Flash Drive Expandable Memory OB
03/23/06	Visual Land	** 1.5" Color LCD 1GB Movie Player MP4/MP3 VL547 Free Gift
03/24/06	DPDMALL.COM	Auctionworks Order #72415226 7012044882-314971666 ( <i>Vendor is a shopping center provider for mens merchandise</i> ) ^

<b>Amount</b>	<b>Appears Appropriate</b>	<b>Improper Amount</b>
\$ 146.65	146.65	-
29.99	-	29.99
30.95	30.95	-
360.53	-	360.53
341.50	-	341.50
186.66	-	186.66
398.00	-	398.00
149.93	-	149.93
33.49	33.49	-
142.98	-	142.98
43.28	-	43.28
524.98	-	524.98
212.20	-	212.20
137.50	-	137.50
1.00	-	1.00
18.95	18.95	-
8.65	8.65	-
27.99	27.99	-
288.27	-	288.27
144.89	-	144.89
12.28	-	12.28
24.25	-	24.25
61.04	-	61.04
8.88	-	8.88

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Payments to PayPal  
For the period July 1, 2005 through May 26, 2006

Date	Vendor	Description per Documentation from PayPal
03/24/06	Mag-Mart	^^ Child Magazine - 3 Year Magazine Subscription
03/24/06	Brian Moore	^^ COMPUTER SHOPPER Magazine Subscription 4 YR 3.99 NO S/H
03/24/06	Brouhaha Music Marketing	^^ JAMES BROWN Sex Machine 2 DISC 32 TRACK CD(2004)
03/24/06	Magazine Sellers Resources	^^ TASTE OF HOME MAGAZINE SUBSCRIPTION \$16.94 FREE S/H
03/24/06	Digi-Tech Satellites	Convert your Home DVD TV Video MOVIES to MP4 PSP Ipod
03/24/06	Sakhid Izrailov	// Ultimate Sexual Massage (DVD) Loving Sex
03/24/06	Just Magazines	^^ Computer Shopper Magazine 1 yr Subscription 12 issues
03/24/06	This - That And More	^^ FHM Magazine 1 year Subscription 12 Issues
03/25/06	Nicholas Wilson	// Sexual surrogate: Notes of a therapist
03/25/06	Glenda Stalkfleet	// IMPETUOUS SURROGATE**ALICE MORGAN*CANDLELIGHT #67
03/25/06	Sakhid Izrailov	// Lover's Massage (DVD) Loving Sex
03/26/06	HUI XIA	// Folding Power Wheelchair Scooter Aluminum Portable Ramp
03/26/06	Movie Mars, Inc.	FORBIDDEN GAMES (RATED) / (FULL DOL) - DVD *NEW
03/26/06	Best Laptops	// DELL PRECISION M50 P4-M 2.4GHZ 40GB 512MB Wi-Fi LAPTOP
03/26/06	Ming Yuan	** , ^^ Creative Knitting Magazine 3 Year Subscription NO S/H (also includes Electronic House and Hispanic Business) ^
03/27/06	Alex Babushkin	** NEW - Sex: An Intimate Companion by Stephen Bayley
03/27/06	Elizabeth M Ruta	** Larry The Cable Guy - Git-R-Done (2004, DVD)
03/27/06	James Head	// 1894 Sioux City, Iowa Color Map** St. Joseph on back
03/29/06	Adem Cakmak	// NEW Dell Dimension E310 / 3100 P4 2.8GHz 17" E176FP LCD
04/03/06	Jim Bruce	// A Guide to DISABILITIES RIGHTS LAWS - eBook
04/03/06	Karen Lassek	// Easter Bunny-wheelchair/disability
04/03/06	Douglas Hayes	// Massage for Lover's Lacroix Sexual Erotic Nude Foreplay
04/03/06	Decal Haven	// WHEELCHAIR SEX Wheel Chair Decals Decal Stickers
04/03/06	Charlene taylor	// Fisher Price Little People Wheelchair w/Grey Wheels
04/03/06	Shannon Stripling	// Fisher Price Little People Green Wheelchair
04/03/06	Myfriendscloset	// ADULT EROTICA Pleasure Beach BOOK For Vacation Cruise
04/03/06	Walrus Books LLC	// New Approaches to Disability in the Workplace (Indus...

<b>Amount</b>	<b>Appears Appropriate</b>	<b>Improper Amount</b>
4.99	-	4.99
12.97	-	12.97
4.01	-	4.01
16.94	-	16.94
3.98	-	3.98
43.52	-	43.52
5.99	-	5.99
7.90	-	7.90
6.07	-	6.07
5.00	-	5.00
16.90	-	16.90
55.00	55.00	-
8.43	-	8.43
1,068.00	-	1,068.00
50.86	-	50.86
20.02	-	20.02
9.49	-	9.49
14.45	-	14.45
639.99	-	639.99
3.95	3.95	-
7.50	7.50	-
13.49	-	13.49
3.49	-	3.49
4.00	4.00	-
5.00	5.00	-
5.10	-	5.10
6.24	6.24	-

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Payments to PayPal  
For the period July 1, 2005 through May 26, 2006

Date	Vendor	Description per Documentation from PayPal
04/03/06	Pam Withers	// Playmobil 7069 Wheelchair NIP
04/03/06	Duane Hooper	// x-men the movie professor x (clear wheelchair)
04/03/06	krissy parten	// LITTLE TIKES DOLL HOUSE HTF WHEELCHAIR RAMP
04/03/06	HistoryImage	// 1913 SIOUX CITY IOWA DOWNTOWN PHOTOGRAPH
04/03/06	Pamela Isaacs	// Little Tikes Doll House Dollhouse Boy & Wheelchair
04/03/06	Torture	// Girls Gone Wild Endless Spring Break 5 Dvd
04/03/06	Fetch A Disc	// LATIN GIRLS GONE BUCKWILD DVD *NEW & Sealed*
04/03/06	Helen Musgrave	// SIOUX City, Iowa, Corn Palace, Antique View, 1888
04/03/06	Joseph Cooney	// Barbie's Share a Smile Becky with Wheelchair
04/03/06	Wildcatblue.com	// 1996 SHARE A SMILE BECKY Wheelchair Barbie MINT NRFB
04/03/06	NeHeroes	// MIB Mattel SHARE A SMILE BECKY Barbie Doll Wheelchair
04/03/06	Wiliam Beatie	// Hal's Pals wheelchair leg braces crutches eye glasses
04/05/06	SquareTrade, Inc.	// <i>(Vendor is provider of protecting your purchases made online)</i> ^
04/07/06	Wilma Wiggins	// VINTAGE F P Little People #931 HOSPITAL WHEELCHAIR
04/08/06	Rose Marie Houghton	// Colleges for Students With Learning Disabilities or ADD
04/19/06	Julie Fallenstein-Johnson	<i>none available</i>
04/22/06	Vincent Hedglen	** Emmanuelle's Intimate Encounters New DVD Emanuelle!
04/22/06	Sam Hendler	** INTIMATE BETRAYAL buySAFE
04/30/06	Yvonne Estok	** ENABLE DISABILITIES/COMPUTERS MICROSOFT VIDEO HANDICAP
05/08/06	Rebecca Bergman	** THE ACCESSIBLE HOME (2003)
05/09/06	Nisar Ahmed	** External Hard Drive USB 2.0 10GB for LapTops/Desk Tops
05/10/06	Clifford Barber	** PHILIPS NORELCO 8160 XLCC SHAVER JET CLEAN SYSTEM *NEW*

Total

\*\* - Item was shipped to Iowa Workforce Development (IWD) at 2508 4th Street, Sioux City. Mr. Weber was employed by IWD.

^^ - Item was shipped to Jimmy Weber, Mr. and Mrs. Kenneth Weber or Sheri Weber at 5309 Highway 75N, Lot 271, Sioux City.

// - Directions for shipping specified the item was to be sent to Jimmy Weber's attention at Three Rivers.

# - Three Rivers still has item in their possession but there is not a business purpose for the item.

^ - Description came from internet search (See Italics).

<b>Amount</b>	<b>Appears Appropriate</b>	<b>Improper Amount</b>
6.74	6.74	-
6.99	6.99	-
11.49	11.49	-
11.95	-	11.95
18.74	18.74	-
18.99	-	18.99
23.96	-	23.96
26.25	-	26.25
28.45	28.45	-
30.15	30.15	-
32.00	32.00	-
33.45	33.45	-
129.99	-	129.99
10.00	10.00	-
8.98	8.98	-
9.05	-	9.05
6.99	-	6.99
6.50	-	6.50
7.98	-	7.98
6.49	-	6.49
48.00	-	48.00
97.09	-	97.09
<u>\$ 5,958.35</u>	<u>535.36</u>	<u>5,422.99</u>

**Special Investigation of  
Three Rivers Independent Living Corporation**

Special Investigation of  
 Three Rivers Independent Living Center  
 Debit Card Purchases from Wal-Mart  
 For the period July 1, 2005 through May 26, 2006

Transaction Date	Description per receipt	Unit Cost	Quantity Purchased	Extended Cost	Amount		
					Appears Appropriate	Improper	Unsupported
11/29/05	Rolling TB	\$ 19.97	1	\$ 19.97	-	19.97	-
	Tape	8.78	1	8.78	-	8.78	-
	6pc Screwdriver	2.87	1	2.87	-	2.87	-
	Groove Joint	7.44	1	7.44	-	7.44	-
	Wood Hammer	2.87	2	5.74	-	5.74	-
	2 pk plier	5.00	1	5.00	-	5.00	-
	Screwbit set	1.88	1	1.88	-	1.88	-
	Adj wrench	8.44	1	8.44	-	8.44	-
	6 in adj wrench	4.83	1	4.83	-	4.83	-
	6 pliers	1.88	1	1.88	-	1.88	-
	Hex Key set	0.88	1	0.88	-	0.88	-
	Packaging Tape	2.38	2	4.76	-	4.76	-
	3/8 Drill	29.47	1	29.47	-	29.47	-
	Nutdriver	4.88	1	4.88	-	4.88	-
	Biscuits	1.68	2	3.36	-	3.36	-
	Tax			7.48	-	7.48	-
				117.66	-	117.66	-
12/02/05	Surge	9.73	6	58.38	58.38	-	-
	7 Outlet Surge	12.88	3	38.64	38.64	-	-
	Surge	29.88	2	59.76	59.76	-	-
	Tax			10.97	10.97	-	-
				167.75	167.75	-	-
12/07/05	Headphone	4.46	1	4.46	4.46	-	-
	File Kit	7.97	2	15.94	15.94	-	-
	Hanging File	5.86	1	5.86	5.86	-	-
	Fire Safe	17.84	1	17.84	17.84	-	-
	Tax			3.09	3.09	-	-
				47.19	47.19	-	-
12/12/05	<i>Receipt not available</i>			21.34	-	-	21.34
12/14/05	Orange Juice	0.94	3	2.82	-	2.82	-
	Murrys	1.78	1	1.78	1.78	-	-
	Cork Tiles	1.76	5	8.80	8.80	-	-
	Surge	9.73	1	9.73	9.73	-	-
	Mouse Pad	2.97	13	38.61	38.61	-	-
	120 TL surge	34.97	1	34.97	34.97	-	-
	Surge	29.88	1	29.88	29.88	-	-
	MG 120CT NPK	0.73	1	0.73	0.73	-	-
	Batteries	4.87	1	4.87	4.87	-	-
	WWVB CLK OAK	29.76	1	29.76	29.76	-	-
	Crème Cake	2.87	1	2.87	-	2.87	-
	SF Cake	2.87	1	2.87	-	2.87	-
	Tax			11.01	11.01	-	-
				178.70	170.14	8.56	-

**Exhibit C**

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases from Wal-Mart  
For the period July 1, 2005 through May 26, 2006

Transaction Date	Description per receipt	Unit Cost	Quantity Purchased	Extended Cost	Amount		
					Appears Appropriate	Improper	Unsupported
12/15/05	Gift Card	35.00	4	140.00	-	140.00	-
	Gift Card	100.00	1	100.00	-	100.00	-
	Card	1.50	5	7.50	-	7.50	-
	Tax			0.53	-	0.53	-
				248.03	-	248.03	-
12/19/05	Cobra 590	34.96	1	34.96	-	34.96	-
	Gift Card	35.00	1	35.00	-	35.00	-
	Card	1.50	1	1.50	-	1.50	-
	TV	109.78	1	109.78	109.78	-	-
	Tax			10.24	7.68	2.56	-
				191.48	117.46	74.02	-
12/19/05	RF Modulator	16.84	1	16.84	-	16.84	-
	DVD Player	33.44	1	33.44	-	33.44	-
	Tax			3.52	-	3.52	-
				53.80		53.80	
01/04/06	Surge Strip	12.96	1	12.96	12.96	-	-
	Tax			0.91	0.91	-	-
				13.87	13.87	-	-
01/11/06	Earwavebud	18.84	1	18.84	-	18.84	-
	Tax			1.32	-	1.32	-
				20.16	-	20.16	-
01/11/06	SC DT Cola	0.50	3	1.50	-	1.50	-
	SC Cola	0.50	3	1.50	-	1.50	-
	Deposit Fee	0.05	6	0.30	-	0.30	-
	Chips	1.50	2	3.00	-	3.00	-
	Glazed D	2.88	1	2.88	-	2.88	-
	Fruit Pop	1.50	1	1.50	-	1.50	-
	Val Mix 24oz	2.96	1	2.96	-	2.96	-
	Supreme Sub	5.98	4	23.92	-	23.92	-
	Trop Organge	1.00	1	1.00	-	1.00	-
	Tax			2.47	-	2.47	-
				41.03	-	41.03	-
1/24/2006	Pledge Lemon	3.83	1	3.83	3.83	-	-
	PC Software	9.84	1	9.84	9.84	-	-
	8 pk Microfiber	4.86	1	4.86	4.86	-	-
	Canned Air	4.96	1	4.96	4.96	-	-
	PC Wipes	4.74	1	4.74	4.74	-	-
	4 INIKIT	12.97	1	12.97	12.97	-	-
	Tax			2.88	2.88	-	-
				44.08	44.08	-	-

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases from Wal-Mart  
For the period July 1, 2005 through May 26, 2006

Transaction Date	Description per receipt	Unit Cost	Quantity Purchased	Extended Cost	Amount		
					Appears Appropriate	Improper	Unsupported
2/1/2006	Headset	14.96	1	14.96	14.96	-	-
	Tax			1.05	1.05	-	-
				16.01	16.01	-	-
3/9/2006	SC Diet Cola	3.82	1	3.82	-	3.82	-
	Deposit	1.20	1	1.20	-	1.20	-
	Coffeemaker	10.00	1	10.00	10.00	-	-
	Coffeemaker	14.88	1	14.88	14.88	-	-
	Fabric Softener	1.97	1	1.97	-	1.97	-
	GV Bleach	1.28	1	1.28	-	1.28	-
	Casc Actpacs	3.54	1	3.54	-	3.54	-
	All Liquid	3.79	1	3.79	-	3.79	-
	Beef Chips	3.22	1	3.22	-	3.22	-
	Dog Treats	1.82	1	1.82	-	1.82	-
	Gain Fresh w/b	2.18	1	2.18	-	2.18	-
	1 qt pk riblt	0.98	2	1.96	-	1.96	-
	Strawberry S	0.95	1	0.95	-	0.95	-
	Pepsi Dt	1.13	1	1.13	-	1.13	-
	Deposit	0.05	2	0.10	-	0.10	-
	Coke	1.13	1	1.13	-	1.13	-
	Dry Dog Food	7.88	1	7.88	-	7.88	-
Tax			3.96	-	3.96	-	
			64.81	24.88	39.93	-	
3/13/2006	Flex Headset	19.94	1	19.94	-	19.94	-
	Tax			1.40	-	1.40	-
				21.34	-	21.34	-
3/20/2006	Airbed - Double	39.93	1	39.93	-	39.93	-
	Travel PLW	3.53	2	7.06	-	7.06	-
	Fitted Sheet	6.76	1	6.76	-	6.76	-
	Moshi Nckroll	5.00	1	5.00	-	5.00	-
	Hand Wash	1.83	1	1.83	-	1.83	-
	Tax			4.24	-	4.24	-
				64.82	-	64.82	-
3/21/2006	6050 Surge	9.88	1	9.88	9.88	-	-
	Telephone	8.86	1	8.86	-	8.86	-
	6 PRNT SRV	89.66	1	89.66	89.66	-	-
	12 ft line cord	3.46	1	3.46	3.46	-	-
	Range expand	89.66	1	89.66	89.66	-	-
	USB to 1284	19.84	1	19.84	19.84	-	-
	Tax			15.50	15.50	-	-
			236.86	228.00	8.86	-	

**Exhibit C**

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases from Wal-Mart  
For the period July 1, 2005 through May 26, 2006

Transaction Date	Description per receipt	Unit Cost	Quantity Purchased	Extended Cost	Amount		
					Appears Appropriate	Improper	Unsupported
3/27/2006	Munchy Mini	1.94	1	1.94	-	1.94	-
	Puppy Pad	3.84	1	3.84	-	3.84	-
	Dog Treat	1.96	1	1.96	-	1.96	-
	Coke	1.12	2	2.24	-	2.24	-
	Deodorant	2.07	1	2.07	-	2.07	-
	Gummy Worms	0.94	1	0.94	-	0.94	-
	Prilosec	18.63	1	18.63	-	18.63	-
	Batteries	5.18	1	5.18	-	5.18	-
	Easter Cakes	1.17	1	1.17	-	1.17	-
	Tax			2.35	-	2.35	-
	Cash Back			20.00	-	20.00	-
			60.32	-	60.32	-	
3/30/2006	Clipboard	0.97	4	3.88	3.88	-	-
	Inline Couple	3.24	1	3.24	-	3.24	-
	Alpha Oil	3.86	1	3.86	-	3.86	-
	Hershey PB Cup	0.48	1	0.48	-	0.48	-
	CFL Bulb	1.88	1	1.88	1.88	-	-
	Batteries	2.96	1	2.96	2.96	-	-
	Shave Oil	3.46	1	3.46	-	3.46	-
	Prsma Tri-flex	2.96	1	2.96	-	2.96	-
	Clip on Lamp	7.97	1	7.97	-	7.97	-
	ICEE	1.09	1	1.09	-	1.09	-
	Tax			2.23	-	2.23	-
			34.01	8.72	25.29	-	
4/3/2006	Coke	1.13	2	2.26	-	2.26	-
	Deposit	0.05	2	0.10	-	0.10	-
	6050 surge	9.88	1	9.88	9.88	-	-
	Software	118.84	1	118.84	118.84	-	-
	Body Wash	2.94	1	2.94	-	2.94	-
	Tax			9.37	9.37	-	-
	Cash Back			100.00	-	100.00	-
			243.39	138.09	105.30	-	
4/3/2006	Speakers	24.88	1	24.88	-	24.88	-
	Tax			1.74	-	1.74	-
	Cash Back			100.00	-	100.00	-
			126.62	-	126.62	-	
4/4/2006	Spangler Dum	6.67	1	6.67	-	6.67	-
	Heide Juicy Fruit Gum	0.88	1	0.88	-	0.88	-
	Ultra Brite	0.97	1	0.97	-	0.97	-
	Toothbrush	1.78	1	1.78	-	1.78	-
	15 Ft line Cord	5.96	1	5.96	-	5.96	-
	Latch Cable	13.84	1	13.84	-	13.84	-
	Inverter	69.94	1	69.94	-	69.94	-
	Tax	7.00		7.00	-	7.00	-
			107.04	-	107.04	-	

Special Investigation of  
 Three Rivers Independent Living Center  
 Debit Card Purchases from Wal-Mart  
 For the period July 1, 2005 through May 26, 2006

Transaction Date	Description per receipt	Unit Cost	Quantity Purchased	Extended Cost	Amount		
					Appears Appropriate	Improper	Unsupported
4/5/2006	Windtower Tax	35.88	1	35.88 2.51 <u>38.39</u>	35.88 2.51 <u>38.39</u>	- - -	- - -
4/11/2006	Deodorant Rechrng Hose Ref w/Cleaner Tax Cash Back	2.07 14.77 9.97	1 1 3	2.07 14.77 29.91 3.27 100.00 <u>150.02</u>	- - - - - -	2.07 14.77 29.91 3.27 100.00 <u>150.02</u>	- - - - - -
4/13/2006	Murphy's USA, Sioux City, IA *			56.00	-	56.00	-
4/17/2006	Murphy's USA, Sioux City, IA *			32.33	-	32.33	-
4/20/2006	A&W Deposit MRB 8 piece Gift Card Mashed Potatoes GV Sliced Cheese 2.0 HUB Gummy Bears BF BN Chimi Milk Milk Tax	2.50 0.60 4.48 30.00 2.88 2.00 19.73 0.94 2.88 2.57 2.88	1 1 1 1 1 1 1 1 1 2 2	2.50 0.60 4.48 30.00 2.88 2.00 19.73 0.94 2.88 5.14 5.76 1.94 <u>78.85</u>	- - - - - - - - - - - - -	2.50 0.60 4.48 30.00 2.88 2.00 19.73 0.94 2.88 5.14 5.76 1.94 <u>78.85</u>	- - - - - - - - - - - - -
4/24/2006	Splash Cyber Ballbou Cookie 6v choc syrup Cook CR IC Eas Basket Pepp Pizza Tax	1.00 1.95 8.76 1.25 4.73 4.98 6.98	1 1 1 1 1 1 1	1.00 1.95 8.76 1.25 4.73 4.98 6.98 1.17 <u>30.82</u>	- - - - - - - - -	1.00 1.95 8.76 1.25 4.73 4.98 6.98 1.17 <u>30.82</u>	- - - - - - - - -
4/24/2006	Murphy's USA, Sioux City, IA *			75.23	-	75.23	-
	Total			<u>\$ 2,581.95</u>	<u>1,014.58</u>	<u>1,546.03</u>	<u>21.34</u>

\* - Vendor is a convenience store associated with Wal-Mart which sells gasoline, pop, candy and cigarettes.

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases From Other Vendors  
For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
12/01/05	Charlie Zook Motors (IA)	Repair on Jimmy Weber's personal van
12/01/05	Staples (IA)	MS Wireless NB OPT
12/01/05	Direct Checks	* Three Rivers checks
12/05/05	Staples (IA)	Sony internal drive, speakers, flash drives, but equipment is not at the Center
12/05/05	King Sea (IA)	# <i>Unknown</i>
12/05/05	Panera Bread (IA)	# <i>Unknown</i>
12/05/05	USPS Change of Address (TN)	* Three Rivers changed locations
12/08/05	Domino's Pizza (IA)	# <i>Unknown</i>
12/09/05	Little Chicago Deli (IA)	# <i>Unknown</i>
12/12/05	King Sea (IA)	# <i>Unknown</i>
12/15/05	ATM/Debit Card Charge and Sales Tax	* Bank charges for debit card
12/15/05	ATM/Debit Card Charge and Sales Tax	* Bank charges for debit card
12/15/05	Hy-Vee (IA)	# <i>Unknown</i>
12/19/05	Shopko (IA)	# <i>Unknown</i>
12/19/05	Purpwer SpeedPay/Speedpay	# <i>Unknown (Speedpay is an electronic bill payment system. Three Rivers does not pay their bills online.)</i> ^
12/27/05	IHOP (IA)	# <i>Unknown</i>
12/29/05	Radio Shack (IA)	Telephone wire clips and mod - mod sl
12/30/05	Strykers Grill (IA)	# <i>Unknown</i>
01/05/06	Demos Medical Publishing (NY)	Barrier free travel: A nuts and bolts guide
01/09/06	Staples (IA)	Dry Erase boards and markers, push pins
01/09/06	Z Wireless (IA)	# <i>Unknown (Three Rivers does not have a business cell phone.)</i>
01/11/06	Headset Innovations (TX)	Cordless sound tube and handset lifter (wireless headset system)
01/12/06	Menards (IA)	Foam brushes, stain, screws, and premium DF
01/17/06	4400 Seargent Rd U 550 (IA)	# <i>Unknown (Address idenitifies vendor as being a Southern Hills Scheels Store.)</i> ^

<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
\$ 342.19	-	342.19	-
42.78	42.78	-	-
202.00	202.00	-	-
285.44	-	285.44	-
26.08	-	26.08	-
16.96	-	16.96	-
1.00	1.00	-	-
19.75	-	19.75	-
34.24	-	34.24	-
36.64	-	36.64	-
6.42	-	6.42	-
6.42	-	6.42	-
25.56	-	-	25.56
111.07	-	-	111.07
131.67	-	131.67	-
70.10	-	70.10	-
73.90	73.90	-	-
239.99	-	239.99	-
22.46	22.46	-	-
160.75	160.75	-	-
32.09	-	32.09	-
307.94	307.94	-	-
87.73	-	87.73	-
99.08	-	99.08	-

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases From Other Vendors  
For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
01/17/06	Intuit, *Quickbooks OE (CA)	^ Accounting System
01/18/06	Glass House Inc., (IA)	Glass for Director's desk <i>(not considered necessary)</i>
01/19/06	Protus IP Solutions (IL)	^ Internet-based messaging for newsletters
01/23/06	Staples (IA)	# <i>Unknown</i>
01/23/06	Compumentor/TechSoup (CA)	# <i>Unknown</i>
01/23/06	Glass House Inc., (IA)	Beveled mirror and anchors
01/30/06	Staples (IA)	# <i>Unknown</i>
02/02/06	Compumentor/TechSoup (CA)	Windows XP for students, multi-language upgrade
02/06/06	Intuit, *Quickbooks OE (CA)	^ Accounting System
02/10/06	4400 Seargent Rd U 550 (IA)	# <i>Unknown (Address identifies vendor as being a Southern Hills Scheels Store.)</i> ^
02/14/06	Intuit, *Quickbooks OE (CA)	^ Accounting System
02/21/06	Office Depot (NE)	# <i>Unknown</i>
02/21/06	Ccbill.com *Janix Inc (AZ)	^ Search and Shop Mature content
02/21/06	Papa Johns.com (IA)	# <i>Unknown</i>
02/21/06	Sonic (NE)	# <i>Unknown</i>
02/21/06	Ccbill EU (IL)	^ Search and Shop Mature content
02/21/06	Hy-Vee (IA)	# <i>Unknown</i>
02/21/06	Qwest/Telephone	* Personal phone service
02/21/06	Qwest/Telephone	* Personal phone service
02/23/06	Verizon (CA)	* Personal cell phone
02/24/06	Ccbill EU (IL)	^ Mature Content Shopping
02/27/06	Sears Auto Center (IA)	# <i>Unknown (Three Rivers does not have a business vehicle.)</i>
02/27/06	Paycom.net *Experience (CA)	^ Online based subscription service
02/27/06	King Sea (IA)	# <i>Unknown</i>
02/27/06	Orange Julius (IA)	# <i>Unknown</i>

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<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
15.95	15.95	-	-
93.87	93.87	-	-
9.03	9.03	-	-
473.80	-	-	473.80
166.00	166.00	-	-
23.97	23.97	-	-
21.67	-	-	21.67
257.00	257.00	-	-
5.79	5.79	-	-
67.35	-	67.35	-
30.90	30.90	-	-
181.74	-	-	181.74
34.95	-	34.95	-
28.38	-	28.38	-
26.80	-	26.80	-
25.00	-	25.00	-
16.39	-	-	16.39
65.86	-	65.86	-
25.00	-	25.00	-
159.26	-	159.26	-
25.00	-	25.00	-
797.63	-	797.63	-
59.95	-	59.95	-
27.72	-	27.72	-
6.40	-	6.40	-

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Special Investigation of  
 Three Rivers Independent Living Center  
 Debit Card Purchases From Other Vendors  
 For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
02/28/06	Parents, inc (AK)	* Magazine subscription
02/28/06	Hy-Vee (IA)	# Unknown
03/01/06	Sears Auto Center (IA)	# Unknown (Three Rivers does not have a business vehicle.)
03/01/06	Hometeams.com (MI)	# Unknown
03/02/06	Totts Service Center (IA)	# Unknown (Three Rivers does not have a business vehicle.)
03/02/06	Ccbill.com, *HLE (AZ)	^ Search and Shop Mature content
03/03/06	Sears Roebuck (IA)	# Unknown (Three Rivers does not have a business vehicle.)
03/03/06	Hy-Vee (IA)	# Unknown
03/06/06	Comfort Suites of Ames, (IA)	# Unknown (Per discussion with Three Rivers' personnel, there were no known events held in Ames.)
03/09/06	China Star Buffet (IA)	# Unknown
03/09/06	CNI*Cinemanow (CA)	^ Pay-per-view movies
03/10/06	Mozak's Furniture Carpet (IA)	# Per interview conducted with police, item is a personal furniture purchase
03/13/06	CNI*Cinemanow (CA)	^ Pay-per-view movies
03/13/06	La Mesa Mexican Restaurant (NE)	# Unknown
03/14/06	Intuit, *Quickbooks OE (CA)	^ Accounting System
03/14/06	Cybertech (NY)	^ Subscription fee
03/15/06	VZW Web Pay (NJ)	* Jimmy's Verion wireless phone bill
03/15/06	MATE Montreal QC	# Unknown
03/15/06	Ccbill.com, *APC Entertai (AZ)	^ Search and Shop Mature content
03/16/06	Marian Joy Rehab Hosp (IL)	* Bought coloring books for the center
03/16/06	Harrah's Hotel (NV)	# Unknown
03/16/06	Verizon Wireless (GA)	* Personal cell phone payment
03/16/06	Verizon Wireless (GA)	* Personal cell phone payment
03/16/06	Verizon Wireless (GA)	* Personal cell phone payment

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<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
50.00	50.00	-	-
22.51	-	-	22.51
188.25	-	188.25	-
35.98	-	35.98	-
30.00	-	30.00	-
24.95	-	24.95	-
38.68	-	38.68	-
25.03	-	-	25.03
90.71	-	90.71	-
48.00	-	48.00	-
4.95	-	4.95	-
100.00	-	100.00	-
49.95	-	49.95	-
42.82	-	42.82	-
30.90	30.90	-	-
24.95	-	24.95	-
74.25	-	74.25	-
1.95	-	1.95	-
1.00	-	1.00	-
625.00	625.00	-	-
107.91	-	107.91	-
64.19	-	64.19	-
53.51	-	53.51	-
53.50	-	53.50	-

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases From Other Vendors  
For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
03/20/06	VCU Web E S I (VA)	# <i>Unknown (Verizon Wireless payment per phone conversation with vendor.)</i>
03/20/06	PH-NWI-SC-FLOY	# <i>Unknown</i>
03/20/06	Echst.net (WA)	^ Online camera service subscription
03/20/06	Echst.net (WA)	^ Online camera service subscription
03/20/06	VOD1234.com PH	# <i>Unknown (The vendor is National A-1, which is an advertising agency, but per discussion with the current director, Three Rivers maintains its own website and National A-1 would not be used to create any brochures or pamphlets.)</i> ^
03/20/06	Protus IP Solutions	^ Internet-based messaging for newsletters
03/20/06	McDonald's (IA)	# <i>Unknown</i>
03/20/06	Echst.net (WA)	^ Online camera service subscription
03/21/06	Marian Joy Rehab Hosp (IL)	^ Physical Therapy Rehab Center in Wheaton, IL
03/21/06	Hardees (IA)	# <i>Unknown</i>
03/23/06	Barnes & Noble.com (NJ)	# <i>Unknown</i>
03/27/06	Today's Caregiver Magazine (FL)	* Magazine subscription
03/28/06	Unlimited Magazine	# <i>Unknown (This magazine would not serve a business purpose.)</i> ^
03/28/06	Totts Service	# <i>Unknown (Three Rivers does not have a business vehicle.)</i>
03/29/06	AAMCO Transmission (IA)	* Repair of minivan for Mr. Weber's son
03/30/06	Hu Hot Mongolian Grill SC (IA)	# <i>Unknown</i>
03/30/06	WP-Xenix Company L Lefkos(IA) GB	# <i>Unknown (Purchase would be software but purchase of software would be unnecessary.)</i> ^
04/03/06	Int'l Code Council Inc (IL)	^ Organization to build safer buildings and communities
04/03/06	QwestComm*(TN) CO	# <i>Unknown</i>
04/03/06	QwestComm*(TN) CO	# <i>Unknown</i>
04/03/06	V Campus Corporation (VA)	^ Education service for certification

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<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
150.00	-	150.00	-
24.27	-	-	24.27
23.86	-	23.86	-
23.17	-	23.17	-
19.95	-	19.95	-
10.97	10.97	-	-
6.41	-	6.41	-
3.24	-	3.24	-
33.81	-	33.81	-
16.65	-	16.65	-
122.54	-	-	122.54
32.00	32.00	-	-
5.99	-	5.99	-
66.00	-	66.00	-
1,177.00	-	1,177.00	-
62.00	-	62.00	-
32.00	-	32.00	-
150.00	150.00	-	-
113.56	-	113.56	-
86.44	-	86.44	-
69.00	-	69.00	-

Special Investigation of  
 Three Rivers Independent Living Center  
 Debit Card Purchases From Other Vendors  
 For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
04/03/06	Int'l Code Council Inc (IL)	^ Organization to build safer buildings and communities
04/03/06	Computer Shop Inc (IA)	# <i>Unknown (Based on prior experience with vendor, item is probably unnecessary software.)</i>
04/05/06	Totts Service Center (IA)	# <i>Unknown (Three Rivers does not have a business vehicle.)</i>
04/05/06	Wayport (TX)	# <i>Unknown</i>
04/06/06	Embassy Suites (IA)	# <i>Unknown</i>
04/06/06	Schaller & Son (IA)	# <i>Unknown (Vendor is an auto repair shop.)</i> ^
04/06/06	1121 Holton D 01EE, Le Mars, (IA)	# <i>Unknown (Address identifies a Murphy gas station.)</i> ^
04/06/06	Embassy Suites (IA)	# <i>Unknown</i>
04/07/06	Proflowers.com (CA)	# <i>Unknown</i>
04/10/06	Windows Live Onecare (WA)	^ Service provided by Microsoft windows
04/10/06	NEOhioSalesDirect, Ravenna, (IH)	# <i>Unknown (Website hits explain the vendor as housing sales or employment opportunities.)</i> ^
04/11/06	Geico	* Mr. Weber's personal insurance
04/11/06	Dicky Gs Pizza and G (NE)	# <i>Unknown</i>
04/12/06	Target (KS)	# <i>Unknown</i>
04/12/06	Kum & Go (KS)	# <i>Unknown</i>
04/12/06	CNI*Cinemanow (CA)	^ Pay-per-view movies
04/12/06	KFC (IA)	# <i>Unknown</i>
04/13/06	Jiffy Lube (IA)	# <i>Unknown (Three Rivers does not have a business vehicle.)</i>
04/13/06	DR *www.element5.info, internet, (MN)	# <i>Unknown</i>
04/13/06	TrailsEnd (MO)	# <i>Unknown</i>
04/14/06	Quality Inn Airport (KS)	# <i>Unknown</i>
04/14/06	Intuit, *Quickbooks OE (CA)	^ Accounting Software
04/14/06	Cybertech (NY)	^ Mature website subscription

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<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
34.00	34.00	-	-
29.85	-	-	29.85
73.00	-	73.00	-
9.95	-	9.95	-
61.60	-	-	61.60
57.00	-	57.00	-
42.50	-	42.50	-
4.00	-	-	4.00
58.95	-	58.95	-
19.95	19.95	-	-
16.80	-	16.80	-
195.00	-	195.00	-
64.33	-	64.33	-
133.66	-	133.66	-
50.00	-	50.00	-
49.95	-	49.95	-
35.30	-	35.30	-
228.77	-	228.77	-
89.95	-	89.95	-
33.01	-	33.01	-
66.80	-	66.80	-
30.90	30.90	-	-
24.95	-	24.95	-

Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases From Other Vendors  
For the period July 1, 2005 through May 26, 2006

Bank Stmt Date	Vendor (Location)	Description per Receipt, Three Rivers' Personnel* or Internet Search
04/17/06	ExxonMobil (TX)	Gasoline purchase
04/17/06	Texaco Inc (TX)	Gasoline purchase
04/17/06	MSN Radio Plus (WA)	^ Provider of internet music
04/18/06	The Scrub Shack (TX)	# <i>Unknown</i>
04/18/06	VOD1234.com 800-461-9800 PH	# <i>Unknown (The vendor is National A-1, which is an advertising agency, but per discussion with the current director, Three Rivers maintains its own website and National A-1 would not be used to create any brochures or pamphlets.)</i> ^
04/18/06	Protus IP Solutions	^ Internet-based messaging for newsletters
04/19/06	Sooners Corner (OK)	# <i>Unknown</i>
04/19/06	Chevron (TX)	Gasoline purchase
04/19/06	ExxonMobil (TX)	Gasoline purchase
04/20/06	Comfort Inn (OK)	# <i>Unknown</i>
04/21/06	Hummers (KS)	# <i>Unknown</i>
04/24/06	Perkins (IA)	# <i>Unknown</i>
04/24/06	McDonald's (IA)	# <i>Unknown</i>
04/28/06	Quality Inns, Des Moines, (IA)	# <i>Unknown (Date of transaction falls on a Friday and Three Rivers' personnel are not aware of any training for Mr. Weber.)</i>
05/01/06	Amoco Oil (NE)	# <i>Unknown</i>
05/01/06	Schaller & Son Des Moines, (IA)	# <i>Unknown (Vendor is an auto repair shop.)</i> ^
05/01/06	Quality Inns, Des Moines, (IA)	# <i>Unknown (Date of transaction falls on a Monday and Three Rivers' personnel is not aware of any training for Mr. Weber.)</i>
05/02/06	3115 Floyd Bl 01EE, Sioux City, (IA)	# <i>Unknown (Address identifies a BP gas station.)</i> ^
05/05/06	4inkjets.com (CA)	^ Discount printer supplies

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<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
72.01	-	72.01	-
68.00	-	68.00	-
29.99	-	29.99	-
111.75	-	111.75	-
19.95	-	19.95	-
10.00	10.00	-	-
49.29	-	49.29	-
43.47	-	43.47	-
42.31	-	42.31	-
85.87	-	85.87	-
45.00	-	45.00	-
10.87	-	10.87	-
5.98	-	5.98	-
51.46	-	51.46	-
75.65	-	75.65	-
60.05	-	60.05	-
50.40	-	50.40	-
55.61	-	55.61	-
53.97	53.97	-	-

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Special Investigation of  
Three Rivers Independent Living Center

Debit Card Purchases From Other Vendors  
For the period July 1, 2005 through May 26, 2006

<b>Bank Stmt Date</b>	<b>Vendor (Location)</b>	<b>Description per Receipt, Three Rivers' Personnel* or Internet Search</b>
05/05/06	Jiffy Lube (IA)	# <i>Unknown (Three Rivers does not have a business vehicle.)</i>
05/08/06	Holiday Inn Downtown, Des Moines, (IA)	# <i>Unknown (Date of transaction falls on a Monday and Three Rivers' personnel are not aware of any training for Mr. Weber)</i>
	Total	

# - Unable to obtain a copy of the receipt for the purchase.

\* - Descriptions provided by Three Rivers personnel were based on known or past purchases from the vendor and/or the date of the purchase.

^ - Descriptions based on Internet search.

<b>Amount</b>	<b>Amount</b>		
	<b>Appears Appropriate</b>	<b>Improper</b>	<b>Unsupported</b>
52.26	-	52.26	-
109.76	-	109.76	-
<hr/>			
<b>\$ 11,559.39</b>	<b>2,461.03</b>	<b>7,978.33</b>	<b>1,120.03</b>

**Special Investigation of  
Three Rivers Independent Living Corporation**

Special Investigation of  
Three Rivers Independent Living Center

Cash Withdrawals, Taxes and Fees  
For the period July 1, 2005 through May 26, 2006

<b>Date</b>	<b>Location</b>	<b>Cash Withdrawn</b>	<b>Fees and Taxes*</b>	<b>Total</b>
03/01/06	Council Bluffs, IA	\$ 400.00	-	400.00
03/10/06	North Sioux City, IA	400.00	-	400.00
03/10/06	Sioux City, IA	300.00	1.50	301.50
03/20/06	Sioux City, IA	300.00	1.50	301.50
03/20/06	North Sioux City, IA	200.00	-	200.00
03/22/06	North Sioux City, IA	400.00	-	400.00
03/27/06	North Sioux City, IA	100.00	-	100.00
04/03/06	Sioux City, IA	300.00	1.50	301.50
04/10/06	South Sioux City, IA	100.00	1.50	101.50
04/11/06	Sioux City, IA	60.00	-	60.00
04/26/06	Sioux City, IA	700.00	2.00	702.00
04/26/06	Avoca, IA	100.00	2.50	102.50
04/28/06	Sioux City, IA	600.00	-	600.00
05/02/06	North Sioux City, IA	500.00	-	500.00
05/03/06	Des Moines, IA	200.00	2.00	202.00
05/03/06	Des Moines, IA	100.00	2.00	102.00
05/04/06	Des Moines, IA	400.00	-	400.00
	<b>Total</b>	<b>\$ 5,160.00</b>	<b>14.50</b>	<b>5,174.50</b>

\* - The fees and taxes displayed separately are those charged by the financial institution.

Special Investigation of  
Three Rivers Independent Living Center

Improper Checks to Ms. Griffith  
For the period July 1, 2005 through May 26, 2006

**Per Check Image from Bank Statements**

<b>Check Number</b>	<b>Check Date</b>	<b>Amount</b>	<b>Notation in Memo</b>	<b>Signers</b>
3106	09/30/05	\$ 874.00	<i>none</i>	Jimmy Weber and Board Member
3189	11/28/05	652.48	12/1/05 - 12/15/05 pay period	Stamp of Jimmy Weber
3194	12/01/05	114.32	12/1/05 - 12/15/05 pay period	Stamp of Jimmy Weber and Board Member
3509	12/16/05	625.00	<i>none</i>	Stamp of Jimmy Weber
3550	01/22/06	300.00	<i>none</i>	* James Weber
3569	01/31/06	100.00	<i>none</i>	* Jimmy Weber
3584	02/17/06 /	787.24	<i>none</i>	Jimmy Weber and Board Member
3598	03/01/06	680.00	<i>none</i>	Stamp of Jimmy Weber
3607	03/06/06 /	1,000.00	client assistance	Stamp of Jimmy Weber
3634	04/13/06	500.00	Payroll	* Jimmy Weber
3645	04/28/06	400.00	<i>none</i>	* Jimmy Weber
Total		<u>\$ 6,033.04</u>		

/ - Check was deposited to Ms. Griffith's personal account.

The remaining checks were redeemed for cash.

\* - Signature is not consistent with Mr. Weber's signature stamp or his signature on other checks.

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<b>Per Accounting System</b>		<b>Improper Amount</b>
<b>Payee</b>	<b>Memo</b>	
<i>Information not available</i>		\$ 874.00
<i>Information not available</i>		652.48
<i>Information not available</i>		114.32
Darrels Handyman Service	ramp costs	625.00
Jimmy Weber	<i>none</i>	300.00
Tammie Griffith	petty cash and Youunkers	100.00
Tammie Griffith	supplies	787.24
Computer Shop, Inc	office expenses	680.00
Jimmy Weber	client assistance	1,000.00
Tammie Griffith	miscellaneous	500.00
Jimmy Weber	<i>none</i>	400.00
		<u>\$ 6,033.04</u>

**Special Investigation of  
Three Rivers Independent Living Corporation**

Special Investigation of  
Three Rivers Independent Living Center

Overdraft Charges  
For the period July 1, 2005 through May 26, 2006

<b>Date</b>	<b>Description</b>	<b>Fee</b>
04/05/06	Overdraft Charge	\$ 25.00
04/06/06	Overdraft Charge	100.00
05/04/06	Overdraft Charge	25.00
05/05/06	Overdraft Charge	100.00
05/08/06	Overdraft Charge	25.00
05/10/06	Overdraft Charge/NSF Charge	100.00
05/11/06	Overdraft Charge/NSF Charge	25.00
05/12/06	Overdraft Charge/NSF Charge	25.00
05/17/06	Overdraft Charge	75.00
05/19/06	Overdraft Charge	25.00
05/22/06	Overdraft Charge	50.00
05/23/06	Overdraft Charge	75.00
	Total	<u>\$ 650.00</u>

**Exhibit H**Special Investigation of  
Three Rivers Independent Living CenterCredit Card Fees  
For the period July 1, 2005 through May 26, 2006

<b>Date</b>	<b>Transaction</b>	<b>Improper Amount</b>	
		<b>MBNA Account 8270</b>	<b>MBNA Account 8288</b>
05/22/06	Checkfree electronic transaction fee	\$ 63.00	-
05/23/06	Checkfree electronic transfer fee	-	60.00
06/05/06	Late Payment Charge	39.00	-
06/09/06	Finance Charge	1.24	-
07/05/06	Late Payment Charge	-	39.00
07/05/06	Late Payment Charge	39.00	-
07/10/06	Finance Charge	2.11	-
07/10/06	Cash Advance Finance Charge	22.02	-
08/09/06	Finance Charge	-	1.00
08/09/06	Finance Charge	1.44	-
08/09/06	Cash Advance Finance Charge	5.02	-
09/04/06	Late Payment Charge	-	19.00
09/04/06	Late Payment Charge	29.00	-
09/11/06	Finance Charge	-	1.00
09/11/06	Finance Charge	1.34	-
09/11/06	Cash Advance Finance Charge	0.05	-
10/09/06	Finance Charge	1.00	-
10/09/06	Cash Advance Finance Charge	0.02	-
	<b>Total</b>	<b>\$ 204.24</b>	<b>120.00</b>

Special Investigation of  
Three Rivers Independent Living Center

Improper and Unsupported Credit Card Purchases  
For the period July 1, 2005 through May 26, 2006

<b>Date</b>	<b>Transaction</b>	<b>Amount</b>	
		<b>Improper</b>	<b>Unsupported</b>
03/16/06	DTV* Directv Hardware	\$ 21.35	-
03/24/06	Staples	-	74.43
03/25/06	Best Buy	-	59.35
03/26/06	Wal-Mart	-	163.36
03/29/06	Wal-Mart Supercenter	-	33.61
04/13/06	UPS	-	16.95
04/20/06	Staples	-	39.04
05/02/06	Staples	-	34.22
	<b>Total</b>	<b>\$ 21.35</b>	<b>420.96</b>

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Special Investigation of  
Three Rivers Independent Living Corporation

Staff

This special investigation was performed by:

Annette K. Campbell, CPA, Director  
Melissa J. Knoll-Speer, Staff Auditor  
Michael P. Piehl, Assistant Auditor



Tamera S. Kusian, CPA  
Deputy Auditor of State

## **Appendices**

**Special Investigation of  
Three Rivers Independent Living Corporation**

Special Investigation of  
Three Rivers Independent Living Corporation

Copy of Termination Letter to Jimmy Weber

May 26, 2006

Mr. Jimmy Weber  
Iowa Workforce Development Center  
2508 4<sup>th</sup> Street  
Sioux City, Iowa 51101

Dear Mr. Weber:

Pending investigation, you are temporarily removed from your duties at Three Rivers Independent Living Corporation as Board President and Interim Executive Director.

Respectfully,

Larry Atwood  
Board Vice-President  
Three Rivers Independent Living Corporation

Special Investigation of  
Three Rivers Independent Living Corporation  
Copies of Selected Checks to Jimmy Weber

THREE RIVERS INDEPENDENT LIVING CORP.  
Suite 310 Davidson Bldg.  
505 8th St.  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IA 51101  
41-7064/7731

3117

9/30/2005

PAY TO THE ORDER OF Jimmy Weber \$ 2,000.00

Two Thousand and 00/100

JIMMY WEBER  
SIOUX CITY, IA 51104

MEMO contract

#003117# [REDACTED] #000020000#

THREE RIVERS INDEPENDENT LIVING CORP.  
PH 712-255-1065  
520 NEBRASKA ST., STE. 101  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3557

01/24/2006

PAY TO THE ORDER OF JIMMY WEBER \$ 700.00

Seven hundred and 00/100

JIMMY WEBER

MEMO contract labor

#003557# [REDACTED] #0000070000#

Special Investigation of  
Three Rivers Independent Living Corporation  
Copies of Selected Checks to Jimmy Weber

THREE RIVERS INDEPENDENT LIVING CORP.  
PH. 712-255-1065  
520 NEBRASKA ST. - STE. 324  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3604  
41-7064-2726

03/03/2006

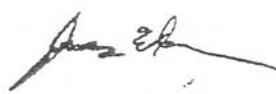
PAY TO THE ORDER OF JIMMY WEBER \$1,181.05

One thousand one hundred eighty-one and 05/100 DOLLARS

JIMMY WEBER

MEMO

#003604# [REDACTED] #0000 1 18 105#



THREE RIVERS INDEPENDENT LIVING CORP.  
PH. 712-255-1065  
520 NEBRASKA ST. - STE. 324  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3624  
41-7064-2726

04/03/2006

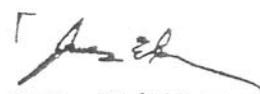
PAY TO THE ORDER OF JIMMY WEBER \$1,000.00

One thousand and 00/100 DOLLARS

JIMMY WEBER

MEMO

#003624# [REDACTED] #0000 1 00 000#



Special Investigation of  
Three Rivers Independent Living Corporation  
Copies of Selected Checks to Tammie Griffith

THREE RIVERS INDEPENDENT LIVING CORP.  
PH. 712-255-1065  
530 NEBRASKA ST., STE. 324  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3509  
41-7084-9730

12-16-05

PAY TO THE ORDER OF Tammie Griffith \$ 625.00

Six hundred - twenty - five & 10/100 DOLLARS

12/16/05 04:51 PM  
Ck #625.00  
#51022

MEMO payroll

#003509# [REDACTED] #0000062500#

THREE RIVERS INDEPENDENT LIVING CORP.  
PH. 712-255-1065  
530 NEBRASKA ST., STE. 324  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3550  
-7084-9730

1-20-06

PAY TO THE ORDER OF Tammie Griffith \$ 300.00

Three hundred & 10/100 DOLLARS

TP:220 4-10 01/20/06 02:49 PM  
4207408 Transit Ck \$300.00  
Check# 3550 Customer

MEMO

1AEL020308

#003550# [REDACTED] #00000030000#

THREE RIVERS INDEPENDENT LIVING CORP.  
PH. 712-255-1065  
530 NEBRASKA ST., STE. 324  
SIOUX CITY, IA 51101

FIRST FEDERAL BANK  
SIOUX CITY, IOWA 51102

3584  
41-7084-9730

02/17/2006

PAY TO THE ORDER OF Tammie Griffith \$ 787.24

Seven hundred eighty-seven and 24/100 DOLLARS

Tammie Griffith  
907 Pacific St  
Sioux City, Ia 51105 USA

MEMO

#003584# [REDACTED] #0000007824#

Special Investigation of  
Three Rivers Independent Living Corporation  
Copies of Selected Checks to Tammie Griffith

THREE RIVERS INDEPENDENT LIVING CORP. 4207408 FIRST FEDERAL BANK 3598  
PH. 712-235-1063 530 NEBRASKA ST., STE. 324 SIOUX CITY, IA 51101 41-7084-2728  
3-1-06

PAY TO THE ORDER OF Tammie Griffith \$ 680<sup>00</sup>  
Six hundred & 80/100 DOLLARS

TP:53 4-2 03/01/06 02:31 PM  
4207408 Transit Ct 680.00  
Check: 3593 Customer

MEMO cash for tammie griffith

⑆003598⑆ ⑆00006800⑆

THREE RIVERS INDEPENDENT LIVING CORP. FIRST FEDERAL BANK 3607  
PH. 712-235-1063 530 NEBRASKA ST., STE. 324 SIOUX CITY, IA 51101 41-7084-2728  
03/06/2006

PAY TO THE ORDER OF Tammie Griffith \$ 1,000.00  
One thousand and 00/100 DOLLARS

Tammie Griffith  
Sioux City, Ia 51105 USA

MEMO client assistance

⑆003607⑆ ⑆000010000⑆

THREE RIVERS INDEPENDENT LIVING CORP. FIRST FEDERAL BANK 3645  
PH. 712-235-1063 530 NEBRASKA ST., STE. 324 SIOUX CITY, IA 51101 41-7084-2728  
04/20/2006

PAY TO THE ORDER OF Tammie Griffith \$ 400.00  
Four hundred and 00/100 DOLLARS

TP:149 2-53 04-22-06 02:51 PM  
4207408 Transit Ct 400.00  
Check: 3645 Customer

MEMO

⑆003645⑆ ⑆00004000⑆