

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

Complainant,

v.

MICHAEL DICKAMORE
(CRD No. 4189328)

Respondent.

Disciplinary Proceeding
No. 20090172123

Hearing Officer – MAD

DEFAULT DECISION

February 8, 2011

Respondent is barred from associating with any member firm in any capacity for misappropriating firm funds, in violation of Conduct Rules 2110 and 2010, and failing to respond to requests for information and testimony, in violation of Procedural Rule 8210 and Conduct Rule 2010.

Appearances

Jennifer L. Mennella, Principal Counsel, and Penny Rosenberg, Director, New York, N.Y., for the Department of Enforcement.

No appearance by or on behalf of Michael Dickamore.

DECISION

I. Introduction

The FINRA Department of Enforcement ("Enforcement") filed the attached Complaint with the Office of Hearing Officers on October 12, 2010. The Complaint alleges that Respondent Michael Dickamore ("Dickamore") misused his corporate credit card, issued by

Fidelity Brokerage Services, LLC ("Fidelity"), in violation of Conduct Rules 2110 and 2010.¹

The Complaint also alleges that Dickamore failed to respond to FINRA requests for information and testimony, in violation of Procedural Rule 8210 and Conduct Rule 2010.

Dickamore defaulted by failing to answer or otherwise respond to the Complaint. On January 7, 2011, Enforcement filed a Motion for Entry of Default Decision and Request for Sanctions with the Office of Hearing Officers, together with the Declaration of Jennifer L. Mennella ("Mennella Decl.") and six exhibits. Dickamore did not respond to the motion.

Based on the facts alleged in the Complaint, which are deemed admitted pursuant to Rules 9215(f) and 9269(a), as well as the additional evidence Enforcement filed in support of its motion for entry of default decision, the Hearing Officer barred Dickamore from associating with any member firm in any capacity for the violation.

II. Background

Dickamore first entered the securities industry in April 2000. From November 2, 2000 through March 3, 2009, Dickamore was registered with FINRA as a General Securities Representative through his association with Fidelity.² On March 3, 2009, Fidelity filed a Uniform Termination Notice for Securities Industry Registration ("Form U5") on Dickamore's behalf.³ The Form U5 disclosed that Fidelity discharged Dickamore on February 4, 2009, for using his

¹ As of July 30, 2007, NASD consolidated with the member regulation and enforcement functions of NYSE Regulation and began operating under a new corporate name, the Financial Industry Regulatory Authority (FINRA). References in this decision to FINRA include, where appropriate, NASD. Following consolidation, FINRA began developing a new FINRA Consolidated Rulebook. The first phase of the new consolidated rules became effective on December 15, 2008, including certain conduct rules and procedural rules. *See* Regulatory Notice 08-57 (Oct. 2008). This decision refers to and relies on the conduct rules that were in effect at the time of Respondent's misconduct. Conduct Rule 2110 was renumbered as Rule 2010 in the Consolidated Rulebook without substantive change. The applicable rules are available at www.finra.org/rules.

² CX-1, at 4.

³ Mennella Decl. ¶ 13; CX-6.

firm's credit card for personal expenses.⁴ Upon review of the Form U5, Enforcement commenced an investigation of the facts and circumstances surrounding Dickamore's discharge.⁵

III. Jurisdiction

FINRA has jurisdiction over this disciplinary proceeding, pursuant to Article V, Section 4 of FINRA's By-Laws, because (1) the Complaint was filed within two years of the termination of his registration with FINRA, and (2) the Complaint charges him with misconduct that occurred while he was registered with a FINRA member firm.⁶

IV. Dickamore's Default

On October 12, 2010, Enforcement served Dickamore with the Notice of Complaint and Complaint by first-class certified mail (return receipt requested) sent to his residential address recorded in the Central Registration Depository ("CRD").⁷ The United States Postal Service ("USPS") returned the certified receipt card, signed by Dickamore, dated October 15, 2010.⁸

On November 15, 2010, Enforcement served Dickamore with the Second Notice of Complaint and Complaint by first-class certified mail (return receipt requested) sent to his CRD address.⁹ The USPS attempted to deliver the certified mailing on November 19 and 23, 2010, leaving notices at Dickamore's CRD address.¹⁰ To date, Dickamore has not responded to the Complaint.

⁴ Mennella Decl. ¶ 13; CX-6, at 5.

⁵ Mennella Decl. ¶ 14.

⁶ See Article V, Sec. 4(a), FINRA By-Laws, available at www.finra.org/Rules (then follow "FINRA Manual" hyperlink to "Corporate Organization: By-Laws").

⁷ Mennella Decl. ¶ 6; CX-2.

⁸ Mennella Decl. ¶ 7; CX-3.

⁹ Mennella Decl. ¶ 9; CX-4.

¹⁰ Mennella Decl. ¶ 10; CX-5.

The Hearing Officer finds that Dickamore received actual notice of this proceeding. He signed for the First Notice of Complaint on October 15, 2010.¹¹ Accordingly, the Hearing Officer finds that Dickamore defaulted by failing to answer or otherwise respond to the Complaint.

V. Findings of Fact and Conclusions of Law

A. Conversion

The First Cause of the Complaint alleges that between March 2006 and January 2009, Dickamore misappropriated funds from Fidelity. Dickamore worked as an Insurance Consultant at Fidelity.¹² Without Fidelity's permission or authority, Dickamore used his firm's corporate credit card for personal expenses in the amount of \$50,413.56.¹³ He then submitted the charges as business expenses for reimbursement by the firm.¹⁴ During a January 2009 interview with Fidelity, Dickamore admitted that he purchased personal items with his corporate credit card and falsely identified those items as business expenses.¹⁵ Dickamore reimbursed the firm in full.¹⁶

The Hearing Officer finds that the foregoing facts establish that Dickamore intentionally misappropriated (or converted)¹⁷ firm funds and thereby violated Conduct Rules 2110 and 2010, as alleged in the First Cause of the Complaint.

B. Information Requests

The Second Cause of Action in the Complaint alleges that Dickamore failed to respond to two written requests seeking information about the circumstances of his use of Fidelity's credit

¹¹ CX-3

¹² Mennella Decl. ¶ 16.

¹³ *Id.*

¹⁴ *Id.*

¹⁵ Mennella Decl. ¶ 17.

¹⁶ *Id.*

¹⁷ An intentional taking of funds can be alleged as either a "misappropriation" or a "conversion." Conversion is the wrongful exercise of dominion over the personal property of another. *Department of Enforcement v. Paratore*, No. 2005002570601, 2008 FINRA Discip. LEXIS 1, at *10 (N.A.C. Mar. 7, 2008) (citations omitted).

card, and failed to appear for scheduled on-the-record testimony (“OTR”). The requests were dated September 16 and October 5, 2009. FINRA staff sent the September 16 request to Dickamore at his CRD Address by certified mail pursuant to Procedural Rule 8210,¹⁸ as well as by Federal Express and first-class mail.¹⁹ On September 21, 2009, the USPS returned certified return receipt with a signature, indicating delivery.²⁰ The Federal Express mailing was delivered on September 17, 2010.²¹ The first-class mailing was not returned to FINRA.²²

FINRA staff sent the October 5 request to Respondent at his CRD Address by certified mail, first-class mail, and Federal Express.²³ On October 7, 2009, the USPS returned the certified return receipt with a signature, indicating delivery.²⁴ The Federal Express mailing was delivered on October 6, 2009, and the first-class mailing was not returned.²⁵ Dickamore did not respond to either of FINRA’s information request letters.²⁶

On February 17, 2010, the staff sent Dickamore a letter, by certified and first-class mail, requesting that he appear for an OTR on March 9, 2010.²⁷ The USPS returned the certified return receipt to the staff with a signature, indicating delivery on March 2, 2010.²⁸ The first-class

¹⁸ Mennella Decl. ¶¶ 19-20.

¹⁹ Mennella Decl. ¶ 20.

²⁰ *Id.*

²¹ *Id.*

²² *Id.*

²³ *Id.* ¶ 23.

²⁴ *Id.* ¶ 24.

²⁵ *Id.*

²⁶ *Id.* ¶¶ 22, 25.

²⁷ *Id.* ¶ 26.

²⁸ *Id.* ¶ 27.

mailing was not returned.²⁹ Dickamore failed to appear for the OTR on March 9, 2010.³⁰

The Hearing Officer finds that the allegations in the Second Cause of the Complaint are sufficient to establish, for purposes of this default decision, that Respondent violated Procedural Rule 8210 and Conduct Rule 2010.

VI. Sanctions

A. Conversion

The FINRA Sanction Guidelines ("Sanction Guidelines") for conversion state that a bar is "standard," regardless of the amount converted.³¹ The Hearing Officer finds that Dickamore's intentional conversion of the firm's funds was egregious. The Hearing Officer finds no evidence of mitigating factors that would justify permitting Dickamore to remain in the securities industry. Accordingly, the Hearing Officer will bar Dickamore from associating with any member firm in any capacity for violating Conduct Rules 2110 and 2010, as alleged in the First Cause of the Complaint.

B. Information Requests

The Guidelines also recommend a bar where a respondent fails to respond in any manner to a request for information issued pursuant to Procedural Rule 8210.³² Here, Dickamore failed to respond to two written requests that he provide information in connection with the staff's investigation into the circumstances surrounding his use of his firm's corporate credit card. In addition, Dickamore failed to appear for an OTR. There are no mitigating factors. Accordingly, the Hearing Officer will bar Dickamore from associating with any FINRA member in any

²⁹ *Id.*

³⁰ *Id.* ¶ 28.

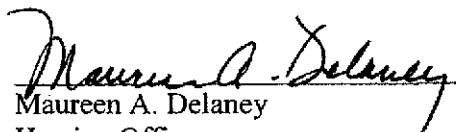
³¹ *FINRA Sanction Guidelines* 38 (2007), www.finra.org/sanctionguidelines.

³² *Sanction Guidelines* at 35.

capacity for violating Procedural Rule 8210 and Conduct Rule 2010, as alleged in the Second Cause of the Complaint.

VII. Order

Michael Dickamore is barred from associating with any member firm in any capacity for misappropriating firm funds, in violation of Conduct Rules 2110 and 2010, and for failing to provide information and testimony to FINRA, in violation of Procedural Rule 8210 and Conduct Rule 2010, as alleged in the Complaint. The bars shall become effective immediately if this Default Decision becomes the final disciplinary action of FINRA.


Maureen A. Delaney
Hearing Officer

Copies to:

Michael Dickamore (*via first class mail and overnight courier*)
Jennifer Mennella, Esq. (*via electronic and first class mail*)
Penny Rosenberg, Esq. (*via electronic and first class mail*)
David R. Sonnenberg, Esq. (*via electronic mail*)

FINANCIAL INDUSTRY REGULATORY AUTHORITY

OFFICE OF HEARING OFFICERS

Department of Enforcement,

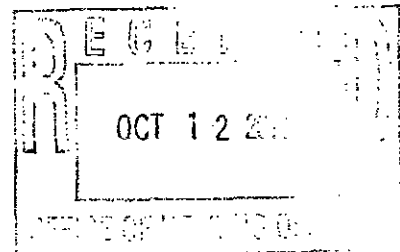
Complainant,

v.

Michael Dickamore (CRD No. 4189328),

Respondent.

DISCIPLINARY PROCEEDING
No. 20090172123



COMPLAINT

The Department of Enforcement alleges:

SUMMARY

1. Between March 2006 and January 2009, Michael Dickamore ("Dickamore" or "Respondent") used his corporate credit card issued by Fidelity Brokerage Services LLC ("Fidelity" or the "Firm") for his personal use in the amount of \$50,980.94 in violation of NASD Rule 2110 and FINRA Rule 2010.
2. In addition, between September 2009 and March 2010, Dickamore failed to provide information and testimony in violation of FINRA Rules 8210 and 2010.

JURISDICTION

3. Between April 2000 and February 2009, Dickamore was employed by Fidelity where he served in different roles, most recently as an Insurance Consultant. He was terminated from the Firm on February 4, 2009.
4. Although Respondent has not been associated with a FINRA member firm since February 4, 2009, he remains subject to FINRA's jurisdiction for purposes of this proceeding pursuant to Article V, Section 4 of FINRA By-Laws, because (1) the Complaint was filed within two years after the date upon which he ceased to be associated with a FINRA member and (2) the Complaint charges him with misconduct committed while he was associated with a FINRA member and with failing to respond to FINRA requests for information and failing to appear for on-the-record testimony during the two-year period after the date upon which he ceased to be associated with a FINRA member.

FIRST CAUSE OF ACTION

(NASD Rule 2110 and FINRA Rule 2010 – Misappropriation)

5. The Department realleges and incorporates by reference paragraphs 1 through 4 above.
6. Between March 2006 and January 2009, while employed as an Insurance Consultant for the Firm, Dickamore used his Firm's corporate credit card for personal expenses in the amount of \$50,980.94 without the Firm's permission or authority.
7. Dickamore then submitted the charges as business expenses for reimbursement by the Firm, which the Firm did.

8. As a result of this conduct, Dickamore violated NASD Rule 2110 and FINRA Rule 2010.

SECOND CAUSE OF ACTION

(FINRA Rules 8210 and 2010 – Failure to Provide Information)

9. The Department re-alleges and incorporated by reference paragraphs 1 through 8 above.
10. On September 16, 2009, FINRA sent a letter to Dickamore pursuant to FINRA Rule 8210, requesting that he provide, among other things, a written statement regarding the allegation that he charged approximately \$51,000 to a corporate credit card for personal use and then submitted expense reports for reimbursement.
11. The letter was sent to Dickamore's last known residential address, as reflected in the Central Registration Depository ("CRD"), by Federal Express ("Fed Ex"), certified mail return receipt requested and first class mail. The letter required a response no later than October 2, 2009.
12. The "Domestic Return Receipt" for the certified letter was returned to FINRA with a signature indicating delivery on September 21, 2009. The copy of the Fed Ex letter dated September 16, 2009 was delivered to Dickamore on September 17, 2009. The copy of this letter sent by first class mail was not returned to FINRA. Dickamore did not respond to FINRA's September 16, 2009 request.
13. On October 5, 2009, FINRA sent another letter to Dickamore pursuant to FINRA Rule 8210 which informed Dickamore that it was a second request for the information requested by FINRA's letter dated September 16, 2009, to which no response had been received.

14. The letter was sent to Dickamore's last known residential address, as reflected in the CRD, by Fed Ex, certified mail return receipt requested and first class mail. The letter required a response no later than October 19, 2009.
15. The "Domestic Return Receipt" for the certified letter was returned to FINRA with a signature indicating delivery on October 7, 2009. The copy of the Fed Ex letter dated October 5, 2009 was delivered to Dickamore's address on October 6, 2009. The copy of this letter sent by first class mail was not returned to FINRA. Dickamore did not respond to FINRA's October 5, 2009 request.
16. Dickamore has not responded to any of FINRA's 8210 requests.
17. On February 17, 2010 FINRA sent a letter to Dickamore pursuant to FINRA rule 8210 requesting that he appear at FINRA's New York office on March 9, 2010 so that FINRA could take his testimony regarding the investigation. The February 17, 2010 letter was sent via certified mail return receipt requested and first class mail.
18. The "Domestic Return Receipt" for the certified letter dated February 17, 2010 was returned to FINRA indicating a delivery date of March 2, 2010. The copy of this letter sent via first class mail was not returned to FINRA.
19. Dickamore failed to appear for testimony on March 9, 2010 as requested via letter dated February 17, 2010.
20. By virtue of the foregoing, Respondent violated FINRA Rules 8210 and 2010.

RELIEF REQUESTED

WHEREFORE, the Department respectfully requests that the Panel:

- A. order that one or more of the sanctions provided under FINRA Rule 8310(a), including monetary sanctions, be imposed.
- B. order that the Respondent bear such costs of proceeding as are deemed fair and appropriate under the circumstances in accordance with FINRA Rule 8330.

FINRA DEPARTMENT OF ENFORCEMENT

Date:

10/12/2010


Jennifer L. Mennella, Principal Counsel
Penny Rosenberg, Director
FINRA Department of Enforcement
14 Wall Street, 14th Floor
New York, New York 10005
Phone 646-315-7423; Fax: 646-315-7441
Jennifer.mennella@finra.org

EXHIBIT ONE

23-Jan-2009	\$28.95	SMITHS FOOD #4135
22-Jan-2009	\$64.69	BARNES & NOBLE 3rd party
22-Jan-2009	\$67.50	OFFICE DEPOT #2534
21-Jan-2009	\$85.13	SMITHS FOOD #4135
19-Jan-2009	\$157.91	SMITHS FOOD #4135
17-Jan-2009	\$88.43	SMITHS FOODS #4135
14-Jan-2009	\$133.87	ALBERTSONS #375
12-Jan-2009	\$107.26	SMITHS FOOD #4135
09-Jan-2009	\$89.48	TARGET 00017558
31-Dec-2008	\$200.01	SMITHS FOOD #4135
30-Dec-2008	\$213.09	SMITHS MRKTPL #4094
29-Dec-2008	\$217.54	ALBERTSONS #389
27-Dec-2008	\$135.45	SMITHS FOOD #4135
26-Dec-2008	\$48.00	Meals - Lunch (including tip) Expense Type
26-Dec-2008	\$112.72	TARGET 00017509
24-Dec-2008	\$40.45	RUMBI 108 GATEWAY
24-Dec-2008	\$42.00	GREAT HARVEST LAYTON #
24-Dec-2008	\$131.50	SMITHS FOOD #4135
24-Dec-2008	\$300.00	THE GATEWAY
23-Dec-2008	\$129.28	SMITHS FOOD #4149
23-Dec-2008	\$133.32	SMITHS FOOD #4135
22-Dec-2008	\$147.58	ALBERTSONS #389
18-Dec-2008	\$602.00	CONTINEN 00575545534830
18-Dec-2008	\$118.37	SMITHS FOOD #4135
17-Dec-2008	\$158.78	SMITHS FOOD #4135
15-Dec-2008	\$208.78	ALBERTSONS #389
13-Dec-2008	\$96.85	CAFE RIO BOUNTIFUL Q02
13-Dec-2008	\$129.78	TARGET 00017558
12-Dec-2008	\$100.00	ROD WORKS INC
12-Dec-2008	\$118.00	BEYOND SPA
12-Dec-2008	\$245.78	SMITHS FOOD #4135
09-Dec-2008	\$70.00	Meals - Dinner (including tip) Expense Type
09-Dec-2008	\$450.45	SAFEWAY STORE 00018903
08-Dec-2008	\$50.00	Meals - Dinner (including tip) Expense Type
07-Dec-2008	\$20.00	Meals - Dinner (including tip) Expense Type
06-Dec-2008	\$200.00	THAIFOON
06-Dec-2008	\$350.00	THE GARDEN RESTAURANT
06-Dec-2008	\$400.00	THE GATEWAY
06-Dec-2008	\$163.87	SMITHS FOOD #4135
06-Dec-2008	\$433.83	SAMS
05-Dec-2008	\$239.04	SMITHS FOOD #4135
28-Nov-2008	\$80.00	Meals - Dinner (including tip) Expense Type
28-Nov-2008	\$74.81	SMITHS FOOD #4135
25-Nov-2008	\$82.20	CAFE RIO BOUNTIFUL Q02
24-Nov-2008	\$75.00	Meals - Lunch (including tip) Expense Type

23-Nov-2008	\$238.31	SMITHS FOOD #4135
22-Nov-2008	\$59.00	CHILE VERDE
21-Nov-2008	\$162.43	ALBERTSONS #380
20-Nov-2008	\$263.48	KROGER #277
18-Nov-2008	\$352.00	KENWOOD TOWNE CENTRE
18-Nov-2008	\$23.42	RADIO SHACK COR00145177
17-Nov-2008	\$11.75	ESA ARENA FOOD BEV CON
15-Nov-2008	\$109.12	ALBERTSONS #389
15-Nov-2008	\$206.35	SMITHS FOOD #4135
13-Nov-2008	\$18.69	BP OIL 03721594
13-Nov-2008	\$54.77	CHEVRON 0209068
12-Nov-2008	\$252.00	ST JOHNS TOWN CENTER 4
11-Nov-2008	\$124.86	PUBLIX #1125
09-Nov-2008	\$175.09	SMITHS FOOD #4135
08-Nov-2008	\$333.17	Meals - Dinner (including tip) Expense Type
08-Nov-2008	\$43.19	CAFE RIO BOUNTIFUL Q02
08-Nov-2008	\$50.00	CAFE RIO BOUNTIFUL Q02
05-Nov-2008	\$162.85	ALBERTSONS #375
04-Nov-2008	\$134.95	SMITHS FOOD #4135
03-Nov-2008	\$132.32	Car Rental Expense Type
03-Nov-2008	\$223.75	HERTZ RENT-A-CAR
03-Nov-2008	\$7.99	VILLA PIZZA
03-Nov-2008	\$27.99	CAFE RIO BOUNTIFUL Q35
03-Nov-2008	\$30.00	Meals - Lunch (including tip) Expense Type
01-Nov-2008	\$149.99	FOSSIL TRACEGOLF WEB
31-Oct-2008	\$20.54	WM SUPERCENTER
30-Oct-2008	\$127.00	KENWOOD TOWNE CENTRE
30-Oct-2008	\$92.82	WM SUPERCENTER
29-Oct-2008	\$22.00	Parking Expense Type
29-Oct-2008	\$30.00	Meals - Dinner (including tip) Expense Type
29-Oct-2008	\$36.25	Meals - Breakfast (including tip) Expense Type
29-Oct-2008	\$65.00	Meals - Dinner (including tip) Expense Type
29-Oct-2008	\$221.49	Hotel - Lodging Expense Type
24-Oct-2008	\$29.69	RUMBI 106 GATEWAY
24-Oct-2008	\$29.73	SMITHS FOOD #4135
24-Oct-2008	\$68.12	ALBERTSONS #380
22-Oct-2008	\$30.00	Meals - Lunch (including tip) Expense Type
22-Oct-2008	\$166.11	KROGER #0512
21-Oct-2008	\$220.00	GAYLORD TEXAN F&B
20-Oct-2008	\$44.36	RADIO SHACK COR00184952
19-Oct-2008	\$113.84	SMITHS FOOD #4135
18-Oct-2008	\$40.69	CAFE RIO BOUNTIFUL Q35
18-Oct-2008	\$15.00	UOFU CONCESSIONS 1 Q22
18-Oct-2008	\$17.00	UOFU CONCESSIONS 1 Q22
17-Oct-2008	\$400.00	P.F. CHANG'S #6000
16-Oct-2008	\$50.00	GNC #8047

16-Oct-2008	\$300.00	THE GATEWAY
15-Oct-2008	\$152.55	ALBERTSONS #375
12-Oct-2008	\$41.20	SMITHS FOOD #4135
11-Oct-2008	\$575.15	STUBHUB INC
10-Oct-2008	\$99.68	SMITHS FOOD #4135
09-Oct-2008	\$70.73	ALBERTSONS #380
07-Oct-2008	\$181.21	HANNAFORD #0186
05-Oct-2008	\$85.73	SMITHS FOOD #4135
04-Oct-2008	\$101.12	ROD WORKS INC
04-Oct-2008	\$19.88	JAMBA JUICE #237
04-Oct-2008	\$75.73	RUMBI 119 BOUTNIFU
04-Oct-2008	\$151.74	ALBERTSONS #389
02-Oct-2008	\$7.50	UOFU CONCESSIONS 1 Q22
02-Oct-2008	\$35.28	SMITHS FOOD #4135
02-Oct-2008	\$140.00	UNIVOFUT ATHLETIC
02-Oct-2008	\$582.00	UNIVOFUT ATHLETIC
30-Sep-2008	\$128.28	SMITHS FOOD #4135
29-Sep-2008	\$128.87	WM SUPERCENTER
27-Sep-2008	\$72.81	SMITHS FOOD #4135
27-Sep-2008	\$11.50	UOFU CONCESSIONS 1 Q22
27-Sep-2008	\$19.00	UOFU CONCESSIONS 1 Q22
23-Sep-2008	\$43.00	CAFE RIO BOUNTIFUL Q35
23-Sep-2008	\$40.28	MARIE CALLENDER'S #100
22-Sep-2008	\$276.53	ALBERTSONS #389
19-Sep-2008	\$135.37	SMITHS FOOD #4135
17-Sep-2008	\$200.00	DAVIS PARK GOLF COURSE
15-Sep-2008	\$79.19	SMITHS FOOD #4135
12-Sep-2008	\$103.89	SMITHS FOOD #4135
11-Sep-2008	\$108.17	SMITHS FOOD #4135
07-Sep-2008	\$321.63	HERTZ RENT-A-CAR
01-Sep-2008	\$250.00	THE GATEWAY
01-Sep-2008	\$91.43	TARGET 00017509
30-Aug-2008	\$154.52	SMITHS FOOD #4135
29-Aug-2008	\$200.00	BENIHANA #SL
28-Aug-2008	\$398.56	PROMONTORY-RANGE HOUSE
23-Aug-2008	\$90.46	SMITHS FOOD #4135
22-Aug-2008	\$117.15	VALLEY VIEW GOLF COURS
21-Aug-2008	\$89.87	SMITHS FOOD #4135
18-Aug-2008	\$36.98	SMITHS FOOD #4135
15-Aug-2008	\$1,107.00	UNIVOFUT ATHLETIC
15-Aug-2008	\$1,200.00	UNIVOFUT ATHLETIC
13-Aug-2008	\$300.00	THE GATEWAY
11-Aug-2008	\$110.51	WAL-MART #3366
06-Aug-2008	\$23.50	SOUTHPOINT CINEMAS 16
05-Aug-2008	\$70.00	Meals - Breakfast (including tip) Expense Type
04-Aug-2008	\$76.43	SMITHS FOOD #4135
02-Aug-2008	\$128.08	SMITHS FOOD #4135
01-Aug-2008	\$1,267.00	UNIVOFUT ATHLETIC
24-Jul-2008	\$160.00	ST GRG SUNBROOK GOLF
22-Jul-2008	\$130.38	KROGER #0512
18-Jul-2008	\$30.00	MIMIS CAFE 00000901

16-Jul-2008	\$160.98	HANNAFORD #0186
13-Jul-2008	\$102.00	DELTA 00623482485113
13-Jul-2008	\$186.00	DELTA 00623482485124
13-Jul-2008	\$186.00	DELTA 00623482485135
11-Jul-2008	\$51.43	ALBERTSONS #380
11-Jul-2008	\$152.62	TARGET 00017509
11-Jul-2008	\$200.00	THE GATEWAY
09-Jul-2008	\$32.94	DICK'S BOUNTIFUL
09-Jul-2008	\$52.20	SMITHS FOOD #4135
08-Jul-2008	\$38.19	TARGET 00017558
03-Jul-2008	\$68.13	SMITHS FOOD #4135
03-Jul-2008	\$246.16	SAMS
30-Jun-2008	\$65.03	MARIE CALLENDER'S #100
20-Jun-2008	\$83.83	CAFE RIO LAYTON
19-Jun-2008	\$26.92	BARNES & NOBLE #208Q90
19-Jun-2008	\$31.99	OFFICE DEPOT #2534
19-Jun-2008	\$62.53	SMITHS FOOD #4135
13-Jun-2008	\$200.00	THE GATEWAY
12-Jun-2008	\$304.00	KENWOOD TOWNE CENTRE
12-Jun-2008	\$44.10	WAL-MART #2967
07-Jun-2008	\$68.39	SMITHS FOOD #4135
06-Jun-2008	\$126.16	PUBLIX #884
05-Jun-2008	\$102.34	PUBLIX #1125
03-Jun-2008	\$95.00	PF CHANGS #9976
02-Jun-2008	\$57.09	SMITHS FOOD #4135
26-May-2008	\$73.16	ALBERTSONS #329
24-May-2008	\$130.00	GUN BARREL STEAK A
22-May-2008	\$52.00	COMMON MAN MERRIMACK
21-May-2008	\$44.99	HANNAFORD #0186
17-May-2008	\$68.07	ALBERTSONS #389
16-May-2008	\$15.00	DELTA CNTR FOOD SERVIC
16-May-2008	\$20.00	Tips/Gratuities (not meals) Expense Type
15-May-2008	\$101.02	WAL-MART #2967
10-May-2008	\$53.19	TARGET 00017558
10-May-2008	\$156.89	WM SUPERCENTER
09-May-2008	\$28.00	DELTA CNTR FOOD SERVIC
07-May-2008	\$69.51	KROGER #0512
05-May-2008	\$57.19	SMITHS FOOD #4135
30-Apr-2008	\$32.77	SMITHS FOOD #4135
26-Apr-2008	\$50.00	VILLAGE-INN-REST #0Q12
26-Apr-2008	\$41.09	SAMSCLUB #6682
24-Apr-2008	\$202.00	KENWOOD TOWNE CENTRE
24-Apr-2008	\$95.00	PF CHANG'S #5900
21-Apr-2008	\$161.98	SAMS
15-Apr-2008	\$43.53	SAMS
15-Apr-2008	\$16.01	SMITHS MRKTPLE #4094SS6
14-Apr-2008	\$55.76	SMITHS FOOD #4135 SS6
14-Apr-2008	\$90.00	BIAGGIS SLC
11-Apr-2008	\$79.88	SMITHS FOOD #4135 SS6
09-Apr-2008	\$25.96	CAFE RIO BOUNTIFUL Q23
28-Mar-2008	\$351.43	SMITHS FOOD #4135 SS6

27-Mar-2008	\$152.77	PUBLIX #552 SA1
26-Mar-2008	\$102.23	PUBLIX #253 SA1
24-Mar-2008	\$38.42	BOWMAN'S SUPERSTORE
22-Mar-2008	\$51.33	SMITHS FOOD #4135 SS6
18-Mar-2008	\$49.75	SMITHS FOOD #4135 SS6
17-Mar-2008	\$55.00	Z TEJAS SALT LAKE CITY
14-Mar-2008	\$40.00	THAIFOON
07-Mar-2008	\$51.65	SMITHS FOOD #4135 SS6
05-Mar-2008	\$65.07	ALBERTSONS #389
03-Mar-2008	\$76.11	SMITHS FOOD #4135 SS6
01-Mar-2008	\$78.04	WM SUPERCENTER
29-Feb-2008	\$62.31	SAMS
29-Feb-2008	\$27.33	ALBERTSONS #380
26-Feb-2008	\$19.03	TARGET 00008763
26-Feb-2008	\$160.00	MIMIS CAFE 00000489
23-Feb-2008	\$300.00	THE GATEWAY
23-Feb-2008	\$45.00	Taxi (including tip) Expense Type
23-Feb-2008	\$51.00	SMITHS MRKTPL #4444SS6
22-Feb-2008	\$45.00	Taxi (including tip) Expense Type
18-Feb-2008	\$39.40	ALBERTSONS #380
17-Feb-2008	\$55.47	SMITHS FOOD #4135 SS6
17-Feb-2008	\$139.69	SMITHS FOOD #4135 SS6
17-Feb-2008	\$141.69	SMITHS FOOD #4135 SS6
17-Feb-2008	\$250.27	SMITHS FOOD #4135 SS6
17-Feb-2008	\$85.48	SMITHS FOOD #4135 SS6
15-Feb-2008	\$230.00	MCGRATH S FISH HOUSE
15-Feb-2008	\$250.00	RUMBI UTAH-GATEWAY
15-Feb-2008	\$255.00	APPLEBEE S GAT49700024
15-Feb-2008	\$259.29	COSTA VIDA GATEWAY
14-Feb-2008	\$12.00	ABC#8 HAWAII 00008888
14-Feb-2008	\$30.00	PARADISEBAKERY
13-Feb-2008	\$65.61	SMITHS FOOD #4135 SS6
07-Feb-2008	\$74.79	SMITHS FOOD #4135 SS6
05-Feb-2008	\$32.60	SMITHS FOOD #4135 SS6
04-Feb-2008	\$37.53	ALBERTSONS #389
02-Feb-2008	\$62.75	ALBERTSONS #389
01-Feb-2008	\$101.98	HONEYBAKED HAM #601
01-Feb-2008	\$130.50	SMITHS FOOD #4135 SS6
31-Jan-2008	\$61.20	SMITHS FOOD #4135 SS6
25-Jan-2008	\$94.58	ALBERTSONS #375
25-Jan-2008	\$105.39	WAL-MART #3366
25-Jan-2008	\$8.54	SMITHS FOOD #4135 SS6
25-Jan-2008	\$10.54	SMITHS FOOD #4135 SS6
25-Jan-2008	\$58.54	SMITHS FOOD #4135 SS6
23-Jan-2008	\$37.97	ALBERTSONS #389
21-Jan-2008	\$43.09	TARGET 00017509
19-Jan-2008	\$48.06	SMITHS FOOD #4135 SS6
10-Jan-2008	\$85.78	SAMS
07-Jan-2008	\$29.34	SMITHS FOOD #4135 SS6
04-Jan-2008	\$60.63	SMITHS MRKTPL #4444SS6
04-Jan-2008	\$175.18	WAL-MART #1699
31-Dec-2007	\$55.84	ALBERTSONS #373

26-Dec-2007	\$67.09	ALBERTSONS #389
24-Dec-2007	\$66.67	ALBERTSONS #376
24-Dec-2007	\$107.59	SMITHS FOOD #4135 SS6
22-Dec-2007	\$156.98	ALBERTSONS #375
21-Dec-2007	\$77.03	TARGET 00017558
21-Dec-2007	\$298.33	SMITHS MRKTPL #4094SS6
21-Dec-2007	\$204.00	THE GATEWAY
16-Dec-2007	\$58.39	ALBERTSONS #380
13-Dec-2007	\$204.00	THE GATEWAY
11-Dec-2007	\$51.46	ALBERTSONS #305
10-Dec-2007	\$72.17	SMITHS FOOD #4135 SS6
08-Dec-2007	\$147.08	SMITHS MRKTPL #4094SS6
03-Dec-2007	\$111.39	TARGET 00017558
28-Nov-2007	\$57.99	SMITHS MRKTPL #4094SS6
26-Nov-2007	\$91.43	WM SUPERCENTER
22-Nov-2007	\$52.27	ALBERTSONS #373
19-Nov-2007	\$102.43	ALBERTSONS #373
19-Nov-2007	\$282.24	MARIE CALLENDER'S #100
19-Nov-2007	\$99.50	MEGAPLEX 12 AT GATEWAY
19-Nov-2007	\$32.03	OFFICE DEPOT #2534
18-Nov-2007	\$104.34	ALBERTSONS #389
15-Nov-2007	\$57.72	ALBERTSONS #389
14-Nov-2007	\$40.00	APPLEBEE S GAT49700024
14-Nov-2007	\$48.00	APPLEBEE S GAT49700024
14-Nov-2007	\$220.00	UT JAZZ/SL STINGERS BO
13-Nov-2007	\$132.03	WAL-MART #3589
10-Nov-2007	\$71.82	CAFE RIO BOUNTIFUL Q23
08-Nov-2007	\$53.54	ALBERTSONS #389
08-Nov-2007	\$251.09	SAMSCUB #8688
06-Nov-2007	\$75.00	CALIFORNIA PIZZA 162
05-Nov-2007	\$75.84	WAL-MART #3366
01-Nov-2007	\$95.00	CALIFORNIA PIZZA 162
31-Oct-2007	\$119.50	ALBERTSONS #389
29-Oct-2007	\$55.21	ALBERTSONS #389
28-Oct-2007	\$58.31	ALBERTSONS #389
26-Oct-2007	\$29.38	ALBERTSONS #389
26-Oct-2007	\$280.51	MARIE CALLENDER'S #100
25-Oct-2007	\$96.74	BARBACOA
24-Oct-2007	\$54.67	ALBERTSONS #389
19-Oct-2007	\$35.86	TARGET 00017509
18-Oct-2007	\$51.90	ALBERTSONS #389
18-Oct-2007	\$55.50	ALBERTSONS #389
18-Oct-2007	\$35.78	HONEYBAKED HAM #604
16-Oct-2007	\$164.13	APPLEBEE'S GAT49700024
16-Oct-2007	\$23.90	DICK'S MARKETPLACE
12-Oct-2007	\$26.45	SMITHS FOOD #4135 SS6
11-Oct-2007	\$72.40	TARGET 00017509
09-Oct-2007	\$34.18	SMITHS FOOD #4135 SS6
08-Oct-2007	\$76.59	SMITHS FOOD #4135 SS6
06-Oct-2007	\$81.46	ALBERTSONS #389
04-Oct-2007	\$35.05	APPLEBEE'S BOU58200023

04-Oct-2007	\$118.15	PIER 49 PIZZA Q94
01-Oct-2007	\$208.14	SAMSClub #6682
29-Sep-2007	\$103.77	ALBERTSONS #389
25-Sep-2007	\$107.56	APPLEBEE'S BOU58200023
25-Sep-2007	\$1.00	VEND AT E PORT 9047Q84
25-Sep-2007	\$1.00	VEND AT E PORT 9047Q84
25-Sep-2007	\$1.00	VEND AT E PORT 9832Q84
22-Sep-2007	\$37.89	MARIE CALLENDER'S #235
21-Sep-2007	\$59.39	ALBERTSONS #389
18-Sep-2007	\$150.00	APPLEBEE'S GAT49700024
18-Sep-2007	\$66.95	PIER 49 PIZZA Q94
18-Sep-2007	\$65.00	THAIFOON
18-Sep-2007	\$1.00	VEND AT E PORT 2808Q84
17-Sep-2007	\$1.00	VEND AT E PORT 1848Q84
17-Sep-2007	\$1.00	VEND AT E PORT 1855Q84
17-Sep-2007	\$1.00	VEND AT E PORT 1855Q84
17-Sep-2007	\$1.00	VEND AT E PORT 1855Q84
15-Sep-2007	\$31.47	ALBERTSONS #389
14-Sep-2007	\$1.00	VEND AT E PORT 8185Q84
14-Sep-2007	\$1.00	VEND AT E PORT 8186Q84
14-Sep-2007	\$1.00	VEND AT E PORT 8186Q84
14-Sep-2007	\$1.00	VEND AT E PORT 8190Q84
13-Sep-2007	\$1.00	VEND AT E PORT 7582Q84
13-Sep-2007	\$1.00	VEND AT E PORT 7948Q84
12-Sep-2007	\$40.00	CALIFORNIA PIZZA 162
11-Sep-2007	\$37.35	MARIE CALLENDER'S #235
07-Sep-2007	\$1.00	VEND AT E PORT 1161Q84
07-Sep-2007	\$1.00	VEND AT E PORT 1161Q84
07-Sep-2007	\$1.00	VEND AT E PORT 1162Q84
07-Sep-2007	\$0.70	VEND AT E PORT 1163Q84
06-Sep-2007	\$1.00	VEND AT E PORT 0976Q84
04-Sep-2007	\$80.32	MARIE CALLENDER'S #100
02-Sep-2007	\$457.00	UNIVOFUT ATHLETIC
01-Sep-2007	\$47.58	CAFE RIO LAYTON Q11
31-Aug-2007	\$90.19	ALBERTSONS #305
30-Aug-2007	\$1.00	VEND AT E PORT 3068Q84
30-Aug-2007	\$0.70	VEND AT E PORT 3069Q84
30-Aug-2007	\$1.00	VEND AT E PORT 6529Q84
28-Aug-2007	\$1.00	VEND AT E PORT 1862Q84
28-Aug-2007	\$1.00	VEND AT E PORT 1863Q84
26-Aug-2007	\$101.35	ALBERTSONS #375
24-Aug-2007	\$102.03	ALBERTSONS #305
20-Aug-2007	\$1.00	VEND AT E PORT 3511Q84
20-Aug-2007	\$1.00	VEND AT E PORT 3511Q84
20-Aug-2007	\$1.00	VEND AT E PORT 3511Q84
17-Aug-2007	\$1.00	VEND AT E PORT 0160Q84
17-Aug-2007	\$1.00	VEND AT E PORT 0160Q84
16-Aug-2007	\$86.73	SMITHS FOOD #4085 SS6
13-Aug-2007	\$103.66	ALBERTSONS #389
10-Aug-2007	\$20.86	LOFTE'S BAR & GRILL
09-Aug-2007	\$37.76	PANDA EXPRESS 00006Q42
31-Jul-2007	\$77.09	ALBERTSONS #305

30-Jul-2007	\$202.00	THE GATEWAY
28-Jul-2007	\$44.89	CAFE RIO LAYTON Q11
28-Jul-2007	\$14.00	VALLEY VIEW GOLF COURS
21-Jul-2007	\$54.21	ALBERTSONS #389
21-Jul-2007	\$52.54	RUMBI UTAH-LAYTON
20-Jul-2007	\$95.52	JAMBA JUICE 4TH SOUQ43
17-Jul-2007	\$202.00	THE GATEWAY
16-Jul-2007	\$83.97	CAFE RIO BOUNTIFUL Q23
15-Jul-2007	\$108.67	ALBERTSONS #305
12-Jul-2007	\$68.84	APPLEBEE'S LAY04000022
09-Jul-2007	\$108.17	CAFE RIO BOUNTIFUL Q23
09-Jul-2007	\$62.43	COLD STONE CREAMERY 23
08-Jul-2007	\$27.07	ALBERTSONS #389
06-Jul-2007	\$57.00	EAGLEWOOD GOLF COURSE
22-Jun-2007	\$42.00	DAVIS PARK GOLF CO
19-Jun-2007	\$504.00	THE GATEWAY
08-Jun-2007	\$1.00	VEND AT E PORT 0259Q84
07-Jun-2007	\$1.00	VEND AT E PORT 9234Q84
31-May-2007	\$1.00	VEND AT E PORT 3203Q84
31-May-2007	\$1.00	VEND AT E PORT 3203Q84
30-May-2007	\$1.00	VEND AT E PORT 1068Q84
30-May-2007	\$1.00	VEND AT E PORT 2225Q84
30-May-2007	\$1.00	VEND AT E PORT 2350Q84
21-May-2007	\$152.65	ALBERTSONS #389
12-May-2007	\$134.56	OFFICE DEPOT #2534
12-May-2007	\$540.00	UT JAZZ/SL STINGERS BO
08-May-2007	\$350.00	UT JAZZ/SL STINGERS BO
08-May-2007	\$350.00	UT JAZZ/SL STINGERS BO
08-May-2007	\$34.32	ALBERTSONS #389
03-May-2007	\$1.00	VEND AT E PORT 4260Q84
03-May-2007	\$1.00	VEND AT E PORT 4266Q84
03-May-2007	\$1.00	VEND AT E PORT 4266Q84
03-May-2007	\$1.00	VEND AT E PORT 4266Q84
03-May-2007	\$1.00	VEND AT E PORT 4266Q84
03-May-2007	\$1.00	VEND AT E PORT 4266Q84
25-Apr-2007	\$400.00	UT JAZZ/SL STINGERS BO
23-Apr-2007	\$90.00	APPLEBEE'S LAY04000022
17-Apr-2007	\$38.67	SEARS ROEBUCK 2543
12-Apr-2007	\$160.00	APPLEBEE'S GAT49700024
08-Apr-2007	\$34.86	ALBERTSONS #376
05-Apr-2007	\$113.97	CAFE RIO LAYTON Q11
02-Apr-2007	\$58.10	PARADISEBAKERY
29-Mar-2007	\$107.27	SAMS
22-Mar-2007	\$323.00	UT JAZZ/SL STINGERS BO
16-Mar-2007	\$155.95	ALBERTSONS #365
14-Mar-2007	\$130.00	MIMIS CAFE 00000901
13-Mar-2007	\$23.50	RUBIO'S SALT LAKE CITY
13-Mar-2007	\$25.00	Z TEJAS SALT LAKE CITY
10-Mar-2007	\$100.00	THE SKYBOX
07-Mar-2007	\$25.00	SETTEBELLO
28-Feb-2007	\$89.89	CAFE RIO BOUNTIFUL Q23
24-Feb-2007	\$19.34	PIER 49 PIZZA

23-Feb-2007	\$1.35	VEND AT E PORT
23-Feb-2007	\$1.00	VEND AT E PORT
23-Feb-2007	\$1.00	VEND AT E PORT
23-Feb-2007	\$1.35	VEND AT E PORT
23-Feb-2007	\$1.00	VEND AT E PORT
23-Feb-2007	\$1.00	VEND AT E PORT
22-Feb-2007	\$1.00	VEND AT E PORT
22-Feb-2007	\$1.00	VEND AT E PORT
22-Feb-2007	\$1.35	VEND AT E PORT
22-Feb-2007	\$1.00	VEND AT E PORT
22-Feb-2007	\$1.00	VEND AT E PORT
21-Feb-2007	\$39.12	TARGET 00017509
21-Feb-2007	\$1.00	VEND AT E PORT
21-Feb-2007	\$1.00	VEND AT E PORT
21-Feb-2007	\$1.00	VEND AT E PORT
19-Feb-2007	\$33.00	CAFE RIO LAYTON Q11
15-Feb-2007	\$44.90	JAMBA JUICE 4TH SOUTH
15-Feb-2007	\$40.00	RUMBI UTAH 4TH SOUTH
15-Feb-2007	\$80.85	SAMSCLUB #6682
15-Feb-2007	\$40.48	SAMSCLUB #6686
15-Feb-2007	\$40.00	WINGER'S DOWNTOWN
09-Feb-2007	\$1.00	VEND AT E PORT
09-Feb-2007	\$1.00	VEND AT E PORT
09-Feb-2007	\$1.00	VEND AT E PORT
09-Feb-2007	\$1.00	VEND AT E PORT
09-Feb-2007	\$1.00	VEND AT E PORT
03-Feb-2007	\$65.19	COLD STONE CREAMERY 23
25-Jan-2007	\$0.80	VEND AT E PORT
24-Jan-2007	\$0.80	VEND AT E PORT
23-Jan-2007	\$200.00	UINTA GOLF
22-Jan-2007	\$74.45	SAMS
20-Jan-2007	\$119.54	BARBACOA
19-Jan-2007	\$4.18	7 ELEVEN 29514 Q39
09-Dec-2006	\$150.00	GREAT HARVEST
09-Dec-2006	\$150.00	JAMBA JUICE 237
09-Dec-2006	\$150.00	MIMIS CAFE 00000901
07-Dec-2006	\$203.75	CITYDEALS.COM
04-Dec-2006	\$150.00	CORBINS GRILLE
04-Dec-2006	\$717.78	CITYDEALS.COM
02-Dec-2006	\$110.00	CALIFORNIA PIZZA 162
01-Dec-2006	\$136.28	MARIE CALLENDER'S #100
22-Nov-2006	\$71.72	MARIE CALLENDER'S #100
21-Nov-2006	\$69.08	CAFE RIO LAYTON
17-Nov-2006	\$120.00	APPLEBEE'S GAT49700024
11-Nov-2006	\$150.00	CORBINS GRILLE
10-Nov-2006	\$135.74	BARBACOA MEXICAN GRI
03-Nov-2006	\$17.00	APPLEBEE'S BOU58200023
03-Nov-2006	\$81.28	MARIE CALLENDER'S #100
28-Oct-2006	\$150.00	LONE STAR-LAYT00148035
27-Oct-2006	\$55.00	CAFE PIERPONT
12-Oct-2006	\$60.00	APPLEBEE'S LAY04000022
11-Oct-2006	\$83.54	CAFE RIO LAYTON

03-Oct-2008	\$109.11	BARBACOA MEXICAN GRI
16-Sep-2008	\$33.07	STARBUCKS USA 00054Q48
15-Sep-2008	\$90.00	APPLEBEE'S BOU58200023
11-Sep-2008	\$100.00	THE SKYBOX
06-Sep-2008	\$184.80	CITYDEALS.COM
01-Sep-2008	\$807.00	UNIVOFUT ATHLETIC
01-Sep-2008	\$300.00	UNIVOFUT ATHLETIC
30-Aug-2008	\$50.00	THAIFOON
18-Aug-2008	\$208.32	UTAHSBEST.COM
22-Jul-2008	\$79.19	BARBACOA MEXICAN GRI
26-May-2008	\$300.00	CAFE RIO LAYTON
26-May-2008	\$125.00	APPLEBEE'S LAY04000022