

January 4th, 2012

Judge Dennis D O'Brien
232 Warren E. Burger Federal Building and US Courthouse
316 North Robert Street
St. Paul, MN 55101

Dear Judge O'Brien -

I have followed Jennifer McKinney's blog "My Charming Kids" (mycharmingkids.net/) for many years. It pains me to inform you that there are many blatant discrepancies between what Jennifer and Israel have noted on their bankruptcy petition (District of Minnesota (Fergus Falls) Bankruptcy Petition #11-61215) and the truth.

I have outlined these discrepancies with proof in the following pages.

Jennifer does not list her main blog, 'My Charming Kids' on her bankruptcy petition at all. This blog receives over 60,000 hits per week (per Jennifer's admission) Based on that figure, knowing that Google pays around \$3 for every thousand hits, she is making approximately \$720 per month on that blog alone. This figure does not include income from her affiliate site (MckDeals) where she is paid various sums for ad and affiliate links. This information should be acquired from Logical Media, Google Ad Network, Amazon and Escalate Media for approximations of her income from this source.

Amazon Affiliate

<http://www.amazon.com/gp/feature.html/?ie=UTF8&plgroup=3&tag=mychakid-20&linkCode=ur2&docId=1000761511&camp=1789&creative=390957>

Google Ads

<http://mycharmingkids.net/deals/disclosure/>

MckDeals website with affiliate links

<http://mycharmingkids.net/deals/disclosure/>

Sponsored Posts

<https://www.facebook.com/pages/MckMama/269148616733>

I was asked by ABC to share my best tip for raising a healthy baby. Share YOUR best tip here:

<http://tinyurl.com/MyMilMomPost> and be entered to win an iPad2, a \$50 donation in your name to Global Giving and more! #amillionmoms Share · December 16 at 12:01pm

Jennifer also fails to mention her income from her photography workshops and photo shoots in her Chapter Seven bankruptcy petition. These workshops began last summer while the McKinney family was traveling in a purchased RV on two tours through the United States. The first trip was from March 28th through April 26th, 2011; the second, from May 22nd to July 16th. (The RV from the second trip, called Happy Wheels (A 2004 31' Jayco Jay Flight travel trailer, was sold August 19th, 2011,

on Craigslist as per Jennifer on Twitter: *MckMama*

Today: sold Happy Wheels, visited homes we are considering moving to, blogged about submission and career changes: mycharmingkids.net #fb

19 August and the photography workshops continued.

post on classes (rates, method of payment, number of participants) being held in October, 2011:
<http://mycharmingkids.net/2011/09/online-photography-classes/>

post on classes (rates, method of payment, number of participants) held in November, 2011:
<http://mycharmingkids.net/2011/11/just-some-sentences-22/>

post on classes (rates, method of payment, number of participants) being held in December, 2011:

<http://mycharmingkids.net/2011/12/december-photography-workshops/>

MckMama (facebook and Twitter)

*Just finished a camera class on our couch in front of the Christmas tree. 'Twas fun, girls!
Share · December 14 at 8:18pm via Selective Tweets · (Bankruptcy filed on December 13th)*

MckMama (facebook and Twitter)

A spot in my basic camera class online tonight from 8-10 Central just opened up. Let me know if you want it!!

Share · December 15 at 4:42pm via Selective Tweets (Bankruptcy filed on December 13th)

These photography classes and photo shoots are paid for through a Paypal account, contact.mckmama@gmail.com. Since these classes are quite expensive, it does seem that Jennifer should have disclosed that she has funds for these ongoing classes directed to her Paypal account. (Please see email example)

*On Tue, Mar 29, 2011 at 1:52 PM, MckMama <contact.mckmama@gmail.com> wrote:
Hi Sally,*

This is Jennifer's admin and I am helping set up her photoshoots.

There are still spots available for tomorrow's shoots in Des Moines.

Here is all the info Jennifer wrote about them:

On Tuesday, March 29th, I will offer photoshoots at the Botanical Center -

<http://www.botanicalcenter.com/>

A free location would have been ideal, but due to the weather in Des Moines, I wanted to secure a location with indoor and outdoor options for shooting.

So, this is why I chose the Botanical Center.

There is a \$5 admission for adults and a \$4 admission for children. Children 3 and under are free.

It will be a GREAT spot for pictures in the conservatory if it's cold, which it looks like it will be!

I am so excited about our RV trip and about being able to meet up with some of you!

I will photograph you and your spouse, your children, a senior and/or full family. Bring your dog along, too, if you want! Or cousins. Or even other friends to be photographed. I'm very flexible.

:) My own family may or may not be milling around in this area the day of our shoot.

I have two kinds of sessions available to be booked, short shoots and long shoots.

A short shoot lasts 20 minutes. During that time, we'll do a couple location changes, full family shots, some of each kid and siblings together, etc. The focus will be on slightly more traditional, posed shots with plenty of detailed close ups. There will not be time for an outfit change. I'll

make sure to do some candid shots and some fun, unique angles, too! You will get at least 30

high resolution, fully edited images from your shoot, included in the price of the short shoot. I'll

put them on a CD and mail them to you within 6 weeks of your shoot date. You will have the

rights to your images and will be able to order your own prints from your CD or do whatever else you want with them. I'll include a letter of release with your photo so you can print them anywhere without issue. You are also always welcome to order prints (on matte or glossy paper, wrapped canvas, flat canvas, pearl or metallic paper, huge enlargements, etc.) if you want. But you'll have the rights to your pictures and won't need to order from me if you don't want! Short sessions, and the high resolution images yours to keep, are \$150.

A long shoot lasts 40 minutes. There will numerous different locale changes and time for wardrobe changes for you and/or your kids if you want! There will be time for even more edgy, artsy, unique shots as well as close ups and more posed, traditional shoots. You will get at least 60 high resolution, edited images from your shoot burned to a CD. All of the other details about your CD and images will be the same as described above in the short shoot info. Long sessions, and the high resolution images yours to keep, are \$250.

Time slots will be booked on a first come, first served basis. I will shoot between 9 am and 6 pm. Please email me asap with a general time preference, if you have one, if you'd like to book a session with me. If you would, please always email me back as a REPLY to our current thread of emails. That will really help me keep my inbox organized. Thanks!! Also, to hold your spot, I ask that you take care of payment via PayPal to contact.mckmama@gmail.com. You can pay me at the same time you send your preference (if I cant get you in I'll of course refund your money) if you want, to better your chances of getting the spot you want. Or you can wait to hear back from me to see if the time you want is available! If you can make any time work, let me know that, too and I'll put you in where it works! Either way, please add a note in your PayPal payment, saying something like "This is a payment for Susie Smith's photoshoot in Smallville, USA." Thanks!

As soon as I get your time request and have confirmed with my schedule that it will work and have gotten your payment, my lovely admin will email you back to confirm the spot will be officially yours...and I will see you very, very soon!

If you book, we will send you another email about the exact location where we'll meet the day of our shoot. I'll also give you my cell phone number so we can connect that day if we need to and info about how to have a successful photoshoot. That email will come pretty close to the date of the photoshoot. Talk to you soon!

Jennifer

Last week, Jennifer flew to Indianapolis to photograph a wedding. Wedding photographers are usually hired far in advance of the actual date, and yet there is no mention of a plane ticket or upcoming income in the bankruptcy petition, filed two weeks before the wedding date.

MckMama (from Facebook)

It's sunny in Indianapolis! I'm here to photograph a wedding. Jazzed to capture this couple's day and to get my creative juices flowing.

Share · Wednesday at 9:29am · (Wednesday, 28 December, 2011)

Jennifer has also stated that she plans to make a return visit to Africa in February (mentioned on her blog as a definite on December 6th, 2011.) Yet no mention of this upcoming trip or money/plane ticket was disclosed on the bankruptcy petition. source: blog,

<http://mycharmingkids.net/2011/12/just-some-sentences-26/>

Jennifer has made several trips to Africa, most recently from July 23rd to August 2nd.

source, blog, <http://mycharmingkids.net/2011/07/daily-life-in-africa/>

The income from sponsored posts, hidden Paypal account, the Amazon affiliate program, the photography workshops/photoshoots, other affiliate links, other blogging communities paid posts (Blogfrog, Million Moms) other businesses (Jennifer is an independent distributor for SendOutCards.com <https://www.sendoutcards.com/mckmama/> and https://www.sendoutcards.com/media/site/income_disclosure.jpg) and the pay-per-page clicked/viewed Google program add up to a lot of undisclosed and hidden regular income that still continues to this day.

Before the bankruptcy filing, Jennifer and Israel held a garage sale where they sold a \$900+ bassinet/stroller (Bugaboo Frog bassinet), a \$600+ stroller (UppaBaby Vista stroller) a \$200 highchair (Svan wooden highchair), a \$200 baby rocker, household goods, toys, roofing supplies, tools, and high-end baby clothes. The cash from this garage sale was not listed on the bankruptcy petition, nor were any of her creditors paid an equivalent sum.

source: My Charming Kids, post on August 30th <http://mycharmingkids.net/2011/08/just-some-sentences-17/> and Facebook:

MckMama Our garage sale is alive and well! Ran all day yesterday and today so far. Our neighbors manned it while we had to run an errand today. Will have it again tomorrow, too. We've sold a ton but there's lots more still here! (post from September 2nd.)

During the RV trips, the McKinneys gave away a canoe https://www.facebook.com/permalink.php?story_fbid=10150187413076734&id=269148616733

Anyone in the Dallas Fort Worth area want our canoe, tie downs and oars? It's green and in good shape. Let me know asap!

(mckmama77 says:

June 18, 2011 at 11:03 pm

Yes, we had the idea for someone else to enjoy it, so we Tweeted and Facebooked about it. A reader named Kate, who I'd met many months ago when I photographed her family, was first on the draw. She and her family picked it up at the state park we were at!

Post: <http://mycharmingkids.net/2011/06/our-rv-trip-so-far-in-cell-phone-photographs/>

Since filing for bankruptcy on December 13th, Jennifer and Israel have:

stayed in a hotel, for at least four nights:

source, Jennifer, Facebook: December 17th : *Relaxing in the hotel room with my nieces, mom, sister and Small Fry while my little boys are sleeping and all the big ones are swimming!*

source, Jennifer, Facebook, December 18th: *Trips to the hotel waterpark so far since yesterday for my MSC: Three. Amazingly their exhaustion level still seems to be hovering at 0.*

source: Jennifer, Facebook December 19, 2011: *Thankful: that the hotel we've been at has a fitness room. Proud: That I kept my heartrate in its' target zone for my entire workout this morning.*

source, Jennifer, Facebook, December 28: *I am back at my hotel room after the wedding. Decisions, decisions. Do I unwind and relax or start to work on the photos from today? Oh, wait. It is relaxing for me to unwind and edit photos. I'll do both! :)*

bought running shoes (Asics) and Zumba videos

and went out again.

source, Jennifer, Facebook, January 1st, 2012 *Swimming, watersliding and now pizza all together as a family. Fun to have Daddy home from work today!*

There are many reasons why a family may need a fresh start. But lying, omitting facts, and hiding regular income on a bankruptcy petition is not honest nor honorable - it is illegal, immoral and unacceptable for the thousands of other Americans who struggle to not fall into bankruptcy.

I urge you, Judge O'Brien, to not grant this petition for Chapter Seven bankruptcy. The McKinneys have proven themselves untrustworthy, dishonest, and unworthy of being cleared of all their past wrongs. They should not be released of all their debts - they willingly and complaisantly lied to their bankruptcy trustee, their credit counselor, and you. Not once, but many times.

I urge you to hold them accountable for their duplicitous actions.

Thank you,
XXXXXXXX XXXXXXXX
U.S. taxpayer