Wanda runs a small day care facility out of her home. Her initial motivation was to be able to stay home with her new baby, but at the same time bring in some extra income. However, she found that she genuinely enjoyed day care and has received training beyond what is required by the State. Wanda's husband Jack was recently laid off and forced to accept a lower paying job. Wanda and her husband now depend more on the day care home income than they did in the past. Because of this, Wanda's husband complains that she spends too much money on day care supplies and that her day care business could be much more profitable if she would buy fewer or less expensive materials. Wanda can only care for eight or nine children at a time, and once or twice has had to turn away parents when she was at capacity. Lately, she has had a problem with parents canceling at the last minute, leaving Wanda with unfulfilled "slots." She now makes sure that the money is paid before she reserves a day care slot for a child.

Wanda recently received a call from an old friend, Sheila, asking for a favor. Sheila had heard that Wanda ran a day care facility and was wondering if she had room for her daughter Karen. Sheila's in-laws normally took care of Karen during the week, but were moving to a retirement community in Arizona. Wanda agreed to take Karen. In fact, she was happy to get the business, since two of the children she had been caring for were starting kindergarten this year, and would no longer need day care. Sheila asked if she could pay her in a week or two because her husband just started a new job and it would be a couple of weeks until his first paycheck.

Karen fit in well with the other children and was very well behaved. The children often brought toys for "show and tell" and enjoyed playing with each other's toys. Especially popular toys with the girls were Karen's "American Girl" dolls and outfits. Wanda was a bit concerned when Karen brought them to day care, since she knew how expensive they are (with the accessories the two dolls were worth about $300) and feared that they might get damaged. Karen and the three other girls Wanda cared for would spend hours dressing up the dolls in the different "American Girl" outfits. Though Wanda discouraged the children from leaving their toys at day care overnight, toys were left frequently, even Karen's dolls.

One morning, after Karen had missed two days of day care, Wanda received a phone message from Sheila indicating that she was going to have to withdraw Karen. In her message, Sheila explained that she was quitting her job so that she could stay home with Karen. Wanda was concerned because Sheila had still not paid for the two and a half weeks that she cared for Karen. Sheila also stated that she would send Wanda a check in the mail, but that she planned to stop by in the evening to pick up Karen's dolls. When Wanda mentioned the situation to her husband, he became angry and suggested to Wanda that they keep Karen's dolls until Sheila pays for the day care services.

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