

**UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2012**

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
THIRD QUARTER 2012
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT ¹	\$21.06	2,910	\$183,853
GIANT	11.81	12	414
FRESH & GREEN	21.06	11	675
LOCAL 400 STAFF	21.06	4	231
SAFEWAY ¹	21.06	1,909	120,590
SUBTOTAL		4,846	\$305,763

LOCAL 27			
GIANT ¹	\$21.06	1,168	\$73,794
METRO/BASICS	21.06	304	19,206
SAFEWAY ¹	21.06	694	43,827
SAFEWAY DELAWARE	21.06	75	4,761
SUBTOTAL		2,241	\$141,588

TOTAL		7,087	\$447,351
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AVERAGE MONTHLY CONTRIBUTION \$21.04

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

FULL TIME
THIRD QUARTER 2012
EXPENSES

PROVIDERS

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADES & ASSOCIATES	\$285,571		\$19.643		64.24%
AKMAN & ASSOCIATES	131,357		19.538		29.55%
SUBTOTAL	\$416,928		\$19.610		93.79%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$26,572		\$1.250		5.98%
LEGAL	942		0.044		0.21%
PNC	32		0.002		0.01%
POSTAGE	14		0.001		0.00%
PRINTING	30		0.001		0.01%
SUBTOTAL	\$27,590		\$1.298		6.21%
TOTAL	\$444,518		\$20.908		100%

FULL TIME
2012
QUARTERLY RECAPS

FIRST 2012 SECOND 2012 THIRD 2012 FOURTH 2012 TOTAL

EMPLOYER CONTRIB	\$455,592	\$458,348	\$447,351	\$0	\$1,361,291
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$455,592	\$458,348	\$447,351	\$0	\$1,361,291
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EXPENSES

PROVIDERS	\$428,473	\$421,658	\$416,928	\$0	\$1,267,059
OPERATING	27,667	29,205	27,590	0	84,462

TOTAL EXPENSES	\$456,140	\$450,863	\$444,518	\$0	\$1,351,521
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TOTAL INCOME	\$455,592	\$458,348	\$447,351	\$0	\$1,361,291
TOTAL EXPENSES	\$456,140	\$450,863	\$444,518	\$0	\$1,351,521

SURPLUS (DEFICIT)	(\$548)	\$7,485	\$2,833	\$0	\$9,770
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AVERAGE INCOME	\$21.04	\$21.04	\$21.04	\$0.00	\$21.04
AVERAGE EXPENSES	\$21.06	\$20.70	\$20.91	\$0.00	\$20.89

SURPLUS (DEFICIT)	(\$0.02)	\$0.34	\$0.13	\$0.00	\$0.15
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TOTAL PARTICIPANTS	7,218	7,261	7,087	0	7,189
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FULL TIME
2011
QUARTERLY RECAPS

FIRST 2011 SECOND 2011 THIRD 2011 FOURTH 2011 TOTAL

EMPLOYER CONTRIB	\$502,972	\$493,279	\$463,517	\$453,251	\$1,913,019
EMPLOYEE CONTRIB	40	0	0	0	40
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$503,012	\$493,279	\$463,517	\$453,251	\$1,913,059
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EXPENSES

PROVIDERS	\$480,168	\$474,490	\$439,262	\$422,793	\$1,816,713
OPERATING	31,157	30,553	28,197	28,768	118,675

TOTAL EXPENSES	\$511,325	\$505,043	\$467,459	\$451,561	\$1,935,388
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TOTAL INCOME	\$503,012	\$493,279	\$463,517	\$453,251	\$1,913,059
TOTAL EXPENSES	\$511,325	\$505,043	\$467,459	\$451,561	\$1,935,388

SURPLUS (DEFICIT)	(\$8,313)	(\$11,764)	(\$3,942)	\$1,690	(\$22,329)
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AVERAGE INCOME	\$20.49	\$20.48	\$20.48	\$20.48	\$20.48
AVERAGE EXPENSES	\$20.82	\$20.97	\$20.66	\$20.40	\$20.71

SURPLUS (DEFICIT)	(\$0.33)	(\$0.49)	(\$0.18)	\$0.08	(\$0.23)
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TOTAL PARTICIPANTS	8,185	8,027	7,543	7,377	7,783
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PART TIME
THIRD QUARTER 2012
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.06	5,201	\$328,620
GIANT	11.81	8	296
FRESH & GREEN	21.06	26	1,665
SAFEWAY ¹	21.06	2,493	157,526
SUBTOTAL		7,728	\$488,107
LOCAL 27			
GIANT ¹	\$21.06	2,217	\$140,049
METRO/BASICS	21.06	547	34,559
SAFEWAY ¹	21.06	927	58,544
SAFEWAY DELAWARE	21.06	131	8,298
SUPER FRESH	21.06		
SUBTOTAL		3,822	\$241,450
TOTAL		11,550	\$729,557

AVERAGE MONTHLY CONTRIBUTION \$21.06

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

PART TIME
THIRD QUARTER 2012
EXPENSES

PROVIDERS

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADES & ASSOCIATES	\$439,707		\$18.966		62.56%
AKMAN & ASSOCIATES	218,198		19.030		31.04%
SUBTOTAL	\$657,905		\$18.987		93.60%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$43,316		\$1.250		6.163%
LEGAL	1,537		0.044		0.219%
PNC	53		0.002		0.008%
POSTAGE	22		0.001		0.003%
PRINTING	50		0.001		0.007%
SUBTOTAL	\$44,978		\$1.298		6.40%
TOTAL	\$702,883		\$20.285		100%

PART TIME
2012
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIB	\$735,322	\$747,104	\$729,557	\$0	\$2,211,983
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$735,322	\$747,104	\$729,557	\$0	\$2,211,983
EXPENSES					
PROVIDERS	\$657,659	\$666,041	\$657,905	\$0	\$1,981,605
OPERATING	44,654	47,586	44,978	0	137,218
TOTAL EXPENSES	\$702,313	\$713,627	\$702,883	\$0	\$2,118,823
TOTAL INCOME	\$735,322	\$747,104	\$729,557	\$0	\$2,211,983
TOTAL EXPENSES	\$702,313	\$713,627	\$702,883	\$0	\$2,118,823
SURPLUS (DEFICIT)	\$33,009	\$33,477	\$26,674	\$0	\$93,160
AVERAGE INCOME	\$21.05	\$21.05	\$21.06	\$0.00	\$21.05
AVERAGE EXPENSES	\$20.11	\$20.11	\$20.29	\$0.00	\$20.17
SURPLUS (DEFICIT)	\$0.94	\$0.94	\$0.77	\$0.00	\$0.88
TOTAL PARTICIPANTS	11,643	11,828	11,550	0	11,674

PART TIME
2011
QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIB	\$765,788	\$777,675	\$728,157	\$709,453	\$2,981,073
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$765,788	\$777,675	\$728,157	\$709,453	\$2,981,073
EXPENSES					
PROVIDERS	\$696,886	\$707,975	\$667,608	\$636,211	\$2,708,680
OPERATING	47,408	48,102	44,259	45,006	184,775
TOTAL EXPENSES	\$744,294	\$756,077	\$711,867	\$681,217	\$2,893,455
TOTAL INCOME	\$765,788	\$777,675	\$728,157	\$709,453	\$2,981,073
TOTAL EXPENSES	\$744,294	\$756,077	\$711,867	\$681,217	\$2,893,455
SURPLUS (DEFICIT)	\$21,494	\$21,598	\$16,290	\$28,236	\$87,618
AVERAGE INCOME	\$20.50	\$20.49	\$20.50	\$20.49	\$20.50
AVERAGE EXPENSES	\$19.92	\$19.92	\$20.04	\$19.68	\$19.89
SURPLUS (DEFICIT)	\$0.58	\$0.57	\$0.46	\$0.81	\$0.61
TOTAL PARTICIPANTS	12,454	12,649	11,842	11,539	12,121

COMBINED
2012
QUARTERLY RECAP

FIRST 2012 SECOND 2012 THIRD 2012 FOURTH 2012 TOTAL

EMPLOYER CONTRIB	\$1,190,914	\$1,205,452	\$1,176,908	\$0	\$3,573,274
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	38	37	38	0	113

TOTAL INCOME	\$1,190,952	\$1,205,489	\$1,176,946	\$0	\$3,573,387
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EXPENSES

PROVIDERS	\$1,086,132	\$1,087,699	\$1,074,833	\$0	\$3,248,664
OPERATING	\$72,321	\$76,791	\$72,568	\$0	221,680

TOTAL EXPENSES	\$1,158,453	\$1,164,490	\$1,147,401	\$0	\$3,470,344
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TOTAL INCOME	\$1,190,952	\$1,205,489	\$1,176,946	\$0	\$3,573,387
TOTAL EXPENSES	\$1,158,453	\$1,164,490	\$1,147,401	\$0	\$3,470,344

SURPLUS (DEFICIT)	\$32,499	\$40,999	\$29,545	\$0	\$103,043
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TOTAL PARTICIPANTS	18,861	19,089	18,637	0	18,862
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FUND RESERVE	\$609,529	\$649,218	\$462,129		
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COMBINED
2011
QUARTERLY RECAP

FIRST 2011 SECOND 2011 THIRD 2011 FOURTH 2011 TOTAL

EMPLOYER CONTRIB	\$1,268,760	\$1,270,954	\$1,191,674	\$1,162,704	\$4,894,092
EMPLOYEE CONTRIB	40	0	0	0	40
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	67	30	32	31	160

TOTAL INCOME	\$1,268,867	\$1,270,984	\$1,191,706	\$1,162,735	\$4,894,292
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EXPENSES

PROVIDERS	\$1,177,054	\$1,182,465	\$1,106,870	\$1,059,004	\$4,525,393
OPERATING	\$78,565	\$78,655	\$72,456	\$73,774	303,450

TOTAL EXPENSES	\$1,255,619	\$1,261,120	\$1,179,326	\$1,132,778	\$4,828,843
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TOTAL INCOME	\$1,268,867	\$1,270,984	\$1,191,706	\$1,162,735	\$4,894,292
TOTAL EXPENSES	\$1,255,619	\$1,261,120	\$1,179,326	\$1,132,778	\$4,828,843

SURPLUS (DEFICIT)	\$13,248	\$9,864	\$12,380	\$29,957	\$65,449
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TOTAL PARTICIPANTS	20,639	20,676	19,385	18,916	19,904
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FUND RESERVE	\$564,388	\$576,839	\$546,867	\$566,176	
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UTILIZATION
THIRD QUARTER 2012

ADES & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	290	1,850.50	817.70	\$2,500
02	PROBATE	26	340.00	206.00	
03	WILL	137	397.00	371.00	
04	NEGLIGENCE	30	599.00	250.00	
05	REAL ESTATE	92	466.00	356.00	
06	CONSUMER	85	338.00	329.00	
07	CRIMINAL	32	647.00	175.00	\$3,250
08	TRAFFIC	91	417.00	230.00	
09	LANDLORD/TENANT	75	448.00	289.00	
10	ADMINISTRATION	104	676.00	466.00	
11	IMMIGRATION	11	110.50	10.30	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	24	411.00	339.00	
15	CIVIL LITIGATION	132	856.00	609.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,129	7,556.00	4,448.00	\$5,750
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ALL HOURS	12,004.00
ADJUSTED HOURS	9,780.00
PAYMENT	\$725,278
COST PER HOUR	\$74.16

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	48	448.55	493.05	\$7,669
02	PROBATE	8	212.90	197.45	
03	WILL	46	161.60	203.35	
04	NEGLIGENCE	10	203.80	349.05	
05	REAL ESTATE	20	88.75	54.80	
06	CONSUMER	67	699.00	501.70	
07	CRIMINAL	34	267.35	92.30	
08	TRAFFIC	46	290.60	99.80	
09	LANDLORD/TENANT	12	69.15	74.40	
10	ADMINISTRATION	0	0.00	0.00	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	12	115.40	68.05	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	163	195.40	253.85	

TOTAL	466	2,752.50	2,387.80	\$7,669
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ALL HOURS	5,140.30
ADJUSTED HOURS	3,946.40
PAYMENT	\$349,555
COST PER HOUR	\$88.58

UTILIZATION
THIRD QUARTER 2012
COMBINED

CODE	TYPE	OPENED CASES	ATTORNEY HOURS	PARALEGAL HOURS	SURCHARGE
01	FAMILY	338	2,299.05	1,310.75	\$10,169
02	PROBATE	34	552.90	403.45	
03	WILL	183	558.60	574.35	
04	NEGLIGENCE	40	802.80	599.05	
05	REAL ESTATE	112	554.75	410.80	
06	CONSUMER	152	1,037.00	830.70	
07	CRIMINAL	66	914.35	267.30	3,250
08	TRAFFIC	137	707.60	329.80	
09	LANDLORD/TENANT	87	517.15	363.40	
10	ADMINISTRATION	104	676.00	466.00	
11	IMMIGRATION	11	110.50	10.30	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	36	526.40	407.05	
15	CIVIL LITIGATION	132	856.00	609.00	
16	T CASES	163	195.40	253.85	

TOTAL

1,595	10,308.50	6,835.80	\$13,419
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ALL HOURS
ADJUSTED HOURS
PAYMENT
COST PER HOUR

17,144.30
13,726.40
\$1,074,833
\$78.30

THIRD QUARTER 2012
DELINQUENCIES

NONE