LITHOGRAPHERS AND PHOTOENGRAVERS LOCAL 285 WELFARE FUND
STATEMENT OF GAIN OR (LOSS)

2018/2019	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	10,142	159,351	127,464	96,938	174,444	95,604	120,412	141,289					925,645
COBRA Self Pay	115	77	77	77	1,424	115	38	77					1,999
Retired Self Pay	20,820	14,539	14,540	13,081	13,324	13,140	12,898	13,451					115,792
Liquidated Damages	0	0	0	0	139	581	135	135					990
Interest on Delinquency	0	0	0	0	151	550	129	130					959
Interest Income	3,219	4,616	1,853	1,500	2,066	3,710	3,377	4,639					24,980
Express Scripts Refunds	0	0	0	0	0	0	0	0					0
Schwab Unrealized Gain/Loss	(1,089)	(201)	(63)	(145)	1,022	593	(1,196)	(198)					(1,276)
Total Income	**33,207**	**178,382**	**143,870**	**111,451**	**192,571**	**114,292**	**135,793**	**159,522**	**0**	**0**	**0**	**0**	**1,069,088**
Expenses													
Administration Fee	8,027	8,027	8,027	8,027	8,027	8,027	8,027	8,027					64,214
Audit Fee	0	0	0	0	0	0	9,500	0					9,500
Bank Charges	84	(84)	104	(11)	(93)	0	0	0					0
Ben Paid-GCN	1,370	914	2,267	1,370	1,370	1,370	1,370	1,370					11,403
Bond Expense	357	0	0	0	0	0	0	0					357
Dental Premiums	5,635	6,717	6,086	6,101	5,860	6,163	5,980	5,696					48,238
Vision Premiums	1,071	1,084	1,070	1,091	1,070	1,064	1,043	1,049					8,542
Ins Premium Life *	(710)	1,524	1,510	1,510	1,510	1,606	1,517	1,438					9,903
Ins Premium - STD, AD&D *	(865)	1,076	1,067	973	1,067	1,141	1,076	1,021					6,557
Kaiser Premium-Act	117,285	113,427	116,628	117,914	112,750	111,015	108,514	105,061					902,594
Kaiser Premium-Ret	9,851	9,851	9,851	9,495	9,796	8,811	9,057	8,424					75,135
Kaiser Premium-COBRA	0	0	0	0	0	2,379	1,190	1,190					4,759
Consulting Fees	0	0	0	0	0	0	0	0					0
Inv Custodian Expense	0	0	0	0	0	0	0	0					0
Meeting Expense	0	125	121	18	125	126	22	119					657
Legal Fees	0	200	0	0	4,601	4,235	1,705	0					10,741
Payroll Taxes 941	0	0	0	0	0	0	0	0					0
Postage Expense	12	0	0	4	0	0	0	0					16
Printing & Stationery Exp	0	0	0	0	0	52	0	0					52
Professional Associations	0	0	0	0	0	0	0	0					0
Fiduciary Resp Insurance	1,859	0	0	0	0	0	0	0					1,859
Trustee Expense	0	0	0	0	0	0	0	0					0
Office Supply	0	0	0	0	0	0	0	0					0
Miscellaneous Expense	0	0	0	0	0	0	0	0					0
IFEBP	1,004	0	0	0	0	0	0	0					1,004
Medical Reimbursement	0	0	0	0	0	0	0	0					0
Wire Fee	0	0	14	6	0	0	0	0					20
Total Expenses	**144,981**	**142,861**	**146,743**	**146,498**	**146,084**	**145,988**	**149,001**	**133,395**	**0**	**0**	**0**	**0**	**1,155,552**
Gain/Loss	**(111,774)**	**35,520**	**(2,873)**	**(35,047)**	**46,487**	**(31,696)**	**(13,207)**	**26,126**	**0**	**0**	**0**	**0**	**(86,464)**

* March Includes credits of $709.56 for Life & $864.80 for Disability

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For October 31, 2018

ASSETS

Current Assets			
PNC Bank (0355)	$	113.13	
PNC Bank MM (0347)		691,420.88	
CIT 3966		50,000.00	
Synovus		249,000.00	
Charles Schwab 1268		1,605,773.14	
Due to Charles Schwab		770.97	
Prepaid Insurance Premium		475.55	
Total Assets			$ 2,597,553.67

LIABILITIES AND CAPITAL

Current Liabilities			
Prepaid Contributions	$	33.41	
Total Liabilities			33.41
Capital			
Retained Earnings		2,683,984.01	
Net Income		(86,463.75)	
Total Capital			2,597,520.26
Total Liabilities & Capital			$ 2,597,553.67

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For October 31, 2018

		Oct-18
Income		
Contributions	$	141,288.93
Cobra Payments		76.62
Interest Earned		4,639.33
Retiree Contributions		13,450.71
Liquidated Damages		135.00
Interest on Late Contributions		129.71
Express Scripts Refunds		0.00
Schwab Unrealized Gain/Loss		(198.36)
Total Income		159,521.94
Expenses		
Vision Insurance		1,049.45
Medical Reimbursement		0.00
Plan/Trust Administration		8,026.79
Bank Charges		0.00
Accounting, Auditing, Consulting		0.00
Bond Insurance Expense		0.00
Fiduciary Liability Insurance		0.00
Medical Insurance (Kaiser)		114,675.48
Medical Insurance (GCN)		1,370.46
Dental Insurance		5,695.69
Legal Expenses		0.00
Misc Expenses		0.00
IFEBP		0.00
Travel Expenses		0.00
Payroll Taxes 940		0.00
Payroll Taxes 941		0.00
Postage Expense		0.00
Office Supply		0.00
Printing Expense		0.00
Salaries		0.00
Trustee Expense		0.00
Group Term Life Insurance		1,437.60
Short Term Disability		1,021.20
Consulting Fees		0.00
Investment Advisor Fee		0.00
Meeting Expense		118.81
Wire Fee		0.00
Total Expenses		133,395.48
Net Income	$	26,126.46

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Oct-18

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	5,818.66	10860	10/5/2018	Payment for 9/18
Accumail, Inc.	5197	1,476.07	10885	10/22/2018	Payment for 7/15-9/15, 12/15 & 2/16
Doyle Printing & Offset	5187	11,605.16	25498	10/11/2018	Payment for 9/18
H&H Bindery	5189	4,390.20	11878	10/17/2018	Payment for 9/18
Union HQ Staff	5196	2,427.10	10174	10/9/2018	Payment for 9/18
Union HQ Staff	5196	2,427.10	10200	10/29/2018	Payment for 10/18
Kelly Press	5193	32,829.48	613259	10/1/2018	Payment for 9/18
Mosaic Bookbinders	5185	34,158.44	ACH	10/10/2018	Payment for 9/18
Mosaic Lithographers	5194	29,141.56	ACH	10/10/2018	Payment for 9/18
Raff Embossing & Foilcraft	5183	4,919.62	20874	10/1/2018	Payment for 8/18
Raff Embossing & Foilcraft	5183	3,155.00	20875	10/1/2018	Payment for 8/18
Raff Embossing & Foilcraft	5183	432.96	20876	10/1/2018	Payment for 8/18
Raff Embossing & Foilcraft	5183	4,919.62	20934	10/29/2018	Payment for 9/18
Raff Embossing & Foilcraft	5183	3,155.00	20935	10/29/2018	Payment for 9/18
Raff Embossing & Foilcraft	5183	432.96	20936	10/29/2018	Payment for 9/18
Total Contributions:		**141,288.93**			
Raff Embossing & Foilcraft	5183	0.52	20937	10/29/2018	Payment for September Late Fees
Raff Embossing & Foilcraft	5183	86.02	20937	10/29/2018	Remainder of Payment for September Liquidated Damages
Total Late Fees/Liquidated Damages:		**86.54**			

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From October 1, 2018 to October 31, 2018

Date	Check #	Payee	Amount
10/18/18	1698	Mutual Of Omaha	2,458.80
10/18/18	1699	Associated Administrators, LLC	8,026.79
10/18/18	1700	Graphic Communications National H&W Fund	1,370.46
10/18/18	1701	CHLIC	5,695.69
10/18/18	1702	National Vision Administrators, LLC	1,049.45
10/18/18	1703	Kaiser Foundation Health Plan	114,675.48
10/26/18	1704	David King	118.81
Total			**133,395.48**