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

2016/2017	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	956	198,403	183,309	142,805	178,980	180,419	171,308	213,042					1,269,221
COBRA Self Pay	118	41	118	69	69	69	69	38					591
Retired Self Pay	22,071	16,068	21,621	11,967	19,545	16,258	16,548	16,269					140,346
Liquidated Damages	0	0	0	309	0	2,205	25	0					2,540
Interest on Delinquency	0	0	0	1,381	0	2,976	1,000	0					5,356
Interest Income	2,127	872	427	4,007	1,764	1,006	4,607	1,746					16,557
Express Scripts Refunds	0	0	0	0	0	0	0	0					0
Miscellaneous Income	0	0	0	0	0	0	0	0					0
Total Income	**25,272**	**215,384**	**205,474**	**160,538**	**200,358**	**202,933**	**193,557**	**231,094**	**0**	**0**	**0**	**0**	**1,434,611**
Expenses													
Administration Fee	7,566	7,566	7,566	7,566	7,566	7,566	7,566	7,566					60,528
Audit Fee	0	0	0	0	0	0	0	2,000					2,000
Bank Charges	75	67	64	70	66	71	71	66					550
Ben Paid-GCN	1,965	1,965	1,965	1,965	1,965	1,965	1,965	1,965					15,717
Bond Expense	357	0	0	0	0	0	0	0					357
Dental Premiums	6,313	6,493	6,134	5,864	6,732	6,463	5,775	6,403					50,176
Vision Premiums	1,272	1,300	1,251	1,265	1,265	1,307	1,258	1,279					10,196
Ins Premium Life, AD&D	1,421	1,758	1,453	1,453	1,453	1,453	1,428	1,445					11,865
Ins Premium - STD	1,398	1,758	1,435	1,435	1,435	1,435	1,435	1,435					11,767
Kaiser Premium-Act	136,214	152,092	150,387	148,561	147,648	155,502	140,159	152,153					1,182,715
Kaiser Premium-Ret	10,566	12,082	8,977	11,047	11,047	11,047	11,047	11,047					86,857
Kaiser Premium-COBRA	0	0	0	0	0	0	0	0					0
Inv Custodian Expense	0	1,052	0	0	2,313	0	874	0					4,239
Meeting Expense	0	0	22	114	0	0	0	166					301
Legal Fees	0	3,204	2,484	2,107	2,121	2,595	0	1,357					13,867
Postage Expense	0	16	0	0	0	4	0	0					20
Printing & Stationery Exp	0	13	52	0	0	0	0	0					65
Professional Associations	0	0	0	0	0	0	0	0					0
Fiduciary Resp Insurance	2,245	0	0	0	0	0	0	0					2,245
Trustee Expense	0	0	0	0	0	0	0	0					0
Office Supply	0	0	0	0	0	235	0	0					235
Miscellaneous Expense	0	0	0	0	0	0	0	0					0
IFEBP	921	0	0	0	0	0	0	0					921
Medical Reimbursement	0	0	0	0	0	0	0	0					0
Wire Fee	0	0	0	0	0	0	0	0					0
Total Expenses	**170,311**	**189,365**	**181,790**	**181,446**	**183,611**	**189,642**	**171,576**	**186,880**	**0**	**0**	**0**	**0**	**1,454,621**
Gain/Loss	**(145,039)**	**26,019**	**23,685**	**(20,908)**	**16,747**	**13,291**	**21,981**	**44,214**	**0**	**0**	**0**	**0**	**(20,010)**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO LITHOGRAPHERS AND PHOTOENGRAVERS LOC. 285 WELFARE FUND
UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For October 31, 2016

ASSETS

Current Assets		
PNC Bank (0355)	$ 100.00	
PNC Bank MM (0347)	452,291.64	
Capital Financial, LLC	1,855,821.92	
Prepaid Insurance Premium	118.88	
Total Assets		$ 2,308,332.44

LIABILITIES AND CAPITAL

Current Liabilities		
Prepaid Contributions	$ 9.94	
Total Liabilities		9.94
Capital		
Retained Earnings	2,328,332.70	
Net Income	(20,010.20)	
Total Capital		2,308,322.50
Total Liabilities & Capital		$ 2,308,332.44

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UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For October 31, 2016

		Oct-16
Income		
Contributions	$	213,041.55
Cobra Payments		38.24
Interest Earned		1,746.00
Retiree Contributions		16,268.50
Liquidated Damages		0.00
Interest on Late Contributions		0.00
Express Scripts Refunds		0.00
Total Income		231,094.29
Expenses		
Vision Insurance		1,278.80
Medical Reimbursement		0.00
Plan/Trust Administration		7,566.00
Bank Charges		65.74
Accounting, Auditing, Consulting		2,000.00
Bond Insurance Expense		0.00
Fiduciary Liability Insurance		0.00
Medical Insurance (Kaiser)		163,199.69
Medical Insurance (GCN)		1,964.60
Dental Insurance		6,402.88
Legal Expenses		1,356.68
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 Fees		0.00
Group Term Life Insurance		1,444.80
Short Term Disability		1,435.20
Investment Advisor Fee		0.00
Meeting Expense		165.62
Wire Fee		0.00
Total Expenses		186,880.01
Net Income	$	44,214.28

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO LITHOGRAPHERS AND PHOTOENGRAVERS LOC. 285 WELFARE FUND
UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Oct-16

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	9,317.09	9719	10/11/2016	Payment for 9/16
Doyle Printing & Offset	5187	12,478.15	21595	10/11/2016	Payment for 9/16
H&H Bindery	5189	5,121.91	10764	10/11/2016	Payment for 9/16
Union HQ Staff	5196	2,286.98	9389	10/3/2016	Payment for 9/16
Union HQ Staff	5196	2,286.98	9415	10/31/2016	Payment for 10/16
Kelly Press	5193	34,365.48	606307	10/5/2016	Payment for 9/16
Kelly Press	5193	35,387.20	606618	10/31/2016	Payment for 10/16
McArdle Printing	5186	15,774.60	71274	10/7/2016	Payment for 9/16
Mosaic Bookbinders	5185	25,233.75	Wire	10/7/2016	Payment for 9/16
Mosaic Lithographers	5194	28,526.41	Wire	10/7/2016	Payment for 9/16
Peake Delancey	5184	30,940.56	Wire	10/20/2016	Payment for 9/16
Raff Embossing & Foilcraft	5183	2,028.88	19229	10/24/2016	Payment for 9/16
Raff Embossing & Foilcraft	5183	5,304.56	19230	10/24/2016	Payment for 9/16
Raff Embossing & Foilcraft	5183	3,989.00	19231	10/24/2016	Payment for 9/16
Total Contributions:		**213,041.55**			
		-			
Total Late Fees/Liquidated Damages:		**-**			

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UNAUDITED

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From October 1, 2016 to October 31, 2016

Date	Check #	Payee	Amount
10/14/16	1509	Kaiser Foundation Health Plan	163,199.69
10/14/16	1510	CHLIC	6,402.88
10/14/16	1511	Mooney, Green, Saindon, Murphy & Welch	1,356.68
10/14/16	1512	National Vision Administrators, LLC	1,278.80
10/14/16	1513	Mutual Of Omaha	2,880.00
10/14/16	1514	Graphic Communications National H&W Fund	1,964.60
10/14/16	1515	Calibre CPA Group, PLLC	2,000.00
10/14/16	1516	Associated Administrators, LLC	165.62
10/14/16	1517	Associated Administrators, LLC	7,566.00
Total			**186,814.27**

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