

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

2019/2020	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	TOTAL
Income													
Contrib-Employer	0	160,751	93,961	162,918	88,371	122,709	122,513	130,148					881,371
COBRA Self Pay	38	1,474	0	0	0	0	0	0					1,512
Retired Self Pay	17,397	12,001	11,749	11,756	12,309	12,058	11,079	11,127					99,476
Liquidated Damages	0	0	135	255	0	120	120	240					870
Interest on Delinquency	0	0	118	212	0	94	94	189					707
Interest Income	7,032	5,035	3,415	1,846	3,629	1,793	6,563	6,665					35,978
Express Scripts Refunds	0	0	0	0	0	0	0	0					0
Schwab Unrealized Gain/Loss	986	896	(284)	3,627	3,720	2,281	(311)	479					11,394
Total Income	25,453	180,156	109,094	180,615	108,029	139,055	140,058	148,848	0	0	0	0	1,031,308
Expenses													
Administration Fee	8,268	8,268	8,268	8,268	8,268	8,268	8,268	8,268					66,141
Audit Fee	0	0	0	0	0	0	9,500	0					9,500
Bank Charges	103	98	104	96	106	87	133	82					810
Ben Paid-GCN	1,370	1,370	1,370	1,370	1,370	1,370	1,370	1,370					10,964
Bond Expense	357	0	0	0	0	0	0	0					357
Dental Premiums	5,934	0	11,782	0	11,785	5,908	5,752	5,878					47,039
Vision Premiums	1,022	1,043	1,029	1,029	1,001	987	1,001	987					8,097
Ins Premium Life	1,555	1,486	1,471	1,435	1,462	1,382	1,399	1,423					11,614
Ins Premium - STD, AD&D	1,076	1,040	1,030	1,003	1,021	994	984	975					8,124
Kaiser Premium-Act	117,680	127,987	115,651	117,437	111,245	111,010	114,935	109,701					925,646
Kaiser Premium-Ret	8,523	8,510	7,661	7,963	7,963	6,485	7,963	7,963					63,029
Kaiser Premium-COBRA	0	0	2,617	1,309	(2,617)	0	0	0					1,309
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	126	154	0	126	126	10	126					670
Legal Fees	0	965	965	2,120	0	150	0	0					4,200
Payroll Taxes 941	0	0	0	0	0	0	0	0					0
Postage Expense	0	0	0	322	36	0	0	0					358
Printing & Stationery Exp	0	0	0	78	831	0	0	0					909
Professional Associations	0	0	0	0	0	0	0	0					0
Fiduciary Resp Insurance	1,859	0	0	0	0	0	0	1,368					3,226
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	1,038	0	0	0	0	0	0	0					1,038
Medical Reimbursement	0	0	0	0	0	0	0	0					0
Wire Fee	0	0	0	0	0	0	0	0					0
Total Expenses	148,784	150,892	152,103	142,429	142,596	136,766	151,316	138,142	0	0	0	0	1,163,028
Gain/Loss	(123,330)	29,264	(43,008)	38,185	(34,567)	2,289	(11,258)	10,706	0	0	0	0	(131,719)

Lithographers & Photoengravers Local 285 Welfare Fund
Balance Sheet
For October 31, 2019

ASSETS

Current Assets

PNC Bank (0355)	\$ 205.32
PNC Bank MM (0347)	631,022.62
CIT 3966	50,000.00
Synovus	249,000.00
Charles Schwab 1268	1,660,376.13
Due to Charles Schwab	770.96
Prepaid Insurance Premium	<u>2,033.98</u>

Total Assets	<u><u>\$ 2,593,409.01</u></u>
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LIABILITIES AND CAPITAL

Current Liabilities

Prepaid Contributions	<u>\$ 154.95</u>
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Total Liabilities	<u>154.95</u>
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Capital

Retained Earnings	2,724,973.37
Net Income	<u>(131,719.31)</u>

Total Capital	<u>2,593,254.06</u>
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Total Liabilities & Capital	<u><u>\$ 2,593,409.01</u></u>
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Lithographers & Photoengravers Local 285 Welfare Fund
Income Statement
For October 31, 2019

Oct-19

Income

Contributions	\$	130,148.11
Cobra Payments		0.00
Interest Earned		6,665.12
Retiree Contributions		11,127.26
Liquidated Damages		240.00
Interest on Late Contributions		188.72
Express Scripts Refunds		0.00
Schwab Unrealized Gain/Loss		478.64

Total Income		148,847.85
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Expenses

Vision Insurance	986.90
Medical Reimbursement	0.00
Plan/Trust Administration	8,267.59
Bank Charges	82.32
Accounting, Auditing, Consulting	0.00
Bond Insurance Expense	0.00
Fiduciary Liability Insurance	1,367.90
Medical Insurance (Kaiser)	117,663.46
Medical Insurance (GCN)	1,370.46
Dental Insurance	5,878.33
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	1,423.20
Short Term Disability	975.20
Consulting Fees	0.00
Investment Advisor Fee	0.00
Meeting Expense	126.44
Wire Fee	0.00

Total Expenses		138,141.80
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Net Income	\$	10,706.05
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Lithographers & Photoengravers Local 285 Welfare Fund
Contributions Received
Oct-19

Name	Employer #	AMOUNT	CHECK#	Date Pymt Rec'd	Notes
Accumail, Inc.	5197	4,934.08	11255	10/11/2019	Payment for 9/19
Doyle Printing & Offset	5187	11,583.80	27432	10/9/2019	Payment for 9/19
H&H Bindery	5189	3,271.58	12381	10/9/2019	Payment for 9/19
Union HQ Staff	5196	1,962.95	10557	9/30/2019	Payment for 9/19
Kelly Press	5193	33,895.36	616627	10/1/2019	Payment for 9/19
Mosaic Bookbinders	5185	32,897.32	ACH	10/10/2019	Payment for 9/19
Mosaic Bookbinders	5185	570.00	ACH	10/10/2019	Payment for 5/19-8/19
Mosaic Lithographers	5194	28,102.56	ACH	10/10/2019	Payment for 9/19
Mosaic Lithographers	5194	520.00	ACH	10/10/2019	Payment for 5/19-8/19
Raff Embossing & Foilcraft	5183	432.96	21659	9/30/2019	Payment for 8/19
Raff Embossing & Foilcraft	5183	2,617.27	21660	9/30/2019	Payment for 8/19
Raff Embossing & Foilcraft	5183	3,155.00	21661	9/30/2019	Payment for 8/19
Raff Embossing & Foilcraft	5183	2,617.27	21730	10/31/2019	Payment for 9/19
Raff Embossing & Foilcraft	5183	3,155.00	21732	10/31/2019	Payment for 9/19
Raff Embossing & Foilcraft	5183	432.96	71733	10/31/2019	Payment for 9/19

Total Contributions: 130,148.11

Raff Embossing & Foilcraft	5183	94.47	21662	9/30/2019	Payment for August Late Fees
Raff Embossing & Foilcraft	5183	120.00	21662	9/30/2019	Payment for August Liquidated Damages
Raff Embossing & Foilcraft	5183	94.25	21731	10/31/2019	Payment for September Late Fees
Raff Embossing & Foilcraft	5183	120.00	21731	10/31/2019	Payment for September Liquidated Damages

Total Late Fees/Liquidated Damages: 428.72

Lithographers & Photoengravers Local 285 Welfare Fund
Check Register
For the Period From October 1, 2019 to October 31, 2019

Date	Check #	Payee	Amount
10/18/19	1787	Associated Administrators, LLC	8,267.59
10/18/19	1788	Eberts & Harrison, Inc.	3,433.00
10/18/19	1788V	Eberts & Harrison, Inc.	-3,433.00
10/18/19	1789	Mutual Of Omaha	2,398.40
10/18/19	1790	National Vision Administrators, LLC	986.90
10/18/19	1791	Graphic Communications National H&W Fund	1,370.46
10/18/19	1792	Kaiser Foundation Health Plan	117,663.46
10/18/19	1793	Eberts & Harrison, Inc.	3,283.00
10/24/19	1794	David King	126.44
10/24/19	1795	CHLIC	5,878.33
Total			<u>139,974.58</u>