

# **LEGAL FUND MEETING**

## **UFCW & FELRA LEGAL FUND**

### **AGENDA**

**APRIL 3, 2014**

- I. CALL TO ORDER**
  - A. RESIGNATION/APPOINTMENT OF COMMITTEE MEMBER**
  - B. APPOINTMENT OF CHAIRMAN**
- II. MINUTES (pg. 1 – 6)**
  - A. REGULAR MEETING – AUGUST 27, 2013**
  - B. REGULAR MEETING – DECEMBER 18, 2013**
- III. FINANCIAL REPORT**
  - A. PNC BANK**
- IV. ATTORNEY'S REPORT**
- V. ADMINISTRATIVE MANAGER'S REPORT – (4Q13) (pg. 7 – 20)**
- VI. INVOICES (pg. 21)**
- VII. OTHER FUND BUSINESS**
  - A. MISCELLANEOUS CORRESPONDENCE**
- VIII. ANNUAL REPORTS**
  - A. ROBERT A. ADES & ASSOCIATES**
  - B. AKMAN & ASSOCIATES**
- IX. NEXT MEETING DATES AND LOCATION**
- X. ADJOURNMENT**

# MINUTES

**United Food and Commercial Workers  
and Food Employers Labor Relations Association  
Legal Benefits Fund**

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Sparks, Maryland 21152-9451  
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*A Program of the  
FELRA and UFCW  
Health & Welfare  
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**MINUTES OF THE MEETING OF THE  
COMMITTEE MEMBERS  
OF THE UFCW & FELRA LEGAL BENEFITS FUND  
HELD ON AUGUST 27, 2013  
IN LANDOVER, MARYLAND**

**The following Committee Members were present:**

**Union Committee Members**

C. Wiszynaki - Secretary  
J. Lewis

**Employer Committee Members**

J. Champion  
L. Madert

**Also present were:**

M. Boyle – UFCW Local 400  
H. Burton - Fund Co-Counsel  
J. Chorpensing – UFCW Local 27  
M. Federici – UFCW 400  
M. Herwig – PNC Bank  
T. Hipkins – UFCW Local 27  
W. Jensen - Associated Administrators, LLC  
C. Murphy – Associated Administrators, LLC  
G. Murphy – UFCW Local 27  
J. Paradis – Ahold, USA  
F. Stegman – Safeway Stores  
B. Slevin - Fund Co-Counsel  
L. Walsh – Associated Administrators, LLC

**I. CALL TO ORDER**

A quorum being present, the meeting was called to order.

**A. Resignation/Appointment of Committee Member**

Mr. Jensen reported that he had received correspondence from Mr. Stegman resigning his position as a Committee Member and appointing Lucy Madert as his replacement.

## **II. MINUTES**

The Committee Members reviewed the minutes of the meeting held on May 22, 2013, which had been pre-circulated.

On Motion made and seconded, the Committee Members voted unanimous approval of the following resolution:

**RESOLVED that the minutes of the meeting held on May 22, 2013 are approved as presented.**

## **III. FINANCIAL REPORT**

The Committee Members welcomed Mr. Michael Herwig of PNC Bank to the meeting. He presented a Summary of Activity report for the period January 1, 2013 through July 31, 2013. Such report indicated a beginning market balance of \$701,619, earnings of \$1,382, receipts of \$2,700,817, and disbursements of \$2,645,308, producing an ending balance of \$755,746 as of July 31, 2013.

The Committee thanked Mr. Herwig for his report and he was excused from the meeting.

## **IV. ATTORNEY REPORT**

Mr. Burton and Mr. Slevin said that there were no legal matters to report at this time.

## **V. ADMINISTRATIVE MANAGER'S REPORT**

Mr. Jensen presented the Administrative Manager's Report for the first quarter of 2013. Such report indicated employer contribution income of \$1,158,926, employee contributions of \$0, and interest and dividend income of \$49, producing a total income of \$1,158,975. Expenses totaled \$1,142,892, producing a net surplus of \$16,083 for the quarter. Mr. Jensen noted contributions were made on behalf of 18,303 plan participants.

## **VI. INVOICES**

Mr. Jensen presented a list of invoices dated August 27, 2013. He noted there were no additions, deletions or changes to the list.

On Motion made and seconded, the Committee Members voted unanimous approval of the following resolution:

**RESOLVED that the invoices on the list dated August 27, 2013 are recommended for approval as presented.**

**VII. OTHER FUND BUSINESS**

Mr. Jensen reported that there were no other matters to be presented to the Committee Members at this time.

**VIII. NEXT MEETING DATE AND LOCATION**

The next regular meeting of the Committee of the UFCW & FELRA Legal Fund was scheduled for December 19, 2013 immediately following the meeting of the UFCW and FELRA Health and Welfare Fund in Landover, Maryland.

**IX. ADJOURNMENT**

There being no further business to come before the Legal Fund Committee, the meeting was adjourned.

Respectfully Submitted,

William R. Jensen

**United Food and Commercial Workers  
and Food Employers Labor Relations Association  
Legal Benefits Fund**

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**MINUTES OF THE MEETING OF THE  
COMMITTEE MEMBERS  
OF THE UFCW & FELRA LEGAL BENEFITS FUND  
HELD ON DECEMBER 18, 2013  
IN LANDOVER, MARYLAND**

**The following Committee Members were present:**

**Union Committee Members**

C. Wisznyski - Secretary  
J. Harrison

**Employer Committee Members**

J. Champion  
L. Madert  
D. White

**Also present were:**

M. Boyle – UFCW Local 400  
H. Burton - Fund Co-Counsel  
J. Chorpenning – UFCW Local 27  
M. Federici – UFCW 400  
S. Goodman – Slevin & Hart, P.C.  
M. Herwig – PNC Bank  
T. Hipkins – UFCW Local 27  
W. Jensen - Associated Administrators, LLC  
C. Murphy – Associated Administrators, LLC  
G. Murphy – UFCW Local 27  
J. Paradis – Ahold, USA  
F. Stegman – Safeway Stores

**I. CALL TO ORDER**

A quorum being present, the meeting was called to order.

**II. FINANCIAL REPORT**

The Committee Members welcomed Mr. Michael Herwig of PNC Bank to the meeting. He presented a Summary of Activity report for the period January 1, 2013 through October 31, 2013. Such report indicated a beginning market balance of \$701,619, earnings of \$81,

receipts of \$3,842,840, and disbursements of \$3,786,115, producing an ending balance of \$758,425 as of October 31, 2013.

The Committee thanked Mr. Herwig for his report and he was excused from the meeting.

### **III. ATTORNEY REPORT**

Mr. Burton and Ms. Goodman said that there were no legal matters to report at this time.

### **IV. ADMINISTRATIVE MANAGER'S REPORT**

#### **A. Second Quarter 2013**

Mr. Jensen presented the Administrative Manager's Report for the first quarter of 2013. Such report indicated employer contribution income of \$1,157,167, employee contributions of \$0, and interest and dividend income of \$43, producing a total income of \$1,157,210. Expenses totaled \$1,140,730, producing a net surplus of \$16,480 for the quarter. Mr. Jensen noted contributions were made on behalf of 18,271 plan participants.

#### **B. Third Quarter 2013**

Mr. Jensen presented the Administrative Manager's Report for the first quarter of 2013. Such report indicated employer contribution income of \$1,142,256, employee contributions of \$0, and interest and dividend income of \$43, producing a total income of \$1,142,299. Expenses totaled \$1,136,437, producing a net surplus of \$5,862 for the quarter. Mr. Jensen noted contributions were made on behalf of 18,036 plan participants.

### **V. INVOICES**

Mr. Jensen noted that there were no invoices to present.

### **VI. OTHER FUND BUSINESS**

Mr. Jensen reviewed the Memorandum of Agreement adopted by Locals 400 and 27 and the FELRA employers with the Trustees. He reviewed the changes to the legal provider rate for participants hired on or after January 1, 2014.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

**RESOLVED to approve the Memorandum of Agreement as presented.**

**VII. NEXT MEETING DATE AND LOCATION**

The Trustees left the next regular meeting date of the Committee to the call of the chairman.

**VIII. ADJOURNMENT**

There being no further business to come before the Legal Fund Committee, the meeting was adjourned.

Respectfully Submitted,

William R. Jensen

# **ADMINISTRATIVE MANAGER'S REPORT**

**UFCW AND FELRA  
LEGAL BENEFIT FUND  
FOURTH QUARTER 2013**

**ADMINISTRATIVE MANAGER'S REPORT**

FULL TIME  
FOURTH QUARTER 2013  
CONTRIBUTIONS

| <u>COMPANY</u>       | <u>RATE</u> | <u>PARTICIPANTS</u> | <u>CONTRIBUTIONS</u> |
|----------------------|-------------|---------------------|----------------------|
| <b>LOCAL 400</b>     |             |                     |                      |
| GIANT <sup>1</sup>   | \$21.12     | 2,753               | \$174,451            |
| GIANT                | 11.87       | 8                   | 273                  |
| FRESH & GREEN        | 21.12       | 7                   | 444                  |
| LOCAL 400 STAFF      | 21.12       | 3                   | 189                  |
| SAFEWAY <sup>1</sup> | 21.12       | 1,827               | 115,737              |
| SUBTOTAL             |             | 4,598               | \$291,094            |

|                      |         |       |           |
|----------------------|---------|-------|-----------|
| <b>LOCAL 27</b>      |         |       |           |
| GIANT <sup>1</sup>   | \$21.12 | 1,124 | \$71,195  |
| METRO/BASICS         | 21.12   | 295   | 18,670    |
| SAFEWAY <sup>1</sup> | 21.12   | 664   | 42,071    |
| SAFEWAY DELAWARE     | 21.12   | 72    | 4,584     |
| SUBTOTAL             |         | 2,155 | \$136,520 |

|       |  |       |           |
|-------|--|-------|-----------|
| TOTAL |  | 6,753 | \$427,614 |
|-------|--|-------|-----------|

AVERAGE MONTHLY CONTRIBUTION \$21.11

<sup>1</sup>INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

FULL TIME  
FOURTH QUARTER 2013  
EXPENSES

PROVIDERS

|                    | <u>AMOUNT</u> |  | <u>AVERAGE COST</u> |  | <u>PERCENTAGE</u> |
|--------------------|---------------|--|---------------------|--|-------------------|
| ADES & ASSOCIATES  | \$276,656     |  | \$20.056            |  | 64.07%            |
| AKMAN & ASSOCIATES | 128,790       |  | 19.921              |  | 29.83%            |
| SUBTOTAL           | \$405,446     |  | \$20.013            |  | 93.90%            |

OPERATING EXPENSES

|                 | <u>AMOUNT</u> |  | <u>AVERAGE COST</u> |  | <u>PERCENTAGE</u> |
|-----------------|---------------|--|---------------------|--|-------------------|
| ADMINISTRATION  | \$26,131      |  | \$1.290             |  | 6.05%             |
| MEETING EXPENSE | 3             |  | 0.000               |  | 0.00%             |
| PNC             | 33            |  | 0.002               |  | 0.01%             |
| POSTAGE         | 41            |  | 0.002               |  | 0.01%             |
| PRINTING        | 138           |  | 0.007               |  | 0.03%             |
| TELEPHONE       | 13            |  | 0.001               |  | 0.00%             |
| SUBTOTAL        | \$26,359      |  | \$1.302             |  | 6.10%             |
| TOTAL           | \$431,805     |  | \$21.315            |  | 100%              |

|                                                                            |
|----------------------------------------------------------------------------|
| <p style="text-align: center;">FULL TIME<br/>2013<br/>QUARTERLY RECAPS</p> |
|----------------------------------------------------------------------------|

FIRST 2013   SECOND 2013   THIRD 2013   FOURTH 2013   TOTAL

|                  |           |           |           |           |             |
|------------------|-----------|-----------|-----------|-----------|-------------|
| EMPLOYER CONTRIB | \$438,183 | \$433,244 | \$430,501 | \$427,614 | \$1,729,542 |
| EMPLOYEE CONTRIB | 0         | 0         | 0         | 0         | 0           |
| MISC. INCOME     | 0         | 0         | 0         | 0         | 0           |

|              |           |           |           |           |             |
|--------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME | \$438,183 | \$433,244 | \$430,501 | \$427,614 | \$1,729,542 |
|--------------|-----------|-----------|-----------|-----------|-------------|

|          |
|----------|
| EXPENSES |
|----------|

|           |           |           |           |           |             |
|-----------|-----------|-----------|-----------|-----------|-------------|
| PROVIDERS | \$414,154 | \$411,339 | \$408,524 | \$405,446 | \$1,639,463 |
| OPERATING | 28,326    | 27,034    | 27,170    | 26,359    | 108,889     |

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL EXPENSES | \$442,480 | \$438,373 | \$435,694 | \$431,805 | \$1,748,352 |
|----------------|-----------|-----------|-----------|-----------|-------------|

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME   | \$438,183 | \$433,244 | \$430,501 | \$427,614 | \$1,729,542 |
| TOTAL EXPENSES | \$442,480 | \$438,373 | \$435,694 | \$431,805 | \$1,748,352 |

|                   |           |           |           |           |            |
|-------------------|-----------|-----------|-----------|-----------|------------|
| SURPLUS (DEFICIT) | (\$4,297) | (\$5,129) | (\$5,193) | (\$4,191) | (\$18,810) |
|-------------------|-----------|-----------|-----------|-----------|------------|

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| AVERAGE INCOME   | \$21.11 | \$21.11 | \$21.11 | \$21.11 | \$21.11 |
| AVERAGE EXPENSES | \$21.32 | \$21.36 | \$21.36 | \$21.31 | \$21.34 |

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| SURPLUS (DEFICIT) | (\$0.21) | (\$0.25) | (\$0.25) | (\$0.20) | (\$0.23) |
|-------------------|----------|----------|----------|----------|----------|

|                    |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|
| TOTAL PARTICIPANTS | 6,919 | 6,841 | 6,798 | 6,753 | 6,828 |
|--------------------|-------|-------|-------|-------|-------|

|                                       |
|---------------------------------------|
| FULL TIME<br>2012<br>QUARTERLY RECAPS |
|---------------------------------------|

FIRST 2012   SECOND 2012   THIRD 2012   FOURTH 2012   TOTAL

|                  |           |           |           |           |             |
|------------------|-----------|-----------|-----------|-----------|-------------|
| EMPLOYER CONTRIB | \$455,592 | \$458,348 | \$447,351 | \$439,133 | \$1,800,424 |
| EMPLOYEE CONTRIB | 0         | 0         | 0         | 0         | 0           |
| MISC. INCOME     | 0         | 0         | 0         | 0         | 0           |

|              |           |           |           |           |             |
|--------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME | \$455,592 | \$458,348 | \$447,351 | \$439,133 | \$1,800,424 |
|--------------|-----------|-----------|-----------|-----------|-------------|

**EXPENSES**

|           |           |           |           |           |             |
|-----------|-----------|-----------|-----------|-----------|-------------|
| PROVIDERS | \$428,473 | \$421,658 | \$416,928 | \$407,549 | \$1,674,608 |
| OPERATING | 27,667    | 29,205    | 27,590    | 26,383    | 110,845     |

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL EXPENSES | \$456,140 | \$450,863 | \$444,518 | \$433,932 | \$1,785,453 |
|----------------|-----------|-----------|-----------|-----------|-------------|

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME   | \$455,592 | \$458,348 | \$447,351 | \$439,133 | \$1,800,424 |
| TOTAL EXPENSES | \$456,140 | \$450,863 | \$444,518 | \$433,932 | \$1,785,453 |

|                   |         |         |         |         |          |
|-------------------|---------|---------|---------|---------|----------|
| SURPLUS (DEFICIT) | (\$548) | \$7,485 | \$2,833 | \$5,201 | \$14,971 |
|-------------------|---------|---------|---------|---------|----------|

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| AVERAGE INCOME   | \$21.04 | \$21.04 | \$21.04 | \$21.05 | \$21.04 |
| AVERAGE EXPENSES | \$21.06 | \$20.70 | \$20.91 | \$20.80 | \$20.87 |

|                   |          |        |        |        |        |
|-------------------|----------|--------|--------|--------|--------|
| SURPLUS (DEFICIT) | (\$0.02) | \$0.34 | \$0.13 | \$0.25 | \$0.17 |
|-------------------|----------|--------|--------|--------|--------|

|                    |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|
| TOTAL PARTICIPANTS | 7,218 | 7,261 | 7,087 | 6,954 | 7,130 |
|--------------------|-------|-------|-------|-------|-------|

PART TIME  
FOURTH QUARTER 2013  
CONTRIBUTIONS

| <u>COMPANY</u>       | <u>RATE</u> | <u>PARTICIPANTS</u> | <u>CONTRIBUTIONS</u> |
|----------------------|-------------|---------------------|----------------------|
| <b>LOCAL 400</b>     |             |                     |                      |
| GIANT                | \$21.12     | 4,852               | \$307,402            |
| GIANT                | 11.87       | 11                  | 379                  |
| FRESH & GREEN        | 21.12       | 30                  | 1,922                |
| SAFEWAY <sup>1</sup> | 21.12       | 2,416               | 153,078              |
| SUBTOTAL             |             | 7,309               | \$462,781            |
| <b>LOCAL 27</b>      |             |                     |                      |
| GIANT <sup>1</sup>   | \$21.12     | 2,167               | \$137,322            |
| METRO/BASICS         | 21.12       | 544                 | 34,446               |
| SAFEWAY <sup>1</sup> | 21.12       | 842                 | 53,370               |
| SAFEWAY DELAWARE     | 21.12       | 113                 | 7,139                |
| SUBTOTAL             |             | 3,666               | \$232,277            |
| TOTAL                |             | 10,975              | \$695,058            |

AVERAGE MONTHLY CONTRIBUTION \$21.11

<sup>1</sup>INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

PART TIME  
FOURTH QUARTER 2013  
EXPENSES

PROVIDERS

|                    | <u>AMOUNT</u> |  | <u>AVERAGE COST</u> |  | <u>PERCENTAGE</u> |
|--------------------|---------------|--|---------------------|--|-------------------|
| ADES & ASSOCIATES  | \$431,929     |  | \$19.698            |  | 62.10%            |
| AKMAN & ASSOCIATES | 220,786       |  | 20.075              |  | 31.74%            |
| SUBTOTAL           | \$652,715     |  | \$19.824            |  | 93.84%            |

OPERATING EXPENSES

|                | <u>AMOUNT</u> |  | <u>AVERAGE COST</u> |  | <u>PERCENTAGE</u> |
|----------------|---------------|--|---------------------|--|-------------------|
| ADMINISTRATION | \$42,472      |  | \$1.290             |  | 6.11%             |
| MEETING        | 6             |  | 0.000               |  | 0.00%             |
| PNC            | 54            |  | 0.002               |  | 0.01%             |
| POSTAGE        | 66            |  | 0.002               |  | 0.01%             |
| PRINTING       | 225           |  | 0.007               |  | 0.03%             |
| TELEPHONE      | 22            |  | 0.001               |  | 0.00%             |
| SUBTOTAL       | \$42,845      |  | \$1.302             |  | 6.16%             |
| TOTAL          | \$695,560     |  | \$21.126            |  | 100%              |

|                                                               |
|---------------------------------------------------------------|
| <p align="center">PART TIME<br/>2013<br/>QUARTERLY RECAPS</p> |
|---------------------------------------------------------------|

|  | FIRST 2013 | SECOND 2013 | THIRD 2013 | FOURTH 2013 | TOTAL |
|--|------------|-------------|------------|-------------|-------|
|--|------------|-------------|------------|-------------|-------|

|                  |           |           |           |           |             |
|------------------|-----------|-----------|-----------|-----------|-------------|
| EMPLOYER CONTRIB | \$720,743 | \$723,923 | \$711,755 | \$695,058 | \$2,851,479 |
| EMPLOYEE CONTRIB | 0         | 0         | 0         | 0         | 0           |
| MISC. INCOME     | 0         | 0         | 0         | 0         | 0           |

|              |           |           |           |           |             |
|--------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME | \$720,743 | \$723,923 | \$711,755 | \$695,058 | \$2,851,479 |
|--------------|-----------|-----------|-----------|-----------|-------------|

|          |
|----------|
| EXPENSES |
|----------|

|           |           |           |           |           |             |
|-----------|-----------|-----------|-----------|-----------|-------------|
| PROVIDERS | \$653,827 | \$657,172 | \$655,834 | \$652,715 | \$2,619,548 |
| OPERATING | 46,585    | 45,185    | 44,909    | 42,845    | 179,524     |

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL EXPENSES | \$700,412 | \$702,357 | \$700,743 | \$695,560 | \$2,799,072 |
|----------------|-----------|-----------|-----------|-----------|-------------|

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME   | \$720,743 | \$723,923 | \$711,755 | \$695,058 | \$2,851,479 |
| TOTAL EXPENSES | \$700,412 | \$702,357 | \$700,743 | \$695,560 | \$2,799,072 |

|                   |          |          |          |         |          |
|-------------------|----------|----------|----------|---------|----------|
| SURPLUS (DEFICIT) | \$20,331 | \$21,566 | \$11,012 | (\$502) | \$52,407 |
|-------------------|----------|----------|----------|---------|----------|

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| AVERAGE INCOME   | \$21.10 | \$21.11 | \$21.11 | \$21.11 | \$21.11 |
| AVERAGE EXPENSES | \$20.51 | \$20.48 | \$20.78 | \$21.13 | \$20.73 |

|                   |        |        |        |          |        |
|-------------------|--------|--------|--------|----------|--------|
| SURPLUS (DEFICIT) | \$0.59 | \$0.63 | \$0.33 | (\$0.02) | \$0.38 |
|-------------------|--------|--------|--------|----------|--------|

|                    |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|
| TOTAL PARTICIPANTS | 11,384 | 11,430 | 11,238 | 10,975 | 11,257 |
|--------------------|--------|--------|--------|--------|--------|

|                                                               |
|---------------------------------------------------------------|
| <p align="center">PART TIME<br/>2012<br/>QUARTERLY RECAPS</p> |
|---------------------------------------------------------------|

FIRST 2012    SECOND 2012    THIRD 2012    FOURTH 2012    TOTAL

|                  |           |           |           |           |             |
|------------------|-----------|-----------|-----------|-----------|-------------|
| EMPLOYER CONTRIB | \$735,322 | \$747,104 | \$729,557 | \$711,690 | \$2,923,673 |
| EMPLOYEE CONTRIB | 0         | 0         | 0         | 0         | 0           |
| MISC. INCOME     | 0         | 0         | 0         | 0         | 0           |

|              |           |           |           |           |             |
|--------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME | \$735,322 | \$747,104 | \$729,557 | \$711,690 | \$2,923,673 |
|--------------|-----------|-----------|-----------|-----------|-------------|

**EXPENSES**

|           |           |           |           |           |             |
|-----------|-----------|-----------|-----------|-----------|-------------|
| PROVIDERS | \$657,659 | \$666,041 | \$657,905 | \$642,950 | \$2,624,555 |
| OPERATING | 44,654    | 47,586    | 44,978    | 42,766    | 179,984     |

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL EXPENSES | \$702,313 | \$713,627 | \$702,883 | \$685,716 | \$2,804,539 |
|----------------|-----------|-----------|-----------|-----------|-------------|

|                |           |           |           |           |             |
|----------------|-----------|-----------|-----------|-----------|-------------|
| TOTAL INCOME   | \$735,322 | \$747,104 | \$729,557 | \$711,690 | \$2,923,673 |
| TOTAL EXPENSES | \$702,313 | \$713,627 | \$702,883 | \$685,716 | \$2,804,539 |

|                   |          |          |          |          |           |
|-------------------|----------|----------|----------|----------|-----------|
| SURPLUS (DEFICIT) | \$33,009 | \$33,477 | \$26,674 | \$25,974 | \$119,134 |
|-------------------|----------|----------|----------|----------|-----------|

|                  |         |         |         |         |         |
|------------------|---------|---------|---------|---------|---------|
| AVERAGE INCOME   | \$21.05 | \$21.05 | \$21.06 | \$21.05 | \$21.05 |
| AVERAGE EXPENSES | \$20.11 | \$20.11 | \$20.29 | \$20.28 | \$20.20 |

|                   |        |        |        |        |        |
|-------------------|--------|--------|--------|--------|--------|
| SURPLUS (DEFICIT) | \$0.94 | \$0.94 | \$0.77 | \$0.77 | \$0.85 |
|-------------------|--------|--------|--------|--------|--------|

|                    |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|
| TOTAL PARTICIPANTS | 11,643 | 11,828 | 11,560 | 11,270 | 11,573 |
|--------------------|--------|--------|--------|--------|--------|

COMBINED  
2013  
QUARTERLY RECAP

FIRST 2013    SECOND 2013    THIRD 2013    FOURTH 2013    TOTAL

|                      |             |             |             |             |             |
|----------------------|-------------|-------------|-------------|-------------|-------------|
| EMPLOYER CONTRIB     | \$1,158,926 | \$1,157,167 | \$1,142,256 | \$1,122,672 | \$4,581,021 |
| EMPLOYEE CONTRIB     | 0           | 0           | 0           | 0           | 0           |
| MISC. INCOME         | 0           | 0           | 0           | 0           | 0           |
| INTEREST & DIVIDENDS | 49          | 43          | 43          | 36          | 171         |

|              |             |             |             |             |             |
|--------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL INCOME | \$1,158,975 | \$1,157,210 | \$1,142,299 | \$1,122,708 | \$4,581,192 |
|--------------|-------------|-------------|-------------|-------------|-------------|

EXPENSES

|           |             |             |             |             |             |
|-----------|-------------|-------------|-------------|-------------|-------------|
| PROVIDERS | \$1,067,981 | \$1,068,511 | \$1,064,358 | \$1,058,161 | \$4,259,011 |
| OPERATING | \$74,911    | \$72,219    | \$72,079    | \$69,204    | 288,413     |

|                |             |             |             |             |             |
|----------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL EXPENSES | \$1,142,892 | \$1,140,730 | \$1,136,437 | \$1,127,365 | \$4,547,424 |
|----------------|-------------|-------------|-------------|-------------|-------------|

|                |             |             |             |             |             |
|----------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL INCOME   | \$1,158,975 | \$1,157,210 | \$1,142,299 | \$1,122,708 | \$4,581,192 |
| TOTAL EXPENSES | \$1,142,892 | \$1,140,730 | \$1,136,437 | \$1,127,365 | \$4,547,424 |

|                   |          |          |         |           |          |
|-------------------|----------|----------|---------|-----------|----------|
| SURPLUS (DEFICIT) | \$16,083 | \$16,480 | \$5,862 | (\$4,657) | \$33,768 |
|-------------------|----------|----------|---------|-----------|----------|

|                    |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|
| TOTAL PARTICIPANTS | 18,303 | 18,271 | 18,036 | 17,728 | 18,085 |
|--------------------|--------|--------|--------|--------|--------|

|              |           |           |           |           |  |
|--------------|-----------|-----------|-----------|-----------|--|
| FUND RESERVE | \$728,433 | \$530,115 | \$754,774 | \$497,369 |  |
|--------------|-----------|-----------|-----------|-----------|--|

COMBINED  
2012  
QUARTERLY RECAP

FIRST 2012    SECOND 2012    THIRD 2012    FOURTH 2012    TOTAL

|                      |             |             |             |             |             |
|----------------------|-------------|-------------|-------------|-------------|-------------|
| EMPLOYER CONTRIB     | \$1,190,914 | \$1,205,452 | \$1,176,908 | \$1,150,823 | \$4,724,097 |
| EMPLOYEE CONTRIB     | 0           | 0           | 0           | 0           | 0           |
| MISC. INCOME         | 0           | 0           | 0           | 0           | 0           |
| INTEREST & DIVIDENDS | 38          | 37          | 38          | 36          | 149         |

|              |             |             |             |             |             |
|--------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL INCOME | \$1,190,952 | \$1,205,489 | \$1,176,946 | \$1,150,859 | \$4,724,246 |
|--------------|-------------|-------------|-------------|-------------|-------------|

EXPENSES

|           |             |             |             |             |             |
|-----------|-------------|-------------|-------------|-------------|-------------|
| PROVIDERS | \$1,086,132 | \$1,087,699 | \$1,074,833 | \$1,050,499 | \$4,299,163 |
| OPERATING | \$72,321    | \$76,791    | \$72,568    | \$69,149    | 290,829     |

|                |             |             |             |             |             |
|----------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL EXPENSES | \$1,158,453 | \$1,164,490 | \$1,147,401 | \$1,119,648 | \$4,589,992 |
|----------------|-------------|-------------|-------------|-------------|-------------|

|                |             |             |             |             |             |
|----------------|-------------|-------------|-------------|-------------|-------------|
| TOTAL INCOME   | \$1,190,952 | \$1,205,489 | \$1,176,946 | \$1,150,859 | \$4,724,246 |
| TOTAL EXPENSES | \$1,158,453 | \$1,164,490 | \$1,147,401 | \$1,119,648 | \$4,589,992 |

|                   |          |          |          |          |           |
|-------------------|----------|----------|----------|----------|-----------|
| SURPLUS (DEFICIT) | \$32,499 | \$40,999 | \$29,545 | \$31,211 | \$134,254 |
|-------------------|----------|----------|----------|----------|-----------|

|                    |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|
| TOTAL PARTICIPANTS | 18,861 | 19,089 | 18,637 | 18,224 | 18,703 |
|--------------------|--------|--------|--------|--------|--------|

|              |           |           |           |           |  |
|--------------|-----------|-----------|-----------|-----------|--|
| FUND RESERVE | \$609,529 | \$649,218 | \$462,129 | \$701,619 |  |
|--------------|-----------|-----------|-----------|-----------|--|

UTILIZATION  
FOURTH QUARTER 2013

ADES & ASSOC.

| CODE | TYPE             | OPEN CASE | ATTORNEY HOURS | PARALEGAL HOURS | SURCHG  |
|------|------------------|-----------|----------------|-----------------|---------|
| 01   | FAMILY           | 236       | 1,511.00       | 611.50          | \$5,500 |
| 02   | PROBATE          | 22        | 288.00         | 166.00          |         |
| 03   | WILL             | 115       | 359.00         | 219.00          |         |
| 04   | NEGLIGENCE       | 27        | 412.00         | 267.00          |         |
| 05   | REAL ESTATE      | 49        | 412.00         | 400.00          |         |
| 06   | CONSUMER         | 82        | 500.00         | 334.00          |         |
| 07   | CRIMINAL         | 25        | 527.00         | 256.00          | \$1,500 |
| 08   | TRAFFIC          | 73        | 615.00         | 227.00          | \$4,000 |
| 09   | LANDLORD/TENANT  | 49        | 411.00         | 259.00          |         |
| 10   | ADMINISTRATION   | 85        | 695.00         | 678.00          |         |
| 11   | IMMIGRATION      | 3         | 76.00          | 2.50            |         |
| 12   | MISCELLANEOUS    | 0         | 0.00           | 0.00            |         |
| 13   | WORKER'S COMP.   | 0         | 0.00           | 0.00            |         |
| 14   | JUVENILE         | 31        | 385.00         | 167.00          |         |
| 15   | CIVIL LITIGATION | 90        | 799.00         | 376.00          |         |
| 16   | T CASES          | 0         | 0.00           | 0.00            |         |

|       |     |          |          |          |
|-------|-----|----------|----------|----------|
| TOTAL | 887 | 6,990.00 | 3,963.00 | \$11,000 |
|-------|-----|----------|----------|----------|

|                |           |
|----------------|-----------|
| ALL HOURS      | 10,953.00 |
| ADJUSTED HOURS | 8,971.50  |
| PAYMENT        | \$708,585 |
| COST PER HOUR  | \$78.98   |

AKMAN & ASSOC.

| CODE | TYPE             | OPEN CASE | ATTORNEY HOURS | PARALEGAL HOURS | SURCHG  |
|------|------------------|-----------|----------------|-----------------|---------|
| 01   | FAMILY           | 42        | 643.85         | 469.55          | \$7,973 |
| 02   | PROBATE          | 16        | 237.55         | 222.85          |         |
| 03   | WILL             | 44        | 199.65         | 191.10          |         |
| 04   | NEGLIGENCE       | 14        | 281.20         | 280.15          |         |
| 05   | REAL ESTATE      | 16        | 62.40          | 79.90           |         |
| 06   | CONSUMER         | 67        | 561.15         | 469.95          |         |
| 07   | CRIMINAL         | 46        | 227.85         | 147.25          |         |
| 08   | TRAFFIC          | 52        | 302.70         | 131.65          |         |
| 09   | LANDLORD/TENANT  | 16        | 77.40          | 89.80           |         |
| 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         | 13        | 115.30         | 77.25           |         |
| 15   | CIVIL LITIGATION | 0         | 0.00           | 0.00            |         |
| 16   | T CASES          | 177       | 203.80         | 215.80          |         |

|       |     |          |          |         |
|-------|-----|----------|----------|---------|
| TOTAL | 503 | 2,912.85 | 2,375.25 | \$7,973 |
|-------|-----|----------|----------|---------|

|                |           |
|----------------|-----------|
| ALL HOURS      | 5,288.10  |
| ADJUSTED HOURS | 4,100.48  |
| PAYMENT        | \$349,576 |
| COST PER HOUR  | \$85.25   |

UTILIZATION  
FOURTH QUARTER 2013  
COMBINED

| CODE | TYPE             | OPENED<br>CASES | ATTORNEY<br>HOURS | PARALEGAL<br>HOURS | SURCHARGE |
|------|------------------|-----------------|-------------------|--------------------|-----------|
| 01   | FAMILY           | 278             | 2,154.85          | 1,081.05           | \$13,473  |
| 02   | PROBATE          | 38              | 525.55            | 388.85             |           |
| 03   | WILL             | 159             | 558.65            | 410.10             |           |
| 04   | NEGLIGENCE       | 41              | 693.20            | 547.15             |           |
| 05   | REAL ESTATE      | 65              | 474.40            | 479.90             |           |
| 06   | CONSUMER         | 149             | 1,061.15          | 803.95             |           |
| 07   | CRIMINAL         | 71              | 754.85            | 403.25             | 1,500     |
| 08   | TRAFFIC          | 125             | 917.70            | 358.65             | 4,000     |
| 09   | LANDLORD/TENANT  | 65              | 488.40            | 348.80             |           |
| 10   | ADMINISTRATION   | 85              | 695.00            | 678.00             |           |
| 11   | IMMIGRATION      | 3               | 76.00             | 2.50               |           |
| 12   | MISCELLANEOUS    | 0               | 0.00              | 0.00               |           |
| 13   | WORKER'S COMP.   | 0               | 0.00              | 0.00               |           |
| 14   | JUVENILE         | 44              | 500.30            | 244.25             |           |
| 15   | CIVIL LITIGATION | 90              | 799.00            | 376.00             |           |
| 16   | T CASES          | 177             | 203.80            | 215.80             |           |

TOTAL

|       |          |          |          |
|-------|----------|----------|----------|
| 1,390 | 9,902.85 | 6,338.25 | \$18,973 |
|-------|----------|----------|----------|

ALL HOURS  
ADJUSTED HOURS  
PAYMENT  
COST PER HOUR

|             |
|-------------|
| 16,241.10   |
| 13,071.98   |
| \$1,058,161 |
| \$80.95     |

FOURTH QUARTER 2013  
DELINQUENCIES

NONE

# INVOICES

**UFCW & FELRA LEGAL BENEFIT FUND**

**INVOICES**

**APRIL 3, 2014**

1. **Associated Administrators, LLC**

01/31/14      Envelopes      \$      159.49

2. **Slevin & Hart, P.C.**

01/28/14      Professional Services rendered through 12/13      \$      599.95

3. **UFCW Local 27**

02/19/14      J. Harrison - Reimbursement of expenses incurred at the IFEBP  
Annual Conference in Las Vegas, Nevada – October 20, 2013 –  
October 23, 2013      \$      1,165.00

