

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
Charlie Mattern
Kevin Groth
Corby Valentine
Steve Smith
Tony Miller

VILLAGE OF FREEBURG

FREEBURG MUNICIPAL CENTER
14 SOUTHGATE CENTER, FREEBURG, IL 62243
PHONE: (618) 539-5545 • FAX: (618) 539-5590
Web Site: www.freeburg.com

VILLAGE ADMINISTRATOR
Dennis Herzing

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
Ronald Dintelmann

POLICE CHIEF
Melvin E. Woodruff, Jr.

VILLAGE ATTORNEY
Stephen R. Wigginton

March 31, 2008

NOTICE

MEETING OF FINANCE COMMITTEE **(Finance/Industrial Park/Economic Development/Budget)** **(Smith/Groth/Valentine)**

VILLAGE OF FREEBURG

A Finance Committee Meeting of the Village of Freeburg will be held at the Municipal Center, Executive Board Room, **Wednesday, April 2, 2008, at 6:00 p.m.**

FINANCE COMMITTEE MEETING AGENDA

- I. Items To Be Reviewed
 - A. Review of Board List and Warrant List
 - B. Review of Investments
 - C. Income Statement
 - D. Old Business
 - 1. Approval of 2/27/08 and 3/10/08 minutes
 - 2. Health Insurance Renewal
 - 3. Alternative payment method for utilities
 - 4. Attorney's invoices
 - 5. Budget billing and E-Pay
 - E. New Business
 - F. General Concerns
 - G. Public Participation
 - H. Adjourn

At said Finance Meeting, the Village Trustees may vote on whether or not to hold an Executive Session to discuss potential litigation [5 ILCS, 120/2 - (c)(11)]; the selection of a person to fill a public office [5 ILCS, 120/2 - (c) (3)]; personnel [5 ILCS, 120/2 - (c) (1) a.]; or real estate transactions [5 ILCS, 120/2-(c)(5)].

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Finance Committee Meeting
(Finance/Industrial Park/Economic Development/Budget)
Smith/Groth/Valentine
Wednesday, April 2, 2008 at 6:00 p.m.

Chairperson Steve Smith officially called the meeting of the Finance Committee to order at 5:30 p.m. Those in attendance were Chairperson Steve Smith, Trustee Kevin Groth, Trustee Corby Valentine, Treasurer Bryan Vogel, Administrator Dennis Herzing, Finance Clerk Debbie Pierce and Office Manager.

A. REVIEW OF WARRANT LIST:

The Board Lists and Warrant List were reviewed by the committee.

Trustee Kevin Groth motioned to recommend to the full Board approval of the Warrant List in the amount of \$38,548.04 and Trustee Corby Valentine seconded the motion. All voting aye, the motion carried. The trustees want to have Julie and Dennis check to see if the Sprint bill can be reduced. Dennis will check the Health Department regulations on the payphone at the pool.

B. REVIEW OF INVESTMENTS: We have cd's up for renewal in June, August and October. Bryan will go out for bid but doesn't expect much more than 3.8%. Steve asked if the cd's in excess of \$100,000 were covered and Bryan advised all were secure.

C. INCOME STATEMENT: The budget comparison analysis for March, 2008 was reviewed.

D. OLD BUSINESS:

1. Approval of 2/27/08 and 3/10/08 minutes: *Trustee Corby Valentine motioned to accept the March 10, 2008 minutes and Trustee Kevin Groth seconded the motion. All voting aye, the motion carried. Trustee Kevin Groth motioned to approve the February 27, 2008 minutes with corrections noted and Trustee Corby Valentine seconded the motion. All voting aye, the motion carried.*

2. Health Insurance Renewal: A sample HIPPA form was provided and Dennis explained it does not change what we are doing now. It was a recommendation from Insurance Planning to protect our interests. Information on the HSA plan administered by UHC was provided for committee review. We are still waiting on the quotes from Insurance Planning. Julie requested additional quotes from them, specifically asking for the maximum deductible available with our plan. Another item included in the packet is a sheet explaining the UHC renewal plans with

Finance Committee Minutes
Wednesday, April 2, 2008
Page 1 of 2

maximum exposures annotated. Steve said the only way to cut costs is to cap the maximum reimbursement. From the budget standpoint, the maximum exposure is \$151,600 and we spent \$98,212.48 last year. We could reduce our maximum exposure to \$120,000 or \$130,000 and save that way. Once you spread that savings throughout the departments, it doesn't really affect the budget that much.

3. Alternative payment method for utilities: Jane compiled an informational sheet on budget billing. Dennis explained the service does not cost anything but it would be very hard for Jane to monitor unless we had a requirement that you had to have direct withdrawal for the monthly payment. There is no mechanism that would track to make sure an account is paid.

4. Attorney's invoices: Every trustee was provided with copies of the invoices from 2006, 2007 and 2008 for their review. Dennis will check into the retainer issue with Steve Wigginton.

5. E-Pay: Information was provided in the packet but Julie advised she had not had time to gather all the prices. She will contact other municipalities who are using this and see what they say.

E. NEW BUSINESS: Bryan said Citizens sent a letter advising the interest rate on the money market account has decreased to 3.0%.

F. GENERAL CONCERNS: None.

G. PUBLIC PARTICIPATION: None.

H. ADJOURN: *Trustee Kevin Groth motioned to adjourn the meeting at 6:55 p. m. and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.*



Julie Polson
Office Manager

Finance Committee Meeting
Wednesday, April 2, 2008
Review of Board and Warrant Lists

Review of Board List:

Board List - EL Bond:	\$ 0.00
Board List - MFT:	\$ 31,077.61
Board List - General:	<u>\$ 591,867.91</u>
 Total Board List:	 <u>\$ 622,945.52</u>

Review of Warrant List:

Warrant List – EL Bond Approve Payment for:	\$ 0.00
Warrant List – MFT Approve Payment for:	\$ 0.00
Warrant List - General Approve Payment for:	<u>\$ 38,548.04</u>
	 <u>\$ 38,548.04</u>

GRAND TOTAL: \$ 661,493.56

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
DRESSLER TRUCK SERVICE 35704	03/05/08 15-41-593	1243 MFT RENTALS	1576.25 1576.25	
ABLE 2 PRODUCTS COMPANY 19293	03/05/08 53-40-653	37892 EL SMALL TOOLS	264.85 264.85	
ASSOCIATED PHYSICIANS GRO ASSOCPHY2008013	03/05/08 01-11-539 01-21-539 01-41-539 51-42-539	37893 AD OTHER PROF SER PD OTHER PROF SER ST OTHER PROF SER WR OTHER PROF SER	250.00 50.00 50.00 50.00 100.00	
BLOMENKAMP JOHN MedReim 2/25 E MedReim 2/25 J	03/05/08 01-21-534 01-21-534	37894 PD MEDICAL PD MEDICAL	386.75 65.63 321.12	
CAVANAUGH, TIMOTHY Mileage 2/12-17	03/05/08 01-11-562	37895 AD TRAVEL EXPENSE	29.10 29.10	
CINTAS CORPORATION 731606366 731606370 731609299 731612224 731612227 731615125	03/05/08 01-11-611 01-21-536 51-42-471 52-43-471 53-40-471 51-42-471 52-43-471 53-40-471 01-11-611 01-21-536 51-42-471 52-43-471 53-40-471 51-42-471 52-43-471 53-40-471	37896 AD SUPPLIES, BUIL PD JANITORIAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL AD SUPPLIES, BUIL PD JANITORIAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL	1161.74 32.41 44.52 72.41 72.41 72.40 97.07 97.07 97.08 32.41 44.52 94.07 94.07 94.08 72.41 72.41 72.41	
DREGGER COMPANY, INC. S1137716.001	03/05/08 52-43-612	37897 SR SUPPLIES, EQUI	159.89 159.89	
DM COMMUNICATION SERVICES DMCOMIN5231	03/05/08 53-40-612	37898 EL SUPPLIES, EQUI	31.49 31.49	
EQUIPMENT SERVICE CO., IN 22112	03/05/08 53-40-513	37899 EL SERVICES, VEHI	11.57 11.57	
FLETCHER-REINHARDT CO.	03/05/08	37900	1600.40	

DATE: 03/05/08

wednesday March 5,2008

PAGE 2

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
561691	53-40-615	EL SUPPL, INFRAS	1600.40	
FREEBURG PRINT & PUBLISH 70020	03/05/08 01-21-651	37901 PD OFFICE SUPPLIE	55.00 55.00	
HD SUPPLY UTILITIES LTD. 547987-02	03/05/08 53-40-615	37902 EL SUPPL, INFRAS	2061.36 697.68	
780233-00	53-40-653	EL SMALL TOOLS	872.66	
780233-01	53-40-653	EL SMALL TOOLS	13.15	
780322-00	53-40-653	EL SMALL TOOLS	586.65	
780322-01	53-40-653	EL SMALL TOOLS	227.86	
CM694971-00	53-40-652	EL OPERATING SUPP	336.64-	
JIM'S AUTOMOTIVE INC 7785	03/05/08 01-21-513	37903 PD SERVICES, VEHI	235.00 235.00	
KAESBERG, BARBARA MedReim 2/25 Bi	03/05/08 01-11-534 51-42-534 52-43-534 53-40-534	37904 AD MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	40.00 8.00 8.00 8.00 16.00	
KASPER, RANDY MedReim 2/25 R	03/05/08 53-40-534	37905 EL MEDICAL	36.90 36.90	
KRAMPER, JANE MedReim 2/25 B	03/05/08 01-11-534 51-42-534 52-43-534 53-40-534	37906 MEDICAL MEDICAL MEDICAL MEDICAL	39.38 2.80 2.80 2.80 5.60	
MedReim 2/25 J	01-11-534 51-42-534 52-43-534 53-40-534	AD MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	2.41 2.41 2.41 4.83	
MedReim 2/25 M	01-11-534 51-42-534 52-43-534 53-40-534	MEDICAL MEDICAL MEDICAL MEDICAL	2.66 2.66 2.66 5.34	
KRAUSS SHANE SHANE KRAUSS087	03/05/08 53-40-552	37907 EL TELEPHONE	29.99 29.99	
LUCASH, CLARK MedReim 2/25 C	03/05/08 53-40-534	37908 EL MEDICAL	20.00 20.00	
MACLAIR ASPHALT SALES, LL 6038	03/05/08 01-41-614	37909 ST SUPPLIES, STRE	155.93 155.93	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
MIDWESTERN PROPANE GAS CO 14920	03/05/08 52-43-577	37910 SR FUEL PURCHASES	799.29 799.29	
MOHR, JEFF JEFF MOHR080225	03/05/08 51-42-519 52-43-519 53-40-519	37911 WR SERVICES, OTHE SR SERVICES, OTHE EL SERVICES, OTHE	60.00 20.00 20.00 20.00	
REXEL ELECTRICAL & DATACO 64-441893 71-074526	03/05/08 53-40-615 53-40-615	37912 EL SUPPL, INFRAST EL SUPPL, INFRAST	228.65 160.04 68.61	
SHAFFERS TIRE SERVICE 24950	03/05/08 01-21-513	37913 PD SERVICES, VEHI	28.00 28.00	
STREICHER'S 1497269	03/05/08 01-21-471	37914 PD UNIFORM ALLOWA	87.98 87.98	
TEKLAB, INC 102067 79656	03/05/08 52-43-515 52-43-515	37915 SR SERV, INFRAS/H SR SERV, INFRAS/H	162.50 75.00 87.50	
INOCO, INC. 2008278	03/05/08 01-11-539 01-21-539	37916 AD OTHER PROF SER PD OTHER PROF SER	1368.50 1058.75 309.75	
UTILITY REFUND VOF20080219 VOF20080222	03/05/08 53-00-257 51-00-257 52-00-257 53-00-257	37917 ELECT CUSTOMER DE WATER CUSTOMER DE SEWER CUSTOMER DE ELECT CUSTOMER DE	350.00 200.00 25.00 25.00 100.00	
SA BLUEBOOK 538973 539802	03/05/08 52-43-612 52-43-612	37918 SR SUPPLIES, EQUI SR SUPPLIES, EQUI	210.64 55.70 154.94	
VILLAGE OF FRG UTILITIES 01/16-02/15/08	03/05/08 01-11-571 01-21-571 52-43-576 53-40-571 58-55-571	37919 AD UTILITIES PD UTILITIES SR ELECTRICITY PU EL UTILITIES SWP UTILITIES	13411.40 779.11 519.41 2036.22 10068.10 8.56	
WASTE MANAGEMENT OF ST LO 3504694-4841-1	03/05/08 13-44-573	37920 GA GARBAGE DISPOS	12810.00 12810.00	
MATSON'S OFFICE CITY	03/05/08	37921	79.70	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
74234	01-11-652	AD OPERATING SUPP	70.29	
74268	01-11-652	AD OPERATING SUPP	9.41	
WOODRUFF JR, MELVIN	03/05/08	37922	215.00	
MedReim 2/25 K	01-21-534	PD MEDICAL	215.00	
** TOTAL CHECKS ISSUED			37957.26	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
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ACE HARDWARE OF FREEBURG	03/06/08	37923	661.07	
ACE20080229	01-11-612	AD SUPPLIES, EQUI	53.92	
	01-11-536	AD JANITORIAL	15.24	
	01-21-612	PD SUPPLIES, EQUI	30.69	
	01-21-512	PD SERVICES, EQUI	16.95	
	01-41-613	ST SUPPLIES, VEHI	11.46	
	01-41-614	ST SUPPLIES, STRE	51.74	
	01-41-652	ST OPERATING SUPP	24.74	
	01-41-653	ST SMALL TOOLS	5.98	
	51-42-615	WR SUPPL, INFRAST	53.55	
	51-42-652	WR OPERATING SUPP	14.77	
	52-43-612	SR SUPPLIES, EQUI	59.59	
	52-43-615	SR SUPPL, INFRAST	73.84	
	52-43-652	SR OPERATING SUPP	129.19	
	53-40-652	EL OPERATING SUPP	33.98	
	53-40-653	EL SMALL TOOLS	85.43	

CINTAS CORPORATION	03/06/08	37924	265.22	
73168072	51-42-471	WR UNIFORM RENTAL	88.41	
	52-43-471	SR UNIFORM RENTAL	88.41	
	53-40-471	EL UNIFORM RENTAL	88.40	

DAVE SCHMIDT TRK SERVICE	03/06/08	37925	124.02	
25836	01-41-613	ST SUPPLIES, VEHI	31.01	
	51-42-613	WR SUPPLIES, VEHI	31.01	
	52-43-613	SR SUPPLIES, VEHI	31.00	
	53-40-613	EL SUPPLIES, VEHI	31.00	

DEAN'S AUTO BODY & SALES	03/06/08	37926	78.00	
1607	53-40-613	EL SUPPLIES, VEHI	78.00	

ED ROEHR SAFETY PRODUCTS	03/06/08	37927	759.65	
294691	01-21-471	PD UNIFORM ALLOWA	759.65	

ERB TURF EQUIPMENT	03/06/08	37928	85.02	
198301	53-40-612	EL SUPPLIES, EQUI	85.02	

FIA CARD SERVICES	03/06/08	37929	3274.61	
FIA CARD 021708	53-40-562	EL TRAVEL EXPENSE	39.00	
	53-40-615	EL SUPPL, INFRAST	249.96	
FIA CARD021708	01-41-655	ST AUTO FUEL/OIL	997.53	
FIA CARD2008021	51-42-655	WR AUTO FUEL/OIL	101.90	
FIACARD021708	53-40-655	EL AUTO FUEL/OIL	353.60	
FIACARD080217	52-43-655	SR AUTO FUEL/OIL	101.63	
FIACARD20080217	01-21-655	PD AUTO FUEL/OIL	1430.99	

FREEBURG PHARMACY	03/06/08	37930	43.06	
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DATE: 03/05/08

Wednesday March 5, 2008

PAGE 2

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
19789/01	01-11-652	AD OPERATING SUPP	33.64	
37818/02	01-21-611	PD SUPPLIES, BUIL	9.42	
GENERAL MACHINE, INC	03/06/08	37931	289.19	
25836	53-40-515	EL SERV, INFRASTR	14.08	
25837	53-40-515	EL SERV, INFRASTR	275.11	
GRAINGER	03/06/08	37932	123.84	
9515335504	53-40-611	EL SUPPLIES, BUIL	123.84	
HEROS IN STYLE	03/06/08	37933	117.07	
76460	01-21-471	PD UNIFORM ALLOWA	117.07	
HD SUPPLY UTILITIES LTD.	03/06/08	37934	1339.17	
780233-02	53-40-653	EL SMALL TOOLS	16.93	
780322-02	53-40-653	EL SMALL TOOLS	82.24	
785421-00	53-40-615	EL SUPPL, INFRAST	1240.00	
ILLINOIS MUNICIPAL UTILIT	03/06/08	37935	375.00	
08-02007	01-41-563	ST TRAINING	75.00	
	51-42-563	WR TRAINING	75.00	
	52-43-563	SR TRAINING	75.00	
	53-40-563	EL TRAINING	75.00	
NSPS-007	53-40-563	EL TRAINING	75.00	
JACK'S AUTO WASHETTE	03/06/08	37936	129.60	
JACKS20080221	01-21-512	PD SERVICES, EQUI	129.60	
LICKENBROCK & SON'S INC	03/06/08	37937	185.20	
35542	53-40-652	EL OPERATING SUPP	185.20	
NEXTEL COMMUNICATIONS	03/06/08	37938	1013.48	
910410425-01	01-11-552	AD TELEPHONE	202.70	
	01-21-552	PD TELEPHONE	202.70	
	51-42-552	WR TELEPHONE	202.70	
	52-43-552	SR TELEPHONE	202.69	
	53-40-552	EL TELEPHONE	202.69	
PETTY CASH	03/06/08	37939	41.90	
POLICE DEPT	01-21-612	PD SUPPLIES, EQUI	2.86	
	01-21-835	PD TOBACCO COMPLI	25.00	
	01-21-513	PD SERVICES, VEHI	4.50	
	01-21-551	PD POSTAGE	9.54	
REXEL ELECTRICAL & DATA CO	03/06/08	37940	18522.38	
71-074321	53-40-835	EL GENERATORS, LI	18522.38	
STREICHER'S	03/06/08	37941	278.94	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT DIST
1497966	01-21-471	PD UNIFORM ALLOWA	278.94
UTILITY REFUND	03/06/08	37942	200.00
VOF20080226	51-00-257	WATER CUSTOMER DE	15.00
	52-00-257	SEWER CUSTOMER DE	15.00
	53-00-257	ELECT CUSTOMER DE	20.00
VOF20080303	51-00-257	WATER CUSTOMER DE	25.00
	52-00-257	SEWER CUSTOMER DE	25.00
	53-00-257	ELECT CUSTOMER DE	100.00
WATTS COPY SYSTEMS	03/06/08	37943	211.50
150308	01-21-512	PD SERVICES, EQUI	211.50
WATSON'S OFFICE CITY	03/06/08	37944	10.25
74252	01-11-652	AD OPERATING SUPP	10.25
WAYNE MANUFACTURING COMPA	03/06/08	37945	644.58
38213	01-21-513	PD SERVICES, VEHI	644.58
** TOTAL CHECKS ISSUED			28772.75

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
AHLERS, KENT WILLIAM	03/06/08	37946	77.31	
MedReim 3/03 Du	01-21-534	PD MEDICAL	68.62	
MedReim 3/03 Je	01-21-534	PD MEDICAL	8.69	
BLOMENKAMP, GREG	03/06/08	37947	7.50	
2/24/08 Snow Re	01-41-562	ST TRAVEL EXPENSE	7.50	
CASH	03/06/08	37948	76.24	
3/08 Petty Cash	01-11-659	AD OTHER GEN SUPP	63.27	
	01-11-551	AD POSTAGE	3.17	
	58-55-551	SWP POSTAGE	9.80	
GAUCH, DONALD	03/06/08	37949	175.44	
2/24 Snow Remov	01-41-562	ST TRAVEL EXPENSE	7.50	
MedReim 3/03 Ja	01-41-534	ST MEDICAL	16.79	
	51-42-534	WR MEDICAL	50.38	
	52-43-534	SR MEDICAL	33.59	
	53-40-534	EL MEDICAL	67.18	
KUNKELMAN, TIM	03/06/08	37950	7.50	
2/24 Snow Remov	01-41-562	ST TRAVEL EXPENSE	7.50	
LOUTHAN, BILLIE	03/06/08	37951	210.50	
MedReim 3/03 Bi	01-11-534	AD MEDICAL	42.10	
	51-42-534	WR MEDICAL	42.10	
	52-43-534	SR MEDICAL	42.10	
	53-40-534	EL MEDICAL	84.20	
MCGARRY, LAURA	03/06/08	37952	32.99	
MedReim 3/03 Ji	01-21-534	PD MEDICAL	32.99	
MOHR, JEFF	03/06/08	37953	201.50	
2/24 Snow Remov	01-41-562	ST TRAVEL EXPENSE	7.50	
MedReim 3/03 Li	01-41-534	ST MEDICAL	19.40	
	51-42-534	WR MEDICAL	58.20	
	52-43-534	SR MEDICAL	38.80	
	53-40-534	EL MEDICAL	77.60	

** TOTAL CHECKS ISSUED 788.98

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
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REGIONS - PAYROLL #04-08	02/22/08	175	37152.34	
	01-00-215	PR W/H FICA	3887.11-	
	01-00-216	PR W/H RETIREMENT	2177.29-	
	01-00-213	PR W/H FIT	6006.35-	
	01-00-214	PR W/H SIT	1589.31-	
	12-00-111	CASH IN UNION - E	50.00-	
	51-00-111	CASH IN UNION - W	5274.11-	
	52-00-111	CASH IN UNION SEW	3436.09-	
	53-00-111	CASH IN UNOIN - E	12808.30-	
#4-08	01-21-421	PD REGULAR SALARI	15672.73	
	01-21-422	PD OVERTIME	1071.56	
	01-21-425	PD PART-TIME SALA	192.00	
	01-21-426	PD LONGEVITY/EDUC	226.93	
	01-11-431	AD ELECTED SALARI	1546.67	
	01-11-421	AD REGULAR SALARI	1547.75	
	01-16-421	ZO REGULAR SALARI	420.00	
	01-16-431	ZO SALARIES, APPO	150.00	
	01-41-421	ST REGULAR SALARI	8416.26	
	12-23-421	ES REGULAR SALARI	50.00	
	01-00-111	CASH IN UNION - G	50.00	
	51-42-421	WR REGULAR SALARI	5213.01	
	51-42-423	WR OVERTIME	61.10	
	01-00-111	CASH IN UNION - G	5274.11	
	52-43-421	SR REGULAR SALARI	3150.93	
	52-43-422	SR TEMP SALARIES	285.16	
	01-00-111	CASH IN UNION - G	3436.09	
	53-40-421	EL REGULAR SALARI	12648.41	
	53-40-423	EL OVERTIME	159.89	
	01-00-111	CASH IN UNION - G	12808.30	

REGIONS - PAYROLL TAXES #04-08	02/22/08	176	16351.79	
	12-00-111	CASH IN UNION - E	3.83-	
	51-00-111	CASH IN UNION - W	508.95-	
	52-00-111	CASH IN UNION SEW	331.58-	
	53-00-111	CASH IN UNOIN - E	1236.00-	
#4-08	01-00-215	PR W/H FICA	3887.11	
	01-00-213	PR W/H FIT	6006.35	
	01-00-214	PR W/H SIT	1589.31	
	01-21-453	PD UNEMPLOYMENT I	343.26	
	01-21-461	PD SOCIAL SECURIT	1298.30	
	01-21-461	PD SOCIAL SECURIT	14.69	
	01-11-461	AD SOCIAL SECURIT	118.32	
	01-11-453	AD UNEMPLOYMENT I	30.95	
	01-11-461	AD SOCIAL SECURIT	118.36	
	01-41-453	ST UNEMPLOYMENT I	168.33	
	01-41-461	ST SOCIAL SECURIT	643.84	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
	01-16-453	ZO UNEMPLOYMENT I	9.00	
	01-16-461	ZO SOCIAL SECURIT	43.61	
	12-23-461	ES SOCIAL SECURIT	3.83	
	01-00-111	CASH IN UNION - G	3.83	
	51-42-453	WR UNEMPLOYMENT I	105.48	
	51-42-461	WR SOCIAL SECURIT	403.47	
	01-00-111	CASH IN UNION - G	508.95	
	52-43-453	SR UNEMPLOYMENT I	68.72	
	52-43-461	SR SOCIAL SECURIT	262.86	
	01-00-111	CASH IN UNION - G	331.58	
	53-40-453	EL UNEMPLOYMENT I	256.17	
	53-40-461	EL SOCIAL SECURIT	979.83	
	01-00-111	CASH IN UNION - G	1236.00	
ADP - CHARGES #4-08	02/22/08	177	97.48	
	01-11-539	AD OTHER PROF SER	24.37	
	51-42-539	WR OTHER PROF SER	24.37	
	52-43-539	SR OTHER PROF SER	24.37	
	53-40-539	EL OTHER PROF SER	24.37	
** TOTAL CHECKS ISSUED			53601.61	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
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REGIONS - PAYROLL		03/07/08	178	38618.77
#05-08	01-00-215	PR W/H FICA	4068.09-	
	01-00-216	PR W/H RETIREMENT	2302.67-	
	01-00-213	PR W/H FIT	6457.80-	
	01-00-214	PR W/H SIT	1660.40-	
	01-11-552	AD TELEPHONE	30.00-	
	12-00-111	CASH IN UNION - E	50.00-	
	51-00-111	CASH IN UNION - W	5941.49-	
	52-00-111	CASH IN UNION SEW	3558.29-	
	53-40-552	EL TELEPHONE	40.00-	
	53-00-111	CASH IN UNOIN - E	12521.79-	
#5-08	01-21-421	PD REGULAR SALARI	16618.76	
	01-21-422	PD OVERTIME	988.83	
	01-21-423	PD HOLIDAY OVERTI	1028.70	
	01-21-425	PD PART-TIME SALA	240.00	
	01-21-426	PD LONGEVITY/EDUC	226.93	
	01-11-431	AD ELECTED SALARI	1116.67	
	01-11-421	AD REGULAR SALARI	1547.76	
	01-16-421	ZO REGULAR SALARI	420.00	
	01-16-431	ZO SALARIES, APPO	180.00	
	01-41-421	ST REGULAR SALARI	8155.10	
	01-41-423	ST OVERTIME	543.41	
	12-23-421	ES REGULAR SALARI	50.00	
	01-00-111	CASH IN UNION - G	50.00	
	51-42-421	WR REGULAR SALARI	5791.65	
	51-42-423	WR OVERTIME	149.84	
	01-00-111	CASH IN UNION - G	5941.49	
	52-43-421	SR REGULAR SALARI	3150.93	
	52-43-422	SR TEMP SALARIES	407.36	
	01-00-111	CASH IN UNION - G	3558.29	
	53-40-421	EL REGULAR SALARI	12402.97	
	53-40-423	EL OVERTIME	158.82	
	01-00-111	CASH IN UNION - G	12521.79	

REGIONS - PAYROLL TAXES		03/07/08	179	17251.88
#05-08	12-00-111	CASH IN UNION - E	3.83-	
	51-00-111	CASH IN UNION - W	563.57-	
	52-00-111	CASH IN UNION SEW	333.60-	
	53-00-111	CASH IN UNOIN - E	1202.43-	
#5-08	01-00-215	PR W/H FICA	4068.09	
	01-00-213	PR W/H FIT	6457.80	
	01-00-214	PR W/H SIT	1660.40	
	01-21-453	PD UNEMPLOYMENT I	382.06	
	01-21-461	PD SOCIAL SECURIT	1443.04	
	01-21-461	PD SOCIAL SECURIT	18.36	
	01-11-461	AD SOCIAL SECURIT	85.43	

DATE: 03/06/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
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	01-11-453	AD UNEMPLOYMENT I	24.83	
	01-11-461	AD SOCIAL SECURIT	118.38	
	01-41-453	ST UNEMPLOYMENT I	170.32	
	01-41-461	ST SOCIAL SECURIT	665.44	
	01-16-453	ZO UNEMPLOYMENT I	8.40	
	01-16-461	ZO SOCIAL SECURIT	45.90	
	12-23-461	ES SOCIAL SECURIT	3.83	
	01-00-111	CASH IN UNION - G	3.83	
	51-42-453	WR UNEMPLOYMENT I	109.05	
	51-42-461	WR SOCIAL SECURIT	454.52	
	01-00-111	CASH IN UNION - G	563.57	
	52-43-453	SR UNEMPLOYMENT I	61.39	
	52-43-461	SR SOCIAL SECURIT	272.21	
	01-00-111	CASH IN UNION - G	333.60	
	53-40-453	EL UNEMPLOYMENT I	241.45	
	53-40-461	EL SOCIAL SECURIT	960.98	
	01-00-111	CASH IN UNION - G	1202.43	
ADP - CHARGES	03/07/08	180	93.94	
#5-08	01-11-539	AD OTHER PROF SER	23.49	
	51-42-539	WR OTHER PROF SER	23.48	
	52-43-539	SR OTHER PROF SER	23.48	
	53-40-539	EL OTHER PROF SER	23.49	
** TOTAL CHECKS ISSUED			55964.59	

SYS DATE:03/07/08

Village of Freeburg
A / P B O A R D L I S T
REGISTER # 433
Friday March 7,2008

SYS TIME:08:35
[NB2]

DATE: 03/07/08

PAGE 1

PAYABLE TO INV NO	GL NO	CHECK DATE	CHECK NO DESCRIPTION	AMOUNT	DIST
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COMMERCE BANK, NA AS TRUS Feb '08	01-11-896	03/03/08	109 AD TIF FREEBURG C	20781.46 20781.46	
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** TOTAL CHECKS ISSUED 20781.46

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT DIST
ALTORFER INC	03/12/08	37954	1647.14
PC370000995	53-40-620	EL POWER PLANT PA	733.85
PC370001032	53-40-620	EL POWER PLANT PA	913.29
AT&T	03/12/08	37955	1195.71
6185391602	01-11-552	AD TELEPHONE	353.50
	58-55-552	SWP TELEPHONE	53.80
6185392107022	52-43-552	SR TELEPHONE	29.63
6185393094022	53-40-552	EL TELEPHONE	26.42
6185393106022	53-40-552	EL TELEPHONE	87.61
6185393112022	53-40-552	EL TELEPHONE	80.64
6185393131022	01-21-552	PD TELEPHONE	64.58
6185393132022	01-21-552	PD TELEPHONE	416.70
6185395625022	53-40-552	EL TELEPHONE	27.85
6185395876022	53-40-552	EL TELEPHONE	28.56
6185395916	01-11-552	AD TELEPHONE	26.42
BARNES HENRY MEISENHEIMER	03/12/08	37956	360.00
1103.111	53-40-532	EL ENGINEERING	360.00
BHMG SERVICE CORPORATION	03/12/08	37957	2188.27
1019SC.120	53-40-532	EL ENGINEERING	2188.27
CASEY'S GENERAL STORES	03/12/08	37958	435.36
CASEYS20080229	01-41-655	ST AUTO FUEL/OIL	61.26
	51-42-655	WR AUTO FUEL/OIL	251.58
	52-43-655	SR AUTO FUEL/OIL	61.26
	53-40-655	EL AUTO FUEL/OIL	61.26
DINTELMANN, RONALD	03/12/08	37959	54.12
RON DINTELMANNO	51-42-471	WR UNIFORM RENTAL	18.04
	52-43-471	SR UNIFORM RENTAL	18.04
	53-40-471	EL UNIFORM RENTAL	18.04
ED ROEHR SAFETY PRODUCTS	03/12/08	37960	85.90
295834	01-21-471	PD UNIFORM ALLOWA	85.90
FSH WATER COMMISSION	03/12/08	37961	19103.20
113119	51-42-575	WR WATER PURCHASE	19103.20
GREEN MILL SERVICE STA.	03/12/08	37962	24.50
25735	52-43-513	SR SERVICES, VEHI	24.50
HD SUPPLY WATERWORKS, LTD	03/12/08	37963	1397.57
6811485	51-42-615	WR SUPPL, INFRAST	1397.57
HTC TELEPHONE COMPANY	03/12/08	37964	13.16

DATE: 03/12/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
HTC20080311	01-11-552	AD TELEPHONE	5.80	
	01-21-552	PD TELEPHONE	4.05	
	53-40-552	EL TELEPHONE	3.31	
HD SUPPLY UTILITIES LTD.	03/12/08	37965	1049.55	
695400-00	53-40-615	EL SUPPL, INFRAST	894.50	
781210-00	53-40-653	EL SMALL TOOLS	155.05	
HURSEY TELECOM	03/12/08	37966	570.00	
21603	53-40-539	EL OTHER PROF SER	570.00	
ILL DEPT OF REVENUE	03/12/08	37967	10947.90	
ILDEPTREV200803	53-00-219.2	ACCRUED UTILITY T	10947.90	
IMEA REVENUE FUND	03/12/08	37968	158140.66	
CRMEMIMEA	53-00-395	EL REFUNDS, REIMB	753.80-	
IMEA20080310	53-40-576	EL ELECTRICITY PU	158894.46	
J.D.STREETT & COMPANY INC	03/12/08	37969	23272.53	
37305	53-40-577	EL FUEL PURCHASES	23272.53	
J. F. ELECTRIC	03/12/08	37970	2261.60	
12662	51-42-535	WR METER READING	753.87	
	52-43-535	SR METER READING	753.87	
	53-40-535	EL METER READING	753.86	
NORCOM 2000, INC	03/12/08	37971	15.00	
POR:35663	01-21-539	PD OTHER PROF SER	15.00	
O'REILLY AUTOMOTIVE, INC	03/12/08	37972	217.13	
1069-309399	51-42-613	WR SUPPLIES, VEHI	85.49	
1069-309562	01-41-613	ST SUPPLIES, VEHI	32.91	
	51-42-613	WR SUPPLIES, VEHI	32.91	
	52-43-613	SR SUPPLIES, VEHI	32.91	
	53-40-613	EL SUPPLIES, VEHI	32.91	
REXEL ELECTRICAL & DATA CO	03/12/08	37973	299.00	
71-074864	53-40-835	EL GENERATORS, LI	30.90	
71-074866	53-40-615	EL SUPPL, INFRAST	227.10	
71-074956	53-40-615	EL SUPPL, INFRAST	41.00	
SMITHTON LUMBER CO	03/12/08	37974	404.97	
66031	53-40-611	EL SUPPLIES, BUIL	18.62	
66129	53-40-611	EL SUPPLIES, BUIL	224.43	
68539	53-40-611	EL SUPPLIES, BUIL	161.92	
TEKLAB, INC	03/12/08	37975	25.00	

DATE: 03/12/08

wednesday March 12, 2008

PAGE 3

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT DIST
102291	52-43-515	SR SERV, INFRAS/H	25.00
TOM'S SUPERMARKET	03/12/08	37976	111.37
TOMS20080229	01-11-652	AD OPERATING SUPP	84.45
	01-41-652	ST OPERATING SUPP	26.92
UTILITY REFUND	03/12/08	37977	285.00
S&E SONTRACTIN2	53-00-257	ELECT CUSTOMER DE	100.00
S&ECONTRACTING8	53-00-257	ELECT CUSTOMER DE	35.00
VOF20080310	51-00-257	WATER CUSTOMER DE	25.00
	52-00-257	SEWER CUSTOMER DE	25.00
	53-00-257	ELECT CUSTOMER DE	100.00
VERMEER SALES & SERVICE	03/12/08	37978	171.97
90052	53-40-612	EL SUPPLIES, EQUI	171.97
** TOTAL CHECKS ISSUED			224276.61

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
=====				
DARMSTATTER, RICHARD	03/12/08	37979	536.00	
MedReim 3/11 Ri	01-41-534	ST MEDICAL	53.60	
	51-42-534	WR MEDICAL	160.80	
	52-43-534	SR MEDICAL	107.20	
	53-40-534	EL MEDICAL	214.40	
GAUCH, DONALD	03/12/08	37980	130.00	
MedReim 3/11 Do	01-41-534	ST MEDICAL	13.00	
	51-42-534	WR MEDICAL	39.00	
	52-43-534	SR MEDICAL	26.00	
	53-40-534	EL MEDICAL	52.00	
KAESBERG, BARBARA	03/12/08	37981	35.00	
MedReim 3/11 Ba	01-11-534	AD MEDICAL	7.00	
	51-42-534	WR MEDICAL	7.00	
	52-43-534	SR MEDICAL	7.00	
	53-40-534	EL MEDICAL	14.00	
KASPER, RANDY	03/12/08	37982	22.44	
MedReim 3/11	53-40-534	EL MEDICAL	22.44	
KRAUSS SHANE	03/12/08	37983	2380.56	
2007 MedReim Do	53-40-534	EL MEDICAL	361.95	
2007 MedReim Jo	53-40-534	EL MEDICAL	1028.67	
2007 MedReim Mi	53-40-534	EL MEDICAL	213.24	
MedReim 3/11 Do	53-40-534	EL MEDICAL	351.00	
MedReim 3/11 Jo	53-40-534	EL MEDICAL	365.70	
MedReim 3/11 Sh	53-40-534	EL MEDICAL	60.00	
LUCASH, CLARK	03/12/08	37984	99.67	
MedReim 3/11 Cl	53-40-534	EL MEDICAL	99.67	
MOHR, JEFF	03/12/08	37985	40.00	
MedReim 3/11 Li	01-41-534	ST MEDICAL	.50	
	51-42-534	WR MEDICAL	1.50	
	52-43-534	SR MEDICAL	1.00	
	53-40-534	EL MEDICAL	2.00	
MedReim 3/11 Sa	01-41-534	ST MEDICAL	3.50	
	51-42-534	WR MEDICAL	10.50	
	52-43-534	SR MEDICAL	7.00	
	53-40-534	EL MEDICAL	14.00	
SCHUTZENHOFER, MICHAEL	03/12/08	37986	215.33	
MedReim 3/11 Em	01-21-534	PD MEDICAL	45.00	
MedReim 3/11 Ha	01-21-534	PD MEDICAL	135.33	
MedReim 3/11 Tr	01-21-534	PD MEDICAL	35.00	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
WOODRUFF JR, MELVIN	03/12/08	37987	619.42	
2007 MedReim Me 01-21-534		PD MEDICAL	82.77	
MedReim 3/11 Ki 01-21-534		PD MEDICAL	356.67	
MedReim 3/11 Me 01-21-534		PD MEDICAL	179.98	
** TOTAL CHECKS ISSUED			4078.42	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT DIST
UTILITY REFUND	03/12/08	37988	135.00
S&E CONTRACTIN2	53-00-257	ELECT CUSTOMER DE	35.00
S&ECONSTRACIN3	53-00-257	ELECT CUSTOMER DE	100.00
UTILITY REFUND	03/12/08	37989	150.00
VOF20080310	51-00-257	WATER CUSTOMER DE	25.00
	52-00-257	SEWER CUSTOMER DE	25.00
	53-00-257	ELECT CUSTOMER DE	100.00
** TOTAL CHECKS ISSUED			285.00

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
CENTRAL MANAGEMENT SERVIC T02824774	03/19/08 01-21-539	37992 PD OTHER PROF SER	96.50 96.50	
ENERGY CULVERT 2008-02-61	03/19/08 01-41-614	37993 ST SUPPLIES, STRE	260.44 260.44	
ENGINEERED FLUID, INC 883211CO-IN	03/19/08 51-42-515	37994 WR SERV, INFRASTR	1569.00 1569.00	
FARNEN, ANN ANN FARNEN	03/19/08 51-00-361 52-00-362 53-00-363	37995 WR WATER SALES SR SEWER CHARGES EL SALES	144.52 48.17 48.17 48.18	
FREEBURG TOWNSHIP FRGTWBS0200803	03/19/08 13-44-575	37996 GA RECYCLING	278.25 278.25	
HD SUPPLY WATERWORKS, LTD 6822304 6838311 6838727	03/19/08 51-42-615 51-42-615 51-42-653	37997 WR SUPPL, INFRAST WR SUPPL, INFRAST WR SMALL TOOLS	565.00 159.26 89.80 315.94	
HD SUPPLY UTILITIES LTD. 780233-03 785421-01 802408-00	03/19/08 53-40-653 53-40-615 53-40-653	37998 EL SMALL TOOLS EL SUPPL, INFRAST EL SMALL TOOLS	739.20 37.20 330.00 372.00	
JIM'S AUTOMOTIVE INC 7840	03/19/08 53-40-513	37999 EL SERVICES, VEHI	430.20 430.20	
KEHRER EQUIPMENT 457517	03/19/08 53-40-512	38000 EL SERVICES, EQUI	18.00 18.00	
KRAMPER, JANE KRAMPERJANE	03/19/08 01-11-562 01-11-922	38001 AD TRAVEL EXPENSE AD MISC	91.73 21.83 69.90	
MCMMASTER-CARR SUPPLY COMP 82370387	03/19/08 01-41-615 51-42-615 52-43-615 53-40-615	38002 ST SIDEWALK MATER WR SUPPL, INFRAST SR SUPPL, INFRAST EL SUPPL, INFRAST	358.96 89.74 89.74 89.74 89.74	
MICK'S AUTO REPAIR 51049	03/19/08 01-21-513	38003 PD SERVICES, VEHI	346.00 346.00	
MIDWEST METER, INC.	03/19/08	38004	3975.52	

DATE: 03/19/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
46351	53-40-615	EL SUPPL, INFRAS	1202.35	
46352	51-42-851	WR INFRASTRUCTURE	926.92	
46394	51-42-851	WR INFRASTRUCTURE	1846.25	
O'REILLY AUTOMOTIVE, INC 1069-311033	03/19/08 51-42-613	38005 WR SUPPLIES, VEHI	37.61	37.61
PITNEY BOWES, INC 800806	03/19/08 01-11-551	38006 AD POSTAGE	153.05	30.61
	51-42-551	WR POSTAGE		30.61
	52-43-551	SR POSTAGE		30.61
	53-40-551	EL POSTAGE		30.61
	13-44-551	GA POSTAGE		30.61
RAY O'HERRON CO., INC 807303-IN	03/19/08 01-21-563	38007 PD TRAINING	460.95	460.95
SHAFFERS TIRE SERVICE 23952	03/19/08 01-21-513	38008 PD SERVICES, VEHI	24.00	12.00
23953	53-40-513	EL SERVICES, VEHI		12.00
SWITZER FOOD & SUPPLIES 113434	03/19/08 01-11-536	38009 AD JANITORIAL	28.40	14.20
	01-21-654	PD JANITORIAL		14.20
TEKLAB, INC 102544	03/19/08 52-43-539	38010 SR OTHER PROF SER	25.00	25.00
UTILITY REFUND VOF20080313	03/19/08 51-00-257	38011 WATER CUSTOMER DE	150.00	25.00
	52-00-257	SEWER CUSTOMER DE		25.00
	53-00-257	ELECT CUSTOMER DE		100.00
UTILITY REFUND MERRILL DANIELS	03/19/08 51-00-257	38012 WATER CUSTOMER DE	30.00	15.00
	53-00-257	ELECT CUSTOMER DE		15.00
WATSON'S OFFICE CITY 74693	03/19/08 01-11-652	38013 AD OPERATING SUPP	250.99	122.02
74716	01-21-651	PD OFFICE SUPPLIE		128.97
WAYNE'S TRANSMISSION 38213	03/19/08 01-21-513	38014 PD SERVICES, VEHI	644.58	644.58
WOODY'S MUNICIPAL SUPPLY 24551	03/19/08 01-41-612	38015 ST SUPPLIES, EQUI	48.04	48.04
** TOTAL CHECKS ISSUED			10725.94	

DATE: 03/19/08

REGISTER # 438
Wednesday March 19, 2008

PAGE 1

PAYABLE TO	CHECK DATE	CHECK NO	AMOUNT
INV NO	GL NO	DESCRIPTION	DIST

BLOMENKAMP JOHN	03/19/08	38016	220.85
MedReim 3/18 Jo	01-21-534	PD MEDICAL	155.22
MedReim 3/18 Ka	01-21-534	PD MEDICAL	65.63
CAVANAUGH, TIMOTHY	03/19/08	38017	34.44
3/5 - 3/17/08	01-11-562	AD TRAVEL EXPENSE	34.44
GAUCH, DONALD	03/19/08	38018	461.75
MedReim 3/18 Ja	01-41-534	ST MEDICAL	46.18
	51-42-534	WR MEDICAL	138.52
	52-43-534	SR MEDICAL	92.35
	53-40-534	EL MEDICAL	184.70
KAESBERG, BARBARA	03/19/08	38019	35.00
MedReim 3/18 Ba	01-11-534	AD MEDICAL	7.00
	51-42-534	WR MEDICAL	7.00
	52-43-534	SR MEDICAL	7.00
	53-40-534	EL MEDICAL	14.00
KRAMPER, JANE	03/19/08	38020	395.88
MedReim 3/18 J	01-11-534	AD MEDICAL	22.56
	51-42-534	WR MEDICAL	22.56
	52-43-534	SR MEDICAL	22.56
	53-40-534	EL MEDICAL	45.12
MedReim 3/18 Jo	01-11-534	AD MEDICAL	34.96
	51-42-534	WR MEDICAL	34.96
	52-43-534	SR MEDICAL	34.96
	53-40-534	EL MEDICAL	69.94
MedReim 3/18 Me	01-11-534	AD MEDICAL	19.65
	51-42-534	WR MEDICAL	19.65
	52-43-534	SR MEDICAL	19.65
	53-40-534	EL MEDICAL	39.31
MedReim 3/18 Ne	01-11-534	AD MEDICAL	2.00
	51-42-534	WR MEDICAL	2.00
	52-43-534	SR MEDICAL	2.00
	53-40-534	EL MEDICAL	4.00
MOHR, JEFF	03/19/08	38021	55.00
MedReim 3/18 Li	01-41-534	ST MEDICAL	5.50
	51-42-534	WR MEDICAL	16.50
	52-43-534	SR MEDICAL	11.00
	53-40-534	EL MEDICAL	22.00

** TOTAL CHECKS ISSUED 1202.92

DATE: 03/24/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
REGIONS - PAYROLL	03/21/08	181	39637.59	
#06-08	01-00-215	PR W/H FICA	3912.80-	
	01-00-213	PR W/H FIT	6000.74-	
	01-00-214	PR W/H SIT	1596.57-	
	12-00-111	CASH IN UNION - E	50.00-	
	51-00-111	CASH IN UNION - W	5782.80-	
	52-00-111	CASH IN UNION SEW	3464.92-	
	53-00-111	CASH IN UNOIN - E	12654.76-	
#6-08	01-21-421	PD REGULAR SALARI	15672.73	
	01-21-422	PD OVERTIME	1200.15	
	01-21-425	PD PART-TIME SALA	192.00	
	01-21-426	PD LONGEVITY/EDUC	226.93	
	01-11-431	AD ELECTED SALARI	1966.67	
	01-11-421	AD REGULAR SALARI	1517.74	
	01-16-421	ZO REGULAR SALARI	560.00	
	01-41-421	ST REGULAR SALARI	7859.00	
	12-23-421	ES REGULAR SALARI	50.00	
	01-00-111	CASH IN UNION - G	50.00	
	51-42-421	WR REGULAR SALARI	5765.03	
	51-42-423	WR OVERTIME	17.77	
	01-00-111	CASH IN UNION - G	5782.80	
	52-43-421	SR REGULAR SALARI	3307.65	
	52-43-422	SR TEMP SALARIES	157.27	
	01-00-111	CASH IN UNION - G	3464.92	
	53-40-421	EL REGULAR SALARI	12565.93	
	01-00-111	CASH IN UNION - G	12654.76	
	53-40-423	EL OVERTIME	88.83	
REGIONS - PAYROLL TAXES	03/21/08	182	16235.81	
#06-08	12-00-111	CASH IN UNION - E	3.83-	
	51-00-111	CASH IN UNION - W	528.55-	
	52-00-111	CASH IN UNION SEW	305.24-	
	53-00-111	CASH IN UNOIN - E	1189.65-	
#6-08	01-00-215	PR W/H FICA	3912.80	
	01-00-213	PR W/H FIT	6000.74	
	01-00-214	PR W/H SIT	1596.57	
	01-21-453	PD UNEMPLOYMENT I	306.61	
	01-21-461	PD SOCIAL SECURIT	1308.14	
	01-21-461	PD SOCIAL SECURIT	14.69	
	01-11-461	AD SOCIAL SECURIT	150.45	
	01-11-453	AD UNEMPLOYMENT I	17.13	
	01-11-461	AD SOCIAL SECURIT	116.09	
	01-41-453	ST UNEMPLOYMENT I	141.27	
	01-41-461	ST SOCIAL SECURIT	601.21	
	01-16-461	ZO SOCIAL SECURIT	42.84	
	12-23-461	ES SOCIAL SECURIT	3.83	

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
	01-00-111	CASH IN UNION - G	3.83	
	51-42-453	WR UNEMPLOYMENT I	86.17	
	51-42-461	WR SOCIAL SECURIT	442.38	
	01-00-111	CASH IN UNION - G	528.55	
	52-43-453	SR UNEMPLOYMENT I	40.17	
	52-43-461	SR SOCIAL SECURIT	265.07	
	01-00-111	CASH IN UNION - G	305.24	
	53-40-453	EL UNEMPLOYMENT I	221.56	
	53-40-461	EL SOCIAL SECURIT	968.09	
	01-00-111	CASH IN UNION - G	1189.65	
ADP - CHARGES #6-08	03/21/08	183	89.23	
	01-11-539	AD OTHER PROF SER	22.31	
	51-42-539	WR OTHER PROF SER	22.31	
	52-43-539	SR OTHER PROF SER	22.31	
	53-40-539	EL OTHER PROF SER	22.30	
** TOTAL CHECKS ISSUED			55962.63	

DATE: 03/24/08

PAYABLE TO	CHECK DATE	CHECK NO	AMOUNT	
INV NO	GL NO	DESCRIPTION		DIST

AFLAC	03/18/08	37991	158.28	
367577	01-00-196	EXCHANGE - PAYROL	158.28	
** TOTAL CHECKS ISSUED			158.28	

DATE: 03/26/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
RHUTASEL & ASSOCIATES, INC 6919	03/26/08 15-41-532	1244 MFT ENGINEERING	1231.38 1231.38	
BELLEVILLE SEED HOUSE 212653 212793	03/26/08 53-40-615 53-40-615	38022 EL SUPPL, INFRAST EL SUPPL, INFRAST	325.50 196.00 129.50	
CINTAS CORPORATION 731612224-2 731618069 731621019 731623926 731626819	03/26/08 01-11-611 01-21-536 01-11-611 01-21-536 51-42-471 52-43-471 53-40-471 01-11-611 01-21-536 51-42-471 52-43-471 53-40-471	38023 AD SUPPLIES, BUIL PD JANITORIAL AD SUPPLIES, BUIL PD JANITORIAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL AD SUPPLIES, BUIL PD JANITORIAL WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL	676.30 .50 .50 32.91 45.02 91.34 91.34 91.34 32.91 45.02 81.81 81.81 81.80	
C J SCHLOSSER CPA 35791	03/26/08 11-11-531 01-11-531	38024 AU ACCOUNTING AD ACCOUNTING	7400.00 2400.00 5000.00	
DM COMMUNICATION SERVICES DMCOMIN5825	03/26/08 52-43-652	38025 SR OPERATING SUPP	17.99 17.99	
ECKELS, GREGORY GREG ECKELS0803	03/26/08 51-42-471 52-43-471 53-40-471	38026 WR UNIFORM RENTAL SR UNIFORM RENTAL EL UNIFORM RENTAL	22.50 7.50 7.50 7.50	
FASTENAL IND & CONST SUPP ILBEL43406	03/26/08 53-40-612	38027 EL SUPPLIES, EQUI	100.38 100.38	
FIA CARD SERVICES 558845500145254 FIACARD031708 FIACARD200802 FIACARD20080317 FIACARD2008032 FIACARD20083 FIACARD20084	03/26/08 01-21-563 01-11-554 53-40-655 01-41-655 52-43-655 51-42-655 52-43-615	38028 PD TRAINING AD PRINTING, COPY EL AUTO FUEL/OIL ST AUTO FUEL/OIL SR AUTO FUEL/OIL WR AUTO FUEL/OIL SR SUPPL, INFRAST	1415.07 24.00 17.50 345.05 557.47 177.79 209.91 83.35	
FKG OIL	03/26/08	38029	4022.79	

DATE: 03/26/08

REGISTER # 441
Wednesday March 26, 2008

PAGE 2

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
1-0022287	01-21-655	PD AUTO FUEL/OIL	2242.91	
	01-41-655	ST AUTO FUEL/OIL	893.77	
	51-42-655	WR AUTO FUEL/OIL	264.30	
	52-43-655	SR AUTO FUEL/OIL	264.30	
	53-40-655	EL AUTO FUEL/OIL	357.51	
FREEBURG PRINT & PUBLISH 70308	03/26/08	38030	90.00	
	01-41-553	ST PUBLISHING, ADV	30.00	
	51-42-553	WR PUBLISH, ADVERT	30.00	
	53-40-553	EL PUBLISH, ADVERT	30.00	
GALL'S INC 5931583900015 5932087200019	03/26/08	38031	43.97	
	01-21-512	PD SERVICES, EQUI	21.98	
	01-21-471	PD UNIFORM ALLOWA	21.99	
HD SUPPLY UTILITIES LTD. 802409-00	03/26/08	38032	2960.00	
	53-40-851	EL UTILITY SYS PR	2960.00	
ILLINOIS MUNICIPAL UTILIT NESC-0005	03/26/08	38033	275.00	
	53-40-563	EL TRAINING	275.00	
JACKSON-HIRSH, INC 691799	03/26/08	38034	33.94	
	01-16-651	ZO OFFICE SUPPLIE	33.94	
J. F. ELECTRIC 13390	03/26/08	38035	2255.20	
	51-42-535	WR METER READING	751.73	
	52-43-535	SR METER READING	751.73	
	53-40-535	EL METER READING	751.74	
JULIE, INC. 02-08-0545	03/26/08	38036	43.70	
	51-42-539	WR OTHER PROF SER	14.57	
	52-43-539	SR OTHER PROF SER	14.57	
	53-40-539	EL OTHER PROF SER	14.56	
RAY O'HERRON CO., INC 0807587-IN	03/26/08	38037	206.86	
	01-21-563	PD TRAINING	206.86	
REXEL ELECTRICAL & DATACO 71-075474 71-075483 71075138	03/26/08	38038	183.15	
	53-40-615	EL SUPPL, INFRAST	30.90	
	53-40-615	EL SUPPL, INFRAST	49.00	
	53-40-615	EL SUPPL, INFRAST	103.25	
SHAFFERS TIRE SERVICE 23972 23976 23978	03/26/08	38039	62.00	
	01-21-513	PD SERVICES, VEHI	25.00	
	01-21-513	PD SERVICES, VEHI	12.00	
	01-21-513	PD SERVICES, VEHI	25.00	
TEKLAB, INC	03/26/08	38040	25.00	

DATE: 03/26/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
102588	52-43-539	SR OTHER PROF SER	25.00	
TINOCO, INC. 2008285	03/26/08 01-11-913 01-21-539 53-40-913	38041 AD COMMUNITY RELA PD OTHER PROF SER EL COMMUNITY RELA	50.00 16.67 16.67 16.66	
UTILITY REFUND VOF20080317 VOF200803172	03/26/08 53-00-257 51-00-257 52-00-257 53-00-257	38042 ELECT CUSTOMER DE WATER CUSTOMER DE SEWER CUSTOMER DE ELECT CUSTOMER DE	108.20 26.01 15.00 15.00 20.00	
VOF20080318	51-00-257 52-00-257 53-00-257	WATER CUSTOMER DE SEWER CUSTOMER DE ELECT CUSTOMER DE	8.56 8.56 15.07	
UTILITY REFUND K&WDEVELOPMENT	03/26/08 51-00-257 52-00-257 53-00-257	38043 WATER CUSTOMER DE SEWER CUSTOMER DE ELECT CUSTOMER DE	17.81 4.93 6.44 6.44	
UTILITY REFUND SEAN GARLAND	03/26/08 53-00-257	38044 ELECT CUSTOMER DE	73.99 73.99	
UTILITY REFUND KELLY KIEFER	03/26/08 51-00-257 52-00-257 53-00-257	38045 WATER CUSTOMER DE SEWER CUSTOMER DE ELECT CUSTOMER DE	150.00 25.00 25.00 100.00	
UNITED HEALTHCARE INS 103063278	03/26/08 01-00-151 01-11-451 01-21-451 01-41-451 51-42-451 52-43-451 53-40-451	38046 DUE FROM EMPLOYEE AD HEALTH INSURAN PD HEALTH INSURAN ST HEALTH INSURAN WR HEALTH INSURAN SR HEALTH INSURAN EL HEALTH INSURAN	22883.39 313.37 842.85 8403.31 1473.91 2316.76 2316.76 7216.43	
USA BLUEBOOK 554581 555528 555531	03/26/08 52-43-652 51-42-652 52-43-652	38047 SR OPERATING SUPP WR OPERATING SUPP SR OPERATING SUPP	181.78 69.33 71.56 40.89	
VILLAGE OF FRG UTILITIES MARCH UTILITIES	03/26/08 01-11-571 01-21-571 01-41-571	38048 AD UTILITIES PD UTILITIES ST UTILITIES	2936.16 684.89 456.60 123.95	

DATE: 03/26/08

REGISTER # 441
Wednesday March 26, 2008

PAGE 4

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT DIST
	51-42-571	WR UTILITIES	203.88
	52-43-576	SR ELECTRICITY PU	1245.55
	53-40-571	EL UTILITIES	212.73
	58-55-571	SWP UTILITIES	8.56
WATSON'S OFFICE CITY	03/26/08	38049	415.17
74965	01-11-652	AD OPERATING SUPP	191.86
	53-40-652	EL OPERATING SUPP	41.69
74973	01-11-652	AD OPERATING SUPP	9.95
74982	01-21-612	PD SUPPLIES, EQUI	292.56
CM75057	01-11-652	AD OPERATING SUPP	120.89-
WEILMUENSTER & WIGGINTON	03/26/08	38050	5305.34
ww2006080306	01-11-533	AD LEGAL	4038.78
ww200803062	01-16-533	ZO LEGAL	161.70
ww200803063	01-16-533	ZO LEGAL	1104.86
** TOTAL CHECKS ISSUED			53512.57

DATE: 03/26/08

PAYABLE TO INV NO	CHECK DATE GL NO	CHECK NO DESCRIPTION	AMOUNT	DIST
CAPPELLO, JOHN MedReim 3/24 Jo 01-21-534	03/26/08	38051 PD MEDICAL	381.00	381.00
KAESBERG, BARBARA MedReim 3/24 Bi 01-11-534 51-42-534 52-43-534 53-40-534	03/26/08	38052 AD MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	334.06	66.81 66.81 66.81 133.63
KRAMPER, JANE MedReim 3/24 Br 01-11-534 51-42-534 52-43-534 53-40-534	03/26/08	38053 AD MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	14.04	2.81 2.81 2.81 5.61
MOHR, JEFF MedReim 3/24 Li 01-41-534 51-42-534 52-43-534 53-40-534	03/26/08	38054 ST MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	202.24	20.22 60.67 40.45 80.90
PIERCE, DEBORAH MedReim 3/24 we 01-11-534 51-42-534 52-43-534 53-40-534	03/26/08	38055 AD MEDICAL WR MEDICAL SR MEDICAL EL MEDICAL	588.88	117.78 117.78 117.78 235.54
SCHUTZENHOFER, MICHAEL MedReim 3/24 Ad 01-21-534 MedReim 3/24 Mi 01-21-534 MedReim 3/24 Tr 01-21-534	03/26/08	38056 PD MEDICAL PD MEDICAL PD MEDICAL	517.56	20.00 302.50 195.06
WOODRUFF JR, MELVIN MedReim 3/24 Ki 01-21-534 MedReim 3/24 Me 01-21-534	03/26/08	38057 PD MEDICAL PD MEDICAL	118.03	71.80 46.23
** TOTAL CHECKS ISSUED			2155.81	

DATE: 03/26/08

PAYABLE TO	CHECK DATE	CHECK NO	AMOUNT	
INV NO	GL NO	DESCRIPTION		DIST

VILLAGE OF FREEBURG	03/26/08	1245	28269.98	
MFT Salaries	15-00-241	DUE TO GENERAL	FU	28269.98

** TOTAL CHECKS ISSUED 28269.98

DATE: 03/26/08

wednesday March 26, 2008

PAGE 1

PAYABLE TO	CHECK DATE	CHECK NO	AMOUNT
INV NO	GL NO	DESCRIPTION	DIST

ST CLAIR COUNTY RECORDER	03/26/08	37990	114.00
2008051296	01-41-557	ST RECORDING FEES	94.00
	51-42-557	WR RECORDING FEES	10.00
	52-43-557	SR RECORDING FEES	10.00

** TOTAL CHECKS ISSUED 114.00

DATE: 03/27/08

PAYABLE TO	CHECK DATE	CHECK NO	AMOUNT	
INV NO	GL NO	DESCRIPTION		DIST

=====

COMMERCE BANK, NA AS TRUS	01/15/08	108	40798.33	
DEC '07	01-11-896	AD TIF FREEBURG C	40798.33	

** TOTAL CHECKS ISSUED 40798.33

DATE: 03/28/08

REGISTER # 446
Friday March 28, 2008

PAGE 1

PAYABLE TO INV NO	GL NO	CHECK DATE	CHECK NO DESCRIPTION	AMOUNT	DIST
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ST CLAIR COUNTY TREASURER		03/28/08	38058	3538.38	
FEB & MARCH 200 01-16-535			ZO COUNTY INSPECT	3538.38	

** TOTAL CHECKS ISSUED 3538.38

PAYABLE TO	INV NO	CHECK DATE G/L NUMBER	CHECK NO DESCRIPTION	AMOUNT	DIST
AHLERS, KENT WILLIAM				375.30	
MedReim 3/31 D		01-21-534	PD MEDICAL		55.00
MedReim 3/31 Ke		01-21-534	PD MEDICAL		230.00
MedReim 3/31 Li		01-21-534	PD MEDICAL		90.30
CARTER WATERS CONST MATRL 722169		52-43-612	SR SUPPLIES, EQUI	176.42	176.42
CAVANAUGH, TIMOTHY				27.16	
Mileage Mar 08		01-11-562	AD TRAVEL EXPENSE		27.16
ECKELS, GREGORY				16.67	
MedReim 3/31 Gr		01-41-534	ST MEDICAL		1.67
MedReim 3/31 Gr		51-42-534	WR MEDICAL		5.00
MedReim 3/31 Gr		52-43-534	SR MEDICAL		3.33
MedReim 3/31 Gr		53-40-534	EL MEDICAL		6.67
FLETCHER-REINHARDT CO. 563913		53-40-615	EL SUPPL, INFRAST	1705.60	1705.60
GAUCH, DONALD				50.00	
MedReim 3/31 D		01-41-534	ST MEDICAL		5.00
MedReim 3/31 D		51-42-534	WR MEDICAL		15.00
MedReim 3/31 D		52-43-534	SR MEDICAL		10.00
MedReim 3/31 D		53-40-534	EL MEDICAL		20.00
I.E.P.A.				15764.54	
IEPA20080312		51-42-713	WR IEPA LOAN/PRN/		5681.06
IEPA20080312		51-42-723	WR IEPA LOAN/INT/		2201.22
IEPA20080312		52-43-713	SR IEPA LOAN/PRN/		5681.05
IEPA20080312		52-43-723	SR IEPA LOAN/INT/		2201.21
KAESBERG, BARBARA				50.00	
MedReim 3/31 Ba		01-11-534	AD MEDICAL		2.00
MedReim 3/31 Ba		51-42-534	WR MEDICAL		2.00
MedReim 3/31 Ba		52-43-534	SR MEDICAL		2.00
MedReim 3/31 Ba		53-40-534	EL MEDICAL		4.00
MedReim 3/31 Bi		01-11-534	AD MEDICAL		8.00
MedReim 3/31 Bi		51-42-534	WR MEDICAL		8.00
MedReim 3/31 Bi		52-43-534	SR MEDICAL		8.00
MedReim 3/31 Bi		53-40-534	EL MEDICAL		16.00
KASPER, RANDY				34.99	
MedReim 3/31 Di		53-40-534	EL MEDICAL		34.99
KRAMPER, JANE				25.44	

PAYABLE TO	INV NO	CHECK DATE G/L NUMBER	CHECK NO DESCRIPTION	AMOUNT	DIST
	MedReim 3/31 Br	01-11-534	AD MEDICAL	5.09	
	MedReim 3/31 Br	51-42-534	WR MEDICAL	5.09	
	MedReim 3/31 Br	52-43-534	SR MEDICAL	5.09	
	MedReim 3/31 Br	53-40-534	EL MEDICAL	10.17	
LOCIS				3600.00	
	28432	01-11-539	AD OTHER PROF SER	900.00	
	28432	51-42-539	WR OTHER PROF SER	900.00	
	28432	52-43-539	SR OTHER PROF SER	900.00	
	28432	53-40-539	EL OTHER PROF SER	900.00	
LUCASH, CLARK				50.00	
	MedReim 3/31 Cl	53-40-534	EL MEDICAL	50.00	
SCHUTZENHOFER, MICHAEL				607.74	
	MedReim 3/31 Ad	01-21-534	PD MEDICAL	211.88	
	MedReim 3/31 Em	01-21-534	PD MEDICAL	330.23	
	MedReim 3/31 H	01-21-534	PD MEDICAL	65.63	
TEKLAB, INC				87.50	
	79709	51-42-515	WR SERV, INFRASTR	87.50	
UTILITY REFUND				76.27	
	VPF20080326	53-00-257	ELECT CUSTOMER DE	76.27	
UTILITY REFUND				23.73	
	ANDREW BARTLEY	53-00-257	ELECT CUSTOMER DE	23.73	
UTILITY REFUND				100.00	
	SHEPPARD CONST	53-00-257	ELECT CUSTOMER DE	100.00	
UTILITY REFUND				300.00	
	FRG PHARM03/25/	51-00-257	WATER CUSTOMER DE	50.00	
	FRG PHARM03/25/	52-00-257	SEWER CUSTOMER DE	50.00	
	FRG PHARM03/25/	53-00-257	ELECT CUSTOMER DE	200.00	
USA BLUEBOOK				81.71	
	557994	51-42-652	WR OPERATING SUPP	81.71	
VOGEL, BRYAN				2525.00	
	BRYAN VOGEL03/2	01-11-531	AD ACCOUNTING	2525.00	
WASTE MANAGEMENT OF ST LO				12810.00	
	3527339-1841-6	13-44-573	GA GARBAGE DISPOS	12810.00	
WATTS, THOMAS				59.97	
	MedReim 3/31 To	01-21-534	PD MEDICAL	59.97	
** TOTAL CHECKS TO BE ISSUED				38548.04	

INVESTMENT NUMBER	PURCHASE DATE	MATURITY DATE	ACCOUNT NUMBER	PRINCIPAL	INTEREST RATE	INVESTMENT PERIOD	EXPECTED INTEREST	PRINCIPAL PAID BACK	INTEREST RECEIVED	TOTAL DUE
01-001 GEN - 3 YR CD CSB	03/09/05	01/09/09	01-00-116 INVESTMENT-CERT. OF DEPOSIT	20107.61	4.5500	3 (Y)	2744.68	.00	.00	22852.29
01-002 GEN - 4 yr CD CITIZENS	03/09/06	03/09/10	01-00-116 INVESTMENT-CERT. OF DEPOSIT	20107.61	4.8000	4 (Y)	3860.66	.00	.00	23968.27
15-001 MFT - 3 YR CD CSB	01/09/06	01/09/10	15-00-116 INVESTMENT-CERT. OF DEPOSIT	62000.00	4.5500	4 (Y)	11284.00	.00	.00	73284.00
15-002 MFT - 4 yr CD CITIZENS	03/09/06	03/09/10	15-00-116 INVESTMENT-CERT. OF DEPOSIT	62000.00	4.8000	4 (Y)	11904.00	.00	.00	73904.00
15-004 MFT - 35 MONTH CD CITIZENS	07/28/05	06/28/08	15-00-116 INVESTMENT-CERT. OF DEPOSIT	75000.00	4.4200	35 (M)	9668.75	.00	.00	84668.75
20-001 IMPACT - 3 YR CD CITIZENS	06/28/07	06/28/10	20-00-116 INVESTMENT - CERTIFICATE OF DEPO	15000.00	5.1500	3 (Y)	2317.50	.00	.00	17317.50
51-001 WR - 3 YR CD CBS	01/09/06	01/09/09	51-00-116 INVESTMENT - CERT OF DEPOSIT	13500.00	4.5500	3 (Y)	1842.75	.00	.00	15342.75
51-002 WR - 4 yr CD CITIZENS	03/09/06	03/09/10	51-00-116 INVESTMENT - CERT OF DEPOSIT	13500.00	4.8000	4 (Y)	2592.00	.00	.00	16092.00
51-003 WR - 3 YR CD CSB	10/03/05	10/03/08	51-00-116 INVESTMENT - CERT OF DEPOSIT	60000.00	4.6500	3 (Y)	8370.00	.00	.00	68370.00
52-001 SR - 4 YR CD CITIZENS	03/09/06	03/09/10	52-00-116 INVESTMENT - CERT OF DEPOSIT	47156.00	4.8000	4 (Y)	9053.95	.00	.00	56209.95
52-002 SR - 3 YR CD CBS	01/09/06	01/09/09	52-00-116 INVESTMENT - CERT OF DEPOSIT	47156.00	4.5500	3 (Y)	6436.79	.00	.00	53592.79
52-003 SR - 3 YR CD CSB	10/03/05	10/03/08	52-00-116 INVESTMENT - CERT OF DEPOSIT	40000.00	4.6500	3 (Y)	5580.00	.00	.00	45580.00
53-001 EL - 3 YR CD CSB	01/09/06	01/09/09	53-00-116 INVESTMENT - CERT OF DEPOSIT	45450.00	4.5500	3 (Y)	62039.25	.00	.00	516539.25

SYS DATE 033108
 [GIT]
 DATE 03/31/08

Village of Freeburg
 G / L I N V E S T M E N T R E G I S T E R
 Monday March 31, 2008

SYS TIME 10:02
 PAGE 2

INVESTMENT NUMBER	PURCHASE DATE	MATURITY DATE	ACCOUNT NUMBER	PRINCIPAL	INTEREST RATE	INVESTMENT PERIOD	EXPECTED INTEREST	PRINCIPAL PAID BACK	INTEREST RECEIVED	TOTAL DUE
53-002 EL 4 YR CD CITZENS	03/09/06	03/09/10	53-00-116 INVESTMENT - CERT OF DEPOSIT	454500.00	4.8000	4 (Y)	87264.00	.00	.00	541764.00
53-003 EL- 3 YR CD CSB	10/03/05	10/03/08	53-00-116 INVESTMENT - CERT OF DEPOSIT	280000.00	4.6500	3 (Y)	39060.00	.00	.00	319060.00
53-004 ELECTRIC - 4 YR CITZENS	08/09/07	08/09/11	53-00-116 INVESTMENT - CERT OF DEPOSIT	50000.00	5.2000	4 (Y)	10400.00	.00	.00	60400.00
53-005 ELECTRIC - 4 YR CD CITZENS	08/09/06	08/09/10	53-00-116 INVESTMENT - CERT OF DEPOSIT	100000.00	5.2800	4 (Y)	21120.00	.00	.00	121120.00
17 INVESTMENTS		TOTALS:		1814527.22			295538.33	.00	.00	2110065.55

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	**
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUE								
01-00-311	PROPERTY TAX	.00	92924.34		91000.00	1924.34-	220.34	86943.46
01-00-312	AD POL PROTECTION TX	.00	24175.54		23000.00	1175.54-	57.34	22627.62
01-00-314	AD IMRF	.00	106660.39		99750.00	6910.39-	252.93	99807.07
01-00-315	AD SIMPLIFIED TELECOMUNIC	14081.96	173767.99		135000.00	38767.99-	10423.60	133821.55
01-00-318	AD ELEC FRANCHISE FEE	.00	38384.68		.00	38384.68-	175762.09	175762.09
01-00-321	AD LIQUOR LICENSES	.00	3680.00		4400.00	720.00	100.00	4490.00
01-00-323	AD BUSINESS LICENSES	430.00	1980.00		1300.00	680.00-	.00	1310.00
01-00-325	AD FRANCHISE LICENSES	.00	45193.48		47000.00	1806.52	.00	.00
01-00-326	AD PEDDLERS LICENSE	.00	.00		50.00	50.00	.00	30.00
01-00-327	AD COIN OPR MACH LIC	.00	2109.75		2400.00	290.25	.00	2395.48
01-00-328	AD RAFFLE LICENSE	2.00	14.00		50.00	36.00	.00	22.00
01-00-331	AD BUILDING PERMITS	3112.90	42128.11		64000.00	21871.89	9169.30	63022.26
01-00-332	AD AREA BULK VAR PERM	.00	1500.00		500.00	1000.00-	.00	.00
01-00-333	AD AMENDMENT	.00	.00		250.00	250.00	.00	125.00
01-00-334	AD FENCE PERMIT	5.00	85.00		100.00	15.00	10.00	135.00
01-00-335	AD WRECKING PERMIT	20.00	100.00		100.00	.00	40.00	120.00
01-00-336	AD SIGN PERMIT	10.00	170.00		125.00	45.00-	10.00	140.00
01-00-338	AD SPECIAL USE PERMIT	.00	.00		250.00	250.00	.00	250.00
01-00-341	AD STATE INCOME TAX	42869.92	352371.92		340000.00	12371.92-	36154.17	321536.46
01-00-342	AD REPLACEMENT TAX	406.50	6648.03		5600.00	1048.03-	381.27	5562.92
01-00-344	AD GRANTS (FEMA)	.00	47347.97		37850.00	9497.97-	.00	.00
01-00-345	AD SALES TAX	30690.20	365534.11		345000.00	20534.11-	33087.94	338804.08
01-00-346	AD ROAD & BRIDGE TAX	.00	71906.57		65000.00	6906.57-	.00	65552.36
01-00-349	AD LOCAL USE TAX	6420.37	52036.59		52000.00	36.59-	5795.76	50638.60
01-00-350	AD RETURN CHECK FEE	90.00	550.00		150.00	400.00-	40.00	170.00
01-00-351	AD COURT FINES	1530.58	17713.67		20000.00	2286.33	1407.15	19234.93
01-00-352	AD PARKING FINES	.00	5.00		50.00	45.00	.00	5.00
01-00-367	AD SIDEWALK SUPPLIES	.00	.00		250.00	250.00	.00	275.00
01-00-370	AD ACCIDENT REPORT SALES	5.00	330.00		400.00	70.00	10.00	391.10
01-00-371	AD MAP, ZON ORD SALE	.00	27.00		50.00	23.00	.00	24.00
01-00-372	AD COPY WK, LAMINATG	.00	31.50		25.00	6.50-	.00	2.50
01-00-373	AD POSTAGE	.00	15.00		.00	15.00-	.00	.00
01-00-381	AD INTEREST INCOME	149.16	23788.50		23000.00	788.50-	644.12	25071.64
01-00-384	AD SPECTRA SITE LEASE	575.00	6900.00		6900.00	.00	575.00	6900.00
01-00-385	AD GRANTS	200.00	450.00		750.00	300.00	.00	750.00
01-00-386	AD T.I.F./FREEBURG CENTER	.00	27613.68		.00	27613.68-	.00	14063.77
01-00-388	AD POL DUI - VEHICLE FUND	300.00	2675.50		300.00	2375.50-	140.00	360.00
01-00-389	AD OTHER REVENUES	.00	1414.18		750.00	664.18-	1643.14	6171.92
01-00-389.1	AD POLICE DONATIONS	.00	.00		300.00	300.00	.00	300.00
01-00-389.2	AD POL RESTITUTION DUI	.00	783.00		1500.00	717.00	.00	1507.00

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
01-00-389.7	AD TOBACCO COMPLIANCE GRA	.00	1800.00		1600.00	200.00-	.00	1611.00
01-00-391	AD PROCEEDS FIXED ASSET S	.00	655.00		.00	655.00-	.00	.00
01-00-394	AD PROCEEDS - LOT SALE IP	.00	9649.96		10000.00	350.04	.00	.00
01-00-395	AD REFUNDS,REIMBMTS	.00	6268.77		200.00	6068.77-	.00	195.50
01-00-395.1	ST REIMBURSEMENTS/SUPPLIE	.00	5034.06		250.00	4784.06-	168.40	168.40
01-00-400	AD BATEMAN RESTITUTION	20.00	20.00		100.00	80.00	.00	60.00
	REVENUE	100918.59	1534443.29		1381300.00	153143.29-	276092.55	1454707.71
	***** DEPARTMENT 00 TOTALS ***	100918.59	1534443.29		1381300.00	153143.29-	.00	.00
ADMINISTRATIVE								
01-11-421	AD REGULAR SALARIES	3065.50	40520.45	.00	40900.00	379.55	2857.17	38697.16
01-11-423	AD OVERTIME	.00	82.18	.00	500.00	417.82	.00	31.78
01-11-426	AD Employee Bonuses	.00	1510.70	.00	1500.00	10.70-	.00	.00
01-11-431	AD ELECTED SALARIES	3083.34	34949.28	.00	33000.00	1949.28-	2703.34	32805.25
01-11-451	AD HEALTH INSURANCE	842.85	8681.31	.00	8200.00	481.31-	689.49	17512.80
01-11-453	AD UNEMPLOYMENT INSURANCE	41.96	496.87	.00	430.00	66.87-	52.33	471.27
01-11-454	AD WORKERS COMPENSATION	.00	825.16	.00	450.00	375.16-	.00	396.90
01-11-461	AD SOCIAL SECURITY	470.35	5895.26	.00	5700.00	195.26-	325.92	4215.67
01-11-462	AD IMRF	.00	2871.62	.00	4500.00	1628.38	244.52	3222.40
01-11-510	AD MAINTENANCE SERVICES E	.00	.00	.00	500.00	500.00	.00	.00
01-11-511	AD SERVICES, BUILDING	.00	150.00	.00	750.00	600.00	.00	229.25
01-11-512	AD SERVICES, EQUIPMT	.00	734.75	.00	750.00	15.25	.00	367.50
01-11-519	AD SERVICES, OTHER	.00	243.00	.00	500.00	257.00	.00	243.00
01-11-531	AD ACCOUNTING	5000.00	5000.00	.00	5000.00	.00	.00	.00
01-11-532	AD ENGINEERING	.00	650.00	.00	1500.00	850.00	.00	741.00
01-11-533	AD LEGAL	4038.78	25439.79	.00	10000.00	15439.79-	5796.09	33198.93
01-11-534	AD MEDICAL	338.54	5410.04	.00	5600.00	189.96	966.69	3360.08
01-11-536	AD JANITORIAL	29.44	180.28	.00	750.00	569.72	378.00	3892.00
01-11-538	AD CODE CODIFICATION	.00	684.50	.00	1000.00	315.50	.00	.00
01-11-539	AD OTHER PROF SERVICES	1154.55	9765.55	.00	10000.00	234.45	53.74	10835.27
01-11-551	AD POSTAGE	33.78	1281.26	.00	2500.00	1218.74	17.01	576.41
01-11-552	AD TELEPHONE	558.42	7054.39	.00	6000.00	1054.39-	568.53	5938.82
01-11-553	AD PUBLISHING,ADVERTMT	.00	77.80	.00	600.00	522.20	.00	391.27
01-11-554	AD PRINTING, COPYING	17.50	56.30	.00	500.00	443.70	.00	.00
01-11-557	AD RECORDING FEES	.00	.00	.00	150.00	150.00	.00	.00
01-11-559	AD RECORDING FEES	.00	476.00	.00	1000.00	524.00	120.00	120.00
01-11-561	AD DUES	.00	110.00	.00	100.00	10.00-	.00	35.00

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
01-11-562	AD TRAVEL EXPENSE	85.37	1756.51	.00	750.00	1006.51-	94.98	632.30
01-11-563	AD TRAINING/COMP CLASSES	.00	921.00	.00	500.00	421.00-	.00	191.29
01-11-565	AD PUBLICATIONS	.00	34.00	.00	100.00	66.00	.00	50.25
01-11-571	AD UTILITIES	1464.00	5762.37	.00	6250.00	487.63	1402.75	6050.21
01-11-591	AD LIABILITY INSURANCE	.00	2781.25	.00	2450.00	331.25-	.00	2260.86
01-11-592	AD GENERAL INSURANCE	.00	2105.87	.00	1350.00	755.87-	.00	1223.04
01-11-611	AD SUPPLIES, BUILDING	131.14	1276.28	.00	1000.00	276.28-	84.00	627.31
01-11-612	AD SUPPLIES, EQUIPMT	53.92	173.92	.00	1000.00	826.08	.00	2080.00
01-11-619	AD SUPPLIES, OTHER	.00	319.16	.00	350.00	30.84	82.82	251.06
01-11-651	AD OFFICE SUPPLIES	.00	5514.18	.00	5250.00	264.18-	444.96	5064.47
01-11-652	AD OPERATING SUPPLIES	410.98	752.15	.00	1400.00	647.85	.00	1283.01
01-11-659	AD OTHER GEN SUPPLIES	7.30	336.58	.00	400.00	63.42	109.02	365.25
01-11-832	AD SECURITY SYSTEM	.00	1500.00	.00	1500.00	.00	.00	.00
01-11-835	AD EQUIPMENT, COMP	.00	1588.00	.00	1500.00	88.00-	.00	8894.90
01-11-871	AD FURNITURE	.00	.00	.00	500.00	500.00	.00	.00
01-11-890	AD OTHER IMPROVEMENTS	.00	.00	.00	500.00	500.00	.00	.00
01-11-894	AD INDUSTRIAL PARK DEVELO	.00	1554.42	.00	1500.00	54.42-	.00	1486.44
01-11-896	AD TIF FREEBURG CENTER	20781.46	122579.57	.00	.00	122579.57-	1403.92	14063.77
01-11-913	AD COMMUNITY RELATIONS	16.67	446.37	.00	800.00	353.63	16.67	778.32
01-11-922	AD MISC	69.90	93.84	.00	500.00	406.16	.00	52.70
01-11-929	AD EXP NOT SPEC	.00	5883.73	.00	500.00	5383.73-	.00	.00
01-11-931	AD ECONOMIC DEVELOPMENT	.00	.00	.00	500.00	500.00	.00	.00
EXPENSE		41695.75	308525.69	.00	170980.00	137545.69-	18517.26	219382.53
***** DEPARTMENT 11 TOTALS ***		41695.75-	308525.69-	.00	170980.00-	137545.69	.00	.00

ZONING

01-16-421	ZO REGULAR SALARIES	980.00	1400.00	.00	.00	1400.00-	.00	.00
01-16-422	ZO SAL PART TIME	.00	.00	.00	1500.00	1500.00	.00	.00
01-16-431	ZO SALARIES, APPOINTED	180.00	3170.00	.00	2000.00	1170.00-	330.00	1230.00
01-16-453	ZO UNEMPLOYMENT INSURANCE	8.40	49.87	.00	100.00	50.13	3.30	14.10
01-16-461	ZO SOCIAL SECURITY	88.74	330.53	.00	1200.00	869.47	19.35	72.11
01-16-463	ZO MEDICARE	.00	2.10	.00	.00	2.10-	5.90	22.00
01-16-532	ZO ENGINEERING	.00	4307.10	.00	5000.00	692.90	2722.70	4987.90
01-16-533	ZO LEGAL	1266.56	8744.93	.00	3000.00	5744.93-	.00	3500.00
01-16-535	ZO COUNTY INSPECTIONS	3538.38	25325.64	.00	28000.00	2674.36	.00	27229.23
01-16-539	ZO OTHER PROF SERVICES	.00	250.00	.00	1000.00	750.00	.00	972.00
01-16-553	ZO PUBLISHING,ADVERTMT	.00	1806.10	.00	3000.00	1193.90	232.62	1177.24

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
01-16-554	ZO PRINTING, COPYING	.00	19.25	.00	100.00	80.75	.00	62.00
01-16-557	ZO RECORDING EASEMT	.00	50.00	.00	400.00	350.00	120.00	150.00
01-16-561	ZO DUES	.00	.00	.00	50.00	50.00	.00	.00
01-16-562	ZO TRAVEL EXPENSE	.00	16.97	.00	150.00	133.03	29.10	38.00
01-16-563	ZO TRAINING	.00	.00	.00	100.00	100.00	.00	.00
01-16-565	ZO PUBLICATIONS	.00	.00	.00	500.00	500.00	.00	473.00
01-16-651	ZO OFFICE SUPPLIES	33.94	219.20	.00	250.00	30.80	.00	126.01
01-16-652	ZO OPERATING SUPPLIES	.00	18.40	.00	100.00	81.60	.00	90.00
01-16-653	ZO MAPPING	.00	3157.25	.00	2000.00	1157.25-	.00	.00
01-16-872	ZO COMPREHENSIVE PLANNING	.00	1471.00	.00	30000.00	28529.00	.00	.00
EXPENSE		6096.02	50338.34	.00	91950.00	41611.66	3504.11	40660.79
***** DEPARTMENT 16 TOTALS ***		6096.02-	50338.34-	.00	91950.00-	41611.66-	.00	.00
POLICE DEPARTMENT								
EXPENSE		.00	.00	.00	.00	.00	.00	.00
REVENUE		.00	.00		.00	.00	.00	.00
01-21-421	PD REGULAR SALARIES	32291.49	405801.97	.00	431500.00	25698.03	30315.15	387245.03
01-21-422	PD OVERTIME	2188.98	34659.42	.00	15000.00	19659.42-	2584.11	31665.03
01-21-423	PD HOLIDAY OVERTIME	1028.70	20911.96	.00	10000.00	10911.96-	948.42	12370.91
01-21-425	PD PART-TIME SALARIES	432.00	13896.00	.00	6000.00	7896.00-	627.00	11280.50
01-21-426	PD LONGEVITY/EDUCATION	453.86	5711.67	.00	6750.00	1038.33	338.42	4861.02
01-21-451	PD HEALTH INSURANCE	8403.31	90178.23	.00	80000.00	10178.23-	6494.53	123242.00
01-21-452	PD LIFE INSURANCE	.00	.00	.00	700.00	700.00	58.50	802.79
01-21-453	PD UNEMPLOYMENT INSURANCE	688.67	3098.85	.00	2000.00	1098.85-	363.39	1492.98
01-21-454	PD WORKERS COMPENSATION	.00	14086.52	.00	13500.00	586.52-	.00	12320.56
01-21-461	PD SOCIAL SECURITY	2784.23	38410.61	.00	36000.00	2410.61-	2038.92	26391.52
01-21-462	PD RETIREMENT	.00	45393.12	.00	55000.00	9606.88	3156.79	51198.16
01-21-471	PD UNIFORM ALLOWANCE	1351.53	7355.75	.00	7000.00	355.75-	242.36	6005.75
01-21-511	PD MAINT BUILDING	.00	320.42	.00	400.00	79.58	115.50	358.50
01-21-512	PD SERVICES, EQUIPMT	380.03	1168.81	.00	1500.00	331.19	398.08	1440.36

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
01-21-513	PD SERVICES, VEHICLE	1332.08	11035.74	.00	9000.00	2035.74-	1775.41	7986.08
01-21-533	PD LEGAL	.00	5000.00	.00	5000.00	.00	.00	1000.00
01-21-534	PD MEDICAL	2784.24	37971.47	.00	54000.00	16028.53	4647.73	23283.40
01-21-536	PD JANITORIAL	179.58	1351.97	.00	500.00	851.97-	252.00	2732.30
01-21-538	PD DISPATCHING SERVICE	.00	19639.02	.00	21000.00	1360.98	.00	20274.29
01-21-539	PD OTHER PROF SERVICES	487.92	9157.91	.00	9000.00	157.91-	181.91	4244.72
01-21-551	PD POSTAGE	9.54	94.15	.00	200.00	105.85	21.81	217.25
01-21-552	PD TELEPHONE	688.03	6815.35	.00	7000.00	184.65	555.24	5779.35
01-21-553	PD PUBLISHING,ADVERTMT	.00	22.20	.00	150.00	127.80	25.80	131.68
01-21-554	PD PRINTING, COPYING	.00	685.29	.00	500.00	185.29-	.00	303.30
01-21-561	PD DUES	.00	1675.00	.00	1500.00	175.00-	.00	1385.00
01-21-563	PD TRAINING	691.81	781.81	.00	1600.00	818.19	490.00	1595.96
01-21-564	PD TUITION REIMBURSE	.00	4159.50	.00	6000.00	1840.50	.00	.00
01-21-571	PD UTILITIES	976.01	3841.58	.00	3800.00	41.58-	935.17	4033.47
01-21-591	PD LIABILITY INSURANCE	.00	.00	.00	750.00	750.00	.00	678.16
01-21-592	PD GENERAL INSURANCE	.00	7680.26	.00	7800.00	119.74	.00	7194.18
01-21-611	PD SUPPLIES, BUILDING	9.42	287.35	.00	250.00	37.35-	111.30	248.07
01-21-612	PD SUPPLIES, EQUIPMT	326.11	521.58	.00	1000.00	478.42	.00	868.23
01-21-613	PD SUPPLIES, VEHICLE	.00	603.70	.00	500.00	103.70-	17.26	151.59
01-21-651	PD OFFICE SUPPLIES	183.97	1817.46	.00	2000.00	182.54	15.13	2185.54
01-21-652	PD OPERATING SUPPLIES	.00	1429.26	.00	1500.00	70.74	611.39	1507.84
01-21-654	PD JANITORIAL	14.20	84.34	.00	200.00	115.66	.00	.00
01-21-655	PD AUTO FUEL/OIL	3673.90	28644.01	.00	22000.00	6644.01-	2624.34	21506.21
01-21-670	PD POLICE CANINE	.00	227.81	.00	.00	227.81-	.00	486.93
01-21-831	PD OFFICE EQUIPMT (COPIER	.00	993.00	.00	1000.00	7.00	996.79	996.79
01-21-833	PD PROTECTIVE VESTS	.00	.00	.00	1000.00	1000.00	.00	.00
01-21-834	PD COMPUTER SOFTWARE	.00	.00	.00	1000.00	1000.00	191.90	941.49
01-21-835	PD TOBACCO COMPLIANCE GRA	25.00	55.00	.00	700.00	645.00	.00	673.11
01-21-841	PD VEHICLES	.00	21406.08	.00	20000.00	1406.08-	17335.80	38749.45
	EXPENSE	61384.61	846974.17	.00	844300.00	2674.17-	79092.34	829405.32
	***** DEPARTMENT 21 TOTALS ***	61384.61-	846974.17-	.00	844300.00-	2674.17	.00	.00
	EXPENSE	.00	.00	.00	.00	.00	.00	.00

STREETS AND ALLEYS

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
01-41-421	ST REGULAR SALARIES	16014.10	131748.41	.00	105000.00	26748.41-	12452.18	183151.37
01-41-422	ST TEMPORARY SALARIES	.00	11660.13	.00	10000.00	1660.13-	360.00	20307.61
01-41-423	ST OVERTIME	543.41	3470.41	.00	3500.00	29.59	.00	9200.40
01-41-451	ST HEALTH INSURANCE	1473.91	10326.80	.00	7000.00	3326.80-	1137.26	22386.87
01-41-452	ST LIFE INSURANCE	.00	.00	.00	200.00	200.00	10.53	194.03
01-41-453	ST UNEMPLOYMENT INSURANCE	311.59	1456.47	.00	1000.00	456.47-	130.91	936.25
01-41-454	ST WORKERS COMPENSATION	.00	10093.02	.00	4750.00	5343.02-	.00	8875.86
01-41-461	ST SOCIAL SECURITY	1266.65	11402.47	.00	9100.00	2302.47-	750.97	12377.21
01-41-462	ST RETIREMENT	.00	10502.50	.00	11550.00	1047.50	1372.31	23054.71
01-41-512	ST SERVICES, EQUIPMT	.00	737.54	.00	1000.00	262.46	.00	2793.48
01-41-513	ST SERVICES, VEHICLE	.00	1874.73	.00	2000.00	125.27	.00	1414.16
01-41-515	ST MAINT SERVICE/SIGNAL L	.00	3175.00	.00	2500.00	675.00-	.00	1897.44
01-41-517	ST SERVICES, MOWING	.00	1100.00	.00	1000.00	100.00-	.00	4251.00
01-41-519	ST JULIE SERVICES	.00	16.25	.00	.00	16.25-	.00	.00
01-41-532	ST ENGINEERING	.00	.00	.00	5000.00	5000.00	.00	3551.00
01-41-533	ST LEGAL	.00	500.00	.00	500.00	.00	.00	500.00
01-41-534	ST MEDICAL	178.69	3018.28	.00	4400.00	1381.72	407.46	4900.84
01-41-539	ST OTHER PROF SERVICES	50.00	30514.49	.00	29500.00	1014.49-	37.07	2844.68
01-41-553	ST PUBLISHING, ADVERTMT	30.00	84.00	.00	250.00	166.00	14.40	554.27
01-41-554	ST PRINTING, COPYING	.00	.00	.00	200.00	200.00	.00	131.60
01-41-557	ST RECORDING FEES	94.00	131.00	.00	200.00	69.00	.00	37.00
01-41-561	ST DUES	.00	.00	.00	50.00	50.00	.00	11.67
01-41-562	ST TRAVEL EXPENSE	30.00	165.31	.00	250.00	84.69	.00	158.01
01-41-563	ST TRAINING	75.00	623.00	.00	750.00	127.00	.00	496.00
01-41-571	ST UTILITIES	267.37	1087.57	.00	.00	1087.57-	.00	.00
01-41-591	ST LIABILITY INSURANCE	.00	2900.00	.00	2900.00	.00	.00	2760.70
01-41-592	ST GENERAL INSURANCE	.00	262.64	.00	175.00	87.64-	.00	152.88
01-41-593	ST RENTALS	.00	1981.25	.00	2500.00	518.75	.00	2387.81
01-41-611	ST SUPPLIES, BUILDING	.00	.00	.00	500.00	500.00	.00	17.49
01-41-612	ST SUPPLIES, EQUIPMT	48.04	5646.26	.00	3500.00	2146.26-	142.22-	10650.51
01-41-613	ST SUPPLIES, VEHICLE	75.38	2857.00	.00	1500.00	1357.00-	33.06	921.29
01-41-614	ST SUPPLIES, STREET	468.11	7463.88	.00	15000.00	7536.12	756.86	11033.08
01-41-615	ST SIDEWALK MATERIAL SUPP	89.74	2253.34	.00	5000.00	2746.66	413.43	6621.71
01-41-617	ST SNOW REMOVAL	.00	5821.22	.00	3000.00	2821.22-	1485.00	12433.50
01-41-651	ST OFFICE SUPPLIES	.00	.00	.00	100.00	100.00	.00	20.81
01-41-652	ST OPERATING SUPPLIES	51.66	649.01	.00	1500.00	850.99	332.97	850.01
01-41-653	ST SMALL TOOLS	5.98	92.69	.00	1000.00	907.31	.00	541.95
01-41-655	ST AUTO FUEL/OIL	2510.03	17309.66	.00	10000.00	7309.66-	1072.85	15956.68
01-41-656	ST CHEMICALS	.00	9400.45	.00	17000.00	7599.55	.00	16417.20
01-41-659	ST OTHER GEN SUPPLIES	.00	.00	.00	500.00	500.00	.00	119.90
01-41-890	ST OTHER IMPROVEMENTS	.00	3469.85	.00	5000.00	1530.15	.00	8700.00
01-41-913	ST COMMUNITY RELATIONS	.00	5800.00	.00	.00	5800.00-	.00	6.00
EXPENSE		23583.66	299594.63	.00	268875.00	30719.63-	21069.05	416519.40

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE M-T-D	Y-T-D	ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR M-T-D	** Y-T-D
*****	DEPARTMENT 41 TOTALS ***	23583.66-	299594.63-	.00	268875.00-	30719.63	.00	.00
	** FUND 01 TOTAL	31841.45-	29010.46					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE M-T-D	Y-T-D	ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR M-T-D	** Y-T-D
11-00-316	REVENUES AU AUDIT TAX	.00	5151.02		5000.00	151.02-	12.30	4853.03
	REVENUE	.00	5151.02		5000.00	151.02-	12.30	4853.03
	***** DEPARTMENT 00 TOTALS ***	.00	5151.02		5000.00	151.02-	.00	.00
11-11-531	EXPENSES AU ACCOUNTING	2400.00	5700.00	.00	5000.00	700.00-	4000.00	4000.00
	EXPENSE	2400.00	5700.00	.00	5000.00	700.00-	4000.00	4000.00
	***** DEPARTMENT 11 TOTALS ***	2400.00-	5700.00-	.00	5000.00-	700.00	.00	.00
	** FUND 11 TOTAL	2400.00-	548.98-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
=====								
REVENUES								
12-00-315	ESDA TAX	.00	1373.66		1350.00	23.66-	3.26	1286.42
12-00-389	ES OTHER REVENUE	.00	180.00		.00	180.00-	.00	.00
	REVENUE	.00	1553.66		1350.00	203.66-	3.26	1286.42
	***** DEPARTMENT 00 TOTALS ***	.00	1553.66		1350.00	203.66-	.00	.00
EXPENSES								
12-23-421	ES REGULAR SALARIES	100.00	1327.07	.00	1300.00	27.07-	100.00	1300.00
12-23-453	ES UNEMPLOYMENT INSURANCE	.00	9.58	.00	15.00	5.42	1.20	12.82
12-23-461	ES SOCIAL SECURITY	7.66	71.01	.00	100.00	28.99	5.87	77.89
12-23-512	ES SERVICES, EQUIPMT	.00	.00	.00	100.00	100.00	.00	.00
12-23-563	ES TRAINING	.00	402.00	.00	650.00	248.00	.00	565.00
12-23-565	ES PUBLICATIONS	.00	73.95	.00	100.00	26.05	.00	73.95
12-23-612	ES SUPP/EQUIPMT/BAT/PATC	.00	39.98	.00	250.00	210.02	.00	53.97
12-23-615	ES SUPPLIES, UNFRASTR	.00	187.06	.00	250.00	62.94	.00	29.99
12-23-619	ES OTHER MAINT SUPPLIES	.00	.00	.00	100.00	100.00	.00	.00
12-23-651	ES OFFICE SUPPLIES	.00	.00	.00	200.00	200.00	79.99	144.83
12-23-652	ES OPERATING SUPPLIES	.00	.00	.00	250.00	250.00	200.00	233.08
12-23-831	ES EQUIPMENT, PAGERS	.00	69.97	.00	500.00	430.03	350.00	350.00
	EXPENSE	107.66	2180.62	.00	3815.00	1634.38	1318.87	3951.17
	***** DEPARTMENT 23 TOTALS ***	107.66-	2180.62-	.00	3815.00-	1634.38-	.00	.00
	** FUND 12 TOTAL	107.66-	626.96-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUES								
13-00-353	GA PENALTIES	183.45	1865.04		1700.00	165.04-	161.04	1713.33
13-00-366	GA TIRES	.00	24.00		25.00	1.00	.00	17.00
13-00-367	GA WHITE ITEMS	5.00	105.00		100.00	5.00-	.00	70.00
13-00-368	GA COLLECTION	13710.45	163325.76		162900.00	425.76-	13985.41	153980.14
	REVENUE	13898.90	165319.80		164725.00	594.80-	14146.45	155780.47
	***** DEPARTMENT 00 TOTALS ***	13898.90	165319.80		164725.00	594.80-	.00	.00
EXPENSES								
13-44-551	GA POSTAGE	30.61	1108.24	.00	1750.00	641.76	317.00	1307.15
13-44-573	GA GARBAGE DISPOSAL	12810.00	152895.25	.00	153000.00	104.75	12632.60	136523.40
13-44-575	GA RECYCLING	278.25	3060.75	.00	3500.00	439.25	556.50	3181.50
13-44-576	GA CLEANUP ACTIVITIES	.00	2157.85	.00	4000.00	1842.15	.00	1532.63
	EXPENSE	13118.86	159222.09	.00	162250.00	3027.91	13506.10	142544.68
	***** DEPARTMENT 44 TOTALS ***	13118.86-	159222.09-	.00	162250.00-	3027.91-	.00	.00
	** FUND 13 TOTAL	780.04	6097.71					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	**
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUES								
15-00-343	MOTOR FUEL TAX	8328.55	109529.34		125000.00	15470.66	9837.38	111566.05
15-00-381	MFT INTEREST INCOME	459.94	12808.29		13000.00	191.71	1373.86	13613.45
	REVENUE	8788.49	122337.63		138000.00	15662.37	11211.24	125179.50
	***** DEPARTMENT 00 TOTALS ***	8788.49	122337.63		138000.00	15662.37	.00	.00
EXPENSES								
15-41-421	MFT REGULAR SALARIES	.00	10013.38	.00	11000.00	986.62	.00	14946.42
15-41-453	MFT UNEMPLOYMENT INSURANC	.00	.00	.00	75.00	75.00	.00	37.35
15-41-461	MFT SOCIAL SECURITY	.00	766.02	.00	840.00	73.98	.00	1031.23
15-41-462	MFT RETIREMENT	.00	1044.74	.00	400.00	644.74-	.00	.00
15-41-530	MFT BANK CHARGES	.00	96.39	.00	.00	96.39-	11.03	215.92
15-41-532	MFT ENGINEERING	1231.38	5505.87	.00	5000.00	505.87-	.00	6046.54
15-41-593	MFT RENTALS	1576.25	9133.75	.00	5500.00	3633.75-	.00	2944.88
15-41-614	MFT SUPPLIES, STREET	.00	2206.38	.00	10000.00	7793.62	.00	10215.62
15-41-615	MFT SUPPLIES, SIDEWALKS	.00	2161.49	.00	10000.00	7838.51	.00	1230.76
15-41-618	MFT SUPPLIES, TRAF SIGNS	.00	.00	.00	150.00	150.00	.00	.00
15-41-891	MFT STREET IMPROVEMENTS	.00	79670.33	.00	72000.00	7670.33-	.00	96544.24
15-41-891.1	MFT COLD PATCH	.00	11086.56	.00	13000.00	1913.44	.00	.00
15-41-891.2	MFT CA11 ROCK	.00	4237.25	.00	10000.00	5762.75	.00	.00
	EXPENSE	2807.63	125922.16	.00	137965.00	12042.84	11.03	133325.12
	***** DEPARTMENT 41 TOTALS ***	2807.63-	125922.16-	.00	137965.00-	12042.84-	.00	.00
	** FUND 15 TOTAL	5980.86	3584.53-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
	REVENUES							
	REVENUE	.00	.00		.00	.00	.00	15000.00
	EXPENSES							
	EXPENSE	.00	.00	.00	.00	.00	.00	.00
	** FUND 20 TOTAL	.00	.00					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	**
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUE								
51-00-346	WR GRANT - WATER LINE RT	.00	18750.00		18750.00	.00	17910.00	24160.00
51-00-353	WR WATER PENALTIES	594.82	6979.77		7000.00	20.23	528.35	6454.44
51-00-361	WR WATER SALES	44802.31	588825.03		605000.00	16174.97	58647.40	600836.77
51-00-364	WR WATER SALES AT PLANT	.00	3189.33		3000.00	189.33-	.00	2597.53
51-00-365	WR TAP-ON FEES	1000.00	12000.00		25000.00	13000.00	3500.00	25000.00
51-00-366	WR CONN CHRGS/DEL RECN	120.00	1065.00		1500.00	435.00	80.00	1200.00
51-00-367	WR MET, SUP, LABOR SLS	200.00	30069.47		37000.00	6930.53	1025.52	37162.36
51-00-381	WR INTEREST INCOME	321.81	5815.23		5000.00	815.23-	593.06	6458.94
51-00-382	WR RENTAL INCOME (FIRE HY	.00	9660.00		9100.00	560.00-	8435.00-	9660.00
51-00-400	WR BATEMAN RESTITUTION	.00	13500.00		.00	13500.00-	.00	.00
REVENUE		47038.94	689853.83		711350.00	21496.17	3655.05-	1174543.37
***** DEPARTMENT 00 TOTALS ***		47038.94	689853.83		711350.00	21496.17	.00	.00
WATER FUND EXPENSES								
51-42-421	WR REGULAR SALARIES	11556.68	156915.86	.00	160000.00	3084.14	8740.90	131542.87
51-42-422	WR TEMP SALARIES	.00	3358.26	.00	3000.00	358.26-	.00	582.00
51-42-423	WR OVERTIME	167.61	4114.75	.00	5000.00	885.25	.00	3567.60
51-42-426	WR EMPLOYEE BONUS	.00	318.25	.00	250.00	68.25-	.00	.00
51-42-451	WR HEALTH INSURANCE	2316.76	28200.47	.00	28900.00	699.53	80.60	32144.64
51-42-452	WR LIFE INSURANCE	.00	.00	.00	200.00	200.00	.59-	232.06
51-42-453	WR UNEMPLOYMENT INSURANCE	195.22	807.29	.00	900.00	92.71	80.45	595.64
51-42-454	WR WORKER'S COMP INSURANC	.00	4778.48	.00	6600.00	1821.52	205.07	5380.45
51-42-461	WR SOCIAL SECURITY	896.90	12600.09	.00	12850.00	249.91	271.47	7713.26
51-42-462	WR RETIREMENT	.00	16990.97	.00	18350.00	1359.03	1432.53	19125.20
51-42-471	WR UNIFORM RENTAL	623.06	5162.96	.00	5000.00	162.96-	197.84	3476.60
51-42-512	WR SERVICES, EQUIPMT	.00	76.13	.00	2000.00	1923.87	.00	1685.57
51-42-513	WR SERVICES, VEHICLES	.00	1945.18	.00	2000.00	54.82	.00	1615.41
51-42-515	WR SERV, INFRASTRUCTURE	1569.00	3866.81	.00	2000.00	1866.81-	.00	1614.30
51-42-517	WR SERV, LAWN MOWING	.00	2348.00	.00	2100.00	248.00-	.00	540.00
51-42-519	WR SERVICES, OTHER	20.00	57.92	.00	250.00	192.08	.00	60.00
51-42-532	WR ENGINEERING	.00	1545.50	.00	4000.00	2454.50	.00	.00
51-42-533	WR LEGAL	.00	9673.23	.00	10000.00	326.77	.00	1000.00

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
51-42-534	WR MEDICAL	874.61	12358.41	.00	18800.00	6441.59	1374.15	8261.14
51-42-535	WR METER READING	1505.60	9026.99	.00	9000.00	26.99-	1176.53	9006.40
51-42-539	WR OTHER PROF SERVICES	160.36	3131.70	.00	3750.00	618.30	124.55	5089.93
51-42-546	WR GRANT - WATER LINE RT	.00	7000.00	.00	7000.00	.00	17910.00-	.00
51-42-551	WR POSTAGE	30.61	2179.40	.00	2000.00	179.40-	317.00	1862.22
51-42-552	WR TELEPHONE	202.70	2184.58	.00	2250.00	65.42	197.11	2214.03
51-42-553	WR PUBLISH,ADVERTISING	30.00	793.19	.00	300.00	493.19-	14.40	238.26
51-42-557	WR RECORDING FEES	10.00	10.00	.00	200.00	190.00	.00	.00
51-42-561	WR DUES	.00	289.75	.00	750.00	460.25	338.54	508.21
51-42-562	WR TRAVEL EXPENSES	.00	60.00	.00	500.00	440.00	.00	333.26
51-42-563	WR TRAINING	75.00	733.00	.00	1000.00	267.00	.00	940.00
51-42-571	WR UTILITIES	316.88	983.79	.00	.00	983.79-	.00	.00
51-42-575	WR WATER PURCHASES	19103.20	287481.75	.00	280000.00	7481.75-	18639.00	277575.65
51-42-591	WR LIABILITY INS	.00	2016.85	.00	2220.00	203.15	1314.92	3363.12
51-42-592	WR GENERAL INS	.00	2233.27	.00	1500.00	733.27-	138.42	1604.50
51-42-593	WR RENTALS	.00	1341.00	.00	500.00	841.00-	.00	.00
51-42-612	WR SUPPLIES, EQUIPMT	.00	1258.69	.00	500.00	758.69-	.00	284.40
51-42-613	WR SUPPLIES, VEHICLES	187.02	2663.84	.00	750.00	1913.84-	37.64	382.28
51-42-615	WR SUPPL, INFRASTRUCTURE	1789.92	13214.13	.00	10000.00	3214.13-	114.79	9900.16
51-42-619	WR SUPPLIES, OTHER	.00	.00	.00	100.00	100.00	.00	.00
51-42-651	WR OFFICE SUPPLIES	.00	124.11	.00	200.00	75.89	.00	120.29
51-42-652	WR OPERATING SUPPLIES	86.33	1661.94	.00	2500.00	838.06	.00	2097.54
51-42-653	WR SMALL TOOLS	315.94	406.23	.00	750.00	343.77	.00	625.16
51-42-655	WR AUTO FUEL/OIL	827.69	5990.00	.00	7500.00	1510.00	563.62	4462.50
51-42-656	WR CHEMICALS	.00	.00	.00	1000.00	1000.00	.00	.00
51-42-659	WR OTHER GEN SUPPLIES	.00	.00	.00	800.00	800.00	.00	500.00
51-42-712	WR IEPA LOAN/PRIN L17-128	.00	5108.94	.00	5000.00	108.94-	4965.66-	.00
51-42-713	WR IEPA LOAN/PRN/L17-1760	.00	5539.73	.00	10950.00	5410.27	5470.40-	.00
51-42-722	WR IEPA LOAN INT L17-1284	.00	2027.52	.00	2200.00	172.48	.00	2170.80
51-42-723	WR IEPA LOAN/INT/L17-1760	.00	2342.53	.00	4750.00	2407.47	2411.88-	.00
51-42-831	WR EQUIPMENT (SKID STEER)	.00	9819.82	.00	10000.00	180.18	.00	.00
51-42-851	WR INFRASTRUCTURE	2773.17	93382.21	.00	57500.00	35882.21-	7224.60-	46845.31
51-42-853	WR WATER TOWER PAINTING	.00	.00	.00	2000.00	2000.00	.00	.00
51-42-920	WR MISCELLANEOUS	.00	69.08	.00	500.00	430.92	.00	.00
51-42-955	WR REFUNDS	.00	.00	.00	500.00	500.00	.00	.00
EXPENSE		45634.26	728192.60	.00	710670.00	17522.60-	404192.37-	728935.37
***** DEPARTMENT 42 TOTALS ***		45634.26-	728192.60-	.00	710670.00-	17522.60	.00	.00

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
	EXPENSE	.00	.00	.00	.00	.00	.00	.00
	** FUND 51 TOTAL	1404.68	38338.77-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR ** M-T-D	** Y-T-D
		M-T-D	Y-T-D					
REVENUES								
52-00-353	SR SEWER PENALTIES	323.50	3750.91		3200.00	550.91-	305.90	3369.68
52-00-362	SR SEWER CHARGES	25920.57	326757.88		320000.00	6757.88-	32201.77	323633.90
52-00-365	SR TAP-ON FEES	1500.00	14250.00		32000.00	17750.00	3000.00	30750.00
52-00-381	SR INTEREST INCOME	497.60	7453.22		7000.00	453.22-	669.06	7873.57
52-00-400	SR BATEMAN RESTITUTION	.00	13500.00		.00	13500.00-	.00	.00
	REVENUE	28241.67	365712.01		362200.00	3512.01-	44094.32	373544.74
***** DEPARTMENT 00 TOTALS ***		28241.67	365712.01		362200.00	3512.01-	.00	.00
EXPENSES								
52-43-421	SR REGULAR SALARIES	6458.58	124707.29	.00	133000.00	8292.71	7981.80	70405.62
52-43-422	SR TEMP SALARIES	564.63	4387.55	.00	3000.00	1387.55-	.00	150.00
52-43-423	SR OVERTIME	.00	1619.09	.00	4500.00	2880.91	197.80	4559.72
52-43-426	SR EMPLOYEE BONUS	.00	233.29	.00	250.00	16.71	.00	.00
52-43-451	SR HEALTH INSURANCE	2316.76	23604.26	.00	22000.00	1604.26-	80.60	32144.65
52-43-453	SR UNEMPLOYMENT INSURANCE	101.56	448.45	.00	550.00	101.55	50.23	263.62
52-43-454	SR WORKER'S COMP INSURANC	.00	5800.00	.00	5800.00	.00	803.41-	4547.39
52-43-461	SR SOCIAL SECURITY	537.28	10017.46	.00	10767.00	749.54	369.83	4341.03
52-43-462	SR RETIREMENT	.00	12265.61	.00	14550.00	2284.39	651.67	5243.00
52-43-463	SR MEDICARE	.00	47.82	.00	.00	47.82-	112.85	1226.80
52-43-471	SR UNIFORM RENTAL	623.06	5005.85	.00	5000.00	5.85-	197.84	3476.56
52-43-512	SR SERVICES, EQUIPMT	.00	1019.53	.00	1500.00	480.47	.00	1049.32
52-43-513	SR SERVICES, VEHICLES	24.50	2620.44	.00	2000.00	620.44-	.00	1584.50
52-43-515	SR SERV, INFRAS/HYDRO CNT	187.50	512.50	.00	3000.00	2487.50	.00	.00
52-43-517	SR SERV, LAWN MOWING	.00	3192.00	.00	2400.00	792.00-	.00	980.00
52-43-519	SR SERVICES, OTHER	20.00	239.92	.00	500.00	260.08	.00	.00
52-43-530	SR NPDES STATE PERMIT	.00	5000.00	.00	5000.00	.00	.00	5000.00
52-43-532	SR ENGINEERING	.00	2724.45	.00	12500.00	9775.55	.00	7420.00
52-43-533	SR LEGAL	.00	14122.46	.00	15000.00	877.54	.00	500.00
52-43-534	SR MEDICAL	695.93	11162.05	.00	14400.00	3237.95	1374.15	8261.10
52-43-535	SR METER READING	1505.60	9026.99	.00	9000.00	26.99-	1176.53	9006.39

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
52-43-539	SR OTHER PROF SERVICES	110.36	2026.20	.00	1000.00	1026.20-	17.48	2628.06
52-43-551	SR POSTAGE	30.61	2031.60	.00	2000.00	31.60-	317.00	1758.62
52-43-552	SR TELEPHONE	232.32	2531.15	.00	2600.00	68.85	224.59	2544.82
52-43-553	SR PUBLISH,ADVERTISING	.00	54.20	.00	150.00	95.80	14.40	100.27
52-43-554	SR PRINTING, COPYING	.00	33.99	.00	50.00	16.01	.00	16.00
52-43-557	SR RECORDING FEES	10.00	71.00	.00	100.00	29.00	.00	.00
52-43-561	SR DUES	.00	276.75	.00	150.00	126.75-	.00	134.66
52-43-562	SR TRAVEL EXPENSES	.00	.00	.00	500.00	500.00	.00	298.26
52-43-563	SR TRAINING	75.00	325.00	.00	250.00	75.00-	.00	334.71
52-43-576	SR ELECTRICITY PURCHASES	12847.08	15299.37	.00	28000.00	12700.63	651.74	3244.29
52-43-577	SR FUEL PURCHASES	799.29	2313.29	.00	1500.00	813.29-	.00	1023.85
52-43-591	SR LIABILITY INS	.00	811.45	.00	1500.00	688.55	285.18	1636.60
52-43-592	SR GENERAL INS	.00	2892.81	.00	2000.00	892.81-	237.64	2022.22
52-43-593	SR RENTALS	.00	916.25	.00	500.00	416.25-	.00	363.40
52-43-611	SR SUPPLIES, BUILDING	.00	.00	.00	2000.00	2000.00	.00	1840.31
52-43-612	SR SUPPLIES, EQUIPMT	430.12	4267.42	.00	4000.00	267.42-	14.89	2764.23
52-43-613	SR SUPPLIES, VEHICLES	63.91	1840.45	.00	1250.00	590.45-	33.05	338.18
52-43-615	SR SUPPL, INFRASTRUCTURE	246.93	3829.10	.00	5000.00	1170.90	107.55	3107.65
52-43-619	SR SUPPLIES, OTHER	.00	.00	.00	100.00	100.00	.00	.00
52-43-651	SR OFFICE SUPPLIES	.00	89.71	.00	150.00	60.29	.00	112.53
52-43-652	SR OPERATING SUPPLIES	257.40	1694.10	.00	2000.00	305.90	83.76	1761.80
52-43-653	SR SMALL TOOLS	.00	.00	.00	500.00	500.00	.00	384.37
52-43-655	SR AUTO FUEL/OIL	604.98	4247.71	.00	6000.00	1752.29	524.06	3365.97
52-43-656	SR CHEMICALS	.00	7233.26	.00	3500.00	3733.26-	.00	2538.46
52-43-659	SR OTHER GEN SUPPLIES	.00	.00	.00	250.00	250.00	.00	.00
52-43-712	SR IEPA LOAN/PRIN L17-003	.00	7534.34	.00	7500.00	34.34-	7287.43-	.00
52-43-713	SR IEPA LOAN/PRN/L171760	.00	5539.74	.00	10950.00	5410.26	5470.39-	.00
52-43-722	SR IEPA LOAN INT L17-0039	.00	1590.78	.00	1950.00	359.22	.00	1837.69
52-43-723	SR IEPA LOAN/INT/L171760	.00	2342.54	.00	4800.00	2457.46	2411.88	4823.75
52-43-831	SR EQUIPMENT (SKID STEER)	.00	.00	.00	750.00	750.00	.00	555.00
52-43-852	SR LIFT STA REP.	.00	6940.00	.00	4000.00	2940.00-	.00	344.09
52-43-854	SR LOCATOR	.00	.00	.00	1750.00	1750.00	.00	.00
52-43-920	SR MISCELLANEOUS	.00	69.07	.00	500.00	430.93	.00	479.00
EXPENSE		28743.40	314558.29	.00	361967.00	47408.71	35540.08	232880.22
***** DEPARTMENT 43 TOTALS ***		28743.40-	314558.29-	.00	361967.00-	47408.71-	.00	.00
** FUND 52 TOTAL		501.73-	51153.72					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUE								
53-00-313	UTILITY TAX	.00	137.92-		.00	137.92	12.80-	12.80-
53-00-353	ELECTRIC PENALTIES	2990.33	31737.81		30000.00	1737.81-	2863.74	30209.82
53-00-363	EL SALES	313072.34	3701758.32		3700000.00	1758.32-	329706.57	3485032.62
53-00-365	EL TAP IN FEES	450.00	4050.00		7500.00	3450.00	750.00	7650.00
53-00-366	EL CONN/T CONN/CHARGES	330.00	2670.00		4500.00	1830.00	380.00	3810.00
53-00-367	EL MET, SUP, LABOR SAL	25.50	21728.96		20000.00	1728.96-	4078.95	21849.16
53-00-381	EL INTEREST INCOME	5030.48	72371.94		65000.00	7371.94-	6284.58	72204.60
53-00-382	EL POLE RENTAL	1274.80	15338.96		16000.00	661.04	1459.38	15165.51
53-00-384	EL MONROE ELECTRIC FRANCH	.00	.00		50.00	50.00	.00	68.57
53-00-389	EL IDOT REIMB HWY 13/15	.00	136235.39		126450.00	9785.39-	47915.38	181285.09
53-00-394	EL SALE OF MATERIALS	.00	350.00		.00	350.00-	.00	5598.80
53-00-395	EL REFUNDS, REIMBURSE (Fu	753.80	19367.24		175000.00	155632.76	471.90	27241.79
53-00-397	EL - MISC REFUNDS/REIMBUR	.00	4608.16		3000.00	1608.16-	1432.91	5424.50
53-00-400	EL BATEMAN RESTITUTION	.00	73000.00		.00	73000.00-	.00	.00
REVENUE		323927.25	4083078.86		4147500.00	64421.14	5652456.92	9113053.97
***** DEPARTMENT 00 TOTALS ***		323927.25	4083078.86		4147500.00	64421.14	.00	.00
EXPENSES								
53-40-421	EL REGULAR SALARIES	24968.90	330290.76	.00	330000.00	290.76-	23193.37	308023.36
53-40-422	EL TEMP SALARIES	.00	4742.00	.00	7000.00	2258.00	.00	568.00
53-40-423	EL OVERTIME	247.65	8896.53	.00	10000.00	1103.47	423.62	16405.60
53-40-426	EL EMPLOYEE BONUS	.00	615.26	.00	525.00	90.26-	.00	.00
53-40-451	EL HEALTH INSURANCE	7216.43	73673.65	.00	69000.00	4673.65-	203.07-	90068.59
53-40-453	EL UNEMPLOYMENT INSURANCE	463.01	1835.19	.00	1100.00	735.19-	252.46	1018.93
53-40-454	EL WORKER'S COMP INSURANC	.00	16250.00	.00	16250.00	.00	403.52	11432.44
53-40-461	EL SOCIAL SECURITY	1929.07	26448.77	.00	26590.00	141.23	1476.41	19253.08
53-40-462	EL RETIREMENT	.00	32436.26	.00	35000.00	2563.74	2771.11	35511.47
53-40-471	EL UNIFORM RENTAL	623.04	5130.82	.00	5000.00	130.82-	197.85	3377.71
53-40-511	EL SERVICES, BUILDING	.00	.00	.00	2000.00	2000.00	.00	275.00
53-40-512	EL SERVICES, EQUIPMT	18.00	1651.24	.00	7500.00	5848.76	70.00	5401.86
53-40-513	EL SERVICES, VEHICLES	453.77	9279.30	.00	25000.00	15720.70	364.34	10774.04
53-40-515	EL SERV, INFRASTRUCTURE	289.19	5601.93	.00	5000.00	601.93-	205.58	2137.86

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
53-40-517	EL SERVICES, CAT GEN	.00	.00	.00	2000.00	2000.00	.00	.00
53-40-519	EL SERVICES, OTHER	20.00	57.91	.00	750.00	692.09	.00	.00
53-40-520	EL POWER PLANT ENGINE REP	.00	343.00	.00	7500.00	7157.00	.00	.00
53-40-529	EL MAINT SERV OTHER	.00	.00	.00	1000.00	1000.00	.00	.00
53-40-532	EL ENGINEERING	2548.27	15510.01	.00	40000.00	24489.99	1589.26	12872.71
53-40-533	EL LEGAL	.00	19015.76	.00	15000.00	4015.76-	9205.21-	6029.55-
53-40-534	EL MEDICAL	3951.47	33267.57	.00	45000.00	11732.43	4772.78-	9509.27
53-40-535	EL METER READING	1505.60	9027.02	.00	9000.00	27.02-	1176.54	9006.41
53-40-536	EL JANITORIAL	.00	381.96	.00	1500.00	1118.04	.00	.00
53-40-537	EL DATA PROCESSING	.00	70.59	.00	250.00	179.41	.00	.00
53-40-539	EL OTHER PROF SERVICES	630.35	3299.28	.00	3000.00	299.28-	286.57	2752.40
53-40-551	EL POSTAGE	30.61	1943.96	.00	2500.00	556.04	317.00	1726.61
53-40-552	EL TELEPHONE	447.07	5197.81	.00	5000.00	197.81-	443.95	4425.04
53-40-553	EL PUBLISH,ADVERTISING	30.00	132.20	.00	500.00	367.80	.00	253.28
53-40-554	EL PRINTING, COPYING	.00	34.00	.00	200.00	166.00	.00	16.00
53-40-557	EL RECORDING FEES	.00	.00	.00	250.00	250.00	.00	.00
53-40-561	EL DUES	.00	137.00	.00	500.00	363.00	83.60	201.68
53-40-562	EL TRAVEL EXPENSES	39.00	1159.64	.00	5000.00	3840.36	92.24	3206.16
53-40-563	EL TRAINING	425.00	2308.00	.00	3500.00	1192.00	595.00	2922.23
53-40-565	EL PUBLICATIONS	.00	.00	.00	100.00	100.00	.00	.00
53-40-571	EL UTILITIES	459.10	2522.63	.00	7500.00	4977.37	890.36	5160.95
53-40-576	EL ELECTRICITY PURCHASES	158894.46	2005498.75	.00	1650000.00	355498.75-	132338.68	1766971.27
53-40-577	EL FUEL PURCHASES	23272.53	41819.31	.00	175000.00	133180.69	.00	47610.42
53-40-578	EL PERMITS	.00	3268.90	.00	10000.00	6731.10	.00	.00
53-40-591	EL LIABILITY INS	.00	12511.67	.00	12200.00	311.67-	1596.41	12842.89
53-40-592	EL GENERAL INS	.00	46684.95	.00	40000.00	6684.95-	1132.73-	34984.95
53-40-593	EL RENTALS	.00	2765.25	.00	1000.00	1765.25-	.00	166.08
53-40-611	EL SUPPLIES, BUILDING	528.81	4443.64	.00	5000.00	556.36	51.74	725.52
53-40-612	EL SUPPLIES, EQUIPMT	388.86	4412.25	.00	6000.00	1587.75	155.74	5141.57
53-40-613	EL SUPPLIES, VEHICLES	141.91	5947.78	.00	7500.00	1552.22	33.05	4869.99
53-40-615	EL SUPPL, INFRASTRUCTURE	7310.03	36838.13	.00	43000.00	6161.87	1777.49	39411.85
53-40-617	EL SUPPLIES, STREET LIGHT	.00	.00	.00	2000.00	2000.00	.00	920.00
53-40-619	EL SUPPLIES, OTHER	.00	.00	.00	500.00	500.00	.00	155.90
53-40-620	EL POWER PLANT PARTS	1647.14	8123.99	.00	9000.00	876.01	381.49	7780.50
53-40-651	EL OFFICE SUPPLIES	.00	577.34	.00	1500.00	922.66	.00	117.43
53-40-652	EL OPERATING SUPPLIES	75.77-	3309.03	.00	4000.00	690.97	.00	2617.30
53-40-653	EL SMALL TOOLS	2714.02	4996.87	.00	5000.00	3.13	.00	1398.80
53-40-655	EL AUTO FUEL/OIL	1117.42	9582.99	.00	15000.00	5417.01	1270.29	10633.15
53-40-656	EL CHEMICALS	.00	.00	.00	1000.00	1000.00	.00	428.92
53-40-659	EL OTHER GEN SUPPLIES	.00	.00	.00	250.00	250.00	.00	.00
53-40-711	EL BOND DEBT SERVICE	.00	439783.75	.00	440000.00	216.25	.00	.00
53-40-731	EL FRANCHISE FEE	.00	38384.68	.00	.00	38384.68-	176054.09	176054.09
53-40-821	EL BLDG/OTHER REPAIRS	.00	.00	.00	6000.00	6000.00	4250.00-	.00
53-40-833	EL CHRISTMAS LIGHTS	.00	8607.46	.00	9500.00	892.54	3015.00	9167.46
53-40-834	EL COPIER	.00	.00	.00	500.00	500.00	.00	.00

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
53-40-835	EL GENERATORS, LIFT STA	18553.28	56482.23	.00	125000.00	68517.77	.00	.00
53-40-839	EL TRENCHER	.00	40890.00	.00	6500.00	34390.00-	.00	.00
53-40-841	EL TRUCK	.00	141713.00	.00	170000.00	28287.00	19154.00-	840.75
53-40-851	EL UTILITY SYS PRIMARY	2960.00	216532.26	.00	145000.00	71532.26-	107650.60-	.30-
53-40-852	EL HIGHWAY EXPANSION PROJ	.00	8780.00	.00	.00	8780.00-	220161.00-	.31
53-40-854	EL SYSTEM EXPANSION	.00	636837.70	.00	565000.00	71837.70-	7000.00-	.00
53-40-913	EL COMMUNITY RELATIONS	16.66	385.31	.00	500.00	114.69	16.66	189.26
53-40-920	EL MISCELLANEOUS	.00	325.03	.00	1500.00	1174.97	.00	.00
	EXPENSE	263764.88	4390762.32	.00	4147465.00	243297.32-	300984.28	3033682.29
	***** DEPARTMENT 40 TOTALS ***	263764.88-	4390762.32-	.00	4147465.00-	243297.32	.00	.00
	** FUND 53 TOTAL	60162.37	307683.46-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
REVENUES								
58-00-348	SWP PASS SALES OUT/TOWN	.00	4506.00		240.00	4266.00-	.00	4585.00
58-00-374	SWP ADMISSION SALES	.00	11274.00		12500.00	1226.00	.00	11129.00
58-00-375	SWP LESSON SALES	.00	1610.00		850.00	760.00-	.00	862.50
58-00-376	SWP CONCESSION SALES	.00	9233.10		7800.00	1433.10-	.00	7718.22
58-00-377	SWP 10 DAY PASS SALES	.00	5418.00		4000.00	1418.00-	35.00	4095.00
58-00-378	SWP PASS SALES	.00	8963.00		15000.00	6037.00	615.00	11372.00
58-00-379	SWP USER FEES	.00	2750.00		3500.00	750.00	600.00	3600.00
58-00-381	SWP INTEREST INCOME	.00	130.11		.00	130.11-	1.54	1.54
58-00-382	SWP RNTL INC-PARTY SALE	.00	1832.00		2000.00	168.00	.00	2130.00
58-00-383	SWP DONATIONS	.00	3003.72		10000.00	6996.28	3097.50	3097.50
58-00-384	SWP GRANT, STATE	.00	.00		177700.00	177700.00	.00	.00
58-00-385	SWP GRANT, COUNTY	.00	25000.00		25000.00	.00	.00	.00
58-00-389	SWP OTHER REVENUES	.00	465.00		.00	465.00-	.00	678.20
REVENUE		.00	74184.93		258590.00	184405.07	4349.04	49268.96
*****	DEPARTMENT 00 TOTALS ***	.00	74184.93		258590.00	184405.07	.00	.00
EXPENSES								
58-55-421	SWP MANAGER SALARIES	.00	8999.97	.00	10000.00	1000.03	.00	8364.93
58-55-422	SWP SAL GAURDS	.00	17859.64	.00	18500.00	640.36	.00	17095.84
58-55-423	SWP CONCESSION STAND	.00	4018.51	.00	5000.00	981.49	.00	3748.86
58-55-424	SWP VILL PERSONNEL MAINT	.00	5000.00	.00	5000.00	.00	3919.76	5766.94
58-55-425	SWP OVERTIME	.00	.00	.00	500.00	500.00	.00	.00
58-55-453	SWP UNEMPLOYMENT INSURANC	.00	518.56	.00	450.00	68.56-	43.12	395.21
58-55-454	SWP WORKER'S COMP INSURAN	.00	980.00	.00	1250.00	270.00	69.83	1245.83
58-55-461	SWP SOCIAL SECURITY	.00	2362.17	.00	3000.00	637.83	229.75	2050.10
58-55-511	SWP SERVICES, BUILDING	.00	500.00	.00	500.00	.00	.00	.00
58-55-512	SWP SERVICES, EQUIPMT	.00	500.00	.00	500.00	.00	.00	100.00
58-55-551	SWP POSTAGE	9.80	18.00	.00	75.00	57.00	.00	42.44
58-55-552	SWP TELEPHONE	53.80	780.64	.00	400.00	380.64-	.00	330.32
58-55-553	SWP PUBLISH,ADVERTISING	.00	355.80	.00	300.00	55.80-	.00	276.27
58-55-554	SWP PRINTING, COPYING	.00	117.69	.00	150.00	32.31	.00	101.35
58-55-561	SWP DUES	.00	105.00	.00	120.00	15.00	.00	105.00
58-55-563	SWP TRAINING	.00	833.25	.00	2000.00	1166.75	.00	1383.27

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE			FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D	ENCUMBERED			M-T-D	Y-T-D
58-55-571	SWP UTILITIES	17.12	102.72	.00	150.00	47.28	17.12	102.72
58-55-591	SWP LIABILITY INS	.00	500.78	.00	700.00	199.22	460.17	1130.49
58-55-592	SWP GENERAL INS	.00	288.12	.00	350.00	61.88	61.00	361.86
58-55-593	SWP RENTALS	.00	1030.00	.00	750.00	280.00-	.00	613.50
58-55-611	SWP SUPPLIES, BUILDING	.00	7.14	.00	250.00	242.86	.00	77.52
58-55-612	SWP SUPPLIES, EQUIPMT	.00	3039.27	.00	3500.00	460.73	207.00	3011.18
58-55-619	SWP SUPPLIES, OTHER	.00	262.17	.00	100.00	162.17-	.00	101.18
58-55-651	SWP OFFICE SUPPLIES	.00	69.50	.00	50.00	19.50-	.00	13.75
58-55-652	SWP OPERATING SUPPLIES	.00	265.27	.00	300.00	34.73	.00	277.52
58-55-656	SWP CHEMICALS	.00	4302.87	.00	5000.00	697.13	.00	4700.23
58-55-657	SWP FOOD	.00	5760.88	.00	6500.00	739.12	.00	5636.74
58-55-659	SWP OTHER GEN SUPPLIES	.00	60.24	.00	100.00	39.76	.00	26.93
58-55-822	SWP UPGRADES, STATE GRANT	.00	3919.10	.00	350000.00	346080.90	.00	.00
58-55-823	SWP UPGRADES, COUNTY GRAN	.00	29010.36	.00	25000.00	4010.36-	1874.00	1874.00
58-55-824	SWP UPGRADES, SPRAYGROUND	.00	.00	.00	95000.00	95000.00	.00	.00
58-55-825	SWP PATIO FURNITURE	.00	2449.79	.00	2500.00	50.21	.00	1350.75
	EXPENSE	80.72	94017.44	.00	537995.00	443977.56	8304.86	67269.34
	***** DEPARTMENT 55 TOTALS ***	80.72-	94017.44-	.00	537995.00-	443977.56-	.00	.00
	** FUND 58 TOTAL	80.72-	19832.51-					

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	**
		M-T-D	Y-T-D				M-T-D	Y-T-D
=====								
	REVENUE							
60-00-381	BOND INTEREST	.00	8678.37		5000.00	3678.37-	2874.71	126241.49
60-00-400	DEBT SERVICE PMT FRM FD 5	.00	439783.75		440000.00	216.25	.00	.00
	REVENUE	.00	448462.12		445000.00	3462.12-	2874.71	126241.49
	***** DEPARTMENT 00 TOTALS ***	.00	448462.12		445000.00	3462.12-	.00	.00
	EXPENSES							
60-40-500	BOND EXPENSE	.00	287.38	.00	.00	287.38-	.00	287.38
60-40-700	BOND PRINCIPLE & INTEREST	.00	439783.75	.00	440000.00	216.25	444220.43-	.00
60-40-821	BUILDING	.00	138908.23	.00	76000.00	62908.23-	1382714.00-	.00
60-40-831	GENERATOR PURCHASE	.00	365329.00	.00	365330.00	1.00	389116.20-	.00
60-40-847	PARKING LOT	.00	.00	.00	44650.00	44650.00	8387.19-	.00
60-40-848	FENCE	.00	40460.00	.00	50000.00	9540.00	.00	.00
60-40-849	ROAD	.00	.00	.00	30000.00	30000.00	.00	.00
60-40-851	SCADA	.00	172047.67	.00	125000.00	47047.67-	66183.37-	.00
60-40-857	ENGINEERING - POWER PLANT	.00	7266.01	.00	7000.00	266.01-	87638.90-	.00
	EXPENSE	.00	1164082.04	.00	1137980.00	26102.04-	611849.66	5220561.38

G/L ACCT NUMBER	TITLE	REVENUE / EXPENSE		ENCUMBERED	FISCAL BUDGET	UNENCUMB BALANCE	** LAST YEAR **	
		M-T-D	Y-T-D				M-T-D	Y-T-D
	** FUND 60 TOTAL	.00	715619.92-					

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
Charlie Mattern
Kevin Groth
Corby Valentine
Steve Smith
Tony Miller

VILLAGE OF FREEBURG

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Web Site: www.freeburg.com

VILLAGE ADMINISTRATOR
Dennis Herzing

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
Ronald Dintelmann

POLICE CHIEF
Melvin E. Woodruff, Jr.

VILLAGE ATTORNEY
Stephen R. Wigginton

Finance Committee Meeting
(Finance/Industrial Park/Economic Development/Budget)
Smith/Groth/Valentine
Wednesday, February 27, 2008 at 5:30 p.m.

Chairperson Steve Smith officially called the meeting of the Finance Committee to order at 5:30 p.m. Those in attendance were Chairperson Steve Smith, Trustee Kevin Groth, Trustee Corby Valentine, Mayor Ray Danford, Treasurer Bryan Vogel, Administrator Dennis Herzing, Finance Clerk Debbie Pierce and Office Manager. Guest present: Janet Baechle.

A. REVIEW OF WARRANT LIST:

The Board Lists and Warrant List were reviewed by the committee. Corby asked if the IMEA payment was the major factor in the board list being higher this month and Dennis replied yes. The board list also had more payrolls in it this time. Corby questioned the recording fees and Julie advised it was for recording the Holtzmann annexation documents.

Trustee Kevin Groth motioned to recommend to the full Board approval of the Warrant List in the amount of \$37,957.26 and Trustee Corby Valentine seconded the motion. All voting aye, the motion carried.

B. REVIEW OF INVESTMENTS: Nothing until June, 2008. Citizens sent a letter advising the interest rate on the money market account has decreased from 4.0 - 3.5%. Bryan said based on market conditions, we can't beat Citizens' rate.

C. INCOME STATEMENT: The budget comparison analysis for February, 2008 was reviewed. Corby questioned the electric sales and Dennis advised we should be very close to making it.

D. OLD BUSINESS:

1. Approval of 1/30/08 minutes: *Trustee Corby Valentine motioned to accept the January 30, 2008 minutes and Trustee Kevin Groth seconded the motion. All voting aye, the motion carried.*

2. Audit: Dennis advised he has been through the draft audit and will advise C.J. Schlosser tomorrow to go ahead with the final version. Once that is received, he will get the Finance Committee a copy.

3. Industrial Park Responsibility: Steve requested this item be taken off the agenda.

Finance Committee Minutes
Wednesday, February 27, 2008
Page 1 of 3

4. Health Insurance Renewal: Dennis advised the quotes in the packet are the ones referred to in the last board meeting. Information was also provided on HRA/HAS accounts that could be used in place of the current medical reimbursement plan. Dennis will contact Insurance Planning and have a representative come out to discuss these plans. Advantages to the HRA program would be the reduction of work load for Debbie, having a fixed amount on what will be spent yearly. Corby would like to see a committee formed to review and make a recommendation on what insurance plan and medical reimbursement program would be the best for the employee. Kevin would like to see the discussion about the reimbursement done before the budget is finalized. The committee agreed to send this to the personnel committee.

Trustee Kevin Groth motioned to recommend to the full Board to approve the current renewal premium with United Healthcare of \$23,776.49 and Trustee Corby Valentine seconded the motion. All voting aye, the motion carried.

E. NEW BUSINESS:

1. Electric Department Franchise Fees due to General Fund: Dennis wanted to address this topic next as Kevin has to leave. In looking through the draft audit, Dennis and Debbie noticed in the general fund a line item called the utility tax. Dennis thought it was the excise tax currently being collected and sent to the state. After Dennis researched further, it was found that in 1996, an ordinance was passed imposing a municipal tax of 5% on anyone selling electricity in the Village of Freeburg including the Village itself. In 1998, the State of Illinois imposed an excise tax which we had to charge the customers and send to the State of Illinois. The excise tax was set at 5% of gross sales or "such other rate as determined by law." At that point, a new ordinance was passed imposing the required excise tax and adding a franchise fee of 5% of gross sales imposed on the village electric department. The ordinance specifically required that this franchise fee be paid to the general fund but not billed to electric customers. A procedure was established whereby whatever amount was collected and sent to the state for the excise tax was also transferred from the electric fund to the general fund for the franchise fee. This procedure was not correct because the actual rate of the excise tax was not always 5% of the gross sales. It was 5% of gross sales or 0.32¢ per kw-hr., whichever is less. There is no such provision in the franchise fee. It is always 5% of gross sales. The resale was that each year after 1998, the payment from the electric fund to the general fund was less than the required 5% of gross sales. To correct for these underpayments over the last 10 years, \$268,597 needs to be transferred from the electric fund to the general fund. Going forward, monthly payments of 5% of gross sales will be made from the electric fund to the general fund.

Kevin left the meeting at 6:45 p.m.

2. Direct deposit: Dennis advised some of the employees have asked if we have direct deposit available. Debbie obtained the prices from ADP. There would be a one-time fee of \$50.00, then \$8.00 per pay period. She has canceled a monthly report that is not needed which save us \$8.00 per month. Every employee would not be required to use direct deposit. The committee agreed to go ahead and offer this feature to the employees.

3. Budget billing: Dennis reported this is being looked into and is a doable system. He does not have the information Jane has already compiled but stated Locis would set it up. He will get that information together for the next meeting. Mayor Danford said he likes the idea of budget billing.

4. IMLRMA Minimum/Maximum Report: Dennis stated IMLRMA provided the four quarter status report. We knew we would be going over this year on our premium.

5. SIMAPC: SIMAPC has requested a \$306.00 contribution to help fund SIMAPC for 2009. The committee did not see a benefit from this as SIMAPC quoted a price of \$36,000 to do our comprehensive plan. This will be held over until next month.

6. Craig Niebruegge's Industrial Park Questionnaire: Craig Niebruegge is very interested in buying a lot at the Industrial Park for his business, Burr Oak Recreations. He would to have 2 acres and Dennis advised we have either a 1.5 lot or a 4 or 5 acre lot. Ray cautioned watching out on the retail aspect as it relates to our grant. The committee agreed it would be a good fit for the Industrial Park. Dennis will contact Craig to go out and look at lots.

F. GENERAL CONCERNS: None.

G. PUBLIC PARTICIPATION: Janet Baechle said in reviewing the minutes, she did not see any mention of Peaknet for computer companies. Julie advised her that she had called them but never received any call back from them. Dennis stated we have chosen CompuType as our computer maintenance provider. Janet asked if we checked out any other insurance companies that the 3 quotes provided and Dennis advised yes. Janet asked about BCGS and Dennis advised they were the highest quote. Janet also questioned the minimum/maximum agreement with IMLRMA and why would we choose that again as we went over the minimum amount for 2007. Dennis advised that is what the committee chose to do and said claim payouts stay with the year in which they occurred.

H. ADJOURN: *Trustee Corby Valentine motioned to adjourn the meeting at 7:40 p. m. and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.*



Julie Polson
Office Manager

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
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VILLAGE ATTORNEY
Stephen R. Wigginton

Finance Committee Meeting
(Finance/Industrial Park/Economic Development/Budget)
Smith/Groth/Valentine
Monday, March 10, 2008 at 6:30 p.m.

Chairperson Steve Smith officially called the meeting of the Finance Committee to order at 6:55 p.m. Those in attendance were Chairperson Steve Smith, Trustee Kevin Groth, Trustee Corby Valentine, Trustee Rita Baker, Trustee Charlie Mattern, Trustee Tony Miller, Mayor Ray Danford, Village Clerk Jerry Menard, Treasurer Bryan Vogel and Administrator Dennis Herzing.

A. OLD BUSINESS: None.

B. NEW BUSINESS:

1. 2008 Budget: Dennis advised he did not have time to get a spreadsheet put together of the major line items. Steve asked if we could get by with one pickup truck this year. Dennis said he sees that item as the easy part, i.e. lease/purchases, spreading the meters out, take the meter reading out. If we get to the end, we can take the truck out. Corby said they need more than two weeks to digest this information and go through it in order to approve it by April 1st. Rita said she thinks we need to get more out of our franchise licenses, i.e. cable company. We only charge Charter 3%. Mayor Danford advised it is based on their gross sales, so if they do better, so do we.

Trustee Smith asked if we had found out if the electric franchise fee is legal, especially with outstanding bonds. Dennis advised that he has not been able to talk to Attorney Wigginton about it but IMEA and the attorneys had no problem with it back when it was done. Dennis said Bryan saw no problem with the bonds and he also talked to Dean Park of BHM&G and said it is nowhere near enough to affect our debt service reserves on the bonds. Dennis said it is only a problem on the bonds if we do not have sufficient income to make the reserve requirements of the bond which is 125% of the debt service. Our debt service is a little over \$400,000. Steve thought it was something different and still wants clarification about it. Dennis said the franchise fee is set up as an operating expense and it is not the same as just transferring from one department to another. Dennis further explained that nothing wrong is being done, we are just correcting the amount transferred from one fund to another since 1996. Corby asked if the auditor went back and changed each budget year or if he just adjusted the 2007 audit. Dennis advised that the auditor just adjusted the bottom line in each fund and put a note in the audit to explain why and what was done. Dennis said the budget was corrected to coincide with fiscal year end March 31, 2007 and amounted to approximately \$205,000 and the rest will come out in the succeeding two years.

Finance Committee Minutes
Monday, March 10, 2008
Page 1 of 5

Dennis stated the net assets at the end of the year are \$5,363,410 for the electric fund which you will find on page 18 of the final audit for fiscal year end 2007. Dennis stated that page 19 will give you the cash and cash equivalents at the end of the year for electric fund and that amount is \$1,751,858. Corby asked if that was correct. Dennis confirmed the corrections had already been made by the auditor for the franchise fee. Tony asked where it was in the audit and Dennis advised the explanation is on page 34.

Trustee Smith asked about the following line items:

Administration:

- Building permits, 01-22-331. Based on the economy, how many units does the \$42,000 represent for 2009. Dennis said the year before we received \$63,022.26, the current year is right at \$40,000, so we are pretty much projecting it to stay the same. The trustees questioned if that amount might be too optimistic. Dennis said what we found with the current year is many more building permits were issued for room additions rather than new homes and more multi-family homes were built this year rather than previous years.
- Interest income, 01-00-381. Dennis said he sat down with Bryan who gave his advice on what he thought we were going to do with our investments. Bryan stated the decrease from \$23,000 to \$22,000 for this line item is about a 5% decrease. Bryan stated most of our investments will carry us beyond this fiscal year. Dennis said before we finalize the budget, he will again sit down with Bryan and rely on his advice and adjust these line items.
- TIF bond payments, 01-00-386. Steve asked if this was \$145,000 and Dennis replied no, the \$145,000 is about what we expect to receive from property taxes, but will spend a lot more than that.
- Other professional services, 01-11-539, Steve asked if the \$2,500 increase was for the IMAP Study and Dennis advised no, he has not specifically put the IMAP Study in there. Much of that has to do with our Locis fees and some of the computer work CompuType will be doing. It is a place we can bill for IMAP.
- Travel expense, 01-11-562, \$10,000. Dennis advised this is for the annual IML Conference.
- Locis system, 01-11-834, \$0.00. Steve asked if this was for the radio broadcast and Dennis advised that line item has been in the general ledger since they installed it in 2005 and is not used anymore. Dennis has not put any money in the budget for the radio broadcast system, it is one of the many items that need to be decided upon.
- Security system, 01-11-832. Dennis put \$10,000 in there for security here at village hall, i.e. whether cameras, key cards, swipe card access.

Police:

- Health insurance, 01-21-451, projected current year of \$9,200. Dennis replied that was a mistake, it should be \$92,000. Similarly on line item 01-21-454, the \$1,750 should be \$17,500.

Streets and Alleys:

- Services, Mowing, 01-41-517. Steve asked if it gets spread out and Dennis replied yes. Steve asked if we could have village employees do it rather than contracting it out. Ron advised they used to do that but it was much cheaper to contract it out. Corby advised

Finance Committee Meeting

Monday, March 10, 2008

Page 2 of 5

there would be increased equipment costs associated with the village doing it. Dennis put \$2,500 in water, \$3,500 in sewer for this line item.

- Other professional services, 01-41-539. Steve said it goes from \$30,464 to \$3,000 and asked what that included. Dennis advised the \$30,000 was chipping up the debris pile from the ice storm.
- Other improvements, 01-41-890. Steve said it goes from a projected current year of \$3,500 to 2009 budgeted amount of \$25,000. Dennis said that is one place he put some monies for the miscellaneous culvert and ditch projects we've been talking about.

Water:

- Water purchases, 51-42-575. Steve asked if the budgeted amount will go up 15% this year. Dennis said water sales are up and also believes that we will see a rate increase. Steve asked if that means we will have a rate increase too and Dennis replied yes. Dennis said we need to have an in-depth conversation about our water and sewer rates.
- Water radio read meters, 51-42-843. Steve asked if we have to do it all at one time and Dennis said that is one of those that is plugged in there, to think about. He said it makes sense to back off and do a portion of these and not do them all. John said we could take the money we spend on J.F. Electric reading the meters, approximately \$36,000 per year, and take that money to purchase the meters. Tape ended.

Electric:

- Refunds, Reimbursement (Fuel), 53-00-397. Steve asked what this was and Dennis advised it is IMEA reimbursements for fuel.
- Supplies, street lighting, 53-40-617. Steve asked if those were the new street lights. Dennis advised yes, the new ones north of town.
- Services, equipment, 53-40-512. Corby asked for clarification and Ron advised he wanted that amount \$7,500 for any kind of equipment.
- Services, vehicles, 53-40-513. Corby questioned the \$20,000 in the budget for this item and Ron said they are looking at repairs to some of the older bucket trucks.
- Legal, 53-40-533. Corby asked if the \$15,000 budgeted was reasonable. Dennis advised the legal is spread throughout the departments.
- Medical, 53-40-534. Corby asked if the \$45,000 medical is just for the reimbursements. Dennis said yes, the health insurance is the health insurance premium.
- Fuel purchases, 53-40-577. Dennis advised IMEA reimburses us for fuel purchases.
- Supplies, vehicles, 53-40-613. Corby questioned this line item as it is pertains to vehicles. Ron advised this is for parts.
- Truck, 53-40-841. Ron confirmed this is for another truck. Dennis confirmed that is the electric department's portion of the \$40,000 for a couple trucks.
- Christmas lights, 53-40-833. Tony questioned the \$9,500 budgeted. Dennis thought we might want to do what we've done the past couple years.
- Radio read meters, 53-40-843. The \$110,000 amount can be taken down if we don't purchase them all at one time.

Police:

- Overtime 01-21-422. Dennis advised this went over because of the Watts workers' compensation case. This is also the case for part-time salaries, 01-21-425.

Steve called for any other questions or comments on the budget. Tony asked if any state bids had been received on the police cars. Tony heard a couple comments from the officers saying they didn't see the Crown Vic as being better than the Impalas. Previous comments during the meeting include Rita stating the legal fees have increased. Steve said we need to look at the health insurance premiums and other options available.

Ray asked Ron what his priority would be for the two trucks and skid steer. Ron said you could do a lease/purchase agreement on the skid steer and spread it out for a couple of years. Dennis said the rental on that piece of equipment is quite a bit and would make better sense to look at purchasing one. Ron said the top priority would be a truck then the skid steer. The skid steer could be used for several different jobs and the cost spread out through the public works departments. Steve Smith asked for Attorney Wigginton's opinion on the franchise fee for Monday night so we can have an idea how it is going to affect the budget and also answer the question of can this legally be done. Dennis replied he will try depending upon Attorney Wigginton's availability. Steve asked Dennis based on what we have here, where do we stand on the budget. He replied every department is over budget. At the end of each department, you will find revenue budget for year 2009 and expense budget for year 2009 and that is the total for that entire fund. Your revenue budget for the general fund is \$1,743,460 and your expense budget is 1,926,033 so you are over budget by \$182,573. Dennis explained the numbers will change and gave the Bateman claim as an example. The \$100,000 payment by the insurance company is currently sitting in the general fund and will need to be distributed over the water, sewer and electric departments. Dennis advised that now that the audit is done, Debbie has started straightening out the general ledger for this year. Trustee Baker asked when is the last possible date we have to get the budget passed and Dennis said we have to file our appropriation ordinance the third week of June. The budget has to be done before we write our appropriation ordinance but needs to be done as close to April 1st as you can do it. Ray said you need to have enough ideas on what you want to cut out and what you want to keep in, specifically do you want to put in the \$33,000 for the pool feasibility study. Dennis said same thing with the wastewater feasibility study and he is guessing that fee may cost approximately \$75,000. Dennis said if we are going to cash in some cd's to pay for this, that will affect what our interest income is going to be. Dennis said a lot of places don't put capital expenditures in their routine budget, they are in with a separate balance sheet. We have always had capital expenditures in the budget so you can really see the whole picture. Dennis said most of the departments do not have a lot of money in reserve. The electric department has a much bigger reserve because if there is a problem, it can cost more money more quickly.

Tony said if we take out the pool feasibility study, you might as well close the pool now. Mayor Danford says he sees three priorities: sewer study, pool study and water line for the annexation.

C. GENERAL CONCERNS: The next budget meeting was scheduled for Monday, March 31, 2008 at 6:30 p.m. Tape ended.

D. PUBLIC PARTICIPATION: None.

E. ADJOURN: *Trustee Corby Valentine motioned to adjourn the meeting at 8:50 p. m. and Trustee Kevin Groth seconded the motion. All voting aye, the motion carried.*



Transcribed from tape by
Julie Polson
Office Manager

HIPPA INFORMATION AND CONSENT FORM

The Health Insurance Portability and Accountability Act (HIPAA) provides safeguards to protect your privacy. Implementation of HIPAA requirements officially began on April 14, 2003. Specifically, there are rules and restrictions on who may see or be notified of your Protected Health Information. These restrictions do not include the normal interchange of information necessary to provide you with office services. HIPAA provides certain rights and protections to you as the employee/insured.

We have implemented the following policies:

1. Insured information will be kept confidential except as is necessary to provide services or to ensure that all administrative matters related to your claims are handled appropriately. This specifically includes the sharing of information with the Village of Freeburg Finance Clerk in processing reimbursement requests, Office Manager and Village Administrator in approving reimbursement requests. Employee/insured files will be stored in locked file cabinets only accessible to the persons mentioned above. You agree to the normal procedures utilized within the office for handling of medical reimbursements.
2. You agree to inspections of the office and review of documents which may include auditors in the normal performance of their duties.
3. You agree to bring any concerns or complaints regarding privacy to the attention of the office manager.
4. We may change, add, delete or modify any of these provisions to better serve the needs of both the Village and the employee/insured.
5. You have the right to request restrictions in the use of your protected health information and to request change in certain policies used within the office concerning your protected health information. However, we are not obligated to alter internal policies to conform to your request.

I, _____, date _____, do hereby consent and acknowledge my agreement to the terms set forth in the HIPAA INFORMATION FORM and any subsequent changes in office policy. I understand that this consent shall remain in force from this time forward.

I, _____, date _____, as Parent of _____ (name) do hereby consent and acknowledge my agreement to the terms set forth in the HIPAA INFORMATION FORM and any subsequent changes in office policy. I understand that this consent shall remain in force from this time forward.

BUDGET BILLING

Village of Millstadt – has LOCIS – does not offer budget billing.

Village of Waterloo – has LOCIS- does offer budget billing.

- *requires resident to have lived at address for one year

- *reconcile accounts once a year (end of fiscal year)

- *since accounts are marked special pay (this means they do not get a late fee) you have to manually check a report each month to make sure budget billers are paying their account. Waterloo does not check this regularly since it's time consuming and they figure the customer will have to pay up sooner or later. So therefore, customer is never charged a late fee.

- *Waterloo sends out approx 4,000 bills per month and have less than 100 people on budget billing.

Village of Smithton (does not have LOCIS) – does not offer budget billing.

Village of Mascoutah (does not have LOCIS) – they have offered budget billing for the past two years. Resident must have resided at address for past 12 months and have current bill paid up in order to join this program. (If they move to another address within the Village of Mascoutah, they have to reside at new residence for 12 months before they can be put back on budget billing. It does not transfer to another address) The amount of their monthly payment is based on past 12 months' history and then they add 5% to that. Their software does not have any provisions to let them know either if a budget biller has not paid their account on time so they too have to manually check the accounts and she said it is somewhat burdensome. If a resident is late, they send a letter notifying them and also warning them that one more late payment will remove them from this program. In order to get back on the program, customer has to pay bill for three months on time and then they can re-apply to be in program. After dealing with this program now for almost two years, they wish they would have required anyone joining this program to have automatic withdrawal therefore eliminating any late payments, having to manually monitor the report and then sending out the late letters. They send out about 2300 bills per month and have about 300 in the program. When they first started the program, they sent a flier with the monthly bill, put it on their website, put an article in the local newspaper, and had a flier in Village Hall. Mascoutah has everyone "true-up" their accounts in March. They choose this month out of the year on purpose to avoid holidays and it seems to be a time when most bills are smaller than the middle of winter or summer.

Possible problem – customer who doesn't pay bill for a month or two and then orders a final.

VILLAGE OF FREEBURG

101 South Belleville Street — Telephone: (618) 539-5545

FREEBURG, ILLINOIS 62243

LESTER FRITZ, PRESIDENT

DORA BECKER, VILLAGE CLERK

January 13, 1987

Dear Customer:

RE: BUDGET BILLING

The Village Board of Trustees have been discussing the possibility of offering BUDGET BILLING to their ELECTRIC customers.

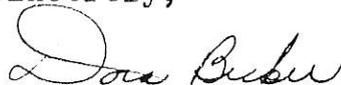
The Village would use the last 12 month period to establish a monthly average billing amount. This would be reviewed each year and adjusted up or down depending on the yearly usage. At that time the customer may be required to pay an additional charge if the amount outstanding is excessive.

The following is a questionnaire that we would like you to return within 7 days. We need this returned within the time period as the Village Board will discuss this matter at a committee meeting on January 22, 1987, 7:30 P.M.

- I am interested in Budget Billing
- I would not be interested in Budget Billing
- It doesn't make any difference

We would like to thank you for taking the time to answer the questionnaire.

Sincerely,

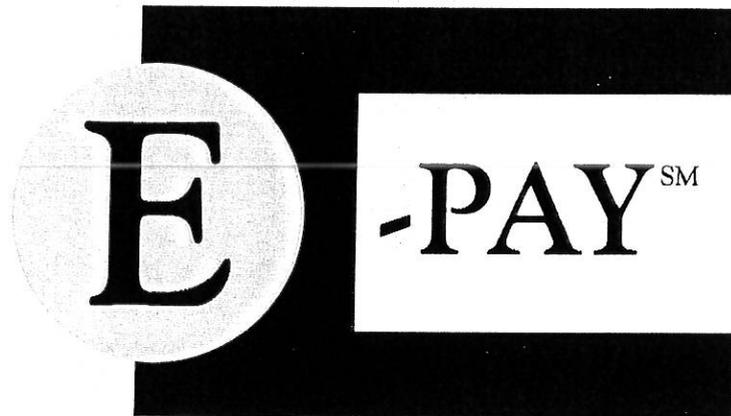


Mrs. Dora Becker, Village Clerk

HSA INSIDER

a division of Canopy Financial

THE ILLINOIS FUNDS



RECEIVED

MAR 03 2000

Electronic Payment Services Program

E-Pay Information Packet

Administered By:

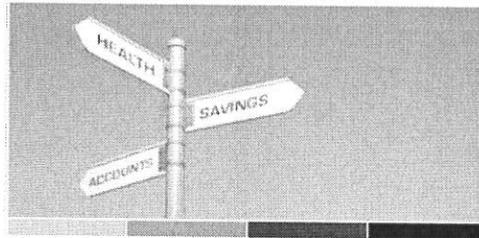
Alexi Giannoulis

Illinois State Treasurer

HSA INSIDER

a division of Canopy Financial

HSA ROAD RULES



HSA Road Rules for Employees / Individuals Sixth Edition, January 2008

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Table of Contents

Introduction to Health Savings Accounts (HSAs)	Page 3
Universal HSA Principles for Consumers	Page 4
HSA Eligibility Road Rules	Page 5
HSA Contribution Road Rules	Page 8
HSA Spending Road Rules	Page 11
Why HSAs Were Designed this Way	Page 13
Table A: Allowable HSA Investments	Page 15
Table B: Allowable "Catch-Up" Contributions	Page 16
Table C: Allowable Expenditures on Long-Term Care Insurance	Page 17
Table D: Allowable Expenditures from Your HSA	Page 17
Table E: Non-Allowable Expenditures from Your HSA	Page 19
Publisher's Note	Page 20

Introduction to Health Savings Accounts (HSAs)

A Health Savings Account (HSA) is like a 401(k) for healthcare. It is a tax-advantaged personal savings or investment account that individuals can use to save and pay for qualified health expenses, now or in the future. Paired with a qualified high deductible health plan (HDHP), an HSA is a powerful financial tool that empowers consumers to be more actively involved in their health care decisions.

However, unlike other financial savings vehicles (Roth IRA, Traditional IRA, 401K, etc.), an HSA has the unique potential to offer triple tax savings through:

- ✓ Pre-tax or tax-deductible contributions to the HSA
- ✓ Tax-free interest or investment earnings
- ✓ Tax-free distributions, when used for qualified medical expenses

Contributions can be made by the employer, the employee/individual, or both. Tax-free withdrawals can be made to pay for qualified medical expenses incurred by the account holder, spouse, children and other dependents.

HSAs are also portable, which means that individuals keep their HSAs, if changing jobs or becoming unemployed. Also, since the account is owned by the individual, there is no "use-it-or-lose-it" provision, like with a Flexible Spending Account (FSA). Instead, unused contributions roll over each year, with interest and/or investment earnings compounding on a tax-free basis, like an IRA or 401(k). HSAs offer the potential for long-term, tax-free savings that can be used for future medical expenses, such as Medicare premiums and certain long-term care expenses and insurance.

Any adult who is not already enrolled in Medicare and is covered by an HDHP (and has no other first dollar coverage except for preventive care) may establish an HSA. There are no income limitations.

Section 1

Universal HSA Principles for Consumers

1. You must be enrolled in an HSA-qualified high deductible health plan (HDHP) to open or contribute to a Health Savings Account (HSA) in your own name.
2. Switching to an HDHP from a traditional low deductible health plan will substantially lower your health plan premium. The money you save in premiums can be deposited into your HSA.
3. The money in your HSA is entirely your own. Even if your employer makes contributions to your HSA, your employer cannot restrict what you can spend it on. Since it is your money, it also stays with you when you change jobs.
4. You are in charge of your HSA funds, making you and your doctor the decision makers, not some third-party. Spending your own money also means that you will likely inquire more about the cost of your health care expenditures, helping to introduce marketplace competition into the world of health care.
5. There is no time limit as to when you can reimburse yourself for your health care expenses; you just need to keep legible receipts and records in case you do reimburse yourself or if you are audited.
6. You decide whether and how much to spend from the account for your medical expenses, whether to spend out-of-pocket or to save the HSA money for the future. Just like a 401(k), earnings that compound tax-free for several years have the potential to grow exponentially into a supplemental retirement nest egg. After age 65 (or if you're disabled), funds can be withdrawn for non-qualified expenses without being subject to the 10% penalty, but ordinary income taxes still apply.
7. Anyone can contribute to another person's HSA. The tax benefit from such a contribution is gained by the person receiving the contribution, not the person giving the contribution.
8. You decide which company will hold your HSA money (your trustee or custodian), and what type of investments you make with your account. Any investment allowed for IRAs is allowed for HSAs (please see Table A).
9. IRS Publication 502 provides a list of most allowable HSA expenditures.

Please see Table D and E of this document for a partial and summary list of allowable (tax-free) and non allowable (not tax-free) expenditures from your HSA.

Section 2
HSA Eligibility Road Rules

1. The accountholder must be enrolled in an HSA-qualified high deductible health plan (HDHP).
2. An HSA-qualified HDHP has the following characteristics:

a.

<i>Minimum Deductible</i>	<i>2007</i>	<i>2008</i>
Self-only coverage	\$1,100	\$1,100
Family coverage	\$2,200	\$2,200

The minimum deductible is indexed annually for inflation; this information is released no later than the preceding June 1st

b.

<i>Maximum Out-of-Pocket Limit</i>	<i>2007</i>	<i>2008</i>
Self-only coverage	\$5,500	\$5,600
Family coverage	\$11,000	\$11,200

The maximum out-of-pocket limit includes deductibles and co-pays and is also indexed annually for inflation; non-covered expenses by the health plan do not count towards the out-of-pocket limit.

- c. Your HSA-qualified HDHP offers first dollar coverage for many preventive care services, meaning that certain preventive care services are not subject to the deductible. Preventive care services may include: periodic health evaluations such as annual physicals, screening services like mammograms, routine prenatal and well-child care, child and adult immunizations, tobacco cessation programs, and obesity weight loss programs. Check with your health plan provider for specifics;
- d. Prescription drugs taken to prevent the onset of a condition for which a person has developed risk factors may be considered preventive care, thus potentially allowing co-pays to apply to preventive care, rather than being subject to the deductible;
- e. As a general rule of thumb, if you are treating an existing illness or condition with either a drug or procedure, that drug or procedure is not considered preventive care (an already existing condition cannot be prevented). If you are trying to stave off an illness or condition by taking a drug or with a procedure, that may be considered preventive care. Some drugs, such as cholesterol lowering ones, can be either preventive or non-preventive under HSA rules, depending on your own health situation;
- f. Higher out-of-pocket (co-pays and co-insurance) may be incurred for out-of-network care. Consider this when selecting your health plan provider;
- g. Effective January 1, 2006, prescription drug coverage before the deductible is met is no longer allowed, unless the prescription drug use is preventive.

Section 2

HSA Eligibility Road Rules (continued)

3. You cannot be covered by any other health insurance that reimburses you for health expenses you incur, unless it is another HSA-qualified HDHP. If a family has all its members covered under two HSA-qualified HDHPs, or some family members are on one qualified plan and the other family members are under another qualified plan, the maximum annual contribution to the account remains in force. Just because you have coverage with two HSA-qualified HDHPs does not mean you can double your HSA contribution.
4. For those covered by two HSA-qualified HDHPs, it is a violation of the coordination of benefit rules to be paid by each plan for the same expense.
5. Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) may make you ineligible for an HSA unless they are: (1) "limited purpose" (limited to dental, vision, child care, or preventive care) or (2) "post-deductible" (pay for medical expenses after the plan deductible is met). HRAs that set aside money only for retiree health expenses are also acceptable as are ones that are suspended.
6. An employer can restrict the type of expenditures an employee makes from their FSA during a two and a half month grace period that some employers may grant to employees for relief from the FSA "use-it-or-lose-it" rule. If an employer restricts the FSA expenditures to non-health items (such as is the case with a limited-purpose FSA) during this grace period, then such employee is eligible for an HSA, provided they have the proper high deductible health plan.
7. If you are enrolled in Medicare or Medicaid, you cannot open an HSA.
8. Tricare (military healthcare) does not currently offer an HSA-qualified high deductible health plan. Therefore, if you are on Tricare, you cannot have an HSA.
9. If you have received any Veterans Administration health benefits in the last three months, you cannot have an HSA.
10. If you are Medicare eligible and are not enrolled in Medicare, you can open or contribute to an HSA if you have an HSA-qualified health insurance plan (please see Table B).
11. You cannot establish separate HSA accounts for your minor dependent children.

Section 2

HSA Eligibility Road Rules (continued)

12. You do not have to have earned income from employment to have an HSA.
13. Unlike an IRA, there are no income limits to having an HSA.
14. You do not have to itemize your deductions on your federal income taxes to deduct your contributions to an HSA. HSA deductions are “above-the-line” before Adjusted Gross Income (AGI) is calculated.
15. You can open an HSA and also have specific disease or illness, accident, disability, dental care, vision care, and long-term care insurance, and be enrolled in Employee Assistance, disease management, drug discount, and wellness programs.

NOTE: Reasonable benefit designs (lifetime limits on benefits, limits to usual, customary and reasonable amounts, limits on specific benefits, pre-certification requirements) are not counted toward the out-of-pocket maximum.

Section 3

HSA Contribution Road Rules

1. You must have an HSA-qualified HDHP to open or contribute to an HSA.
2. If you no longer have an HSA-qualified HDHP, you cannot contribute to your HSA, but you can maintain and spend the already deposited funds as stipulated by law.
3. Beginning in 2007, the maximum HSA contribution is not limited to the annual deductible under the high deductible health plan. Prior to 2007, your annual HSA deposit could never exceed your insurance plan's deductible, unless you were 55 or older and were making "catch-up" contributions.

4. <i>Maximum Contribution Per Year</i>	2007	2008
Self-only coverage	\$2,850	\$2,900
Family coverage	\$5,650	\$5,800

The maximum amount you can contribute per year is indexed annually for inflation and excludes "catch-up" contributions for those 55 years and older.

5. Beginning in 2007, as long as you are enrolled in an HSA-qualified HDHP for at least the last full month of the year, you are eligible to make a full HSA contribution for that year, provided that you remain enrolled in an eligible HDHP for the full following calendar year. If you do not have coverage at the end of the following calendar year, the maximum contribution amount is pro-rated based on the number of full months you had the HDHP.

For example, let's say you become eligible on December 1, 2007. Even though you did not have HDHP coverage for the first 11 months of the year, you are still eligible to make a full-year HSA contribution of \$2,850, provided that you maintain HDHP coverage for a period beginning December 1, 2007, and ending December 31, 2008.

6. Deposits to an HSA must be made in cash or through a rollover from a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), Individual Retirement Account (IRA) or another HSA (HSA).
7. For FSA/HRA rollovers, contributions to an HSA must not exceed an amount equal to the lesser of (1) the balance in the health FSA or HRA as of September 21, 2006, or (2) the balance in the health FSA or HRA as of the date of the distribution. The distribution is not includible in income (or carry other penalties) and does not count against the maximum tax deductible contribution that can be made to the HSA.

Section 3

HSA Contribution Road Rules (continued)

8. For IRA rollovers, a direct trustee-to-trustee transfer can be made only one time per lifetime (the only exception being if a contributing individual goes from having self-only to family coverage during the tax year). The amount that can be distributed from the IRA and contributed to an HSA is limited to the otherwise maximum deductible contribution amount to the HSA based on the type of coverage under the high deductible health plan at the time of the contribution. Amounts distributed from an IRA under the provision are not includible in income to the extent they would otherwise be includible in income and are not subject to the 10-percent additional tax on early distributions. The provision does not apply to simplified employee pensions (SEPs) or to SIMPLE retirement accounts.
9. Individuals 55 and older can make additional "catch-up" contributions until they enroll in Medicare. For a schedule of the increasing "catch-up" deposit amounts allowed, please see Table B.
10. In the year you enroll in Medicare, you must pro-rate your "catch-up" contribution for the number of months you had HSA-qualified HDHP coverage, prior to the month your Medicare enrollment is effective.
11. If you have a family plan with multiple per-person deductibles, you cannot deposit more into the HSA than the maximum amount allowed for family coverage. For example, a family of two with a \$4,000 per person deductible cannot deposit \$8,000 into their 2007 family HSA; rather, the maximum contribution is \$5,650.
12. You can "front load" or fully fund your HSA on day one of your HSA being in effect, provided you do not exceed the annual maximum amount. You can make the deposit anytime after your HSA is open.
13. If you become covered by a HDHP in a month later than January, you can "back load" or make full contributions for the preceding months up to January. If, however, you fall out of qualifying insurance coverage (for reasons other than death or disability), all the back loaded months of HSA contributions for which you are not eligible are includible in your gross income and you face a 10-percent additional tax to the amount includible.

Section 3

HSA Contribution Road Rules (continued)

14. You can deposit funds into your HSA in a lump sum or in any amounts or frequency you wish. However, your account trustee/custodian can impose minimum deposit and balance requirements.
15. Rollovers from an Archer Medical Savings Account into a HSA are allowed if completed within 60 days of withdrawing the funds from your Archer Medical Savings Account.
16. The term "rollover" has several meanings. Rollover of HSA funds from year to year of unspent balances is well understood. However, IRA and HSA rollovers have another meaning to the IRS: you are allowed to take any amount of your HSA funds out of your account out once a year, and there is no limitation on what those funds can be spent on. If the funds are returned to the HSA within 60 days, there is no tax or penalty. However, if those funds are not returned to the HSA within 60 days, then you must pay the taxes due on those funds, and the 10% penalty. Unofficially, this "rollover" rule is known as the "playing with fire" rule.
17. Unlimited HSA trustee to HSA trustee transfers are allowed, meaning you can move your HSA account any number of times you want in a given year.
18. If you have contributed an amount into your HSA which exceeds your maximum allowable deposit, you may withdraw the excess amount and any earnings on the excess amount prior to April 15th of the following year without paying a tax penalty. However, you must pay income tax on your excess contributions and income tax on any earnings of the excess contribution.
19. If you do not withdraw the excess contribution to your HSA prior to April 15th of the following year, you must pay a 6% excise tax on the excess contribution, and on any earnings of the excess contribution. If in the next year you decreased your maximum contribution by the amount of your excess contribution made the year before, you do not have to pay the 6% excise tax again. If, however, you leave the excess contribution in, and do not decrease your maximum contribution by the amount of your excess contribution made the year before, you will have to pay the 6% excise tax each year the excess contributions and earnings are in the HSA.
20. If your employer is paying COBRA for you, your employer does not have to continue making deposits into your HSA. However, your employer does have to pay the continuing premium for your qualified HDHP.

Section 4

HSA Spending Road Rules

1. There is a wide range of allowable tax-free HSA expenditures, including vision and dental expenses, and, for example, braces for your children. A description of qualified HSA expenditures can be found in IRS Publication 502, and is located at the web at: <http://www.irs.gov/pub/irs-pdf/p502.pdf>. Publication 502 has great examples, but it is not the definitive list (please see Table D for a partial list of allowable tax-free expenditures and Table E for non allowable expenditures).
2. If a distribution from your HSA is used for purposes other than a qualified health care expense as defined in IRS Publication 502, then the amount withdrawn is subject to both income tax and a 10% penalty, unless the person who makes such a withdrawal from their HSA is over the age of 65. If 65 years old or older, the amount withdrawn for non-medical purposes is treated as retirement income, and is subject to normal income tax, but is not subject to the 10% penalty.
3. Withdrawals that were made for what the HSA owner thought were qualified medical expenditures, but turned out not to be qualified medical expenditures, can be returned to the HSA if there is clear and convincing evidence that the expenditure was a mistake of fact. Such repayment to the HSA must be made on or before April 15th of the year following when the individual knew, or should have known, the expenditure was a mistake.
4. Other qualified expenses from an HSA include out-of-pocket health expenditures while enrolled in Medicare (including Medicare premiums, deductibles, coinsurance and co-pays but not "Medigap"), employee share of health insurance premiums for employer-based coverage, premiums for COBRA continuation health insurance coverage from a former employer, premiums for qualified long-term care insurance coverage subject to the age limits in the Internal Revenue Code (please see Table C), and medical services provided in other countries.
5. Everyone with an HSA must keep all their receipts showing their expenditures from their account. There are two key reasons to do this: (1) if you exceed your deductible, you may need the receipts to send to your insurer, and (2) in case you are audited by the IRS, you need to explain your HSA expenditures.
6. You may use funds from your HSA to reimburse expenses from a previous year, but only if you had an HSA at the time the expenses were incurred.
7. Your spouse will inherit your HSA upon your death, unless you provide otherwise.

Section 4

HSA Spending Road Rules (continued)

8. Should the HSA owner have no spouse, the funds in the account shall no longer be treated as an HSA but part of the individual's estate and will be subject to estate taxes.
9. HSA funds cannot be used to pay for health insurance premiums unless the individual is receiving federal or state unemployment benefits.

Section 5

Why HSAs Were Designed this Way

1. **Why can't the out-of-pocket amount be tied to the maximum contribution?** Tying the maximum contribution rate to the out-of-pocket maximum is a viable policy, but the cost to the Federal government in lost taxable income made that idea politically unviable when the law was passed.
2. **Why not carve out prescription drugs and allow tiered co-pays?** Including prescription drugs as a benefit below the deductible will drive up the low cost of HSA-qualified HDHPs, and, as a result, reduce the amount of savings derived from switching to an HDHP. Likewise, tiered co-pays, or any other benefit that is paid outside the deductible, greatly diminishes the effect of consumers spending their own money. When you spend your own money, you spend it differently than if you are spending someone else's money. Think of going out for an all expenses paid meal, versus going to a restaurant where you are paying: you order differently.
3. **Why can't early retirees pay their HSA-qualified health insurance premium from their HSA?** This change in the law was suggested but the objection is that given that there are millions in the individual market who have health insurance but receive no tax break for their purchase, why should insured early retirees get special treatment?
4. **Why can't seniors use their HSA to pay for Medigap coverage?** The guiding principle of HSAs is for people to use their own money to meet a substantial deductible, thereby providing a financial incentive to spend the funds wisely and not to over consume. The main purpose of a Medigap policy is to insure the Medicare deductible.

Allowing HSA funds to pay for Medigap insurance would be akin to allowing HSA funds to buy insurance to cover the HSA deductible. In other words, it would be using HSA funds to defeat the entire purpose of an HSA.

5. **Why are the long-term care premium amounts that can be paid out of an HSA limited?** During the HSA legislation drafting process, there were other issues being negotiated that needed political capital more than allowing for unlimited amounts to be spent on long-term care premiums.

Section 5

Why HSAs Were Designed this Way (continued)

6. **Why can't HSA distributions be tax free upon your death?** The revenue loss to the Federal government made the price tag for that suggestion too high.
7. **Why can't we have one joint HSA and still make "catch-up" contributions?** There can be only one primary account holder of the HSA. Both spouses may contribute. The practical effect of this restriction is not significant.
8. **Are "catch-up" contributions pro-rated when you turn 55 and 65?** Please see Table B.
9. **If I am self-employed, can I contribute on a pre-tax basis? How about for partnerships or for S corporation owners who own more than 2% or for LLC owners?** Self-employed can only take an above-the-line deduction for their premium and HSA contribution. Regardless of how your S corporation or LLC is structured, the only way you can structure your HSA contributions is as an above-the-line deduction. The HSA legislation simply cited current law in this regard. It was a political impossibility in the HSA legislation to make the necessary change in law to allow pre-tax contributions for LLC owners, S corporation owners or the self-employed. For further guidance for partnerships and S corporations, see IRS Guidance 2005-8 at <http://www.treas.gov/press/releases/reports/notice%2020058.pdf>.
10. **What is an "above-the-line" deduction?** An above-the-line deduction reduces your Federal taxable income dollar for dollar by the amount you contribute. You do not have to itemize to claim this deduction. For example, if you contribute \$1,000 to your HSA, you reduce your Federal taxable income by \$1,000.
11. **Why can't I pay my health insurance premiums with my HSA?** The money in your HSA is designed to meet your health care expenses below your deductible, not to meet your health insurance premiums. What if people spent their entire HSA deposit on their insurance premiums, and found no funds left to meet their health care costs to meet their deductible? The only time you are allowed to pay the health insurance premium with your HSA funds is if you are collecting Federal or State unemployment benefits or are on COBRA.
12. **Can you provide a list of qualified medical expenses?** See Tables D and E for a list of allowable and non allowable medical expenses. Please also see IRS Publication 502, which can be found in the U.S. Treasury section of this website, or at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

Table A
 Allowable HSA Investments

Allowable HSA Investments
→ Bank Accounts
→ Annuities
→ Certificates of Deposit
→ Stocks
→ Bonds
→ Mutual Funds
→ Certain types of Bullion or Coins

NOTE: Your HSA custodian or trustee may restrict certain types of investments.

Not Allowable HSA Investments
→ Collectables: including any work of art, antique, metal, gem, stamp, coin, alcoholic beverage or other personal property as described in Section 408(m)(3) of the Internal Revenue Code
→ Life Insurance Contracts

Table B
 Allowable "Catch-Up" Contributions

Allowable "Catch-Up" Contributions	
Tax Year 2004	Up to \$500.00
Tax Year 2005	Up to \$600.00
Tax Year 2006	Up to \$700.00
Tax Year 2007	Up to \$800.00
Tax Year 2008	Up to \$900.00
Tax Year 2009 and Beyond	Up to \$1,000.00

Each spouse age 55 or older can contribute up to the maximum "catch-up" amount. If you did not have HDHP coverage for the full year, you must pro-rate your "catch-up" contribution for the number of full months you were "eligible", i.e., had HDHP coverage. If you had HSA-qualified high deductible health plan coverage for the entire year, you can deposit the entire "catch-up" amount starting with the year you turn 55, regardless of when you turn 55 during the year. If both spouses want to make "catch-up" contributions, each spouse must have a separate HSA.

In the year you enroll in Medicare, you must prorate your "catch-up" contribution for the number of months you had HSA-qualified HDHP coverage, prior to the month your Medicare enrollment is effective. You can delay enrollment in Medicare Part A only if you delay taking Social Security. You can delay taking Social Security up until age 70 and one half years old.

Once either spouse enrolls in Medicare, that spouse can no longer contribute any funds, including "catch-up" amounts, to their HSA. If you are not enrolled in Medicare, you can contribute to your HSA and continue to make "catch-up" contributions.

NOTE: If you enroll in Social Security you will be automatically enrolled in Medicare Part A, which will disqualify you from contributing to an HSA.

Table C
Allowable Expenditures on Long-Term Care Insurance

In order to spend money from your HSA on long-term care, your long-term care insurance contract must:

1. Be guaranteed renewable;
2. Not provide for a cash surrender value or other money that can be paid, assigned, pledged, or borrowed;
3. Provide that refunds, other than refunds on the death of the insured or complete surrender or cancellation of the contract, and dividends under the contract, must be used only to reduce future premiums or increase future benefits;
4. Generally not pay or reimburse expenses incurred for services or items that would be reimbursed under Medicare, except where Medicare is a secondary payer, or the contract makes per diem or other periodic payments without regard to expenses.

The amount of qualified long-term care premiums that can be paid from an HSA is limited. Beginning in 2006, the below amounts can be included as a qualified medical expense. These amounts may be adjusted annually for inflation. For 2008, these inflation-adjusted amounts, as published in IRS Publication 502, are:

2008 Allowable Long-Term Care Premium Amounts	
Age 40 or Under	Up to \$290
Age 41 to 50	Up to \$550
Age 51 to 60	Up to \$1,110
Age 61 to 70	Up to \$2,950
Age 71 or Over	Up to \$3,680

Table D
Allowable Expenditures from Your HSA

There have been thousands of cases involving the many nuances of what constitutes “medical care” for purposes of section 213(d) of the Internal Revenue Code. A determination of whether an expense is for “medical care” is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness. The determination often hangs on the word “primarily”.

NOTE: If you are receiving federal or state unemployment insurance, you may pay for your health insurance premiums out of your HSA. See next page for a list of allowable expenditures.

Table D

Allowable Expenditures from Your HSA (continued)

Allowable Expenditures from Your HSA	
Acupuncture	Alcoholism Treatment
Ambulance	Artificial Limb
Artificial Teeth	Bandages
Birth Control Pills (by prescription)	Breast Reconstruction Surgery (mastectomy)
Car Special Hand Controls (for disability)	Certain Capital Expenses (for the disabled)
Chiropractors	Christian Science Practitioners
COBRA premiums	Contact Lenses
Cosmetic Surgery (if due to trauma or disease)	Crutches
Dental Treatment	Dermatologist
Diagnostic Devices	Disabled Dependent Care Expenses
Drug Addiction Treatment (inpatient)	Drugs (prescription)
Eyeglasses	Fertility Enhancement
Guide Dog	Gynecologist
Health Institute (if prescribed by physician)	H.M.O. (certain expenses)
Hearing Aids	Home Care
Hospital Services	Laboratory Fees
Lasik Surgery	Lead-Based Paint Removal
Learning Disability Fees (prescription)	Legal Fees (if for mental illness)
Life-Care Fees	Lodging (for out-patient treatment)
Long-Term Care (medical expenses)	Long-Term Care Insurance (up to allowable limits)
Meals (associated with receiving treatments)	Medical Conferences (for ill spouse/dependent)
Medicare Premiums	Medicare Deductibles
Nursing Care	Mentally Retarded (specialized homes)
Obstetrician	Nursing Homes
Operations - Surgical	Operating Room Costs
Optician	Ophthalmologist
Organ Transplant (including donor's expenses)	Optometrist
Orthopedic Shoes	Orthodonture
Osteopath	Orthopedist
Over-the-Counter Medicines	Out-of-pocket expenses while enrolled in Medicare
Pediatrician	Oxygen and Equipment
Podiatrist	Personal Care Services (for chronically ill)
Prenatal Care	Post-Nasal Treatments
Prosthesis	Prescription Medicines
Psychiatric Care	PSA Test
Psychoanalysis	Psychiatrist
Psychologist	Psychoanalyst
Radium Treatment	Qualified Long-Term Care Services
Special Education for Children (ill or disabled)	Smoking Cessation Programs
Spinal Tests	Specialists
Sterilization	Splints
Telephones and Television for the Hearing	Surgeon
Therapy	Impaired
Treatment	Transportation Expenses for Health Care
Vitamins (if prescribed)	Vaccines
Wheelchair	Weight Loss Programs
X-Rays	Wig (hair loss from disease)

Table E

Non-Allowable Expenditures from Your HSA

Non-Allowable Expenditures from Your HSA	
Advance Payment for Future Medical Expenses	Athletic Club Membership
Automobile Insurance Premium	Babysitting (for healthy children)
Boarding School Fees	Bottled Water
Commuting Expenses for the Disabled	Controlled Substances
Cosmetics and Hygiene Products	Dancing Lessons
Diaper Service	Domestic Help
Electrolysis or Hair Removal	Funeral Expenses
Hair Transplant	Health Programs at Resorts, Health Clubs, & Gyms
Household Help	Illegal Operations and Treatments
Illegally Procured Drugs	Maternity Clothes
Medigap premiums	Nutritional Supplements
Premiums for Life or Disability Insurance	Premiums for Accident Insurance
Premiums for your HSA-qualified health plan	Scientology Counseling
Social Activities	Special Feeds/Beverages
Swimming Lessons	Teeth Whitening
Travel for General Health Improvement	Tuition in a Particular School for Problem Children

Publisher's Note

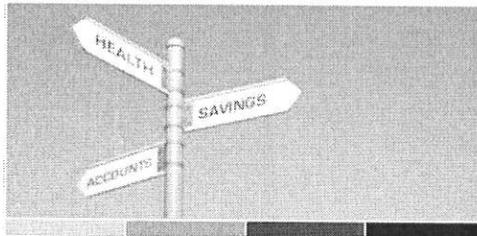
Downloaded by millions since 2004, HSA Road Rules is an easy-to-understand guidebook that distills the most important principles about HSAs.

The information contained in HSA Road Rules may not necessarily apply to your specific circumstances or take into account your individual tax or employee benefits situation. We make no claims concerning HSA Road Rules' accuracy or validation by any third party. Please consult your own tax or legal advisor for assistance.

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HSA ROAD RULES



**HSA Road Rules for Employers
Sixth Edition, January 2008**

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Table of Contents

Introduction to Health Savings Accounts (HSAs)	Page 3
Universal HSA Principles for Consumers	Page 4
HSA Road Rules for Employers	Page 5
HSA Eligibility Road Rules	Page 9
HSA Contribution Road Rules	Page 12
HSA Spending Road Rules	Page 15
Why HSAs Were Designed this Way	Page 17
Table A: Allowable HSA Investments	Page 19
Table B: Allowable "Catch-Up" Contributions	Page 20
Table C: Allowable Expenditures on Long-Term Care Insurance	Page 21
Table D: Allowable Expenditures from Your HSA	Page 21
Table E: Non-Allowable Expenditures from Your HSA	Page 23
Publisher's Note	Page 24

Introduction to Health Savings Accounts (HSAs)

A Health Savings Account (HSA) is like a 401(k) for healthcare. It is a tax-advantaged personal savings or investment account that your employees can use to save and pay for qualified health expenses, now or in the future. Paired with a qualified high deductible health plan (HDHP), an HSA is a powerful financial tool that empowers your employees to be more actively involved in their health care decisions.

Unlike other financial savings vehicles (Roth IRA, Traditional IRA, 401K, etc.), an HSA has the unique potential to offer your employees triple tax savings through:

- ✓ Pre-tax or tax-deductible contributions to the HSA
- ✓ Tax-free interest or investment earnings
- ✓ Tax-free distributions, when used for qualified medical expenses

Contributions to the HSA can be made by the employer, the employee, or both. Tax-free withdrawals can be made by the employee to pay for qualified medical expenses incurred by the account holder, spouse, children and other dependents.

HSA-eligible health plans reduce healthcare costs for U.S. businesses dramatically, with some studies citing a 20-30% lower cost than average premiums (*AHIP HSAs and Account-Based Health Plans*, June 2006). Sharing a portion of these premium savings with your employees through a recurring, employer contribution to their HSAs greatly increases the likelihood that a higher percentage of your employees will adopt the company's HSA plan—which can add up to big premium savings for your company. This practice allows the employer to recognize significant cost savings while reducing the out-of-pocket healthcare cost risk for the employee.

HSAs are also portable, which means that your employees keep their HSAs, if they change jobs or become unemployed – another incentive to encourage your employees to adopt your lower-cost HSA plan. There is also no “use-it-or-lose-it” provision, like with a Flexible Spending Account (FSA).

Instead, unused contributions roll over each year, with interest and/or investment earnings compounding on a tax-free basis, like an IRA or 401(k). HSAs offer your employees the potential for long-term, tax-free savings that can be used for future medical expenses, such as Medicare premiums and certain long-term care expenses and insurance.

Any employee who is not already enrolled in Medicare and is covered by an HDHP (and has no other first dollar coverage except for preventive care) may establish an HSA. There are no income limitations.

Section 1

Universal HSA Principles

1. Employees must be enrolled in an HSA-qualified high deductible health plan (HDHP) to open or contribute to a Health Savings Account (HSA) in their own name.
2. Switching to an HDHP from a traditional low deductible health plan will substantially lower your company's health plan premiums. Some of the money saved in premiums should be deposited into employees' HSAs to make it a win-win situation for both the employer and its employees.
3. The money in the HSA, including employer contributions, stays with employees when they change jobs or become unemployed. This is an attractive benefit for employees, which benefits the employer by making it more likely that the employee will sign up for the lower-cost HSA plan.
4. Employees are empowered by being put in charge of their HSA funds, making them more actively involved in their health care decisions. Spending their own money means that employees will more likely inquire about the cost of their health care expenditures, helping to introduce marketplace competition into the world of health care.
5. There is no time limit as to when employees can reimburse themselves for health care expenses; they just need to keep legible receipts and records in case they are audited.
6. Employee decides whether and how much to spend from the account for their medical expenses, whether to spend out-of-pocket or to save the HSA money for the future. Just like a 401(k), earnings that compound tax-free for several years have the potential to grow exponentially into a supplemental retirement nest egg. After age 65 (or if disabled), employees can withdraw funds for non-qualified expenses without being subject to the 10% penalty, but ordinary income taxes still apply.
7. Employers can opt to make pre-tax contributions to their employees' HSAs through a Section 125 cafeteria plan, as well as allow employees to make additional pre-tax account contributions through payroll deduction.
8. Employees decide which company will hold their HSA money (known as the trustee or custodian), and what type of investments to make within their account. Any investment allowed for IRAs is allowed for HSAs (see Table A).
9. IRS Publication 502 provides a list of most allowable HSA expenditures.

Please see Table D and E of this document for a partial and summary list of allowable (tax-free) and non allowable (not tax-free) expenditures for HSAs.

Section 2

HSA Road Rules for Employers

1. The employee owns the contributions within the HSA as soon as the funds are deposited.
2. You can no more restrict the use of the funds in the employee's HSA than you can restrict the employee's funds in the employee's personal checking account.
3. Employee contributions to their HSAs can be made on an after-tax basis and taken as an above-the-line deduction on their tax return (making such contributions tax-free) or employees can make pre-tax contributions to their Health Savings Account through a Section 125 (a.k.a. "salary reduction" or "cafeteria") plan.
4. HSAs do not generally constitute "employee welfare benefit plans" under ERISA (that is, you are not subject to the complex legal requirements of ERISA) as long as the establishment of the HSA is completely voluntary on the part of the employee and the employer does not prevent the employee from moving their funds to another HSA, impose conditions on how the funds can be used, influence the investment decisions made, represent that the HSA is an employee welfare benefit plan established or maintained by it, or receive any payment or compensation in connection with the HSA.
5. HSAs can be funded on a (1) pay as you go basis, (2) look back basis, or a (3) pre-funded basis. For (1), it is fine to fund employees' HSAs according to their paycheck schedules (bi-weekly, monthly, etc.), you can decide to make changes (such as quit payments at any point) and an employee hired after January 1 is not entitled to additional HSA contributions. For (2), you must contribute to employees' HSAs for every full month they had been employed. For (3), all eligible employees receive their year's HSA contributions on January 1 and all employees hired after January 1 must be compensated on the same basis (whether by pre-funding, pay as you go, or look back).
6. Employee contributions to their HSAs through a cafeteria plan can change on a month-by-month basis. However, you can put reasonable limits on how often those contribution amounts can change.
7. Employer contributions to an employee's HSA are always excluded from the employee's income (such contributions are made pre-tax).

Section 2

HSA Road Rules for Employers (continued)

8. Employer contributions must be comparable (subject to certain exceptions), meaning that all employer contributions to employees must be the same amount or percentage of the annual deductible within certain defined employee categories. Employees can be categorized along the lines of coverage (family vs. self), type of employment (part-time vs. full-time vs. former employment) and level of compensation (high vs. non-high compensation).
9. The comparability rule can be applied separately to employees in the following categories: (1) part time employees who work under 30 hours, (2) full time employees who work over 30 hours, and (3) former employees.
10. Comparability rules can be applied separately for self vs. family coverage. Though employees with family health coverage are considered one category, there are subcategories based on the number being covered (employee plus one dependent vs. employee plus two, etc.). There can be differences across, but not within, these subcategories. For comparability purposes, a "greater-numbered" family can never receive a lower amount than a "lesser-numbered" family.
11. If you contribute to any employee's non-employer high deductible health plan HSA then you must do so for all employees with non-employer high deductible health plan HSAs.
12. If you contribute to your employees' plans and there are spousal employees that both have HSAs, you only have to contribute to one of the HSAs if they have a family high deductible health plan that covers both spouses. However, if you contribute to a single employee's non-employer provided high deductible health plan HSA, then you must contribute to both spouse's HSAs.
13. If a non-comparable contribution is made, the excess cannot be recouped by the employer. Instead, the employer has until April 15th of the following calendar year to make the compensatory contributions (plus reasonable interest) to correct for the non-comparable contribution.

Section 2

HSA Road Rules for Employers (continued)

14. Comparability rules are likely being violated if “extra contributions” to any employee’s HSA (other than to non-highly compensated employees) are being made. For example, additional contributions to an employee’s HSA being made based on the employee’s seniority, length of service or giving “catch-up” contributions to those employees 55 years and older violate the comparability rules.
15. Employers are not in violation of comparability rules because fired employees in pre-funded or pay as you go contribution schemes may have received more HSA funding than their employment length warranted.
16. Collectively bargained or unionized employees are exempted from comparability rules.
17. Matching contributions by an employer through a Section 125 plan are not subject to the comparability rule, but are subject to the non-discrimination rules of 125 plans.
18. The non-discrimination rule for Section 125 plans, in general, is that contributions cannot be higher for higher-paid employees than they are for lower-paid employees. Contributions that favor lower-paid employees are allowed.
19. If you make HSA contributions through a cafeteria plan, you can make such contributions conditional to an employee’s participation in a health assessment, disease management or wellness program without violating comparability rules.
20. Under certain cafeteria plans, employees have the right to accept other benefits (cash or other taxable benefits) in lieu of part or all of the employer HSA contribution.
21. For employers who do not provide their employees with health insurance but whose employees purchase HSAs on their own, such employer may make pre-tax contributions to such employees’ HSA through a Section 125 plan, as long as the offer is open to all such employees, and the contribution amount follows the Section 125 plan’s non-discrimination rule.
22. Self-employed, partners and S corporation shareholders are not generally considered employees and cannot receive pre-tax employer contributions to their HSAs. Self-employed can only take an above-the-line deduction for their premiums and HSA contributions.

Section 2

HSA Road Rules for Employers (continued)

23. Regardless of how an S corporation or LLC is structured, these types of companies cannot make pre-tax contributions to its owners, shareholders, or partners.
24. You may transfer the balance of an FSA/HRA into in an employee's HSA. See Section 4, Rule 8 for the policies governing this type of transfer.
25. A limited purpose FSA or a limited purpose HRA is allowed for expenditures like dental, vision or preventive care.
26. Post-deductible HRAs or post-deductible FSAs are allowed to pay for expenses above the minimum HSA deductible.
27. COBRA rules apply to the high deductible health insurance plan (HDHP) portion of an HSA plan, but not to the financial account (HSA).

Section 3

HSA Eligibility Road Rules

1. The employee desiring to open and/or contribute to an HSA must be enrolled in an HSA-qualified high deductible health plan (HDHP).
2. An HSA-qualified HDHP has the following characteristics:

a.

<i>Minimum Deductible</i>	<i>2007</i>	<i>2008</i>
Self-only coverage	\$1,100	\$1,100
Family coverage	\$2,200	\$2,200

The minimum deductible is indexed annually for inflation; this information is released no later than the preceding June 1st

b.

<i>Maximum Out-of-Pocket Limit</i>	<i>2007</i>	<i>2008</i>
Self-only coverage	\$5,500	\$5,600
Family coverage	\$11,000	\$11,200

The maximum out-of-pocket limit includes deductibles and co-pays and is also indexed annually for inflation; non-covered expenses by the health plan do not count towards the out-of-pocket limit.

- c. The HSA-qualified HDHP typically offers first dollar coverage for many preventive care services, meaning that certain preventive care services for your employees are not subject to the deductible. Preventive care services may include: periodic health evaluations such as annual physicals, screening services like mammograms, routine prenatal and well-child care, child and adult immunizations, tobacco cessation programs, and obesity weight loss programs. Check with your health plan provider for specifics;
- d. Prescription drugs taken to prevent the onset of a condition for which an employee has developed risk factors may be considered preventive care, thus potentially allowing co-pays to apply, rather than the deductible;
- e. As a general rule of thumb, if the employee is treating an existing illness or condition with either a drug or procedure, that drug or procedure is not considered preventive care (an already existing condition cannot be prevented). If the employee is trying to stave off an illness or condition by taking a drug or with a procedure, that may be considered preventive care. Some drugs, such as cholesterol lowering ones, can be either preventive or non-preventive under HSA rules, depending on the health situation;
- f. Higher out-of-pocket (co-pays and co-insurance) may be incurred for out-of-network care. Consider this when selecting your company's health plan provider and educate your employees accordingly;
- g. Effective January 1, 2006, prescription drug coverage before the deductible is met is no longer allowed, unless the prescription drug use is preventive.

Section 3

HSA Eligibility Road Rules (continued)

3. Employees cannot be covered by any other health insurance that reimburses for health expenses they incur, unless it is another HSA-qualified HDHP. If a family has all its members covered under two HSA-qualified HDHPs, or some family members are on one qualified plan and the other family members are under another qualified plan, the maximum annual contribution to the account remains in force. Employees with coverage under two HSA-qualified HDHPs do not get to double their HSA contribution.
4. For those employees covered by two HSA-qualified HDHPs, it is a violation of the coordination of benefit rules to be paid by each plan for the same expense.
5. Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) may make your employees ineligible for an HSA unless these accounts are: (1) "limited purpose" (limited to dental, vision, child care, or preventive care) or (2) "post-deductible" (pay for medical expenses after the plan deductible is met). HRAs that set aside money only for retiree health expenses are also acceptable as are ones that are suspended.
6. An employer can restrict the type of expenditures an employee makes from their FSA during a two and a half month grace period that some employers may grant to employees for relief from the FSA "use-it-or-lose-it" rule. If an employer restricts the FSA expenditures to non-health items (such as is the case with a limited-purpose FSA) during this grace period, then such employee is eligible for an HSA, provided they have the proper high deductible health plan.
7. Employees who are enrolled in Medicare or Medicaid cannot open an HSA.
8. Tricare (military healthcare) does not currently offer an HSA-qualified high deductible health plan. Therefore, employees on Tricare cannot have HSAs.
9. Employees who have received any Veterans Administration health benefits in the last three months cannot have an HSA.
10. Employees who are Medicare-eligible, but not enrolled in Medicare, can open or contribute to an HSA if they have an HSA-qualified health insurance plan (please see Table B).
11. Your employees cannot establish separate HSA accounts for their minor dependent children.

Section 3

HSA Eligibility Road Rules (continued)

12. There is no earned income requirement for your employees to have an HSA.
13. Unlike an IRA, there are no income limits to having an HSA.
14. Your employees do not have to itemize their deductions on their federal income taxes to deduct their contributions to an HSA. HSA deductions are "above-the-line" before Adjusted Gross Income (AGI) is calculated.
15. Your employees can open an HSA and also have specific disease or illness, accident, disability, dental care, vision care, and long-term care insurance, and be enrolled in Employee Assistance, disease management, drug discount, and wellness programs.

NOTE: Reasonable benefit designs (lifetime limits on benefits, limits to usual, customary and reasonable amounts, limits on specific benefits, pre-certification requirements) are not counted toward the out-of-pocket maximum.

Section 4

HSA Contribution Road Rules

1. Employees must have an HSA-qualified HDHP to open or contribute to an HSA.
2. If the employee no longer has an HSA-qualified HDHP, that employee can no longer contribute to the HSA, but can still spend the already deposited funds as stipulated by law.
3. Beginning in 2007, the maximum HSA contribution is not limited to the annual deductible under the high deductible health plan. Prior to 2007, the annual HSA deposit could never exceed the insurance plan's deductible (except for those employees who were 55 or older and were making "catch-up" contributions.)

<i>Maximum Contribution Per Year</i>	<i>2007</i>	<i>2008</i>
Self-only coverage	\$2,850	\$2,900
Family coverage	\$5,650	\$5,800

The maximum amount that can be contributed per year (by all sources combined) is indexed annually for inflation and excludes "catch-up" contributions for those 55 years and older.

5. Beginning in 2007, as long as the employee is enrolled in an HSA-qualified HDHP for at least the last full month of the year, the employee is eligible to make a full HSA contribution for that year, provided that the employee remains enrolled in an eligible HDHP for the full following calendar year. If the employee does not maintain HSA eligibility through the end of the following calendar year, the maximum contribution amount is pro-rated based on the number of full months the employee had the HDHP.

For example, let's say the employee becomes eligible on December 1, 2007. Even though the employee did not have HDHP coverage for the first 11 months of the year, he/she is still eligible to make a full-year HSA contribution of \$2,850, provided that HDHP coverage (and HSA eligibility) is maintained for a period beginning December 1, 2007, and ending December 31, 2008.

6. Deposits to an HSA must be made in cash or through a rollover from a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), Individual Retirement Account (IRA) or another HSA (HSA).
7. For FSA/HRA rollovers, contributions to an HSA must not exceed an amount equal to the lesser of (1) the balance in the health FSA or HRA as of September 21, 2006, or (2) the balance in the health FSA or HRA as of the date of the distribution. The distribution is not includible in income (or carry other penalties) and does not count against the maximum tax deductible contribution that can be made to the HSA.

Section 4

HSA Contribution Road Rules (continued)

8. For IRA rollovers, a direct trustee-to-trustee transfer can be made only one time per lifetime (the only exception being if a contributing individual goes from having self-only to family coverage during the tax year). The amount that can be distributed from the IRA and contributed to an HSA is limited to the otherwise maximum deductible contribution amount to the HSA based on the type of coverage under the high deductible health plan at the time of the contribution. Amounts distributed from an IRA under the provision are not includible in income to the extent they would otherwise be includible in income and are not subject to the 10-percent additional tax on early distributions. The provision does not apply to simplified employee pensions (SEPs) or to SIMPLE retirement accounts.
9. Employees who are 55 and older can make additional "catch-up" contributions until they enroll in Medicare. For a schedule of the increasing "catch-up" deposit amounts allowed, please see Table B.
10. In the year the employee enrolls in Medicare, the employee must pro-rate the "catch-up" contribution for the number of months the employee had HSA-qualified HDHP coverage, prior to the month that Medicare enrollment became effective.
11. If an employee has a family plan with multiple per-person deductibles, he/she cannot deposit more into the HSA than the maximum amount allowed for family coverage. For example, a family of two with a \$4,000 per person deductible cannot deposit \$8,000 into their 2008 family HSA; rather, the maximum contribution is \$5,800.
12. An employee or employer can "front load" or fully fund the HSA on day one of the employee's HSA being in effect, provided the annual maximum amount is not exceeded.
13. If an employee becomes covered by a HDHP in a month later than January, full contributions can be made or "back loaded" into the HSA for the preceding months up to January. If, however, the employee falls out of qualifying insurance coverage (for reasons other than death or disability), all the back loaded months of HSA contributions for which the employee is not eligible is includible in the employee's gross income, as well as a 10-percent additional tax to the amount includible.

Section 4

HSA Contribution Road Rules (continued)

14. Funds can be deposited into the HSA in a lump sum or in any amounts or frequency desired. However, the HSA trustee/custodian may impose minimum deposit and balance requirements.
15. Rollovers from an employee's Archer Medical Savings Account into a HSA are allowed if completed within 60 days of the employee withdrawing the funds from the Archer Medical Savings Account.
16. The term "rollover" has several meanings. Rollover of HSA funds from year to year of unspent balances is well understood. However, IRA and HSA rollovers have another meaning to the IRS: an accountholder is allowed to take any amount of the HSA funds out of the account out once a year, and there is no limitation on what those funds can be spent on. If the funds are returned to the HSA within 60 days, there is no tax or penalty. However, if those funds are not returned to the HSA within 60 days, then the accountholder must pay the taxes due on those funds, and the 10% penalty. Unofficially, this "rollover" rule is known as the "playing with fire" rule.
17. Unlimited HSA trustee to HSA trustee transfers are allowed, meaning your employees can move their HSA any number of times in a given year.
18. If a contribution is made into the HSA which exceeds the maximum allowable deposit, a withdrawal of the excess amount and any earnings on the excess amount can be made prior to April 15th of the following year without the employee incurring any tax penalty. However, the employee must pay income tax on the excess contributions and income tax on any earnings of the excess contribution.
19. If the employee does not withdraw the excess contribution to the HSA prior to April 15th of the following year, the employee must pay a 6% excise tax on the excess contribution, and on any earnings of the excess contribution. If in the next year the employee decreases the maximum contribution by the amount of the excess contribution made the year before, the 6% excise tax does not have to be paid again. If, however, the employee leaves the excess contribution in, and does not decrease the maximum contribution by the amount of the excess contribution made the year before, he/she will have to pay the 6% excise tax each year the excess contributions and earnings are in the HSA.
20. An employer paying COBRA for an employee with an HSA does not have to continue making deposits into the HSA. The employer does have to pay the continuing premium for the qualified HDHP.

Section 5

HSA Spending Road Rules

1. There is a wide range of allowable tax-free HSA expenditures, including vision and dental expenses, and, even braces for your employees' children. A description of qualified HSA expenditures can be found in IRS Publication 502, and is located at the web at: <http://www.irs.gov/pub/irs-pdf/p502.pdf>. Publication 502 has great examples, but it is not the definitive list (please see Table D for a partial list of allowable tax-free expenditures and Table E for non allowable expenditures).
2. If a distribution from the HSA is used for purposes other than a qualified health care expense as defined in IRS Publication 502, then the amount withdrawn is subject to both income tax and a 10% penalty, unless the person who makes such a withdrawal from their HSA is over the age of 65. If 65 years old or older, the amount withdrawn for non-medical purposes is treated as retirement income, and is subject to normal income tax, but is not subject to the 10% penalty.
3. Withdrawals that were made for what the HSA owner thought were qualified medical expenditures, but turned out not to be qualified medical expenditures, can be returned to the HSA if there is clear and convincing evidence that the expenditure was a mistake of fact. Such repayment to the HSA must be made on or before April 15th of the year following when the employee knew, or should have known, the expenditure was a mistake.
4. Other qualified expenses from an HSA include out-of-pocket health expenditures while enrolled in Medicare (including Medicare premiums, deductibles, coinsurance and co-pays but not "Medigap"), employee share of health insurance premiums for employer-based coverage, premiums for COBRA continuation health insurance coverage from a former employer, premiums for qualified long-term care insurance coverage subject to the age limits in the Internal Revenue Code (please see Table C), and medical services provided in other countries.
5. Employees with an HSA must keep all their receipts showing their expenditures from their account. There are two key reasons to do this: (1) if employees exceed their deductible, they may need the receipts to send to their insurer, and (2) in case they are audited by the IRS and need to explain their HSA expenditures.
6. Employees may use HSA funds to reimburse expenses from a previous year, but only if employee had an HSA at the time the expenses were incurred.
7. The employee's spouse will inherit the HSA upon employee's death, unless employee specifies otherwise ahead of time.

Section 5

HSA Spending Road Rules (continued)

8. Should the HSA owner have no spouse, the funds in the account shall no longer be treated as an HSA but part of the employee's estate and will be subject to estate taxes.
9. The employee cannot use HSA funds to pay for health insurance premiums, unless the employee becomes unemployed and starts receiving federal or state unemployment benefits.

Section 6

Why HSAs Were Designed this Way

1. **Why can't the out-of-pocket amount be tied to the maximum contribution?** Tying the maximum contribution rate to the out-of-pocket maximum is a viable policy, but the cost to the Federal government in lost taxable income made that idea politically unviable when the law was passed.
2. **Why not carve out prescription drugs and allow tiered co-pays?** Including prescription drugs as a benefit below the deductible will drive up the low cost of HSA-qualified HDHPs, and, as a result, reduce the amount of savings derived from switching to an HDHP. Likewise, tiered co-pays, or any other benefit that is paid outside the deductible, greatly diminish the effect of consumers spending their own money. When spending their own money, consumers spend it differently than if spending someone else's money. Think of going out for an all expenses paid meal, versus going to a restaurant where you are paying: you order differently.
3. **Why can't early retirees pay their HSA-qualified health insurance premium from their HSA?** This change in the law was suggested but the objection is that given that there are millions in the individual market who have health insurance but receive no tax break for their purchase, why should insured early retirees get special treatment?
4. **Why can't seniors use their HSA to pay for Medigap coverage?** The guiding principle of HSAs is for people to use their own money to meet a substantial deductible, thereby providing a financial incentive to spend the funds wisely and not to over consume. The main purpose of a Medigap policy is to insure the Medicare deductible.

Allowing HSA funds to pay for Medigap insurance would be akin to allowing HSA funds to buy insurance to cover the HSA deductible. In other words, it would be using HSA funds to defeat the entire purpose of an HSA.
5. **Why are the long-term care premium amounts that can be paid out of an HSA limited?** During the HSA legislation drafting process, there were other issues being negotiated that needed political capital more than allowing for unlimited amounts to be spent on long-term care premiums.

Section 6

Why HSAs Were Designed this Way (continued)

6. **Why can't HSA distributions be tax free upon death?** The revenue loss to the Federal government made the price tag for that suggestion too high.
7. **Why can't spouses have one joint HSA and still make "catch-up" contributions?** There can be only one primary account holder of the HSA. Both spouses may contribute. The practical effect of this restriction is not significant.
8. **Are "catch-up" contributions pro-rated when account holders turn 55 and 65?** Please see Table B.
9. **Can the self-employed contribute on a pre-tax basis? How about for partnerships or for S corporation owners who own more than 2% or for LLC owners?** Self-employed can only take an above-the-line deduction for their premium and HSA contribution. Regardless of how the S corporation or LLC is structured, the only way HSA contributions can be made is as an above-the-line deduction. The HSA legislation simply cited current law in this regard. It was a political impossibility in the HSA legislation to make the necessary change in law to allow pre-tax contributions for LLC owners, S corporation owners or the self-employed. For further guidance on partnerships and S corporations, see IRS Guidance 2005-8 at www.treas.gov/press/releases/reports/notice%2020058.pdf.
10. **What is an "above-the-line" deduction?** An above-the-line deduction reduces the account holder's Federal taxable income dollar for dollar by the amount contributed to the HSA. An account holder does not have to itemize to claim this deduction.
11. **Why can't health insurance premiums be paid with an HSA?** The money in the HSA is designed to meet an individual's out-of-pocket health care expenses, not to pay for health insurance premiums. What if people spent their entire HSA deposit on their insurance premiums, and found no funds left to meet their health care costs to meet their deductible? The only time an individual is allowed to pay the health insurance premium with HSA funds is when the individual is collecting Federal or State unemployment benefits or is on COBRA.
12. **Where can a list of qualified medical expenses be found?** See Tables D and E for a list of allowable and non allowable medical expenses. Please also see IRS Publication 502, which can be found in the U.S. Treasury section of this website, or at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

Table A
 Allowable HSA Investments

Allowable HSA Investments
→ Bank Accounts
→ Annuities
→ Certificates of Deposit
→ Stocks
→ Bonds
→ Mutual Funds
→ Certain types of Bullion or Coins

NOTE: The HSA custodian or trustee may restrict certain types of investments.

Not Allowable HSA Investments
→ Collectables: including any work of art, antique, metal, gem, stamp, coin, alcoholic beverage or other personal property as described in Section 408(m)(3) of the Internal Revenue Code
→ Life Insurance Contracts

Table B
Allowable "Catch-Up" Contributions

Allowable "Catch-Up" Contributions	
Tax Year 2004	Up to \$500.00
Tax Year 2005	Up to \$600.00
Tax Year 2006	Up to \$700.00
Tax Year 2007	Up to \$800.00
Tax Year 2008	Up to \$900.00
Tax Year 2009 and Beyond	Up to \$1,000.00

Each employee and spouse age 55 or older can contribute up to the maximum "catch-up" amount. If the employee did not have HDHP coverage for the full year, the employee must pro-rate the "catch-up" contribution for the number of full months that the employee was "eligible", i.e., had HDHP coverage. If the employee had HSA-qualified HDHP coverage for the entire year, the employee can deposit the entire "catch-up" amount starting with the year the employee turned 55, regardless of when the employee turned 55 during the year. If both spouses want to make "catch-up" contributions, each spouse must have a separate HSA.

In the year the employee enrolls in Medicare, the employee must prorate the "catch-up" contribution for the number of months the employee had HSA-qualified HDHP coverage, prior to the month the employee's Medicare enrollment became effective. The employee can delay enrollment in Medicare Part A only if the employee also delays taking Social Security. The employee can delay taking Social Security up until age 70 and one half years old.

Once either spouse enrolls in Medicare, that spouse can no longer contribute any funds, including "catch-up" amounts, to the HSA. If the employee is not enrolled in Medicare, the employee can contribute to the HSA and continue to make "catch-up" contributions.

NOTE: If the employee enrolls in Social Security, the employee also becomes automatically enrolled in Medicare Part A, which disqualifies the employee from making any more contributions to the HSA.

Table C
Allowable Expenditures on Long-Term Care Insurance

In order for your employees to spend money from the HSA on long-term care, the long-term care insurance contract must:

1. Be guaranteed renewable;
2. Not provide for a cash surrender value or other money that can be paid, assigned, pledged, or borrowed;
3. Provide that refunds, other than refunds on the death of the insured or complete surrender or cancellation of the contract, and dividends under the contract, must be used only to reduce future premiums or increase future benefits;
4. Generally not pay or reimburse expenses incurred for services or items that would be reimbursed under Medicare, except where Medicare is a secondary payer, or the contract makes per diem or other periodic payments without regard to expenses.

The amount of qualified long-term care premiums that can be paid from an HSA is limited. Beginning in 2006, the below amounts can be included as a qualified medical expense. These amounts may be adjusted annually for inflation. For 2008, these inflation-adjusted amounts, as published in IRS Publication 502, are:

2008 Allowable Long-Term Care Premium Amounts	
Age 40 or Under	Up to \$290
Age 41 to 50	Up to \$550
Age 51 to 60	Up to \$1,110
Age 61 to 70	Up to \$2,950
Age 71 or Over	Up to \$3,680

Table D
Allowable Expenditures from the HSA

There have been thousands of cases involving the many nuances of what constitutes "medical care" for purposes of section 213(d) of the Internal Revenue Code. A determination of whether an expense is for "medical care" is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness. The determination often hangs on the word "primarily".

NOTE: If receiving federal or state unemployment insurance, the employee may pay for health insurance premiums with HSA funds. See next page for a list of most allowable expenditures.

Table D

Allowable Expenditures from the HSA (continued)

Allowable Expenditures from the HSA	
Acupuncture	Alcoholism Treatment
Ambulance	Artificial Limb
Artificial Teeth	Bandages
Birth Control Pills (by prescription)	Breast Reconstruction Surgery (mastectomy)
Car Special Hand Controls (for disability)	Certain Capital Expenses (for the disabled)
Chiropractors	Christian Science Practitioners
COBRA premiums	Contact Lenses
Cosmetic Surgery (if due to trauma or disease)	Crutches
Dental Treatment	Dermatologist
Diagnostic Devices	Disabled Dependent Care Expenses
Drug Addiction Treatment (inpatient)	Drugs (prescription)
Eyeglasses	Fertility Enhancement
Guide Dog	Gynecologist
Health Institute (if prescribed by physician)	H.M.O. (certain expenses)
Hearing Aids	Home Care
Hospital Services	Laboratory Fees
Lasik Surgery	Lead-Based Paint Removal
Learning Disability Fees (prescription)	Legal Fees (if for mental illness)
Life-Care Fees	Lodging (for out-patient treatment)
Long-Term Care (medical expenses)	Long-Term Care Insurance (up to allowable limits)
Meals (associated with receiving treatments)	Medical Conferences (for ill spouse/dependent)
Medicare Premiums	Medicare Deductibles
Nursing Care	Mentally Retarded (specialized homes)
Obstetrician	Nursing Homes
Operations - Surgical	Operating Room Costs
Optician	Ophthalmologist
Organ Transplant (including donor's expenses)	Optometrist
Orthopedic Shoes	Orthodonture
Osteopath	Orthopedist
Over-the-Counter Medicines	Out-of-pocket expenses while enrolled in Medicare
Pediatrician	Oxygen and Equipment
Podiatrist	Personal Care Services (for chronically ill)
Prenatal Care	Post-Nasal Treatments
Prosthesis	Prescription Medicines
Psychiatric Care	PSA Test
Psychoanalysis	Psychiatrist
Psychologist	Psychoanalyst
Radium Treatment	Qualified Long-Term Care Services
Special Education for Children (ill or disabled)	Smoking Cessation Programs
Spinal Tests	Specialists
Sterilization	Splints
Telephones and Television for the Hearing	Surgeon
Therapy	Impaired
Treatment	Transportation Expenses for Health Care
Vitamins (if prescribed)	Vaccines
Wheelchair	Weight Loss Programs
X-Rays	Wig (hair loss from disease)

Table E
 Non-Allowable Expenditures from the HSA

Non-Allowable Expenditures from the HSA	
Advance Payment for Future Medical Expenses	Athletic Club Membership
Automobile Insurance Premium	Babysitting (for healthy children)
Boarding School Fees	Bottled Water
Commuting Expenses for the Disabled	Controlled Substances
Cosmetics and Hygiene Products	Dancing Lessons
Diaper Service	Domestic Help
Electrolysis or Hair Removal	Funeral Expenses
Hair Transplant	Health Programs at Resorts, Health Clubs, & Gyms
Household Help	Illegal Operations and Treatments
Illegally Procured Drugs	Maternity Clothes
Medigap premiums	Nutritional Supplements
Premiums for Life or Disability Insurance	Premiums for Accident Insurance
Premiums for your HSA-qualified health plan	Scientology Counseling
Social Activities	Special Feeds/Beverages
Swimming Lessons	Teeth Whitening
Travel for General Health Improvement	Tuition in a Particular School for Problem Children

Publisher's Note

Downloaded by millions since 2004, HSA Road Rules is an easy-to-understand guidebook that distills the most important principles about HSAs.

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