

New Lenox Fire Protection District

Financial Analysis

For the 8 Month(s) Ended August 31, 2025



Revenue Highlights

67% of Budget Year

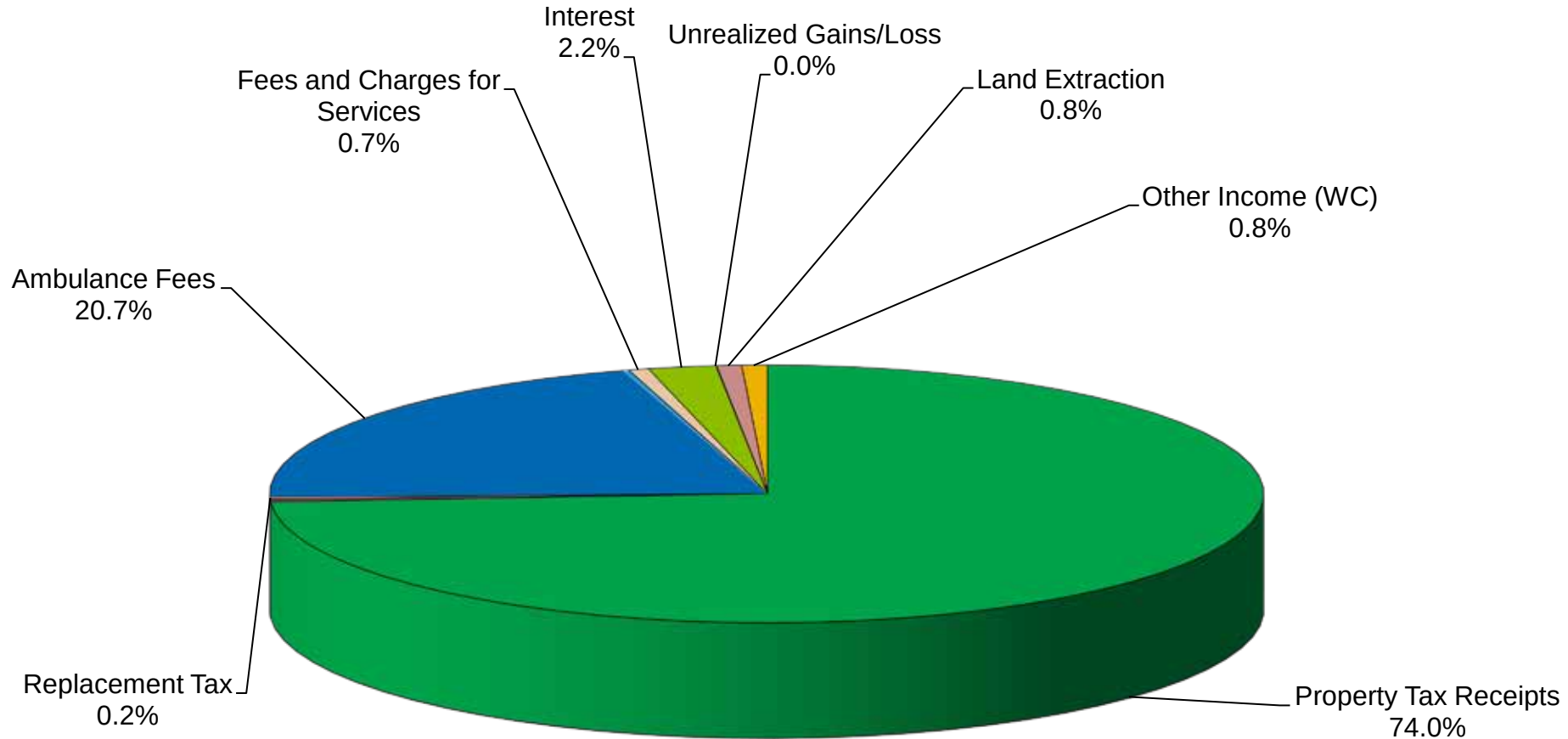
- 65% of Total Budget (Minus any internal transfers)
- Property Taxes
 - Collected \$6,220,446 or 58% of Budget
- Ambulance Fees
 - Collected \$1,743,658 or 91% of Budget
- Fees and Charges for Service
 - Collected \$54,669 or 94% of Budget
- Interest
 - Collected \$184,635 or 137% of Budget
- Grants; Collected \$14,502
 - Life Safety Grant; \$12,285

Revenues

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
Property Tax Receipts	6,220,446	10,741,582	58%	5,743,639	8%
Foreign Fire Insurance Tax	30,000	60,000	50%	12,500	140%
Replacement Tax	20,811	30,000	69%	29,993	-31%
Ambulance Fees	1,743,658	1,915,000	91%	1,416,580	23%
Grants	14,502	-	0%	50,500	-71%
Donations	-	500	0%	2,773	-100%
Fees and Charges for Services	54,669	58,000	94%	51,148	7%
Interest	184,635	135,000	137%	164,904	12%
Unrealized Gains/Loss	(1,612)	-	0%	38,568	-104%
Land Extraction	67,971	30,000	227%	62,018	10%
Other Income (WC)	69,700	20,000	348%	39,394	77%
Transfer-In	-	-	0%	900,000	-100%
Miscellaneous Income	4,177	17,000	25%	24,046	-83%
Actual Revenues	8,408,956	13,007,082	65%	8,536,062	-1%
Budgeted Revenues	13,007,082				
% Diff	65%				

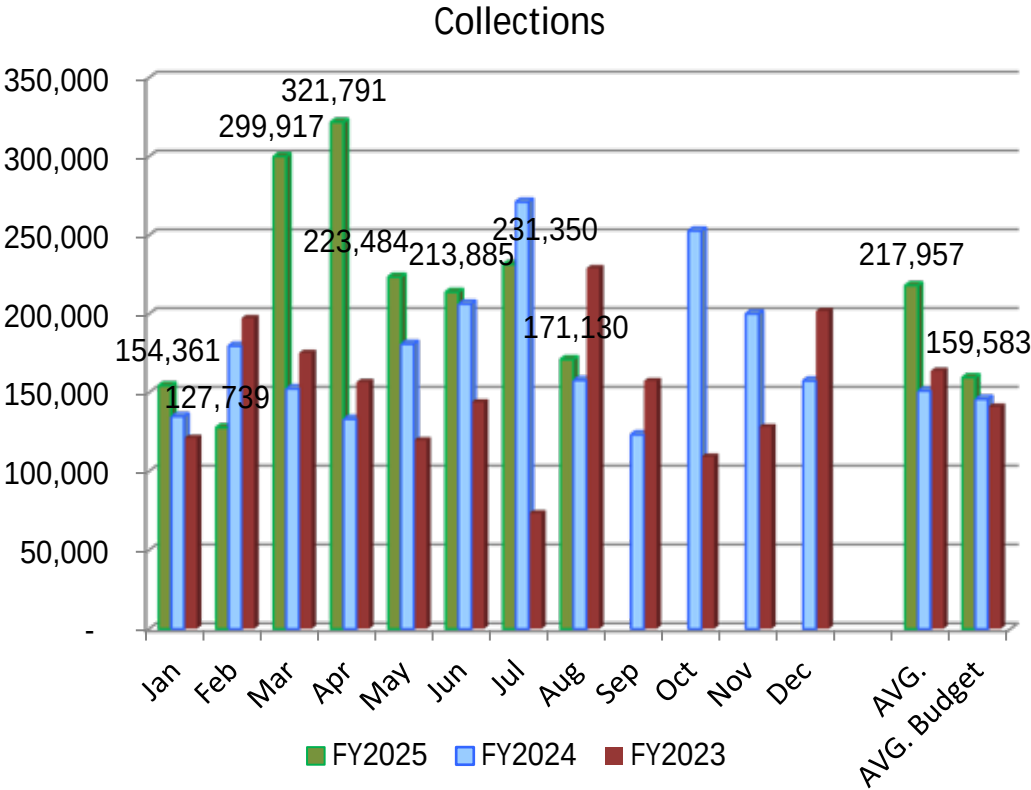
Revenues

Revenue Distribution



Ambulance Fees

Month	FY2025	FY2024	FY2023
Jan	154,361	134,862	121,060
Feb	127,739	179,628	197,197
Mar	299,917	152,514	175,084
Apr	321,791	133,295	156,544
May	223,484	180,887	119,639
Jun	213,885	206,369	143,830
Jul	231,350	271,137	73,294
Aug	171,130	157,890	228,921
Sep		123,385	157,324
Oct		252,788	109,288
Nov		200,055	128,102
Dec		157,533	201,808
AVG.	217,957	151,008	163,742
AVG. Budget	159,583	145,833	140,984
YTD	1,743,658	1,416,580	1,215,569



Expenditure Highlights

67% of Budget Year

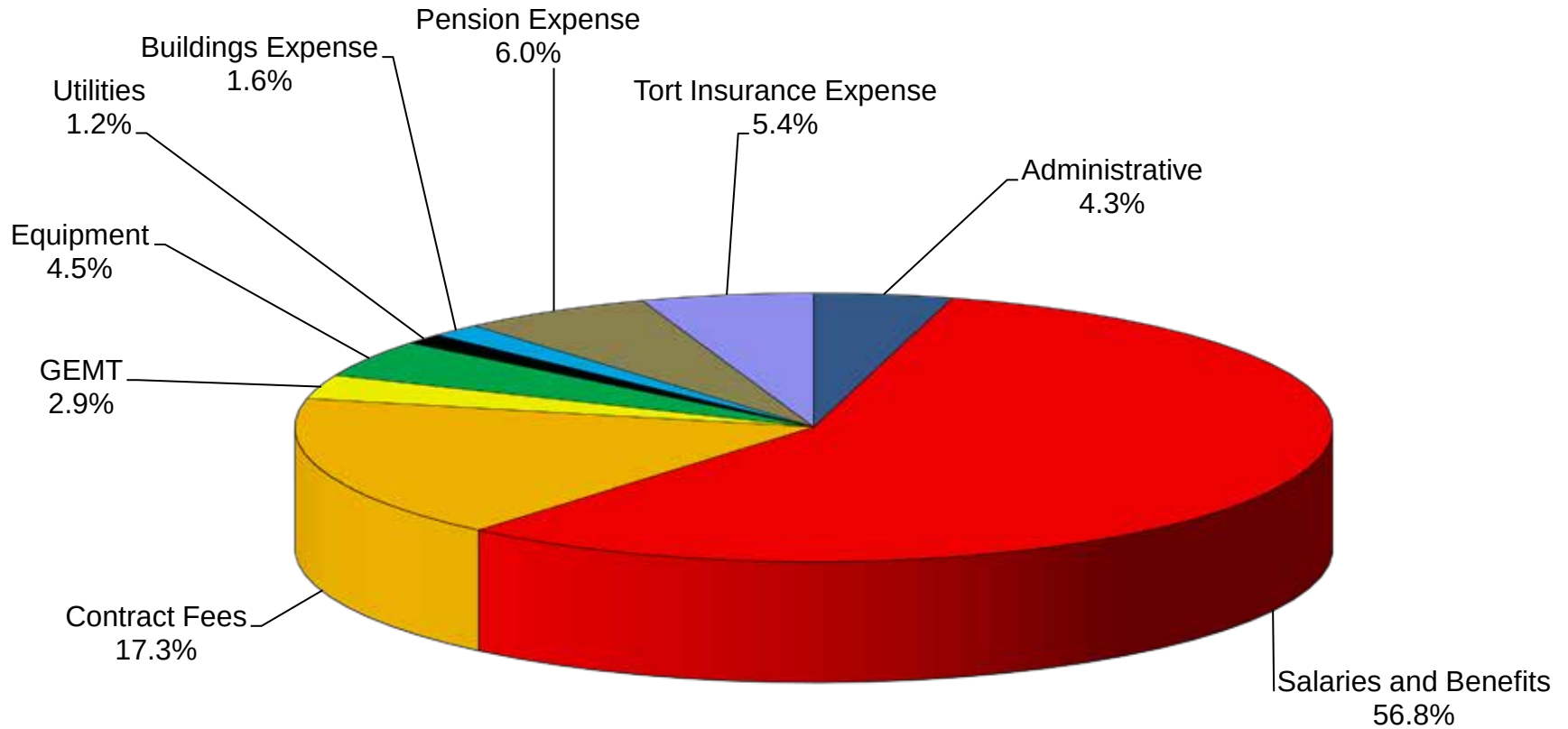
- Operating Expenditures
 - 62% of Budget
- Personnel (17 of 26 Payrolls or 65%)
 - 62% of Budget
- GEMT – FY25 3 Quarters; \$235,370
 - 71% of Budget
- Contract Fees
 - 68% of Budget
- Capital Projects & Debt Service
 - 58% of Budget
 - \$155,496; Debt Service
 - \$40,000; Ladder Truck Refurbishment Deposit
 - \$26,097 Image Trend (Net of Deposits from Frankfort / Mokena / Manhattan)
 - * \$29,726 Jefferson Fire; Ambulance Cot Lift Remount
 - \$21,865; Virtek Training Room IT Upgrades
 - \$56,695; Zoll Monitors
 - \$38,800; SCBA Breathing Air Compressor

Expenditures

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
OPERATING EXPENDITURES					
Administrative	350,857	546,500	64%	332,377	6%
Salaries and Benefits	4,611,900	7,496,643	62%	4,156,098	11%
Contract Fees	1,400,534	2,069,902	68%	1,364,507	3%
GEMT	235,370	330,000	71%	197,030	19%
Equipment	366,035	812,019	45%	403,198	-9%
Utilities	100,237	183,700	55%	110,463	-9%
Buildings Expense	129,274	195,500	66%	137,819	-6%
Pension Expense	485,938	840,229	58%	426,290	14%
Tort Insurance Expense	436,479	523,558	83%	367,804	19%
Actual Expenditures	8,116,623	12,998,051	62%	7,495,586	8%
Budgeted Expenditures	12,998,051				
% Diff	62%				
SURPLUS / (DEFICIT) FROM OPERATIONS	292,333	9,031	3237%	1,040,476	-72%
CAPITAL EXPENDITURES					
Capital	237,600	582,500	41%	998,959	-76%
Debt Service	155,496	100,000	155%	217,899	-29%
Transfer-Out	-	0	0%	900,000	-100%
Actual Expenditures	393,096	682,500	58%	2,116,858	-81%
Budgeted Expenditures	682,500				
% Diff	58%				

Expenditures

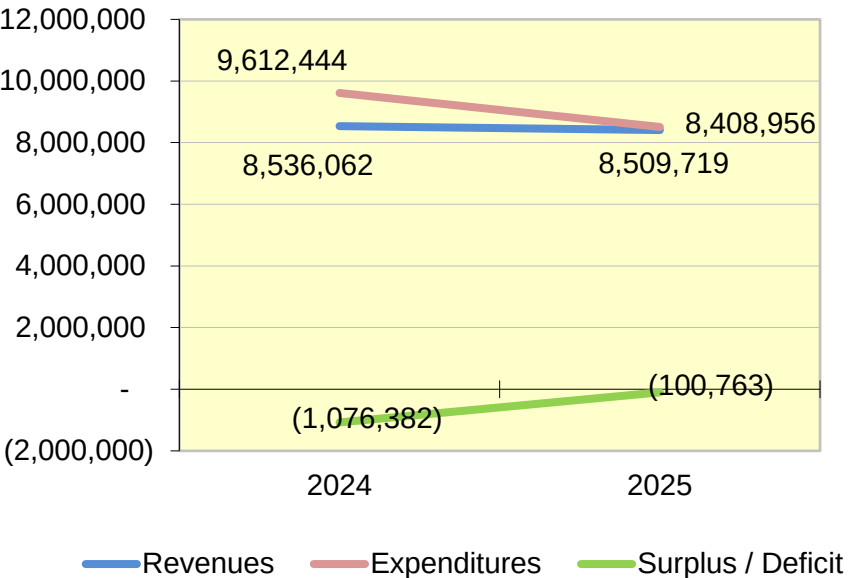
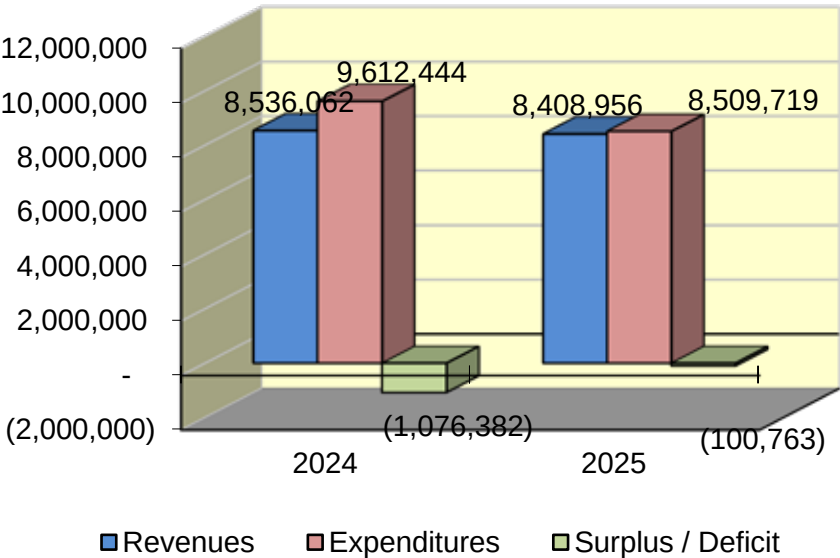
Operational Expenditure Distribution



Revenue, Expenditure & Fund Balance

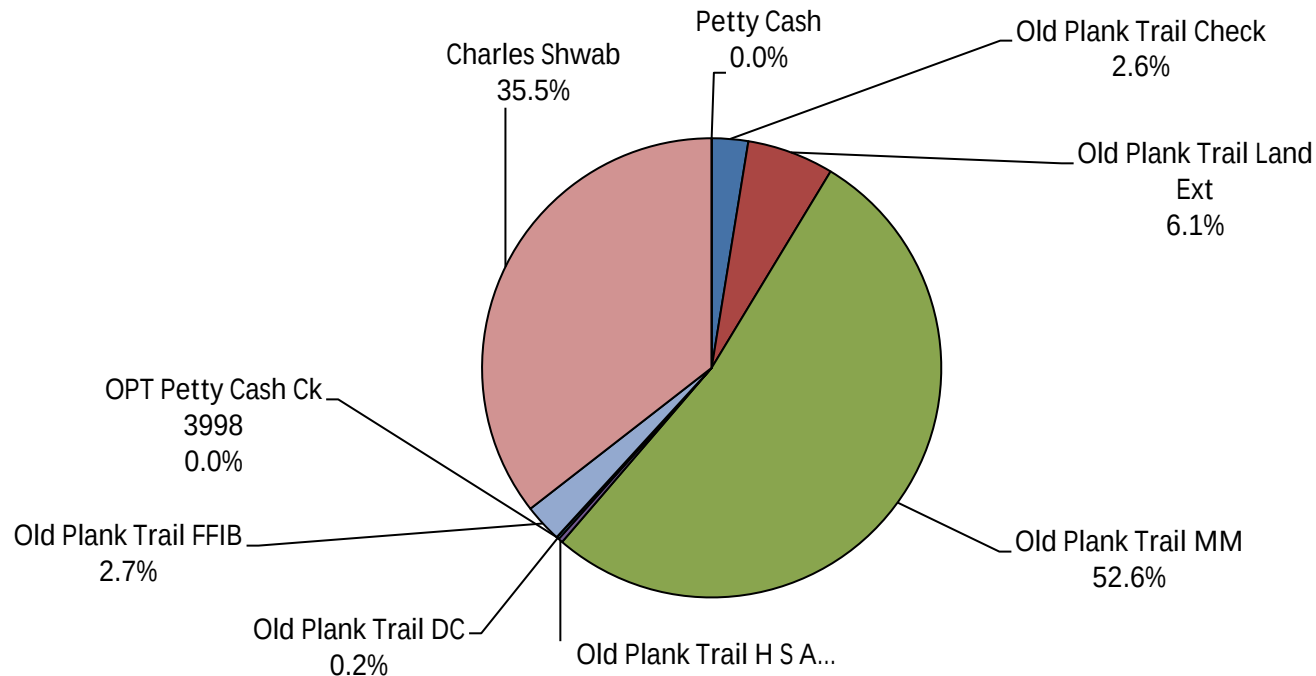
For the 8 Month(s) Ended August 31, 2025

	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual
CHANGE IN NET POSITION	(82,157)	508,509	-	(393,096)	(134,019)	(100,763)
BEGINNING FUND BALANCE	1,969,778	2,528,897	-	5,325,118	173,128	9,996,921
ENDING FUND BALANCE	1,887,621	3,037,406	-	4,932,022	39,109	9,896,158
Fund Balance to Expenditure Ratio	51%	87%	0%	0%	9%	122%



Cash Balances

Bank	Current Year	Last Year
Old Plank Trail Check	235,473	98,191
Old Plank Trail Land Ext	561,538	472,153
Old Plank Trail MM	4,838,738	4,085,245
Old Plank Trail H S A	29,312	29,312
Old Plank Trail DC	16,814	20,193
OPT Petty Cash Ck 3998	259	259
Old Plank Trail FFIB	247,118	9,394
Charles Shwab	3,265,522	3,137,721
Petty Cash	14	14
	\$ 9,194,786	\$ 7,852,482



Financial Report

For the 8 Month(s) Ended August 31, 2025
FISCAL YEAR 2025



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 8 Month(s) Ended August 31, 2025

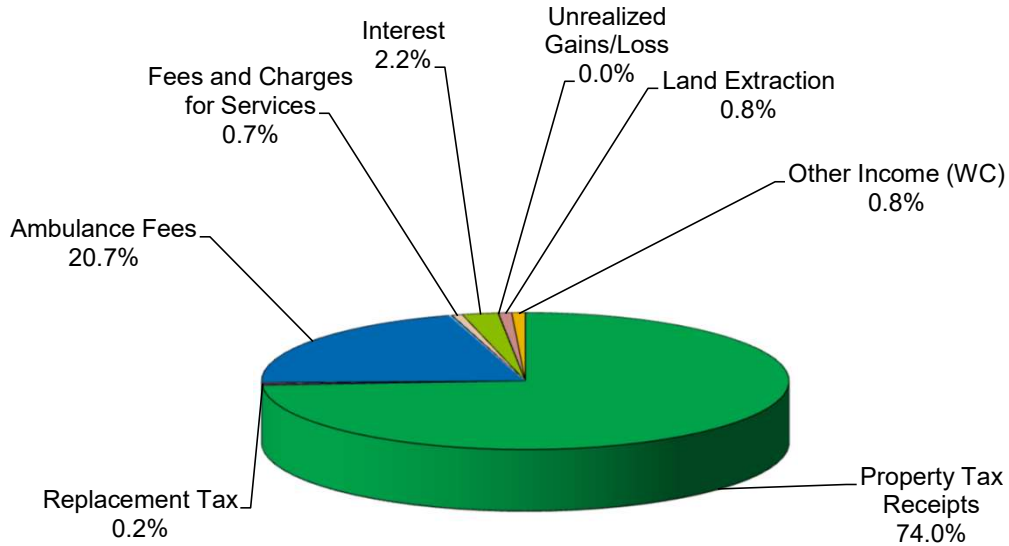
67% of Fiscal Year

Account Description	Total Actual	Total Budget	% of Budget
REVENUE			
Property Tax Receipts	6,220,446	10,741,582	57.9%
Foreign Fire Insurance Tax	30,000	60,000	50.0%
Replacement Tax	20,811	30,000	69.4%
Ambulance Fees	1,743,658	1,915,000	91.1%
Grants	14,502	-	0.0%
Donations	-	500	0.0%
Fees and Charges for Services	54,669	58,000	94.3%
Interest	184,635	135,000	136.8%
Unrealized Gains/Loss	(1,612)	-	0.0%
Land Extraction	67,971	30,000	226.6%
Other Income (WC)	69,700	20,000	348.5%
Transfer-In	-	-	0.0%
Miscellaneous Income	4,177	17,000	24.6%
Actual Revenues	8,408,956	13,007,082	64.6%
Budgeted Revenues	13,007,082		
% Diff	65%		
OPERATING EXPENDITURES			
Administrative	350,857	546,500	64.2%
Salaries and Benefits	4,611,900	7,496,643	61.5%
Contract Fees	1,400,534	2,069,902	67.7%
GEMT	235,370	330,000	71.3%
Equipment	366,035	812,019	45.1%
Utilities	100,237	183,700	54.6%
Buildings Expense	129,274	195,500	66.1%
Pension Expense	485,938	840,229	57.8%
Tort Insurance Expense	436,479	523,558	83.4%
Actual Expenditures	8,116,623	12,998,051	62.4%
Budgeted Expenditures	12,998,051		
% Diff	62%		
SURPLUS / (DEFICIT)	292,333	9,031	3237.0%
CAPITAL EXPENDITURES			
Capital	237,600	582,500	41%
Debt Service	155,496	100,000	155%
Transfer-Out	-	-	0%
Actual Expenditures	393,096	682,500	58%
Budgeted Expenditures	682,500		
% Diff	58%		
CHANGE IN NET POSITION	(100,763)	(673,469)	
BEGINNING FUND BALANCE	9,996,921		
ENDING FUND BALANCE	9,896,158		

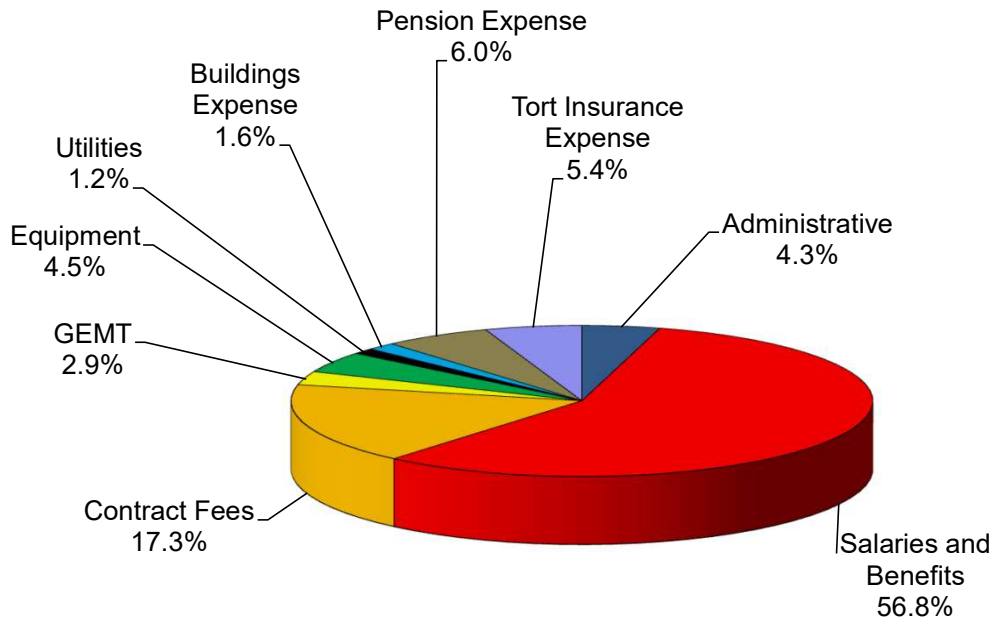
NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 8 Month(s) Ended August 31, 2025

Revenue Distribution

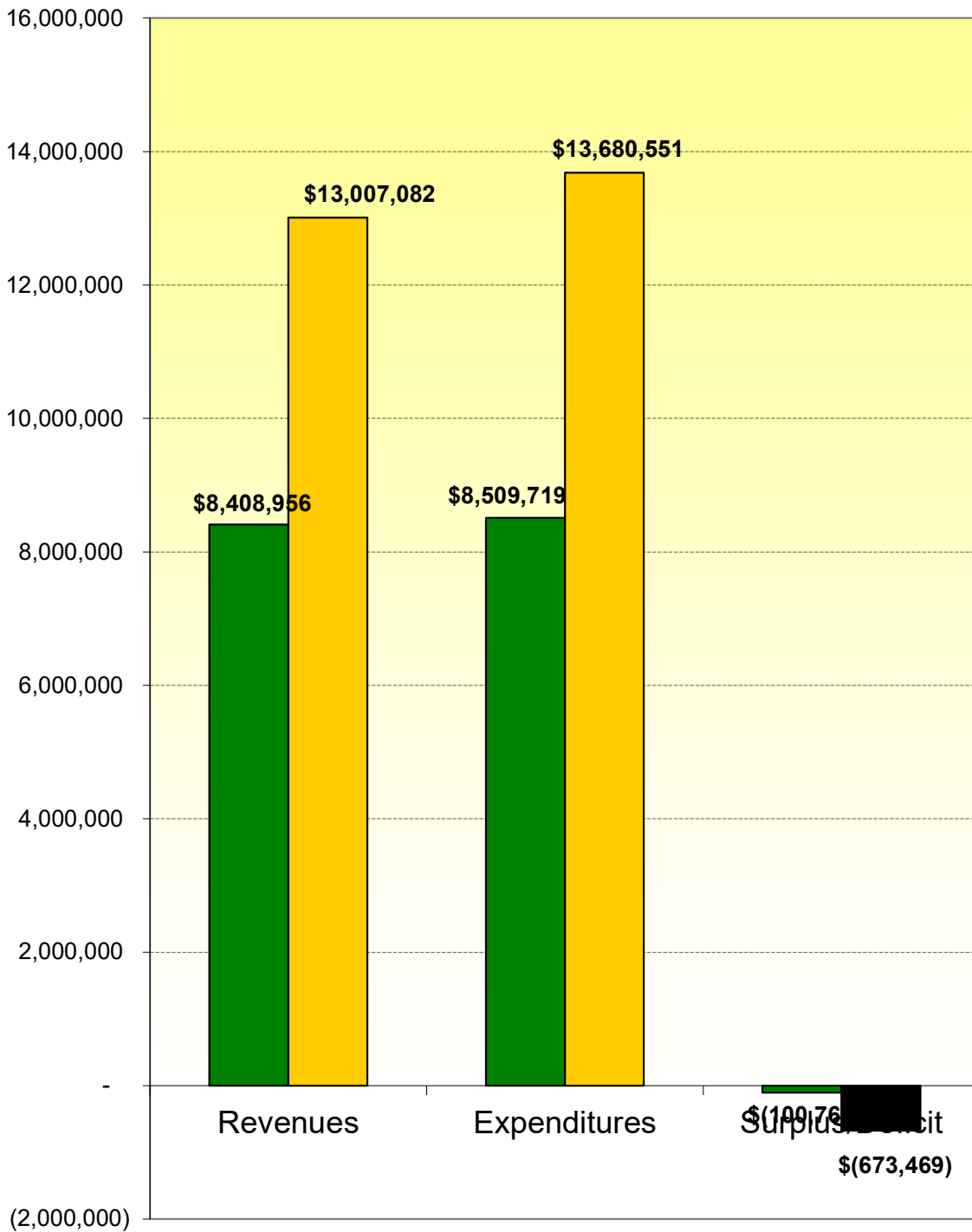


Operational Expenditure Distribution



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 8 Month(s) Ended August 31, 2025



■ YTD ■ Budget

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 8 Month(s) Ended August 31, 2025

67% of Fiscal Year

Account Description	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	% of Budget
REVENUE								
Property Tax Receipts	3,263,677	2,168,371	485,938	-	302,460	6,220,446	10,741,582	58%
Foreign Fire Insurance Tax	30,000	-	-	-	-	30,000	60,000	50%
Replacement Tax	20,811	-	-	-	-	20,811	30,000	69%
Ambulance Fees	-	1,743,658	-	-	-	1,743,658	1,915,000	91%
Grants	14,502	-	-	-	-	14,502	-	0%
Loan Proceeds	-	-	-	-	-	-	-	0%
Donations	-	-	-	-	-	-	500	0%
Fees and Charges for Services	54,669	-	-	-	-	54,669	58,000	94%
Interest	92,317	92,317	-	-	-	184,635	135,000	137%
Unrealized Gains/Loss	(806)	(806)	-	-	-	(1,612)	-	0%
Land Extraction	67,971	-	-	-	-	67,971	30,000	227%
Other Income	69,700	-	-	-	-	69,700	20,000	348%
Transfer-In	-	-	-	-	-	-	-	0%
Miscellaneous Income	4,177	-	-	-	-	4,177	17,000	25%
Actual Revenues	3,617,018	4,003,540	485,938	-	302,460	8,408,956	13,007,082	65%
Budgeted Revenues	5,854,587	5,788,708	840,229	-	523,558	13,007,082		
% Diff	62%	69%	58%	0%	58%	65%		
OPERATING EXPENDITURES								
Administrative	263,243	87,614	-	-	-	350,857	546,500	64%
Salaries and Benefits	2,306,245	2,305,655	-	-	-	4,611,900	7,496,643	62%
Contract Fees	702,087	698,447	-	-	-	1,400,534	2,069,902	68%
GEMT	-	235,370	-	-	-	235,370	330,000	71%
Equipment	284,223	81,811	-	-	-	366,035	812,019	45%
Utilities	61,315	38,922	-	-	-	100,237	183,700	55%
Buildings Expense	82,061	47,213	-	-	-	129,274	195,500	66%
Pension Expense	-	-	485,938	-	-	485,938	840,229	58%
Tort Insurance Expense	-	-	-	-	436,479	436,479	523,558	83%
Actual Expenditures	3,699,175	3,495,032	485,938	-	436,479	8,116,623	12,998,051	62%
Budgeted Expenditures	5,814,672	5,819,592	840,229	-	523,558	12,998,051		
% Diff	64%	60%	58%	0%	83%	62%		
SURPLUS / (DEFICIT) FROM OPERATIONS	(82,157)	508,509	-	-	(134,019)	292,333	9,031	3237%
CAPITAL EXPENDITURES								
Capital	-	-	-	237,600	-	237,600	582,500	41%
Debt Service	-	-	-	155,496	-	155,496	100,000	155%
Transfer Out	-	-	-	-	-	-	-	0%
Actual Expenditures	-	-	-	393,096	-	393,096	682,500	58%
Budgeted Expenditures	-	-	-	682,500	-	682,500		
% Diff	0%	0%	0%	58%	0%	58%		
CHANGE IN NET POSITION	(82,157)	508,509	-	(393,096)	(134,019)	(100,763)	(673,469)	
BEGINNING FUND BALANCE	1,969,778	2,528,897	-	5,325,118	173,128	9,996,921		
ENDING FUND BALANCE	1,887,621	3,037,406	-	4,932,022	39,109	9,896,158		
Fund Balance to Expenditure Ratio	51%	87%	0%	0%	9%	122%		

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
August 31, 2025

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Revenues						
4001 · Current Year Tax Receipts	415,430.97	895,131.83	6,220,445.95	10,741,582.00	-4,521,136.05	57.91%
4200 · Loan Proceeds	0.00	0.00	0.00	0.00	0.00	0.0%
4230 · SAFER Grant	0.00	0.00	2,217.00	0.00	2,217.00	100.0%
4235 · Communications Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4250 · Life Safety Grant	0.00	0.00	12,285.00	0.00	12,285.00	100.0%
4260 · Equipment Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4263 · Dispatch Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4270 · Donation	0.00	41.67	0.00	500.00	-500.00	0.0%
4271 · Donation - SAR	0.00	0.00	0.00	0.00	0.00	0.0%
4275 · Corp Sponsor Donation	0.00	0.00	0.00	0.00	0.00	0.0%
4300 · Replacement Tax	845.07	2,500.00	20,810.76	30,000.00	-9,189.24	69.37%
4350 · Foreign Fire Ins Tax	30,000.00	5,000.00	30,000.00	60,000.00	-30,000.00	50.0%
4440 · Alarm Monitoring Fee	0.00	416.67	5,013.20	5,000.00	13.20	100.26%
4450 · Inspection Fee	750.00	666.67	4,350.00	8,000.00	-3,650.00	54.38%
4451 · False Alarm Fee	9,944.85	3,750.00	45,306.29	45,000.00	306.29	100.68%
4615 · Ambulance Fees	171,129.53	159,583.33	1,743,657.94	1,915,000.00	-171,342.06	91.05%
4650 · Interest Income	14,388.38	11,250.00	184,634.58	135,000.00	49,634.58	136.77%
4660 · Unrealized Gains/Loss	5,435.88	0.00	-1,612.38	0.00	-1,612.38	100.0%
4700 · Other Income (Work Comp)	3,511.36	1,666.67	69,699.89	20,000.00	49,699.89	348.5%
4730 · Land Extraction	4,220.09	2,500.00	67,971.06	30,000.00	37,971.06	226.57%
4780 · Loan Proceeds from Village	0.00	0.00	0.00	0.00	0.00	0.0%
4790 · Transfer-Ins	0.00	0.00	0.00	0.00	0.00	0.0%
Miscellaneous Income						
4280 · Insurance Benefit Refund	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
4400 · Fire Report Copy	0.00	41.67	186.84	500.00	-313.16	37.37%
4500 · Voting Rental	0.00	0.00	0.00	0.00	0.00	0.0%
4510 · Public Education	535.00	83.33	3,990.00	1,000.00	2,990.00	399.0%
4512 · Alternate Funding	0.00	0.00	0.00	0.00	0.00	0.0%
4530 · EMT Class Income	0.00	0.00	0.00	0.00	0.00	0.0%
4550 · Settlement-Station #1	0.00	0.00	0.00	0.00	0.00	0.0%
4600 · Cadet Program	0.00	0.00	0.00	0.00	0.00	0.0%
4620 · Sale of Equipment	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
4675 · Gain/Loss on Sale of Asset	0.00	0.00	0.00	0.00	0.00	0.0%
4676 · E-Bay Postage	0.00	0.00	0.00	0.00	0.00	0.0%
4725 · Equipment Reimbursement	0.00	0.00	0.00	0.00	0.00	0.0%
4730 · 911 Surcharge	0.00	0.00	0.00	0.00	0.00	0.0%
4745 · Collections Income	0.00	41.67	0.00	500.00	-500.00	0.0%
4760 · Equipment Loan	0.00	0.00	0.00	0.00	0.00	0.0%
4775 · Spiller Pay Ordinance	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
Misc Subtotal	535.00	1,416.67	4,176.84	17,000.00	-12,823.16	24.57%
Total Revenues	656,191.13	1,083,923.50	8,408,956.13	13,007,082.00	-4,598,125.87	64.65%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
August 31, 2025

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Expenditures						
Administrative						
6001 · Administrative Expense	0.00	166.67	0.00	2,000.00	-2,000.00	0.0%
6010 · Legal Services	2,144.60	2,083.33	43,008.05	25,000.00	18,008.05	172.03%
6020 · Dispatching Services-Dispatchers	12,658.63	10,000.00	104,209.04	120,000.00	-15,790.96	86.84%
6030 · Audting and Accounting Services	2,044.96	5,416.67	31,564.71	65,000.00	-33,435.29	48.56%
6031 · Bank Service Charges	415.34	2,666.67	3,134.27	32,000.00	-28,865.73	9.8%
6071 · Trustee Training	0.00	541.67	1,951.20	6,500.00	-4,548.80	30.02%
6080 · Fire Prevention/Public Ed	736.30	1,604.17	11,001.79	19,250.00	-8,248.21	57.15%
6160 · Employee Physicals	0.00	979.17	10,702.20	11,750.00	-1,047.80	91.08%
6202 · Contingency/Misc	166.75	1,250.00	12,376.92	15,000.00	-2,623.08	82.51%
6203 · Foundation Supplies	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
6210 · Printing and Publication Exp	993.24	83.33	6,717.09	1,000.00	5,717.09	671.71%
6220 · Postage	356.24	208.33	1,164.01	2,500.00	-1,335.99	46.56%
6230 · Dues/Subscriptions	708.45	1,916.67	19,813.50	23,000.00	-3,186.50	86.15%
6240 · Office Supplies	783.54	1,333.33	6,839.16	16,000.00	-9,160.84	42.75%
6250 · Office Equipment Repairs	0.00	583.33	0.00	7,000.00	-7,000.00	0.0%
6270 · IT Expense	1,605.56	9,333.33	71,235.68	112,000.00	-40,764.32	63.6%
8061 · Cadet Expense	0.00	1,666.67	0.00	20,000.00	-20,000.00	0.0%
8180 · Pest Control	0.00	0.00	1,911.00	0.00	1,911.00	100.0%
8240 · Banquet	0.00	291.67	0.00	3,500.00	-3,500.00	0.0%
8350 · Foreign Fire Tax Exp	4,703.34	5,000.00	25,228.38	60,000.00	-34,771.62	42.05%
9233 · Interest Expense	0.00	0.00	0.00	0.00	0.00	0.0%
Subtotal	27,316.95	45,541.67	350,857.00	546,500.00	-195,643.00	64.2%
Salaries and Benefits						
6040 · Employee Salaries	470,559.54	522,864.00	3,780,388.55	6,274,368.00	-2,493,979.45	60.25%
6150 · Employees H S A	28,273.55	34,571.25	288,278.88	414,855.00	-126,576.12	69.49%
6710 · FICA Tax Expense	1,621.67	2,166.67	14,864.56	26,000.00	-11,135.44	57.17%
6720 · Medicare Expense	6,456.63	6,000.00	51,400.47	72,000.00	-20,599.53	71.39%
6750 · State Unemployment Expense	53.47	675.00	5,398.52	8,100.00	-2,701.48	66.65%
6760 · Employer IMRF Expense	0.00	1,183.33	9,748.91	14,200.00	-4,451.09	68.65%
9630 · Health Insurance	70,817.47	57,260.00	461,820.04	687,120.00	-225,299.96	67.21%
	577,782.33	624,720.25	4,611,899.93	7,496,643.00	-2,884,743.07	61.52%
Contract Fees						
6101 · Contract Fees/Metro	172,492.00	172,491.83	1,400,533.51	2,069,902.00	-669,368.49	67.66%
6201 · Contract Fees/Andres	7,103.24	27,500.00	235,370.04	330,000.00	-94,629.96	71.32%
Subtotal	179,595.24	199,991.83	1,635,903.55	2,399,902.00	-763,998.45	68.17%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
August 31, 2025

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Equipment						
8005 · Equip and Small Tool Purchase	226.98	5,416.67	11,810.70	65,000.00	-53,189.30	18.17%
8006 Power Tools	0.00	1,762.50	6,390.00	21,150.00	-14,760.00	30.21%
8007 SCBA	12,295.00	2,375.00	15,542.25	28,500.00	-12,957.75	54.53%
8008 Hazmat Monitors	3,885.00	694.50	4,000.00	8,334.00	-4,334.00	48.0%
8009 Small Tool Purchase	0.00	833.33	0.00	10,000.00	-10,000.00	0.0%
8010 · Equip and Small Tool Repair	0.00	1,916.67	5,822.46	23,000.00	-17,177.54	25.32%
8020 · Medical Supplies	2,201.34	6,916.67	33,214.13	83,000.00	-49,785.87	40.02%
8021 BSI/PPE	0.00	1,125.00	0.00	13,500.00	-13,500.00	0.0%
8022 Equipment Service	0.00	333.33	0.00	4,000.00	-4,000.00	0.0%
8023 Supplies	0.00	0.00	0.00	0.00	0.00	0.0%
8024 Equipment Purchase	0.00	0.00	0.00	0.00	0.00	0.0%
8025 Rescue Task Force	0.00	666.67	0.00	8,000.00	-8,000.00	0.0%
8026 Education	0.00	0.00	0.00	0.00	0.00	0.0%
8030 · Oxygen	311.75	350.00	3,164.66	4,200.00	-1,035.34	75.35%
8050 · Fire Clothing	190.00	6,400.00	60,225.32	76,800.00	-16,574.68	78.42%
8060 · Uniforms/Station Wear	3,540.90	5,333.33	43,270.84	64,000.00	-20,729.16	67.61%
8070 · Fuel/Oil	6,326.13	8,000.00	50,126.73	96,000.00	-45,873.27	52.22%
8080 Special Teams	0.00	0.00	0.00	0.00	0.00	0.0%
8081 Arson	0.00	275.00	0.00	3,300.00	-3,300.00	0.0%
8082 TRT	0.00	607.33	1,992.13	7,288.00	-5,295.87	27.33%
8083 Water Rescue	0.00	333.33	0.00	4,000.00	-4,000.00	0.0%
8084 K9	0.00	375.00	0.00	4,500.00	-4,500.00	0.0%
8085 Drone Team	45.00	1,053.92	7,545.00	12,647.00	-5,102.00	59.66%
8086 Hazmat	0.00	683.33	0.00	8,200.00	-8,200.00	0.0%
8100 · Hose Purchase	3,485.44	0.00	3,485.44	0.00	3,485.44	100.0%
8101 Fire Appliance	0.00	866.67	0.00	10,400.00	-10,400.00	0.0%
8102 Fire Hose	8,651.35	1,100.00	9,607.85	13,200.00	-3,592.15	72.79%
8160 · Fire Extinguishers	0.00	416.67	1,020.35	5,000.00	-3,979.65	20.41%
8200 · Radio/Beeper Repair	4,363.08	1,500.00	12,593.19	18,000.00	-5,406.81	69.96%
8285 · Vehicle Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
8290 · Vehicle Repair	4,879.75	12,500.00	65,674.03	150,000.00	-84,325.97	43.78%
8390 · Vehicle Maintenance	8,816.12	5,833.33	30,549.63	70,000.00	-39,450.37	43.64%
Subtotal	59,217.84	67,668.25	366,034.71	812,019.00	-445,984.29	45.08%

NEW LENOX FIRE PROTECTION DISTRICT
Budget vs. Actual Detail
August 31, 2025

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Utilities						
9010 · Natural Gas Expense	324.96	2,600.00	17,557.85	31,200.00	-13,642.15	56.28%
9020 · Electric	4,901.27	3,750.00	26,777.47	45,000.00	-18,222.53	59.51%
9030 · Phone/Internet/Cable/ADT	4,488.02	7,250.00	43,366.44	87,000.00	-43,633.56	49.85%
9040 · Sewer/Water/Refuse	1,317.57	1,708.33	12,535.55	20,500.00	-7,964.45	61.1%
Subtotal	11,031.82	15,308.33	100,237.31	183,700.00	-83,462.69	54.57%
Buildings Expense						
9100 · Building Expense	0.00	3,166.67	38,827.38	38,000.00	827.38	102.18%
9110 · Facility Repair/Maintenance	16,069.77	10,458.33	58,589.68	125,500.00	-66,910.32	46.69%
9232 · OPT Facility Loan	0.00	0.00	0.00	0.00	0.00	0.0%
9130 · Facility Supplies (Sundries)	4,286.26	2,666.67	31,857.00	32,000.00	-143.00	99.55%
Subtotal	20,356.03	16,291.67	129,274.06	195,500.00	-66,225.94	66%
Pension Expense						
9510 · Employer Pension Expense	32,453.22	70,019.08	485,937.58	840,229.00	-354,291.42	57.83%
Subtotal	32,453.22	70,019.08	485,937.58	840,229.00	-354,291.42	57.83%
Tort Ins Expense						
6070 · Firefighter Training	5,097.23	11,963.17	63,224.10	143,558.00	-80,333.90	44.04%
9620 · Vehicle & Building	0.00	5,416.67	6,641.44	65,000.00	-58,358.56	10.22%
9640 · Work Comp / Liability	37,266.00	26,250.00	366,613.25	315,000.00	51,613.25	116.39%
Subtotal	42,363.23	31,666.67	436,478.79	523,558.00	-87,079.21	83.37%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

August 31, 2025

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Capital						
6260 · Office Capital Outlay	0.00	1,250.00	3,788.00	15,000.00	-11,212.00	25.25%
8001 · Equip and Small Tool Capital Outlay	0.00	750.00	38,800.00	9,000.00	29,800.00	431.11%
8040 · Medical Equipment Capital Outlay	8,099.34	8,166.67	72,894.06	98,000.00	-25,105.94	74.38%
8190 · Radio Capital Outlay	-0.60	1,708.33	2,418.00	20,500.00	-18,082.00	11.8%
8280 · Vehicle Capital Outlay	0.00	28,333.33	69,979.28	340,000.00	-270,020.72	20.58%
9120 · Facility Capital Outlay	1,758.57	0.00	23,623.57	0.00	23,623.57	100.0%
9150 · Loan Payment	46,890.15	8,333.33	155,495.77	100,000.00	55,495.77	155.5%
9405 · Transfer Out	0.00	0.00	0.00	0.00	0.00	0.0%
9740 · IT Capital Outlay	0.00	8,333.33	26,097.08	100,000.00	-73,902.92	26.1%
Subtotal	56,747.46	56,875.00	393,095.76	682,500.00	-289,404.24	57.6%
Total Expenditures	1,006,864.12	1,128,082.75	8,509,718.69	13,680,551.00	-5,170,832.31	62.20%
CHANGE IN NET POSITION	-350,672.99	-1,128,082.75	-100,762.56	-673,469.00	572,706.44	14.96%

**New Lenox Fire Protection District
Cash Balances
August 31, 2025**

CASH

Beginning Cash Balance as of:	August 1, 2025	9,532,765
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Total Receipts:		656,191
Total Other Disbursements/Liabilities		(994,170)

CASH:

Old Plank Trail Checking #0910	235,473	
Old Plank Trail Land Extraction #0413	561,538	
Old Plank Trail MM #0929	4,838,738	
Old Plank Trail H S A #3685	29,312	
Old Plank Trail DC #8474	16,814	
OPT Petty Cash Ck #3998	259	
Old Plank Trail FFIB #3290	247,118	
Charles Schwab	3,265,522	
Petty Cash	14	
	9,194,786	

Total Ending Cash Balance as of:	August 31, 2025	9,194,786
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Payroll	September 5, 2025	(223,214)
Accounts Payable	September	(555,268)

Cash on Deposit	September 22, 2025	8,416,304
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Monthly Investment Performance Report

New Lenox Fire Protection District



Presented by:

Thomas S. Sawyer, Managing Partner
John J. Falduto, Managing Partner
Edward J. Lavin, Chief Investment Officer

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As of August 31, 2025

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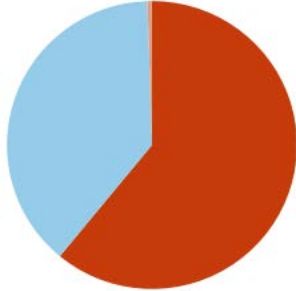
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There may be a slight difference in the ending value between this report and the Schwab statement due to accrued income, timing of transactions, and/or rounding. The Schwab statement continues to be the official custodial record for the account.

Account Overview

New Lenox Fire Protection District

Portfolio Allocation



Subsector	Current Value	Current Percent
U.S. Treasury	\$2,013,657	61.0%
Certificate of Deposit	\$1,272,798	38.5%
Cash Equivalent	\$16,458	0.5%
Total	\$3,302,912	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Year to Date	Inception to Date (8/30/2023)
Beginning Market Value	\$3,285,383	\$3,277,821	\$3,208,369	\$0
Contributions / Additions	\$0	\$0	\$0	\$3,000,000
Distributions	\$0	\$0	\$0	\$0
Capital Appreciation	\$5,436	\$2,394	\$4,766	\$100,610
Income/Expenses	\$4,828	\$19,116	\$87,989	\$192,866
Change in Accrued	\$7,265	\$3,582	\$1,789	\$9,437
Ending Market Value	\$3,302,912	\$3,302,912	\$3,302,912	\$3,302,912
Investment Gain	\$17,529	\$25,091	\$94,544	\$302,912

Projected Income

Description	Q4 2025	Q1 2026	Q2 2026	Q3 2026	Total
U.S. Treasury	\$21,000	\$20,473	\$14,925	\$15,629	\$72,028
Certificate of Deposit	\$18,370	\$5,083	\$11,537	\$5,167	\$40,157
Cash Equivalent	\$162	\$162	\$162	\$162	\$647
Total	\$39,531	\$25,718	\$26,624	\$20,958	\$112,831

Projected Income and Maturities

Description	Q4 2025	Q1 2026	Q2 2026	Q3 2026	Total
U.S. Treasury	\$291,000	\$270,473	\$14,925	\$550,629	\$1,127,028
Certificate of Deposit	\$268,370	\$5,083	\$261,537	\$5,167	\$540,157
Cash Equivalent	\$162	\$162	\$162	\$162	\$647
Total	\$559,531	\$275,718	\$276,624	\$555,958	\$1,667,831

Information in this report was compiled using data from the custodian available as of the publishing date. While we believe the data to be reliable, we do not independently verify pricing and valuation data. Please refer to the official statements provided by the account custodian. All date period references are on a calendar year basis. Fiscal year reports are available by request. Past performance does not guarantee future investment results.

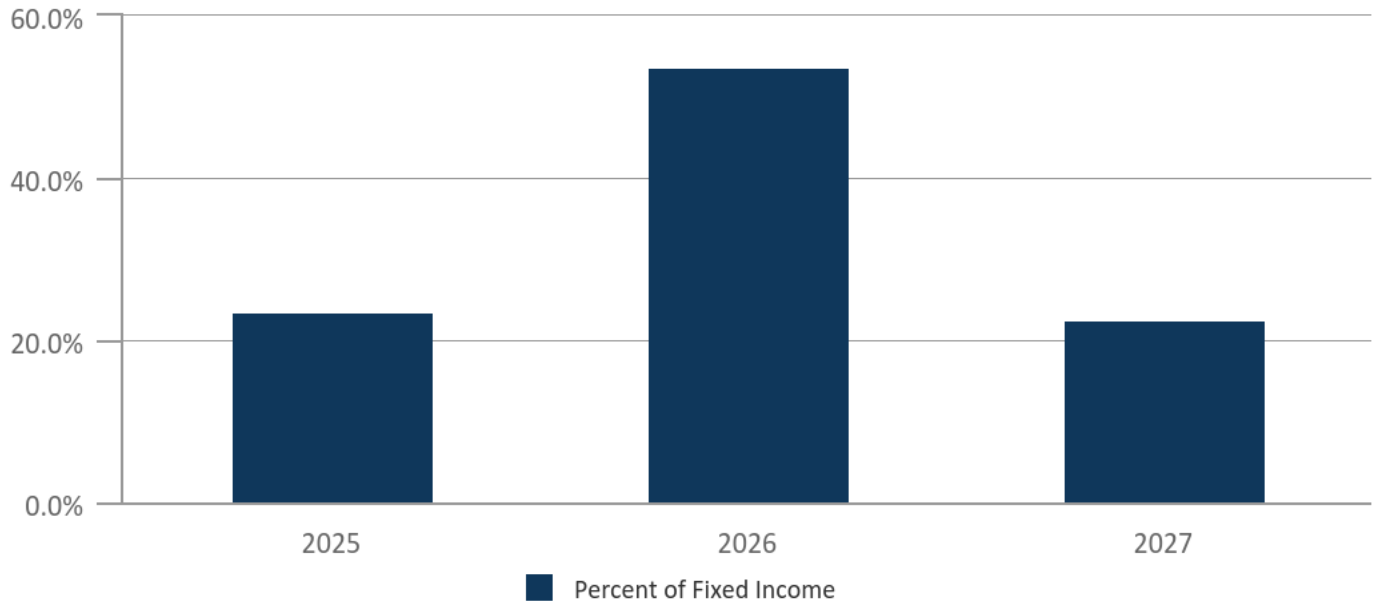
Performance History

New Lenox Fire Protection District

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
Third Quarter 2025	\$3,277,821	\$0	\$0	\$3,302,912	\$25,091
Second Quarter 2025	\$3,247,069	\$0	\$0	\$3,277,821	\$30,751
First Quarter 2025	\$3,208,369	\$0	\$0	\$3,247,069	\$38,701
Fourth Quarter 2024	\$3,181,889	\$0	\$0	\$3,208,369	\$26,480
Third Quarter 2024	\$3,123,668	\$0	\$0	\$3,181,889	\$58,221
Second Quarter 2024	\$3,087,919	\$0	\$0	\$3,123,668	\$35,749
First Quarter 2024	\$3,055,260	\$0	\$0	\$3,087,919	\$32,659
Fourth Quarter 2023	\$3,009,683	\$0	\$0	\$3,055,260	\$45,577
Third Quarter 2023	\$0	\$3,000,000	\$0	\$3,009,683	\$9,683
Since Inception Total	\$0	\$3,000,000	\$0	\$3,302,912	\$302,912

Bond Analysis

New Lenox Fire Protection District



Maturity by Year

Weight	Description	Principal	Value	Current Yield	Yield to Maturity (Cost)	Yield to Maturity (Market)	Modified Duration
61.3%	U.S. Treasury	\$1,994,000	\$2,013,657	4.1%	4.2%	3.9%	0.9
38.7%	Certificate of Deposit	\$1,250,000	\$1,272,798	4.7%	4.7%	4.1%	1.0
100.0%	Total	\$3,244,000	\$3,286,454	4.4%	4.4%	4.0%	1.0

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Fixed Income								
Taxable Bonds								
U.S. Treasury								
7.7%	US Treas Note 08/31/2026 3.750%	91282CLH2	8/31/2026	255,000.00	\$254,691	3.8%	3.9%	\$9,563
	Accrued Income				\$26			
7.0%	US Treas Note 01/31/2027 4.125%	91282CMH1	1/31/2027	229,000.00	\$230,136	4.1%	3.8%	\$9,446
	Accrued Income				\$821			
7.6%	US Treas Note 01/15/2026 3.875%	91282CGE5	1/15/2026	250,000.00	\$249,736	3.9%	4.1%	\$9,688
	Accrued Income				\$1,264			
8.5%	US Treas Note 07/31/2026 4.375%	91282CLB5	7/31/2026	280,000.00	\$281,149	4.4%	3.9%	\$12,250
	Accrued Income				\$1,065			
6.1%	US Treas Note 12/31/2026 4.250%	91282CME8	12/31/2026	200,000.00	\$201,195	4.2%	3.8%	\$8,500
	Accrued Income				\$1,455			
8.3%	US Treas Note 11/15/2025 4.500%	91282CFW6	11/15/2025	270,000.00	\$270,085	4.5%	4.3%	\$12,150
	Accrued Income				\$3,599			
7.7%	US Treas Note 11/30/2026 4.250%	91282CLY5	11/30/2026	250,000.00	\$251,318	4.2%	3.8%	\$10,625
	Accrued Income				\$2,700			
8.0%	US Treas Note 10/31/2026 4.125%	91282CLS8	10/31/2026	260,000.00	\$260,802	4.1%	3.8%	\$10,725
	Accrued Income				\$3,614			
Certificate of Deposit								
7.7%	American Express Natl Bk 03/29/2027 4.100%	02589AGV8	3/29/2027	250,000.00	\$250,787	4.1%	3.9%	\$10,250
	Accrued Income				\$4,465			
7.7%	Bank of America 12/08/2025 5.200%	06051XEF5	12/8/2025	250,000.00	\$250,657	5.2%	4.8%	\$13,000
	Accrued Income				\$3,161			
7.7%	Morgan Stanley Private Bank 06/30/2027 4.200%	61776NTN3	6/30/2027	250,000.00	\$251,425	4.2%	3.9%	\$10,500
	Accrued Income				\$1,819			
7.7%	State Bank of India 06/25/2026 4.950%	8562855Z0	6/25/2026	250,000.00	\$251,832	4.9%	4.0%	\$12,375
	Accrued Income				\$2,316			
7.8%	Valley National Bank 09/05/2025 5.050%	919853KT7	9/5/2025	250,000.00	\$250,033	5.0%	3.6%	\$12,625
	Accrued Income				\$6,304			
99.5% Fixed Income Total					\$3,286,454	4.4%	4.0%	\$141,696

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Cash Equivalent								
Cash Equivalent								
Cash Equivalent								
0.5%	Schwab Government Money Fund	SWGXX			\$16,458	3.9%		\$647
100.0%	Total				\$3,302,912	4.4%	4.0%	\$142,343

Transactions

New Lenox Fire Protection District
From July 31, 2025 to August 31, 2025

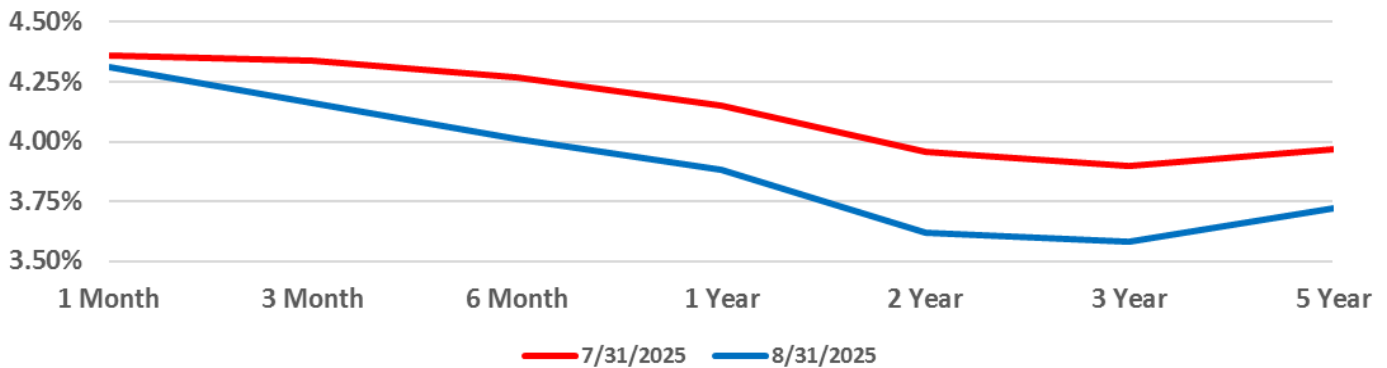
Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
8/31/2025	Income (Interest)	US Treas Note (91282CLH2) 08/31/2026 3.750%		\$4,781	
8/15/2025	Income (Reinvested Dividend)	Schwab Government Money Fund	47.22	\$47	

Fixed Income Market Update – August 31, 2025

Key Takeaways:

- August experienced a downward movement in yields, leading to an increase in bond prices
- Current market pricing indicates investors are expecting additional rate cut(s) before year end
- The latest inflation data came in lower than expected at 2.7% - unchanged from the previous month
- GDP growth sits at 3.3% for Q2 2025 – bouncing back after contracting in the first three months of the year

U.S. Treasury Yield Curve



Yields as of 8/31/2025	Government Money Market Fund	U.S. Treasury Bill / Notes	Certificate of Deposit	U.S. Government Agency	High Quality Taxable Municipal	High Quality Corporate
Liquid	3.93%	-	-	-	-	-
3 Month	-	4.16%	4.15%	4.14%	4.18%	4.19%
6 Month	-	4.01%	4.00%	3.96%	4.07%	4.09%
9 Month	-	3.95%	3.85%	3.94%	4.00%	4.01%
1 Year	-	3.88%	3.70%	3.90%	3.97%	3.98%
3 Year	-	3.58%	3.75%	3.60%	3.83%	3.80%
5 Year	-	3.72%	3.80%	3.74%	3.96%	-

Economic Data

Indicator	Current	Previous
CPI	2.7% (July 2025)	2.7% (June 2025)
Unemployment	4.2% (July 2025)	4.1% (June 2025)
Fed Funds Rate	4.50% (July 2025)	4.50% (June 2025)
Real GDP Growth	3.3% (2nd Qtr 2025)	-0.5% (1st Qtr 2025)

Federal Open Market Committee Median Fed Funds Rate Forecast

