New Lenox Fire Protection District

Financial Analysis For the 1 Month(s) Ended January 31, 2025



Revenue Highlights

8% of Budget Year

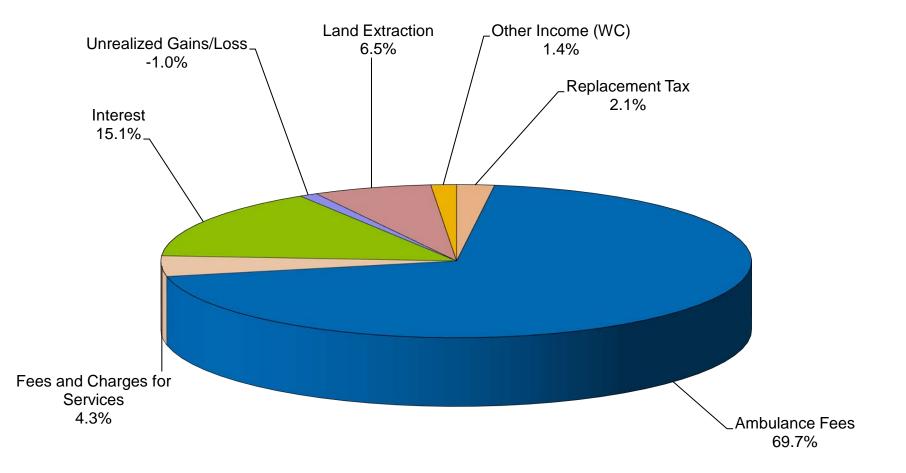
- 2% of Total Budget (Minus any internal transfers)
- Property Taxes
 - Collected \$0 or 0% of Budget
- Ambulance Fees
 - Collected \$154,361 or 8% of Budget
- Fees and Charges for Service
 - Collected \$9,567 or 17% of Budget
- Interest
 - Collected \$33,356 or 25% of Budget

Revenues

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
Property Tax Receipts	_	10,741,582	2 0%	-	0%
Foreign Fire Insurance Tax	-	60,000) 0%	-	0%
Replacement Tax	4,562	30,000) 15%	6,331	-28%
Ambulance Fees	154,361	1,915,000) 8%	134,862	14%
Grants	-	-	- 0%	-	0%
Donations	-	500) 0%	-	0%
Fees and Charges for Services	9,567	58,000) 16%	8,173	17%
Interest	33,356	135,000) 25%	24,063	39%
Unrealized Gains/Loss	(2,189)	-	- 0%	6,157	-136%
Land Extraction	14,359	30,000) 48%	4,985	188%
Other Income (WC)	3,097	20,000) 15%	164	1789%
Transfer-In	-	-	- 0%	-	0%
Miscelleaneous Income		17,000) 0%	45	-100%
Actual Revenues	217,115	13,007,082	2 2%	184,780	17%
Budgeted Revenues_	13,007,082				
% Diff	2%				

Revenues

Revenue Distribution



Ambulance Fees (net of GEMT payment)

Month	FY2025	FY2024	FY2023	
Jan	154,361	134,862	121,060	Collections
Feb		179,628	197,197	
Mar		152,514	175,084	300,000
Apr		133,295	156,544	250,000
May		180,887	119,639	
Jun		206,369	143,830	200,000 154,361 154,361
Jul		271,137	73,294	154,361
Aug		157,890	228,921	
Sep		123,385	157,324	100,000
Oct		252,788	109,288	50,000
Nov		200,055	128,102	
Dec		157,533	201,808	- Par tep War by War in in the ceb Oc Wor Dec Mr. 9865
				Jar Feb Nar Pri Nar Jur Jur Jur Aug Ceb Oct Nor Dec Priblet = FY2025 = FY2024 = FY2023 Priblet
AVG.	154,361	151,008	163,742	■ FY2025 □ FY2024 ■ FY2023
AVG. Budget	159,583	145,833	140,984	
YTD	154,361	134,862	121,060	

Expenditure Highlights

8% of Budget Year

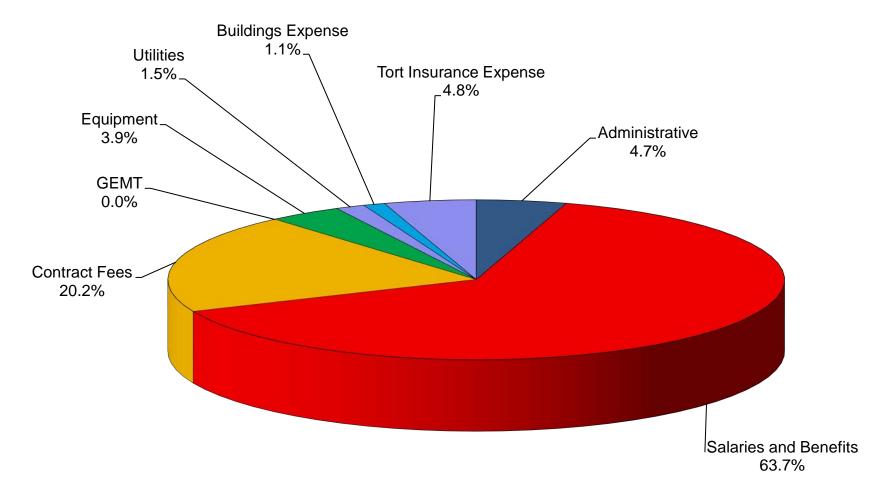
- Operating Expenditures
 7% of Budget
- Personnel (2 of 26 Payrolls or 8%)
 8% of Budget
- Equipment
 4% of Budget
- Contract Fees
 - 9% of Budget
- Capital Projects & Debt Service
 - 15% of Budget
 - \$61,451; Debt Service
 - \$40,000; Ladder Truck Refurbishment Deposit

Expenditures

			% of		Inc/(Dec) from Last
Account Description	Total Actual	Total Budget	Budget	Last Year	Year
OPERATING EXPENDITURES					
Administrative	41,694	546,500	8%	25,888	61%
Salaries and Benefits	562,411	7,496,643	8%	458,599	23%
Contract Fees	178,313	2,069,902	9%	414,106	-57%
GEMT	-	330,000	0%	-	0%
Equipment	34,141	812,019	4%	32,057	7%
Utilities	13,490	183,700	7%	17,530	-23%
Buildings Expense	9,951	195,500	5%	10,158	-2%
Pension Expense	-	840,229	0%	-	0%
Tort Insurance Expense	42,576	523,558	8%	37,773	13%
Actual Expenditures	882,577	12,998,051	7%	996,111	-11%
Budgeted Expenditures	12,998,051				
% Diff	7%				
SURPLUS / (DEFICIT) FROM OPERATIONS	(665,462)	9,031	-7369%	(811,331)	-18%
CAPITAL EXPENDITURES					
Capital	40,992	582,500	7%	63,474	-35%
Debt Service	61,451	100,000	61%	61,795	-1%
Transfer-Out		0	0%	-	0%
Actual Expenditures	102,443	682,500	15%	125,269	-18%
Budgeted Expenditures	682,500				
% Diff	15%				

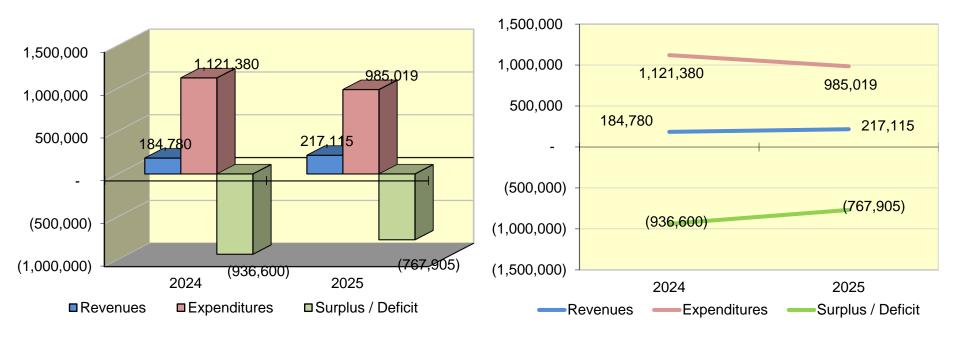
Expenditures

Operational Expenditure Distribution



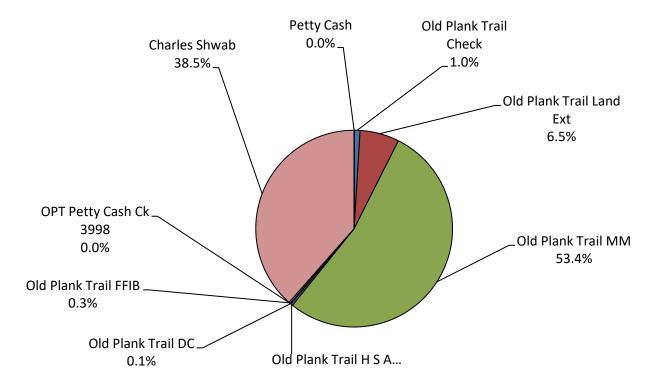
Revenue, Expenditure & Fund Balance For the 1 Month(s) Ended January 31, 2025

-	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual
CHANGE IN NET POSITION	(355,271)	(267,615)	-	(102,443)	(42,576)	(767,905)
BEGINNING FUND BALANCE	1,899,215	2,853,507	-	5,045,320	49,552	9,847,595
ENDING FUND BALANCE Fund Balance to Expenditure Ratio	<u>1,543,944</u> 384%	<u>2,585,892</u> 591%	0%	<u>4,942,877</u> 0%	<u> </u>	<u>9,079,690</u> 1029%



Cash Balances

Bank	Current Year	Last Year
Old Plank Trail Check	80,920	12,025
Old Plank Trail Land Ext	535,830	403,422
Old Plank Trail MM	4,430,157	4,435,335
Old Plank Trail H S A	29,312	29,312
Old Plank Trail DC	9,376	26,844
OPT Petty Cash Ck 3998	259	259
Old Plank Trail FFIB	22,613	31,367
Charles Shwab	3,195,299	3,057,725
Petty Cash	14	14
-	\$ 8,303,779	\$ 7,996,303



Financial Report

For the 1 Month(s) Ended January 31, 2025 FISCAL YEAR 2025



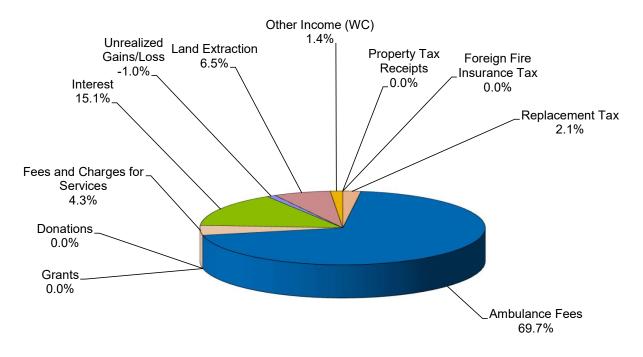
Budget vs. Actual Summary For the 1 Month(s) Ended January 31, 2025

8% of Fiscal Year

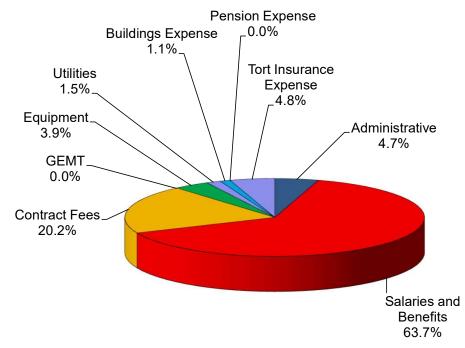
	nt Description	Total Actual	Total Budget	% of Budget
REVENUE				
Property Tax Re		-	10,741,582	0.0%
Foreign Fire Inst		-	60,000	0.0%
Replacement Ta		4,562	30,000	15.2%
Ambulance Fees	6	154,361	1,915,000	8.1%
Grants		-	-	0.0%
Donations		-	500	0.0%
Fees and Charg	es for Services	9,567	58,000	16.5%
Interest		33,356	135,000	24.7%
Unrealized Gain	s/Loss	(2,189)	-	0.0%
Land Extraction		14,359	30,000	47.9%
Other Income (V	VC)	3,097	20,000	15.5%
Transfer-In		-	-	0.0%
Miscelleaneous	Income	-	17,000	0.0%
	Actual Revenues	217,115	13,007,082	1.7%
	Budgeted Revenues	13,007,082	, ,	
	% Diff	2%		
OPERATING EXPENDI	TURES	44.004	F 40 F00	7.00
Administrative	C 1	41,694	546,500	7.6%
Salaries and Be	netits	562,411	7,496,643	7.5%
Contract Fees		178,313	2,069,902	8.6%
GEMT		-	330,000	0.0%
Equipment		34,141	812,019	4.2%
Utilities		13,490	183,700	7.3%
Buildings Expen		9,951	195,500	5.1%
Pension Expens		-	840,229	0.0%
Tort Insurance E	· · · · · · · · · · · · · · · · · · ·	42,576	523,558	8.1%
	Actual Expenditures	882,577	12,998,051	6.8%
E	Budgeted Expenditures	12,998,051		
	% Diff	7%		
SURPLUS / (DEFICIT)	_	(665,462)	9,031	-7368.6%
CAPITAL EXPENDITU	RES			
Capital		40,992	582,500	7%
Debt Service		61,451	100,000	61%
Transfer-Out		-	-	0%
	Actual Expenditures	102,443	682,500	15%
F	Budgeted Expenditures	682,500	002,000	107
	% Diff	15%		
			(070 400)	
CHANGE IN NET POSI		(767,905)	(673,469)	
BEGINNING FUND BAL		9,847,595		
ENDING FUND BALAN	CE	9,079,690		

Budget vs. Actual Summary For the 1 Month(s) Ended January 31, 2025

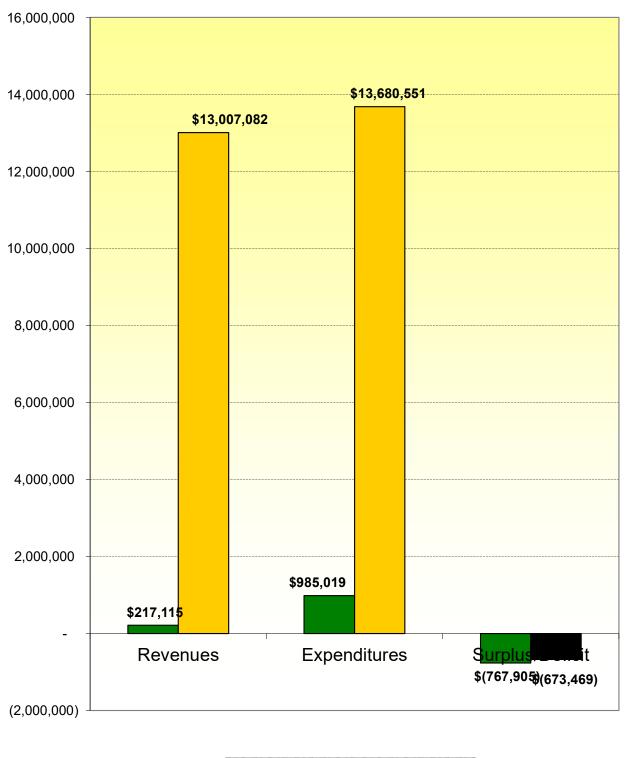
Revenue Distribution



Operational Expenditure Distribution



Budget vs. Actual Summary For the 1 Month(s) Ended January 31, 2025





Budget vs. Actual Summary For the 1 Month(s) Ended January 31, 2025

8% of Fiscal Year

8% of Fiscal Year								
Account Description	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	% of Budget
REVENUE								
Property Tax Receipts	-	-	-	-	-	-	10,741,582	0%
Foreign Fire Insurance Tax	-	-	-	-	-	-	60,000	0%
Replacement Tax	4,562	-	-	-	-	4,562	30,000	15%
Ambulance Fees	-	154,361	-	-	-	154,361	1,915,000	8%
Grants	-	-	-	-	-	-	-	0%
Loan Proceeds	-	-	-	-	-	-	-	0%
Donations	-	-	-	-	-	-	500	0%
Fees and Charges for Services	9,567	-	-	-	-	9,567	58,000	16%
Interest	16,678	16,678	-	-	-	33,356	135,000	25%
Unrealized Gains/Loss	(1,094)	(1,094)				(2,189)	-	0%
Land Extraction	14,359	-	-	-	-	14,359	30,000	48%
Other Income	3,097	-	-	-	-	3,097	20,000	15%
Transfer-In	-	-	-	-	-	-	-	0%
Miscelleaneous Income	-	-	-	-	-	-	17,000	0%
Actual Revenues	47,170	169,945	-	-	-	217,115	13,007,082	2%
Budgeted Revenues	5,854,587	5,788,708	840,229	-	523,558	13,007,082		
% Diff	1%	3%	0%	0%	0%	2%		
OPERATING EXPENDITURES								
Administrative	27,124	14,570	-	-	-	41,694	546,500	8%
Salaries and Benefits	255,850	306,562	-	-	-	562,411	7,496,643	8%
Contract Fees	86,246	92,067	-	-	-	178,313	2,069,902	9%
GEMT	-	-				-	330,000	0%
Equipment	17,830	16,311	-	-	-	34,141	812,019	4%
Utilities	7,209	6,281	-	-	-	13,490	183,700	7%
Buildings Expense	8,181	1,770	-	-	-	9,951	195,500	5%
Pension Expense	-	-	-	-	-	-	840,229	0%
Tort Insurance Expense	-	-	-	-	42,576	42,576	523,558	8%
Actual Expenditures	402,440	437,560	-	-	42,576	882,577	12,998,051	7%
Budgeted Expenditures	5,814,672	5,819,592	840,229	-	523,558	12,998,051		
% Diff	7%	8%	0%	0%	8%	7%		
SURPLUS / (DEFICIT) FROM OPERATIONS	(355,271)	(267,615)	-	-	(42,576)	(665,462)	9,031	-7369%
CAPITAL EXPENDITURES								
Capital	-	-	-	40,992	-	40,992	582,500	7%
Debt Service	-	-	-	61,451	_	61,451	100,000	61%
Transfer Out	-	-	-	-	_	-	-	0%
Actual Expenditures	-	-	-	102,443	-	102,443	682,500	15%
Budgeted Expenditures	-	-	-	682,500	-	682,500		1070
% Diff	0%	0%	0%	15%	0%	15%		
/* _	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	
CHANGE IN NET POSITION	(355,271)	(267,615)	-	(102,443)	(42,576)	(767,905)	(673,469)	-
BEGINNING FUND BALANCE	1,899,215	2,853,507	-	5,045,320	49,552	9,847,595		
ENDING FUND BALANCE	1,543,944	2,585,892	-	4,942,877	6,976	9,079,690		
Fund Balance to Expenditure Ratio	384%	591%	Page 5 of 09%	0%	16%	1029%		

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Revenues						
4001 · Current Year Tax Receipts	0.00	895,131.83	0.00	10,741,582.00	-10,741,582.00	0.0%
4200 · Loan Proceeds	0.00	0.00	0.00	0.00	0.00	0.0%
4230 · SAFER Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4235 · Communications Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4250 · Life Safety Grant	0.00	0.00	0.00	0.00	0.00	0.0%
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	4,561.83	2,500.00	4,561.83	30,000.00	-25,438.17	15.21%
4350 · Foreign Fire Ins Tax	0.00	5,000.00	0.00	60,000.00	-60,000.00	0.0%
4440 · Alarm Monitoring Fee	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
4450 · Inspection Fee	1,050.00	666.67	1,050.00	8,000.00	-6,950.00	13.13%
4451 · False Alarm Fee	8,517.47	3,750.00	8,517.47	45,000.00	-36,482.53	18.93%
4615 · Ambulance Fees	154,361.48	159,583.33	154,361.48	1,915,000.00	-1,760,638.52	8.06%
4650 · Interest Income	33,356.10	11,250.00	33,356.10	135,000.00	-101,643.90	24.71%
4660 · Unrealized Gains/Loss	-2,188.91	0.00	-2,188.91	0.00	-2,188.91	100.0%
4700 · Other Income (Work Comp)	3,097.38	1,666.67	3,097.38	20,000.00	-16,902.62	15.49%
4730 · Land Extraction	14,359.28	2,500.00	14,359.28	30,000.00	-15,640.72	47.86%
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	0.00	500.00	-500.00	0.0%
4500 · Voting Rental	0.00	0.00	0.00	0.00	0.00	0.0%
4510 · Public Education	0.00	83.33	0.00	1,000.00	-1,000.00	0.0%
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	0.00	1,416.67	0.00	17,000.00	-17,000.00	0.0%
Total Revenues	217,114.63	1,083,923.50	217,114.63	13,007,082.00	-12,789,967.37	1.67%

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Expenditures	Montiny Total	Montiny Budget	TTD Total	TID Budget	a Over Budget	/% Of Budget
Administrative						
	0.00	400.07	0.00	0.000.00	0.000.00	0.00/
6001 · Administrative Expense	0.00	166.67	0.00	2,000.00	-2,000.00	0.0%
6010 · Legal Services	1,201.80	2,083.33	1,201.80	25,000.00	-23,798.20	4.81%
6020 · Dispatching Services-Dispatchers	12,658.63	10,000.00	12,658.63	120,000.00	-107,341.37	10.55%
6030 · Audting and Accounting Services	2,172.64	5,416.67	2,172.64	65,000.00	-62,827.36	3.34%
6031 · Bank Service Charges	426.18	2,666.67	426.18	32,000.00	-31,573.82	1.33%
6071 · Trustee Training	0.00	541.67	0.00	6,500.00	-6,500.00	0.0%
6080 · Fire Prevention/Public Ed	804.04	1,604.17	804.04	19,250.00	-18,445.96	4.18%
6160 · Employee Physicals	470.00	979.17	470.00	11,750.00	-11,280.00	4.0%
6202 · Contingency/Misc	2,350.00	1,250.00	2,350.00	15,000.00	-12,650.00	15.67%
6203 · Foundation Supplies	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
6210 · Printing and Publication Exp	2,676.00	83.33	2,676.00	1,000.00	1,676.00	267.6%
6220 · Postage	94.39	208.33	94.39	2,500.00	-2,405.61	3.78%
6230 · Dues/Subscriptions	2,256.70	1,916.67	2,256.70	23,000.00	-20,743.30	9.81%
6240 · Office Supplies	794.29	1,333.33	794.29	16,000.00	-15,205.71	4.96%
6250 · Office Equipment Repairs	0.00	583.33	0.00	7,000.00	-7,000.00	0.0%
6270 · IT Expense	12,272.56	9,333.33	12,272.56	112,000.00	-99,727.44	10.96%
8061 · Cadet Expense	0.00	1,666.67	0.00	20,000.00	-20,000.00	0.0%
8180 · Pest Control	273.00	0.00	273.00	0.00	273.00	100.0%
8240 · Banquet	0.00	291.67	0.00	3,500.00	-3,500.00	0.0%
8350 · Foreign Fire Tax Exp	3,244.02	5,000.00	3,244.02	60,000.00	-56,755.98	5.41%
9233 · Interest Expense	0.00	0.00	0.00	0.00	0.00	0.0%
Subto	tal 41,694.25	45,541.67	41,694.25	546,500.00	-504,805.75	7.63%
Salaries and Benefits						
6040 · Employee Salaries	451,298.90	522,864.00	451,298.90	6,274,368.00	-5,823,069.10	7.19%
6150 · Employees H S A	33,405.61	34,571.25	33,405.61	414,855.00	-381,449.39	8.05%
6710 · FICA Tax Expense	1,845.79	2.166.67	1.845.79	26,000.00	-24,154.21	7.1%
6720 · Medicare Expense	5,563.50	6.000.00	5.563.50	72.000.00	-66.436.50	7.73%
6750 · State Unemployment Expense	2,877.68	675.00	2,877.68	8,100.00	-5,222.32	35.53%
6760 · Employer IMRF Expense	1.830.70	1.183.33	1.830.70	14,200.00	-12.369.30	12.89%
9630 · Health Insurance	65,589.22	57,260.00	65,589.22	687,120.00	-621,530.78	9.55%
5050 Treattrinistratice	562,411.40	624,720.25	562,411.40	7,496,643.00	,	7.5%
	502,411.40	024,720.25	502,411.40	7,490,043.00	-6,934,231.60	7.5%
Contract Fees						
6101 · Contract Fees/Metro	178,313.13	172,491.83	178,313.13	2,069,902.00	-1,891,588.87	8.62%
6201 · Contract Fees/Andres	0.00	27,500.00	0.00	330,000.00	-330,000.00	0.0%
Subto	tal 178,313.13	199,991.83	178,313.13	2,399,902.00	-2,221,588.87	7.43%
6201 · Contract Fees/Andres	0.00	27,500.00	0.00	330,000.00	-330,000.00	0.0%

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Equipment						
8005 · Equip and Small Tool Purchase	6,231.54	5,416.67	6,231.54	65,000.00	-58,768.46	9.59%
8006 Power Tools	0.00	1,762.50	0.00	21,150.00	-21,150.00	0.0%
8007 SCBA	1,577.30	2,375.00	1,577.30	28,500.00	-26,922.70	5.53%
8008 Hazmat Monitors	0.00	694.50	0.00	8,334.00	-8,334.00	0.0%
8009 Small Tool Purchase	0.00	833.33	0.00	10,000.00	-10,000.00	0.0%
8010 · Equip and Small Tool Repair	175.38	1,916.67	175.38	23,000.00	-22,824.62	0.76%
8020 · Medical Supplies	9,593.86	6,916.67	9,593.86	83,000.00	-73,406.14	11.56%
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	0.00	350.00	0.00	4,200.00	-4,200.00	0.0%
8050 · Fire Clothing	0.00	6,400.00	0.00	76,800.00	-76,800.00	0.0%
8060 · Uniforms/Station Wear	4,503.37	5,333.33	4,503.37	64,000.00	-59,496.63	7.04%
8070 · Fuel/Oil	6,254.59	8,000.00	6,254.59	96,000.00	-89,745.41	6.52%
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	0.00	7,288.00	-7,288.00	0.0%
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	0.00	1,053.92	0.00	12,647.00	-12,647.00	0.0%
8086 Hazmat	0.00	683.33	0.00	8,200.00	-8,200.00	0.0%
8100 · Hose Purchase	0.00	0.00	0.00	0.00	0.00	0.0%
8101 Fire Appliance	0.00	866.67	0.00	10,400.00	-10,400.00	0.0%
8102 Fire Hose	0.00	1,100.00	0.00	13,200.00	-13,200.00	0.0%
8160 · Fire Extinguishers	743.05	416.67	743.05	5,000.00	-4,256.95	14.86%
8200 · Radio/Beeper Repair	3,186.00	1,500.00	3,186.00	18,000.00	-14,814.00	17.7%
8285 · Vehicle Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
8290 · Vehicle Repair	412.50	12,500.00	412.50	150,000.00	-149,587.50	0.28%
8390 · Vehicle Maintenance	1,463.15	5,833.33	1,463.15	70,000.00	-68,536.85	2.09%
Subtotal	34,140.74	67,668.25	34,140.74	812,019.00	-777,878.26	4.2%

		Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Utilities							
9010 · Natural Gas Expense		3,027.68	2,600.00	3,027.68	31,200.00	-28,172.32	9.7%
9020 · Electric		2,163.22	3,750.00	2,163.22	45,000.00	-42,836.78	4.81%
9030 · Phone/Internet/Cable/ADT		6,897.19	7,250.00	6,897.19	87,000.00	-80,102.81	7.93%
9040 · Sewer/Water/Refuse		1,402.20	1,708.33	1,402.20	20,500.00	-19,097.80	6.8%
	Subtotal	13,490.29	15,308.33	13,490.29	183,700.00	-170,209.71	7.34%
Duildings Funence							
Buildings Expense		404.40	0.400.07	101.10	20,000,00	27 005 54	0.050/
9100 · Building Expense 9110 · Facility Repair/Maintenance		134.49 3,527.36	3,166.67 10,458.33	134.49 3,527.36	38,000.00 125,500.00	-37,865.51 -121,972.64	0.35% 2.81%
9232 · OPT Facility Loan		3,527.30 0.00	0.00	5,527.30 0.00	0.00	-121,972.04	0.0%
9130 · Facility Supplies (Sundries)		6,288.95	2,666.67	6.288.95	32,000.00	-25,711.05	19.65%
	Subtotal	9,950.80	16,291.67	9,950.80	195,500.00	-185,549.20	5%
		-,	-,	-,		,	
Pension Expense							
9510 Employer Pension Expense		0.00	70,019.08	0.00	840,229.00	-840,229.00	0.0%
	Subtotal	0.00	70,019.08	0.00	840,229.00	-840,229.00	0.0%
Tort Ins Expense							
6070 · Firefighter Training		15,354.22	11,963.17	15,354.22	143,558.00	-128,203.78	10.7%
9620 · Vehicle & Building		0.00	5,416.67	0.00	65,000.00	-65,000.00	0.0%
9640 · Work Comp / Liability		27,222.00	26,250.00	27,222.00	315,000.00	-287,778.00	8.64%
	Subtotal	42,576.22	31,666.67	42,576.22	523,558.00	-480,981.78	8.13%

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Capital						
6260 · Office Capital Outlay	0.00	1,250.00	0.00	15,000.00	-15,000.00	0.0%
8001 · Equip and Small Tool Capital Outlay	0.00	750.00	0.00	9,000.00	-9,000.00	0.0%
8040 · Medical Equipment Capital Outlay	0.00	8,166.67	0.00	98,000.00	-98,000.00	0.0%
8190 · Radio Capital Outlay	738.60	1,708.33	738.60	20,500.00	-19,761.40	3.6%
8280 · Vehicle Capital Outlay	40,253.28	28,333.33	40,253.28	340,000.00	-299,746.72	11.84%
9120 · Facility Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.0%
9150 · Loan Payment	61,450.78	8,333.33	61,450.78	100,000.00	-38,549.22	61.45%
9405 · Transfer Out	0.00	0.00	0.00	0.00	0.00	0.0%
9740 · IT Capital Outlay	0.00	8,333.33	0.00	100,000.00	-100,000.00	0.0%
Subtotal	102,442.66	56,875.00	102,442.66	682,500.00	-580,057.34	15.01%
Total Expenditures	985,019.49	1,128,082.75	985,019.49	13,680,551.00	-12,695,531.51	7.20%
CHANGE IN NET POSITION	-767,904.86	-1,128,082.75	-767,904.86	-673,469.00	-94,435.86	114.02%

New Lenox Fire Protection District Cash Balances January 31, 2025

CASH		
Beginning Cash Balance as of:	January 1, 2025	9,063,002
Total Receipts: Total Other Disbursements/Liabilities		217,115 (976,338)
CASH:		
Old Plank Trail Checking #0910 Old Plank Trail Land Extraction #0413 Old Plank Trail MM #0929 Old Plank Trail H S A #3685 Old Plank Trail DC #8474 OPT Petty Cash Ck #3998 Old Plank Trail FFIB #3290 Charles Schwab Petty Cash	80,920 535,830 4,430,157 29,312 9,376 259 22,613 3,195,299 14 8,303,779	
Total Ending Cash Balance as of:	January 31, 2025	8,303,779
Payroll Accounts Payable	February 7, 2025 February	(200,034) (432,611)
Cash on Deposit	February 18, 2025	7,671,135

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

SAWYER FALDUTO Asset Management, LLC

Sawyer Falduto Asset Management, LLC 589 S. York Street Elmhurst, IL 60126 O: (630) 941-8560 www.sawyerfalduto.com

As of January 31, 2025

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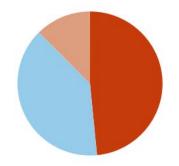
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There may be a slight difference in the ending value between this report and the Schwab statement due to accrued income, timing of transactions, and/or rounding. The Schwab statement continues to be the official custodial record for the account.

Account Overview

New Lenox Fire Protection District

Portfolio Allocation



Subsector	Current Value	Current Percent
U.S. Treasury	\$1,559,634	48.5%
Certificate of Deposit	\$1,258,151	39.1%
Cash Equivalent	\$400,450	12.4%
Total	\$3,218,236	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Year	to Date	Inception to Date (8/30/2023)
Beginning Market Value	\$3,208,369	\$3,208,369	\$3,20	08,369	\$0
Contributions / Additions	\$0	\$0		\$0	\$3,000,000
Distributions	\$0	\$0		\$0	\$0
Capital Appreciation	(\$585)	(\$585)		(\$585)	\$95,259
Income/Expenses	\$16,825	\$16,825	\$:	16,825	\$121,701
Change in Accrued	(\$6,373)	(\$6,373)	(\$	6,373)	\$1,276
Ending Market Value	\$3,218,236	\$3,218,236	\$3,22	18,236	\$3,218,236
Investment Gain	\$9,867	\$9,867		\$9,867	\$218,236
Projected Income					
Description	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Total
U.S. Treasury	\$16,354	\$15,750	\$16,413	\$15,750	\$64,267
Certificate of Deposit	\$18,840	\$6,446	\$13,050		\$38,335
Cash Equivalent	\$3,995	\$3,995	\$3,995	\$3,995	\$15,978
Total	\$39,189	\$26,190	\$33,457	\$19,745	\$118,580

Projected Income and Maturities

Description	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Total
U.S. Treasury	\$16,354	\$15,750	\$271,413	\$265,750	\$569,267
Certificate of Deposit	\$263,840	\$256,446	\$263,050		\$783,335
Cash Equivalent	\$3,995	\$3,995	\$3,995	\$3,995	\$15,978
Total	\$284,189	\$276,190	\$538,457	\$269,745	\$1,368,580

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

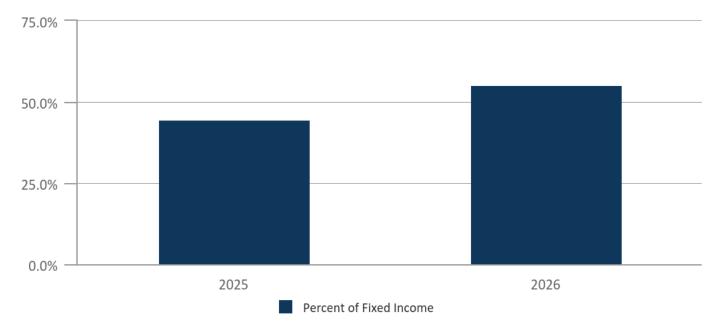
New Lenox Fire Protection District

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
First Quarter 2025	\$3,208,369	\$0	\$0	\$3,218,236	\$9,867
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	\$3,218,236	\$218,236

SAWYER FALDUTO Asset Management, LLC

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
55.3% U.S. Treasury	\$1,550,000	\$1,559,634	4.2%	4.2%	4.2%	1.3
44.7% Certificate of Deposit	\$1,240,000	\$1,258,151	5.0%	5.0%	4.3%	0.7
100.0% Total	\$2,790,000	\$2,817,785	4.5%	4.6%	4.2%	1.1

Holdings

New Lenox Fire Protection District

Stace Intervention State	Weight Description	Symbol	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annua Income
U.S. Treas.Note 8.0% US Treas.Note Accrued Income 91282CLH2 255,000.00 \$253,307 3.8% 4.2% \$91,50 7.8% US Treas.Note 0/15/2026 [3.875% 91282CGE5 250,000.00 \$249,180 3.9% 4.2% \$91,60 8.7% US Treas.Note 0/7/31/2026 [1.4375% 91282CLB5 280,000.00 \$226,013 4.4% 4.2% \$12,2 8.7% US Treas.Note 0/7/31/2026 [1.4375% 91282CLB5 280,000.00 \$226,013 4.4% 4.2% \$12,2 8.0% US Treas.Note 0/7/31/2025 [1.4300% 91282CLB5 280,000.00 \$255,399 4.5% 4.3% \$11,4 8.0% US Treas.Note 11/15/2025 [1.4300% 91282CLV5 250,000.00 \$252,156 4.2% 4.2% \$10,6 Accrued Income \$1,781 ************************************							
U.S. Treas.Note 8.0% US Treas.Note 00/13/2026 [3.375%, Accrued Income 91282CLB2 255,000.00 \$253,307 3.8% 4.2% \$91,50 7.8% US Treas.Note 00/13/2026 [3.375%, Accrued Income 91282CGE5 250,000.00 \$249,180 3.9% 4.2% \$91,60 8.7% US Treas.Note 07/31/2026 [1.3375%, Accrued Income 91282CLB5 280,000.00 \$228,0613 4.4% 4.2% \$12,2 8.0% US Treas.Note 07/31/2026 [1.4375%, Accrued Income 91282CLW5 250,000.00 \$255,399 4.5% 4.3% \$11,4 8.0% US Treas.Note 07/31/2026 [1.4375%, Accrued Income 91282CLW5 250,000.00 \$255,399 4.5% 4.3% \$11,4 7.8% US Treas.Note 11/37/2026 [1.4325%, Accrued Income 91282CLW5 250,000.00 \$259,594 4.1% 4.2% \$10,6 7.8% US Treas.Note 11/37/2026 [1.4325%, Accrued Income 91282CLS 250,000.00 \$252,083 5.2% 4.5% \$11,6 7.7% Kond Accrued Income 52,073 5.2% 4.5% \$11,7 7.7% Kond Stafter Of Deposit 52603NB86 245,000.00 \$245,735 4.8% 4.2% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
8.0% US Tress Note 08/31/2026 [3.750% Accrued Income 91282CLH2 255,000.00 \$253,207 3.8% 4.2% \$9,5 or \$3,989 7.8% US Tress Note 07/31/2026 [3.375% Accrued Income 91282CGE5 250,000.00 \$249,180 3.9% 4.2% \$53,69 8.7% US Tress Note 07/31/2026 [4.375% Accrued Income 91282CLB5 280,000.00 \$228,001 4.4% 4.2% \$12,2 8.0% US Tress Note 07/31/2026 [4.375% Accrued Income 91282CLV5 2250,000.00 \$225,199 4.5% 4.3% \$11,4 8.0% US Tress Note 11/30/2026 [4.325% Accrued Income 91282CLV5 250,000.00 \$252,156 4.2% \$11,4 8.0% US Tress Note 11/30/2026 [4.325% Accrued Income 91282CLV5 250,000.00 \$252,156 4.2% \$10,6 7.8% US Tress Note 11/30/2026 [4.325% Accrued Income 91282CLV5 250,000.00 \$252,083 5.2% 4.5% \$10,7 7.8% US Tress Note 11/30/2026 [4.325% Accrued Income 91282CLV5 250,000.00 \$252,083 5.2% 4.5% \$10,7 7.9% Eank of America Accrued Income \$20,000.00 \$252,083 5.2% 4.5% \$13,0 7.7% Morgan Stanley Private Bank of America Accrued Income <							
7.8% US Tress Note 01/15/2026 3.875% 91282CL85 250,000.00 \$249,180 3.9% 4.2% \$9,6 8.7% US Tress Note 01/31/2026 4.375% 91282CL85 280,000.00 \$280,613 4.4% 4.2% \$12,2 8.0% US Tress Note 01/31/2026 4.375% 91282CLW5 255,000.00 \$255,339 4.5% 4.3% \$11,4 8.0% US Tress Note 01/15/2025 4.500% 91282CLV5 250,000.00 \$255,339 4.5% 4.3% \$11,6 7.8% US Tress Note 01/13/0205 4.250% 91282CLV5 250,000.00 \$250,156 4.2% \$10,6 1.1/30/2026 4.250% 91282CLV5 250,000.00 \$250,156 4.2% \$10,7 1.0/31/2026 4.125% 91282CLV5 250,000.00 \$252,083 5.2% 4.5% \$10,7 1.0/31/2026 4.125% 91282CLS 250,000.00 \$252,083 5.2% 4.5% \$11,7 7.7% Londington Frida 06051XEF5 250,000.00 \$245,273 5.0% 4.2% \$11,7 7.7% Morgan Stanley Private Bank of India Of Merica 1200% \$2603NB86 245,000.00 \$245,545 4.3% 4.2% \$11,2 7.7% Morgan Stanley	8.0% US Treas Note	91282CLH2	255,000.00	\$253,207	3.8%	4.2%	\$9,563
O1/15/2026 [3.375% Secure income S455 8.7% US Treas Note 07/31/2026 [4.375% 91282CLB5 280,000.00 S280,613 4.4% 4.2% S12,2 8.0% US Treas Note 11/15/2025 [4.500% 91282CFW6 255,000.00 S225,339 4.5% 4.3% S11,4 8.0% US Treas Note 11/15/2025 [4.500% 91282CFW6 255,000.00 S2250,156 4.2% 4.3% S11,4 7.8% US Treas Note 11/15/2025 [4.250% 91282CLV5 250,000.00 S259,594 4.1% 4.2% S10,6 8.2% US Treas Note 103/12/2026 [4.125% 91282CLV5 250,000.00 S259,594 4.1% 4.2% S10,7 8.2% US Treas Note 103/12/2026 [4.125% 91282CLS8 260,000.00 S252,083 5.2% 4.5% S13,0 7.9% Bank of America 12/08/2025 [5.200% S2603NB86 245,000.00 S252,083 5.2% 4.5% S13,0 7.7% LendingClub Bank Accrued Income S1,496 S1,496 S11,78 Accrued Income S1,496 S11,78 7.7% Morgan Stanley Private Bank Ob/(28/2025 [4.800% S56285520 250,000.00 <	Accrued Income			\$3 <i>,</i> 989			
8.7% US Tress Note 07/31/2026 [4.375% 91282CLBS 280,000.00 \$280,613 4.4% 4.2% \$12,2 Accrued Income \$34 534 534 534 8.0% US Tress Note 11/30/2026 [4.250% 91282CLWS 255,000.00 \$2251,399 4.5% 4.3% \$11,4 Accrued Income \$2,473 500,000.00 \$250,156 4.2% 4.2% \$10,6 Accrued Income \$1,781 500,000.00 \$255,594 4.1% 4.2% \$10,7 Accrued Income \$1,781 500,000.00 \$252,0156 4.2% 4.2% \$10,7 Accrued Income \$1,220 \$20,000.00 \$252,033 5.2% 4.5% \$13,0 Accrued Income \$2,000 \$245,273 5.0% 4.2% \$11,7 Accrued Income \$1,496 \$1,496 \$11,7 \$25,000 \$2	01/15/2026 3.875%	91282CGE5	250,000.00		3.9%	4.2%	\$9,688
O7/31/2026 4.375% State Accrued Income \$34 8.0% US Treas Note 11/15/2025 4.300% 91282CFW6 255,000.00 \$255,399 4.5% 4.3% \$11,4 Accrued Income \$2,473 \$10,5% 4.2% \$10,6 7.8% US Treas Note 11/30/2026 4.25% 91282CLYS 250,000.00 \$255,594 4.1% 4.2% \$10,7 8.2% US Treas Note 10/31/2026 4.125% 91282CLS8 260,000.00 \$255,594 4.1% 4.2% \$10,7 Accrued Income \$2,755 \$2 \$2,755 \$13,00 \$255,083 5.2% \$13,00 7.9% Bank of America 12/08/2025 5.200% \$2603NBB6 245,000.00 \$245,273 5.0% 4.2% \$11,7 7.% Morgan Stanley Private Bank 03/19/2025 5.055% \$250,000.00 \$245,273 5.0% 4.2% \$12,38 7.7% LendingClub Bank 03/19/2025 5.055% \$250,000.00 \$245,273 5.0% 4.2% \$11,7 04/20/2025 5.050% \$250,000.00 \$252,509 4.8% 4.2% \$11,7 06/20/2025 5.050%							
8.0% US Treas Note 11/15/2025 4.500% Accrued Income 91282CFW6 255,000.00 \$255,399 4.5% 4.3% \$11,4 7.8% US Treas Note 11/30/2026 4.250% 91282CLY5 250,000.00 \$250,156 4.2% 4.2% \$10,6 8.2% US Treas Note 11/30/2026 4.250% 91282CLY5 250,000.00 \$255,594 4.1% 4.2% \$10,7 8.2% US Treas Note 10/31/2026 4.125% Accrued Income 91282CLS8 260,000.00 \$255,083 5.2% 4.5% \$10,7 7.9% Bank of America 10/31/2025 5.200% 06051XEF5 250,000.00 \$252,083 5.2% 4.5% \$13,0 Accrued Income \$20,000.00 \$252,083 5.2% 4.5% \$12,3 Accrued Income \$2603NBB6 245,000.00 \$245,273 5.0% 4.2% \$12,3 Accrued Income \$1,496 \$1,496 \$1,496 \$1,496 \$12,3 \$11,7 Accrued Income \$1,496 \$17,68 \$14,500.00 \$245,545 4.8% 4.2% \$12,3 Accrued Income \$1,389 \$11,7 \$10,672,2025 4.950% \$25,207 \$12,33 \$12,45 \$12,6	07/31/2026 4.375%	91282CLB5	280,000.00		4.4%	4.2%	\$12,250
11/15/2025 4.500% \$2,473 7.8% US Treas Note 11/30/2026 4.250% 91282CLV5 250,000.00 \$250,156 4.2% 4.2% \$10,6 8.2% US Treas Note 11/30/2026 4.125% 91282CLS8 260,000.00 \$259,594 4.1% 4.2% \$10,7 8.2% US Treas Note 10/31/2026 4.125% 91282CLS8 260,000.00 \$259,594 4.1% 4.2% \$10,7 Accrued Income \$2,755 S.2% 4.5% \$13,0 \$27,75 \$10/31/2026 4.125% \$10,7 Accrued Income \$2,755 S.2% 4.5% \$13,0 7.9% Bank of America Accrued Income \$20,000.00 \$252,083 5.2% 4.5% \$13,0 7.7% LendingClub Bank Accrued Income \$20,000.00 \$245,273 5.0% 4.2% \$12,3 7.7% Morgan Stanley Private Bank Accrued Income \$1,496 \$1,789 4.2% \$12,3 7.9% State Bank of India Oxfo/52/2026 4.950% \$6285520 250,000.00 \$252,509 4.9% 4.2% \$12,3 7.9% State Bank of India Oxfo/52/2026 4.950% \$6285520 250,000.00 \$252,509 4.9% 4.2% \$12,6 8.0% Va							
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7.9% Bank of America 12/08/2025 5.200% Accrued Income 06051XEF5 250,000.00 \$252,083 5.2% 4.5% \$13,0 7.7% LendingClub Bank 03/19/2025 5.050% Accrued Income 52603NBB6 245,000.00 \$245,273 5.0% 4.2% \$12,0 7.7% LendingClub Bank 06/20/2025 4.800% 52603NBB6 245,000.00 \$245,575 4.8% 4.2% \$11,7 06/20/2025 4.800% 61768EK51 245,000.00 \$245,545 4.8% 4.2% \$11,7 06/20/2025 4.800% 61768EK51 245,000.00 \$225,509 4.9% 4.2% \$11,7 Accrued Income \$1,389	Accrued Income			\$2,755			
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7.7% LendingClub Bank 03/19/2025 5.050% 52603NBB6 245,000.00 \$245,273 5.0% 4.2% \$12,3 Accrued Income \$1,496 \$1,496 \$1,496 \$1,389 \$1,75 4.8% \$4.2% \$11,7 Accrued Income \$1,389 \$1,389 \$1,389 \$1,23 \$1,389 \$1,23 7.9% State Bank of India 06/25/2026 4.950% 856285520 250,000.00 \$252,509 4.9% 4.2% \$12,3 7.9% State Bank of India 06/25/2026 5.050% 856285520 250,000.00 \$252,509 4.9% 4.2% \$12,6 Accrued Income \$1,292 \$1,292 \$12,6 \$12,60 <t< td=""><td>12/08/2025 5.200%</td><td>06051XEF5</td><td>250,000.00</td><td>\$252,083</td><td>5.2%</td><td>4.5%</td><td>\$13,000</td></t<>	12/08/2025 5.200%	06051XEF5	250,000.00	\$252,083	5.2%	4.5%	\$13,000
03/19/2025 5.050% Accrued Income \$1,496 7.7% Morgan Stanley Private Bank 06/20/2025 4.800% 61768EK51 245,000.00 \$245,545 4.8% 4.2% \$11,7 Accrued Income \$1,389 - - \$12,38 \$12,38 7.9% State Bank of India 06/25/2026 4.950% 856285520 250,000.00 \$252,509 4.9% 4.2% \$12,38 Accrued Income \$1,292 - - \$12,69 \$12,69 \$12,69 8.0% Valley National Bank 09/05/2025 5.050% 919853KT7 250,000.00 \$251,291 5.0% 4.2% \$12,6 87.6% Fixed Income \$5,207 - - \$12,6 87.6% Fixed Income Total \$2,817,785 4.5% 4.2% \$12,6 87.6% Fixed Income Total \$2,817,785 4.5% \$12,6 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9				\$2,067			
7.7% Morgan Stanley Private Bank 06/20/2025 4.800% Accrued Income 61768EK51 245,000.00 \$245,545 4.8% 4.2% \$11,7 7.9% State Bank of India 06/25/2026 4.950% Accrued Income 856285520 250,000.00 \$252,509 4.9% 4.2% \$12,3 8.0% Valley National Bank 09/05/2025 5.050% Accrued Income 919853KT7 250,000.00 \$251,291 5.0% 4.2% \$12,6 Streed Income \$1,292 87.6% Fixed Income Total \$2,817,785 4.5% 4.2% \$12,6 Streed Income Total \$2,817,785 4.5% 4.2% \$12,6,4 Income Total \$2,817,785 4.0% \$12,6,4 Income Total \$2,817,785 4.0% \$12,6,4 Income Total \$2,817,785 4.5% 4.2% \$12,6,4 Income Total \$2,817,785 4.5% 4.2% \$12,6,4 Income Total \$2,817,785 4.0% \$12,6,4 Income Total \$2,817,785 4.0% \$15,9 Income Total \$2,817,785 4.0% \$15,9	03/19/2025 5.050%	52603NBB6	245,000.00		5.0%	4.2%	\$12,373
06/20/2025 4.800% \$1,389 Accrued Income \$1,389 7.9% State Bank of India 06/25/2026 4.950% 856285520 250,000.00 \$252,509 4.9% 4.2% \$12,3 Accrued Income \$1,292 \$1,292 \$1,000 \$251,291 5.0% 4.2% \$12,6 8.0% Valley National Bank 09/05/2025 5.050% 919853KT7 250,000.00 \$251,291 5.0% 4.2% \$12,6 Accrued Income \$5,207 \$5,007 \$5,207 \$12,6 \$5,207 \$12,6 Bash Equivalent \$2,817,785 4.5% 4.2% \$12,6 Cash Equivalent \$2,817,785 4.5% \$2,817,785 \$2,817,785 12.4% Schwab Government Money \$WGXX \$400,450 4.0% \$15,9							
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06/25/2026 4.950% Accrued Income \$1,292 8.0% Valley National Bank 09/05/2025 5.050% 919853KT7 250,000.00 \$251,291 5.0% 4.2% \$12,6 Accrued Income \$5,207 \$5,207 \$26,817,785 4.5% 4.2% \$126,4 Ash Equivalent Cash Equivalent \$2,817,785 4.5% 4.2% \$126,4 12.4% Schwab Government Money \$WGXX \$400,450 4.0% \$15,9				. ,		4.00/	410.00
8.0% Valley National Bank O9/05/2025 5.050% Accrued Income 919853KT7 250,000.00 \$251,291 5.0% 4.2% \$12,6 87.6% Fixed Income Total \$2,817,785 4.5% 4.2% \$126,4 ash Equivalent Cash Equivalent \$251,291 5.0% 4.2% \$12,6 12.4% Schwab Government Money Fund SWGXX \$400,450 4.0% \$15,9	06/25/2026 4.950%	8562855Z0	250,000.00	- ,	4.9%	4.2%	\$12,375
09/05/2025 5.050% \$5,207 Accrued Income \$5,207 87.6% Fixed Income Total \$2,817,785 4.5% 4.2% \$126,4 ash Equivalent Cash Equivalent 2 2 2 2 2 2 2 2 5 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 \$15,9		0400501/77	250,000,00		F 00/	4.20/	640.00
87.6% Fixed Income Total\$2,817,7854.5%4.2%\$126,4ash Equivalent Cash Equivalent 12.4% Schwab Government MoneySWGXX\$400,4504.0%\$15,9	09/05/2025 5.050%	919853K17	250,000.00		5.0%	4.2%	\$12,62
ash Equivalent Cash Equivalent 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 Fund	Accrued Income			\$5,207			
Cash Equivalent 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 Fund	87.6% Fixed Income Total			\$2,817,785	4.5%	4.2%	\$126,458
Cash Equivalent 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 Fund	ash Equivalent						
Cash Equivalent 12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 Fund	Cash Equivalent						
12.4% Schwab Government Money SWGXX \$400,450 4.0% \$15,9 Fund	•						
100.0% Total \$3.218.236 4.5% 4.2% \$142.4	12.4% Schwab Government Money	SWGXX		\$400,450	4.0%		\$15,978
	100.0% Total			\$3,218,236	4.5%	4.2%	\$142,435

Transactions

New Lenox Fire Protection District

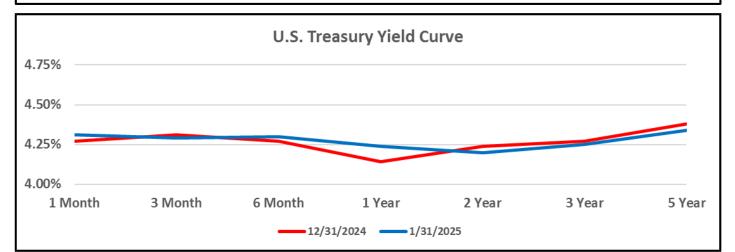
From December 31, 2024 to January 31, 2025

Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
1/31/2025	Income (Interest)	US Treas Note (91282CGG0) 01/31/2025 4.125%		\$7,425	
1/31/2025	Income (Interest)	US Treas Note (91282CLB5) 07/31/2026 4.375%		\$6,125	
1/31/2025	Sell	US Treas Note (91282CGG0) 01/31/2025 4.125%	360,000.00	\$360,000	
1/15/2025	Income (Interest)	US Treas Note (91282CGE5) 01/15/2026 3.875%		\$4,844	
1/15/2025	Income (Reinvested Dividend)	Schwab Government Money Fund	34.78	\$35	
1/7/2025	Expense (Management Fee)	Schwab Government Money Fund		\$1,604	

Fixed Income Market Update – January 31, 2025

Key Takeaways:

- Yield curve movement was mixed in January increases/decreases were specific to maturity date
- Inflation moved slightly higher to 2.9% (previously 2.7%) this increase was inline with market expectations
- The Fed held their first meeting of 2025 in January and elected to leave rates unchanged at 4.50%
- Labor market conditions remain stable with unemployment dropping slightly to 4.1% (previously 4.2%)



Yields as of 1/31/2025	Government Money Market Fund	U.S. Treasury Bill / Notes	Certificate of Deposit	U.S. Government Agency	High Quality Taxable Municipal	High Quality Corporate
Liquid	3.99%	-	-	-	-	-
3 Month	-	4.29%	4.30%	4.28%	4.36%	4.35%
6 Month	-	4.30%	4.25%	4.24%	4.40%	4.39%
9 Month	-	4.27%	4.25%	4.25%	4.37%	4.35%
1 Year	-	4.24%	4.20%	4.10%	4.44%	4.42%
3 Year	-	4.25%	4.25%	4.32%	4.53%	4.55%
5 Year	-	4.34%	4.25%	4.36%	4.69%	-

Economic Data					Federal Open Market Committee Median Fed Funds Rate Forecast			
Indicator	Current	Previous	5.0%	4.500%				
СРІ	2.9% (Dec 2024)	2.7% (Nov 2024)	4.0% -		3.875%	3.375%	3.125%	
Unemployment	4.1% (Dec 2024)	4.2% (Nov 2024)	3.0% -					2.5009
Fed Funds Rate	4.50% (Jan 2024)	4.50% (Dec 2024)	1.0%	-	_			_
Real GDP Growth	2.3% (4th Qtr 2024)	3.1% (3rd Qtr 2024)	0.0%	Current	2025	2026	2027	Long Ter