Think You Can’t Afford Health Benefits?

Contact your local Federated representative to learn more about innovative health insurance plan options, including high deductible plans and health savings accounts—because quality, cost-effective benefit options are key to financial health.

Visit www.federatedinsurance.com to find a representative near you.
At our board meeting on May 1st, Barry invited all the board members to accompany him on a trip to the capitol that day. His objective was for us to show a lumber dealer presence at the labor hearing on HB-923, which is the bill that requires Department of Labor reporting of all subcontracts on construction projects.

The photograph on the front cover of this magazine reflects those board members who were able to go on this adventure. And yes, it was an adventure.

Several large groups were attempting to enter the Capitol by the main door at the same time. So Barry decided we should try a less crowded route through the underground tunnels of the capitol complex from the Stratton Building to the basement of the Capitol. What a treat!

Of course this was not without its obstacles, one must first endure the security check point. Fortunately this is nothing like the airport security…just local courthouse scrutiny…and soon we were in the lower level. As we walked, Barry explained that tunnels crisscross the grounds under the capitol complex and that the recent remodeling has made them accessible for most people.

We learned that over the years the tunnels have been used for a variety of things - restaurants, bars, storage facilities and some other rumored uses. There really wasn’t much time to pause and wonder if some past president (like Hayes when he visited Illinois in 1879) had used the tunnels to travel in secrecy nor was there much time to contemplate the number of deals and concessions that had taken place underground over the years. Barry walks way too fast for those kinds of thoughts.

I was amazed as we walked at the number of people who acknowledged or spoke to Barry. You could tell he has gained a certain level of respect within these walls.

In short order we arrived inside the capitol. If you have never been there, you need to take some time to view the architecture and the art work found on the walls, floors and ceilings. It is just beautiful. But there is no sight-seeing today; that is not why we are here. We are guided to the chamber where the Labor Committee will hold the hearing. This room was formerly the Illinois Supreme Courtroom, and the artwork reflects the justice that was to be served within its walls.

The meeting would not start for a few minutes, so Barry immediately moved about and checked the room for supporters and proponents of HB-923. He spoke with the group from the Illinois Chamber of Commerce and offered to testify on the lumber dealers’ behalf. It was decided that the Chamber of Commerce representative would speak first and then, if time allowed, we would present supporting views.

During this down time it was suggested that I speak with my senator and present our view on this matter. After I had waited a while for two senators to pause their conversation and acknowledge my presence, Barry jumped in and made a formal introduction allowing me to speak my thoughts to Senator Forby without further wait.

The ILMDA Advantage is published bimonthly by the Illinois Lumber & Material Dealers Association, Inc., headquartered in Springfield, IL. Subscription rates are $30.00 per year or $5.00 per copy, entered as third class matter in Springfield, IL. Advertising rates are available upon request by contacting ILMDA’s Editorial & Advertising Offices at 932 South Spring Street, Springfield, IL 62704.

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NEW ENTERPRISE ZONE RULES QUESTION

**Question:** Can you more fully explain the new Illinois Department of Revenue changes regarding documentation we are required to have at our yards for tax free sales? Do the changes apply to farmers and municipalities and rolling stock and other tax exempt sales?

**Answer:** This new law does not apply to many of the items you are talking about. In the questions following, I have provided some answers and the links to the various administrative rules that apply so you would have more material to reference if you need it.

The exemption certificate process sent to you is for businesses with enterprise zone-related projects. It doesn't impact charities, schools, etc and the other exemptions.

The Legislature, in passing a law requiring the change, said it was seeking more accountability for the enterprise zone exemptions being issued.

Beginning July 1, the enterprise-zone related businesses must have a new certificate and they must show it to you each time they make a purchase. This program does NOT impact the others you have listed.

HOW DO WE DETERMINE THE VALIDITY OF ENTERPRISE EXEMPTIONS

**Question:** How will a retailer know when a purchaser has a valid certificate?

**ANSWER:** When purchasing tax exempt building materials, the purchaser must submit a signed statement to the retailer that contains the certificate number, the zone, the project, and the materials being purchased. Form EZ-1, Building Materials Exemption Certification, contains all necessary information and will be provided to certificate holders when they receive their certificates.

Of course you can always check with ILMDA and we will look into any enterprise zone questions you may have.

HOW ABOUT TAX FREE SALES FOR TRUCK BEDDING

**Question:** What about building material used in the beds of rolling stock?

**Answer:** Rolling stock is not real estate. The rolling stock exemption is outlined at 86 Ill. Adm. Code 130.340. That admin rule is here: http://tax.illinois.gov/LegalInformation/regs/part130/130-340.pdf

HOW ABOUT TAX FREE SALES TO FARMERS

**Question:** What about the tax free sale of materials used in production agriculture like hog confinement buildings?

**Answer:** Generally, building materials do not qualify for the farm machinery and equipment exemption, although in some unique situations, they do. You could take a look at 130.305. That admin rule is here: http://tax.illinois.gov/LegalInformation/regs/part130/130-305.pdf

HOW ABOUT TAX FREE SALES TO PUBLIC ENTITIES

**Question:** What about sales to cities and counties and other tax exempt entities like libraries, etc.? Are these sales also covered by this new policy and if not, why not?

**Answer:** No, this new policy is for enterprise zones only and all the other rules remain the same. And the reason the enterprise zones rules changed is because legislators felt that the state was losing revenue on enterprise zone sales so they wanted greater accountability.

http://tax.illinois.gov/Businesses/Incentives/

HOW ABOUT THE BOX STORE TAX-FREE SALES

**Question:** Our local Lowes is offering to sell kitchen and bath counter-tops installed tax free. I do not understand why they are not having to collect sales tax from their customers on these sales when we are required to collect.

**Answer:** ILMDA checked with the Illinois Department of Revenue on this issue and we were assured that all the box stores are required to follow the same sales tax rules as our retailers. But the IDOR indicated they would look into the example you referenced.

Southwestern Wholesale Lumber Co. - Over 65K sq ft under roof with over 90K total space. 6 buildings & lots on US Highway, with four Loading Docks, and a working Railroad Siding. Over 1800 sq ft office. Previously used as a wholesale building material distributor, this property would be an ideal location for many wholesale, retail, industrial, agricultural, and oil & energy production uses.

For more info, please call 618/842-2132 or go online to http://www.swllots.com

Please contact me with any questions, Bruce Dickey, Southern Wholesale Lumber Co.
The time finally arrived for the bill to be brought before the committee. Votes were cast, and the bill was approved to go to the Senate floor. Needless to say, we were disappointed and, like all opponents, had trouble understanding why they could not see it our way. Unfortunately this bill eventually passed the senate and now awaits the governor’s signature.

Yes, this was a loss, but Barry was able to have retailers exempted. However the other important battles we have won over the years tip the scales greatly in our favor. A couple of the most notable victories are the repeal of the truck licensing fees that saved every lumber dealer in the state thousands of dollars. And I would be remiss if I did not mention the recent overturn of the Supreme Court decision on the Mechanic Lien Act in the Cypress Creek case. This case alone will generate hundreds of thousands of dollars in the years to come for the lumber dealers across Illinois. There have been many other victories we have forgotten. I can’t recall the number of times Barry has had to deal with the sales tax collection fees issue; but it seems to be something that comes around every few years, and he is always on top it. In numerous situations ILMDA has been able to stop a harmful legislation dead in its tracks before it even gets out of committee, and we never about it.

The ILMDA is approaching 125 years of service to the lumber dealers in the state of Illinois. One of the most important jobs of the association is protecting our legislative rights, and Barry has done an outstanding job in his tenure protecting us from unfavorable legislation.

It is important that every lumber dealer takes an active part in these matters. When ask to write a letter, send an email or make a phone call, please do it...this makes all the difference in the world. Imagine the power this gives ILMDA when we speak to a legislator and identify ourselves as a representative of the lumber dealers, and it just so happens that this legislator has recently received a hundred letters on that issue from us. In that moment we are a very powerful group.

In the past few weeks letters were mailed requesting a contribution to the political action committee, ILLUMPAC. I understand how financially stressed some lumber dealers might be at this time, but any contribution will be welcome. As you make that contribution think about what your expenses would be if some of the legislation had not been stop by this political action group, and make your donation accordingly.

As I reflect over that day’s events, I know that it was well worth the time. So, if Barry asks you to go to the capitol with him sometime, don’t miss the opportunity for an adventure.

I am a firm believer in the people. If given the truth, they can be depended upon to meet any national crisis. The great point is to bring them the real facts.

- Abraham Lincoln
You must earn $2.78 million after taxes? Try this:

Is $1 million a lot of money?

Before answering the above question, be assured that the information in this article works perfectly if you are worth $3 million or $333 million. Or any amount in between (or even more).

Now the answer: The tax law creates a special tax-free environment just for life insurance. This special law gives everyone, but mostly taken advantage of by the rich – who are always in the highest income tax and estate tax brackets – an easy way to create more wealth. Tax-free wealth.

Your opinion of life insurance – as a tax-advantaged investment – will change when you learn the difference between the math (which follows) in a taxable environment as opposed to a tax-free environment.

Why do the Rich Buy so Much Life insurance?

Before answering the above question, be assured that the information in this article works perfectly if you are worth $3 million or $333 million. Or any amount in between (or even more).

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Your opinion of life insurance – as a tax-advantaged investment – will change when you learn the difference between the math (which follows) in a taxable environment as opposed to a tax-free environment.

Is $1 million a lot of money?

In a taxable environment, more than you think. Can you guess how many dollars you must earn to leave your family $1 million after taxes? Try this:

| Must earn | $2.78 million |
| Less—Income tax (state/federal) on $2.78 million at 40% | 1.11 |
| Balance | 1.67 |
| Less—Estate tax on $1.67 million at 40% | .67 |
| Balance to family | $1.0 million |

A lousy deal: The tax collector gets $1.78 million (64%)… your family only $1 million (36%).

Now you know why the estate tax is called a “double-tax monster.” But the fact is insurance (properly structured) beats the monster at every turn. No theory. Just results. Results best described by two words: TAX MAGIC!

The law that allows you to perform magic tax tricks

1. Insurance premiums are deductible for estate tax purposes.

For example, in a taxable environment the IRS pays 40 percent of the premium. Suppose you pay $500,000 in premiums (from the day you bought a $2 million dollar policy to the day you die). The $500,000 is gone… can’t be taxed by the estate tax monster. Result: If you had not bought the policy, your family would have received only an additional $300,000 ($500,000 less $200,000 of estate tax).

To sum up: $300,000 cost to get $2 million tax-free (guaranteed) … a great tax-advantaged investment.

2. During your life.

a. Your cash surrender value (CSV), as you pay your annual premiums, increases a bit each year. Sometimes your CSV exceeds the total premiums paid. All increases are always tax-free.

b. You can borrow the CSV (called a “policy loan”). The receipt of such a loan is tax-free. If loans are not repaid during your life, they will be repaid at your death out of policy proceeds… also tax-free.

3. At death.

a. The excess of the death benefit (say $1 million) your heirs receive over the amount of premiums paid (say $250,000) is tax-free. The excess of $750,000 ($1 million minus $250,000) is a clear profit… but every dime is tax-free: no income tax.

b. The $1 million death benefit, if properly structured, is tax-free: no estate tax. But be warned, if not structured exactly right, the estate tax monster will get $400,000 in tax for every $1 million of death benefit.

4. And even after death.

You are married. Say you die with a $10 million policy on your life owned by an irrevocable life insurance trust (ILIT)… your wife is beneficiary. No estate tax at your death. (Thank you tax law for the 100% tax-free marital deduction.)

Your wife dies many years later… The amount in the ILIT has grown to $12 million. Every penny of that $12 million will pass to her heirs (probably your kids and grandkids) tax-free. No estate tax. No income tax.

Three little-known strategies to enrich your heirs, while avoiding the estate tax monster.

Now let’s use the tax law spelled about above to leverage your wealth. There are actually dozens of insurance strategies, but following are three (actual cases taken from my private client files) strategies used over and over again in real life. Read carefully. Chances are you’ll see an opportunity.

1. Funds in a qualified plan (like a 401(k) or IRA) - Sadly, funds in a qualified plan are double taxed (income and estate tax). To avoid this double tax, two strategies rise to the top: (a) Subtrust and (b) Retirement Plan Rescue.

   a. Subtrust - Joe has $1 million in his 401(k). It is estimated that if Joe and his wife Mary each live to five years beyond life expectancy (ages 91 and 89 respectively), the after-tax amount to their heirs would be only $1.15 million. Using a Subtrust, Joe’s and Mary’s heirs (via a second-to-die life insurance policy) will get $3.53 million. Of course, tax-free.

   b. Retirement Plan Rescue (RPR) - Sam, married to Sue, has $900,000 in an IRA. Using a RPR to purchase a $10 million second-to-die policy avoids every penny of the estate tax. WOW!… $900,000 (only $324,000 after the double tax) turns into $10 million (tax-free).

   If you have a large amount ($400,000 or more) in a qualified plan, you owe it to your family to look at a RPR.

2. Existing life insurance policies with a CSV

Frank had a second-to-die policy (insuring him and his wife Faye and owned by an ILIT), acquired in 1996 with a current...
CSV of $850,000 and a death benefit of $1.53 million. We did a tax-free exchange raising the death benefit to $3.48 million. No out-of-pocket cost to Frank, Faye or the ILIT. Do you have a CSV policy that is 8 years or older… Take a look at this strategy.

3. **The annuity strategy**

Very few advisors know how to implement this strategy. This real-life example – has two steps – is a jaw dropper.

Step #1. Matt (married to May) bought an immediate joint life annuity for $1 million (will pay $43,843 a year for as long as either Matt or May is alive).

Step #2. The after-tax amount of the annuity will pay the premium on a $5.68 second-to-die policy on their life. Everything – the annuity and death benefit – is guaranteed. Remember the after-estate tax-value of $1 million is only $600,000. So Matt turned $600,000 into $5.68 million. Smart planning, Matt!

And finally, get the tax magic working for you and your family. I twisted the arm of my insurance guru to agree to give you – the readers of this column – a free review of your situation to determine just how the above strategies would work for you. To get started call me (Irv) at 847-674-5295 or email me (irv@irvBlackman.com).

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**Tax Bite**

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**Government does not solve problems; it subsidizes them.**

–Ronald Reagan
ANNE BAUER
Anne Bauer is a three-time recipient of the ILMDA Foundation Scholarship. She was a 2011 graduate of Prophetstown High School and is a junior at the University of Illinois where she is majoring in architecture. Anne is a member of Illini Pride, Women in Architecture and Alpha Xi Delata Kappa. After graduating she would like to focus her career on architectural preservation and renovation.

BROCK BEROGAN
Brock Berogan, a Rock Falls High School graduate, has been awarded his second scholarship by the ILMDA Foundation. In 2012 he received an associate’s degree in Applied Science for Construction (Engineering) Technology from the Morrison Institute of Technology. He is currently in his senior year at Illinois State University pursuing a degree in Construction Management. Brock has worked construction with his father and been employed at a lumberyard, so a career in the construction industry is a natural choice.

RYAN LEPOSKY
Ryan Leposky graduated from Zeigler-Royalton High School in the spring of 2012 and is a sophomore at John A. Logan College in Carterville working towards an associate’s degree in Construction Management. He has worked construction with his father for many years and is also a volunteer fireman and first-responder with the Royalton Fire Department.

ERIC MCDONALD
Eric McDonald is a 2013 graduate of Freeburg High School. His plans are to obtain an associate’s degree in Construction and Carpentry from Southwestern Illinois College and then work to receive his bachelor’s degree from Lindenwood University in Belleville. During high school, Eric played basketball and baseball and was a member of the Fellowship of Christian Athletes.

COLLIN MEESE
Collin Meese is a 2013 graduate of Oblong High School and is pursuing an associate’s degree in Construction Management at Lincoln Trail College. He then plans to finish his bachelor’s degree at Indiana State University. Collin has been active in sports, school clubs and 4-H Club.

KAYLYN MORRIS
Kaylyn Morris, a 2011 graduate of Mt. Vernon Township High School, is a three-time recipient of the ILMDA Foundation Scholarship. She received her associate’s degree in Architecture from Rend Lake Community College and is pursuing her bachelor’s degree in Interior Design at Southern Illinois University – Carbondale. Kaylyn’s goal is to be able to design her own buildings, be on the jobsite and also do the interior design.

JACOB PERDUE
Jacob Perdue graduated in 2013 from Abingdon High School and is pursuing a bachelor’s degree in Construction Management with a minor in Business from Illinois State University. He has been active in sports, National Honor Society and community service.

An investment in knowledge pays the best interest.
–Benjamin Franklin
ILMDA EDUCATION FOUNDATION
Encouraging the next generation of leaders in the lumber industry!

This year the Foundation is privileged to assist the next generation in their quest for a future in the lumber-related field by awarding seven outstanding students $1,000 scholarships.

Congratulations to the 2013-2014 Scholarship Recipients:
Anne Bauer - Prophetstown
Brock Berogan - Rock Falls
Ryan Leposky - Royalton
Eric McDonald - Freeburg
Collin Meese - Oblong
Kaylyn Morris - Mt. Vernon
Jacob Perdue - Abingdon

Your support to the Foundation makes the difference between programs that simply meet needs and programs that encourage excellence.

Please consider your gift to the Foundation in 2013 to continue this honor.

Calendar of Events:

September 11  ILMDA Board of Directors Meeting
September 28  Mid-State Lumbermen's Club Golf Outing - Spring Creek Golf Course
December 4  ILMDA Board of Directors Meeting

MARK YOUR CALENDAR!
2014 CONSTRUCTION SUPPLY EXPO
FEBRUARY 18-19
PRAIRIE CAPITAL CONVENTION CENTER
SPRINGFIELD, IL
Perfect Partnerships
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Cedar Craft is a Western Red Cedar panel offering a beautiful, durable and versatile building material. Cedar Craft is unique and well suited for interior paneling and exterior siding.

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Above: Board members wait patiently for the hearing to reconvene.

Left: ILMDA Board members confer about the impact of HB-923. Front row left to right: Craig Loomis, Lester Gray, Ed Winkless, Terry Holm, Arthur Mize; Second Row left to right: Jim McKee, Kent Smith, Marilee Casteel.

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LWI - More Than Just a Warehouse
President Obama enjoys golf, so it is no wonder that when his administration whiffed on the tee as they rolled out ObamaCare they would take a “Mulligan.” For you non-golfers, a mulligan is a “do-over.”

According to recent blogs from the Whitehouse and Treasury the “employer mandate” requiring big business (defined as 50 or more employees) to offer qualified health care or pay a fine will be delayed until 2015. Supporters of ObamaCare say this demonstrates flexibility and a willingness to work with businesses to implement the health care law. Opponents say it demonstrates that the law is unworkable. Cynics say it is a political ploy to delay an unpopular law until after the mid-term elections. In any case, ObamaCare is not going away, and here is what lumber dealers need to know:

ObamaCare has now been delayed until January 1, 2015, for employers. That’s when certain employers will be required to have health care coverage or pay a penalty. The first question is whether you are considered a big or small business. The threshold is 50 full-time employees. If you have 50 or more full-time employees (FTE’s), you are considered a big business. If you have less than 50 FTE’s you are a small business. Full-time equivalent (FTE’s) is a term you will need to understand as you go forward.

The next question is whether or not you currently offer health insurance. If you do, should you continue to offer it? If you don’t, should you offer it?

Small businesses don’t have to offer health insurance. You will NOT face a penalty for not offering coverage. However, remember health care is something important to employees, and you may have to offer it to attract the best employees. If you are a small business with less than 25 employees, pay average annual wages below $50,000 and provide health insurance, you may qualify for a tax credit of up to 35% to offset the cost of insurance in 2014. This credit goes up to 50% in 2015, but ends in 2016.

In addition, small businesses will be allowed to participate in the SHOP ((Small Business Health Options Program) Health Insurance Exchanges. The exchanges are supposed to allow you to become part of a much larger risk-pool thus reducing costs for you as an employer. Since small businesses are exempt from the penalty, you may choose to drop coverage and let your employees obtain insurance through the exchanges. The tax credits are designed to encourage you to maintain your coverage; but it is not clear that the credits will be enough to save employer-provided health insurance, especially when the credits expire. You’ll have to run the numbers.

Bigger businesses with 50 or more full-time employees (FTE’s) must offer health insurance or pay a penalty (Pay or Play). Here’s where it gets complicated! Large employers (those with 50 or more employees) will be required to offer insurance or pay a fine (tax, fee, excise tax – call it what you want). The penalty is $2,000 for each employee (after the first 30) if even one full-time employee gets a subsidy (premium credit) at a state exchange. In addition, the coverage that is offered must be affordable and provide a minimum value. Under the affordability rule employers could face penalties if a full-time employee’s premium share for self-only coverage exceeds 9.5% of household income. The minimum value requires an employer plan to pay for at least 60% of the cost of benefits. If your plan is deemed unaffordable or does not provide minimum value, you face a tax of the lesser of $3,000 times the number of FTE’s receiving a premium assistance tax credit or $2,000 times the total number of FTEs.

Here’s the deal, if you decide not to offer coverage or if your coverage is determined not to be affordable or does not meet the minimum value rule, employees whose earnings are between 100% - 400% of the federal poverty level (that’s in the range of $11,000 - $45,000) will be eligible to receive a premium tax credit for Exchange. In either situation you face the penalty starting in 2015.

Some strategies to start with:

1) Check your employee roster to determine your FTE's. This will determine whether you are a small or big employer. This also may provide some options for adjusting employee schedules to avoid the employer mandate, but be careful about this.

2) You will need to determine whether or not health insurance is a hiring hurdle.

3) Depending on where you fall, you may want to determine how many, if any, employees may be eligible for the premium tax credit (Remember the affordability rule applies to employees in the $11,000 to $45,000 range).

4) Review your current plan with your broker to determine if it meets the market reform provisions of ObamaCare.

5) Review your payroll and HR systems to insure that you can gather the data necessary for implementation and reporting requirements of ObamaCare.

Oh, did I mention that starting in 2014, there will be a “temporary” assessment levied for three years. It starts at $63.00 per employee and then is supposed to decline. No mention of rescinding this in the delay notice.

Looks to me like you’ll be spending time with your accountant and insurance broker. Good Luck.

Contact Terry at 773-684-7600 tholm@holmfinancial.com. Terry Holm is a long time lumber dealer and the owner of Holm Financial which has been providing financial services to individuals and companies since 1989. Securities and advisory services offered through Ausdal Financial Partners, Inc. Member FINRA/SIPC 220 North Main Street, Suite 400 Davenport, IA 52801 563-326-2064 www.ausdal.com Holm Financial and Ausdal Financial Partners, Inc. are separately owned and operated. Information herein is for educational purposes only.

TASC CAFETERIA PLAN ADMINISTRATION (Except S-CORP)

TASC - An ILMDA Trust endorsed cafeteria plan administrator will provide you and your employees with an easy way to make your purchase of the following items tax free:
Day Care - Dental Care - Co-Pays - Eye Care - Prescription Drugs - Deductibles

The ILMDA Insurance Trust will help pay the set up fee and the monthly administrative fee (up to $2500) for your participation in this plan.

Almost all the administrative expenses will be covered by your participation through our Trust and the tax savings will be captured to you and your employees’ bottom line.

2013 HEALTH INSURANCE PREMIUM HOLIDAY up to $1,000 for one month only

ILMDA wishes to provide continued employee benefits. The Trust Committee has set the above limits for the 2013 health insurance premium holiday.

HEALTH INSURANCE THROUGH EITHER: FEDERATED INSURANCE SNYDER INSURANCE or COVENTRY HEALTH INSURANCE

To receive this benefit, a copy of any health insurance billing statement for 2013 and/or the Administrative invoice(s) from TASC, along with the cancelled check(s) showing payment should be mailed or faxed to ILMDA, Attn: Kristen, 932 South Spring Street, Springfield, IL 62704 - Fax: 217-544-4206. (You must be a retail or associate member in good standing with ILMDA.)

If you have questions, call or email Kristen (kt@ilmda.com) or Barry (jbj@ilmda.com) at ILMDA - 1-800-252-8641.
ILMDA Members in the News:

South Side Lumber is very excited to announce their merger with Kreative Design Showcase of West Frankfort, Illinois.

Kreative Design Showcase by South Side Lumber is conveniently located off I-57 at 315 W. Main St., West Frankfort, IL, and will provide personal service and detailed customer attention in a relaxed comfortable atmosphere. Their well-planned showroom features cabinet displays with various design ideas using current and popular designs and decorating techniques. They will also be featuring displays of flooring, blinds, and fireplaces, as well as kitchen and bath designs.

Kreative Design Showcase was started by Mike and Linda Kathalynas in 1983 with the desire to create beautiful kitchens, bathrooms and specialty rooms for their clients. Linda brings over 30 years of award-winning design experience to their customers.

Please feel free to call them with any questions at 618-942-3111.
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Lumberman’s Wholesale
Lumberyard Supply Co.
Maze Supply
Metal Sales Mfg.
Mid-Am Building Supply
Moulding & Millwork
Nudo Products
Okaw Truss
Pekin Hardwood
Pennsylvania Lumbermens Insurance
Prairie Wholesale Supply
Presnell Bros., Inc.
PrimeSource Building Products
Progressive Affiliated Lumbermen
Progressive Solutions, Inc.
QUIKRETE
Rehkemper and Sons, Inc.
River City Millwork
Roberts & Dybdahl
Rollex Corp.
Runnion Equipment Company
Seven Utility Management Consultants
Shelter Distribution
Simpson Strong Tie Co.
Snyder Insurance
Spruce Computer Systems
Tempco Products
Transworld Systems
Truss-Slater
Wall-Vern Products
Warrior Building Products
Weyerhaeuser
Woolf Distributing Co.