



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

**AGENDA
REGULAR MEETING
JANUARY 8, 2021
(RESCHEDULED FROM JANUARY 1, 2021)
9:00AM**

**YOUNGSVILLE TOWN HALL CONFERENCE ROOM
(TELECONFERENCE AND WEB CONFERENCE WILL BE AVAILABLE)
134 US 1A SOUTH**

If joining via Microsoft Teams, use the following link:
tinyurl.com/abc-2021-01-08

If joining via phone, use the following dial-in info:
Phone Number: **872-240-8002**
Conference code: **753 631 475#**

1. CALL TO ORDER
2. APPROVAL OF AGENDA
3. ETHICS STATEMENT

In accordance with G.S. 18B-201, it is the duty of every Board Member to avoid both conflicts of interest and appearances of conflicts. Does any member have any known conflict of interest or appearance of conflict with respect to any matters coming before the Board today? If so, please identify the conflict or appearance of conflict and refrain from any undue participation in the particular matter involved.

4. CITIZEN'S COMMENTS
5. FINANCIAL REPORT
6. CONSENT AGENDA

- A. MINUTES FROM THE ABC BOARD REGULAR MEETING – DECEMBER 4, 2020
 - B. BUDGET AMENDMENT – ABC BA 2021-3

ACTION REQUESTED: APPROVE CONSENT AGENDA

7. OLD BUSINESS

- A. HIRE BRIDGET STANLEY FOR THE ABC SYSTEM GENERAL MANAGER POSITION AT AN ANNUAL SALARY OF \$60,000

ACTION REQUESTED: HIRE BRIDGET STANTLEY AT AN ANNUAL SALARY OF \$60,000



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

B. DISCUSS AND APPROVE NEW STORE FLOOR PLANS

ACTION REQUESTED: APPROVE PLANS AND DIRECT PROPERTY COMMITTEE TO PROCEED WITH LEASE EXECUTION

8. NEW BUSINESS

A. DISCUSS IMPLEMENTATION OF ACCIDENTAL INJURY POLICY FOR FULL-TIME EMPLOYEES

ACTION REQUESTED: APPROVE PROGRAM AS PROPOSED

B. DISCUSS IMPLEMENTATION OF 457(b) PROGRAM WITH 5% EMPLOYER CONTRIBUTION FOR FULL-TIME EMPLOYEES

ACTION REQUESTED: APPROVE PROGRAM AS PROPOSED

C. CONSIDER RESCHEDULING REGULAR MEETINGS TO THIRD TUESDAY AT 9AM AT YOUNGSVILLE TOWN HALL

ACTION REQUESTED: APPROVE NEW REGULAR MEETING SCHEDULE AS PROPOSED

9. REPORTS AND OTHER BUSINESS

- i. COVID-19 UPDATE / DISCUSSION
- ii. CHAIRMAN
- iii. MEMBERS
- iv. FINANCE OFFICER
- v. GENERAL MANAGER
- vi. STORE MANAGER
- vii. CLERK
- viii. TOWN ADMINISTRATOR

10. CLOSED SESSION - NONE

11. ADJOURN

This is a public meeting and is subject to North Carolina open meetings and public records law. To preserve the public record and increase transparency, video and audio recordings are performed at all public meetings. Please note these recordings, the clerk's detailed minutes of all meetings, and any documents reviewed during meetings are public domain and may be disclosed to third parties.



Town of Youngsville

Post Office Box 190, Youngsville, North Carolina 27596

Phone: 919.925.3401 | Fax: 919.925.3402

ELECTRONIC MEETING NOTICE

Please be advised the **January 5, 2021** meeting of the **Youngsville ABC Board** will be held electronically. Consequently, public participation in this meeting will be via electronic means only. Immediately below is the electronic meeting information.

If joining via Microsoft Teams, use the following link:
tinyurl.com/abc-2021-01-08

If joining via phone, use the following dial-in info:
Phone Number: **872-240-8002**
Conference code: **753 631 475#**

If the meeting agenda includes a public comment period and / or public hearing, interested persons may participate via telephone. All persons requesting to speak during a public comment period or public hearing *must* register in advance before 12:00 pm on the day prior to the meeting by calling town hall at **919-925-3401** or by visiting the following website.

tinyurl.com/youngsville-comment

When requesting to register for a public comment period or public hearing, persons *must* provide their name, physical address, comment topic, and the phone number used to dial-in to the electronic meeting.

Registered persons will be recognized for comments in the order registered. The time limit for each speaker shall be five minutes, with a total time limit set aside for public comments of 30 minutes. Additional time may be allotted at the board's discretion.

Written public comments will also be accepted via U.S. Mail, customerservice@townofyoungsville.org, and in-person at town hall (via the town's drop box) until 24 hours after the public comment period and / or public hearing. To conserve time, these written comments will not be read aloud during meetings. Instead, they will be provided to board members for consideration and will become a part of official meeting minutes and the public record.

Full meeting agendas may be downloaded via the town's website (townofyoungsville.org) by clicking on the "**Government**" link near the top-center of the home page.

Monthly Financial Statements

Youngsville ABC Store

For the period ended November 30, 2020

Prepared on

January 5, 2021

For management use only

Table of Contents

Balance Sheet.....	3
Income Statement.....	5
Profit and Loss by Month	7
Profit and Loss PY Comparison.....	9
A/P Aging Summary	11
Budget vs. Actuals 2020-2021 TOTALS	13
Budget vs. Actuals 2020-2021 TO DATE.....	16

Balance Sheet

As of November 30, 2020

	As of Nov 30, 2020	As of Nov 30, 2019 (PY)	Total
ASSETS			
Current Assets			
Bank Accounts			
100 Checking Account	435,455.34		140,844.34
101 Land Sale Holding Account	19,750.00		
Total 100 Checking Account	455,205.34		140,844.34
110 Imprest Funds	1,318.00		1,318.00
Total Bank Accounts	456,523.34		142,162.34
Other Current Assets			
130 Prepaid Expenses	0.00		6,479.42
140 Inventory	114,366.25		109,703.72
Total Other Current Assets	114,366.25		116,183.14
Total Current Assets	570,889.59		258,345.48
Fixed Assets			
180 Fixed Assets			
181 Land	0.00		184,756.00
182 Buildings	0.00		66,254.65
183 Leasehold Improvements	0.00		5,076.61
184 Furniture & Fixtures	6,962.21		6,962.21
185 Equipment	16,186.90		37,674.78
Total 180 Fixed Assets	23,149.11		300,724.25
190 Accumulated Depreciation	-8,576.24		-99,381.41
Total Fixed Assets	14,572.87		201,342.84
TOTAL ASSETS	\$585,462.46		\$459,688.32
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
200 Accounts Payable	143,454.19		143,086.53
Total Accounts Payable	143,454.19		143,086.53
Credit Cards			
205 Union Bank Credit Card	430.91		67.50
Total Credit Cards	430.91		67.50
Other Current Liabilities			
210 Payroll Taxes	0.00		0.00
211 Federal Income Tax Withheld	2,567.35		3,542.18
213 NC Income Tax Withheld	327.00		435.00
214 Health Insurance Payable	178.34		66.51
Total 210 Payroll Taxes	3,072.69		4,043.69
220 Other Taxes Payable			

	As of Nov 30, 2020	As of Nov 30, 2019 (PY)	Total
224 Liquor Sales Tax Payable	5.45		8.72
Total 220 Other Taxes Payable	5.45		8.72
230 Other Payables	19,750.00		
231 Due to Town of Youngsville	48,000.00		31,447.98
240 Accrued Expenses			
241 Accrued Payroll	1,449.97		0.00
242 Accrued Vacation	9,626.24		7,461.21
Total 240 Accrued Expenses	11,076.21		7,461.21
Total Other Current Liabilities	81,904.35		42,961.60
Total Current Liabilities	225,789.45		186,115.63
Long-Term Liabilities			
260 Non-current Portion of Long-term Debt	0.00		179,713.68
Total Long-Term Liabilities	0.00		179,713.68
Total Liabilities	225,789.45		365,829.31
Equity			
305 Net Investments in Capital Assets	20,836.28		20,836.28
310 Designated for Working Capital	65,445.50		47,677.76
320 Unrestricted	4,816.00		4,816.00
Net Income	268,575.23		20,528.97
Total Equity	359,673.01		93,859.01
TOTAL LIABILITIES AND EQUITY	\$585,462.46		\$459,688.32

Income Statement

July - November, 2020

	Total
INCOME	
400 Liquor Sales	852,914.42
410 Mixed Beverage Sales	21,701.50
460 Miscellaneous Income	198,208.54
Total Income	1,072,824.46
COST OF GOODS SOLD	
500 Taxes Based on Revenue	
510 Mixed Beverage Tax (Dept. of Revenue)	195,386.00
520 Mixed Beverage Tax (Dept of Human Resources)	225.13
540 County Rehabilitation Tax – Franklin	2,551.87
Total 500 Taxes Based on Revenue	198,163.00
600 Cost of Sales	
610 Liquor & Wine/Mixer Sales	457,295.45
620 Store Supplies	2,131.69
630 Bank Credit Card Fees	11,704.06
Total 600 Cost of Sales	471,131.20
Total Cost of Goods Sold	669,294.20
GROSS PROFIT	403,530.26
EXPENSES	
700 Personal Services & Employee Benefits	
705 Salaries and Wages	70,318.99
710 Board Member Compensation	948.48
715 Payroll Tax Expense	5,351.18
720 Health Insurance	6,461.40
730 WC Insurance & Employee Bonds	2,460.00
735 Employee Continuing Ed & Testing	150.00
Total 700 Personal Services & Employee Benefits	85,690.05
750 Contracted Services	
752 Finance Officer Contracted Services	3,500.00
765 Professional Services (Auditor & Attorney)	1,975.00
770 Temporary Labor	1,080.00
Total 750 Contracted Services	6,555.00
780 Repairs & Maintenance	
785 Repairs and Maintenance – Buildings	2,206.66
790 Repairs and Maintenance – Equipment	60.34
Total 780 Repairs & Maintenance	2,267.00
800 General & Administrative Expenses	
805 Bank Services Charges	13.94
815 Dues and Subscriptions	5,144.88
820 General Liability Insurance	3,056.00
830 Miscellaneous	164.04
835 Office Supplies	1,481.15

	Total
840 Postage & PO Box	165.00
845 Debt Loan Payments	2,974.44
855 Telephone	1,193.53
860 Utilities	2,318.21
870 Uniforms	332.01
895 Rent	4,800.00
Total 800 General & Administrative Expenses	21,643.20
950 Other Expense	
951 Profits Paid to the Town	16,666.65
Total 950 Other Expense	16,666.65
Total Expenses	132,821.90
NET OPERATING INCOME	270,708.36
OTHER EXPENSES	
990 Other Miscellaneous Expense	2,133.13
Total Other Expenses	2,133.13
NET OTHER INCOME	-2,133.13
NET INCOME	\$268,575.23

Profit and Loss by Month

July - November, 2020

	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Total
INCOME						
400 Liquor Sales	173,781.08	166,331.47	160,702.35	178,879.72	173,219.80	852,914.42
410 Mixed Beverage Sales	4,292.30	4,555.20	3,902.60	4,934.50	4,016.90	21,701.50
460 Miscellaneous Income					198,208.54	198,208.54
Total Income	178,073.38	170,886.67	164,604.95	183,814.22	375,445.24	1,072,824.46
COST OF GOODS SOLD						
500 Taxes Based on Revenue						0.00
510 Mixed Beverage Tax (Dept. of Revenue)	39,770.00	38,198.00	36,763.00	41,074.00	39,581.00	195,386.00
520 Mixed Beverage Tax (Dept of Human Resources)	44.94	47.75	42.75	48.13	41.56	225.13
540 County Rehabilitation Tax - Franklin	524.72	497.59	487.92	536.91	504.73	2,551.87
Total 500 Taxes Based on Revenue	40,339.66	38,743.34	37,293.67	41,659.04	40,127.29	198,163.00
600 Cost of Sales						0.00
610 Liquor & Wine/Mixer Sales	91,889.94	85,928.30	87,826.75	98,704.52	92,945.94	457,295.45
620 Store Supplies			691.50	532.10	908.09	2,131.69
630 Bank Credit Card Fees	2,161.96	2,409.03	2,392.85	2,282.07	2,458.15	11,704.06
Total 600 Cost of Sales	94,051.90	88,337.33	90,911.10	101,518.69	96,312.18	471,131.20
Total Cost of Goods Sold	134,391.56	127,080.67	128,204.77	143,177.73	136,439.47	669,294.20
GROSS PROFIT	43,681.82	43,806.00	36,400.18	40,636.49	239,005.77	403,530.26
EXPENSES						
700 Personal Services & Employee Benefits						0.00
705 Salaries and Wages	12,213.51	12,512.13	12,890.51	19,492.64	13,210.20	70,318.99
710 Board Member Compensation	199.68	249.60	199.68	149.76	149.76	948.48
715 Payroll Tax Expense	929.19	952.06	979.53	1,484.96	1,005.44	5,351.18
720 Health Insurance	1,174.80	1,174.80	1,174.80	1,762.20	1,174.80	6,461.40
730 WC Insurance & Employee Bonds			2,285.00	175.00		2,460.00
735 Employee Continuing Ed & Testing			150.00			150.00
Total 700 Personal Services & Employee Benefits	14,517.18	14,888.59	17,679.52	23,064.56	15,540.20	85,690.05
750 Contracted Services						0.00
752 Finance Officer Contracted Services	700.00	700.00	700.00	700.00	700.00	3,500.00
765 Professional Services (Auditor & Attorney)			1,975.00			1,975.00

	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Total
770 Temporary Labor	240.00	240.00	240.00	240.00	120.00	1,080.00
Total 750 Contracted Services	940.00	940.00	2,915.00	940.00	820.00	6,555.00
780 Repairs & Maintenance						0.00
785 Repairs and Maintenance – Buildings		500.00	796.66	910.00		2,206.66
790 Repairs and Maintenance – Equipment	60.34					60.34
Total 780 Repairs & Maintenance	60.34	500.00	796.66	910.00		2,267.00
800 General & Administrative Expenses						0.00
805 Bank Services Charges				-1.06	15.00	13.94
815 Dues and Subscriptions	515.49	761.02	3,110.89	507.49	249.99	5,144.88
820 General Liability Insurance			3,056.00			3,056.00
830 Miscellaneous			67.09	96.95		164.04
835 Office Supplies	174.04	679.32	47.99	289.56	290.24	1,481.15
840 Postage & PO Box	55.00	110.00				165.00
845 Debt Loan Payments						
855 Telephone	233.15	232.29	232.29	2,793.73	180.71	2,974.44
860 Utilities	470.89	500.03	499.65	242.49	253.31	1,193.53
870 Uniforms	332.01			469.84	377.80	2,318.21
895 Rent					4,800.00	332.01
Total 800 General & Administrative Expenses	1,780.58	2,282.66	7,013.91	4,399.00	6,167.05	21,643.20
950 Other Expense						0.00
951 Profits Paid to the Town	3,333.33	3,333.33	3,333.33	3,333.33	3,333.33	16,666.65
Total 950 Other Expense	3,333.33	3,333.33	3,333.33	3,333.33	3,333.33	16,666.65
Total Expenses	20,631.43	21,944.58	31,738.42	32,646.89	25,860.58	132,821.90
NET OPERATING INCOME	23,050.39	21,861.42	4,661.76	7,989.60	213,145.19	270,708.36
OTHER EXPENSES						
990 Other Miscellaneous Expense					2,133.13	2,133.13
Total Other Expenses	0.00	0.00	0.00	0.00	2,133.13	2,133.13
NET OTHER INCOME	0.00	0.00	0.00	0.00	-2,133.13	-2,133.13
NET INCOME	\$23,050.39	\$21,861.42	\$4,661.76	\$7,989.60	\$211,012.06	\$268,575.23

Profit and Loss PY Comparison

July - November, 2020

	Total	
	Jul - Nov, 2020	Jul - Nov, 2019 (PY)
INCOME		
400 Liquor Sales	852,914.42	600,747.78
410 Mixed Beverage Sales	21,701.50	17,039.48
460 Miscellaneous Income	198,208.54	
Total Income	1,072,824.46	617,787.26
COST OF GOODS SOLD		
500 Taxes Based on Revenue		
510 Mixed Beverage Tax (Dept. of Revenue)	195,386.00	136,192.00
520 Mixed Beverage Tax (Dept of Human Resources)	225.13	188.10
540 County Rehabilitation Tax – Franklin	2,551.87	1,950.99
Total 500 Taxes Based on Revenue	198,163.00	138,331.09
600 Cost of Sales		
610 Liquor & Wine/Mixer Sales	457,295.45	322,333.86
620 Store Supplies	2,131.69	1,939.50
630 Bank Credit Card Fees	11,704.06	9,018.59
Total 600 Cost of Sales	471,131.20	333,291.95
Total Cost of Goods Sold	669,294.20	471,623.04
GROSS PROFIT	403,530.26	146,164.22
EXPENSES		
700 Personal Services & Employee Benefits		
705 Salaries and Wages	70,318.99	60,567.89
710 Board Member Compensation	948.48	1,248.00
715 Payroll Tax Expense	5,351.18	5,578.61
720 Health Insurance	6,461.40	5,714.28
730 WC Insurance & Employee Bonds	2,460.00	2,150.00
735 Employee Continuing Ed & Testing	150.00	
Total 700 Personal Services & Employee Benefits	85,690.05	75,258.78
750 Contracted Services		
752 Finance Officer Contracted Services	3,500.00	3,500.00
765 Professional Services (Auditor & Attorney)	1,975.00	1,950.00
770 Temporary Labor	1,080.00	360.00
Total 750 Contracted Services	6,555.00	5,810.00
780 Repairs & Maintenance		
785 Repairs and Maintenance – Buildings	2,206.66	334.82
790 Repairs and Maintenance – Equipment	60.34	338.76
Total 780 Repairs & Maintenance	2,267.00	673.58
800 General & Administrative Expenses		
805 Bank Services Charges	13.94	
815 Dues and Subscriptions	5,144.88	3,078.00
820 General Liability Insurance	3,056.00	3,033.00
830 Miscellaneous	164.04	

		Total
	Jul - Nov, 2020	Jul - Nov, 2019 (PY)
835 Office Supplies	1,481.15	1,189.00
840 Postage & PO Box	165.00	110.00
845 Debt Loan Payments	2,974.44	3,050.96
850 Small Tools & Equipment		12,547.89
855 Telephone	1,193.53	895.22
860 Utilities	2,318.21	2,572.17
870 Uniforms	332.01	
895 Rent	4,800.00	
Total 800 General & Administrative Expenses	21,643.20	26,476.24
950 Other Expense		
951 Profits Paid to the Town	16,666.65	16,666.65
Total 950 Other Expense	16,666.65	16,666.65
Total Expenses	132,821.90	124,885.25
NET OPERATING INCOME	270,708.36	21,278.97
OTHER EXPENSES		
990 Other Miscellaneous Expense	2,133.13	750.00
Total Other Expenses	2,133.13	750.00
NET OTHER INCOME	-2,133.13	-750.00
NET INCOME	\$268,575.23	\$20,528.97

A/P Aging Summary

As of November 30, 2020

	Current	1 - 30	31 - 60	61 - 90	91 and over	Total
21st Century Spirits				-3.68		-3.68
Bacardi USA	6,152.86					6,152.86
Beam Suntory	12,535.78					12,535.78
Brown- Forman	6,482.44					6,482.44
Campari America	2,717.05					2,717.05
Cape Fear Vineyard and Whnery	158.38					158.38
Chatham Imports	139.05					139.05
Constellation Brands	874.23					874.23
Dalcom Consulting, Inc.		249.99				249.99
Daytoon, Inc.	294.92					294.92
Deluxe Wine & Spirits	125.00					125.00
Deutsch Family Wine & Spirit	499.24					499.24
Diageo NA	14,582.46					14,582.46
Diageo/Casamigos Spirits	124.76					124.76
E&J Gallo Winery	1,306.03					1,306.03
Fifth Generation, Inc	5,159.94					5,159.94
Four Roses Distillery, LLC	113.25					113.25
Franklin County Finance Department	504.73	59.76				564.49
Heaven Hill Brands	7,899.54					7,899.54
Hexa Partners	1,215.16					1,215.16
Hilton Head Distillery					-93.95	-93.95
Infinium Spirits	646.85					646.85
Jaclyn H Patterson CPA PLLC	700.00					700.00
Journeyman Distillery	319.22					319.22
Kirk David	49.92					49.92
Klin Spirits LLC	55.38					55.38
Laird	235.56					235.56
Lonerider Spirits	61.82					61.82
Luxco	818.14					818.14
M.S. Walker, Inc	204.51					204.51

	Current	1 - 30	31 - 60	61 - 90	91 and over	Total
Mast-Jagermeister US	567.89					567.89
McCormick	592.05					592.05
MHW/Agave Loco	222.42					222.42
Moet Hennessy USA, Inc.	2,004.70					2,004.70
Muddy River Distillery			-138.61			-138.61
NC ABC Commission - Bailment	1,371.00					1,371.00
NC ABC Commission - Surcharge	1,051.10					1,051.10
NC Dept of Health & Human Services	41.56					41.56
NC Paper, Inc.		908.09				908.09
NCDOR - Sales Tax	12,134.42					12,134.42
NCDOR - Spirituous Liquor	39,581.00					39,581.00
Nevada H & C Distilling Co	804.56					804.56
Ole Smoky Distillery	179.02					179.02
Park St Imp/Los Santos	124.57					124.57
Park St Imp/Uncle Nearest	158.40					158.40
Pernod Ricard USA	4,484.52					4,484.52
Piedmont Distillers, Inc	35.96					35.96
Proximo Spirits, Inc	3,336.08					3,336.08
Raleigh Rum Company/Oak City Amaretto	381.30					381.30
Remy Cointreau USA, Inc	263.51					263.51
SAZERAC	7,487.26					7,487.26
Sazerac NA, Inc	1,583.51					1,583.51
Serrafes USA	123.46					123.46
Sovereign Brands LLC	421.12					421.12
Stoli Group USA LLC	100.01					100.01
Total Beverage Solution	91.00					91.00
US Distilled Products	298.68					298.68
USDP/Phillips Products	114.90					114.90
Western Spirits Beverage Co	362.20					362.20
William Grant	580.17					580.17
TOTAL	\$142,472.59	\$1,217.84	\$ -138.61	\$ -3.68	\$ -93.95	\$143,454.19

Budget vs. Actuals 2020-2021 TOTALS

July 2020 - June 2021

	Actual	Budget	over Budget	% of Budget	Total
INCOME					
400 Liquor Sales	1,074,746.82	1,771,000.00	-696,253.18	60.69 %	
410 Mixed Beverage Sales	25,839.30	33,000.00	-7,160.70	78.30 %	
460 Miscellaneous Income	198,208.54	227,935.00	-29,726.46	86.96 %	
Total Income	1,298,794.66	2,031,935.00	-733,140.34	63.92 %	
COST OF GOODS SOLD					
500 Taxes Based on Revenue					
510 Mixed Beverage Tax (Dept. of Revenue)	195,386.00	397,962.40	-202,576.40	49.10 %	
520 Mixed Beverage Tax (Dept of Human Resources)	225.13	541.20	-316.07	41.60 %	
530 Alcohol Education and Rehabilitation		6,226.04	-6,226.04		
540 County Rehabilitation Tax – Franklin	2,551.87	5,772.80	-3,220.93	44.21 %	
Total 500 Taxes Based on Revenue	198,163.00	410,502.44	-212,339.44	48.27 %	
600 Cost of Sales					
610 Liquor & Wine/Mixer Sales	457,295.45	974,160.00	-516,864.55	46.94 %	
620 Store Supplies	2,275.67	5,000.00	-2,724.33	45.51 %	
630 Bank Credit Card Fees	17,260.36	27,656.50	-10,396.14	62.41 %	
Total 600 Cost of Sales	476,831.48	1,006,816.50	-529,985.02	47.36 %	
Total Cost of Goods Sold	674,994.48	1,417,318.94	-742,324.46	47.62 %	
GROSS PROFIT					
	623,800.18	614,616.06	9,184.12	101.49 %	
EXPENSES					
700 Personal Services & Employee Benefits					
705 Salaries and Wages	84,736.76	165,501.24	-80,764.48	51.20 %	
710 Board Member Compensation	1,198.08	2,995.00	-1,796.92	40.00 %	
715 Payroll Tax Expense	6,449.02	13,367.24	-6,918.22	48.24 %	
720 Health Insurance	7,636.20	16,339.20	-8,703.00	46.74 %	
730 WC Insurance & Employee Bonds	2,460.00	3,500.00	-1,040.00	70.29 %	
735 Employee Continuing Ed & Testing	150.00		150.00		
Total 700 Personal Services & Employee Benefits	102,630.06	201,702.68	-99,072.62	50.88 %	
750 Contracted Services					

	Actual	Budget	over Budget	% of Budget	Total
752 Finance Officer Contracted Services	3,500.00	8,400.00	-4,900.00	41.67 %	
765 Professional Services (Auditor & Attorney)	1,975.00	4,120.00	-2,145.00	47.94 %	
770 Temporary Labor	1,320.00	3,600.00	-2,280.00	36.67 %	
Total 750 Contracted Services	6,795.00	16,120.00	-9,325.00	42.15 %	
780 Repairs & Maintenance					
785 Repairs and Maintenance – Buildings	2,206.66	5,000.00	-2,793.34	44.13 %	
790 Repairs and Maintenance – Equipment	60.34	3,000.00	-2,939.66	2.01 %	
Total 780 Repairs & Maintenance	2,267.00	8,000.00	-5,733.00	28.34 %	
800 General & Administrative Expenses					
805 Bank Services Charges	13.94		13.94		
815 Dues and Subscriptions	5,394.87	7,000.00	-1,605.13	77.07 %	
820 General Liability Insurance	3,056.00	3,500.00	-444.00	87.31 %	
830 Miscellaneous	164.04	2,372.42	-2,208.38	6.91 %	
835 Office Supplies	2,627.14	5,500.00	-2,872.86	47.77 %	
840 Postage & PO Box	165.00	300.00	-135.00	55.00 %	
845 Debt Loan Payments	2,974.44	10,000.00	-7,025.56	29.74 %	
850 Small Tools & Equipment		2,500.00	-2,500.00		
855 Telephone	1,444.22	2,800.00	-1,355.78	51.58 %	
860 Utilities	2,819.41	5,500.00	-2,680.59	51.26 %	
870 Uniforms	332.01		332.01		
895 Rent	7,200.00	19,200.00	-12,000.00	37.50 %	
Total 800 General & Administrative Expenses	26,191.07	58,672.42	-32,481.35	44.64 %	
950 Other Expense					
951 Profits Paid to the Town	23,333.31	99,073.96	-75,740.65	23.55 %	
Total 950 Other Expense	23,333.31	99,073.96	-75,740.65	23.55 %	
Total Expenses	161,216.44	383,569.06	-222,352.62	42.03 %	
NET OPERATING INCOME	462,583.74	231,047.00	231,536.74	200.21 %	
OTHER EXPENSES					
990 Other Miscellaneous Expense	2,133.13	3,737.00	-1,603.87	57.08 %	
Total Other Expenses	2,133.13	3,737.00	-1,603.87	57.08 %	
NET OTHER INCOME	-2,133.13	-3,737.00	1,603.87	57.08 %	

	Total			
	Actual	Budget	over Budget	% of Budget
NET INCOME	\$460,450.61	\$227,310.00	\$233,140.61	202.57 %

Budget vs. Actuals 2020-2021 TO DATE

July - November, 2020

	Actual	Budget	over Budget	% of Budget	Total
INCOME					
400 Liquor Sales	852,914.42	737,916.65	114,997.77	115.58 %	
410 Mixed Beverage Sales	21,701.50	13,750.00	7,951.50	157.83 %	
460 Miscellaneous Income	198,208.54	94,972.90	103,235.64	208.70 %	
Total Income	1,072,824.46	846,639.55	226,184.91	126.72 %	
COST OF GOODS SOLD					
500 Taxes Based on Revenue					
510 Mixed Beverage Tax (Dept. of Revenue)	195,386.00	165,817.65	29,568.35	117.83 %	
520 Mixed Beverage Tax (Dept of Human Resources)	225.13	225.50	-0.37	99.84 %	
530 Alcohol Education and Rehabilitation		2,594.20	-2,594.20		
540 County Rehabilitation Tax – Franklin	2,551.87	2,405.35	146.52	106.09 %	
Total 500 Taxes Based on Revenue	198,163.00	171,042.70	27,120.30	115.86 %	
600 Cost of Sales					
610 Liquor & Wine/Mixer Sales	457,295.45	405,900.00	51,395.45	112.66 %	
620 Store Supplies	2,131.69	2,083.35	48.34	102.32 %	
630 Bank Credit Card Fees	11,704.06	11,523.55	180.51	101.57 %	
Total 600 Cost of Sales	471,131.20	419,506.90	51,624.30	112.31 %	
Total Cost of Goods Sold	669,294.20	590,549.60	78,744.60	113.33 %	
GROSS PROFIT	403,530.26	256,089.95	147,440.31	157.57 %	
EXPENSES					
700 Personal Services & Employee Benefits					
705 Salaries and Wages	70,318.99	68,958.85	1,360.14	101.97 %	
710 Board Member Compensation	948.48	1,247.90	-299.42	76.01 %	
715 Payroll Tax Expense	5,351.18	5,569.70	-218.52	96.08 %	
720 Health Insurance	6,461.40	6,808.00	-346.60	94.91 %	
730 WC Insurance & Employee Bonds	2,460.00	1,458.35	1,001.65	168.68 %	
735 Employee Continuing Ed & Testing	150.00		150.00		
Total 700 Personal Services & Employee Benefits	85,690.05	84,042.80	1,647.25	101.96 %	
750 Contracted Services					

	Actual	Budget	over Budget	% of Budget	Total
752 Finance Officer Contracted Services	3,500.00	3,500.00	0.00	100.00 %	
765 Professional Services (Auditor & Attorney)	1,975.00	1,716.65	258.35	115.05 %	
770 Temporary Labor	1,080.00	1,500.00	-420.00	72.00 %	
Total 750 Contracted Services	6,555.00	6,716.65	-161.65	97.59 %	
780 Repairs & Maintenance					
785 Repairs and Maintenance – Buildings	2,206.66	2,083.35	123.31	105.92 %	
790 Repairs and Maintenance – Equipment	60.34	1,250.00	-1,189.66	4.83 %	
Total 780 Repairs & Maintenance	2,267.00	3,333.35	-1,066.35	68.01 %	
800 General & Administrative Expenses					
805 Bank Services Charges	13.94		13.94		
815 Dues and Subscriptions	5,144.88	2,916.65	2,228.23	176.40 %	
820 General Liability Insurance	3,056.00	1,458.35	1,597.65	209.55 %	
830 Miscellaneous	164.04	988.50	-824.46	16.59 %	
835 Office Supplies	1,481.15	2,291.65	-810.50	64.63 %	
840 Postage & PO Box	165.00	125.00	40.00	132.00 %	
845 Debt Loan Payments	2,974.44	4,166.65	-1,192.21	71.39 %	
850 Small Tools & Equipment		1,041.65	-1,041.65		
855 Telephone	1,193.53	1,166.65	26.88	102.30 %	
860 Utilities	2,318.21	2,291.65	26.56	101.16 %	
870 Uniforms	332.01		332.01		
895 Rent	4,800.00	8,000.00	-3,200.00	60.00 %	
Total 800 General & Administrative Expenses	21,643.20	24,446.75	-2,803.55	88.53 %	
950 Other Expense					
951 Profits Paid to the Town	16,666.65	41,280.80	-24,614.15	40.37 %	
Total 950 Other Expense	16,666.65	41,280.80	-24,614.15	40.37 %	
Total Expenses	132,821.90	159,820.35	-26,998.45	83.11 %	
NET OPERATING INCOME	270,708.36	96,269.60	174,438.76	281.20 %	
OTHER EXPENSES					
990 Other Miscellaneous Expense	2,133.13	1,557.10	576.03	136.99 %	
Total Other Expenses	2,133.13	1,557.10	576.03	136.99 %	
NET OTHER INCOME	-2,133.13	-1,557.10	-576.03	136.99 %	

	Actual	Budget	over Budget	Total % of Budget
NET INCOME	\$268,575.23	\$94,712.50	\$173,862.73	283.57 %



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

MINUTES

DECEMBER 4, 2020

9:00 AM

REGULAR MEETING

YOUNGSVILLE TOWN HALL CONFERENCE ROOM

134 US 1A SOUTH

(Teleconference and Web Conference was available)

Chairman Houser called the Board Meeting of the Town of Youngsville ABC Board to order at 9:02am. In attendance was Chairman Rick Houser and Member Danny Stutzman. Member Kirk David was not in attendance. Also, in attendance was Town Administrator Phillip Cordeiro, ABC Store Manager Laurie Pritchett and Town Clerk Emily Hurd.

The first item was to approve the Agenda.

MOTION: TO APPROVE THE AGENDA AS SUBMITTED

The motion was made by Member Stutzman and was seconded by Member Houser. The motion passed unanimously.

Chairman Houser went over the Ethics Statement.

In accordance with G.S. 18B-201, it is the duty of every Board Member to avoid both conflicts of interest and appearances of conflicts. Does any member have any known conflict of interest or appearance of conflict with respect to any matters coming before the Board today? If so, please identify the conflict or appearance of conflict and refrain from any undue participation in the particular matter involved.

There were no conflicts of interest or appearances of conflicts.

The next item on the agenda was Citizens' Comments.



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

Hurd polled those on teleconference and stated no one had registered to speak. There were no comments.

The next item on the agenda was the Financial Report. As Patterson was not in attendance, Chairman Houser read her summary email to the ABC Board.

- *I have received the lease agreement with WW Properties and paid November and December Rent.*
- *I have signed and paid the deposit to Design Plus Store Fixtures for the design of the new location.*
- *I prepared the budget amendment and sent that out to everyone on November 10th. I am assuming the amendment is good or does it need to be approved at today's meeting?*
- *I am unable to provide November reports at this time as the ABC Commission has sent us a different ABC stores invoices for the November 24th delivery. Laurie had to ask for these invoices several times and just received them yesterday, but they were for the Spruce Pine Store.*
- *Total Sales for November were \$177,236.70 which is slightly lower than October sales. We are still over the budgeted amount for year to date. Rick has requested a budget amendment to increase the sales projection. I normally wait and do this in February/March time frame, this is after the holiday season and during the general 1st quarter slow down. But if I need to prepare one for the January meeting I can do so, please let me know.*
- *Finally, when I recorded the sale of the property it does not look like the closing documents took into account the earnest money received by WW Properties. I will need some direction on how to handle this.*
- *I will send the updated reports as soon as I am able.*

Chairman Houser stated he looked at the closing documents and noted they were missing the earnest money of \$19,750. He spoke with Daniel White, the buyer, and they agreed to get the closing attorney to amend the settlement statement so there will be an official record, then have Patterson issue a check to Mr. White.

After a brief discussion, it was decided to ratify the Budget Amendment approved during the November 6, 2020 ABC Board Meeting.



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

Budget Ordinance for the ABC Board of Youngsville

Page 1 of 1 Pages

ABC BA 2021-2

Amendment to the Budget Ordinance

Under Authority granted in the Youngsville ABC Budget Ordinance for the year ending June 30, 2021, now comes the Finance Officer to report line item transfers recorded on June 30, 2021.

Section 1:

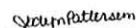
To amend the budget ordinance to reflect updated estimates of income and expenses, the revenues and appropriations are to be changed as follows:

Account	Increase (Decrease)
Revenues	
Other Income - Property Sale	227,935.00
	<u>227,935.00</u>
Appropriations	
845 Debt Loan Payments	(3,706.27)
895 Rent	19,200.00
Debt Payments	(18,605.73)
990 Other Misc Expenses (New Store Design)	3,737.00
Working Capital Increase	<u>227,310.00</u>
	<u>227,935.00</u>

Section 2:

A copy of this budget amendment shall be furnished to the General Manager.

Respectfully submitted this the 10th November, 2020



Jody Patterson
Finance Officer

MOTION: RATIFY BUDGET AMENDMENT ABC – BA 2021-2

The motion was made by Member Stutzman and was seconded by Member Houser. The motion passed unanimously.

The next item on the agenda was the approval of the Consent Agenda. The Consent Agenda included Minutes from the ABC Board Regular Meeting on November 6, 2020.

MOTION: TO APPROVE THE CONSENT AGENDA

The motion was made by Member Stutzman and was seconded by Member Houser. The motion passed unanimously.

The next item on the agenda was Old Business. The first item under Old Business was to review the documents from the sale of the ABC Store property. Chairman Houser stated the property sold for \$395,000. Once the mortgage was paid, the remaining \$212,000



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

was deposited into the ABC Board's bank account. He stated they signed the lease with WW Properties for \$2,400 a month, with November's rent being prorated. Chairman Houser stated Patterson has already paid the December rent. He explained the ABC Store had twelve months to remain in the building. When asked, Chairman Houser stated he would get copies of all paperwork to Hurd for her records.

The second item under Old Business was to continue the discussion on the renovation and relocation of the ABC Store. Chairman Houser presented four proposed layouts from Rick Turner. He suggested visiting the Johnston County ABC Store to view a similar design of Mr. Turner's.

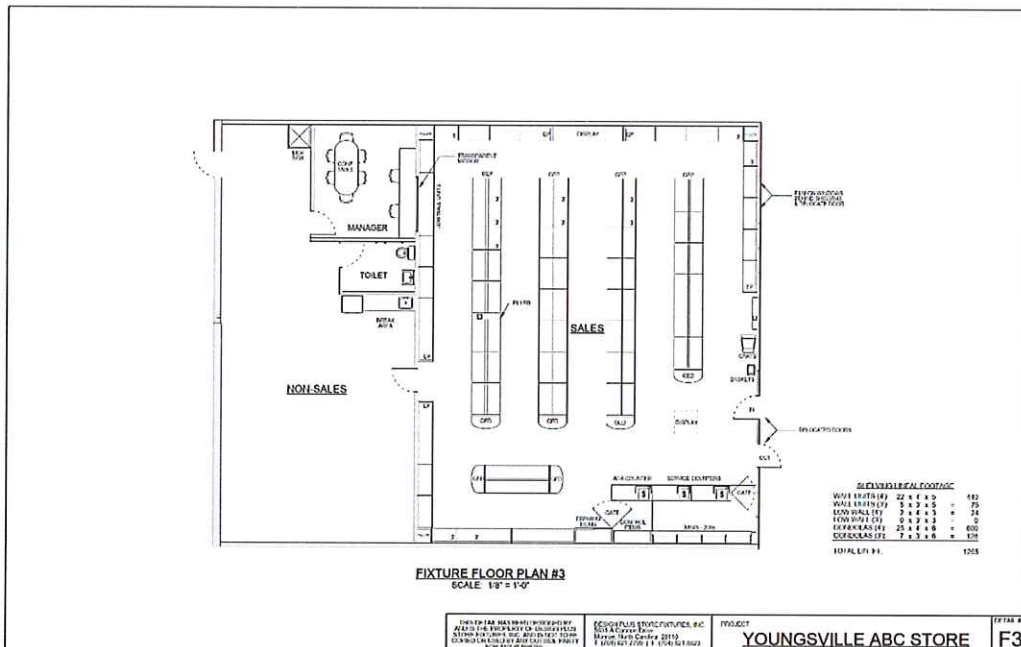
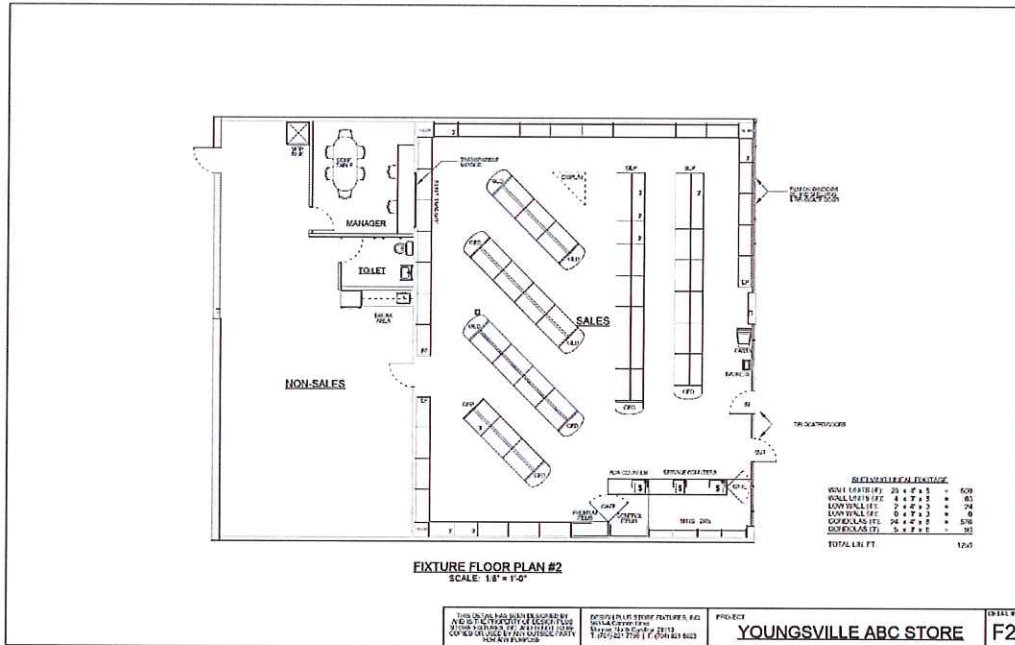
Chairman Houser stated the plans did not include a roll up door but felt it would be important to include. This would mean relocating the manager's office to the far side of the warehouse to allow for more room by the door during deliveries. He noted the two-way mirror was included in the plans but wasn't sure if it was necessary as it takes away from shelf space. Mr. Turner also included a film on the windows but Chairman Houser stated he would prefer for the windows to remain open so people can see in, noting they may lose some shelf space. He felt it would be good advertising to have the whole front open for people to see in when they drive by. Pritchett expressed concerns about the sunlight, explaining it could affect the taste and color of the liquor. Chairman Houser understood her concerns but didn't want to have the film dark enough to black out the windows. Member Stutzman stated they would just need to be careful about what could be stocked by the windows and Pritchett explained the sunlight could ruin most liquors. Cordeiro suggested looking into a film that would block the UV rays, which is what he suspected was affecting the liquor. After clarifying the location of the entrance and exit doors, Pritchett stated she was fine with their location.

Chairman Houser noted they would install a roll up door in the back warehouse that would allow for pallets. He noted there was currently a regular sized door in that location. Member Stutzman expressed concerns about not having a regular door at the back as well, noting it would mean employees would have to leave through the front door with the nightly deposit. Chairman Houser explained the utility connections in the rear of the building did not allow for multiple doors. He stated it would probably be safer for the employees to leave from the front of the store as it had better lighting and more people. The back exit was in a small alley hidden between the other stores.

ABCStore@townofyoungsville.org



Youngsville ABC Board
 P. O. Box 387
 101 N College Street
 Youngsville, NC 27596
 (919) 556-3590
 ABCStore@townofyoungsville.org





Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590

ABCStore@townofyoungsville.org

When asked, Chairman Houser stated 40% of the square footage would be dedicated to the warehouse space. He noted the warehouse space included a conference room as well as the office, break room and bathroom. Pritchett stated she did not need a conference room, noting the extra storage would be good for future mixed beverage customers. She stated that she would like to keep the two-way mirror. Even though there are security cameras, staff can get a better view through the mirror. It was also a good tool to keep an eye on what staff is doing.

Chairman Houser stated he wants the linear footage for shelving to support their sales volume for the next ten years, noting they will continue to grow. Pritchett agreed and explained she was currently running out of space. She stated she would love to be able to spread the inventory out. Pritchett explained she preferred to have at least two, if not three, rows of each item so they can be easily seen by customers as they scan the shelves. Chairman Houser noted shelving at the new location should be almost double what they currently have. He stated the office size could be reduced and they can use folding tables and chairs for meetings instead of a conference room. Pritchett stated that would work for her, noting she didn't need a large desk. Hurd noted they would need enough counter space for counting the drawers at the end of the day and Pritchett felt there would be enough room based on the way the counters in the office were drawn.

There was a discussion regarding the different layouts for the shelving. Member Stutzman stated the plans showed the total square footage and noted the third and fourth designs had more square footage. Pritchett stated she would prefer the minis not be behind the counter as she felt it reduced their sales. She explained people hated to ask for them and sales increased once they had moved them out with the regular items.

Cordeiro noted the flow patterns of the different plans and felt the third plan had a better flow pattern. There was some discussion regarding displays and how best to accomplish them between the different layouts and Pritchett stated it would be nice to have the room to create displays. Chairman Houser noted they also needed to leave room for tastings if possible. The fourth plan had a niche along the back wall for displays that could possibly allow for a "bar" type setting for tastings. Another option included a movable table in one of the display corners. Cordeiro noted the fourth plan had the most linear square footage and felt it would work well with tastings. When asked, he showed how it would work using the plan.

Pritchett reiterated that she would prefer not to have the minis behind the counter. Chairman Houser asked how she felt about the office and Pritchett stated she didn't mind



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

where the office was placed if she would be able to see out into the store. When asked, Pritchett stated cameras with monitors were helpful, but she could get a better, fuller view through the two-way mirror, but she noted that she could make do without the two-way mirror if necessary. Pritchett stated the presence of a two-way mirror also helped deter theft. She stated she hoped for an upgraded camera system in the new store, explaining Franklinton ABC Store's camera system allows for remote viewing by the manager.

Member Stutzman expressed concerns about not being able to hear the delivery driver if the office was moved to the other side of the warehouse. Installing a doorbell of some type was discussed, along with adding a camera.

Chairman Houser noted the roll up door was directly across from the office and wondered if there would be enough room for deliveries. Member Stutzman felt there would be enough room, especially if the office was reduced in size by removing the conference table. Pritchett stated the drivers have hit the doorframe at the current ABC Store only because they are coming off an incline and their momentum causes them to hit the doorframe. As the door at the new store would be larger, with a proper loading dock, that should not be a problem.

Pritchett stated that she would like to have two bathrooms but noted they are used to only having the one. She explained that anytime they had issues with the toilet, staff had to go to Town Hall to use their facilities.

Hurd asked how large the office was since the plans didn't state. Based on the footage noted in the retail area, it was estimated to be approximately 12x10. When asked, Pritchett stated a setup like Cordeiro's office would be enough as she only needed a small workstation and some filing. Cordeiro stated the smallest they could go would be 7x7.

Hurd asked if the floor plan needed to be approved during the meeting, noting Mr. Kane would need it as soon as possible for quotes. Cordeiro stated the ABC Board could communicate with him or Laurie individually about their preferences. He went over the next steps after approval of the floor plan and noted there may be a need for a budget amendment. Cordeiro stated the ABC Board could express a preference today, explaining the basic floor plan did not have a huge cost difference between them for the work that Mr. Kane would be doing. Chairman Houser agreed and stated the biggest difference was shelving. He explained Mr. Kane would only need the information regarding the walls and doors, which appear to be the same on the plans. Chairman Houser stated they needed to decide on the size of the office and if they wanted to move



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590

ABCStore@townofyoungsville.org

it. Pritchett stated she wanted to keep the office in the same location where she could see out to the retail area. She stated she would rather use the extra room for warehouse space as opposed to a conference table. Pritchett stated she did not need as much room for filing since a lot of the paperwork was going digital. She stated that she would also need a couple of shelving units.

Chairman Houser stated the ABC Board needed to decide which plan they preferred so Charles Kane would be able to properly quote the rental fee. Pritchett stated she wanted a layout that would allow her to relocate items based on trends. Chairman Houser stated he has also asked Mr. Kane about removing the rose bushes out front. He felt this would allow for better displays. Chairman Houser stated he would keep everyone updated as they moved forward. Member Stutzman noted that if the office was reduced in size, the sink could be relocated, opening more room for deliveries.

The next item on the agenda was New Business. There was no New Business.

The next item on the agenda was Reports and Other Business.

Pritchett noted she has been working on reducing payroll but would need extra hours to get through the holiday season. In January, she will continue working on reducing hours.

Pritchett stated it has been a while since staff had a raise and asked if the ABC Board would decide on that as soon as possible. When asked, Pritchett explained the hazard pay ended once the Stay at Home order was lifted, noting that only lasted for a couple of months. She explained that Laurie Lee with the NC ABC Commission had sent out surveys to all the ABC Stores to see what they were doing. Pritchett stated she wanted to keep the exceptional employees and noted she was losing them to places that paid more. She requested that she be allowed to assign raises from \$.25 to \$1 an hour, maybe \$2 an hour if possible. Raises would be based on merit so not everyone would get the same amount. Chairman Houser requested Pritchett meet with Member Stutzman since he was on the Personnel Committee. He stated that his view on raises was that when the budget was set, Pritchett would be able to use that figure to do what was necessary for her staff if she stayed within that budgeted amount. Pritchett reiterated that she wanted to hang onto the employees she has.

Chairman Houser stated that Christmas bonuses needed to be decided on, noting that sales were up. When asked, Hurd stated bonuses last year were in the amount of \$500 to the manager, \$250 to the assistant manager, and up to \$100 for all other employees at the



Youngsville ABC Board
P. O. Box 387
101 N College Street
Youngsville, NC 27596
(919) 556-3590
ABCStore@townofyoungsville.org

manager's discretion, to be included in the first paycheck in December. After a brief discussion, it was decided on a total of \$1,250 in bonuses; \$500 for the manager, \$250 for the assistant manager, and \$500 to be divided amongst the remaining employees.

MOTION: APPROVE BONUSES IN THE AMOUNT OF \$500 TO THE MANAGER, \$250 TO THE ASSISTANT MANAGER, \$500 TO BE DISBURSED TO THE REMAINING EMPLOYEES AS THE MANAGER SEES FIT

The motion was made by Member Stutzman and was seconded by Chairman Houser. The motion passed unanimously.

Chairman Houser stated that he, Pritchett and Patterson would start meeting monthly in between ABC Board Meetings, starting in January. He felt it would be good to have that type of communication.

Pritchett noted they had to restrict the number of people in the ABC Store due to updated COVID-19 restrictions. Signage has been posted and ID's need to be at the ready in order to facilitate sales. Chairman Houser asked if people could order on the phone and pick it up and Pritchett stated they have accommodated a few customers in that manner. However, credit cards cannot be processed except at the counter.

The next item on the agenda was Closed Session. Chairman Houser stated there was a need to go into Closed Session to discuss personnel, N.C.G.S. 143-318.11 (6).

MOTION: TO GO INTO CLOSED SESSION TO DISCUSS PERSONNEL, N.C.G.S. 143-318.11 (6)

The motion was made by Member Stutzman and was seconded by Chairman Houser. The motion passed unanimously. The ABC Board entered Closed Session at 9:48am and exited at 11:38am. The only action taken was to approve the Closed Session Minutes from September 4, 2020.

The meeting adjourned at 11:38am upon a motion made by Member Stutzman, seconded by Chairman Houser and passed unanimously.

Budget Ordinance for the ABC Board of Youngsville

Page 1 of 1 Pages

ABC BA 2021-3

Amendment to the Budget Ordinance

Under Authority granted in the Youngsville ABC Budget Budget Ordinance for the year ending June 30, 2021, now comes the Finance Officer to report line item transfers recorded on June 30, 2021.

Section 1:

To amend the budget ordinance to reflect updated estimates of income and expenses, the revenues and appropriations are to be changed as follows:

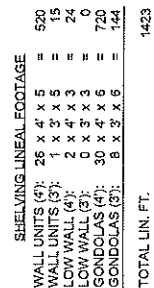
Account	Increase (Decrease)
Revenues	
400 Liquor Sales	132,472.90
410 Mixed Beverage Sales	6,537.51
	<u>139,010.41</u>
Appropriations	
510 Mixed Beverage Tax (Dept. of Revenue)	30,665.70
520 Mixed Beverage Tax (Dept of Human Resources)	41.70
540 County Rehabilitation Tax – Franklin	444.83
610 Liquor & Wine/Mixer Sales	75,065.62
630 Bank Credit Card Fees	2,223.42
705 Salaries and Wages	32,000.00
715 Payroll Tax Expense	2,560.00
720 Health Insurance	4,020.00
725 Employee Retirement	3,700.00
735 Employee Cont Ed	150.00
805 Bank Services Charges	100.00
830 Miscellaneous	(265.00)
835 Office Supplies	1,000.00
840 Postage & PO Box	15.00
870 Uniforms	2,000.00
Working Capital Decrease	(14,710.86)
	<u>139,010.41</u>

Section 2:

A copy of this budget amendment shall be furnished to the General Manager .

Respectfully submitted this the 8th January, 2021

Jaclyn Patterson
Finance Officer



FIXTURE FLOOR PLAN #3A
SCALE: 1/8" = 1'-0"

THIS DETAIL HAS BEEN DESIGNED BY
AND IS THE PROPERTY OF DESIGN PLUS
STORE FIXTURES, INC. AND IS NOT TO BE
COPIED OR USED BY ANY OUTSIDE PARTY
FOR ANY PURPOSE.

DESIGN PLUS STORE FIXTURES, INC.
5631-A Cannon Drive
Monroe, North Carolina 28110
T: (704) 821-7799 | F: (704) 821-8823

PROJECT:

PROJECT: YOUNGSVILLE ABC STORE F3A

Accident (AP2)

On- and Off-the-Job Accident Insurance

from Allstate Benefits

See attached Important Information About Coverage.

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the Important Information About Coverage.

BASE ACCIDENT BENEFITS		PLAN 1	PLAN 2
Accidental Death or Dismemberment ¹ (Common carrier accidental death pays 3 times the benefit amount listed)	Employee	\$20,000	\$30,000
	Spouse	\$10,000	\$15,000
	Child(ren)	\$5,000	\$7,500
Dislocation or Fracture ¹	Employee	\$2,000	\$3,000
	Spouse	\$1,000	\$1,500
	Child(ren)	\$500	\$750
Hospital Confinement (Pays daily)		\$100	\$150
Disability (Primary insured only; pays monthly, up to six months)		\$600	\$900
Medical Expenses (Pays up to amount shown)		\$250	\$375
Ambulance	Ground	\$100	\$150
	Air	\$200	\$300

¹Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

ABJ31811-Insert-INSUSD-AP2P1

BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
Initial Hospitalization ² (per year)		\$1,000	\$1,000
Lacerations ² (per year)		\$50	\$50
Burns ² (% body surface)	< 15% of body surface	\$100	\$100
	> 15% or more	\$500	\$500
Skin Graft (% of Burn's Benefit)		50%	50%
Brain Injury Diagnosis ² (Pays once)		\$150	\$150
Paralysis ² (Pays once)	Paraplegia	\$7,500	\$7,500
	Quadriplegia	\$15,000	\$15,000
Coma (Pays once)		\$10,000	\$10,000
Open Abdominal or Thoracic Surgery ²	Surgery	\$1,000	\$1,000
	Exploratory	\$100	\$100
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$500
	Exploratory	\$150	\$150
Ruptured Spinal Disc Surgery		\$500	\$500
Eye Surgery		\$100	\$100
Blood and Plasma ² (per year)		\$300	\$300
Appliance		\$125	\$125
Prosthesis	1 device	\$500	\$500
	2 or more devices	\$1,000	\$1,000
Physical Therapy (Pays daily; max. 6 days/accident)		\$30	\$30
Non-Local Transportation (per trip)		\$300	\$300
Family Member Lodging (Pays daily)		\$100	\$100
Accident Follow-Up Treatment (Pays daily)		\$50	\$50
Hospital Intensive Care ² (Pays daily)		\$400	\$400
OPTIONAL OUTPATIENT PHYSICIAN'S TREATMENT RIDER		PLAN 1	PLAN 2
Outpatient Physician's Treatment		n/a	\$25
OPTIONAL SICKNESS/DISABILITY INCOME RIDER		PLAN 1	PLAN 2
Sickness Disability Income (Primary insured only)		\$600	\$900

² Treatment within 3 days of the accident.

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.
Covered spouse gets 50% of the amounts shown and child(ren) 25%.

LOSS OF LIFE OR LIMB	PLAN 1	PLAN 2
Life, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000	\$30,000
One eye, hand, arm, foot, or leg	\$10,000	\$15,000
One or more entire toes	\$1,000	\$1,500
One or more entire fingers	\$800	\$1,200
COMPLETE DISLOCATION	PLAN 1	PLAN 2
Hip joint	\$2,000	\$3,000
Knee or ankle joint [▲] , bone or bones of the foot [▲]	\$800	\$1,200
Wrist joint	\$700	\$1,050
Elbow joint	\$600	\$900
Shoulder joint	\$400	\$600
Bone or bones of the hand [▲] , collarbone	\$300	\$450
Two or more fingers or toes	\$140	\$210
One finger or toe	\$60	\$90
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis ⁺⁺	\$2,000	\$3,000
Skull ⁺⁺	\$1,900	\$2,850
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$1,650
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,200
Foot ⁺⁺ , hand or wrist ⁺⁺	\$700	\$1,050
Lower jaw ⁺⁺	\$400	\$600
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$450
One rib, finger or toe, coccyx	\$140	\$210

[▲]Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). ⁺⁺Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

PREMIUMS

MODE	PLAN	EMPLOYEE	FAMILY
Weekly	Plan 1	\$6.03	\$11.16
Bi-Weekly	Plan 1	\$12.06	\$22.32
Semi-Monthly	Plan 1	\$13.06	\$24.17
Monthly	Plan 1	\$26.12	\$48.34
Weekly	Plan 1+	\$9.83	\$14.95
Bi-Weekly	Plan 1+	\$19.66	\$29.90
Semi-Monthly	Plan 1+	\$21.28	\$32.39
Monthly	Plan 1+	\$42.56	\$64.78
Weekly	Plan 2	\$9.13	\$17.03
Bi-Weekly	Plan 2	\$18.26	\$34.06
Semi-Monthly	Plan 2	\$19.78	\$36.89
Monthly	Plan 2	\$39.56	\$73.77
Weekly	Plan 2+	\$14.82	\$22.72
Bi-Weekly	Plan 2+	\$29.64	\$45.44
Semi-Monthly	Plan 2+	\$32.11	\$49.22
Monthly	Plan 2+	\$64.22	\$98.43



Allstate
BENEFITS

For use in: IN, SC, SD. This rate insert is part of forms ABJ3181-Flyer and ABJ30286 and is not to be used on its own.

This material is valid as long as information remains current, but in no event later than January 1, 2019.
Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company.
www.allstate.com or allstatebenefits.com.

Accident Policies

AP2 On- and Off-the-Job Accident Insurance

AP3 Off-the-Job Accident Insurance

Important Information About Coverage

Provides details of base policy and rider coverage in all states. State-specific information is noted when it varies from the standard. Below is a list of base policy and rider benefits available with Accident coverage. Please refer to your policy for the specific items that apply to your coverage. You will receive a policy that details the specifications for the coverage you purchased.

MN, PA - AP3 is not available.

Accident Issue ages are 18 to 64.

Benefit Specifications (see Benefit Amounts)

Accidental Death or Dismemberment - Multiple dismemberments from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

PA - Limitation does not apply.

WA - Within 1 year of accident. Multiple dismemberments from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

Dislocation or Fracture - Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

PA - Limitation does not apply.

UT - Within 180 days of accident. Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

WA - Within 1 year of accident. Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

Medical Expenses - Per accident.

FL - Per accident; within 60 days of accident.

MN - The Medical Expenses benefit is replaced with: **Medical/Surgical Treatment** - Per accident.

NH - The Medical Expenses benefit is replaced with: **Accident-Only Medical Care** - Per accident.

PR - The following is added to the Medical Expenses benefit: Not paid if the Emergency Medical Treatment benefit is paid.

Disability - Must be totally disabled for 3 full days; pays a benefit for up to 6 months.

PR - The following policy benefit is added: **Emergency Medical Treatment** - Within 24 hours of an accident (45 days for surgery); not paid if Medical Expenses benefit is paid; limited to amount not paid under a health or medical plan.

Benefit Enhancement Rider Specifications (If included in your coverage; see Benefit Amounts)

CA, CO, MN, NE, NJ, PA, WA - Limitations to the number of days between the accident and the hospitalization and/or treatment are deleted.

Brain Injury Diagnosis - Diagnosis within 30 days after accident.

Paralysis - Paralyzed at least 90 days in a row. Pays once.

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery - Within 180 days of accident. Not paid if Ruptured Disc Surgery benefit paid.

NH - Benefit is not available.

Ruptured Disc Surgery - Within 180 days of accident. Not paid if Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery benefit paid.

NH - Benefit is not available.

Benefit Enhancement Rider Specifications (continued) (If included in your coverage; see Benefit Amounts)

Prosthesis - Within 180 days of accident.

Physical Therapy - Must begin within 90 days of accident; payable up to 6 months after accident. Not paid for same visit Accident Follow-Up Treatment benefit paid.

MD - Not paid for same visit Accident Follow-Up Treatment benefit paid.

Non-Local Transportation - Per trip, max. 3 times/accident. More than 100 miles from your home.

Family Member Lodging - Max. 30 days; more than 100 miles from your home.

CT - Benefit is not available.

Accident Follow-Up Treatment - Must begin within 90 days of accident. Max 2 days/accident; payable up to 6 months per accident. Not paid for same visit Physical Therapy benefit paid.

Hospital Intensive Care - Max. 60 days/confinement.

Coma with Respiratory Assistance - Pays a benefit when in a coma for at least 7 days in a row.

CA - The following is added: The condition must require intubation for respiratory assistance.

GA - Benefit is not available.

FL Only - The following is added as a rider benefit: **Extended Hospitalization** - Extends policy's Hospital Confinement benefit by 275 days (only after policy benefit is used).

Optional Sickness Disability Income Rider Specifications (If included in your coverage)

Must be totally disabled for 7 full days; pays a benefit for up to 6 months. Primary insured only.

MA, NH - Rider is not available.

Optional Outpatient Physician's Treatment Benefit Rider Specifications (If included in your coverage)

Benefit limited to 2 days/person/year, not to exceed 4 days/year if coverage includes dependents.

DC, MA, MD, MO, NH, NJ, OH, RI - Rider is not available.

VA - Benefit limited to 2 visits/person/year, not to exceed 4 visits/year if coverage includes dependents.

Optional Accident Extended Benefit Rider Specifications (If included in your coverage)

Increases policy's Disability maximum benefit period by 6 months (only after policy benefit is used), and extends policy's Hospital Confinement benefit by 275 days (only after policy benefit is used).

CA, FL - Rider is not available.

Conditions, Limitations and Exclusions Affecting Your Benefits

Conditions and Limits

Most States - When an injury results in a covered loss within 90 days (180 days for dismemberment or death), unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

CA - When an injury results in a covered loss, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

Conditions and Limits (continued)

PA - When an injury results in a covered loss within 90 days (90-day limit not applicable to dismemberment or death), unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

UT - When an injury results in a covered loss within 180 days, unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

WA - When an injury results in a covered loss within 1 year from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Coverage will only be provided for treatment and confinement in the U.S. or its territories.

Eligibility

(a) Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse and children under age 26.

CA, WA - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or domestic partner and children under age 26.

DC - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse, domestic partner or civil union partner and children under age 26.

HI - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse, children under age 26, and your certified reciprocal beneficiary.

MD - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or domestic partner and children under age 26.

NJ - Coverage under the Policy and any optional riders (except the Sickness Disability Income Rider), if included in your coverage, may include you, your spouse or civil union partner and children under age 26.

(b) Coverage under the Sickness Disability Income Rider, if included in your coverage, includes you only.

Termination

(a) Coverage terminates at the end of the grace period or age 70.

(b) Spouse coverage ends upon divorce.

CA, MD, WA - Spouse/domestic partner coverage ends upon divorce/termination of partnership.

DC - Spouse/domestic/civil union partner coverage ends upon divorce/termination of partnership.

MN - Spouse coverage ends when he or she becomes covered under any other group health plan, or on the date the policy coverage would otherwise terminate.

MT - Spouse coverage ends upon divorce, annulment, or legal separation.

NJ - Spouse/civil union partner coverage ends upon divorce.

(c) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

IL - Coverage for children ends when the child reaches age 26 (30 if a military veteran who is an Illinois resident), unless he or she continues to meet the requirements of an eligible dependent.

Termination (continued)

MA - Coverage for children ends the earlier of when the child reaches age 26 or 2 years following loss of dependent status under the Internal Revenue Code, unless he or she continues to meet the requirements of an eligible dependent.

PA - The following is added: Coverage will not terminate due to age on a child who was a full-time student and whose studies were interrupted by active duty service in the military.

Renewability

Coverage is guaranteed renewable until age 70, subject to change in premiums by class.

FL - Coverage is non-cancelable until age 70. Changes in premium rates will not be made.

Exclusions and Limitations for:

Policies and Benefit Enhancement and Accident Extended Benefit Riders

(1) Benefits are not paid for:

(a) injuries incurred before the effective date;

ID, NH, UT - (a) is deleted.

(b) any act of war, participation in a riot, insurrection or rebellion;

CT - any act of war, participation in insurrection or rebellion;

ID, PA, WA - any act of war, participation in riot or insurrection;

MD - any act of war;

OK - (b) is deleted.

(c) suicide or attempted suicide;

IL - (c) is deleted.

CO, MO - suicide or attempted suicide, while sane;

(d) injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor;

AR - injuries as a result of being intoxicated or under the influence of any controlled substance unless taken on the advice of a doctor;

CA - as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor. This only applies to the Policies and the Benefit Enhancement Rider.

CT, MD, MI, NH, SD, VT, WA - (d) is deleted.

GA - any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic, unless taken on the advice of a doctor;

ID - alcoholism or drug addiction;

LA - intoxication or being under the influence of narcotics not prescribed by a doctor;

MN - injuries sustained while under the influence of narcotics, unless taken on the advice of a doctor;

MT - injuries sustained while voluntarily under the influence of alcohol or narcotics, unless taken on the advice of a doctor;

NC - injuries sustained as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

NJ - any loss sustained or contracted in consequence of the covered person's being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician.

OK - any loss sustained or contracted in consequence of the insured's being under the influence of any narcotic unless administered on the advice of a physician.

Exclusions and Limitations (continued)

OR - injuries sustained while legally intoxicated or under the influence of narcotics unless taken on the advice of a doctor;

TN - injuries as a result of being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor;

TX - injuries as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

UT - injuries sustained while under the influence of alcohol or narcotics, unless taken on the advice of a doctor, if the use of the alcohol or narcotic substantially contributes to or causes the accident.

(e) bacterial infections (except pyogenic infections from an accidental cut or wound);

AR, CT, ID - (e) is deleted.

IL - bacterial infection (except accidental ingestion of poisonous food and pyogenic infections from an accidental cut or wound);

MO - bacterial infections (except those from injury or ingesting contaminated substance or material);

TX - bacterial infections (except food poisoning and pyogenic infections from an accidental cut or wound);

WV - bacterial infections (except pyogenic infections from an accident).

(f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft;

ID - aviation;

NH, NJ - aviation, except as a fare-paying passenger;

(g) taking of poison or asphyxiation from or voluntary inhalation of gas or fumes;

AR - intentional self-inflicted injury;

CT, ID, MI, NJ, OK, PA - (g) is deleted.

FL, MD, MT, OR, TN, TX, WA - voluntary taking of poison or asphyxiation from or voluntary inhalation of gas or fumes;

MN - voluntary ingestion or inhalation of poison, drugs, narcotics, gas or fumes, or other deleterious substances;

MO - intentional taking of poison or asphyxiation from voluntary inhalation of gas or fumes.

NC - voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes.

(h) committing or attempting an assault or felony;

CT - (h) is deleted.

GA, MN, NH, NE, TX - committing or attempting a felony;

ID - committing a felony;

MD - committing or attempting a felony (applies only to Accidental Death, Dismemberment, and Disability benefits);

(i) driving in an organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway;

CT, ID, IL, IA, MD, NJ, OK, SC, VA, WA - (i) is deleted.

(j) mental diseases or deficiencies unless from organic disease;

FL - mental diseases;

ID - mental or emotional disorders;

MD, MI, MN, TX - (j) is deleted.

(k) dependent child participating in organized football;

CT, FL, ID, IL, IA, MI, NH, NJ, OK, SC, VA, WA - (k) is deleted.

Exclusions and Limitations (continued)

(l) hernia, including complications;

AR, CT, ID, MI, NH, NJ, SC, VA - (l) is deleted.

IA, PA - hernia, including complications are excluded for the first 6 months of coverage;

(m) active Military service.

(2) Disability benefits for a back or intervertebral disc condition are limited to 3 months for any one injury.

AR, ID, IL, IA, MI, MN, NH, PA, SC, TX, VA - (2) is deleted.

AP3 ONLY - injury that is a result of an on-the-job accident is also excluded.

NC - exclusion does not apply if a benefit for such injury is not paid under Chapter 97 of the General Statutes of North Carolina.

Rider Exclusions and Other Limitations for:

Sickness Disability Income (APDIRC/APDIRS), Outpatient Physician's Treatment Benefit (APOPTR1), and Sickness Hospital Confinement (APHCR1) Riders

The riders do not pay benefits for:

(a) any act of war, participation in a riot, insurrection or rebellion;

CT - any act of war, insurrection or rebellion;

ID - any act of war, participation in a riot or insurrection;

OK - (a) is deleted.

PA - any act of war, participation in a riot or insurrection. This only applies to the Sickness Disability Income Rider.

UT - any act of war, voluntary participation in a riot, insurrection or rebellion. This only applies to the Outpatient Physician's Treatment Benefit Rider.

VT - sickness caused by any act of war, participation in a riot or insurrection. This only applies to the Sickness Disability Income Rider.

(b) attempted suicide;

CO - attempted suicide, while sane. This only applies to the Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider.

IL - (b) is deleted. This only applies to the Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider.

MO - attempted suicide, while sane. This only applies to the Sickness Disability Income Rider and Sickness Hospital Confinement Rider.

PA - attempted suicide including voluntary inhalation of gas or fumes. This only applies to the Outpatient Physician's Treatment Benefit Rider and Sickness Hospital Confinement Riders.

VT - sickness caused by attempted suicide, while sane. This only applies to the Sickness Disability Income Rider.

(c) being under the influence of alcohol, narcotics or any other controlled substance or drug unless taken on the advice of a doctor;

AL, GA, IN, NJ, TN, TX - any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

AR - any loss sustained or contracted as a result of being intoxicated or under the influence of any controlled substance unless taken upon the advice of a physician;

CA - as a result of being intoxicated or under the influence of narcotics, unless taken on the advice of a doctor;

CT - (c) is deleted for the Exclusions and Other Limitations for Sickness Disability Income Rider.

CT - the voluntary use of any controlled substance unless prescribed by a doctor. This only applies to the Outpatient Physician's Treatment Benefit Rider, and Sickness Hospital Confinement Rider.

Rider Exclusions and Other Limitations for: (continued)

Sickness Disability Income (APDIRC/APDIRS), Outpatient Physician's Treatment Benefit (APOPTR1), and Sickness Hospital Confinement (APHCR1) Riders

ID, VT, WA - (c) is deleted;

IL - (c) is deleted. This only applies to the Sickness Disability Income Rider and Sickness Hospital Confinement Rider.

LA - being under the influence of alcohol or narcotics unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

LA - intoxication or being under the influence of narcotics not prescribed or recommended by a doctor. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

MD - (c) is deleted. This only applies to the Sickness Disability Income Rider.

MN - (c) is replaced with: loss sustained or contracted in consequence of the insured's being under the influence of any narcotic unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

MT - being voluntarily under the influence of alcohol, narcotics or any other controlled substance or drug unless taken upon the advice of a doctor;

NV - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider.

NC - any loss sustained or contracted as a result of being under the influence of any narcotic unless taken upon the advice of a doctor.

ND - being intoxicated or under the influence of narcotics or any other controlled substance or drug unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

OR - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider.

OK - being under the influence of any narcotic unless taken upon the advice of a doctor. This only applies to the Sickness Disability Income Rider.

OK - (c) is deleted. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

PA - being intoxicated or under the influence of narcotics unless taken on the advice of a doctor. This only applies to the Sickness Disability Income Rider.

PA - any loss sustained or contracted in consequence of being intoxicated or under the influence of narcotics unless taken on the advice of a doctor. This only applies to the Outpatient Physician's Treatment Benefit Rider.

SD - committing a felony under the influence of alcohol, narcotics or any other controlled substance or drug unless taken upon the advice of a doctor. This only applies to the Sickness Disability Income Rider.

SD - commission of a felony. This only applies to the Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders.

(d) alcoholism, drug addiction or dependence on any controlled substance;

CT, ID, OK - alcoholism or drug addiction;

MD, MN - (d) is deleted. This only applies to the Sickness Disability Income Rider.

PA - For Sickness Disability Income Rider: alcoholism or drug addiction. For Outpatient Physician's Treatment Benefit Rider: (d) is deleted.

VT - (d) is deleted. This only applies to the Sickness Disability Income Rider.

SC, WA - alcoholism or drug addiction. This only applies to the Sickness Disability Income Rider.

(e) mental illness without organic disease;

FL - mental diseases;

ID - mental or emotional disorders;

OK - mental or emotional disorders. This only applies to the Sickness Disability Income Rider.

OR - (e) is deleted. This only applies to the Outpatient Physician's Treatment Benefit Rider and Sickness Hospital Confinement Riders.

VT - (e) is deleted. This only applies to the Sickness Disability Income Rider.

(f) voluntary inhalation of gas or fumes.

CT, ID, NJ, OK, PA - (f) is deleted.

SC - (f) is deleted. This only applies to the Sickness Disability Income Rider.

VT - For Sickness Disability Income Rider: (f) is deleted. For Outpatient Physician's Treatment Benefit and Sickness Hospital Confinement Riders: (f) is replaced with: voluntary inhalation of gas or fumes, except for medical gases prescribed by a doctor.

The following Rider Exclusion and Limitation only applies to riders APOPTR1 and APHCR1:

(g) dental or plastic surgery for cosmetic purposes, unless required to correct a disorder of normal body functions.

ID - dental or plastic surgery for cosmetic purposes (does not apply to reconstructive surgery incidental to or following surgery for trauma, infection, or other disease, or because of congenital anomaly, or required to treat an injury or to correct a disorder of normal body functions). This only applies to the Outpatient Physician's Treatment Benefit Rider.

The following Rider Exclusions and Limitations only apply to rider APHCR1:

(h) a newborn child's routine nursing or well-baby care;

(i) childbirth, unless the rider has been in effect for the 10 consecutive months before confinement (complications of pregnancy or childbirth are covered the same as sickness).

MT - (i) is deleted.

OK - childbirth, unless the rider has been in effect for the 10 consecutive months before confinement (complications of pregnancy, childbirth or miscarriage are covered the same as sickness).

Pre-Existing Condition Limitation for Policies

CA, CT, MA, MN, MT, NH, NJ, PR, RI, SC, SD, UT - The Pre-Existing Condition Limitation for Policies is deleted.

PA - The policy only covers accidents that occur after the effective date.

(a) We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition.

FL - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition.

ID, VA - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition.

ME - We do not pay benefits during the first 6 months (2 years if the condition required ongoing observation or treatment on the effective date) of a person's coverage if caused by a pre-existing condition.

NM - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition, unless the condition was disclosed in the application; in this case, the condition will be covered after 6 months.

(b) A pre-existing condition is a condition which manifested before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the effective date.

AL - A pre-existing condition is a condition for which symptoms existed within 5 years of the effective date, or for which medical advice or treatment was recommended by or received from a doctor within the 5-year period prior to the effective date.

AR, DE, MS, WA - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care or treatment within the 5-year period before the effective date, or a condition for which medical advice or treatment was recommended by or received from a doctor within the 5-year period before the effective date.

Pre-Existing Condition Limitation for Policies (continued)

FL - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended or received from a doctor within the 12-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

ID - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received from a doctor in the 6-month period before the effective date.

IL - A pre-existing condition is a condition which was diagnosed or treated by a doctor within 24 months of the effective date or produced symptoms within 12 months of the effective date that would cause a prudent person to seek diagnosis or treatment.

KS - A pre-existing condition is a condition for which symptoms existed before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 5 years before the application date.

NV - A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within 6 months before the effective date.

NM - A pre-existing condition is a condition which manifested within 6 months before the effective date in a manner that would cause a prudent person to seek diagnosis, care, or treatment, or for which medical advice or treatment was recommended or received within 6 months before the effective date.

OK - A pre-existing condition is symptoms which would cause a prudent person to seek diagnosis, care or treatment within 5 years before the effective date or medical advice or treatment was recommended by or received from a doctor in the 5-year period before the effective date.

VT - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care or treatment within a 2-year period preceding the effective date, or a condition for which medical advice or treatment was recommended by or received from a doctor within the 2-year period preceding the effective date.

VA - A pre-existing condition is the existence of symptoms which would cause a prudent person to seek diagnosis, care, or treatment within a 1-year period before the effective date.

Pre-Existing Condition Limitation for:

Benefit Enhancement, Sickness Disability Income, and Accident Extended Benefit Riders

CT - The Pre-Existing Condition Limitation for Benefit Enhancement and Accident Extended Benefit Riders is deleted.

MA - The Pre-Existing Condition Limitation for Benefit Enhancement Rider is deleted. The Benefit Enhancement Rider is an Accident only rider and does not pay in event of sickness.

(a) We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition;

CA - We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition. This only applies to the Sickness Disability Income Rider.

FL - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition;

ID - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition, unless the condition is not excluded by name or specific description.

NM - We do not pay benefits during the first 6 months of a person's coverage if caused by a pre-existing condition;

Pre-Existing Condition Limitation for: (continued)

PR - We do not pay benefits during the first 9 months of a person's coverage if caused by a pre-existing condition;

(b) A pre-existing condition is a condition which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

CA - A pre-existing condition is a condition which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date. This only applies to the Sickness Disability Income Rider.

FL - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended or received from a doctor within the 12-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

ID - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received by a doctor within 6 months before the effective date.

MD - A pre-existing condition is a condition which manifested itself within the 12-month period prior to the effective date, or for which medical advice or treatment was recommended by or received from a physician in the 12-month period prior to the effective date. A pre-existing condition does not include a condition admitted in the application which was not excluded by a signed waiver.

MT, ND, PA - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date.

NJ - A pre-existing condition is a condition for which symptoms existed that would cause a prudent person to seek diagnosis, care or treatment within 1 year prior to the effective date of coverage or medical advice or treatment was recommended by or received from a physician in the 1 year period prior to the effective date.

NC - A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended by or received from a doctor in the 1-year period immediately preceding the effective date. This only applies to the Sickness Disability Income Rider.

NM - A pre-existing condition is a condition which manifested 6 months before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 6 months before the effective date.

PR - A pre-existing condition is a condition which manifested 9 months before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 9 months before the effective date.

Pre-Existing Condition Limitation for:

Sickness Hospital Confinement Rider

DC, MA, NH, NJ, RI - Rider is not available.

(a) We do not pay benefits during the first 2 years of a person's coverage if caused by a pre-existing condition;

FL - We do not pay benefits during the first 12 months of a person's coverage if caused by a pre-existing condition;

ID - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition unless the condition is not excluded by name or specific description;

MT, SD - We do not pay benefits during the first year of a person's coverage if caused by a pre-existing condition;

(b) A pre-existing condition is a condition which manifested 2 years before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date;

FL - A pre-existing condition is a condition for which symptoms existed within the 12-month period before the effective date, or for which medical advice or treatment was recommended or received from a doctor within the 12-month period before the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made;

ID - A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a doctor within 6 months before the effective date;

MT - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date;

PA - A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a doctor within 2 years before the effective date;

SD - A pre-existing condition is a condition which manifested 1 year before the effective date, or for which medical advice or treatment was recommended by or received from a doctor within 1 year before the effective date;

Definitions

Disability and Sickness Disability - Means due solely to injury (policy only) or solely to sickness (Sickness Disability Income Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

CA - The definition of Disability and Sickness Disability is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), you are unable to do with reasonable continuity the main parts of your usual job in the usual way or another job you could be reasonably expected to do based on your age, education, experience and mental and physical capacity.

FL - The "Sickness Disability Income Rider only" portion of the definition of Disability and Sickness Disability is replaced with: Means due solely to sickness, you are under the care of a doctor and are not able to do every important duty of your regular job. If retired, means unable to engage in activities of persons of like age and good health.

LA - The definition of Disability and Sickness Disability is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job you are or become qualified for by education, training and experience, and which provides substantially the same as your former earning capacity. If retired, means unable to engage in activities of persons of like age and good health.

NH - The "policy only" portion of the Disability and Sickness Disability definition is replaced with: Means solely due to injury, you are under the care of a doctor, not able to perform all the important duties of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

PA - The definition of Disability and Sickness Disability is replaced with: Means due solely to injury (policy only), or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do all the substantial and material duties of your regular job and are not working at any job. If retired, means unable to engage in activities of persons of like age and good health.

TN - The definition of Disability and Sickness Disability is replaced with: Means due solely to injury (policy only) or solely to sickness (Sickness Disability Rider only), you are under the care of a doctor, not able to do every important duty of your regular job and are not working at any job you are suited for by education, training and experience. If retired, means unable to engage in activities of persons of like age and good health.

VT - The "Sickness Disability Rider only" portion of Disability and Sickness Disability is replaced with: Means due solely to sickness, you are under the care of a doctor, not able to do every important duty of your regular job, and are not working at any job for which you are qualified by education, training, or experience.

VA - The "Sickness Disability Rider only" portion of the Disability and Sickness Disability definition is replaced with: Means solely due to sickness, you are under the care of a doctor, not able to do every important duty of your regular job, and are not working at any job for which you are qualified by education, training, or experience.

WV - The "policy only" portion of the Disability and Sickness Disability definition is replaced with: Means solely due to injury, you are under the care of a doctor, not able to engage in your current occupation for which you are reasonably fitted by education, training, or experience, and are not working at any job.

Pregnancy - Total disability resulting from pregnancy or childbirth is covered the same as any covered sickness if the rider has been in effect for the 10 months in a row before the start of such total disability. Complications of pregnancy or childbirth are treated the same as any other sickness.

KS, MT, NC, OK, VT - Total disability resulting from pregnancy, childbirth, or complications is treated the same as any other sickness.



**Allstate
BENEFITS**

Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2015 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

This material is valid as long as information remains current, but in no event later than November 15, 2018.

Policy benefits provided by policies AP2/AP3, or state variations thereof. Benefit Enhancement Rider provided by rider AP2BER/AP3BER, or state variations thereof. Sickness Disability Income provided by rider APDIRS/APDIRC, or state variations thereof. Sickness Hospital Confinement Rider provided by rider APHCR1, or state variations thereof. Outpatient Physician's Treatment Benefit provided by rider APOPTR1, or state variations thereof. Accident Extended Benefit provided by rider AP2EXT/AP3EXT, or state variations thereof.

The policy and riders provide Limited Benefit Supplemental Accident Insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.