

Rancho Adobe Fire Protection District

11000 Main Street
P. O. Box 1029
Penngrove, California 94951

Telephone: (707) 795-6011
Fax: (707) 795-5177
www.ranchofire.com

**NOTICE & AGENDA OF THE REGULAR BOARD MEETING
MAY 17, 2023 — 7:00 P.M.
COTATI FIRE STATION - #1 EAST COTATI AVE.
COTATI, CALIFORNIA**

Assistance for the Disabled: If you are disabled in any way and need accommodation to participate in the meeting, please call Jennifer Bechtold, Board Clerk, at 707-795-6011 for assistance so the necessary arrangements can be made.

The Board meeting agenda and all supporting documents are available for public review at 11000 Main Street, Penngrove, CA 94951, 72 hours in advance of a scheduled board meeting. Materials related to an item on this agenda submitted to the Board after distribution of the agenda packet, and not otherwise exempt from disclosure, will be made available for public inspection at the District Office at 11000 Main Street, Penngrove, during normal business hours, Tuesday through Friday, 9:00 a.m. – 5:00 p.m. Copies of supplemental materials distributed at the Board meeting will be available for public inspection at the meeting location.

I. CALL TO ORDER / ROLL CALL / PLEDGE OF ALLEGIANCE

To speak on any item under discussion by the Board on this agenda, you may do so upon receiving recognition from the Chair. Time limitations on public testimony may be imposed at the discretion of the Chair in conformity with Board Meeting Policy Provisions 5010.100-5010.103 and 5010.110.

II. ORAL AND WRITTEN COMMUNICATIONS

- A. Citizen Business/Public Comments on Items not appearing on Agenda — *Public is advised to limit discussion to one presentation per individual. Please observe the time limit of 4 minutes. Please state your name and address for the record before making your presentation. NOTE: Any item raised by a member of the public which does not appear on the agenda but which may require Board action shall be referred to District staff for investigation and disposition unless the item requires action to be taken by the Board at the meeting during which it was raised and constitutes an emergency, or the need to take such action arose after the posting of the agenda within the meaning of Government Code Section 54954.2(b).*
- B. Correspondence and/or Presentations

III. APPROVAL OF MINUTES

- A. Regular Meeting of April 19, 2023

IV. CONSENT CALENDAR

Matters listed under the Consent Calendar are considered to be routine and will be enacted by one motion and one vote. There will be no separate discussion of these items. If the Board or the public desires discussion, that item will be removed from the Consent Calendar and will be considered separately.

- A. Ratification of Checks Issued

V. ADMINISTRATIVE COMMUNICATIONS

An opportunity to report on individual activities related to District Business.

- A. Firefighter's Union Report
B. Firefighters' Association Report
C. Chief's Report
D. Director Reports
E. Committee Reports
 a. Finance/Budget
 b. Long Range Planning

(Continued on next page)

**NOTICE & AGENDA OF THE REGULAR BOARD MEETING
MAY 17, 2023 — 7:00 P.M.
COTATI FIRE STATION - #1 EAST COTATI AVE
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VI. UNFINISHED BUSINESS

- A. Discussion on Proposed Sales Tax
The Board of Directors and Fire Chief will provide an update on a proposed sales tax measure countywide to fund fire services
- B. Discussion and Review of CalMuni UAL Policy Compliance Analysis
The Board of Directors will review the comprehensive analysis of the unfunded liability through CalPERS and discuss options moving forward

VII. NEW BUSINESS

- A. Resolution R-7: Adoption of the Preliminary Budget for FY 2023/2024
The Board of Directors will review and approve the preliminary budget for FY 2023/2024
- B. Discussion on Dental Plans Effective July 1, 2023
The Board of Directors will review the new dental plan contracts and decide on a vendor


VIII. DIRECTION ON FUTURE AGENDA ITEMS

IX. CLOSED SESSION

- A. Pursuant to Government Code §54957.6, the Board will hold a closed session for the following reason: CONFERENCE WITH LABOR NEGOTIATORS. District Subcommittee: Mark Hemmendinger, Sage Howell and Ray Peterson
Employee Organization: Paid Firefighters Union
- B. Pursuant to Government Code §54957.6, the Board will hold a closed session for the following reason: CONFERENCE WITH LABOR NEGOTIATORS. District Subcommittee: Mark Hemmendinger, Sage Howell and Ray Peterson
Employee Organization: Administrative Manager
- C. Pursuant to Government Code §54957.6, the Board will hold a closed session for the following reason: CONFERENCE WITH LABOR NEGOTIATORS. District Subcommittee: Mark Hemmendinger, Sage Howell and Ray Peterson
Employee Organization: Battalion Chief's

X. ADJOURNMENT

Certificate of Posting of the Agenda: I declare under penalty of perjury under the laws of the State of California that I am employed by the Rancho Adobe Fire District and that I caused this agenda to be posted on the bulletin boards at Station 1 (Cotati), Station 2 (Penngrove), Station 3 (Liberty), Cotati City Hall and the Penngrove U.S. Post Office on May 12, 2023.


Jennifer Bechtold, Clerk of the Board



Rancho Adobe Fire Protection District

Board of Directors Meeting

May 17, 2023

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APPROVAL OF MINUTES

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DRAFT

**MINUTES OF THE SPECIAL BOARD MEETING
APRIL 19, 2023 — 6:00 P.M.
COTATI FIRE STATION - #1 EAST COTATI AVE.
COTATI, CALIFORNIA**

I. CALL TO ORDER / ROLL CALL / PLEDGE OF ALLEGIANCE

President, Brian Proteau, called the Special Board Meeting to order at 6:00 p.m. The agenda for this meeting was posted on April 13, 2023.

Directors Present: Michael Gadoua (arrived at 6:45 p.m.), Bob Moretti, Brian Proteau, Ray Peterson, Sage Howell

Directors Absent: Mark Hemmendinger, Bret Herman

Minutes Conducted by: Jennifer Bechtold

II. ORAL AND WRITTEN COMMUNICATIONS

A. Citizen Business/Public Comments on Items not appearing on Agenda

There was no public comment.

III. BROWN ACT TRAINING

Josh Nelson, of Best, Best, Krieger provided a Brown Act training for the Board of Directors.

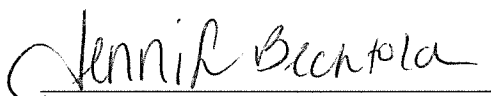
IV. ADJOURNMENT

With no further business to discuss, the Special Board meeting was adjourned at 7:08 p.m.

Motion moved by Mr. Howell and seconded by Mr. Peterson.

Motion Carried: Aye 5 No 0 Abstain 0 Absent 2

Respectfully submitted,


Jennifer Bechtold, Board Clerk

1

2

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DRAFT

**MINUTES OF THE REGULAR BOARD MEETING
APRIL 19, 2023 — 7:00 P.M.
COTATI FIRE STATION - #1 EAST COTATI AVE.
COTATI, CALIFORNIA**

I. CALL TO ORDER / ROLL CALL / PLEDGE OF ALLEGIANCE

President, Brian Proteau, called the Regular Board Meeting to order at 7:12 p.m. The agenda for this meeting was posted on April 14, 2023.

Directors Present: Michael Gadoua, Bob Moretti, Brian Proteau, Ray Peterson, Sage Howell

Directors Absent: Mark Hemmendinger, Bret Herman

Minutes Conducted by: Jennifer Bechtold

The Pledge of Allegiance was said.

II. ORAL AND WRITTEN COMMUNICATIONS

A. Citizen Business/Public Comments on Items not appearing on Agenda

There was no public comment.

B. Correspondence and/or Presentations

There were items of correspondence in Board packets.

III. APPROVAL OF MINUTES

A. Regular Meeting of March 15, 2023

Motion moved by Mr. Gadoua to approve the minutes of March 15, 2023, and seconded by Mr. Howell.

Motion Carried: Aye 5 No 0 Abstain 0 Absent 2

IV. CONSENT CALENDAR

A. Ratification of Checks Issued

Motion moved by Mr. Howell to approve the consent calendar and seconded by Mr. Moretti.

Motion Carried: Aye 5 No 0 Abstain 0 Absent 2

V. ADMINISTRATIVE COMMUNICATIONS

A. Firefighter's Union Report

Engineer Daniel Ikalani thanked Chief Veliquette for his hard work and the Union is looking forward to negotiations.

B. Firefighters' Association Report

Engineer Ikalani commented that the new Association Board term begins in May during Awards Dinner. The Association is gathering to plan a 30-year event, with details to follow.

C. Chief's Report

Chief Veliquette reported the following information:

- 1.) A conditional job offer has been given to a firefighter/paramedic candidate yesterday. He is starting the background process and should be ready in 7-8 weeks. We also have one paramedic who just completed their training and testing and one who is already employed.
- 2.) Focus on facilities on preparations for construction at station 2.
- 3.) The temporary housing unit is in service.
- 4.) Penngrove remodel begins April 24.
- 5.) HVAC work is in progress at Liberty.
- 6.) Rancho Adobe hosted an explorer training burn for SCFD, Gold Ridge and Schell Vista.
- 7.) Finance and committee budget preparation meeting was held, and a second follow-up meeting is scheduled for next week.
- 8.) Petition driven ballot measure should be placed on the ballot March 2024. Chief Veliquette met with the FSWG and reviewed our proposal. Our total ask is \$3,449,166 per year, which includes capital infrastructure, capital apparatus and personnel upgrades.
- 9.) 250 calls for service in March.
- 10.) Chief Veliquette recognized the upcoming retirement of BC Mike Weihman.

D. Director Reports

Mr. Peterson mentioned he recently attended a meet and greet in Petaluma with our new Assemblyman Mike Maguire. He feels we need to do some education with him regarding the consequences of building large buildings. We currently have no ladder truck or funding for one. Additionally, Mr. Peterson commented that he has learned fighting fires in five-story buildings is much more dangerous than one to two-story buildings.

E. Committee Reports

a. Finance/Budget

Chief Veliquette said a finance meeting was held late last month and another one is scheduled for next week regarding to discuss the preliminary budget. The committee discussed the budget as of now and reviewed a rough draft of the preliminary budget. Additionally, the CalMuni pension analysis report was discussed. The FY 23/24 preliminary budget will be delivered to the full board in May.

b. Long Range Planning

A meeting will be scheduled in May.

c. Ad-Hoc Capital Improvements

Mr. Proteau said there is nothing to meet about at this time and this agenda item can be removed moving forward. He also thanked City of San Rafael for the donation of the mobile living quarters and noted this saved the District a lot of money. BC Wandel also commented that it has been a collective amount of work from staff on the remodel and a donation of time by Core Electric.

VI. UNFINISHED BUSINESS

A. Discussion on Proposed Sales Tax

Mr. Proteau acknowledged Chief Veliquette's presentation at the FSWG meeting and said his was by far the best, most concise and easy to follow of any of the presentations.

Chief Veliquette reviewed his critical needs assessment for infrastructure (30-year timeline), apparatus (10-year timeline) and personnel (salary and benefits). The total annual needs are \$3,449,167. Annually, infrastructure is \$416,666, apparatus is \$227,500 and personnel is \$2,805,000. Infrastructure needs are also broken down by stations and apparatus is broken down by what we will need to replace over the next ten years. Personnel costs include pay parity with SCFD, the addition of new positions and keeping our part-time firefighter program in place. Chief Veliquette reviewed the next steps for the ballot measure.

Mr. Peterson is concerned about how this tax measure is being governed. He feels we need to produce a formula that is given to the County Clerk to distribute the funds annually. Mr. Peterson believes that setting up a new government structure is the wrong way to go and is afraid we may get the short end of the stick. Chief Veliquette responded that by June 1 all details need to be locked down for the measure to happen, including how the funds will be distributed. He said we will start getting some good information from the FSWG moving forward, including funds distribution. Mr. Proteau asked what Wilmar's plan is going forward, as they will be consolidated into Gold Ridge as of July. Chief Veliquette will keep an eye on this. The FSWG plans to start meeting with the stakeholders of districts and cities soon.

Chief Veliquette reviewed the consultants polling information and key findings. Overall, of 400 surveyed, people seem to be in support of fire protection with an initial vote of approximately 65% in favor. One threat against the tax measure includes a business round table of high roller companies who are trying to place a measure on the ballot in November 2024 that will increase the vote count on taxes to 66 2/3rds percent. This would also be retro to three years. The Fire Chiefs are trying to speak as a unified voice about the sales tax measure and Chief Veliquette wants to keep messages moving through the staff and union.

VII. NEW BUSINESS

A. Discussion and Review of CalMuni UAL Policy Compliance Analysis

Item has been deferred to the May Board meeting.

VIII. DIRECTION ON FUTURE AGENDA ITEMS


- Will have dental plan reviews for new fiscal year.
- Preliminary budget presentation.

IX. ADJOURNMENT

With no further business to discuss, the Regular Board meeting was adjourned at 8:23 p.m.

Motion moved by Mr. Peterson and seconded by Mr. Howell.
Motion Carried: Aye 5 No 0 Abstain 0 Absent 2

Respectfully submitted,



Jennifer Bechtold, Board Clerk

CONSENT CALENDAR

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RATIFICATION OF WARRANTS AND PAYROLL

FOR THE REGULAR MEETING OF MAY 17, 2023

In accordance with Government Code Section 37208, ratification of the following warrant amounts are presented to the Fire District Board:

Regular Payable Checks:	\$159,028.06
Payroll Checks:	\$ 83,914.58
Total All Disbursements:	\$242,942.64

All individual warrants and warrant registers are available for review by the board members or the public upon request. Payroll registers are confidential and not available for individual review in accordance with State Law.

The necessary internal controls are in place to safeguard the District's in conformance with Generally Accepted Accounting Principles, sound business practices and prudent budgetary principles. Payroll documents and warrants invoices have been reviewed and approved by the appropriate Department Head, Fire Chief and Department Bookkeeper or Accountant before payment.

Jennife Bechtold

5-11-23

Clerk of the Board

Date

Rancho Adobe Fire Protection District
Check Detail

April 14, 2023

Type	Num	Date	Name	Account	Paid Amount
Bill Pmt -Check	5591	04/14/2023	AMERICAN RIVER BENEFIT ADMINISTRATOR	1035 · Summit State Bank - Operating	
Bill	May 2023	04/14/2023	5933 · Life Insurance		-347.10
Bill Pmt -Check	5592	04/14/2023	AT&T	1035 · Summit State Bank - Operating	
Bill	9391035608/5609	04/14/2023	6040 · Communications		-208.80
Bill Pmt -Check	5593	04/14/2023	Best Best & Krieger LLP	1035 · Summit State Bank - Operating	
Bill	Inv# 961542	04/14/2023	6610 · Legal Services		-577.50
Bill Pmt -Check	5594	04/14/2023	CYPRESS DENTAL ADMINISTRATORS	1035 · Summit State Bank - Operating	
Bill	May 2023	04/14/2023	5932 · Dental Insurance		-2,541.60
Bill Pmt -Check	5595	04/14/2023	dmi NETWORKING	1035 · Summit State Bank - Operating	
Bill	Inv# 56669	04/14/2023	6889 · Computer Software and Equipment		-950.00
Bill Pmt -Check	5596	04/14/2023	DURHAM ELECTRIC	1035 · Summit State Bank - Operating	
Bill	Inv# 2018	04/14/2023	6180 · Building Maintenance		-2,240.00

Rancho Adobe Fire Protection District Check Detail April 14, 2023

Bill Pmt -Check	5597	04/14/2023	ECMS	1035 · Summit State Bank - Operating	
Bill	Inv# 691407	04/14/2023		6022 · Safety Clothing	-178.47
					<u>-178.47</u>
Bill Pmt -Check	5598	04/14/2023	FISHMAN SUPPLY CO	1035 · Summit State Bank - Operating	
Bill	Inv# 1397083/1396990	04/14/2023		6080 · Household Expense	-314.48
					<u>-314.48</u>
Bill Pmt -Check	5599	04/14/2023	IT HUB	1035 · Summit State Bank - Operating	
Bill	Inv# 5261	04/14/2023		6889 · Computer Software and Equipment	-890.00
					<u>-890.00</u>
Bill Pmt -Check	5600	04/14/2023	KAISER PERMANENTE	1035 · Summit State Bank - Operating	
Bill	May 2023	04/14/2023		5930 · Health Insurance	-29,153.00
					<u>-29,153.00</u>
Bill Pmt -Check	5601	04/14/2023	KUSSMAUL ELECTRONICS	1035 · Summit State Bank - Operating	
Bill	Inv# 226990	04/14/2023		6155 · Apparatus Maintenance	-459.65
					<u>-459.65</u>
Bill Pmt -Check	5602	04/14/2023	MARIA ALVES	1035 · Summit State Bank - Operating	
Bill	Insurance Payment	04/14/2023		3661 · Cost Recovery	-616.22
					<u>-616.22</u>
Bill Pmt -Check	5603	04/14/2023	MATHESON TRI-GAS INC.	1035 · Summit State Bank - Operating	
Bill	Inv#002750249	04/14/2023		6260 · Medical Supplies	-136.38
					<u>-136.38</u>

Rancho Adobe Fire Protection District
Check Detail
April 14, 2023

Bill Pmt -Check	5604	04/14/2023	NICK BARBIERI TRUCKING INC.	1035 - Summit State Bank - Operating	-1,976.57
Bill	Inv# 0117843-IN	04/14/2023		7201 - Fuel	-1,976.57
Bill Pmt -Check	5605	04/14/2023	PATELCO CREDIT UNION	1035 - Summit State Bank - Operating	-1,775.01
Bill	Weihman	04/14/2023		5930 - Health Insurance	-1,775.01
Bill Pmt -Check	5606	04/14/2023	PENNGROVE WATER CO	1035 - Summit State Bank - Operating	-266.15
Bill	Acct#P-554/549	04/14/2023		7320 - Utilities	-266.15
Bill Pmt -Check	5607	04/14/2023	PG&E	1035 - Summit State Bank - Operating	-2,413.87
Bill	Mult Accts	04/14/2023		7320 - Utilities	-2,413.87
Bill Pmt -Check	5608	04/14/2023	PRESS DEMOCRAT	1035 - Summit State Bank - Operating	-276.46
Bill	Acct# 21350494	04/14/2023		6080 - Household Expense	-276.46
Bill Pmt -Check	5609	04/14/2023	UMPQUA BANK	1035 - Summit State Bank - Operating	-27,188.77
Bill	March Visa	04/14/2023		Umpqua Bank Credit Card	-27,188.77
Bill Pmt -Check	5610	04/14/2023	WELLS FARGO VENDOR FIN SERVICES	1035 - Summit State Bank - Operating	-182.28
Bill	Inv# 502442762	04/14/2023		6820 - Rent/Lease Equipment	-182.28

Rancho Adobe Fire Protection District
Check Detail
April 14, 2023

TOTAL CHECKS ISSUED: 72,692.31

Authorized By:

Andy Taylor

Print Name

MIKE WEHMAN

Print Name

[Signature]

Sign

[Signature]

Sign

Battalion Chief

Title

Battalion Chief

Title

Rancho Adobe Fire Protection District

Check Detail

Type	Num	Date	Name	Account	Paid Amount
Bill Pmt -Check	5630	05/04/2023	GINA FISTOLERA	1035 - Summit State Bank - Operating	
Bill	Inv# 879825	05/04/2023		6461 - Operational Expense	-3,180.10

TOTAL CHECKS ISSUED: 3,180.10

Authorized By:

Andy Taylor
Print Name

Jeff Verduvete
Print Name

[Signature]
Sign

[Signature]
Sign

Battalion Chief
Title

FIRE CHIEF
Title

Rancho Adobe Fire Protection District

Check Detail

Type	Num	Date	Name	Account	Paid Amount
Bill Pmt -Check	5629	05/02/2023	FRC, INC.	1035 · Summit State Bank - Operating	
Bill	Inv# 1	05/02/2023		9510 · Building Improvements	-41,690.87
					-41,690.87

TOTAL CHECKS ISSUED: 41,690.87

Authorized By:

Herbert R. Wards
Print Name

Andy Taylor
Print Name

[Signature]
Sign

[Signature]
Sign

Battalion Chief
Title

BATTALION CHIEF
Title

Rancho Adobe Fire Protection District
Check Detail

April 26, 2023

Type	Num	Date	Name	Account	Paid Amount
Bill Pmt -Check	5611	04/26/2023	CALIFORNIA STATE FIREFIGHTERS ASSOCIAT	1035 · Summit State Bank - Operating	
Bill	Inv# 12760	04/26/2023		6280 · Memberships	-2,635.00
					<u>-2,635.00</u>
Bill Pmt -Check	5612	04/26/2023	CL HEATING AND AIR	1035 · Summit State Bank - Operating	
Bill	Inv# 1131	04/26/2023		9510 · Building Improvements	-29,165.00
					<u>-29,165.00</u>
Bill Pmt -Check	5613	04/26/2023	EMERGENCY EQUIPMENT MANAGEMENT	1035 · Summit State Bank - Operating	
Bill	Inv# 65487	04/26/2023		6020 · Uniforms	-420.48
					<u>-420.48</u>
Bill Pmt -Check	5614	04/26/2023	FISHMAN SUPPLY CO	1035 · Summit State Bank - Operating	
Bill	Mult Inv's	04/26/2023		6080 · Household Expense	-445.52
					<u>-445.52</u>
Bill Pmt -Check	5615	04/26/2023	GROMALA BROTHERS	1035 · Summit State Bank - Operating	
Bill	Inv# 1081	04/26/2023		6181 · Station Maintenance for Remodel	-1,000.00
					<u>-1,000.00</u>
Bill Pmt -Check	5616	04/26/2023	KYOCERA DOCUMENT SOLUTIONS 2	1035 · Summit State Bank - Operating	
Bill	Inv#55E1726029	04/26/2023		6820 · Rent/Lease Equipment	-27.65
					<u>-27.65</u>

Rancho Adobe Fire Protection District Check Detail April 26, 2023

Bill Pmt -Check	5617	04/26/2023	KYOCERA DOCUMENT SOLUTIONS NOR	1035 · Summit State Bank - Operating	
Bill	Inv# 5024738841	04/26/2023		6820 · Rent/Lease Equipment	-185.34
					-185.34
Bill Pmt -Check	5618	04/26/2023	MATHESON TRI-GAS INC.	1035 · Summit State Bank - Operating	
Bill	Inv# 0027502243	04/26/2023		6260 · Medical Supplies	-48.11
					-48.11
Bill Pmt -Check	5619	04/26/2023	MHN	1035 · Summit State Bank - Operating	
Bill	Inv# PRM-080224	04/26/2023		5930 · Health Insurance	-358.72
					-358.72
Bill Pmt -Check	5620	04/26/2023	NICHOLAS TEDESCHI	1035 · Summit State Bank - Operating	
Bill	Inv# 801280	04/26/2023		6881 · Safety Equipment	-1,200.00
					-1,200.00
Bill Pmt -Check	5621	04/26/2023	REDWOOD LOCK	1035 · Summit State Bank - Operating	
Bill	Inv# 215487/901570	04/26/2023		6881 · Safety Equipment	-2,637.23
					-2,637.23
Bill Pmt -Check	5622	04/26/2023	SILVERADO AVIONICS	1035 · Summit State Bank - Operating	
Bill	Inv# 2556	04/26/2023		6045 · Pagers & Radios	-130.26
					-130.26
Bill Pmt -Check	5623	04/26/2023	SONOMA CO. FIRE DISTRICTS ASSOCIATION	1035 · Summit State Bank - Operating	
Bill	4/27/23 Mitg.	04/26/2023		7000 · Board Expense	-90.00
					-90.00

Rancho Adobe Fire Protection District Check Detail April 26, 2023

Bill Pmt -Check	5624	04/26/2023	STANDARD INSURANCE COMPANY	1035 - Summit State Bank - Operating	
Bill	May 2023	04/26/2023		5931 - Disability Insurance	-841.00
Bill Pmt -Check	5625	04/26/2023	STRATA a/p, INC.	1035 - Summit State Bank - Operating	
Bill	Inv# 7034/7035	04/26/2023		9510 - Building Improvements	-870.37
Bill Pmt -Check	5626	04/26/2023	THE SIX FOUNDATION	1035 - Summit State Bank - Operating	
Bill	March/April 2023	04/26/2023		6654 - Wellness Program	-1,000.00
Bill Pmt -Check	5627	04/26/2023	VISION SERVICE PLAN	1035 - Summit State Bank - Operating	
Bill	May 2023	04/26/2023		5934 - Vision Insurance	-410.10

TOTAL CHECKS ISSUED: 41,464.78

Authorized By:

Jeff Verduzco
Print Name

Herbert R. Wandel
Print Name

[Signature]
Sign

[Signature]
Sign

Fire Chief
Title

Robertson Chief
Title

17

18

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22

Rancho Adobe Fire Protection District
Check Detail

April 26, 2023

Type	Num	Date	Name	Account	Paid Amount
ACH	ACH	04/26/2023	CalPERS FISCAL SERVICES DIVISION	1035 · Summit State Bank - Operating	
			5923 · CalPERS		-25,587.89
					-25,587.89
ACH	ACH	04/26/2023	CalPERS FISCAL SERVICES DIVISION	1035 · Summit State Bank - Operating	
			5923 · CalPERS		-48,098.55
					-48,098.55
ACH	ACH	04/26/2023	CalPERS FISCAL SERVICES DIVISION	1035 · Summit State Bank - Operating	
			5923 · CalPERS		-1,938.14
					-1,938.14
ACH	ACH	04/26/2023	CALPERS SUPPLEMENTAL INCOME PLANS	1035 · Summit State Bank - Operating	
			5923 · CalPERS		-4,680.00
					-4,680.00
Bill Pmt -Check	5628	04/26/2023	RANCHO ADOBE PAID FIREFIGHTERS	1035 · Summit State Bank - Operating	
Bill	April 2023	04/26/2023	5910 · Full-Time Personnel		-3,610.00
					-3,610.00

TOTAL CHECKS ISSUED: 83,914.58

Authorized By:

Jeff Venquerra
Print Name

Print Name

Robert R. Howell
Print Name

Print Name

Chris
Sign

Sign

Michael
Sign

Sign

File Chris
Title

Title

Robert R. Howell
Title

Title

7

8

9



UMPQUA BANK

BL ACCT 00002716-10000000
RANCHO ADOBE FIRE DIST
Account Number: #####-####-6068
Page 1 of 7



Account Summary

Table with 3 columns: Description, Sign, Amount. Includes Billing Cycle, Days In Billing Cycle, Previous Balance, Purchases, Cash, Balance Transfers, Special, Credits, Payments, Other Charges, Finance Charges.

NEW BALANCE \$20,604.45

Credit Summary

Table with 2 columns: Description, Amount. Includes Total Credit Line, Available Credit Line, Available Cash, Amount Over Credit Line, Amount Past Due, Disputed Amount.

Account Inquiries

- Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485
Go to www.umpquabank.com
Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

Table with 2 columns: Description, Amount. Includes NEW BALANCE \$20,604.45, MINIMUM PAYMENT \$20,604.45, PAYMENT DUE DATE 05/25/2023

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

Table with 5 columns: Trans Date, Post Date, Reference Number, Transaction Description, Amount. Includes TOTAL CORPORATE ACTIVITY \$27,188.77 and a payment entry.

Cardholder Account Summary

Table with 5 columns: Description, Payments & Other Credits, Purchases & Other Charges, Cash Advances, Total Activity. Includes VIRTUAL ACCT BECHTOLD #6806.

Cardholder Account Detail

Table with 6 columns: Trans Date, Post Date, Plan Name, Reference Number, Description, Amount. Lists multiple transactions with dates and descriptions.

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142



Account Number
#####-####-6068

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Table with 4 columns: Closing Date, New Balance, Total Minimum Payment Due, Payment Due Date. Values: 04/30/23, \$20,604.45, \$20,604.45, 05/25/23

\$ 20,604.45

BL ACCT 00002716-10000000
RANCHO ADOBE FIRE DIST
PO BOX 1029
PENNGROVE CA 94951



MAKE CHECK PAYABLE TO:

UMPQUA BANK COMMERCIAL CARD OPS
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document. Please use blue or black ink to complete form

NAME CHANGE

Last
First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature

26

BL ACCT 00002716-10000000
 RANCHO ADOBE FIRE DIST
 Account Number: ##### 6068
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Cardholder Account Detail Continued					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/11	04/11	PPLN01	24692163101100956867654	COMCAST CALIFORNIA 800-COMCAST CA	\$245.99
04/11	04/12	PPLN01	24692163101101079715150	VZWRSS*APOCC VISB 800-922-0204 FL	\$155.81
04/11	04/12	PPLN01	24692163101101079715168	VZWRSS*APOCC VISB 800-922-0204 FL	\$142.48
04/11	04/12	PPLN01	24906413101171536657122	TMX*Terminix Intl 800-8376464 TN	\$117.00
04/15	04/16	PPLN01	24692163105104237491710	VZWRSS*APOCC VISB 800-922-0204 FL	\$109.20
04/20	04/20	PPLN01	24692163110108086561252	GOOGLE *YouTube TV g.co/helppay# CA	\$94.98
04/20	04/21	PPLN01	24941663110206013135873	RECOLOGY SONOMA MARIN 415-875-1000 CA	\$113.33
04/20	04/21	PPLN01	24941663110206013153025	RECOLOGY SONOMA MARIN 415-875-1000 CA	\$240.12
04/20	04/21	PPLN01	24941663110206013153033	RECOLOGY SONOMA MARIN 415-875-1000 CA	\$201.48
04/23	04/24	PPLN01	24055233114812451002143	ATT* BILL PAYMENT 800-331-0500 TX	\$377.26
04/26	04/27	PPLN01	24492153117027454593570	MISSION LINEN 805-963-1841 CA	\$163.87
04/28	04/28	PPLN01	24692163118104408050910	COMCAST CALIFORNIA 800-COMCAST CA	\$275.06
04/28	04/28	PPLN01	24692163118104398017002	AMZN Mktp US*HF1HY6U91 Amzn.com/bill WA	\$30.51
04/28	04/28	PPLN01	24692163118104405385681	AMZN Mktp US*HM7HQ6LTO Amzn.com/bill WA	\$11.98
04/30	04/30	PPLN01	24692163120106055299266	COMCAST CALIFORNIA 800-COMCAST CA	\$290.59
04/30	04/30	PPLN01	24692163120105999039093	AMZN Mktp US*HM04J2Z11 Amzn.com/bill WA	\$18.52

Cardholder Account Summary					
MIKE WEIHMAN ##### 6100		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,087.02	Cash Advances \$0.00	Total Activity \$1,087.02

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/01	04/02	PPLN01	24034543091000071408644	SPEEDWAY 5124 COTATI CA	\$55.86
04/11	04/12	PPLN01	24000973101682402566427	THE UPS STORE 2795 707-4802800 CA	\$30.54
04/12	04/13	PPLN01	24055233103091008201796	WILCO FARM STORE PETALUMA CA	\$0.74
04/12	04/13	PPLN01	24011343102000041623818	GS-JJ.COM GSJJ.COM CA	\$660.34
04/12	04/13	PPLN01	24055233103400756000153	OIL STOP 2 ROHNERT PARK CA	\$90.06
04/13	04/14	PPLN01	24034543103001369280519	76 - dba CLEVELAND GAS SANTA ROSA CA	\$55.10
04/17	04/18	PPLN01	24692163107106196653626	AMZN Mktp US*HV36H33G1 Amzn.com/bill WA	\$11.92
04/18	04/19	PPLN01	24055233109091008233546	WILCO FARM STORE PETALUMA CA	\$26.25
04/23	04/24	PPLN01	24692163113101049278236	AMZN Mktp US*HF1IY3PM0 Amzn.com/bill WA	\$13.01
04/24	04/25	PPLN01	24692163114101663650743	LOWES #01901* COTATI CA	\$60.20
04/24	04/25	PPLN01	24034543114002604918308	76 - UNITED PACIFIC 5426 COTATI CA	\$83.00

Cardholder Account Summary					
JAMES DEURLOO ##### 6118		Payments & Other Credits \$0.00	Purchases & Other Charges \$496.58	Cash Advances \$0.00	Total Activity \$496.58

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/07	04/07	PPLN01	24692163097107956308874	AMZN Mktp US*HS4KZ61J0 Amzn.com/bill WA	\$136.68
04/07	04/09	PPLN01	24692163097108250636432	AMZN Mktp US*HS76L8PU2 Amzn.com/bill WA	\$94.23
04/07	04/09	PPLN01	24692163097108320439197	AMZN Mktp US*HS58Z6WKO Amzn.com/bill WA	\$156.18
04/10	04/11	PPLN01	24055233101091008191189	WILCO FARM STORE PETALUMA CA	\$109.49

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Cardholder Account Summary					
PETE ALBINI #### #### #### 6134		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,167.00	Cash Advances \$0.00	Total Activity \$1,167.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/06	04/07	PPLN01	24760623097300000217288	California Conference of 909-8655004 CA	\$1,050.00
04/12	04/13	PPLN01	24431063102200915700025	COASTAL VALLEYSEMSAGENCY 707-565-6508 CA	\$117.00

Cardholder Account Summary					
STRIKE TEAM # 1 #### #### #### 6142		Payments & Other Credits \$0.00	Purchases & Other Charges \$872.08	Cash Advances \$0.00	Total Activity \$872.08
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/31	04/02	PPLN01	24755423091640915613214	THE MISSION INN RIVERSIDE CA	\$847.08
03/31	04/02	PPLN01	24034543090003430203038	76 - MERCIER ENTERPRISES BURBANK CA	\$25.00

Cardholder Account Summary					
TIM CALDWELL #### #### #### 2629		Payments & Other Credits \$0.00	Purchases & Other Charges \$175.13	Cash Advances \$0.00	Total Activity \$175.13
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/04	04/05	PPLN01	24055233095091008167906	WILCO FARM STORE PETALUMA CA	\$31.74
04/15	04/17	PPLN01	24122593106030035107785	OLD CHICAGO PIZZA PETALUMA CA	\$143.39

Cardholder Account Summary					
ANDY TAYLOR #### #### #### 4028		Payments & Other Credits \$190.26-	Purchases & Other Charges \$2,582.60	Cash Advances \$0.00	Total Activity \$2,392.34
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/31	04/02	PPLN01	24034543090003415373772	76 - PETALUMA 88 INC PETALUMA CA	\$68.87
04/04	04/05	PPLN01	24270743094900015300086	WPSG, INC. 610-8578070 PA	\$410.48
04/04	04/05	PPLN01	24270743094900015371830	WPSG, INC. 610-8578070 PA	\$341.47
04/04	04/06	PPLN01	24943013095010191145620	THE HOME DEPOT #0641 ROHNERT PARK CA	\$39.17
04/05	04/06	PPLN01	24431063095200915100019	COASTAL VALLEYSEMSAGENCY 707-565-6508 CA	\$117.00
04/05	04/06	PPLN01	24431063095200915100027	COASTAL VALLEYSEMSAGENCY 707-565-6508 CA	\$117.00
04/09	04/10	PPLN01	24801973099608420692502	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$48.15
04/09	04/10	PPLN01	24055233100091008189549	WILCO FARM STORE PETALUMA CA	\$41.51
04/09	04/10	PPLN01	24055233100091008189655	WILCO FARM STORE PETALUMA CA	\$24.08
04/09	04/10	PPLN01	24034543099000948898474	76 - UNITED PACIFIC 5426 COTATI CA	\$89.15
04/09	04/11	PPLN01	24943013100010198172695	THE HOME DEPOT #0641 ROHNERT PARK CA	\$21.72
04/13	04/14	PPLN01	24692163103102898770127	BUSINESS.APPLE.COM 800-275-2273 CA	\$2.99
04/15	04/16	PPLN01	24801973105608587447783	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$203.19
04/15	04/16	PPLN01	24801973105608860488710	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$170.25
04/15	04/16	PPLN01	24801973105608510523585	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$156.30
04/15	04/16	PPLN01	24801973105608777543276	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$24.17
04/15	04/16	PPLN01	24055233106091008215322	WILCO FARM STORE PETALUMA CA	\$13.67
04/15	04/16	PPLN01	24055233106091008216353	WILCO FARM STORE PETALUMA CA	\$15.84
04/15	04/16		74801973105608210483556	CREDIT VOUCHER FRIEDMANS HOME IMPROVEME PETALUMA CA	\$28.39-
04/15	04/16		74801973105608040517565	CREDIT VOUCHER FRIEDMANS HOME IMPROVEME PETALUMA CA	\$130.25-

Cardholder Account Detail Continued					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/15	04/16		74801973105608170541997	CREDIT VOUCHER FRIEDMANS HOME IMPROVEME PETALUMA CA	\$31.62-
04/15	04/17	PPLN01	24692163106105023462012	LOWES #01901* COTATI CA	\$431.43
04/16	04/17	PPLN01	24692163106105451183049	LOWES #01901* COTATI CA	\$112.96
04/16	04/17	PPLN01	24943003107898220184314	COSTCO GAS #0659 ROHNERT PARK CA	\$92.17
04/16	04/18	PPLN01	24943013107010191782139	THE HOME DEPOT #0641 ROHNERT PARK CA	\$39.14
04/24	04/24	PPLN01	24011343114000013798800	REMJICO.COM REMJICO.COM WA	\$1.89

Cardholder Account Summary				
JENNIFER BECHTOLD ##### 4408	Payments & Other Credits \$71.15-	Purchases & Other Charges \$453.45	Cash Advances \$0.00	Total Activity \$382.30

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/01	04/02	PPLN01	24692163091103649040715	AMZN Mktp US*HY2S03SR1 Amzn.com/bill WA	\$18.33
04/01	04/02	PPLN01	24692163091103703343351	AMZN Mktp US*HY8FT12J1 Amzn.com/bill WA	\$25.02
04/04	04/05	PPLN01	24692163094106180353063	AMZN Mktp US*HY8JP7YT2 Amzn.com/bill WA	\$14.12
04/04	04/05	PPLN01	24492163094000033093897	GETSTREAMLINE.COM WEB WWW.GETSTREAM CA	\$200.00
04/09	04/10	PPLN01	24692163099100015635534	AMZN Mktp US*HS30Z9S12 Amzn.com/bill WA	\$10.46
04/10	04/11	PPLN01	24692163100100496894193	AMZN Mktp US*HJ8W98PM0 Amzn.com/bill WA	\$32.52
04/13	04/14	PPLN01	24137463104001585087884	USPS PO 0559220601 PENNGROVE CA	\$22.26
04/14	04/16	PPLN01	24692163104103815092057	AMZN Mktp US*HJ0NK12L1 Amzn.com/bill WA	\$41.41
04/18	04/18	PPLN01	24011343108000010059535	SMPLVOC.COM HTTPSSMPLVOC. WA	\$1.85
04/18	04/19	PPLN01	24692163108107172779277	AMZN Mktp US*HV6P07QA0 Amzn.com/bill WA	\$39.27
04/20	04/21	PPLN01	24431063111083756330758	AMZN MKTP US*HF5792C20 AM AMZN.COM/BILL WA	\$10.89
04/21	04/23	PPLN01	24692163111109167232689	AMZN Mktp US*HV7SG5DF2 Amzn.com/bill WA	\$17.76
04/21	04/23	PPLN01	24692163111109185360884	AMZN Mktp US*HV3AQ1SZ2 Amzn.com/bill WA	\$7.62
04/21	04/23	PPLN01	24431063111083352255938	AMZN MKTP US*HV8MO97N1 AM AMZN.COM/BILL WA	\$11.94
04/25	04/26		74692163115102571505858	CREDIT VOUCHER AMZN Mktp US Amzn.com/bill WA	\$71.15-

Cardholder Account Summary				
MORGAN DEJONG ##### 0982	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,397.81	Cash Advances \$0.00	Total Activity \$2,397.81

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/06	04/07	PPLN01	24692163096107768184498	IN *CROWN TROPHY PETALUMA PETALUMA CA	\$14.24
04/11	04/12	PPLN01	24717053102151023461842	HENRY CURTIS FORD 707-7692300 CA	\$2,383.57

Cardholder Account Summary				
ERIC GROMALA ##### 1484	Payments & Other Credits \$0.00	Purchases & Other Charges \$213.27	Cash Advances \$0.00	Total Activity \$213.27

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/23	04/25	PPLN01	24427333114120001147650	PETALUMA VALERO PETALUMA CA	\$96.27
04/26	04/27	PPLN01	24431063116200915900025	COASTAL VALLEYSEMSAGENCY 707-565-6508 CA	\$117.00

Cardholder Account Summary						
HERB WANDEL #### #### #### 4009			Payments & Other Credits \$23.85-	Purchases & Other Charges \$7,206.46	Cash Advances \$0.00	Total Activity \$7,182.61
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
04/01	04/02	PPLN01	24692163091103654955963	CHEVRON 0212047 COTATI CA	\$123.64	
04/04	04/05	PPLN01	24801973095608217712251	FRIEDMANS HOME IMPROVEME SANTA ROSA CA	\$210.84	
04/05	04/06	PPLN01	24692163095106914593256	CHEVRON 0212047 COTATI CA	\$102.27	
04/07	04/09	PPLN01	24692163098108910475105	LOWES #01901* COTATI CA	\$181.61	
04/09	04/09	PPLN01	24692163099109593964430	CHEVRON 0212047 COTATI CA	\$99.94	
04/06	04/09	PPLN01	24137463097100495814079	OFFICE DEPOT #2256 ROHNERT PARK CA	\$22.33	
04/07	04/10	PPLN01	24767903099669102844034	7960 CES 707-5234600 CA	\$543.39	
04/08	04/10	PPLN01	24692163099109670297605	LOWES #01901* COTATI CA	\$236.76	
04/08	04/10	PPLN01	24692163099109887885713	THE HOME DEPOT 641 ROHNERT PARK CA	\$586.13	
04/09	04/10	PPLN01	24801973099608517492477	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$142.32	
04/09	04/10	PPLN01	24801973099608807499752	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$19.13	
04/09	04/10	PPLN01	24055233100091008189234	WILCO FARM STORE PETALUMA CA	\$87.59	
04/10	04/12	PPLN01	24767903101682001850818	7960 CES 707-5234600 CA	\$2,129.32	
04/11	04/12	PPLN01	24445003101300612779164	INDEPENDNT ELEC-SANTA ROS SANTA ROSA CA	\$94.20	
04/11	04/12	PPLN01	24692163101101428222957	CHEVRON 0098548 PETALUMA CA	\$46.45	
04/12	04/14	PPLN01	24717053103261032754902	PACE SUPPLY CORPORATION SANTA ROSA CA	\$2.60	
04/13	04/14	PPLN01	24692163103103041204923	LOWES #01901* COTATI CA	\$341.03	
04/13	04/14	PPLN01	24692163103103078442834	CHEVRON 0212047 COTATI CA	\$128.79	
04/13	04/16	PPLN01	24692163104103458737489	LOWES #01901* COTATI CA	\$26.71	
04/14	04/16	PPLN01	24692163104103851349825	LOWES #01901* COTATI CA	\$97.91	
04/14	04/16		74692163105104221670761	CREDIT VOUCHER	\$23.85-	
04/14	04/18	PPLN01	24717053107161075955844	LOWES #01901* COTATI CA	\$38.94	
04/18	04/19	PPLN01	24943013108004000013587	PACE SUPPLY CORPORATION SANTA ROSA CA	\$38.94	
04/20	04/21	PPLN01	24801973110608260746157	INDUSTRIAL CARTING SANTA ROSA CA	\$219.00	
04/20	04/21	PPLN01	24801973110608260746157	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$348.20	
04/20	04/21	PPLN01	24692163110108283415294	CHEVRON 0212047 COTATI CA	\$119.21	
04/22	04/23	PPLN01	24801973113608080560439	FRIEDMANS HOME IMPROVEME PETALUMA CA	\$93.45	
04/22	04/23	PPLN01	24055233113091008252284	WILCO FARM STORE PETALUMA CA	\$15.31	
04/21	04/23	PPLN01	24492153111852741012795	PAYPAL *CODE3RESCUE 402-935-7733 CA	\$875.00	
04/24	04/25	PPLN01	24943013114004000044618	SONOMA CENTRAL TRANSFER PETALUMA CA	\$121.00	
04/27	04/28	PPLN01	24055233117837000010088	OIL STOP 2 FD ROHNERT PARK CA	\$153.39	

Cardholder Account Summary						
JEFF VELIQUETTE #### #### #### 8935			Payments & Other Credits \$0.00	Purchases & Other Charges \$378.68	Cash Advances \$0.00	Total Activity \$378.68
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
03/31	04/02	PPLN01	24692163090102960727463	SQ *AMERICANA Santa Rosa CA	\$219.19	
04/11	04/13	PPLN01	24316053102548623096784	SHELL OIL 57444218606 ROHNERT PARK CA	\$159.49	

Cardholder Account Summary						
RENE TORRES #### #### #### 4930			Payments & Other Credits \$0.00	Purchases & Other Charges \$128.79	Cash Advances \$0.00	Total Activity \$128.79
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
04/05	04/06	PPLN01	24275393095900010909541	SONETICS CORPORATION 503-6847080 OR	\$128.79	

BUDGET REPORTS

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3

4

Rancho Adobe Fire Protection District

11000 Main Street
P. O. Box 1029
Penngrove, California 94951

Telephone: (707) 795-6011
Fax: (707) 795-5177
www.rafd.org

**MINUTES OF THE FINANCE COMMITTEE MEETING
APRIL 27, 2023 — 9:00 A.M.
PENN GROVE FIRE STATION - 11000 MAIN STREET
PENN GROVE, CALIFORNIA**

I. CALL TO ORDER / ROLL CALL / PLEDGE OF ALLEGIANCE

Committee Chairman, Mark Hemmendinger, called the Finance Meeting to order at 9:00 a.m. The agenda for this meeting was posted on April 20, 2023.

Directors Present: Mark Hemmendinger, Bob Moretti, Ray Peterson

Staff Present: Chief Veliquette, Herb Wandel, Eric Gromala, Andy Taylor, Jennifer Bechtold

Minutes Conducted by: Jennifer Bechtold

The Pledge of Allegiance was said.

II. ORAL AND WRITTEN COMMUNICATIONS

A. Citizen Business/Public Comments on Items not appearing on Agenda

There was no comment from the public.

III. FINANCIAL OFFICERS REPORT

A. Discussion and Review of FY 2023/2024 Preliminary Budget

Chief Veliquette reviewed the final draft of the FY 2023/2024 preliminary budget with the committee. Revenue projections are \$7,892,391 which includes a conservative property tax increase of 3%. Expenses are projected to be \$7,709,835 and include some rollover projects and supplies from the current year. Minimal pay increases have also been used as a placeholder, while negotiations are ongoing. Total anticipated rollover for FY 2023/2024 is \$182,556.

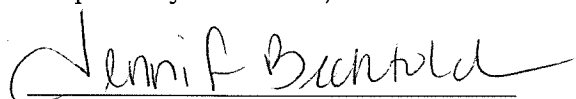
The committee also discussed the revised five-year plan, which predicts the next two fiscal years will be balanced, however, without new revenue streams, the District could see budget deficits beginning in FY 2024/2025. Apparatus replacements past due will continue to be deferred another two years.

III. ADJOURNMENT

With no further business to discuss, the finance committee meeting was adjourned at 11:19 a.m.

Motion moved by Mr. Hemmendinger and seconded by Mr. Peterson.

Respectfully submitted,

A handwritten signature in cursive script that reads "Jennifer Bechtold". The signature is written in black ink and is positioned above a horizontal line.

Jennifer Bechtold, Board Clerk

RANCHO ADOBE FIRE PROTECTION DISTRICT
 YEAR TO DATE BUDGET REPORT
 April 30, 2023

REVENUES - OPERATING BUDGET

SUB-OBJ.	DESCRIPTION	BUDGETED FOR FY '22 - '23'	APRIL REVENUES	FY REVENUE TO 4/30/23	BALANCE REMAINING	BALANCE REMAINING (%)
1000	Property Taxes	\$ 4,235,000.00	\$ 1,859,023.51	\$ 4,122,764.48	\$ 112,235.52	2.65%
1001	CY Direct Charges	\$ 2,212,000.00	\$ 883,392.00	\$ 2,087,723.16	\$ 124,276.84	5.62%
1007	CY Direct Charges-July	\$ -	\$ -	\$ -	\$ -	
1008	RDA Increment - Credited amount of ad valorem taxes to Petaluma and Cotati redevelopment districts	\$ 192,000.00	\$ (386,366.28)	\$ (772,732.57)	\$ 964,732.57	502.46%
1011	Property Tax Administration Fee	\$ (35,000.00)	\$ (39,287.54)	\$ (39,287.54)	\$ 4,287.54	-12.25%
1014	RDA Increment	\$ -	\$ 2,551.17	\$ 4,787.79	\$ (4,787.79)	
1015	RDA Pass-Through	\$ -	\$ 253,419.67	\$ 508,047.76	\$ (508,047.76)	
1016	RDA Allocation	\$ -	\$ 33,553.00	\$ 67,106.00	\$ (67,106.00)	
1017	Residual Property Tax (RDA Escrow Acct)	\$ -	\$ -	\$ -	\$ -	
1018	Property Tax - RDA Asset Distribution	\$ -	\$ -	\$ 235,277.54	\$ (235,277.54)	
1020	CY Supplemental Tax	\$ 105,000.00	\$ 27,514.77	\$ 59,749.68	\$ 45,250.32	43.10%
1040	Unsecured Property Taxes	\$ 130,000.00	\$ -	\$ 125,163.93	\$ 4,836.07	3.72%
1042	Cost Reimbursement - Collect	\$ -	\$ -	\$ -	\$ -	
1044	Unsecured Property Taxes - July	\$ -	\$ -	\$ -	\$ -	
1060	Property Taxes - PY Secured	\$ -	\$ -	\$ -	\$ -	
1061	PY Direct Charges	\$ 15,000.00	\$ 6,169.74	\$ 20,937.10	\$ (5,937.10)	-39.58%
1080	Property Taxes	\$ -	\$ -	\$ -	\$ -	
1100	Property Taxes - PY Unsecured	\$ -	\$ -	\$ -	\$ -	
1120	Property Tax Receivable	\$ -	\$ -	\$ -	\$ -	
	TOTAL PROPERTY TAXES	\$ 6,854,000.00	\$ 2,639,970.04	\$ 6,419,537.33	\$ 434,462.67	6.34%
1700	Interest on Pooled Cash	\$ 4,000.00	\$ 1,093.71	\$ 41,224.27	\$ (37,224.27)	-930.61%
1701	Interest Earned (on early payments of Prop. Taxes)	\$ -	\$ -	\$ -	\$ -	
	TOTAL USE OF PROPERTY	\$ 4,000.00	\$ 1,093.71	\$ 41,224.27	\$ (37,224.27)	-930.61%
1	State - Highway Rentals	\$ -	\$ -	\$ -	\$ -	
2404	State Reimbursements	\$ -	\$ -	\$ 83.15	\$ (83.15)	
2440	HOPTR	\$ 22,000.00	\$ 7,266.71	\$ 10,381.02	\$ 11,618.98	52.81%
2500	State - Other (Grant Revenue)	\$ -	\$ -	\$ -	\$ -	
2589	State Refunds - Strike Teams	\$ 350,000.00	\$ -	\$ 512,010.08	\$ (162,010.08)	-46.29%
	TOTAL INTERGOV. REVENUES	\$ 372,000.00	\$ 7,266.71	\$ 522,474.25	\$ (150,474.25)	-40.45%
3600	Misc. charges for Services - Fire Marshal Services	\$ 4,000.00	\$ 2,800.00	\$ 24,011.83	\$ (20,011.83)	-500.30%
3601	Finance Charges/Late Fees	\$ 4,000.00	\$ -	\$ 4,332.48	\$ (332.48)	-8.31%
3641	Fire Services - Casino Contract	\$ 180,048.00	\$ -	\$ 115,024.00	\$ 65,024.00	36.11%
3661	Fire Control Services - Cost Recovery	\$ 20,000.00	\$ 4.00	\$ 19,257.07	\$ 742.93	3.71%
3665	Ambulance Service	\$ 17,000.00	\$ -	\$ 33,600.16	\$ (16,600.16)	-97.65%
3670	Weed Abatement	\$ 4,000.00	\$ -	\$ 21,836.00	\$ (17,836.00)	-445.90%
3682	City Contracts (RP Auto Aid)	\$ 37,500.00	\$ -	\$ 20,164.87	\$ 17,335.13	46.23%
3700	Copy file fee	\$ 500.00	\$ 35.00	\$ 225.00	\$ 275.00	55.00%
3980	Revenue Applicable to PY	\$ -	\$ -	\$ -	\$ -	
	TOTAL CHARGES FOR SERVICES	\$ 267,048.00	\$ 2,839.00	\$ 238,451.41	\$ 28,596.59	10.71%
4000	Unspent Funds from Previous Fiscal Year	\$ -	\$ -	\$ -	\$ -	0.00%
4010	Transfer to/from Reserves	\$ -	\$ -	\$ -	\$ -	0.00%
4040	Misc. Revenue	\$ 10,000.00	\$ 2,448.00	\$ 27,122.65	\$ (17,122.65)	-171.23%
4100	Workers' compensation reimbursement	\$ -	\$ 12,946.25	\$ 45,162.60	\$ (45,162.60)	
4102	Donations or reimbursements	\$ -	\$ -	\$ 338.28	\$ (338.28)	
4109	Refunded Checks, outdated warrants	\$ -	\$ -	\$ -	\$ -	
	TOTAL MISC. REVENUES	\$ 10,000.00	\$ 15,394.25	\$ 72,623.53	\$ (62,623.53)	-626.24%
	REVENUE TOTAL:	\$ 7,507,048.00	\$ 2,666,563.71	\$ 7,294,310.79	\$ 212,737.21	2.83%

RANCHO ADOBE FIRE PROTECTION DISTRICT
YEAR TO DATE BUDGET REPORT

EXPENDITURES - OPERATING BUDGET

SUB-OBJ.		BUDGETED FOR FY '22 - '23'	APRIL EXPENSE	FY EXPENSE TO 4/30/23	BALANCE REMAINING	BALANCE REMAINING (%)
5910	Perm. Positions	3,100,000.00	245,088.64	2,496,869.27	\$ 603,130.73	19.46%
5911	Extra help: part time employees, non-benefited. Paid hourly	386,000.00	11,679.53	245,145.42	\$ 140,854.58	36.49%
5912	Overtime	651,000.00	55,326.51	641,058.47	\$ 9,941.53	1.53%
5914	FLSA	95,000.00	5,368.48	69,689.88	\$ 25,310.12	26.64%
5918	BLS Ambulance Staff	4,000.00	0.00	4,575.00	\$ (575.00)	-14.38%
5922	FICA	5,300.00	(4,908.98)	(2,756.91)	\$ 8,056.91	152.02%
5923	PERS contributions, Employee + Employer paid contributions	550,000.00	45,398.90	508,082.17	\$ 41,917.83	7.62%
5924	Medicare	61,100.00	4,260.12	49,034.54	\$ 12,065.46	19.75%
5930	Health Insurance	607,000.00	31,286.73	491,545.13	\$ 115,454.87	19.02%
5931	Disability Insurance	11,000.00	841.00	9,251.00	\$ 1,749.00	15.90%
5932	Dental Insurance	32,000.00	2,456.88	27,096.73	\$ 4,903.27	15.32%
5933	Life Insurance	5,000.00	347.10	3,760.25	\$ 1,239.75	24.80%
5934	Vision Insurance	5,000.00	396.43	4,059.99	\$ 940.01	18.80%
5935	Unemployment Insurance	6,000.00	9.46	4,091.48	\$ 1,908.52	31.81%
5936	Retiree Health Insurance	16,200.00	0.00	16,200.00	\$ -	0.00%
5940	Workers' Compensation	190,000.00	0.00	209,008.23	\$ (19,008.23)	-10.00%
	TOTAL WAGES/BENEFITS:	\$ 5,724,600.00	\$ 397,550.80	\$ 4,776,710.65	\$ 947,889.35	16.56%
6020	Uniforms including paid and volunteers staff pants, shirts, station boots, badges, collar pins, name tags and business cards	32,000.00	1,689.60	11,031.42	\$ 20,968.58	65.53%
6022	Safety Clothing: turnouts, including boots	90,000.00	440.97	5,249.04	\$ 84,750.96	94.17%
6040	Communications including telephone, cable, internet, cell phones	25,000.00	2,625.28	23,257.21	\$ 1,742.79	6.97%
6045	Pagers and Radios	51,000.00	335.11	30,376.88	\$ 20,623.12	40.44%
6060	Food - at extended responses, approved meetings, examinations and trainings.	3,000.00	707.45	1,274.43	\$ 1,725.57	57.52%
6080	Household expenses - Fishman Supply; detergent, towels etc.	13,000.00	1,259.27	10,069.99	\$ 2,930.01	22.54%
6100	Liability Insurance	213,291.00	0.00	215,094.91	\$ (1,803.91)	-0.85%
6140	Equipment Maintenance: Office equipment and tool repair.	12,000.00	2,517.50	6,533.82	\$ 5,466.18	45.55%
6150	Bad Debt Expense (write off of old cost recovery invoices)	11,000.00	0.00	7,082.13	\$ 3,917.87	35.62%
6155	Apparatus Maintenance	60,000.00	6,951.21	30,659.02	\$ 29,340.98	48.90%
6165	SCBA Maintenance	3,500.00	0.00	4,169.83	\$ (669.83)	-19.14%
6180	Building Maintenance - routine facility & grounds maintenance including repairs to maintain buildings and grounds. New projects ie. Construction to be considered for possible fixed asset expense 8510	24,000.00	4,340.66	30,909.68	\$ (6,909.68)	-28.79%
6181	Station Maint related to remodel	0.00	1,000.00	1,000.00	\$ (1,000.00)	#DIV/0!
6260	Medical / Lab supply - O2, latex gloves, etc.	35,000.00	3,988.43	20,342.81	\$ 14,657.19	41.88%
6261	ALS Medical Expense	10,000.00	0.00	0.00	\$ 10,000.00	100.00%
6280	Memberships and Professional Assoc. Fees: FDAC, SCFDA, SCFCA, CCAI, Costco, Cotati Chamber of Commerce.	12,000.00	2,635.00	13,631.67	\$ (1,631.67)	-13.60%
6400	Office Supplies: regular supplies such as paper, printer cartridges etc.	3,200.00	21.86	2,625.52	\$ 574.48	17.95%
6401	Office Expense - Inventory such as desktop/laptop computer purchases, printers, etc.	9,000.00	0.00	261.65	\$ 8,738.35	97.09%
6410	Postage and shipping	2,000.00	74.82	1,503.98	\$ 496.02	24.80%
6430	Printing Services	1,000.00	145.96	437.96	\$ 562.04	56.20%
6461	Operational Expenses	8,000.00	3.90	4,987.78	\$ 3,012.22	37.65%
6463	FPO Expenses - public education materials	3,800.00	0.00	4,137.89	\$ (337.89)	-8.89%
6500	Prof/Special Services - Payroll Fees	5,000.00	338.80	5,924.96	\$ (924.96)	-18.50%
6526	Dispatch Services - REDCOM	22,000.00	0.00	17,329.42	\$ 4,670.58	21.23%
6587	LAFCO	7,500.00	0.00	10,970.00	\$ (3,470.00)	-46.27%
6590	Contracted FM Services	\$ 15,000.00	0.00	19,337.50	\$ (4,337.50)	-28.92%
6596	CQI Expense	\$ 10,000.00	0.00	0.00	\$ 10,000.00	100.00%
6605	Hiring Expenses	\$ 6,000.00	0.00	3,885.00	\$ 2,115.00	35.25%
6610	Legal Services	\$ 5,000.00	577.50	10,154.00	\$ (5,154.00)	-103.08%
6630	Annual Audit	\$ 7,950.00	0.00	8,445.00	\$ (495.00)	-6.23%
6635	Bank and Credit Card Fees	\$ 300.00	49.27	395.46	\$ (95.46)	-31.82%
6650	Health Services	\$ 8,000.00	0.00	1,868.00	\$ 6,132.00	76.65%
6654	Wellness Program	\$ 6,000.00	1,000.00	1,688.62	\$ 4,311.38	71.86%
6800	Public Legal Notices - publishing fees (ordinances, budget/Prop IV limit, elections, etc.)	\$ 700.00	0.00	1,555.00	\$ (855.00)	-122.14%
6820	Rent / Lease Equipment	\$ 7,500.00	635.27	6,270.79	\$ 1,229.21	16.39%

**RANCHO ADOBE FIRE PROTECTION DISTRICT
YEAR TO DATE BUDGET REPORT**

SUB-OBJ.	DESCRIPTION	BUDGETED FOR FY '22 - 23'	APRIL EXPENSE	FY EXPENSE TO 4/30/23	BALANCE REMAINING	BALANCE REMAINING (%)
23	Rental hydrants/Water - hydrant use within Sonoma County Water Agency jurisdiction	\$ 700.00	0.00	0.00	\$ 700.00	100.00%
6880	Small tools: maintenance tools, hardware etc.	\$ 6,000.00	0.00	3,512.95	\$ 2,487.05	41.45%
6881	Safety Equipment: SCBA's, hose, nozzles etc.	\$ 40,000.00	3,837.23	26,786.20	\$ 13,213.80	33.03%
6889	Computer Software	\$ 64,000.00	2,326.94	47,861.38	\$ 16,138.62	25.22%
7000	Any Board related expense not otherwise accounted for (I.e., Special District Dinners)	\$ 500.00	90.00	810.00	\$ (310.00)	-62.00%
7005	Election Expense - as determined by the County Elections Office	\$ -	0.00	0.00	\$ -	0.00%
7120	In-Service Training - required and continuing education for all personnel and Directors	\$ 45,000.00	1,048.06	22,864.37	\$ 22,135.63	49.19%
7201	Gas and Oil	\$ 65,000.00	3,613.81	53,628.84	\$ 11,371.16	17.49%
7300	Transportation and Travel to training out of County, use of personal vehicle for District errands.	\$ 5,000.00	1,756.60	7,255.87	\$ (2,255.87)	-45.12%
7320	Utilities - PG&E, garbage, water, sewage	\$ 53,000.00	3,234.95	47,648.47	\$ 5,351.53	10.10%
	TOTAL SUPPLIES AND SERVICES:	\$ 1,001,941.00	\$ 47,245.45	\$ 722,829.45	\$ 279,111.55	27.86%
7910	Long Term Loan - Princ.	\$ 55,807.00	14,133.44	55,801.92	\$ 5.08	0.01%
7930	Long Term Loan - Interest	\$ 7,910.00	1,795.76	7,914.88	\$ (4.88)	-0.06%
7940	Pension Obligation Bond - Principal	\$ 255,000.00	0.00	252,890.90	\$ 2,109.10	0.83%
7945	Pension Obligation Bond - Interest	\$ 130,694.00	0.00	130,611.88	\$ 82.12	0.06%
	TOTAL LONG TERM DEBT:	\$ 449,411.00	\$ 15,929.20	\$ 447,219.58	\$ 2,191.42	0.49%
8510	Buildings Improvements	\$ 217,000.00	0.00	\$ -	\$ 217,000.00	100.00%
8511	New Capital Equipment	\$ -	0.00	\$ 789.00	\$ (789.00)	#DIV/0!
8540	Durable Medical Equipment	\$ -	0.00	\$ -	\$ -	#DIV/0!
8560	New Equipment - Apparatus	\$ -	0.00	\$ -	\$ -	#DIV/0!
8561	Equipment New - Office	\$ -	0.00	\$ -	\$ -	#DIV/0!
	TOTAL EQUIPMENT:	\$ 217,000.00	\$ -	\$ 789.00	\$ 216,211.00	99.64%

Recap Report	BUDGETED FOR FY '22 - 23'	APRIL TOTAL	FY TO 4/30/23	BALANCE REMAINING	BALANCE REMAINING (%)
OPERATING REVENUES	\$ 7,507,048.00	\$ 2,666,563.71	\$ 7,294,310.79	\$ 212,737.21	2.83%
OPERATING EXPENDITURES					
Wages/Benefits	\$ 5,724,600.00	\$ 397,550.80	\$ 4,776,710.65	\$ 947,889.35	16.56%
Supplies and Services	\$ 1,001,941.00	\$ 47,245.45	\$ 722,829.45	\$ 279,111.55	27.86%
Long Term Debt	\$ 449,411.00	\$ 15,929.20	\$ 447,219.58	\$ 2,191.42	0.49%
Equipment	\$ 217,000.00	\$ -	\$ 789.00	\$ 216,211.00	99.64%
Totals	\$ 7,392,952.00	\$ 460,725.45	\$ 5,947,548.68	\$ 1,445,403.32	19.55%
Revenues Less Expenditures			\$ 1,346,762.11		

RANCHO ADOBE FIRE PROTECTION DISTRICT
 YEAR TO DATE BUDGET REPORT

CAPITAL IMPROVEMENTS BUDGET

SUB-OBJ.		BUDGETED FOR FY '22 - 23'	APRIL EXPENSE	FY EXPENSE TO 4/30/23	BALANCE REMAINING	BALANCE REMAINING (%)
9510	Buildings Improvements	\$ 1,195,000.00	31,032.96	\$ 47,280.32	\$ 1,147,719.68	96.04%
9511	New Capital Equipment	\$ -	0.00	\$ -	\$ -	#DIV/0!
9540	Durable Medical Equipment	\$ -	0.00	\$ -	\$ -	#DIV/0!
9560	New Equipment - Apparatus	\$ 820,000.00	0.00	\$ 717,000.87	\$ 102,999.13	12.56%
9561	Equipment New - Office	\$ -	0.00	\$ -	\$ -	#DIV/0!
	TOTAL EQUIPMENT:	\$ 2,015,000.00	\$ 31,032.96	\$ 764,281.19	\$ 1,250,718.81	62.07%

CURRENT ASSETS	
Summit State Bank Operating Account:	\$ 37,411.68
Summit State Bank ICS Account:	\$ 3,678,662.38
Summit State Bank Payroll Account:	\$ 10,886.78
CDARS:	\$ 3,033,820.09
Petty Cash:	\$ 200.00
Total:	\$ 6,760,980.93
Remaining Capital Reserve Fund:	\$ 1,152,608.81
Remaining Operating Reserve Fund:	\$ 5,608,372.12

10:36 AM
 05/11/23
 Cash Basis

Rancho Adobe Fire Protection District
Trial Balance
 As of April 30, 2023

	Apr 30, 23	
	Debit	Credit
1010 · County of Sonoma	0.00	
1030 · Wells Fargo Checking Account	0.00	
1035 · Summit State Bank - Operating	37,411.68	
1036 · Summit State Bank - ICS	3,678,662.38	
1037 · Summit State Bank - Payroll	10,886.78	
1038 · CDARS	3,033,820.09	
1090 · Petty Cash	200.00	
107 · Accounts Receivable	3,934.00	
12000 · Undeposited Funds	0.00	
325 · Deferred Outflows	9,200,694.00	
145 · Deferred Inflow		3,987,593.00
170 · Land	74,634.00	
171 · Buildings and Improvements	755,665.64	
172 · Equipment	3,848,634.88	
178 · Accum. Depreciation - Building		576,580.69
179 · Accum. Depreciation - Equipment		1,754,906.53
195 · Due From Operating Fund	1,916,890.00	
99999 · Prior Period Adjustment	0.00	
200 · Accounts Payable	0.00	
Chase Visa	0.00	
Umpqua Bank Credit Card	0.00	
2710 · Deferred Revenue		86,879.18
327 · Deferred Outflows-Liability Acc		5,928,260.00
336 · Capital One Loan		0.07
337 · Accrued Interest Payable		2,129.35
338 · Capital Lease - Current		55,806.47
339 · Accrued Vacation - Current	0.00	
350 · Accrued Payroll	0.00	
300 · Compensated Absences		545,622.48
340 · Bonds Payable - Current		252,891.00
342 · Notes Payable - Long Term		333,267.78
345 · Bonds Payable - Noncurrent		5,357,109.00
355 · Due To Capital Improvement Fund		1,916,890.00
744 · Net Pension Liability		6,214,613.00
30000 · Opening Balance Equity	904,952.26	
320 · Unreserved-Undesignated FD Bal	8,200,779.76	
330 · Operational Reserves		2,155,346.00
331 · New Equipment- Other Reserves	0.00	
332 · SCBA Reserves	0.00	
333 · PPE Reserves	0.00	
334 · Capital Reserves		1,916,890.00
10 · Taxes:1000 · Property Taxes		4,122,764.48
10 · Taxes:1001 · CY Direct Charges		2,087,723.16
10 · Taxes:1008 · RDA Increment		
10 · Taxes:1011 · Property Tax Admin Fee	772,732.57	
10 · Taxes:1014 · Property Taxes - RDA Increment	39,287.54	
10 · Taxes:1015 · RDA Pass-Through		4,787.79
10 · Taxes:1016 · RDA Allocation		508,047.76
10 · Taxes:1018 · RDA Asset Distribution		67,106.00
10 · Taxes:1020 · CY Supplemental Tax		235,277.54
10 · Taxes:1040 · Unsecured Property Taxes		59,749.68
10 · Taxes:1061 · PY Direct Charges		125,163.93
17 · Use of Money/Property:1700 · Interest on Cash		20,937.10
20 · Intergovernmental Revenues:2404 · State Reimbursements		41,224.27
20 · Intergovernmental Revenues:2440 · HOPTR		83.15
20 · Intergovernmental Revenues:2589 · State Refunds-Strike Team		10,381.02
30 · Charges/Fees for Services:3600 · Fire Marshal Services		512,010.08
30 · Charges/Fees for Services:3601 · Finance Charge/Late Fee		24,011.83
30 · Charges/Fees for Services:3641 · Fire Services - Casino Contract		3,681.46
30 · Charges/Fees for Services:3661 · Cost Recovery		115,024.00
30 · Charges/Fees for Services:3665 · Ambulance Service		19,808.09
30 · Charges/Fees for Services:3670 · Weed Abatement		33,600.16
30 · Charges/Fees for Services:3682 · Rohnert Park Auto Aid		21,836.00
30 · Charges/Fees for Services:3700 · Copy Fee		20,164.87
		225.00

Rancho Adobe Fire Protection District

Trial Balance

As of April 30, 2023

	Apr 30, 23	
	Debit	Credit
40 · Miscellaneous Revenues:4040 · Misc. Revenue		27,122.65
40 · Miscellaneous Revenues:4100 · Workers Comp. Reimbursement		45,162.60
40 · Miscellaneous Revenues:4102 · Donations or Reimbursements		338.28
50 · Salaries and Benefits:5910 · Full-Time Personnel	2,496,869.27	
50 · Salaries and Benefits:5911 · Part-Time Staffing	245,145.42	
50 · Salaries and Benefits:5912 · Overtime	641,058.47	
50 · Salaries and Benefits:5914 · FLSA	69,689.88	
50 · Salaries and Benefits:5918 · BLS Staff	4,575.00	
50 · Salaries and Benefits:5922 · Social Security Payroll Taxes		2,756.91
50 · Salaries and Benefits:5923 · CalPERS	508,082.17	
50 · Salaries and Benefits:5924 · Medicare	49,034.54	
50 · Salaries and Benefits:5930 · Health Insurance	491,545.13	
50 · Salaries and Benefits:5931 · Disability Insurance	9,251.00	
50 · Salaries and Benefits:5932 · Dental Insurance	27,096.73	
50 · Salaries and Benefits:5933 · Life Insurance	3,760.25	
50 · Salaries and Benefits:5934 · Vision Insurance	4,059.99	
50 · Salaries and Benefits:5935 · Unemployment Insurance	4,091.48	
50 · Salaries and Benefits:5936 · Retiree Insurance	16,200.00	
50 · Salaries and Benefits:5940 · Workers Compensation	209,008.23	
60 · Supplies & Services:6020 · Uniforms	11,031.42	
60 · Supplies & Services:6022 · Safety Clothing	5,249.04	
60 · Supplies & Services:6040 · Communications	23,257.21	
60 · Supplies & Services:6045 · Pagers & Radios	30,376.88	
60 · Supplies & Services:6060 · Food	1,274.43	
60 · Supplies & Services:6080 · Household Expense	10,069.99	
60 · Supplies & Services:6100 · Property & Liability Insurance	215,094.91	
60 · Supplies & Services:6140 · Equipment Maintenance	6,533.82	
60 · Supplies & Services:6150 · Bad Debt Expense	7,082.13	
60 · Supplies & Services:6155 · Apparatus Maintenance	30,659.02	
60 · Supplies & Services:6165 · SCBA Maintenance	4,169.83	
60 · Supplies & Services:6180 · Building Maintenance	30,909.68	
60 · Supplies & Services:6181 · Station Maintenance for Remodel	1,000.00	
60 · Supplies & Services:6260 · Medical Supplies	20,342.81	
60 · Supplies & Services:6280 · Memberships	13,631.67	
60 · Supplies & Services:6400 · Office Supplies	2,625.52	
60 · Supplies & Services:6401 · Office Expense - Inventory	261.65	
60 · Supplies & Services:6410 · Postage and Shipping	1,503.98	
60 · Supplies & Services:6430 · Printing Services	437.96	
60 · Supplies & Services:6461 · Operational Expense	4,987.78	
60 · Supplies & Services:6463 · FPO Expense	4,137.89	
60 · Supplies & Services:6500 · Payroll Fees	5,924.96	
60 · Supplies & Services:6526 · Dispatch Service-Redcom	17,329.42	
60 · Supplies & Services:6587 · LAFCO	10,970.00	
60 · Supplies & Services:6590 · Contracted FM Services	19,337.50	
60 · Supplies & Services:6605 · Hiring Expense	3,885.00	
60 · Supplies & Services:6610 · Legal Services	10,154.00	
60 · Supplies & Services:6630 · Annual Audit Charges	8,445.00	
60 · Supplies & Services:6635 · Bank Fees	395.46	
60 · Supplies & Services:6650 · Health Services	1,868.00	
60 · Supplies & Services:6654 · Wellness Program	1,688.62	
60 · Supplies & Services:6800 · Public Legal Notices	1,555.00	
60 · Supplies & Services:6820 · Rent/Lease Equipment	6,270.79	
60 · Supplies & Services:6880 · Small Tools Expense	3,512.95	
60 · Supplies & Services:6881 · Safety Equipment	26,786.20	
60 · Supplies & Services:6889 · Computer Software and Equipment	47,861.38	
60 · Supplies & Services:7000 · Board Expense	810.00	
60 · Supplies & Services:7120 · Training Expense	22,864.37	
60 · Supplies & Services:7201 · Fuel	53,628.84	
60 · Supplies & Services:7300 · Transportation & Travel	7,255.87	
60 · Supplies & Services:7320 · Utilities	47,648.47	
75 · Other Charges:7910 · Long Term Loan-Principal	55,801.92	
75 · Other Charges:7930 · Long Term Loan-Interest	7,914.88	
75 · Other Charges:7940 · Pension Obligation Bond - Prin.	252,890.90	
75 · Other Charges:7945 · Pension Obligation Bond - Int.	130,611.88	

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Cash Basis

Rancho Adobe Fire Protection District
Trial Balance
As of April 30, 2023

	Apr 30, 23	
	Debit	Credit
85 · Capital Assets:8510 · Building Improvements	0.00	
85 · Capital Assets:8511 · New Capital Equipment	789.00	
85 · Capital Assets:8560 · New Equipment - Apparatus	0.00	
95 · Capital Improvements - Assets:9510 · Building Improvements	47,280.32	
95 · Capital Improvements - Assets:9560 · New Equipment - Apparatus	717,000.87	
TOTAL	<u>39,193,772.36</u>	<u>39,193,772.36</u>

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3

Rancho Adobe Fire Protection District
Balance Sheet Prev Year Comparison
As of April 30, 2023

	Apr 30, 23	Apr 30, 22	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
1035 · Summit State Bank - Operating	37,411.68	46,922.54	-9,510.86	-20.3%
1036 · Summit State Bank - ICS	3,678,662.38	4,533,610.63	-854,948.25	-18.9%
1037 · Summit State Bank - Payroll	10,886.78	122,173.30	-111,286.52	-91.1%
1038 · CDARS	3,033,820.09	2,000,000.00	1,033,820.09	51.7%
1090 · Petty Cash	200.00	200.00	0.00	0.0%
Total Checking/Savings	6,760,980.93	6,702,906.47	58,074.46	0.9%
Accounts Receivable				
107 · Accounts Receivable	3,934.00	0.00	3,934.00	100.0%
Total Accounts Receivable	3,934.00	0.00	3,934.00	100.0%
Other Current Assets				
325 · Deferred Outflows	9,200,694.00	0.00	9,200,694.00	100.0%
Total Other Current Assets	9,200,694.00	0.00	9,200,694.00	100.0%
Total Current Assets	15,965,608.93	6,702,906.47	9,262,702.46	138.2%
Fixed Assets				
145 · Deferred Inflow	-3,987,593.00	5,070,887.06	-9,058,480.06	-178.6%
170 · Land	74,634.00	74,634.00	0.00	0.0%
171 · Buildings and Improvements	755,665.64	755,665.64	0.00	0.0%
172 · Equipment	3,848,634.88	3,502,895.21	345,739.67	9.9%
178 · Accum. Depreciation - Building	-576,580.69	-723,250.93	146,670.24	20.3%
179 · Accum. Depreciation - Equipment	-1,754,906.53	-1,376,547.66	-378,358.87	-27.5%
Total Fixed Assets	-1,640,145.70	7,304,283.32	-8,944,429.02	-122.5%
Other Assets				
195 · Due From Operating Fund	1,916,890.00	0.00	1,916,890.00	100.0%
Total Other Assets	1,916,890.00	0.00	1,916,890.00	100.0%
TOTAL ASSETS	16,242,353.23	14,007,189.79	2,235,163.44	16.0%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
2710 · Deferred Revenue	86,879.18	86,879.18	0.00	0.0%
327 · Deferred Outflows-Liability Acc	5,928,260.00	5,928,260.00	0.00	0.0%
336 · Capital One Loan	0.07	0.07	0.00	0.0%
337 · Accrued Interest Payable	2,129.35	5,832.00	-3,702.65	-63.5%
338 · Capital Lease - Current	55,806.47	49,319.87	6,486.60	13.2%
Total Other Current Liabilities	6,073,075.07	6,070,291.12	2,783.95	0.1%
Total Current Liabilities	6,073,075.07	6,070,291.12	2,783.95	0.1%
Long Term Liabilities				
300 · Compensated Absences	545,622.48	526,502.48	19,120.00	3.6%
340 · Bonds Payable - Current	252,891.00	0.00	252,891.00	100.0%
342 · Notes Payable - Long Term	333,267.78	285,613.47	47,654.31	16.7%
345 · Bonds Payable - Noncurrent	5,357,109.00	0.00	5,357,109.00	100.0%
355 · Due To Capital Improvement Fund	1,916,890.00	0.00	1,916,890.00	100.0%
744 · Net Pension Liability	6,214,613.00	0.00	6,214,613.00	100.0%
Total Long Term Liabilities	14,620,393.26	812,115.95	13,808,277.31	1,700.3%
Total Liabilities	20,693,468.33	6,882,407.07	13,811,061.26	200.7%
Equity				
30000 · Opening Balance Equity	-904,952.26	2,521,455.80	-3,426,408.06	-135.9%
320 · Unreserved-Undesignated FD Bal	-8,200,779.76	-763,778.42	-7,437,001.34	-973.7%
330 · Operational Reserves	2,155,346.00	3,590,000.00	-1,434,654.00	-40.0%

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Cash Basis

Rancho Adobe Fire Protection District
Balance Sheet Prev Year Comparison
As of April 30, 2023

	<u>Apr 30, 23</u>	<u>Apr 30, 22</u>	<u>\$ Change</u>	<u>% Change</u>
334 - Capital Reserves	1,916,890.00	482,236.00	1,434,654.00	297.5%
Net Income	582,380.92	1,294,869.34	-712,488.42	-55.0%
Total Equity	<u>-4,451,115.10</u>	<u>7,124,782.72</u>	<u>-11,575,897.82</u>	<u>-162.5%</u>
TOTAL LIABILITIES & EQUITY	<u>16,242,353.23</u>	<u>14,007,189.79</u>	<u>2,235,163.44</u>	<u>16.0%</u>

Rancho Adobe Fire Protection District
Profit & Loss by Class
April 2023

	Capital Improvements	Operating	TOTAL
Ordinary Income/Expense			
Income			
10 · Taxes			
1000 · Property Taxes	0.00	1,859,023.51	1,859,023.51
1001 · CY Direct Charges	0.00	883,392.00	883,392.00
1008 · RDA Increment	0.00	-386,366.28	-386,366.28
1011 · Property Tax Admin Fee	0.00	-39,287.54	-39,287.54
1014 · Property Taxes - RDA Increment	0.00	2,551.17	2,551.17
1015 · RDA Pass-Through	0.00	253,419.67	253,419.67
1016 · RDA Allocation	0.00	33,553.00	33,553.00
1020 · CY Supplemental Tax	0.00	27,514.77	27,514.77
1061 · PY Direct Charges	0.00	6,169.74	6,169.74
Total 10 · Taxes	0.00	2,639,970.04	2,639,970.04
17 · Use of Money/Property			
1700 · Interest on Cash	0.00	1,093.71	1,093.71
Total 17 · Use of Money/Property	0.00	1,093.71	1,093.71
20 · Intergovernmental Revenues			
2440 · HOPTR	0.00	7,266.71	7,266.71
Total 20 · Intergovernmental Revenues	0.00	7,266.71	7,266.71
30 · Charges/Fees for Services			
3600 · Fire Marshal Services	0.00	2,800.00	2,800.00
3661 · Cost Recovery	0.00	4.00	4.00
3700 · Copy Fee	0.00	35.00	35.00
Total 30 · Charges/Fees for Services	0.00	2,839.00	2,839.00
40 · Miscellaneous Revenues			
4040 · Misc. Revenue	0.00	2,448.00	2,448.00
4100 · Workers Comp. Reimbursement	0.00	12,946.25	12,946.25
Total 40 · Miscellaneous Revenues	0.00	15,394.25	15,394.25
Total Income	0.00	2,666,563.71	2,666,563.71
Gross Profit			
Expense			
50 · Salaries and Benefits	0.00	245,088.64	245,088.64
5910 · Full-Time Personnel	0.00	11,679.53	11,679.53
5911 · Part-Time Staffing	0.00	55,326.51	55,326.51
5912 · Overtime	0.00	5,368.48	5,368.48
5914 · FLSA	0.00	-4,908.98	-4,908.98
5922 · Social Security Payroll Taxes	0.00	45,398.90	45,398.90
5923 · CALPERS	0.00		
Total Expense	0.00	2,666,563.71	2,666,563.71

Rancho Adobe Fire Protection District
Profit & Loss by Class
April 2023

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	Capital Improvements	Operating	TOTAL
5924 · Medicare	0.00	4,260.12	4,260.12
5930 · Health Insurance	0.00	31,286.73	31,286.73
5931 · Disability Insurance	0.00	841.00	841.00
5932 · Dental Insurance	0.00	2,456.88	2,456.88
5933 · Life Insurance	0.00	347.10	347.10
5934 · Vision Insurance	0.00	396.43	396.43
5935 · Unemployment Insurance	0.00	9.46	9.46
Total 50 · Salaries and Benefits	0.00	397,550.80	397,550.80
60 · Supplies & Services			
6020 · Uniforms	0.00	1,689.60	1,689.60
6022 · Safety Clothing	0.00	440.97	440.97
6040 · Communications	0.00	2,625.28	2,625.28
6045 · Pagers & Radios	0.00	335.11	335.11
6060 · Food	0.00	707.45	707.45
6080 · Household Expense	0.00	1,259.27	1,259.27
6140 · Equipment Maintenance	0.00	2,517.50	2,517.50
6155 · Apparatus Maintenance	0.00	6,951.21	6,951.21
6180 · Building Maintenance	0.00	4,340.66	4,340.66
6181 · Station Maintenance for Remodel	0.00	1,000.00	1,000.00
6260 · Medical Supplies	0.00	3,988.43	3,988.43
6280 · Memberships	0.00	2,635.00	2,635.00
6400 · Office Supplies	0.00	21.86	21.86
6410 · Postage and Shipping	0.00	74.82	74.82
6430 · Printing Services	0.00	145.96	145.96
6461 · Operational Expense	0.00	3.90	3.90
6500 · Payroll Fees	0.00	338.80	338.80
6610 · Legal Services	0.00	577.50	577.50
6635 · Bank Fees	0.00	49.27	49.27
6654 · Wellness Program	0.00	1,000.00	1,000.00
6820 · Rent/Lease Equipment	0.00	635.27	635.27
6881 · Safety Equipment	0.00	3,837.23	3,837.23
6889 · Computer Software and Equipment	0.00	2,326.94	2,326.94
7000 · Board Expense	0.00	90.00	90.00
7120 · Training Expense	0.00	1,048.06	1,048.06
7201 · Fuel	0.00	3,613.81	3,613.81
7300 · Transportation & Travel	0.00	1,756.60	1,756.60
7320 · Utilities	0.00	3,234.95	3,234.95
Total 60 · Supplies & Services	0.00	47,245.45	47,245.45
75 · Other Charges			
7910 · Long Term Loan-Principal	0.00	14,133.44	14,133.44
7930 · Long Term Loan-Interest	0.00	1,795.76	1,795.76
Total 75 · Other Charges	0.00	15,929.20	15,929.20
95 · Capital Improvements - Assets			

Rancho Adobe Fire Protection District
Profit & Loss by Class
April 2023

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	Capital Improvements	Operating	TOTAL
9510 · Building Improvements	30,162.59	870.37	31,032.96
Total 95 · Capital Improvements · Assets	30,162.59	870.37	31,032.96
Total Expense	30,162.59	461,595.82	491,758.41
Net Ordinary Income	-30,162.59	2,204,967.89	2,174,805.30
Net Income	-30,162.59	2,204,967.89	2,174,805.30

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Rancho Adobe Fire Protection District
Profit & Loss Prev Year Comparison
April 2023

	Apr 23	Apr 22	\$ Change	% Change
Ordinary Income/Expense				
Income				
10 · Taxes				
1000 · Property Taxes	1,859,023.51	1,680,656.71	178,366.80	10.6%
1001 · CY Direct Charges	883,392.00	836,004.00	47,388.00	5.7%
1008 · RDA Increment	-386,366.28	-366,338.32	-20,027.96	-5.5%
1011 · Property Tax Admin Fee	-39,287.54	-47,607.64	8,320.10	17.5%
1014 · Property Taxes - RDA Increment	2,551.17	2,035.44	515.73	25.3%
1015 · RDA Pass-Through	253,419.67	241,541.96	11,877.71	4.9%
1016 · RDA Allocation	33,553.00	32,144.50	1,408.50	4.4%
1020 · CY Supplemental Tax	27,514.77	33,268.84	-5,754.07	-17.3%
1061 · PY Direct Charges	6,169.74	5,170.44	999.30	19.3%
Total 10 · Taxes	2,639,970.04	2,416,875.93	223,094.11	9.2%
17 · Use of Money/Property				
1700 · Interest on Cash	1,093.71	289.20	804.51	278.2%
Total 17 · Use of Money/Property	1,093.71	289.20	804.51	278.2%
20 · Intergovernmental Revenues				
2440 · HOPTR	7,266.71	7,627.24	-360.53	-4.7%
Total 20 · Intergovernmental Revenues	7,266.71	7,627.24	-360.53	-4.7%
30 · Charges/Fees for Services				
3600 · Fire Marshal Services	2,800.00	1,452.00	1,348.00	92.8%
3601 · Finance Charge/Late Fee	0.00	146.76	-146.76	-100.0%
3641 · Fire Services - Casino Contract	0.00	57,512.00	-57,512.00	-100.0%
3661 · Cost Recovery	4.00	1,458.01	-1,454.01	-99.7%
3700 · Copy Fee	35.00	0.00	35.00	100.0%
Total 30 · Charges/Fees for Services	2,839.00	60,568.77	-57,729.77	-95.3%
40 · Miscellaneous Revenues				
4040 · Misc. Revenue	2,448.00	6,085.71	-3,637.71	-59.8%
4100 · Workers Comp. Reimbursement	12,946.25	1,704.50	11,241.75	659.5%
Total 40 · Miscellaneous Revenues	15,394.25	7,790.21	7,604.04	97.6%
Total Income	2,666,563.71	2,493,151.35	173,412.36	7.0%
Gross Profit	2,666,563.71	2,493,151.35	173,412.36	7.0%
Expense				
50 · Salaries and Benefits				
5910 · Full-Time Personnel	245,088.64	208,548.42	36,540.22	17.5%
5911 · Part-Time Staffing	11,679.53	25,021.00	-13,341.47	-53.3%
5912 · Overtime	55,326.51	44,207.67	11,118.84	25.2%
5914 · FLSA	5,368.48	5,840.51	-472.03	-8.1%
5918 · BLS Staff	0.00	2,925.00	-2,925.00	-100.0%
5922 · Social Security Payroll Taxes	-4,908.98	330.90	-5,239.88	-1,583.5%
5923 · CalPERS	45,398.90	37,906.58	7,492.32	19.8%
5924 · Medicare	4,260.12	4,114.70	145.42	3.5%
5930 · Health Insurance	31,286.73	29,746.81	1,539.92	5.2%
5931 · Disability Insurance	841.00	841.00	0.00	0.0%
5932 · Dental Insurance	2,456.88	2,202.72	254.16	11.5%
5933 · Life Insurance	347.10	335.53	11.57	3.5%
5934 · Vision Insurance	396.43	314.41	82.02	26.1%
5935 · Unemployment Insurance	9.46	74.84	-65.38	-87.4%
Total 50 · Salaries and Benefits	397,550.80	362,410.09	35,140.71	9.7%
60 · Supplies & Services				
6020 · Uniforms	1,689.60	782.13	907.47	116.0%
6022 · Safety Clothing	440.97	0.00	440.97	100.0%
6040 · Communications	2,625.28	2,411.00	214.28	8.9%
6045 · Pagers & Radios	335.11	0.00	335.11	100.0%
6060 · Food	707.45	90.01	617.44	686.0%

Rancho Adobe Fire Protection District
Profit & Loss Prev Year Comparison
April 2023

05/11/23

Cash Basis

	Apr 23	Apr 22	\$ Change	% Change
6080 · Household Expense	1,259.27	757.92	501.35	66.2%
6100 · Property & Liability Insurance	0.00	1,667.52	-1,667.52	-100.0%
6140 · Equipment Maintenance	2,517.50	1,530.66	986.84	64.5%
6155 · Apparatus Maintenance	6,951.21	11,926.54	-4,975.33	-41.7%
6180 · Building Maintenance	4,340.66	1,979.51	2,361.15	119.3%
6181 · Station Maintenance for Remodel	1,000.00	0.00	1,000.00	100.0%
6260 · Medical Supplies	3,988.43	462.45	3,525.98	762.5%
6280 · Memberships	2,635.00	0.00	2,635.00	100.0%
6400 · Office Supplies	21.86	23.84	-1.98	-8.3%
6410 · Postage and Shipping	74.82	132.52	-57.70	-43.5%
6430 · Printing Services	145.96	121.55	24.41	20.1%
6461 · Operational Expense	3.90	675.00	-671.10	-99.4%
6500 · Payroll Fees	338.80	319.55	19.25	6.0%
6526 · Dispatch Service-Redcom	0.00	22,603.56	-22,603.56	-100.0%
6590 · Contracted FM Services	0.00	4,462.50	-4,462.50	-100.0%
6596 · CQI Expense	0.00	390.00	-390.00	-100.0%
6605 · Hiring Expense	0.00	9,512.00	-9,512.00	-100.0%
6610 · Legal Services	577.50	1,903.40	-1,325.90	-69.7%
6635 · Bank Fees	49.27	83.58	-34.31	-41.1%
6650 · Health Services	0.00	3,003.00	-3,003.00	-100.0%
6654 · Wellness Program	1,000.00	0.00	1,000.00	100.0%
6820 · Rent/Lease Equipment	635.27	601.27	34.00	5.7%
6881 · Safety Equipment	3,837.23	384.80	3,452.43	897.2%
6889 · Computer Software and Equipment	2,326.94	10,899.00	-8,572.06	-78.7%
7000 · Board Expense	90.00	160.00	-70.00	-43.8%
7120 · Training Expense	1,048.06	1,886.68	-838.62	-44.5%
7201 · Fuel	3,613.81	5,281.77	-1,667.96	-31.6%
7300 · Transportation & Travel	1,756.60	0.00	1,756.60	100.0%
7320 · Utilities	3,234.95	3,333.95	-99.00	-3.0%
Total 60 · Supplies & Services	47,245.45	87,385.71	-40,140.26	-45.9%
75 · Other Charges				
7910 · Long Term Loan-Principal	14,133.44	13,720.35	413.09	3.0%
7930 · Long Term Loan-Interest	1,795.76	2,208.85	-413.09	-18.7%
Total 75 · Other Charges	15,929.20	15,929.20	0.00	0.0%
85 · Capital Assets				
8510 · Building Improvements	0.00	11,033.79	-11,033.79	-100.0%
8560 · New Equipment - Apparatus	0.00	53,879.61	-53,879.61	-100.0%
Total 85 · Capital Assets	0.00	64,913.40	-64,913.40	-100.0%
95 · Capital Improvements - Assets				
9510 · Building Improvements	31,032.96	0.00	31,032.96	100.0%
Total 95 · Capital Improvements - Assets	31,032.96	0.00	31,032.96	100.0%
Total Expense	491,758.41	530,638.40	-38,879.99	-7.3%
Net Ordinary Income	2,174,805.30	1,962,512.95	212,292.35	10.8%
Net Income	2,174,805.30	1,962,512.95	212,292.35	10.8%

UNFINISHED BUSINESS

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REVIEW OF CALMUNI UAL ANALYSIS

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2023

UAL POLICY
COMPLIANCE ANALYSIS

PENSION POLICY COMPLIANCE ANALYSIS

INTRODUCTION

California Municipal Advisors (CalMuni Advisors) has produced this Pension Policy Compliance Analysis in accordance with the Pension Policy adopted by the Rancho Adobe Fire Protection District (the District) Board of Directors on May 19, 2021. Management and staff are responsible for the preparation and fair presentation of the financial statements and information used herein. CalMuni Advisors is responsible for providing express opinions and recommendations based on the analysis of the financial information provided by the District. A few key points of your existing Pension Policy include:

- Target Funded Ratio of 95% but never below 85%;
- Recommendation to pre-pay the entire UAL payment by July 31st of each year;
- Utilize excess reserves, one-time revenues and fund surpluses to pre-pay UAL; and
- Establish a Pension Rate Stabilization Fund (115 Trust).

CalMuni Advisors has performed a in-depth review of the Unfunded Accrued Liability (UAL) that District has outstanding with the California Public Employees' Retirement System (CalPERS) and your compliance with the existing Pension Policy. While CalMuni Advisors strives to provide the best analysis possible, this report utilizes forward-looking assumptions based on information available to CalMuni Advisors at the time the analysis was prepared. Subsequent changes in the investment performance or actuarial information may impact the recommendations of this report.

This Pension Policy Compliance Analysis documents the results of the review and provides recommendations that the District could take to reduce its future UAL costs, in accordance with the best practices related to UAL management and the District's adopted UAL management policy, which individually are:

- Make Additional Discretionary Payments (ADPs) of approximately \$640,000 to maintain Policy Target compliance at 95% Funded and generate approximately \$1.4 million in savings;
- Eliminate negative amortization for the 2022 UAL (estimated to save the District approximately \$593,000);
- Consider financing \$1,325,000 in capital projects and utilize the available monies to make ADPs sufficient to achieve the 95% Funded Target (estimated to save the District approximately \$1.1 million) while also making a contribution to a 115 Trust.

DISTRICT’S PENSION PLANS AND UNFUNDED ACCRUED LIABILITY

The District provides pension benefits to its employees and retirees through three pension plans with CalPERS. As of 06/30/2021 (the most recent official information available as of the date of this Pension Policy Compliance Analysis), the plans had a total accrued liability (the amount necessary, as of the valuation date, to fund all earned pension benefits for current employees, retirees, and beneficiaries) of approximately \$25.4 million, held approximately \$21.2 million in assets, and its plans ranged between 81% and 103% funded. Overall, the pension plans were 83.5% funded, as summarized in Table 1 below.

**Table 1
Rancho Adobe Fire Protection District
Pension Plans Summary**

Plan Name	Total Accrued Liability	Market Value of Assets	Unfunded Accrued Liability	% Funded
Miscellaneous	\$1,487,951	\$1,210,495	\$277,456	81.4%
Safety	\$22,874,878	\$18,925,173	\$3,949,705	82.7%
PEPRA Safety	\$1,035,298	\$1,066,207	(\$30,909)	103.0%
TOTAL	\$25,398,127	\$21,201,875	\$4,196,252	83.5%

Source: CalPERS Actuarial Valuation Reports as of June 30, 2021

In October 2021, subsequent to the date of the latest CalPERS report, the District obtained a bank loan in the form of taxable revenue Bonds (Pension Bonds) in the amount of approximately \$5.6 million which allowed it to pay down the UAL. With the UAL refunding and the additional discretionary payment, the District eliminated the existing UAL and going forward only needed to make payments on the Pension Bonds.

Since the Pension Bonds interest rate is significantly lower than the interest rate charged by CalPERS, the refunding allowed the District to generate approximately \$2.18 million in cash flow savings.

Because the Pension Bonds net proceeds and the additional discretionary contribution made by the District presently (as of the 06/30/2021 valuation date) exceed the outstanding UAL balances as of 06/30/2021, all three of the District plans became overfunded which can be seen in Table 2 below.

Table 2
Rancho Adobe Fire Protection District
2021 Pension Plan Estimate (Post-Re financing)

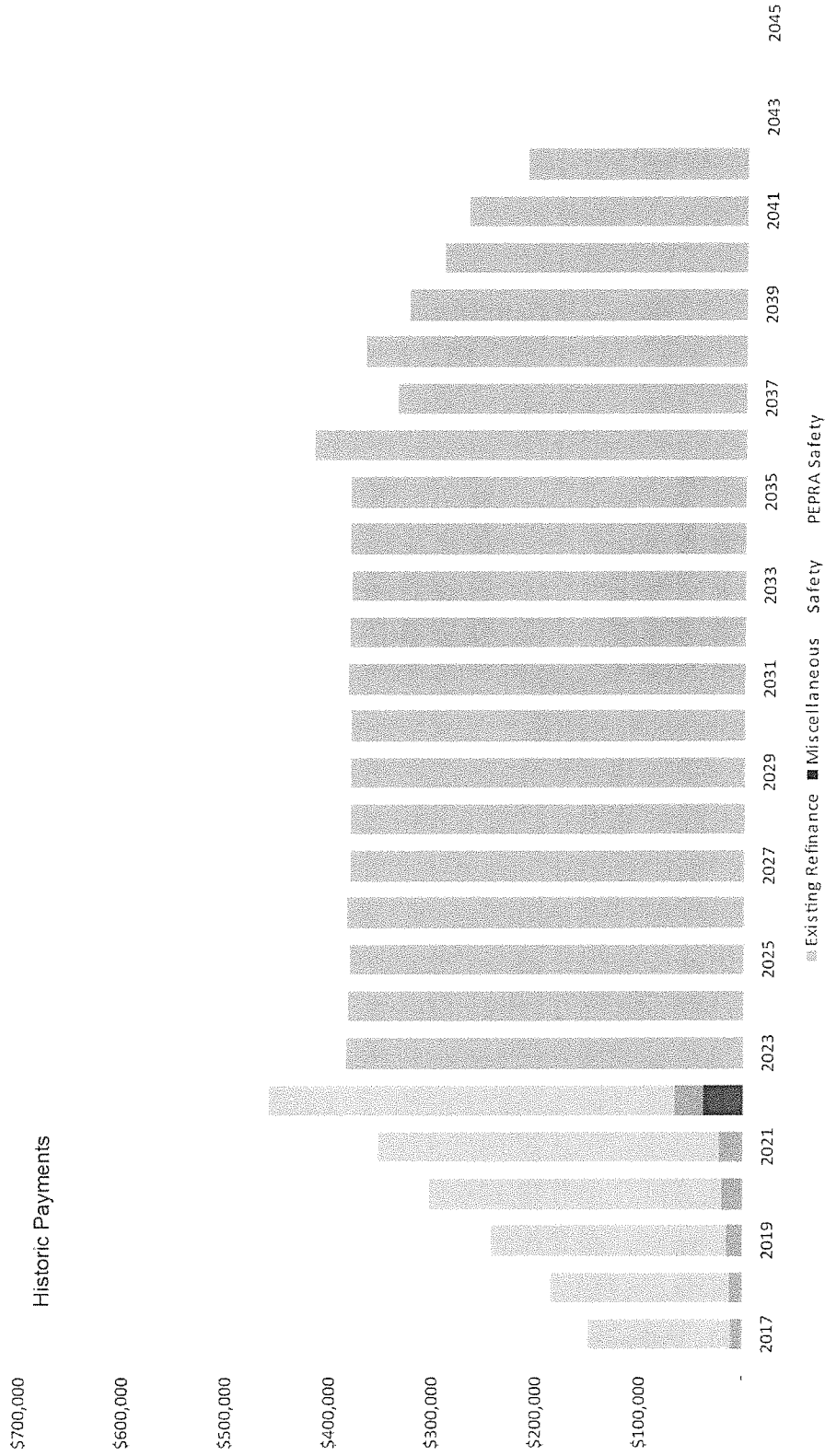
Plan Name	Total Accrued Liability	Market Value of Assets	Unfunded Accrued Liability	Funded %
Miscellaneous	\$1,487,951	\$1,553,797	(\$65,846)	104.4%
Safety	\$22,874,878	\$23,899,304	(\$1,024,426)	104.5%
PEPRA Safety	\$1,035,298	\$1,135,729	(\$100,431)	109.7%
TOTAL	\$25,398,127	\$26,588,830	(\$1,190,703)	104.7%

Source: CalPERS Actuarial Valuation Reports as of June 30, 2021 & CalMuni Estimates

The overfunded pension plan balances earn interest at the CalPERS' rate of return and are available to offset future UAL increases.

Graph 1 below shows the UAL and Pension Loan amortization schedule as of the 06/30/2021 valuation date.

Graph 1
Rancho Adobe Fire District
Current UAL and Pension Loan Amortization Schedule

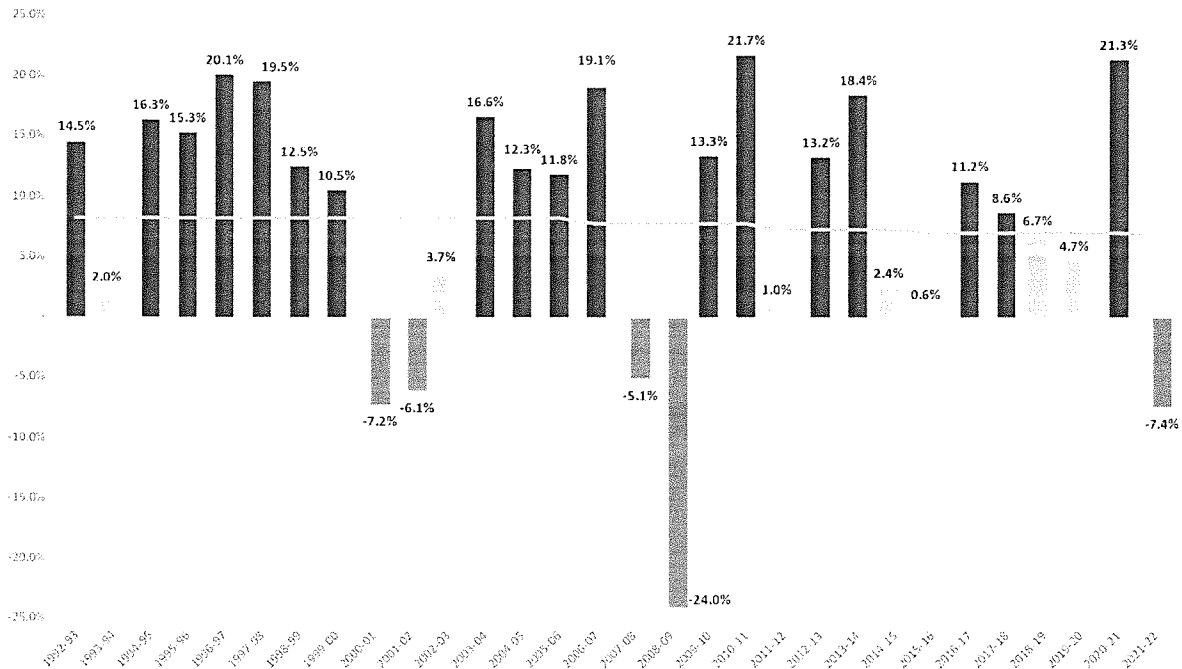


Source: CalPERS Actuarial Valuation Reports as of June 30, 2021, and Pension Bonds Amortization Schedule

CALPERS INVESTMENT PERFORMANCE FOR FYE 2022

In August 2022, CalPERS announced its FYE 2022 investment loss estimate of 7.4%. This is the fifth time in the last 30 years that CalPERS had an investment loss, which translates into a 17% annual likelihood of an investment loss in a fiscal year. However, this was the first investment loss that CalPERS has incurred since FYE 2009. Graph 2 below shows the history of CalPERS' annual investment returns.

Graph 2
History of CalPERS Annual Investment Returns
FYE 1993-2022



Source: CalPERS

The historical average annual investment returns as reported by CalPERS are as follows:

- 5 years: 6.8%
- 10 years: 8.0%
- 20 years: 7.5%
- 30 years: 8.3%

The average returns indicate that historically CalPERS has been able to achieve the long-term investment target rate of 6.8% (the current discount rate). CalPERS has been lowering the target rate over the last several decades. It appears that the current target rate favorably corresponds to the past performance. However, past performance is not a guarantee of future results.

IMPACT OF CALPERS' INVESTMENT LOSS ON THE DISTRICT

To assess the impact of CalPERS' investment performance on the funded status of pension plans, it is important to remember that in order to maintain an unchanged funded ratio, among other things, CalPERS needs to achieve an investment gain equal to the discount rate, which is currently 6.8%. Any time that the investment returns are below the discount rate, the funded level of the pension plans decreases and additional UAL is created.

Conversely, whenever the investment returns are above the discount rate, the UAL amount is reduced, and correspondingly, the funded level increases. With the 7.4% investment loss, the full funding shortfall impact is 14.2% (the sum of the 7.4% investment loss and 6.8% discount rate). This shortfall translates into approximately \$3.9 million of new UAL for the District. For the overfunded plans, some of the new UAL is offset by the excess funds held as of 06/30/2021.

Table 2 below shows the 2022 investment loss impact estimates for each of the District's pension plans.

Table 3
Rancho Adobe Fire Protection District
Estimated 2022 Investment Loss Impact

Plan Name	Estimated 2022 New UAL
Miscellaneous	\$226,064
Safety	\$3,496,861
PEPRA Safety	\$175,854
TOTAL	\$3,898,779

Source: California Municipal Advisors

The investment loss impact is estimated based on the FYE 2021 market value of assets within each pension plan multiplied by 14.2%. CalPERS may make additional adjustments and reconciliations to account for actual vs. projected plan experience and any methodology changes.

In order for this investment loss impact to be reversed in future years, CalPERS would need to earn investment returns above and beyond the 6.8% discount rate hurdle and then apply such excess returns to offset the UAL.

While prior experience indicates that investment market downturns similar to what took place in FYE 2022 are followed by market recoveries, CalPERS' prior investment returns history indicates that a quick elimination of the 2022 UAL is unlikely, and the District may want to consider additional steps to reduce the long-term interest costs associated with the new UAL. Suggested pension cost reduction strategies are discussed below.

DISTRICT'S ESTIMATED FYE 2022 PENSION PLAN FUNDED LEVELS

CalPERS will publish the 06/30/2022 actuarial reports for the District in or around August 2023. The reports will reflect any changes that have taken place during the fiscal year, including the 7.4% investment loss, the District's and its employees' contributions, benefit payments to plan beneficiaries, and any adjustments made by CalPERS to reconcile the actual vs. projected plan experience and to account for any actuarial methodology changes.

While the reconciliation and methodology adjustments are unknown at this time, CalMuni has developed an estimate of the investment loss change and certain other changes, which are summarized in Table 3 below.

Table 4
Rancho Adobe Fire Protection District
2022 Pension Plan Funded Level Estimate

Description	Miscellaneous	Safety	PEPRA Safety	Total
Market Value of Assets				
2021 Balance	\$1,553,797	\$23,899,304	\$1,135,729	\$26,588,830
Normal Cost Contribution	\$14,866	\$395,280	\$100,691	\$510,838
UAL Payment	\$23,337	\$331,197	\$1,986	\$356,520
UAL Discretionary Payment	-	-	-	-
Investment Gain / (Loss)	(\$226,064)	(\$3,496,861)	(\$175,854)	(\$3,898,779)
Benefit Payment	(\$71,796)	(\$623,675)	-	(\$695,471)
2022 Balance	\$1,294,140	\$21,128,920	\$1,062,552	\$23,557,409
115 Trust Fund Balance	-	-	-	-
Unfunded Accrued Liability				
2021 Balance	(\$65,846)	(\$1,024,426)	(\$100,431)	(\$1,190,703)
UAL Payment	(\$23,337)	(\$331,197)	(\$1,986)	(\$356,520)
Interest	(\$6,064)	(\$92,182)	(\$6,964)	(\$105,211)
UAL Discretionary Payment	-	-	-	-
Investment (Gain) / Loss	\$226,064	\$3,496,861	\$175,854	\$3,898,779
2022 Balance	\$130,817	\$2,049,056	\$66,472	\$2,246,344
Pension Plan 2022 Funded Level	90.8%	91.2%	94.1%	91.3%

It should be emphasized that the amounts calculated in Table 3 are estimates only and can only be finalized once CalPERS publishes the 06/30/2022 actuarial reports.

The Normal Cost contributions, UAL payments, and benefit payments estimates were generated by CalPERS. The investment gain / loss and UAL interest estimates were generated by CalMuni.

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It is estimated that the District's Miscellaneous and Safety and PEPRSA Safety plans were approximately 90.8%, 91.2%, and 94.1% funded as of 06/30/2022, respectively, before any additional adjustments that could be made by CalPERS.

The District has adopted a pension liability management policy with a target plan funded level of 95.0%. As demonstrated in Table 4, with the addition of the new 2022 UAL the District is projected to drop below the 95.0% target objective. The Policy also recognizes the goal of ultimately achieving and maintaining a fully funded status of 100% (with the difference between 95.0% and 100.0% being managed through a Section 115 Trust).

AMORTIZATION OF NEW UAL

The new 2022 UAL will be amortized over a 20-year period with a 5-year ramp-up. The first payment will be due in FYE 2025 (July 2024).

The amortization schedule is based on the estimated 2022 UAL base balances shown in Table 4 above, reduced by the subsequent overfunding balances from the Pension Loan and the additional discretionary payment. It is estimated that approximately \$2.2 million of net new UAL balances will result in an additional \$2.7 million in interest cost for the District over the 20-year amortization period.

Graph 3 illustrates how these amortization payments will impact the District's UAL repayment structure.

Graph 3
Rancho Adobe Fire District
UAL Repayment with 2022 Projected Base Amortization and Pension Loan Amortization Schedule

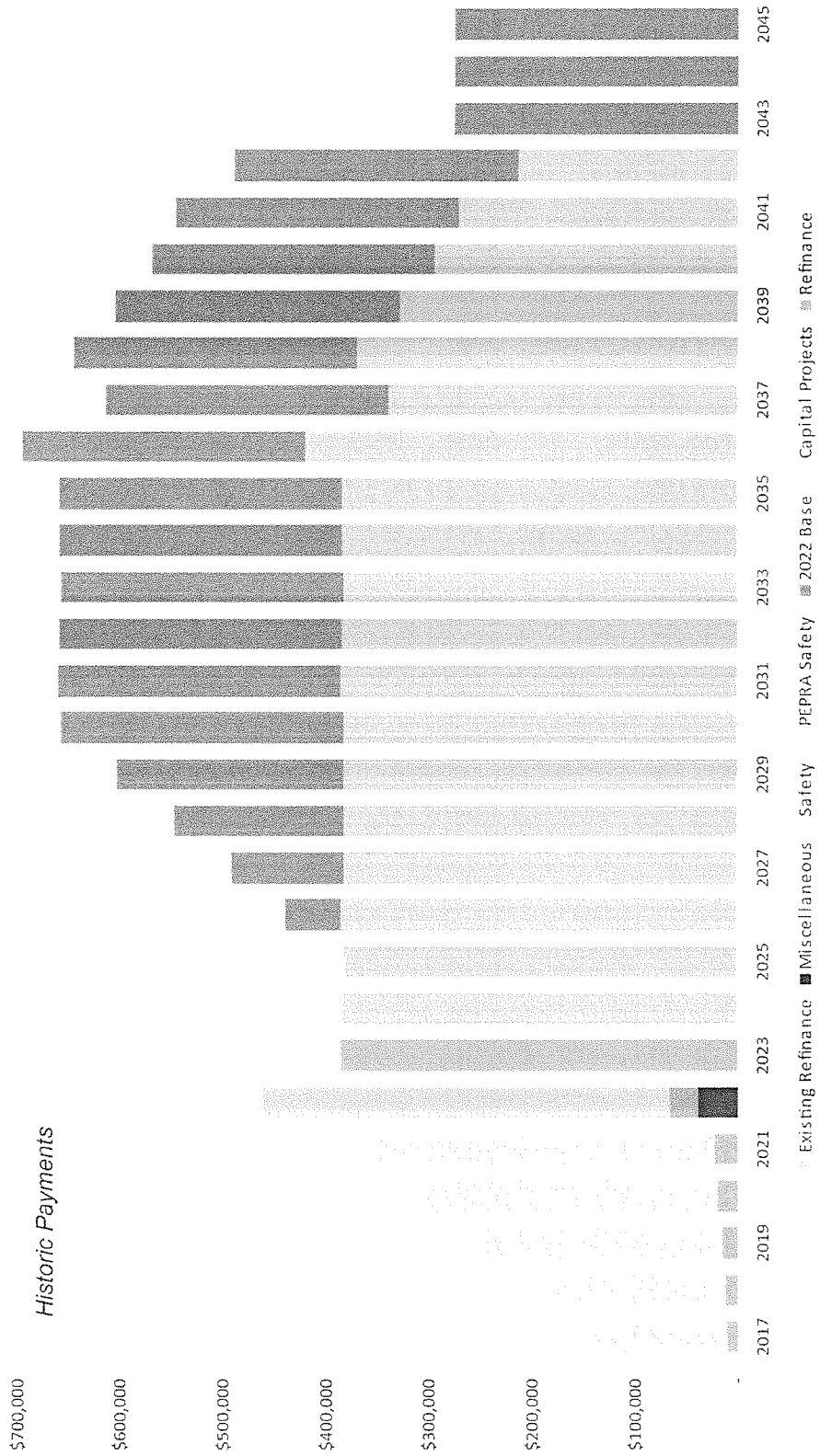


Table 4 provides the annual detailed estimate of the existing UAL amortization, the Pension Loan repayment, and the new UAL amortization schedule.

Table 4
Rancho Adobe Fire Protection District
Estimated UAL Amortization Schedule

FYE	Miscellaneous		Safety		PEPRA Safety		GRAND TOTALS	
	Existing UAL	2022 UAL	Existing UAL	2022 UAL	Existing UAL	2022 UAL	Existing UAL	2022 UAL
2023	-	\$356,149	-	\$24,569	-	\$4,975	-	\$385,693
2024	-	\$355,196	-	\$24,503	-	\$4,962	-	\$384,661
2025	-	\$353,665	-	\$24,397	-	\$4,941	-	\$383,003
2026	-	\$320,7	\$50,237	\$24,551	\$1,630	\$4,972	\$55,074	\$440,498
2027	-	\$6,415	\$100,475	\$24,335	\$3,259	\$4,928	\$110,149	\$492,179
2028	-	\$9,622	\$150,712	\$24,387	\$4,889	\$4,939	\$165,223	\$548,063
2029	-	\$12,829	\$200,950	\$24,388	\$6,519	\$4,939	\$220,298	\$603,159
2030	-	\$16,036	\$251,187	\$24,353	\$8,149	\$4,932	\$275,372	\$667,673
2031	-	\$16,036	\$251,187	\$24,598	\$8,149	\$4,981	\$275,372	\$661,523
2032	-	\$16,036	\$251,187	\$24,487	\$8,149	\$4,959	\$275,372	\$659,779
2033	-	\$16,036	\$251,187	\$24,442	\$8,149	\$4,929	\$275,372	\$657,479
2034	-	\$16,036	\$251,187	\$24,442	\$8,149	\$4,950	\$275,372	\$659,083
2035	-	\$16,036	\$251,187	\$24,483	\$8,149	\$4,958	\$275,372	\$659,721
2036	-	\$16,036	\$251,187	\$26,700	\$8,149	\$5,407	\$275,372	\$694,529
2037	-	\$16,036	\$251,187	\$21,616	\$8,149	\$4,378	\$275,372	\$614,714
2038	-	\$16,036	\$251,187	\$272,803	\$8,149	\$4,767	\$275,372	\$644,999
2039	-	\$16,036	\$251,187	\$20,974	\$8,149	\$4,248	\$275,372	\$604,639
2040	-	\$16,036	\$272,279	\$18,783	\$8,149	\$3,804	\$275,372	\$570,237
2041	-	\$16,036	\$266,387	\$17,270	\$8,149	\$3,497	\$275,372	\$546,490
2042	-	\$16,036	\$213,121	\$13,596	\$8,149	\$2,753	\$275,372	\$488,806
2043	-	\$16,036	\$16,036	-	\$8,149	-	\$275,372	\$275,372
2044	-	\$16,036	\$16,036	-	\$8,149	-	\$275,372	\$275,372
2045	-	\$16,036	\$16,036	-	\$8,149	-	\$275,372	\$275,372
Total	-	\$288,655	\$4,521,370	\$460,314	\$146,675	\$93,219	\$4,956,700	\$12,182,986

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The debt service allocation to each pension plan is made based on the UAL balances that were paid down through the Pension Loan (see Table 5 below).

Table 6
Rancho Adobe Fire Protection District
Debt Service Allocation

Plan Name	UAL Paydown	%
Miscellaneous	\$4,974,131	92.34%
Safety	\$343,302	6.37%
PEPRA Safety	\$69,522	1.29%
TOTAL	\$5,386,955	100.00%

Source: California Municipal Advisors

The 2022 UAL amortization is estimated based on the net UAL balance for each plan.

PENSION COST OPTIMIZATION STRATEGIES

Concurrently with the issuance of the Pension Loan, the District adopted the UAL Management Policy, which provides guidance on how the District should approach managing future UAL.

In addition to following the historical practice of prepaying the UAL payments by July 31 of each year, there are four pension cost optimization strategies that the District may want to implement to lower its future UAL-related costs pertaining to the 2022 UAL increase:

- **Strategy A:** Additional Discretionary Payments
- **Strategy B:** Eliminate negative amortization.
- **Strategy C:** Make discretionary contributions to a 115 Trust
- **Strategy D:** Consider using CIP reserves

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Strategy A: Additional Discretionary Payments

Based upon CalMuni’s analysis, the District can anticipate new bases in the 2022 report totaling approximately \$2.2 million. In order to remain at the 95% funded level for each plan, the District would need to make an ADP of approximately \$60,000 to the Miscellaneous plan, approximately \$921,000 to the Safety plan, and \$10,000 to the PEPRA Safety plan to remain in compliance with the policy.

Payments of these amounts would leave approximately \$1.25 million in outstanding UAL across the District’s plans (See Table 6 below)

**Table 7
Rancho Adobe Fire Protection District
Additional Discretionary Payments to achieve Funding Target**

Plan Name	ADP	Remaining Balance	Funded %
Miscellaneous	\$59,569	\$71,248	95.0%
Safety	\$921,341	\$1,127,715	95.0%
PEPRA Safety	\$10,021	\$56,451	95.0%
TOTAL	\$990,930	\$1,255,414	95.0%

Source: California Municipal Advisors

In the case of ADPs, the District is not required to pay the full \$991,000 to make a contribution to its plans. If the District has a smaller amount available to make an ADP that will provide long-term savings but would not be sufficient to achieve the 95% funded level.

Making the \$991,000 Additional Discretionary Payments on the 2022 Base would result in the District maintaining it’s 95% funded target and generate savings of approximately \$2.2 million over the 20-year UAL repayment period.

Strategy B: Eliminate Negative Amortization

One of the key factors that contributed to the historical growth of UAL and associated pension costs for agencies covered by CalPERS was the negative amortization within pension plans.

The standard CalPERS practice does not require agencies to make any payments on new UAL for the first two years. After that the new UAL is amortized over a 20-year term with a 5-year ramp-up period to the full payment amount.

During the ramp-up period, the payments increase by 20% of the full payment amount each year. In other words, the first year's payment amount is only 20% of the full payment, the second year's payment amount is 40% of the full payment, etc.

However, the new UAL starts accruing interest at 6.8% (the discount rate) as soon as it is added to the plan.

Thus, the CalPERS standard UAL amortization practice results in negative amortization for each pension plan that does not take proactive steps.

Negative amortization occurs whenever the debt payment for any period is less than the interest charged over that period so that the outstanding balance of the debt increases.

In each year when the District's UAL payments on any given actuarial UAL base are less than the interest accrued on that base, the base's balance increases. In the following year, the interest is accrued on the higher balance.

Under the current CalPERS amortization rules, each agency finds itself in the negative amortization situation for the first four years after new UAL is incurred. In year 5, the required payment amount is just slightly higher than the interest amount for the year, which translates into essentially an interest-only payment. It is only in year 6 that the UAL starts being paid down.

This leads to significantly higher interest costs for the CalPERS member agencies.

Elimination of negative amortization is a recommended practice. It is achieved by making Additional discretionary payments (ADPs) in the two years following the creation of new UAL to cover accrued interest.

The ADP amount is calculated by multiplying the new UAL amount by 6.8%. These payments can be made as early as in the 13th and 25th months following the end of the fiscal year in which the new UAL was created. For the 2022 actuarial UAL base, such ADPs can be made as early as in July 2023 and July 2024.

To make these payments, the District needs to contact its CalPERS actuary 2-3 weeks prior to making the payments. The District needs to inform the actuary that it would like to make an ADP to cover the interest on the 2022 Investment Loss base and to instruct the actuary to apply the ADP to the 2022 Investment Loss base.

The actuary will then set up a receivable in the system that will allow the District to make the payment through the District's MyCalPERS portal.

These actions should be taken after July 1, 2023 (after the fiscal year is closed) and need to be repeated in subsequent years as well.

With the District's 2022 estimated new net UAL balances of approximately \$110,000 for the Miscellaneous Plan, \$1.7 million for the Safety Plan, and \$50,000 for the PEPRA Safety Plan, the ADPs are estimated to be as following:

- Miscellaneous: \$9,500 in July of 2023 and 2024
- Safety: \$149,000 in July of 2023 and 2024
- PEPRA Safety: \$4,500 in July of 2023 and 2024

The implementation of this strategy is projected to save the District approximately \$705,000 over the 20-year UAL repayment period, as shown in Table 6 below.

Given the large amounts associated with the implementation of this strategy, we recommend that the District continues to monitor the investment market performance and make adjustments as warranted if there is a significant market recovery.

Table 6
Rancho Adobe Fire Protection District
Negative Amortization Elimination Detail

FYE	Current CalPERS Amortization			Revised Amortization			Difference			
	Miscellaneous	Safety	PEPRA Safety Total	Miscellaneous	Safety	PEPRA Safety Total	Miscellaneous	Safety	PEPRA Safety Total	
2023	-	-	-	\$11,255	\$176,290	\$5,719	(\$11,255)	(\$176,290)	(\$5,719)	(\$193,264)
2024	-	-	-	\$11,255	\$176,290	\$5,719	(\$11,255)	(\$176,290)	(\$5,719)	(\$193,264)
2025	-	-	-	\$11,255	\$176,290	\$5,719	(\$8,047)	(\$126,053)	(\$4,089)	(\$138,189)
2026	\$3,207	\$50,237	\$1,630	\$11,255	\$176,290	\$5,719	(\$4,840)	(\$75,815)	(\$2,459)	(\$83,115)
2027	\$6,415	\$100,475	\$3,259	\$11,255	\$176,290	\$5,719	(\$1,633)	(\$25,578)	(\$800)	(\$28,040)
2028	\$9,622	\$150,712	\$4,889	\$11,255	\$176,290	\$5,719	\$1,574	\$24,660	\$800	\$27,034
2029	\$12,829	\$200,950	\$6,519	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2030	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2031	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2032	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2033	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2034	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2035	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2036	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2037	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2038	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2039	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2040	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2041	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2042	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2043	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2044	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
2045	\$16,036	\$251,187	\$8,149	\$11,255	\$176,290	\$5,719	\$4,782	\$74,897	\$2,430	\$82,109
Total	\$288,655	\$4,521,370	\$146,675	\$247,605	\$3,878,380	\$125,816	\$41,050	\$642,990	\$20,859	\$704,899

Graph 4 illustrates how the elimination of the negative amortization impacts the UAL repayment schedule.

Graph 4
Rancho Adobe Fire District
UAL Repayment with 2022 Projected Base Acceleration and Pension Loan Amortization Schedule

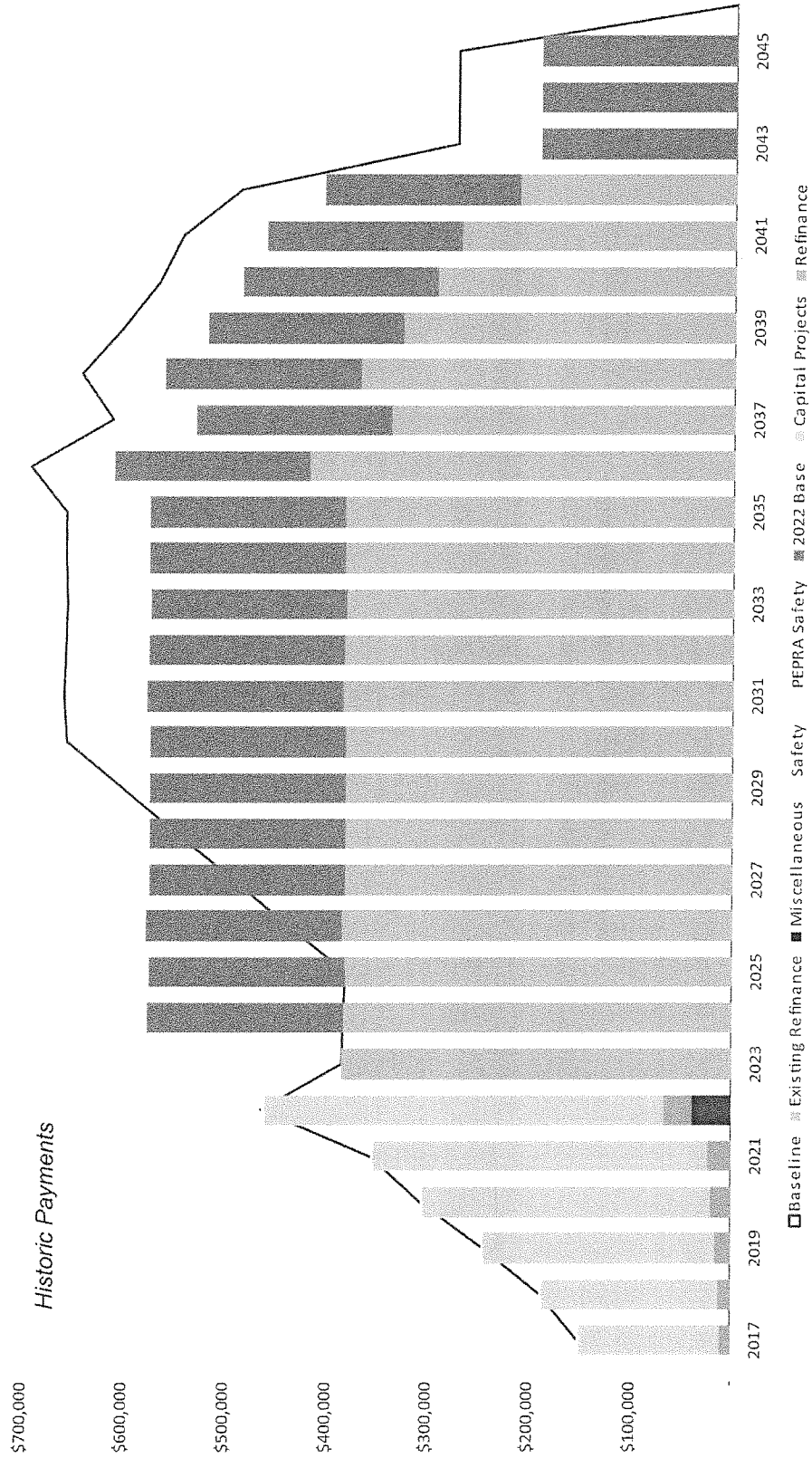


Table 7 provides the annual detailed estimate of the existing UAL payments, the Pension Loan payments, and the new UAL amortization schedule factoring in the elimination of the negative amortization.

Table 8
Rancho Adobe Fire Protection District
Estimated UAL Amortization Schedule with Base Acceleration

FYE	Miscellaneous			Safety			PEPRA Safety			GRAND TOTALS			
	Existing UAL	2022 UAL	Debt Service	Existing UAL	2022 UAL	Debt Service	Existing UAL	2022 UAL	Debt Service	Existing UAL	2022 UAL	Debt Service	Total
2023	-	\$356,149	\$24,569	-	\$176,290	\$24,569	-	\$5,719	\$4,975	-	\$4,975	\$385,693	\$385,693
2024	-	\$366,450	\$24,503	\$176,290	\$176,290	\$24,503	\$5,719	\$4,962	\$4,962	\$10,681	\$193,264	\$384,661	\$577,924
2025	-	\$353,665	\$24,397	\$176,290	\$176,290	\$24,397	\$5,719	\$4,941	\$4,941	\$10,660	\$193,264	\$383,003	\$576,267
2026	-	\$367,155	\$24,551	\$176,290	\$176,290	\$24,551	\$5,719	\$4,972	\$4,972	\$10,691	\$193,264	\$385,424	\$578,687
2027	-	\$352,767	\$24,335	\$176,290	\$176,290	\$24,335	\$5,719	\$4,928	\$4,928	\$10,647	\$193,264	\$382,031	\$575,294
2028	-	\$364,769	\$24,387	\$176,290	\$176,290	\$24,387	\$5,719	\$4,939	\$4,939	\$10,658	\$193,264	\$382,840	\$576,103
2029	-	\$353,534	\$24,789	\$176,290	\$176,290	\$24,789	\$5,719	\$4,932	\$4,932	\$10,651	\$193,264	\$382,862	\$576,125
2030	-	\$364,271	\$24,353	\$176,290	\$176,290	\$24,353	\$5,719	\$4,981	\$4,981	\$10,700	\$193,264	\$386,151	\$579,414
2031	-	\$356,572	\$24,598	\$176,290	\$176,290	\$24,598	\$5,719	\$4,959	\$4,959	\$10,678	\$193,264	\$384,407	\$577,671
2032	-	\$354,961	\$24,487	\$176,290	\$176,290	\$24,487	\$5,719	\$4,929	\$4,929	\$10,648	\$193,264	\$382,107	\$575,371
2033	-	\$352,838	\$24,340	\$176,290	\$176,290	\$24,340	\$5,719	\$4,950	\$4,950	\$10,669	\$193,264	\$383,711	\$576,975
2034	-	\$354,319	\$24,442	\$176,290	\$176,290	\$24,442	\$5,719	\$4,958	\$4,958	\$10,677	\$193,264	\$384,349	\$577,613
2035	-	\$354,908	\$24,483	\$176,290	\$176,290	\$24,483	\$5,719	\$5,407	\$5,407	\$11,126	\$193,264	\$419,157	\$612,420
2036	-	\$387,049	\$26,700	\$176,290	\$176,290	\$26,700	\$5,719	\$4,378	\$4,378	\$10,096	\$193,264	\$339,342	\$532,605
2037	-	\$313,348	\$21,616	\$176,290	\$176,290	\$21,616	\$5,719	\$4,767	\$4,767	\$10,486	\$193,264	\$369,567	\$562,831
2038	-	\$341,258	\$20,974	\$176,290	\$176,290	\$20,974	\$5,719	\$4,248	\$4,248	\$9,966	\$193,264	\$329,267	\$522,530
2039	-	\$304,045	\$20,974	\$176,290	\$176,290	\$20,974	\$5,719	\$3,804	\$3,804	\$9,523	\$193,264	\$294,865	\$488,129
2040	-	\$272,279	\$18,783	\$176,290	\$176,290	\$18,783	\$5,719	\$3,497	\$3,497	\$9,216	\$193,264	\$271,118	\$464,382
2041	-	\$250,350	\$17,270	\$176,290	\$176,290	\$17,270	\$5,719	\$2,753	\$2,753	\$8,472	\$193,264	\$213,434	\$406,697
2042	-	\$197,084	\$13,596	\$176,290	\$176,290	\$13,596	\$5,719	-	-	\$5,719	\$193,264	-	\$193,264
2043	-	\$11,255	-	\$176,290	\$176,290	-	\$5,719	-	-	\$5,719	\$193,264	-	\$193,264
2044	-	\$11,255	-	\$176,290	\$176,290	-	\$5,719	-	-	\$5,719	\$193,264	-	\$193,264
2045	-	\$11,255	-	\$176,290	\$176,290	-	\$5,719	-	-	\$5,719	\$193,264	-	\$193,264
Total	-	\$247,605	\$6,672,752	\$3,878,380	\$460,314	\$4,338,694	\$125,816	\$93,219	\$93,219	\$219,035	\$4,251,801	\$7,226,286	\$11,478,087

Strategy C: Capital Project Considerations

The District anticipates having approximately \$1.35 million in capital projects in the 2023-24 fiscal year and has sufficient reserves available to fund those projects. Recognizing that UAL carries a 6.8% interest cost while outstanding, the District should consider how to optimize the use of capital funds. While the capital markets are anticipated to continue to fluctuate through the course of the calendar year, interest rates that the District could get to finance projects are anticipated to be below 6.8%.

While each project will need to be analyzed in more detail to determine financing viability, a preliminary analysis suggests that there would be significant savings generated for the District were it to borrow sufficient funds to pay for the projects.

Table 9 provides the annual detailed comparison between the cash flows associated with UAL and a 15-year financing of a \$1.3 million capital project. By utilizing the capital dollars to pay off UAL or make contributions to the 115 Trust and financing the capital projects this analysis suggests that the District could save more than \$1.1 million which can be seen in Table 9 below.

If the District is interested in further analysis on this strategy, CalMuni Advisors is available to assist with any related financial analyses and financing.

Table 9
Rancho Adobe Fire Protection District
Capital Financing Alternatives

Capital Financing		Date	UAL Cost	Capital Project	Savings
UAL Period	20	2023	-	-	-
Capital Financing Period	15	2024	-	\$118,516	(\$118,516)
Tax-Exempt Rate	3.500%	2025	-	\$118,516	(\$118,516)
Financed Amount	\$1,325,000	2026	\$32,486	\$118,516	(\$86,031)
Cost of Issuance	\$20,000	2027	\$64,971	\$118,516	(\$53,545)
		2028	\$97,457	\$118,516	(\$21,060)
		2029	\$129,942	\$118,516	\$11,426
		2030	\$162,428	\$118,516	\$43,911
		2031	\$162,428	\$118,516	\$43,911
		2032	\$162,428	\$118,516	\$43,911
		2033	\$162,428	\$118,516	\$43,911
		2034	\$162,428	\$118,516	\$43,911
		2035	\$162,428	\$118,516	\$43,911
		2036	\$162,428	\$118,516	\$43,911
		2037	\$162,428	\$118,516	\$43,911
		2038	\$162,428	\$118,516	\$43,911
		2039	\$162,428	-	\$162,428
		2040	\$162,428	-	\$162,428
		2041	\$162,428	-	\$162,428
		2042	\$162,428	-	\$162,428
		2043	\$162,428	-	\$162,428
		2044	\$162,428	-	\$162,428
		2045	\$162,428	-	\$162,428
		2046	-	-	-
		2047	-	-	-
		2048	-	-	-
		2049	-	-	-
		2050	-	-	-
		Total	\$2,923,696	\$1,777,743	\$1,145,952

Strategy D: Make discretionary contributions to a 115 Trust

After making ADPs to achieve the 95% Funded Target and eliminating the negative amortization, the new 2022 UAL would still have an associated interest cost of approximately \$1.5 million, which will be incurred over the 20-year amortization term.

To further lower the UAL interest costs while maintaining the pension plan funded levels at or above the 95% target, the District may want to consider making discretionary contributions to a 115 Trust offset its UAL balances. This decision should be made in the context of the overall District's fiscal situation, including reserve balances, capital improvement projects, cash flow management. District Board's vision and direction, future 115 investment performance, etc.

115 Trusts allow the District to invest assets in higher risk profiles than are allowed under the general government code providing increased opportunity for investment growth. In turn, these assets are committed to paying pension costs and cannot be utilized for other purposes. This trade-off between funds being sequestered and the opportunity for increased investment returns is advantageous to the District if utilized in a proactive manner to mitigate the difference between the 95% Policy Target and the District's obligation to fulfill 100% of the obligation to its employees.

While it is not required to have sufficient assets to fully offset UAL liabilities, it is considered best practice to have sufficient funds to do so but these funds should be distributed between the CalPERS plans and a 115 Trust. The following estimated additional discretionary contributions would bring the pension plan funded levels to a 100% target.

- Miscellaneous: \$131,000
- Safety: \$2,049,000
- PEPRSA Safety: \$56,000

While those totals would see the District's UAL fully covered, any contributions that the District would make to a 115 Trust would begin building the reserve and provide for additional long-term resilience and flexibility in managing the District's UAL.

Combining Strategies

When considering how to combine these efforts to maximize the benefits to the District, CalMuni Advisors has created the following scenario that seeks to balance short-term costs with long-term benefit.

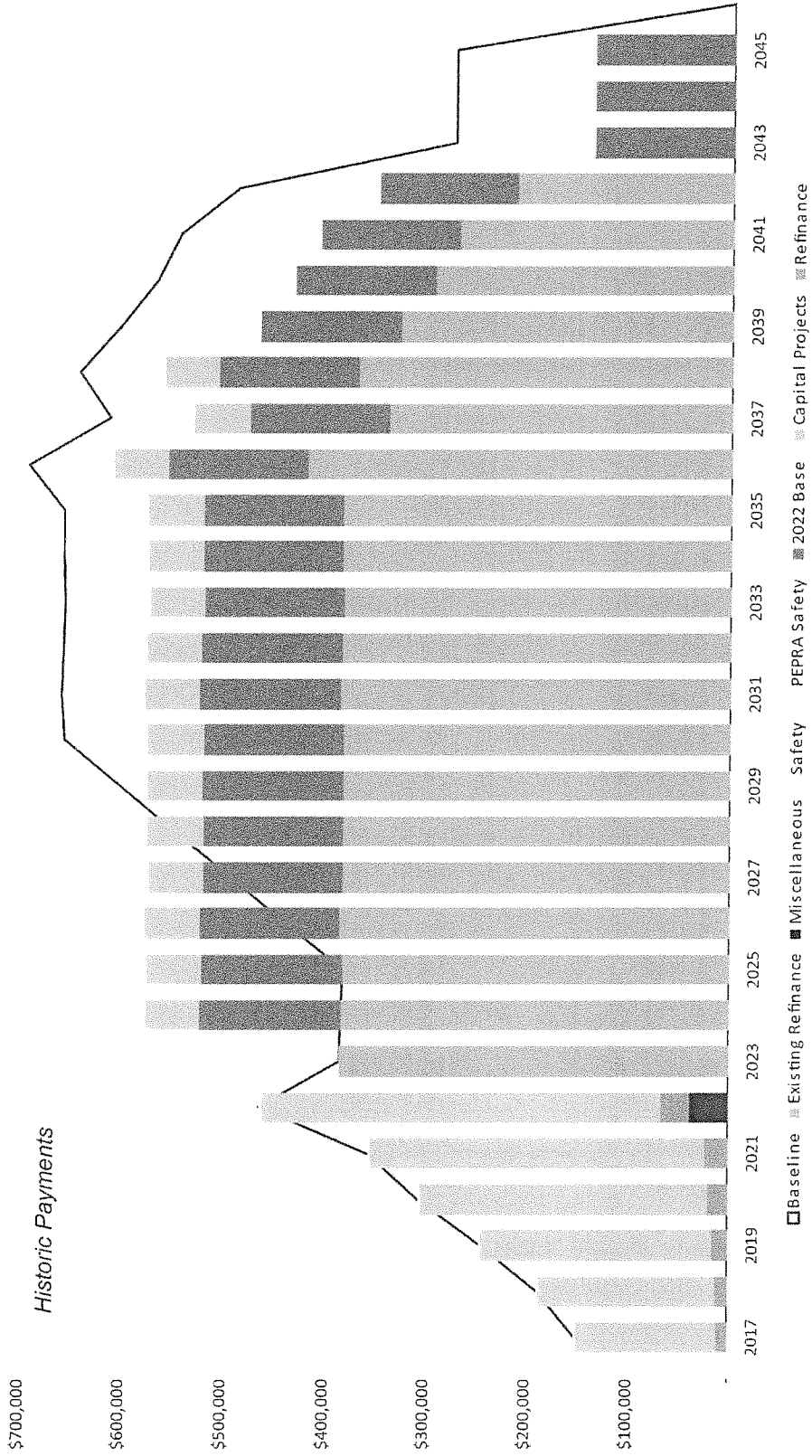
Strategy A: Contribute \$50,000 as ADPs

Strategy B: Fully Accelerate the remaining New Base

Strategy C: Finance approximately 45% of the CIP projects (\$590,000)

The results of this strategy, given current market assumptions would result in approximately \$1.1 million in savings, maintain a 95% Funded Target for all plans by making an ADP of \$640,000 (\$50,000 from the ADP, and \$590,000 from the CIP financing). Graph 5 illustrates how the utilizing this combined strategy impacts the UAL repayment schedule.

Graph 5
Rancho Adobe Fire District
UAL Repayment with 2022 Capital Project Financing, Projected Base Acceleration
and Pension Loan Amortization Schedule*



* Capital Projects amortization amounts reflect only the amounts paid to CalPERS directly to reduce UAL.

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Table 10 provides the annual detailed estimate of the existing UAL payments, the Pension Loan payments, and the accelerated UAL amortization schedule, the 15-year amortization of the Capital financing, and the resulting savings from the current baseline.

**Table 10
Rancho Adobe Fire Protection District
Optimized UAL Management for 2022**

FYE	Baseline	All Plans				Total	Savings
		Existing UAL	2022 UAL	Debt Service	Capital Projects		
2023	\$385,693	-	-	\$385,693	-	\$385,693	-
2024	\$384,661	-	\$138,194	\$384,661	\$54,707	\$577,561	(\$192,901)
2025	\$383,003	-	\$138,194	\$383,003	\$54,707	\$575,904	(\$192,901)
2026	\$440,498	-	\$138,194	\$385,424	\$54,707	\$578,324	(\$137,826)
2027	\$492,179	-	\$138,194	\$382,031	\$54,707	\$574,931	(\$82,752)
2028	\$548,063	-	\$138,194	\$382,840	\$54,707	\$575,740	(\$27,677)
2029	\$603,159	-	\$138,194	\$382,862	\$54,707	\$575,762	\$27,397
2030	\$657,673	-	\$138,194	\$382,301	\$54,707	\$575,201	\$82,472
2031	\$661,523	-	\$138,194	\$386,151	\$54,707	\$579,051	\$82,472
2032	\$659,779	-	\$138,194	\$384,407	\$54,707	\$577,308	\$82,472
2033	\$657,479	-	\$138,194	\$382,107	\$54,707	\$575,008	\$82,472
2034	\$659,083	-	\$138,194	\$383,711	\$54,707	\$576,612	\$82,472
2035	\$659,721	-	\$138,194	\$384,349	\$54,707	\$577,250	\$82,472
2036	\$694,529	-	\$138,194	\$419,157	\$54,707	\$612,057	\$82,472
2037	\$614,714	-	\$138,194	\$339,342	\$54,707	\$532,242	\$82,472
2038	\$644,939	-	\$138,194	\$369,567	\$54,707	\$562,468	\$82,472
2039	\$604,639	-	\$138,194	\$329,267	-	\$467,461	\$137,178
2040	\$570,237	-	\$138,194	\$294,865	-	\$433,059	\$137,178
2041	\$546,490	-	\$138,194	\$271,118	-	\$409,312	\$137,178
2042	\$488,806	-	\$138,194	\$213,434	-	\$351,628	\$137,178
2043	\$275,372	-	\$138,194	-	-	\$138,194	\$137,178
2044	\$275,372	-	\$138,194	-	-	\$138,194	\$137,178
2045	\$275,372	-	\$138,194	-	-	\$138,194	\$137,178
Total	\$12,182,986	-	\$3,040,268	\$7,226,286	\$820,598	\$11,087,152	\$1,095,834

The District could finance 100% of its capital projects and generate additional savings. The additional \$735,000 could be placed into a 115 Trust in order to achieve a 98% Funded Status including the Trust and would protect the plans from market fluctuations into the future.

Additionally, while this strategy contemplates \$50,000 for APDs, any additional amounts paid as an ADP (Strategy A) would enhance the overall savings over the 20-year UAL repayment period and are not restricted to the amounts suggested in this report.

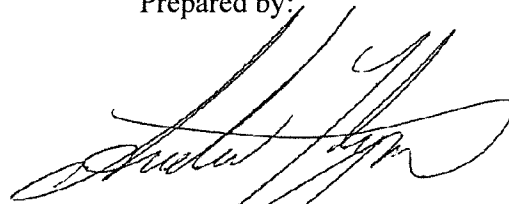
CONCLUSION

Proactive pension liability management practices are essential for keeping the District's future UAL balances and the associated interest costs under control.

Individually, each action provides long-term value to the District. Additional Discretionary Payments in FY 2023-24 totaling \$991,000 would ensure that the District remains at the 95% Funded Target and would generate approximately \$2.2 million in savings. The elimination of the negative amortization is estimated to save the District approximately \$705,000 over the 20-year amortization term. Should the District choose to employ Strategy C (i.e., financing CIP projects with tax-exempt debt and using reserves to make discretionary payments), it is estimated that the District can save an additional \$1,146,000. Finally, additional discretionary contributions to a 115 Trust could help offset the UAL interest costs even more and provide the District resources to proactively manage future UAL.

CalMuni Advisors appreciates the opportunity to serve the District. If you have any questions about this Pension Policy Compliance Analysis or suggested strategies, do not hesitate to contact us.

Prepared by:



Andrew Flynn
Managing Director
(415) 310-1255
aflynn@calmuniadvisors.com

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NEW BUSINESS

2

3

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**RESOLUTION R-5:
PRELIMINARY
BUDGET FOR
FY 2023/2024**

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11

RESOLUTION OF THE BOARD OF DIRECTORS OF THE
RANCHO ADOBE FIRE PROTECTION DISTRICT
OF SONOMA COUNTY, STATE OF CALIFORNIA,
ADOPTING A PRELIMINARY BUDGET FOR THE 2023/2024 FISCAL YEAR

WHEREAS, the Board of Directors of the Rancho Adobe Fire Protection District has reviewed the preliminary budget for the fiscal year 2023/2024.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the Rancho Adobe Fire Protection District does adopt a preliminary budget for the 2023/2024 fiscal year in the amount of \$7,768,620.00.

The foregoing resolution was introduced this 17th day of May 2023 by Director _____ who moved its adoption, and seconded by Director _____, and adopted on a roll call vote by the following vote:

Director Peterson _____ Director Moretti _____ Director Howell _____
Director Hemmendinger _____ Director Herman _____
Director Proteau _____ Director Gadoua _____

AYES: _____ NOES: _____ ABSTAIN: _____ ABSENT: _____

WHEREUPON, the Chair declared the foregoing resolution adopted, and SO ORDERED.

CHAIR

Attest: _____
Clerk of the Board



Rancho Adobe Fire District

Staff Report

****Updated ****

Date: May 17, 2023

Topic: Resolution R -7; Adoption of the Preliminary Budget for Fiscal Year 2023/2024

Recommendation:

1. Approve Resolution R-5 approving the Preliminary Budget for Fiscal Year 2023/2024
2. Establish the date for adopting the Final Budget for Fiscal Year 2023/2024 on August 16th, 2023 regular Board meeting

Background:

The final annual budget will be presented to the Board for adoption on August 16, 2023. This final version may include revisions to certain revenues and expenditures.

Financial Impact:

A summary of the Preliminary Budget for 2023/2024 is as follows:

Salaries & Benefits	6,317,948
Service & Supplies	1,002,295
Debt Service	<u>448,377</u>
Total Expenditures	<u>7,778,620</u> 7,768,620
Revenues	7,894,390
(Increase) to unassigned capital fund	<u>(125,770)</u>
Total Revenues and increase in unassigned capital fund	<u>7,778,620</u> 7,768,620

Approved by:

Jeff Veliquette
Fire Chief

Attachments:

1. Preliminary Budget Fiscal Year 2023/2024
2. 5 year projection

A	B	C	G		H		I		J
			2022/2023	2022/23	2023/24	2023/24			
1		DESCRIPTION	FINAL Budget	ACTUALS TO 4/30/23	PRELIMINARY	DIFFERENCE			
2	CODE	REVENUE							
3	1000	PROPERTY TAXES	\$ 4,235,000.00	\$ 4,122,764.48	\$ 4,429,147.00	\$ 194,147.00			
4	1001	CY DIRECT CHARGES	\$ 2,212,000.00	\$ 2,087,723.16	\$ 2,278,360.00	\$ 66,360.00			
5	1008	RNA INCREMENT	\$ 192,000.00	\$ 42,486.52	\$ 170,500.00	\$ (21,500.00)			
6	1011	PROPERTY TAXES ADMIN FEE	\$ (35,000.00)	\$ (39,287.54)	\$ (40,000.00)	\$ (5,000.00)			
7	1014	PROPERTY TAXES - RDA INCREMENT	\$ -						
8	1015	RNA PASS-THROUGH	\$ -						
9	1016	RNA ALLOCATION	\$ -						
10	1017	RNA ESCROW ACCOUNT	\$ -						
11	1018	RNA ASSET DISTRIBUTION	\$ -						
12	1020	CY SUPPLEMENTAL TAX	\$ 105,000.00	\$ 59,749.68	\$ 108,150.00	\$ 3,150.00			
13	1040	UNSECURED PROP TAX	\$ 130,000.00	\$ 125,163.93	\$ 133,900.00	\$ 3,900.00			
14	1042	COST REIMBURSEMENT	\$ -						
15	1061	PY DIRECT CHARGES	\$ 15,000.00	\$ 20,937.10	\$ 15,000.00	\$ -			
16		TOTAL PROPERTY TAXES	\$ 6,854,000.00	\$ 6,419,537.33	\$ 7,095,057.00	\$ 241,057.00			
17									
18	1700	INTEREST ON POOLED CASH	\$ 4,000.00	\$ 41,224.27	\$ 45,000.00	\$ 41,000.00			
19		USE OF PROPERTY:	\$ 4,000.00	\$ 41,224.27	\$ 45,000.00	\$ 41,000.00			
20									
21	2081	STATE-HIGHWAY REIMBURSEMENTS	\$ -						
22	2404	STATE REIMBURSEMENTS	\$ -	\$ 83.15					
23	2440	STATE - HOPTR	\$ 22,000.00	\$ 10,381.02	\$ 22,660.00	\$ 660.00			
24	2500	GRANT REVENUE	\$ -						
25	2589	STATE REF - STRIKE TEAMS	\$ 350,000.00	\$ 512,010.08	\$ 350,000.00	\$ -			
26		INTERGOV. REVENUES	\$ 372,000.00	\$ 522,474.25	\$ 372,660.00	\$ 660.00			
27									
28	3600	OTHER MISC. REVENUES - FIRE MAR	\$ 4,000.00	\$ 24,011.83	\$ 30,000.00	\$ 26,000.00			
29	3601	FINANCE/LATE CHARGE COST RECO	\$ 4,000.00	\$ 4,332.48	\$ 4,000.00	\$ -			
30	3641	FIRE SERVICES - CASINO CONTRACT	\$ 180,048.00	\$ 115,024.00	\$ 130,048.00	\$ (50,000.00)			
31	3661	FIRE CONTROL SERVICES - COST RE	\$ 20,000.00	\$ 19,257.07	\$ 20,000.00	\$ -			
32	3665	AMBULANCE SERVICE	\$ 17,000.00	\$ 33,600.16	\$ -	\$ (17,000.00)			
33	3670	WEED ABATEMENT	\$ 4,000.00	\$ 21,836.00	\$ 21,200.00	\$ 17,200.00			
34	3682	CITY CONTRACTS (RP AUTO AID)	\$ 37,500.00	\$ 20,164.87	\$ 38,625.00	\$ 1,125.00			
35	3700	COPY FEES	\$ 500.00	\$ 225.00	\$ 500.00	\$ -			
36		CHARGES FOR SERVICE:	\$ 267,048.00	\$ 238,451.41	\$ 244,373.00	\$ (22,675.00)			
37									

	A	B	C	F	G	H	I	J
38	4000		UNSPENT FUNDS FROM PREVIOUS Y					\$ -
39	4010		TRANSFER TO/FROM RESERVES					
40	4040		MISC. REVENUE, OTHER	\$	10,000.00	\$	10,000.00	\$ -
41	4100		WORKERS' COMP REIMB	\$	-	\$	42,300.00	\$ 42,300.00
42	4102		DONATIONS/REIMB	\$	-	\$	338.28	\$ -
43	4116		INSURANCE REIMBURSEMENTS	\$	-			\$ -
44	4600		SALE OF FIXED ASSET	\$	-		\$ 85,000.00	\$ 85,000.00
45			MISC. REVENUES	\$	10,000.00	\$	72,623.53	\$ 137,300.00
46								
47			TOTAL REVENUES:	\$	7,507,048.00	\$	7,294,310.79	\$ 387,342.00
48								

A	B	C	F	G	H	I	J
50		EXPENSES		2022/2023		23/24	
51	CODE	ACCOUNT		BUDGETED EXPENSES		Projected Exp	DIFFERENCE
52	5910	Permanent Positions	\$	3,100,000.00	\$	3,328,828.00	\$ 228,828.00
53		1 Fire Chief, 3BC's, 9 Captains, 9 Engineers, 5 FF/EMT's, 4 FF/EMT-P, 1 Admin Manager					
54							
55	5911	Extra Help	\$	386,000.00	\$	316,200.00	\$ (69,800.00)
61							
62	5912	Overtime	\$	651,000.00	\$	782,422.00	\$ 131,422.00
65							
66	5913	BC Extra Shift Compensation				\$	\$ 110,000.00
68							
69	5914	FLSA	\$	95,000.00	\$	83,000.00	\$ (12,000.00)
70							
71	5918	ELS Ambulance Staff	\$	4,000.00	\$	4,575.00	\$ (4,000.00)
72							
73	5922	Social Security Taxes 6.2% base	\$	5,300.00	\$	(2,756.91)	\$ 5,800.00
74	5923	PERS Retirement	\$	550,000.00	\$	508,082.17	\$ 150,000.00
75	5924	Medicare 1.45% base	\$	61,100.00	\$	49,034.54	\$ (1,100.00)
76	5930	Health Insurance ass. 6% incr	\$	607,000.00	\$	491,545.13	\$ (5,802.00)
77	5931	Disability Insurance	\$	11,000.00	\$	9,251.00	\$ -
78	5932	Dental Insurance	\$	32,000.00	\$	27,096.73	\$ 3,000.00
79	5933	Life Insurance	\$	5,000.00	\$	3,760.25	\$ 5,000.00
80	5934	Vision Care Ins.	\$	5,000.00	\$	4,059.99	\$ -
81	5935	Unemployment Ins.	\$	6,000.00	\$	4,091.48	\$ -
82	5936	Retiree Insurance	\$	16,200.00	\$	16,200.00	\$ (1,000.00)
83	5940	Worker's Comp Ins.	\$	190,000.00	\$	209,008.23	\$ 6,300.00
84		TOTAL SALARY/BENEFIT	\$	5,724,600.00	\$	4,776,710.65	\$ 593,348.00
85							
86	6020	Clothing/Personal Supplies	\$	32,000.00	\$	11,031.42	\$ (3,500.00)
90							
91	6022*	Safety Clothing	\$	90,000.00	\$	5,249.04	\$ (15,670.00)
102							
103	6040	Bechtold Communications	\$	25,000.00	\$	23,257.21	\$ 1,000.00
104							

50	A	B	C	H	G		H		I		J
					2022/2023		2023/24		23/24		
51	CODE		ACCOUNT		BUDGETED EXPENSES				Projected Exp		DIFFERENCE
105	6045	Torres	Pagers and Radios	\$	51,000.00	\$	30,376.88	\$	6,850.00	\$	(44,150.00)
113											
114	6060	Bechtold	Food	\$	3,000.00	\$	1,274.43	\$	6,000.00	\$	3,000.00
116											
117	6080	Keneally	Household Expense	\$	13,000.00	\$	10,069.99	\$	15,000.00	\$	2,000.00
119											
120	6100	Bechtold	Property and Liability Insurance	\$	213,291.00	\$	215,094.91	\$	253,000.00	\$	39,709.00
121											
122	6140		Maintenance - Other Equipment	\$	12,000.00	\$	6,533.82	\$	12,000.00	\$	-
123											
124	6150	Bechtold	Bad Debt Expense (A/R Write Offs)	\$	11,000.00	\$	7,082.13	\$		\$	(11,000.00)
125											
126	6155	Wandel	Apparatus Maintenance	\$	60,000.00	\$	30,659.02	\$	60,000.00	\$	-
128											
129	6165	Porter	SCBA Maintenance	\$	3,500.00	\$	4,169.83	\$	5,000.00	\$	1,500.00
132											
133	6180	Wandel	Building Maintenance	\$	24,000.00	\$	30,909.68	\$	33,000.00	\$	9,000.00
138											
139	6181		Station Maint. related to remodel	\$		\$	1,000.00				
140											
141	6260	Porter/R	Medical Supplies	\$	35,000.00	\$	20,342.81	\$	20,000.00	\$	(15,000.00)
143											
144	6261	TBD/Ve	ALS Medical Expense	\$	10,000.00			\$	20,000.00	\$	10,000.00
148											
149	6280	Bechtold	Memberships	\$	12,000.00	\$	13,631.67	\$	12,000.00	\$	-
150			CalChief's, FDAC, SCFCA, SCFDA								
151											
152	6400	Bechtold	Office Supplies	\$	3,200.00	\$	2,625.52	\$	3,200.00	\$	-
153											
154	6401	Taylor	Office Supplies - Equipment	\$	9,000.00	\$	261.65	\$	7,000.00	\$	(2,000.00)
156											
157	6410	Bechtold	Postage and Shipping	\$	2,000.00	\$	1,503.98	\$	2,000.00	\$	-
158											
159	6430	Bechtold	Printing Services	\$	1,000.00	\$	437.96	\$	1,000.00	\$	-

A	B	C	F	G	H	I	J
50		EXPENSES		2022/2023		23/24	
51	CODE	ACCOUNT		BUDGETED EXPENSES		Projected Exp	DIFFERENCE
160							
161	6461	Bechtold Operational Expense	\$	8,000.00	\$ 4,987.78	\$ 8,000.00	\$ -
162							
163	6463	Taylor Fire Prevention Expense	\$	3,800.00	\$ 4,137.89	\$ 4,000.00	\$ 200.00
167							
168	6500	Bechtold Prof/Spcl Svcs - PAYROLL FEES	\$	5,000.00	\$ 5,924.96	\$ 5,000.00	\$ -
169							
170	6526	Bechtold Dispatch Services - REDCOM	\$	22,000.00	\$ 17,329.42	\$ 30,000.00	\$ 8,000.00
171							
172	6587	Bechtold LAFCO	\$	7,500.00	\$ 10,970.00	\$ 12,000.00	\$ 4,500.00
173							
174	6590	Taylor Contracted Fire Marshal Services	\$	15,000.00	\$ 19,337.50	\$ 20,000.00	\$ 5,000.00
177							
178	6596	Vel CQI Expense	\$	10,000.00		\$ 10,000.00	\$ -
179							
180	6605	Bechtold New Hire Expenses	\$	6,000.00	\$ 3,885.00	\$ 14,750.00	\$ 8,750.00
188							
189	6610	Bechtold Legal Services	\$	5,000.00	\$ 10,154.00	\$ 13,000.00	\$ 8,000.00
192							
193	6630	Bechtold Audit Services	\$	7,950.00	\$ 8,445.00	\$ 9,000.00	\$ 1,050.00
194							
195	6635	Bechtold Bank Fees (charges for customers usir	\$	300.00	\$ 395.46	\$ 350.00	\$ 50.00
196							
197	6650	Taylor Health Services	\$	8,000.00	\$ 1,868.00	\$ 8,000.00	\$ -
200							
201	6654	Heard Wellness Program	\$	6,000.00	\$ 1,688.62	\$ 7,000.00	\$ 1,000.00
205							
206	6800	Bechtold Public-Legal Notices	\$	700.00	\$ 1,555.00	\$ 1,200.00	\$ 500.00
207							
208	6820	Bechtold Rent/Lease Equipment	\$	7,500.00	\$ 6,270.79	\$ 7,500.00	\$ -
209							
210	6823	Bechtold Rental-Hydrants/Water	\$	700.00		\$ 700.00	\$ -
211							
212	6880	Small Tools	\$	6,000.00	\$ 3,512.95	\$ 3,000.00	\$ (3,000.00)

A	B	C	F	G	H	I	J
50		EXPENSES		2022/2023		23/24	
51	CODE	ACCOUNT		BUDGETED EXPENSES		Projected Exp	DIFFERENCE
214							
215	6881	Safety Equipment	\$	40,000.00	\$ 26,786.20	\$ 30,000.00	\$ (10,000.00)
219							
220	6889	Computer Software	\$	64,000.00	\$ 47,861.38	\$ 49,215.00	\$ (14,785.00)
230							
231	7000	Special Dist. Expense	\$	500.00	\$ 810.00	\$ 600.00	\$ 100.00
232							
233	7005	Election Expense	\$	-			\$ -
234							
235	7120	In-Service Training	\$	45,000.00	\$ 22,864.37	\$ 47,300.00	\$ 2,300.00
242							
243	7201	Gas & Oil	\$	65,000.00	\$ 53,628.84	\$ 70,000.00	\$ 5,000.00
244							
245	7300	Transportation/Travel	\$	5,000.00	\$ 7,255.87	\$ 6,800.00	\$ 1,800.00
248							
249	7320	Utilities	\$	53,000.00	\$ 47,648.47	\$ 60,000.00	\$ 7,000.00
250							
251		TOTAL SERVICE & SUPPLY	\$	1,001,941.00	\$ 722,829.45	\$ 1,002,295.00	\$ 354.00
252							
253	7910	Long Term Loan Principal	\$	55,807.00	\$ 55,801.92	\$ 57,508.31	\$ 1,701.31
254	7930	Long Term Loan Interest	\$	7,910.00	\$ 7,914.88	\$ 6,208.49	\$ (1,701.51)
255	7940	Pension Obligation Bond Principal	\$	255,000.00	\$ 252,890.90	\$ 255,000.00	\$ -
256	7945	Pension Obligation Bond Interest	\$	130,694.00	\$ 130,611.88	\$ 129,660.50	\$ (1,033.50)
257	*	TOTAL OTHER EXPENSES	\$	449,411.00	\$ 447,219.58	\$ 448,377.30	\$ (1,033.70)
258							
259	8510	Building Improvements	\$	217,000.00		\$ -	\$ (217,000.00)
265							
266	8511	New Capital Equipment	\$	-	\$ 789.00		\$ -
267							
268	8540	Durable Medical Equipment	\$	-			\$ -
269							
270	8560	New Equipment - Apparatus	\$	-			\$ -
271							
272	8561	Office Equipment	\$	-			\$ -
273							

A	B	C	F	G	H	I	J
50		EXPENSES		2022/2023		23/24	
51	CODE	ACCOUNT		BUDGETED EXPENSES		Projected Exp	DIFFERENCE
274	*	TOTAL FIXED ASSETS		\$ 217,000.00	\$ 789.00	\$ -	\$ (217,000.00)
275							
276		TOTAL EXPENDITURES		\$ 7,392,952.00	\$ 5,947,548.68	\$ 7,768,620.30	\$ 375,668.30
277							
278		TOTAL REVENUES		\$ 7,507,048.00	\$ 7,294,310.79	\$ 7,894,390.00	
279		* Denotes reduction from Prop IV Limits					
280				2022/2023		2023/2024	
281		Revenues Less Expenses		\$ 114,096.00	\$ 1,346,762.11	\$ 125,769.70	
282							
283							
284		Expenditures less reduction of Prop IV					
285		Prop IV Limit for 23/24					
286		Difference		\$ -			
287							
288		2023/2024 FY Rev's Less Exp's		\$ 125,769.70			
289							
290		Reserves		Balance			
291		Operational:		\$ 5,608,372			
292		Capital:		\$ 1,152,609			
293		Total:		\$ 6,760,981			
294							
295							

	2022 - 2023 Capital Expenditures	2023 - 2024 Capital Expenditures ⁽¹⁾	2024 - 2025 Capital Expenditures ⁽¹⁾	2025 - 2026 Capital Expenditures ⁽¹⁾	2026 - 2027 Capital Expenditures ⁽¹⁾
Beginning Capital Reserves	\$ 1,916,890.00	\$ 632,737.77	\$ 451,449.03	\$ 51,004.67	\$ 51,004.67
Replacement 9183	\$ (717,000.87)				
Replacement Chassis 9132			\$ (120,000.00)		
Construction soft costs	\$ (16,247.36)	\$ (10,000.00)			
HVAC Upgrades Stations 1,3	\$ (115,000.00)				
Remodel Station 2	\$ (550,000.00)	\$ (550,000.00)			
Station Capital Upgrades		\$ (265,000.00)			
Replacement Type 3, 9160			\$ (450,000.00)		
Replacement Type 3, 9162					\$ 475,000.00
Total Capital Expenditures	\$ (1,398,248.23)	\$ (825,000.00)	\$ (570,000.00)	\$ -	\$ 475,000.00
Ending Capital Reserves	\$ 518,641.77	\$ (192,262.23)	\$ (118,550.97)	\$ 51,004.67	\$ (423,995.33)
Reserve Additions from previous FY	\$ 114,096.00	\$ 643,711.26	\$ 169,555.64	\$ -	\$ -
CarryOver	\$ 632,737.77	\$ 451,449.03	\$ 51,004.67	\$ 51,004.67	\$ (423,995.33)

⁽¹⁾ Projected

Notes *Assume \$630,000 carryover from 22/23 to FY 23/24

*Assume completion of all Station Capital Upgrades at \$265,000

*Identify alternate funding source of Type 3 engine purchase

FY 2023-2024 CAPITAL IMPROVEMENTS BUDGET (Projected)

EXPENSES	2022/2023 FINAL EXPENSES	2023/2024 PRELIM. BUDGET	2024/2025 PROJ. EXPENSES	DIFFERENCE	NOTES
ACCOUNT					
Buildings					
Improvements	\$ (681,247.36)	\$ (825,000.00)			
New Capital					
Equipment	\$ -	\$ -	\$ -	\$ -	
Durable Medical					
Equipment	\$ -	\$ -	\$ -	\$ -	
New Equipment -					
Apparatus	\$ (717,000.87)	\$ -	\$ (570,000.00)		
Equipment New -					
Office	\$ -	\$ -	\$ -	\$ -	
TOTAL CAPITAL IMPROVEMENTS BUDGET:	\$ (1,398,248.23)	\$ (825,000.00)	\$ (570,000.00)		

DISCUSSION ON DENTAL PLANS



Rancho Adobe Fire District

Staff Report

Date: May 10, 2023

Topic: Dental Renewal – July 2023

Recommendation:

Board approval is requested to continue contracting with Cypress Dental Plan, effective July 1, 2023.

Background:

For years, our healthcare broker, now Newfront, has gone out to market to try and secure a richer and more cost-effective dental plan for the District. The District has been contracting with Cypress Dental for the past five years with no escalation in premiums until this year. Newfront secured quotes from Guardian and MetLife and compared them to Cypress. Guardian returned rates at a 76.4% increase over Cypress and MetLife is 37.9% more costly. Neither of the quoted plans had substantially better benefits to offset these large increases.

Financial Impact:

Cypress Administrators returned their renewal quote at a 10% increase in premiums, and our broker was able to get this increase reduced to 7%, in part due to some of the administrative challenges we have faced over the years. Cypress's plan will increase from \$84.72 to \$90.65 per member, regardless whether the coverage is for an individual or a family. This is a net increase of \$1,921 per fiscal year.

Options:

1. Approve Cypress Administrators dental plan with a 7% cost increase, effective 7/1/23.
2. Choose MetLife or Guardian with substantial price increase to the District.

Approved by:

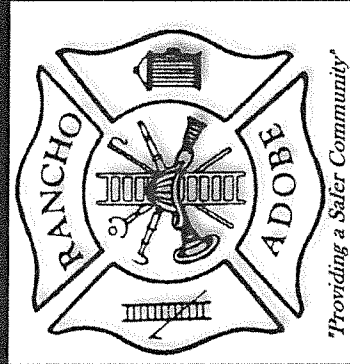
Jeff Veliquette
Fire Chief

Attachments:

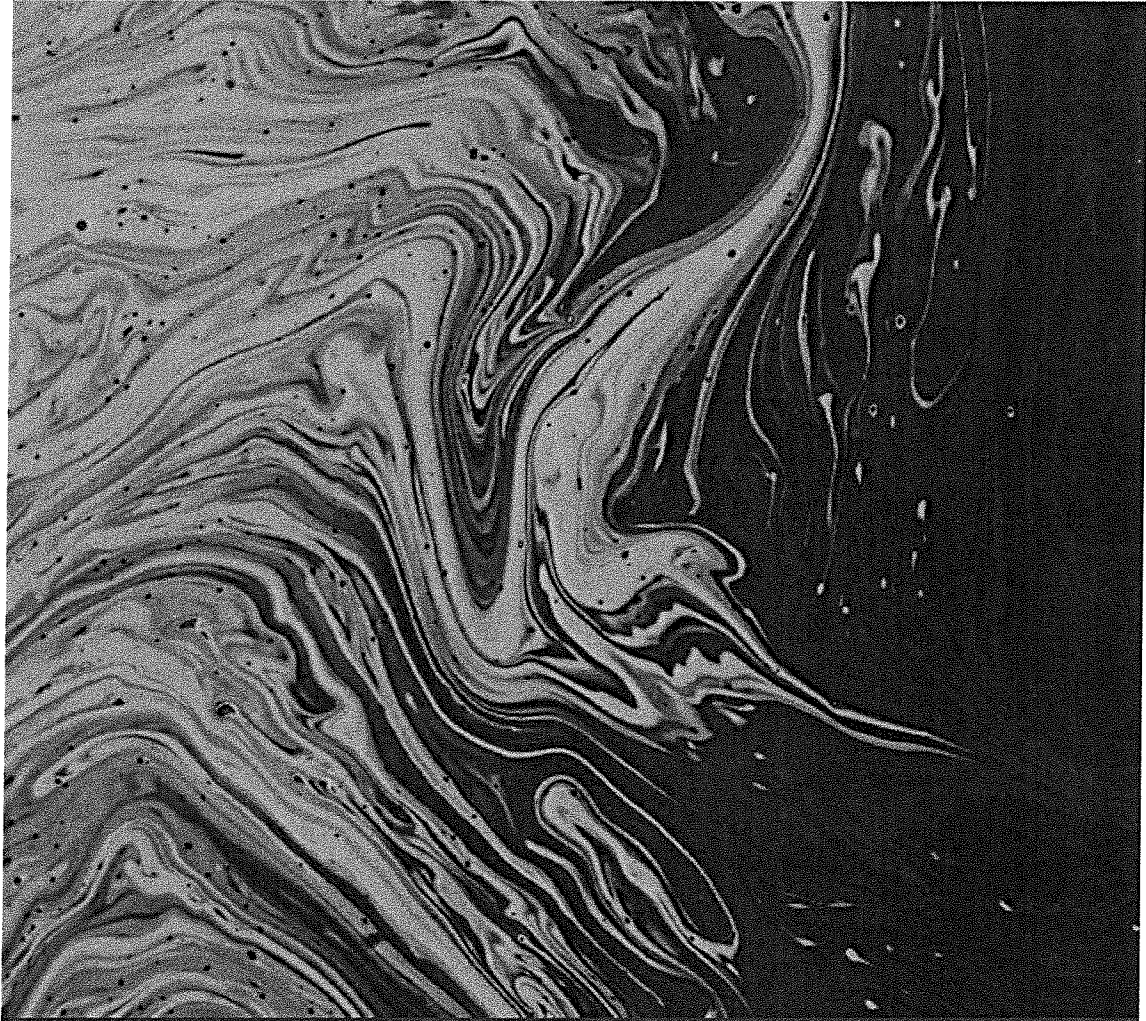
Newfront dental renewal and marketing materials.

Newfront
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2023 Dental Renewal & Marketing



4/18/2023



	Cypress Administrators PPO		Guardian PPO		MetLife PPO	
	CEN	Out-of-Network	Premier	Out-of-Network	PPO	Out-of-Network
<u>Calendar Year Maximum Per Individual</u>		\$1,500	\$1,500		\$1,500	
<u>Calendar Year Deductible</u>						
Individual	\$25	\$50	\$50	\$50	\$50	\$50
Family	\$75	\$150	\$150	\$150	\$150	\$150
Waived on Diagnostic & Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes
PRIMARY BENEFITS						
Diagnostic & Preventive Services	100%	100%	100%	100%	100%	100%
Basic Services	90%	80%	80%	80%	80%	80%
Major Services	60%	50%	50%	50%	50%	50%
Orthodontics - Adult / Child Benefit		50%	50%		50%	50%
Lifetime Maximum		\$1,000	\$1,000		\$1,500	
UCR Reimbursement Level	N/A	N/A	N/A	90th	N/A	90th
RATE SUMMARY						
Tier Structure						
Employee Only	<u>Current</u> \$84.72	<u>Renewal</u> \$93.19	<u>Renewal</u> \$90.65	<u>Proposed</u> \$51.71	<u>Proposed</u> \$45.70	
Employee + Spouse	\$84.72	\$93.19	\$90.65	\$104.98	\$90.92	
Employee + Child(ren)	\$84.72	\$93.19	\$90.65	\$139.55	\$100.35	
Employee + Family	\$84.72	\$93.19	\$90.65	\$206.33	\$155.70	
TOTAL ANNUAL PREMIUM	\$27,449	\$30,194	\$29,371	\$48,421	\$37,863	
ANNUAL \$ CHANGE - from Current		\$2,744	\$1,921	\$20,972	\$10,413	
ANNUAL % CHANGE - from Current		10.0%	7.0%	76.4%	37.9%	

Principal declined to quote, not able to offer competitive rates.

Thank You!

Newfront
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