



Finance Committee

AGENDA

Wednesday March 21, 2018 at 9:00 AM

CLSD Headquarters, 38901 Ocean Drive, Gualala, CA

1. Call to Order
2. Agenda Approval
3. Minutes Approval
4. Wittman (YTD) month-end report
5. Expenses YTD
6. Cash Flow
7. Ambulance dispatch and transport data YTD
8. Reserve Policy: discussion - possible revision
9. Capital Improvements v. Depreciation discussion
10. Other Issues:
 - Intergovernment Transfer (IGT) update: FY16/17 Provider match (\$170,476) and Admin fee (\$34,095) = \$204,571 due first week of April. Estimated net: \$129,562.
 - Ground Emergency Medical Transports (GEMT) update: Audit Year ending 6/14: + \$4,126.
 - AB2262 – update
 - Conference call today RE: Medicare denial of CLSD's appeal to bill for Medicare transports to RCMS
 - FY18 Worker's Comp longevity distribution credit \$1,215, FY19 WC over \$43,000
11. Next FC Meetings – Third Wednesdays of the month, 9 AM, all at the CLSD Bill Platt Training Room
 - Apr 18th
 - May 16th
 - Jun 20th
12. Adjournment



Finance Committee

Minutes of Meeting February 21st, 2018 at 9:00 a.m. – Bill Platt Training Center

1. **Call to Order:** The meeting was called to order at 9 am by Geoffrey Beaty. Directors present: Schwartz, and Hughes. Also, in attendance RCMS Treasurer Don Kemp, Ex officio: District Administrator Caley, Ops Manager Evan Dilks, and Executive Assistant Robin Bean.
2. **Agenda Approval:** Director Beaty moved to adopt the agenda and seconded by Director Hughes. All ayes.
3. **Meeting Minutes Approval:** Director Schwartz moved to approve the Jan. 17th FC meeting minutes, will the minor change of how attendees are listed, and was seconded by Director Beaty. All ayes.
4. **Wittman (YTD) month-end report:**
 - a. January gross charges \$163,388. Net receipts received for Jan. \$35,372. January billable incidents (43) were similar to last months. DA has queried Wittman regarding a record high net charges in Nov 17 but have yet to see an expected bump in the net payments.
 - b. CLSD has ~\$45k of CMS transports still pending regulatory change. (See Other Issues: 8(g) for details).
5. **Expenses YTD:** continue to be within budget.
6. **Cash Flow:**
 - a. **P&L Report:** Reviewed and discussed – cash flow as expected.
 - b. **A/R Balance** in January is \$482,236 (\$20,280 batch of collections is included in this balance), when adjusted down for the CSM transports in limbo (~\$45K) is \$437,236. E. A. Bean continues to monitor and take corrective action regarding the aging claims. A new batch is in the process for next month Sub-Finance Committee's review.
 - c. **FY17/18 Cash projection** was reviewed.
7. **Ambulance dispatch and transport data YTD:** There were (46) transports in January with a cumulative volume of (334) for FY18. There were (43) billable incidents with cumulative volume of (368).
8. **Other Issues:**
 - a. **Annual Audit Draft:** Reviewed and discussed. It was unanimously agreed by the FC to accept the Annual Audit as prepared and will make a recommendation for the BOD to accept it at the Feb 26th monthly meeting.
 - b. **IGT Update:** Continue to await instructions for wiring the next Intergovernmental Transport (IGT) FY16/17 funding cycle. IGT FY17/18 agreements have also been signed and processed and awaiting wiring instructions.
 - c. **Banking/Investment – FDIC coverage:** D.A. Caley obtained confirmation that all funds deposited with the Exchange Bank are FDIC insured 100% as a government entity.
 - d. **AB2262 – expansion of enabling legislation to be inclusive of Urgent Care services:** The

Assembly Bill # 2262 was introduced by Assembly member Jim Wood on Feb 13th, 2018, which expands CLSD enabling legislation of supplying Emergency Medical Services is inclusive of providing Urgent medical care service.

- e. **Early Sonoma County secured tax apportionment (12% paid ahead of schedule).** In Q3 CLSD received 12% of the annual tax apportionment early due to a large volume of property owners paying their property taxes early.
 - f. **Medicare:** Congress renewed extension approval for add-on payments (retroactive to Jan 1 2018). CLSD for Sonoma County is considered "Rural" at 3% additional reimbursement and for Mendocino County "Super-Rural" at 22.6%.
 - g. **Medicare billing for transports to RCMS – update:** CLSD received a denial letter requesting RCMS (a non-hospital providing emergency services) as if a were a hospital. A final request for regulatory changes to address these finding is being sent. CLSD is preparing for a possible loss and complete write-off of these funds. Update to be added to agenda in near future.
 - h. **Salary survey-** deferred.
 - i. **Capital expenses & replacement** – Ops Mgr. E. Dilks is working on a schedule to be discussed at the next FC meeting. Add to next FC agenda.
9. **Next FD Meeting:** Third Wednesdays of the month, 9 AM, all at the CLSD Bill Platt Training Room
- Mar 21st
 - Apr 18th
 - May 16th
10. **Adjournment:** at 10:55 am. Director Hughes moved for adjournment, Director Beaty seconded, all ayes.

Minutes Approved:

_____(Date)_____
Geoff Beaty, Tresurer

CLSD AMBULANCE REVENUE

	A	B	C	D	E	F	G	H	I	J	K	L	M
	BILLABLE INCIDENTS	CHARGES	MCARE WRITE DOWNS	MCAL WRITE DOWNS	OTHER CONTRACTUAL WRITE DOWNS	NET CHARGES	PAYMENTS	REFUNDS	NET PAYMENTS	BAD DEBT WRITE OFFS	OTHER WRITE OFFS	ADJ	NEW A/R BALANCE
FY 17													
MARCH '17	56	231,976	130,377	48,901	1,833	50,864	58,970	2,000	56,970	(727)	8,318		533,597
APRIL '17	55	197,865	98,027	52,662	5,417	41,759	51,484		51,484		3,399		520,474
MAY '17	36	142,371	79,567	38,383	1,337	23,085	65,743	230	65,513	32,757		1,076	446,364
JUNE '17	61	256,097	112,884	42,394	5,226	95,593	32,542	220	32,322				509,635
FY18													
JULY '17	60	239,510	135,540	45,593	13,973	44,404	62,114	-	62,114	34,781	1,988	11	455,167
AUGUST '17	78	292,985	132,529	65,944	3,088	91,424	56,944	3,413	53,531	-	-	2,226	495,286
SEPTEMBER '17	43	158,264	61,382	35,655	1,954	59,273	72,870	104	72,767	-	(9)	1,127	482,959
OCTOBER '17	31	\$ 126,356	\$ 43,683	\$ 44,504	\$ 6,796	\$ 31,373	\$ 56,086	\$ 177	\$ 55,909	\$ -	\$ 4,346	\$ 200	\$ 454,247
NOVEMBER '17	55	\$ 300,041	\$ 107,310	\$ 78,225	\$ (2,518)	\$ 117,024	\$ 49,971	\$ 580	\$ 49,391	\$ 17,724	\$ -	\$ -	\$ 504,156
DECEMBER '17	47	\$ 172,167	\$ 69,416	\$ 63,344	\$ 3,929	\$ 35,478	\$ 50,462	\$ -	\$ 50,462	\$ -	\$ -	\$ 4	\$ 489,176
JANUARY '18	43	\$ 163,388	\$ 65,539	\$ 46,515	\$ 2,622	\$ 48,711	\$ 35,372	\$ -	\$ 35,372	\$ 20,280	\$ -	\$ -	\$ 482,236
FEBRUARY '18	53	\$ 272,815	\$ 109,275	\$ 65,276	\$ 2,803	\$ 95,461	\$ 54,511	\$ 23	\$ 54,487	\$ -	\$ -	\$ -	\$ 523,210

FY To Date	410	1,725,525	724,673	445,056	32,648	523,149	438,330	4,297	434,033	72,785	6,325	3,569
Last 12 Months	618	2,553,834	1,145,528	627,396	46,460	734,450	647,069	6,748	640,321	104,816	18,042	4,644

Monthly Average FY To Date	51	215,690.68	90,584.12	55,632.01	4,080.96	65,393.58	54,791.24	537.15	54,254.09	9,098.19	790.62	446.07
Monthly Average Last 12 Months	52	212,819	95,461	52,283	3,871.69	61,204	53,922	562	53,360	8,735	1,503	387

3:16 PM

03/15/18

Accrual Basis

Coast Life Support District Profit & Loss Budget Overview July 2017 through February 2018

	Jul '17 - Feb 18	Budget	\$ Over Budget	% of Bud...
Ordinary Revenue/Expense				
Revenue				
4000 - CLSD Special Taxes	1,201,528.87	1,057,180.68	144,348.19	113.7% ¹
4100 - Interest Revenue	100.08	37.50	62.58	266.9%
4200 - Ambulance Revenue	508,933.91	391,666.64	117,267.27	129.9% ²
4400 - Miscellaneous Revenue	10,585.37	2,000.00	8,585.37	529.3% ³
4410 - Intergovernmental Transport(IGT)	0.00	53,333.32	-53,333.32	0.0%
4420 - Ground Emerg Med Transport	0.00	16,666.68	-16,666.68	0.0%
Total Revenue	1,721,148.23	1,520,884.82	200,263.41	
Expense				
5000 - Wages and Benefits	765,365.28	751,348.53	14,016.75	101.9%
6000 - Ambulance Operations	95,289.39	106,425.36	-11,135.97	89.5%
66000 - Payroll Expenses	53.65			
6700 - Overhead/Administration	103,474.13	163,588.60	-60,114.47	63.3%
7000 - Urgent Care	518,320.00	518,308.00	12.00	100.0%
8000 - Interest Expense	2,142.08	3,000.00	-857.92	71.4%
9000 - Other Expenses	0.00			
9500 - Depreciation Expense	60,888.54	61,412.64	-524.10	99.1%
9999 - Prior Period Adjustment	-6,307.58			
Total Expense	1,539,225.49	1,604,083.13	-64,857.64	
Net Ordinary Operating Surplus	181,922.74	-83,198.31	265,121.05	
Net Revenue	181,922.74	-83,198.31 ⁴	265,121.05	

1. Early parcel tax payments to County forwarded to CLSD ahead of normal payment schedule

2. NET BILLING: *Ref Wittman YTD Report (acc 4200+Column F minus H/K/L).

3. Revenue due to CPR Program

4. \$10,833/mo x 8 months = \$86,664 for Urgent Care increase and covered by UC reserves.

3:23 PM

03/15/18

Accrual Basis

Coast Life Support District

Profit & Loss Budget Overview

July 2017 through February 2018

	Jul '17 - Feb 18	Budget	\$ Over Budget	% of Bud...
Ordinary Revenue/Expense				
Revenue				
4000 - CLSD Special Taxes				
4001 - Mendocino County Taxes				
4004 - Mendocino Ambulance Tax	340,026.86	318,442.68	21,584.18	106.8%
4009 - Mendocino Urgent Care Tax	241,011.16	225,284.68	15,726.48	107.0%
4010 - Mendocino Ad Valorem Tax	71,883.64	61,781.32	10,102.32	116.4% ¹
4001 - Mendocino County Taxes - Other	0.00	0.00	0.00	0.0%
Total 4001 - Mendocino County Taxes	652,921.66	605,508.68	47,412.98	107.8%
4002 - Sonoma County Taxes				
4024 - Sonoma Ambulance Tax	300,007.01	248,390.68	51,616.33	120.8%
4029 - Sonoma Urgent Care Tax	248,600.20	203,281.32	45,318.88	122.3%
Total 4002 - Sonoma County Taxes	548,607.21	451,672.00	96,935.21	121.5% ²
Total 4000 - CLSD Special Taxes	1,201,528.87	1,057,180.68	144,348.19	113.7%
4100 - Interest Revenue	100.08	37.50	62.58	266.9%
4200 - Ambulance Revenue				
4201 - Amb Transport Billings	508,933.91	400,000.00	108,933.91	127.2% ³
4228 - Writedowns-District Res. Disc.	0.00	-8,333.36	8,333.36	0.0%
Total 4200 - Ambulance Revenue	508,933.91	391,666.64	117,267.27	129.9%
4400 - Miscellaneous Revenue	10,585.37	2,000.00	8,585.37	529.3% ⁴
4410 - Intergovernmental Transport(IGT)	0.00	53,333.32	-53,333.32	0.0%
4420 - Ground Emerg Med Transport	0.00	16,666.68	-16,666.68	0.0%
Total Revenue	1,721,148.23	1,520,884.82	200,263.41	
Expense				
5000 - Wages and Benefits				
5200 - Health Insurance	72,121.10	72,000.00	121.10	100.2%
5300 - Payroll Taxes Emplr Costs	20,083.16	21,416.00	-1,332.84	93.8%
5350 - PERS Employer Costs	60,920.49	60,712.68	207.81	100.3%
5405 - Administration Salaries				
5405.1 - Admin Salaries-Alloc/UC	-15,149.36	-15,149.35	-0.01	100.0%
5405 - Administration Salaries - Other	150,334.00	145,676.52	4,657.48	103.2%
Total 5405 - Administration Salaries	135,184.64	130,527.17	4,657.47	103.6%
5410 - Ambulance Operations Wages	421,278.63	410,252.68	11,025.95	102.7%
5430 - Extra Duty/Stipend Pay/DA	29,382.78	30,045.32	-662.54	97.8%
5500 - Work Comp Insurance	26,394.48	26,394.68	-0.20	100.0%
Total 5000 - Wages and Benefits	765,365.28	751,348.53	14,016.75	
6000 - Ambulance Operations				
6030 - Med. Director Fee-non AHUC	25,200.00	25,200.00	0.00	100.0%
6040 - Dispatch Services	13,498.12	18,292.00	-4,793.88	73.8%
6050 - Misc Reimbursements	5.00			
6100 - Station/Crew Expenses				
5100 - Uniforms & Med Tests	1,388.96	3,333.32	-1,944.36	41.7%
6101 - Facility Repair & Maintenance	980.97	6,266.68	-5,285.71	15.7% ⁵
6102 - Facility Furniture	1,749.73	0.00	1,749.73	100.0%
6110 - Supps, Rental, Clean. etc	3,990.00	8,666.68	-4,676.68	46.0%
6210 - Veh. Repair & Maintenance	13,347.44	12,000.00	1,347.44	111.2%
6240 - Vehicle Fuel	10,940.46	10,000.00	940.46	109.4%
6320 - Licenses and Permits	129.00			
6410 - Radios & Comm Equip	2,612.02	2,666.68	-54.66	98.0%
6510 - Medical Supplies & Equip	21,049.19	16,000.00	5,049.19	131.6% ⁶

3:23 PM

03/15/18

Accrual Basis

Coast Life Support District Profit & Loss Budget Overview July 2017 through February 2018

	Jul '17 - Feb 18	Budget	\$ Over Budget	% of Bud...
Total 6100 - Station/Crew Expenses	56,187.77	58,933.36	-2,745.59	95.3%
6980 - Misc. Employee Train. Exps	398.50	4,000.00	-3,601.50	10.0%
Total 6000 - Ambulance Operations	95,289.39	106,425.36	-11,135.97	
66000 - Payroll Expenses	53.65			
6700 - Overhead/Administration				
6180 - Utilities	8,974.17	8,000.00	974.17	112.2%
6188 - Telephone	5,386.08	4,000.00	1,386.08	134.7%
6300 - Insurance	12,846.75	12,750.00	96.75	100.8%
6713 - Ambulance Billing	22,772.69	25,835.32	-3,062.63	88.1%
6718 - Office Supp/Equip/Software				
6718.1 - Office Supplies	2,371.10	3,333.32	-962.22	71.1%
6718.2 - Computer Equipment	289.90	2,000.00	-1,710.10	14.5%
6718.3 - Software	2,004.43	1,050.00	954.43	190.9%
6718 - Office Supp/Equip/Software - Other	135.26	0.00	135.26	100.0%
Total 6718 - Office Supp/Equip/Software	4,800.69	6,383.32	-1,582.63	
6720 - Board Expenses	126.00	1,666.64	-1,540.64	7.6%
6730 - Consultants				
6734 - IT	3,792.00	5,000.00	-1,208.00	75.8%
6735 - EMS Survey	1,391.65	2,333.32	-941.67	59.6%
6737 - Financial/Bookkeeping	525.00	3,333.32	-2,808.32	15.8%
6738 - Legal	64.00	6,666.68	-6,602.68	1.0%
6740 - Audit	8,750.00	5,666.68	3,083.32	154.4%
6741 - Tax Administration	7,952.40	6,953.32	999.08	114.4%
Total 6730 - Consultants	22,475.05	29,953.32	-7,478.27	
6742 - Bank/Merchant Fees	767.65	666.68	100.97	115.1%
6755 - Property Tax Admin	10,681.01	19,333.32	-8,652.31	55.2%
6760 - Education/Professional Dev	596.75	1,666.68	-1,069.93	35.8%
6765 - Election Costs/Reserve	0.00	31,333.32	-31,333.32	0.0%
6770 - Dues, Subscrip, Membership	5,384.41	6,666.68	-1,282.27	80.8%
6788 - Printing & Reproduction	979.44	6,666.68	-5,687.24	14.7%
6795 - Travel/Transportation	2,099.37	2,000.00	99.37	105.0%
6970 - Community Dev/Training	5,584.07	6,666.64	-1,082.57	83.8%
Total 6700 - Overhead/Administration	103,474.13	163,588.60	-60,114.47	
7000 - Urgent Care				
7011 - Admin Salaries-Alloc to UC	15,149.36	15,149.32	0.04	100.0%
7050 - UC Contract	503,170.64	503,158.68	11.96	100.0%
Total 7000 - Urgent Care	518,320.00	518,308.00	12.00	
8000 - Interest Expense				
8005 - EMS Interest Expense	0.00	1,000.00	-1,000.00	0.0%
8000 - Interest Expense - Other	2,142.08	2,000.00	142.08	107.1%
Total 8000 - Interest Expense	2,142.08	3,000.00	-857.92	
9000 - Other Expenses	0.00			
9500 - Depreciation Expense	60,888.54	61,412.64	-524.10	99.1%
9999 - Prior Period Adjustment	-6,307.58			
Total Expense	1,539,225.49	1,604,083.13	-64,857.64	
Net Ordinary Operating Surplus	181,922.74	-83,198.31	265,121.05	
Net Revenue	181,922.74	-83,198.31	265,121.05	

3:23 PM

03/15/18

Accrual Basis

Coast Life Support District
Profit & Loss Budget Overview
July 2017 through February 2018

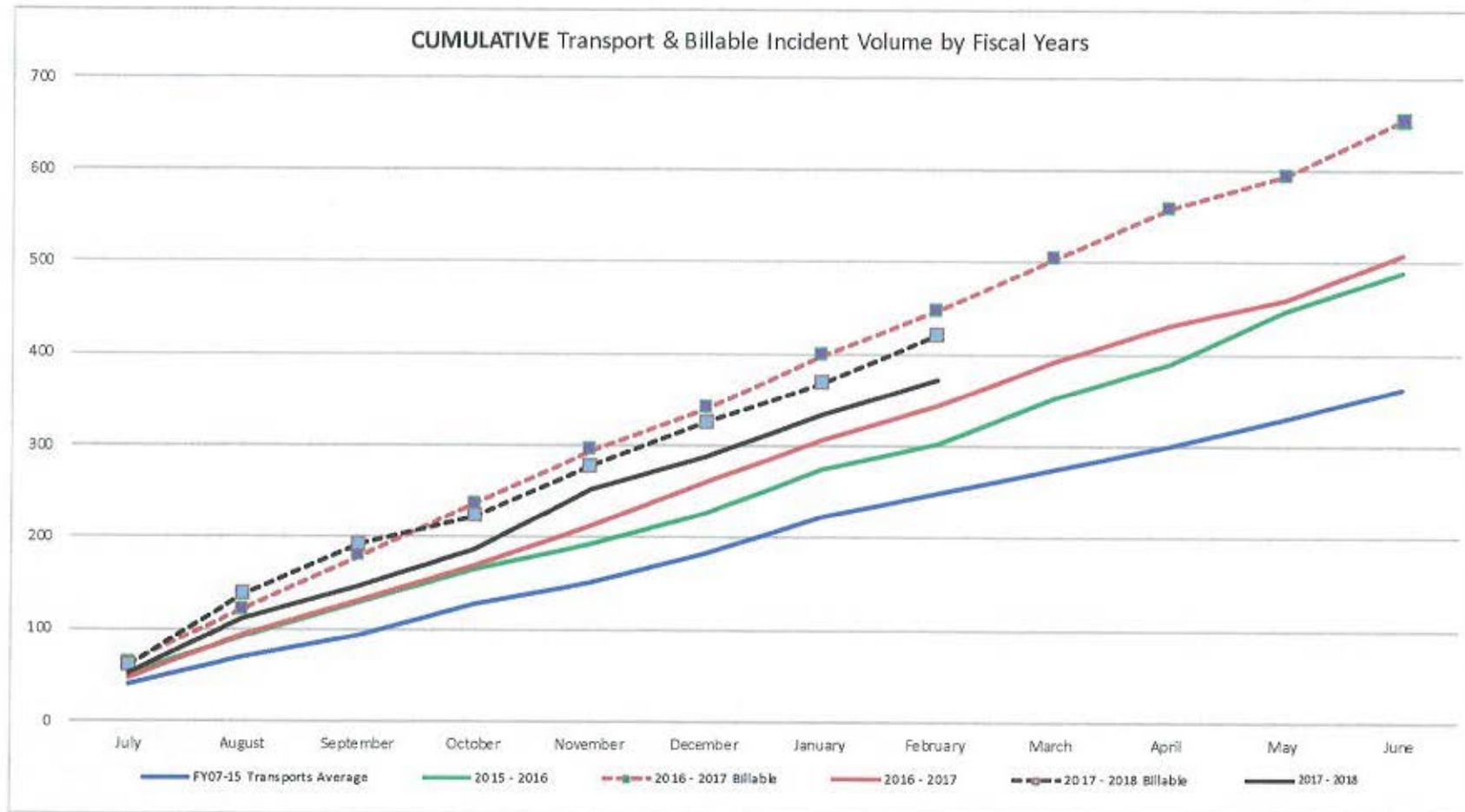
1. Early parcel tax payments to County forwarded to CLSD ahead of normal payment schedule.
.....
2. Early parcel tax payments to County forwarded to CLSD ahead of normal payment schedule.
.....
3. NET BILLING: *Ref Wittman YTD Report (acc 4200+Column F minus H/K/L).
.....
4. Revenue due to CPR Program
.....
5. Upcoming Facility repairs and maint. not yet realized. Budgeted over 12 months.
.....
6. Order for Medical supplies. Budgeted over 12 months.
.....
7. Budgeted expense over 12 mo. upcoming exp. not yet realized
.....
8. Mendocino County tax fee (38%) Funds rec'd Jan/ expect next funding in May.
.....
9. Upcoming expense
.....
10. \$10,833/mo x 8 months = \$86,664 for Urgent Care increase and covered by UC reserves.
.....

CUMULATIVE AMBULANCE DATA

Cumulative Transports	July	August	September	October	November	December	January	February	March	April	May	June
2007 - 2015 Averaged	40	69	93	127	151	182	223	249	275	300	330	362
2015 - 2016	52	91	130	164	192	227	274	303	352	390	447	489
2016 - 2017	47	94	131	168	213	261	306	343	391	431	459	508
2017 - 2018	52	111	147	186	252	288	334	372				

Cumulative Billable Incidents	July	August	September	October	November	December	January	February	March	April	May	June
2016 - 2017 Billable	63	121	179	236	295	340	398	447	503	558	594	655
2017 - 2018 Billable	60	138	192	223	278	325	368	421				

CUMULATIVE Transport & Billable Incident Volume by Fiscal Years

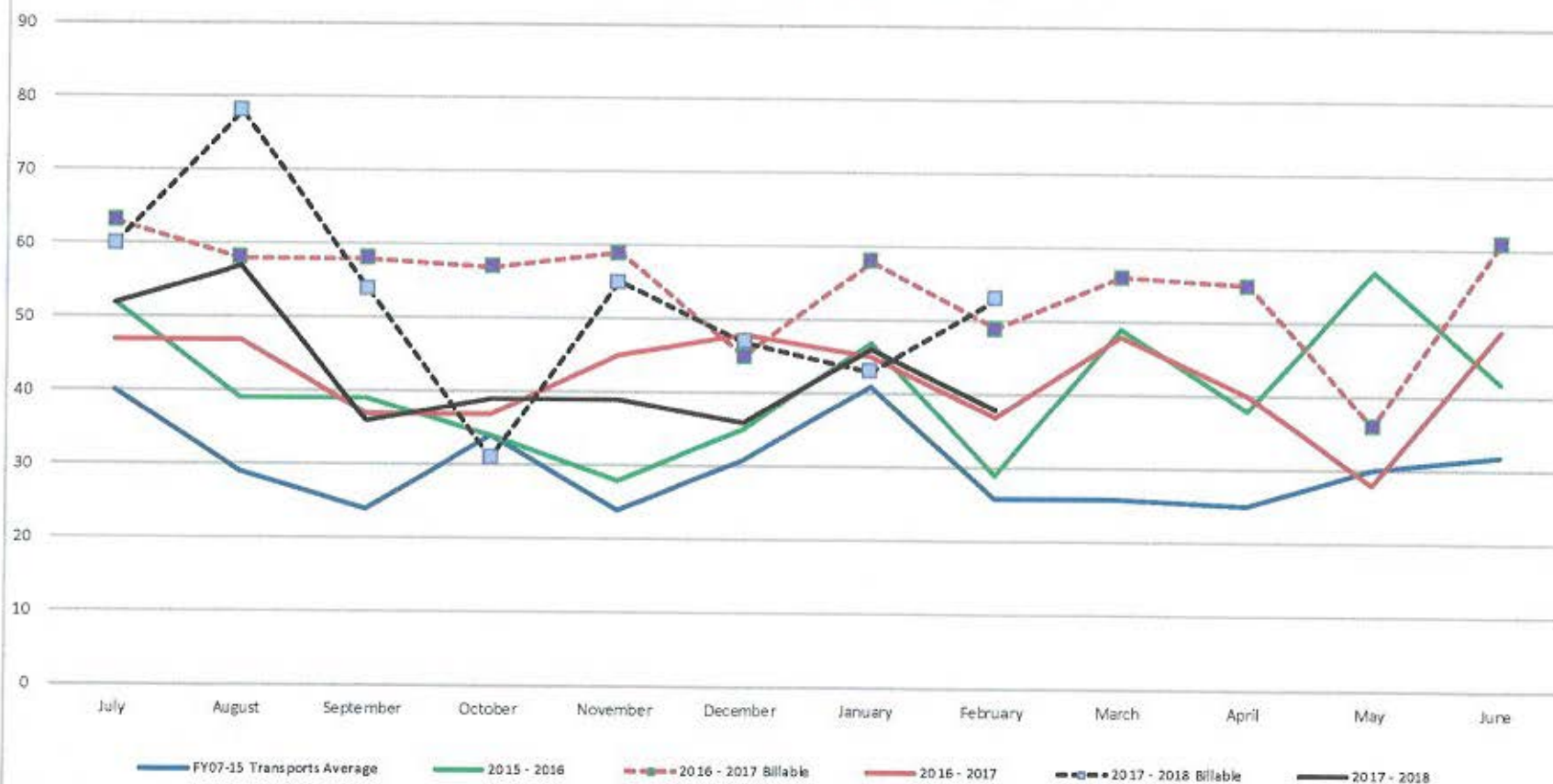


MONTHLY AMBULANCE DATA

Monthly Transports	July	August	September	October	November	December	January	February	March	April	May	June
2007 - 2015 Averaged	40	29	24	34	24	31	41	26	26	25	30	32
2015 - 2016	52	39	39	34	28	35	47	29	49	38	57	42
2016 - 2017	47	47	37	37	45	48	45	37	48	40	28	49
2017 - 2018	52	57	36	39	39	36	46	38				



Monthly Billable Incidents	July	August	September	October	November	December	January	February	March	April	May	June
2016 - 2017 Billable	63	58	58	57	59	45	58	49	56	55	36	61
2017 - 2018 Billable	60	78	54	31	55	47	43	53				

MONTHLY Transport & Billable Incident Volume by Fiscal Years



3/15/18

CLSD RUN DATA for the PRECEEDING 12 MONTHS

MONTH MOST CURRENT ONTOP	A/O		PCR		ALS		ALS>BLS		BLS		BLS>ALS		TOTAL		LANDING		DRY RUN		T&R		TO RCMS				FROM RCMS			
	AUTHORIZED		PATIENT		ADVANCED				BASIC				TRANSPORTS				CANCELLED ON ROUTE				ALS		BLS		ALS		BLS	
	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior	Current	Year Prior
18-Feb	63	72	53	53	31	28	2	3	7	9	2	1	38	37	6	3	7	13	13	16	2	4	1	0	4	4	4	3
18-Jan	80	67	59	53	36	28	2	1	10	8	2	0	46	36	2	5	16	17	13	11	7	5	0	2	8	5	7	3
17-Dec	67	95	53	92	28	32	1	6	8	18	0	3	36	48	5	7	17	25	11	10	5	4	2	1	5	3	3	4
17-Nov	90	89	61	58	31	33	0	2	18	12	1	1	49	45	5	5	29	27	12	15	3	5	1	1	9	5	12	6
17-Oct	81	83	54	57	23	24	2	4	16	13	0	1	39	37	4	6	21	22	15	20	2	3	1	0	2	2	9	5
17-Sep	60	74	48	56	28	25	1	1	6	12	1	0	34	37	5	4	12	15	14	19	2	1	0	0	8	8	4	8
17-Aug	121	90	77	61	42	35	3	3	15	12	2	2	57	47	3	8	38	23	22	10	7	6	2	1	7	6	6	5
17-Jul	98	106	62	71	37	30	4	7	15	17	1	1	52	47	9	9	31	31	15	17	4	5	0	1	8	6	7	6
17-Jun	99	90	61	63	33	26	4	6	16	16	2	2	49	42	7	8	28	18	15	23	2	1	1	0	6	3	10	4
17-May	67	101	42	77	20	32	2	10	5	25	0	0	28	57	7	5	21	24	21	10	0	3	0	0	5	3	1	4
17-Apr	84	91	58	60	27	34	2	4	13	14	1	4	40	48	4	8	23	23	18	12	2	1	0	0	10	6	6	6
17-Mar	91	91	60	70	34	31	4	6	14	18	4	0	48	49	8	5	23	20	12	13	1	2	0	1	6	7	6	7
	1001	1049	688	771	370	358	27	53	143	174	16	15	516	530	65	73	266	258	181	176	37	40	8	7	78	58	75	61
	A/O		PCR		ALS		ALS>BLS		BLS		BLS>ALS		TOTAL		LZ		DRY RUN		T&R		TO RCMS				FROM RCMS			

ALL SHADED COLUMNS ARE PREVIOUS YEAR DATA



Coast Life Support District Reserve Policy

Reserve Policy Objectives: To provide stable funding to meet CLSD annual and multi-year budgetary needs.

Foundational Elements:

1. Core functions/services
 - a. Ambulance operations: 24/7 ALS and BLS capacity to meet local needs
 - b. Urgent care and other emergency services
 - c. Community healthcare services: Ongoing programs to enhance local health.

Considerations:

2. Income:
 - a. Parcel Tax – EMS
 - b. Parcel Tax – UC
 - c. Ambulance revenue
 - d. Grant funding
3. Expenses:
 - a. Ambulance Operations
 - b. Overhead/Administration
 - c. Urgent care and other emergency services
4. Strategic planning with ongoing communications and community input
5. Maintain a Capital Improvement plan
6. Cash-flow
 - a. Mendocino and Sonoma County Parcel Tax timing
 - b. Mendocino County Ad Valorem Tax timing
 - c. GEMT (Ground Emergency Medical Transport) funding
 - d. CalPERS unsecured debt
 - e. Line of Credit
 - f. Capital Improvement outlays
7. Minimal levels for reserves:
 - a. EMS – restricted, sufficient to cover 3 six months of expenses
 - b. Urgent Care – restricted, sufficient to cover 3 six months of contract