

CLOVERDALE HEALTH CARE DISTRICT

Regular Meeting Agenda

JULY 13 2020, 7:00 P.M.

126 N. Cloverdale Blvd.

ROLL CALL: PRESIDENT: WINTER VICE PRESIDENT: DeMARTINI TREASURER: DELSID SECRETARY: HANCHETT MEMBER: MARTIN

AGENDA APPROVAL:

PUBLIC COMMENT PERIOD: PUBLIC COMMENT PERIOD PROVIDES TIME FOR MEMBERS OF THE AUDIENCE TO ADDRESS THE BOARD ON MATTERS WHICH DO NOT APPEAR ON TONIGHT'S AGENDA. TIME LIMIT FOR COMMENTS TO THE BOARD ON NON-AGENDIZED ITEMS IS LIMITED TO FIVE MINUTES (GOVERNMENT CODE SECTION 54954.3(b))

ITEMS:

1. Minutes MAY 2020 – NO JUNE MEETING
2. Financial Statement JUNE 2020
3. Managers Report-
4. Draft Budget FY 20-21- Action: Review/Amend/ Approve draft budget
5. Review subordination request by Cloverdale Community Development Successor Agency Action: Agree/Deny
6. District's Attorney- Current District's Attorney Robert Marmor is closing his practice- Action: Discussion
7. Election November 2020- Action: Discussion
8. From Members-

Adjourn to Executive Meeting: none

Adjourn to Regular Meeting

Adjourn till August 10, 2020

All agenda items, reports, minutes, are available for review at the offices of the Cloverdale Health Care District located at 209 N. Main St. Cloverdale Ca 95425 and are available upon request. Posted per Government Code section 54954.2 July 9, 2020 Any disabled, handicapped or other meeting attendees needing special assistance or other accommodations for participation, please contact the business office 24 hrs prior to the meeting. 707-894-5862.

Cloverdale Health Care District

Meeting Minutes-May 11, 2020

Meeting was posted and conducted via Zoom conference due to Social Distancing and in-person meeting restrictions put in place by the Sonoma County Public Health Officer to combat the spread of the Covid-19 virus. Director Tom Hinrichs and all board members were present.

Meeting agenda was approved by all board members with no changes.

Previous Minutes: Minutes of the April 13, 2020 meeting were approved unanimously after a motion to approve was put forward by board member DeMartini.

Financial Statement for April, 2020-The financials were approved unanimously. Tom commented that IGT and county tax dollars are part of this statement, along with a Federal Stimulus grant for \$10,093. Although transports are 50-60% lower than normal due to the Covid-19 Pandemic, the district will be okay through the end of the year.

Manager's Report: There were no operational, equipment or workers comp issues. Transports are between 50 to 60% lower than normal. Tom also attached the Run Data Report. To date, no Covid-19 diagnosed patients have been transported. The district has applied for an HHS lost revenue grant based on net income. No word yet on whether it has been approved. Tom also applied for a PPP loan/grant through Square. The program calculated that the district could receive \$75,000 to help offset payroll expenditures.

November Election 2020-Board members Hanchett and Winter have expiring terms and will prepare the necessary papers and make the required visit to county election offices. Resolution 20-03 was unanimously approved requesting consolidation with the Nov. 3, 2020 General Election. Two memorandums were also approved. One for the notice of two offices needing to be filled and the other stating there are no changes in the district boundaries since the last election.

Sonoma County EOA RFP Process-Every 10 years, the exclusive operating contract is sent out to competitive bid. Our district is not part of the EOA and there is no stakeholder desire to extend the current boundaries of the operating contract. The district also faces no threat to operations by the RFP process or a successful bidder.

Asti Bridge Replacement Letter of Support-The District approved sending a letter to the Board of Supervisors in support of replacing the temporary Asti Bridge to a permanent structure, for the safety and welfare of citizens living east of the Russian River in Cloverdale & Asti. Four board members were in favor of sending the letter. Board member DeMartini abstained.

Appreciation Dinner: The dinner, scheduled for May 21, has been cancelled due to social gathering restrictions.

For the Good of the Order: Nothing else was submitted.

The meeting was adjourned at 7:29 p.m. The next meeting is Monday, June 8, 2020.

Respectfully submitted,

Neena Hanchett,
Board Secretary

CLOVERDALE AMBULANCE

Balance Sheet

June 30, 2020

ASSETS

Current Assets

Exchange Bank Bus. Checking	\$	161,336.39
RESERVE/CAPITAL ACCT		292,403.48
Ambulance Replacement Savings		185,985.58
Accounts Receivable Ambulance		81,363.76
Reserve for Doubtful Accts.		6,517.29
Prepaid insurance		(6,803.39)
IGT Refundable deposits		438.00
SBA PPP Payment		(16,807.67)

Total Current Assets		704,433.44
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Property and Equipment

Land		17,789.00
Ambulance and Equipment		462,048.41
Furniture and fixtures		16,563.64
Building and Improvements		323,365.96
A/D - Other Fixed Assets		(373,922.00)

Total Property and Equipment		445,845.01
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Other Assets

Total Other Assets		0.00
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Total Assets	\$	1,150,278.45
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LIABILITIES AND CAPITAL

Current Liabilities

Accounts payable	\$	4,496.15
Accrued retirement benefits		(1,268.54)
Accrued Interest		57.20
Accrued AFLAC		174.18

Total Current Liabilities		3,458.99
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Long-Term Liabilities

Total Long-Term Liabilities		0.00
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Total Liabilities		3,458.99
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Capital

Fund Balance		731,591.05
Prior Year Profit (Loss)		394,003.84
Net Income		21,224.57

Total Capital		1,146,819.46
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Total Liabilities & Capital	\$	1,150,278.45
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Unaudited - For Management Purposes Only

CLOVERDALE AMBULANCE

Income Statement Compared with Budget

For the Twelve Months Ending June 30, 2020

	Current Month	Current Month	Year to Date	Year to Date	Year to Date
	Actual	Budget	Actual	Budget	Variance
Revenues					
Ambulance Service	\$ 65,313.80	\$ 61,500.00	\$ 713,734.61	\$ 738,000.00	(24,265.39)
Less - Contract Allowances	(24,324.91)	(25,000.00)	(391,198.63)	(390,000.00)	(1,198.63)
Property Tax (13)	0.00	3,333.37	40,151.47	40,000.00	151.47
Special Assessment	0.00	13,902.00	156,464.13	157,000.00	(535.87)
Interest Income	59.24	33.37	848.21	400.00	448.21
GEMT Supplemental Payments	0.00	0.00	1,082.00	0.00	1,082.00
IGT Supplemental Payment	0.00	0.00	65,337.98	66,000.00	(662.02)
Other (Income) and Expenses	0.00	833.37	16,673.08	10,000.00	6,673.08
Total Revenues	41,048.13	54,602.11	603,092.85	621,400.00	(18,307.15)
Cost of Sales					
Total Cost of Sales	0.00	0.00	0.00	0.00	0.00
Gross Profit	41,048.13	54,602.11	603,092.85	621,400.00	(18,307.15)
Expenses					
Salaries & Wages	31,672.00	30,000.00	383,885.00	360,000.00	23,885.00
Health benefits employer	316.96	5,333.37	52,177.08	53,000.00	(822.92)
Fuel Expense	954.74	1,316.63	17,378.05	15,800.00	1,578.05
Work Comp ACHD	1,632.00	1,454.00	19,210.00	17,448.00	1,762.00
Payroll Exp UTI/ETT	116.13	666.63	2,025.19	2,100.00	(74.81)
Amb Repair Maintenance	482.54	816.63	5,557.58	9,800.00	(4,242.42)
Supplies Patient	2,090.75	2,000.00	24,805.76	24,000.00	805.76
Employee Benefits Volunteers	183.97	416.63	3,921.57	5,000.00	(1,078.43)
Outside Services	443.08	1,175.00	14,489.87	14,100.00	389.87
Patient Refunds	0.00	0.00	2,304.25	0.00	2,304.25
employer soc. sec.	1,966.92	1,833.37	23,544.56	22,000.00	1,544.56
Employer Medicare	460.01	508.37	5,506.54	6,100.00	(593.46)
Bank service charges	0.00	0.00	30.00	30.00	0.00
Dues & Subscriptions	0.00	220.87	2,779.00	2,650.00	129.00

CLOVERDALE AMBULANCE

Income Statement

Compared with Budget

For the Twelve Months Ending June 30, 2020

	Current Month		Year to Date		Year to Date		Year to Date	
	Actual	Budget	Actual	Budget	Actual	Budget	Variance	
Capital Equipment	0.00	416.63	2,099.56	5,000.00	2,099.56	5,000.00	(2,900.44)	
Utilities	540.72	500.00	6,157.70	6,000.00	6,157.70	6,000.00	157.70	
Insurance - General	1,343.00	1,579.88	16,116.00	18,959.00	16,116.00	18,959.00	(2,843.00)	
Legal	0.00	250.00	2,587.50	3,000.00	2,587.50	3,000.00	(412.50)	
Accounting	0.00	583.37	6,995.00	7,000.00	6,995.00	7,000.00	(5.00)	
Office expense	2,431.34	1,375.00	19,894.66	16,500.00	19,894.66	16,500.00	3,394.66	
Office Building Repair	221.00	83.37	3,011.97	1,000.00	3,011.97	1,000.00	2,011.97	
Payroll Tax FUTA	33.18	216.63	578.67	600.00	578.67	600.00	(21.33)	
Telephone	197.99	333.37	2,556.90	2,600.00	2,556.90	2,600.00	(43.10)	
GEMT QAF Quarterly assessment	0.00	2,000.00	10,792.98	8,000.00	10,792.98	8,000.00	2,792.98	
Total Expenses	45,086.33	53,079.75	628,405.39	600,687.00	628,405.39	600,687.00	27,718.39	
Net Income	(\$ 4,038.20)	\$ 1,522.36	(\$ 25,312.54)	\$ 20,713.00	(\$ 25,312.54)	\$ 20,713.00	(46,025.54)	

STAFF REPORT
JULY 2020

Manager Report-- No operational issues. Equipment issues, No work comp issues. Call volume with 40 transports.

DRAFT FY 20-21 Budget figures and changes. With the increased IGT funding expected to continue into at least the next FY additional funds are available for ambulance replacement and operational needs. The FY 20-21 budget reflects the continued one (1) FTE EMT position approved last year. The wages and benefits line has been changed for several sub-items. The three existing wage bases have a 3% requested increase. The part-time EMT wages have been balanced out for an over the year average which is now known.

The DRAFT budget reflects increases that we are aware of including Cloverdale Dispatch fees, payroll tax increases, expected COLA to outside services and products-3 %

The income section has several adjustments accounted for. We were severely impacted by the COVID-19 stay at home closure and a running two-month drop in revenue of about 60%. We did use the Federal SBA PPP loan to cover payroll expenses during that period, We should qualify for the write-off of that loan by the program. The ambulance replacement fund shows a deposit of \$25,000. The impact fee and refunded Workers Compensation dividend remain consistent as there are several construction projects in the approval process and the expected dividend is expected to remain the same.

The DRAFT budget will need to be reworked for several items and structure before the final approval meeting.

Management is confident with the increased QAF reimbursement will continue, the IGT program will continue through the end of the calendar year 2020. The District will remain in a good fiscal condition with funds still being dedicated to ambulance replacement and reserve accounts.

Subordination request- See provided documentation

Legal advisor- Robert Marmo Esq has given notice that he will no longer serve as the Districts legal advisor.

Cloverdale Ambulance Run Data Report

Runs by City

Scene Incident City Name (eScene.17)	Number of Runs	Percent of Total Runs
City of Cloverdale	36	100.00%
Total: 36		Total: 100.00%

Runs by Hour of Day

Incident Hour Range Of Day 24	Number of Runs	Percent of Total Runs
00:00:00 - 00:59:59	1	2.78%
03:00:00 - 03:59:59	3	8.33%
04:00:00 - 04:59:59	1	2.78%
08:00:00 - 08:59:59	2	5.56%
09:00:00 - 09:59:59	2	5.56%
10:00:00 - 10:59:59	1	2.78%
11:00:00 - 11:59:59	1	2.78%
12:00:00 - 12:59:59	1	2.78%
13:00:00 - 13:59:59	2	5.56%
14:00:00 - 14:59:59	3	8.33%
15:00:00 - 15:59:59	1	2.78%
17:00:00 - 17:59:59	3	8.33%
18:00:00 - 18:59:59	5	13.89%
19:00:00 - 19:59:59	2	5.56%
20:00:00 - 20:59:59	4	11.11%
21:00:00 - 21:59:59	1	2.78%
23:00:00 - 23:59:59	3	8.33%
Total: 36		Total: 100.00%

Runs by Day of Week

Incident Day Name	Number of Runs	Percent of Total Runs
Sunday	3	8.33%
Monday	9	25.00%
Tuesday	7	19.44%
Wednesday	6	16.67%
Thursday	1	2.78%
Friday	6	16.67%
Saturday	4	11.11%
Total: 36		Total: 100.00%

Runs by Provider Impression

Situation Provider Primary Impression (eSituation.11)	Number of Runs	Percent of Total Runs
Abdominal Pain / Problems (R10.84)	5	13.89%
Traumatic Injury (T14.90)	4	11.11%
Cardiac Dysrhythmia - Tachycardia (R00.0)	3	8.33%
Dizziness / Vertigo (R42)	3	8.33%
Pain (G89.1)	3	8.33%
Alcohol Intoxication (F10.92)	2	5.56%
Allergic Reaction (T78.40)	2	5.56%
Chest Pain - Suspected Cardiac (I20.9)	2	5.56%
Seizure - Post (G40.909)	2	5.56%
Behavioral / Psychiatric - Disorder/Issue (F99)	1	2.78%
Burn (T30.0)	1	2.78%
Cardiac Arrest (I46.9)	1	2.78%
Dehydration (E86.0)	1	2.78%
Headache (R51)	1	2.78%
Medical Device Related Issue (T82.1)	1	2.78%
Respiratory Distress - Bronchospasm (J98.01)	1	2.78%
Respiratory Distress - Unspecified (J80)	1	2.78%

Situation Provider Primary Impression (eSituation.11)	Number of Runs	Percent of Total Runs
Stroke/CVA (I63.9)	1	2.78%
Weakness (General) (R53.1)	1	2.78%
Total: 36		Total: 100.00%

Runs by Patient Age Range in Years

Patient Age Range In Years	Number of Runs	Percent of Total Runs
1 - 9	3	8.33%
10 - 19	1	2.78%
20 - 29	2	5.56%
30 - 39	2	5.56%
40 - 49	2	5.56%
50 - 59	4	11.11%
60 - 69	5	13.89%
70 - 79	7	19.44%
80 - 89	6	16.67%
90 - 99	4	11.11%
Total: 36		Total: 100.00%

Runs by Destination Name

Disposition Destination Name Delivered Transferred To (eDisposition.01)	Disposition Destination Code Delivered Transferred To (eDisposition.02)	Number of Runs	Percent of Total Runs
		3	8.33%
Healdsburg District Hospital	20157	14	38.89%
Kaiser Permanente - Santa Rosa	20203	10	27.78%
Santa Rosa Memorial Hospital	20402	3	8.33%
Sutter Santa Rosa Regional Hospital	20478	6	16.67%
		Total: 36	Total: 100.00%

Description Cloverdale	
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CLOVERDALE HEALTH CARE DISTRICT---FINAL

DRAFT SUMMARY	FINAL ACTUAL ITEMS 19-20	DRAFT BUDGET FY 20-21
EXPENSES		
WAGES AND BENEFITS	(\$383,885.00)	(\$390,000.00)
PAYROLL TAXES	(\$31,653.00)	(\$36,494.00)
HEALTH BENEFITS	(\$52,177.00)	(\$54,290.00)
WORK COMP EXPENSE	(\$19,210.00)	(\$19,850.00)
FUEL EXPENSE	(\$17,378.00)	(\$18,000.00)
VEHICLE REPAIRS	(\$5,558.00)	(\$5,000.00)
PATIENT SUPPLIES	(\$24,805.00)	(\$25,000.00)
OUTSIDE SERVICES	(\$14,490.00)	(\$15,000.00)
UTILITIES	(\$6,157.00)	(\$6,200.00)
TELEPHONE	(\$2,556.00)	(\$2,600.00)
OFFICE EXPENSE	(\$19,894.00)	(\$20,000.00)
DUES	(\$2,779.00)	(\$2,649.00)
INSURANCE-GENERAL	(\$16,166.00)	(\$16,500.00)
LEGAL	(\$2,587.00)	(\$500.00)
ACCOUNTING	(\$6,995.00)	(\$7,100.00)
BUILDING MAINT.	(\$3,011.00)	(\$2,000.00)
APPR. DINNER	\$0.00	(\$500.00)
VOLUNTEER BENFITS	(\$3,921.00)	(\$5,000.00)
BANK SERVICE CHARGE	(\$30.00)	(\$60.00)
GEMT QAF ASSESS	(\$10,792.00)	(\$11,000.00)
SUM TOTAL	(\$624,044.00)	(\$637,743.00)
DHCS IGT FEE	(\$10,182.00)	(\$12,000.00)
AMB REPLACMENT	(\$25,000.00)	(\$25,000.00)
CAPITAL FUNDS	(\$2,099.00)	(\$2,000.00)
BASIC EXPENSES	(\$661,325.00)	(\$676,743.00)
	FINAL ACTUAL ITEMS 19-20	FY 20-21
INCOME		
AMBULANCE FEES	\$713,734.00	\$737,000.00
LESS CONTRACT ALLOW	(\$391,198.00)	(\$400,000.00)
BAD DEBT	(\$6,000.00)	(\$5,000.00)
PROP 13 TAXES	\$40,151.00	\$41,000.00
SPECIAL ASSESSMENT	\$156,464.00	\$158,000.00
INTEREST INCOME	\$848.00	\$850.00
GEMT FUNDING	\$1,082.00	\$0.00
IGT FUNDING	\$65,337.00	\$90,000.00
IGT DHCS FEE RETURN	\$10,182.00	\$12,000.00
OTHER INCOME	\$16,675.00	\$1,000.00
BASIC INCOME	\$607,275.00	\$634,850.00

CLOVERDALE AMBULANCE**General Ledger****For the Period From Apr 1, 2020 to Jun 30, 2020**

Filter Criteria includes: 1) IDs: 7111. Report order is by ID. Report is printed with shortened descriptions and in Detail Format.

Account ID Account Description	Date	Reference	Jrnl	Trans Description	Debit Amt	Credit Amt	Balance
7111	4/1/20			Beginning Balance			
SBA PPP Payment	5/1/20			Beginning Balance			
	5/26/20		GEN	SBA PPP Payment		75,335.90	
	5/31/20		GEN	May Paychex Payr	21,206.00		
				Current Period Cha	21,206.00	75,335.90	-54,129.90
	6/1/20			Beginning Balance			-54,129.90
	6/12/20	9403	CDJ	Prudential Annuity	1,766.00		
	6/12/20	9405	CDJ	SDRMA - SBA PP	4,460.46		
	6/12/20	9406	CDJ	SDRMA - SBA PP	277.16		
	6/22/20		GEN	paychex payroll	11,011.00		
	6/22/20		GEN	paychex payroll reti		883.00	
	6/22/20		GEN	paychex payroll reti		60.39	
	6/30/20		GEN	paychex payroll	20,751.00		
				Current Period Cha	38,265.62	943.39	37,322.23
	6/30/20			Ending Balance			-16,807.67



JONES HALL

VIA CERTIFIED MAIL

June 11, 2020

Thomas K. Hinrichs
Manager/Paramedic
Cloverdale Health Care District
209 Main Street
Cloverdale, California 95425

475 Sansome Street
Suite 1700
San Francisco, CA 94111
t. 415.391.5780
f. 415.276.2088

Re: Subordination Request Relating to Proposed Refunding
Bond Issue by the Cloverdale Community Development
Successor Agency

Dear Mr. Hinrichs:

As you may know, the Cloverdale Health Care District is entitled to receive payments of a portion of the tax increment revenues from the Cloverdale Redevelopment Project, under Section 33607.7 of the Health and Safety Code (the "Code"). These payments are commonly referred to as Statutory Pass-Through Payments.

I am writing to you on behalf of the Cloverdale Community Development Successor Agency (the "Agency") because the Agency is currently planning to issue its tax allocation refunding bonds (the "Bonds") to be secured by the tax increment revenues from the Cloverdale Redevelopment Project to refund the Agency's outstanding 2015 bonds, thereby realizing debt service savings for all of the affected taxing entities.

Under Section 34177.5(c)(1) of the Code, with a taxing entity's approval (which must be granted except as provided below), the Agency may subordinate amounts (which are payable from tax increments of a redevelopment project area) that the Agency is required to pay such taxing entity under Section 33607.7 of the Code to bonds, loans or other indebtedness issued or incurred by the Agency, including refunding bonds.

By this letter, the Agency requests that the Health Care District agree to the subordination of Statutory Pass-Through Payments that the Agency is required to pay the Health Care District to the Agency's payment obligations for the Bonds. The Agency believes that by providing such a subordination, the security for the Bonds will be enhanced which will lead to additional interest rate savings and, therefore, additional tax

increment revenues which are available for the Health Care District and other taxing agencies.

Enclosed for your review is a tax increment revenue projection summary, which includes a debt service coverage analysis prepared by Agency with the assistance of its financial consultant and underwriter. The analysis shows that the Agency can reasonably expect to have sufficient funds available to pay both debt service on the Bonds and all of the payments which are owed to the Health Care District and the other affected taxing agencies.

For the benefit of the Agency's records, we would appreciate it if you could complete the attached Acknowledgement and return a pdf copy to me via e-mail at jwawrzyniak@joneshall.com as soon as possible.

Please note that, in accordance with Section 34177.5(c)(3) of the Code, if the Health Care District does not respond to the requested subordination within 45 days of the receipt of this letter, the subordination will be automatically deemed approved by the Health Care District and such approval will be final and conclusive. Furthermore, to disapprove this subordination, the Health Care District must find, based on substantial evidence, that the Agency will not be able to pay the debt service on the Bonds and all of the payments that it is required to pay the Health Care District and other taxing entities.

Thank you in advance for your cooperation in this matter. If you have any questions regarding this matter, please contact the Agency's fiscal consultant on the bond refunding, David Schey of HdL Coren & Cone at (714) 462-1656 or the undersigned at (415) 391-5780.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jim Wawrzyniak", with a stylized flourish at the end.

James A. Wawrzyniak, Jr.
Special Counsel to the Cloverdale Community Development Successor Agency

Enclosure

ACKNOWLEDGEMENT

*Cloverdale Community Development Successor Agency
Cloverdale Redevelopment Project Area
2020 Tax Allocation Refunding Bonds*

In response to the request by the Cloverdale Community Development Successor Agency (the "Agency") set forth in a letter dated June 11, 2020, on behalf of the Agency (the "Subordination Request"), to approve the Agency's subordination of Statutory Pass-Through Payments, the Cloverdale Health Care District hereby confirms its approval of the subordination of the Agency's obligation to pay Statutory Pass-Through Payments to the Health Care District in connection with the Cloverdale Redevelopment Project Area to the Agency's payment obligations for the Bonds.

All capitalized terms used but not defined in this Acknowledgement have the meanings given them in the Subordination Request.

Dated: _____, 2020

CLOVERDALE HEALTH CARE DISTRICT

By: _____

Name:

Title:

Successor Agency to the Community Development Agency of the City of Cloverdale
 Cloverdale Redevelopment Project
 PROJECTION OF INCREMENTAL VALUE AND TAX INCREMENT REVENUE
 Subordination Request Exhibit



6/8/2020

		Subordinated Tax Sharing Amounts										Remaining Tax Revenues	
		County Gen.				County Library		School Entity		Statutory Tax Sharing			
		Fund Payments		Payments		Base Yr. Adj.		Tier 1		Tier 2			
		Revenues		Debt Service Coverage									
		2020 Series A & B Refunding D/S											
		Tax Revenues											
		SB 2557 Admin. Fee											
		Gross Revenue											
1	2020-21	4,866,240	(57,372)	4,808,868	447,152	10.75	1,096,047	124,320	54,996	163,338	0	2,923,015	
2	2021-22	4,967,645	(58,568)	4,909,077	1,653,132	2.97	1,119,195	126,910	57,422	177,281	0	1,775,137	
3	2022-23	5,071,078	(59,787)	5,011,291	1,654,084	3.03	1,142,806	129,552	59,896	191,504	0	1,833,449	
4	2023-24	5,176,549	(61,031)	5,115,549	1,651,700	3.10	1,166,889	132,246	62,420	206,011	0	1,896,283	
5	2024-25	5,284,192	(62,300)	5,221,893	1,655,000	3.16	1,191,454	134,994	64,995	220,808	0	1,954,642	
6	2025-26	5,393,957	(63,594)	5,330,363	1,653,200	3.22	1,216,511	137,798	67,621	235,901	0	2,019,334	
7	2026-27	5,505,916	(64,914)	5,441,003	1,650,000	3.30	1,242,068	140,657	70,299	251,295	10,587	2,076,096	
8	2027-28	5,620,115	(66,260)	5,553,855	1,650,400	3.37	1,268,136	143,574	73,031	266,998	21,386	2,130,330	
9	2028-29	5,736,598	(67,633)	5,668,964	1,654,200	3.43	1,294,726	146,548	75,818	283,015	32,400	2,182,257	
10	2029-30	5,855,410	(69,034)	5,786,376	1,651,200	3.50	1,321,848	149,583	78,660	299,352	43,635	2,242,098	
11	2030-31	5,976,599	(70,463)	5,906,136	1,651,600	3.58	1,349,512	152,678	81,559	316,016	55,095	2,299,676	
12	2031-32	6,100,211	(71,920)	6,028,291	1,650,200	3.65	1,377,730	155,835	84,517	333,013	66,783	2,360,213	
13	2032-33	6,226,296	(73,407)	6,152,889	1,652,000	3.72	1,406,511	159,055	87,533	350,350	78,706	2,418,734	
14	2033-34	6,354,902	(74,923)	6,279,979	1,651,800	3.80	1,435,869	162,339	90,610	368,034	90,867	2,480,460	
15	2034-35	6,486,081	(76,470)	6,409,611	1,654,600	3.87	1,465,813	165,689	93,748	386,072	103,271	2,540,417	
16	2035-36	6,619,883	(78,047)	6,541,836	1,655,200	3.95	1,496,357	169,107	96,949	404,470	115,924	2,603,830	
17	2036-37	6,756,361	(79,656)	6,676,705	1,653,600	4.04	1,527,511	172,592	100,214	423,236	128,829	2,670,722	
18	2037-38	6,895,569	(81,297)	6,814,271	1,654,800	4.12	1,559,289	176,147	103,544	442,378	141,993	2,736,121	
19	2038-39	7,037,560	(82,971)	6,954,589	1,653,600	4.21	1,591,702	179,774	106,941	461,902	155,419	2,805,251	
		111,931,193	(1,319,647)	110,611,546	30,197,469		25,269,975	2,859,397	1,510,772	5,780,974	1,044,895	43,948,065	