



AGENDA

QLife Regular Board Meeting

Thursday, January 23, 2020 | 12:00 pm

Wasco County Courthouse, 511 Washington Street, The Dalles, Oregon

Deschutes Room – BO8

- 12:00 Call to Order
- 12:00 Approval of Agenda
- 12:00 [Consent Agenda](#) (*items of a routine nature: minutes, documents, items previously discussed*)
 - [December 5, 2019 Minutes](#)
- 12:05 [Finance](#)
 - [Financial Report, Analysis and Reconciliation](#)- Mike Middleton
- 12:10 [Action Items](#)
 - [Order 20-001 Reappointment of Budget Officer](#)
- 12:15 [Discussion Items](#)
 - [CGCC Scholarship Recipient Josiah Weinman](#)
 - [Aristo Technical Management Report](#) – John Amery
 - [NW PUD Audit Invoice](#) – Tyler Stone
 - [SDIS Renewal Package](#)
- 12:25 [Lone Pine Update](#) – Dan McNeely
- 12:35 [Port Build Update](#) – Dan McNeely
- 12:40 [Executive Session \(2\)\(m\)\(D\) & \(E\) Discuss information regarding security of telecom systems and data transmission; \(2\)\(g\) Competitive trade or commerce negotiations](#)

Old/New Business

Next Board Meeting Date: Thursday, February 27, 2020 | 12:00 PM

Adjourn

**Agenda subject to change*

**Executive Session held as needed*

An executive session may, in the discretion of the presiding officer, be called based on one or more of the following: ORS 192.660 (2)(a) Consider employment issues; (2)(e) Real property; (2)(f) Consider exempt records or information; (2)(g) Competitive trade or commerce negotiations; (2)(h) Consult with counsel re litigation; (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission.



Consent Agenda

- [December 5, 2019 Minutes](#)



MINUTES

QLife Regular Board Meeting
Thursday, December 5, 2019
511 Washington St, Deschutes Conference Room

Call to Order President Hege calls the meeting to order at 12:09 PM.

Roll Call Scott Hege, Rod Runyon, Dale Lepper, John Amery, Keith Mobley, Carrie Pipinich, Tom McGowan, Dakota McCoy, Tyler Stone, Matthew Klebes, Stephanie Krell, Mike Middleton, Tonya Moffitt (via phone), Dan McNeely (via Skype) and Erik Orton (via Skype).

Changes to the Agenda

There are no changes to the agenda.

[[Mr. Runyon moves to approve the agenda. Mr. Lepper seconds the motion, which passes unanimously.]]

Approval of the Consent Agenda

[[Mr. Runyon moves to approve the consent agenda. Mr. Lepper seconds the motion, which passes unanimously.]]

Annual Financial Audit Report

Ms. Moffitt informs the Board that the audit has been completed and reports that she has an unmodified or clean opinion. There were no changes to note from the prior fiscal year. She also mentions that statements are subject to Oregon State minimum standards for compliance and internal control and reports that there were no findings for violation of minimum standards.

Mr. Mobley asks how Mr. Middleton feels about the relationship with the auditors and Mr. Middleton says that working with them has been a pleasant and positive experience.

Financial Report

Mr. Middleton presents the financial report to the Board. Accounts Receivable has increased slightly from last month and everything is current. There are no changes in the Capital fund and the Maupin fund is also doing well. He notes that LS Networks receipts have not arrived yet and Mr. Stone adds that we will not see any receipts because they utilize the system for free.

President Hege asks for clarification on the agreement for use of the system and Mr. Amery explains that they pay franchise fees to the City of Maupin and the City pays QLife.

President Hege brings attention to a \$1,335 payment from Gorge Net and asks what the payment is for. Mr. Middleton clarifies that this is a quarterly payment which is submitted to finance with accounting details.

Discussion Items

Columbia Gorge Community College Scholarship Recipient

Dakota McCoy introduces himself to the Board, gives a brief background on how he came to be a student of CGCC and thanks them for the scholarship support provided by QLife.

Aristo Report

Mr. Amery presents his report to the Board. He notes that the Wasco County work crew will be clearing out the last of the vegetation at no cost to QLife. He also informs the Board that there is an upcoming meeting with BPA this month.

President Hege asks if the vegetation clearing is already underway and Mr. Amery replies that they plan to begin soon.

Northern Wasco PUD Audit

Mr. Stone informs the Board that the PUD audit has been completed and we have received a bill. QLife consists of 7% of the total attachments and have been billed \$6,867.61. He adds that the audit did not include any compliance issues that may arise and warns that there may be future invoices.

President Hege asks if the audit is still underway and Mr. Stone replies that the external audit is complete and now PUD will audit the external audit. Mr. Lepper wonders how PUD calculated the 7% and Mr. Stone informs him that they counted the attachments as a percentage of the total.

Mr. Stone continues by noting that there is a termination notice and a proposed new agreement in the Board packet. These documents will need to be reviewed by legal counsel to determine how QLife will proceed. He adds that the PUD invoice is unbudgeted so it will need to be deducted from the contingency or reserves accounts.

President Hege asks if there is a possibility that PUD will perform a full audit again and Mr. McGowan refers to a clause in the proposed agreement, which stipulates that PUD can audit every two to three years depending on attachment activity. Mr. Lepper states that if QLife has little activity over the next few years but another provider has high activity, QLife could be left with the bill. President Hege asks if future audits would be as comprehensive and Mr. McGowan does not believe so because of the emphasis put on attachment applications and oversight going forward.

Mr. Stone informs the Board that he and Mr. McGowan have had meetings and have been sharing information. Mr. McGowan has been pleasant to work with even though they have philosophical disagreements. Mr. Stone's concern stems from how PUD is spending the money attachers already pay through pole attachment fees and make-ready costs.

Mr. Stone notes that there are a few of possible outcomes for QLife; we could look for alternate routes to serve customers when PUD quotes come back too high, we could deny service to potential customers because the expense is too great to serve them, or we could sit down with other attachers and discuss a joint response to PUD surrounding the pole agreement. He encourages the Board to think about how Mr. Stone should respond.

Mr. Amery bring attention to a current customer QLife is attempting to serve. He notes that the existing pole is overloaded, outdated and set to be replaced. He wonders how PUD plans to make that equitable for attachers who would be required to replace a pole. Mr. McGowan replies that PUD will be looking at pole load analysis and going forward, consideration will be made once that information has been gathered.

Lone Pine Update

Mr. McNeely and Mr. Orton call in via Skype at 12:56 PM.

Mr. Stone notes to the Board that the pole near the Lone Pine project has a \$9,000 replacement cost and must be replaced. President Hege asks if we could hold off on the pole replacement and Mr. Stone replies that if PUD has a quick turnaround approving the pole replacement, we could hold off until January 2020 in order to meet the project deadline.

Mr. Lepper presents an Excel table detailing the funding estimate which covers the cost of the project and where the funding will be coming from. He adds that the grant from Columbia Gorge Health Counsel has been secured and there has been a funding commitment from Mid-Columbia Medical Center (MCMC). In speaking with MCMC's consultant, she expressed that if we requested 65% of the total project cost from USAC, it may appear as if we are double dipping. The consultant recommended we leave out the funds that have already been secured when we submit our application to USAC. Once the application is submitted, Mr. Lepper believes that it could take between three months to one year to receive funding.

President Hege wonders if it does take close to a year to receive funding, would we be able to find other funding in the interim but Mr. Lepper is unsure of that answer. He plans to meet with the CEO of MCMC to find out. Mr. Stone expresses to the Board that QLife should look at sharing in the risk MCMC is taking in this project. It would be ideal for QLife to add an additional segment past Water's Edge and he believes it would make a great Capital project.

Mr. Stone reminds the Board of MCMC's timeline with a March 17, 2020 opening date and notes that the next step is to put the project out to bid. Mr. McNeely adds that permitting is underway, environmental and archaeology reports were completed last year and the design work is 95% complete.

President Hege asks for confirmation that segment two has an OPC of \$100,000 and Mr. McNeely confirms. Mr. Stone asks the Board for approval to complete engineering and proceed in putting the project out to bid. President Hege requests that if QLife is investing in segment two, he would like to see a Return on Investment (ROI) and an estimate on how quickly the investment could be returned to the Capital fund.

[[The Board is in consensus to continue moving forward with the Lone Pine project and bid process.]]

Port Build Update

Mr. McNeely does not have an update since the last meeting. He is still waiting on SHPO permits to be completed.

The Board enters into Executive Session at 1:15 PM under ORS 192.660 (2)(g) Competitive trade or commerce negotiations and (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission.

Executive Session

The Board exits Executive Session at 1:43 PM.

Ms. Krell informs the Board that she has received SDIS insurance renewal for 2020 coverage and asks the Board if Mr. Stone can sign the renewal paperwork.

[[The Board is in consensus for Mr. Stone to sign SDIS Insurance renewal forms.]]

The meeting is adjourned at 1:44 PM

The next regularly scheduled board meeting is set for Thursday, January 23, 2020.

These minutes were approved by the QLife Board on _____.

Lee Weinstein, Secretary



Financial Reports

- [November Financial Report](#)
- [November Financial Analysis](#)
- [November Reconciliations](#)
- [December Financial Report](#)
- [December Financial Analysis](#)
- [December Reconciliations](#)

Qlife Monthly Report

Operations Fund - November 2019

Filters	
Fd	600
Cat	(Multiple Items)

Data

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife Operations						
Qlife-R						
Qlife-R						
INVESTMENT EARNINGS-R						
INTEREST EARNED	948	928	394	97.9%	19.7%	534.13
INVESTMENT EARNINGS-R Total	948	928	394	97.9%	19.7%	534.13
MISCELLANEOUS-R						
MISC RECEIPTS	200	1,200	1,200	600.0%	600.0%	-
MISCELLANEOUS-R Total	200	1,200	1,200	600.0%	600.0%	-
CHARGES FOR SERVICES-R						
UTILITY SERVICE CHARGES	665,460	294,081	267,775	44.2%	40.0%	26,306.28
CONNECT CHARGES	1,000	-	100	0.0%	10.0%	(100.00)
CHARGES FOR SERVICES-R Total	666,460	294,081	267,875	44.1%	40.0%	26,206.28
PASS-THROUGH PAYMENTS-R						
	-	-	-	#DIV/0!	#DIV/0!	-
Qlife-R Total	667,608	296,209	269,469	44.4%	40.1%	26,740.41
Qlife-R Total	667,608	296,209	269,469	44.4%	40.1%	26,740.41
Qlife Operations Total	667,608	296,209	269,469	44.4%	40.1%	26,740.41
Revenue Total	667,608	296,209	269,469	44.4%	40.1%	26,740.41
Expense						
Qlife Operations						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	58,671	29,336	13,839	50.0%	25.0%	15,497.00

Qlife Monthly Report
Operations Fund - November 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year	Prior Year	Current FY - Prior FY YTD
				Budget Executed	Budget Executed	
ADVERTISING & PROMOTIONS	1,500	-	1,240	0.0%	82.7%	(1,239.79)
BLDG REPAIR & MAINT	1,600	-	-	0.0%	0.0%	-
CONTR SRVCS - AUDIT CONTRACT	4,200	6,300	4,000	150.0%	66.7%	2,300.00
CONTR SRVCS - OTHER	15,100	-	825	0.0%	5.5%	(825.00)
CONTRACTED SERVICES	-	-	325	#DIV/0!	#DIV/0!	(325.00)
DUES & SUBSCRIPTIONS	3,000	169	774	5.6%	25.8%	(604.54)
EQUIPMENT - NON CAPITAL	5,000	-	-	0.0%	0.0%	-
GENERAL GRANTS	2,000	-	-	0.0%	0.0%	-
INSURANCE & BONDS	21,000	2,270	1,600	10.8%	7.6%	670.02
LEGAL NOTICES & PUBLISHING	400	-	334	0.0%	83.4%	(333.50)
MEALS LODGING & REGISTRATION	5,000	507	1,287	10.1%	64.3%	(779.14)
MISC EXPENDITURES	1,000	0	1,907	0.0%	190.7%	(1,906.95)
NETWORK COMPONENTS	5,000	-	-	0.0%	0.0%	-
POSTAGE	200	44	-	21.8%	0.0%	43.50
SUPPLIES - OFFICE	200	-	53	0.0%	26.7%	(53.40)
TAXES/PERMITS/ASSESSMENTS	800	479	285	59.9%	71.3%	194.25
TELEPHONE	500	174	175	34.8%	41.7%	(1.14)
TRAINING & EDUCATION	700	-	-	0.0%	0.0%	-
UTILITIES - WALNUT ST	800	249	250	31.2%	31.3%	(1.01)
RENT - OFFICE	7,752	-	3,203	0.0%	41.3%	(3,203.25)
CONTR SRVCS - LEGAL COUNSEL CONTR	6,000	2,190	2,412	36.5%	26.8%	(222.00)
OUTSIDE PLANT MAINTENANCE	20,000	104	6,701	0.5%	33.5%	(6,596.33)
CONTRACTED SVCS - ENGINEERING	50,000	15,783	27,373	31.6%	136.9%	(11,590.09)
CONTRACTED SVCS - NETWORK SYSTEM MANAGEMENT	71,000	19,856	50,289	28.0%	98.6%	(30,432.99)
POLE CONNECTION FEES	12,392	145	1,495	1.2%	14.2%	(1,350.46)
RIGHT OF WAY FEES	20,075	3,824	8,706	19.0%	43.4%	(4,881.66)
SCHOLARSHIP	2,000	-	-	0.0%	0.0%	-
EASEMENTS - NON-CAPITAL	-	-	-	#DIV/0!	0.0%	-
MATERIALS & SERVICES-E Total	315,890	81,430	127,071	25.8%	48.3%	(45,641.48)
CAPITAL OUTLAY-E						
EASEMENTS	-	-	-	#DIV/0!	#DIV/0!	-
EQUIPMENT - CAPITAL	20,000	-	-	0.0%	0.0%	-
CAPITAL OUTLAY-E Total	20,000	-	-	0.0%	0.0%	-
TRANSFERS OUT-E	327,020	136,258	155,333	41.7%	41.7%	(19,075.00)
Qlife-E Total	662,910	217,688	282,405	32.8%	43.1%	(64,716.48)

Qlife Monthly Report
Operations Fund - November 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E Total	662,910	217,688	282,405	32.8%	43.1%	(64,716.48)
Qlife Operations Total	662,910	217,688	282,405	32.8%	43.1%	(64,716.48)
Expense Total	662,910	217,688	282,405	32.8%	43.1%	(64,716.48)

Qlife Monthly Report Capital Fund - November 2019

Filters

Fd	601
Cat	(Multiple Items)

Data

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife Capital						
Qlife-R						
Qlife-R						
INVESTMENT EARNINGS-R						
INTEREST EARNED	25,200	12,465	11,184	49.5%	1043.3%	1,281.11
INVESTMENT EARNINGS-R Total	25,200	12,465	11,184	49.5%	1043.3%	1,281.11
TRANSFERS IN-R						
TRANSFER FROM QLIFE OPERATING FUND	327,020	136,258	155,333	41.7%	41.7%	(19,075.00)
TRANSFER FROM QLIFE MAUPIN FUND	-	-	-	#DIV/0!	0.0%	-
TRANSFERS IN-R Total	327,020	136,258	155,333	41.7%	40.6%	(19,075.00)
CHARGES FOR SERVICES-R						
CONNECT CHARGES	19,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R Total	19,000	-	-	0.0%	0.0%	-
Qlife-R Total	371,220	148,723	166,517	40.1%	41.3%	(17,793.89)
Qlife-R Total	371,220	148,723	166,517	40.1%	41.3%	(17,793.89)
Qlife Capital Total	371,220	148,723	166,517	40.1%	41.3%	(17,793.89)
Revenue Total	371,220	148,723	166,517	40.1%	41.3%	(17,793.89)
Expense						
Qlife Capital						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E	-	-	5,201	#DIV/0!	22.6%	(5,201.24)
CAPITAL OUTLAY-E						
BUILDINGS	-	-	-	#DIV/0!	#DIV/0!	-

Qlife Monthly Report
Capital Fund - November 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
EQUIPMENT - CAPITAL	80,000	-	-	0.0%	0.0%	-
PRIMARY SYSTEMS	660,284	201,150	26,725	30.5%	4.5%	174,424.05
SECONDARY LINE EXTENSION	200,000	13,206	-	6.6%	0.0%	13,205.83
CAPITAL OUTLAY-E Total	940,284	214,355	26,725	22.8%	3.0%	187,629.88
TRANSFERS OUT-E	30,000	-	-	0.0%	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	675,125	-	-	0.0%	0.0%	-
Qlife-E Total	1,645,409	214,355	31,927	13.0%	2.4%	182,428.64
Qlife-E Total	1,645,409	214,355	31,927	13.0%	2.4%	182,428.64
Qlife Capital Total	1,645,409	214,355	31,927	13.0%	2.4%	182,428.64
Expense Total	1,645,409	214,355	31,927	13.0%	2.4%	182,428.64

Qlife Monthly Report Maupin Fund - November 2019

Filters	
Fd	602
Cat	(Multiple Items)

Data							
Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD	
Revenue							
Qlife - Maupin							
Qlife-R							
Qlife-R							
INTERGOV'T REV - NON SINGLE AUDIT-R							
STATE GRANT	-	-	494,069	#DIV/0!	260.0%	(494,069.26)	
INTERGOV'T REV - NON SINGLE AUDIT-R Total	-	-	494,069	#DIV/0!	260.0%	(494,069.26)	
INVESTMENT EARNINGS-R							
INTEREST EARNED	60	777	699	1295.6%	#DIV/0!	78.52	
INVESTMENT EARNINGS-R Total	60	777	699	1295.6%	#DIV/0!	78.52	
MISCELLANEOUS-R	-	-	-	#DIV/0!	#DIV/0!	-	
TRANSFERS IN-R	30,000	-	-	0.0%	0.0%	-	
CHARGES FOR SERVICES-R							
CITY OF MAUPIN	-	144,765	-	#DIV/0!	0.0%	144,765.00	
UTILITY SERVICE CHARGES	-	-	-	#DIV/0!	#DIV/0!	-	
CITY OF MAUPIN FRANCHISE FEES	-	-	-	#DIV/0!	0.0%	-	
CITY OF MAUPIN - GORGE.NET RECEIPTS	3,360	1,335	-	39.7%	#DIV/0!	1,334.74	
CITY OF MAUPIN - LSN RECEIPTS	4,000	-	-	0.0%	#DIV/0!	-	
CHARGES FOR SERVICES-R Total	7,360	146,100	-	1985.1%	0.0%	146,099.74	
Qlife-R Total	37,420	146,877	494,768	392.5%	52.8%	(347,891.00)	
Qlife-R Total	37,420	146,877	494,768	392.5%	52.8%	(347,891.00)	
Qlife - Maupin Total	37,420	146,877	494,768	392.5%	52.8%	(347,891.00)	
Revenue Total	37,420	146,877	494,768	392.5%	52.8%	(347,891.00)	

Expense							
Qlife - Maupin							
Qlife-E							

Qlife Monthly Report Maupin Fund - November 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	-	-	494	#DIV/0!	3.5%	(494.07)
INSURANCE & BONDS	-	-	-	#DIV/0!	0.0%	-
CONTR SRVCS - LEGAL COUNSEL CONTR	2,500	72	1,746	2.9%	87.3%	(1,674.00)
CONTRACTED SVCS - ENGINEERING	-	-	-	#DIV/0!	#DIV/0!	-
POLE CONNECTION FEES	1,050	-	-	0.0%	0.0%	-
CONTRACTED SVCS - WIFI	14,160	2,802	336	19.8%	33.6%	2,466.35
BROADBAND SUPPORT	-	-	-	#DIV/0!	#DIV/0!	-
MATERIALS & SERVICES-E Total	17,710	2,874	2,576	16.2%	13.4%	298.28
CAPITAL OUTLAY-E						
EQUIPMENT - CAPITAL	-	-	-	#DIV/0!	#DIV/0!	-
PRIMARY SYSTEMS	1,000	-	366,319	0.0%	61.1%	(366,318.59)
SECONDARY LINE EXTENSION	-	-	-	#DIV/0!	#DIV/0!	-
CAPITAL OUTLAY-E Total	1,000	-	366,319	0.0%	61.1%	(366,318.59)
TRANSFERS OUT-E	-	-	-	#DIV/0!	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	28,320	-	-	0.0%	0.0%	-
Qlife-E Total	47,030	2,874	368,895	6.1%	53.6%	(366,020.31)
Qlife-E Total	47,030	2,874	368,895	6.1%	53.6%	(366,020.31)
Qlife - Maupin Total	47,030	2,874	368,895	6.1%	53.6%	(366,020.31)
Expense Total	47,030	2,874	368,895	6.1%	53.6%	(366,020.31)

Qlife – Financial Analysis for November 2019 Financial Statements

The financial statements for through the 5th month of the 2020 Fiscal Year (FY20) are presented. The statements are intended for the use of Management and are not audited. The expected straight-line assumption for accounts is 41.7% (5/12). This is a typically a good starting point for analysis.

Operations Fund

Total revenues for the fund are \$296,209. This is a budget execution of 44.4% - ahead of the 40.1% from last year and the 41.7% straight-line assumption. The primary reason is the Utility Service Charges – as discussed since July.

Utility Service Charges have come in at 44.2% of the budget execution or \$26K more than last fiscal year. The reason why is tied to the receivables – discussed since the July reporting period. (\$16K is due to a “catch-up” billing done in FY20.) The budgeted amount is \$665,460 so 41.7% budget execution is \$277,497. If the \$16K “catch-up” is added, the total is \$293,497 as the expected amount. The actual revenue is \$294,081 so about \$584 off of the budget target after five (5) months.

Accounts Receivable have decreased from October and all accounts – except the large collection – are current. The current portion as of 11/30/19 is \$7,410. The balance in AR going up and down does not change the revenues. Revenue is recognized at the billing date and a receivable is set up. The AR balance is a reflection of how collections from customers are progressing.

Interest is executing at 97.9% and is now \$534 more than last fiscal year.

Expenses for the Operations Fund are 32.8% executed. \$217,688 has been recorded – this is \$65K less than last year at this time. The Contracted Services are significantly less than last fiscal year at this time.

Transfers are as budgeted. There is a set monthly transfer to the Capital Fund and is included in the review of expenses above.

Capital Fund

Tranfers In from the Operation Fund are proceeding as budgeted.

Interest is executing at 49.5% which is \$1,281 more than last fiscal year. If the interest paid by the LGIP continues then this will beat the budget again. For November, LGIP is returning interest at 2.34% annual return.

Expenses are executing at 13.0%. Progress is happening on the Primary System as the budget is executed at 30.5%. The spending has been primarily on the Mary’s Backbone project.

Maupin Fund

Revenue for the fund is at 392.5% budget execution already. This is due to two payments received from the City of Maupin on a pass through grant totaling \$144,765. The funds were for the project and were

not passed to Qlife until July. This was not part of the budget created and skews the numbers by appearing here.

Interest allocated is \$777. It is ahead of the budget expectation and last year's earnings.

Revenue has started to come in for the City of Maupin – Gorge.Net Receipts. The amount received is \$1,335 which is an execution of 39.7% of the budget. This is unchanged since September. Of note is no LSN receipts have been received.

Expenses for the Maupin Fund are at a budget execution rate of 15.4% - well below the expected straight-line assumption. The biggest variance is the Contracted Services for WIFI. Based on the budgeted amount, a month should see \$1,180 in expense. As of the end of November, there was \$2,802 YTD for a budget execution rate of 19.8%.

No transfers are budgeted for FY20.

Summary

The year is performing well. Utility Service Charges are up, even after taking considering the on-time catchup revenue. When this is considered, the budget execution is right on target. Interest is up for the organization as a whole even Maupin. Last year at this time the LGIP interest was less than the current rate and this is why the overall interest is more. The Maupin fund has an unplanned revenue spike, but as mentioned it is a flow through grant amount that had not been passed through to Qlife. It was identified as part of the analysis of the Maupin project. The start of on-going revenues for service in Maupin is a positive step towards sustainability. The lack of LSN receipts bring up the question of what to expect and when.

The funds are in good shape at this time.

Reconciliations

Bank reconciliations for November are completed and included in this packet. These were not reviewed with the County Administrator yet due to the Holiday timing. It is expected to happen on 1/20/20.

Qlife Monthly Report Operations Fund - December 2019

Filters	
Fd	600
Cat	(Multiple Items)

Data

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife Operations						
Qlife-R						
Qlife-R						
INVESTMENT EARNINGS-R						
INTEREST EARNED	948	1,156	473	121.9%	23.7%	682.41
INVESTMENT EARNINGS-R Total	948	1,156	473	121.9%	23.7%	682.41
MISCELLANEOUS-R						
MISC RECEIPTS	200	1,200	1,200	600.0%	600.0%	-
MISCELLANEOUS-R Total	200	1,200	1,200	600.0%	600.0%	-
CHARGES FOR SERVICES-R						
UTILITY SERVICE CHARGES	665,460	349,771	321,415	52.6%	48.0%	28,356.28
CONNECT CHARGES	1,000	-	100	0.0%	10.0%	(100.00)
CHARGES FOR SERVICES-R Total	666,460	349,771	321,515	52.5%	48.0%	28,256.28
PASS-THROUGH PAYMENTS-R						
	-	-	-	#DIV/0!	#DIV/0!	-
Qlife-R Total	667,608	352,127	323,188	52.7%	48.1%	28,938.69
Qlife-R Total	667,608	352,127	323,188	52.7%	48.1%	28,938.69
Qlife Operations Total	667,608	352,127	323,188	52.7%	48.1%	28,938.69
Revenue Total	667,608	352,127	323,188	52.7%	48.1%	28,938.69
Expense						
Qlife Operations						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	58,671	29,336	13,839	50.0%	25.0%	15,497.00

Qlife Monthly Report
Operations Fund - December 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year	Prior Year	Current FY - Prior FY YTD
				Budget Executed	Budget Executed	
ADVERTISING & PROMOTIONS	1,500	-	1,240	0.0%	82.7%	(1,239.79)
BLDG REPAIR & MAINT	1,600	-	-	0.0%	0.0%	-
CONTR SRVCS - AUDIT CONTRACT	4,200	6,300	4,000	150.0%	66.7%	2,300.00
CONTR SRVCS - OTHER	15,100	-	1,110	0.0%	7.4%	(1,110.00)
CONTRACTED SERVICES	-	-	325	#DIV/0!	#DIV/0!	(325.00)
DUES & SUBSCRIPTIONS	3,000	174	874	5.8%	29.1%	(699.66)
EQUIPMENT - NON CAPITAL	5,000	-	-	0.0%	0.0%	-
GENERAL GRANTS	2,000	-	-	0.0%	0.0%	-
INSURANCE & BONDS	21,000	2,270	1,600	10.8%	7.6%	670.02
LEGAL NOTICES & PUBLISHING	400	-	334	0.0%	83.4%	(333.50)
MEALS LODGING & REGISTRATION	5,000	615	1,402	12.3%	70.1%	(786.63)
MISC EXPENDITURES	1,000	0	1,907	0.0%	190.7%	(1,906.95)
NETWORK COMPONENTS	5,000	-	-	0.0%	0.0%	-
POSTAGE	200	91	43	45.6%	21.5%	48.07
SUPPLIES - OFFICE	200	-	80	0.0%	40.2%	(80.40)
TAXES/PERMITS/ASSESSMENTS	800	479	535	59.9%	133.8%	(55.75)
TELEPHONE	500	209	209	41.7%	49.8%	(0.76)
TRAINING & EDUCATION	700	-	-	0.0%	0.0%	-
UTILITIES - WALNUT ST	800	304	306	38.0%	38.3%	(2.44)
RENT - OFFICE	7,752	1,938	3,203	25.0%	41.3%	(1,265.25)
CONTR SRVCS - LEGAL COUNSEL CONTR	6,000	2,190	2,412	36.5%	26.8%	(222.00)
OUTSIDE PLANT MAINTENANCE	20,000	104	6,701	0.5%	33.5%	(6,596.33)
CONTRACTED SVCS - ENGINEERING	50,000	17,834	27,373	35.7%	136.9%	(9,538.84)
CONTRACTED SVCS - NETWORK SYSTEM MANAGEMENT	71,000	21,856	55,420	30.8%	108.7%	(33,564.24)
POLE CONNECTION FEES	12,392	145	1,495	1.2%	14.2%	(1,350.46)
RIGHT OF WAY FEES	20,075	10,493	8,706	52.3%	43.4%	1,787.64
SCHOLARSHIP	2,000	-	-	0.0%	0.0%	-
EASEMENTS - NON-CAPITAL	-	-	-	#DIV/0!	0.0%	-
MATERIALS & SERVICES-E Total	315,890	94,338	133,113	29.9%	50.6%	(38,775.27)
CAPITAL OUTLAY-E						
EASEMENTS	-	-	-	#DIV/0!	#DIV/0!	-
EQUIPMENT - CAPITAL	20,000	-	-	0.0%	0.0%	-
CAPITAL OUTLAY-E Total	20,000	-	-	0.0%	0.0%	-
TRANSFERS OUT-E	327,020	163,510	186,400	50.0%	50.0%	(22,890.00)
Qlife-E Total	662,910	257,848	319,513	38.9%	48.7%	(61,665.27)

Qlife Monthly Report
Operations Fund - December 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E Total	662,910	257,848	319,513	38.9%	48.7%	(61,665.27)
Qlife Operations Total	662,910	257,848	319,513	38.9%	48.7%	(61,665.27)
Expense Total	662,910	257,848	319,513	38.9%	48.7%	(61,665.27)

Qlife Monthly Report Capital Fund - December 2019

Filters	
Fd	601
Cat	(Multiple Items)

Data							
Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD	
Revenue							
Qlife Capital							
Qlife-R							
Qlife-R							
INVESTMENT EARNINGS-R							
INTEREST EARNED	25,200	14,811	13,701	58.8%	1278.1%	1,109.17	
INVESTMENT EARNINGS-R Total	25,200	14,811	13,701	58.8%	1278.1%	1,109.17	
TRANSFERS IN-R							
TRANSFER FROM QLIFE OPERATING FUND	327,020	163,510	186,400	50.0%	50.0%	(22,890.00)	
TRANSFER FROM QLIFE MAUPIN FUND	-	-	-	#DIV/0!	0.0%	-	
TRANSFERS IN-R Total	327,020	163,510	186,400	50.0%	48.7%	(22,890.00)	
CHARGES FOR SERVICES-R							
CONNECT CHARGES	19,000	-	-	0.0%	0.0%	-	
CHARGES FOR SERVICES-R Total	19,000	-	-	0.0%	0.0%	-	
Qlife-R Total	371,220	178,321	200,101	48.0%	49.7%	(21,780.83)	
Qlife-R Total	371,220	178,321	200,101	48.0%	49.7%	(21,780.83)	
Qlife Capital Total	371,220	178,321	200,101	48.0%	49.7%	(21,780.83)	
Revenue Total	371,220	178,321	200,101	48.0%	49.7%	(21,780.83)	
Expense							
Qlife Capital							
Qlife-E							
Qlife-E							
MATERIALS & SERVICES-E	-	-	5,201	#DIV/0!	22.6%	(5,201.24)	
CAPITAL OUTLAY-E							
BUILDINGS	-	-	-	#DIV/0!	#DIV/0!	-	

Qlife Monthly Report
Capital Fund - December 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
EQUIPMENT - CAPITAL	80,000	-	-	0.0%	0.0%	-
PRIMARY SYSTEMS	660,284	203,480	27,560	30.8%	4.6%	175,919.05
SECONDARY LINE EXTENSION	200,000	13,206	-	6.6%	0.0%	13,205.83
CAPITAL OUTLAY-E Total	940,284	216,685	27,560	23.0%	3.1%	189,124.88
TRANSFERS OUT-E	30,000	-	-	0.0%	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	675,125	-	-	0.0%	0.0%	-
Qlife-E Total	1,645,409	216,685	32,762	13.2%	2.5%	183,923.64
Qlife-E Total	1,645,409	216,685	32,762	13.2%	2.5%	183,923.64
Qlife Capital Total	1,645,409	216,685	32,762	13.2%	2.5%	183,923.64
Expense Total	1,645,409	216,685	32,762	13.2%	2.5%	183,923.64

Qlife Monthly Report Maupin Fund - December 2019

Filters

Fd	602
Cat	(Multiple Items)

Data

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife - Maupin						
Qlife-R						
Qlife-R						
INTERGOV'T REV - NON SINGLE AUDIT-R						
STATE GRANT	-	-	494,069	#DIV/0!	260.0%	(494,069.26)
INTERGOV'T REV - NON SINGLE AUDIT-R Total	-	-	494,069	#DIV/0!	260.0%	(494,069.26)
INVESTMENT EARNINGS-R						
INTEREST EARNED	60	1,047	833	1745.8%	#DIV/0!	214.84
INVESTMENT EARNINGS-R Total	60	1,047	833	1745.8%	#DIV/0!	214.84
MISCELLANEOUS-R	-	-	-	#DIV/0!	#DIV/0!	-
TRANSFERS IN-R	30,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R						
CITY OF MAUPIN	-	144,765	-	#DIV/0!	0.0%	144,765.00
UTILITY SERVICE CHARGES	-	-	-	#DIV/0!	#DIV/0!	-
CITY OF MAUPIN FRANCHISE FEES	-	-	-	#DIV/0!	0.0%	-
CITY OF MAUPIN - GORGE.NET RECEIPTS	3,360	1,335	-	39.7%	#DIV/0!	1,334.74
CITY OF MAUPIN - LSN RECEIPTS	4,000	-	-	0.0%	#DIV/0!	-
CHARGES FOR SERVICES-R Total	7,360	146,100	-	1985.1%	0.0%	146,099.74
Qlife-R Total	37,420	147,147	494,902	393.2%	52.8%	(347,754.68)
Qlife-R Total	37,420	147,147	494,902	393.2%	52.8%	(347,754.68)
Qlife - Maupin Total	37,420	147,147	494,902	393.2%	52.8%	(347,754.68)
Revenue Total	37,420	147,147	494,902	393.2%	52.8%	(347,754.68)

Expense

Qlife - Maupin						
Qlife-E						

Qlife Monthly Report Maupin Fund - December 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	-	-	494	#DIV/0!	3.5%	(494.07)
INSURANCE & BONDS	-	-	-	#DIV/0!	0.0%	-
CONTR SRVCS - LEGAL COUNSEL CONTR	2,500	72	1,746	2.9%	87.3%	(1,674.00)
CONTRACTED SVCS - ENGINEERING	-	-	-	#DIV/0!	#DIV/0!	-
POLE CONNECTION FEES	1,050	-	-	0.0%	0.0%	-
CONTRACTED SVCS - WIFI	14,160	3,948	384	27.9%	38.4%	3,564.09
BROADBAND SUPPORT	-	-	-	#DIV/0!	#DIV/0!	-
MATERIALS & SERVICES-E Total	17,710	4,020	2,624	22.7%	13.7%	1,396.02
CAPITAL OUTLAY-E						
EQUIPMENT - CAPITAL	-	-	-	#DIV/0!	#DIV/0!	-
PRIMARY SYSTEMS	8,500	10,605	522,381	124.8%	87.1%	(511,775.84)
SECONDARY LINE EXTENSION	-	-	-	#DIV/0!	#DIV/0!	-
CAPITAL OUTLAY-E Total	8,500	10,605	522,381	124.8%	87.1%	(511,775.84)
TRANSFERS OUT-E	-	-	-	#DIV/0!	0.0%	-
Qlife-E Total	26,210	14,625	525,005	55.8%	83.4%	(510,379.82)
Qlife-E Total	26,210	14,625	525,005	55.8%	83.4%	(510,379.82)
Qlife - Maupin Total	26,210	14,625	525,005	55.8%	83.4%	(510,379.82)
Expense Total	26,210	14,625	525,005	55.8%	83.4%	(510,379.82)

Qlife Monthly Report
Accounts Reveivable - December 2019
Accounts Receivable Summary

Fund	Total Receivable	Current	30-59 Days	60-89 Days	90-119 Days	Over 120 Days
600	29,180.78	9,975.00	-	-	-	19,205.78
601	-	-	-	-	-	-
602	-	-	-	-	-	-
November	26,615.78	7,410.00	-	-	-	19,205.78
October	30,530.78	11,325.00	-	-	-	19,205.78
September	23,255.78	4,050.00	-	-	-	19,205.78
August	47,430.78	28,225.00	-	-	-	19,205.78
July	44,087.06	24,881.28	-	-	-	19,205.78
June	153,555.78	134,350.00	-	-	-	19,205.78
May	49,540.78	30,335.00	-	-	-	19,205.78
Apr	45,445.78	26,240.00	-	-	-	19,205.78
Mar	30,495.78	11,290.00	-	-	-	19,205.78
Feb	49,520.78	30,315.00	-	-	-	19,205.78
Jan	33,980.78	7,575.00	-	-	-	26,405.78
Dec	38,445.78	12,040.00	-	-	-	26,405.78
Nov	61,291.78	34,740.00	-	146.00	-	26,405.78

Qlife – Financial Analysis for December 2019 Financial Statements

The financial statements for through the 6th month of the 2020 Fiscal Year (FY20) are presented. The statements are intended for the use of Management and are not audited. The expected straight-line assumption for accounts is 50.0% (6/12). This is a typically a good starting point for analysis.

Operations Fund

Total revenues for the fund are \$349,771. This is a budget execution of 52.7% - ahead of the 48.1% from last year and the 50.0% straight-line assumption. The primary reason is the Utility Service Charges – as discussed since July.

Utility Service Charges have come in at 52.6% of the budget execution or \$28K more than last fiscal year. The reason why is tied to the receivables – discussed since the July reporting period. (\$16K is due to a “catch-up” billing done in FY20.) The budgeted amount is \$665,460 so 50.0% budget execution is \$332,730. If the \$16K “catch-up” is added, the total is \$348,730 as the expected amount. The actual revenue is \$349,771 so about \$1,041 off of the budget target after six (6) months.

Accounts Receivable have increased from November and all accounts – except the large collection – are current. The current portion as of 12/31/19 is \$9,975. The balance in AR going up and down does not change the revenues. Revenue is recognized at the billing date and a receivable is set up. The AR balance is a reflection of how collections from customers are progressing.

Interest is executing at 121.9% and is now \$682 more than last fiscal year.

Expenses for the Operations Fund are 38.9% executed. \$257,848 has been recorded – this is \$62K less than last year at this time. The Contracted Services are still significantly less than last fiscal year at this time.

Transfers are as budgeted. There is a set monthly transfer to the Capital Fund and is included in the review of expenses above.

Capital Fund

Tranfers In from the Operation Fund are proceeding as budgeted.

Interest is executing at 58.8% which is \$1,109 more than last fiscal year. If the interest paid by the LGIP continues then this will beat the budget again. For December, LGIP is returning interest at 2.25% annual return.

Expenses are executing at 13.2%. Progress is happening on the Primary System as the budget is executed at 30.5%. The spending has been primarily on the Mary’s Backbone project.

Maupin Fund

Revenue for the fund is at 393.2% budget execution already. This is due to two payments received from the City of Maupin on a pass through grant totaling \$144,765. The funds were for the project and were not passed to Qlife until July. This was not part of the budget created and skews the numbers by appearing here.

Interest allocated is \$1,047. It is ahead of the budget expectation and last year's earnings.

Revenue has started to come in for the City of Maupin – Gorge.Net Receipts. The amount received is \$1,335 which is an execution of 39.7% of the budget. This is unchanged since September. Of note is no LSN receipts have been received.

Expenses for the Maupin Fund are at a budget execution rate of 78.2% - well above the expected straight-line assumption. The variance is the Contracted Services for WIFI is still a factor. Based on the budgeted amount, a month should see \$1,180 in expense. As of the end of December, there was \$3,948 YTD for a budget execution rate of 27.9%. Of more concern is the Capital Outlay for the Primary System of \$10,605. There was only \$1,000 budgeted so this has an execution of 1,060.5%. This may result in a need to utilize the Contingency funds for the Maupin Fund. There is \$7,500 available in Contingency. If this budget change is made, it will result in a 55.8% budget execution. As this change is over 10% of the appropriation, a budget hearing will be required. This will be addressed at the next Qlife Board meeting.

No transfers are budgeted for FY20.

Summary

The year is performing well. Utility Service Charges are up, even after taking considering the on-time catchup revenue. When this is considered, the budget execution is right on target. Interest is up for the organization as a whole even Maupin. Last year at this time the LGIP interest was less than the current rate and this is why the overall interest is more. The Maupin fund needs to have a budget change due to the final payment to Van Dorn. Even with this change, this fund will need to be watched closely for the remainder of the fiscal year.

The Operations and Capital funds are in good shape. The Maupin fund is moving forward, but will be pushing close to using the fully appropriated amounts.

Reconciliations

Bank reconciliations for December are completed and included in this packet. These were not reviewed with the County Administrator yet due to the Holiday timing. It is expected to happen on 1/20/20.

December 2019 Bank Reconciliation

Main Checking						LGIP Account 11403					
	Bank	Eden 600	Eden 601	Eden 602	Eden Total		Bank	Eden 600	Eden 601	Eden 602	Eden
Beginning Balance	480,307.00	119,860.56	149,506.84	186,843.99	456,211.39	Beginning Balance	1,487,999.67	37,336.00	1,449,886.33	777.34	1,487,999.67
Credits	-					Deposits					
Deposits	53,125.00	53,125.00	27,251.67	-	80,376.67	Debit					
Withdrawals	-	-	-	-	-	Dividends/Interest	2,843.33	227.47	2,345.74	270.12	2,843.33
Checks	52,873.75	45,741.62	8,451.62	3,836.57	58,029.81	Withdrawals					
						Other Decreases					
Ending Balance	480,558.25	127,243.94	168,306.89	183,007.42	478,558.25	Ending Balance	1,490,843.00	37,563.47	1,452,232.07	1,047.46	1,490,843.00
Deposits in Transit	-					Ending GL	1,490,843.00				
Outstanding Checks	\$2,000.00				-						
Adjusted Balance	478,558.25	127,243.94	168,306.89	183,007.42	478,558.25	LGIP Variance	-	8.0%	82.5%	9.5%	
Variance	-					Mike 1/6/20					
Mike M 1/10/20											
John Amery	5316		\$2,000.00								
			\$2,000.00								



Action Items

- [Order 20-001 Reappointment of Budget Officer](#)



QUALITYLIFE INTERGOVERNMENTAL AGENCY

DBA "QLIFE NETWORK"

IN THE MATTER OF THE REAPPOINTMENT OF MIKE MIDDLETON AS A QUALITYLIFE INTERGOVERNMENTAL AGENCY BUDGET OFFICER

ORDER #20-001

NOW ON THIS DAY, the above-entitled matter having come on a regularly scheduled Board meeting for consideration, said day being one duly set in term for the transaction of public business and a majority of the Board of Directors being present; and

IT APPEARING TO THE BOARD: That QualityLife Intergovernmental Agency Bylaws state the Board appoint a Budget Officer to oversee the budget process and document preparation; and

IT FURTHER APPEARING TO THE BOARD: That Mike Middleton, Wasco County Finance Director, is willing and qualified to accept the reappointment of Budget Officer; and

NOW, THEREFORE, IT IS HEREBY ORDERED: That Mike Middleton be and is hereby reappointed as the QualityLife Intergovernmental Agency Budget Officer, with an expiration date of January 28, 2021.

DATED this 23rd day of January, 2020.

APPROVED AS TO FORM:

QLIFE BOARD OF DIRECTORS:

Kristen Campbell, QLife Legal Counsel

Scott Hege, President

Darcy Long-Curtiss, Vice President

Dale Lepper, Board Member

Rod Runyon, Board Member

Lee Weinstein, Board Member



Discussion Items

- [CGCC Scholarship Recipient](#)
- [Aristo Technical Management Report](#)
- [Northern Wasco PUD Audit Invoice](#)
- [SDIS Renewal Package](#)

Aristo Networks LLC
Technical Management Report
By
John Amery
1/15/2020

Items of Interest:

- QLIFE / BPA discussions are to initiate around interconnections, easements, and leases.
 - Initial meeting with BPA.
- Efforts are currently being made to improve OSPInsight quality of documentation.
 - Ongoing
- Electronics
 - No known issues.



Oregon Trail Insurance

409 West Fourth Street
The Dalles, OR 97058
541-296-2395 Tel
541-296-6143 Fax

January 8, 2020

Quality Life Network
511 Washington Street, Ste. 101
The Dalles, OR 97058

Re: 2020 SDIS Renewal Package

Dear Board Members,

Below is a list of the documents for your Special Districts renewal effective 01/01/2020.

- a. **Renewal Invoice:** Payment is due to SDIS by March 1, 2020.
- b. **Liability Coverage Declarations & Schedule:** Liability limits and the premium contributions are listed for your review.
- c. **Property Coverage Declarations & Schedule:** Check the items listed and insured values. A 2% trend factor was applied to your property limits for this years renewal.
- d. **Comprehensive Crime Certificate:** The District has a \$50,000 limit with a \$750 deductible.
- e. **Hired & Non-Owned Auto Coverage Declarations:** Limits are listed on the Declaration page.
- f. **Loss Ratio Report:** The District has a 5 year loss ratio of 00.00% which is excellent.
- g. **Rate Change Comparison:** Having the Best Practices Credit and Longevity Credit continues to help keep the premium down.

Please contact our office if you have any questions or there are any changes needed and thank you for your continued business with us.

Sincerely,

Colleen Clark

Encl.



**SPECIAL DISTRICTS
INSURANCE SERVICES**

INVOICE

Date: 01-Jan-20

Named Participant: Quality Life Network
511 Washington St Suite101
The Dalles, OR 97058

Agent: Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Invoice #	Entity ID	Effective Date	Expiration Date	Invoice Date
35P50008-442	50008	01-Jan-20	31-Dec-20	01-Jan-20

Coverage	Contribution
----------	--------------

SDIS Liability Coverage	Liability Contribution	\$5,290
	Less Best Practices Credit	(\$123)
	Less Multi-Line Discount Credit	\$0
	Adjusted Contribution	\$5,167

Auto Liability (Includes Auto Excess and Auto Supplemental Coverages)	Auto Contribution	\$0
	Less Best Practices Credit	\$0
	Adjusted Contribution	\$0

Non-owned and Hired Auto Liability	\$175
---	-------

Auto Physical Damage	\$0
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Hired Auto Physical Damage	\$0
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Property	Property Contribution	\$7,552
	Less Best Practices Credit	(\$302)
	Adjusted Contribution	\$7,250

Earthquake	\$1,881
-------------------	---------

Flood	\$935
--------------	-------

Equipment Breakdown / Boiler and Machinery	\$0
---	-----

Crime	\$359
--------------	-------

Total: \$15,767

2020 Longevity Credit**:	
Longevity Credit %:	Longevity Credit:
4.2%	\$657

Coverage is provided for only those coverages indicated above for which a contribution is shown or that are indicated as "included." Your payment evidences "acceptance" of this renewal. Please use the payment coupon on the following page to help us apply your payment correctly.

**This amount is for illustration only. Your Longevity Credit Check will be mailed to you in February.

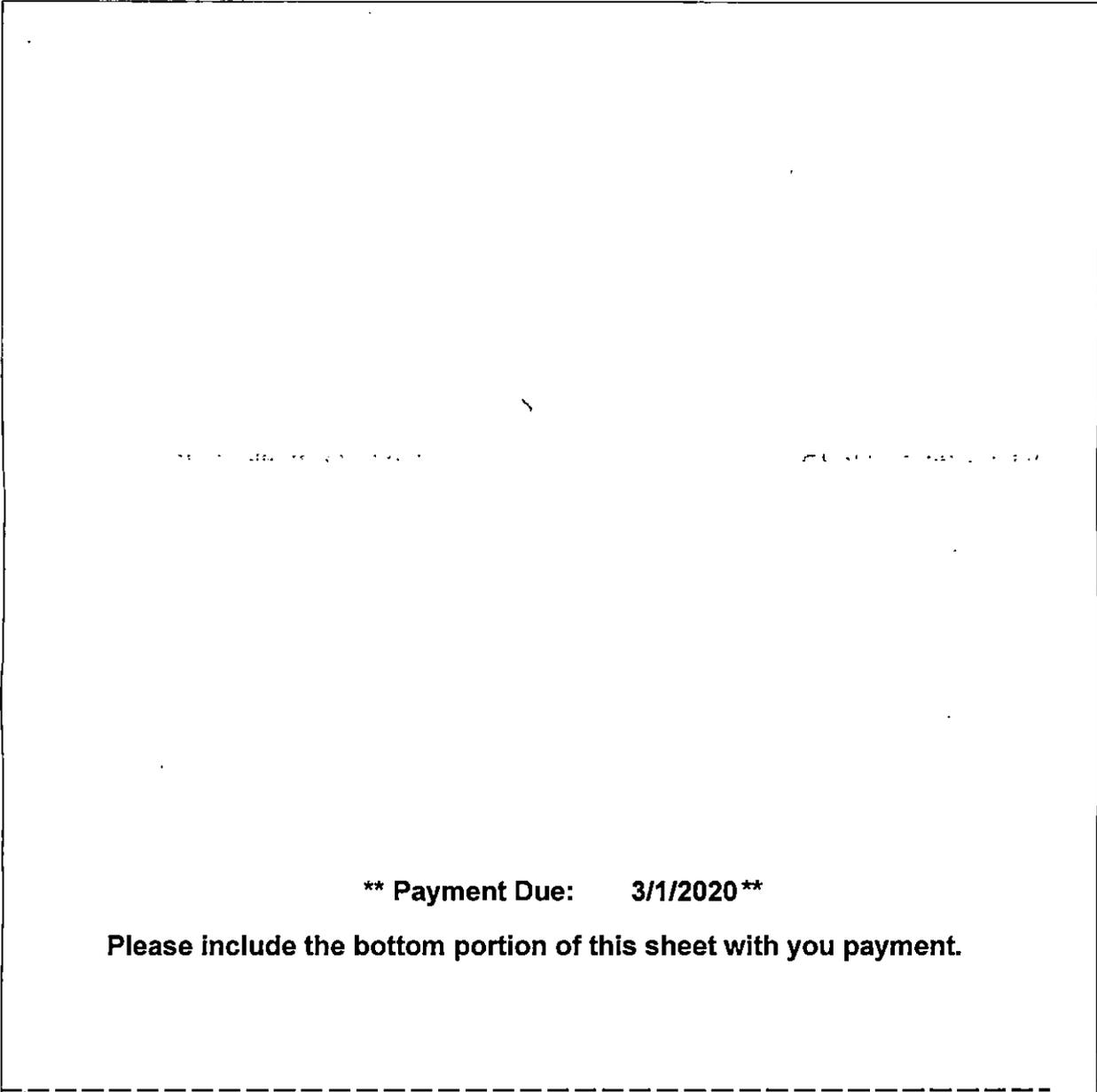
Payment instructions are on the following page.



SPECIAL DISTRICTS
INSURANCE SERVICES

INVOICE

Date: 01-Jan-20



**** Payment Due: 3/1/2020 ****

Please include the bottom portion of this sheet with you payment.

Make Checks Payable to:

Special Districts Insurance Services
P.O. Box 12613
Salem, OR 97309
Phone: 1-800-285-5461 Fax: 503-371-4781

Quality Life Network

Customer ID: 01-50008
Total Due: \$15,767

Check # _____ Amount \$ _____



Special Districts Insurance Services Trust
SDIS Liability Coverage Declarations

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
 511 Washington St Suite101
 The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
 409 W 4th St
 The Dalles, OR 97058

Limits of Liability: SDIS Liability Coverage	Limit	Deductible (2) (3)
Per Occurrence Limit of Liability	\$7,000,000 (1)	None
Per Wrongful Act Limit of Liability	\$7,000,000 (1)	None
Annual Aggregate Limit of Liability	No Limit Except as Outlined Below (1)	None

Additional and Supplemental Coverages

Unless otherwise indicated in Section III Additional Coverages of the SDIS Liability Coverage Document, the following Additional Coverages are not in addition to the Total Limit of Liability identified above.

Coverage	Limit	Coverage Period Total Limit	Deductible	Contribution
Ethics Complaint Defense Costs	\$2,500	\$5,000	None	Included
EEOC/BOLI Defense Cost	\$7,000,000	None	None	Included
Premises Medical Expense	\$5,000	\$5,000	None	Included
Limited Pollution Coverage	\$250,000	\$250,000	None	Included
Applicators Pollution Coverage	\$50,000	\$50,000	None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000 (4)	None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000	None	Included
OCITPA Expense Reimbursement	\$100,000	\$100,000 (5)	None	Included
Data Disclosure Liability	\$1,000,000	\$1,000,000	None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000 (6)	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000	None	Included
Criminal Defense Costs	\$100,000	\$100,000 (7)	None	Included

Forms applicable to Named Participant:

Total Contribution: \$5,167.00

SDIS Liability Coverage Document effective January 1, 2020

- (1) \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.
- (2) \$10,000 controlled burn deductible if DPSST guidelines are not followed.
- (3) \$25,000 Employment Practices deductible for terminations when SDIS is not contacted for legal advice in advance.
- (4) Injunctive Relieve Defense Costs limited to \$100,000 for all members of the Trust combined during the Coverage Period.
- (5) OCITPA Expense Reimbursement limited to \$500,000 for all members combined during the Coverage Period.
- (6) Lead Liability Defense Costs limited to \$200,000 for all members of the Trust combined during the Coverage Period.
- (7) Criminal Defense Costs limited to \$500,000 for all members of the Trust combined during the Coverage Period.

This certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This certificate represents only a brief summary of coverages. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Countersigned by: Frank Stratton
 Special Districts Insurance Services Trust
 Authorized Representative

Wednesday, January 1, 2020



Special Districts Insurance Services Trust (SDIS)
Auto Coverage Declarations

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
511 Washington St Suite101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Coverage is provided for only those coverages indicated below for which a contribution is shown.

Auto Liability Coverage

Applicable Coverage Document: SDIS Auto Liability Coverage Document, January 1, 2020

	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability Coverage	No Coverage	None	No Coverage
Non-Owned/Hired Auto Liability	\$500,000	None	\$175.00

Excess Auto Liability Coverage

Applicable Coverage Document: SDIS Auto Excess Liability Coverage Document, January 1, 2020

	Per Accident Excess Limit of Liability	Deductible	Contribution
Excess Auto Liability Coverage	No Coverage	None	No Coverage
Excess Non-Owned/Hired Auto Liability	\$6,500,000	None	Included with Non-Owned/Hired AL Contribution

Auto Supplemental Coverage

Applicable Coverage Document: SDIS Auto Supplemental Coverage Document, January 1, 2020

	Limit of Liability	Deductible	Contribution
Personal Injury Protection	No Coverage	None	No Coverage
Uninsured/Underinsured Motorist Bodily Injury Coverage	No Coverage	None	No Coverage

Auto Physical Damage

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document, January 1, 2020

	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	No Coverage	No Coverage	No Coverage

This certificate is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the coverage documents referenced above. This certificate represents only a brief summary of coverages. Other conditions and exclusions apply as described in the above-referenced coverage documents. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Countersigned by: Frank Stratton
Authorized Representative
Special Districts Insurance Services Trust

Wednesday, January 1, 2020



Special Districts Insurance Services

Property Coverage Declarations

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
511 Washington St Suite101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Scheduled Property Values:

- \$3,290,172 Buildings, Other Structures and Scheduled Outdoor Property
- \$205,589 Personal Property
- Mobile Equipment, Scheduled Personal Property and Scheduled Fine Arts

Total Limit of Indemnification (Per Occurrence)

- \$3,495,761 The Trust shall not pay, or be liable for more than the Total Limit of Indemnification in any single "occurrence" during the Property Coverage Period, including all related costs and expenses, all costs of investigation, adjustment and payment of claims, but excluding the salaries of your regular employees and counsel on retainer.
- \$300,000,000 SDIS Per Occurrence Aggregate Loss Limit

Sublimits (Per Occurrence):

The subjects of coverage listed below are sub-limited within the "Occurrence" Total Limit of Indemnification shown above. The limits reflect the maximum amount the Trust will pay for losses involving these coverages. The titles below are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Sublimits for Covered Property:

(Reference Section VIII - Covered Property in the SDIS Property Coverage Document)

- \$250,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
- \$100,000 Property of Employees/Volunteers - (subject to a \$5,000 maximum per person)
- \$100,000 Mobile Equipment of others that is within your Care, Custody or Control or Rented or Leased for up to 30 days
- \$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Sublimits for Additional Coverages:

(Reference Section X - Additional Coverages in the SDIS Property Coverage Document)

- \$5,000,000 Debris Removal - (Sublimit is \$5,000,000 or 25% of loss, whichever is less)
- \$50,000 Pollutant Clean-up and Removal From Land or Water- (Sublimit is \$50,000 or 20% of the scheduled location(s) value whichever is less)
- \$10,000 Fungus as a Result of a "Covered Cause of Loss" - (Sublimit is \$10,000 or 10% of the covered portion of the loss whichever is less)
- \$10,000 Preservation of Undamaged Covered Property - (Sublimit is \$10,000 or 10% of the covered portion of the loss whichever is less)
- \$250,000 Professional Services - (Sublimit is \$250,000 or 10% of the covered portion of the loss whichever is less)
- \$25,000 Fire Department Service Charge
- \$10,000 Recharging of Fire Extinguishing Equipment
- \$10,000 Arson Reward
- \$5,000,000 Increased Cost of Construction - Enforcement of Ordinance or Law - (Sublimit is \$5,000,000 or 25% of loss, whichever is less)
- \$500,000 Increased Cost of Construction - Cost Resulting From Unforeseen Delay - (Sublimit is \$500,000 or 25% of loss, whichever is less)



Special Districts Insurance Services

Property Coverage Declarations

\$500,000 Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities - (Sublimit is \$500,000 or 25% of loss, whichever is less)

Sublimits for Additional Coverages - Business Income and Extra Expense:

(Reference Section XI - Additional Coverages - Business Income and Extra Expense in the SDIS Property Coverage Document)

\$1,000,000 Business Income
 \$1,000,000 Extra Expense
 \$25,000 Enforcement of Order by Government Agency or Authority
 \$25,000 Business Income from Dependent Property
 \$100,000 Interruption of Utility Services
 \$25,000 Inability to Discharge Outgoing Sewage

Sublimits for Coverage Extensions:

(Reference Section XII - Coverage Extensions in the SDIS Property Coverage Document)

\$2,000,000 Property in the Course of Construction. (If you have not complied with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days you have not complied with all the notification requirements set forth in Section XII.A. then no coverage will be provided for property in the Course of Construction).

\$500,000 Newly Acquired or Constructed Property. (No coverage will be provided for newly acquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII. A.)

\$25,000 Unscheduled Outdoor Property

\$250,000 Vandalism and Malicious Mischief to Tracks and Artificial Turf Fields

\$250,000 Property in Transit

\$250,000 Accounts Receivable

\$50,000 Property Damaged by Overflow of Sewers or Drains

\$100,000 Covered Leashold Interest - (Sublimit is lesser of amount listed here, or an amount pro-rated based on time between the Loss and the earlier of: Lease Expiration; Re-occupancy of leased property; or lease of new property)

\$250,000 Valuable Papers and Records - (Sublimit is lesser of: Cost to research, replace, or restore the lost information; Actual Cash Value in blank state of paper, tape or other media if records are not actually researched, restored or replaced; or amount of sublimit listed here)

\$25,000 Property Damaged by Computer Virus

\$250,000 Miscellaneous Property Damaged by Specified Cause of Loss or Theft - (Sublimit lesser of: Appraised Value; Fair Market Value; or Sublimit listed here)

\$3,495,761 Property Damaged by an Act of Terrorism or Sabotage. The most the Trust will pay for Property Damaged by an Act of Terrorism or Sabotage is described in Section XII.K.9.

3. **Earth movement** does not mean, and we will not indemnify you or anyone else for, damage caused by, resulting from, or consisting of:
 - a. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, or arising out of artificial means or artificially created soil conditions, including contraction, corrosion, erosion, excessive or insufficient moisture, expansion, freezing, improperly compacted soil, insufficient fill, liquefaction, slope instability, slumping, subsidence, or thawing;
 - b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, or arising out of underground activity of animals, vegetation, or **water**; or
 - c. any **water movement** or **flood**, except for **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement** as described in section **XII.L.2.** above.
4. All **earth movement** that occurs within a 72-hour period will constitute a single **occurrence**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **earth movement**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending date of the **Property Coverage Period**.
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless you notify us as soon as reasonably possible after the **earth movement** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$3,495,761** ;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$3,495,761** ;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**;
 - d. an **SDIS Annual Aggregate Loss Limit** of **\$300,000,000** for all damage or loss caused by, resulting from, or arising out of either **earth movement**, **flood**, or both.

9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement only amends Section **XII. Coverage Extensions** of the **Property Coverage Document**, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.

Countersigned by: _____

Frank Stratton

Special Districts Insurance Services

Wednesday, January 1, 2020



Special Districts Insurance Services
Property Coverage Declarations

Additional Sublimits and Deductibles (Per Occurrence):

Sublimits and Deductibles shown below, if any, are in addition to the sublimits shown above.

Locations Covered: Locations specifically listed on the Named Participant's Schedule of Property Values.

Perils Covered: Risks of Direct Physical Loss subject to the terms, conditions and exclusions of the current SDIS Property Coverage Document.

Deductibles: As indicated on the Schedule of Property Values on file with the Trust

Contribution: \$7,250.00

Forms Applicable: SDIS Property Coverage Document

This Declaration is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Property Coverage Document. This Declaration represents only a brief summary of coverages.

Countersigned by: _____


Special Districts Insurance Services

Wednesday, January 1, 2020

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
511 Washington St Suite101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

**THIS ENDORSEMENT MODIFIES AND AMENDS THE PROPERTY COVERAGE DOCUMENT
PLEASE READ IT CAREFULLY**

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$1,881.00**, the **Property Coverage Document** is amended as follows:

Section XII. **Coverage Extensions**, is amended to add the following **Coverage Extension**:

L. Extension of Coverage for Property Damaged by Earth Movement

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **earth movement** that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:

a. The deductible shall be no less than the greater of:

- (1) \$5,000;
- (2) two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **earth movement** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or
- (3) the Deductible stated in the Declarations.

b. The deductible shall be no more than the greater of:

- (1) \$50,000; or
- (2) the Deductible stated in the Declarations.

2. For the purposes of this **Coverage Extension** only, **earth movement** means:

- a. sudden and accidental earthquake, seaquake, shock, tremor, landslide, submarine landslide, avalanche, subsidence, sinkhole collapse, mud flow, rock fall, **volcanic activity**, or any similar seismic activity, resulting in cracking, crumbling, lateral movement, rising, shifting, settling, sinking, or upheaval of land;
- b. **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement**, regardless of any other cause or event that contributes concurrently or in any sequence to such **flood**; and
- c. **collapse** directly caused by **earth movement**.

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
511 Washington St Suite101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

**THIS ENDORSEMENT MODIFIES AND AMENDS THE PROPERTY COVERAGE DOCUMENT
PLEASE READ IT CAREFULLY**

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$935.00**, the **Property Coverage Document** is amended as follows:

Section **XII. COVERAGE EXTENSIONS**, is amended to add the following **Coverage Extension**:

M. Extension of Coverage for Property Damaged by Flood

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **flood**, including **collapse** directly caused by **flood**, that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:
 - a. If the damaged **Covered Property** is not a **waterway structure** and is located, either partially or wholly, within a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) \$500,000 per occurrence for damage to each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust;
 - (2) \$500,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts** and **scheduled fine arts** located within each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust; and
 - (3) \$500,000 per occurrence for damage to covered **mobile equipment** and **scheduled mobile equipment** listed on the Schedule of Property Values on file with the Trust.
 - b. If the damaged **Covered Property** is not a **waterway structure** and is located wholly outside of a federally designated 100- year or greater SFHA, as defined by FEMA, at the time of the **occurrence**, then the deductible shall be:
 - (1) no less than the greater of:
 - (a) \$5,000;
 - (b) two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **flood** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or

- (c) the Deductible stated in the Declarations; and
 - (2) no more than the greater of:
 - (a) \$50,000; or
 - (b) the Deductible stated in the Declarations.
- c. If the damaged **Covered Property** is a **waterway structure** then the deductible shall be:
 - (1) \$100,000 per occurrence for damage to each **waterway structure** listed on the Schedule of Property Values on file with the Trust; and
 - (2) \$100,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts and scheduled fine arts** located within, on, or attached to, each covered **waterway structure** listed on the Schedule of Property Values on file with the Trust.
- 2. All **flood**, including **collapse** directly caused by **flood**, that occurs within a 72-hour period will constitute a single **occurrence**.
- 3. Whether or not damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater SFHA, as defined by FEMA, at the time of **occurrence**, will be determined solely by reference to FEMA Flood Maps and the FEMA Flood Map Service Center, regardless of any previous information, estimate, or designation provided by the **Named Participant** or appearing in the Declarations.
- 4. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **flood**.
- 5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending of the **Property Coverage Period**.
- 6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless you notify us as soon as reasonably possible after the **flood** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
- 7. This **Coverage Extension** does not apply to, and we will not indemnify you or anyone else for, any damage or loss to **waterway structures** located within five miles of the of the Oregon coast, whether or not expressly identified as **Covered Property**, caused by, exacerbated by, or arising out of **flood** unless damage or loss by **flood** is caused by a **storm surge** which occurs over a period of less than 72 hours.
 - a. For the purposes of this **Coverage Extension** only, **waterway structures** are defined as boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, breakwater and similar structures located on, in, or over **water**, and their corresponding appurtenances and accessories.
 - b. **Storm surge** is defined as an abnormal rise of water generated by a storm, over and above the predicted astronomical tide as determined by the National Oceanic and Atmospheric Administration (NOAA).

8. Indemnification under this **Coverage Extension** is subject to the following limits:
- a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single occurrence is **\$3,495,761** ;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$3,495,761** ;
 - c. **The SDIS Per-Occurrence Aggregate Loss Limit;**
 - d. An **SDIS Annual Aggregate Loss Limit** of **\$50,000,000** for all damage or loss to **Covered Property** located, either partially or wholly, within a federally designated 100-year or greater SFHA as defined by FEMA.
 - e. An **SDIS Annual Aggregate Loss Limit** of **\$300,000,000** for all damage or loss caused by, resulting from, or arising out of **earth movement, flood, or both**.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the **Declarations**.

This Endorsement amends Section **XII. Coverage Extensions** of the **Property Coverage Document** and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations exceptions, or exclusions of the **Property Coverage Document**.

Countersigned by: _____



Special Districts Insurance Services

Wednesday, January 1, 2020



Special Districts Insurance Services
Comprehensive Crime Policy Certificate



Insured by the Travelers Casualty and Surety Company of America

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
 511 Washington St Suite101
 The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
 409 W 4th St
 The Dalles, OR 97058

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to the the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust - see attached Schedule of Named Insured's listed per spreadsheet List of Special Districts Members, Scheduled Limits and Retentions. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford, CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

<u>For Any One Loss:</u>	<u>Limit:</u>	<u>Retention:</u>
A1. Employee Theft - Per Loss Includes Faithful Performance of Duty, same limit as A1, CRI-7126 Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion - CRI-19044	\$50,000	\$750
A2. ERISA Fidelity - same limit as A.1 (CRI-19044)	\$50,000	\$750
B. Forgery or Alteration	\$50,000	\$750
C. On Premises	\$50,000	\$750
D. In Transit	\$50,000	\$750
E. Money Order Counterfiet Currency	\$50,000	\$750
F1. Computer Fraud	\$50,000	\$750
F2. Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$50,000	\$750
G. Funds Transfer Fraud	\$50,000	\$750
H1. Personal Accounts Forgery or Alteration - same limit as A.	\$50,000	\$750

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461



SPECIAL DISTRICTS
INSURANCE SERVICES

Special Districts Insurance Services
Comprehensive Crime Policy Certificate



Insured by the Travelers Casualty and Surety Company of America

H2. Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
CRI-19070 Social Engineering Fraud	\$50,000	\$750
I. Claims Expense \$5,000	\$5,000	\$0
CRI-7072 Third Party Entity Funds Coverage	Not Covered	Not Covered
	Contribution:	\$359

Claim Filing and General Information including a complete copy of the Master Policy:

Special Districts Association of Oregon
PO Box 23879
Tigard, OR
Phone: 800-305-1736

Our claims staff will then coordinate and submit the official claim to:

Travelers Casualty and Surety Company of America
Bond and Specialty Insurance Claim Department
Cindy Bruder, 6060 S. Willow Drive, Greenwood Village, CO 80111
Phone: 720-200-8476 Email: BFPCLAIMS@travelers.com

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461

Quality Life Network

Agent: Oregon Trail Insurance

Special Districts Insurance Services

Policy Year: 1/1/2020 to 12/31/2020

General Liability Schedule

Per Occurrence Deductible: \$0.00

Code	Description	Unit	Amount	Effective	Expiration	Contribution
				Date	Date	
500150	2018-2019 Budgeted Personal Services *	Dollars	0	1/1/2020	12/31/2020	\$0
500160	2018-2019 Budgeted Materials and Supplies *	Dollars	355,890	1/1/2020	12/31/2020	\$1,167
500170	2018-2019 Budgeted Contingencies *	Dollars	1,151,928	1/1/2020	12/31/2020	\$0
500180	Number of Employees	Each	0	1/1/2020	12/31/2020	\$0
500190	Number of Volunteers	Each	0	1/1/2020	12/31/2020	\$0
500192	Number of Board Members	Each	5	1/1/2020	12/31/2020	\$0
500200	District Size	Sq Miles	6	1/1/2020	12/31/2020	\$0
500210	Population Served	Each	16,000	1/1/2020	12/31/2020	\$0
50100	Number of Drones (JAVs) Owned or Operated	Each	0	1/1/2020	12/31/2020	\$0
50215	Buildings & Premises - Occupied by District	Sq	855	1/1/2020	12/31/2020	\$0
50900	Dollars Paid For Services	Dollars	204,971	1/1/2020	12/31/2020	\$0
50997	Events/Fundraisers - No Alcohol Served	Days		1/1/2020	12/31/2020	\$0
50998	Events/Fundraisers - Alcohol Served	Days		1/1/2020	12/31/2020	\$0
						\$1,167

**Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property**

Premises: 5.8 miles of Underground Cable

Structure: **Fiber Optic Cable** Coverage Class: **Scheduled Outdoor Property**

50008P10782				Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$1,550,584
Throughout District				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020		
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$5,000	Personal Property Value	\$0
Appraiser		Date		Appraisal Rpt Code:		Comment		Contribution	\$3,651	Total Value	\$1,550,584				

Premises Total:	Contribution	\$3,651	Total Value	\$1,550,584
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Premises: 57.9 Miles Aerial Cable

Structure: **Fiber Optic Cable** Coverage Class: **Scheduled Outdoor Property**

50008P10783				Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$1,646,379
Throughout District				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020		
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$25,000	Personal Property Value	\$0
Appraiser		Date		Appraisal Rpt Code:		Comment		Contribution	\$3,205	Total Value	\$1,646,379				

Premises Total:	Contribution	\$3,205	Total Value	\$1,646,379
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Premises: District Facility

Structure: **St. Mary's Academy** Coverage Class: **Building**

50008P10785				Const. Class	JOISTED MASONRY	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$93,209
1112 Cherry Heights Road				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020		
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$500	Personal Property Value	\$0
Appraiser		Date		Appraisal Rpt Code:		Comment		Contribution	\$141	Total Value	\$93,209				

Premises Total:	Contribution	\$141	Total Value	\$93,209
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Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property

Premises: Leased Building Space

Structure: Business Equipment

Coverage Class: Building

01	50008P6357			Const. Class	JOISTED MASONRY	YR. Built	1908	% Sprinkler	100	Flood Cov.	Yes	Flood Zone **	C	Structure Value	\$0
313 Court Street				Prot. Class	5	# Stories	2	Fire Alm.	Yes	Quake Cov.	Yes	Effective Date	1/1/2020	Personal Property Value	\$205,589
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.	5,842	Security Alm	Yes	Vacant (Y/N)	No	Deductible	\$500	Total Value	\$205,589
Appraiser		Date		Appraisal Rpt Code:		Comment						Contribution	\$253	Total Value	\$205,589

Premises Total:	Contribution	\$253	Total Value	\$205,589
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** Flood Zones: The flood zone shown on the Schedule of Property Values is an estimate, either provided by the member, the insurance agent, or an independent appraiser. It is not a guarantee that the location is or is not in federally designated Special Flood Hazard Area (SFHA). In the event of a covered claim under this Supplemental Coverage, a determination on the flood zone will be made based on a review of Federal Emergency Management Agency flood maps, not by the estimated flood zone indicated on this Schedule of Property Values. If there is any question that a location is in a Special Flood Hazard Area, then make sure you obtain NFIP coverage for the location.

Total Building, Other Structure and Scheduled Outdoor Property Value	\$3,290,172
Total Personal Property Value	\$205,589
Total Value	\$3,495,761
Total Contribution	\$7,250

Construction Class Options

Fire Resistive Noncombustible
 Modified Fire Resistive Joisted Masonry
 Masonry Noncombustible Frame

Valuation Options

Actual Cash Value
 Replacement Cost
 Stated Value

Protection Class

Fire Protection Class is determined by the level of fire protection in your area. Your local fire department should be able to tell you which Protection Class your property is in.

Claims Schedule

Quality Life Network

Property

Type Paid Reserve Collection Incurred

2017

Claim Number:	GCP2017060424	Class Code:		Source:	
Claimant Name:	Quality Life Network	Status:	Closed	Cause:	Equipment Failure
Age:		Claim Type:	PR	Anatomy:	
Accident Date:	1/7/2017	Open Date:	1/7/2017	Injury:	
Adjuster:	Hackbart	Close Date:	10/3/2017	District:	Quality Life Network
Description:	The district is experiencing loss on a dark fiber path of an aerial fiber cable, due to a manufacturing defect.				

Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0

Special Districts Insurance Services - Policy Year 2019-2020 Comparison Report

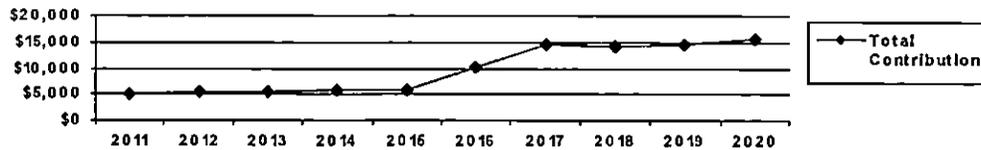
Quality Life Network

Oregon Trail Insurance

The following comparison shows the difference in contributions from the 2019 policy year to the 2020 policy year renewal. The following summary shows the amounts and percentages that have changed from 2019 to 2020. This summary is intended only to give you a general idea of the rating components that influence contributions.

Coverage	Annualized 2019 Contribution	2020 Contribution after rate and best practices changes	Change after rate and best practices changes	% change after rate and best practices changes	Change in Exposures	2020 Contribution after exposure, and all other changes	Total contribution change	Total % contribution change
General Liability	\$5,044	\$2,639	(\$2,405)	-47.68%	See Below	\$5,167	\$123	2.44%
Auto Liability	\$0	\$0	\$0	0.00%	0	\$0	\$0	0.00%
Non-Owned Auto Liability	\$150	\$175	\$25	16.67%		\$175	\$25	16.67%
Auto Physical Damage	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Non-Owned APD	\$0	\$0	\$0	0.00%		\$0	\$0	0.00%
Property	\$6,321	\$6,704	\$383	6.06%	\$68,545	\$7,250	\$929	14.70%
Earthquake	\$1,756	\$1,844	\$88	5.00%	\$68,545	\$1,881	\$125	7.12%
Flood	\$873	\$917	\$44	5.00%	\$68,545	\$935	\$62	7.10%
Total	\$14,144	\$12,279	(\$1,865)	-13.19%		\$15,408	\$1,264	8.94%
Pass Through Coverages								
Boiler and Machinery	\$0				\$68,545	\$0	\$0	0.00%
Crime	\$343					\$359	\$16	4.66%
Total	\$343					\$359	\$16	4.66%
TOTAL ALL LINES	\$14,487					\$15,767	\$1,280	8.84%

10-Year Annual Contribution History



Longevity Credit:	Amount:	% of Contribution:
See Longevity Credit Memo for details	\$657	4.16%

General Liability Exposure Comparison

Description	Last Year	Current year	Difference
Events/Fundraisers - Alcohol Served			0
2018-2019 Budgeted Materials and Supplies *	281,556	355,890	74,334
2018-2019 Budgeted Personal Services *	0	0	0

* Auto Liability Exposure = Number of Autos
 Auto Physical Damage Exposure = Total Insured Automobile Values
 Property Exposure = Total Insured Property Values
 Excess Liability = Materials and Supplies + Personal Services
 Boiler and Machinery = Total Insured Property Values

Loss Ratio	Best Practices
2015-2019 Loss Ratio: 0.00%	% Credit
	2019 0.00%
	2020 4.00%



Lone Pine Updates



Port Build/Chenoweth Expansion Updates



Executive Session
