



*a California joint powers agency*

1776 Tribute Road, Suite 150  
Sacramento, CA 95815  
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**NOTICE**  
**CALIFORNIA AUTHORITY OF RACING FAIRS**  
**BOARD OF DIRECTORS & LIVE RACING COMMITTEE**  
**CONCURRENT MEETING**  
**JEROME HOBAN, CHAIR**  
**11:00 A.M., TUESDAY, DECEMBER 1, 2020**

Notice is hereby given that a meeting of the California Authority of Racing Fairs' Board of Directors and Live Racing Committee will commence at 11:00 A.M., Tuesday, December 1, 2020. The meeting will be held via teleconference.

Due to Executive Order N-29-20, CARF will provide a teleconference option for its upcoming public meeting. Public and members of the California Authority of Racing Fairs Board of Directors and Live Racing Committee may participate via teleconference to minimize the spread of COVID-19. No physical location will be provided.

Dial-In Number: 1-669-900-6833  
Meeting ID: 950 0946 9743  
Access Code: 884516

Zoom Link:  
<https://zoom.us/j/95009469743>



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**AGENDA**  
**CALIFORNIA AUTHORITY OF RACING FAIRS**  
**BOARD OF DIRECTORS & LIVE RACING COMMITTEE**  
**CONCURRENT MEETING**  
**JEROME HOBAN, CHAIR**  
**11:00 A.M., TUESDAY, DECEMBER 1, 2020**

Notice is hereby given that a meeting of the California Authority of Racing Fairs' Board of Directors and the Live Racing Committee will commence at 11:00 A.M., Tuesday, December 1, 2020. The meeting will be held via teleconference.

**AGENDA**

- I. Date, Time and Location of Next Meeting: December 1, 2020 via teleconference.
- II. Public Comment.
- III. Approval of Minutes.
- IV. Report, Discussion and Action, if any, on Legislative Program.
- V. Report, Discussion and Action, if any, on 2021 Budget.
- VI. Report, Discussion and Action, if any, on Racing Calendar and Live Racing Operations.
- VII. Executive Director's Report.

**CALIFORNIA AUTHORITY OF RACING FAIRS**  
**Board of Directors & Live Racing Committee**  
**Concurrent Meeting**  
**Tuesday, November 3, 2020**

**MINUTES**

A concurrent meeting of the California Authority of Racing Fairs (CARF) Board of Directors and Live Racing Committee was held at 11:00 A.M., Tuesday, November 3, 2020. The meeting was conducted via teleconference originating at the CARF office, 1776 Tribute Road, Sacramento, CA, 95815.

CARF Board Directors joining by conference call: Jerome Hoban, Dan Jacobs, Rick Pickering, Dana Stoehr and Kelly Violini.

CARF Live Racing Committee members joining by conference call: Jerome Hoban, Lauri King, Jim Morgan and Rick Pickering.

Staff and Guests participating via conference call: Larry Swartzlander, Tom Doutrich, Heather Haviland, Vicki Layne, Juliana Gomes, Raechelle Gibbons, Louie Brown, Tom Martinez, Michael Margetts, Jeanne Wasserman, Leslie Bihscoff and Caroline Titus.

**Agenda Item 1 – Date, Time and Location of Next Meeting:** The next CARF Board of Directors and Live Racing Committee meeting will be held at 11:00 a.m. December 1, 2020 by teleconference originating in Sacramento.

**Agenda Item 2 – Public Comment.** None.

**Agenda Item 3 – Approval of Minutes.** {ACTION} Mr. Pickering moved to approve the CARF Board of Directors & Live Racing Committee concurrent meeting minutes for October 6, 2020 as presented. Mr. Jacobs seconded, unanimously approved.

**Agenda Item 4 – Report, Discussion and Action, if any on Legislative Program.** Mr. Brown reported that the legislature is still in recess and that today is election day. The current focus is on the national stage for the presidential election. Mr. Brown will assemble and distribute a pamphlet detailing the newly elected officials. The legislature will return on the first week of December and the session for 2021 will be hosted similarly to 2020, in that the legislature will be working remotely. Mr. Brown expects to move forward with submitting one to two spot bills for CARF.

Mr. Swartzlander feels confident moving forward with the fantasy sports proposal to enhance the satellite wagering product, with an implementation date of August 1, 2021. Mr. Swartzlander adds that CARF is ready to initiate the proper legal and implementation processes. Mr. Swartzlander hopes to have a contract ready for the Board's consideration in December with California Sports Wagering, LLC. and Mike Knapp.

Mr. Swartzlander updated the board in regards to the status of satellites: the Alameda County Fair satellite has opened, the Big Fresno Fair's partner (Club One) has closed but is currently seeking a new card room location in Fresno and the San Joaquin County Fair's proposal for their satellite is currently under consideration at CDFA. Mr. Swartzlander added that the southern California satellites are either currently partnered or working on agreements with the California Sports Wagering, LLC.

**Agenda Item 5 – Report, Discussion and Action, if any, on 2019 Independent Audit Report.**

Kevin Wong from Gilbert & Associates presented the results of the CARF audit for the year ending in December 31, 2019.

Mr. Wong reported that CARF management was cooperative and well-prepared throughout the audit process. The audit found that the financial statements fairly presented the financial position of the agency and are in accordance with all acceptable accounting principles. Mr. Wong reported that Gilbert & Associates has made a modified opinion regarding ADW due to the lack of financial evidence provided from the providers and that a segregation of duties for the Paymaster position is encouraged, but they did not find any issue with the current reporting.

Mr. Wong noted that last year's audit finding regarding staff vacation accrual has been lowered to proper thresholds and he now considers this issue resolved.

Mr. Hoban asked for clarification in regards on how to move forward and possibly correct the ADW issue. Mr. Wong noted that the Gilbert team is unable to locate any type of assurance that confirms ADW companies are providing CARF with the amount of money they are due. Ms. Gibbons added that brick and mortar locations undergo an audit after every race meet so those numbers are always guaranteed, but due to the private sector nature of ADW companies, they are unable to obtain audit numbers. Due to the nature of 2020, and the significantly higher ADW contribution, Ms. Gibbons hopes to create a justification report to help confirm the numbers reported by CARF for their ADW numbers in the future.

Mr. Pickering asked if CHRB has any audit or financial statements of these ADW companies. Ms. Gibbons noted that CHRB does not require it of the ADW companies. Mr. Swartzlander noted that there are two different issues with ADW companies in regards to hub agreements and geo-location services currently at large. In the future, Mr. Swartzlander wishes to have ADW companies in line with brick and mortars audits – but believes at the current time, there are enough checks and balances to confirm and accept that ADW numbers provided. Mr.

Hoban agreed and noted that customer approval and transparency is a key addition to checks and balances in the public sector.

{**ACTION**} Mr. Jacobs moved to accept the 2019 CARF Audit Report as presented. Ms. Stoehr seconded, unanimously approved.

**Agenda Item 6 – Financials.** Ms. Gibbons reported that the financials in the packet are from last month and will be updated for the next board meeting. No questions.

Mr. Swartzlander added that Ms. Gibbons and Ms. Haviland are working on multiple scenarios to provide the board options in regards to the unknown race calendar for 2021.

**Agenda Item 7 – Report, Discussion and Action, if any, on Racing Calendar and Live Racing Operations.** Mr. Swartzlander reported that Executive Director Scott Chaney of CHRB had reached out to him in regards to 2021 northern California race dates.

Mr. Hoban added that the CHRB had previously designated southern California race dates for 2021 and northern California race dates up to June, 15, 2021 and he notes that the Alameda County Fair plans to follow as it has done in prior years.

**Agenda Item 8 – Executive Director’s Report.** Mr. Hoban reported on a meeting with WFA’s Sarah Cummings and Pat Conklin in regards to the CARF seats held in their organization. Mr. Hoban noted the importance of the racing fairs and what CARF represents in the industry and felt that the main issue with the CARF seat was fact that the organization is solely California-based when the WFA board hosts seats for multiple Western state’s representation. Both parties agreed to further their discussions with board members in the future.

Respectfully submitted,  
Juliana Gomes



**California Authority of Racing Fairs  
Agency & Live Racing Operating Expense Summary**

	2018	2019	2020	2020	2020	2020	2021	2021	2021
	Year End	Year End	Estimated	Annual	Budget	% Budget	Scenario 1	Scenario 2	Scenario 3
	Actual	Actual	Year End	Budget	Variance		Budget	Budget	Budget
Summary Expenses									
Salaries	481,150	485,322	421,254	476,717	55,463	88%	367,438	367,438	367,438
Employee Benefits	74,174	59,282	72,035	59,406	(12,629)	121%	70,399	70,399	70,399
Post Retirement Benefits	22,497	86,689	38,409	35,065	(3,344)	110%	43,081	43,081	43,081
Payroll Taxes	97,686	107,348	113,271	126,050	12,779	90%	117,487	117,487	117,487
Accounting Costs	65,000	65,000	68,250	70,000	1,750	98%	68,263	68,263	68,263
Audit Services	33,500	31,700	37,950	36,200	(1,750)	105%	17,300	17,300	17,300
Automobile Expense	9,728	4,558	2,995	6,000	3,005	50%	6,000	6,000	5,000
Contracted Services	1,338	1,931	1,085	2,000	915	54%	1,000	1,000	1,000
Depreciation	2,743	3,185	3,526	2,000	(1,526)	176%	3,500	3,500	3,500
Dues & Subscriptions	220	0	458	250	(208)	183%	400	400	400
Insurance Expense	47,798	48,336	51,936	56,000	4,064	93%	52,000	52,000	52,000
Legal Expenses	64,551	69,704	40,000	50,500	10,500	79%	40,000	40,000	40,000
Legislative Expenses	46,679	45,536	45,515	48,000	2,485	95%	46,000	46,000	46,000
Meetings Expense	4,373	3,044	2,377	4,500	2,123	53%	2,500	2,500	2,500
Miscellaneous	195	125	190	500	310	38%	200	200	200
Office Supplies	18,989	16,376	10,045	18,000	7,955	56%	5,000	5,000	5,000
Postage & Shipping	1,422	660	456	1,000	544	46%	500	500	500
Rent (Tribute Road)	35,770	15,277	13,414	18,000	4,586	75%	13,500	13,500	13,500
Repairs & Maintenance	0	0	0	500	500	0%	500	500	500
Telephone Expense	9,353	8,870	8,915	11,000	2,085	81%	9,500	9,500	9,500
Training	360	300	0	1,000	1,000	0%	1,000	1,000	0
Travel Expense	54,243	55,976	19,512	57,000	37,488	34%	57,000	47,500	20,000
Total Operating Expenses	1,071,769	1,109,220	951,594	1,079,688	128,094	88%	922,567	913,067	883,567



**California Authority of Racing Fairs  
Agency Income Statement  
Estimated Year End for 2020 and 2021 Budgets**

	2018 Year End Actual	2019 Year End Actual	2020 Jan-Sept YTD	2020 Estimated Year End	2020 Annual Budget	2020 Budget Variance	2020 % Budget	40 Live Racing 2021 Scenario 1 Budget		34 Live Racing 2021 Scenario 2 Budget	18 Pleas live racing 2021 Scenario 3 Budget
<b>Revenue:</b>											
Other Revenue/OPEB trust Reimb	1,125	37,804	28,587	38,409	35,000	(6,413)	110%	43,000	1	43,000	43,000
Interest Income	1,593	2,045	2,309	2,309	1,000	1,309	231%	1,000		1,000	1,000
Member Dues	197,905	203,922	150,798	201,064	201,064	(50,266)	100%	201,064		201,064	201,064
CARF South Prog Admin Fee	5,124	4,462	0	0	5,000	(5,000)	0%	3,000		2,000	1,000
CARF Live Racing Agency Allocation	299,797	299,797	299,797	299,797	299,797	0	100%	299,797		299,797	299,797
<b>Total Revenue</b>	<b>530,511</b>	<b>548,031</b>	<b>481,491</b>	<b>541,578</b>	<b>541,861</b>	<b>(60,370)</b>	<b>100%</b>	<b>547,861</b>		<b>546,861</b>	<b>545,861</b>
<b>Expenses:</b>											
Salaries	157,218	138,159	100,760	126,454	143,517	42,757	88%	127,140	2	127,140	127,140
Employee Benefits	27,090	17,545	16,802	22,408	17,456	654	128%	18,170		18,170	18,170
Post Retirement Benefits	22,497	86,689	30,008	38,409	35,065	5,057	110%	43,081	3	43,081	43,081
Payroll Taxes	30,148	27,828	21,932	29,106	33,150	11,218	88%	37,927		37,927	37,927
Accounting Costs	20,313	16,250	12,797	17,063	17,500	4,703	98%	17,063		17,063	17,063
Audit Services	12,275	9,800	16,050	16,050	14,300	(1,750)	112%	6,238	4	6,238	6,238
Automobile Expense	4,529	710	2,645	2,995	3,000	355	100%	3,000		3,000	3,000
Contracted Services	1,338	1,931	585	1,085	2,000	1,415	54%	1,000		1,000	1,000
Depreciation	2,743	3,185	2,635	3,526	2,000	(635)	176%	3,500		3,500	3,500
Dues & Subscriptions	220	0	308	408	250	(58)	163%	400		400	400
Insurance Expense	47,798	48,336	38,440	51,936	56,000	17,560	93%	52,000		52,000	52,000
Legal Expenses	64,551	69,704	31,008	40,000	50,000	18,993	80%	40,000		40,000	40,000
Legislative Expenses	46,679	45,536	34,115	45,515	48,000	13,885	95%	46,000		46,000	46,000
Meetings Expense	3,817	2,987	2,127	2,377	4,000	1,873	59%	2,500		2,500	2,500
Miscellaneous	195	125	130	190	500	370	38%	200		200	200
Office Supplies	18,989	16,376	9,445	10,045	18,000	8,555	56%	5,000	5	5,000	5,000
Postage & Shipping	1,422	660	256	456	1,000	744	46%	500		500	500
Rent (Tribute Road)	35,770	15,277	10,060	13,414	18,000	7,940	75%	13,500	6	13,500	13,500
Repairs & Maintenance	0	0	0	0	500	500	0%	500		500	500
Telephone Expense	5,755	4,736	3,636	4,386	6,000	2,364	73%	4,500		4,500	4,500
Training	360	300	0	0	1,000	1,000	0%	1,000		1,000	0
Travel Expense	3,952	4,257	2,179	2,679	7,000	4,821	38%	7,000		5,000	3,000
<b>Total Expenses</b>	<b>507,655</b>	<b>510,390</b>	<b>335,919</b>	<b>428,502</b>	<b>478,239</b>	<b>142,319</b>	<b>90%</b>	<b>430,218</b>		<b>428,218</b>	<b>425,218</b>
<b>Agency Income (Loss)</b>	<b>22,856</b>	<b>37,641</b>	<b>145,572</b>	<b>113,076</b>	<b>63,623</b>	<b>81,949</b>		<b>117,644</b>		<b>118,644</b>	<b>120,644</b>
GASB 68 PENSION EXPENSE	37,131	99,291	0	50,000	50,000	50,000	0%	50,000		50,000	50,000
GASB 75 OPEB EXPENSE											
<b>Total Net Income after GASB68</b>	<b>(14,275)</b>	<b>(61,650)</b>	<b>145,572</b>	<b>63,076</b>	<b>13,623</b>	<b>31,949</b>		<b>67,644</b>		<b>68,644</b>	<b>70,644</b>

**FOOTNOTES:**

- 1 OPEB reimbursement increase due to Layne retirement
- 2 Salary reductions - 3months in 2021
- 3 Retiree expenses increase due to Layne retirement
- 4 Audit for 2020 Year will be changed to Financial review with GASB 68 and 75 reporting
- 5 Office supplies decrease due to termination of copier lease and storage contracts
- 6 CARF office rent reduced by moving downstairs at Tribute building



**California Authority of Racing Fairs  
Southern Programs Income Statement  
Estimated Year End for 2020 and 2021 Budgets**

	2018	2019	2020	2020	2020	2020	2020	2021	2021	2021
	Year End	Year End	Jan-Sept	Estimated	Annual	Budget	% Budget	Scenario 1	Scenario 2	Scenario 3
	Actual	Actual	YTD	Year End	Budget	Variance		Budget	Budget	Budget
<b>Program Revenue:</b>										
Program Sales	126,585	114,587	18,090	18,090	120,000	(101,910)	15%	100,000	50,000	20,000
Other Revenue	0	0	0		0	0	0%	0		0
Royalties/Fees Due Host	(121,461)	(110,125)	(18,090)	(18,090)	(115,000)	96,911	16%	(97,000)	(48,000)	(19,000)
<b>Total Revenue</b>	<b>5,124</b>	<b>4,462</b>	<b>0</b>	<b>0</b>	<b>5,000</b>	<b>(5,000)</b>	<b>0%</b>	<b>3,000</b>	<b>2,000</b>	<b>1,000</b>
<b>Expenses:</b>										
Legal Expenses	0	0	0	0	0	0	0%	0		0
Meetings Expense	0	0	0	0	0	0	0%	0		0
Misc Exp.(Storage)	0	0	0	0	0	0	0%	0		0
Office Supplies	0	0	0	0	0	0	0%	0		0
Paper Expense	0	0	0	0	0	0	0%	0		0
Postage & Shipping	0	0	0	0	0	0	0%	0		0
Printing Supplies	0	0	0	0	0	0	0%	0		0
Rent & Utility Expenses	0	0	0	0	0	0	0%	0		0
Repairs & Maintenance	0	0	0	0	0	0	0%	0		0
Telephone Expense	0	0	0	0	0	0	0%	0		0
Travel Expense	0	0	0	0	0	0	0%	0		0
<b>Total Expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>		<b>0</b>
Operating Income (Loss)	5,124	4,462	0	0	5,000	(5,000)	0%	3,000	2,000	1,000
CARF Admin Fee	0	0	0	0	0	0	0%	0	0	0
Rebate										
<b>Income (Loss)</b>	<b>5,124</b>	<b>4,462</b>	<b>0</b>	<b>0</b>	<b>5,000</b>	<b>(5,000)</b>	<b>0%</b>	<b>3,000</b>	<b>2,000</b>	<b>1,000</b>





**California Authority of Racing Fairs  
Live Racing Income Statement  
Estimated Year End for 2020 and 2021 Budgets**

	2018=42 days	2019=41 days	2020= 18 days				2021 = 40 days		2021 = 34 days	2021 = 18 days
	2018 Year End Actual	2019 Year End Actual	2020 Jan-Sept YTD	2020 Estimated Year End	2020 Annual Budget	2020 Budget Variance	2020 % Budget	2021 40 Live Racing Budget	2021 34 Live Racing Budget	2021 18 Pleas live racing Budget
Revenues:										
Reimb. From Live Racing Fairs	1,802,311	1,894,625	978,086	978,086	1,947,450	(969,364)	50%	2,283,350	2,004,850	1,035,050
3rd Party Lasik Reimb	59,267	56,185	46,006	30,000	65,000	(18,994)	46%	65,000	55,250	30,000
Racing Operations Augmentation Funds	75,000	0	244,903	244,903	125,000	119,903	196%	0	0	0
NCOTWINC Reimbursement	40,000	0	0	0	0	0	0%	0	0	0
RTM 1% Funds	0	249,174	0	0	160,000		0%	0	0	0
Advertising Revenue	1,976,579	2,199,984	1,268,996	1,252,990	2,297,450	(868,454)	55%	2,348,350	2,060,100	1,065,050
Operating Expenses:										
Salaries	323,933	347,164	237,380	294,800	333,200	95,820	88%	240,298	240,298	240,298
Employee Benefits	47,084	41,737	35,657	49,628	41,950	6,293	118%	52,229	52,229	52,229
Payroll Taxes	67,539	79,520	64,988	84,165	92,900	27,912	91%	79,560	79,560	79,560
Accounting Costs	44,688	48,750	38,391	51,187	52,500	14,109	97%	51,200	51,200	51,200
Audit Services	21,225	21,900	21,900	21,900	21,900	0	100%	11,063	11,063	11,063
Automobile Expense	5,199	3,848	0	0	3,000	3,000	0%	3,000	3,000	2,000
Dues & Subscriptions, NTRA	0	0	50	50	0	(50)	0%	0	0	0
Insurance Expense	0	0	0	0	0	0	0%	0	0	0
Legal Expenses	0	0	0	0	500	500	0%	0	0	0
Meetings Expense	557	57	0	0	500	500	0%	0	0	0
Telephone Expense	3,598	4,134	3,537	4,528	5,000	1,463	91%	5,000	5,000	5,000
Travel Expense	50,291	51,719	15,833	16,833	50,000	34,167	34%	50,000	42,500	17,000
Sub-Totals	564,113	598,830	417,735	523,092	601,450	183,715	87%	492,350	484,850	458,350
Racing Support Services:										
Announcer	25,778	22,550	9,900	9,900	30,000	20,100	33%	30,000	85%	10,000
Condition Bk/Program Cover	9,324	9,808	3,619	3,619	15,000	11,381	24%	10,000	25,500	3,700
Racing Operations Support	107,391	126,971	72,612	73,094	90,000	17,389	81%	125,000	8,500	74,000
Signal Broadcast (RCN)	0	0	0	28,259	100,000	100,000	28%	100,000	106,250	30,000
Simulcast Management	0	0	12,000	18,000	20,000	8,000	90%	24,000	85,000	24,000
Fitness Vet/TC02 Testing	23,110	56,492	61,273	61,273	65,000	3,727	94%	170,000	24,000	62,000
3RD PARTY LASIKS	59,267	56,185	21,839	21,839	65,000	43,161	34%	50,000	144,500	22,000
Marketing/Web Devel	5,120	1,931	585	585	3,000	2,415	20%	2,000	42,500	1,000
Paymaster Operations direct exp	3,674	3,983	1,413	1,551	5,000	3,587	31%	47,000	1,700	22,000
Incompass Racing Office	161,162	143,528	39,266	53,233	135,000	95,735	39%	135,000	34,000	42,000
Racing Office Expenses	14,992	17,189	3,998	3,998	18,000	14,002	22%	18,000	114,750	4,000
Recruitment	6,370	2,498	1,216	1,216	10,000	8,784	12%	10,000	15,300	2,000
Jumbo Screen	103,500	98,450	0	0	100,000	100,000	0%	100,000	8,500	0
Supplies	7,668	10,153	4,615	4,615	15,000	10,385	31%	10,000	85,000	5,000
Tattooing	13,934	20,665	13,667	13,667	20,000	6,333	68%	20,000	17,000	15,000
Timing/Clocker	12,606	14,541	6,182	6,182	15,000	8,818	41%	15,000	12,750	6,500
Transportation of silks	2,410	2,730	0	0	3,000	3,000	0%	3,000	2,550	0
TV Production/Simulcast	190,856	333,598	155,250	127,010	330,000	174,750	38%	330,000	280,500	127,000
RTM ALLOCATION (MAINT)	178,537	162,723	64,703	74,272	140,000	75,297	53%	140,000	119,000	75,000
RTM TRANSPORTATION	78,360	77,275	9,125	9,125	75,000	65,875	12%	75,000	63,750	9,500
STABLING AND TRAINING	265,842	281,442	0	0	282,000	282,000	0%	282,000	239,700	0
RTM SUPPORT COSTS	117,609	158,443	68,600	71,600	160,000	91,400	45%	160,000	136,000	72,000
Sub-Totals	1,387,510	1,601,155	549,861	583,036	1,696,000	1,146,139	34%	1,856,000	1,575,250	606,700
Total Gross Expenses	1,951,623	2,199,984	967,597	1,106,128	2,297,450	1,329,853	48%	2,348,350	2,060,100	1,065,050
Total Net Expenses	1,777,355	1,894,625	700,855	839,387	1,947,450			2,283,350	2,004,850	1,035,050

# CHRB Approved 2021 Northern California Race Dates

2019

December						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Race days subject to change

Updated 11-20-20

Pleasanton	15
Sacramento	11
Ferndale (Unoverlapped)	3
Ferndale (Overlapped)	3
Fresno	9

2021

January						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

February						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

March						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April						
S	M	T	W	T	F	S
31				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27				

May						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

June						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			
7						

July						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
8						10

August						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
1						6

September						
S	M	T	W	T	F	S
30	31		1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

November						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

# 2020

## Yearly Calendar

January						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March						
Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May						
Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June						
Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September						
Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

October						
Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November						
Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December						
Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

# 2021

## Yearly Calendar

January						
Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February						
Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

March						
Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April						
Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June						
Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

July						
Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

August						
Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

September						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October						
Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November						
Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	