



**Metro Finance Committee**  
(Finance Advisory Committee to Metro JPA)

**TO:** Finance Committee Members and Metro Commissioners  
**DATE:** Wednesday, September 29, 2010  
**TIME:** 8:30 a.m.  
**LOCATION:** PBS&J, 9275 Sky Park Court, Suite 200, San Diego, CA 92123\*

\* The location and time of future meetings is subject to change

***THIS NOTICE HAS BEEN DISTRIBUTED TO THE METRO COMMISSIONERS AND FINANCE COMMITTEE MEMBERS***

1. Roll Call
2. Public Comments  
*Persons speaking during Public Comment may address the Metro Finance Committee on any subject matter within the jurisdiction of the Metro Finance Committee that is not listed as an agenda item. Comments are limited to three (3) minutes. Please complete a Speaker Slip and submit it prior to the meeting.*
3. Approval of Minutes from the July 28, 2010 Finance Committee Meeting (**Attachment**)
4. Exhibit E Audit Status Report (**Attachment**)
5. Review of Metro 2011 Operations Budget & CIP
6. Review and Approve Metro JPA Year-end Financial Statements-6/30/10 (**Attachment**)
7. Consideration and Possible Action to Create an Ad Hoc Committee of the Finance Committee to Review JPA Financial Documents
8. IROC Performance Plan Update (**Attachment**)
9. Consideration and Possible Approval of Revised Finance Committee Calendar (**Attachment**)
10. Review of Items to be Brought Forward to the Metro Commission/Metro JPA
11. Other Business of the Finance Committee
12. Adjournment

The Metro Finance Committee may take action on any item listed on the Agenda whether or not it is listed "for action".

*Materials provided to the Metro Finance Committee related to any open-session item on this agenda are available for public review by contacting Karyn Keese (858)514.1008 during normal business hours.*

**Finance Committee 2010 Meeting Schedule**

January 27	May 26	September 29
February 14	June 30	October 27
March 31	July 28	November 24
April 28	August 25	December 29

***In compliance with the  
AMERICANS WITH DISABILITIES ACT***

*The Metro Finance Committee requests individuals who require alternative agenda format or special accommodations to access, attend, and/or participate in the Metro Finance Committee meetings, contact Karyn Keese at (858)514.1008, at least forty-eight hours in advance of the meetings.*

# Agenda Item No. 3

## Attachment

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Metro Wastewater JPA Finance Committee  
July 28, 2010  
Draft Minutes

Meeting called to order: 8:34 a.m. at PBS&J Offices, 9275 Sky Park Court, San Diego, CA 92101 by Committee Chairman Ovrom.

**1. Roll Call**

**Attendees:**

Al Ovrom, Committee Chairman, Metro Wastewater JPA Finance Committee  
Merrilee Boyack, Vice- Chair, Metro Wastewater JPA Finance Committee  
Alejandra Sotelo-Solis, Committee Member  
Augie Caires, Committee Member  
Bill Wells, Committee Member

**Support Staff:**

Karyn Keese, PBS&J  
Paula de Sousa, BBK  
Scott Huth, Metro TAC Chair

**City of San Diego Staff:**

Edgar Patino, Public Utilities Department (PUD)

**General Public:**

There were no general public.

**2. Public Comment**

There was no public comment.

**3. Approval of Minutes from the May 26, 2010 Finance Committee Meeting**

Upon motion by Committee Member Boyack, seconded by Committee Member Sotelo-Solis, the May 26, 2010 Regular Meeting Minutes were unanimously approved.

**4. Election of Finance Committee Vice-Chair**

Merrilee Boyack was unanimously elected as Vice-Chair of the Committee.

**5. FY2010 Period 11 Budget Update**

Ms. Keese reviewed the May budget report that was presented to the IROC. The overall wastewater operating budget is showing \$5.8 million in savings, contract savings are at \$17 million, and the IT budget is \$2.9 million under budget as of May 2010. As the financial report that is presented to IROC covers water, and both Muni and Metro budgets, the Committee requested that City staff prepare a smaller version to be presented to the Committee and the Metro JPA/Commission that just covers Metro each month.

**6. Review of JPA External Auditor Proposal**

At the last Committee Meeting the Committee requested Treasurer Wilson solicit a proposed fee from the Padre Dam MWD external auditors to audit the JPA's financial statements for 2010. The auditor submitted a fee ranging from \$5,000 to \$7,500. If the audit is wanted, it should proceed soon as the 2010 fiscal year ended June 30<sup>th</sup>. Audit results should be presented to the Metro JPA/Commission by the September/October time frame. Also the Metro JPA/Commission should try to have the timing coincide with Padre's on-sight auditor work for better efficiency. Historical financial results become stale when provided late.

The consensus of the Committee was that the audit would be very simple due to the small amount of transactions and that the Treasurer should negotiate with the auditors to lower the fee to \$3,500 if possible.

**ACTION:** Upon motion by Committee Member Boyack, seconded by Committee Member Caires, the Committee unanimously approved that the audit proposal should be brought forward to the Metro JPA/Commission and that the audit fee should not exceed \$5,000.

**7. Exhibit E Audit Status**

Ms. Keese reviewed the status of the 2009 audit. The audit is essentially complete with only a couple issues remaining. These should be resolved in the next two weeks. She also reviewed the audit planning for the 2010 audit and the agreed upon cost allocations presented by PUD internal audit staff. She expressed her thanks to PUD internal audit staff for including the PA audit team in upfront planning and establishing written protocols for cost allocation purposes.

**8. 2010 Performance Audit of Public Utilities Department**

Committee Member Caires reviewed the IROC's request to conduct an external audit of the PUD in 2010 which focuses on departmental performance. The audit is to be led by IROC who will advise the Mayor and Chief Financial Officer about the scope. The City has budgeted \$100,000 for this review. IROC and the Office of the City Auditor will finalize the scope of work at their September meeting, so any input from the Metro JPA/Commission/TAC wishes to provide needs to be formulated by early September. It was the unanimous decision of the Committee to move this forward to Metro TAC in August and the Metro JPA/Commission for discussion in September.

**9. Review of Items to be Brought Forward to the Metro JPA/Commission**

The Finance Committee recommended that items 3, 4, 5, and 6, should be moved forward to the July 2010 Metro JPA/Commission meeting.

**10. Other Business of the Finance Committee**

Ms. Keese discussed that since the established meeting date for the Finance Committee is the last Wednesday in the month there are two upcoming instances in 2011 (August and November) where the Finance Committee falls one day before the Metro JPA/Commission meeting. This does not allow enough time to move items forward to the Metro JPA/Commission in a timely manner. It was agreed that the Finance Committee 2010 Meeting Schedule should be expanded to include 2011 so that the August and November meetings could be moved to the week prior to the Metro JPA/Commission meeting. This change in the schedule would be agendized for a future Finance Committee meeting.

**11. Adjournment**

The meeting was adjourned at 9:23 a.m. The next regularly scheduled meeting of the Finance Committee will be July 28, 2010 at the PBS&J San Diego Office.

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## Agenda Item No. 4 Attachment

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2009 Exhibit E  
Findings

#	Amount	City Response	Original Findings	Current Findings	Difference
Total FY09 expenditures for PO 5102436 (Bureau Veritas - Rate Model) paid 100% Metro in error. Should be 17% Metro and 83% Muni. Decrease Metro and increase Muni by \$7,332.18.					
N/A-1	8,833.95		\$ 7,332.18	\$ 7,332.18	\$ -
Total payments for FY08 were adjusted in the Findings Schedule during the FY08 Audit, M170.					
Total FY09 expenditures for PO 5204334 (Raffetis - New Rate Model) paid 100% Metro in error. Should be 10% Metro and 90% Muni. Decrease Metro and increase Muni by \$19,073.10.					
N/A-2	21,192.33		\$ 17,589.63	\$ 19,073.10	\$ 1,483.47
Several JO's, used for EPM labor costs related to Muni projects, were on the E215 list in error (to be allocated at the end of the year based on Labor Costs). The identified JO's and their expense will be moved to a Muni Engineering Financial Statement category, in which the PA's will not share in the cost.					
N/A-3			\$ 196,053.46	\$ 196,053.46	\$ -
Decrease Metro and increase Muni by the total FY09 expenses = \$196,053.46.					
J1	4,649.77	One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$325.48.	\$ 325.48	\$ 325.48	\$ -
This expenditure paid 100% Metro in error. Should be 66% Metro and 34% Muni. Decrease Metro and increase Muni by \$6,518.88.					
J16	19,173.17	The allocation for the remaining expenditure for FY09 was already corrected by JV70990 on 06/30/09.	\$ 6,518.88	\$ 6,518.88	\$ -

2009 Exhibit E  
Findings

#	Amount	City Response	Original Findings	Current Findings	Difference
J17	4,002.27	<p>This expenditure paid 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$280.16.</p> <p>The allocation for the remaining expenditure for FY09 was already corrected by JV70990 on 06/30/09.</p>	\$ 280.16 \$	280.16 \$	-
J20	(24,303.00)	<p>Total FY09 expenditures paid 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$25,152.89.</p>	\$ 25,152.89 \$	25,152.89 \$	-
J50	4,296.92	<p>One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$300.78.</p>	\$ 300.78 \$	300.78 \$	-
J51	2,782.93	<p>One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$194.81.</p>	\$ 194.81 \$	194.81 \$	-
J53	4,408.93	<p>One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$308.63.</p>	\$ 308.63 \$	308.63 \$	-
J54	13,073.74	<p>The first rent payment allocated incorrectly and the remaining rent payments for the year paid 100% from Metro in error. Should be 2.5% Metro and 97.5% Muni. Decrease Metro and increase Muni by \$163,361.73. The last payment should have been an accrual for FY10 as noted below.</p>	\$ 163,361.73 \$	163,361.73 \$	-
J55	28,873.87	<p>Total expenditure for FY09 paid 100% Metro with the allocation to be made at the end of the year based on labor costs (E215 list) in error. Should be 79% Metro / 21% Muni. Decrease Metro and increase Muni by \$17,246.35. Remove JO 5022 from the E215 list.</p>	\$ 17,246.35 \$	17,246.35 \$	-



2009 Exhibit E  
Findings

#	Amount	City Response	Original Findings	Current Findings	Difference
J69	13,413.68	Total FY09 expenditures paid 100% Metro in error. Should be 100% Muni. Decrease Metro and increase Muni by \$91,067.72.	\$ 91,067.72	\$ 91,067.72	\$ -
J101	17,760.59	This one-time expenditure paid 100% Metro in error. Should be 50% Metro and 50% Muni. Decrease Metro and increase Muni by \$8,880.30.	\$ 8,880.30	\$ 8,880.30	\$ -
M6	695,919.00	Total expenditure for FY09 paid 100% Metro with the allocation to be made at the end of the year based on labor costs (E215 list) in error. Should be 51% Metro / 49% Muni. Decrease Metro and increase Muni by \$341,000.31.	\$ -	\$ 341,000.31	\$ 341,000.31
M10	1,646.88	Total FY09 expenditures paid 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$115.28.	\$ 115.28	\$ 115.28	\$ -
M11	30,196.00	Same as J20.	Included in J20.	Included in J20.	\$ -
M22	1,122.00	One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$78.54.	\$ 78.54	\$ 78.54	\$ -
M60	1,119.16	One-time payment expensed 100% Metro in error. Should be 93% Metro and 7% Muni. Decrease Metro and increase Muni by \$78.34.	\$ 78.34	\$ 78.34	\$ -
M62	2,752.06	Dept 771 was charged twice in error by Central Stores for one invoice. Decrease Metro and increase Muni by \$1,376.01.	\$ 1,376.01	\$ 1,376.01	\$ -

2009 Exhibit E  
Findings

#	Amount	City Response	Original Findings	Current Findings	Difference
Total FY09 expenditures paid 100% Metro with the allocation to be made at the end of the year based on labor costs (E215 list) in error. Should be 12% Metro / 88% Muni. Decrease Metro and increase Muni by \$86,990.78. Remove JO 5024 from the E215 list.					
M131	2,917.50		\$ 86,990.78	\$ 86,990.78	\$ -
Use tax paid in error. Decrease Metro and increase Muni by \$1,913.00.					
M188	26,604.40		\$ 1,913.00	\$ 1,913.00	\$ -
Total expenditure for FY09 paid 100% Metro with the allocation to be made at the end of the year based on labor costs (E215 list) in error. Should be 17% Metro / 83% Muni. Decrease Metro and increase Muni by \$20,750. Remove JO 3060 from the E215 list.					
M219	25,000.00		\$ 20,750.00	\$ 20,750.00	\$ -
The Muni allocation calculated for FY09 included FY08 in error. Therefore, the FY08 allocation was booked twice. Increase Metro and decrease Muni by \$59,570.27.					
V14	(130,807.70)		\$ -	\$ (59,570.27)	\$ (59,570.27)
TOTAL FINDINGS - Decr Metro & Incr Muni					
			\$ 645,914.95	\$ 928,828.46	\$ 282,913.51

2009 Exhibit E  
Findings

#	Amount	City Response	Original Findings	Current Findings	Difference
Notes:					
J54	Last expenditure of the year, in the amount of \$13,703.99, DP4251661, was for the July 2009 rent. Should have been paid in FY10. FY09 overstated, FY10 understated.				
R3	Revenue was understated in FY08 and overstated in FY09 in the amount of \$821,203. Revenue received in FY09 should have been accrued in FY08.				
J80	A \$49,000 project, to replace a pipe related to MBC, was expended using O&M funds. Should have used CIP funds. Amount was deemed immaterial and therefore did not change CAFR.				
N/A-4	Expenditures were overstated in FY09, and revenues will be overstated in FY10, by \$111,530 for JO 3041. The Billing Code 24 journal, which gives Water (benefitting department) the expenditure and Metro the Revenue, was not processed in FY09, but is being processed in FY10.				
Note to Comptroller: Please remove JO 3041 from the Financial Statement category E215 and add to a MUNI Administrative category. When processing the FY10 JV, please use the MUNI Fund for receiving the Revenue.					

# Agenda Item No. 6

## Attachment

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Metro Wastewater JPA

Treasurer's Report  
Twelve Months Ending June 30, 2010  
Unaudited

**Beginning Cash Balance at July 1, 2009** **\$ 79,890**

**Operating Results**

Membership dues & Interest income	\$ 210,733
Expenses	<u>\$ (197,159)</u>
Net Income (Loss)	\$ 13,574
Net change in receivables & payables (see cash flow statement)	<u>\$ (625)</u>

**Cash provided (used) from operating activities** **\$ 12,949**

**Ending Cash Balance at June 30, 2010** **\$ 92,839**

Submitted by:

*Doug Wilson, Treasurer*

17-Aug-10

3:03 PM  
08/17/10  
Accrual Basis

**Metro Wastewater JPA - C/O Padre Dam MWD**  
**Balance Sheet**  
As of June 30, 2010

	Jun 30, 10	Jun 30, 09	\$ Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
California Bank & Trust	89,428	75,858	13,570
California Bank - checking	3,411	4,032	-620
<b>Total Checking/Savings</b>	92,839	79,890	12,949
<b>Accounts Receivable</b>			
Accounts Receivable	2,111	3,232	-1,122
<b>Total Accounts Receivable</b>	2,111	3,232	-1,122
<b>Total Current Assets</b>	94,950	83,122	11,827
<b>TOTAL ASSETS</b>	<u>94,950</u>	<u>83,122</u>	<u>11,827</u>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Accounts Payable			
Accounts Payable	20,234	21,981	-1,747
<b>Total Accounts Payable</b>	20,234	21,981	-1,747
<b>Total Current Liabilities</b>	20,234	21,981	-1,747
<b>Total Liabilities</b>	20,234	21,981	-1,747
<b>Equity</b>			
Retained Equity	61,141	12,194	48,948
Net Income	13,575	48,948	-35,373
<b>Total Equity</b>	74,716	61,141	13,575
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u>94,950</u>	<u>83,122</u>	<u>11,827</u>

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08/17/10  
Accrual Basis

Metro Wastewater JPA - C/O Padre Dam MWD  
**Profit & Loss Budget vs. Actual**  
July 2009 through June 2010

	Jul '09 - Jun 10	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
Membership Dues	210,000	210,000	0
Interest_ Income	733	1,500	(767)
<b>Total Income</b>	<b>210,733</b>	<b>211,500</b>	<b>(767)</b>
<b>Expense</b>			
PBS&J	120,891	106,000	14,891
Legal	31,255	35,000	(3,745)
Per Diem - Agency	19,950	24,750	(4,800)
Administrative Support - Padre	14,000	14,000	(0)
Metro/JPA/TAC meeting expens...	4,716	5,500	(784)
Administrative Assistant	2,750	2,400	350
Automobile Expense	1,495	3,000	(1,505)
Public Information	759	2,000	(1,241)
Office Supplies	646	500	146
Dues & Subscriptions	538	0	538
Telephone	480	0	480
Bank charges	202	0	202
Business meals	14	0	14
Miscellaneous	0	750	(750)
Dues and Subscriptions	0	600	(600)
Annual Retreat - strategic plan	0	3,000	(3,000)
Financial Consulting	0	3,000	(3,000)
Contingencies	(538)	10,000	(10,538)
<b>Total Expense</b>	<b>197,159</b>	<b>210,500</b>	<b>(13,341)</b>
<b>Net Ordinary Income</b>	<b>13,575</b>	<b>1,000</b>	<b>12,575</b>
<b>Net Income</b>	<b>13,575</b>	<b>1,000</b>	<b>12,575</b>

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08/17/10

Metro Wastewater JPA - C/O Padre Dam MWD

## Statement of Cash Flows

July 2009 through June 2010

	Jul '09 - Jun 10
<b>OPERATING ACTIVITIES</b>	
Net Income	13,575
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	1,122
Accounts Payable	-1,747
Net cash provided by Operating Activities	12,949
Net cash increase for period	12,949
Cash at beginning of period	79,890
Cash at end of period	<u>92,839</u>



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08/17/10

**Metro Wastewater JPA - C/O Padre Dam MWD**  
**Accounts Receivable**

	<u>Jun 30, 10</u>
City of San Diego - Metro Wastewater Dept	<u>2,111</u>
<b>TOTAL</b>	<u><b>2,111</b></u>

3:12 PM

08/17/10

**Metro Wastewater JPA - C/O Padre Dam MWD**  
**Vendor Balance Summary**  
**All Transactions**

	<b>Jun 30, 10</b>
Abel R. Rodriguez	110
Augie Calres	546
Best Best & Krieger	1,186
Lori Anne Peoples	2,842
PBS&J	15,313
Philadelphia Sandwich Company	237
<b>TOTAL</b>	<b><u>20,234</u></b>

# Agenda Item No. 8

## Attachment

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## MEMO

Date: September 14, 2010

To: Jim Pugh, IROC Chair

From: Augie Caires

Subject: Performance Audit of San Diego Public Utilities Department

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After considerable discussion among representative of the Participating Agencies it is recommended that IROC include the following topics in the 2010 Performance Audit of the Public Utilities Department:

1. Prioritization, control and funding of mandated capital projects
2. Overhead rates and interdepartmental changes
3. CIP Program oversight
4. Staffing levels, trends and qualifications
5. Asset management

Based on the presentation by the Office of City Auditor (OCA) at the September 13, 2010 IROC Environmental and Technical Subcommittee meeting, it appears that our recommendations are being incorporated into the proposed audit scope, with the exception of item #4. Further, the explanation for not including this item is understood and accepted.

We look forward to the audit process and stand ready to assist the OCA or IROC as needed.

cc: IROC members  
OCA  
Metro Commissioners  
Metro TAC members

# Agenda Item No. 9

## Attachment

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## **Metro Finance Committee 2010 & 2011 Meeting Schedules**

### **Finance Committee 2010 Meeting Schedule**

January 27	May 26	September 29
February 14	June 30	October 27
March 31	July 28	November 24 (1)
April 28	August 25	December 29

### **Finance Committee 2011 Meeting Schedule**

January 26	May 25	September 28
February 23	June 29	October 26
March 30	July 27	November 23 (1 & 2)
April 27	August 24 (2)	December 28

- (1) November meeting is the day before Thanksgiving
- (2) Meetings moved from last Wednesday of the month to prior week to avoid conflict with Metro JPA/Commission agenda

# Calendar for year 2011 (United States)

<b>January</b> Su Mo Tu We Th Fr 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 4:● 12:○ 19:○ 26:●	<b>February</b> Su Mo Tu We Th Fr 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 2:● 11:○ 18:○ 24:●	<b>March</b> Su Mo Tu We Th Fr 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 4:● 12:○ 19:○ 26:●
<b>April</b> Su Mo Tu We Th Fr 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 3:● 11:○ 17:○ 24:●	<b>May</b> Su Mo Tu We Th Fr 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 3:● 10:○ 17:○ 24:●	<b>June</b> Su Mo Tu We Th Fr 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 1:● 8:● 15:○ 23:●
<b>July</b> Su Mo Tu We Th Fr 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 1:● 8:● 15:○ 23:● 30:●	<b>August</b> Su Mo Tu We Th Fr 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 6:○ 13:○ 21:○ 28:●	<b>September</b> Su Mo Tu We Th Fr 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 4:○ 12:○ 20:○ 27:●
<b>October</b> Su Mo Tu We Th Fr 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 3:○ 11:○ 19:○ 26:●	<b>November</b> Su Mo Tu We Th Fr 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 2:○ 10:○ 18:○ 25:●	<b>December</b> Su Mo Tu We Th Fr 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 2:○ 10:○ 17:○ 24:●

## Holidays and Observances:

Jan 1 New Year's Day	May 30 Memorial Day	Nov 11 Veterans Day
Jan 17 Martin Luther King Day	Jun 19 Father's Day	Nov 24 Thanksgiving Day
Feb 14 Valentine's Day	Jul 4 Independence Day	Dec 24 Christmas Eve
Feb 21 Presidents' Day	Sep 5 Labor Day	Dec 25 Christmas Day
Apr 24 Easter Sunday	Oct 10 Columbus Day (Most regions)	Dec 26 'Christmas Day' observed
May 8 Mother's Day	Oct 31 Halloween	