



**PUBLIC CEMETERY
ALLIANCE**

Update

Congratulations Galt-Arno Cemetery District 2023 Cemetery of the Year

The Public Cemetery Alliance is proud to announce our 2023 Cemetery of the Year: Galt-Arno Cemetery District.

Galt-Arno Cemetery District is in the city of Galt, California. It is comprised of two properties: Galt Cemetery on Joy Drive, established 1877, and Hicksville Cemetery on Arno Road, established 1879. Galt-Arno Cemetery District was formed in 1949 by the Phoenix Lodge, IOOF, originating between 1875 and 1876 on the South edge of town.

Hicksville Cemetery was part of an 1846 land grant to Billy Hicks from Captain John Sutter and is near where Native American Indians are believed to have previously have conducted burials. The Hicksville Ceme-



tery was deeded in 1897 to the Methodist-Episcopal Church. August 1952 the Community Methodist Church transferred the deed

(Continued on page 4)

In this issue of the **Update**:

Page

- | | |
|----|--|
| 1 | 2023 Cemetery of the Year |
| 3 | Understanding Insurance True-ups |
| 5 | From the President |
| 9 | Great Training in Visalia |
| 12 | South Shasta Training Day Registration |
| 14 | Mark Your Calendar |
| 15 | PCA Annual Conference Information |

*(Please let us know if you have particular issues or questions you would like to see addressed in a future edition of the **Update**.)*

WE NEED YOU!

RECRUITING TRUSTEES & MANAGERS TO BECOME DIRECTORS OF THE PUBLIC CEMETERY ALLIANCE BOARD!

Trustees and Managers who are interested in rolling up their sleeves and helping the PCA and our member districts succeed are ideal candidates. Please let us know if you are interested in running, or if you know of a Trustee or Manager you would like to nominate.

Nominations close August 1, 2023, with election during our annual meeting August 10 & 1, 2023.

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UNDERSTANDING INSURANCE TRUE-UPS

By Rick Krepelka
Golden State Risk Management Authority



Payroll audits and premium “true-ups” are standard in the insurance and risk pool arena – especially when it comes to workers’ compensation insurance. While this is just a small part of a carrier’s or risk pool’s process to charge adequate but competitive premiums to their clients or members, it may be significant to an insured since it usually results in either a refund or additional invoice after the end of the coverage period.

To understand the need for true ups, we must first understand the process insurers use to calculate their insureds’ premiums. This calculation usually starts with a “basic” rate for each type of client or entity. It may be influenced by such things as sub-group loss trends, industry projections and geographic location.

Once rates are calculated, the insurer needs to multiply that rate times some quantity. This quantity is called exposure. Exposure is the primary measure of an entity’s likelihood to sustain a loss. While the concept of exposure is consistent across insurance programs, different types of exposure may be used for different types of insurance.

Exposure may include employee classes, vehicle type and use, the insured’s annual budget and more. However, payroll is the most widely used basis for exposure for most lines of insurance.

Payroll, along with employee count and employee class codes, is the primary method of measure of exposure for workers’ compensation coverage. It makes sense, in general, that the greater the payroll an entity has the more likely that they might suffer a loss. These payroll-related items may also be incorporated into the exposure calculation for other types of coverage such as general liability, bond loss and auto liability.

The insurer, then, needs to collect accurate exposure data to calculate annual premium. Prior to a coverage period, the insurance entity asks each insured entity to estimate what their payroll (exposure) will be for the upcoming year. They use that estimate times the rate to calculate the total premium an insured must pay prior to the start of the period.

The challenge with the estimate is that it is just that – an estimate. After the coverage period has ended the actual amount of payroll paid is likely going to be different than the amount that was estimated. So, an insured may be paying too much if they overestimated, or not paying enough if they underestimated, their payroll.

To address this issue, insurance entities conduct a “payroll audit” or lookback process after the coverage

(Continued on page 7)

Galt-Arno, 2023 Cemetery of the Year

(Continued from page 1)

to the County of Sacramento, who passed a resolution to form the Galt-Arno Cemetery District.

Galt-Arno is known for their beautiful grounds and performing over 75 interments annually. Recently, Galt-Arno was faced with disaster when over 30 trees fell during the bout of storms at the beginning of the year. The district was without power and had to close the grounds for several weeks during cleanup efforts. The District Manager, Belinda Ellis, had to work from her phone for weeks while power and services were restored to the area. Thankfully, there was minimal damage to the grounds or headstones themselves!

Galt-Arno brings families and friends from all over for their Dia De Los Muertos (Day of the Dead) Celebrations, which bring




families and vendors alike to help celebrate the deceased as well as spread awareness.

Belinda, who is also a PCA Board Member, has helped many others with forming a Dia De Los Muertos Celebration, sharing her experiences and teaching a course on Dia De Los Muertos at PCA regional trainings. Galt-Arno will even host a PCA Training Day this fall, more info to follow!

We would like to congratulate Belinda, her board, & her staff for their diligent work and efforts to maintain the district, even when faced with adversity. Great job Galt-

Arno, we are proud to have you as PCA members!





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FROM THE PRESIDENT

BY CINDY SUMMERS, PRESIDENT



The PCA is blessed to have a couple of “veteran” speakers at our **Annual Meeting** scheduled for Aug. 10 & 11 in Grass Valley, Bob Hunt and Mark Marshall. If you are new to the public cemetery business, don’t miss this opportunity! Bob will be giving his Health and Safety Code 101 presentation. The information and insight he provides is priceless! The interaction with Bob during these sessions is always helpful to all those in attendance. Mark is presenting on emergency situations, a subject he is extremely knowledgeable about given his years of experience as a Fire Chief and as the Safety Officer at Golden State Risk Management.

You asked for information on green burials, and we are delivering. On Thursday afternoon the 10th, attendees can tour local Nevada District cemeteries and they will have staff on hand to show and discuss their green burial spaces. On Friday morning the 11th, they will give a presentation at the conference regarding policy, procedures, and fees.

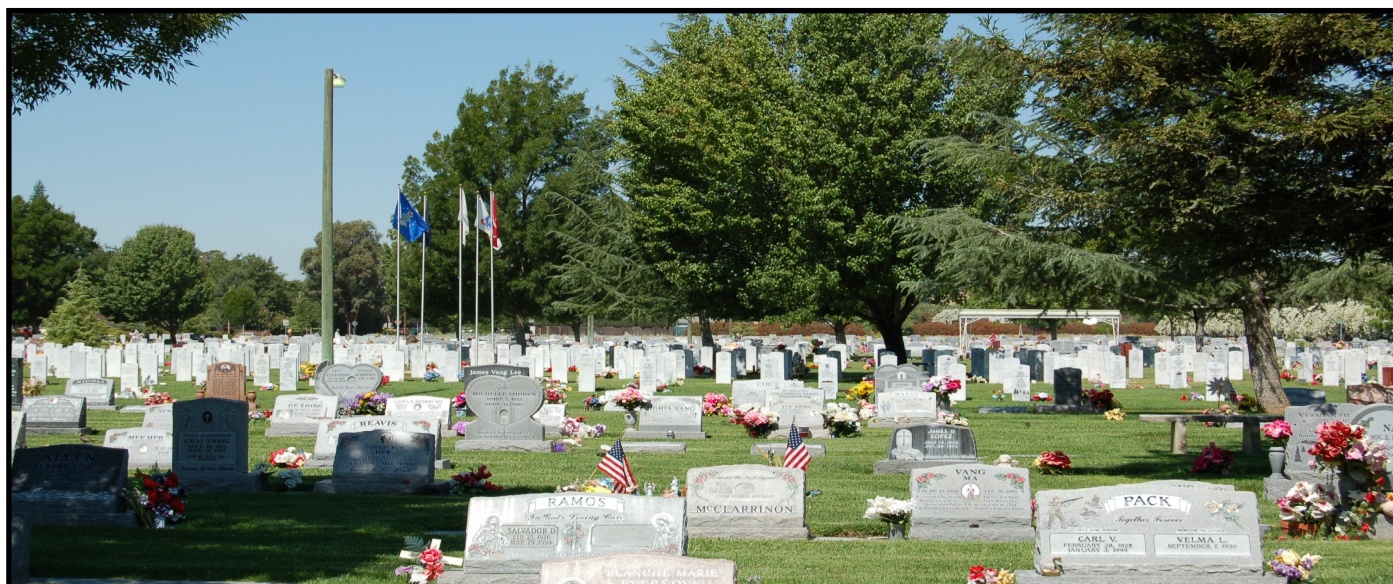
There are 3 positions up for election on the PCA board. All 3 are for 2-year terms, Nov. 2023 to Nov. 2025. Please call me at 805-466-1242 if you would like to be added to the ballot. Voting will take place at the annual meeting.

There will be no registration fee for the annual meeting this year, but you will still need to register for the meeting. There is a room block at Gold Miners Inn if you need a hotel room, that number is 530-477-1700. Check out our website and email blasts for more information.

Summer is upon us, don’t forget your heat illness prevention training, check the temperatures, allow for breaks and supply staff with water as needed.

Cindy Summers,

PCA Board President/Manager





Sandra Hedstrom Wheeler

Vice President/Investments

(805) 783-2921

(877) 816-1231 Toll-free

sandra.wheeler@stifel.com

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(Continued from page 3)

period has ended. An insurer will request totals of actual payroll paid for the recently ended period. Some insurance entities even require proof of gross payroll such as copies of quarterly state or federal payroll reporting documents. Some insurance companies may even require additional proof including job descriptions (to establish class codes), etc.

Once the insurer is satisfied that the final number is accurate, they compare that to the estimate that was provided by the insured prior to the beginning of the period. They then calculate any shortage or excess collected based on the difference between actual and estimated. Finally, the insured will then be credited any amount they overpaid or invoiced for what they underpaid.

Interestingly, the overall effect of true ups on the financial health of an insuring entity is usually minimal. The over- and under- estimates often offset each other. Any significant delta can be considered in rates in a future period.

For example, the 2021-22 lookback for our risk pool, Golden State Risk Management Authority, resulted in a 0.6% change in payroll. For our cemetery group (approximately 130 districts), this was even less at 0.4%.

However, for some of our individual members, the result was more significant. The most significant decrease was 63%. The most significant additional amount was 104% - more than doubling a member's pre-

mium for the prior year!

For our cemetery group, the most significant decrease was 42%, while the largest increase was 37%.

The use of payroll as the primary measurement of exposure makes it important for both insurers and, especially, insureds to provide as accurate estimates as possible. Both our underwriting department and our members' finance or HR/payroll departments put considerable effort into this process.

But even with that, the unexpected can occur as the coverage year progresses. Increased funding that allows additional positions, budgeted but unfilled positions, etc. can have a significant impact on payroll exposure.

If your entity is subject to unexpected swings in payroll, you may want to compare your actual payroll (and the calculated premium resulting from that payroll) with your estimated on a regular basis so that the extent of a true up won't be a complete surprise.



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Great Training in Visalia

By Brian Edinger, PCA Vice President

PCA is happy to report another successful training day in April, this time hosted by the Visalia Public Cemetery District in Visalia. This was the 2nd annual Visalia Training Day, and just like last year, it was a hit.

Members met at 9AM in the morning for a welcome session from PCA President Cindy Summers, and then from there broke into

three different groups: Managers/Office Staff, Trustees, and grounds/outside. Managers were treated to a 'Day of the Dead' presentation by PCA Board Member Belinda Ellis of Galt-Arno Cemetery District, 'Marketing your Cemetery' by PCA President and District Manager of Atascadero Cemetery District Cindy Summers, 'Homeless & Transient Issues' from Visalia Police Sgt.

Curtis Brown, and finally 'Succession Planning' with Cindy Summers.

Board members started with board specific Q&A with Attorney Kris Pederson, followed by 'LAFCO' with Ben Giuliani and 'Cyber Security for Public Cemeteries' with PCA Vice President Brian Edinger (me!). Grounds

(Continued on page 10)



Great Training in Visalia

(Continued from page 9)

staff had a full day including 'Measuring & Digging Safety' from the Visalia Grounds Crew, 'Mosquito Control' from Tulare County Vector Control, 'Gopher Hawks' from Visalia's own Mingo Lopez, 'Heat Illness Prevention' from GSRMA's Ryan Brannon, and finally an open discussion on grounds issues led by Visalia's grounds staff. Longtime employee Ron Greenlee gave a walking tour of the cemetery, covering notable and historic residents of the cemetery.

All said, between members, presenters, and vendors, we were happy to see over 100 familiar faces! We would like to give a huge thanks to PCA President Cindy Sum-Crew, Visalia District Manager Domingo Lopez, as well as the rest of the Visalia Crew for stepping up to help put on such a great training. Visalia Public Cemetery is truly a perfect district to host an event like this and we look forward to seeing more of you next year. And, for those who attended this year, we are vowing to use a different sandwich vendor next year!

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PUBLIC
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South Shasta Training Day At Cottonwood Community Center July 12, 2023

20595 Gas Point Rd, Cottonwood, CA 96022

Registration due July 10 2023

PCA Members: \$15/ attendee

Non-PCA Members: \$60/ attendee

(Morning coffee/pastries & Lunch included)

District _____

Contact Person _____ Phone _____

<u>Attendee Name</u>	<u>Title</u>	<u>Amount</u>
		\$
		\$
		\$
		\$

TOTAL AMOUNT ENCLOSED \$ _____

Register by mail before July 10th!
Public Cemetery Alliance
1300 W. Goshen Ave. Visalia, CA 93291

Please Call PCA President Cindy Summers to
confirm registration @ (805) 466-1242

PCA Travels North!

South Shasta hosts PCA Regional Training

Don't miss this regional training held at Cottonwood Community Center in Cottonwood July 12, 2023. It's a full day of great informative sessions.

Here is just a sampling of the sessions offered:

- ⇒ Day of the Dead
- ⇒ Driver's Safety
- ⇒ Gophers and Pests
- ⇒ Heat Illness
- ⇒ Cyber Security
- ⇒ Public Entity Accounting
- ⇒ Manager's Round Table Q & A

Plan to attend this very informative event.

Mark Your Calendars!



- July 12, 2023 - PCA Regional Training, South Shasta
- August 10-11, 2023 - PCA Annual Meeting, Grass Valley**
- October 19 -20, 2023 - GSRMA Annual Training, Corning, CA
- November, 2023 - PCA Regional Training, Galt, CA



PCA Annual Conference

Click here to Register

Thursday & Friday, August 10 & 11, 2023

Gold Miner's Inn, 121 Bank Street, Grass Valley

Room Reservations: (530) 477-1700, ext. 1, mention Public Cemetery Alliance (PCA) for group rate. Cut-off is July 10, 2023. *If advised no rooms, please contact Cindy Summers at (559) 599-8497.* Your room reservation includes full breakfast, 2 beverages during the manager's reception at the lobby each evening, free WiFi, and parking.

For meeting attendees not staying at this hotel: Please be advised that there is *NO FOOD or BEVERAGE SERVICE* available at this hotel. Please refer to the list of restaurants within walking distance of the hotel that follows.

Preliminary Meeting Agenda:

Thursday: Visit local Nevada District Cemeteries on your own.

1 PM—3 PM: Nevada Cemetery staff are on hand to showcase their Green Burial area (Cemetery and directions TBA)

3 PM—5 PM: Conference registration and Vendor tables open at hotel

Friday:

8 AM: Conference registration and Vendor tables open

8:50 AM: Introductions

9—9:30 AM: Green Burial Policy and Procedure, Nevada Cemetery Staff

9:30—10 AM: Vandalism Issues, Grass Valley Police Department

10—10:30 AM: Handling Emergency Situations, Mark Marshall

20-minute break & visit Vendors

10:50—11:50 AM: H&SC 101 Part 1, Bob Hunt

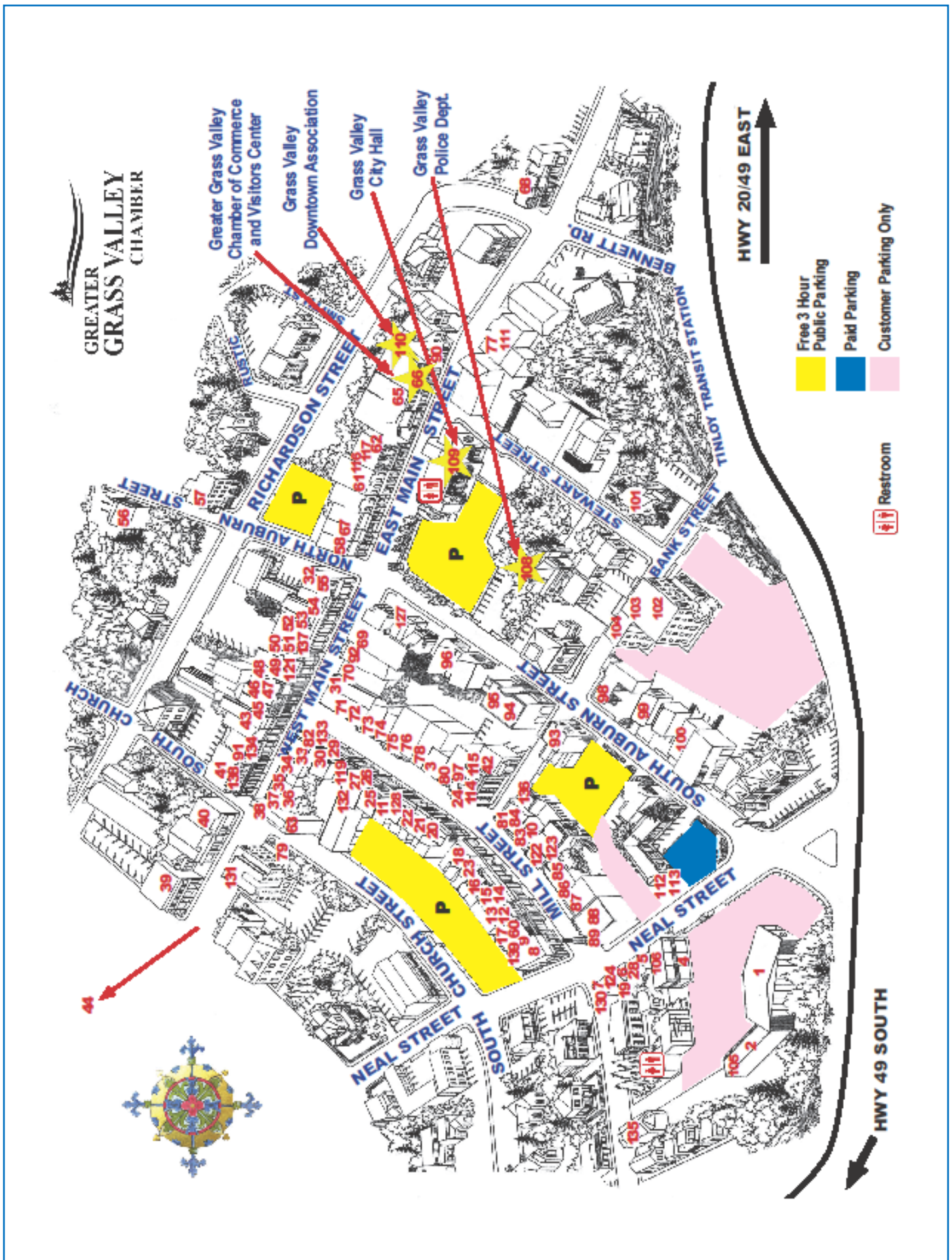
11:50AM—1:30 PM: Lunch on your own (see list of restaurants that follows)

1:45—2:45 PM: H&SC 101 Part 2, Bob Hunt

10-minute break

3:10—4:10 PM: H&SC 101 Part 3, Bob Hunt

4:10 PM: PCA Door Prizes



RETAIL

10	2 the Point Electrolysis Clinic
98	76 Gas Station
12	Antique Emporium
20	Bamboo Home Store
63	Back in the Day
31	Bang! Hair Salon
48	Beautiful
62	Behind Closed Doors Lingerie
6	Bike Stuff
117	Blazen J's
130	Bloom Salon
131	Blush Salon
125	Body Balance Academy
72	Book Seller
95	Booktown Books
116	Brodie's Haircutting Salon
115	Champagne Jane Salon & Spa
83	Christian Science Reading Room
45	Clock Tower Records
60	Kollektive
28	Cosmic Shark Clothing
49	Country Wood Furniture
5	Creative Collective
81	Crystal Empire Gems
119	Element + Loft
128	Elevate Athletics
27	Empire Shoes
90	Escott Place
86	Evans Furniture Gallery
54	Foggy Mountain Music
55	Football Flowers
78	Foothill Mercantile
30	Forever Wild Salon
52	Gentleman's Quarters
14	Goodtimes
25	Grass Valley Games
132	Hair Shaft
80	Heart & Home
70	Heathered Yarn Co.
113	Hex Gifts & Fashion
46	His and Hers
84	J Breuer Clothing
24	Junk in the Trunk
18	La Te Da
85	La-Z-Boy Furniture
97	Lola & Jack
69	Loot & Lore
139	Lost & Found
124	M3 Mail
51	Make Local Habit
92	Marley Lane
82	Moms & Minis
133	Mill Street Sock Shop
58	Millennium Smoke Shop
15	Mint
3	Native Wren
96	Packard Discount Carpet
95	Pampered Earth Kids

134	Parlor Salon and Spa
135	Ron's Real Records
1	Safeway
19	Scuzzi's Barber Shop
42	Serendipity
33	Sierra Gold & Coin
11	Split Pea Accessories
136	Spring Massage
13	Stuck Jewelers and Phoenix Humidor
79	The Greenhouse Photography Studio
121	Sunchild's Parlour
76	Tess' Kitchen Store
72	The Book Seller
22	The Olive Groove
38	The West Wind
32	Three Lilies Photography
137	Todd's Barber Shop
71	Tribal Weaver
104	UPS Store
77	Vintage on Mill
4	Wild Birds Unlimited
8	Wild Side Clothing
61	Wolf Mountain Day Spa
90	Worn Wild
26	Yuba Blue

LODGING

102	Gold Miners Inn
56	Grass Valley Courtyard Suites
44	Sierra Mountain Inn
41	The Holbrook Hotel

ENTERTAINMENT

39	Center for the Arts
88	Del Oro Theater
9	Gary's Place
53	The Nevada Club
103	Towers Casino

ART, BREWERIES & WINE TASTING

75	Art Works Gallery
87	Avanguardia Wines
16	Cork 49
55	Dave the Wine Merchant
111	Grass Valley Brewing Company
21	Lurched Tasting Room
138	New West Wine
47	Sierra Starr Wine Tasting
25	The Artist Workshop
65	The Louvre

110	Grass Valley Downtown Association
108	Grass Valley Police Department
109	Grass Valley City Hall
166	Greater Grass Valley Chamber of Commerce

From Art to Wine Tasting

*Historic
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DINING

101	Alloro Cucina Italiana Ristorante
100	Aozora Sushi
35	Brew Bakers Family Cafe
17	Cafe Corvus
114	CAKE
94	Caroline's Coffee Roasters
99	Charlie's Cafe
36	Cirino's at Main Street
105	Domino's Pizza
89	Fable Coffee
2	Flour Garden
127	Grass Valley Pasty Company
34	Kakko Sushi
85	Lazy Dog Chocolateria
67	Elhart
68	Maria's Mexican Restaurant
7	Marshall's Pastries
29	MeZe
77	One 11 Grill
50	Pete's Pizza & Tap House
75	Sergio's Caffé
106	Sourdough & Co.
57	South Pine Cafe
122	Tao Te Cafe
43	Taste of Thai
41	The Holbrook
112	Thirsty Barrel Taphouse & Grill
40	Tofanelli's Bistrò

Grass Valley Dining/Bars

(within walking distance of hotel)

B = Breakfast L = Lunch D = Dinner

Charlie's Café 145 S. Auburn Street	0.1 mile	B, L	(530) 274-1839	8 AM – 2 PM
Alloro Cucina Italiana 124 Bank Street	0.1 mile	D	(530) 273-3555	4 PM – 9 PM
South Pine Café 102 N. Richardson Street	0.2 mile	B, L	(530) 274-0261	8 AM – 3 PM
Tofanelli's Gold Country Bistro 302 W. Main Street	0.2 mile	B, L, D	(530) 272-1468	8 AM to 3 PM 4 PM to 9 PM
Sergio's Café 109 Mill Street	0.2 mile	L, D	(530) 274-2600	11 AM – 9 PM
Pete's Pizza and Tap House 114 W. Main Street	0.2 mile	L, D	(530) 274-9600	11:30 AM – 9 PM
Cirino's on Main Street 213 W. Main Street	0.2 mile	L, D	(530) 477-6000	11 AM – 9 PM
Taste of Thai 204 W. Main Street	0.2 mile	L, D	(530) 274-2968	11:30 AM – 3 PM 5 PM – 9 PM

Grass Valley Tasting Rooms - No Food Service

(Within walking distance of hotel)

Luchessi Tasting Room 128 Mill Street	0.1 mile		(530) 615-4222	Thu: 2 PM – 7 PM Fri: 2 PM – 9 PM Sat: 2 PM – 9 PM
Sierra Star Tasting Room 124 W. Main Street	0.2 mile		(530) 477-8282	12 PM - 5 PM