

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

BEFORE

THE RETIREMENT BOARD

FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO

IN THE MATTER OF)

MEETING NO. 1097)

STENOGRAPHIC REPORT OF PROCEEDINGS had at
the videoconference meeting of the above-entitled
matter, held at 20 South Clark Street, Suite 300,
in the City of Chicago, County of Cook, State of
Illinois, on April 20, 2022, commencing at the hour
of 8:30 a.m.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

APPEARANCES

BOARD MEMBERS:

DANIEL FORTUNA, President and
Annuitant Trustee

ROBERT TEBBENS, Active Trustee

WILLIAM MURPHY, Secretary and Active Trustee

ANTHONY MARTIN, Active Trustee

MELISSA CONYEARS-ERVIN, City Treasurer

ANNA VALENCIA, City Clerk

RESHMA SONI, City Comptroller

MARY SHERIDAN, Active Trustee

ATTORNEYS FOR THE BOARD:

BURKE, BURNS AND PINELLI, LTD.

BY: MS. MARY PATRICIA BURNS

MR. VINCENT PINELLI

ALSO PRESENT:

KELLY WELLER, Executive Director

LORI LUND, Deputy Executive Director

LORNA SCOTT, Chief Investment Officer

JACLYN VLAHOS, Comptroller

JOHN CONNESS, Fund Accountant

BRADY O'CONNELL, Callan Associates

DANIEL G. SAMO, M.D., Board Physician

MICHAEL I. PETERS, M.D., Board Physician

1 CHAIRMAN FORTUNA: Good morning,
2 everyone. It is Wednesday, April 20, 2022. I will
3 call this meeting to order. Roll call, please.

4 MEMBER MURPHY: Vice-President Valencia.
5 Treasurer Conyears-Ervin.
6 Trustee Soni.
7 Trustee Sheridan.

8 MEMBER SHERIDAN: I am here.

9 MEMBER MURPHY: Trustee Tebbens.

10 MEMBER TEBBENS: Here.

11 MEMBER MURPHY: Trustee Martin.

12 MEMBER MARTIN: Here.

13 MEMBER MURPHY: I will try again.

14 Trustee Valencia.

15 Trustee Soni.

16 Secretary Murphy is here.

17 President Fortuna.

18 CHAIRMAN FORTUNA: Here.

19 MEMBER MURPHY: We have a quorum.

20 CHAIRMAN FORTUNA: I believe we have a
21 quorum. I do see Trustee Valencia is here but I
22 don't know if she can hear us.

23 MEMBER VALENCIA: I am here. I am trying
24 to connect.

1 MS. BURNS: Good morning, Trustee
2 Valencia.

3 CHAIRMAN FORTUNA: Trustee Valencia is
4 on.

5 Public Act 101-0640 allows this meeting
6 to be conducted by audio and video conference. The
7 Act requires the roll call vote on each matter that
8 we act upon.

9 Further consistent with Public 101-0640,
10 for the record, I am physically present at the
11 Fund's office as is Secretary/Treasurer Murphy and
12 the Executive Director. We have posted notice of
13 this meeting in accordance with the Open Meetings
14 Act and the meeting is being recorded. A
15 transcript of this proceeding will be prepared and
16 after approval will be made available on the Fund's
17 website.

18 Also, consistent with Public Act 91-0715
19 and reasonable constraints determined by the Board
20 of Trustees, at each regular meeting of the Board
21 or its committees that is open to the public,
22 members of the public may request a brief time to
23 address the Board on relative matters.

24 Are there any requests this morning for

1 public comments?

2 MR. WELLER: For those willing to make
3 public comment or would like to make public
4 comment, please press star nine for the queue and
5 then we will let you in and then star six to speak.

6 PRESIDENT FORTUNA: Hearing none, we are
7 going to move on.

8 MS. BURNS: Let the record reflect that
9 Trustee Conyears-Ervin and Trustee Soni are in the
10 meeting.

11 CHAIRMAN FORTUNA: I am going to turn
12 things over to Secretary Murphy.

13 MEMBER MURPHY: Thank you, Mr. President.

14 First, I would like to turn to the
15 Approval of Administrative Items. We have approval
16 of the Regular Audio Meeting of March 16, 2022
17 Board open and closed minutes and the March 14,
18 2022 Investment Committee Minutes and the regular
19 audio meeting transcript of March 16, 2022 and the
20 March 14, 2022 Investment Committee transcript.

21 I'd like to make a motion to approve the
22 open and closed minutes of the March 16, 2022,
23 board meeting and the audio transcripts for that
24 meeting and the open minutes and the audio

1 transcript for March 14, 2022 Investment Committee
2 meeting and to keep the board meeting closed
3 session minutes closed.

4 MEMBER MARTIN: Second.

5 CHAIRMAN FORTUNA: There is a motion by
6 Trustee Murphy. Seconded by Trustee Martin.

7 Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Sheridan.

10 MEMBER SHERIDAN: Yes.

11 CHAIRMAN FORTUNA: Trustee

12 Conyears-Ervin.

13 MEMBER CONYEARS-ERVIN: Yes.

14 CHAIRMAN FORTUNA: Trustee Martin.

15 MEMBER MARTIN: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: I am a yes.

21 Motion carries.

22 MEMBER MURPHY: As required by the Open

23 Meetings Act, we are required to perform a

24 semiannual review of closed session minutes.

1 Based on the recommendation of Fund
2 counsel, I move that the following closed session
3 minutes be open to the public pursuant to Section
4 2.06D of the Open Meetings Act. November 16, 2016
5 board meeting. June 30, 2021 Investment Committee
6 Meeting. August 31, 2021 Investment Committee
7 meeting. October 20, 2021 board meeting. December
8 13, 2021 Investment Committee meeting. January 19,
9 2022 Budget Committee meeting.

10 Be it further moved that Fund counsel
11 work with the Fund's Executive Director to ensure
12 that all verbatim records greater than 18 months
13 old for which minutes have been approved and opened
14 be discarded pursuant to the requirements of
15 Section 2.06C of the Open Meetings Act.

16 MEMBER MARTIN: On the question.

17 CHAIRMAN FORTUNA: I need a second, then
18 we'll go on to the question.

19 MEMBER MARTIN: Okay.

20 MEMBER TEBBENS: I will second it.

21 CHAIRMAN FORTUNA: There is a motion and
22 a second. Any discussion?

23 MEMBER MARTIN: The November 16th,
24 November of 2016, is that on there?

1 MEMBER MURPHY: It is.

2 MS. BURNS: I am not sure, that doesn't
3 sound right. I will verify that with Sarah, who
4 prepared this for the Fund. If that needs to be
5 2021, which is what I am expecting, we will make
6 that edit to the minutes, if that is okay with the
7 Trustees.

8 MEMBER MARTIN: I am fine with it
9 consistent with Mary Pat's comments, yes.

10 MS. BURNS: Thank you, Trustee Martin. I
11 have a feeling it is a typo.

12 CHAIRMAN FORTUNA: There is a motion and
13 a second.

14 Trustee Murphy.

15 MEMBER MURPHY: Yes.

16 CHAIRMAN FORTUNA: Trustee Sheridan.

17 MEMBER SHERIDAN: Yes.

18 CHAIRMAN FORTUNA: Trustee
19 Conyears-Ervin.

20 MEMBER CONYEARS-ERVIN: Yes.

21 CHAIRMAN FORTUNA: Trustee Martin

22 MEMBER MARTIN: Yes.

23 CHAIRMAN FORTUNA: Trustee Tebbens.

24 MEMBER TEBBENS: Yes.

1 CHAIRMAN FORTUNA: Trustee Valencia.

2 MEMBER VALENCIA: Yes.

3 CHAIRMAN FORTUNA: I am a yes.

4 Motion carries.

5 MEMBER MURPHY: Moving on, Mr. President,

6 I would like to make a motion to approve the

7 Minimum Formula Annuities starting with Member

8 16629 and ending with Member 17086.

9 MEMBER TEBBENS: Second.

10 CHAIRMAN FORTUNA: There is a motion by

11 Trustee Murphy. Seconded by Trustee Tebbens.

12 Trustee Murphy.

13 MEMBER MURPHY: Yes.

14 CHAIRMAN FORTUNA: Trustee Sheridan.

15 MEMBER SHERIDAN: Yes.

16 CHAIRMAN FORTUNA: Trustee

17 Conyears-Ervin.

18 MEMBER CONYEARS-ERVIN: Yes.

19 CHAIRMAN FORTUNA: Trustee Martin

20 MEMBER MARTIN: Yes.

21 CHAIRMAN FORTUNA: Trustee Tebbens.

22 MEMBER TEBBENS: Yes.

23 CHAIRMAN FORTUNA: Trustee Valencia.

24 MEMBER VALENCIA: Yes.

1 CHAIRMAN FORTUNA: I am a yes.

2 Motion carries.

3 MEMBER MURPHY: Mr. President, I would
4 like to make a motion to approve the Widow's
5 Annuities starting with Member 0942 through Member
6 09362.

7 MEMBER VALENCIA: Second.

8 CHAIRMAN FORTUNA: There is a motion by
9 Trustee Murphy. Seconded by Trustee Valencia.

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Sheridan.

13 MEMBER SHERIDAN: Yes.

14 CHAIRMAN FORTUNA: Trustee

15 Conyears-Ervin.

16 MEMBER CONYEARS-ERVIN: Yes.

17 CHAIRMAN FORTUNA: Trustee Martin

18 MEMBER MARTIN: Yes.

19 CHAIRMAN FORTUNA: Trustee Tebbens.

20 MEMBER TEBBENS: Yes.

21 CHAIRMAN FORTUNA: Trustee Valencia.

22 MEMBER VALENCIA: Yes.

23 CHAIRMAN FORTUNA: I am a yes.

24 Motion carries.

1 MEMBER MURPHY: I'd like to make a motion
2 to approve the Children's Annuities for the two
3 minor children of Member 16503.

4 MEMBER CONYEARS-ERVIN: Second.

5 CHAIRMAN FORTUNA: There is a motion by
6 Trustee Murphy. Seconded by Trustee Conyears.

7 Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Sheridan.

10 MEMBER SHERIDAN: Yes.

11 CHAIRMAN FORTUNA: Trustee

12 Conyears-Ervin.

13 MEMBER CONYEARS-ERVIN: Yes.

14 CHAIRMAN FORTUNA: Trustee Martin

15 MEMBER MARTIN: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: I am a yes.

21 Motion carries.

22 MEMBER MURPHY: I'd like to make a motion
23 to approve the Tier 2 Widow's Annuity Benefits for
24 the widow of Member 18638.

1 MEMBER MARTIN: Second.

2 CHAIRMAN FORTUNA: There is a motion by
3 Trustee Murphy. Seconded by Martin.

4 Trustee Murphy.

5 MEMBER MURPHY: Yes.

6 CHAIRMAN FORTUNA: Trustee Sheridan.

7 MEMBER SHERIDAN: Yes.

8 CHAIRMAN FORTUNA: Trustee
9 Conyears-Ervin.

10 MEMBER CONYEARS-ERVIN: Yes.

11 CHAIRMAN FORTUNA: Trustee Martin

12 MEMBER MARTIN: Yes.

13 CHAIRMAN FORTUNA: Trustee Tebbens.

14 MEMBER TEBBENS: Yes.

15 CHAIRMAN FORTUNA: Trustee Valencia.

16 MEMBER VALENCIA: Yes.

17 CHAIRMAN FORTUNA: I am a yes.

18 Motion carries.

19 MEMBER MURPHY: I would like to make a
20 motion to approve Refunds for Members 17916 and
21 Member 19430.

22 MEMBER TEBBENS: Second.

23 CHAIRMAN FORTUNA: There is a motion for
24 refunds by Trustee Murphy. Seconded by Trustee

1 Tebbens .

2 Trustee Murphy.

3 MEMBER MURPHY: Yes.

4 CHAIRMAN FORTUNA: Trustee Sheridan.

5 MEMBER SHERIDAN: Yes.

6 CHAIRMAN FORTUNA: Trustee

7 Conyears-Ervin.

8 MEMBER CONYEARS-ERVIN: Yes.

9 CHAIRMAN FORTUNA: Trustee Martin

10 MEMBER MARTIN: Yes.

11 CHAIRMAN FORTUNA: Trustee Tebbens.

12 MEMBER TEBBENS: Yes.

13 CHAIRMAN FORTUNA: Trustee Valencia.

14 MEMBER VALENCIA: Yes.

15 CHAIRMAN FORTUNA: I am a yes.

16 Motion carries.

17 MEMBER MURPHY: Under E, Death Benefits.

18 I would like to make a motion to approve the Death

19 Benefits for Member 15916 through Member 09362.

20 MEMBER SHERIDAN: Second.

21 CHAIRMAN FORTUNA: There is a motion by

22 Trustee Murphy. Seconded by Trustee Sheridan.

23 Trustee Murphy.

24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan.
2 MEMBER SHERIDAN: Yes.
3 CHAIRMAN FORTUNA: Trustee
4 Conyears-Ervin.
5 MEMBER CONYEARS-ERVIN: Yes.
6 CHAIRMAN FORTUNA: Trustee Martin
7 MEMBER MARTIN: Yes.
8 CHAIRMAN FORTUNA: Trustee Tebbens.
9 MEMBER TEBBENS: Yes.
10 CHAIRMAN FORTUNA: Trustee Valencia.
11 MEMBER VALENCIA: Yes.
12 CHAIRMAN FORTUNA: I am a yes.
13 Motion carries.
14 MEMBER MURPHY: I'd like to make a motion
15 to approve Partial Payments beginning with Member
16 11181 continuing through to Member 13333.
17 MEMBER VALENCIA: Second.
18 CHAIRMAN FORTUNA: There is a motion by
19 Trustee Murphy. Seconded by Trustee Valencia.
20 Trustee Murphy.
21 MEMBER MURPHY: Yes.
22 CHAIRMAN FORTUNA: Trustee Sheridan.
23 MEMBER SHERIDAN: Yes.
24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 MEMBER CONYEARS-ERVIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: Trustee Valencia.

8 MEMBER VALENCIA: Yes.

9 CHAIRMAN FORTUNA: I am a yes.

10 Motion carries.

11 MEMBER MURPHY: Moving on to Item G,

12 there are three recalculations this month to

13 reflect refunds due to the adjustment to the final

14 pay for Members 15696, Member 11394 and 15023. I

15 would like to make a motion to approve the errors

16 in deductions for those members.

17 MEMBER MARTIN: Second.

18 CHAIRMAN FORTUNA: Motion by Trustee

19 Murphy. Seconded by Trustee Martin.

20 Trustee Murphy.

21 MEMBER MURPHY: Yes.

22 CHAIRMAN FORTUNA: Trustee Sheridan.

23 MEMBER SHERIDAN: Yes.

24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 MEMBER CONYEARS-ERVIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: Trustee Valencia.

8 MEMBER VALENCIA: Yes.

9 CHAIRMAN FORTUNA: I am a yes.

10 Motion carries.

11 MEMBER MURPHY: Under H, Guardianship.

12 There is one this month for Member 09283. I'd like
13 to make a motion to grant Guardianship to Member
14 09283, based on staff's confirmation that all the
15 paperwork required by the Fund has been received.

16 MEMBER CONYEARS-ERVIN: Second.

17 CHAIRMAN FORTUNA: There is a motion by
18 Trustee Murphy. Seconded by Trustee
19 Conyears-Ervin.

20 Trustee Murphy.

21 MEMBER MURPHY: Yes.

22 CHAIRMAN FORTUNA: Trustee Sheridan.

23 MEMBER SHERIDAN: Yes.

24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 MEMBER CONYEARS-ERVIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: Trustee Valencia.

8 MEMBER VALENCIA: Yes.

9 CHAIRMAN FORTUNA: I am a yes.

10 Motion carries.

11 MEMBER MURPHY: We have one request to
12 reside out of state. We have a request to permit
13 Member 16931 to reside out of state. I would like
14 to make a motion.

15 MEMBER TEBBENS: Second.

16 CHAIRMAN FORTUNA: There is a motion by
17 Trustee Murphy. Seconded by Trustee Tebbens.

18 Trustee Murphy.

19 MEMBER MURPHY: Yes.

20 CHAIRMAN FORTUNA: Trustee Sheridan.

21 MEMBER SHERIDAN: Yes.

22 CHAIRMAN FORTUNA: Trustee

23 Conyears-Ervin.

24 MEMBER CONYEARS-ERVIN: Yes.

1 CHAIRMAN FORTUNA: Trustee Martin
2 MEMBER MARTIN: Yes.
3 CHAIRMAN FORTUNA: Trustee Tebbens.
4 MEMBER TEBBENS: Yes.
5 CHAIRMAN FORTUNA: Trustee Valencia.
6 MEMBER VALENCIA: Yes.
7 CHAIRMAN FORTUNA: I am a yes.
8 Motion carries.
9 MR. WELLER: Trustee Soni is present. We
10 are having a technical glitch with her.
11 CHAIRMAN FORTUNA: Okay.
12 MEMBER MURPHY: Under I, Removals. I
13 would like to make a motion to approve the Removals
14 starting with Dennis M. Burns and ending with
15 Morgan Krouse.
16 MEMBER TEBBENS: Second.
17 CHAIRMAN FORTUNA: Motion by Trustee
18 Murphy. Seconded by Trustee Tebbens.
19 Trustee Murphy.
20 MEMBER MURPHY: Yes.
21 CHAIRMAN FORTUNA: Trustee Sheridan.
22 MEMBER SHERIDAN: Yes.
23 CHAIRMAN FORTUNA: Trustee
24 Conyears-Ervin.

1 MEMBER CONYEARS-ERVIN: Yes.

2 CHAIRMAN FORTUNA: Trustee Martin

3 MEMBER MARTIN: Yes.

4 CHAIRMAN FORTUNA: Trustee Tebbens.

5 MEMBER TEBBENS: Yes.

6 CHAIRMAN FORTUNA: Trustee Valencia.

7 MEMBER VALENCIA: Yes.

8 CHAIRMAN FORTUNA: I am a yes.

9 Motion carries.

10 MEMBER MURPHY: Under Payments Pursuant
11 to Administrative and Court Orders, I would like to
12 make a motion to approve the QILDRO and Child
13 Support Order listed in the docket for the member
14 listed in that docket, based on the staff's
15 confirmation that all the paperwork required by the
16 Fund to process this order has been received.

17 MEMBER SHERIDAN: Second.

18 CHAIRMAN FORTUNA: Motion by Trustee
19 Murphy. Seconded by Trustee Sheridan.

20 Trustee Murphy.

21 MEMBER MURPHY: Yes.

22 CHAIRMAN FORTUNA: Trustee Sheridan.

23 MEMBER SHERIDAN: Yes.

24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 MEMBER CONYEARS-ERVIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: Trustee Valencia.

8 MEMBER VALENCIA: Yes.

9 CHAIRMAN FORTUNA: I am a yes.

10 Motion carries.

11 MEMBER MURPHY: Moving on, Mr. President,
12 to the disability applications. I'd like to turn
13 this over to Vince.

14 MR. PINELLI: I would ask is Lieutenant
15 Aaron Beals on the line?

16 MR. BEALS: Yes, sir. Aaron Beals is
17 here. Yes, sir.

18 MR. PINELLI: Thank you.

19 Let the record reflect this is a hearing
20 on the application for an Occupational Disease
21 Disability benefit being made by Lieutenant Aaron
22 Beals.

23 Good morning, Mr. Beals. I am one of the
24 attorneys for the Pension Fund that will be

1 conducting this hearing. I'd like to advise you of
2 some preliminary matters before we start the
3 evidence.

4 First of all, I believe there are at
5 least seven, but probably eight trustees, present
6 at the current time to hear the evidence on your
7 application. If you don't know you should know the
8 Pension Code requires that you get the yes vote of
9 at least five of those Trustees in order to receive
10 this benefit. Do you understand that?

11 MR. BEALS: Yes, sir.

12 MR. PINELLI: Then from reviewing the
13 exhibits and the record, it appears you do not have
14 an attorney representing you in this matter. Is it
15 your desire to proceed today without an attorney?

16 MR. BEALS: Yes, sir.

17 MR. PINELLI: Lastly, it is the
18 applicant's burden of proof to present sufficient
19 evidence to the Board in order for the Board to
20 grant the benefit that the applicant seeks. Do you
21 understand it is your burden of proof in this
22 matter?

23 MR. BEALS: Yes, sir.

24 MR. PINELLI: By way of procedures, I am

1 going to start by asking you some questions under
2 oath. The board members may or may not have
3 questions of you. Then I will call the Fund's
4 physician consultant Dr. Peters to testify. If
5 there is anything I don't ask him that you think is
6 important for the Board to know, please let me know
7 and I will give you that opportunity. Do you
8 understand the procedures?

9 MR. BEALS: Yes, sir. Thank you.

10 MR. PINELLI: You're welcome. Then we
11 are ready to proceed. I would like to start by
12 asking you, lieutenant, to please raise your right
13 hand.

14 (Witness sworn.)

15 EXAMINATION

16 BY MR. PINELLI:

17 Q Would you please state your name and
18 spell your last name for the record?

19 A My name is Aaron Beals, Jr. Last name is
20 B-e-a-l-s.

21 Q Thank you. What is your current rank
22 with the Fire Department?

23 A Currently I am a Lieutenant Paramedic.

24 Q Lieutenant, what was your current

1 assignment before you went on layup?

2 A My last assignment was at Truck 40.

3 Q Okay. Now you should have been provided
4 a copy of Board Exhibits, which have been marked
5 Board Exhibits 1 through 12 in advance of this
6 hearing. Did you get a copy from the Fund staff?

7 A Yes, sir, I did.

8 Q Did you have a chance to review them?

9 A Yes.

10 Q Do you have any objection to their
11 admission into the record in support of your
12 application?

13 A No, sir.

14 MR. PINELLI: Thank you.

15 Mr. Chairman, I move for admission of
16 Board Exhibits 1 through 12, without objection from
17 the applicant.

18 CHAIRMAN FORTUNA: Admitted without
19 objection.

20 (Board Exhibits 1 through 12 were
21 admitted into evidence.)

22 MR. PINELLI: Thank you.

23 BY MR. PINELLI:

24 Q Now, lieutenant, you have completed more

1 than seven years of service with the Fire
2 Department, is that correct?

3 A That is correct.

4 Q In fact, the records indicate you joined
5 in 1989, is that correct?

6 A Correct.

7 Q You are applying for this benefit based
8 upon a medical condition that the records indicate
9 is kidney cancer, is that correct?

10 A Yes, sir.

11 Q Did you develop that condition while you
12 have been in service with the Fire Department?

13 A Yes, sir.

14 Q Can you just briefly give the Trustees a
15 chronology of assignments you have had from when
16 you came on in '89 to your most recent assignment
17 on Truck 40?

18 A I will do my best, sir. In '89, I came
19 on as a Fire Paramedic. Shortly afterwards I was
20 promoted to Paramedic Officer. I worked in Fire
21 Department Administration for a few years. I was a
22 training instructor. I also worked as an
23 Administrative Assistant to the Chief Paramedic for
24 a couple of years. I worked as an Executive

1 Assistant to Deputy Fire Commissioner at that time
2 Cortez Trotter for a couple of years and I became
3 cross trained as a Firefighter I believe it was
4 '99. I was assigned to Engine 46 out of the
5 Academy. I remained there I don't know how many
6 years but briefly went back to Administration from
7 Engine 46 for six months to a year and then
8 reassigned to Engine 46 I believe until I got
9 promoted to Lieutenant. I kept my Paramedic
10 status, Lieutenant Paramedic. Worked relief
11 throughout the City and was ultimately assigned to
12 Engine 121 and from there was assigned to Truck 40.

13 Q Okay.

14 A Which was my last assignment.

15 Q Very well. Thank you for detailing that.

16 A Yes.

17 Q Did you have the removal of your right
18 kidney yet or is that still to be done?

19 A No, it is scheduled to be done. It
20 hasn't been done yet.

21 Q And then you are also awaiting a
22 transplant for your left kidney, is that right?

23 A Well, a transplant not specifically for
24 the left kidney, just a transplant in general.

1 Q For a kidney?

2 A Yes, sir.

3 MR. PINELLI: Thank you. That is all the
4 questions I have of the applicant.

5 CHAIRMAN FORTUNA: Trustees, any
6 questions?

7 No questions, Vince.

8 MR. PINELLI: I would call Dr. Peters.
9 Dr. Peters, are you on the line?

10 DR. PETERS: Yes, I am.

11 MR. PINELLI: Thank you. Would you
12 please raise your right hand?

13 (Witness sworn.)

14 MICHAEL I. PETERS, M.D.

15 a witness herein, having been first duly sworn, was
16 examined and testified as follows:

17 EXAMINATION

18 BY MR. PINELLI:

19 Q Could you please state your name for the
20 record?

21 A Michael I. Peters.

22 Q You're a physician, is that correct?

23 A Yes.

24 Q A copy of your qualifications as a

1 physician are attached to the Board Exhibits, is
2 that right?

3 A Yes.

4 Q Do you perform a function as a consultant
5 to this fund?

6 A Yes, I do.

7 Q In that capacity, do you review medical
8 records, examine or interview applicants and report
9 to the Board?

10 A Yes.

11 Q Did you follow that procedure with
12 respect to this applicant?

13 A Yes, I did.

14 Q Did you file a written report with the
15 Board that is marked as Board Exhibit Number 2?

16 A Yes.

17 Q Doctor, did you interview the applicant
18 due to the current Covid conditions?

19 A Yes, by telephone.

20 Q Was the information provided you
21 consistent with the medical records that you had
22 reviewed regarding his condition?

23 A Yes, it was consistent.

24 Q Doctor, can you just briefly summarize

1 for us what his current medical condition and
2 status is?

3 A Sure. Lieutenant Beals has kidney
4 failure and he's on dialysis. He also has kidney
5 cancer in his right kidney, which is going to
6 require his kidney to be removed. He had kidney
7 failure independent of that but removing the kidney
8 is going to make it much worse. He has kidney
9 failure secondary to a combination of both
10 hypertension and diabetes as well as the
11 contribution from his cancer.

12 Q Doctor, based upon your knowledge and
13 experience and information that you are aware of,
14 is kidney cancer the type of cancer that may be
15 caused by exposure to heat, radiation or a known
16 carcinogen as defined by the International Agency
17 for Research on Cancer?

18 A Yes.

19 Q Based upon his current condition, is he
20 able to perform his lieutenant duties with the Fire
21 Department?

22 A No, he is not.

23 MR. PINELLI: Thank you, doctor, that is
24 all the questions I have.

1 CHAIRMAN FORTUNA: Trustees, any
2 questions for the doctor?

3 MEMBER MURPHY: No questions.

4 CHAIRMAN FORTUNA: Hearing none.

5 MEMBER MURPHY: I would like to make a
6 motion to grant the benefits requested by
7 Lieutenant Beals.

8 MEMBER VALENCIA: Second.

9 CHAIRMAN FORTUNA: There is a motion to
10 grant by Trustee Murphy. Seconded by Trustee
11 Valencia.

12 Trustee Murphy.

13 MEMBER MURPHY: Yes.

14 CHAIRMAN FORTUNA: Trustee Sheridan.

15 MEMBER SHERIDAN: Yes.

16 CHAIRMAN FORTUNA: Trustee Soni.

17 MEMBER SONI: Yes.

18 CHAIRMAN FORTUNA: Trustee Martin

19 MEMBER MARTIN: Yes.

20 CHAIRMAN FORTUNA: Trustee Tebbens.

21 MEMBER TEBBENS: Yes.

22 CHAIRMAN FORTUNA: Trustee Valencia.

23 MEMBER VALENCIA: Yes.

24 CHAIRMAN FORTUNA: I am a yes.

1 Motion carries.

2 MEMBER MURPHY: I would like to make a
3 motion for reexam consistent with the Board's
4 policies.

5 MEMBER MARTIN: Second.

6 CHAIRMAN FORTUNA: Motion for reexam by
7 Trustee Murphy. Seconded by Trustee Martin.

8 Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Sheridan.

11 MEMBER SHERIDAN: Yes.

12 CHAIRMAN FORTUNA: Trustee Soni.

13 MEMBER SONI: Yes.

14 CHAIRMAN FORTUNA: Trustee Martin

15 MEMBER MARTIN: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: I am a yes.

21 Motion carries.

22 MEMBER MURPHY: Counsel has previously
23 sent around proposed Findings of Fact and
24 Conclusions of law. Having had a chance to review

1 those, I would like to make a motion to adopt those
2 Findings of Fact and Conclusions of Law in this
3 matter.

4 MEMBER MARTIN: Second.

5 CHAIRMAN FORTUNA: Motion to accept
6 Findings of Fact by Trustee Murphy. Seconded by
7 Trustee Martin.

8 Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Sheridan.

11 MEMBER SHERIDAN: Yes.

12 CHAIRMAN FORTUNA: Trustee Soni.

13 MEMBER SONI: Yes.

14 CHAIRMAN FORTUNA: Trustee Martin

15 MEMBER MARTIN: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: I am a yes.

21 Motion carries.

22 Mr. Beals, can you hear me?

23 MR. BEALS: Yes, sir.

24 CHAIRMAN FORTUNA: Based on the Findings

1 of Fact and Conclusions of Law made by the
2 Trustees, the Trustees have voted to grant you the
3 benefit you have requested.

4 You will be notified by mail of the
5 Findings of Fact and the Board's decision.

6 Good luck to you. I know you're going to
7 go through a whole lot but good luck to you.

8 MR. BEALS: Thank you, very much. I do
9 solicit your prayers as well.

10 MEMBER MURPHY: Our next Occupational
11 applicant has deferred so we are moving to Duty
12 Disability applicants. Vince.

13 MR. PINELLI: The first Duty Disability
14 matter scheduled is the continuation of the hearing
15 on the application of EMT Fire Marshall Mankowski.

16 Is Mr. Mankowski and his counsel on the
17 line?

18 MR. MARCONI: Vince, for the record,
19 Jerry Marconi on behalf of Fire Marshall Mankowski.

20 MR. MANKOWSKI: Yes, I am on the line.

21 MR. PINELLI: Thank you. Let's introduce
22 this matter just for the record. As I said this is
23 a continuation of a hearing that began at the last
24 board meeting on March 16th last month.

1 At the conclusion, following the
2 testimony of the applicant and the Fund's
3 physician, the Board made a motion to continue the
4 matter to the next board meeting and to leave the
5 record open for the submission of additional
6 evidence and in particular the presentation of
7 testimony from any witnesses to the incident in
8 question so that is why the matter was put over.

9 In the meantime, there have been some
10 additional exhibits submitted on behalf of the
11 Board. There is Group Board Exhibit 1D, which is a
12 revised witness list. Group Exhibit 1E, which is
13 the attorney appearance of Mr. Marconi, who is
14 present on the line. Board Exhibit 13 is an
15 excerpt of the Office of Fire Investigations'
16 journal dated February 16th of 2021.

17 Counsel, do you have any objection to the
18 admission of these additional Board Exhibits into
19 the record?

20 MR. MARCONI: I do not.

21 MR. PINELLI: Then, in addition, you
22 submitted some additional exhibits for the Board's
23 consideration. Those have been marked as
24 Applicant's Exhibits 1 and 2. 1 being a functional

1 capacity evaluation, that was conducted on Mr.
2 Mankowski, on April 12th of 2022. The second being
3 a physical therapy evaluation dated the same date.

4 Are you moving for admission of those
5 exhibits into the record as well?

6 MR. MARCONI: I am.

7 MR. PINELLI: Mr. Chairman, I have no
8 objection to the admission of those exhibits. So
9 at this time I would formally move for admission of
10 Board's Exhibits 1D, 1E and 13 as well as
11 Applicant's Exhibits 1 and 2, without objection
12 from the parties.

13 CHAIRMAN FORTUNA: These exhibits are
14 admitted without objection.

15 (Board Exhibits 1D, 1E, 13 and
16 Applicant Exhibits 1 and 2 were
17 admitted into evidence.)

18 MR. PINELLI: Thank you. Now moving on
19 to witnesses. There have been a number of
20 witnesses subpoenaed for today's date. I think the
21 first witness, and counsel correct me if I am
22 wrong, that you would like to call would be
23 Lieutenant Brian Kroll, is that correct?

24 MR. MARCONI: Yes. I did reach out or

1 tried to reach out to all of the witnesses because
2 I am sure the Board doesn't want to hear the same
3 testimony five times. I have spoken to two this
4 morning on the line that I know of and that is
5 Lieutenant Kroll and I think Bill Granat indicated
6 he was on the line as well. I don't know if either
7 witnesses are present.

8 You and I had a conversation where it
9 wasn't my business to call off any witnesses so
10 that is kind of where we are at.

11 MR. PINELLI: Very well, then let's
12 start.

13 Is Lieutenant Brian Kroll on the line?

14 MR. MARCONI: I think he needs to hit
15 star six to unmute. I did text him the sign-in
16 information this morning.

17 MR. PINELLI: Okay. While we are
18 waiting, I did hear earlier from Mr. Granat. Is he
19 still on the line?

20 MR. GRANAT: I am. I am here.

21 MR. PINELLI: Counsel, do you wish to
22 start with William Granat first and then we will
23 proceed to Mr. Kroll?

24 MR. MARCONI: Sure.

1 MR. PINELLI: Mr. Granat, if you could
2 please raise your right hand, sir.

3 (Witness sworn.)

4 MR. PINELLI: Counsel, you may proceed.

5 WILLIAM GRANAT

6 a witness herein, having been first duly sworn, was
7 examined and testified as follows:

8 EXAMINATION

9 BY MR. MARCONI:

10 Q Could you spell your name for the record?

11 A First name is William, W-i-l-l-i-a-m.

12 Last name is Granat, G-r-a-n-a-t.

13 Q And where are you employed?

14 A My present assignment is Training Officer
15 of Office of Fire Investigations.

16 Q Just briefly, your history, give me very
17 brief, with the Chicago Fire Department.

18 A As far as service?

19 Q Yes.

20 A 17 years Firefighter Paramedic. I am a
21 Firefighter EMT. And as I stated, my current rank
22 is Training Officer days. It is a 40-hour
23 position.

24 Q Okay. Back on February 16th of 2020, I

1 believe you were working with Mark Mankowski, is
2 that correct?

3 A That is correct, sir.

4 Q What was your assignment on that date?

5 A At that time I was a Fire Marshall on
6 platoon so awaiting dispatch from the alarm office
7 for a fire that needed to be investigated. While I
8 am in the firehouse, I have specific duties per the
9 General Orders in the Policies and Procedures of
10 the Fire Department that I have to carry out.

11 Q Probably in the morning of that day, did
12 something come over on the loud speaker that
13 basically ordered everyone in the office to go out
14 and start shoveling snow in the parking lot?

15 A I don't recall that specifically but I do
16 recall being asked to go out and shovel snow, yes,
17 sir.

18 Q How big is that parking lot?

19 A Approximately, I couldn't give you
20 dimensions, from where I am sitting right now it
21 runs basically east/west. I'd say probably 100 by
22 20.

23 Q Do you know approximately how many
24 firefighters were out there shoveling?

1 A I think approximately five, maybe six,
2 guys.

3 Q Was Mark Mankowski out there?

4 A Yes, I do recall him out there, yes.

5 Q Anything unusual that you recall when you
6 were out there shoveling snow?

7 A No, sir.

8 Q How about with Mark Mankowski did you
9 hear or see anything regarding him?

10 A I had my back -- I was facing an easterly
11 direction in this parking lot and I was crouched
12 down trying to lift some heavy snow and I heard
13 kind of like an outcry or yelp. You know, somebody
14 that was either injured or in pain. And as I
15 turned around, I visualized Mankowski on the ground
16 in some kind of distress.

17 Q You were a trained Paramedic at that
18 time, is that correct?

19 A Yes, I am, sir.

20 Q Did you render aid or did you see anyone
21 render aid to Firefighter Mankowski?

22 A Yes, sir. I personally knelt down and
23 rendered aid and I told him what is the matter and
24 he said my back locked up. I can't feel -- you

1 know, I can't feel below my waist. I said, okay,
2 remain still. I summoned somebody to notify the
3 paramedics to come to the back, to drive the
4 ambulance to the back of the firehouse.

5 Q Did you see the ambulance arrive?

6 A Yes, I actually helped them do their job
7 sir, yes.

8 Q So you helped load Firefighter Mankowski
9 into the ambulance, is that correct?

10 A Right. Because of a suspected back
11 injury, we placed him on a backboard and that was
12 done utilizing the proper EMS techniques.

13 Q Did you go to the hospital with him or
14 did you remain at OFI?

15 A I was to remain at OFI, sir.

16 Q Okay. Then was that the last day that
17 you saw Firefighter Mankowski?

18 A Yes, sir.

19 MR. MARCONI: Thank you. Appreciate it.

20 MR. GRANAT: Thank you.

21 MR. PINELLI: Trustees, any questions for
22 the witness?

23 Hearing none, Vince.

24 EXAMINATION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

BY MR. PINELLI:

Q I just have a quick follow-up. Sir, you described the snow I think. So was it, you know, light fluffy or heavy wet snow that you were shoveling that day?

A I guess you would say a combination of both because there was a layer from the night before and then a fresh layer going on top of it. As you dug deeper down, it got a little bit more slushy.

Q The shovels that you use for shoveling that were being used that day, can you describe them? Are they just like your regular shovels, snow shovels, that you'd get at the hardware store? Was there anything unique about it?

A I believe that is something that is provided to the firehouse. I don't remember if it was a curved handle to prevent back injuries or not. I don't really remember, to be honest with you.

MR. PINELLI: That's fine. Thank you.
That is all the questions I have.

CHAIRMAN FORTUNA: Any questions?

Hearing none, Vince.

1 MR. PINELLI: Thank you, sir. We
2 appreciate you being on the line for us.

3 MR. GRANAT: Thank you.

4 MR. PINELLI: You're welcome.

5 Did we get Lieutenant Kroll? Is he on
6 the line yet? Brian Kroll?

7 MR. WELLER: We don't see Lieutenant
8 Kroll on the sign-in.

9 MR. PINELLI: Do you know if we have any
10 other of the subpoenaed witnesses on the sign-in,
11 if you are able to tell?

12 MR. WELLER: Only Mr. Granat was the only
13 one that answered the subpoena.

14 MR. PINELLI: Okay.

15 MR. MARCONI: I just sent a text to
16 Lieutenant Kroll. I told him to sign in about
17 8:50.

18 MR. MORALES: I just got him.

19 MR. WELLER: Mr. Kroll, you need to press
20 star six to unmute yourself.

21 MR. KROLL: Okay. Can you hear me?

22 MR. WELLER: Yes, we can.

23 MR. PINELLI: Yes. Lieutenant Kroll, I
24 am one of the attorneys for the Pension Fund. You

1 have been asked to be here today to give testimony.
2 Before you do that, I would ask you to please raise
3 your right hand.

4 (Witness sworn.)

5 MR. PINELLI: Mr. Marconi, you may
6 proceed.

7 BRIAN KROLL

8 a witness herein, having been first duly sworn, was
9 examined and testified as follows:

10 EXAMINATION

11 BY MR. MARCONI:

12 Q Mr. Kroll, can you spell your name for
13 the record?

14 A Full name is Brian Kroll. B-r-i-a-n.
15 Kroll, K-r-o-l-l.

16 Q Lieutenant Kroll, where are you currently
17 employed?

18 A I am currently employed by the Chicago
19 Fire Department in the Office of Fire
20 Investigations.

21 Q Your current rank is Lieutenant, is that
22 correct?

23 A Yes, sir.

24 Q Back on February 16, 2020, you were a

1 lieutenant on that day, is that correct?

2 A Yes.

3 Q You were assigned to OFI, is that
4 correct?

5 A Yes.

6 Q At some point in the morning did you get
7 an order or instruction to have your people shovel
8 the parking lot?

9 A Yes.

10 Q What did you do?

11 A I related that order to the Fire
12 Marshalls, who I was in charge of that day, to go
13 outside and shovel the parking lot.

14 Q Was Mark Mankowski one of those Fire
15 Marshalls that was ordered to go out and shovel the
16 parking lot?

17 A Yes, he was.

18 Q When you went out there, did you see him
19 out there?

20 A Yes.

21 Q And when you were out there, did you see
22 or hear anything unusual with respect to
23 Firefighter Mankowski?

24 A While we were shoveling snow, he did make

1 a general statement in regards to just be careful.
2 It was just like a fellow disclaimer to everybody.
3 Hey, guys, be careful, it is kind of heavy snow.

4 Q Did you see him go down at any point?
5 Did you see or hear him go down?

6 A I heard him scream and I turned around.
7 I saw him laying on the ground. I did not see him
8 go down but I heard the scream and I was probably
9 working within about 10 feet from him. My back was
10 to him. I heard him scream and go down and I
11 turned around and saw him laying on the ground.

12 Q Do you remember specifically -- I think
13 maybe Firefighter Granat rendered some aid to him
14 until the ambulance came?

15 A Yes.

16 Q Did you render aid or basically at that
17 point were you present and watching what was going
18 on?

19 A I was present watching what was going on.
20 Firefighter Marshall Granat was rendering aid as
21 far as position and comfort and making sure
22 everything was baseline, everything was fine. And
23 I think I might have walked back into the office to
24 let them to know to call an ambulance. I don't

1 exactly recall when that was done but I think I did
2 walk back into the office.

3 Q Have you seen Firefighter Mankowski since
4 then?

5 A I have seen him a few times since then.

6 Q He hasn't returned to work as far as you
7 know?

8 A No, not in a work capacity, no.

9 MR. MARCONI: Thank you, very much. I
10 don't have anything else.

11 Mr. Pinelli is probably going to give you
12 a very intense cross examination.

13 THE WITNESS: Okay.

14 MR. PINELLI: Mr. Chairman, before I
15 proceed, are there any questions from the Board or
16 would you like me to proceed?

17 MEMBER MURPHY: No questions.

18 CHAIRMAN FORTUNA: Hearing no questions.

19 EXAMINATION

20 BY MR. PINELLI:

21 Q Thank you. Yes. So I hate to disappoint
22 you but here's my questions. Just with respect to
23 the shovels that were being used that day, are they
24 any different than the shovels that civilians like

1 I use from Home Depot, you know the size of them?
2 In other words, did the Fire Department have like
3 extra heavy duty shovels or are they just the
4 normal shovels that I use from Home Depot, the size
5 of them?

6 A I mean, there is a couple different types
7 of shovels but nothing that you couldn't go to Home
8 Depot and buy.

9 Q He was transported directly from the
10 scene to Northwestern Hospital by ambulance, is
11 that correct?

12 A I believe so. I believe so.

13 Q In other words, he didn't go inside or go
14 somewhere else?

15 A No.

16 Q He was taken from the scene?

17 A No. Yes, he stayed on the ground outside
18 the whole time until the ambulance arrived and
19 transported.

20 MR. PINELLI: Thank you. That is all the
21 questions I have of the lieutenant. We appreciate
22 you being on the line for us.

23 MR. KROLL: No problem.

24 MR. PINELLI: Okay. That is it for you

1 it. You are released.

2 Jerry, it sounds like there is no other
3 witnesses on the line to testify. Did you speak
4 with any of these other folks? Did you have a
5 chance to or not?

6 MR. MARCONI: I did. I talked to -- I am
7 going off the -- let me look at the witness list.
8 I know I talked to a Sharrieff I believe last
9 night. He said he's on furlough. I think over the
10 weekend I talked to a Waldemar Wojt. I did not
11 speak to Randy Carson and I did leave a message for
12 Lieutenant Walsh last night. The only ones I
13 really talked to were Wojt, Sharrieff, Granat and
14 Kroll. I didn't call off any witnesses.

15 MR. PINELLI: No, I understand that.
16 With respect to your conversations with Sharrieff
17 and Wojt, did they relate to you what they observed
18 on that day?

19 MR. MARCONI: Yes. I mean, Sharrieff
20 basically says the same thing as the two witnesses
21 today. Waldemar Wojt said the same thing. Wojt
22 did have apparently a snowblower in his truck or
23 whatever but he was also shoveling. None of them
24 saw the actual act of Firefighter Mankowski going

1 down, but they all basically would say that they
2 heard a scream or a yelp and then he was down and
3 then the ambulance came.

4 MR. PINELLI: Okay. It is pretty
5 consistent with the testimony given here today with
6 respect to what they saw?

7 MR. MARCONI: Yes, it was definitely
8 cumulative.

9 MR. PINELLI: That being the situation,
10 do you have any other evidence that you wish to
11 present at this time?

12 MR. MARCONI: None, other than if the
13 Board wants to hear from Firefighter Mankowski
14 because the only thing we added he did go through a
15 FCE last week, which was ordered by his doctor, Dr.
16 Lim, I think his Physician's Assistant, last month.
17 And then just timing-wise, he just underwent it
18 last week.

19 MR. PINELLI: I was going to just call
20 Dr. Samo very briefly to discuss that. But I don't
21 want to cut off the Board if they have any
22 additional questions they want to ask of the
23 applicant Mr. Mankowski before I call Dr. Samo.

24 CHAIRMAN FORTUNA: Trustees, any

1 questions?

2 MEMBER TEBBENS: I do for Firefighter
3 Mankowski.

4 I am not sure where the line of
5 questioning is going related to the shovels you can
6 buy at Home Depot and whether Firefighter Mankowski
7 knows the type of shovel that the legal counsel
8 would even in fact purchase at Home Depot.

9 The question is was the shovel you were
10 using issued by the Department?

11 MR. MANKOWSKI: The shovel I got was from
12 inside the firehouse. Whether it was issued by the
13 Department or somebody --

14 MEMBER TEBBENS: Was it part of the
15 equipment that you had accessible to you that you
16 would routinely use to shovel snow? It could have
17 been anyone that grabbed that shovel or was that
18 your shovel that you brought from home or purchased
19 from Home Depot? What is that shovel? Was that a
20 special shovel of yours or was that the shovel --

21 MR. MANKOWSKI: No, it was a shovel that
22 I got from inside the firehouse.

23 MEMBER TEBBENS: That is routinely used
24 for removal of snow?

1 MR. MANKOWSKI: Yes.

2 MEMBER TEBBENS: Thank you.

3 CHAIRMAN FORTUNA: Trustees, any other
4 questions?

5 Hearing no questions, Vince.

6 MR. PINELLI: Do you rest, counsel,
7 subject to my calling Dr. Samo quickly?

8 MR. MARCONI: Yes, sir.

9 MR. PINELLI: Okay. Thank you.
10 Dr. Samo, could you please raise your
11 right hand?

12 (Witness sworn.)

13 DANIEL SAMO, M.D.

14 a witness herein, having been first duly sworn, was
15 examined and testified as follows:

16 EXAMINATION

17 BY MR. PINELLI:

18 Q Since you last testified in this matter
19 last month, doctor, were you provided a copy of
20 Applicant Exhibits 1 and 2, those being the
21 functional capacity evaluation and physical therapy
22 evaluations?

23 A Yes.

24 Q Did you review them?

1 A Yes.

2 Q With respect to just to summarize the
3 outcome of the FCE, what was the outcome of the
4 FCE?

5 A The FCE stated that he could only work at
6 the medium level. His firefighter job is
7 considered a very heavy job. The reason for that
8 is that he could not lift 100 pounds from floor to
9 waist, waist to shoulder, or overhead. He was able
10 to perform all of the other tasks in the FCE.
11 Several of them he did complain of back pain while
12 doing them.

13 Q Did it indicate, therefore, that he had
14 limitations, some limitations, with respect to the
15 amount of weight that he could lift or move?

16 A Yes. I mean, he was able to lift 55
17 pounds from floor to waist. 45 pounds from waist
18 to shoulder height. 40 pounds overhead. 50 pounds
19 carrying and the maximum 100 pounds pushing/
20 pulling.

21 Q Those do not rise to the level of a very
22 heavy physical demand level required for a
23 firefighter, correct?

24 A Correct.

1 Q Did it also indicate that he gave a
2 maximum effort and there was no evidence of him
3 either malingering or not giving a full effort?

4 A Correct, that is what the report stated.

5 Q It was valid results as far as the tester
6 indicated?

7 A As far as the tester was concerned, yes.

8 Q Was this information -- is it consistent
9 with the testimony you gave at the last hearing
10 with respect to his ability to perform his duties
11 with the Fire Department?

12 A Yes, it is consistent.

13 MR. PINELLI: Thank you. That is all the
14 questions I have of Dr. Samo. Counsel, do you have
15 any?

16 MR. MARCONI: I do not have any
17 questions.

18 MR. PINELLI: Trustees, any questions?

19 MEMBER MARTIN: Dr. Samo, do you believe
20 that his subjective complaints of pain match the
21 objective findings from this incident?

22 DOCTOR SAMO: Well, once again, with low
23 back pain, there are very few objective findings.
24 Everything that we do in the back exam, except for

1 measurements, like circumference of the thigh or
2 leg and the deep tendon reflexes, are probably
3 subjective because they depend on patient effort
4 for reporting symptoms.

5 If he says when I bend it hurts, I can't
6 go further, the limitation is about the pain. The
7 pain is subjective. So, essentially, most of the
8 back exam, a huge majority of the back exam, is a
9 subjective exam.

10 MEMBER MARTIN: Additionally, I am
11 looking at his prior injuries, there seems to be a
12 lot of prior back injuries. I don't know. He has
13 got -- I mean, layup time, I haven't seen many that
14 have had more in his amount of time on-the-job.

15 Could you tell from any of the prior MRIs
16 or any of the other issues where there was any
17 changes from his prior injuries?

18 I mean, this MRI, given prior MRIs, has
19 there been any significant change that would give
20 rise to, okay, he injured it or he didn't injure
21 it?

22 DOCTOR SAMO. There was no -- I don't
23 know if I had any MRIs from -- I did one -- let me
24 see, if I had any from prior. The one I have from

1 before was from 2015, October the 9, 2015, which
2 did show degenerative changes at L-4/L-5, L-5/S-1
3 and a small protrusion, which is a disc herniation,
4 at L-4/5 and another one at L-5/S-1.

5 The first one after his incident was on
6 May 10, '21, which just showed the same L-5/S-1
7 tiny protrusion. So, essentially, it was unchanged
8 or even a little better because of the 2021 MRI
9 said there was just disc bulging at L-4/5. Whereas
10 before it says there was a protrusion so that seems
11 to have decreased.

12 MEMBER MARTIN: It seems likes it has
13 actually gotten better. Thank you.

14 DOCTOR SAMO: I mean, yes and no. These
15 are all very subtle findings. Really symptoms
16 don't correlate well to degenerative MRI findings
17 like this. They are essentially the same. There
18 is no marked new difference between the MRIs.

19 MEMBER MARTIN: There is no marked
20 difference?

21 DOCTOR SAMO: Correct.

22 MEMBER MARTIN: Thank you.

23 CHAIRMAN FORTUNA: Trustees, any other
24 questions?

1 MEMBER TEBBENS: Yes, for Dr. Samo.

2 Trustee Martin mentioned a previous layup. There
3 is a duty layup for previous back strain.

4 DOCTOR SAMO: Yes, there were.

5 MEMBER TEBBENS: And then there was
6 another lower back auto accident.

7 DOCTOR SAMO: Yes. It started in 2003.
8 August 20, '03, he had a short layup. He had a
9 layup in September of '13. Then there was the auto
10 accident in August of 15. He was laid up for five
11 months. In May of '17, there was another auto
12 accident and he was laid up for almost twelve
13 months. And then, in March of '19, he had a slip
14 and fall on the ice and he was laid up for ten
15 months. In October of '20, it was a slip and fall
16 and he was laid up for three months.

17 MEMBER TEBBENS: These were duty related?

18 DOCTOR SAMO: I don't know.

19 MEMBER TEBBENS: I see asterisks on here.
20 I'm not sure exactly what that means. The one that
21 says duty was on '03 lower back strain from
22 8-18-03.

23 DOCTOR SAMO: That was lifting a patient,
24 I do have that. The '13 one was lifting a bag of

1 kitty litter. August '15 was an auto accident.
2 May of '17 was an on-duty auto accident in '17.
3 September of '19, I don't know what happened there.
4 With the fall in '20, I don't know what that was
5 due to.

6 MEMBER TEBBENS: 5-8-17 is a duty lower
7 back auto accident?

8 DOCTOR SAMO: Correct.

9 MEMBER TEBBENS: The kitty litter could
10 that have been like oil dry on duty or was that
11 kitty litter that he was cleaning his cat's litter
12 box at home?

13 DOCTOR SAMO: I have no idea.

14 MEMBER TEBBENS: Sometimes the oil dry
15 that we use to cleanup oil spills on-duty some
16 people with call kitty litter but it is oil dry.
17 It is basically the same thing. I am just curious.
18 There are a number that have been duty related.
19 Thank you for providing that clarity for me.

20 MEMBER MARTIN: I don't think it is clear
21 from the record that it was all duty related.

22 MEMBER TEBBENS: I just got the testimony
23 from the doctor. Tony, you are not sure of the --

24 MEMBER MARTIN: There is the kitty litter

1 and things like with blinds. Just I want to know
2 from the doctor, too, Rob, is whether these
3 objective findings are --

4 MEMBER TEBBENS: I mean, setting the
5 kitty litter one to the side, we have '03 which is
6 a lower back strain which is duty which has been
7 confirmed by the doctor and we have got the auto
8 accident on duty on 5-8-17 which is lower back as
9 well. So even if we set aside the kitty litter
10 one, if he was cleaning his kitty litter box at
11 home, I don't know how many cats he's got, but that
12 is irrelevant to me. I think the two injuries are
13 --

14 MEMBER MARTIN: There is a lot of
15 injuries here, Rob. There is a lot of injuries
16 off-duty/on-duty. I mean, a lot. So the question
17 that I really have for the doctor is this. Is
18 whether or not these objective findings and
19 basically you kind of identified the findings,
20 there is not much of a difference between 2015 and
21 today, whether in your view of these
22 objective/subjective complaints are -- in your
23 experience, having viewed back injuries before, is
24 this something that is disabling to the point where

1 he can't return to work?

2 MEMBER TEBBENS: Hasn't that been
3 established? Hasn't that been the doctor's
4 testimony?

5 MEMBER MARTIN: That is what I wanted
6 clarification from Dr. Samo on.

7 MEMBER TEBBENS: Dr. Samo, is that in
8 fact your testimony?

9 DOCTOR SAMO: I missed what the question
10 is in there.

11 MEMBER MARTIN: I will ask the question.
12 Dr. Samo, based on your experience as a physician
13 and having done many firefighter duty disability
14 hearings, is what you see in those MRI's consistent
15 with somebody who will not, cannot and will not be
16 able to perform his duties?

17 DOCTOR SAMO: Yes, in that the MRI does
18 not reflect the severity of symptoms.

19 MEMBER MARTIN: Thank you.

20 MEMBER TEBBENS: So that was a yes?

21 DOCTOR SAMO: That was a yes.

22 MEMBER TEBBENS: Thank you.

23 CHAIRMAN FORTUNA: I don't hear any more
24 questions. Does anyone have any more questions?

1 MR. PINELLI: I have a question for the
2 doctor, if I might. Doctor, did you see anything
3 in the medical records that you reviewed, any
4 comment by any physician who has examined him or
5 treated him, that there was any suggestion that his
6 subjective complaints of pain were being questioned
7 by the doctors who were either examining him or
8 treating him?

9 DOCTOR SAMO: Not that I recall.

10 MR. PINELLI: Okay. That is all I have.
11 I think that concludes the evidence.

12 CHAIRMAN FORTUNA: Thank you.

13 MEMBER MURPHY: I'd like to make a motion
14 to grant the benefit requested by Fire Marshal
15 Mankowski.

16 MEMBER TEBBENS: Second.

17 CHAIRMAN FORTUNA: There is a motion to
18 grant by Trustee Murphy. Seconded by Trustee
19 Tebbens.

20 Trustee Murphy.

21 MEMBER MURPHY: Yes.

22 CHAIRMAN FORTUNA: Trustee Sheridan.

23 MEMBER SHERIDAN: No.

24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 Trustee Soni.

3 MEMBER SONI: Yes.

4 CHAIRMAN FORTUNA: Trustee Martin

5 MEMBER MARTIN: No.

6 CHAIRMAN FORTUNA: Trustee Tebbens.

7 MEMBER TEBBENS: Yes.

8 CHAIRMAN FORTUNA: Trustee Valencia.

9 I am a yes.

10 I only have four.

11 MS. BURNS: The vote was four to two.

12 CHAIRMAN FORTUNA: Let me ask one more
13 time. Trustee Conyears-Ervin? Trustee Valencia?

14 MEMBER VALENCIA: I am here.

15 CHAIRMAN FORTUNA: Trustee Valencia,
16 there's a motion and a second to grant this
17 benefit. We just a need a vote from you.

18 MEMBER VALENCIA: Can you please go back
19 and tell me the other votes?

20 CHAIRMAN FORTUNA: Trustee Murphy yes,
21 Trustee Soni yes, Trustee Martin no, Trustee
22 Conyears-Ervin not present, Trustee Tebbens yes,
23 Trustee Sheridan no and I am a yes.

24 MEMBER VALENCIA: I vote yes.

1 CHAIRMAN FORTUNA: Okay. Please,
2 proceed, Trustee Murphy.

3 MEMBER MURPHY: Mr. President, I would
4 like to make a motion for reexam consistent with
5 Board policy.

6 MEMBER SONI: Second.

7 CHAIRMAN FORTUNA: There is a motion for
8 reexam by Trustee Murphy. Second by Trustee Soni
9 Trustee Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Sheridan.

12 MEMBER SHERIDAN: Yes.

13 CHAIRMAN FORTUNA: Trustee Soni.

14 MEMBER SONI: Yes.

15 CHAIRMAN FORTUNA: Trustee Martin

16 MEMBER MARTIN: Yes.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: Trustee Valencia.

20 MEMBER VALENCIA: Yes.

21 CHAIRMAN FORTUNA: I am a yes.

22 Motion carries.

23 MEMBER MURPHY: Counsel has previously
24 sent around proposed Findings of Fact and

1 Conclusions of Law in this matter.

2 Having had a chance to review those, I'd
3 like to make a motion to adopt those Findings of
4 Fact and Conclusions of Law.

5 MEMBER MARTIN: Second.

6 CHAIRMAN FORTUNA: There is a motion by
7 Trustee Murphy. Seconded by Trustee Martin.

8 Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Sheridan.

11 MEMBER SHERIDAN: Yes.

12 CHAIRMAN FORTUNA: Trustee Soni.

13 MEMBER SONI: Yes.

14 CHAIRMAN FORTUNA: Trustee Martin

15 MEMBER MARTIN: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: I am a yes.

21 Motion carries.

22 Based on the Findings of Fact and
23 Conclusions of Law made by the Trustees, the
24 Trustees have voted to grant you the benefit you

1 have requested.

2 You will be notified by mail of the
3 Findings of Fact and the Board's decision.

4 MR. MANKOWSKI: Thank you.

5 MR. MARCONI: Thank you.

6 MEMBER MURPHY: The next applicant is
7 Firefighter Michael Edwards Tower Ladder 37.

8 MR. PINELLI: Let the record reflect this
9 is the Duty Disability application on behalf of
10 Michael Edwards.

11 I am one of the attorneys conducting this
12 hearing for the record. I'd like to advise you of
13 some preliminary matters before we start the
14 evidence.

15 First of all, there are I believe seven
16 Trustees present currently on the line to hear the
17 evidence on your application. If you don't know
18 you should know that the Pension Code requires you
19 get the yes vote of at least five of those Trustees
20 in order to receive this benefit. Do you
21 understand that?

22 MR. EDWARDS: Yes.

23 MR. PINELLI: From reviewing the record,
24 it appears you do not have an attorney filing an

1 appearance to represent you in this matter. Is it
2 your desire to proceed without an attorney?

3 MR. EDWARDS: Yes, it is.

4 MR. PINELLI: Lastly, it is the
5 applicant's burden of proof to present sufficient
6 evidence to the Board in order for the Board to
7 grant the benefit that the applicant seeks. Do you
8 understand it is your burden of proof, sir?

9 MR. EDWARDS: Yes, sir.

10 MR. PINELLI: By way of procedures, I am
11 going to start by asking you some questions under
12 oath. The board members may or may not have
13 questions of you. Then I will call a couple of
14 witnesses to testify, including the Fund's
15 physician consultant. If there is anything I don't
16 ask those witnesses that you think is important for
17 the Board to know before they vote, please let me
18 know and you will be given that opportunity. Do
19 you understand the procedures?

20 MR. EDWARDS: Yes, sir.

21 MR. PINELLI: Thank you. Then I think we
22 are ready to proceed. Is Dr. Samo on the line?

23 DOCTOR SAMO: Yes, I am.

24 MR. PINELLI: Dr. Samo and Mr. Edwards,

1 could you both please raise your right hands?

2 (Witnesses sworn.)

3 MICHAEL EDWARDS

4 a witness herein, having been first duly sworn, was
5 examined and testified as follows:

6 EXAMINATION

7 BY MR. PINELLI:

8 Q Sir, please, state your name for the
9 record.

10 A Michael Edwards.

11 Q What is your current rank with the Fire
12 Department?

13 A Firefighter EMT.

14 Q What was your last assignment before you
15 went on layup?

16 A Tower Ladder 37.

17 Q Did you receive a copy of Board Exhibits
18 1 through 12 prior to today's date?

19 A Yes.

20 Q Did you review them?

21 A Yes, sir.

22 Q Do you have any objection to their
23 admission into the record in this matter?

24 A No, sir.

1 MR. PINELLI: Thank you.

2 Mr. Chairman, I move for admission of
3 Board Exhibits 1 through 12, without objection from
4 the applicant.

5 CHAIRMAN FORTUNA: Exhibits admitted
6 without objection.

7 (Board Exhibits 1 through 7 were
8 admitted into evidence.)

9 MR. PINELLI: Thank you.

10 BY MR. PINELLI:

11 Q Now, sir, directing your attention to
12 March 2nd of 2021, were you working on that date?

13 A Yes.

14 Q Did you sustain an injury or injuries
15 that is the basis of your application today?

16 A Yes, sir.

17 Q Understanding that the Board has your
18 statement that you have submitted in support of
19 your application, so they have reviewed that, could
20 you please briefly describe for us for today's
21 purpose where you were and what happened to you?

22 A Yes, sir. I was assigned across the
23 floor to Engine 60 and we had an assist an invalid.

24 When we arrived to the location, there

1 was a patient on the top steps, on the top landing
2 of the lobby floor, and we were attempting to bring
3 the lady down to the lower floor to -- over a
4 flight of stairs. Maybe seven or eight stairs.
5 And I was at the head of the chair and I had two
6 other firefighters, Firefighter Peebles and
7 Firefighter Egan, as Lieutenant Weaver was
8 witnessing.

9 I was at the head of the chair. I was
10 proceeding to carry the patient down the stairs and
11 the patient reached out and grabbed the handrail.
12 As she grabbed the handrail, it kind of flipped me
13 over and I fell down the stairs with my arm. Right
14 shoulder -- right arm extended. I fell. I felt a
15 sharp pop and pain in my shoulder immediately and
16 my left knee was hyperextended behind me as I fell,
17 too, and I felt that pop as well.

18 As I was trying to gather myself, I felt
19 a sharp pain up my spine, lower back, and I tried
20 to walk it off and shake it off and I got back on
21 the engine. As we made it back to the -- as we
22 were going back to the firehouse, the pain was just
23 getting more severe and I had to call an ambulance
24 and went to the University for x-rays and we went

1 from there.

2 Q Had you ever had injuries to your left
3 shoulder, lower back or your knee prior to that
4 date?

5 A No, sir. It was my right shoulder and my
6 left knee. No, I hadn't. Never.

7 Q Now subsequent to that you underwent some
8 treatment for your shoulder, is that correct?

9 A Yes. I went to Fire Department Medical
10 Department and they immediately sent me to physical
11 therapy. Upon arriving at physical therapy, the
12 physical therapist immediately saw an issue with my
13 shoulder and said that I needed to get an emergency
14 MRI as soon as possible because there was nothing
15 she could do. There was something more severe.

16 And on the MRI, we found out I had a torn
17 muscle from my bicep in my shoulder. I had a
18 rotator cuff tear.

19 Q Okay. So you had a procedure on July
20 24th of 2021 to address the tears in your right
21 shoulder and biceps, is that correct?

22 A No, I think I had the surgery in April I
23 want to say. The surgery was actually a month
24 after the actual injury.

1 Q You are right. My mistake. I was
2 thinking of the MRI on your back. So the surgery
3 was April 12th of 2021, is that correct?

4 A Yes, sir.

5 Q And now can you describe for the Board
6 the current condition with respect to your right
7 shoulder following that surgery, any pain or
8 limitations that you have in that shoulder?

9 A Yes, sir. I still have severe pain. I
10 cannot reach around my back. I have a sharp pain
11 in my -- it pops and I have -- I can't reach high.
12 I can extend my right arm a little over my head but
13 not any more -- too much farther than that at this
14 point without pain.

15 Q What about the condition of your lower
16 back? Are you experiencing any problems with that
17 currently?

18 A Yes. I have a problem when I bend over
19 to either side I feel the pain in my lower back,
20 part of my hip, my hip. Standing for any period of
21 time, I have to, you know, lean over without pain
22 so.

23 Q How about the condition of your left
24 knee? What is that like today?

1 A The left knee is a 100 percent. I am
2 good. All that swelling has gone down. No pain on
3 that.

4 Q Great. Since you went on layup, have you
5 engaged in any activity by which you earn income?

6 A No, sir.

7 Q Have you engaged in any sporting
8 activities?

9 A No, sir.

10 Q Are you currently taking any medications
11 prescribed by a physician for your shoulder and
12 back pain?

13 A No, sir.

14 Q Do you have any appointments scheduled
15 with any of your treating doctors?

16 A Yes, I do. I just have to schedule --
17 unfortunately, I was diagnosed with Type 2 diabetes
18 so my blood pressure and stuff is not right for me
19 to go to therapy yet. I will be reevaluated in
20 June and hopefully I can get back into therapy
21 sessions. Therapy or whatever they are going to
22 do.

23 MR. PINELLI: Okay, thank you. That is
24 all the questions I have of the applicant.

1 CHAIRMAN FORTUNA: Trustees, any
2 questions?

3 MEMBER TEBBENS: Michael, it says the
4 stairs were wet. Were these exterior stairs? Is
5 that where you fell?

6 MR. EDWARDS: No, they are interior
7 stairs. I am not sure about the -- yes, they were
8 tile, interior tile stairs. Just regular tile
9 stairs, yes.

10 MEMBER TEBBENS: Okay. Very good. Thank
11 you.

12 CHAIRMAN FORTUNA: Trustees, any other
13 questions?

14 Hearing none, Vince.

15 MS. BURNS: If you are ready to call
16 witnesses, let me advise you that Lieutenant Weaver
17 is physically present at the Fund's office and we
18 will bring him in, if you want to proceed with him
19 first.

20 MR. PINELLI: Sure, that would make
21 sense. Thank you, if you could do that.

22 MS. BURNS: He will be in the room and he
23 will be placed in front of a camera so people can
24 see and hear him.

1 MR. PINELLI: Okay.

2 MS. BURNS: The other witness is on the
3 phone when you are ready for that gentleman.

4 Welcome, Lieutenant Weaver.

5 Go ahead, Vince. We are ready to
6 proceed.

7 MR. PINELLI: Thank you. Good morning,
8 sir. My name is Vince Pinelli. I am one of the
9 attorneys for the Fund conducting this hearing for
10 the record. I would ask you to please raise your
11 right hand.

12 (Witness sworn.)

13 KENNETH WEAVER

14 a witness herein, having been first duly sworn, was
15 examined and testified as follows:

16 EXAMINATION

17 BY MR. PINELLI:

18 Q Thank you. Could you please state your
19 name and spell your last name for the record?

20 A Kenneth Weaver, W-e-a-v-e-r.

21 Q Okay. And what is your current rank with
22 the Fire Department?

23 A Lieutenant.

24 Q Where are you currently assigned?

1 A Engine 60.

2 Q Directing your attention, if I may, back
3 to the date of March 2nd of 2021, do you recall
4 working that day?

5 A Yes.

6 Q Do you recall being at the scene of a
7 call at 1605 East 50th Street sometime in the
8 morning hours that day?

9 A Yes, I do.

10 Q Are you familiar with the applicant Mr.
11 Edwards?

12 A Yes, I am.

13 Q Were you familiar with him prior to that
14 date?

15 A Yes, we have worked together on occasion.

16 Q Now directing your attention again to
17 that date and location, did you see or learn that
18 he had been injured on that day while working?

19 A Yes.

20 Q Can you briefly describe for the board
21 members what you saw or observed with respect to
22 that?

23 A We were called to assist a civilian,
24 which means that she needed help either up the

1 stairs or down the stairs.

2 So we went to that location. Upon
3 arrival, we found a female to be sitting in a
4 wheelchair and we proceeded at that point in time
5 to bring her down the stairs, if I recall. We were
6 going down the stairs. At that time she reached
7 out and the wheelchair that she was on toppled over
8 on to Mike and he ended up trying to protect her so
9 her and the wheelchair landed on him.

10 Q As a result of that, did he require
11 medical attention?

12 A Yes. After we repositioned the patient,
13 then I asked him was he okay. He was saying that
14 something was wrong with his shoulder and something
15 was wrong with his leg. So at that particular time
16 we proceeded to make sure that the person in the
17 wheelchair was okay and she said she was fine.
18 Then at that time we proceeded back to the
19 firehouse and then Mike said it's my arm and my leg
20 is real hurting me. I think I need an ambulance.
21 We called the ambulance for him.

22 Q He was transported to the hospital by
23 ambulance from there?

24 A Correct.

1 Q Now, had you worked with him prior to
2 that date?

3 A Yes.

4 Q Was he always able to perform his duties
5 without any limitations to his shoulder or his knee
6 or his back prior to that date?

7 A Yes, he was.

8 MR. PINELLI: Thank you. That is all the
9 questions I have for the Lieutenant.

10 CHAIRMAN FORTUNA: Trustees, any
11 questions?

12 Hearing none.

13 MS. BURNS: Thank you, Lieutenant. Have
14 a good day. Thank you for coming.

15 MR. PINELLI: Do we have Sean Peebles on
16 the line?

17 MS. BURNS: Yes, Vince, he is on the
18 line.

19 MR. PEEBLES: Sean Peebles, present, sir.

20 MR. PINELLI: Thank you. Sir, I am one
21 of the attorneys conducting this hearing. I'd ask
22 you to please raise your right hand.

23 (Witness sworn.)

24 SEAN PEEBLES

1 a witness herein, having been first duly sworn, was
2 examined and testified as follows:

3 EXAMINATION

4 BY MR. PINELLI:

5 Q Can you state your name and spell your
6 last name for the record, please?

7 A Last name is Peebles, P-e-e-b-l-e-s. For
8 name is Shaun, S-h-a-u-n.

9 Q What's your rank with the Fire
10 Department?

11 A I am an engineer EMT assigned to Engine 9
12 at the airport.

13 Q Directing your attention to March 2nd of
14 last year 2021, where were you assigned at that
15 time?

16 A At that time I was a Firefighter EMT
17 assigned to Engine 60.

18 Q Do you recall having occasion to be at
19 the scene of a call for an assist at 1605 East 50th
20 Street?

21 A Yes, sir.

22 Q Do you recall if at that time you were
23 also working with Firefighter Edwards? Was he also
24 there?

1 A Yes, sir. Firefighter Edwards and
2 Firefighter EMT Egan.

3 Q All right. At that time and that date at
4 that location, did you see or observe Firefighter
5 Edwards sustain any injuries?

6 A Yes.

7 Q Can you tell the board members, please,
8 what you saw?

9 A Basically, we arrived at the scene. We
10 walked inside the building and the lady was at the
11 top of the stairs. There was about seven or eight
12 stairs. I was on the bottom at the right, Egan was
13 on the lady's left side, Mike was at the top.

14 As we were coming down the stairs, I kind
15 of looked up and I saw the lady reaching out and as
16 she was reaching out I noticed that Mike was losing
17 his balance and tumbling because the wheelchair
18 tipped. We were basically trying to hold onto the
19 wheelchair as tight as possible. I could see that
20 Mike was in excruciating pain.

21 Me and Egan reached up to the best of our
22 ability to grab the wheelchair to keep the lady
23 from falling and hitting her head. The wheelchair
24 kind of came down over on Mike. He held on until

1 we got the lady to the ground and he was in
2 excruciating pain from that point. He was probably
3 trying to walk it off and see if he could shake it
4 off.

5 Q To your knowledge, was he later
6 transported to the hospital as a result of the
7 injuries he sustained?

8 A Yes. Once we got back on Engine 60, we
9 was going back, Mike was complaining that he was in
10 pain. You could see it visibly on his face. When
11 we got back to the firehouse, I believe they called
12 an ambulance and they went from there.

13 Q Okay. Had you worked with him before
14 that date?

15 A Yes, sir.

16 Q For how long?

17 A I believe we had been at Engine 60
18 together. He was assigned on Tower Ladder 37. We
19 probably had been together for about four or five
20 years at Engine 60.

21 Q During that time was he always able to
22 perform his duties from what you could see without
23 any problems on his right shoulder and his left
24 knee?

1 A Yes, sir. He was always able to perform
2 his duties.

3 MR. PINELLI: Thank you, very much. I
4 have no further questions.

5 CHAIRMAN FORTUNA: Trustees, any
6 questions?

7 No questions, Vince.

8 MR. PINELLI: Thank you. You are
9 released, sir. We really appreciate you being on
10 the line for us.

11 MR. PEEBLES: Thank you.

12 MR. PINELLI: Have a good day.

13 We are ready to go to Dr. Samo.

14 (Witness previously sworn.)

15 DANIEL SAMO, M.D.

16 a witness herein, having been first duly sworn, was
17 examined and testified as follows:

18 EXAMINATION

19 BY MR. PINELLI:

20 Q Could you state your name for the record?

21 A Daniel Samo.

22 Q You are a physician, is that correct?

23 A Yes.

24 Q A copy of your qualifications are

1 attached to the Board Exhibits?

2 A Yes.

3 Q Do you perform a function as a consultant
4 to this fund?

5 A Yes.

6 Q In that capacity, do you review medical
7 records, examine or interview applicants and report
8 to the Board?

9 A That is correct.

10 Q Did you follow that procedure with
11 respect to Mr. Edwards?

12 A Yes, I did.

13 Q Did you file a written record with the
14 Board that is marked as Board Exhibit Number 2?

15 A Yes.

16 Q Doctor, can you tell us did you interview
17 the applicant prior to writing your report?

18 A Yes. Due to the Covid restrictions, it
19 was done by telephone. There was no physical exam.

20 Q All right. Was the information he
21 provided you in that interview consistent or
22 inconsistent with the medical records you reviewed?

23 A It was consistent.

24 Q Can you summarize for the record, please,

1 what your findings were after reviewing the medical
2 records?

3 A Based on the medical records, he had the
4 fall as was described. He injured his -- he
5 initially complained of his shoulder and knee and
6 then shortly thereafter began having back pain.
7 The knee as he described resolved so it is all
8 better. Shoulder continued to hurt and he was
9 eventually diagnosed with a rotator cuff tear for
10 which he had surgery. The back was really sort of
11 the nonspecific findings on the MRI but he had
12 ongoing pain which has been unresponsive pretty
13 much to epidural injections and physical therapy.
14 So he continues to have ongoing problems in his
15 shoulder and in his low back.

16 Q Given those current symptoms, would he be
17 able to perform his duties in the Fire Department?

18 A I do not believe so.

19 MR. PINELLI: Thank you, doctor, that is
20 all the questions I have.

21 CHAIRMAN FORTUNA: Trustees, any
22 questions?

23 Hearing none, thank you.

24 MEMBER MURPHY: Mr. President, I'd like

1 to make a motion to grant the benefits requested by
2 EMT Firefighter Edwards.

3 MEMBER MARTIN: Second.

4 CHAIRMAN FORTUNA: There is a motion to
5 grant by Trustee Murphy. Seconded by Trustee
6 Martin.

7 Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Sheridan.

10 MEMBER SHERIDAN: Yes.

11 CHAIRMAN FORTUNA: Trustee Martin

12 MEMBER MARTIN: Yes.

13 CHAIRMAN FORTUNA: Trustee Tebbens.

14 MEMBER TEBBENS: Yes.

15 CHAIRMAN FORTUNA: I am a yes.

16 Motion carries.

17 MEMBER MURPHY: Mr. President, I'd like
18 to make a motion for reexam consistent with the
19 Board's policies.

20 MEMBER TEBBENS: Second.

21 CHAIRMAN FORTUNA: Motion for reexam by
22 Trustee Murphy. Seconded by Trustee Tebbens.

23 Trustee Murphy.

24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan.

2 MEMBER SHERIDAN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: I am a yes.

8 Motion carries.

9 MEMBER MURPHY: Counsel has previously
10 sent around proposed Findings of Fact and
11 Conclusions of Law.

12 Having had a chance to review those, I'd
13 like to make a motion to adopt those Findings of
14 Fact and Conclusion of Law.

15 MEMBER SHERIDAN: Second.

16 CHAIRMAN FORTUNA: There is a motion by
17 Trustee Murphy. Seconded by Trustee Sheridan.

18 Trustee Murphy.

19 MEMBER MURPHY: Yes.

20 CHAIRMAN FORTUNA: Trustee Sheridan.

21 MEMBER SHERIDAN: Yes.

22 CHAIRMAN FORTUNA: Trustee Martin

23 MEMBER MARTIN: Yes.

24 CHAIRMAN FORTUNA: Trustee Tebbens.

1 MEMBER TEBBENS: Yes.

2 CHAIRMAN FORTUNA: I am a yes.

3 Motion carries.

4 Based on the Findings of Fact and
5 Conclusions of Law made by the Trustees, the
6 Trustees have voted to grant you the benefit you
7 have requested.

8 You will be notified by mail of the
9 Findings of Fact and the Board's decision.

10 Thank you and good luck.

11 MR. EDWARDS: Thank you, sir.

12 MEMBER MURPHY: Mr. President, our next
13 duty applicant is Michele Martinez Paramedic in
14 Charge.

15 MR. PINELLI: Ms. Martinez, are you on
16 the line?

17 MS. MARTINEZ: I am. Good morning, sir.

18 MR. PINELLI: Good morning. I am one of
19 the attorneys for the Fund. I will be conducting
20 this hearing for the record.

21 Let the record reflect this is a hearing
22 on the application for Duty Disability benefits
23 being made by Paramedic in Charge Michelle
24 Martinez.

1 I would like to advise you of some
2 preliminary matters before we start evidence.
3 There are currently five Trustees present to hear
4 the evidence on your application. Based upon the
5 Pension Code, it requires that you get the yes vote
6 of all of those five Trustees in order to receive
7 this benefit. Do you understand that?

8 MS. MARTINEZ: Yes.

9 MR. PINELLI: I see you do not have an
10 attorney representing you in this matter. Is it
11 your desire to proceed without an attorney?

12 MS. MARTINEZ: Yes, it is.

13 MR. PINELLI: Lastly, it is the
14 applicant's burden of proof to present sufficient
15 evidence to the Board in order for the Board to
16 grant the benefit. Do you understand as the
17 applicant it is your burden of proof?

18 MS. MARTINEZ: Yes, I do.

19 MR. PINELLI: By way of procedures, I am
20 going to start by asking you some questions under
21 oath. The board members may or may not have
22 questions of you.

23 Then I will call some witnesses to
24 testify, including the Fund's physician consultant,

1 Dr. Peters. If there is anything I don't ask those
2 witnesses that you think is important for the Board
3 to know before they vote on it, please let me know
4 and you will be given that opportunity. Do you
5 understand the procedures?

6 MS. MARTINEZ: Yes, I do.

7 MR. PINELLI: Okay. Then we are ready to
8 proceed. Is Dr. Peters on the line?

9 DOCTOR PETERS: Yes.

10 MR. PINELLI: Dr. Peters and Ms.
11 Martinez, could you both please raise your right
12 hands?

13 (Witnesses sworn.)

14 MICHELE MARTINEZ

15 a witness herein, having been first duly sworn, was
16 examined and testified as follows:

17 EXAMINATION

18 BY MR. PINELLI:

19 Q Ma'am, would you please state your name
20 and spell your last name for the record?

21 A Michele Martinez, M-a-r-t-i-n-e-z.

22 Q Ms. Martinez, what is your rank with the
23 Fire Department?

24 A Paramedic in Charge.

1 Q What was your last assignment before you
2 went on layup?

3 A Ambulance 74.

4 Q Directing your attention to the Board
5 Exhibits 1 through 12, you should have been
6 provided a copy of those before today's date. Did
7 you receive them?

8 A I did.

9 Q Did you have a chance to review them?

10 A I did.

11 Q Do you have any objection to their
12 admission into the record for the Trustees to
13 consider in this matter?

14 A I do not.

15 MR. PINELLI: Thank you.

16 Mr. Chairman, I move for admission of
17 Board Exhibits 1 through 12, without objection from
18 the applicant.

19 CHAIRMAN FORTUNA: Admitted without
20 objection.

21 (Board Exhibits 1 through 12 were
22 admitted into evidence.)

23 MR. PINELLI: Thank you.

24

1 BY MR. PINELLI:

2 Q Now, Ms. Martin, directing your attention
3 to the date of March 9th of 2021, were you working
4 that day with the Chicago Fire Department?

5 A I was.

6 Q Did you sustain an injury or injuries
7 that is the basis of this application?

8 A I did.

9 Q Understanding that the Board does have
10 your written statement that was submitted with the
11 Board Exhibits, could you still briefly describe
12 for us for the record today where you were and what
13 happened to you?

14 A I was assigned to Ambulance 74. We were
15 dispatched to a psychiatric emergency approximately
16 at Ohio and Wells around 9, 9:30.

17 I went to step out of the ambulance and
18 when I do step out I turn myself because I am very
19 careful stepping out and when I did I rolled both
20 ankles on either a manhole cover, it was uneven, a
21 pothole, but I dropped to the ground with both
22 ankles. I felt my right ankle roll and I felt my
23 left ankle fracture. I was unable to get up off
24 the ground. My partner exited the ambulance and

1 then she provided medical attention to me.

2 Q Now had you ever had any problems or
3 injuries to either of your ankles prior to that
4 date?

5 A My right ankle I did roll on two
6 occasions at work but I had physical therapy. My
7 left ankle was broken January, 2001 I believe. I
8 had surgery but never had any problems on-the-job
9 at all with that ankle.

10 Q So you broke up a little bit there.
11 There was some noise background, but just so I am
12 clear, you did have prior injuries to each of those
13 ankles but you were able to heal and come back to
14 work --

15 A Correct.

16 Q -- after those injuries? Okay. Were
17 those injuries while you were on-duty or duty
18 related?

19 A Yes. The right ankle that I rolled two
20 times was duty related, that was again stepping out
21 of the ambulance. The left ankle that I had prior
22 surgery to was prior to getting on the job.

23 Q Okay. Now, with respect to treatment to
24 the ankles afterwards, after this incident, did you

1 ultimately have surgery on March 16th of 21st?

2 A Yes.

3 Q To what ankle did you have the surgery
4 on?

5 A My left ankle.

6 Q Was that pursuant to an examination that
7 indicated it had fractured?

8 A Correct.

9 Q Following that surgery on the left ankle,
10 can you describe for us currently what is the
11 condition with respect to the left ankle for any
12 pain or limitations?

13 A I have a limited range of motion
14 specifically going down stairs. I am in constant
15 pain. I am at a two -- one to two at resting. Any
16 type of walking increases from a three to a seven,
17 depending on weightbearing. And I have gained ten
18 pounds. I have continual burning from the complex
19 regional pain syndrome. It is very difficult for
20 me to walk down stairs. I can go up okay. I
21 stiffen up a lot and am exhausted from just the
22 pain and just trying to walk on that left leg. I
23 don't have full feeling in my left leg. It is also
24 weaker than my right so I force myself to walk to

1 try to maintain that muscle but I still don't have
2 100 percent contracting of my left thigh muscle. I
3 feel unbalanced quite a bit and I have to hang on
4 walking down my own stairs in my own home.
5 Carrying laundry is a very difficult task for me so
6 I have to limit myself with weight. I do not sleep
7 at night. I have difficulty sleeping due to the
8 heatness of the ankle and I have to constantly
9 shift from side to side. I don't sleep much.

10 Q What about the condition of your right
11 ankle, what is that like today? Ms. Martinez, did
12 you hear me? Maybe I cutout. Hello, Ms. Martinez?

13 MS. BURNS: We are checking, Vince.

14 MEMBER MARTIN: I'm sorry. My phone
15 disconnected. My husband turned on the car and it
16 was a handsfree link. Sorry.

17 BY MR. PINELLI:

18 Q I have done that myself many times. No
19 problem.

20 My question was simply what is the
21 condition of your right ankle today, is that still
22 a problem?

23 A My right ankle I have difficulty also
24 walking down the stairs. What happens is it

1 catches and when it catches I drop to my knees. So
2 it is behind the right ankle bone and it can happen
3 at any given time going down the stairs, stepping
4 off a curb. I never know when it's going to happen
5 so I am very --

6 Q I'm sorry, you cut out there.

7 A I'm sorry. It keeps going to the
8 handsfree link. My husband is going to shut off
9 the car.

10 Q Okay. So you're still having problems
11 with the right ankle as well as the left it sounds
12 like from your description?

13 A Yes. Yes.

14 Q Now you underwent a Functional Capacity
15 Evaluation on November 3rd of '21, is that correct?

16 A That is correct.

17 Q You used your best efforts to put forth
18 maximum effort when you took that test?

19 A Absolutely.

20 Q And were you able to reach the very heavy
21 level of physical demand?

22 A I was not.

23 Q Were there certain restrictions in what
24 you could do physically with respect to that

1 testing?

2 A Yes.

3 Q Since you went on layup have you engaged
4 in any activity by which you earn income?

5 A No.

6 Q Have you engaged in any sporting
7 activities?

8 A No.

9 Q Are you currently taking any medications
10 prescribed by a physician for pain relief for
11 either ankle?

12 A I am no longer taking anything.

13 Q Do you have any scheduled appointments
14 with your physicians who are treating you for your
15 ankles?

16 A I do not.

17 MR. PINELLI: Thank you. That is all the
18 questions I have of the applicant.

19 CHAIRMAN FORTUNA: Trustees, any
20 questions?

21 No questions, Vince.

22 MR. PINELLI: Then I think we have a
23 witness. Is there a witness on the line?

24 MS. OESTERLE: Yes.

1 MS. MARTINEZ: There should be Maria
2 Oesterle.

3 MS. OESTERLE: I am present.

4 MR. PINELLI: Good morning, ma'am. I am
5 one of the attorneys for the Fund. I just have a
6 few questions for you but before I do that could
7 you just raise your right hand?

8 (Witness sworn.)

9 MARIA OESTERLE

10 a witness herein, having been first duly sworn, was
11 examined and testified as follows:

12 EXAMINATION

13 BY MR. PINELLI:

14 Q Could you state your name and spell your
15 last name for the record?

16 A My name is Maria Oesterle,
17 O-e-s-t-e-r-l-e.

18 Q What's your rank with the Fire Department
19 currently?

20 A Currently I am PIC. At that time I was a
21 PM.

22 Q What is your current assignment?

23 A I am with Field Division North. I am on
24 medical layup.

1 Q I'd like to direct your attention to the
2 date of March 9th of 2021. Were you on active duty
3 and working that day?

4 A Correct.

5 Q Do you recall having occasion to be at a
6 scene at 540 North Wells Street in Chicago?

7 A I do.

8 Q Do you recall Paramedic in Charge Michele
9 Martinez also being at that location?

10 A Correct.

11 Q Did you see or observe her sustain any
12 injuries that day?

13 A I witnessed her on the floor. I did not
14 see the actual fall.

15 Q Can you tell us where she was and what
16 you did observe of her that day?

17 A Sure. When I came out of the driver's
18 side, I went around the ambulance, I looked for her
19 and then I saw her on the ground. She was on kind
20 of like a manhole cover holding one of her legs. I
21 don't remember which one. I asked her what
22 happened? I went down. I could tell that it was
23 fractured. At that point I went to the back of the
24 ambulance to get the stretcher. A retired

1 firefighter came up and asked if we were okay and
2 he asked if he was able to assist us or assist me.
3 Pulled the stretcher by Michele. He assisted me
4 getting Michele inside the ambulance. I rendered
5 medical care. An IV was started. Medical care was
6 provided. And when the second ambulance came care
7 was transferred to the second ambulance.

8 Q When the incident happened at first it
9 was just the two of you there as far as fire
10 personnel?

11 A Correct. Yes.

12 Q She exited the passenger side and you
13 exited the driver's side. As you say you saw her
14 on the ground then, is that right?

15 A Correct.

16 Q Okay. Had you worked with her prior to
17 that date?

18 A I believe once or twice.

19 MR. PINELLI: Thank you. That is all the
20 questions I have.

21 CHAIRMAN FORTUNA: Trustees, any
22 questions?

23 No questions, Vince.

24 MR. PINELLI: No questions. Thank you,

1 very much for being on the line today. We
2 appreciate it. You are excused.

3 MS. OESTERLE: Thank you.

4 MR. PINELLI: At this time I would call
5 Dr. Peters to testify.

6 (Witness previously sworn.)

7 MICHAEL I. PETERS, M.D.

8 a witness herein, having been first duly sworn, was
9 examined and testified as follows:

10 EXAMINATION

11 BY MR. PINELLI:

12 Q Sir, please state your name.

13 A Michael I. Peters.

14 Q You're a physician, is that correct?

15 A Yes, it is.

16 Q You perform a function as a physician
17 consultant to this fund?

18 A Yes, I do.

19 Q In that capacity, do you review medical
20 records, examine or interview applicants and report
21 to the Board?

22 A Yes.

23 Q Did you file a written report with the
24 Board that is marked as Board Exhibit Number 2?

1 A Yes, I did.

2 Q Doctor, did you interview the applicant
3 due to the current Covid restrictions?

4 A By telephone, yes.

5 Q Was the information she provided you
6 consistent or inconsistent with the medical records
7 that you had reviewed prior to your interview?

8 A Consistent.

9 Q Can you just summarize for us, please,
10 doctor, what your findings were after reviewing the
11 medical records and interviewing the applicant?

12 A Yes. Ms. Martinez, as she described,
13 stepped out of the ambulance, inverted her left
14 ankle and suffered a multiple bone fracture and
15 dislocation of the left ankle, that required
16 surgical repair and fixation.

17 As a complication of that procedure and
18 that injury, she developed complex regional pain
19 syndrome, which has a set of criteria some of which
20 are objective and she meets the established
21 criteria for that disorder. Because of that she
22 has chronic pain and other symptoms that make it
23 hard for her to walk for prolonged periods of time.

24 Q Doctor, this CRPS that you described is

1 that something that could result from the type of
2 injury that she suffered in her left ankle?

3 A Yes, it can.

4 Q She's currently undergoing treatment for
5 that, is that correct?

6 A Yes, she is.

7 Q And, doctor, did you also see that she
8 underwent a Functional Capacity Evaluation, which
9 is Board Exhibit 9 in this matter?

10 A Yes. On November 3rd of 2021 and she
11 only achieved a moderate physical demand level.

12 Q Did it indicate that she gave maximum
13 effort and that the results of the test were valid
14 as far as the tester was concerned?

15 A Yes, it did.

16 Q Were there limitations described in there
17 of lifting for her based upon her condition?

18 A Yes. She did not meet the requirements
19 for her full-time duties.

20 Q Based upon those conditions and those
21 results, do you believe she could perform her
22 duties with the Fire Department at this time?

23 A No.

24 MR. PINELLI: Thank you, doctor. That is

1 all the questions I have.

2 CHAIRMAN FORTUNA: Trustees, any
3 questions for the doctor?

4 Hearing none.

5 MEMBER MURPHY: I'd like to make a motion
6 to grant the benefit requested by Paramedic in
7 Charge Michele Martinez.

8 MEMBER MARTIN: Second.

9 CHAIRMAN FORTUNA: Trustee Murphy made
10 the motion. Trustee Martin made the second.
11 Trustee Murphy.

12 MEMBER MURPHY: Yes.

13 CHAIRMAN FORTUNA: Trustee Sheridan.

14 MEMBER SHERIDAN: Yes.

15 CHAIRMAN FORTUNA: Trustee Martin

16 MEMBER MARTIN: Absolutely.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: I am a yes.

20 Motion carries.

21 MEMBER MURPHY: Mr. President, I'd like
22 to make a motion for reexam consistent with the
23 Board's policy.

24 MEMBER TEBBENS: Second.

1 CHAIRMAN FORTUNA: There is a motion for
2 reexam by Trustee Murphy. Seconded by Trustee
3 Tebbens.

4 Trustee Murphy.

5 MEMBER MURPHY: Yes.

6 CHAIRMAN FORTUNA: Trustee Sheridan.

7 MEMBER SHERIDAN: Yes.

8 CHAIRMAN FORTUNA: Trustee Martin

9 MEMBER MARTIN: Yes.

10 CHAIRMAN FORTUNA: Trustee Tebbens.

11 MEMBER TEBBENS: Yes.

12 CHAIRMAN FORTUNA: I am a yes.

13 Motion carries.

14 MEMBER MURPHY: Counsel has previously
15 sent around proposed Findings of Fact and
16 Conclusions of Law in this matter. Having had a
17 chance to review those, I'd like to make a motion
18 to adopt the Findings of Fact and Conclusions of
19 Law in this matter.

20 MEMBER SHERIDAN: Second.

21 CHAIRMAN FORTUNA: Motion by Trustee
22 Murphy. Seconded by Trustee Sheridan.

23 Trustee Murphy.

24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan.

2 MEMBER SHERIDAN: Yes.

3 CHAIRMAN FORTUNA: Trustee Martin

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Tebbens.

6 MEMBER TEBBENS: Yes.

7 CHAIRMAN FORTUNA: I am a yes.

8 Motion carries.

9 Based on the Findings of Fact and
10 Conclusions of Law made by the Trustees, the
11 Trustees have voted to grant you the benefit you
12 have requested.

13 You will be notified by mail of the
14 Findings of Fact and the Board's decision.

15 Thank you and good luck.

16 MS. MARTINEZ: Thank you, very much and
17 thank you for all your time, gentlemen and women.

18 MEMBER MURPHY: Mr. President, next we
19 have a hearing for Firefighter EMT Anthony Pucci
20 Truck 47.

21 MR. PINELLI: Good morning, sir. My name
22 is Vince Pinelli. I am one of the attorneys for
23 the Pension Fund. I will be conducting this
24 hearing for the record. I'd like to advise you of

1 some preliminary matters before we start the
2 evidence.

3 First of all, there are five Trustees
4 present at this time to hear the evidence on your
5 application. The Pension Code requires that you
6 get the yes vote of those five Trustees, all five
7 of them, in order to receive this benefit. Do you
8 understand that?

9 MR. PUCCI: Yes, sir.

10 MR. PINELLI: Okay. The record indicates
11 you do not have an attorney representing you. Is
12 it your desire to proceed without an attorney?

13 MR. PUCCI: That is correct.

14 MR. PINELLI: It is the applicant's
15 burden of proof to present sufficient evidence in
16 order for the Board to grant the benefit that the
17 applicant is seeking. Do you understand it is your
18 burden of proof?

19 MR. PUCCI: Yes, sir.

20 MR. PINELLI: By way of procedures, I am
21 going to start by asking you some questions under
22 oath. The board members may or may not have
23 questions of you. Then I will call some witnesses.
24 If there is anything I don't ask the witnesses that

1 you think is important for the Board to know,
2 please let me know and you will be given that
3 opportunity. Do you understand the procedures?

4 MR. PUCCI: Yes, I do.

5 MR. PINELLI: Is Dr. Peters still on the
6 line?

7 DOCTOR PETERS: Yes.

8 MR. PINELLI: Sir, would you please raise
9 your right hand and Dr. Peters as well?

10 (Witnesses sworn.)

11 ANTHONY PUCCI

12 a witness herein, having been first duly sworn, was
13 examined and testified as follows:

14 EXAMINATION

15 BY MR. PINELLI:

16 Q Sir, would you please state your name and
17 spell your last name for the record?

18 A My name is Anthony Pucci, P-u-c-c-i.

19 Q What's your rank with the Fire
20 Department?

21 A Firefighter EMT.

22 Q What was your last assignment before you
23 went on layup?

24 A Truck 47.

1 Q Directing your attention to the group of
2 Board Exhibits marked 1 through 12, you should have
3 been provided a copy of those before today's date.
4 Did you receive them?

5 A Yes, we did.

6 Q Do you have any objection to their
7 admission into the record in this matter?

8 A No.

9 MR. PINELLI: Mr. Chairman, I move for
10 admission of Board Exhibits 1 through 12, without
11 objection from the applicant.

12 CHAIRMAN FORTUNA: Admitted without
13 objection.

14 (Board Exhibits 1 through 12 were
15 admitted into evidence.)

16 BY MR. PINELLI:

17 Q Now, sir, you are applying for this Duty
18 Disability benefit based upon injuries that you
19 sustained on two different dates; February 16th of
20 2021 and March 15th of 2021, is that correct?

21 A Yes, sir.

22 Q Understanding that the Board has your
23 written submission with your statement of what
24 occurred on those two dates, nevertheless, could

1 you please just briefly describe for us what
2 occurred on those dates to cause you the injuries
3 that are the basis of your application?

4 A Sure. Well, I believe it started back on
5 February 16th. We responded to a still on
6 Hollywood. I believe the address was like 1040
7 Hollywood. We did truck work, engine work,
8 whatever, and on my way out -- on that day it was
9 very icy, snowy.

10 Obviously, when I was coming out, I must
11 have misjudged my foot and I slipped and I fell
12 forward. I fell forward. When I did fall, I had
13 full equipment on. I had tools in both hands.
14 That is when I -- the Chief was there and a few
15 workers behind me and asked me if I was okay. And
16 when I rolled over and I said my shoulders were --
17 I said I hurt my shoulders.

18 From there, we went back to quarters. We
19 had an ambulance meet us there and take me to the
20 hospital. From there they did their -- whatever
21 they had to do and they released me even though I
22 had pain.

23 The second incident, which was about
24 three weeks later approximately, even though I did

1 have pain during that time, we responded to a still
2 on Ashland Avenue. I believe it was like 4950
3 North Ashland.

4 Since I am the driver, I do have an SCBA
5 but it is in a compartment not like the other
6 firefighters where they are sitting on their backs.

7 So when I got out, I went and opened my
8 compartment. I went to put on my SCBA. When I
9 went to put it on, I had some major sharp pains in
10 my shoulders. I was unable to lift the SCBA. I
11 dropped it down and from there is when I requested
12 to be taken and have my shoulders looked at again.

13 Q Okay. With respect to the first
14 incident, on February 16th of '21, you described
15 how you fell. Did your arms like extend out as you
16 hit the ground or was it like you landed on your
17 shoulders?

18 A In my left hand, I had a 12-foot sledge.
19 In my right hand, I had my ax tight pulled and SCBA
20 on and everything.

21 When I fell, I kind of fell awkward like
22 rolling forward and when I fell I fell on my
23 forearms like outward a little bit. Not straight
24 down, but out a little bit. Clenching my tools in

1 my hand in case I didn't fall on them. I didn't
2 fall straight down on them. I fell outward a
3 little bit on my forearms and my shoulders.

4 Q Like your arms were a little extended so
5 there was pressure on your shoulders, I would
6 assume?

7 A Correct.

8 Q So you were released to go back to work
9 but you indicated you continued to have pain in
10 both shoulders right up until the second incident?

11 A Yes. Well, the thing is -- sure, I had
12 pain so I would take Aleve or whatever. And
13 hopefully was hoping that, you know, once again it
14 was just a bruise or whatever basically is what the
15 doctor was saying. Yes, I did continue to work
16 hoping for the best.

17 Q Sure. They didn't do a MRI on either of
18 your shoulders after that first incident, correct?

19 A The first incident they did -- what
20 happened was they took x-rays and like I said it
21 was either an intern or doctor came up to me and
22 told me there was nothing broke and that -- I told
23 them I was still in pain. They advised me to take
24 some Aleve or Advil or something like that for the

1 pain.

2 Q So then fast forward to after the March
3 15th incident where you had pain, significant pain,
4 that you couldn't even put on your gear. Then you
5 went and did you have a MRI after that?

6 A I was taken to the same hospital, St.
7 Francis. I was seen by a Dr. Orozco. We explained
8 -- I believe the Chief was with me at that time
9 also. Anyways, we explained that to the doctor and
10 she looked and she told me that I should have been
11 laid up, that I should not return to work until --
12 I need to see an orthopedic surgeon or an ortho.

13 Q Subsequently, you did see an ortho and
14 you ultimately underwent surgery on your right
15 shoulder, is that correct?

16 A Left and right both.

17 Q In August of last year, was that your
18 right first?

19 A That is correct.

20 Q And then the surgery on your left
21 shoulder you just recently had, right?

22 A I did. Three weeks ago.

23 Q Three weeks ago. Okay. So let's talk
24 about after the first surgery on your right

1 shoulder, in August, tell us about your current
2 condition with respect to your right shoulder,
3 pain, limitations and so forth, or is it all healed
4 up?

5 A Well, the right shoulder -- let's put it
6 this way, since I needed shoulder on the left, what
7 we did after the surgery on the right when I had to
8 wait five weeks because it was in a sling. After
9 that, the therapist suggested -- I guess what
10 happens is you have to get the range of motion,
11 okay. The strength I guess comes later on with a
12 lot of work. But the range of motion was the big
13 thing because they could only get me so far even
14 during therapy because my left shoulder was
15 affected so I could only do certain things. I
16 guess the main goal was to get the right shoulder
17 active with the range of motion good so that we
18 could have surgery on the left, get that done, and
19 then basically work at them both together for the
20 finale to strengthen it.

21 Q So your current condition, obviously,
22 since you're just so recent postsurgery on your
23 left, you haven't started PT or anything at this
24 point?

1 A I just started. I was there yesterday I
2 was at therapy.

3 Q All right. Is that designed for both
4 shoulders?

5 A I am hoping. What I am doing, though,
6 even though when I was there yesterday, it was very
7 -- since it is the initial state of it, they are
8 going to be working both shoulders. Because I will
9 do something, they check the range and everything.
10 But also I have to remind them that I was there for
11 my right shoulder and that once again range of
12 motion was there but that still needs to be worked
13 on also. I mean, it is in their paperwork and it
14 is in their notes but both shoulders have to be
15 worked on, correct.

16 Q Since you went on layup have you engaged
17 in any activities by which you earn income?

18 A No. I have been sitting at home every
19 darn day.

20 Q You haven't engaged in any sporting
21 activities, I take it?

22 A That is correct, no.

23 Q Have you taken any pain medication
24 prescribed by a physician?

1 A I stopped taking that. If I do, from
2 like after therapy yesterday, I would take some
3 Aleve for the pain and ice.

4 Q Do you have any scheduled appointments
5 with the doctor who did the surgeon on your left
6 shoulder?

7 A Yes. It is Dr. Gordon Nuber and I will
8 see him May 5th.

9 MR. PINELLI: Thank you. That is all the
10 questions I have of the applicant.

11 CHAIRMAN FORTUNA: Trustees, any
12 questions?

13 MEMBER MURPHY: No questions.

14 CHAIRMAN FORTUNA: Hearing none, Vince.

15 MR. PINELLI: All right. Do we have
16 either District Chief Jurewicz on the line or
17 William Rivera?

18 MR. JUREWICZ: Yes. Robert Jurewicz is
19 here. Deputy District Chief of the 2nd District.

20 MR. PINELLI: Thank you, sir. I am one
21 of the attorneys for the Pension Fund. I just have
22 a few questions for you.

23 Could you please, first of all, raise
24 your right hand?

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

(Witness sworn.)

ROBERT JUREWICZ

a witness herein, having been first duly sworn, was examined and testified as follows:

EXAMINATION

BY MR. PINELLI:

Q You have already told us your current rank is Deputy Chief, is that correct?

A Yes, it is.

Q What is your current assignment?

A My current assignment is the 2nd District.

Q I'd like to direct your attention to the date of February 16th of 2021. Do you recall working that day?

A I certainly do.

Q Do you recall being at a scene at 1040 West Hollywood?

A Yes, we had a still there.

Q Okay. Was the applicant Mr. Pucci there as well?

A Yes, he was. He was a driver of Truck 47. At the time I was a Battalion Chief.

Q Do you recall, sir, did you learn that

1 day or see, hear or observe that he sustained any
2 injuries?

3 A I certainly did.

4 Q Could you briefly tell the board members
5 what you know about that?

6 A Sure. The members had gone into the
7 building to investigate a still. We had a small
8 little fire in the building. Everybody had done
9 their jobs, put the fire out. All the firefighters
10 were coming out of the building. I was giving the
11 office an update.

12 I turned around to watch traffic to make
13 sure they didn't have a problem getting in their
14 rigs. At that moment, I observed Firefighter Pucci
15 basically his feet went up in the air and he came
16 down on his left shoulder and it was just wow.

17 First thing I asked him are you okay? He
18 says, yes, but my shoulder is a little sore. So I
19 said, well, I will call an ambulance. He said, no,
20 I think it will be okay.

21 When we got back to the firehouse, as he
22 was taking his fire gear off, he said, "Chief, I
23 need to go to the hospital". So we sent him to the
24 hospital to have him looked at.

1 Q Did you happen to notice did he slip
2 because of the condition of the ground or you don't
3 know you just saw him slip?

4 A There was quite a lot of snow and ice on
5 the ground. Especially where the City trucks had
6 plowed everything off the truck earlier that
7 morning. It was all piled up against the side and
8 the truck was right next to it. When he went to
9 put his gear in his compartment behind the cab that
10 is where he slipped and fell. As soon as he opened
11 the compartment up he went and that was it. He
12 came down on it.

13 Q Had you ever worked with him before that
14 date?

15 A I have.

16 Q To your knowledge, was he always able to
17 perform his duties with the Fire Department without
18 any limitations on his shoulders?

19 A Absolutely. He had no problems
20 whatsoever.

21 MR. PINELLI: Great. That is all the
22 questions I have. I don't know if the Board does.
23 Hold on one second, if you would.

24 CHAIRMAN FORTUNA: Trustees, any

1 questions?

2 MEMBER MURPHY: No questions for the
3 Chief.

4 CHAIRMAN FORTUNA: Hearing none, Vince.

5 MR. PINELLI: No questions, Chief. Thank
6 you, very much for being here with us today and
7 holding on the line until we got through this
8 hearing. We appreciate it.

9 MR. JUREWICZ: Thank you, very much. You
10 all have a nice day.

11 MR. PINELLI: You, too.

12 At this time I would call Dr. Peters to
13 testify.

14 (Witness previously sworn.)

15 MICHAEL I. PETERS, M.D.

16 a witness herein, having been first duly sworn, was
17 examined and testified as follows:

18 EXAMINATION

19 BY MR. PINELLI:

20 Q Sir, please state your name.

21 A Michael I. Peters.

22 Q You are a physician, is that correct?

23 A Yes.

24 Q Your qualifications are attached to the

1 Board Exhibits?

2 A Yes.

3 Q Do you perform a function as a consultant
4 to this Fund?

5 A Yes, I do.

6 Q In that capacity, do you review medical
7 records, examine applicants and report to the
8 Board?

9 A Yes.

10 Q Did you follow that procedure with
11 respect to Mr. Pucci?

12 A Yes, I did.

13 Q Did you file a written report marked as
14 Board Exhibit 2?

15 A Yes.

16 Q Doctor, did you interview the applicant
17 due to the current Covid limitations?

18 A Yes, by telephone.

19 Q Was the information he provided you
20 consistent with the medical records you reviewed?

21 A Yes, it was consistent.

22 Q Would you briefly describe for us what
23 the medical records indicated to you as far as his
24 condition?

1 A As he described, he had an initial fall
2 it sounds like onto both forearms while he was
3 holding tools. Probably had acute injuries to his
4 rotator cuffs at that time, that would be most
5 likely.

6 It was then exacerbated when he tried to
7 swing his SCBA over his head. Ultimately, he
8 required operative repair of both shoulder rotator
9 cuffs. After the first one on the right side, he
10 did recover range of motion but had not recovered
11 full strength. As he mentioned, he just recently
12 had arthroscopy on the left shoulder so he is just
13 initiating rehabilitation for that.

14 Q I take it he is clearly not at MMI with
15 respect to the left shoulder, right, not yet?

16 A Correct.

17 Q Doctor, his testimony that he underwent
18 an x-ray after the February 16th incident, x-rays
19 are generally going to tell you if bones are broken
20 but they are not going to tell you if there are
21 rotator cuff tears, right?

22 A It is not a very sensitive test for that.
23 There are some indirect findings that might support
24 a rotator cuff injury. It is not the standard of

1 care to make a diagnosis using an x-ray, no.

2 Q Thank you. Based upon his current
3 condition, would he be able to perform his duties
4 with the Fire Department?

5 A No.

6 MR. PINELLI: Thank you, doctor, that is
7 all the questions I have.

8 CHAIRMAN FORTUNA: Trustees, any
9 questions for the doctor?

10 None, Vince.

11 MEMBER MURPHY: Motion to grant the
12 benefit requested by Firefighter Anthony Pucci.

13 MEMBER MARTIN: Second.

14 CHAIRMAN FORTUNA: There is a motion by
15 Trustee Murphy. Seconded by Trustee Martin.

16 Trustee Murphy.

17 MEMBER MURPHY: Yes.

18 CHAIRMAN FORTUNA: Trustee Sheridan.

19 MEMBER SHERIDAN: Yes.

20 CHAIRMAN FORTUNA: Trustee Martin

21 MEMBER MARTIN: Yes.

22 CHAIRMAN FORTUNA: Trustee Tebbens.

23 MEMBER TEBBENS: Yes.

24 CHAIRMAN FORTUNA: I am a yes.

1 Motion carries.

2 MEMBER MURPHY: Mr. President, I would
3 like to make a motion for reexam consistent with
4 the Board's policy.

5 MEMBER TEBBENS: Second.

6 CHAIRMAN FORTUNA: There is a motion for
7 reexam by Trustee Murphy. Seconded by Trustee
8 Tebbens.

9 Trustee Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Sheridan.

12 MEMBER SHERIDAN: Yes.

13 CHAIRMAN FORTUNA: Trustee Martin

14 MEMBER MARTIN: Yes.

15 CHAIRMAN FORTUNA: Trustee Tebbens.

16 MEMBER TEBBENS: Yes.

17 CHAIRMAN FORTUNA: I am a yes.

18 Motion carries.

19 MEMBER MURPHY: Counsel has previously
20 sent around proposed Findings of Fact and
21 Conclusions of Law in this case.

22 Having had a chance to review those, I
23 would make a motion to adopt those Findings of Fact
24 and Conclusions of Law in this matter.

1 MEMBER SHERIDAN: Second.

2 CHAIRMAN FORTUNA: Motion by Trustee
3 Murphy. Seconded by Trustee Sheridan.

4 Trustee Murphy.

5 MEMBER MURPHY: Yes.

6 CHAIRMAN FORTUNA: Trustee Sheridan.

7 MEMBER SHERIDAN: Yes.

8 CHAIRMAN FORTUNA: Trustee Martin

9 MEMBER MARTIN: Yes.

10 CHAIRMAN FORTUNA: Trustee Tebbens.

11 MEMBER TEBBENS: Yes.

12 CHAIRMAN FORTUNA: I am a yes.

13 Motion carries.

14 Anthony, can you hear me.

15 MR. PUCCI: Yes, sir.

16 CHAIRMAN FORTUNA: Based on the Findings
17 of Fact and Conclusions of Law made by the
18 Trustees, the Trustees have voted to grant you the
19 benefit you have requested.

20 You will be notified by mail of the
21 Findings of Fact and the Board's decision.

22 Thank you and good luck to you.

23 MR. PUCCI: Thank you all.

24 MEMBER MURPHY: Motion to approve the

1 Board physician reviews of disability recipients.

2 MEMBER MARTIN: Second.

3 CHAIRMAN FORTUNA: There is a motion by
4 Trustee Murphy. Seconded by Trustee Martin.

5 Trustee Murphy.

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Sheridan.

8 MEMBER SHERIDAN: Yes.

9 CHAIRMAN FORTUNA: Trustee Martin

10 MEMBER MARTIN: Yes.

11 CHAIRMAN FORTUNA: Trustee Tebbens.

12 MEMBER TEBBENS: Yes.

13 CHAIRMAN FORTUNA: I am a yes.

14 Motion carries.

15 MEMBER MURPHY: Moving on to Item 6,
16 Investments. I'd like to move this issue over to
17 Trustee Martin and Lorna.

18 MEMBER MARTIN: Lorna, do you want to go
19 through it with everything we have on the table?

20 MS. SCOTT: Sure. All of my reports are
21 in BoardPaq. I shared my screen so you can see
22 them. These are the usual charts related to
23 performance as well as the quarterly charts on
24 securities lending and private market cash flows

1 and then there are a few extras.

2 Everything is easy to read. Given the
3 full agenda, I am going to give you basically some
4 investment highlights.

5 First of all, we are in a quiet period
6 for the infrastructure RFP and for the Private
7 Credit RFP.

8 Brady will give us an update on the
9 infrastructure in just a few minutes.

10 Very quickly to performance, it's been a
11 rough, rough start to the year. Only commodities
12 are doing very well. U.S. growth is lagging and
13 then we have large cap outperforming small cap and
14 value outperforming growth. Those are the big
15 themes.

16 So what does the Fund do? Well, positive
17 in March but it wasn't enough to cover for the year
18 so the Fund is down 5.9 percent. Underperforming
19 the benchmark which is down 3.9 percent. We are
20 underperforming by 200 basis points and most of
21 that underperformance is coming from manager
22 performance. Poor manager performance is hurting
23 us this year-to-date.

24 Which managers? It is primarily

1 international equity managers and the U.S. equity
2 managers. I will tell you it is primarily our
3 growth managers are underperforming.

4 Brady is going to dig more into
5 performance with his quarterly report so I will
6 leave the rest of the performance to him to cover
7 later on.

8 Looking at securities lending very, very
9 quickly. This first slide shows us who has
10 borrowed our securities as of March 31st. We have
11 got \$94 million out on loan.

12 The big takeaway here is we are not
13 concentrated with any particular borrower and all
14 these borrowers are pretty highly rated. We have
15 received the appropriate level of collateral. All
16 good here.

17 Other than that, there is the quarterly
18 private cash market flows. The big takeaway there
19 is a cash outflow position. We had more capital
20 calls than we did distributions in the first
21 quarter, not unexpected.

22 Other than that, Russian exposure, no
23 change.

24 The diversity review is primarily just

1 some charts I created based on the diversity charts
2 I receive at year end.

3 Informational. I will leave that for
4 your review.

5 Brady, did you want to touch on the
6 Rhumblin organizational change?

7 MR. O'CONNELL: Sure. A quick update on
8 this. There is a letter from Rhumblin. Their CEO
9 announced his retirement so we're monitoring some
10 turnover senior executive level.

11 The Board does not need to take action at
12 this point. It is just informational. But this
13 does result in ownership change so after this
14 retirement takes place there is a change in
15 ownership and it results in the firm becoming 51
16 percent female owned. Historically, it has been a
17 MWDBE firm based on a combination of a female and
18 minority ownership so it is kind of squarely in the
19 female owned category after this change. Just a
20 FYI.

21 MS. SCOTT: On the infrastructure?

22 MR. O'CONNELL: In the FYI department, I
23 wanted to report to the Board, we received ten
24 responses to the infrastructure RFP. We have

1 listed the managers that have responded. We are
2 working to evaluate those responses and we'll be
3 back to the Board in May with a recommendation for
4 the finalists that we think the Board should
5 interview.

6 MS. SCOTT: The last thing I have on the
7 agenda is the review of sustainable investing. I
8 did want to have a brief conversation on our
9 approach to sustainable investing. It is a
10 reminder that sustainable investing is in the
11 Illinois Pension Code. In our Investment Policy
12 Statement, we do have criteria there that they will
13 regularly consider sustainable investing in
14 evaluating investment decisions.

15 At this point, we do not have a manager
16 hired to do specifically sustainable investing.
17 Before we even do that, it is probably worth
18 checking out with our current managers how they
19 incorporate sustainable investing principles into
20 their investment process.

21 What I did was I created a brief, easy
22 survey of 22 firms. I excluded Rhumblin, who is
23 our index manager. I excluded PIMCO, who is our
24 commodities manager. And I excluded two inactive

1 firms, Mesirow and Apollo.

2 The big takeaway here the majority of our
3 managers are managing our assets in line with
4 sustainability factors. You can see it from a
5 signatory perspective where they signed on \$766
6 million, 87 percent of our assets, are managed by
7 firms who have signed on to be an UNPRI signatory.
8 Those signatories commit to integrating ESG into
9 their investment decision making process.

10 I think the key takeaway is we may not
11 have a specific dedicated manager managing
12 sustainable investment but most of our managers are
13 keenly aware of sustainable investing and have
14 incorporated this into their investment process.
15 Our managers are leaning towards sustainable
16 investing already.

17 81 percent of our assets are managed by
18 firms where there is a firm wide ESG responsible
19 investing policy. 56 percent of our assets are
20 managed by firms where there is a dedicated ESG
21 function at the firm. It is not just being handled
22 by the investment analysts but a separate group
23 actually manages the ESG of the security.

24 And then, finally, next to last, this is

1 the big one, our ESG considerations integrated into
2 the investment decision making process. 95 percent
3 of our assets are managed by firms that currently
4 integrate ESG into their process.

5 I don't know if Brady wants to comment on
6 what Callan is doing with sustainable investing.

7 MR. O'CONNELL: Yes. Thank you, Lorna.

8 Separately, we are working with these
9 managers to understand the steps that they are
10 taking for sustainability.

11 I think one thing we want to be sensitive
12 to is we talk about managers hiring people to be
13 focused on ESG and having policies and that
14 requires resources. We don't want to penalize
15 small or emerging managers for not having the
16 budget or the head count that giant firms might
17 have to throw at ESG.

18 We are taking a more kind of proactive
19 approach to working with these managers to bring
20 their ESG into sustainability bracket.

21 MS. SCOTT: I think I want it on the
22 record that we as a Board had talked about
23 sustainable investing. Other things that we do, we
24 do ask sustainable investing questions in the RFP

1 and then on an annual basis we ask about each
2 firm's approach to sustainability and how they have
3 incorporated it in that year and to give me
4 examples.

5 If you are ever asked what do you do with
6 sustainable investing, we do do something. The
7 answer is we don't do anything and now having an
8 annual conversation on what sustainable investing,
9 how it flows into our investments, we can check the
10 box on that one as well.

11 With that, I will conclude investments.

12 MEMBER MARTIN: Going back to Brady, I
13 was kind of hoping the two of you could touch on
14 our underperformance. Whether it is just related
15 to the index, whether it is consistent with our
16 peers and what we could do and just kind of how we
17 should think about it going forward. Do you have
18 an answer for us on what we can do to address our
19 underperformance because I think it is significant.

20 MS. SCOTT: Right.

21 MEMBER MARTIN: ESG, I think all of that
22 is wonderful. I think the thing I am concerned
23 about most, and I think most of the Trustees are,
24 given our fiduciary duty, is just performance. How

1 do we get back to where we were? I am not saying
2 get back to where we were because I don't want to
3 say we are doing anything bad. But our
4 performance, from what I have read, is not
5 consistent with our peers or the index. Whether we
6 haven't rebalanced. Whether we need to rebalance
7 more to value. Rhumblin I thought was a
8 placeholder and now they are kind of like in there
9 almost like a staple. I know we were thinking
10 about going to index there. What can we do to
11 right the ship?

12 MS. SCOTT: Trustee Martin, that is one
13 of the things on our list, to review the structure
14 of the U.S. equity managers to determine whether
15 our allocations to growth and value is appropriate.

16 Brady actually told me yesterday that he
17 has that report ready to show me. I will
18 definitely include you on that conversation as
19 well. We will get a good sense of that.

20 As far as current performance, Brady will
21 cover our quarterly performance more in depth next
22 time. Just looking at the current reporting that
23 is out there, we are underperforming in U.S. equity
24 and international equity. Most of that

1 underperformance you can see is here in our large
2 growth managers. As I mentioned before, large
3 growth has lagged. I know Brady is addressing that
4 with the U.S. equity structure.

5 Then you can see our small growth has
6 also lagged. We have one small mid value manager
7 that is pulling us down as well.

8 We hear you on the performance. We
9 definitely are going to address it.

10 MEMBER MARTIN: My concern is -- I have
11 brought this up. We discussed in the past we had a
12 really massive run with growth. Growth has done
13 well. We historically had a value growth tilt.

14 Now the problem that I see is that in
15 this market environment we were kind of aware that
16 in an environment like this that value would
17 outperform growth. We really haven't addressed
18 that as of yet. I am hoping it is something that
19 we look at and something that we can address in the
20 near future. I would appreciate it. Thank you.

21 MS. SCOTT: Absolutely on the list.
22 Thank you. If no other questions, I think that
23 concludes investments.

24 MEMBER MURPHY: Thank you, very much.

1 CHAIRMAN FORTUNA: Thank you.

2 MEMBER MURPHY: Moving on to operating
3 cash expenditures. Is Jackie available?

4 MS. VLAHOS: Okay. The next section we
5 are going to talk about cash. Basically, through
6 April, if you open up the first section, you're
7 going to see that by as of April 13th we had
8 approximately \$1.51 million in our checking
9 account. We're still anticipating \$4.2 million in
10 contributions. Bringing us to a total of cash of
11 \$155 million.

12 After we pay our April benefit checks and
13 our normal monthly accounts payable, we are going
14 to be left over with a surplus of \$120.6 million as
15 of the end of April.

16 If you go to the next page, you will
17 look at cash flows. Our cash flows as of April
18 13th, like we just discussed, is basically we have
19 our contributions and after our benefit payments we
20 will have approximately \$120.5 million.

21 As you can see, as of 2022, in the first
22 column that says Average Tax Receipts that we have
23 approximately \$170 million in property taxes that
24 is still owed to us by the end of the year.

1 We currently have collected 54 percent of
2 our tax receipts so far for 2022. If everything
3 comes in as projected, we should not have any draw
4 downs for the remainder of 2022 as well as 2023.

5 Is there any questions?

6 If we go on to Administrative Expenses,
7 this is for the informational purposes. This is
8 just our normal monthly expenses. There is nothing
9 out of the ordinary. We have our legal expenses,
10 our monthly expenses, as far as just actuary
11 retainers, our shipping. We have for the Chase
12 credit card for April is \$2,790. If you go to the
13 next page you're going to see a breakdown of what
14 that entails for our April credit card bank
15 statement. Are there any questions?

16 MEMBER MARTIN: None.

17 MS. BURNS: Can I go back for one second
18 on the operating cash? Can you just confirm to the
19 Board that the Fund received all of the City
20 required contributions for 2021? Therefore, there
21 was no need for any kind of intercept filing,
22 correct?

23 MS. VLAHOS: Sure. As Mary Pat had
24 mentioned, we had some discussions about the

1 remaining amount. It was approximately for 2021
2 was owed \$10.6 million to us to close off the year.
3 We did in fact receive that by the end of March so
4 we are good for 2021 so there is no intercept
5 needed.

6 MS. BURNS: Thank you, Jackie.

7 MEMBER MARTIN: I want to say thank you
8 to Comptroller Soni. She said we were to get that
9 money by the end of March and thanks for your solid
10 work on that.

11 MS. VLAHOS: She's been a pleasure to
12 work with for everything that have been owed to us.
13 She's been a big help.

14 The next area is just the investment
15 expenses. We get these from Lorna. These are just
16 kind of off the Northern Trust statement.
17 Obviously, these are per the contract agreement
18 with all the individual managers. But just for
19 your information only purposes, we just kind of
20 review those. As well as Burke, Burns and
21 Pinelli's bill is also included for March, the
22 details, if anyone has any questions or wants to
23 review that.

24 The last section is Part C. We have the

1 year-to-date Budget. So the year-to-date Budget,
2 under Budget, is through the beginning of April.
3 So our current 2022 Budget is \$3.9 million. Where
4 we are at so far, we have approximately 20 percent
5 that we have spent. We are at year-to-date
6 expenditures so far has been for operating expenses
7 \$942,000.

8 This makes sense to be at 24 percent
9 considering that a lot of these are the beginning
10 of April so you're talking about three months of
11 bills. So nothing looks out of the ordinary. Is
12 there any questions?

13 MEMBER MARTIN: No.

14 MEMBER MURPHY: Mr. President, I would
15 like to make a motion to approve the Administrative
16 Expenses as presented.

17 MEMBER MARTIN: Second.

18 CHAIRMAN FORTUNA: There's a motion to
19 approve by Trustee Murphy. Seconded by Trustee
20 Martin.

21 Trustee Murphy.

22 MEMBER MURPHY: Yes.

23 CHAIRMAN FORTUNA: Trustee Sheridan.

24 MEMBER SHERIDAN: Yes.

1 CHAIRMAN FORTUNA: Trustee Martin

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Tebbens.

4 MEMBER TEBBENS: Yes.

5 CHAIRMAN FORTUNA: I am a yes.

6 Motion carries.

7 MEMBER MURPHY: Under 7, we have update
8 on the Intercept, that was covered. So now we're
9 going to be moving on to Legislative.

10 MR. WELLER: For this part of the
11 meeting, I would like to introduce Brandon Phelps.

12 MR. PHELPS: Thank you, very much.
13 Brandon Phelps here with Phelps, Barry and
14 Associates.

15 As you all know, the House and Senate
16 adjourned on April the 9th. Senate adjourned at
17 3:30 in the morning. The House adjourned around
18 6:09 a.m.

19 They got everything out of there. I
20 think they got a balanced Budget. The Governor
21 signed the Budget yesterday. It was \$46 billion.
22 I can send some details on that, if you would like.

23 There are some rumors going around that
24 the House and Senate might come back in the summer

1 before the June primary to try to do some cleanup.
2 I am not sure if that is going to happen.

3 As you know, the primary is June 28th.
4 Then you have the general election. They will
5 probably do veto right after the election around
6 Thanksgiving. Then you have a lame-duck session,
7 which we are going to monitor very closely because
8 a lot of things happen in that lame-duck session.

9 With that, there was a lot of bills that
10 effect you. There were only five main bills that
11 really moved that really effected you as a fund.

12 Senate Bill 2952. Senator VanPelt. As
13 you know, that is the Treasurer designates a City
14 employee to take him or her spot at Pension Board
15 meetings.

16 Senate Bill 3177. Leader Cunningham. It
17 was to cleanup about the Paramedic service credit.

18 Senate Bill 4053. Senator Martwick.
19 That was the one that raises the annuity of 150
20 percent of the poverty line.

21 That was the three main bills. Just to
22 let the Fund know, and all the board members and
23 officers, those were all unanimous. They passed
24 both chambers not with one no vote whatsoever.

1 They were all unanimous.

2 They have not been transmitted to the
3 Governor. We were asking staff to see when that is
4 going to happen.

5 In the House, House Bill 4488, that did
6 not go anywhere because that was the mirror bill of
7 2952 so the Senate decided to run VanPelt's and not
8 DelGado's.

9 Last but not least, House Bill 4435,
10 which is Marcus Evans, that was unanimous as well.
11 As you know that is the MRSA bill that adds to the
12 Occupational Disease Disability Benefit.

13 Like I said, none of this has gone to the
14 Governor. We will let you know when that happens.

15 With that, I will take any questions.

16 MEMBER MARTIN: I think that is all good
17 news. We appreciate all your hard work.

18 I do have a question, though. I don't
19 know if this is appropriate or whether you can get
20 me more information on it. But I do know that in
21 addition to all of those benefit bills, there is a
22 bill in Congress right now to expand the health
23 bill, which is they are going to expand the tax
24 deduction for healthcare expenses from \$3,000 to

1 \$6,000. I think they were also addressing whether
2 the premiums had to be paid by a retirement fund, a
3 qualified retirement plan, as opposed to whether or
4 not individuals can pay them on their own.

5 I don't have all of the parameters of
6 that bill. Is there any way you can get us more
7 information on that and the status on that bill? I
8 would appreciate it.

9 MR. PHELPS: Trustee Martin, we will work
10 on that immediately. We do do some Federal stuff
11 so we will definitely get with our people out there
12 in DC and let you know.

13 TRUSTEE MARTIN: Thank you.

14 MR. WELLER: Brandon, just to close the
15 loop on that, we are members of NCPERS and NCPERS
16 has a pretty good focused effort on lobbying those
17 type of bills. We can reach out to them and also
18 seek some guidance.

19 We did not see any FOIA changes come out
20 of this legislative session, that we are aware of,
21 correct?

22 MR. PHELPS: I have talked to legal and
23 Senate and on legal into the House staffers, staff
24 makes the world go round as we know, and they did

1 not see anything that would pertain to us. They
2 are still monitoring everything.

3 Like I said, some of the bills that may
4 have been out there, they may tweak and may do
5 something during veto or lame-deck, but we are
6 monitoring that closely, Director Weller.

7 MR. WELLER: Perfect. Thank you.

8 MEMBER TEBBENS: This is Rob Tebbens. I
9 do have a question about the refund legislation or
10 bill. I think it was Senate Bill 3177.

11 MR. PHELPS: Yes.

12 MEMBER TEBBENS: We had some issues with
13 that where it was inadvertently changed and there
14 was a group of people who had between 10 and 20
15 years of service that were inadvertently denied a
16 refund based on the language.

17 So it was changed and essentially it was
18 reverted back to what it was prior. But what it
19 didn't do I believe, and I would like to see your
20 thoughts on this and legal counsel as well, we have
21 employees that are not subject to mandatory
22 retirement or an entry age. This was the original
23 reason for the change that was obviously not
24 drafted correctly in the beginning.

1 We can have a member who gets hired at 47
2 years of age as a single role paramedic and if they
3 are 58 years of age with 11 years of service, would
4 they be entitled to a refund?

5 MR. PHELPS: So, Trustee Tebbens, as you
6 know this was a trailer bill to Senate Bill 6030
7 that Leader Cunningham inadvertently left some
8 things out.

9 The way I understand this, yeah, they can
10 do that. And I can check with Leader Cunningham.
11 Actually, I am going to be meeting with him maybe
12 early next week. I can bring that up.

13 If you don't mind, I would like to maybe
14 give you a call, I don't know what the protocol is,
15 but I can touch base with you so I can get those
16 specifics to make sure that I get that to him.

17 MEMBER TEBBENS: I would like to request
18 the Chairman of the Legislative Committee of the
19 Firemen's Annuity and Benefit Fund to call a
20 meeting maybe where we can address a couple of
21 these things and have it done in that kind of
22 forum. I think that is appropriate.

23 MR. PHELPS: Yes.

24 MEMBER TEBBENS: I am part of the

1 Legislative Committee but we have never convened a
2 committee.

3 MR. PHELPS: Trustee Tebbens, we miss you
4 down here. I can meet with Leader Cunningham. I
5 think you may want to join us, if the Board is okay
6 with that. If not, we can do something with you
7 and me and him. You let me know what the protocol
8 is. I want to make sure I do it right.

9 MEMBER TEBBENS: I understand that. I
10 think you should be included in a meeting, if we do
11 convene a committee meeting of our internal
12 Legislative Committee. But I would like legal
13 counsel to weigh in on that under that scenario
14 where we would have a single role medic at 58 years
15 of age with 11 years of service. If they in fact
16 under this change -- under this reverting back to
17 this previous language, if we need to draft a new
18 bill possibly.

19 MR. PHELPS: Trustee Tebbens, I pretty
20 much know the answer to this and I think it is
21 fine, but out of respect to you and the Board and
22 the Fund, I want to make sure I do it right. I
23 would like to get Leader Cunningham involved in
24 that as well.

1 MEMBER TEBBENS: Very good. Our Board is
2 ultimately going to determine that, too, based on
3 our legal counsel. I think that is where we need
4 to start, too. But I would love to have Chairman
5 Fortuna call a Legislative Committee meeting so
6 that we can address a number of these issues and
7 how they impact our membership.

8 MR. PHELPS: Absolutely.

9 MEMBER TEBBENS: Thank you, Brandon. I
10 appreciate all your help.

11 MR. PHELPS: Thank you, Trustee Tebbens.

12 MEMBER MURPHY: Thank you. Moving on, I
13 would like to have Kelly present the Executive
14 Director Report.

15 MR. WELLER: Welcome, everyone, today.
16 It has been a long meeting and a good meeting.

17 I do want to share some news bittersweet
18 Christy Maufas with 32 years commitment to the
19 Board has put in her letter to retire.

20 We are all very, very happy for her but
21 of course we are saddened that we are going to lose
22 such a seasoned person in the office. Our best to
23 Christy.

24 We will be talking a little bit more

1 about that perhaps in the next couple meetings but
2 I did want to make that announcement so we can go
3 ahead and tell staff that Christy is committed to
4 retiring.

5 The other side, the bittersweet news to
6 that, many of you in the room have seen is Jerod
7 Lockhart was hired as our Program Developer to
8 augment Chris Morales' team. It started off with
9 just a great thunderous beginning. We are very,
10 very proud to have him onboard. I think he brings
11 a ton of programming and development resources to
12 us. We're already moving down the road of moving
13 with the next steps on our consulting projects that
14 we had on deck during Budget.

15 Look for some of those to begin
16 percolating through the next couple of meetings.
17 We are having meetings this week and next week to
18 make that happen.

19 I was sent an email this morning from a
20 couple of folks about the Statement of Economic
21 Interest. Those are due by May 1st so get on line,
22 get those filled out. They are required by the
23 eight Trustees as well as myself. Some of you have
24 completed them, that is great. But I want to make

1 sure that you recognize the May 2nd deadline to
2 have those completed.

3 I am happy to discuss it. I am not an
4 expert on it. Perhaps, with legal and myself, if
5 you do have questions, we can make sure we get you
6 filed correctly and timely.

7 Jackie didn't mention it but I will
8 mention it, we are 98.9 percent through the
9 transition with J.P. Morgan into the banking world,
10 that has been quite a laborious effort to dissect
11 ourselves from the City accounts. It is going to
12 be well worth it. I am glad we did it but it's
13 been a long journey. We are finalizing the
14 training. I just got a notice for April 25th so I
15 believe by next board meeting we should be 100
16 percent transitioned over. Kudos to Jackie, John
17 and their team there.

18 In the meantime, they are working with
19 our auditors. The first thing that is in BoardPac
20 this meeting is a letter from the engagement
21 partner, which is something new. A new standard
22 that happened in 2021.

23 I don't think there is anything there
24 that should give people pause but it is something

1 that the auditor wanted you to be aware of.

2 What they are now required to do is to
3 point out some flaws that they see inside of the
4 audit and identify those risks and tell you that
5 they are going to spend extra effort on them.

6 I encourage that. I think it is great.
7 There is a risk in our audit and we want to be
8 aware of it so please read that, that's part of the
9 engagement letter process. I want to be on record
10 that we have provided it to the Board to review.

11 Actuarial work has started. Segal is
12 quite a ways in. I expect no delays from the
13 reports they have given me so far in terms of
14 timing so both audit and actuary at this point are
15 progressing as we anticipated they would progress
16 so nothing to report there.

17 We have went out to Guaranteed Rate
18 Field. Both President Fortuna and I have
19 tentatively requested a date for a September
20 retirement meeting that we would like to get on
21 deck. It happens to be a night game date so there
22 is a little bit of logistics we need to work out to
23 make it happen.

24 I anticipate we will have a contract from

1 them to execute by the next meeting and we can
2 formalize the agenda in that retirement seminar. I
3 know members have been asking about it.

4 CHAIRMAN FORTUNA: We will have that in
5 place.

6 MR. WELLER: The last thing is the Me Too
7 Retro. We're still trying to get that corrected
8 because of errors in the payroll system.
9 Contributions have not been paid yet, therefore the
10 programming has not been completed.

11 Chris, is there anything else that I need
12 to say about that? That is about where we stand.

13 MR. MORALES: Yes, that is about where we
14 stand.

15 MR. WELLER: With that, I want to be
16 communicative. The President has strongly
17 encouraged us to have in-place meeting for the May
18 18th meeting that is coming up.

19 I know it's going to be a change after
20 two years and three months to have to go back to
21 in-person.

22 We are looking at the best possible way
23 to provide the most efficient meeting, but the
24 President is very emphatic and I think the Board of

1 Trustees has been supportive of having all of us
2 back. So look for that May 18th, unless there's
3 just an extraordinary change in the virus uptick,
4 but our plan is to be live here in-person May 18th.

5 That concludes my report.

6 CHAIRMAN FORTUNA: Thank you.

7 MEMBER MURPHY: Thank you.

8 MEMBER MARTIN: Kelly, a couple of
9 questions.

10 MR. WELLER: Okay.

11 MEMBER MARTIN: Just two real quick
12 items. I would like to have a commitment on the
13 part of Segal with respect -- I know you have done
14 a lot of work and you have gotten out these
15 purchase for the guys from downstate and purchase
16 for the military.

17 I would like at some point in time in the
18 future, it doesn't have to be immediate, from
19 Segal, as far as how long it will take like either
20 a policy or a commitment that they would get those
21 back to us like in four weeks or six weeks so we
22 have like a definitive timeline for people moving
23 forward. I wanted to make that point.

24 Secondly, I wanted to thank you. I

1 BoardPaq 10-B, the Executive Director and staff
2 provided you with a list of outreach efforts to
3 this Member. This Member is currently on
4 disability.

5 As you know, under Section 6-153 of the
6 Illinois Pension Code, "A disabled fireman who is
7 receiving a Duty, Occupational Disease or Ordinary
8 Disability benefit shall be examined at least once
9 a year or such longer period as determined by the
10 Board".

11 Pursuant to that statutory direction, the
12 Board requested that this Member undergo a physical
13 exam to prove that he remained disabled.

14 In front of you in the material put
15 together by the Executive Director is a listing of
16 communications from the Fund to this Member over a
17 six month period in which the member failed to be
18 responsive to the Fund's outreach requests.

19 I remind you that this Member is a Member
20 who showed up at the last Board Member during
21 public comment and he did address the Board and
22 asked the Board last month not to take action on
23 his matter in order to allow him to be able to
24 comply with the Board and the Pension Code's

1 requirement.

2 An additional month has now gone by.
3 During that month, from the March board meeting
4 date, I believe there were three or four or maybe
5 even five contacts or attempted contacts by staff
6 to the Member. He has yet to comply with the
7 requirement under Section 6-153 of the Code.

8 Based on that history, it would be our
9 legal recommendation that this Member's benefits be
10 suspended pending his compliance with the Fund's
11 requirements.

12 What that means is that if the Board
13 agrees to that action, and that motion passes, the
14 Member will be notified of the Board's action and
15 then if the member complies the Fund staff and the
16 Executive Director can immediately release the
17 money that is being held.

18 We can certainly update you next month as
19 to whether we have been successful in getting the
20 Member's attention.

21 MEMBER MARTIN: Mr. President, I would
22 like to make that motion.

23 MS. BURNS: The motion would be to
24 suspend the disability payment for Member 13150

1 until said Member complies with the Fund's
2 requirements regarding the Section 6-153 of the
3 Code.

4 CHAIRMAN FORTUNA: Do I have a second?

5 MEMBER TEBBENS: I will second it.

6 CHAIRMAN FORTUNA: We have a motion by
7 Trustee Martin. Seconded by Trustee Tebbens.

8 Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Sheridan.

11 MEMBER SHERIDAN: Yes.

12 CHAIRMAN FORTUNA: Trustee Martin

13 MEMBER MARTIN: Yes.

14 CHAIRMAN FORTUNA: Trustee Tebbens.

15 MEMBER TEBBENS: Yes.

16 CHAIRMAN FORTUNA: I am a yes.

17 Motion carries.

18 MS. BURNS: Next, sir, Item C on our
19 agenda. There have been two cases filed against
20 the Fund in the last month. We would seek a motion
21 appointing Burke, Burns and Pinelli to represent
22 the Fund in both those matters.

23 The first matter involves a Federal
24 District Court litigation initiated by Lee Ann

1 McKay. Ms. McKay alleges discrimination,
2 harassment and various actions against the City of
3 Chicago as her employer. However, in the complaint
4 she mentioned all of the board members by name as
5 well as the Pension Fund.

6 She does not request any recovery or
7 assert any allegations against the Fund so I think
8 it will probably be an easy task to have us either
9 dismissed from the complaint or have Ms. McKay file
10 an amended complaint that seeks some recovery
11 against the Fund. Right now we are just named as
12 defendants but no action is sought against us. So
13 we need counsel appointed to represent the Fund in
14 that matter.

15 The second matter is the Doyle matter
16 involving the issue of abatement. This might give
17 us a chance to get further clarity on whether or
18 not a Member's rights abate upon their death or
19 whether their heirs or children can continue to
20 recover benefits that previously the Member may
21 have been entitled to receive but which never
22 actually legally vested.

23 Those are the two matters. So the
24 motion, sir, would be to appoint Burke, Burns and

1 Pinelli in those matters to represent you.

2 MEMBER MURPHY: Mr. President, I'd like
3 to make a motion to appoint Burke, Burns and
4 Pinelli to represent the Fund in these matters.

5 CHAIRMAN FORTUNA: There is a motion by
6 Trustee Murphy.

7 MEMBER MARTIN: Second.

8 CHAIRMAN FORTUNA: Seconded by Trustee
9 Martin.

10 MEMBER TEBBENS: I have a question. Is
11 that on BoardPaq somewhere? Can I find that
12 document or what you were referencing?

13 MS. BURNS: They are not in BoardPaq. We
14 can certainly send them to you because you have
15 been named obviously in the one action. So we will
16 definitely make sure all Trustees will get those
17 and that will be a practice going forward to ensure
18 that such complaints are sent to you.

19 MEMBER TEBBENS: Very good. Thank you.

20 CHAIRMAN FORTUNA: There's a motion and a
21 second. Any more discussion? Hearing none.

22 Trustee Murphy.

23 MEMBER MURPHY: Yes.

24 CHAIRMAN FORTUNA: Trustee Sheridan.

1 MEMBER SHERIDAN: Yes.

2 CHAIRMAN FORTUNA: Trustee Martin

3 MEMBER MARTIN: Yes.

4 CHAIRMAN FORTUNA: Trustee Tebbens.

5 MEMBER TEBBENS: Yes.

6 CHAIRMAN FORTUNA: I am a yes.

7 Motion carries.

8 MS. BURNS: The last issue, sir, which is
9 under Item F on our legal agenda, is really
10 consideration and adoption of implementation
11 practices relating to Section 6-151 of the Illinois
12 Pension Code.

13 You will recall this is a relatively new
14 legislative enactment, that allows members who have
15 retired to come back as Occupational Disease
16 recipients. It is the Member's election.

17 In order to deal with this new
18 legislation, the Executive Director, working with
19 staff and with legal counsel, has developed some
20 practices and implementation procedures, which he
21 can summarize for you. But at the end of his
22 discussion, it would be our recommendation that a
23 formal motion be adopted to allow the Board or the
24 Fund to handle these matters relating to Section

1 6-151 consistent with Board direction.

2 Kelly, if you want to walk the members
3 through your implementation suggestions.

4 MR. WELLER: This is in BoardPaq Item
5 10-D, which would be implementation of a Public Act
6 that was passed back in July of last year. We had
7 anticipated perhaps there would be some language
8 that would amend it in some way or another.

9 MS. BURNS: We still may go back and try
10 to fix some of this for the Member. As it is
11 currently drafted, in our opinion, based on
12 positions the City has taken, I am not sure this
13 legislation accomplishes the goal that was expected
14 by the legislature when it was passed.

15 MR. WELLER: Basically, this is an
16 acknowledgment form, that we are going to walk
17 through, for any applicant who wants to consider
18 this benefit starting with just the parameters of
19 the law, which is basically defining what we are
20 going to create here in the system, which is
21 Occupational Disability while retired.

22 It would require a new class of
23 individuals inside of our benefits administration
24 system piece.

1 Basically identifying these folks has
2 been retired for some periods of years, but then
3 coming back and petitioning due to disability in
4 cancer or heart disease.

5 Those particular provisions follow
6 exactly the same requirements that effect the
7 active member participants. Same language. There
8 was no diminishment or change in the way we are to
9 apply those particular hurdles.

10 Five years is the limit after they have
11 been retired. Compulsory retirement. Can't be any
12 later than that. Obviously, there is some Members
13 that don't subscribe or have to subscribe to a
14 compulsory retirement. Those Members would be
15 allowed more flexibility under this benefit.

16 Much like in any Occupational Disease,
17 the burden of proof lies with the Member in making
18 this claim. Which is going to require in our minds
19 quite a bit more paperwork because it is going to
20 be coming from perhaps several different places
21 since the Member could have been retired for
22 awhile.

23 We are looking to the Member to make sure
24 that they are coordinating and streamlining the

1 information that is going to be necessary to get
2 this benefit in front of the Board.

3 They are all going to have to let us, as
4 you would normally do, allow the CFD to transfer
5 any records that they may have to your employment
6 as well as to your medical history.

7 Once we get all of that in place, we
8 envision that the hearing process will be virtually
9 the same. It will be on the agenda with a
10 different classification but the hearing process
11 will be the same. We think that your positions are
12 going to maybe modify or have to review some of the
13 questions that need to be asked to make sure that
14 the qualifiers are in place. But it is basically
15 in our mind going to follow the same hearing
16 process in front of this Board.

17 The benefits will be the first day of the
18 month following the Board decision. This is a
19 little different. There is a reason why we are
20 doing that. I don't want to go into a lot of depth
21 here.

22 We think it is the best way to do this.
23 Once the Member applies for the benefit, is granted
24 the benefit, they are effectively switching from

1 Retirement to Occupational Disease. That process
2 then can be immortalized at the meeting after that
3 hearing takes place. So that way we are not
4 jeopardizing the person's retirement check while we
5 are making this particular determination.

6 The amount will be based on the 65
7 percent of the applicant's salary on the last day
8 they were a Member of the Chicago Fire Department
9 so the term there is eight a.m. The last day that
10 they were under the Fire Department compensation
11 for this benefit will be based on 65 percent of
12 that last day's pay.

13 QILDRO and alternate payees will remain
14 in place. So anything that would be currently
15 under QILDRO would not be subject to a change,
16 based on this change in classification.

17 Health insurance. Again, we, as a board,
18 do not want to weigh in on the City's authority
19 over the health insurance and who qualifies and who
20 doesn't and whatnot.

21 What we are going to do is we are going
22 to continue to withhold the health insurance as if
23 this Member were retired and to keep them for our
24 particular purposes in the retirement pool for

1 health insurance. If there is pushback from either
2 the Member or the City on that, we can review it.
3 But from where we stand right now, we're going to
4 be this Member in this particular situation for
5 healthcare as retired and continue those payments
6 as a retiree.

7 We have asked professionals for an
8 opinion on this but as it stands right now we
9 believe the safest way for the plan and the Member
10 is to view these benefits as taxable. Therefore,
11 we're going to send the appropriate tax forms that
12 these are taxable amounts and we are going to
13 withhold accordingly.

14 The Member will be much like what we are
15 seeing today on disabilities. The Member will also
16 be expected to continue medical reexams to maintain
17 the benefit through the period they are eligible.

18 When you turn 63, the way we envision
19 this is, you are going to automatically then
20 convert back to your normal retirement. What will
21 happen is the cost of living raises that would have
22 been applicable to you while in this Occupational
23 retired status will then be paid to you as a
24 percentage on that check. There won't be any retro

1 amounts paid to these individuals but they won't
2 suffer any loss in the COLA area in terms of the
3 calculation or their benefit going forward.

4 That same application would apply,
5 unfortunately, if the Member should happen to pass
6 while in receipt of that pension.

7 There is several other minor procedures
8 here. I don't need to spend a lot of time with the
9 Board. I think what the staff wants to convey with
10 the Board is that we have taken a conservative
11 approach here because the language just didn't give
12 us a lot of latitude to view this in any other way.

13 We anticipate perhaps there will be
14 changes in the future. If there are, that is
15 great. If not, we are prepared to move on and
16 apply this benefit to those who want to apply. We
17 believe we can have these applications as early as
18 May should there be Members that wish to
19 investigate this.

20 We are going to post this on the internet
21 and by signing this acknowledge, which essentially
22 is a disclosure, they are recognizing the way we
23 are doing this benefit and will accept the
24 calculation accordingly.

1 So, Mr. Chairman, I will defer back to
2 our legal counsel's advice, which is a
3 recommendation to implement as we have described.

4 MEMBER TEBBENS: I have a couple of
5 questions. This just seems like a real mess here.
6 I don't know. If someone is retired, it is going
7 to be -- am I getting this correct, is there a six
8 month diagnosis period before they can apply or can
9 they apply upon diagnosis?

10 MR. WELLER: We are not envisioning for
11 our process a layup or a wait period that would
12 limit this individual from seeking this type of
13 benefit.

14 MS. BURNS: They just can't be retired,
15 Trustee Tebbens, for more than five years.

16 MEMBER TEBBENS: According to the law. I
17 get that. But so someone who is retired that is
18 eligible under the law would then upon diagnosis
19 they would be able to apply for this benefit?

20 MS. BURNS: Right.

21 MEMBER TEBBENS: I noticed that there is
22 records at the applicant's own expense also, is
23 that right? Medical records.

24 MS. BURNS: Only their personal medical

1 records. We will get the records from the CFD just
2 like we do now.

3 MEMBER TEBBENS: Okay. I just caught
4 that. So the annuity that is paid in the interim,
5 as if the person was Minimal Formula Annuity, is
6 that reconciled in any way? How do we do that on
7 the board end of it?

8 MR. WELLER: Our arrival at this, and I
9 think I touched on it slightly with the payment at
10 the end of the month, we want to make sure that
11 this person continues to receive the retirement
12 annuity that they are entitled to, correct. So
13 that retirement annuity is going to run all the way
14 up until there is a hearing. At which time the
15 hearing will make a determination whether there is
16 a change in the status of this benefit from retired
17 to occupationally disabled while retired. Should
18 the hearing recognize the Occupational while
19 disabled classification, then the next pay coming
20 out of that period will be calculated at the new
21 amount.

22 Essentially all you are doing is keeping
23 this Member retired through this process until the
24 process is adjudicated. And then the next check

1 that would follow would be classified differently.

2 MS. BURNS: Trustee Tebbens, that is
3 consistent with the statute that says that the
4 first Occupational Disease disability payment shall
5 be made not later than one month after the benefit
6 is granted. So, we are just moving that up to the
7 first day of the month following the date the
8 benefit is granted.

9 So today if you had decided one of these
10 applications, on April 20th, the individual would
11 receive the Occupational benefit starting on May
12 1st.

13 MEMBER TEBBENS: Okay. So the date for
14 salary calculation for Minimum Formula Annuity will
15 change then, correct?

16 MR. WELLER: No.

17 MS. BURNS: No because they have been
18 retired. But I think your question is -- forgive
19 me if I am misunderstanding.

20 MEMBER TEBBENS: Let me provide some
21 clarity. Take them to 63. So this person within
22 the time frame of the law is awarded an Ordinary
23 Disability at 65 percent. They maintain that until
24 age 63. At age 63 what occurs? Do they get the

1 salary recalculation as if they were in the
2 disability or do they then continue based on the
3 calculation at the time when they originally
4 retired?

5 MS. BURNS: Yes, sir. At the time they
6 originally retired, as that amount may have been
7 increased by the 3 percent annual increase if they
8 are entitled to it.

9 MEMBER TEBBENS: So you are going to run
10 a parallel track of that while they are going
11 through this disability? In the event that they
12 recovered and wanted to return to retirement
13 status, they could do that as well?

14 MS. BURNS: Yes, sir.

15 MEMBER TEBBENS: QILDRO also, obviously,
16 that is a main sticking point there. You're going
17 to have a Member who is receiving a benefit that
18 would typically be an active benefit that would not
19 be subject to any kind of a QILDRO and you feel
20 that under the law this will be all buttoned up and
21 taken care of?

22 MS. BURNS: Unfortunately, because those
23 are final judgments, they have been entered and
24 more than 35 days has passed, so there is no way

1 that a firefighter can impact or negatively effect
2 a vested benefit to a third-party like that. There
3 are all kinds of case law on that. So the QILDROs
4 have to be honored even though the person is going
5 to be on Occupational.

6 MEMBER TEBBENS: Because it is already an
7 order of the court. I understand that.

8 And then health insurance, you are saying
9 no then. A person that would be otherwise
10 responsible or eligible for an Occupational cancer
11 would not have that health insurance?

12 MS. BURNS: That is really a City
13 decision, not a Fund decision. So all we can do is
14 say if the City doesn't give you health insurance,
15 you can stay on the retiree health insurance and we
16 will figure out a way to do that.

17 MR. WELLER: Our goal was to do no harm,
18 Trustee Tebbens. If someone wants to take this
19 road, we felt the worse thing we could potentially
20 do to them given the nature of the disease they are
21 applying for was to anyway compromise their chain
22 of consistency with insurance. Our goal here was
23 to maintain what I would call coverage with no gaps
24 or anything.

1 MEMBER TEBBENS: Understood. It is
2 obviously a well intentioned bill but as we can all
3 see here the implementation of it is very difficult
4 and very questionable.

5 The taxability of the income who
6 determines that? Is that an IRS rule?

7 MS. BURNS: Right. This is such a weird
8 kind of situation so what we did was we followed
9 what they do at the downstate pension funds who
10 have this benefit already and this is how they
11 treat it. Somebody may want to get a private
12 letter ruling from the IRS but it is really not the
13 Fund's responsibility.

14 MR. WELLER: We have engaged our tax
15 professionals to give us opinions on this and the
16 least harm we could do to someone is to claim it is
17 taxable. If for whatever reason down the road an
18 individual wins on this particular issue and gets
19 the IRS to say it is tax exempt, then that is
20 wonderful. Which is much better than the other way
21 with the IRS back trying to crawl back. We think
22 this is the best approach to protect out members.

23 MS. BURNS: It is consistent with what
24 other public pension funds do. From a prudence

1 standpoint, from your liability and trustees
2 liability, we are following what others do.

3 Excuse me, I do note for the record that
4 we have lost our quorum. Trustee Martin has
5 dropped off the call. Therefore, I believe we only
6 have four trustees.

7 So I don't want to cut you off, Trustee
8 Tebbens. We are not going to be able to take a
9 motion on this issue.

10 If you'd like, Mr. President, under
11 Robert's Rules and rules of governance, we should
12 now adjourn the meeting but we certainly don't want
13 to cut off this discussion. We can either put it
14 back on the agenda for next month or you can
15 address it at a legislative meeting that Trustee
16 Tebbens earlier suggested. We will continue to
17 answer questions but it is prudent to adjourn the
18 meeting and answer any questions you have, if you
19 want to continue talking.

20 MEMBER TEBBENS: I think it would be
21 appropriate. I think there are a number of things
22 that I think we could cover at a Legislative
23 Committee meeting. So I would love to have one and
24 this would be appropriate there as well. We could

1 spend more time on it.

2 MS. BURNS: Thank you, Trustee Tebbens.

3 CHAIRMAN FORTUNA: Unfortunately, I have
4 lost a quorum so this meeting is adjourned.

5 MS. BURNS: It adjourns for lack of a
6 quorum. The time is 11:45.

7

8 (WHICH WERE ALL THE PROCEEDINGS

9 IN THE ABOVE-ENTITLED MEETING

10 AT THIS DATE AND TIME.)

11

12

13

14

15

16

17

18

19

20

21

22

23

24

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

STATE OF ILLINOIS)
) SS.
COUNTY OF DU PAGE)

DEBORAH TYRRELL, being a Certified Shorthand Reporter, on oath says that she is a court reporter doing business in the County of DuPage and State of Illinois, that she reported in shorthand the proceedings given at the taking of said cause and that the foregoing is a true and correct transcript of her shorthand notes so taken as aforesaid; and contains all the proceedings given at said cause.

Debbie Tyrrell

DEBBIE TYRRELL, CSR
License No. 084-001078

\$	<p>11:45 [1] - 169:6</p> <p>12 [11] - 23:5, 23:16, 23:20, 65:18, 66:3, 87:5, 87:17, 87:21, 105:2, 105:10, 105:14</p> <p>12-found [1] - 107:18</p> <p>120.5 [1] - 132:20</p> <p>120.6 [1] - 132:14</p> <p>121 [1] - 25:12</p> <p>12th [2] - 34:2, 69:3</p> <p>13 [4] - 7:8, 33:14, 34:10, 34:15</p> <p>13150 [2] - 149:23, 151:24</p> <p>13333 [1] - 14:16</p> <p>13th [2] - 132:7, 132:18</p> <p>14 [3] - 5:17, 5:20, 6:1</p> <p>15 [1] - 55:10</p> <p>150 [1] - 137:19</p> <p>15023 [1] - 15:14</p> <p>15696 [1] - 15:14</p> <p>15916 [1] - 13:19</p> <p>15th [2] - 105:20, 109:3</p> <p>16 [5] - 5:16, 5:19, 5:22, 7:4, 42:24</p> <p>1605 [2] - 73:7, 76:19</p> <p>16503 [1] - 11:3</p> <p>16629 [1] - 9:8</p> <p>16931 [1] - 17:13</p> <p>16th [10] - 7:23, 32:24, 33:16, 36:24, 90:1, 105:19, 106:5, 107:14, 113:14, 118:18</p> <p>17 [1] - 36:20</p> <p>17086 [1] - 9:8</p> <p>17916 [1] - 12:20</p> <p>18 [1] - 7:12</p> <p>18638 [1] - 11:24</p> <p>18th [3] - 147:18, 148:2, 148:4</p> <p>19 [1] - 7:8</p> <p>19430 [1] - 12:21</p> <p>1989 [1] - 24:5</p> <p>1D [3] - 33:11, 34:10, 34:15</p> <p>1E [3] - 33:12, 34:10, 34:15</p> <p>1st [2] - 144:21, 164:12</p>	<p>2.06C [1] - 7:15</p> <p>2.06D [1] - 7:4</p> <p>20 [8] - 1:13, 1:15, 3:2, 7:7, 37:22, 55:8, 135:4, 140:14</p> <p>200 [1] - 123:20</p> <p>2001 [1] - 89:7</p> <p>2003 [1] - 55:7</p> <p>2015 [3] - 54:1, 57:20</p> <p>2016 [2] - 7:4, 7:24</p> <p>2020 [2] - 36:24, 42:24</p> <p>2021 [22] - 7:5, 7:6, 7:7, 7:8, 8:5, 33:16, 54:8, 66:12, 68:20, 69:3, 73:3, 76:14, 88:3, 95:2, 99:10, 105:20, 113:14, 133:20, 134:1, 134:4, 145:22</p> <p>2022 [14] - 1:15, 3:2, 5:16, 5:18, 5:19, 5:20, 5:22, 6:1, 7:9, 34:2, 132:21, 133:2, 133:4, 135:3</p> <p>2023 [1] - 133:4</p> <p>20th [1] - 164:10</p> <p>21st [1] - 90:1</p> <p>22 [1] - 126:22</p> <p>24 [1] - 135:8</p> <p>24th [1] - 68:20</p> <p>25th [1] - 145:14</p> <p>28th [1] - 137:3</p> <p>2952 [2] - 137:12, 138:7</p> <p>2nd [6] - 66:12, 73:3, 76:13, 112:19, 113:11, 145:1</p>	<p>40-hour [1] - 36:22</p> <p>4053 [1] - 137:18</p> <p>4435 [1] - 138:9</p> <p>4488 [1] - 138:5</p> <p>45 [1] - 51:17</p> <p>46 [3] - 25:4, 25:7, 25:8</p> <p>47 [4] - 102:20, 104:24, 113:23, 141:1</p> <p>4950 [1] - 107:2</p>	<p>91-0715 [1] - 4:18</p> <p>95 [1] - 128:2</p> <p>98.9 [1] - 145:8</p> <p>9:30 [1] - 88:16</p> <p>9th [3] - 88:3, 95:2, 136:16</p>	
'	<p>'03 [3] - 55:8, 55:21, 57:5</p> <p>'13 [2] - 55:9, 55:24</p> <p>'15 [1] - 56:1</p> <p>'17 [3] - 55:11, 56:2</p> <p>'19 [2] - 55:13, 56:3</p> <p>'20 [2] - 55:15, 56:4</p> <p>'21 [3] - 54:6, 92:15, 107:14</p> <p>'89 [2] - 24:16, 24:18</p> <p>'99 [1] - 25:4</p>				
0	<p>084-001078 [1] - 170:20</p> <p>09283 [2] - 16:12, 16:14</p> <p>09362 [2] - 10:6, 13:19</p> <p>0942 [1] - 10:5</p>				
1	<p>1 [17] - 23:5, 23:16, 23:20, 33:24, 34:11, 34:16, 50:20, 65:18, 66:3, 66:7, 87:5, 87:17, 87:21, 105:2, 105:10, 105:14</p> <p>10 [3] - 44:9, 54:6, 140:14</p> <p>10-B [1] - 150:1</p> <p>10-D [1] - 156:5</p> <p>10.6 [1] - 134:2</p> <p>100 [6] - 37:21, 51:8, 51:19, 70:1, 91:2, 145:15</p> <p>101-0640 [2] - 4:5, 4:9</p> <p>1040 [2] - 106:6, 113:17</p> <p>1097 [1] - 1:8</p> <p>11 [2] - 141:3, 142:15</p> <p>11181 [1] - 14:16</p> <p>11394 [1] - 15:14</p>	<p>2</p> <p>2 [10] - 11:23, 27:15, 33:24, 34:11, 34:16, 50:20, 70:17, 80:14, 97:24, 117:14</p>	<p>3</p> <p>3 [1] - 165:7</p> <p>3.9 [2] - 123:19, 135:3</p> <p>30 [1] - 7:5</p> <p>300 [1] - 1:13</p> <p>31 [1] - 7:6</p> <p>3177 [2] - 137:16, 140:10</p> <p>31st [1] - 124:10</p> <p>32 [1] - 143:18</p> <p>35 [1] - 165:24</p> <p>37 [3] - 63:7, 65:16, 78:18</p> <p>3:30 [1] - 136:17</p> <p>3rd [2] - 92:15, 99:10</p>	<p>5</p> <p>5-8-17 [2] - 56:6, 57:8</p> <p>5.9 [1] - 123:18</p> <p>50 [1] - 51:18</p> <p>50th [2] - 73:7, 76:19</p> <p>51 [1] - 125:15</p> <p>54 [1] - 133:1</p> <p>540 [1] - 95:6</p> <p>55 [1] - 51:16</p> <p>56 [1] - 127:19</p> <p>58 [2] - 141:3, 142:14</p> <p>5th [1] - 112:8</p>	<p style="text-align: center;">A</p> <p>a.m [3] - 1:16, 136:18, 159:9</p> <p>Aaron [4] - 20:15, 20:16, 20:21, 22:19</p> <p>abate [1] - 153:18</p> <p>abatement [1] - 153:16</p> <p>ability [2] - 52:10, 77:22</p> <p>able [17] - 28:20, 41:11, 51:9, 51:16, 58:16, 75:4, 78:21, 79:1, 81:17, 89:13, 92:20, 96:2, 115:16, 119:3, 150:23, 162:19, 168:8</p> <p>ABOVE [1] - 169:9</p> <p>above-entitled [1] - 1:12</p> <p>ABOVE-ENTITLED [1] - 169:9</p> <p>Absolutely [1] - 100:16</p> <p>absolutely [4] - 92:19, 115:19, 131:21, 143:8</p> <p>Academy [1] - 25:5</p> <p>accept [2] - 31:5, 161:23</p> <p>accessible [1] - 49:15</p> <p>accident [7] - 55:6, 55:10, 55:12, 56:1, 56:2, 56:7, 57:8</p> <p>accomplishes [1] - 156:13</p> <p>accordance [1] - 4:13</p> <p>according [1] - 162:16</p> <p>accordingly [2] - 160:13, 161:24</p> <p>account [1] - 132:9</p> <p>Accountant [1] - 2:17</p> <p>accounts [2] - 132:13, 145:11</p> <p>achieved [1] - 99:11</p> <p>acknowledged [1] - 161:21</p> <p>acknowledgment [1] - 156:16</p> <p>Act [8] - 4:5, 4:7, 4:14, 4:18, 6:23, 7:4, 7:15, 156:5</p>
2		<p>4</p> <p>4.2 [1] - 132:9</p> <p>40 [4] - 23:2, 24:17, 25:12, 51:18</p>	<p>6</p> <p>6 [1] - 122:15</p> <p>6-151 [2] - 155:11, 156:1</p> <p>6-153 [3] - 150:5, 151:7, 152:2</p> <p>60 [6] - 66:23, 73:1, 76:17, 78:8, 78:17, 78:20</p> <p>6030 [1] - 141:6</p> <p>63 [4] - 160:18, 164:21, 164:24</p> <p>65 [3] - 159:6, 159:11, 164:23</p> <p>6:09 [1] - 136:18</p>		
3		<p>7</p> <p>7 [2] - 66:7, 136:7</p> <p>74 [2] - 87:3, 88:14</p>	<p>8</p> <p>8-18-03 [1] - 55:22</p> <p>81 [1] - 127:17</p> <p>87 [1] - 127:6</p> <p>8:30 [1] - 1:16</p> <p>8:50 [1] - 41:17</p>		
4		<p>9</p> <p>9 [4] - 54:1, 76:11, 88:16, 99:9</p>			

<p>act [2] - 4:8, 47:24 action [7] - 125:11, 149:23, 150:22, 151:13, 151:14, 153:12, 154:15 actions [1] - 153:2 Active [4] - 2:5, 2:6, 2:7, 2:11 active [4] - 95:2, 110:17, 157:7, 165:18 activities [4] - 70:8, 93:7, 111:17, 111:21 activity [2] - 70:5, 93:4 actual [3] - 47:24, 68:24, 95:14 actuarial [1] - 146:11 actuary [2] - 133:10, 146:14 acute [1] - 118:3 added [1] - 48:14 addition [2] - 33:21, 138:21 additional [6] - 33:5, 33:10, 33:18, 33:22, 48:22, 151:2 additionally [1] - 53:10 address [10] - 4:23, 68:20, 106:6, 129:18, 131:9, 131:19, 141:20, 143:6, 150:21, 168:15 addressed [1] - 131:17 addressing [2] - 131:3, 139:1 adds [1] - 138:11 adjourn [2] - 168:12, 168:17 adjourned [4] - 136:16, 136:17, 169:4 adjourns [1] - 169:5 adjudicated [1] - 163:24 adjustment [1] - 15:13 Administration [2] - 24:21, 25:6 administration [1] - 156:23 Administrative [5] - 5:15, 19:11, 24:23, 133:6, 135:15 admission [12] - 23:11, 23:15, 33:18, 34:4, 34:8, 34:9, 65:23, 66:2, 87:12, 87:16, 105:7, 105:10</p>	<p>admitted [10] - 23:18, 23:21, 34:14, 34:17, 66:5, 66:8, 87:19, 87:22, 105:12, 105:15 adopt [5] - 31:1, 62:3, 83:13, 101:18, 120:23 adopted [1] - 155:23 adoption [1] - 155:10 advance [1] - 23:5 advice [1] - 162:2 Advil [1] - 108:24 advise [5] - 21:1, 63:12, 71:16, 85:1, 102:24 advised [1] - 108:23 affected [1] - 110:15 aforsaid [1] - 170:14 afterwards [2] - 24:19, 89:24 age [6] - 140:22, 141:2, 141:3, 142:15, 164:24 Agency [1] - 28:16 agenda [8] - 123:3, 126:7, 147:2, 149:22, 152:19, 155:9, 158:9, 168:14 ago [2] - 109:22, 109:23 agreement [1] - 134:17 agrees [1] - 151:13 ahead [2] - 72:5, 144:3 aid [6] - 38:20, 38:21, 38:23, 44:13, 44:16, 44:20 air [1] - 114:15 airport [1] - 76:12 alarm [1] - 37:6 Aleve [3] - 108:12, 108:24, 112:3 ALL [1] - 169:8 allegations [1] - 153:7 alleges [1] - 153:1 allocations [1] - 130:15 allow [3] - 150:23, 155:23, 158:4 allowed [1] - 157:15 allows [2] - 4:5, 155:14 almost [2] - 55:12, 130:9 ALSO [1] - 2:15 alternate [1] - 159:13 Ambulance [2] - 87:3, 88:14 ambulance [24] - 39:4,</p>	<p>39:5, 39:9, 44:14, 44:24, 46:10, 46:18, 48:3, 67:23, 74:20, 74:21, 74:23, 78:12, 88:17, 88:24, 89:21, 95:18, 95:24, 96:4, 96:6, 96:7, 98:13, 106:19, 114:19 amend [1] - 156:8 amended [1] - 153:10 amount [6] - 51:15, 53:14, 134:1, 159:6, 163:21, 165:6 amounts [2] - 160:12, 161:1 analysts [1] - 127:22 AND [3] - 1:3, 2:13, 169:10 ankle [21] - 88:22, 88:23, 89:5, 89:7, 89:9, 89:19, 89:21, 90:3, 90:5, 90:9, 90:11, 91:8, 91:11, 91:21, 91:23, 92:2, 92:11, 93:11, 98:14, 98:15, 99:2 ankles [6] - 88:20, 88:22, 89:3, 89:13, 89:24, 93:15 Ann [1] - 152:24 ANNA [1] - 2:9 announced [1] - 125:9 announcement [1] - 144:2 annual [3] - 129:1, 129:8, 165:7 Annuitant [1] - 2:4 Annuities [3] - 9:7, 10:5, 11:2 ANNUITY [1] - 1:3 Annuity [4] - 11:23, 141:19, 163:5, 164:14 annuity [4] - 137:19, 163:4, 163:12, 163:13 answer [5] - 129:7, 129:18, 142:20, 168:17, 168:18 answered [1] - 41:13 ANTHONY [2] - 2:7, 104:11 Anthony [4] - 102:19, 104:18, 119:12, 121:14 anticipate [2] - 146:24, 161:13 anticipated [2] - 146:15, 156:7 anticipating [1] -</p>	<p>132:9 anyway [1] - 166:21 anyways [1] - 109:9 Apollo [1] - 127:1 appearance [2] - 33:13, 64:1 APPEARANCES [1] - 2:1 applicable [1] - 160:22 Applicant [2] - 34:16, 50:20 applicant [26] - 21:20, 23:17, 26:4, 27:12, 27:17, 32:11, 33:2, 48:23, 63:6, 64:7, 66:4, 70:24, 73:10, 80:17, 84:13, 85:17, 87:18, 93:18, 98:2, 98:11, 103:17, 105:11, 112:10, 113:20, 117:16, 156:17 Applicant's [2] - 33:24, 34:11 applicant's [6] - 21:18, 64:5, 85:14, 103:14, 159:7, 162:22 applicants [5] - 27:8, 32:12, 80:7, 97:20, 117:7 application [14] - 20:20, 21:7, 23:12, 32:15, 63:9, 63:17, 66:15, 66:19, 84:22, 85:4, 88:7, 103:5, 106:3, 161:4 applications [3] - 20:12, 161:17, 164:10 applies [1] - 158:23 apply [7] - 157:9, 161:4, 161:16, 162:8, 162:9, 162:19 applying [3] - 24:7, 105:17, 166:21 appoint [2] - 153:24, 154:3 appointed [1] - 153:13 appointing [1] - 152:21 appointments [3] - 70:14, 93:13, 112:4 appreciate [11] - 39:19, 41:2, 46:21, 79:9, 97:2, 116:8, 131:20, 138:17, 139:8, 143:10, 149:13</p>	<p>approach [5] - 126:9, 128:19, 129:2, 161:11, 167:22 appropriate [7] - 124:15, 130:15, 138:19, 141:22, 160:11, 168:21, 168:24 approval [2] - 4:16, 5:15 Approval [1] - 5:15 approve [14] - 5:21, 9:6, 10:4, 11:2, 11:23, 12:20, 13:18, 14:15, 15:15, 18:13, 19:12, 121:24, 135:15, 135:19 approved [1] - 7:13 April [17] - 1:15, 3:2, 34:2, 68:22, 69:3, 132:6, 132:7, 132:12, 132:15, 132:17, 133:12, 133:14, 135:2, 135:10, 136:16, 145:14, 164:10 area [2] - 134:14, 161:2 arm [4] - 67:13, 67:14, 69:12, 74:19 arms [2] - 107:15, 108:4 arrival [2] - 74:3, 163:8 arrive [1] - 39:5 arrived [3] - 46:18, 66:24, 77:9 arriving [1] - 68:11 arthrosocopy [1] - 118:12 Ashland [2] - 107:2, 107:3 aside [1] - 57:9 assert [1] - 153:7 assets [5] - 127:3, 127:6, 127:17, 127:19, 128:3 assigned [11] - 25:4, 25:11, 25:12, 43:3, 66:22, 72:24, 76:11, 76:14, 76:17, 78:18, 88:14 assignment [12] - 23:1, 23:2, 24:16, 25:14, 36:14, 37:4, 65:14, 87:1, 94:22, 104:22, 113:10, 113:11 assignments [1] - 24:15</p>
--	--	--	---	--

<p>assist [5] - 66:23, 73:23, 76:19, 96:2 Assistant [3] - 24:23, 25:1, 48:16 assisted [1] - 96:3 Associates [2] - 2:18, 136:14 assume [1] - 108:6 asterisks [1] - 55:19 AT [1] - 169:10 attached [3] - 27:1, 80:1, 116:24 attempted [1] - 151:5 attempting [1] - 67:2 attention [12] - 66:11, 73:2, 73:16, 74:11, 76:13, 87:4, 88:2, 89:1, 95:1, 105:1, 113:13, 151:20 attorney [10] - 21:14, 21:15, 33:13, 63:24, 64:2, 85:10, 85:11, 103:11, 103:12, 149:3 ATTORNEYS [1] - 2:12 attorneys [9] - 20:24, 41:24, 63:11, 72:9, 75:21, 84:19, 94:5, 102:22, 112:21 Audio [1] - 5:16 audio [4] - 4:6, 5:19, 5:23, 5:24 audit [3] - 146:4, 146:7, 146:14 auditor [1] - 146:1 auditors [1] - 145:19 augment [1] - 144:8 August [6] - 7:6, 55:8, 55:10, 56:1, 109:17, 110:1 authority [1] - 159:18 auto [7] - 55:6, 55:9, 55:11, 56:1, 56:2, 56:7, 57:7 automatically [1] - 160:19 available [2] - 4:16, 132:3 Avenue [1] - 107:2 Average [1] - 132:22 awaiting [2] - 25:21, 37:6 awarded [1] - 164:22 aware [6] - 28:13, 127:13, 131:15, 139:20, 146:1, 146:8 awhile [1] - 157:22 awkward [1] - 107:21 ax [1] - 107:19</p>	<p style="text-align: center;">B</p> <p>B-e-a-l-s [1] - 22:20 B-r-i-a-n [1] - 42:14 backboard [1] - 39:11 background [1] - 89:11 backs [1] - 107:6 bad [1] - 130:3 bag [1] - 55:24 balance [1] - 77:17 balanced [1] - 136:20 bank [1] - 133:14 banking [1] - 145:9 Barry [1] - 136:13 base [1] - 141:15 based [23] - 7:1, 16:14, 19:14, 24:7, 28:12, 28:19, 58:12, 81:3, 85:4, 99:17, 99:20, 105:18, 119:2, 125:1, 125:17, 140:16, 143:2, 151:8, 156:11, 159:6, 159:11, 159:16, 165:2 Based [5] - 31:24, 62:22, 84:4, 102:9, 121:16 baseline [1] - 44:22 basis [5] - 66:15, 88:7, 106:3, 123:20, 129:1 Battalion [1] - 113:23 Beals [8] - 20:15, 20:16, 20:22, 20:23, 22:19, 28:3, 29:7, 31:22 BEALS [7] - 20:16, 21:11, 21:16, 21:23, 22:9, 31:23, 32:8 became [1] - 25:2 becoming [1] - 125:15 BEFORE [1] - 1:1 began [2] - 32:23, 81:6 begin [1] - 144:15 beginning [5] - 14:15, 135:2, 135:9, 140:24, 144:9 behalf [3] - 32:19, 33:10, 63:9 behind [4] - 67:16, 92:2, 106:15, 115:9 below [1] - 39:1 benchmark [1] - 123:19 bend [2] - 53:5, 69:18 benefit [44] - 20:21, 21:10, 21:20, 24:7,</p>	<p>32:3, 59:14, 60:17, 62:24, 63:20, 64:7, 84:6, 85:7, 85:16, 100:6, 102:11, 103:7, 103:16, 105:18, 119:12, 121:19, 132:12, 132:19, 138:21, 150:8, 156:18, 157:15, 158:2, 158:23, 158:24, 159:11, 160:17, 161:3, 161:16, 161:23, 162:13, 162:19, 163:16, 164:5, 164:8, 164:11, 165:17, 165:18, 166:2, 167:10 Benefit [2] - 138:12, 141:19 BENEFIT [1] - 1:3 Benefits [3] - 11:23, 13:17, 13:19 benefits [8] - 29:6, 82:1, 84:22, 151:9, 153:20, 156:23, 158:17, 160:10 best [8] - 24:18, 77:21, 92:17, 108:16, 143:22, 147:22, 158:22, 167:22 bestowed [1] - 149:14 better [4] - 54:8, 54:13, 81:8, 167:20 between [3] - 54:18, 57:20, 140:14 bicep [1] - 68:17 biceps [1] - 68:21 big [8] - 37:18, 110:12, 123:14, 124:12, 124:18, 127:2, 128:1, 134:13 bill [11] - 134:21, 138:6, 138:11, 138:22, 138:23, 139:6, 139:7, 140:10, 141:6, 142:18, 167:2 Bill [8] - 35:5, 137:12, 137:16, 137:18, 138:5, 138:9, 140:10, 141:6 billion [1] - 136:21 bills [7] - 135:11, 137:9, 137:10, 137:21, 138:21, 139:17, 140:3 bit [9] - 40:9, 89:10, 91:3, 107:23,</p>	<p>107:24, 108:3, 143:24, 146:22, 157:19 bittersweet [2] - 143:17, 144:5 blinds [1] - 57:1 blood [1] - 70:18 BOARD [3] - 1:2, 2:2, 2:12 Board [89] - 2:18, 2:19, 4:19, 4:20, 4:23, 5:17, 21:19, 22:6, 23:4, 23:5, 23:16, 23:20, 27:1, 27:9, 27:15, 33:3, 33:11, 33:14, 33:18, 34:15, 35:2, 45:15, 48:13, 48:21, 61:5, 64:6, 64:17, 65:17, 66:3, 66:7, 66:17, 69:5, 80:1, 80:8, 80:14, 85:15, 86:2, 87:4, 87:17, 87:21, 88:9, 88:11, 97:21, 97:24, 99:9, 103:16, 104:1, 105:2, 105:10, 105:14, 105:22, 115:22, 117:1, 117:8, 117:14, 122:1, 125:11, 125:23, 126:3, 126:4, 128:22, 133:19, 137:14, 142:5, 142:21, 143:1, 143:19, 146:10, 147:24, 150:12, 150:20, 150:21, 150:22, 150:24, 151:12, 155:23, 156:1, 158:2, 158:16, 158:18, 161:9, 161:10 board [19] - 5:23, 6:2, 7:5, 7:7, 22:2, 32:24, 33:4, 64:12, 73:20, 77:7, 85:21, 103:22, 114:4, 137:22, 145:15, 151:3, 153:4, 159:17, 163:7 Board" [1] - 150:10 Board's [13] - 30:3, 32:5, 33:22, 34:10, 63:3, 82:19, 84:9, 100:23, 102:14, 120:4, 121:21, 149:24, 151:14 BoardPaq [6] - 122:21, 145:19, 150:1, 154:11,</p>	<p>154:13, 156:4 bone [2] - 92:2, 98:14 bones [1] - 118:19 borrowed [1] - 124:10 borrower [1] - 124:13 borrowers [1] - 124:14 bottom [1] - 77:12 box [3] - 56:12, 57:10, 129:10 bracket [1] - 128:20 Brady [7] - 123:8, 124:4, 125:5, 128:5, 129:12, 130:20, 131:3 brady [1] - 130:16 BRADY [1] - 2:18 Brandon [3] - 136:11, 136:13, 143:9 brandon [1] - 139:14 breakdown [1] - 133:13 BRIAN [1] - 42:7 Brian [4] - 34:23, 35:13, 41:6, 42:14 brief [4] - 4:22, 36:17, 126:8, 126:21 briefly [11] - 24:14, 25:6, 27:24, 36:16, 48:20, 66:20, 73:20, 88:11, 106:1, 114:4, 117:22 bring [5] - 67:2, 71:18, 74:5, 128:19, 141:12 bringing [1] - 132:10 brings [1] - 144:10 broke [2] - 89:10, 108:22 broken [2] - 89:7, 118:19 brought [2] - 49:18, 131:11 bruise [1] - 108:14 Budget [8] - 7:9, 135:1, 135:2, 135:3, 136:20, 136:21, 144:14 budget [1] - 128:16 building [4] - 77:10, 114:7, 114:8, 114:10 bulging [1] - 54:9 burden [9] - 21:18, 21:21, 64:5, 64:8, 85:14, 85:17, 103:15, 103:18, 157:17 BURKE [1] - 2:13 Burke [4] - 134:20, 152:21, 153:24, 154:3</p>
---	--	--	---	--

burning [1] - 90:18
Burns [5] - 18:14,
 134:20, 152:21,
 153:24, 154:3
BURNS [34] - 2:13,
 2:13, 4:1, 5:8, 8:2,
 8:10, 60:11, 71:15,
 71:22, 72:2, 75:13,
 75:17, 91:13,
 133:17, 134:6,
 149:21, 151:23,
 152:18, 154:13,
 155:8, 156:9,
 162:14, 162:20,
 162:24, 164:2,
 164:17, 165:5,
 165:14, 165:22,
 166:12, 167:7,
 167:23, 169:2, 169:5
business [2] - 35:9,
 170:10
buttoned [1] - 165:20
buy [2] - 46:8, 49:6
BY [23] - 2:13, 22:16,
 23:23, 26:18, 36:9,
 40:1, 42:11, 45:20,
 50:17, 65:7, 66:10,
 72:17, 76:4, 79:19,
 86:18, 88:1, 91:17,
 94:13, 97:11,
 104:15, 105:16,
 113:6, 116:19

C

cab [1] - 115:9
calculated [1] -
 163:20
calculation [4] -
 161:3, 161:24,
 164:14, 165:3
Callan [2] - 2:18,
 128:6
camera [1] - 71:23
cancer [7] - 24:9,
 28:5, 28:11, 28:14,
 157:4, 166:10
Cancer [1] - 28:17
cannot [2] - 58:15,
 69:10
cap [2] - 123:13
capacity [7] - 27:7,
 34:1, 45:8, 50:21,
 80:6, 97:19, 117:6
Capacity [2] - 92:14,
 99:8
capital [1] - 124:19
car [2] - 91:15, 92:9
carcinogen [1] - 28:16
card [2] - 133:12,

133:14
care [5] - 96:5, 96:6,
 119:1, 165:21
careful [3] - 44:1,
 44:3, 88:19
Carol [1] - 149:3
carries [32] - 6:21, 9:4,
 10:2, 10:24, 11:21,
 12:18, 13:16, 14:13,
 15:10, 16:10, 17:10,
 18:8, 19:9, 20:10,
 30:1, 30:21, 31:21,
 61:22, 62:21, 82:16,
 83:8, 84:3, 100:20,
 101:13, 102:8,
 120:1, 120:18,
 121:13, 122:14,
 136:6, 152:17, 155:7
carry [2] - 37:10,
 67:10
carrying [2] - 51:19,
 91:5
Carson [1] - 47:11
case [3] - 108:1,
 120:21, 166:3
cases [1] - 152:19
cash [9] - 122:24,
 124:18, 124:19,
 132:3, 132:5,
 132:10, 132:17,
 133:18
cat's [1] - 56:11
catches [2] - 92:1
category [1] - 125:19
cats [1] - 57:11
caught [1] - 163:3
caused [1] - 28:15
CEO [1] - 125:8
certain [2] - 92:23,
 110:15
certainly [5] - 113:16,
 114:3, 151:18,
 154:14, 168:12
Certified [1] - 170:8
CFD [2] - 158:4, 163:1
chain [1] - 166:21
chair [2] - 67:5, 67:9
Chairman [9] - 23:15,
 34:7, 45:14, 66:2,
 87:16, 105:9,
 141:18, 143:4, 162:1
CHAIRMAN [253] - 3:1,
 3:18, 3:20, 4:3, 5:11,
 6:5, 6:9, 6:11, 6:14,
 6:16, 6:18, 6:20,
 7:17, 7:21, 8:12,
 8:16, 8:18, 8:21,
 8:23, 9:1, 9:3, 9:10,
 9:14, 9:16, 9:19,
 9:21, 9:23, 10:1,

10:8, 10:12, 10:14,
 10:17, 10:19, 10:21,
 10:23, 11:5, 11:9,
 11:11, 11:14, 11:16,
 11:18, 11:20, 12:2,
 12:6, 12:8, 12:11,
 12:13, 12:15, 12:17,
 12:23, 13:4, 13:6,
 13:9, 13:11, 13:13,
 13:15, 13:21, 14:1,
 14:3, 14:6, 14:8,
 14:10, 14:12, 14:18,
 14:22, 14:24, 15:3,
 15:5, 15:7, 15:9,
 15:18, 15:22, 15:24,
 16:3, 16:5, 16:7,
 16:9, 16:17, 16:22,
 16:24, 17:3, 17:5,
 17:7, 17:9, 17:16,
 17:20, 17:22, 18:1,
 18:3, 18:5, 18:7,
 18:11, 18:17, 18:21,
 18:23, 19:2, 19:4,
 19:6, 19:8, 19:18,
 19:22, 19:24, 20:3,
 20:5, 20:7, 20:9,
 23:18, 26:5, 29:1,
 29:4, 29:9, 29:14,
 29:16, 29:18, 29:20,
 29:22, 29:24, 30:6,
 30:10, 30:12, 30:14,
 30:16, 30:18, 30:20,
 31:5, 31:10, 31:12,
 31:14, 31:16, 31:18,
 31:20, 31:24, 34:13,
 40:23, 45:18, 48:24,
 50:3, 54:23, 58:23,
 59:12, 59:17, 59:22,
 59:24, 60:4, 60:6,
 60:8, 60:12, 60:15,
 60:20, 61:1, 61:7,
 61:11, 61:13, 61:15,
 61:17, 61:19, 61:21,
 62:6, 62:10, 62:12,
 62:14, 62:16, 62:18,
 62:20, 66:5, 71:1,
 71:12, 75:10, 79:5,
 81:21, 82:4, 82:9,
 82:11, 82:13, 82:15,
 82:21, 83:1, 83:3,
 83:5, 83:7, 83:16,
 83:20, 83:22, 83:24,
 84:2, 87:19, 93:19,
 96:21, 100:2, 100:9,
 100:13, 100:15,
 100:17, 100:19,
 101:1, 101:6, 101:8,
 101:10, 101:12,
 101:21, 102:1,
 102:3, 102:5, 102:7,
 105:12, 112:11,

112:14, 115:24,
 116:4, 119:8,
 119:14, 119:18,
 119:20, 119:22,
 119:24, 120:6,
 120:11, 120:13,
 120:15, 120:17,
 121:2, 121:6, 121:8,
 121:10, 121:12,
 121:16, 122:3,
 122:7, 122:9,
 122:11, 122:13,
 132:1, 135:18,
 135:23, 136:1,
 136:3, 136:5, 147:4,
 148:6, 152:4, 152:6,
 152:10, 152:12,
 152:14, 152:16,
 154:5, 154:8,
 154:20, 154:24,
 155:2, 155:4, 155:6,
 169:3
chambers [1] - 137:24
chance [9] - 23:8,
 30:24, 47:5, 62:2,
 83:12, 87:9, 101:17,
 120:22, 153:17
change [15] - 53:19,
 124:23, 125:6,
 125:13, 125:14,
 125:19, 140:23,
 142:16, 147:19,
 148:3, 157:8,
 159:15, 159:16,
 163:16, 164:15
changed [2] - 140:13,
 140:17
changes [4] - 53:17,
 54:2, 139:19, 161:14
Charge [5] - 84:14,
 84:23, 86:24, 95:8,
 100:7
charge [1] - 43:12
charity [1] - 149:14
charts [4] - 122:22,
 122:23, 125:1
Chase [1] - 133:11
check [6] - 111:9,
 129:9, 141:10,
 159:4, 160:24,
 163:24
checking [3] - 91:13,
 126:18, 132:8
checks [1] - 132:12
CHICAGO [1] - 1:3
Chicago [7] - 1:14,
 36:17, 42:18, 88:4,
 95:6, 153:3, 159:8
Chief [12] - 2:16,
 24:23, 106:14,

109:8, 112:16,
 112:19, 113:8,
 113:23, 114:22,
 116:3, 116:5, 149:4
Child [1] - 19:12
children [3] - 11:3,
 149:7, 153:19
Children's [1] - 11:2
Chris [2] - 144:8,
 147:11
Christy [3] - 143:18,
 143:23, 144:3
chronic [1] - 98:22
chronology [1] -
 24:15
circumference [1] -
 53:1
City [14] - 1:14, 2:8,
 2:9, 2:10, 25:11,
 115:5, 133:19,
 137:13, 145:11,
 153:2, 156:12,
 160:2, 166:12,
 166:14
City's [1] - 159:18
civilian [1] - 73:23
civilians [1] - 45:24
claim [2] - 157:18,
 167:16
clarification [1] - 58:6
clarity [3] - 56:19,
 153:17, 164:21
Clark [1] - 1:13
class [1] - 156:22
classification [3] -
 158:10, 159:16,
 163:19
classified [1] - 164:1
cleaning [2] - 56:11,
 57:10
cleanup [3] - 56:15,
 137:1, 137:17
clear [2] - 56:20, 89:12
clearly [1] - 118:14
clenching [1] - 107:24
Clerk [1] - 2:9
close [2] - 134:2,
 139:14
closed [7] - 5:17, 5:22,
 6:2, 6:3, 6:24, 7:2,
 149:18
closely [2] - 137:7,
 140:6
Code [9] - 21:8, 63:18,
 85:5, 103:5, 126:11,
 150:6, 151:7, 152:3,
 155:12
Code's [1] - 150:24
COLA [1] - 161:2
collateral [1] - 124:15

collected [1] - 133:1
column [1] - 132:22
combination [3] - 28:9, 40:6, 125:17
comfort [1] - 44:21
coming [9] - 75:14, 77:14, 106:10, 114:10, 123:21, 147:18, 157:3, 157:20, 163:19
commencing [1] - 1:15
comment [5] - 5:3, 5:4, 59:4, 128:5, 150:21
comments [2] - 5:1, 8:9
Commissioner [1] - 25:1
commit [1] - 127:8
commitment [3] - 143:18, 148:12, 148:20
committed [2] - 144:3, 149:5
Committee [12] - 5:18, 5:20, 6:1, 7:5, 7:6, 7:8, 7:9, 141:18, 142:1, 142:12, 143:5, 168:23
committee [2] - 142:2, 142:11
committees [1] - 4:21
commodities [2] - 123:11, 126:24
communications [1] - 150:16
communicative [1] - 147:16
compartment [4] - 107:5, 107:8, 115:9, 115:11
compensation [1] - 159:10
complain [1] - 51:11
complained [1] - 81:5
complaining [1] - 78:9
complaint [3] - 153:3, 153:9, 153:10
complaints [4] - 52:20, 57:22, 59:6, 154:18
completed [4] - 23:24, 144:24, 145:2, 147:10
complex [2] - 90:18, 98:18
compliance [1] - 151:10
complication [1] -

98:17
complies [2] - 151:15, 152:1
comply [2] - 150:24, 151:6
compromise [1] - 166:21
Comptroller [3] - 2:10, 2:17, 134:8
compulsory [2] - 157:11, 157:14
concentrated [1] - 124:13
concern [1] - 131:10
concerned [3] - 52:7, 99:14, 129:22
conclude [1] - 129:11
concludes [3] - 59:11, 131:23, 148:5
conclusion [1] - 33:1
Conclusion [1] - 83:14
Conclusions [14] - 30:24, 31:2, 32:1, 62:1, 62:4, 62:23, 83:11, 84:5, 101:16, 101:18, 102:10, 120:21, 120:24, 121:17
condition [17] - 24:8, 24:11, 27:22, 28:1, 28:19, 69:6, 69:15, 69:23, 90:11, 91:10, 91:21, 99:17, 110:2, 110:21, 115:2, 117:24, 119:3
conditions [2] - 27:18, 99:20
conducted [2] - 4:6, 34:1
conducting [6] - 21:1, 63:11, 72:9, 75:21, 84:19, 102:23
conference [1] - 4:6
confirm [1] - 133:18
confirmation [2] - 16:14, 19:15
confirmed [1] - 57:7
Congress [1] - 138:22
connect [1] - 3:24
CONNESS [1] - 2:17
conservative [1] - 161:10
consider [3] - 87:13, 126:13, 156:17
consideration [3] - 33:23, 149:22, 155:10
considerations [1] - 128:1

considered [1] - 51:7
considering [1] - 135:9
consistency [1] - 166:22
consistent [25] - 4:9, 4:18, 8:9, 27:21, 27:23, 30:3, 48:5, 52:8, 52:12, 58:14, 61:4, 80:21, 80:23, 82:18, 98:6, 98:8, 100:22, 117:20, 117:21, 120:3, 129:15, 130:5, 156:1, 164:3, 167:23
constant [1] - 90:14
constantly [1] - 91:8
constraints [1] - 4:19
consultant [7] - 22:4, 27:4, 64:15, 80:3, 85:24, 97:17, 117:3
consulting [1] - 144:13
contacted [1] - 149:3
contacts [2] - 151:5
contains [1] - 170:15
continual [1] - 90:18
continuation [2] - 32:14, 32:23
continue [9] - 33:3, 108:15, 153:19, 159:22, 160:5, 160:16, 165:2, 168:16, 168:19
continued [2] - 81:8, 108:9
continues [2] - 81:14, 163:11
continuing [1] - 14:16
contract [2] - 134:17, 146:24
contracting [1] - 91:2
contribution [1] - 28:11
contributions [4] - 132:10, 132:19, 133:20, 147:9
convene [1] - 142:11
convened [1] - 142:1
conversation [4] - 35:8, 126:8, 129:8, 130:18
conversations [1] - 47:16
convert [1] - 160:20
convey [1] - 161:9
Conyears [21] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:6, 11:12, 12:9, 13:7, 14:4,

15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22
CONYEARS [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2
Conyears-Ervin [20] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:12, 12:9, 13:7, 14:4, 15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22
CONYEARS-ERVIN [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2
Cook [1] - 1:14
coordinating [1] - 157:24
copy [8] - 23:4, 23:6, 26:24, 50:19, 65:17, 79:24, 87:6, 105:3
correct [54] - 24:2, 24:3, 24:5, 24:6, 24:9, 26:22, 34:21, 34:23, 37:2, 37:3, 38:18, 39:9, 42:22, 43:1, 43:4, 46:11, 51:23, 51:24, 52:4, 54:21, 56:8, 68:8, 68:21, 69:3, 74:24, 79:22, 80:9, 89:15, 90:8, 92:15, 92:16, 95:4, 95:10, 96:11, 96:15, 97:14, 99:5, 103:13, 105:20, 108:7, 108:18, 109:15, 109:19, 111:15, 111:22, 113:8, 116:22, 118:16, 133:22, 139:21, 162:7, 163:12, 164:15, 170:13
corrected [1] - 147:7
correctly [2] - 140:24, 145:6
correlate [1] - 54:16
Cortez [1] - 25:2
cost [1] - 160:21

Counsel [1] - 30:22
counsel [20] - 7:2, 7:10, 32:16, 33:17, 34:21, 35:21, 36:4, 49:7, 50:6, 52:14, 61:23, 83:9, 101:14, 120:19, 140:20, 142:13, 143:3, 149:20, 153:13, 155:19
counsel's [1] - 162:2
count [1] - 128:16
COUNTY [1] - 170:4
County [2] - 1:14, 170:10
couple [10] - 24:24, 25:2, 46:6, 64:13, 141:20, 144:1, 144:16, 144:20, 148:8, 162:4
course [1] - 143:21
Court [2] - 19:11, 152:24
court [2] - 166:7, 170:9
cover [6] - 88:20, 95:20, 123:17, 124:6, 130:21, 168:22
coverage [1] - 166:23
covered [1] - 136:8
Covid [4] - 27:18, 80:18, 98:3, 117:17
crawl [1] - 167:21
create [1] - 156:20
created [2] - 125:1, 126:21
credit [3] - 133:12, 133:14, 137:17
Credit [1] - 123:7
criteria [3] - 98:19, 98:21, 126:12
cross [2] - 25:3, 45:12
crocheted [1] - 38:11
CRPS [1] - 98:24
CSR [1] - 170:19
cuff [4] - 68:18, 81:9, 118:21, 118:24
cuffs [2] - 118:4, 118:9
cumulative [1] - 48:8
Cunningham [5] - 137:16, 141:7, 141:10, 142:4, 142:23
curb [1] - 92:4
curious [1] - 56:17
current [25] - 21:6, 22:21, 22:24, 27:18, 28:1, 28:19, 36:21,

42:21, 65:11, 69:6,
72:21, 81:16, 94:22,
98:3, 110:1, 110:21,
113:7, 113:10,
113:11, 117:17,
119:2, 126:18,
130:20, 130:22,
135:3
curved [1] - 40:18
cut [4] - 48:21, 92:6,
168:7, 168:13
cutout [1] - 91:12

D

DANIEL [4] - 2:3, 2:18,
50:13, 79:15
Daniel [1] - 79:21
darn [1] - 111:19
DATE [1] - 169:10
date [30] - 34:3, 34:20,
37:4, 65:18, 66:12,
68:4, 73:3, 73:14,
73:17, 75:2, 75:6,
77:3, 78:14, 87:6,
88:3, 89:4, 95:2,
96:17, 105:3,
113:14, 115:14,
123:23, 135:1,
135:5, 146:19,
146:21, 151:4,
164:7, 164:13
dated [2] - 33:16, 34:3
dates [3] - 105:19,
105:24, 106:2
day's [1] - 159:12
days [2] - 36:22,
165:24
DC [1] - 139:12
deadline [1] - 145:1
deal [1] - 155:17
Death [2] - 13:17,
13:18
death [1] - 153:18
DEBBIE [1] - 170:19
DEBORAH [1] - 170:8
December [1] - 7:7
decided [2] - 138:7,
164:9
decision [10] - 32:5,
63:3, 84:9, 102:14,
121:21, 127:9,
128:2, 158:18,
166:13
decisions [1] - 126:14
deck [3] - 140:5,
144:14, 146:21
deceased [1] - 54:11
dedicated [2] -
127:11, 127:20

deduction [1] - 138:24
deductions [1] - 15:16
deep [1] - 53:2
deeper [1] - 40:9
defendants [1] -
153:12
defer [1] - 162:1
deferred [1] - 32:11
defined [1] - 28:16
defining [1] - 156:19
definitely [5] - 48:7,
130:18, 131:9,
139:11, 154:16
definitive [1] - 148:22
degenerative [2] -
54:2, 54:16
delays [1] - 146:12
DelGado's [1] - 138:8
demand [3] - 51:22,
92:21, 99:11
denied [1] - 140:15
Dennis [1] - 18:14
Department [27] -
22:22, 24:2, 24:12,
24:21, 28:21, 36:17,
37:10, 42:19, 46:2,
49:10, 49:13, 52:11,
65:12, 68:9, 68:10,
72:22, 76:10, 81:17,
86:23, 88:4, 94:18,
99:22, 104:20,
115:17, 119:4,
159:8, 159:10
department [1] -
125:22
Depot [6] - 46:1, 46:4,
46:8, 49:6, 49:8,
49:19
depth [2] - 130:21,
158:20
Deputy [4] - 2:16,
25:1, 112:19, 113:8
describe [8] - 40:12,
66:20, 69:5, 73:20,
88:11, 90:10, 106:1,
117:22
described [9] - 40:3,
81:4, 81:7, 98:12,
98:24, 99:16,
107:14, 118:1, 162:3
description [1] - 92:12
designates [1] -
137:13
designed [1] - 111:3
desire [4] - 21:15,
64:2, 85:11, 103:12
detailing [1] - 25:15
details [2] - 134:22,
136:22
determination [2] -

159:5, 163:15
determine [2] -
130:14, 143:2
determined [2] - 4:19,
150:9
determines [1] - 167:6
develop [1] - 24:11
developed [2] - 98:18,
155:19
Developer [1] - 144:7
development [1] -
144:11
diabetes [2] - 28:10,
70:17
diagnosed [2] - 70:17,
81:9
diagnosis [4] - 119:1,
162:8, 162:9, 162:18
dialysis [1] - 28:4
difference [3] - 54:18,
54:20, 57:20
different [6] - 45:24,
46:6, 105:19,
157:20, 158:10,
158:19
differently [1] - 164:1
difficult [3] - 90:19,
91:5, 167:3
difficulty [2] - 91:7,
91:23
dig [1] - 124:4
dimensions [1] -
37:20
diminishment [1] -
157:8
direct [2] - 95:1,
113:13
directing [7] - 66:11,
73:2, 73:16, 76:13,
87:4, 88:2, 105:1
direction [3] - 38:11,
150:11, 156:1
directly [1] - 46:9
Director [10] - 2:15,
2:16, 4:12, 7:11,
140:6, 143:14,
150:1, 150:15,
151:16, 155:18
disabilities [1] -
160:15
disability [9] - 20:12,
58:13, 122:1, 150:4,
151:24, 157:3,
164:4, 165:2, 165:11
Disability [10] - 20:21,
32:12, 32:13, 63:9,
84:22, 105:18,
138:12, 150:8,
156:21, 164:23
disabled [4] - 150:6,

150:13, 163:17,
163:19
disabling [1] - 57:24
disappoint [1] - 45:21
disc [2] - 54:3, 54:9
discarded [1] - 7:14
disclaimer [1] - 44:2
disclosure [1] -
161:22
disconnected [1] -
91:15
discrimination [1] -
153:1
discuss [2] - 48:20,
145:3
discussed [2] -
131:11, 132:18
discussion [4] - 7:22,
154:21, 155:22,
168:13
discussions [1] -
133:24
Disease [7] - 20:20,
138:12, 150:7,
155:15, 157:16,
159:1, 164:4
disease [2] - 157:4,
166:20
dislocation [1] - 98:15
dismissed [1] - 153:9
disorder [1] - 98:21
dispatch [1] - 37:6
dispatched [1] - 88:15
dissect [1] - 145:10
distress [1] - 38:16
distributions [1] -
124:20
District [5] - 112:16,
112:19, 113:12,
152:24
diversity [2] - 124:24,
125:1
Division [1] - 94:23
docket [2] - 19:13,
19:14
DOCTOR [17] - 52:22,
53:22, 54:14, 54:21,
55:4, 55:7, 55:18,
55:23, 56:8, 56:13,
58:9, 58:17, 58:21,
59:9, 64:23, 86:9,
104:7
doctor [29] - 27:17,
27:24, 28:12, 28:23,
29:2, 48:15, 50:19,
56:23, 57:2, 57:7,
57:17, 59:2, 80:16,
81:19, 98:2, 98:10,
98:24, 99:7, 99:24,
100:3, 108:15,

108:21, 109:9,
112:5, 117:16,
118:17, 119:6, 119:9
doctor's [1] - 58:3
doctors [2] - 59:7,
70:15
document [1] - 154:12
donation [2] - 149:4,
149:5
done [13] - 25:18,
25:19, 25:20, 39:12,
45:1, 58:13, 80:19,
91:18, 110:18,
114:8, 131:12,
141:21, 148:13
down [35] - 38:12,
38:22, 40:9, 44:4,
44:5, 44:8, 44:10,
48:1, 48:2, 67:3,
67:10, 67:13, 70:2,
74:1, 74:5, 74:6,
77:14, 77:24, 90:14,
90:20, 91:4, 91:24,
92:3, 95:22, 107:11,
107:24, 108:2,
114:16, 115:12,
123:18, 123:19,
131:7, 142:4,
144:12, 167:17
downs [1] - 133:4
downstate [2] -
148:15, 167:9
Doyle [1] - 153:15
DR [1] - 26:10
dr [2] - 50:10, 58:7
Dr [24] - 22:4, 26:8,
26:9, 48:15, 48:20,
48:23, 50:7, 52:14,
52:19, 55:1, 58:6,
58:12, 64:22, 64:24,
79:13, 86:1, 86:8,
86:10, 97:5, 104:5,
104:9, 109:7, 112:7,
116:12
draft [1] - 142:17
drafted [2] - 140:24,
156:11
draw [1] - 133:3
drive [1] - 39:3
driver [2] - 107:4,
113:22
driver's [2] - 95:17,
96:13
drop [1] - 92:1
dropped [3] - 88:21,
107:11, 168:5
dry [3] - 56:10, 56:14,
56:16
DU [1] - 170:4
duck [2] - 137:6, 137:8

<p>due [9] - 15:13, 27:18, 56:5, 80:18, 91:7, 98:3, 117:17, 144:21, 157:3</p> <p>dug [1] - 40:9</p> <p>duly [14] - 26:15, 36:6, 42:8, 50:14, 65:4, 72:14, 76:1, 79:16, 86:15, 94:10, 97:8, 104:12, 113:3, 116:16</p> <p>DuPage [1] - 170:10</p> <p>during [7] - 78:21, 107:1, 110:14, 140:5, 144:14, 150:20, 151:3</p> <p>duties [12] - 28:20, 37:8, 52:10, 58:16, 75:4, 78:22, 79:2, 81:17, 99:19, 99:22, 115:17, 119:3</p> <p>Duty [6] - 32:11, 32:13, 63:9, 84:22, 105:17, 150:7</p> <p>duty [20] - 46:3, 55:3, 55:17, 55:21, 56:2, 56:6, 56:10, 56:15, 56:18, 56:21, 57:6, 57:8, 57:16, 58:13, 84:13, 89:17, 89:20, 95:2, 129:24</p> <p>duty/on [1] - 57:16</p>	<p>effort [8] - 52:2, 52:3, 53:3, 92:18, 99:13, 139:16, 145:10, 146:5</p> <p>efforts [2] - 92:17, 150:2</p> <p>Egan [4] - 67:7, 77:2, 77:12, 77:21</p> <p>eight [5] - 21:5, 67:4, 77:11, 144:23, 159:9</p> <p>either [16] - 35:6, 38:14, 52:3, 59:7, 69:19, 73:24, 88:20, 89:3, 93:11, 108:17, 108:21, 112:16, 148:19, 153:8, 160:1, 168:13</p> <p>election [3] - 137:4, 137:5, 155:16</p> <p>eligible [3] - 160:17, 162:18, 166:10</p> <p>email [1] - 144:19</p> <p>emergency [2] - 68:13, 88:15</p> <p>emerging [1] - 128:15</p> <p>emphatic [1] - 147:24</p> <p>employed [3] - 36:13, 42:17, 42:18</p> <p>employee [1] - 137:14</p> <p>employees [1] - 140:21</p> <p>employer [1] - 153:3</p> <p>employment [1] - 158:5</p> <p>EMS [1] - 39:12</p> <p>EMT [9] - 32:15, 36:21, 65:13, 76:11, 76:16, 77:2, 82:2, 102:19, 104:21</p> <p>EMWQ [1] - 149:14</p> <p>enactment [1] - 155:14</p> <p>encourage [1] - 146:6</p> <p>encouraged [1] - 147:17</p> <p>end [8] - 125:2, 132:15, 132:24, 134:3, 134:9, 155:21, 163:7, 163:10</p> <p>ended [1] - 74:8</p> <p>ending [2] - 9:8, 18:14</p> <p>engaged [7] - 70:5, 70:7, 93:3, 93:6, 111:16, 111:20, 167:14</p> <p>engagement [2] - 145:20, 146:9</p> <p>Engine [11] - 25:4, 25:7, 25:8, 25:12,</p>	<p>66:23, 73:1, 76:11, 76:17, 78:8, 78:17, 78:20</p> <p>engine [2] - 67:21, 106:7</p> <p>engineer [1] - 76:11</p> <p>ensure [2] - 7:11, 154:17</p> <p>entails [1] - 133:14</p> <p>entered [1] - 165:23</p> <p>ENTITLED [1] - 169:9</p> <p>entitled [5] - 1:12, 141:4, 153:21, 163:12, 165:8</p> <p>entry [1] - 140:22</p> <p>environment [2] - 131:15, 131:16</p> <p>envision [2] - 158:8, 160:18</p> <p>envisioning [1] - 162:10</p> <p>epidural [1] - 81:13</p> <p>equipment [2] - 49:15, 106:13</p> <p>equity [6] - 124:1, 130:14, 130:23, 130:24, 131:4</p> <p>errors [2] - 15:15, 147:8</p> <p>ERVIN [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2</p> <p>Ervin [20] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:12, 12:9, 13:7, 14:4, 15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22</p> <p>ESG [10] - 127:8, 127:18, 127:20, 127:23, 128:1, 128:4, 128:13, 128:17, 128:20, 129:21</p> <p>especially [1] - 115:5</p> <p>essentially [6] - 53:7, 54:7, 54:17, 140:17, 161:21, 163:22</p> <p>established [2] - 58:3, 98:20</p> <p>evaluate [1] - 126:2</p> <p>evaluating [1] - 126:14</p> <p>evaluation [3] - 34:1, 34:3, 50:21</p> <p>Evaluation [2] - 92:15,</p>	<p>99:8</p> <p>evaluations [1] - 50:22</p> <p>Evans [1] - 138:10</p> <p>event [1] - 165:11</p> <p>eventually [1] - 81:9</p> <p>evidence [21] - 21:3, 21:6, 21:19, 23:21, 33:6, 34:17, 48:10, 52:2, 59:11, 63:14, 63:17, 64:6, 66:8, 85:2, 85:4, 85:15, 87:22, 103:2, 103:4, 103:15, 105:15</p> <p>exacerbated [1] - 118:6</p> <p>exactly [3] - 45:1, 55:20, 157:6</p> <p>exam [6] - 52:24, 53:8, 53:9, 80:19, 150:13</p> <p>EXAMINATION [17] - 22:15, 26:17, 36:8, 39:24, 42:10, 45:19, 50:16, 65:6, 72:16, 76:3, 79:18, 86:17, 94:12, 97:10, 104:14, 113:5, 116:18</p> <p>examination [2] - 45:12, 90:6</p> <p>examine [4] - 27:8, 80:7, 97:20, 117:7</p> <p>examined [16] - 26:16, 36:7, 42:9, 50:15, 59:4, 65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17, 150:8</p> <p>examining [1] - 59:7</p> <p>examples [1] - 129:4</p> <p>except [1] - 52:24</p> <p>excerpt [1] - 33:15</p> <p>excluded [3] - 126:22, 126:23, 126:24</p> <p>excruciating [2] - 77:20, 78:2</p> <p>excuse [1] - 168:3</p> <p>excused [1] - 97:2</p> <p>execute [1] - 147:1</p> <p>executive [1] - 125:10</p> <p>Executive [10] - 2:15, 2:16, 4:12, 7:11, 24:24, 143:13, 150:1, 150:15, 151:16, 155:18</p> <p>exempt [1] - 167:19</p> <p>exhausted [1] - 90:21</p> <p>Exhibit [8] - 27:15, 33:11, 33:12, 33:14, 80:14, 97:24, 99:9,</p>	<p>117:14</p> <p>exhibits [7] - 21:13, 33:10, 33:22, 34:5, 34:8, 34:13, 66:5</p> <p>Exhibits [24] - 23:4, 23:5, 23:16, 23:20, 27:1, 33:18, 33:24, 34:10, 34:11, 34:15, 34:16, 50:20, 65:17, 66:3, 66:7, 80:1, 87:5, 87:17, 87:21, 88:11, 105:2, 105:10, 105:14, 117:1</p> <p>exited [3] - 88:24, 96:12, 96:13</p> <p>expand [2] - 138:22, 138:23</p> <p>expect [1] - 146:12</p> <p>expected [2] - 156:13, 160:16</p> <p>expecting [1] - 8:5</p> <p>expenditures [2] - 132:3, 135:6</p> <p>expense [1] - 162:22</p> <p>Expenses [2] - 133:6, 135:16</p> <p>expenses [7] - 133:8, 133:9, 133:10, 134:15, 135:6, 138:24, 149:6</p> <p>experience [3] - 28:13, 57:23, 58:12</p> <p>experiencing [1] - 69:16</p> <p>expert [1] - 145:4</p> <p>explained [2] - 109:7, 109:9</p> <p>exposure [2] - 28:15, 124:22</p> <p>extend [2] - 69:12, 107:15</p> <p>extended [2] - 67:14, 108:4</p> <p>exterior [1] - 71:4</p> <p>extra [2] - 46:3, 146:5</p> <p>extraordinary [1] - 148:3</p> <p>extras [1] - 123:1</p>
E				
<p>early [2] - 141:12, 161:17</p> <p>earn [3] - 70:5, 93:4, 111:17</p> <p>East [2] - 73:7, 76:19</p> <p>east/west [1] - 37:21</p> <p>easterly [1] - 38:10</p> <p>easy [3] - 123:2, 126:21, 153:8</p> <p>Economic [1] - 144:20</p> <p>edit [1] - 8:6</p> <p>educational [1] - 149:6</p> <p>Edwards [10] - 63:7, 63:10, 64:24, 65:10, 73:11, 76:23, 77:1, 77:5, 80:11, 82:2</p> <p>EDWARDS [7] - 63:22, 64:3, 64:9, 64:20, 65:3, 71:6, 84:11</p> <p>effect [3] - 137:10, 157:6, 166:1</p> <p>effected [1] - 137:11</p> <p>effectively [1] - 158:24</p> <p>efficient [1] - 147:23</p>	<p>effort [8] - 52:2, 52:3, 53:3, 92:18, 99:13, 139:16, 145:10, 146:5</p> <p>efforts [2] - 92:17, 150:2</p> <p>Egan [4] - 67:7, 77:2, 77:12, 77:21</p> <p>eight [5] - 21:5, 67:4, 77:11, 144:23, 159:9</p> <p>either [16] - 35:6, 38:14, 52:3, 59:7, 69:19, 73:24, 88:20, 89:3, 93:11, 108:17, 108:21, 112:16, 148:19, 153:8, 160:1, 168:13</p> <p>election [3] - 137:4, 137:5, 155:16</p> <p>eligible [3] - 160:17, 162:18, 166:10</p> <p>email [1] - 144:19</p> <p>emergency [2] - 68:13, 88:15</p> <p>emerging [1] - 128:15</p> <p>emphatic [1] - 147:24</p> <p>employed [3] - 36:13, 42:17, 42:18</p> <p>employee [1] - 137:14</p> <p>employees [1] - 140:21</p> <p>employer [1] - 153:3</p> <p>employment [1] - 158:5</p> <p>EMS [1] - 39:12</p> <p>EMT [9] - 32:15, 36:21, 65:13, 76:11, 76:16, 77:2, 82:2, 102:19, 104:21</p> <p>EMWQ [1] - 149:14</p> <p>enactment [1] - 155:14</p> <p>encourage [1] - 146:6</p> <p>encouraged [1] - 147:17</p> <p>end [8] - 125:2, 132:15, 132:24, 134:3, 134:9, 155:21, 163:7, 163:10</p> <p>ended [1] - 74:8</p> <p>ending [2] - 9:8, 18:14</p> <p>engaged [7] - 70:5, 70:7, 93:3, 93:6, 111:16, 111:20, 167:14</p> <p>engagement [2] - 145:20, 146:9</p> <p>Engine [11] - 25:4, 25:7, 25:8, 25:12,</p>	<p>66:23, 73:1, 76:11, 76:17, 78:8, 78:17, 78:20</p> <p>engine [2] - 67:21, 106:7</p> <p>engineer [1] - 76:11</p> <p>ensure [2] - 7:11, 154:17</p> <p>entails [1] - 133:14</p> <p>entered [1] - 165:23</p> <p>ENTITLED [1] - 169:9</p> <p>entitled [5] - 1:12, 141:4, 153:21, 163:12, 165:8</p> <p>entry [1] - 140:22</p> <p>environment [2] - 131:15, 131:16</p> <p>envision [2] - 158:8, 160:18</p> <p>envisioning [1] - 162:10</p> <p>epidural [1] - 81:13</p> <p>equipment [2] - 49:15, 106:13</p> <p>equity [6] - 124:1, 130:14, 130:23, 130:24, 131:4</p> <p>errors [2] - 15:15, 147:8</p> <p>ERVIN [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2</p> <p>Ervin [20] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:12, 12:9, 13:7, 14:4, 15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22</p> <p>ESG [10] - 127:8, 127:18, 127:20, 127:23, 128:1, 128:4, 128:13, 128:17, 128:20, 129:21</p> <p>especially [1] - 115:5</p> <p>essentially [6] - 53:7, 54:7, 54:17, 140:17, 161:21, 163:22</p> <p>established [2] - 58:3, 98:20</p> <p>evaluate [1] - 126:2</p> <p>evaluating [1] - 126:14</p> <p>evaluation [3] - 34:1, 34:3, 50:21</p> <p>Evaluation [2] - 92:15,</p>	<p>99:8</p> <p>evaluations [1] - 50:22</p> <p>Evans [1] - 138:10</p> <p>event [1] - 165:11</p> <p>eventually [1] - 81:9</p> <p>evidence [21] - 21:3, 21:6, 21:19, 23:21, 33:6, 34:17, 48:10, 52:2, 59:11, 63:14, 63:17, 64:6, 66:8, 85:2, 85:4, 85:15, 87:22, 103:2, 103:4, 103:15, 105:15</p> <p>exacerbated [1] - 118:6</p> <p>exactly [3] - 45:1, 55:20, 157:6</p> <p>exam [6] - 52:24, 53:8, 53:9, 80:19, 150:13</p> <p>EXAMINATION [17] - 22:15, 26:17, 36:8, 39:24, 42:10, 45:19, 50:16, 65:6, 72:16, 76:3, 79:18, 86:17, 94:12, 97:10, 104:14, 113:5, 116:18</p> <p>examination [2] - 45:12, 90:6</p> <p>examine [4] - 27:8, 80:7, 97:20, 117:7</p> <p>examined [16] - 26:16, 36:7, 42:9, 50:15, 59:4, 65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17, 150:8</p> <p>examining [1] - 59:7</p> <p>examples [1] - 129:4</p> <p>except [1] - 52:24</p> <p>excerpt [1] - 33:15</p> <p>excluded [3] - 126:22, 126:23, 126:24</p> <p>excruciating [2] - 77:20, 78:2</p> <p>excuse [1] - 168:3</p> <p>excused [1] - 97:2</p> <p>execute [1] - 147:1</p> <p>executive [1] - 125:10</p> <p>Executive [10] - 2:15, 2:16, 4:12, 7:11, 24:24, 143:13, 150:1, 150:15, 151:16, 155:18</p> <p>exempt [1] - 167:19</p> <p>exhausted [1] - 90:21</p> <p>Exhibit [8] - 27:15, 33:11, 33:12, 33:14, 80:14, 97:24, 99:9,</p>	<p>117:14</p> <p>exhibits [7] - 21:13, 33:10, 33:22, 34:5, 34:8, 34:13, 66:5</p> <p>Exhibits [24] - 23:4, 23:5, 23:16, 23:20, 27:1, 33:18, 33:24, 34:10, 34:11, 34:15, 34:16, 50:20, 65:17, 66:3, 66:7, 80:1, 87:5, 87:17, 87:21, 88:11, 105:2, 105:10, 105:14, 117:1</p> <p>exited [3] - 88:24, 96:12, 96:13</p> <p>expand [2] - 138:22, 138:23</p> <p>expect [1] - 146:12</p> <p>expected [2] - 156:13, 160:16</p> <p>expecting [1] - 8:5</p> <p>expenditures [2] - 132:3, 135:6</p> <p>expense [1] - 162:22</p> <p>Expenses [2] - 133:6, 135:16</p> <p>expenses [7] - 133:8, 133:9, 133:10, 134:15, 135:6, 138:24, 149:6</p> <p>experience [3] - 28:13, 57:23, 58:12</p> <p>experiencing [1] - 69:16</p> <p>expert [1] - 145:4</p> <p>explained [2] - 109:7, 109:9</p> <p>exposure [2] - 28:15, 124:22</p> <p>extend [2] - 69:12, 107:15</p> <p>extended [2] - 67:14, 108:4</p> <p>exterior [1] - 71:4</p> <p>extra [2] - 46:3, 146:5</p> <p>extraordinary [1] - 148:3</p> <p>extras [1] - 123:1</p>
F				
<p>face [1] - 78:10</p> <p>facing [1] - 38:10</p> <p>fact [5] - 24:4, 49:8, 58:8, 134:3, 142:15</p> <p>Fact [21] - 30:23, 31:2, 31:6, 32:1, 32:5, 61:24, 62:4, 62:22, 63:3, 83:10, 83:14,</p>	<p>effort [8] - 52:2, 52:3, 53:3, 92:18, 99:13, 139:16, 145:10, 146:5</p> <p>efforts [2] - 92:17, 150:2</p> <p>Egan [4] - 67:7, 77:2, 77:12, 77:21</p> <p>eight [5] - 21:5, 67:4, 77:11, 144:23, 159:9</p> <p>either [16] - 35:6, 38:14, 52:3, 59:7, 69:19, 73:24, 88:20, 89:3, 93:11, 108:17, 108:21, 112:16, 148:19, 153:8, 160:1, 168:13</p> <p>election [3] - 137:4, 137:5, 155:16</p> <p>eligible [3] - 160:17, 162:18, 166:10</p> <p>email [1] - 144:19</p> <p>emergency [2] - 68:13, 88:15</p> <p>emerging [1] - 128:15</p> <p>emphatic [1] - 147:24</p> <p>employed [3] - 36:13, 42:17, 42:18</p> <p>employee [1] - 137:14</p> <p>employees [1] - 140:21</p> <p>employer [1] - 153:3</p> <p>employment [1] - 158:5</p> <p>EMS [1] - 39:12</p> <p>EMT [9] - 32:15, 36:21, 65:13, 76:11, 76:16, 77:2, 82:2, 102:19, 104:21</p> <p>EMWQ [1] - 149:14</p> <p>enactment [1] - 155:14</p> <p>encourage [1] - 146:6</p> <p>encouraged [1] - 147:17</p> <p>end [8] - 125:2, 132:15, 132:24, 134:3, 134:9, 155:21, 163:7, 163:10</p> <p>ended [1] - 74:8</p> <p>ending [2] - 9:8, 18:14</p> <p>engaged [7] - 70:5, 70:7, 93:3, 93:6, 111:16, 111:20, 167:14</p> <p>engagement [2] - 145:20, 146:9</p> <p>Engine [11] - 25:4, 25:7, 25:8, 25:12,</p>	<p>66:23, 73:1, 76:11, 76:17, 78:8, 78:17, 78:20</p> <p>engine [2] - 67:21, 106:7</p> <p>engineer [1] - 76:11</p> <p>ensure [2] - 7:11, 154:17</p> <p>entails [1] - 133:14</p> <p>entered [1] - 165:23</p> <p>ENTITLED [1] - 169:9</p> <p>entitled [5] - 1:12, 141:4, 153:21, 163:12, 165:8</p> <p>entry [1] - 140:22</p> <p>environment [2] - 131:15, 131:16</p> <p>envision [2] - 158:8, 160:18</p> <p>envisioning [1] - 162:10</p> <p>epidural [1] - 81:13</p> <p>equipment [2] - 49:15, 106:13</p> <p>equity [6] - 124:1, 130:14, 130:23, 130:24, 131:4</p> <p>errors [2] - 15:15, 147:8</p> <p>ERVIN [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2</p> <p>Ervin [20] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:12, 12:9, 13:7, 14:4, 15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22</p> <p>ESG [10] - 127:8, 127:18, 127:20, 127:23, 128:1, 128:4, 128:13, 128:17, 128:20, 129:21</p> <p>especially [1] - 115:5</p> <p>essentially [6] - 53:7, 54:7, 54:17, 140:17, 161:21, 163:22</p> <p>established [2] - 58:3, 98:20</p> <p>evaluate [1] - 126:2</p> <p>evaluating [1] - 126:14</p> <p>evaluation [3] - 34:1, 34:3, 50:21</p> <p>Evaluation [2] - 92:15,</p>	<p>99:8</p> <p>evaluations [1] - 50:22</p> <p>Evans [1] - 138:10</p> <p>event [1] - 165:11</p> <p>eventually [1] - 81:9</p> <p>evidence [21] - 21:3, 21:6, 21:19, 23:21, 33:6, 34:17, 48:10, 52:2, 59:11, 63:14, 63:17, 64:6, 66:8, 85:2, 85:4, 85:15, 87:22, 103:2, 103:4, 103:15, 105:15</p> <p>exacerbated [1] - 118:6</p> <p>exactly [3] - 45:1, 55:20, 157:6</p> <p>exam [6] - 52:24, 53:8, 53:9, 80:19, 150:13</p> <p>EXAMINATION [17] - 22:15, 26:17, 36:8,</p>	

84:4, 84:9, 101:15, 101:18, 102:9, 102:14, 120:20, 120:23, 121:17, 121:21 factors [1] - 127:4 failed [1] - 150:17 failure [3] - 28:4, 28:7, 28:9 fall [9] - 55:14, 55:15, 56:4, 81:4, 95:14, 106:12, 108:1, 108:2, 118:1 falling [1] - 77:23 familiar [2] - 73:10, 73:13 far [16] - 36:18, 44:21, 45:6, 52:5, 52:7, 96:9, 99:14, 110:13, 117:23, 130:20, 133:2, 133:10, 135:4, 135:6, 146:13, 148:19 fast [1] - 109:2 FCE [5] - 48:15, 51:3, 51:4, 51:5, 51:10 February [8] - 33:16, 36:24, 42:24, 105:19, 106:5, 107:14, 113:14, 118:18 Federal [2] - 139:10, 152:23 feet [2] - 44:9, 114:15 fell [12] - 67:13, 67:14, 67:16, 71:5, 106:11, 106:12, 107:15, 107:21, 107:22, 108:2, 115:10 fellow [1] - 44:2 felt [6] - 67:14, 67:17, 67:18, 88:22, 166:19 female [4] - 74:3, 125:16, 125:17, 125:19 few [9] - 24:21, 45:5, 52:23, 94:6, 106:14, 112:22, 123:1, 123:9, 149:21 fiduciary [1] - 129:24 Field [2] - 94:23, 146:18 figure [1] - 166:16 file [5] - 27:14, 80:13, 97:23, 117:13, 153:9 filed [2] - 145:6, 152:19 filing [2] - 63:24, 133:21 filled [1] - 144:22	final [2] - 15:13, 165:23 finale [1] - 110:20 finalists [1] - 126:4 finalizing [1] - 145:13 finally [1] - 127:24 findings [11] - 52:21, 52:23, 54:15, 54:16, 57:3, 57:18, 57:19, 81:1, 81:11, 98:10, 118:23 Findings [21] - 30:23, 31:2, 31:6, 31:24, 32:5, 61:24, 62:3, 62:22, 63:3, 83:10, 83:13, 84:4, 84:9, 101:15, 101:18, 102:9, 102:14, 120:20, 120:23, 121:16, 121:21 fine [5] - 8:8, 40:21, 44:22, 74:17, 142:21 fire [5] - 37:7, 96:9, 114:8, 114:9, 114:22 Fire [35] - 22:22, 24:1, 24:12, 24:19, 24:20, 25:1, 28:20, 32:15, 32:19, 33:15, 36:15, 36:17, 37:5, 37:10, 42:19, 43:11, 43:14, 46:2, 52:11, 59:14, 65:11, 68:9, 72:22, 76:9, 81:17, 86:23, 88:4, 94:18, 99:22, 104:19, 115:17, 119:4, 159:8, 159:10 Firefighter [28] - 25:3, 36:20, 36:21, 38:21, 39:8, 39:17, 43:23, 44:13, 44:20, 45:3, 47:4, 48:13, 49:2, 49:6, 63:7, 65:13, 67:6, 67:7, 76:16, 76:23, 77:1, 77:2, 77:4, 82:2, 102:19, 104:21, 114:14, 119:12 firefighter [5] - 51:6, 51:23, 58:13, 96:1, 166:1 firefighters [4] - 37:24, 67:6, 107:6, 114:9 firehouse [9] - 37:8, 39:4, 40:17, 49:12, 49:22, 67:22, 74:19, 78:11, 114:21 fireman [1] - 150:6 FIREMEN'S [1] - 1:3 Firemen's [1] - 141:19	firm [4] - 125:15, 125:17, 127:18, 127:21 firm's [1] - 129:2 firms [7] - 126:22, 127:1, 127:7, 127:18, 127:20, 128:3, 128:16 first [44] - 5:14, 21:4, 26:15, 32:13, 34:21, 35:22, 36:6, 36:11, 42:8, 50:14, 54:5, 63:15, 65:4, 71:19, 72:14, 76:1, 79:16, 86:15, 94:10, 96:8, 97:8, 103:3, 104:12, 107:13, 108:18, 108:19, 109:18, 109:24, 112:23, 113:3, 114:17, 116:16, 118:9, 123:5, 124:9, 124:20, 132:6, 132:21, 145:19, 149:22, 152:23, 158:17, 164:4, 164:7 five [16] - 21:9, 35:3, 38:1, 55:10, 63:19, 78:19, 85:3, 85:6, 103:3, 103:6, 110:8, 137:10, 151:5, 157:10, 162:15 fix [1] - 156:10 fixation [1] - 98:16 flaws [1] - 146:3 flexibility [1] - 157:15 flight [1] - 67:4 flipped [1] - 67:12 floor [6] - 51:8, 51:17, 66:23, 67:2, 67:3, 95:13 flows [5] - 122:24, 124:18, 129:9, 132:17 fluffy [1] - 40:4 focused [2] - 128:13, 139:16 FOIA [1] - 139:19 folks [3] - 47:4, 144:20, 157:1 follow [7] - 27:11, 40:2, 80:10, 117:10, 157:5, 158:15, 164:1 follow-up [1] - 40:2 followed [1] - 167:8 following [7] - 7:2, 33:1, 69:7, 90:9, 158:18, 164:7, 168:2 follows [14] - 26:16, 36:7, 42:9, 50:15,	65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17 foot [1] - 106:11 FOR [1] - 2:12 force [1] - 90:24 forearms [3] - 107:23, 108:3, 118:2 foregoing [1] - 170:13 forgive [1] - 164:18 form [1] - 156:16 formal [1] - 155:23 formalize [1] - 147:2 formally [1] - 34:9 former [1] - 149:4 forms [1] - 160:11 Formula [3] - 9:7, 163:5, 164:14 forth [2] - 92:17, 110:3 FORTUNA [255] - 2:3, 3:1, 3:18, 3:20, 4:3, 5:6, 5:11, 6:5, 6:9, 6:11, 6:14, 6:16, 6:18, 6:20, 7:17, 7:21, 8:12, 8:16, 8:18, 8:21, 8:23, 9:1, 9:3, 9:10, 9:14, 9:16, 9:19, 9:21, 9:23, 10:1, 10:8, 10:12, 10:14, 10:17, 10:19, 10:21, 10:23, 11:5, 11:9, 11:11, 11:14, 11:16, 11:18, 11:20, 12:2, 12:6, 12:8, 12:11, 12:13, 12:15, 12:17, 12:23, 13:4, 13:6, 13:9, 13:11, 13:13, 13:15, 13:21, 14:1, 14:3, 14:6, 14:8, 14:10, 14:12, 14:18, 14:22, 14:24, 15:3, 15:5, 15:7, 15:9, 15:18, 15:22, 15:24, 16:3, 16:5, 16:7, 16:9, 16:17, 16:22, 16:24, 17:3, 17:5, 17:7, 17:9, 17:16, 17:20, 17:22, 18:1, 18:3, 18:5, 18:7, 18:11, 18:17, 18:21, 18:23, 19:2, 19:4, 19:6, 19:8, 19:18, 19:22, 19:24, 20:3, 20:5, 20:7, 20:9, 23:18, 26:5, 29:1, 29:4, 29:9, 29:14, 29:16, 29:18, 29:20, 29:22, 29:24, 30:6, 30:10, 30:12,	30:14, 30:16, 30:18, 30:20, 31:5, 31:10, 31:12, 31:14, 31:16, 31:18, 31:20, 31:24, 34:13, 40:23, 45:18, 48:24, 50:3, 54:23, 58:23, 59:12, 59:17, 59:22, 59:24, 60:4, 60:6, 60:8, 60:12, 60:15, 60:20, 61:1, 61:7, 61:11, 61:13, 61:15, 61:17, 61:19, 61:21, 62:6, 62:10, 62:12, 62:14, 62:16, 62:18, 62:20, 66:5, 71:1, 71:12, 75:10, 79:5, 81:21, 82:4, 82:9, 82:11, 82:13, 82:15, 82:21, 83:1, 83:3, 83:5, 83:7, 83:16, 83:20, 83:22, 83:24, 84:2, 87:19, 93:19, 96:21, 100:2, 100:9, 100:13, 100:15, 100:17, 100:19, 101:1, 101:6, 101:8, 101:10, 101:12, 101:21, 102:1, 102:3, 102:5, 102:7, 105:12, 112:11, 112:14, 115:24, 116:4, 119:8, 119:14, 119:18, 119:20, 119:22, 119:24, 120:6, 120:11, 120:13, 120:15, 120:17, 121:2, 121:6, 121:8, 121:10, 121:12, 121:16, 122:3, 122:7, 122:9, 122:11, 122:13, 132:1, 135:18, 135:23, 136:1, 136:3, 136:5, 147:4, 148:6, 152:4, 152:6, 152:10, 152:12, 152:14, 152:16, 154:5, 154:8, 154:20, 154:24, 155:2, 155:4, 155:6, 169:3 Fortuna [3] - 3:17, 143:5, 146:18 forum [1] - 141:22 forward [8] - 106:12, 107:22, 109:2, 129:17, 148:23, 154:17, 161:3 four [6] - 60:10, 60:11,
--	--	--	--	---

<p>78:19, 148:21, 151:4, 168:6 fracture [2] - 88:23, 98:14 fractured [2] - 90:7, 95:23 frame [1] - 164:22 Francis [1] - 109:7 fresh [1] - 40:8 front [4] - 71:23, 150:14, 158:2, 158:16 full [7] - 42:14, 52:3, 90:23, 99:19, 106:13, 118:11, 123:3 full-time [1] - 99:19 function [5] - 27:4, 80:3, 97:16, 117:3, 127:21 functional [2] - 33:24, 50:21 Functional [2] - 92:14, 99:8 fund [5] - 27:5, 80:4, 97:17, 137:11, 139:2 FUND [1] - 1:3 Fund [32] - 2:17, 7:1, 7:10, 8:4, 16:15, 19:16, 20:24, 23:6, 41:24, 72:9, 84:19, 94:5, 102:23, 112:21, 117:4, 123:16, 123:18, 133:19, 137:22, 141:19, 142:22, 150:16, 151:15, 152:20, 152:22, 153:5, 153:7, 153:11, 153:13, 154:4, 155:24, 166:13 Fund's [12] - 4:11, 4:16, 7:11, 22:3, 33:2, 64:14, 71:17, 85:24, 150:18, 151:10, 152:1, 167:13 funds [2] - 167:9, 167:24 furlough [1] - 47:9 future [4] - 131:20, 148:18, 149:11, 161:14 FYI [2] - 125:20, 125:22</p>	<p>gained [1] - 90:17 game [1] - 146:21 gaps [1] - 166:23 gather [1] - 67:18 gear [3] - 109:4, 114:22, 115:9 general [3] - 25:24, 44:1, 137:4 General [1] - 37:9 generally [1] - 118:19 gentleman [1] - 72:3 gentlemen [1] - 102:17 giant [1] - 128:16 gift [1] - 149:14 given [13] - 48:5, 53:18, 64:18, 81:16, 86:4, 92:3, 104:2, 123:2, 129:24, 146:13, 166:20, 170:12, 170:15 glad [1] - 145:12 glitch [1] - 18:10 goal [4] - 110:16, 156:13, 166:17, 166:22 Gordon [1] - 112:7 governance [1] - 168:11 Governor [3] - 136:20, 138:3, 138:14 grab [1] - 77:22 grabbed [3] - 49:17, 67:11, 67:12 Granat [9] - 35:5, 35:18, 35:22, 36:1, 36:12, 41:12, 44:13, 44:20, 47:13 GRANAT [4] - 35:20, 36:5, 39:20, 41:3 grant [19] - 16:13, 21:20, 29:6, 29:10, 32:2, 59:14, 59:18, 60:16, 62:24, 64:7, 82:1, 82:5, 84:6, 85:16, 100:6, 102:11, 103:16, 119:11, 121:18 granted [3] - 158:23, 164:6, 164:8 great [6] - 70:4, 115:21, 144:9, 144:24, 146:6, 161:15 greater [1] - 7:12 ground [12] - 38:15, 44:7, 44:11, 46:17, 78:1, 88:21, 88:24, 95:19, 96:14, 107:16, 115:2, 115:5</p>	<p>Group [1] - 33:11 group [4] - 33:12, 105:1, 127:22, 140:14 growth [11] - 123:12, 123:14, 124:3, 130:15, 131:2, 131:3, 131:5, 131:12, 131:13, 131:17 Guaranteed [1] - 146:17 Guardianship [2] - 16:11, 16:13 guess [4] - 40:6, 110:9, 110:11, 110:16 guidance [1] - 139:18 guys [3] - 38:2, 44:3, 148:15</p>	<p>138:24, 160:5 hear [19] - 3:22, 21:6, 31:22, 35:2, 35:18, 38:9, 41:21, 43:22, 44:5, 48:13, 58:23, 63:16, 71:24, 85:3, 91:12, 103:4, 114:1, 121:14, 131:8 heard [5] - 38:12, 44:6, 44:8, 44:10, 48:2 hearing [34] - 5:6, 20:19, 21:1, 23:6, 29:4, 32:14, 32:23, 39:23, 40:24, 45:18, 50:5, 52:9, 63:12, 71:14, 72:9, 75:12, 75:21, 81:23, 84:20, 84:21, 100:4, 102:19, 102:24, 112:14, 116:4, 116:8, 154:21, 158:8, 158:10, 158:15, 159:3, 163:14, 163:15, 163:18 hearings [1] - 58:14 heart [1] - 157:4 heat [1] - 28:15 heatness [1] - 91:8 heavy [7] - 38:12, 40:4, 44:3, 46:3, 51:7, 51:22, 92:20 height [1] - 51:18 heirs [1] - 153:19 held [3] - 1:13, 77:24, 151:17 hello [1] - 91:12 help [3] - 73:24, 134:13, 143:10 helped [2] - 39:6, 39:8 herein [14] - 26:15, 36:6, 42:8, 50:14, 65:4, 72:14, 76:1, 79:16, 86:15, 94:10, 97:8, 104:12, 113:3, 116:16 herniation [1] - 54:3 high [1] - 69:11 highlights [1] - 123:4 highly [1] - 124:14 hip [2] - 69:20 hired [3] - 126:16, 141:1, 144:7 hiring [1] - 128:12 historically [2] - 125:16, 131:13 history [3] - 36:16, 151:8, 158:6 hit [2] - 35:14, 107:16</p>	<p>hitting [1] - 77:23 hold [2] - 77:18, 115:23 holding [3] - 95:20, 116:7, 118:3 Hollywood [3] - 106:6, 106:7, 113:18 Home [6] - 46:1, 46:4, 46:7, 49:6, 49:8, 49:19 home [5] - 49:18, 56:12, 57:11, 91:4, 111:18 honest [1] - 40:19 honored [1] - 166:4 hopefully [3] - 70:20, 108:13, 149:10 hoping [5] - 108:13, 108:16, 111:5, 129:13, 131:18 Hospital [1] - 46:10 hospital [6] - 39:13, 74:22, 78:6, 106:20, 109:6, 114:24 hospital" [1] - 114:23 hour [1] - 1:15 hours [1] - 73:8 House [7] - 136:15, 136:17, 136:24, 138:5, 138:9, 139:23 huge [1] - 53:8 hurdles [1] - 157:9 hurt [2] - 81:8, 106:17 hurting [2] - 74:20, 123:22 hurts [1] - 53:5 husband [2] - 91:15, 92:8 hyperextended [1] - 67:16 hypertension [1] - 28:10</p>
G		H		I
<p>G-r-a-n-a-t [1] - 36:12</p>		<p>hand [13] - 22:13, 26:12, 36:2, 42:3, 50:11, 72:11, 75:22, 94:7, 104:9, 107:18, 107:19, 108:1, 112:24 handle [2] - 40:18, 155:24 handled [1] - 127:21 handrail [2] - 67:11, 67:12 hands [3] - 65:1, 86:12, 106:13 handsfree [2] - 91:16, 92:8 hang [1] - 91:3 happy [2] - 143:20, 145:3 harassment [1] - 153:2 hard [2] - 98:23, 138:17 hardware [1] - 40:14 harm [2] - 166:17, 167:16 hate [1] - 45:21 head [6] - 67:5, 67:9, 69:12, 77:23, 118:7, 128:16 heal [1] - 89:13 healed [1] - 110:3 health [9] - 138:22, 159:17, 159:19, 159:22, 160:1, 166:8, 166:11, 166:14, 166:15 healthcare [2] -</p>	<p>ice [3] - 55:14, 112:3, 115:4 icy [1] - 106:9 idea [1] - 56:13 identified [1] - 57:19 identify [1] - 146:4 identifying [1] - 157:1 ILLINOIS [1] - 170:2 Illinois [5] - 1:15, 126:11, 150:6, 155:11, 170:11 immediate [1] - 148:18 immediately [5] - 67:15, 68:10, 68:12,</p>	

<p>139:10, 151:16 immortalized [1] - 159:2 impact [2] - 143:7, 166:1 implement [1] - 162:3 implementation [5] - 155:10, 155:20, 156:3, 156:5, 167:3 important [4] - 22:6, 64:16, 86:2, 104:1 IN [2] - 1:7, 169:9 in-person [2] - 147:21, 148:4 in-place [1] - 147:17 inactive [1] - 126:24 inadvertently [3] - 140:13, 140:15, 141:7 incident [12] - 33:7, 52:21, 54:5, 89:24, 96:8, 106:23, 107:14, 108:10, 108:18, 108:19, 109:3, 118:18 include [1] - 130:18 included [2] - 134:21, 142:10 including [2] - 64:14, 85:24 income [4] - 70:5, 93:4, 111:17, 167:5 inconsistent [2] - 80:22, 98:6 incorporate [1] - 126:19 incorporated [2] - 127:14, 129:3 increase [1] - 165:7 increased [1] - 165:7 increases [1] - 90:16 independent [1] - 28:7 index [4] - 126:23, 129:15, 130:5, 130:10 indicate [5] - 24:4, 24:8, 51:13, 52:1, 99:12 indicated [5] - 35:5, 52:6, 90:7, 108:9, 117:23 indicates [1] - 103:10 indirect [1] - 118:23 individual [4] - 134:18, 162:12, 164:10, 167:18 individuals [3] - 139:4, 156:23, 161:1 information [11] - 27:20, 28:13, 35:16,</p>	<p>52:8, 80:20, 98:5, 117:19, 134:19, 138:20, 139:7, 158:1 informational [3] - 125:3, 125:12, 133:7 infrastructure [4] - 123:6, 123:9, 125:21, 125:24 initial [2] - 111:7, 118:1 initiated [1] - 152:24 initiating [1] - 118:13 injections [1] - 81:13 injure [1] - 53:20 injured [4] - 38:14, 53:20, 73:18, 81:4 injuries [22] - 40:18, 53:11, 53:12, 53:17, 57:12, 57:15, 57:23, 66:14, 68:2, 77:5, 78:7, 88:6, 89:3, 89:12, 89:16, 89:17, 95:12, 105:18, 106:2, 114:2, 118:3 injury [7] - 39:11, 66:14, 68:24, 88:6, 98:18, 99:2, 118:24 inside [7] - 46:13, 49:12, 49:22, 77:10, 96:4, 146:3, 156:23 instruction [1] - 43:7 instructor [1] - 24:22 insurance [9] - 159:17, 159:19, 159:22, 160:1, 166:8, 166:11, 166:14, 166:15, 166:22 integrate [1] - 128:4 integrated [1] - 128:1 integrating [1] - 127:8 intense [1] - 45:12 intentioned [1] - 167:2 Intercept [1] - 136:8 intercept [2] - 133:21, 134:4 Interest [1] - 144:21 interim [1] - 163:4 interior [2] - 71:6, 71:8 intern [1] - 108:21 internal [1] - 142:11 international [2] - 124:1, 130:24 International [1] - 28:16 internet [1] - 161:20 interview [10] - 27:8, 27:17, 80:7, 80:16, 80:21, 97:20, 98:2, 98:7, 117:16, 126:5</p>	<p>interviewing [1] - 98:11 introduce [2] - 32:21, 136:11 invalid [1] - 66:23 inverted [1] - 98:13 investigate [2] - 114:7, 161:19 investigated [1] - 37:7 Investigations [2] - 36:15, 42:20 Investigations' [1] - 33:15 investing [14] - 126:7, 126:9, 126:10, 126:13, 126:16, 126:19, 127:13, 127:16, 127:19, 128:6, 128:23, 128:24, 129:6, 129:8 Investment [8] - 2:16, 5:18, 5:20, 6:1, 7:5, 7:6, 7:8, 126:11 investment [9] - 123:4, 126:14, 126:20, 127:9, 127:12, 127:14, 127:22, 128:2, 134:14 investments [3] - 129:9, 129:11, 131:23 Investments [1] - 122:16 involved [1] - 142:23 involves [1] - 152:23 involving [1] - 153:16 irrelevant [1] - 57:12 IRS [4] - 167:6, 167:12, 167:19, 167:21 issue [6] - 68:12, 122:16, 153:16, 155:8, 167:18, 168:9 issued [2] - 49:10, 49:12 issues [3] - 53:16, 140:12, 143:6 Item [5] - 15:11, 122:15, 152:18, 155:9, 156:4 items [1] - 148:12 Items [1] - 5:15 IV [1] - 96:5</p>	<p>JACLYN [1] - 2:17 January [2] - 7:8, 89:7 jeopardizing [1] - 159:4 Jerod [1] - 144:6 Jerry [2] - 32:19, 47:2 job [6] - 39:6, 51:6, 51:7, 53:14, 89:8, 89:22 jobs [1] - 114:9 JOHN [1] - 2:17 John [3] - 145:16, 149:4, 149:10 join [1] - 142:5 joined [1] - 24:4 journal [1] - 33:16 journey [1] - 145:13 Jr [1] - 22:19 judgments [1] - 165:23 July [2] - 68:19, 156:6 June [4] - 7:5, 70:20, 137:1, 137:3 Jurewicz [2] - 112:16, 112:18 JUREWICZ [3] - 112:18, 113:2, 116:9</p>	<p>kitty [8] - 56:1, 56:9, 56:11, 56:16, 56:24, 57:5, 57:9, 57:10 knee [9] - 67:16, 68:3, 68:6, 69:24, 70:1, 75:5, 78:24, 81:5, 81:7 knees [1] - 92:1 knelt [1] - 38:22 knowledge [3] - 28:12, 78:5, 115:16 known [1] - 28:15 knows [2] - 49:7, 149:2 kroll [1] - 41:19 Kroll [14] - 34:23, 35:5, 35:13, 35:23, 41:5, 41:6, 41:8, 41:16, 41:23, 42:12, 42:14, 42:15, 42:16, 47:14 KROLL [3] - 41:21, 42:7, 46:23 Krouse [1] - 18:15 kudos [1] - 145:16</p>
L				
K				
<p>K-r-o-l-l [1] - 42:15 keenly [1] - 127:13 keep [3] - 6:2, 77:22, 159:23 keeping [1] - 163:22 keeps [1] - 92:7 Kelly [3] - 143:13, 148:8, 156:2 KELLY [1] - 2:15 KENNETH [1] - 72:13 Kenneth [1] - 72:20 kept [1] - 25:9 key [1] - 127:10 kidney [13] - 24:9, 25:18, 25:22, 25:24, 26:1, 28:3, 28:4, 28:5, 28:6, 28:7, 28:8, 28:14 kind [22] - 35:10, 38:13, 38:16, 44:3, 57:19, 67:12, 77:14, 77:24, 95:19, 107:21, 125:18, 128:18, 129:13, 129:16, 130:8, 131:15, 133:21, 134:16, 134:19, 141:21, 165:19, 167:8 kinds [1] - 166:3</p>				
<p>L-4/5 [2] - 54:4, 54:9 L-4/L-5 [1] - 54:2 L-5/S-1 [3] - 54:2, 54:4, 54:6 laborious [1] - 145:10 lack [1] - 169:5 Ladder [3] - 63:7, 65:16, 78:18 lady [5] - 67:3, 77:10, 77:15, 77:22, 78:1 lady's [1] - 77:13 lagged [2] - 131:3, 131:6 lagging [1] - 123:12 laid [5] - 55:10, 55:12, 55:14, 55:16, 109:11 lame [3] - 137:6, 137:8, 140:5 lame-deck [1] - 140:5 lame-duck [2] - 137:6, 137:8 landed [2] - 74:9, 107:16 landing [1] - 67:1 language [5] - 140:16, 142:17, 156:7, 157:7, 161:11 large [3] - 123:13, 131:1, 131:2 Last [1] - 76:7 last [39] - 22:18, 22:19, 23:2, 25:14,</p>				
J				
<p>J.P [1] - 145:9 Jackie [4] - 132:3, 134:6, 145:7, 145:16</p>				

32:23, 32:24, 36:12,
39:16, 47:8, 47:12,
48:15, 48:16, 48:18,
50:18, 50:19, 52:9,
65:14, 72:19, 76:6,
76:14, 86:20, 87:1,
94:15, 104:17,
104:22, 109:17,
126:6, 127:24,
134:24, 138:9,
147:6, 150:20,
150:22, 152:20,
155:8, 156:6, 159:7,
159:9, 159:12
lastly [3] - 21:17, 64:4,
85:13
latitude [1] - 161:12
laundry [1] - 91:5
law [7] - 30:24,
156:19, 162:16,
162:18, 164:22,
165:20, 166:3
Law [14] - 31:2, 32:1,
62:1, 62:4, 62:23,
83:11, 83:14, 84:5,
101:16, 101:19,
102:10, 120:21,
120:24, 121:17
layer [2] - 40:7, 40:8
laying [2] - 44:7, 44:11
layup [14] - 23:1,
53:13, 55:2, 55:3,
55:8, 55:9, 65:15,
70:4, 87:2, 93:3,
94:24, 104:23,
111:16, 162:11
Leader [5] - 137:16,
141:7, 141:10,
142:4, 142:23
lean [1] - 69:21
leaning [1] - 127:15
learn [2] - 73:17,
113:24
least [6] - 21:5, 21:9,
63:19, 138:9, 150:8,
167:16
leave [4] - 33:4, 47:11,
124:6, 125:3
Lee [1] - 152:24
left [35] - 25:22, 25:24,
67:16, 68:2, 68:6,
69:23, 70:1, 77:13,
78:23, 88:23, 89:7,
89:21, 90:5, 90:9,
90:11, 90:22, 90:23,
91:2, 92:11, 98:13,
98:15, 99:2, 107:18,
109:16, 109:20,
110:6, 110:14,
110:18, 110:23,

112:5, 114:16,
118:12, 118:15,
132:14, 141:7
leg [5] - 53:2, 74:15,
74:19, 90:22, 90:23
Legal [1] - 149:20
legal [12] - 49:7,
133:9, 139:22,
139:23, 140:20,
142:12, 143:3,
145:4, 151:9, 155:9,
155:19, 162:2
legally [1] - 153:22
legislation [3] - 140:9,
155:18, 156:13
Legislative [6] -
136:9, 141:18,
142:1, 142:12,
143:5, 168:22
legislative [3] -
139:20, 155:14,
168:15
legislature [1] -
156:14
legs [1] - 95:20
lending [2] - 122:24,
124:8
letter [5] - 125:8,
143:19, 145:20,
146:9, 167:12
level [7] - 51:6, 51:21,
51:22, 92:21, 99:11,
124:15, 125:10
liability [2] - 168:1,
168:2
License [1] - 170:20
lies [1] - 157:17
lieutenant [8] - 22:12,
22:24, 23:24, 28:3,
28:20, 41:23, 43:1,
46:21
Lieutenant [2] -
20:14, 20:21, 22:23,
25:9, 25:10, 29:7,
34:23, 35:5, 35:13,
41:5, 41:7, 41:16,
42:16, 42:21, 47:12,
67:7, 71:16, 72:4,
72:23, 75:9, 75:13
lift [5] - 38:12, 51:8,
51:15, 51:16, 107:10
lifting [3] - 55:23,
55:24, 99:17
light [1] - 40:4
likely [1] - 118:5
Lim [1] - 48:16
limit [3] - 91:6, 157:10,
162:12
limitation [1] - 53:6
limitations [9] - 51:14,

69:8, 75:5, 90:12,
99:16, 110:3,
115:18, 117:17
limited [1] - 90:13
line [29] - 20:15, 26:9,
32:17, 32:20, 33:14,
35:4, 35:6, 35:13,
35:19, 41:2, 41:6,
46:22, 47:3, 49:4,
63:16, 64:22, 75:16,
75:18, 79:10, 84:16,
86:8, 93:23, 97:1,
104:6, 112:16,
116:7, 127:3,
137:20, 144:21
link [2] - 91:16, 92:8
list [5] - 33:12, 47:7,
130:13, 131:21,
150:2
listed [3] - 19:13,
19:14, 126:1
listing [1] - 150:15
litigation [1] - 152:24
litter [9] - 56:1, 56:9,
56:11, 56:16, 56:24,
57:5, 57:9, 57:10
live [1] - 148:4
living [1] - 160:21
load [1] - 39:8
loan [1] - 124:11
lobby [1] - 67:2
lobbying [1] - 139:16
location [5] - 66:24,
73:17, 74:2, 77:4,
95:9
locked [1] - 38:24
Lockhart [1] - 144:7
logistics [1] - 146:22
look [5] - 47:7, 131:19,
132:17, 144:15,
148:2
looked [5] - 77:15,
95:18, 107:12,
109:10, 114:24
looking [5] - 53:11,
124:8, 130:22,
147:22, 157:23
looks [1] - 135:11
loop [1] - 139:15
LORI [1] - 2:16
Lorna [4] - 122:17,
122:18, 128:7,
134:15
LORNA [1] - 2:16
lose [1] - 143:21
losing [1] - 77:16
loss [1] - 161:2
lost [2] - 168:4, 169:4
loud [1] - 37:12
love [2] - 143:4,

168:23
low [2] - 52:22, 81:15
lower [10] - 55:6,
55:21, 56:6, 57:6,
57:8, 67:3, 67:19,
68:3, 69:15, 69:19
LTD [1] - 2:13
luck [5] - 32:6, 32:7,
84:10, 102:15,
121:22
LUND [1] - 2:16

M

M-a-r-t-i-n-e-z [1] -
86:21
M.D [7] - 2:18, 2:19,
26:14, 50:13, 79:15,
97:7, 116:15
ma'am [2] - 86:19,
94:4
magnanimous [1] -
149:8
mail [5] - 32:4, 63:2,
84:8, 102:13, 121:20
main [4] - 110:16,
137:10, 137:21,
165:16
maintain [4] - 91:1,
160:16, 164:23,
166:23
major [1] - 107:9
majority [2] - 53:8,
127:2
malingering [1] - 52:3
managed [4] - 127:6,
127:17, 127:20,
128:3
manager [7] - 123:21,
123:22, 126:15,
126:23, 126:24,
127:11, 131:6
managers [16] -
123:24, 124:1,
124:2, 124:3, 126:1,
126:18, 127:3,
127:12, 127:15,
128:9, 128:12,
128:15, 128:19,
130:14, 131:2,
134:18
manages [1] - 127:23
managing [2] - 127:3,
127:11
mandatory [1] -
140:21
manhole [2] - 88:20,
95:20
Mankowski [20] -
32:15, 32:16, 32:19,

34:2, 37:1, 38:3,
38:8, 38:15, 38:21,
39:8, 39:17, 43:14,
43:23, 45:3, 47:24,
48:13, 48:23, 49:3,
49:6, 59:15
MANKOWSKI [5] -
32:20, 49:11, 49:21,
50:1, 63:4
March [22] - 5:16,
5:17, 5:19, 5:20,
5:22, 6:1, 32:24,
55:13, 66:12, 73:3,
76:13, 88:3, 90:1,
95:2, 105:20, 109:2,
123:17, 124:10,
134:3, 134:9,
134:21, 151:3
MARCONI [18] -
32:18, 33:20, 34:6,
34:24, 35:14, 35:24,
36:9, 39:19, 41:15,
42:11, 45:9, 47:6,
47:19, 48:7, 48:12,
50:8, 52:16, 63:5
Marconi [3] - 32:19,
33:13, 42:5
Marcus [1] - 138:10
Maria [2] - 94:1, 94:16
MARIA [1] - 94:9
Mark [4] - 37:1, 38:3,
38:8, 43:14
marked [9] - 23:4,
27:15, 33:23, 54:18,
54:19, 80:14, 97:24,
105:2, 117:13
market [3] - 122:24,
124:18, 131:15
Marshal [1] - 59:14
Marshall [4] - 32:15,
32:19, 37:5, 44:20
Marshalls [2] - 43:12,
43:15
Martin [56] - 3:11, 6:6,
6:14, 8:10, 8:21,
9:19, 10:17, 11:14,
12:3, 12:11, 13:9,
14:6, 15:3, 15:19,
16:3, 17:3, 18:1,
19:2, 20:3, 29:18,
30:7, 30:14, 31:7,
31:14, 55:2, 60:4,
60:21, 61:15, 62:7,
62:14, 82:6, 82:11,
83:3, 83:22, 88:2,
100:10, 100:15,
101:8, 102:3,
119:15, 119:20,
120:13, 121:8,
122:4, 122:9,

122:17, 130:12,
135:20, 136:1,
139:9, 149:16,
152:7, 152:12,
154:9, 155:2, 168:4
MARTIN [75] - 2:7,
3:12, 6:4, 6:15, 7:16,
7:19, 7:23, 8:8, 8:22,
9:20, 10:18, 11:15,
12:1, 12:12, 13:10,
14:7, 15:4, 15:17,
16:4, 17:4, 18:2,
19:3, 20:4, 29:19,
30:5, 30:15, 31:4,
31:15, 52:19, 53:10,
54:12, 54:19, 54:22,
56:20, 56:24, 57:14,
58:5, 58:11, 58:19,
60:5, 61:16, 62:5,
62:15, 82:3, 82:12,
83:4, 83:23, 91:14,
100:8, 100:16,
101:9, 102:4,
119:13, 119:21,
120:14, 121:9,
122:2, 122:10,
122:18, 129:12,
129:21, 131:10,
133:16, 134:7,
135:13, 135:17,
136:2, 138:16,
139:13, 148:8,
148:11, 151:21,
152:13, 154:7, 155:3
MARTINEZ [8] - 84:17,
85:8, 85:12, 85:18,
86:6, 86:14, 94:1,
102:16
Martinez [11] - 84:13,
84:15, 84:24, 86:11,
86:21, 86:22, 91:11,
91:12, 95:9, 98:12,
100:7
Martwick [1] - 137:18
Mary [3] - 8:9, 133:23,
149:10
MARY [2] - 2:11, 2:13
massive [1] - 131:12
match [1] - 52:20
material [2] - 149:24,
150:14
MATTER [1] - 1:7
matter [26] - 1:13, 4:7,
21:14, 21:22, 31:3,
32:14, 32:22, 33:4,
33:8, 38:23, 50:18,
62:1, 64:1, 65:23,
85:10, 87:13, 99:9,
101:16, 101:19,
105:7, 120:24,

150:23, 152:23,
153:14, 153:15
matters [10] - 4:23,
21:2, 63:13, 85:2,
103:1, 152:22,
153:23, 154:1,
154:4, 155:24
Maufas [1] - 143:18
maximum [4] - 51:19,
52:2, 92:18, 99:12
McKay [3] - 153:1,
153:9
mean [9] - 46:6, 47:19,
51:16, 53:13, 53:18,
54:14, 57:4, 57:16,
111:13
means [3] - 55:20,
73:24, 151:12
meantime [2] - 33:9,
145:18
measurements [1] -
53:1
medic [1] - 142:14
Medical [1] - 68:9
medical [24] - 24:8,
27:7, 27:21, 28:1,
59:3, 74:11, 80:6,
80:22, 81:1, 81:3,
89:1, 94:24, 96:5,
97:19, 98:6, 98:11,
117:6, 117:20,
117:23, 158:6,
160:16, 162:23,
162:24
medication [1] -
111:23
medications [2] -
70:10, 93:9
medium [1] - 51:6
meet [3] - 99:18,
106:19, 142:4
MEETING [2] - 1:8,
169:9
Meeting [2] - 5:16, 7:6
meeting [41] - 1:12,
3:3, 4:5, 4:13, 4:14,
4:20, 5:10, 5:19,
5:23, 5:24, 6:2, 7:5,
7:7, 7:8, 7:9, 32:24,
33:4, 136:11,
141:11, 141:20,
142:10, 142:11,
143:5, 143:16,
145:15, 145:20,
146:20, 147:1,
147:17, 147:18,
147:23, 151:3,
159:2, 168:12,
168:15, 168:18,
168:23, 169:4

meetings [4] - 137:15,
144:1, 144:16,
144:17
Meetings [4] - 4:13,
6:23, 7:4, 7:15
meets [1] - 98:20
MELISSA [1] - 2:8
member [5] - 19:13,
141:1, 150:17,
151:15, 157:7
MEMBER [331] - 3:4,
3:8, 3:9, 3:10, 3:11,
3:12, 3:13, 3:19,
3:23, 5:13, 6:4, 6:8,
6:10, 6:13, 6:15,
6:17, 6:19, 6:22,
7:16, 7:19, 7:20,
7:23, 8:1, 8:8, 8:15,
8:17, 8:20, 8:22,
8:24, 9:2, 9:5, 9:9,
9:13, 9:15, 9:18,
9:20, 9:22, 9:24,
10:3, 10:7, 10:11,
10:13, 10:16, 10:18,
10:20, 10:22, 11:1,
11:4, 11:8, 11:10,
11:13, 11:15, 11:17,
11:19, 11:22, 12:1,
12:5, 12:7, 12:10,
12:12, 12:14, 12:16,
12:19, 12:22, 13:3,
13:5, 13:8, 13:10,
13:12, 13:14, 13:17,
13:20, 13:24, 14:2,
14:5, 14:7, 14:9,
14:11, 14:14, 14:17,
14:21, 14:23, 15:2,
15:4, 15:6, 15:8,
15:11, 15:17, 15:21,
15:23, 16:2, 16:4,
16:6, 16:8, 16:11,
16:16, 16:21, 16:23,
17:2, 17:4, 17:6,
17:8, 17:11, 17:15,
17:19, 17:21, 17:24,
18:2, 18:4, 18:6,
18:12, 18:16, 18:20,
18:22, 19:1, 19:3,
19:5, 19:7, 19:10,
19:17, 19:21, 19:23,
20:2, 20:4, 20:6,
20:8, 20:11, 29:3,
29:5, 29:8, 29:13,
29:15, 29:17, 29:19,
29:21, 29:23, 30:2,
30:5, 30:9, 30:11,
30:13, 30:15, 30:17,
30:19, 30:22, 31:4,
31:9, 31:11, 31:13,
31:15, 31:17, 31:19,

32:10, 45:17, 49:2,
49:14, 49:23, 50:2,
52:19, 53:10, 54:12,
54:19, 54:22, 55:1,
55:5, 55:17, 55:19,
56:6, 56:9, 56:14,
56:20, 56:22, 56:24,
57:4, 57:14, 58:2,
58:5, 58:7, 58:11,
58:19, 58:20, 58:22,
59:13, 59:16, 59:21,
59:23, 60:3, 60:5,
60:7, 60:14, 60:18,
60:24, 61:3, 61:6,
61:10, 61:12, 61:14,
61:16, 61:18, 61:20,
61:23, 62:5, 62:9,
62:11, 62:13, 62:15,
62:17, 62:19, 63:6,
71:3, 71:10, 81:24,
82:3, 82:8, 82:10,
82:12, 82:14, 82:17,
82:20, 82:24, 83:2,
83:4, 83:6, 83:9,
83:15, 83:19, 83:21,
83:23, 84:1, 84:12,
91:14, 100:5, 100:8,
100:12, 100:14,
100:16, 100:18,
100:21, 100:24,
101:5, 101:7, 101:9,
101:11, 101:14,
101:20, 101:24,
102:2, 102:4, 102:6,
102:18, 112:13,
116:2, 119:11,
119:13, 119:17,
119:19, 119:21,
119:23, 120:2,
120:5, 120:10,
120:12, 120:14,
120:16, 120:19,
121:1, 121:5, 121:7,
121:9, 121:11,
121:24, 122:2,
122:6, 122:8,
122:10, 122:12,
122:15, 122:18,
129:12, 129:21,
131:10, 131:24,
132:2, 133:16,
134:7, 135:13,
135:14, 135:17,
135:22, 135:24,
136:2, 136:4, 136:7,
138:16, 140:8,
140:12, 141:17,
141:24, 142:9,
143:1, 143:9,
143:12, 148:7,
148:8, 148:11,

149:19, 151:21,
152:5, 152:9,
152:11, 152:13,
152:15, 154:2,
154:7, 154:10,
154:19, 154:23,
155:1, 155:3, 155:5,
162:4, 162:16,
162:21, 163:3,
164:13, 164:20,
165:9, 165:15,
166:6, 167:1, 168:20
Member [43] - 9:7, 9:8,
10:5, 11:3, 11:24,
12:21, 13:19, 14:15,
14:16, 15:14, 16:12,
16:13, 17:13,
149:23, 150:3,
150:12, 150:16,
150:19, 150:20,
151:6, 151:14,
151:24, 152:1,
153:20, 156:10,
157:17, 157:21,
157:23, 158:23,
159:8, 159:23,
160:2, 160:4, 160:9,
160:14, 160:15,
161:5, 163:23,
165:17
Member's [4] - 151:9,
151:20, 153:18,
155:16
MEMBERS [1] - 2:2
Members [5] - 12:20,
15:14, 157:12,
157:14, 161:18
members [17] - 4:22,
15:16, 22:2, 64:12,
73:21, 77:7, 85:21,
103:22, 114:4,
114:6, 137:22,
139:15, 147:3,
153:4, 155:14,
156:2, 167:22
membership [1] -
143:7
mention [2] - 145:7,
145:8
mentioned [5] - 55:2,
118:11, 131:2,
133:24, 153:4
Mesirow [1] - 127:1
mess [1] - 162:5
message [1] - 47:11
Michael [7] - 26:21,
63:7, 63:10, 65:10,
71:3, 97:13, 116:21
MICHAEL [5] - 2:19,
26:14, 65:3, 97:7,

116:15
Michele [6] - 84:13,
 86:21, 95:8, 96:3,
 96:4, 100:7
MICHELE [1] - 86:14
Michelle [1] - 84:23
mid [1] - 131:6
might [6] - 44:23,
 59:2, 118:23,
 128:16, 136:24,
 153:16
Mike [7] - 74:8, 74:19,
 77:13, 77:16, 77:20,
 77:24, 78:9
military [1] - 148:16
million [10] - 124:11,
 127:6, 132:8, 132:9,
 132:11, 132:14,
 132:20, 132:23,
 134:2, 135:3
mind [2] - 141:13,
 158:15
minds [1] - 157:18
Minimal [1] - 163:5
Minimum [2] - 9:7,
 164:14
minor [2] - 11:3, 161:7
minority [1] - 125:18
minutes [9] - 5:17,
 5:22, 5:24, 6:3, 6:24,
 7:3, 7:13, 8:6, 123:9
Minutes [1] - 5:18
mirror [1] - 138:6
misjudged [1] -
 106:11
miss [1] - 142:3
missed [1] - 58:9
mistake [1] - 69:1
misunderstanding [1]
 - 164:19
MMI [1] - 118:14
moderate [1] - 99:11
modify [1] - 158:12
moment [1] - 114:14
money [2] - 134:9,
 151:17
monitor [1] - 137:7
monitoring [3] -
 125:9, 140:2, 140:6
month [18] - 15:12,
 16:12, 32:24, 48:16,
 50:19, 68:23,
 150:17, 150:22,
 151:2, 151:3,
 151:18, 152:20,
 158:18, 162:8,
 163:10, 164:5,
 164:7, 168:14
monthly [3] - 132:13,
 133:8, 133:10

months [8] - 7:12,
 25:7, 55:11, 55:13,
 55:15, 55:16,
 135:10, 147:20
MORALES [2] - 41:18,
 147:13
Morales' [1] - 144:8
Morgan [2] - 18:15,
 145:9
morning [17] - 3:1,
 4:1, 4:24, 20:23,
 35:4, 35:16, 37:11,
 43:6, 72:7, 73:8,
 84:17, 84:18, 94:4,
 102:21, 115:7,
 136:17, 144:19
most [10] - 24:16,
 53:7, 118:4, 123:20,
 127:12, 129:23,
 130:24, 147:23,
 149:7
motion [81] - 5:21,
 6:5, 7:21, 8:12, 9:6,
 9:10, 10:4, 10:8,
 11:1, 11:5, 11:22,
 12:2, 12:20, 12:23,
 13:18, 13:21, 14:14,
 14:18, 15:15, 15:18,
 16:13, 16:17, 17:14,
 17:16, 18:13, 18:17,
 19:12, 19:18, 29:6,
 29:9, 30:3, 30:6,
 31:1, 31:5, 33:3,
 59:13, 59:17, 60:16,
 61:4, 61:7, 62:3,
 62:6, 82:1, 82:4,
 82:18, 82:21, 83:13,
 83:16, 90:13, 100:5,
 100:10, 100:22,
 101:1, 101:17,
 101:21, 110:10,
 110:12, 110:17,
 111:12, 118:10,
 119:11, 119:14,
 120:3, 120:6,
 120:23, 121:2,
 121:24, 122:3,
 135:15, 135:18,
 151:13, 151:22,
 151:23, 152:6,
 152:20, 153:24,
 154:3, 154:5,
 154:20, 155:23,
 168:9
Motion [32] - 6:21, 9:4,
 10:2, 10:24, 11:21,
 12:18, 13:16, 14:13,
 15:10, 16:10, 17:10,
 18:8, 19:9, 20:10,
 30:1, 30:21, 31:21,

61:22, 62:21, 82:16,
 83:8, 84:3, 100:20,
 101:13, 102:8,
 120:1, 120:18,
 121:13, 122:14,
 136:6, 152:17, 155:7
move [10] - 5:7, 7:2,
 23:15, 34:9, 51:15,
 66:2, 87:16, 105:9,
 122:16, 161:15
moved [2] - 7:10,
 137:11
moving [14] - 9:5,
 15:11, 20:11, 32:11,
 34:4, 34:18, 122:15,
 132:2, 136:9,
 143:12, 144:12,
 148:22, 164:6
MR [200] - 2:14, 5:2,
 18:9, 20:14, 20:16,
 20:18, 21:11, 21:12,
 21:16, 21:17, 21:23,
 21:24, 22:9, 22:10,
 22:16, 23:14, 23:22,
 23:23, 26:3, 26:8,
 26:11, 26:18, 28:23,
 31:23, 32:8, 32:13,
 32:18, 32:20, 32:21,
 33:20, 33:21, 34:6,
 34:7, 34:18, 34:24,
 35:11, 35:14, 35:17,
 35:20, 35:21, 35:24,
 36:1, 36:4, 36:9,
 39:19, 39:20, 39:21,
 40:1, 40:21, 41:1,
 41:3, 41:4, 41:7,
 41:9, 41:12, 41:14,
 41:15, 41:18, 41:19,
 41:21, 41:22, 41:23,
 42:5, 42:11, 45:9,
 45:14, 45:20, 46:20,
 46:23, 46:24, 47:6,
 47:15, 47:19, 48:4,
 48:7, 48:9, 48:12,
 48:19, 49:11, 49:21,
 50:1, 50:6, 50:8,
 50:9, 50:17, 52:13,
 52:16, 52:18, 59:1,
 59:10, 63:4, 63:5,
 63:8, 63:22, 63:23,
 64:3, 64:4, 64:9,
 64:10, 64:20, 64:21,
 64:24, 65:7, 66:1,
 66:9, 66:10, 70:23,
 71:6, 71:20, 72:1,
 72:7, 72:17, 75:8,
 75:15, 75:19, 75:20,
 76:4, 79:3, 79:8,
 79:11, 79:12, 79:19,
 81:19, 84:11, 84:15,
 84:18, 85:9, 85:13,

85:19, 86:7, 86:10,
 86:18, 87:15, 87:23,
 88:1, 91:17, 93:17,
 93:22, 94:4, 94:13,
 96:19, 96:24, 97:4,
 97:11, 99:24,
 102:21, 103:9,
 103:10, 103:13,
 103:14, 103:19,
 103:20, 104:4,
 104:5, 104:8,
 104:15, 105:9,
 105:16, 112:9,
 112:15, 112:18,
 112:20, 113:6,
 115:21, 116:5,
 116:9, 116:11,
 116:19, 119:6,
 121:15, 121:23,
 125:7, 125:22,
 128:7, 136:10,
 136:12, 139:9,
 139:14, 139:22,
 140:7, 140:11,
 141:5, 141:23,
 142:3, 142:19,
 143:8, 143:11,
 143:15, 147:6,
 147:13, 147:15,
 148:10, 149:12,
 156:4, 156:15,
 162:10, 163:8,
 164:16, 166:17,
 167:14
MRI [10] - 53:18, 54:8,
 54:16, 58:17, 68:14,
 68:16, 69:2, 81:11,
 108:17, 109:5
MRIs [1] - 58:14
MRIs [4] - 53:15,
 53:18, 53:23, 54:18
MRSA [1] - 138:11
MS [53] - 2:13, 4:1,
 5:8, 8:2, 8:10, 60:11,
 71:15, 71:22, 72:2,
 75:13, 75:17, 84:17,
 85:8, 85:12, 85:18,
 86:6, 91:13, 93:24,
 94:1, 94:3, 97:3,
 102:16, 122:20,
 125:21, 126:6,
 128:21, 129:20,
 130:12, 131:21,
 132:4, 133:17,
 133:23, 134:6,
 134:11, 149:21,
 151:23, 152:18,
 154:13, 155:8,
 156:9, 162:14,
 162:20, 162:24,

164:2, 164:17,
 165:5, 165:14,
 165:22, 166:12,
 167:7, 167:23,
 169:2, 169:5
multiple [1] - 98:14
Murphy [70] - 3:16,
 4:11, 5:12, 6:6, 6:7,
 8:14, 9:11, 9:12,
 10:9, 10:10, 11:6,
 11:7, 12:3, 12:4,
 12:24, 13:2, 13:22,
 13:23, 14:19, 14:20,
 15:19, 15:20, 16:18,
 16:20, 17:17, 17:18,
 18:18, 18:19, 19:19,
 19:20, 29:10, 29:12,
 30:7, 30:8, 31:6,
 31:8, 59:18, 59:20,
 60:20, 61:2, 61:8,
 61:9, 62:7, 62:8,
 82:5, 82:7, 82:22,
 82:23, 83:17, 83:18,
 100:9, 100:11,
 101:2, 101:4,
 101:22, 101:23,
 119:15, 119:16,
 120:7, 120:9, 121:3,
 121:4, 122:4, 122:5,
 135:19, 135:21,
 149:17, 152:8,
 154:6, 154:22
MURPHY [88] - 2:6,
 3:4, 3:9, 3:11, 3:13,
 3:19, 5:13, 6:8, 6:22,
 8:1, 8:15, 9:5, 9:13,
 10:3, 10:11, 11:1,
 11:8, 11:22, 12:5,
 12:19, 13:3, 13:17,
 13:24, 14:14, 14:21,
 15:11, 15:21, 16:11,
 16:21, 17:11, 17:19,
 18:12, 18:20, 19:10,
 19:21, 20:11, 29:3,
 29:5, 29:13, 30:2,
 30:9, 30:22, 31:9,
 32:10, 45:17, 59:13,
 59:21, 61:3, 61:10,
 61:23, 62:9, 63:6,
 81:24, 82:8, 82:17,
 82:24, 83:9, 83:19,
 84:12, 100:5,
 100:12, 100:21,
 101:5, 101:14,
 101:24, 102:18,
 112:13, 116:2,
 119:11, 119:17,
 120:2, 120:10,
 120:19, 121:5,
 121:24, 122:6,
 122:15, 131:24,

132:2, 135:14, 135:22, 136:7, 143:12, 148:7, 149:19, 152:9, 154:2, 154:23 muscle [3] - 68:17, 91:1, 91:2 must [1] - 106:10 MWDBE [1] - 125:17	132:16, 133:13, 134:14, 141:12, 144:1, 144:13, 144:16, 144:17, 145:15, 147:1, 149:20, 151:18, 152:18, 163:19, 163:24, 168:14 nice [1] - 116:10 night [5] - 40:7, 47:9, 47:12, 91:7, 146:21 nine [1] - 5:4 NO [1] - 1:8 noise [1] - 89:11 none [16] - 5:6, 29:4, 39:23, 40:24, 47:23, 48:12, 71:14, 75:12, 81:23, 100:4, 112:14, 116:4, 119:10, 133:16, 138:13, 154:21 nonspecific [1] - 81:11 normal [4] - 46:4, 132:13, 133:8, 160:20 normally [1] - 158:4 North [3] - 94:23, 95:6, 107:3 Northern [1] - 134:16 Northwestern [1] - 46:10 note [1] - 168:3 notes [2] - 111:14, 170:14 nothing [6] - 46:7, 68:14, 108:22, 133:8, 135:11, 146:16 notice [3] - 4:12, 115:1, 145:14 noticed [2] - 77:16, 162:21 notified [6] - 32:4, 63:2, 84:8, 102:13, 121:20, 151:14 notify [1] - 39:2 November [5] - 7:4, 7:23, 7:24, 92:15, 99:10 Nuber [1] - 112:7 Number [3] - 27:15, 80:14, 97:24 number [4] - 34:19, 56:18, 143:6, 168:21	128:7 O-e-s-t-e-r-l-e [1] - 94:17 oath [5] - 22:2, 64:12, 85:21, 103:22, 170:9 objection [16] - 23:10, 23:16, 23:19, 33:17, 34:8, 34:11, 34:14, 65:22, 66:3, 66:6, 87:11, 87:17, 87:20, 105:6, 105:11, 105:13 objective [5] - 52:21, 52:23, 57:3, 57:18, 98:20 objective/subjective [1] - 57:22 observe [4] - 77:4, 95:11, 95:16, 114:1 observed [3] - 47:17, 73:21, 114:14 obviously [8] - 106:10, 110:21, 134:17, 140:23, 154:15, 157:12, 165:15, 167:2 occasion [3] - 73:15, 76:18, 95:5 occasions [1] - 89:6 Occupational [14] - 20:20, 32:10, 138:12, 150:7, 155:15, 156:21, 157:16, 159:1, 160:22, 163:18, 164:4, 164:11, 166:5, 166:10 occupationally [1] - 163:17 occurred [2] - 105:24, 106:2 occurs [1] - 164:24 October [3] - 7:7, 54:1, 55:15 OESTERLE [4] - 93:24, 94:3, 94:9, 97:3 Oesterle [2] - 94:2, 94:16 OF [5] - 1:3, 1:7, 1:11, 170:2, 170:4 off-duty/on-duty [1] - 57:16 Office [3] - 33:15, 36:15, 42:19 office [8] - 4:11, 37:6, 37:13, 44:23, 45:2, 71:17, 114:11, 143:22 Officer [4] - 2:16,	24:20, 36:14, 36:22 officers [1] - 137:23 OFI [3] - 39:14, 39:15, 43:3 Ohio [1] - 88:16 oil [4] - 56:10, 56:14, 56:15, 56:16 old [1] - 7:13 on-duty [3] - 56:2, 56:15, 89:17 on-the-job [2] - 53:14, 89:8 onboard [1] - 144:10 once [8] - 52:22, 78:8, 96:18, 108:13, 111:11, 150:8, 158:7, 158:23 one [39] - 16:12, 17:11, 20:23, 41:13, 41:24, 43:14, 53:23, 53:24, 54:4, 54:5, 55:20, 55:24, 57:5, 57:10, 60:12, 63:11, 72:8, 75:20, 84:18, 90:15, 94:5, 95:20, 95:21, 102:22, 112:20, 115:23, 118:9, 128:1, 128:11, 129:10, 130:12, 131:6, 133:17, 137:19, 137:24, 154:15, 164:5, 164:9, 168:23 ones [1] - 47:12 ongoing [2] - 81:12, 81:14 Open [4] - 4:13, 6:22, 7:4, 7:15 open [7] - 4:21, 5:17, 5:22, 5:24, 7:3, 33:5, 132:6 opened [3] - 7:13, 107:7, 115:10 operating [3] - 132:2, 133:18, 135:6 operative [1] - 118:8 opinion [2] - 156:11, 160:8 opinions [1] - 167:15 opportunity [4] - 22:7, 64:18, 86:4, 104:3 opposed [1] - 139:3 order [15] - 3:3, 19:16, 21:9, 21:19, 43:7, 43:11, 63:20, 64:6, 85:6, 85:15, 103:7, 103:16, 150:23, 155:17, 166:7 Order [1] - 19:13 ordered [3] - 37:13,	43:15, 48:15 Orders [2] - 19:11, 37:9 ordinary [2] - 133:9, 135:11 Ordinary [2] - 150:7, 164:22 organizational [1] - 125:6 original [1] - 140:22 originally [2] - 165:3, 165:6 Orozco [1] - 109:7 ortho [2] - 109:12, 109:13 orthopedic [1] - 109:12 otherwise [1] - 166:9 ourselves [1] - 145:11 outcome [2] - 51:3 outcry [1] - 38:13 outflow [1] - 124:19 outperform [1] - 131:17 outperforming [2] - 123:13, 123:14 outreach [2] - 150:2, 150:18 outside [2] - 43:13, 46:17 outward [2] - 107:23, 108:2 overhead [2] - 51:9, 51:18 owed [3] - 132:24, 134:2, 134:12 own [4] - 91:4, 139:4, 162:22 owned [2] - 125:16, 125:19 ownership [3] - 125:13, 125:15, 125:18
N				P
name [31] - 22:17, 22:18, 22:19, 26:19, 36:10, 36:11, 36:12, 42:12, 42:14, 65:8, 72:8, 72:19, 76:5, 76:6, 76:7, 76:8, 79:20, 86:19, 86:20, 94:14, 94:15, 94:16, 97:12, 102:21, 104:16, 104:17, 104:18, 116:20, 153:4 named [2] - 153:11, 154:15 nature [1] - 166:20 NCPERS [2] - 139:15 near [2] - 131:20, 149:11 necessary [1] - 158:1 need [16] - 7:17, 41:19, 60:17, 74:20, 109:12, 114:23, 125:11, 130:6, 133:21, 142:17, 143:3, 146:22, 147:11, 153:13, 158:13, 161:8 needed [5] - 37:7, 68:13, 73:24, 110:6, 134:5 needs [3] - 8:4, 35:14, 111:12 needy [1] - 149:7 negatively [1] - 166:1 never [5] - 68:6, 89:8, 92:4, 142:1, 153:21 nevertheless [1] - 105:24 new [8] - 54:18, 142:17, 145:21, 155:13, 155:17, 156:22, 163:20 news [3] - 138:17, 143:17, 144:5 next [25] - 32:10, 33:4, 63:6, 84:12, 102:18, 115:8, 127:24, 130:21, 132:4,	O O'CONNELL [4] - 2:18, 125:7, 125:22,	P-e-e-b-l-e-s [1] - 76:7 P-u-c-c-i [1] - 104:18 page [2] - 132:16, 133:13 PAGE [1] - 170:4 paid [5] - 139:2, 147:9, 160:23, 161:1, 163:4 pain [41] - 38:14, 51:11, 52:20, 52:23, 53:6, 53:7, 59:6, 67:15, 67:19, 67:22, 69:7, 69:9, 69:10, 69:14, 69:19, 69:21, 70:2, 70:12, 77:20,		

78:2, 78:10, 81:6,
81:12, 90:12, 90:15,
90:19, 90:22, 93:10,
98:18, 98:22,
106:22, 107:1,
108:9, 108:12,
108:23, 109:1,
109:3, 110:3,
111:23, 112:3
pains [1] - 107:9
paperwork [4] - 16:15,
19:15, 111:13,
157:19
paralle [1] - 165:10
Paramedic [14] -
22:23, 24:19, 24:20,
24:23, 25:9, 25:10,
36:20, 38:17, 84:13,
84:23, 86:24, 95:8,
100:6, 137:17
paramedic [1] - 141:2
paramedics [1] - 39:3
parameters [2] -
139:5, 156:18
parking [6] - 37:14,
37:18, 38:11, 43:8,
43:13, 43:16
part [6] - 49:14, 69:20,
136:10, 141:24,
146:8, 148:13
Part [1] - 134:24
Partial [1] - 14:15
participants [1] -
157:7
particular [9] - 33:6,
74:15, 124:13,
157:5, 157:9, 159:5,
159:24, 160:4,
167:18
parties [1] - 34:12
partner [2] - 88:24,
145:21
party [1] - 166:2
pass [1] - 161:5
passed [4] - 137:23,
156:6, 156:14,
165:24
passenger [1] - 96:12
passes [1] - 151:13
past [1] - 131:11
Pat [2] - 133:23,
149:10
Pat's [1] - 8:9
patient [6] - 53:3,
55:23, 67:1, 67:10,
67:11, 74:12
PATRICIA [1] - 2:13
pause [1] - 145:24
pay [5] - 15:14,
132:12, 139:4,

159:12, 163:19
payable [1] - 132:13
payees [1] - 159:13
payment [3] - 151:24,
163:9, 164:4
Payments [2] - 14:15,
19:10
payments [2] -
132:19, 160:5
payroll [1] - 147:8
Peebles [4] - 67:6,
75:15, 75:19, 76:7
PEEBLES [3] - 75:19,
75:24, 79:11
peers [2] - 129:16,
130:5
penalize [1] - 128:14
pending [1] - 151:10
Pension [14] - 20:24,
21:8, 41:24, 63:18,
85:5, 102:23, 103:5,
112:21, 126:11,
137:14, 150:6,
150:24, 153:5,
155:12
pension [3] - 161:6,
167:9, 167:24
people [8] - 43:7,
56:16, 71:23,
128:12, 139:11,
140:14, 145:24,
148:22
per [2] - 37:8, 134:17
percent [19] - 70:1,
91:2, 123:18,
123:19, 125:16,
127:6, 127:17,
127:19, 128:2,
133:1, 135:4, 135:8,
137:20, 145:8,
145:16, 159:7,
159:11, 164:23,
165:7
percentage [1] -
160:24
percolating [1] -
144:16
perfect [1] - 140:7
perform [16] - 6:23,
27:4, 28:20, 51:10,
52:10, 58:16, 75:4,
78:22, 79:1, 80:3,
81:17, 97:16, 99:21,
115:17, 117:3, 119:3
performance [11] -
122:23, 123:10,
123:22, 124:5,
124:6, 129:24,
130:4, 130:20,
130:21, 131:8

perhaps [4] - 144:1,
156:7, 157:20,
161:13
Perhaps [1] - 145:4
period [8] - 69:20,
123:5, 150:9,
150:17, 160:17,
162:8, 162:11,
163:20
periods [2] - 98:23,
157:2
permit [1] - 17:12
person [9] - 74:16,
143:22, 147:21,
148:4, 163:5,
163:11, 164:21,
166:4, 166:9
person's [1] - 159:4
personal [1] - 162:24
personally [1] - 38:22
personnel [1] - 96:10
perspective [1] -
127:5
pertain [1] - 140:1
Peters [13] - 22:4,
26:8, 26:9, 26:21,
86:1, 86:8, 86:10,
97:5, 97:13, 104:5,
104:9, 116:12,
116:21
PETERS [7] - 2:19,
26:10, 26:14, 86:9,
97:7, 104:7, 116:15
petitioning [1] - 157:3
Phelps [3] - 136:11,
136:13
PHELPS [10] - 136:12,
139:9, 139:22,
140:11, 141:5,
141:23, 142:3,
142:19, 143:8,
143:11
phone [2] - 72:3,
91:14
physical [12] - 34:3,
50:21, 51:22, 68:10,
68:11, 68:12, 80:19,
81:13, 89:6, 92:21,
99:11, 150:12
physically [3] - 4:10,
71:17, 92:24
physician [16] - 22:4,
26:22, 27:1, 33:3,
58:12, 59:4, 64:15,
70:11, 79:22, 85:24,
93:10, 97:14, 97:16,
111:24, 116:22,
122:1
Physician [2] - 2:18,
2:19

Physician's [1] -
48:16
physicians [1] - 93:14
PIC [1] - 94:20
piece [1] - 156:24
piled [1] - 115:7
PIMCO [1] - 126:23
Pinelli [6] - 45:11,
72:8, 102:22,
152:21, 154:1, 154:4
PINELLI [114] - 2:13,
2:14, 20:14, 20:18,
21:12, 21:17, 21:24,
22:10, 22:16, 23:14,
23:22, 23:23, 26:3,
26:8, 26:11, 26:18,
28:23, 32:13, 32:21,
33:21, 34:7, 34:18,
35:11, 35:17, 35:21,
36:1, 36:4, 39:21,
40:1, 40:21, 41:1,
41:4, 41:9, 41:14,
41:23, 42:5, 45:14,
45:20, 46:20, 46:24,
47:15, 48:4, 48:9,
48:19, 50:6, 50:9,
50:17, 52:13, 52:18,
59:1, 59:10, 63:8,
63:23, 64:4, 64:10,
64:21, 64:24, 65:7,
66:1, 66:9, 66:10,
70:23, 71:20, 72:1,
72:7, 72:17, 75:8,
75:15, 75:20, 76:4,
79:3, 79:8, 79:12,
79:19, 81:19, 84:15,
84:18, 85:9, 85:13,
85:19, 86:7, 86:10,
86:18, 87:15, 87:23,
88:1, 91:17, 93:17,
93:22, 94:4, 94:13,
96:19, 96:24, 97:4,
97:11, 99:24,
102:21, 103:10,
103:14, 103:20,
104:5, 104:8,
104:15, 105:9,
105:16, 112:9,
112:15, 112:20,
113:6, 115:21,
116:5, 116:11,
116:19, 119:6
Pinelli's [1] - 134:21
place [7] - 125:14,
147:5, 147:17,
158:7, 158:14,
159:3, 159:14
placed [2] - 39:11,
71:23
placeholder [1] -

130:8
places [1] - 157:20
plan [3] - 139:3, 148:4,
160:9
platoon [1] - 37:6
pleasure [1] - 134:11
plowed [1] - 115:6
PM [1] - 94:21
point [16] - 43:6, 44:4,
44:17, 57:24, 69:14,
74:4, 78:2, 95:23,
110:24, 125:12,
126:15, 146:3,
146:14, 148:17,
148:23, 165:16
pointing [1] - 149:15
points [1] - 123:20
policies [3] - 30:4,
82:19, 128:13
Policies [1] - 37:9
Policy [1] - 126:11
policy [5] - 61:5,
100:23, 120:4,
127:19, 148:20
pool [1] - 159:24
poor [1] - 123:22
pop [2] - 67:15, 67:17
pops [1] - 69:11
position [3] - 36:23,
44:21, 124:19
positions [2] - 156:12,
158:11
positive [1] - 123:16
possible [4] - 68:14,
77:19, 147:22,
149:22
possibly [1] - 142:18
post [1] - 161:20
posted [1] - 4:12
postsurgery [1] -
110:22
potentially [1] -
166:19
pothole [1] - 88:21
pounds [7] - 51:8,
51:17, 51:18, 51:19,
90:18
poverty [1] - 137:20
practice [1] - 154:17
practices [2] - 155:11,
155:20
prayers [1] - 32:9
preliminary [4] - 21:2,
63:13, 85:2, 103:1
premiums [1] - 139:2
prepared [3] - 4:15,
8:4, 161:15
prescribed [3] - 70:11,
93:10, 111:24
PRESENT [1] - 2:15

<p>present [21] - 4:10, 18:9, 21:5, 21:18, 33:14, 35:7, 36:14, 44:17, 44:19, 48:11, 60:22, 63:16, 64:5, 71:17, 75:19, 85:3, 85:14, 94:3, 103:4, 103:15, 143:13</p> <p>presentation [1] - 33:6</p> <p>presented [1] - 135:16</p> <p>president [1] - 5:13</p> <p>President [20] - 2:3, 3:4, 3:17, 9:5, 10:3, 20:11, 61:3, 81:24, 82:17, 84:12, 100:21, 102:18, 120:2, 135:14, 146:18, 147:16, 147:24, 151:21, 154:2, 168:10</p> <p>PRESIDENT [1] - 5:6</p> <p>press [2] - 5:4, 41:19</p> <p>pressure [2] - 70:18, 108:5</p> <p>pretty [5] - 48:4, 81:12, 124:14, 139:16, 142:19</p> <p>prevent [1] - 40:18</p> <p>previous [3] - 55:2, 55:3, 142:17</p> <p>previously [9] - 30:22, 61:23, 79:14, 83:9, 97:6, 101:14, 116:14, 120:19, 153:20</p> <p>primarily [3] - 123:24, 124:2, 124:24</p> <p>primary [2] - 137:1, 137:3</p> <p>principles [1] - 126:19</p> <p>Private [1] - 123:6</p> <p>private [3] - 122:24, 124:18, 167:11</p> <p>proactive [1] - 128:18</p> <p>problem [6] - 46:23, 69:18, 91:19, 91:22, 114:13, 131:14</p> <p>problems [7] - 69:16, 78:23, 81:14, 89:2, 89:8, 92:10, 115:19</p> <p>procedure [5] - 27:11, 68:19, 80:10, 98:17, 117:10</p> <p>procedures [10] - 21:24, 22:8, 64:10, 64:19, 85:19, 86:5, 103:20, 104:3, 155:20, 161:7</p> <p>Procedures [1] - 37:9</p>	<p>proceed [15] - 21:15, 22:11, 35:23, 36:4, 42:6, 45:15, 45:16, 61:2, 64:2, 64:22, 71:18, 72:6, 85:11, 86:8, 103:12</p> <p>proceeded [3] - 74:4, 74:16, 74:18</p> <p>proceeding [2] - 4:15, 67:10</p> <p>proceedings [2] - 170:12, 170:15</p> <p>PROCEEDINGS [2] - 1:11, 169:8</p> <p>process [14] - 19:16, 126:20, 127:9, 127:14, 128:2, 128:4, 146:9, 158:8, 158:10, 158:16, 159:1, 162:11, 163:23, 163:24</p> <p>professionals [2] - 160:7, 167:15</p> <p>Program [1] - 144:7</p> <p>programming [2] - 144:11, 147:10</p> <p>progress [1] - 146:15</p> <p>progressing [1] - 146:15</p> <p>projected [1] - 133:3</p> <p>projects [1] - 144:13</p> <p>prolonged [1] - 98:23</p> <p>promoted [2] - 24:20, 25:9</p> <p>proof [9] - 21:18, 21:21, 64:5, 64:8, 85:14, 85:17, 103:15, 103:18, 157:17</p> <p>proper [1] - 39:12</p> <p>property [1] - 132:23</p> <p>proposed [5] - 30:23, 61:24, 83:10, 101:15, 120:20</p> <p>protect [2] - 74:8, 167:22</p> <p>protocol [2] - 141:14, 142:7</p> <p>protrusion [3] - 54:3, 54:7, 54:10</p> <p>proud [1] - 144:10</p> <p>prove [1] - 150:13</p> <p>provide [2] - 147:23, 164:20</p> <p>provided [13] - 23:3, 27:20, 40:17, 50:19, 80:21, 87:6, 89:1, 96:6, 98:5, 105:3, 117:19, 146:10, 150:2</p>	<p>providing [1] - 56:19</p> <p>provisions [1] - 157:5</p> <p>prudence [1] - 167:24</p> <p>prudent [1] - 168:17</p> <p>psychiatric [1] - 88:15</p> <p>PT [1] - 110:23</p> <p>Public [4] - 4:5, 4:9, 4:18, 156:5</p> <p>public [8] - 4:21, 4:22, 5:1, 5:3, 7:3, 150:21, 167:24</p> <p>Pucci [6] - 102:19, 104:18, 113:20, 114:14, 117:11, 119:12</p> <p>PUCCI [7] - 103:9, 103:13, 103:19, 104:4, 104:11, 121:15, 121:23</p> <p>pulled [2] - 96:3, 107:19</p> <p>pulling [2] - 51:20, 131:7</p> <p>purchase [3] - 49:8, 148:15</p> <p>purchased [1] - 49:18</p> <p>purpose [1] - 66:21</p> <p>purposes [3] - 133:7, 134:19, 159:24</p> <p>Pursuant [1] - 19:10</p> <p>pursuant [4] - 7:3, 7:14, 90:6, 150:11</p> <p>pushback [1] - 160:1</p> <p>pushing [1] - 51:19</p> <p>put [11] - 33:8, 92:17, 107:8, 107:9, 109:4, 110:5, 114:9, 115:9, 143:19, 150:14, 168:13</p>	<p>questions [75] - 22:1, 22:3, 26:4, 26:6, 26:7, 28:24, 29:2, 29:3, 39:21, 40:22, 40:23, 45:15, 45:17, 45:18, 45:22, 46:21, 48:22, 49:1, 50:4, 50:5, 52:14, 52:17, 52:18, 54:24, 58:24, 64:11, 64:13, 70:24, 71:2, 71:13, 75:9, 75:11, 79:4, 79:6, 79:7, 81:20, 81:22, 85:20, 85:22, 93:18, 93:20, 93:21, 94:6, 96:20, 96:22, 96:23, 96:24, 100:1, 100:3, 103:21, 103:23, 112:10, 112:12, 112:13, 112:22, 115:22, 116:1, 116:2, 116:5, 119:7, 119:9, 128:24, 131:22, 133:5, 133:15, 134:22, 135:12, 138:15, 145:5, 148:9, 158:13, 162:5, 168:17, 168:18</p> <p>queue [1] - 5:4</p> <p>quick [3] - 40:2, 125:7, 148:11</p> <p>quickly [3] - 50:7, 123:10, 124:9</p> <p>quiet [1] - 123:5</p> <p>quite [5] - 91:3, 115:4, 145:10, 146:12, 157:19</p> <p>quorum [5] - 3:19, 3:21, 168:4, 169:4, 169:6</p>	<p>94:18, 104:19, 113:8</p> <p>Rate [1] - 146:17</p> <p>rated [1] - 124:14</p> <p>ray [2] - 118:18, 119:1</p> <p>rays [3] - 67:24, 108:20, 118:18</p> <p>reach [6] - 34:24, 35:1, 69:10, 69:11, 92:20, 139:17</p> <p>reached [3] - 67:11, 74:6, 77:21</p> <p>reaching [2] - 77:15, 77:16</p> <p>read [3] - 123:2, 130:4, 146:8</p> <p>ready [8] - 22:11, 64:22, 71:15, 72:3, 72:5, 79:13, 86:7, 130:17</p> <p>real [3] - 74:20, 148:11, 162:5</p> <p>realized [1] - 149:11</p> <p>really [13] - 40:19, 47:13, 54:15, 57:17, 79:9, 81:10, 131:12, 131:17, 137:11, 155:9, 166:12, 167:12</p> <p>reason [4] - 51:7, 140:23, 158:19, 167:17</p> <p>reasonable [1] - 4:19</p> <p>reassigned [1] - 25:8</p> <p>rebalance [1] - 130:6</p> <p>rebalanced [1] - 130:6</p> <p>recalculation [1] - 165:1</p> <p>recalculations [1] - 15:12</p> <p>receipt [1] - 161:6</p> <p>Receipts [1] - 132:22</p> <p>receipts [1] - 133:2</p> <p>receive [12] - 21:9, 63:20, 65:17, 85:6, 87:7, 103:7, 105:4, 125:2, 134:3, 153:21, 163:11, 164:11</p> <p>received [5] - 16:15, 19:16, 124:15, 125:23, 133:19</p> <p>receiving [2] - 150:7, 165:17</p> <p>recent [2] - 24:16, 110:22</p> <p>recently [2] - 109:21, 118:11</p> <p>recipients [2] - 122:1, 155:16</p> <p>recognize [2] - 145:1,</p>
Q		R		
<p>QILDRO [5] - 19:12, 159:13, 159:15, 165:15, 165:19</p> <p>QILDROs [1] - 166:3</p> <p>qualifications [3] - 26:24, 79:24, 116:24</p> <p>qualified [1] - 139:3</p> <p>qualifiers [1] - 158:14</p> <p>qualifies [1] - 159:19</p> <p>quarter [1] - 124:21</p> <p>quarterly [4] - 122:23, 124:5, 124:17, 130:21</p> <p>quarters [1] - 106:18</p> <p>questionable [1] - 167:4</p> <p>questioned [1] - 59:6</p> <p>questioning [1] - 49:5</p>				

<p>163:18 recognizing [1] - 161:22 recommendation [5] - 7:1, 126:3, 151:9, 155:22, 162:3 reconciled [1] - 163:6 record [39] - 4:10, 5:8, 20:19, 21:13, 22:18, 23:11, 26:20, 32:18, 32:22, 33:5, 33:19, 34:5, 36:10, 42:13, 56:21, 63:8, 63:12, 63:23, 65:9, 65:23, 72:10, 72:19, 76:6, 79:20, 80:13, 80:24, 84:20, 84:21, 86:20, 87:12, 88:12, 94:15, 102:24, 103:10, 104:17, 105:7, 128:22, 146:9, 168:3 recorded [1] - 4:14 records [21] - 7:12, 24:4, 24:8, 27:8, 27:21, 59:3, 80:7, 80:22, 81:2, 81:3, 97:20, 98:6, 98:11, 117:7, 117:20, 117:23, 158:5, 162:22, 162:23, 163:1 recovered [2] - 118:10, 165:12 recovery [2] - 153:6, 153:10 reevaluated [1] - 70:19 reexam [10] - 30:3, 30:6, 61:4, 61:8, 82:18, 82:21, 100:22, 101:2, 120:3, 120:7 reexams [1] - 160:16 referencing [1] - 154:12 reflect [6] - 5:8, 15:13, 20:19, 58:18, 63:8, 84:21 reflexes [1] - 53:2 refund [3] - 140:9, 140:16, 141:4 Refunds [1] - 12:20 refunds [2] - 12:24, 15:13 regarding [4] - 27:22, 38:9, 149:23, 152:2 regards [1] - 44:1 regional [2] - 90:19,</p>	<p>98:18 Regular [1] - 5:16 regular [4] - 4:20, 5:18, 40:13, 71:8 regularly [1] - 126:13 rehabilitation [1] - 118:13 relate [1] - 47:17 related [9] - 43:11, 49:5, 55:17, 56:18, 56:21, 89:18, 89:20, 122:22, 129:14 relating [2] - 155:11, 155:24 relative [1] - 4:23 relatively [1] - 155:13 release [1] - 151:16 released [4] - 47:1, 79:9, 106:21, 108:8 relief [2] - 25:10, 93:10 remain [4] - 39:2, 39:14, 39:15, 159:13 remainder [1] - 133:4 remained [2] - 25:5, 150:13 remaining [1] - 134:1 remember [4] - 40:17, 40:19, 44:12, 95:21 remind [2] - 111:10, 150:19 reminder [1] - 126:10 removal [2] - 25:17, 49:24 Removals [2] - 18:12, 18:13 removed [1] - 28:6 removing [1] - 28:7 render [3] - 38:20, 38:21, 44:16 rendered [3] - 38:23, 44:13, 96:4 rendering [1] - 44:20 repair [2] - 98:16, 118:8 REPORT [1] - 1:11 Report [1] - 143:14 report [15] - 27:8, 27:14, 52:4, 80:7, 80:17, 97:20, 97:23, 117:7, 117:13, 124:5, 125:23, 130:17, 146:16, 148:5, 149:17 reported [1] - 170:11 Reporter [1] - 170:9 reporter [1] - 170:9 reporting [2] - 53:4, 130:22 reports [2] - 122:20,</p>	<p>146:13 repositioned [1] - 74:12 represent [5] - 64:1, 152:21, 153:13, 154:1, 154:4 representing [3] - 21:14, 85:10, 103:11 request [5] - 4:22, 17:11, 17:12, 141:17, 153:6 requested [13] - 29:6, 32:3, 59:14, 63:1, 82:1, 84:7, 100:6, 102:12, 107:11, 119:12, 121:19, 146:19, 150:12 requests [2] - 4:24, 150:18 require [4] - 28:6, 74:10, 156:22, 157:18 required [10] - 6:22, 6:23, 16:15, 19:15, 51:22, 98:15, 118:8, 133:20, 144:22, 146:2 requirement [2] - 151:1, 151:7 requirements [5] - 7:14, 99:18, 151:11, 152:2, 157:6 requires [6] - 4:7, 21:8, 63:18, 85:5, 103:5, 128:14 Research [1] - 28:17 RESHMA [1] - 2:10 reside [2] - 17:12, 17:13 resolved [1] - 81:7 resources [2] - 128:14, 144:11 respect [20] - 27:12, 43:22, 45:22, 47:16, 48:6, 51:2, 51:14, 52:10, 69:6, 73:21, 80:11, 89:23, 90:11, 92:24, 107:13, 110:2, 117:11, 118:15, 142:21, 148:13 responded [3] - 106:5, 107:1, 126:1 responses [2] - 125:24, 126:2 responsibility [1] - 167:13 responsible [2] - 127:18, 166:10 responsive [1] -</p>	<p>150:18 rest [2] - 50:6, 124:6 resting [1] - 90:15 restrictions [3] - 80:18, 92:23, 98:3 result [4] - 74:10, 78:6, 99:1, 125:13 results [4] - 52:5, 99:13, 99:21, 125:15 retainers [1] - 133:11 retire [1] - 143:19 retired [18] - 95:24, 155:15, 156:21, 157:2, 157:11, 157:21, 159:23, 160:5, 160:23, 162:6, 162:14, 162:17, 163:16, 163:17, 163:23, 164:18, 165:4, 165:6 retiree [2] - 160:6, 166:15 Retirement [1] - 159:1 retirement [15] - 125:9, 125:14, 139:2, 139:3, 140:22, 146:20, 147:2, 157:11, 157:14, 159:4, 159:24, 160:20, 163:11, 163:13, 165:12 RETIREMENT [1] - 1:2 retiring [1] - 144:4 Retro [1] - 147:7 retro [1] - 160:24 return [3] - 58:1, 109:11, 165:12 returned [1] - 45:6 reverted [1] - 140:18 reverting [1] - 142:16 review [23] - 6:24, 23:8, 27:7, 30:24, 50:24, 62:2, 65:20, 80:6, 83:12, 87:9, 97:19, 101:17, 117:6, 120:22, 124:24, 125:4, 126:7, 130:13, 134:20, 134:23, 146:10, 158:12, 160:2 reviewed [6] - 27:22, 59:3, 66:19, 80:22, 98:7, 117:20 reviewing [4] - 21:12, 63:23, 81:1, 98:10 reviews [1] - 122:1 revised [1] - 33:12 RFP [4] - 123:6, 123:7,</p>	<p>125:24, 128:24 Rhumblin [4] - 125:6, 125:8, 126:22, 130:7 rights [1] - 153:18 rigs [1] - 114:14 rise [2] - 51:21, 53:20 risk [1] - 146:7 risks [1] - 146:4 Rivera [1] - 112:17 road [3] - 144:12, 166:19, 167:17 Rob [3] - 57:2, 57:15, 140:8 ROBERT [2] - 2:5, 113:2 Robert [1] - 112:18 Robert's [1] - 168:11 role [2] - 141:2, 142:14 roll [4] - 3:3, 4:7, 88:22, 89:5 rolled [3] - 88:19, 89:19, 106:16 rolling [1] - 107:22 room [2] - 71:22, 144:6 rotator [6] - 68:18, 81:9, 118:4, 118:8, 118:21, 118:24 rough [2] - 123:11 round [1] - 139:24 routinely [2] - 49:16, 49:23 rule [1] - 167:6 Rules [1] - 168:11 rules [1] - 168:11 ruling [1] - 167:12 rumors [1] - 136:23 run [4] - 131:12, 138:7, 163:13, 165:9 runs [1] - 37:21 Russian [1] - 124:22</p>
S				
<p>S-h-a-u-n [1] - 76:8 saddened [1] - 143:21 safest [1] - 160:9 salary [3] - 159:7, 164:14, 165:1 Samo [14] - 48:20, 48:23, 50:7, 50:10, 52:14, 52:19, 55:1, 58:6, 58:7, 58:12, 64:22, 64:24, 79:13, 79:21 SAMO [18] - 2:18, 50:13, 52:22, 53:22, 54:14, 54:21, 55:4,</p>				

55:7, 55:18, 55:23,
56:8, 56:13, 58:9,
58:17, 58:21, 59:9,
64:23, 79:15
Sarah [3] - 8:3, 149:1,
149:9
saw [12] - 39:17, 44:7,
44:11, 47:24, 48:6,
68:12, 73:21, 77:8,
77:15, 95:19, 96:13,
115:3
SCBA [5] - 107:4,
107:8, 107:10,
107:19, 118:7
scenario [1] - 142:13
scene [7] - 46:10,
46:16, 73:6, 76:19,
77:9, 95:6, 113:17
schedule [1] - 70:16
scheduled [5] - 25:19,
32:14, 70:14, 93:13,
112:4
SCOTT [8] - 2:16,
122:20, 125:21,
126:6, 128:21,
129:20, 130:12,
131:21
scream [4] - 44:6,
44:8, 44:10, 48:2
screen [1] - 122:21
Sean [2] - 75:15,
75:19
SEAN [1] - 75:24
seasoned [1] - 143:22
Second [15] - 6:4,
10:7, 11:4, 12:1,
14:17, 15:17, 16:16,
29:8, 30:5, 31:4,
61:6, 62:5, 82:3,
119:13, 135:17
second [34] - 7:17,
7:20, 7:22, 8:13, 9:9,
12:22, 13:20, 17:15,
18:16, 19:17, 34:2,
59:16, 60:16, 61:8,
82:20, 83:15, 96:6,
96:7, 100:8, 100:10,
100:24, 101:20,
106:23, 108:10,
115:23, 120:5,
121:1, 122:2,
133:17, 152:4,
152:5, 153:15,
154:7, 154:21
secondary [1] - 28:9
seconded [30] - 6:6,
9:11, 10:9, 11:6,
12:3, 12:24, 13:22,
14:19, 15:19, 16:18,
17:17, 18:18, 19:19,

29:10, 30:7, 31:6,
59:18, 62:7, 82:5,
82:22, 83:17, 101:2,
101:22, 119:15,
120:7, 121:3, 122:4,
135:19, 152:7, 154:8
secondly [1] - 148:24
Secretary [4] - 2:6,
3:16, 5:12, 149:17
Secretary/Treasurer
[1] - 4:11
Section [7] - 7:3, 7:15,
150:5, 151:7, 152:2,
155:11, 155:24
section [3] - 132:4,
132:6, 134:24
securities [3] -
122:24, 124:8,
124:10
security [1] - 127:23
see [43] - 3:21, 38:9,
38:20, 39:5, 41:7,
43:18, 43:21, 44:4,
44:5, 44:7, 53:24,
55:19, 58:14, 59:2,
71:24, 73:17, 77:4,
77:19, 78:3, 78:10,
78:22, 85:9, 95:11,
95:14, 99:7, 109:12,
109:13, 112:8,
114:1, 122:21,
127:4, 131:1, 131:5,
131:14, 132:7,
132:21, 133:13,
138:3, 139:19,
140:1, 140:19,
146:3, 167:3
seeing [1] - 160:15
seek [2] - 139:18,
152:20
seeking [2] - 103:17,
162:12
seeks [3] - 21:20,
64:7, 153:10
Segal [3] - 146:11,
148:13, 148:19
semiannual [1] - 6:24
seminar [1] - 147:2
Senate [10] - 136:15,
136:16, 136:24,
137:12, 137:16,
137:18, 138:7,
139:23, 140:10,
141:6
Senator [2] - 137:12,
137:18
send [3] - 136:22,
154:14, 160:11
senior [1] - 125:10
sense [3] - 71:21,

130:19, 135:8
sensitive [2] - 118:22,
128:11
sent [10] - 30:23,
41:15, 61:24, 68:10,
83:10, 101:15,
114:23, 120:20,
144:19, 154:18
separate [1] - 127:22
separately [1] - 128:8
September [3] - 55:9,
56:3, 146:19
service [7] - 24:1,
24:12, 36:18,
137:17, 140:15,
141:3, 142:15
session [6] - 6:3, 6:24,
7:2, 137:6, 137:8,
139:20
sessions [1] - 70:21
set [2] - 57:9, 98:19
setting [1] - 57:4
seven [6] - 21:5, 24:1,
63:15, 67:4, 77:11,
90:16
several [3] - 51:11,
157:20, 161:7
severe [3] - 67:23,
68:15, 69:9
severity [1] - 58:18
shake [2] - 67:20, 78:3
shall [2] - 150:8, 164:4
share [1] - 143:17
shared [1] - 122:21
sharp [4] - 67:15,
67:19, 69:10, 107:9
Sharrieff [4] - 47:8,
47:13, 47:16, 47:19
Shaun [1] - 76:8
SHERIDAN [40] - 2:11,
3:8, 6:10, 8:17, 9:15,
10:13, 11:10, 12:7,
13:5, 13:20, 14:2,
14:23, 15:23, 16:23,
17:21, 18:22, 19:17,
19:23, 29:15, 30:11,
31:11, 59:23, 61:12,
62:11, 82:10, 83:2,
83:15, 83:21,
100:14, 101:7,
101:20, 102:2,
119:19, 120:12,
121:1, 121:7, 122:8,
135:24, 152:11,
155:1
Sheridan [40] - 3:7,
6:9, 8:16, 9:14,
10:12, 11:9, 12:6,
13:4, 13:22, 14:1,
14:22, 15:22, 16:22,

17:20, 18:21, 19:19,
19:22, 29:14, 30:10,
31:10, 59:22, 60:23,
61:11, 62:10, 82:9,
83:1, 83:17, 83:20,
100:13, 101:6,
101:22, 102:1,
119:18, 120:11,
121:3, 121:6, 122:7,
135:23, 152:10,
154:24
shift [1] - 91:9
ship [1] - 130:11
shipping [1] - 133:11
short [1] - 55:8
Shorthand [1] - 170:8
shorthand [2] -
170:11, 170:14
shortly [2] - 24:19,
81:6
shoulder [34] - 51:9,
51:18, 67:14, 67:15,
68:3, 68:5, 68:8,
68:13, 68:17, 68:21,
69:7, 69:8, 70:11,
74:14, 75:5, 78:23,
81:5, 81:8, 81:15,
109:15, 109:21,
110:1, 110:2, 110:5,
110:6, 110:14,
110:16, 111:11,
112:6, 114:16,
114:18, 118:8,
118:12, 118:15
shoulders [13] -
106:16, 106:17,
107:10, 107:12,
107:17, 108:3,
108:5, 108:10,
108:18, 111:4,
111:8, 111:14,
115:18
shovel [14] - 37:16,
43:7, 43:13, 43:15,
49:7, 49:9, 49:11,
49:16, 49:17, 49:18,
49:19, 49:20, 49:21
shoveling [7] - 37:14,
37:24, 38:6, 40:5,
40:11, 43:24, 47:23
shovels [9] - 40:11,
40:13, 40:14, 45:23,
45:24, 46:3, 46:4,
46:7, 49:5
show [2] - 54:2,
130:17
showed [2] - 54:6,
150:20
shows [1] - 124:9
shut [1] - 92:8

side [11] - 57:5, 69:19,
77:13, 91:9, 95:18,
96:12, 96:13, 115:7,
118:9, 144:5
sign [4] - 35:15, 41:8,
41:10, 41:16
sign-in [3] - 35:15,
41:8, 41:10
signatories [1] - 127:8
signatory [2] - 127:5,
127:7
signed [3] - 127:5,
127:7, 136:21
significant [3] - 53:19,
109:3, 129:19
signing [1] - 161:21
simply [1] - 91:20
single [2] - 141:2,
142:14
sitting [4] - 37:20,
74:3, 107:6, 111:18
situation [3] - 48:9,
160:4, 167:8
six [8] - 5:5, 25:7,
35:15, 38:1, 41:20,
148:21, 150:17,
162:7
size [2] - 46:1, 46:4
sledge [1] - 107:18
sleep [2] - 91:6, 91:9
sleeping [1] - 91:7
slide [1] - 124:9
slightly [1] - 163:9
sling [1] - 110:8
slip [4] - 55:13, 55:15,
115:1, 115:3
slipped [2] - 106:11,
115:10
slushy [1] - 40:10
small [6] - 54:3, 114:7,
123:13, 128:15,
131:5, 131:6
Smith [2] - 149:3,
149:4
snow [12] - 37:14,
37:16, 38:6, 38:12,
40:3, 40:4, 40:14,
43:24, 44:3, 49:16,
49:24, 115:4
snowblower [1] -
47:22
snowy [1] - 106:9
solicit [1] - 32:9
solid [1] - 134:9
someone [4] - 162:6,
162:17, 166:18,
167:16
sometime [1] - 73:7
sometimes [1] - 56:14
somewhere [2] -

<p>46:14, 154:11 SONI [8] - 2:10, 29:17, 30:13, 31:13, 60:3, 61:6, 61:14, 62:13 Soni [13] - 3:6, 3:15, 5:9, 18:9, 29:16, 30:12, 31:12, 60:2, 60:21, 61:8, 61:13, 62:12, 134:8 soon [2] - 68:14, 115:10 sore [1] - 114:18 sorry [4] - 91:14, 91:16, 92:6, 92:7 sort [1] - 81:10 sought [1] - 153:12 sound [1] - 8:3 sounds [3] - 47:2, 92:11, 118:2 South [1] - 1:13 speaker [1] - 37:12 special [1] - 49:20 specific [2] - 37:8, 127:11 specifically [5] - 25:23, 37:15, 44:12, 90:14, 126:16 specifics [1] - 141:16 spell [8] - 22:18, 36:10, 42:12, 72:19, 76:5, 86:20, 94:14, 104:17 spend [3] - 146:5, 161:8, 169:1 spent [1] - 135:5 spills [1] - 56:15 spine [1] - 67:19 spoken [1] - 35:3 sporting [3] - 70:7, 93:6, 111:20 spot [1] - 137:14 squarely [1] - 125:18 SS [1] - 170:3 St [1] - 109:6 staff [9] - 23:6, 138:3, 139:23, 144:3, 150:1, 151:5, 151:15, 155:19, 161:9 staff's [2] - 16:14, 19:14 staffers [1] - 139:23 stairs [2] - 67:4, 67:10, 67:13, 71:4, 71:7, 71:8, 71:9, 74:1, 74:5, 74:6, 77:11, 77:12, 77:14, 90:14, 90:20, 91:4, 91:24, 92:3 stand [3] - 147:12,</p>	<p>147:14, 160:3 standard [2] - 118:24, 145:21 standing [1] - 69:20 standpoint [1] - 168:1 stands [1] - 160:8 staple [1] - 130:9 star [4] - 5:4, 5:5, 35:15, 41:20 stared [1] - 96:5 start [14] - 21:2, 22:1, 22:11, 35:12, 35:22, 37:14, 63:13, 64:11, 85:2, 85:20, 103:1, 103:21, 123:11, 143:4 started [6] - 55:7, 106:4, 110:23, 111:1, 144:8, 146:11 starting [5] - 9:7, 10:5, 18:14, 156:18, 164:11 STATE [1] - 170:2 state [14] - 17:12, 17:13, 22:17, 26:19, 65:8, 72:18, 76:5, 79:20, 86:19, 94:14, 97:12, 104:16, 111:7, 116:20 State [2] - 1:14, 170:10 statement [6] - 44:1, 66:18, 88:10, 105:23, 133:15, 134:16 Statement [2] - 126:12, 144:20 status [6] - 25:10, 28:2, 139:7, 160:23, 163:16, 165:13 statute [1] - 164:3 statutory [1] - 150:11 stay [1] - 166:15 stayed [1] - 46:17 STENOGRAPHIC [1] - 1:11 step [2] - 88:17, 88:18 stepped [1] - 98:13 stepping [3] - 88:19, 89:20, 92:3 steps [3] - 67:1, 128:9, 144:13 sticking [1] - 165:16 stiffen [1] - 90:21 still [20] - 25:18, 35:19, 39:2, 69:9, 88:11, 91:1, 91:21, 92:10, 104:5, 106:5, 107:1, 108:23, 111:12, 113:19,</p>	<p>114:7, 132:9, 132:24, 140:2, 147:7, 156:9 stopped [1] - 112:1 store [1] - 40:14 straight [2] - 107:23, 108:2 strain [3] - 55:3, 55:21, 57:6 streamlining [1] - 157:24 Street [4] - 1:13, 73:7, 76:20, 95:6 strength [2] - 110:11, 118:11 strengthen [1] - 110:20 stretcher [2] - 95:24, 96:3 strongly [1] - 147:16 structure [2] - 130:13, 131:4 stuff [2] - 70:18, 139:10 subject [4] - 50:7, 140:21, 159:15, 165:19 subjective [5] - 52:20, 53:3, 53:7, 53:9, 59:6 submission [2] - 33:5, 105:23 submitted [4] - 33:10, 33:22, 66:18, 88:10 subpoena [1] - 41:13 subpoenaed [2] - 34:20, 41:10 subscribe [2] - 157:13 subsequent [1] - 68:7 subsequently [1] - 109:13 subtle [1] - 54:15 successful [1] - 151:19 suffer [1] - 161:2 suffered [2] - 98:14, 99:2 sufficient [4] - 21:18, 64:5, 85:14, 103:15 suggested [2] - 110:9, 168:16 suggestion [1] - 59:5 suggestions [1] - 156:3 Suite [1] - 1:13 summarize [5] - 27:24, 51:2, 80:24, 98:9, 155:21 summer [1] - 136:24 summoned [1] - 39:2</p>	<p>support [3] - 23:11, 66:18, 118:23 Support [1] - 19:13 supportive [1] - 148:1 surgeon [2] - 109:12, 112:5 surgery [15] - 68:22, 68:23, 69:2, 69:7, 81:10, 89:8, 89:22, 90:1, 90:3, 90:9, 109:14, 109:20, 109:24, 110:7, 110:18 surgical [1] - 98:16 surplus [1] - 132:14 survey [1] - 126:22 suspected [1] - 39:10 suspend [1] - 151:24 suspended [1] - 151:10 sustain [4] - 66:14, 77:5, 88:6, 95:11 sustainability [4] - 127:4, 128:10, 128:20, 129:2 sustainable [14] - 126:7, 126:9, 126:10, 126:13, 126:16, 126:19, 127:12, 127:13, 127:15, 128:6, 128:23, 128:24, 129:6, 129:8 sustained [3] - 78:7, 105:19, 114:1 swelling [1] - 70:2 swing [1] - 118:7 switching [1] - 158:24 sworn [29] - 22:14, 26:13, 26:15, 36:3, 36:6, 42:4, 42:8, 50:12, 50:14, 65:2, 65:4, 72:12, 72:14, 75:23, 76:1, 79:14, 79:16, 86:13, 86:15, 94:8, 94:10, 97:6, 97:8, 104:10, 104:12, 113:1, 113:3, 116:14, 116:16 symptoms [5] - 53:4, 54:15, 58:18, 81:16, 98:22 syndrome [2] - 90:19, 98:19 system [3] - 147:8, 156:20, 156:24</p>	<p style="text-align: center;">T</p> <p>table [1] - 122:19 takeaway [4] - 124:12, 124:18, 127:2, 127:10 task [2] - 91:5, 153:8 tasks [1] - 51:10 Tax [1] - 132:22 tax [5] - 133:2, 138:23, 160:11, 167:14, 167:19 taxability [1] - 167:5 taxable [3] - 160:10, 160:12, 167:17 taxes [1] - 132:23 team [2] - 144:8, 145:17 tear [2] - 68:18, 81:9 tears [2] - 68:20, 118:21 TEBBENS [84] - 2:5, 3:10, 6:17, 7:20, 8:24, 9:9, 9:22, 10:20, 11:17, 12:14, 12:22, 13:12, 14:9, 15:6, 16:6, 17:6, 17:15, 18:4, 18:16, 19:5, 20:6, 29:21, 30:17, 31:17, 49:2, 49:14, 49:23, 50:2, 55:1, 55:5, 55:17, 55:19, 56:6, 56:9, 56:14, 56:22, 57:4, 58:2, 58:7, 58:20, 58:22, 59:16, 60:7, 61:18, 62:17, 71:3, 71:10, 82:14, 82:20, 83:6, 84:1, 100:18, 100:24, 101:11, 102:6, 119:23, 120:5, 120:16, 121:11, 122:12, 136:4, 140:8, 140:12, 141:17, 141:24, 142:9, 143:1, 143:9, 152:5, 152:15, 154:10, 154:19, 155:5, 162:4, 162:16, 162:21, 163:3, 164:13, 164:20, 165:9, 165:15, 166:6, 167:1, 168:20 Tebbens [55] - 3:9, 6:16, 8:23, 9:11, 9:21, 10:19, 11:16, 12:13, 13:1, 13:11, 14:8, 15:5, 16:5, 17:5, 17:17, 18:3,</p>
---	---	---	---	---

18:18, 19:4, 20:5,
29:20, 30:16, 31:16,
59:19, 60:6, 60:22,
61:17, 62:16, 82:13,
82:22, 83:5, 83:24,
100:17, 101:3,
101:10, 102:5,
119:22, 120:8,
120:15, 121:10,
122:11, 136:3,
140:8, 141:5, 142:3,
142:19, 143:11,
152:7, 152:14,
155:4, 162:15,
164:2, 166:18,
168:8, 168:16, 169:2

technical [1] - 18:10

techniques [1] - 39:12

telephone [4] - 27:19,
80:19, 98:4, 117:18

ten [3] - 55:14, 90:17,
125:23

tendon [1] - 53:2

tentatively [1] -
146:19

term [1] - 159:9

terms [2] - 146:13,
161:2

test [3] - 92:18, 99:13,
118:22

tester [3] - 52:5, 52:7,
99:14

testified [15] - 26:16,
36:7, 42:9, 50:15,
50:18, 65:5, 72:15,
76:2, 79:17, 86:16,
94:11, 97:9, 104:13,
113:4, 116:17

testify [6] - 22:4, 47:3,
64:14, 85:24, 97:5,
116:13

testimony [10] - 33:2,
33:7, 35:3, 42:1,
48:5, 52:9, 56:22,
58:4, 58:8, 118:17

testing [1] - 93:1

text [2] - 35:15, 41:15

Thanksgiving [1] -
137:6

THE [6] - 1:2, 1:7,
2:12, 45:13, 169:8,
169:9

themes [1] - 123:15

therapist [2] - 68:12,
110:9

therapy [12] - 34:3,
50:21, 68:11, 70:19,
70:20, 70:21, 81:13,
89:6, 110:14, 111:2,
112:2

thereafter [1] - 81:6

therefore [5] - 51:13,
133:20, 147:9,
160:10, 168:5

thigh [2] - 53:1, 91:2

thinking [2] - 69:2,
130:9

third [1] - 166:2

third-party [1] - 166:2

THIS [1] - 169:10

thoughts [1] - 140:20

three [10] - 15:12,
55:16, 90:16,
106:24, 109:22,
109:23, 135:10,
137:21, 147:20,
151:4

throughout [1] - 25:11

throw [1] - 128:17

thunderous [1] -
144:9

Tier [1] - 11:23

tight [2] - 77:19,
107:19

tile [3] - 71:8

tilt [1] - 131:13

TIME [1] - 169:10

timeline [1] - 148:22

timely [1] - 145:6

timing [2] - 48:17,
146:14

timing-wise [1] -
48:17

tiny [1] - 54:7

tipped [1] - 77:18

today [15] - 21:15,
42:1, 47:21, 48:5,
57:21, 66:15, 69:24,
88:12, 91:11, 91:21,
97:1, 116:6, 143:15,
160:15, 164:9

today's [5] - 34:20,
65:18, 66:20, 87:6,
105:3

together [5] - 73:15,
78:18, 78:19,
110:19, 150:15

ton [1] - 144:11

tony [1] - 56:23

took [2] - 92:18,
108:20

tools [3] - 106:13,
107:24, 118:3

top [5] - 40:8, 67:1,
77:11, 77:13

toppled [1] - 74:7

torn [1] - 68:16

total [1] - 132:10

touch [3] - 125:5,
129:13, 141:15

touched [1] - 163:9

towards [1] - 127:15

Tower [3] - 63:7,
65:16, 78:18

track [1] - 165:10

traffic [1] - 114:12

trailer [1] - 141:6

trained [2] - 25:3,
38:17

Training [2] - 36:14,
36:22

training [2] - 24:22,
145:14

transcript [5] - 4:15,
5:19, 5:20, 6:1,
170:13

transcripts [1] - 5:23

transfer [1] - 158:4

transferred [1] - 96:7

transition [1] - 145:9

transitioned [1] -
145:16

transmitted [1] - 138:2

transplant [3] - 25:22,
25:23, 25:24

transported [4] - 46:9,
46:19, 74:22, 78:6

Treasurer [3] - 2:8,
3:5, 137:13

treat [1] - 167:11

treated [1] - 59:5

treating [3] - 59:8,
70:15, 93:14

treatment [3] - 68:8,
89:23, 99:4

tried [3] - 35:1, 67:19,
118:6

Trotter [1] - 25:2

Truck [6] - 23:2,
24:17, 25:12,
102:20, 104:24,
113:22

truck [4] - 47:22,
106:7, 115:6, 115:8

trucks [1] - 115:5

true [1] - 170:13

truly [2] - 149:7,
149:13

Trust [1] - 134:16

TRUSTEE [1] - 139:13

trustee [8] - 3:7, 6:7,
6:9, 6:18, 8:16, 9:1,
9:12, 9:14, 9:23,
10:10, 10:12, 10:21,
11:7, 11:9, 11:18,
12:4, 12:6, 12:15,
13:4, 13:13, 13:23,
14:1, 14:10, 14:20,
14:22, 15:7, 15:20,
15:22, 16:7, 16:22,

17:7, 17:18, 17:20,
18:5, 18:19, 18:21,
19:6, 19:20, 19:22,
20:7, 29:14, 29:16,
29:22, 30:8, 30:10,
30:12, 30:18, 31:10,
31:18, 59:22, 60:8,
61:11, 61:13, 61:19,
62:8, 62:10, 62:12,
62:18, 82:7, 82:9,
82:23, 83:1, 83:18,
83:20, 100:11,
100:13, 101:6,
101:23, 102:1,
119:16, 119:18,
120:11, 121:4,
121:6, 122:5, 122:7,
135:23, 152:8,
152:10, 154:22,
154:24

Trustee [199] - 2:4,
2:5, 2:6, 2:7, 2:11,
3:6, 3:9, 3:11, 3:14,
3:15, 3:21, 4:1, 4:3,
5:9, 6:6, 6:11, 6:14,
6:16, 8:10, 8:14,
8:18, 8:21, 8:23,
9:11, 9:16, 9:19,
9:21, 10:9, 10:14,
10:17, 10:19, 11:6,
11:11, 11:14, 11:16,
12:3, 12:8, 12:11,
12:13, 12:24, 13:2,
13:6, 13:9, 13:11,
13:22, 14:3, 14:6,
14:8, 14:19, 14:24,
15:3, 15:5, 15:18,
15:19, 15:24, 16:3,
16:5, 16:18, 16:20,
16:24, 17:3, 17:5,
17:17, 17:22, 18:1,
18:3, 18:9, 18:17,
18:18, 18:23, 19:2,
19:4, 19:18, 19:19,
19:24, 20:3, 20:5,
29:10, 29:12, 29:18,
29:20, 30:7, 30:14,
30:16, 31:6, 31:7,
31:8, 31:12, 31:14,
31:16, 55:2, 59:18,
59:20, 59:24, 60:2,
60:4, 60:6, 60:13,
60:15, 60:20, 60:21,
60:22, 60:23, 61:2,
61:8, 61:9, 61:15,
61:17, 62:7, 62:14,
62:16, 82:5, 82:11,
82:13, 82:22, 83:3,
83:5, 83:17, 83:22,
83:24, 100:9,
100:10, 100:15,

100:17, 101:2,
101:4, 101:8,
101:10, 101:21,
101:22, 102:3,
102:5, 119:15,
119:20, 119:22,
120:7, 120:9,
120:13, 120:15,
121:2, 121:3, 121:8,
121:10, 122:4,
122:9, 122:11,
122:17, 130:12,
135:19, 135:21,
136:1, 136:3, 139:9,
141:5, 142:3,
142:19, 143:11,
149:15, 152:7,
152:12, 152:14,
154:6, 154:8, 155:2,
155:4, 162:15,
164:2, 166:18,
168:4, 168:7,
168:15, 169:2

Trustees [40] - 4:20,
8:7, 21:9, 24:14,
26:5, 29:1, 32:2,
39:21, 48:24, 50:3,
54:23, 62:23, 62:24,
63:16, 63:19, 71:1,
71:12, 75:10, 79:5,
81:21, 84:5, 84:6,
85:3, 85:6, 87:12,
93:19, 100:2,
102:10, 102:11,
103:3, 103:6,
112:11, 115:24,
121:18, 129:23,
144:23, 148:1,
154:16

trustees [6] - 21:5,
52:18, 96:21, 119:8,
168:1, 168:6

try [4] - 3:13, 91:1,
137:1, 156:9

trying [9] - 3:23,
38:12, 67:18, 74:8,
77:18, 78:3, 90:22,
147:7, 167:21

tumbling [1] - 77:17

turn [5] - 5:11, 5:14,
20:12, 88:18, 160:18

turned [5] - 38:15,
44:6, 44:11, 91:15,
114:12

turnover [1] - 125:10

tweak [1] - 140:4

twelve [1] - 55:12

twice [1] - 96:18

two [19] - 11:2, 35:3,
47:20, 57:12, 60:11,

67:5, 89:5, 89:19,
90:15, 96:9, 105:19,
105:24, 126:24,
129:13, 147:20,
148:11, 152:19,
153:23
type [6] - 28:14, 49:7,
90:16, 99:1, 139:17,
162:12
Type [1] - 70:17
types [1] - 46:6
typically [1] - 165:18
typo [1] - 8:11
TYRRELL [2] - 170:8,
170:19

U

U.S [5] - 123:12,
124:1, 130:14,
130:23, 131:4
ultimately [5] - 25:11,
90:1, 109:14, 118:7,
143:2
unable [2] - 88:23,
107:10
unanimous [3] -
137:23, 138:1,
138:10
unbalanced [1] - 91:3
unchanged [1] - 54:7
under [23] - 13:17,
16:11, 18:12, 19:10,
22:1, 64:11, 85:20,
103:21, 135:2,
136:7, 142:13,
142:16, 149:24,
150:5, 151:7, 155:9,
157:15, 159:10,
159:15, 162:18,
165:20, 168:10
undergo [1] - 150:12
undergoing [1] - 99:4
underperformance [4]
- 123:21, 129:14,
129:19, 131:1
underperforming [4] -
123:18, 123:20,
124:3, 130:23
understood [1] -
167:1
underwent [6] - 48:17,
68:7, 92:14, 99:8,
109:14, 118:17
uneven [1] - 88:20
unexpected [1] -
124:21
unfortunately [4] -
70:17, 161:5,
165:22, 169:3

unique [1] - 40:15
University [1] - 67:24
unless [1] - 148:2
unmute [2] - 35:15,
41:20
UNPRI [1] - 127:7
unresponsive [1] -
81:12
unusual [2] - 38:5,
43:22
up [31] - 38:24, 40:2,
55:10, 55:12, 55:14,
55:16, 67:19, 73:24,
74:8, 77:15, 77:21,
88:23, 89:10, 90:20,
90:21, 96:1, 108:10,
108:21, 109:11,
110:4, 114:15,
115:7, 115:11,
131:11, 132:6,
141:12, 147:18,
150:20, 163:14,
164:6, 165:20
update [5] - 114:11,
123:8, 125:7, 136:7,
151:18
Update [1] - 149:20
uptick [1] - 148:3
usual [1] - 122:22
utilizing [1] - 39:12

V

VALENCIA [27] - 2:9,
3:23, 6:19, 9:2, 9:24,
10:7, 10:22, 11:19,
12:16, 13:14, 14:11,
14:17, 15:8, 16:8,
17:8, 18:6, 19:7,
20:8, 29:8, 29:23,
30:19, 31:19, 60:14,
60:18, 60:24, 61:20,
62:19
Valencia [30] - 3:4,
3:14, 3:21, 4:2, 4:3,
6:18, 9:1, 9:23, 10:9,
10:21, 11:18, 12:15,
13:13, 14:10, 14:19,
15:7, 16:7, 17:7,
18:5, 19:6, 20:7,
29:11, 29:22, 30:18,
31:18, 60:8, 60:13,
60:15, 61:19, 62:18
valid [2] - 52:5, 99:13
value [6] - 123:14,
130:7, 130:15,
131:6, 131:13,
131:16
VanPelt [1] - 137:12
VanPelt's [1] - 138:7

various [1] - 153:2
verbatim [1] - 7:12
verify [1] - 8:3
vested [2] - 153:22,
166:2
veto [2] - 137:5, 140:5
via [1] - 149:5
Vice [1] - 3:4
Vice-President [1] -
3:4
video [1] - 4:6
videoconference [1] -
1:12
view [3] - 57:21,
160:10, 161:12
viewed [1] - 57:23
Vince [18] - 20:13,
26:7, 32:12, 39:23,
40:24, 50:5, 71:14,
72:5, 72:8, 75:17,
79:7, 91:13, 93:21,
96:23, 102:22,
112:14, 116:4,
119:10
vince [1] - 32:18
VINCENT [1] - 2:14
virtually [1] - 158:8
virus [1] - 148:3
visibly [1] - 78:10
visualized [1] - 38:15
VLAHOS [4] - 2:17,
132:4, 133:23,
134:11
vote [11] - 4:7, 21:8,
60:11, 60:17, 60:24,
63:19, 64:17, 85:5,
86:3, 103:6, 137:24
voted [5] - 32:2,
62:24, 84:6, 102:11,
121:18
votes [1] - 60:19

W

W-e-a-v-e-r [1] - 72:20
W-i-l-l-i-a-m [1] -
36:11
waist [5] - 39:1, 51:9,
51:17
wait [2] - 110:8,
162:11
waiting [1] - 35:18
Waldemar [2] - 47:10,
47:21
walk [9] - 45:2, 67:20,
78:3, 90:20, 90:22,
90:24, 98:23, 156:2,
156:16
walked [2] - 44:23,
77:10
walking [3] - 90:16,
91:4, 91:24
Walsh [1] - 47:12
wants [6] - 48:13,
128:5, 134:22,
156:17, 161:9,
166:18
watch [1] - 114:12
watching [2] - 44:17,
44:19
ways [1] - 146:12
weaker [1] - 90:24
WEAVER [1] - 72:13
Weaver [4] - 67:7,
71:16, 72:4, 72:20
website [1] - 4:17
Wednesday [1] - 3:2
week [5] - 48:15,
48:18, 141:12,
144:17
weekend [1] - 47:10
weeks [6] - 106:24,
109:22, 109:23,
110:8, 148:21
weigh [2] - 142:13,
159:18
weight [2] - 51:15,
91:6
weightbearing [1] -
90:17
weird [1] - 167:7
welcome [4] - 22:10,
41:4, 72:4, 143:15
welcomed [1] - 149:12
WELLER [22] - 2:15,
5:2, 18:9, 41:7,
41:12, 41:19, 41:22,
136:10, 139:14,
140:7, 143:15,
147:6, 147:15,
148:10, 149:12,
156:4, 156:15,
162:10, 163:8,
164:16, 166:17,
167:14
Weller [1] - 140:6
Wells [2] - 88:16, 95:6
WERE [1] - 169:8
West [1] - 113:18
wet [2] - 40:4, 71:4
whatnot [1] - 159:20
whatsoever [2] -
115:20, 137:24
wheelchair [8] - 74:4,
74:7, 74:9, 74:17,
77:17, 77:19, 77:22,
77:23
whereas [1] - 54:9
WHICH [1] - 169:8
whole [2] - 32:7, 46:18

wide [1] - 127:18
widow [1] - 11:24
Widow's [2] - 10:4,
11:23
WILLIAM [2] - 2:6,
36:5
William [3] - 35:22,
36:11, 112:17
willing [1] - 5:2
wins [1] - 167:18
wise [1] - 48:17
wish [3] - 35:21,
48:10, 161:18
withhold [2] - 159:22,
160:13
WITNESS [1] - 45:13
Witness [12] - 22:14,
26:13, 36:3, 42:4,
50:12, 72:12, 75:23,
79:14, 94:8, 97:6,
113:1, 116:14
witness [21] - 26:15,
33:12, 34:21, 36:6,
39:22, 42:8, 47:7,
50:14, 65:4, 72:2,
72:14, 76:1, 79:16,
86:15, 93:23, 94:10,
97:8, 104:12, 113:3,
116:16
witnessed [1] - 95:13
Witnesses [2] - 86:13,
104:10
witnesses [18] - 33:7,
34:19, 34:20, 35:1,
35:7, 35:9, 41:10,
47:3, 47:14, 47:20,
64:14, 64:16, 65:2,
71:16, 85:23, 86:2,
103:23, 103:24
witnessing [1] - 67:8
Wojt [5] - 47:10,
47:13, 47:17, 47:21
women [1] - 102:17
wonderful [2] -
129:22, 167:20
words [3] - 46:2,
46:13, 149:12
workers [1] - 106:15
world [2] - 139:24,
145:9
worse [2] - 28:8,
166:19
worth [2] - 126:17,
145:12
wow [1] - 114:16
writing [1] - 80:17
written [6] - 27:14,
80:13, 88:10, 97:23,
105:23, 117:13

X**x-ray** [2] - 118:18,
119:1**x-rays** [3] - 67:24,
108:20, 118:18**Y****year** [15] - 25:7, 76:14,
109:17, 123:11,
123:17, 123:23,
125:2, 129:3,
132:24, 134:2,
135:1, 135:5, 150:9,
156:6**year-to-date** [4] -
123:23, 135:1, 135:5**years** [18] - 24:1,
24:21, 24:24, 25:2,
25:6, 36:20, 78:20,
140:15, 141:2,
141:3, 142:14,
142:15, 143:18,
147:20, 157:2,
157:10, 162:15**yelp** [2] - 38:13, 48:2**yesterday** [5] - 111:1,
111:6, 112:2,
130:16, 136:21**yourself** [1] - 41:20