

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. 1089)

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 August 18, 2021, 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

WILLIAM MURPHY, Secretary and Active Trustee

TIMOTHY McPHILLIPS, Active Trustee

MELISSA CONYEARS-ERVIN, City Treasurer

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

MARK MYSLINSKI, City Treasurer's Office

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

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

1 CHAIRMAN FORTUNA: Call the roll, please
2 MEMBER MURPHY: Trustee Sheridan.
3 MEMBER SHERIDAN: Here.
4 MEMBER MURPHY: Trustee Conyears-Ervin.
5 Trustee Soni.
6 MEMBER SONI: Here.
7 MEMBER MURPHY: Trustee McPhillips.
8 MEMBER MCPHILLIPS: Here.
9 MEMBER MURPHY: Trustee Tebbens.
10 President Fortuna.
11 CHAIRMAN FORTUNA: Here.
12 MEMBER MURPHY: And I am here.
13 Mr. President, we have a quorum.
14 CHAIRMAN FORTUNA: Thank you.
15 Public Act 101-0640 allows this meeting
16 to be conducted by audio and videoconference. The
17 Act requires a roll call vote on each matter.
18 Further, consistent with Public Act
19 101-0640, for the record, I am physically present
20 at the Fund's office as is the Fund's Secretary and
21 Executive Director.
22 We have posted notice of this meeting in
23 accordance with the Open Meetings Act and the
24 meeting is being recorded. A transcript of the

1 proceedings will be prepared and after approval
2 will be made available on the Fund's website.

3 Also, consistent with Public Act 91-0715
4 and reasonable constraints determined by the Board
5 of Trustees, at each regular meeting of the Board
6 and its committees that is open to the public
7 members of the public may require a brief time to
8 address the Board on matters within its
9 jurisdiction.

10 Are there any requests for public comment
11 this morning?

12 Hearing none, we are going to move on.

13 Before we get into the nuts and bolts of
14 our meeting, I certainly would like to take a
15 moment of silence to recognize the line of duty
16 death of Chicago Police Officer Ella French.

17 (Brief pause.)

18 CHAIRMAN FORTUNA: Thank you all. Our
19 deepest condolences to Officer French's family and
20 certainly to all of her colleagues. Thank you.

21 Secretary Murphy.

22 MEMBER MURPHY: Thank you, Mr. President.
23 First, we'd like to turn to the approval items.

24 First, I'd like to move for the approval

1 of the Minutes for the regular audio meeting of
2 July 21, 2021 open and closed and regular audio
3 meeting transcript OF July 21, 2021.

4 I'd like to make a motion to approve the
5 open minutes, the audio transcript and the closed
6 session minutes for the July 21, 2021 and keep the
7 closed session minutes closed on recommendation of
8 counsel.

9 MEMBER SHERIDAN: Second.

10 CHAIRMAN FORTUNA: There is a motion by
11 Trustee Murphy. Seconded by Trustee Sheridan.

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 McPhillips.

19 MEMBER MCPHILLIPS: Yes.

20 CHAIRMAN FORTUNA: And I am a yes.

21 Motion carries.

22 MEMBER MURPHY: Mr. President, moving to
23 the Minimum Formula Annuities. I'd like to make a
24 motion to approve the Minimum Formula Annuities

1 starting with Member 12311 and ending with Member
2 14520.

3 MEMBER MCPHILLIPS: Second.

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

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Sheridan.

9 MEMBER SHERIDAN: Yes.

10 CHAIRMAN FORTUNA: Trustee Soni.

11 MEMBER SONI: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER MCPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 Motion carries.

16 MEMBER MURPHY: Moving on to C, I make a
17 motion to approve the Widow's and Children's
18 Annuities starting with Member 06363 through Member
19 10608.

20 MEMBER MCPHILLIPS: Second.

21 CHAIRMAN FORTUNA: There is a motion by
22 Trustee Murphy. Seconded by Trustee McPhillips.
23 Trustee Murphy.

24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan.
2 MEMBER SHERIDAN: Yes.
3 CHAIRMAN FORTUNA: Trustee Soni.
4 MEMBER SONI: Yes.
5 CHAIRMAN FORTUNA: Trustee McPhillips.
6 MEMBER MCPHILLIPS: Yes.
7 CHAIRMAN FORTUNA: And I am a yes.
8 Motion carries.
9 MEMBER MURPHY: Moving on to D, Refunds.
10 There are none this month.
11 Moving on to E, Death Benefits. I move
12 to approve the Death Benefits for Member 06363
13 through Member 10608.
14 MEMBER SONI: Second.
15 CHAIRMAN FORTUNA: Motion by Trustee
16 Murphy. Seconded by Trustee Soni.
17 Trustee Murphy.
18 MEMBER MURPHY: Yes.
19 CHAIRMAN FORTUNA: Trustee Sheridan.
20 MEMBER SHERIDAN: Yes.
21 CHAIRMAN FORTUNA: Trustee Soni.
22 MEMBER SONI: Yes.
23 CHAIRMAN FORTUNA: Trustee McPhillips.
24 MEMBER MCPHILLIPS: Yes.

1 CHAIRMAN FORTUNA: And I am a yes.

2 Motion carries.

3 MEMBER MURPHY: Moving on to Item F,
4 Partial Payments. I make a motion to approve
5 Partial Payments beginning with Member 07172
6 continuing through to Member 10608.

7 MEMBER SHERIDAN: Second.

8 CHAIRMAN FORTUNA: Motion by Trustee
9 Murphy. Seconded by Trustee Sheridan.

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Sheridan.

13 MEMBER SHERIDAN: Yes.

14 CHAIRMAN FORTUNA: Trustee Soni.

15 MEMBER SONI: Yes.

16 CHAIRMAN FORTUNA: Trustee McPhillips.

17 MEMBER MCPHILLIPS: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Mr. President, Item G,
21 Benefit Recalculations. There are no Benefit
22 Recalculations this month.

23 Moving on to Item H, Request for
24 Permission. Residing out of state. There are two

1 requests for residing out of state for Member 16364
2 and Member 14160. I'd like to make a motion to
3 approve.

4 MEMBER MCPHILLIPS: Second.

5 CHAIRMAN FORTUNA: There is a motion to
6 approve by Trustee Murphy. Seconded by Trustee
7 McPhillips.

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 McPhillips.

15 MEMBER MCPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 Motion carries.

18 MEMBER MURPHY: Moving to Item I,
19 Removals. I move to approve the Removals starting
20 with Lorraine Hennelly and ending with Samantha
21 Fritz.

22 MEMBER SHERIDAN: Second.

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

1 Trustee Murphy.

2 MEMBER MURPHY: Yes.

3 CHAIRMAN FORTUNA: Trustee Sheridan.

4 MEMBER SHERIDAN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER MCPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: And I am a yes.

10 Motion carries.

11 MEMBER MURPHY: Moving on for Requests
12 for Approval of Payments Pursuant to Administrative
13 and Court Orders. I'd like to make a motion that
14 the court orders listed in the docket for Member
15 0110358 and Member 016678 be approved based on the
16 the staff's representation that the required
17 paperwork is in order.

18 MEMBER SONI: Second.

19 CHAIRMAN FORTUNA: Motion to approve by
20 Trustee Murphy. Seconded by Trustee Soni.

21 Trustee Murphy.

22 MEMBER MURPHY: Yes.

23 CHAIRMAN FORTUNA: Trustee Sheridan.

24 MEMBER SHERIDAN: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.

2 MEMBER SONI: Yes.

3 CHAIRMAN FORTUNA: Trustee McPhillips.

4 MEMBER MCPHILLIPS: Yes.

5 CHAIRMAN FORTUNA: And I am a yes.

6 Motion carries.

7 MEMBER MURPHY: Mr. President, moving on
8 to disability applications, we have counsel ready
9 to present.

10 MR. PINELLI: We are ready to proceed
11 with the first hearing. That would be EMT Engineer
12 Michael Cameron.

13 Mr. Cameron, are you on the line?

14 MR. CAMERON: I am.

15 MR. PINELLI: Very good. So let the
16 record reflect this is an application for a Duty
17 Disability benefit being made by EMT Engineer
18 Michael Cameron.

19 Good morning, Mr. Cameron. I am one of
20 the attorneys for the Fund. I'd like to advise you
21 of some preliminary matters before we start
22 evidence.

23 First of all, there are five trustees
24 currently present to hear the evidence on your

1 application. If you don't know you should know the
2 Pension Code requires you get the yes vote of all
3 five of those Trustees in order to receive this
4 benefit. Do you understand that?

5 MR. CAMERON: Yes, I do.

6 MR. PINELLI: I see that you do not have
7 an attorney representing you today. Is it your
8 desire to proceed without an attorney?

9 MR. CAMERON: Yes, it is.

10 MR. PINELLI: Finally, it is the
11 applicant's burden of proof to present sufficient
12 evidence to the Board in order for the Board to
13 grant the benefit that the applicant is seeking.
14 Do you understand it is your burden of proof?

15 MR. CAMERON: Yes.

16 MR. PINELLI: Thank you. By way of
17 procedures, I am going to start by asking you some
18 questions under oath. The board members may or may
19 not have questions of you. Then I will call the
20 Fund's physician consultant to testify. If there
21 is anything I don't ask him that you think is
22 important for the Board to know, please let me know
23 and you will be given that opportunity. Do you
24 understand the procedures?

1 MR. CAMERON: Yes, I do.

2 MR. PINELLI: Then we are ready to
3 proceed. Is Dr. Samo on the line?

4 DOCTOR SAMO: Yes, I am.

5 MR. PINELLI: Thank you. Dr. Samo and
6 Mr. Cameron, both please raise your right hands.

7 (Witnesses sworn.)

8 MICHAEL T. CAMERON

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

11 EXAMINATION

12 BY MR. PINELLI:

13 Q We are ready to proceed. Engineer
14 Cameron, could you please state your name for the
15 record?

16 A My name is Michael T. Cameron.

17 Q What is your current rank with the Fire
18 Department?

19 A Engineer EMT.

20 Q What was your last assignment before you
21 went on layup?

22 A 3rd District Relief.

23 Q Did you receive a group of exhibits from
24 the Fund staff marked as Board Exhibits 1 through

1 12 before today's hearing?

2 A Yes, I have.

3 Q Did you have a chance to review them?

4 A I have.

5 Q Do you have any objection to their
6 admission into the record in support of your
7 application?

8 A I do not.

9 MR. PINELLI: Thank you.

10 Mr. President, I move for admission of
11 Board's Exhibits 1 through 12 without objection
12 from the applicant.

13 CHAIRMAN FORTUNA: Exhibits are admitted
14 without objection.

15 MR. PINELLI: Thank you.

16 (Board Exhibits 1 through 12
17 were admitted into evidence.)

18 BY MR. PINELLI:

19 Q Now, sir, directing your attention to the
20 date of July 12th of 2020, did you sustain an
21 injury or injuries that is the basis of your
22 application on this date?

23 A Yes, I did.

24 Q Could you just briefly describe for the

1 members of the Board exactly where you were and
2 what happened to you to cause you an injury that
3 day?

4 A Yeah. We were on a medical assist call
5 and when I went to assist with the stretcher the
6 muscle in my back knotted up real bad. Initially I
7 thought it was a muscle cramp but it wouldn't go
8 away and then they took me to the emergency room at
9 Northwestern.

10 Q Had you ever had any injuries to your
11 lower back prior to this date?

12 A No.

13 Q When you say you were assisting with a
14 patient, can you just specifically describe what
15 you were doing when you experienced the pain in
16 your back?

17 A I was actually reaching to help with
18 removal of the stretcher from the ambulance and
19 that is when it happened. And it was almost like
20 it took my breath away so I had to like excuse
21 myself. There were other people around to assist
22 so I had to just try to stretch my muscles back out
23 of that knot but it just wouldn't go away.

24 Q Following that incident, did you then

1 undergo some medical treatment for your lower back?

2 A Yeah. I received two sessions or 27 I
3 should say sessions, two separate occasions of
4 physical therapy, and then I had three injections
5 into the spine.

6 Q Did that therapy alleviate your back
7 problem?

8 A Very temporary. I would say less than
9 two weeks. It was temporary but it was never
10 completely gone. It just felt better and then when
11 it wore off then it came right back.

12 Q What doctor is treating you for your back
13 problem?

14 A Doctor Lim.

15 Q Did Doctor Lim give you a diagnosis of
16 what was going on in your lower back?

17 A He did.

18 Q What did he tell you was going on with
19 your lower back?

20 A Well, he said that I had a disc
21 herniation and three bulging discs and that is when
22 he gave me physical therapy to help alleviate some
23 of the pain.

24 Q Okay. Can you describe for the board

1 members currently as you sit here today what if any
2 pain or limitations you are experiencing?

3 A On day-to-day pain, it is like three to
4 four. But very randomly, I will make a certain
5 movement or certain -- if I go to lift anything
6 usually greater than 30 pounds or something, it
7 just -- it is like -- almost like somebody stabbed
8 me in the back. It is like a seven or eight pain.

9 I never had back pain before so it was
10 kind of new to me.

11 A lot of times I can't sleep through the
12 night without taking sleep aids. It is very
13 debilitating as far as getting my normal life back
14 on track.

15 Q Are you experiencing any radiculopathy,
16 that is pain down your lower leg?

17 A If I do any kind of walking more than
18 like a half mile or if I stand too long, it will go
19 down my buttocks to the knee and then I either have
20 to sit or stretch or do something to alleviate the
21 pain to continue to my walk.

22 Occasionally, if I am going downstairs,
23 it might buckle but that has only happened a
24 handful of times.

1 Q Has Doctor Lim recommended any
2 treatments, other than the conservative treatments
3 he's recommended to-date?

4 A Yes. Well, he did say that surgery
5 wasn't a matter of if, it was a matter of when. He
6 said that being my age that he would -- if he were
7 me, he would prolong the surgery as long as
8 possible but it's going to happen that I am going
9 to need a rod put in or rods.

10 Q Since you went on layup have you engaged
11 in activity by which you earn income?

12 A No.

13 Q Have you engaged in my sporting
14 activities?

15 A No.

16 Q Are you currently taking any prescribed
17 medication for pain in your lower back?

18 A Nothing prescribed.

19 Q Do you have any appointments scheduled
20 with Doctor Lim currently?

21 A Currently, no, because I didn't know with
22 this being a duty injury how that would proceed.
23 That was something I wanted to talk to the people
24 at the pension about like how do I proceed with my

1 next form of treatments.

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

4 CHAIRMAN FORTUNA: Trustees, any
5 questions?

6 MEMBER MCPHILLIPS: No.

7 CHAIRMAN FORTUNA: Thank you.

8 MR. PINELLI: Hearing none, I would then
9 call Dr. Samo to testify.

10 (Witness previously sworn.)

11 DANIEL SAMO, M.D.

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, please state your name.

17 A Daniel Samo.

18 Q You are a physician, correct?

19 A Yes.

20 Q Is a copy of your qualifications as a
21 physician attached to the Board Exhibits?

22 A Yes.

23 Q Do you perform a function as a consultant
24 to this Fund?

1 A Yes.

2 Q In that capacity do you review medical
3 records, examine or interview applicants and report
4 to the Board?

5 A Yes.

6 Q Did you prepare a written report with
7 respect to your interview of the applicant?

8 A Yes.

9 Q And why did you interview him versus
10 examine him?

11 A Due to the Covid restrictions, we have
12 been doing these by telephone.

13 Q Upon your interview of him, was the
14 information he provided to you consistent with what
15 you saw in the medical records you reviewed?

16 A Yes.

17 Q And did you prepare a written report that
18 is marked as Board Exhibit Number 2?

19 A Yes.

20 Q Doctor, could you briefly summarize for
21 us what your findings were with respect to Mr.
22 Cameron?

23 A Basically, the history was consistent
24 with what he just told us. I was not able to do a

1 physical exam. But based on the history, I would
2 agree with Dr. Lim's opinion that he has neurogenic
3 claudication due to spinal stenosis.

4 That means that the present degenerative
5 changes, the spinal canal and the spaces where the
6 nerve roots come out is narrowed and so starts
7 pushing pressure on the nerves. That is why he
8 gets pain into his leg with prolonged walking or
9 standing. That is very typical with claudication.

10 Q Doctor, you heard him mention about discs
11 and the issues with the discs. There were various
12 MRIs done on him; is that correct?

13 A Yeah. His first MRI did show protrusion
14 or a herniation of a disc. Second one it was still
15 there but it was less prominent.

16 Q Doctor, is the description that he gave
17 of what occurred to him on the date of duty is that
18 consistent with a mechanism that could have caused
19 his back condition to cause him the pain and
20 discomfort?

21 A Well, I mean, yes. Obviously, his
22 symptoms began at that time. He has an underlying
23 degenerative problem, that is the basic cause of
24 it. That was just, you know, the straw that broke

1 the camel's back or caused him to become
2 symptomatic.

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

5 CHAIRMAN FORTUNA: Trustees, any
6 questions for Dr. Samo?

7 MEMBER MCPHILLIPS: No questions.

8 CHAIRMAN FORTUNA: Hearing none.

9 MEMBER MURPHY: I'd like to make a motion
10 to grant the benefits requested by Fire Engineer
11 Cameron.

12 MEMBER MCPHILLIPS: Second.

13 CHAIRMAN FORTUNA: There is a motion to
14 grant by Trustee Murphy. There is a second by
15 Trustee McPhillips.

16 Trustee Murphy.

17 MEMBER MURPHY: Yes.

18 CHAIRMAN FORTUNA: Trustee Sheridan.

19 MEMBER SHERIDAN: Yes.

20 CHAIRMAN FORTUNA: Trustee Soni.

21 MEMBER SONI: Yes.

22 CHAIRMAN FORTUNA: Trustee McPhillips.

23 MEMBER MCPHILLIPS: Yes.

24 CHAIRMAN FORTUNA: And 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 SONI: Second.

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

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 McPhillips.

15 MEMBER MCPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 Motion carries.

18 MEMBER MURPHY: Counsel previously sent
19 around proposed Findings of Fact and Conclusions of
20 Law in this matter. Having had a chance to review
21 those, I would like to make a motion to adopt the
22 Findings of Fact and Conclusions of Law in this
23 matter.

24 MEMBER MCPHILLIPS: Second.

1 is a hearing on an application for Duty Disability
2 benefits being made by Edward Gilbride.

3 Good morning, Mr. Gilbride. I am one of
4 the attorneys for the Fund. I will be conducting
5 this hearing for the record.

6 I would like to advise you of some
7 preliminary matters before we start the evidence.

8 First of all, there are five trustees
9 currently present to hear the evidence on your
10 application.

11 Under the Pension Code, you need the yes
12 vote of five trustees in order to receive this
13 benefit. Do you understand that?

14 MR. GILBRIDE: Yes.

15 MR. PINELLI: I see you did not have an
16 attorney file an appearance on your behalf. Is it
17 your desire to proceed without an attorney?

18 MR. GILBRIDE: Yes.

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

24 MR. GILBRIDE: Yes.

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

3 A Ambulance 27.

4 Q Sir, were you provided a copy of Board
5 Exhibits 1 through 12 before today's hearing?

6 A Yes.

7 Q Did you have the opportunity to review
8 them?

9 A I did.

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

13 A No.

14 MR. PINELLI: Thank you.

15 Mr. President, 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 MR. PINELLI: Thank you.

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

23 BY MR. PINELLI:

24 Q Mr. Gilbride, directing your attention to

1 July 3rd of 2020, did you sustain an injury or
2 injuries that is the basis of your application?

3 A I did.

4 Q Could you just briefly describe for the
5 members of the Board where you were and what
6 happened to you that caused you an injury that day?

7 A Okay. July 3rd, we were going to an
8 ambulance run. Somebody was a psych patient was
9 going in. We were taking her to Little Company of
10 Mary for an evaluation. She was very combative,
11 swinging, kicking, biting us.

12 I contacted Little Company. I told them
13 what we have coming in. Can you have security at
14 the door waiting for us, which they did.

15 We were pulling her out of the ambulance.
16 She was trying to fight us. Kick. Jump off the
17 cot. We had security on her. I was holding the
18 left foot, security on the right foot and my
19 partner and I think another security was holding
20 her body down, her upper body down.

21 We were rolling her into the hospital. A
22 nurse points, bring her over here, bring her over
23 here.

24 I turned around. She gets her foot loose

1 and kicks me right in the shoulder. The doctor
2 seen it. Nurse seen it. I just said let's get her
3 on the cot. It was like very -- like a knife pain.

4 We got here on the cot. Doctor said do
5 you want me to check your shoulder out? I agreed
6 because I had pain.

7 They registered me. I contacted my
8 chief. He interviewed everybody that was over
9 there and that was it. They took me to Medical,
10 MRI, surgeries, and so on.

11 Q Which shoulder was that?

12 A Right. It was the right shoulder.

13 Q Prior to the date of this incident, had
14 you ever had any injuries or problems with your
15 right shoulder?

16 A I didn't have no problems with it but
17 about 20 something years back I did shatter or
18 damage the distal under the clavicle and they
19 scoped it and cleaned out the bone fragments.
20 Never had an issue after that.

21 Q Until this incident, right?

22 A Right, right.

23 Q Then you mentioned you underwent some
24 conservative treatment at first to see if it could

1 repair the injury and it couldn't so then you
2 ultimately had your first surgery on September 16th
3 of 2020?

4 A Yes.

5 Q Is that correct?

6 A Yes. When they seen the MRI, they knew
7 therapy was over. Wasn't going to help it. They
8 needed surgical intervention to repair it.

9 Q Okay. After that occurred, did you
10 undergo some physical therapy to try to get you
11 back?

12 A I did, which the result wasn't good. It
13 just did nothing.

14 Q As a result then, did you have a second
15 surgery on May 18th of this year 2021?

16 A I did. And let me say after the first
17 surgery, I was going to therapy and I was doing
18 good and then the doctor stated that -- I was like
19 five months into it and he stated there was nothing
20 more they could do. This is what I am probably
21 going to have. I told Medical that. I said I can
22 get my arm better than this. They is why they sent
23 me to Dr. Leonard, the second surgeon. He did an
24 exploratory because I couldn't lift my arm. I was

1 questions I have.

2 CHAIRMAN FORTUNA: Trustees, any
3 questions?

4 Hearing none.

5 MR. PINELLI: I will call Dr. Samo.

6 (Witness previously sworn.)

7 DANIEL SAMO, 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 Please, state your name.

13 A Daniel Samo.

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

15 A Yes.

16 Q Is a copy of your qualifications attached
17 to the Board Exhibits?

18 A Yes.

19 Q And is a written report that you prepared
20 for the Board attached as Board Exhibit 2?

21 A Yes.

22 Q Doctor, did you examine or interview the
23 applicant?

24 A We did a telephone interview due to the

1 Covid restrictions.

2 Q Was the information he provided to you in
3 that interview consistent with the medical records
4 you reviewed regarding his treatment?

5 A Yes.

6 Q Can you just briefly summarize for us
7 what your findings were, doctor?

8 A So the history, as he said, he had acute
9 onset of symptoms when he was kicked. First MRI
10 showed rotator cuff tears and so he proceeded to
11 arthroscopy where they repaired the rotator cuff
12 tears and did some decompression. In other words,
13 it was narrowing in certain areas and they just
14 cleaned that up. He was improving in PT but then
15 had several episodes of what he said was tearing
16 pain when he was doing things. And then he really
17 started to get worse, which is why he had the
18 second MRI. Which did not show any re-tears but he
19 proceeded to have, as he said, in last May, May of
20 21st, another arthroscopy where he just had more
21 extensive debridement. So cleaning up and removal
22 of excess bone. And he continues to be symptomatic
23 at this point.

24 Q Okay. Is he even at MMI at this point?

1 A No.

2 Q Basically as a result of that, would he
3 be able to perform his functions with the Fire
4 Department?

5 A At this point in time, no.

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

8 CHAIRMAN FORTUNA: Trustees, any
9 questions for Dr. Samo?

10 Hearing none.

11 MEMBER MURPHY: I'd like to make a motion
12 to grant the benefit requested by Paramedic
13 Gilbride.

14 MEMBER SHERIDAN: Second.

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

18 Trustee Murphy.

19 MEMBER MURPHY: Yes.

20 CHAIRMAN FORTUNA: Trustee Sheridan.

21 MEMBER SHERIDAN: Yes.

22 CHAIRMAN FORTUNA: Trustee Soni.

23 MEMBER SONI: Yes.

24 CHAIRMAN FORTUNA: Trustee McPhillips.

1 MEMBER MCPHILLIPS: Yes.

2 CHAIRMAN FORTUNA: And I am a yes.

3 Motion carries.

4 MEMBER MURPHY: Motion for reexam
5 consistent with the Board's policies.

6 MEMBER SONI: Second.

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

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Sheridan.

13 MEMBER SHERIDAN: Yes.

14 CHAIRMAN FORTUNA: Trustee Soni.

15 MEMBER SONI: Yes.

16 CHAIRMAN FORTUNA: Trustee McPhillips.

17 MEMBER MCPHILLIPS: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Counsel has previously
21 sent out proposed findings of fact and conclusions
22 of law in this matter. Having had a chance to
23 review those, I make a motion to adopt those
24 findings of fact and conclusions of law in this

1 matter.

2 MEMBER MCPHILLIPS: Second.

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

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Sheridan.

8 MEMBER SHERIDAN: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER MCPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 Motion carries.

15 MEMBER MURPHY: Based on the findings of
16 fact and conclusions of law made by the Trustees,
17 the Trustees have voted to grant you the benefit
18 you have requested.

19 You will be notified by mail of the
20 findings of fact and the Board's decision.

21 Thank you and good luck to you.

22 MR. GILBRIDE: Thank you very much for
23 your time and all of you have a very good day.

24 MR. PINELLI: Let the record reflect this

1 is a hearing on an application for Duty Disability
2 Benefits being made by Samuel Lucas.

3 Good morning, Mr. Lucas. I am one of the
4 attorneys for the Pension Fund. I will be
5 conducting this hearing for the record.

6 I'd like to advise you of some
7 preliminary matters before we start evidence.

8 First of all, there are five trustees
9 currently present to hear the evidence on your
10 application. If you don't know you should know the
11 Pension Code requires that you get the yes vote of
12 all five of those trustees in order to receive this
13 benefit. Do you understand that?

14 MR. LUCAS: Yes, sir.

15 MR. PINELLI: I also see you do not have
16 an attorney representing you. Is it your desire to
17 proceed out without an attorney?

18 MR. LUCAS: Yes, sir.

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

24 MR. LUCAS: Yes, sir.

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

10 MR. LUCAS: Yes, sir.

11 MR. PINELLI: Thank you. We are ready to
12 proceed.

13 Is Dr. Peters on the line?

14 DR. PETERS: Yes, I am.

15 MR. PINELLI: Mr. Lucas and Dr. Peters,
16 please raise your right hands.

17 (Witnesses sworn.)

18 SAMUEL A. LUCAS

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

21 EXAMINATION

22 BY MR. PINELLI:

23 Q Mr. Lucas, would you please state your
24 you name for the record?

1 A Full name is Samuel A. Lucas. I am a
2 Firefighter EMT.

3 Q What was your last assignment before you
4 went on layup?

5 A Engine 106.

6 Q Did you receive a copy of what has been
7 marked as Board Exhibits 1 through 11 in advance of
8 this hearing?

9 A Yes, sir.

10 Q Did you have a chance to review those
11 documents?

12 A I did, sir, yes.

13 Q Any objection to their admission into the
14 record in support of your application?

15 A I do not.

16 MR. PINELLI: Thank you.

17 Mr. President, I move for admission of
18 Board's Exhibits 1 through 11 without objection
19 from the applicant.

20 CHAIRMAN FORTUNA: Exhibits are admitted
21 without objection.

22 MR. PINELLI: Thank you.

23 (Board Exhibits 1 through 11
24 were admitted into evidence.)

1 BY MR. PINELLI:

2 Q Mr. Lucas, directing your attention to
3 the date of July 11th of 2020, did you sustain an
4 injury or illness that is the basis of your
5 application?

6 A Yes, sir. Two injuries, sir.

7 Q Can you just briefly describe for the
8 board members, they do have your written statement,
9 but just please briefly describe where you were and
10 what happened to you that day.

11 A I was on Engine 106. We were on a
12 variance. We had a reported fire about 8:30 a.m.
13 My assignment was hydrant duty. Upon rolling up
14 on-scene, we saw we had a working fire.

15 I went to the first hydrant. I used
16 extreme force on a hydrant. I could not get it
17 opened. Felt pain immediately in my right
18 shoulder. I continued down to a second hydrant
19 about 140, 150 feet away and needed extreme force
20 on that hydrant. Got the hydrant open. I went
21 back. Pulled the four-inch hose. Connected. Got
22 the guys water.

23 I let the officer know, of course, I was
24 having trouble with the hydrant. Upon getting

1 water, I went back to the rig. Downed my gear. I
2 was feeling pretty lightheaded getting the hose --
3 and out of breath getting the hose to the second
4 hydrant previous to getting water.

5 I went in and found my team and we needed
6 an ansel. I went back to the rig. Very
7 lightheaded, dizzy, and went back in. We hit the
8 panel with an ansel and at that point it looked
9 like everything was set. We were good to go. I
10 asked my officer if I could go outside and sit,
11 catch my breath, get my wits about me.

12 At that that point I went upfront. There
13 was a female officer that did not like the way I
14 looked and recommended I go to the ER and we did.

15 I am trying to be brief. It takes me a
16 half hour to say hello sometimes. I don't want to
17 take up more of your time.

18 If you need more information, I was
19 admitted to the ER. At that time they told me my
20 troponin levels were high. I was having a heart
21 attack. I almost had a heart attack when they told
22 me. I was shocked and they kept me overnight for
23 observation.

24 Q Let me take it from there.

1 A Sure. Thank you, sir.

2 Q In this incident, did you also injure
3 your right shoulder?

4 A Yes, sir.

5 Q You previously had had a right shoulder
6 injury; is that right?

7 A That is correct.

8 Q In 2019, you had a rotator cuff tear?

9 A That is correct.

10 Q Was that the result of an on-duty injury?

11 A It was wear and tear, sir, definitely.

12 Q Following that, you had a surgery to
13 repair that injury?

14 A That was in November, '19. Rehab. Fit
15 for duty. Returned back to duty in June of '20.

16 Q Until this incident, you didn't have any
17 other problems with your shoulder prior to this
18 incident?

19 A Like I say, sir, there was cause for
20 surgery previous but at that time we were good to
21 go after the surgery in '19.

22 Q Following this incident in addition to
23 what you described about the heart condition or let
24 me -- strike that.

1 Did you have any surgical intervention
2 for your heart as a result of your heart condition?

3 A They did the angiogram, that is minorly
4 invasive, while still under Illinois Masonic care.

5 Q Okay. But they didn't have to place any
6 stents in; is that correct?

7 A They did not, sir.

8 Q Are you currently taking any medications
9 for your heart condition?

10 A Yes, sir I am.

11 Q What do you take?

12 A 80 milligrams of Atorvastatin and -- I am
13 not going to pronounce this -- Clopidogrel 75
14 milligrams. I am on a daily dose of an isosorbide.
15 It helps alleviate the need for nitro on a more
16 frequent basis. I have nitroglycerin also.

17 Q What is the current condition of your
18 right shoulder?

19 A Pouring, pouring water, putting water
20 into the coffee machine, you know, coffee maker.
21 Slight movements I get discomfort and pain. I have
22 to stop doing some simple tasks. Overhead I can't
23 do. I've got roll up windows in my Jeep that I
24 love. Reaching across to roll the windows down is

1 painful. Can't sleep on the right side or it wakes
2 me up in the middle of the night.

3 Q It is not in a condition where you can
4 function in your duties --

5 A No.

6 Q -- as a firefighter?

7 A Nothing. Absolutely not, sir.

8 Q Since you went on layup, have you engaged
9 in any activities by which you earn income?

10 A No, sir.

11 Q Have you engaged in any sporting
12 activities?

13 A No, sir.

14 MR. PINELLI: Thank you. That is all the
15 questions I have of this witness.

16 CHAIRMAN FORTUNA: Trustees, any
17 questions?

18 MEMBER MCPHILLIPS: No questions.

19 CHAIRMAN FORTUNA: Hearing none.

20 MR. PINELLI: I will call Dr. Peters.

21 (Witness previously sworn.)

22 Q Sir, please state your name?

23 A Michael I. Peters.

24 Q You are a physician /is that correct?

1 A Yes.

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

4 A Yes.

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

8 A Yes, I do.

9 Q Did you file a written report with the
10 Board that is marked as Board Exhibit 2?

11 A Yes, I did.

12 Q Is a copy of your qualifications as a
13 physician also marked as Board Exhibit 2?

14 A Yes.

15 Q Doctor, could you briefly summarize for
16 us what your review of the medical records and
17 interview of the applicant revealed?

18 A Sure. Firefighter Lucas, as he
19 described, was attempting to open the hydrant and
20 then subsequently was pulling a four-inch line. He
21 developed a recurrence of right shoulder pain. He
22 had previously had rotator cuff repair and bicep
23 tenotomy in the preceding November but returned to
24 work with full duties in June prior to this July

1 incident.

2 He went through the usual prolonged
3 course of postoperative PT and then also went
4 through PT after the second injury but he still has
5 limitation with overhead reaching and lifting. He
6 has decreased strength and decreased range of
7 motion which are significant.

8 As a second medical problem, on the same
9 day that he reinjured his shoulder, July 11, 2020,
10 he developed lightheadedness and was diagnosed with
11 a non-ST elevation myocardial infarction. He does
12 have coronary artery disease that was documented on
13 his coronary angiogram but it wasn't significant
14 enough to require an angioplasty or a stent. But
15 he still is getting chest pain or angina associated
16 with exertion. Which has required him initially
17 just to be on sublingual nitroglycerin as needed.
18 But now he is on an oral nitrate with a sorbitrate
19 and he doesn't need to use the nitroglycerin as
20 often. Though, he does still once in awhile have
21 to use it.

22 He is also on two antiplatelet
23 medications, which he described as Clopidogrel and
24 aspirin. He should be on both of those for at

1 least a year and he then will always be on aspirin
2 after that.

3 Q Based upon his medical condition as well
4 the treatment for those conditions, do you believe
5 he could perform his duties with the Fire
6 Department?

7 A No, I don't.

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

10 CHAIRMAN FORTUNA: Trustees, any question
11 for Dr. Peters?

12 MEMBER MCPHILLIPS: No questions.

13 CHAIRMAN FORTUNA: Hearing none.

14 MEMBER MURPHY: I would like to make a
15 motion to grant a Duty Disability Benefit to Sam
16 Lucas.

17 MEMBER MCPHILLIPS: Second.

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

21 Trustee Murphy.

22 MEMBER MURPHY: Yes.

23 CHAIRMAN FORTUNA: Trustee Sheridan.

24 MEMBER SHERIDAN: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.
2 MEMBER SONI: Yes.
3 CHAIRMAN FORTUNA: Trustee McPhillips.
4 MEMBER MCPHILLIPS: Yes.
5 CHAIRMAN FORTUNA: And I am a yes.
6 Motion carries.
7 MEMBER MURPHY: I make a motion for
8 reexam consistent with the Board policy.
9 MEMBER SONI: Second.
10 CHAIRMAN FORTUNA: There is a motion for
11 reexam by Trustee Murphy. Seconded by Trustee
12 Soni.
13 Trustee Murphy.
14 MEMBER MURPHY: Yes.
15 CHAIRMAN FORTUNA: Trustee Sheridan.
16 MEMBER SHERIDAN: Yes.
17 CHAIRMAN FORTUNA: Trustee Soni.
18 MEMBER SONI: Yes.
19 CHAIRMAN FORTUNA: Trustee McPhillips.
20 MEMBER MCPHILLIPS: Yes.
21 CHAIRMAN FORTUNA: And 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. Having had a
2 chance to review those, I make a motion to adopt
3 the findings of fact and conclusions of law in this
4 matter.

5 MEMBER SHERIDAN: Second.

6 CHAIRMAN FORTUNA: Motion by Trustee
7 Murphy. Seconded by Trustee Sheridan.

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 McPhillips.

15 MEMBER MCPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 Motion carries.

18 Based on the findings of fact and
19 conclusions of law made by the Trustees, the
20 Trustees have voted to grant you the benefit you
21 have requested.

22 You will be notified by mail of the
23 findings of fact and the Board's decision.

24 Mr. Lucas, thank you and good luck to

1 you.

2 MR. LUCAS: Thank you, very much. Thank
3 you, everybody.

4 MEMBER MURPHY: One more applicant, EMT
5 Firefighter Shan Igess. He is represented by
6 counsel, who appears on file, Mr. Horwitz.

7 MR. PINELLI: Mr. Horwitz, are you on the
8 line?

9 MR. HORWITZ: Yes, I am.

10 MR. PINELLI: How about Mr. Igess?

11 MR. IGESS: Yes, I am.

12 MR. PINELLI: Just so I understand, are
13 you together, Steve, or are you on a different
14 lines?

15 MR. HORWITZ: We are separate.

16 MR. PINELLI: Okay. Then we are ready to
17 proceed with this matter.

18 Let the record reflect this is a hearing
19 on the application for a Duty Disability benefit
20 being made by Shan Igess.

21 Mr. Igess is represented by counsel.
22 Counsel, would you please state your name for the
23 record?

24 MR. HORWITZ: Stephen Horwitz.

1 MR. PINELLI: Okay. Are you ready to
2 proceed to today's hearing?

3 MR. HORWITZ: Yes.

4 Vince, let me advise Mr. Igress that there
5 are only five trustees today and you need the
6 approval of all of them. So we can either go ahead
7 today or we could defer it to a later hearing.

8 Is that correct, Vince?

9 MR. PINELLI: Well, you can make the
10 request. The Board would have to rule on that.

11 MR. HORWITZ: Right, that is what I
12 meant.

13 MR. PINELLI: Yes, that's right.

14 MR. IGRESS: I don't have a problem with
15 proceeding.

16 MR. HORWITZ: Okay. We will proceed.

17 MR. PINELLI: Okay. With that, before we
18 start evidence, you should have received a copy of
19 what has been marked as Board Exhibits 1 through 11
20 prior to today's date. Did you and your client get
21 those?

22 MR. HORWITZ: Yes.

23 MR. IGRESS: Yes.

24 MR. PINELLI: Did you have a chance to

1 review them?

2 MR. HORWITZ: Yes, we did.

3 MR. PINELLI: Do you have an objection to
4 their admission into the record in support of the
5 application?

6 MR. HORWITZ: No.

7 MR. PINELLI: Thank you.

8 Mr. President, I move for admission of
9 Board Exhibits 1 through 11 without objection from
10 the applicant.

11 CHAIRMAN FORTUNA: Admitted without
12 objection.

13 MR. PINELLI: Then we are ready to
14 proceed.

15 Steve, do you have any witnesses you wish
16 to call at this time?

17 MR. HORWITZ: Yes. I would like to call
18 the applicant Mr. Igess.

19 MR. PINELLI: Mr. Igess, could you please
20 raise your right hand?

21 (Witness sworn.)

22 MR. PINELLI: Thank you, sir. You may
23 proceed, sir.

24 SHAN IGESS

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

3 EXAMINATION

4 BY MR. HORWITZ:

5 Q Mr. Igess, what is your age?

6 A 49.

7 Q You joined the Fire Department in spring
8 of 2012; is that correct?

9 A Yes, sir.

10 Q What was your rank?

11 A Firefighter EMT.

12 Q At some point after you graduated from
13 the Academy, were you assigned to Truck 40?

14 A Yes. Engine 121 Truck 40.

15 Q Let me direct your attention to August of
16 2019. Did you sustain an injury to your hand or a
17 finger on-duty?

18 A Yes.

19 Q You were laid up for several months?

20 A A couple of months. Like three months.
21 Something like that.

22 Q During the time you were laid up, your
23 blood pressure was taken and you were advised that
24 you had high blood pressure, correct?

1 A Well, yeah. At the Medical, they had
2 mentioned that the blood pressure was high.

3 Q But you were returned to work sometime in
4 2020, the early part of 2020?

5 A Right. Yeah. I had to get it under
6 control to get back to work so I got it under
7 control and returned to work.

8 Q Now, do you wear a CPAP? Meaning a
9 Continuous Positive Airway Pressure machine?

10 A Yes, I do.

11 Q And what is that for?

12 A It is for sleep apnea.

13 Q How long have you been using that
14 machine?

15 A I don't know. Maybe since getting back
16 -- I don't know, like three years.

17 Q Okay. When you were on-duty, would you
18 bring that machine with you?

19 A In the firehouse, yes.

20 Q When you were working since 2012 up
21 through 2020, did you have problems in performing
22 your duties as a firefighter because of breathing
23 problems or lung issues?

24 A None before, not at all.

1 Q In the early part of March of 2020, did
2 you go on furlough?

3 A No.

4 Q Well, did you leave the country on a
5 vacation?

6 A Yes.

7 Q And where did you go?

8 A I went to Brazil.

9 Q When you left on the plane to Brazil,
10 what was the condition of your lungs or throat,
11 could you tell us?

12 A Well, upon leaving to Brazil I was
13 experiencing some -- you know, I was feeling under
14 the weather and I was having issues with my throat.
15 You know, I was feeling uneasy. You know, for the
16 most part it started off with throat issues like a
17 sore throat.

18 Q Did you bring anything with you because
19 you were suffering from a sore throat when you left
20 for Brazil?

21 A Yes, I did. I packed some peroxide. You
22 know, because I usually just take things like
23 natural things. I packed peroxide. A small tube
24 of peroxide that I put in a carryon bag and also I

1 sprayed peroxide in my toothpaste and washed it in
2 my toothpaste when I brushed always with peroxide.
3 And I also brought tea, herbal tea.

4 Q When you flew to Brazil, did you have
5 anything on? Any protective equipment such as a
6 mask were you wearing?

7 A Yes, I did.

8 Q And was that true when you came back from
9 Brazil?

10 A Yes, it was.

11 Q Now, once you came back from Brazil, a
12 day or so after, were you on duty?

13 A Yes, I was.

14 Q As a firefighter paramedic, did you
15 assist in the treatment of any patients?

16 A Every one. If there was an issue I was
17 hands-on every time.

18 Q The three shifts that you worked did you
19 work consecutively 48 hours?

20 A It was --I think it might have been -- it
21 could have been a 48-hour. I can't remember back
22 then but I remember just working back-to-back so I
23 can actually take off to do the vacation.

24 Q I am talking about when you got back.

1 A Once I came back from --

2 Q Yes.

3 A It was only like 24 hours. The next day
4 I had to work.

5 Q So before you left for Brazil, you had
6 worked back-to-back on two shifts, correct?

7 A No, just on one shift. When I came back,
8 I came back on whatever date it was, I had the one
9 day.

10 Q I am saying before you left for Brazil,
11 you worked --

12 A Yeah, back-to-back before. Yes.

13 Q Was that during the time you were
14 encountering patients that were hospitalized?

15 A Yes, sir. Transported to the hospital.

16 Q Now, once you came back from Brazil, what
17 did you do insofar as your condition?

18 A Well, when I came back my sore throat was
19 still -- it still was there. Not only that, I was
20 experiencing like mild diarrhea at the time that
21 actually increased.

22 Q At some point were you transported to a
23 hospital?

24 A Yes, I was.

1 Q Did they do any Covid tests on you?

2 A Yes, they did.

3 Q What was the outcome?

4 A It was positive.

5 Q Is it correct that you have been off duty
6 since March 16th or so of 2020?

7 A Yes, sir.

8 Q Can you tell us what the conditions were
9 that were affecting you after you were determined
10 to have had Covid?

11 A Well, first my issues was with my
12 breathing. They had stated that I had chest and I
13 had lung issues. Also was still experiencing a
14 sore throat. I had diarrhea for -- I don't know,
15 it was like -- I think I wound up losing like up to
16 20 pounds of weight during the whole stint of
17 diarrhea. You know, it was just my body went
18 through a whole lot of different crazy changes.

19 Q During that time, were you given the
20 pulmonary function test?

21 A Yes, sir, I was.

22 Q And is it correct that you were told that
23 the outcome was normal?

24 A Well, I wasn't told anything. I know I

1 wasn't told anything at the time. When I spoke to
2 the nurse, because we had went over on the
3 procedure for hours trying to get an adequate
4 number to where she wanted because my goal was to
5 get back to work. She was working with me to try
6 to make that happen. At the end of the procedure,
7 I asked how did I do, and she said, well, she
8 couldn't tell. She would have to leave it to the
9 doctors.

10 Q According to the records, it says that
11 your pulmonary function test was normal. However,
12 was your breathing and your lungs, did they feel
13 normal to you?

14 A Well, the thing of it is, no. It was a
15 struggle. That is why it took as long as it did
16 because we actually went back and forth and she
17 knew my goal was to get back to work. And, you
18 know, I mean, she did, you know, just continuously
19 work with me to try to get the levels that she
20 thought that I guess would be adequate for me to
21 return to work but it was definitely a struggle.

22 At the end of it, I wasn't sure what the
23 numbers were going to be. She never gave me an
24 indication of it. It was a struggle to get

1 whatever the numbers was, whatever the levels were,
2 it was a struggle to get that done.

3 Q From 2012 up until 2020, although you had
4 lung problems as indicated by your sleep apnea, you
5 were still able to perform all of your duties as a
6 Firefighter EMT?

7 A Definitely. It was great.

8 Q When you returned to work or returned
9 from Brazil, did your condition of your lungs --
10 would have been able for you to continue performing
11 your duties?

12 A Well, I didn't get the opportunity to
13 really find out because we never got a fire. I
14 don't think -- actually, we did get a fire but it
15 wasn't a real fire. So, you know, I didn't get a
16 chance to perform under that pressure, you know.
17 Only thing I did was EMS runs, you know. But I
18 mean I felt crappy doing those because I was
19 already -- it wasn't -- like at the time the reason
20 for me even showing up to work was because the
21 information about the, you know, CDC stuff and, you
22 know, not showing up at work if you have any
23 symptoms, that hadn't happened.

24 Q When you were performing your duties on

1 duty just before you left for Brazil and when you
2 came back from Brazil, were there any Covid
3 guidelines issued by the Fire Department?

4 A None. CDC, Fire Department or anyone.

5 Q So anything that happened about that was
6 actually after you had laid up?

7 A Right. Any information given at that
8 point was after I had already contracted the virus.

9 Q Did you also have a surgery within the
10 year after you laid up?

11 A Yes, sir.

12 Q What was the surgery for?

13 A They had to cut my uvula in my throat
14 because it had become elongated and actually came
15 to my airway and I had to force it back, swallow it
16 back in. And I notified the hospital and they took
17 -- they did a scope from my nose and noticed it was
18 longer than it should have been.

19 Q Did that affect your breathing?

20 A Definitely.

21 Q Prior to 2020, once you were diagnosed
22 with Covid, did anybody ever diagnose you with an
23 elongated uvula?

24 A Never, no. Even when I did the sleep

1 apnea test they never said that. You know, that
2 was never the case. It was never the case.

3 Q Now, have you been released for duty
4 because of your -- as far as you know because of
5 the diagnosis of Covid?

6 A Well, Covid, when I was laid up for it
7 and I haven't returned. I have been released
8 since.

9 Q What are the conditions associated with
10 Covid that have also been diagnosed since you were
11 diagnosed with Covid?

12 A Are you talking about currently?

13 Q Yes. After you were diagnosed, were
14 there other conditions affecting you?

15 A Well, this is the thing. My breathing
16 has been terrible. Still is not at its best. I
17 made some improvement but it still is not at its
18 best. My endurance is terrible. My endurance is
19 not near what it should be. I mean, for some
20 reason, you know, just doing a simple bike ride,
21 let alone trying to run, I get winded. I have to
22 turn back. You know, I can't go nearly as far as I
23 used to.

24 Q Before you were diagnosed with Covid, did

1 you engage in exercise or sports?

2 A I played baseball. I got first place
3 trophies at home and everything. I played
4 baseball. I played basketball.

5 Q Since you have been diagnosed --

6 A Bike riding.

7 Q Since you have been diagnosed, have you
8 been able to perform those type of activities?

9 A No, no, not nearly to the level that I
10 was. I mean, I am still good but my endurance is
11 terrible. I get winded too fast.

12 Q Are you on any medication for any of your
13 conditions?

14 A Well, I have -- they have given me as far
15 as some blood pressure stuff. They have given me
16 Hydrochlorothiazide I think that is the name of it
17 and Protonix for indigestion. Like reflux or
18 something. Something wrong with the reflux.

19 Swelling. After they removed the uvula,
20 they also said that there was swelling in my throat
21 area. That they got -- I actually was scheduled to
22 go back to get that done but because my insurance
23 had kicked me out and was playing games, it was --
24 you know, I don't know. I just kept receiving

1 things. I had to pay 1,000 or 700 some dollars and
2 all of this. I didn't know if I was covered or not
3 covered.

4 Q The condition that is affecting you most
5 since you have been diagnosed with Covid and
6 continuing would be your breathing, your lung
7 problems; is that correct?

8 A That is in deed and the blood pressure
9 they mentioned. If I could get this breathing
10 thing together, maybe I could get the blood
11 pressure thing together.

12 Something else that worries me that I was
13 afraid to even address, which was something they
14 stated about a chronic -- I seen it in my medical
15 record even though I never questioned it because I
16 just was -- I was just tired of hearing bad news
17 and tired of the way I feel about this whole thing.
18 But in my medical record, it says about chronic
19 kidney disease, chronic kidney disease, too. I
20 don't know what that is all about. I never in my
21 life had that.

22 I am going to question that later but I
23 don't know what it is about. I didn't even ask
24 yet.

1 Q Again, it is your breathing problems that

2 --

3 A Yes, sir.

4 Q -- affect your ability to return as a
5 Firefighter, correct?

6 A Yes, it is.

7 MR. HORWITZ: I have nothing further.

8 CHAIRMAN FORTUNA: Trustees, any
9 questions?

10 Hearing none.

11 MR. HORWITZ: We rest.

12 MR. PINELLI: I have a few questions of
13 the applicant.

14 EXAMINATION

15 BY MR. PINELLI:

16 Q Mr. Igess, if I understood your
17 testimony, you said you worked a double shift
18 before you went on vacation, right?

19 A Yeah, I did like a flip, some sort of
20 flip, just so I can -- yes.

21 Q Before you worked that flip, did you
22 report any symptoms to the Fire Department that you
23 were experiencing?

24 A That is the thing, at that point with the

1 Department, that wasn't a requirement. That hadn't
2 came out like -- you know, at that early stage of
3 Covid in the United States of America or within the
4 Fire Department itself, there hadn't been any
5 guidelines to say, A, if you experience this
6 symptom report it. Or, you know, or this is the
7 symptoms of Covid. You know, there wasn't nothing
8 that was -- you know, within the Fire Department we
9 have -- within the Medical, within the EMS
10 training, they will give a guideline that states
11 this is what we're looking at and this is how we
12 are going to deal with this and this is what we
13 need to look out for. These are the new safety
14 features that we are going to be required to
15 perform, which all took place after that point.

16 Q Okay. I understand that.

17 A So reporting that to the Fire Department
18 was something that like -- you know, my throat is
19 sore. I am going to work.

20 Q I understand that. My question was
21 simply did you report a sore throat or any other
22 conditions before you worked those shifts?

23 A No.

24 Q Okay.

1 A Nothing. I worked it.

2 Q Okay. So then you left for this -- you
3 called it a vacation, right?

4 A Yes, sir.

5 Q Did you travel with anybody besides
6 yourself?

7 A Yes, sir.

8 Q Who did you travel with?

9 A It was another firefighter. His name is
10 Joseph Sharrieff. There were some other guys from
11 a karate Joe Joe place, they were all down there as
12 well.

13 Q But I meant who did you actually fly with
14 on the airplane?

15 A That was my roommate, Joseph, Joe,
16 Sharrieff, he is fire investigation.

17 Q When you went down to Brazil, how long
18 were you down there, how many actual days?

19 A I think we stayed like from the 6th to
20 like the 12th. We left on the 12th.

21 Q I'm sorry, I missed that. You were there
22 from the 6th through the 12th?

23 A Yeah. We left on the 12th, yes.

24 Q When did you get down there?

1 A I think the 6th, something like that.

2 Q It was basically a week you were down
3 there?

4 A Yeah, yeah.

5 Q Did you travel around or did you just
6 stay in one location?

7 A We were in Ipanema. And I pretty much
8 kind of stayed around because I just didn't feel --
9 I felt under the weather a little bit. He went to
10 his karate things. I was invited to all that. I
11 just didn't want to be bothered.

12 So, at the place we stayed, there was a
13 swimming pool up top and right across the street
14 from the building we stayed in was the beach and
15 the store was around the corner.

16 I would travel around the corner to get
17 food to bring back to the place to cook for myself
18 and go upstairs and hang out in the pool area. I
19 just felt kind of crappy. I mean, I was feeling
20 crappy.

21 I was looking forward to getting past
22 that so I could have a great time. I tried to get
23 out to have a good time regardless. It wasn't like
24 if I would have had if I had been at my best. I

1 would have had a great time. I would have been
2 trying to party. But I wasn't feeling my best so I
3 didn't try to, you know, ignore that. I couldn't
4 ignore it.

5 Q As you pointed out this was the early
6 stages of the pandemic so I take it that people in
7 Brazil were not using much PPP; is that correct?

8 A Yes. Brazil and United States, neither
9 one of us were.

10 Q Okay. When you got back to the states,
11 did you work immediately the next day?

12 A The next day, yes, sir.

13 Q And you just worked one day, if I
14 understand --

15 A Yes.

16 Q Your testimony before you --

17 A Yes.

18 Q -- laid up; is that correct?

19 A Yes, sir.

20 Q When you laid up it was because of what
21 symptom or condition?

22 A No. I laid up because at that point they
23 started mentioning that if you have this symptom or
24 this symptom or this symptom report it before you

1 come to work, that's when those things came out at
2 that time. And I said, wow, that is crazy. I made
3 the call. That is the reason -- had that report
4 came out before I left, I would had to have made
5 that phone call then. But it hadn't came out yet.
6 I would have made that phone call before I left.
7 Yeah, I got this that or another or just have to
8 report it. Or, you know, even if there was a
9 guideline for leaving the country, you know, I
10 probably wouldn't have made it out of the country
11 because they would have caught that.

12 Q In addition to the other medical
13 conditions you have discussed that you have, which
14 I understand is sleep apnea, right?

15 A Yeah, I have a machine for that.

16 Q You have been treated for that. The
17 records also indicate that you had that surgery for
18 the uvula, right, to take that out, right?

19 A Yes, sir.

20 Q And that was affecting your breathing you
21 said right before you had it?

22 A Very much so.

23 Q It also indicates you had GERD. Do you
24 know what that is?

1 don't like it. It is just really upsetting, you
2 know. I don't know. I don't know know what it is
3 or what it will take. I look forward to something
4 making this situation better for me. I don't like
5 it.

6 Q Final question. Since you went on layup
7 have you engaged in any activity by which you earn
8 income?

9 A No, not at all.

10 MR. PINELLI: Thank you. That is all the
11 questions have.

12 CHAIRMAN FORTUNA: Trustees, any
13 questions?

14 MR. HORWITZ: I have one question.

15 CHAIRMAN FORTUNA: Hold on. Steve, hold
16 on.

17 MR. HORWITZ: Okay.

18 CHAIRMAN FORTUNA: Trustees, any
19 questions?

20 MEMBER MCPHILLIPS: No questions.

21 CHAIRMAN FORTUNA: Go ahead, Steve.

22 EXAMINATION

23 BY MR. HORWITZ:

24 Q Mr. Igess, when you returned to the

1 United States from Brazil, were you wearing a mask
2 at that point?

3 A Yes, sir.

4 Q Did you wear a mask -- you said you
5 worked one shift after you returned from Brazil.
6 Did you wear a mask then?

7 A Yeah, I wore it at some stops. But, you
8 know, even at that point there still wasn't a
9 guideline. Like if somebody's was assist a
10 civilian or something like that, I figured, okay,
11 it is safe to go in there because there was nothing
12 there to say no patient is safe. That guideline
13 hadn't been meet yet.

14 Q The decision to wear a mask was that
15 based upon --

16 A It was based upon me. It was my
17 decision, not the Department's decision at that
18 point. It came from the Department afterwards.

19 MR. HORWITZ: I have nothing further.

20 MR. PINELLI: Thank you. I have no
21 further questions of Mr. Igess either.

22 Steve, you said you rested at that point?

23 MR. HORWITZ: Yes, we rest.

24 MR. PINELLI: I call Dr. Peters to

1 testify. Please, raise your right hand.

2 (Witness sworn.)

3 MICHAEL I. PETERS, M.D.

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

6 EXAMINATION

7 BY MR. PINELLI:

8 Q State your name for the record.

9 A Michael I. Peters.

10 Q You are a physician, correct?

11 A Yes, I am.

12 Q Is a copy of your qualifications as a
13 physician attached to the Board Exhibits?

14 A Yes.

15 Q Do you perform a function as a consultant
16 to this fund?

17 A Yes, I do.

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

21 A Yes, I do.

22 Q With respect to Mr. Igess, did you
23 examine him or interview him?

24 A I interviewed him by telephone because of

1 the pandemic.

2 Q And did you file a written report with
3 the Board that is marked as Board Exhibit Number 2?

4 A Yes, I did.

5 Q Could you briefly summarize for us what
6 your findings were with respect to his condition?

7 A I can briefly summarize his medical
8 history as I saw it with the records that I was
9 provided.

10 Firefighter Igess sustained a small
11 fracture of his finger and was seen at the CFD
12 Medical on August 8, 2109.

13 From that time until -- he was seen six
14 times at CFD Medical during that injury from August
15 8th until November 7, 2019.

16 During all of those visits, he had what
17 we call a hypertensive urgency. His blood pressure
18 was high enough that he was at imminent risk of
19 having something acute happen that would be bad.

20 So, on August 8th of '19, his blood
21 pressure of 200 over 110. When he came back on the
22 29th, it was 170 or 110. And that started a
23 pattern of very strong recommendation from the
24 providers at CFD Medical, including the nurse

1 practitioners and Doctor Wong. Anything from you
2 should be transported emergently to the emergency
3 department, which he refused, to you need to be on
4 medications, which he repeatedly stated he would
5 prefer to try natural remedies or that he did not
6 medications.

7 At one point he reported that he had seen
8 a primary care physician but did not provide
9 records of that visit. Nonetheless, he had
10 persistently very high blood pressure at least
11 until November 7, 2019.

12 Then regarding his COVID-19 acute illness
13 history, I did not see in the record that he
14 reported any sore throat upon leaving for his trip,
15 but I do have the record that he left on the 6th,
16 that he returned from Brazil on the 13th, and that
17 he developed symptoms, typical Covid symptoms.
18 Like fever, muscle aches, diarrhea.

19 Three days later on the 16th he was
20 tested and the test came back positive on the 18th.

21 When he was seen at CFD Medical for this
22 illness on the 25th, he was advised to go to the ER
23 for possible pneumonia. But he went and then he
24 left without being seen. And then ultimately a day

1 or so later, he went and got admitted for a couple
2 of days with pneumonia.

3 During all of these visits, his blood
4 pressure was very high. This persisted. He
5 ultimately did see primary care physicians.

6 He was put on Hydrochlorothiazide 25
7 milligrams but continued to have high blood
8 pressure.

9 Regarding his sleep apnea history, his
10 ENT surgeon, Dr. Dixon, from the U of I at UIC,
11 documented that he was not using CPAP regularly.
12 She put in quotes that he quote "didn't want to be
13 on a machine for the rest of his life".

14 He did ultimately have a uvulectomy,
15 which he described, which is the removal of the
16 thing that hangs down in the back of your throat.

17 At least during my interview with him, he
18 reported that his breathing was better.

19 So the summary is that he has
20 longstanding hypertension predating COVID-19. That
21 he's been noncompliant with treatment. He
22 developed a COVID-19 infection after returning from
23 a ten-day trip to Brazil. And he has sleep apnea
24 for which he has been variably compliant with the

1 CPAP machine. And ultimately underwent a
2 uvulectomy which seemed to symptomatically help him
3 at least by the history I got.

4 Q Let's start with a couple of points here.
5 With respect to the COVID-19 test and diagnosis,
6 which you said occurred three days after he
7 returned from the Brazil trip, doctor, have you
8 reviewed, and for purposes of your own work as a
9 doctor, literature and information regarding
10 COVID-19?

11 A Yes. I am a frontline healthcare
12 provider emergency medicine attending. So I have
13 been involved with the care of Covid patients since
14 February of that year. So, yes, it is something
15 that I deal with on a regular and almost daily
16 basis and I am dealing with it again so yes.

17 Q With respect to the timing from exposure
18 to developing symptoms, there is information
19 generally about that, isn't there, how much after
20 an exposure somebody would likely develop symptoms,
21 right?

22 A Most people it is most likely after an
23 exposure that you would develop symptoms within
24 three to five days. Certainly would not be very

1 typical or even described to develop a sore throat
2 and then ten days later develop typical symptoms.
3 Which would be the fever, muscle aches, diarrhea.

4 In other words, if you have onset of the
5 illness, you are going to progress to the onset of
6 the illness. Either get better or worse. It is
7 not going to take ten days for you to then develop
8 other symptoms. The time course doesn't fit with
9 an occupational exposure.

10 Q I'm sorry, what did you say, doctor?

11 A The time course he's describing does not
12 fit with an occupational exposure to COVID-19 as
13 the cause of his acute illness.

14 Q Is there anything in the record that
15 would indicate more likely than not where he was
16 exposed?

17 A Just based on the timing of his travel to
18 another country, without wearing PPE, being there
19 ten days and then developing symptoms a few days
20 after he got back, that would fit with more than
21 likely he got it -- he got exposed while he was out
22 of the country.

23 Q Okay. Let's talk about his current
24 condition with respect to his high blood pressure.

1 Is there any indication from anything you have
2 learned that there is any connection between high
3 blood pressure and COVID-19 as a cause?

4 A No. And he had it before the COVID-19
5 infection.

6 Q Okay. With respect to his fitness for
7 duty at this point, what in his condition is
8 affecting that fitness for duty of what he has
9 described?

10 A Well, the two things -- the things he's
11 describing, the persistent -- the intolerance to
12 exercise that he reports and his difficulty
13 breathing. You know, the obstructed sleep apnea is
14 not a lung disease. It is an upper airway problem,
15 which he's been treated for and for which he has a
16 mechanical device he can use.

17 So I don't see that as an occupational,
18 that is something that will prevent him from
19 returning to full duties.

20 He had normal, completely normal,
21 pulmonary function testing so that really excludes
22 that he has any post-Covid lung changes.

23 His hypertension really is an issue of
24 compliance with medication. There is just a long

1 and multiple visit documentation by all of the
2 nurse practitioners and I think three different
3 physicians at CFD Medical and then the primary care
4 doctors from the clinic that he was going to. That
5 he wasn't complying and he was often reporting that
6 he wasn't going to comply, that he was going to
7 take natural remedies.

8 It is really just a matter of him taking
9 his medicine and getting his blood pressure under
10 control, which really for him is the right thing to
11 do for his long term health. But I don't see that
12 -- unless his blood pressure is really high, I
13 don't see that as a reason for him not to work.

14 MR. PINELLI: Thank you, doctor. That is
15 all the questions I have.

16 CHAIRMAN FORTUNA: Trustees, any
17 questions?

18 Hearing none.

19 EXAMINATION

20 BY MR. HORWITZ:

21 Q Doctor, you mentioned that Mr. Igess had
22 an elongated uvula and had surgery on that?

23 A Yes.

24 Q That occurred after his diagnosis of

1 Covid, right?

2 A The surgery occurred after the diagnosis
3 of Covid.

4 Q Do you know when the diagnosis of the
5 elongated uvula occurred? Was that after his
6 diagnosis with Covid?

7 A Yes, it was when he saw the ENT surgeon.

8 Q How does the elongated uvula -- does that
9 affect one's breathing?

10 A It doesn't affect the lungs. It creates
11 a sensation of choking or difficulty breathing. In
12 and of itself --

13 Q So it --

14 A I'm sorry, go ahead.

15 Q So it does affect breathing; an elongated
16 uvula?

17 A It creates a sense of difficulty
18 breathing. It rarely causes acute airway closure.
19 That's not the situation he was in.

20 Q Can you say -- well, it's possible is it
21 not that the elongated uvula was caused by his
22 Covid?

23 A Inflammation of the uvula can occur
24 following non-specific viral infections. I have

1 not read anything or seen any cases of a swollen
2 uvula, especially a permanently swollen uvula, that
3 occurred because of Covid. It doesn't mean it
4 can't happen. I just haven't seen it.

5 Q Now, you said as far as you know Mr.
6 Igess did not wear any protective equipment when he
7 went to Brazil and when he came back from Brazil.
8 Do you recall his testimony that he had a mask on
9 on both occasions?

10 A I didn't hear him say he wore a mask on
11 his trip to Brazil. I heard him say he didn't know
12 that those were requirements until he came back.
13 If I am incorrect by that, please --

14 Q He testified that both going and coming
15 from Brazil he wore a mask. How does a mask --
16 what does it do in connection with contacting Covid
17 or not contacting Covid?

18 A For a mask, it depends on what type of
19 mask he was wearing, whether it was a surgical mask
20 or a N95 mask. For a surgical mask to prevent him
21 from getting Covid, he would have to be wearing it
22 all the time, not just on the plane but the entire
23 time he was in Brazil whenever he was around other
24 people in a closed space. They would have to be

1 wearing a surgical mask as well.

2 Otherwise, he would have to be wearing a
3 N95 mask which provides greater protection. If he
4 was wearing an N95 mask during all the times he met
5 the definition of an exposure, then he would be
6 protected.

7 Q Now you testified that you don't believe
8 that the timeline shows that it was -- that the
9 Covid he contracted was occupational -- due to
10 occupational exposure, correct?

11 A I don't think it's likely that it is
12 occupational.

13 Q And now did you recall he testified, Mr.
14 Igess, that prior to his leaving for Brazil and
15 after he had worked two consecutive shifts, he had
16 problems with his throat and his breathing? Do you
17 recall that?

18 A I heard him say that but I didn't see
19 that in the medical record. I didn't see any
20 description of his symptoms until three days after
21 he came back. And I still don't think it is
22 likely, even if he had a sore throat, that he
23 wouldn't develop any other Covid symptoms for ten
24 more days.

1 MR. IGESS: It wasn't ten days. I don't
2 know why you keep saying ten days.

3 MR. PINELLI: Hold on, sir. You are not
4 testifying right now, the doctor is, please. Your
5 lawyer will get a chance to ask you questions, if
6 he needs to.

7 MR. IGESS: Okay. No problem, sir.

8 MR. PINELLI: Thank you.

9 BY MR. HORWITZ:

10 Q After an exposure typically how long does
11 it take before symptoms develop?

12 A Most people will develop symptoms in
13 three to five days.

14 Q And those symptoms would include
15 breathing problems?

16 A Yes.

17 Q Is diarrhea a symptom?

18 A Yes.

19 Q And lack of endurance?

20 A Fatigue. Fatigue is definitely a
21 symptom.

22 Q Now, was Mr. Igess correct that the Fire
23 Department had no guidelines with respect to
24 reporting symptoms of Covid at the time that he

1 left for Brazil, correct?

2 A I don't know the answer to what the CFD
3 was doing at that time. Mr. Igess was incorrect in
4 stating that the CDC did not have guidelines in
5 mid-March. They definitely did.

6 Q Now back in 2020 or 2019, when he
7 returned to work in November and working until
8 March of 2020, he would have had to have satisfied
9 the Fire Department's blood pressure guidelines,
10 correct?

11 A Yes.

12 Q Now you said during that period of time,
13 he had readings up to 200 over 100. So at the time
14 he returned to work in November of 2019, what was
15 his reading that allowed him to return to work?

16 A The most -- the reading closest to his
17 return I saw was 140 over 100.

18 Q What are the CFD guidelines with respect
19 to blood pressure allowing someone to work?

20 A The letter they send out to primary care
21 physicians or cardiologists is 160 over 100.

22 Q So 160 over 100, okay.

23 A I'm sorry. 160 over 110.

24 Q Okay. Now does someone who has high

1 blood pressure -- how would that affect someone who
2 has contacted Covid? Would it have any affect on a
3 person's ability to -- with respect to Covid?

4 A I am not sure I understand your question.

5 Q He had high blood pressure for apparently
6 a number of years. Does his high blood pressure
7 affect his ability with respect -- affect his Covid
8 -- the fact that he was infected with Covid, did it
9 worsen it or mitigate it?

10 A Hypertension would be considered a
11 comorbidity that would put him at risk for a worse
12 outcome, a worse acute illness, from Covid. More
13 likely to develop worse pneumonia. It didn't
14 happen to him, though.

15 Q What didn't happen? The blood pressure
16 did not affect his Covid?

17 A He didn't develop a bad pneumonia. He
18 was admitted for several days but he never had a
19 large oxygen requirement. His chest x-ray did not
20 show severe pneumonia.

21 Q It is not your testimony that Mr. Igess'
22 infection with Covid could not have occurred as a
23 result of his duties with the Fire Department prior
24 to his leaving for Brazil, correct?

1 A I'm sorry to keep doing this. I don't
2 totally understand the question.

3 Q The fact that he -- you're not saying
4 that the fact that he was infected with Covid was
5 not -- strike that. The fact that he had a Covid
6 infection, you are not saying that his exposures
7 during his performance of duties at the Fire
8 Department could not have caused that infection?

9 A I don't think it is very likely given the
10 time course of information that I was provided that
11 his Covid infection -- that he got his Covid
12 infection from his duties prior to leaving for his
13 trip. I don't think that's likely.

14 Q Even though he had testified he had an
15 airway -- I mean breathing problems and -- is that
16 correct?

17 A He testified he had breathing problems
18 and a sore throat but I didn't see that in the
19 medical record and I don't think it's likely that
20 he would just have a sore throat and then leave on
21 the 6th and come back and develop symptoms on the
22 16th. I don't think that is likely that he would
23 just have a sore throat for that period of time.
24 Probably more importantly, I don't see any mention

1 of those symptoms anywhere else in his records.

2 Q But he told you -- did he tell you about
3 that when you interviewed him?

4 A He did not tell me about the sore throat
5 that he had on the day he left, no.

6 Q But Covid does, of course, have an affect
7 on one's breathing; is that not correct?

8 A Yes.

9 Q Is that usually the primary or the
10 principle adverse condition?

11 A The primary adverse condition is its
12 effects on the lungs to cause low oxygenation.

13 Q And the fact that Mr. Igess had sleep
14 apnea, would that be more likely for him to
15 contract Covid?

16 A No, that doesn't make him more likely to
17 contract Covid.

18 MR. PINELLI: Counsel, we have to move
19 this along. We have other hearings.

20 MR. HORWITZ: I am done.

21 MR. IGESS: Can I ask any questions? Can
22 I answer any questions or make a statement for the
23 doctor?

24 MR. PINELLI: That is why you have a

1 lawyer, sir.

2 MR. HORWITZ: Yes.

3 MR. IGESS: I would hope he would ask me
4 the question because the information that is coming
5 off inaccurate from the doctor from what actually
6 took place and the dates and the time and the
7 information. His description of the time and
8 information is not accurate at all. It is not
9 reflective of what actually took place.

10 MR. PINELLI: That is a point your lawyer
11 can make.

12 MR. IGESS: Okay.

13 MR. HORWITZ: Can I call Mr. Igess as a
14 rebuttal witness?

15 MR. PINELLI: First I'd like to finish
16 with Dr. Peters. I am not done.

17 MR. HORWITZ: Okay.

18 EXAMINATION

19 BY MR. PINELLI:

20 Q Just one question. Dr. Peters, can you
21 go to what is marked as -- you have the Board
22 Exhibits there, I assume?

23 A I do. What is it you want to ask me
24 about?

1 Q It is Board Exhibit 10.42, which are
2 Progress Notes from the Medical Section of the Fire
3 Department.

4 A I don't have that open. It's hard for me
5 to open all these things on my computer. I can
6 probably access that from the records that were
7 provided to me initially.

8 Q You can look at any prognosis notes from
9 the Fire Department that you have access to
10 regarding his Covid diagnosis.

11 A Okay. I have CFD Medical open.

12 Q 10.42, can you get there?

13 A Do you have a date on this?

14 Q It is March 25th of '20, that is the date
15 of the note.

16 A I can't --

17 Q Let me ask it this way then. From your
18 review, did you review the Fire Department medical
19 records?

20 A I did.

21 Q And each of those detail any time that he
22 was seen at Medical for this issue, right?

23 A That is correct.

24 Q Don't those notes indicate throughout

1 each and every visit that he had that his symptoms
2 began on March 16th of 2020, that is what they say,
3 right?

4 A That is where I got that date from.

5 Q That is consistent throughout all the
6 records, right?

7 A Yes.

8 MR. PINELLI: Thank you. That is all I
9 have. No further questions of Dr. Peters.

10 CHAIRMAN FORTUNA: Trustees, any
11 questions for Dr. Peters?

12 MEMBER MCPHILLIPS: No questions.

13 MEMBER CONYEARS-ERWIN: Mr. President,
14 good morning. Trustee Conyears-Erwin here.

15 CHAIRMAN FORTUNA: I saw you were on.

16 MEMBER CONYEARS-ERWIN: I had a question.

17 Doctor, help me through this because
18 Covid is -- this is a tricky situation. It is new
19 for all of us.

20 I know some people that tested for Covid
21 as positive and then they went back like two weeks
22 later tested again still positive. Went back a
23 week later tested again still positive. I know
24 some people that tested positive, went back two

1 weeks later and there was a negative result at that
2 point. Everyone has been different. I
3 also know that with the symptoms some people may
4 have had -- I am going to take, for example, a
5 headache or a runny nose. Did not necessarily know
6 that they had Covid at the time and then symptoms
7 further developed.

8 So I am trying to understand why is it
9 not possible that this fireman had the symptoms or
10 even had Covid before going out of the country? I
11 am struggling with this. I wanted to just for the
12 record for me elaborate just a little bit more.

13 DR. PETERS: I am not saying that it's
14 impossible or not possible that he had Covid at the
15 time he left on his trip on March 6th. What I am
16 saying it is very unlikely for the following
17 reasons.

18 He's reporting now that he had a sore
19 throat prior to that trip but it is not reported in
20 his fairly detailed and ongoing medical record that
21 he had any symptoms prior to leaving for the trip.

22 The symptoms are first described three
23 days after he returns from the trip so that is the
24 first part.

1 The testing part of what he was described
2 I don't think that's -- that's not part of my
3 rationale because some of that depends on which
4 type of test you had and an ongoing positive test
5 long after your acute illness has resolved is not
6 significant clinically.

7 Does that help clarify or do you want me
8 to answer something else or do you have other
9 questions?

10 MEMBER CONYEARS-ERWIN: No. Go ahead,
11 Mr. President.

12 CHAIRMAN FORTUNA: Any other questions?

13 MEMBER SONI: I have one question.
14 Before the trip was there a test that was taken?
15 Some destinations require a Covid test be taken
16 before.

17 MR. IGESS: Are you asking me?

18 DR. PETERS: Is that a question for me?

19 CHAIRMAN FORTUNA: I would assume that
20 question is for Steve.

21 MEMBER SONI: Yes.

22 MR. HORWITZ: I thought it was for the
23 doctor. What is the question you were asking now?

24 MEMBER SONI: Was there a Covid test

1 taken prior to the trip because some destinations
2 require that you take a Covid test before.

3 MR. HORWITZ: No, there was no Covid test
4 prior -- before he left for Brazil.

5 MR. IGESS: They weren't required at that
6 time.

7 MR. HORWITZ: That was early March, March
8 3rd I believe, and there was very little Covid
9 testing anywhere but he did not have a test.

10 MEMBER CONYEARS-ERWIN: I have a followup
11 question then, Vince. I know March was so early on
12 with the Covid. He testified to not knowing
13 protocol before traveling of notifying the Fire
14 Department of his symptoms but then when he
15 returned that protocol was in place. Did we verify
16 that or do we know whether that is true or not?

17 MR. IGESS: I could probably answer that,
18 if you need some help.

19 MEMBER CONYEARS-ERWIN: No, that is okay,
20 sir. Thank you. I was asking our attorney.

21 MR. IGESS: I'm sorry.

22 MR. PINELLI: I am sorry, I didn't
23 realize the question was directed to me.

24 MEMBER CONYEARS-ERWIN: I don't know who

1 could answer it. I was not asking him. I was
2 asking did we verify? I don't know who that
3 question would be directed to besides I assume
4 maybe you, Vince, but whoever else can answer.

5 When he testified of the protocols --
6 mind you, March was so early with the Covid. But
7 he had testified that there was no protocol in
8 place that he was aware of until after the trip to
9 notify the Fire Department of his symptoms.

10 MR. PINELLI: He just raised it in his
11 testimony so it was not something that was looked
12 into. But I am sure, you know, that could be
13 looked into. I suppose we could contact the Fire
14 Department to find out what protocols, if any, were
15 in place at that time but we don't have that
16 information right now.

17 MR. HORWITZ: That at that time would be
18 March 3rd, correct, Vince?

19 MR. PINELLI: Yes, at the time before he
20 left.

21 MR. HORWITZ: Before he left for Brazil.

22 MR. PINELLI: Before he left I think that
23 is the question that the Trustee is asking about.

24 MEMBER CONYEARS-ERWIN: I understand what

1 you are saying, Vince, that is not something that
2 you would have even known to verify before now,
3 that is a followup question. Okay, thank you.

4 MR. PINELLI: Mr. President, are there
5 any other questions from the Trustees?

6 CHAIRMAN FORTUNA: Trustees, any other
7 questions?

8 Hearing none, Vince.

9 MR. PINELLI: Then I think the last thing
10 was Steve you made a request?

11 MR. HORWITZ: To call Mr. Igess.

12 MR. PINELLI: Yes, but I would keep it --
13 it is rebuttal. It needs to be very short.

14 MR. HORWITZ: Right, I understand.

15 MR. PINELLI: By short, I mean to the
16 point.

17 MR. HORWITZ: Right.

18 MR. PINELLI: Okay, thank you.

19 EXAMINATION

20 BY MR. HORWITZ:

21 Q Mr. Igess, you testified or you stated
22 that the comments that -- or the testimony of Dr.
23 Peters and his report there was some inaccuracies.
24 Can you briefly tell us what you believe are the

1 inaccuracies?

2 A Well, the idea of him suggesting that my
3 symptoms came upon ten days afterwards. It has
4 already been stated that I had symptoms prior. But
5 when I was questioned by the ambulance and the
6 hospital, I wasn't thinking about having Covid.
7 Covid was the last thing on my mind. So when they
8 asked me what did I call them for, that is the
9 information that was given. I called them because
10 I had a sore throat, I have a fever, I am having
11 diarrhea, that is it. You know, that was what was
12 happening to me. I wasn't thinking that I was
13 going to be patient zero for Covid. I was not
14 worried about this. You know, I am feeling crappy
15 and I am going to be going back to work soon.

16 The idea painting a picture of when I was
17 13 I had a backache. And, you know, and then 15
18 days later -- six days before this my butt was
19 itching. I didn't have all of that information.

20 I didn't think that was even necessary
21 because the last thing I was thinking about was
22 having Covid.

23 As I stated, my symptoms were already
24 there. On the trip I didn't even feel good. I

1 couldn't even enjoy the trip like I wanted to. So,
2 I mean, I don't know. I mean, that is the honest
3 truth, that is what happened with the situation.

4 What he believes and how he is stating
5 it, it makes it seem like my first interaction with
6 Covid was full blown diarrhea and headaches and
7 fevers all on the 16th. That doesn't make sense.
8 That doesn't make sense. I don't understand why
9 someone would even suggest that. It's upsetting
10 but either way -- I mean, it is upsetting to think
11 that a doctor would even strategize on something
12 like that to say someone would have four or five
13 different symptoms all on the 16th. Obviously,
14 these things were before the 16th.

15 The only reason it was noted to Medical
16 was because the announcement was made after I came
17 back. When I came back to town -- before I left,
18 there was nothing stating that. If you have any
19 symptoms with Covid, you know, there was no test
20 that was going from one country to the next. There
21 wasn't even a test to come back into the United
22 States yet.

23 Now you can't go anywhere without getting
24 tested coming to the U.S but before there was no

1 test to come back, no test to go in.

2 MR. PINELLI: Okay. We have to move on,
3 Steve.

4 MR. HORWITZ: Yes.

5 MR. PINELLI: Anything further?

6 MR. HORWITZ: Nothing further.

7 Let's proceed, Mr. Pinelli.

8 MR. PINELLI: Then you rest?

9 MR. HORWITZ: We rest.

10 MR. PINELLI: That is all the evidence at
11 this time.

12 MEMBER MURPHY: Mr. President, I'd like
13 to make a motion to grant the Duty Disability
14 benefits to Shan Igess.

15 MEMBER MCPHILLIPS: Second.

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

19 Trustee Murphy.

20 MEMBER MURPHY: No.

21 CHAIRMAN FORTUNA: Trustee Sheridan.

22 MEMBER SHERIDAN: No.

23 CHAIRMAN FORTUNA: Trustee

24 Conyears-Ervin.

1 MEMBER CONYEARS-ERVIN: Pass.

2 CHAIRMAN FORTUNA: Trustee Soni.

3 MEMBER SONI: No.

4 CHAIRMAN FORTUNA: Trustee McPhillips.

5 MEMBER MCPHILLIPS: No.

6 CHAIRMAN FORTUNA: And I am a no.

7 MEMBER MURPHY: I would like to make a
8 motion to deny the benefits requested.

9 MEMBER MCPHILLIPS: Second.

10 CHAIRMAN FORTUNA: There is a motion by
11 Trustee Murphy to deny. Seconded by Trustee
12 McPhillips.

13 Trustee Murphy.

14 MEMBER MURPHY: Yes.

15 CHAIRMAN FORTUNA: Trustee Sheridan.

16 MEMBER SHERIDAN: Yes.

17 CHAIRMAN FORTUNA: Trustee
18 Conyears-Ervin.

19 MEMBER CONYEARS-ERVIN: Pass.

20 CHAIRMAN FORTUNA: Trustee Soni.

21 MEMBER SONI: Yes.

22 CHAIRMAN FORTUNA: Trustee McPhillips.

23 MEMBER MCPHILLIPS: Yes.

24 CHAIRMAN FORTUNA: And I am a yes.

1 Sir, based on the findings of evidence
2 that we have heard and considered, the Trustees
3 have voted to deny the benefit you have requested.

4 You will be notified by mail of the
5 findings of fact and the Board's decision. Thank
6 you.

7 MR. PINELLI: This matter is concluded.

8 Thank you.

9 MEMBER MURPHY: Mr. President, moving on
10 to Approval of Board Physician Reviews of
11 Disability Recipients. I would like to make a
12 motion to approve the Board Physician's Review of
13 Disability Recipients.

14 MEMBER SHERIDAN: Second.

15 CHAIRMAN FORTUNA: Motion by Trustee
16 Murphy. Seconded by Trustee Sheridan.

17 Trustee Murphy.

18 MEMBER MURPHY: Yes.

19 CHAIRMAN FORTUNA: Trustee Sheridan.

20 MEMBER SHERIDAN: Yes.

21 CHAIRMAN FORTUNA: Trustee Soni.

22 MEMBER SONI: Yes.

23 CHAIRMAN FORTUNA: Trustee McPhillips.

24 MEMBER MCPHILLIPS: Yes.

1 CHAIRMAN FORTUNA: And I am a yes.

2 Motion carries.

3 MEMBER MURPHY: Moving on to Investments,
4 I'd like to turn this over to Lorna.

5 I don't believe there is any action items
6 this month.

7 MS. SCOTT: Given the time, I think
8 Brady, Jackie and I will keep our comments brief.

9 So I have three points to make. One,
10 performance. The Fund rose 1.1 percent in July
11 bringing the year to-date return up to 11.2
12 percent. The Fund is outperforming its benchmark
13 by 0.8 percent.

14 The attribution charts within the report
15 show that that outperformance is primarily coming
16 from our international equity managers. That is
17 both Brandes and LSV, value oriented managers, that
18 are outperforming their benchmark.

19 My second point we have an Investment
20 Committee meeting coming up on August 31st so it is
21 Tuesday. Two weeks from yesterday.

22 It is an education meeting and all
23 trustees are encouraged to attend. The theme of
24 this meeting is fixed income investing.

1 There are two agenda items. One, Callan
2 will present on private credit and that is an asset
3 class that may be added in the next liability
4 study.

5 Then we will have three short
6 presentations from our existing fixed income
7 managers and that is just to provide a market
8 update. And given the low interest rates and the
9 inflation that is making headlines, it is probably
10 a really good time to check-in with our experts.

11 So I would highly recommend that all
12 trustees attend. Again, August 31st at 9:30. The
13 meeting will last about a hour and a half.

14 My third point in BoardPac, you can see
15 our MWDBE Broker Utilization Reports and that shows
16 utilization through June 30th. In a nutshell, thus
17 far at the total plan level we are meeting our
18 goals. We are on track.

19 I will turn it over to Brady to make his
20 brief points.

21 MR. O'CONNELL: Thank you, Lorna.

22 First quick comment relates to manager
23 update. So BoardPac has notification from CBRE,
24 one of our core real estate managers, regarding a

1 shift in responsibilities there.

2 The primary Portfolio Manager, who we met
3 when we did due diligence on that investment, has
4 been promoted to their Global Chief Investment
5 Officer. The Deputy Portfolio Manager who had
6 presented to us about a year ago has been promoted
7 to the primary Portfolio Manager.

8 So, on the surface, we have no concerns.
9 This doesn't warrant a watch list but we wanted to
10 let the Board know the change and also let you know
11 we will be monitoring this closely. Our initial
12 reaction is that there is no need for action.

13 The second item is really to reinforce
14 performance. So we have submitted our second
15 quarter performance report for the Board to review.
16 Happy to discuss that further on the 31st but just
17 to leave you with kind of two nuggets.

18 One, it was a great quarter for the Fund.
19 Our portfolio was up for the second quarter over 6
20 percent. As risky assets, like equities, rallied,
21 so did our Fund.

22 I think the more important takeaway for
23 the Board is when we look at the trailing one-year
24 period.

1 So June 30th is a time period where a lot
2 of public pension peers measure their fiscal year
3 results.

4 When we lookback on how you have done
5 over the past 12 months, your portfolio is up over
6 32 percent. The median public pension plan in the
7 U.S. is up 26 so about 6 percentage points higher
8 than the public fund median.

9 That one-year return for the median
10 public pension plan is the highest that we have
11 seen since 1985.

12 Really an extraordinary period of time,
13 extraordinary results for public plans in general
14 and yours in particular. That was driven by active
15 management rebounding.

16 Some of these great results are an
17 artifact of this 12 month time period, not covering
18 the Covid market downturn of the first quarter of
19 2020 where we did struggle with active management.
20 But sticking with those active managers and having
21 patience in this strategy has paid off. Active
22 management broadly in the portfolio rallied in our
23 results for the past 12 months show that.

24 I wanted to make sure the Board was aware

1 of that good news and I am happy to entertain any
2 question you may have about that.

3 CHAIRMAN FORTUNA: Trustees, any
4 questions?

5 MEMBER MCPHILLIPS: No. Thank you,
6 Brady.

7 MS. SCOTT: Jackie, do you want to
8 comment on the cash balances?

9 MS. VLAHOS: Basically, just real quick
10 is as of August we have roughly about \$43 million
11 in our checking account. And after we pay our
12 benefits, we are going to still have a surplus of
13 \$9.8 million in our checking account by the end of
14 August.

15 If I you go on to the cash flows, you
16 will see that as long as our tax receipts come in
17 as we are projecting, we should have no draw downs
18 for the remainder of the end of the year.

19 Obviously, this is depending on the fact that
20 hopefully we will start getting some tax receipts
21 in for the second payment due in September or the
22 remainder of August.

23 Right now we have a surplus of \$9.8
24 million. I think, Lorna, you wanted to mention

1 about the rebalancing.

2 MS. SCOTT: So the rebalancing report is
3 in BoardPac and like Jackie said we are not raising
4 any cash this month so I will leave the template
5 for you to look at.

6 Mainly, it is just a review of our
7 current positioning versus our targets. It is the
8 same story we have heard in the past. We are
9 overweight public markets, underweight private
10 markets. Offsite by private markets. And then we
11 are overweight cash and fixed income. Underweight
12 real assets and liquid diversifying. Nothing is
13 that far off target.

14 So I think then that concludes the
15 investment report.

16 CHAIRMAN FORTUNA: Any questions,
17 trustees?

18 MEMBER MCPHILLIPS: Quick question. This
19 is for Jackie. Jackie, are you noticing any
20 substantial lag in the tax receipts for that second
21 payment compared to other years?

22 MS. VLAHOS: It's difficult to say
23 because I know that they have given a little bit of
24 an extension for payments due. So I believe that

1 extension, Reshma can correct me, is it October
2 1st? I am not sure if she is on here. I believe
3 that the extension to be considered not late is
4 October 1st.

5 So normally, obviously, in the past the
6 due date was the due date. I mean, normally we
7 would see receipts in August where this year we
8 have not seen receipts in August yet.

9 MEMBER SONI: That's right, I'm sorry for
10 the delay. But we have gotten confirmation the
11 bills will go out the end of August. We are
12 looking at the October 1st date as Jackie
13 mentioned.

14 Whatever we receive before that, of
15 course, we will be sending out to the Fund. We are
16 hoping that a lot of the property taxes are in
17 escrow so as soon as those bills go out we'll start
18 seeing the cash flow coming in in September.

19 MEMBER MCPHILLIPS: Thank you, very much,
20 Trustee Soni.

21 CHAIRMAN FORTUNA: Thank you.

22 Any other questions?

23 Hearing none.

24 Can I get a motion to accept the

1 Investment Committee Report, please?

2 MEMBER MCPHILLIPS: Motion to spread the
3 Investment Committee Report on the record. Do I
4 have a second?

5 MEMBER MURPHY: Second.

6 CHAIRMAN FORTUNA: There's a motion by
7 Trustee McPhillips. Seconded by Trustee Murphy.
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 McPhillips.

15 MEMBER MCPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 Motion carries.

18 MEMBER MURPHY: Moving on to
19 Expenditures, Item 7. Motion to approve the
20 Administrative Expenses as presented is in
21 BoardPac.

22 MEMBER SHERIDAN: Second.

23 CHAIRMAN FORTUNA: Motion to accept by
24 Trustee Murphy. Seconded by Trustee Sheridan.

1 Trustee Murphy.

2 MEMBER MURPHY: Yes.

3 CHAIRMAN FORTUNA: Trustee Sheridan.

4 MEMBER SHERIDAN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER MCPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: And I am a yes.

10 Motion carries.

11 MEMBER MURPHY: Moving to Item 8,
12 Executive Director's Report. Kelly, please take it
13 away.

14 MR. WELLER: Thank you, very much.

15 The first thing I'd like to do is hear
16 the fiduciary management liability presentation.

17 What we should have on the screen for
18 everyone to see is Craig and Jake's presentation on
19 the fiduciary management liability insurance.

20 Craig, why don't I turn it over to you?
21 We will walk through it and then we will address
22 any questions that may arise.

23 MR. GOESEL: Thank you, Mr. Weller. My
24 name is Craig Goesel. I am joined by my colleague

1 Jake Jemmi as well. We represent Alliant
2 Insurance. You might hear the name Mesirow
3 Insurance associated with that. We were purchased
4 by the Alliant group about four years ago. I have
5 not changed seats or jobs. We are now affiliated
6 with the Alliant company.

7 We are here to talk about what I will
8 call the management liability. The most important
9 item to the trustees that I am speaking to right
10 now is the fiduciary liability insurance.

11 I recognize you're going overtime so I
12 will probably talk fast and I will pause for a
13 couple of questions after I make my presentations.
14 But, by all means, please do interrupt me with any
15 questions as I go through this presentation.

16 First of all, thank you, ladies and
17 gentlemen of the board and staff, counsel,
18 et cetera for having me.

19 I am going to ask Kelly to go through a
20 couple of slides here just so we can hit the
21 highlights, if you don't mind.

22 To that point, Kelly, if you would go to
23 my slide 6. But why don't we slide through this,
24 go ahead and go through slide by slide. I know

1 your slides I think are different numbers. No,
2 they are not. There you go.

3 First and foremost, we act as a
4 procurement officer or procurement office for your
5 funds.

6 We do send this submission material out
7 to every insurance carrier that offers fiduciary
8 liability insurance to public pension funds.

9 As you can imagine, that world is
10 limited. There is a very finite number of carriers
11 that offer this insurance in the first place to any
12 fund. And with the funding challenges I will call
13 it with Illinois, and particularly with Chicago
14 funds, there is even fewer carriers that are
15 interested in offering insurance to the Chicago
16 Firemen's Annuity Benefit Fund.

17 With that said, we still continue to send
18 all of that information out to the universe of
19 carriers that offer the coverage.

20 Move one more slide, Mr. Weller, if you
21 would.

22 We summarize the carriers responses
23 herein. As you can see, most of them take a hard
24 and fast and very quick pass on the opportunity.

1 Mostly with regard to funding levels. Sometimes
2 with regard to what is called headline risk being a
3 Chicago Fund.

4 We do have two carriers that continue to
5 be interested in your program. You may recall,
6 those trustees anyway that were on this call last
7 year in August and unfortunately again in
8 September, you will recall we had quite a snafu in
9 that I had delivered a relatively favorable renewal
10 in August of 2020. And between August and when
11 this program expires, which is the end of
12 September, 9-30 to be exact, the insurance carriers
13 got more skittish and pulled their quotes and we
14 had to reconfigure and rebid and re-quote and
15 re-present the program in September.

16 We are not having that same drama this
17 year. Let's continue to knock on wood on that. We
18 did get the same carriers that finally quoted and
19 did bind the program last year to re-up their
20 offerings and do it with no changes of coverage,
21 unless we specifically want to change the limit
22 profile. Only a minimal change in pricing.

23 So that is a quick snapshot of the
24 marketing efforts as well as the market responses.

1 The next slides, slides 8 through 12,
2 talk about the coverage nuances. I am going to ask
3 for a moment to skip to slide 13 in this
4 presentation, Kelly. Thank you.

5 A quick summary on the slides that I
6 basically just went through very quickly or that we
7 just passed, I know counsel will appreciate this.
8 Other than if we decide collectively as a group to
9 choose a different limit profile, there have been
10 no changes in coverage since last year's
11 presentation. There have been no restrictions in
12 coverage, no additional endorsements added by these
13 carriers, no reduced coverage from what was bound
14 last year.

15 As you can see on slide 13, the first
16 column, if you will, is a quick summary of the
17 provision I am referring to. That expiring column
18 obviously references the coverage that we have
19 currently. We have a \$10 million annual aggregate
20 limit of liability that is shared among all of the
21 trustees as well as staff, including the Executive
22 Director, et cetera.

23 The retention is basically a fancy word
24 for deductible. That is the deductible that would

1 be borne by the system, not by any individual.

2 If there is a claim that is made against
3 -- I will drag Mr. Kelly's name through the mud,
4 unfortunately. If he has a claim against him and
5 somehow personal liability is assessed, there is no
6 deductible to be paid by Kelly. In that case there
7 would be a zero deductible. But any claim that
8 would be indemnified by the system itself would
9 bear a \$100,000 deductible, unless otherwise
10 referenced.

11 The price tag on that \$10 million of
12 coverage is about \$152,000 on an annualized basis.

13 Two callouts I will have within that
14 coverage. If there is a claim -- I will continue
15 to use Kelly's good name and slander him,
16 unfortunately. If there is a claim against Kelly,
17 again using him as an example, for failing to fund
18 the system, there would continue to be defense
19 costs for that claim. Defense only but only up to
20 \$4 million of coverage, not the \$10 million of
21 insurance. That \$4 million is what is called a
22 sublimit or a part of that \$10 million profile.
23 That funding, because of the funding ratio of Fire
24 Fund, is clearly one of the main issues that the

1 insurance carriers are so skittish about.

2 We were able to build in \$4 million of
3 defense coats, that remains. That was unexpiring
4 and we do have an option to renew that.

5 And then also a sublimit or a part of
6 that \$10 million is coverage for what is called
7 employment practices. We will refer to those as
8 Title 7 type breaches. That is wrongful
9 termination, sexual harassment, discrimination
10 based on sex, gender orientation, race, et cetera,
11 et cetera. All right.

12 We have four options to renew this
13 program. The only differences between them relate
14 to the limit profile.

15 Option 1 is a \$3 million limit. Option 2
16 is a \$5 million limit. Option 3, which is your as-
17 expiring renewal limit of \$10 million of program
18 and then Option 4 which is an additional \$5 million
19 of coverage making it a \$15 million program all in.

20 My recommendation is to stay the course
21 with your current limit profile, which is \$10
22 million. Therefore, my recommendation is Option 3.
23 This is reflecting just shy of a 4.4 percent
24 increase in total spend, which is just shy of a

1 \$159,000. Again coming off a \$152,000 program.

2 I am suggesting we make no changes to the
3 carriers, the coverage or the limit profile.

4 I am going to take a pause and then I
5 will talk about benchmarking for a moment and then
6 setting expectations for another coverage called
7 cyber liability which doesn't expire for another
8 couple months.

9 MS. BURNS: Just to be clear, Craig, no
10 changes to the substantive provisions of the policy
11 from the levels and the types of coverage that were
12 available last year?

13 MR. GOESEL: Correct, counsel. If we go
14 with Option 3, that is accurate.

15 MS. BURNS: Again, based on your
16 expertise, you're recommending to the Board Option
17 3?

18 MR. GOESEL: Correct.

19 MS. BURNS: Thank you.

20 MR. WELLER: Trustees, are there any
21 questions on the fiduciary management liability
22 before I turn it back over to Craig on what it is
23 we're looking at? A 4 percent, roughly 4.4 percent
24 increase, year-over-year.

1 It is the insurance market. We did have
2 an extraordinary year for a lot of the things that
3 were going on out there. I am not particularly
4 surprised by it but it is an increase of 4 percent
5 and staff would recommend also that Option 3 be the
6 program that we move forward with.

7 MEMBER MCPHILLIPS: Quick question for
8 Fund counsel. On the timing of this, is it your
9 recommendation we vote on this today, if we're
10 comfortable with the option?

11 MS. BURNS: Yes, sir. It's up to you,
12 obviously, whatever the Trustees want. If you are
13 comfortable doing it today, we would be able to get
14 this coverage placed so there is no gap in coverage
15 and then Craig will be back to you on the cyber
16 insurance which you can vote on next month.

17 MEMBER MCPHILLIPS: I'd like to make a
18 motion to accept Option 3 as presented by Craig
19 from Alliant.

20 Thank you, Craig.

21 MEMBER MURPHY: Second.

22 CHAIRMAN FORTUNA: Okay. There is a
23 motion by Trustee McPhillips. Second by Trustee
24 Murphy.

1 Trustee Murphy.

2 MEMBER MURPHY: Yes.

3 CHAIRMAN FORTUNA: Trustee Sheridan.

4 MEMBER SHERIDAN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER MCPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: And I am a yes.

10 Motion carries.

11 MR. WELLER: I have asked Craig to spend
12 a little bit of time going through our cyber
13 liability. This is something that gives me concern
14 as I look out over the world that we live in,
15 especially with a lot of cyber issues that we see
16 coming up essentially every day. At T-Mobile would
17 be a relevant example.

18 What I have asked Craig to do is kind of
19 prepare what he sees in the marketplace. Our cyber
20 liability policy doesn't expire until 11-30.

21 What the agent would like to do, Alliant
22 would like to do, is move these policies in line
23 with the 9-30 renewal so that every year we would
24 renew on 9-30. We wouldn't have to do this in two

1 separate pieces but for this year we do need to do
2 it in two separate pieces.

3 With that, Craig, why don't you talk
4 about the marketplace and some of the experience
5 you are seeing out of the other plans in Chicago.

6 MR. GOESEL: Excellent, sir. If you
7 could go to slide 15. So while Kelly is moving the
8 slides, thank you, very much, the cyber liability
9 insurance marketplace is in turmoil, that is using
10 a light term unfortunately.

11 You know why. You have probably seen
12 headlines maybe even as early as this morning with
13 regard to locally here CNA as an insurance company,
14 but the pipeline, the meat processing company.
15 There is a headline daily. In fact, they are no
16 longer headlines because they are so far back in
17 the newspaper anymore because they have become
18 standard protocol.

19 These claims and this claim activity,
20 mostly with regard to cyber extortion and ransom
21 demands, are insurable events and are indeed being
22 absorbed by the insurance carriers.

23 The insurance carriers are completely
24 unprofitable in this line of business and because

1 of it as you can imagine drastic changes are
2 happening with regard to coverage.

3 We have been relatively successful in
4 getting renewals for large state funds, large
5 county funds and some of your colleagues as well.

6 Every day that goes by and every week
7 that goes by, the insurance marketplace gets worse.

8 The fact that your program comes up after
9 Thanksgiving, so we are still far ahead of it,
10 gives me great concern that the prices and
11 deductibles are going to go up.

12 So here's a quick slide of what my
13 expectations are. I fully recognize this is not
14 talking about personal liability here, the
15 fiduciary is.

16 I think Kelly really just wanted to kind
17 of set expectations that we are going to be looking
18 at significantly different deductibles and
19 significantly different pricing on a percentage
20 basis.

21 Your expiring program is \$1 million
22 annual aggregate limit of liability. You have a
23 \$25,000 deductible as it stands right now and you
24 are spending about \$10,000. Even at the current

1 limit profile, if we were to just renew the \$1
2 million program, I am expecting the deductible to
3 be four times at least what it is right now.
4 Moving up to \$100,000 deductible. I am still
5 expecting probably a 50 percent increase.

6 I know the dollars we are talking about
7 here are not going to make or break anyone's
8 budget. 50 percent increase on top of 10 is only 5
9 grand but those are the kind of percentage numbers
10 that we are seeing across, not only public pension
11 funds, but frankly for corporate America.

12 The other piece I wanted to bring up, as
13 I told Kelly, I did want to explore higher limit
14 options for this fund as well. Some of your
15 colleagues already have a \$2 million profile.

16 And with the amount of data that Fire
17 Fund has, I would be much more comfortable if you
18 had a double limit profile. That, of course, is
19 going to cost money. I quickly put a hash tag here
20 indication give or take \$25,000 for a \$2 million
21 number.

22 Again, this has not been negotiated.
23 These are not firm numbers. I am hoping we will be
24 able to come in with those numbers. With that

1 said, I suspect I will be able to get those quotes
2 by your September meeting and definitely before the
3 November effective date.

4 Again, just wanted to set the
5 expectations with staff and trustees that this
6 marketplace is very, very poor and we do expect
7 some pretty hefty increases, at least on a
8 percentage basis for this product line.

9 MR. KELLER: Craig, I think that is
10 exactly what I wanted the Trustees to be prepared
11 for.

12 I also want to let the Trustees know that
13 we did complete the cyber liability renewal piece
14 of it, that has been submitted. We were very
15 conscious of the questions these carriers, Beazley
16 in particular, was asking us about our systems.

17 We're constantly -- and I've got our IT
18 manager in the room with me now, many of you can
19 see, some can't. But we are analyzing what we are
20 doing. We have already shifted some of the -- what
21 I would call the traffic, email traffic, that we're
22 sending that has personal information. We switched
23 to a new encryption system. Chris is working on
24 security systems in the Cloud.

1 We're looking at continually keeping up
2 the pace on the issues that are driving these what
3 I would call cyber risks up and I want to make sure
4 that the Trustees know that we're looking at what
5 the insurance companies are asking us. We're
6 building answers and procedures and new ideas to
7 help address that as we move forward.

8 Technology is one of those things that
9 just keeps constantly changing on us. We need to
10 be on our toes. We're not just sitting looking
11 back at the cyber liability going up. We are also
12 stepping forward and seeing what can we do to
13 protect our data and what can we do to protect our
14 membership. That is one of the things that I want
15 you to feel confident that we're looking at and
16 we're proceeding with appropriately.

17 With that, Craig, you're welcome to stay
18 on, if you would like, and hear the rest of my
19 report.

20 Let me first ask is there any questions
21 that any of you might have for Craig on the cyber
22 piece of this before I let him go?

23 MEMBER MCPHILLIPS: No. Craig, I thought
24 that was a great job. Craig, very quick. Thank

1 you.

2 MR. KELLER: With that, Craig, you and
3 Jake are welcome to drop off.

4 MR. GOESEL: I will take your invite.
5 Thank you, very much.

6 MR. KELLER: I am going to go down my
7 list here and just talk about some of the things
8 that have happened in the last month. Open it up
9 for questions on any of the items that we are going
10 through.

11 There was a legacy item about banking
12 services about taking control over our banking
13 services and removing that control from the City of
14 Chicago.

15 We are moving forward with that request
16 that the Board put forward I think in 2019
17 pre-Covid. So the novation letter was signed
18 yesterday, day before, to start the process of
19 moving those accounts.

20 Jackie and her team are coordinating with
21 the City. We should get that hopefully done in the
22 next 15 to 30 days. I would see that that transfer
23 would occur.

24 The City has been very gracious in their

1 first discussion with us into keeping the fees that
2 were associated with those accounts to the end of
3 the year so we can appropriately budget for them
4 next year since they are technically kind of built
5 in to the balances that we hold with the City. So
6 the City is going to help us come up with a budget
7 plan and have a realistic number of what we should
8 expect for banking fees as we move forward. That
9 piece is virtually done and I think we should have
10 the loop closed certainly by the end of the year.

11 Great news on our last piece of our
12 audit. Mitchell Titus came in and on August 5th,
13 meeting the deadline that was required, gave us a
14 full report on our compliance with the Illinois
15 Department of Insurance Rules and Regulations.

16 I am happy to say Jackie and her team and
17 the benefits team did a great job. We had
18 absolutely no exceptions and no findings so kudos
19 to those two teams for giving us a clean audit and
20 for it being done and reported on time.

21 The next thing is we had a lingering
22 issue with the duty availability pay. We believe
23 we have got all but one individual taken care of in
24 that and that is a good step. Which we sent out a

1 letter on the 26th of July notifying the affected
2 members what their payment expectations would be
3 and a timeline associated with that.

4 Good news is staff has really done a
5 phenomenal job. And that is Lori, Chris, and
6 Michelle, in keeping that expedited. We think
7 you're going to see those numbers in front of the
8 Board for September approval and September payment.

9 Again, that is a month ahead of our
10 timeline but that is what I am being indicated at
11 this point in time. Another kudos to the staff for
12 keeping that moving forward.

13 Election deliverables to-date.
14 Everything has been met. We have nothing pending.
15 August 31st will be our next date where we get the
16 eligible voter roles and then the statement of
17 candidacy will be due on September 7th through
18 September 10th as per our rules.

19 Good movement there and nothing really to
20 report, other than we are meeting our deadline.

21 We have had several meetings internally
22 about Public Act 102-0091 and what I have done is
23 put together a quick overview for the Trustees to
24 look at so that you got an understanding of what

1 the bill does, what it potentially does to this
2 Fund, and some of the decisions that this Board
3 might have to make as a result of that.

4 If the President will allow me, I would
5 like to put up a presentation and perhaps walk
6 through that and give you some more information.

7 This act passed in July. It is a
8 relatively new act. As I have mentioned, we have
9 met several times internally. And the President,
10 our legal representatives and myself, met with the
11 Commissioner and their legal team, to kind of vet
12 what we were seeing in the statute to discuss some
13 of the high level ways this bill can be
14 interpreted.

15 And off of that, I think right now we
16 have at least an understanding of the way this act
17 can be interpreted. Let's just talk about it.

18 What this does in general is allows for a
19 qualifying retiree, and I will give you the notes
20 for that, to convert a normal retirement annuity
21 into an Occupational Disability.

22 So somebody retires, up to five years
23 later, they can potentially convert, if they have
24 an Occupational disease that would meet the

1 qualifying tests. The qualifiers on this are that
2 the member cannot have reached the compulsory
3 retirement age of 63. As you all know, paramedics
4 do not have a compulsory retirement age so this is
5 something we are going to have to contemplate in
6 our rule making. Has not received a retirement
7 annuity for more than five years. It is a rather
8 narrow retrospective pool and when we put the
9 prospective on it five years after retirement is as
10 far as the member can go. And the condition would
11 qualify for an Occupational disability.

12 And I am not going to go over those in
13 particular. You just dealt with those in this
14 meeting.

15 I do want to point out the delicateness
16 with which the doctors and the questions that we
17 are going to have to kind of be able to understand
18 is when did these conditions develop and when did
19 they manifest themselves.

20 A retiree, obviously, a condition could
21 certainly manifest itself after retirement. The
22 debate is going to be when did it develop? The
23 question mark is going to be in service?

24 I don't know how the doctors and how the

1 folks are going to interpret this but I want to
2 point out certainly a question that this Board is
3 going to have to weigh in as you start going
4 through the hearings that potentially can be the
5 result of this.

6 CFD Medical has been very upfront that
7 they will provide us what information they can. I
8 thought that was a really good first step on our
9 part in that they would get us timely information
10 even for members that might have been gone for up
11 to five years.

12 The two scenarios that are going to play
13 out in how this essentially gets handled by this
14 Board and the key scenario was whether the member
15 who is applying for this is returned to active
16 duty.

17 So if the member who is applying for this
18 Occupational Disability by nature of it being an
19 Occupational Disability needs to be in service.
20 Will the City or the CFD put this employee back
21 into active service?

22 Preliminary indications, and I am not
23 going to speak for either team, but preliminary
24 indications are that is probably not the most

1 viable option in the City putting these employees
2 back into active service.

3 What is more likely to happen is the
4 Pension Board is going to be asked to make a
5 determination about the eligibility of this
6 Occupational disability.

7 How I can see that playing out as we
8 would be the hearing. This Board would provide the
9 necessary hearing for that Member.

10 After that many discussions and many
11 questions are going to have to be addressed as to
12 how we actually treat the member in terms of the
13 benefits and the widow or survivor's benefit and
14 what would happen in compulsory retirement.

15 All of those right now we are thinking
16 about but they are driven by these two overarching
17 determinations as to whether the employees will be
18 returned to active service by CFD or whether we
19 just make a finding at a hearing that they are
20 occupationally disabled.

21 Based on our legal advice that we have
22 been given, we needed to put together some thought
23 around timeline and how we are going to apply this
24 and this is kind of a rough, and I want to make

1 sure it is understood that is rough and subject to
2 revision, but here's what we are thinking.

3 All through July we have met. All
4 through August we have met. We anticipate if there
5 is decisions that have to be made by this Board and
6 how we're going to interpret certain rules or how
7 we are going to apply certain rules and how they
8 should be interpreted, I would like to see them in
9 front of this board in September, that could happen
10 in October. But our timeline is earlier rather
11 than later in this particular situation. Because
12 if we do get some kind of application or notice of
13 intent process setup, I'd like to have that known
14 in October so that we can get a sense for how many
15 hearings we potentially will need.

16 We are going to need about 90 days to
17 orchestrate that hearing schedule with our case
18 managers and our doctors and we're going to need
19 some additional time to do the necessary program
20 and changes in the benefit calculations systems
21 that we use.

22 All of that, if we keep this moving, we
23 would see that fall period be the time that we
24 would begin to implement that with our first

1 hearings potentially in January.

2 So that would be where we see the first
3 hearings come out and application for that
4 prospectively.

5 Any questions on timeline? Any concerns
6 there?

7 MEMBER SHERIDAN: I just have a question.
8 Would we have to vote, as we did on the firefighter
9 who is receiving ordinary disability, do we have to
10 meet and vote for them to be returned to full
11 active status and then vote on whether or not they
12 get Occupational?

13 MS. BURNS: If I may answer that from a
14 legal perspective. Only the employer, the Chicago
15 Fire Department, makes the decision as to whether
16 or not the Paramedic, Firefighter, is active or
17 not. You will never vote on that. You will only
18 be asked to vote on what is in the Illinois Pension
19 Code, which is does the individual have an
20 Occupational Disability that keeps them from
21 performing their assigned duties.

22 So, somebody could be saying they are on
23 Occupational, you may determine they could perform
24 their duties so you would deny them the right to

1 receive that new legislative benefit, without
2 regard to whether they are active or not. In other
3 words, if you thought they could do the job they
4 would have to stay retired. Does that answer your
5 question, Trustee Sheridan?

6 MEMBER SHERIDAN: Yes.

7 MR. KELLER: We were also asked by our
8 legal team to kind of put together some high level
9 concerns that we thought the Trustees should be
10 aware of as well as the impact that we could
11 potentially see from this.

12 We engaged our actuary Segal to help us.
13 They did not do a full scale study but they did
14 give us some substantiation to the same set of
15 numbers that we came up with. I think these are a
16 fair representation but an estimate on exact is
17 just too early to tell. But what we could be
18 looking at is a retrospective application. There
19 are 700 members that potentially could avail
20 themselves to this benefit.

21 We did a broad look at how many
22 Occupational Disabilities we currently have within
23 the system. The percentage runs about 6 percent,
24 right. And then what we asked Segal to do is does

1 that number sound right or wrong? Does it sound
2 high or low?

3 Segal looked at the Occupational
4 Disability from an actuarial perspective. And said
5 the age group between say roughly 50 and 63, we
6 could be looking at somewhere between a 2 and a 2
7 and a half percent experience factor.

8 The experience factor actually went down,
9 that surprised me a little bit. But nonetheless
10 that is what Segal anticipates us seeing. And with
11 that you can see the high and the low of the
12 estimate of who we would think potentially could
13 avail themselves to the process and actually go
14 through a hearing.

15 We would think somewhere between 20 to
16 40, based on a 6 percent factor to a 2 percent
17 factor. Somewhere in that experience range.

18 We have already had 12 inquiries about
19 this particular act. So I think the floor as we
20 would see it now is at least 12 that have expressed
21 intent at least to have more information. I think
22 somewhere in that range is where we are going to
23 see the numbers play out, depending on some other
24 things that potentially have to be resolved.

1 Not only did this affect us
2 retrospectively, because then we have to look at
3 the five years post and apply all of those hearings
4 at one time. We also think there is a prospective
5 affect to this and we think that prospective affect
6 is probably going to be somewhere in the
7 neighborhood of four to eight a year. Again, based
8 on those same experience factors.

9 Again, these are best guesses, based on
10 what we see in the system. But I would think that
11 is also a reasonable number as we move forward that
12 we would see at least four to eight perspective
13 cases a year after we get through the first five
14 year retro applications.

15 We have some concerns with programming.
16 I think we are going to talk about that in another
17 item. It is going to require some new forms and
18 some new procedures to be laid out internally. We
19 are handling that. We are moving forward with
20 that. Right now we are at a point where the
21 decisions that need to be made haven't been made
22 yet on how we are going to apply this.

23 We are painting the picture for you I
24 hope so that you know where this next kind of set

1 of decisions is going to have to be made.

2 And then there is, of course, the five
3 year limitation issue. We have not put a hard rule
4 on that. We want to recognize that it is out there
5 and that we are discussing that and we will have
6 guidance on when the five year actually starts the
7 period.

8 Many of you are probably having your
9 heads swim like our heads swam with staff when we
10 went through this act at first.

11 The key disclosures, and we're going to
12 work very, very tightly with our legal team,
13 because I can't emphasize this enough we don't know
14 the outcome of both how the bargaining agent and
15 the employer are going to interpret some of these
16 pieces.

17 So, as those pieces become known to us,
18 we will be able to provide more information to this
19 board. So we don't know what kind of advice we can
20 provide anybody. Right now all we can tell you is
21 that we're looking at rules, we are going to
22 implement rules. We have a timeline to apply them
23 based on what we have think could be some realistic
24 decisions to get made now in the next six weeks but

1 we just don't know.

2 QILDROS will be affected just so you know
3 that. There is obviously some questions there we
4 are going to have sort out. Health insurance. And
5 the effects under the collective bargaining agent
6 to be announced. IRS exemption. That is always
7 something that we anticipate the IRS is going to
8 accept this but there is no guarantee that the IRS
9 is going to say, yeah, we agree with your
10 interpretation.

11 We have to have disclosures on these
12 things and we have to have a really good clear
13 message that we are sending to our membership
14 because there is a lot of unknowns as we approach
15 this particular piece of legislation and right now
16 there is just not a lot of answers that we can
17 provide.

18 We are committed to studying this, coming
19 out with a way it's going to make the most sense
20 for our membership to avail themselves to it and to
21 provide them a fair hearing with which to move
22 forward. That is staff's goal and I think that is
23 our legal team's goal.

24 We will continue bringing this back to

1 the Board. I fully anticipate there is going to be
2 decisions that you are going to have to make as a
3 board to help us implement this.

4 That is my overview. Any questions that
5 I could hit?

6 Wonderful. Hearing none, I am going to
7 move to the next item.

8 MS. BURNS: I might ask one question of
9 the trustees. Would it make sense, once Kelly gets
10 this new legislation implementation plan worked
11 out, that we have either a hearing officer who
12 might be able to put together files on each of
13 these individual matters for you that we could
14 handout ahead of time so you can run through these
15 more quickly than normal? In other words, put
16 together the evidence and sort of a proposed
17 findings of fact and conclusions of law.

18 The other thing is maybe the Board
19 hears all of the applicable matters on one day.
20 Because if we start trying to add these "hearings"
21 to our board meetings, you are already sitting here
22 for four hours today.

23 Think about that, how we can help you
24 with your schedules. Again, I do think once you

1 cleanup the backlog, then going forward, to Kelly's
2 point, there won't be very many.

3 I will work with maybe the Board's
4 Secretary, if that works, to see if there is a way
5 we can do it.

6 MR. WELLER: Just when we think we have
7 one piece of legislation resolved that we are
8 beginning to walk through, we have got another one.

9 Public Act 102-0293. Look for that in
10 BoardPac. I don't want to spend a lot time on
11 this. This essentially fixes the fix at 63 issue
12 that affected paramedics. There is some other
13 impact that we're still waiting to get a legal kind
14 of thorough review on and whether we have got some
15 guidance from our lobbyist that there was some kind
16 of statements that were prepared whenever they
17 passed the legislation.

18 I will put out a position piece on this
19 so that you know kind of what it does and how it
20 should impact us.

21 Education. I know that Callan has put in
22 BoardPac, the Callan Institute is having their
23 Callan College in October. October 6th and 7th I
24 believe is the virtual. There is a later one. I

1 think maybe the 26th to the 28th. I didn't quite
2 have it all written down here.

3 Both of those through our relationship
4 with Callan would be available for our Trustees to
5 attend without charge.

6 I will put those on an agenda for
7 approval in September.

8 There is also another conference that was
9 brought to me a little bit late. We will get it on
10 the agenda, that way you can approve it all at once
11 in September.

12 With that, two quick personnel items and
13 I will get through these quick. I understand I
14 need to.

15 We have an item that we have all
16 discussed on a phone poll. I know I have talked to
17 everybody who is on this call. It essentially
18 involves a 4 percent merit rise for one of the
19 employees on our staff, that was in the
20 affirmative. I had no one who did not agree with
21 that so we, as staff, will push forward with that
22 merit increase as we discussed.

23 Also, we are moving our receptionist from
24 part-time to full-time so we will start that again

1 at September 1st.

2 We do have one item that I think because
3 it does have impact on the Budget for 2021 and will
4 have some impact on 2022.

5 As you know Marc Torres left. With his
6 departure, we had an open position in IT. Chris
7 and I and Lori sat down and talked about what our
8 needs were as we look forward and the consensus was
9 that we wanted a job that bridged the IT Analyst
10 position that we currently had and expand that into
11 a Database Programmer role that was requiring some
12 more sophistication in the actual programming side
13 and some data management and data maintenance.

14 With that, we wrote a new job
15 description. We posted that in handshake, which
16 went to all of the Universities here in Chicago as
17 well as we posted it on LinkedIn.

18 We have gotten over ten responses so far
19 so we look good.

20 My ask here is because this is a position
21 that is taking on more roles than the IT Analyst,
22 the range that we expect an ideal employee to seek
23 is probably somewhere between the 65 to 75 range
24 and that is about 10,000 higher than the range we

1 currently have for the position.

2 So I don't want to put a minimum on this
3 because I don't know what kind of candidate
4 ultimately we will end up. What I would like to
5 see us as a board approve is that we raise the
6 maximum up to 75,000 so that we can seek the most
7 qualified candidate to fill this role.

8 Again, that is the range, that's not
9 where we are going. But I would like to at least
10 have that flexibility should we find a candidate
11 that meets all of our requirements.

12 With that, I would just ask for a motion
13 to accept that upper range.

14 MEMBER MURPHY: Based on the
15 recommendation of our Executive Director, I move to
16 approve the personnel compensation outlined by the
17 Executive Director.

18 CHAIRMAN FORTUNA: There is a motion by
19 Trustee Murphy.

20 MEMBER MCPHILLIPS: Second.

21 CHAIRMAN FORTUNA: Seconded by Trustee
22 McPhillips.

23 Trustee Murphy.

24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan.

2 MEMBER SHERIDAN: Yes.

3 CHAIRMAN FORTUNA: Trustee Soni.

4 MEMBER SONI: Yes.

5 CHAIRMAN FORTUNA: Trustee McPhillips.

6 MEMBER MCPHILLIPS: Yes.

7 CHAIRMAN FORTUNA: And I am a yes.

8 Motion carries.

9 MR. KELLER: Thank you.

10 Two last things. Is there anybody at
11 this point in time that will not be able to make
12 the September 15th board meeting? Of the five that
13 I have is anybody a hard no?

14 CHAIRMAN FORTUNA: Everybody is a hard
15 yes.

16 MR. KELLER: And then the last item is
17 the President had asked me that we may need to
18 convene a Legislative Committee and we will have
19 more information on that if that happens before
20 September 15th but there's been a lot of activity
21 in that area.

22 With that, that concludes my report.

23 CHAIRMAN FORTUNA: Motion to accept the
24 Director's Report?

1 MEMBER MURPHY: Motion.

2 MEMBER MCPHILLIPS: Second.

3 CHAIRMAN FORTUNA: Motion by Trustee

4 Murphy. Seconded by Trustee McPhillips.

5 Trustee Murphy.

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Sheridan.

8 MEMBER SHERIDAN: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER MCPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 Motion carries.

15 MEMBER MURPHY: Moving to Legal. Mary

16 Pat, anything you want to present?

17 MS. BURNS: No, sir, there is nothing on

18 Legal that needs to be reported.

19 We are deferring the matter regarding the

20 request under 6-213. You will recall we were

21 looking for additional information and that

22 information hasn't been provided.

23 MEMBER MURPHY: I would like to make a

24 motion to adjourn today's meeting.

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

MEMBER SHERIDAN: Second.

CHAIRMAN FORTUNA: Motion to adjourn.

All in favor?

(Chorus of ayes.)

CHAIRMAN FORTUNA: Thank you, everyone,
very much.

(WHICH WERE ALL THE PROCEEDINGS
IN THE ABOVE-ENTITLED MEETING
AT THIS DATE AND TIME.)

\$	<p>10th [1] - 128:18</p> <p>11 [6] - 39:7, 39:18, 39:23, 46:9, 51:19, 52:9</p> <p>11-30 [1] - 120:20</p> <p>11.2 [1] - 103:11</p> <p>110 [3] - 75:21, 75:22, 86:23</p> <p>11th [1] - 40:3</p> <p>12 [12] - 14:1, 14:11, 14:16, 27:5, 27:16, 27:21, 106:5, 106:17, 106:23, 115:1, 136:17, 136:19</p> <p>121 [1] - 53:14</p> <p>12311 [1] - 6:1</p> <p>12th [5] - 14:20, 67:20, 67:22, 67:23</p> <p>13 [3] - 98:17, 115:3, 115:15</p> <p>13th [1] - 76:16</p> <p>140 [2] - 40:19, 86:17</p> <p>14160 [1] - 9:2</p> <p>14520 [1] - 6:2</p> <p>15 [3] - 98:17, 121:7, 126:22</p> <p>150 [1] - 40:19</p> <p>15th [2] - 145:9, 145:17</p> <p>160 [3] - 86:21, 86:22, 86:23</p> <p>16364 [1] - 9:1</p> <p>16th [8] - 30:2, 58:6, 76:19, 88:22, 92:2, 99:7, 99:13, 99:14</p> <p>170 [1] - 75:22</p> <p>18 [1] - 1:14</p> <p>18th [2] - 30:15, 76:20</p> <p>1985 [1] - 106:11</p> <p>1st [4] - 109:2, 109:4, 109:12, 142:22</p>	<p>54:4, 54:21, 55:1, 58:6, 60:3, 61:21, 86:6, 86:8, 92:2, 106:19, 114:10</p> <p>2021 [6] - 1:14, 5:2, 5:3, 5:6, 30:15, 142:24</p> <p>2022 [1] - 143:1</p> <p>21 [3] - 5:2, 5:3, 5:6</p> <p>2109 [1] - 75:12</p> <p>21st [1] - 33:20</p> <p>24 [1] - 57:3</p> <p>25 [1] - 77:6</p> <p>25th [2] - 76:22, 91:14</p> <p>26 [1] - 106:7</p> <p>26th [2] - 128:1, 141:22</p> <p>27 [2] - 16:2, 27:3</p> <p>28th [1] - 141:22</p> <p>29th [1] - 75:22</p>	6	<p>6 [5] - 105:19, 106:7, 112:23, 135:22, 136:15</p> <p>6-213 [1] - 146:17</p> <p>63 [3] - 130:3, 136:4, 141:8</p> <p>65 [1] - 143:20</p> <p>6th [7] - 67:19, 67:22, 68:1, 76:15, 88:21, 93:15, 141:20</p>	<p>Academy [1] - 53:13</p> <p>accept [6] - 109:24, 110:23, 119:18, 139:7, 144:10, 145:20</p> <p>access [2] - 91:6, 91:9</p> <p>accordance [1] - 3:23</p> <p>according [1] - 59:10</p> <p>account [2] - 107:11, 107:13</p> <p>Accountant [1] - 2:15</p> <p>accounts [2] - 126:19, 127:2</p> <p>accurate [2] - 90:8, 118:14</p> <p>aches [2] - 76:18, 79:3</p> <p>act [6] - 113:3, 129:7, 129:8, 129:16, 136:18, 138:9</p> <p>Act [7] - 3:15, 3:17, 3:18, 3:23, 4:3, 128:22, 141:6</p> <p>action [2] - 103:5, 105:12</p> <p>Active [3] - 2:5, 2:6, 2:9</p> <p>active [11] - 106:14, 106:19, 106:20, 106:21, 131:15, 132:2, 132:18, 134:11, 134:16, 135:2</p> <p>activities [5] - 18:14, 31:22, 44:9, 44:12, 63:8</p> <p>activity [5] - 18:11, 31:19, 72:7, 121:19, 145:17</p> <p>actual [2] - 67:18, 143:9</p> <p>actuarial [1] - 136:3</p> <p>actuary [1] - 135:11</p> <p>acute [7] - 33:8, 75:19, 76:12, 79:13, 82:18, 87:12, 94:5</p> <p>add [1] - 140:17</p> <p>added [2] - 104:3, 115:12</p> <p>addition [2] - 42:22, 70:12</p> <p>additional [4] - 115:12, 117:18, 133:19, 146:18</p> <p>address [4] - 4:8, 64:13, 111:21, 125:7</p> <p>addressed [1] - 132:11</p> <p>adequate [2] - 59:3, 59:20</p> <p>adjourn [2] - 146:21,</p>
'	<p>'19 [3] - 42:14, 42:21, 75:20</p> <p>'20 [2] - 42:15, 91:14</p>		7	<p>7 [4] - 75:15, 76:11, 110:19, 117:8</p> <p>700 [2] - 64:1, 135:18</p> <p>75 [2] - 43:13, 143:20</p> <p>75,000 [1] - 144:3</p> <p>7th [2] - 128:17, 141:20</p>	
/			8	<p>8 [3] - 75:12, 111:11, 115:1</p> <p>80 [1] - 43:12</p> <p>8:30 [2] - 1:15, 40:12</p> <p>8th [2] - 75:15, 75:20</p>	
/is [1] - 44:24			9	<p>9-30 [3] - 114:12, 120:23, 120:24</p> <p>9.8 [2] - 107:13, 107:23</p> <p>90 [1] - 133:16</p> <p>91-0715 [1] - 4:3</p> <p>9:30 [1] - 104:12</p>	
0	<p>0.8 [1] - 103:13</p> <p>0110358 [1] - 10:15</p> <p>016678 [1] - 10:15</p> <p>06363 [2] - 6:18, 7:12</p> <p>07172 [1] - 8:5</p> <p>084-001078 [1] - 148:18</p>	<p>3 [7] - 117:15, 117:16, 117:22, 118:14, 118:17, 119:5, 119:18</p> <p>30 [2] - 17:6, 126:22</p> <p>300 [1] - 1:12</p> <p>30th [2] - 104:16, 106:1</p> <p>31st [4] - 103:20, 104:12, 105:16, 128:15</p> <p>32 [1] - 106:6</p> <p>3rd [5] - 13:22, 28:1, 28:7, 95:8, 96:18</p>	3		
1	<p>1 [14] - 13:24, 14:11, 14:16, 27:5, 27:16, 27:21, 39:7, 39:18, 39:23, 51:19, 52:9, 117:15, 122:21, 123:1</p> <p>1,000 [1] - 64:1</p> <p>1.1 [1] - 103:10</p> <p>10 [1] - 123:8</p> <p>10,000 [1] - 143:21</p> <p>10.42 [2] - 91:1, 91:12</p> <p>100 [4] - 86:13, 86:17, 86:21, 86:22</p> <p>101-0640 [2] - 3:15, 3:19</p> <p>102-0091 [1] - 128:22</p> <p>102-0293 [1] - 141:6</p> <p>106 [2] - 39:5, 40:11</p> <p>10608 [3] - 6:19, 7:13, 8:6</p> <p>1089 [1] - 1:7</p>	<p>4 [7] - 116:20, 116:21, 117:2, 117:18, 118:23, 119:4, 142:15</p> <p>4.4 [2] - 117:23, 118:23</p> <p>40 [3] - 53:13, 53:14, 136:15</p> <p>48 [1] - 56:19</p> <p>48-hour [1] - 56:21</p> <p>49 [1] - 53:6</p>	4		
	2	<p>2 [11] - 20:18, 32:20, 45:10, 45:13, 75:3, 117:15, 123:15, 123:20, 136:5, 136:15</p> <p>20 [4] - 1:12, 29:17, 58:16, 136:14</p> <p>200 [2] - 75:21, 86:13</p> <p>2012 [3] - 53:8, 54:20, 60:3</p> <p>2019 [7] - 42:8, 53:16, 75:15, 76:11, 86:6, 86:14, 126:16</p> <p>2020 [17] - 14:20, 28:1, 30:3, 40:3, 46:9,</p>	5	<p>5 [3] - 117:16, 117:18, 123:8</p> <p>50 [3] - 123:5, 123:8, 136:4</p> <p>5th [1] - 127:12</p>	
			A	<p>a.m [2] - 1:15, 40:12</p> <p>ability [3] - 65:4, 87:3, 87:7</p> <p>able [13] - 20:24, 34:3, 60:5, 60:10, 63:8, 117:2, 119:13, 123:24, 124:1, 130:17, 138:17, 140:10, 145:8</p> <p>ABOVE [1] - 147:6</p> <p>above-entitled [1] - 1:11</p> <p>ABOVE-ENTITLED [1] - 147:6</p> <p>absolutely [2] - 44:7, 127:18</p> <p>absorbed [1] - 121:22</p>	

<p>146:23 Administrative [2] - 10:12, 110:20 admission [8] - 14:6, 14:10, 27:11, 27:15, 39:13, 39:17, 52:4, 52:8 admitted [10] - 14:13, 14:17, 27:18, 27:22, 39:20, 39:24, 41:19, 52:11, 77:1, 87:18 adopt [3] - 23:21, 35:23, 49:2 advance [1] - 39:7 adverse [2] - 89:10, 89:11 advice [2] - 132:21, 138:18 advise [4] - 11:20, 25:6, 37:6, 51:4 advised [2] - 53:23, 76:22 affect [14] - 61:19, 65:4, 82:9, 82:10, 82:15, 87:1, 87:2, 87:7, 87:16, 89:6, 136:24, 137:4 affected [3] - 128:1, 139:1, 141:9 affecting [5] - 58:9, 62:14, 64:4, 70:20, 80:8 affiliated [1] - 112:5 aforsaid [1] - 148:12 afraid [1] - 64:13 afterwards [2] - 73:18, 98:3 age [5] - 18:6, 53:5, 130:3, 130:4, 136:4 agenda [3] - 104:1, 142:3, 142:7 agent [3] - 120:21, 138:13, 139:4 aggregate [2] - 115:19, 122:22 ago [2] - 105:6, 112:4 agree [3] - 21:2, 139:8, 142:17 agreed [1] - 29:5 ahead [8] - 51:6, 72:21, 82:14, 94:10, 112:24, 122:9, 128:9, 140:12 aids [1] - 17:12 airplane [1] - 67:14 airway [4] - 61:15, 80:14, 82:18, 88:15 Airway [1] - 54:9 ALL [1] - 147:5 alleviate [4] - 16:6,</p>	<p>16:22, 17:20, 43:15 Alliant [5] - 112:1, 112:4, 112:6, 119:19, 120:21 allow [1] - 129:4 allowed [1] - 86:15 allowing [1] - 86:19 allows [2] - 3:15, 129:18 almost [4] - 15:19, 17:7, 41:21, 78:15 alone [1] - 62:21 ALSO [1] - 2:13 ambulance [5] - 15:18, 27:3, 28:8, 28:15, 98:5 America [2] - 66:3, 123:11 amount [1] - 123:16 Analyst [2] - 143:6, 143:18 analyzing [1] - 124:19 AND [3] - 1:3, 2:11, 147:7 angina [1] - 46:15 angiogram [2] - 43:3, 46:13 angioplasty [1] - 46:14 announced [1] - 139:5 announcement [1] - 99:16 annual [2] - 115:19, 122:22 annualized [1] - 116:12 Annuitant [1] - 2:4 Annuities [3] - 5:23, 5:24, 6:18 annuity [2] - 129:20, 130:7 Annuity [1] - 113:16 ANNUITY [1] - 1:3 ansel [2] - 41:6, 41:8 answer [8] - 86:2, 89:22, 94:8, 95:17, 96:1, 96:4, 134:13, 135:4 answers [2] - 125:6, 139:15 anticipate [3] - 133:4, 139:6, 139:24 anticipates [1] - 136:9 antiplatelet [1] - 46:22 anyway [1] - 114:6 apnea [8] - 54:12, 60:4, 62:1, 70:14, 77:9, 77:23, 80:13, 89:14 appearance [1] -</p>	<p>25:16 APPEARANCES [1] - 2:1 applicant [14] - 12:13, 14:12, 19:3, 20:7, 25:22, 27:17, 32:23, 37:22, 39:19, 45:17, 50:4, 52:10, 52:18, 65:13 applicant's [3] - 12:11, 25:20, 37:20 applicants [3] - 20:3, 45:6, 74:19 application [17] - 11:16, 12:1, 14:7, 14:22, 25:1, 25:10, 27:12, 28:2, 37:1, 37:10, 39:14, 40:5, 50:19, 52:5, 133:12, 134:3, 135:17 applications [2] - 11:8, 137:13 apply [5] - 132:23, 133:7, 137:2, 137:21, 138:21 applying [2] - 131:15, 131:17 appointments [1] - 18:19 appreciate [1] - 115:7 approach [1] - 139:13 appropriately [2] - 125:16, 127:3 Approval [2] - 10:12, 102:10 approval [6] - 4:1, 4:23, 4:24, 51:6, 128:8, 142:4 approve [14] - 5:4, 5:24, 6:17, 7:12, 8:4, 9:3, 9:6, 9:19, 10:19, 102:12, 110:19, 142:7, 144:2, 144:13 approved [1] - 10:15 area [3] - 63:21, 68:18, 145:18 areas [1] - 33:13 arise [1] - 111:22 arm [3] - 30:22, 30:24, 31:8 artery [1] - 46:12 arthroscopy [2] - 33:11, 33:20 artifact [1] - 106:17 aspirin [2] - 46:24, 47:1 assessed [1] - 116:5 asset [1] - 104:2 assets [2] - 105:20, 108:12</p>	<p>25:16 assigned [2] - 53:13, 134:21 assignment [4] - 13:20, 27:1, 39:3, 40:13 assist [5] - 15:4, 15:5, 15:21, 56:15, 73:9 assisting [1] - 15:13 associated [5] - 46:15, 62:9, 112:3, 127:2, 128:3 assume [3] - 90:22, 94:19, 96:3 AT [1] - 147:7 Atorvastatin [1] - 43:12 attached [4] - 19:21, 32:16, 32:20, 74:13 attack [2] - 41:21 attempting [1] - 45:19 attend [3] - 103:23, 104:12, 142:2 attending [1] - 78:12 attention [4] - 14:19, 27:24, 40:2, 53:15 attorney [7] - 12:7, 12:8, 25:16, 25:17, 37:16, 37:17, 95:20 ATTORNEYS [1] - 2:10 attorneys [3] - 11:20, 25:4, 37:4 attribution [1] - 103:14 audio [4] - 3:16, 5:1, 5:2, 5:5 audit [2] - 127:12, 127:19 August [19] - 1:14, 53:15, 75:12, 75:14, 75:20, 103:20, 104:12, 107:10, 107:14, 107:22, 109:7, 109:8, 109:11, 114:7, 114:10, 127:12, 128:15, 133:4 avail [3] - 135:18, 136:12, 139:19 availability [1] - 127:22 available [3] - 4:2, 118:12, 142:1 aware [3] - 96:8, 106:24, 135:9 awhile [1] - 46:20 ayes [1] - 147:1</p>	<p>B back-to-back [3] - 56:22, 57:6, 57:12 backache [1] - 98:17 backlog [1] - 140:22 bad [4] - 15:6, 64:16, 75:19, 87:17 bag [1] - 55:24 balances [2] - 107:8, 127:5 banking [3] - 126:11, 126:12, 127:8 bargaining [2] - 138:13, 139:4 baseball [2] - 63:2, 63:4 Based [3] - 24:15, 36:15, 49:18 based [15] - 10:15, 21:1, 47:3, 73:15, 73:16, 79:17, 102:1, 117:10, 118:15, 132:21, 136:15, 137:6, 137:8, 138:22, 144:11 basic [1] - 21:23 basis [8] - 14:21, 28:2, 40:4, 43:16, 78:16, 116:12, 122:20, 124:8 basketball [1] - 63:4 beach [1] - 68:14 bear [1] - 116:9 Beazley [1] - 124:15 became [1] - 61:14 become [3] - 22:1, 121:17, 138:16 BEFORE [1] - 1:1 began [2] - 21:22, 92:2 begin [1] - 133:24 beginning [2] - 8:5, 141:5 behalf [1] - 25:16 believes [1] - 99:4 benchmark [2] - 103:12, 103:18 benchmarking [1] - 118:5 Benefit [4] - 8:21, 47:15, 113:16 benefit [17] - 11:17, 12:4, 12:13, 24:18, 25:13, 25:22, 34:12, 36:17, 37:13, 37:22, 49:20, 50:19, 102:3, 132:13, 133:20, 135:1, 135:19 BENEFIT [1] - 1:3</p>
---	---	--	---	--

benefits [7] - 22:10, 25:2, 100:14, 101:8, 107:12, 127:17, 132:13
Benefits [3] - 7:11, 7:12, 37:2
best [5] - 62:16, 62:18, 68:24, 69:2, 137:8
better [5] - 16:10, 30:22, 72:4, 77:18, 79:6
between [7] - 80:2, 114:10, 117:13, 136:4, 136:5, 136:14, 143:20
bicep [1] - 45:22
bike [3] - 62:20, 63:6, 71:16
bill [2] - 129:1, 129:13
bills [2] - 109:11, 109:17
bind [1] - 114:19
bit [6] - 68:9, 93:12, 108:23, 120:12, 136:8, 142:6
biting [1] - 28:11
blood [21] - 53:23, 53:24, 54:2, 63:15, 64:8, 64:10, 75:17, 75:20, 76:10, 77:3, 77:7, 79:24, 80:3, 81:9, 81:12, 86:9, 86:19, 87:1, 87:5, 87:6, 87:15
blown [1] - 99:6
board [12] - 12:18, 16:24, 26:3, 38:3, 40:8, 112:17, 133:9, 138:18, 140:2, 140:18, 144:2, 145:9
Board [60] - 2:16, 2:17, 4:4, 4:5, 4:8, 12:12, 12:22, 13:24, 14:16, 15:1, 19:21, 20:4, 20:18, 25:21, 26:6, 27:4, 27:16, 27:21, 28:5, 31:4, 32:17, 32:20, 37:21, 38:7, 39:7, 39:23, 45:7, 45:10, 45:13, 48:8, 51:10, 51:19, 52:9, 74:13, 74:20, 75:3, 90:21, 91:1, 102:10, 102:12, 105:10, 105:15, 105:23, 106:24, 118:16, 126:16, 128:8, 129:2, 131:2, 131:14, 132:4, 132:8, 133:5, 139:24

BOARD [3] - 1:2, 2:2, 2:10
Board's [9] - 14:11, 23:4, 24:20, 35:5, 36:20, 39:18, 49:23, 102:5, 140:24
BoardPac [6] - 104:14, 104:23, 108:3, 110:21, 141:7, 141:19
body [4] - 28:20, 58:17, 71:11
bolts [1] - 4:13
bone [2] - 29:19, 33:22
borne [1] - 116:1
bothered [1] - 68:11
bound [1] - 115:13
Brady [3] - 103:8, 104:19, 107:6
Brandes [1] - 103:17
Brazil [31] - 55:8, 55:9, 55:12, 55:20, 56:4, 56:9, 56:11, 57:5, 57:10, 57:16, 60:9, 61:1, 61:2, 67:17, 69:7, 69:8, 73:1, 73:5, 76:16, 77:23, 78:7, 83:7, 83:11, 83:15, 83:23, 84:14, 86:1, 87:24, 95:4, 96:21
breaches [1] - 117:8
break [1] - 123:7
breath [3] - 15:20, 41:3, 41:11
breathing [20] - 54:22, 58:12, 59:12, 61:19, 62:15, 64:6, 64:9, 65:1, 70:20, 77:18, 80:13, 82:9, 82:11, 82:15, 82:18, 84:16, 85:15, 88:15, 88:17, 89:7
breeze [2] - 71:22, 71:23
bridged [1] - 143:6
brief [4] - 4:7, 41:15, 103:8, 104:20
Brief [1] - 4:17
briefly [11] - 14:24, 20:20, 28:4, 31:4, 33:6, 40:7, 40:9, 45:15, 75:5, 75:7, 97:24
bring [6] - 28:22, 54:18, 55:18, 68:17, 123:12
bringing [2] - 103:11, 139:23

broad [1] - 135:20
broadly [1] - 106:22
broke [1] - 21:24
Broker [1] - 104:15
brought [2] - 56:3, 142:6
brushed [1] - 56:2
buckle [1] - 17:23
Budget [1] - 142:24
budget [3] - 123:8, 127:3, 127:6
build [1] - 117:2
building [2] - 68:14, 125:6
built [1] - 127:4
bulging [1] - 16:21
burden [6] - 12:11, 12:14, 25:20, 25:23, 37:20, 37:23
BURKE [1] - 2:11
BURNS [9] - 2:11, 2:11, 118:9, 118:15, 118:19, 119:11, 134:13, 140:7, 146:14
business [2] - 121:24, 148:8
butt [1] - 98:18
buttocks [1] - 17:19
BY [17] - 2:11, 13:12, 14:18, 19:15, 26:18, 27:23, 32:11, 38:22, 40:1, 53:4, 65:15, 72:23, 74:7, 81:20, 85:9, 90:19, 97:20

C

calculations [1] - 133:20
Callan [5] - 104:1, 141:18, 141:19, 141:20, 142:1
callouts [1] - 116:13
camel's [1] - 22:1
Cameron [10] - 11:12, 11:13, 11:18, 11:19, 13:6, 13:14, 13:16, 20:22, 22:11, 24:13
CAMERON [8] - 11:14, 12:5, 12:9, 12:15, 13:1, 13:8, 24:14, 24:23
canal [1] - 21:5
candidacy [1] - 128:17
candidate [3] - 143:24, 144:4, 144:7
cannot [1] - 130:2
capacity [3] - 20:2, 45:5, 74:18
cardiologists [1] - 86:21
care [7] - 43:4, 76:8, 77:5, 78:13, 81:3, 86:20, 127:23
carrier [1] - 113:7
carriers [13] - 113:10, 113:14, 113:19, 113:22, 114:4, 114:12, 114:18, 115:13, 117:1, 118:3, 121:22, 121:23, 124:15
carries [23] - 5:21, 6:15, 7:8, 8:2, 8:19, 9:17, 10:10, 11:6, 23:1, 23:17, 24:12, 35:3, 35:19, 36:14, 48:6, 48:22, 49:17, 103:2, 110:17, 111:10, 120:10, 145:5, 146:11
carryon [1] - 55:24
case [4] - 62:2, 116:6, 133:17
cases [2] - 83:1, 137:12
cash [5] - 107:8, 107:15, 108:4, 108:11, 109:18
catch [1] - 41:11
caught [1] - 70:11
caused [5] - 21:18, 22:1, 28:6, 82:21, 88:8
causes [1] - 82:18
CBRE [1] - 104:23
CDC [3] - 60:21, 61:4, 86:4
certain [5] - 17:4, 17:5, 33:13, 133:6, 133:7
certainly [6] - 4:14, 4:20, 78:24, 127:10, 130:21, 131:2
Certified [1] - 148:6
cetera [4] - 112:18, 115:22, 117:10, 117:11
CFD [11] - 75:11, 75:14, 75:24, 76:21, 81:3, 86:2, 86:18, 91:11, 131:6, 131:20, 132:18
CHAIRMAN [165] - 3:1, 3:11, 3:14, 4:18, 5:10, 5:14, 5:16, 5:18, 5:20, 6:4, 6:8, 6:10, 6:12, 6:14, 6:21, 7:1, 7:3, 7:5,

7:7, 7:15, 7:19, 7:21, 7:23, 8:1, 8:8, 8:12, 8:14, 8:16, 8:18, 9:5, 9:10, 9:12, 9:14, 9:16, 9:23, 10:3, 10:5, 10:7, 10:9, 10:19, 10:23, 11:1, 11:3, 11:5, 14:13, 19:4, 19:7, 22:5, 22:8, 22:13, 22:18, 22:20, 22:22, 22:24, 23:6, 23:10, 23:12, 23:14, 23:16, 24:1, 24:5, 24:7, 24:9, 24:11, 24:15, 27:18, 32:2, 34:8, 34:15, 34:20, 34:22, 34:24, 35:2, 35:7, 35:12, 35:14, 35:16, 35:18, 36:3, 36:7, 36:9, 36:11, 36:13, 39:20, 44:16, 44:19, 47:10, 47:13, 47:18, 47:23, 48:1, 48:3, 48:5, 48:10, 48:15, 48:17, 48:19, 48:21, 49:6, 49:10, 49:12, 49:14, 49:16, 52:11, 65:8, 72:12, 72:15, 72:18, 72:21, 81:16, 92:10, 92:15, 94:12, 94:19, 97:6, 100:16, 100:21, 100:23, 101:2, 101:4, 101:6, 101:10, 101:15, 101:17, 101:20, 101:22, 101:24, 102:15, 102:19, 102:21, 102:23, 103:1, 107:3, 108:16, 109:21, 110:6, 110:10, 110:12, 110:14, 110:16, 110:23, 111:3, 111:5, 111:7, 111:9, 119:22, 120:3, 120:5, 120:7, 120:9, 144:15, 144:18, 144:22, 144:24, 145:2, 145:4, 145:11, 145:20, 145:24, 146:4, 146:6, 146:8, 146:10, 146:23, 147:2
challenges [1] - 113:12
chance [8] - 14:3, 23:20, 35:22, 39:10, 49:2, 51:24, 60:16, 85:5

<p>change [3] - 105:10, 114:21, 114:22</p> <p>changed [1] - 112:5</p> <p>changes [9] - 21:5, 58:18, 80:22, 114:20, 115:10, 118:2, 118:10, 122:1, 133:20</p> <p>changing [1] - 125:9</p> <p>charge [1] - 142:2</p> <p>charts [1] - 103:14</p> <p>check [2] - 29:5, 104:10</p> <p>check-in [1] - 104:10</p> <p>checking [2] - 107:11, 107:13</p> <p>chest [3] - 46:15, 58:12, 87:19</p> <p>CHICAGO [1] - 1:3</p> <p>Chicago [9] - 1:13, 4:16, 113:13, 113:15, 114:3, 121:5, 126:14, 134:14, 143:13</p> <p>Chief [2] - 2:14, 105:4</p> <p>chief [1] - 29:8</p> <p>Children's [1] - 6:17</p> <p>choking [1] - 82:11</p> <p>choose [1] - 115:9</p> <p>Chorus [1] - 147:1</p> <p>Chris [3] - 124:23, 128:5, 143:3</p> <p>chronic [3] - 64:14, 64:18, 64:19</p> <p>City [11] - 1:13, 2:7, 2:8, 2:16, 126:13, 126:21, 126:24, 127:5, 127:6, 131:20, 132:1</p> <p>civilian [1] - 73:10</p> <p>claim [7] - 116:2, 116:4, 116:7, 116:14, 116:16, 116:19, 121:19</p> <p>claims [1] - 121:19</p> <p>clarify [1] - 94:7</p> <p>Clark [1] - 1:12</p> <p>class [1] - 104:3</p> <p>claudication [2] - 21:3, 21:9</p> <p>clavicle [1] - 29:18</p> <p>clean [1] - 127:19</p> <p>cleaned [2] - 29:19, 33:14</p> <p>cleaning [1] - 33:21</p> <p>cleanup [1] - 140:22</p> <p>clear [2] - 118:9, 139:11</p> <p>clearly [1] - 116:24</p> <p>client [1] - 51:20</p>	<p>clinic [1] - 81:4</p> <p>clinically [1] - 94:6</p> <p>Clopidogrel [2] - 43:13, 46:23</p> <p>closed [6] - 5:2, 5:5, 5:7, 83:24, 127:10</p> <p>closest [1] - 105:11</p> <p>closure [1] - 86:16</p> <p>closure [1] - 82:18</p> <p>Cloud [1] - 124:24</p> <p>CNA [1] - 121:13</p> <p>coats [1] - 117:3</p> <p>Code [4] - 12:2, 25:11, 37:11, 134:19</p> <p>coffee [2] - 43:20</p> <p>colleague [1] - 111:24</p> <p>colleagues [3] - 4:20, 122:5, 123:15</p> <p>collective [1] - 139:4</p> <p>collectively [1] - 115:8</p> <p>College [1] - 141:20</p> <p>column [2] - 115:16, 115:17</p> <p>combative [1] - 28:10</p> <p>comfortable [3] - 119:10, 119:13, 123:17</p> <p>coming [10] - 28:13, 83:14, 90:4, 99:24, 103:15, 103:20, 109:18, 118:1, 120:16, 139:17</p> <p>commencing [1] - 1:14</p> <p>comment [3] - 4:10, 104:22, 107:8</p> <p>comments [2] - 97:22, 103:8</p> <p>Commissioner [1] - 129:11</p> <p>committed [1] - 139:17</p> <p>Committee [4] - 103:20, 110:1, 110:3, 145:15</p> <p>committees [1] - 4:6</p> <p>comorbidity [1] - 87:11</p> <p>companies [1] - 125:5</p> <p>Company [2] - 28:9, 28:12</p> <p>company [3] - 112:6, 121:13, 121:14</p> <p>compared [1] - 108:21</p> <p>compensation [1] - 144:13</p> <p>complete [1] - 124:13</p> <p>completely [3] - 16:10, 80:20, 121:23</p> <p>compliance [2] -</p>	<p>80:24, 127:14</p> <p>compliant [1] - 77:24</p> <p>comply [1] - 81:6</p> <p>complying [1] - 81:5</p> <p>Comptroller [2] - 2:8, 2:15</p> <p>compulsory [3] - 130:2, 130:4, 132:14</p> <p>computer [1] - 91:5</p> <p>concern [2] - 120:13, 122:10</p> <p>concerns [4] - 105:8, 134:5, 135:8, 137:14</p> <p>concluded [1] - 102:7</p> <p>concludes [2] - 108:14, 145:19</p> <p>Conclusions [3] - 23:19, 23:22, 24:16</p> <p>conclusions [7] - 35:21, 35:24, 36:16, 49:1, 49:3, 49:19, 140:15</p> <p>condition [20] - 21:19, 31:5, 42:23, 43:2, 43:9, 43:17, 44:3, 47:3, 55:10, 57:17, 60:9, 64:4, 69:21, 89:10, 89:11, 130:10, 130:20</p> <p>conditions [8] - 47:4, 58:8, 62:9, 62:14, 63:13, 66:22, 70:13, 130:18</p> <p>condolences [1] - 4:19</p> <p>conducted [1] - 3:16</p> <p>conducting [2] - 25:4, 37:5</p> <p>conference [1] - 142:5</p> <p>confident [1] - 125:15</p> <p>confirmation [1] - 109:10</p> <p>connected [1] - 40:21</p> <p>connection [2] - 80:2, 83:16</p> <p>CONNESS [1] - 2:15</p> <p>conscious [1] - 124:15</p> <p>consecutive [1] - 84:15</p> <p>consecutively [1] - 56:19</p> <p>consensus [1] - 143:5</p> <p>conservative [2] - 18:2, 29:24</p> <p>considered [3] - 87:10, 102:2, 109:3</p> <p>consistent [10] - 3:18, 4:3, 20:14, 20:23,</p>	<p>21:18, 23:3, 33:3, 35:5, 48:8, 92:5</p> <p>constantly [2] - 124:17, 125:9</p> <p>constraints [1] - 4:4</p> <p>consultant [5] - 12:20, 19:23, 38:5, 45:2, 74:15</p> <p>contact [1] - 96:13</p> <p>contacted [3] - 28:12, 29:7, 87:2</p> <p>contacting [2] - 83:16, 83:17</p> <p>contains [1] - 148:13</p> <p>contemplate [1] - 130:5</p> <p>continually [1] - 125:1</p> <p>continue [8] - 17:21, 60:10, 113:17, 114:4, 114:17, 116:14, 116:18, 139:23</p> <p>continued [2] - 40:18, 77:7</p> <p>continues [1] - 33:22</p> <p>continuing [2] - 8:6, 64:6</p> <p>Continuous [1] - 54:9</p> <p>continuously [1] - 59:18</p> <p>contract [2] - 89:15, 89:17</p> <p>contracted [2] - 61:8, 84:9</p> <p>control [5] - 54:6, 54:7, 81:10, 126:12, 126:13</p> <p>convene [1] - 145:15</p> <p>convert [2] - 129:20, 129:23</p> <p>CONYEARS [10] - 2:7, 92:13, 92:16, 94:10, 95:10, 95:19, 95:24, 96:24, 101:1, 101:19</p> <p>Conyears [4] - 3:4, 92:14, 100:24, 101:18</p> <p>CONYEARS-ERVIN [3] - 2:7, 101:1, 101:19</p> <p>Conyears-Ervin [3] - 3:4, 100:24, 101:18</p> <p>CONYEARS-ERWIN [7] - 92:13, 92:16, 94:10, 95:10, 95:19, 95:24, 96:24</p> <p>Conyears-Erwin [1] - 92:14</p> <p>Cook [1] - 1:13</p> <p>cook [1] - 68:17</p>	<p>coordinating [1] - 126:20</p> <p>copy [7] - 19:20, 27:4, 32:16, 39:6, 45:12, 51:18, 74:12</p> <p>core [1] - 104:24</p> <p>corner [2] - 68:15, 68:16</p> <p>coronary [2] - 46:12, 46:13</p> <p>corporate [1] - 123:11</p> <p>correct [32] - 19:18, 21:12, 30:5, 32:14, 42:7, 42:9, 43:6, 44:24, 51:8, 53:8, 53:24, 57:6, 58:5, 58:22, 64:7, 65:5, 69:7, 69:18, 74:10, 84:10, 85:22, 86:1, 86:10, 87:24, 88:16, 89:7, 91:23, 96:18, 109:1, 118:13, 118:18, 148:11</p> <p>cortisone [1] - 31:8</p> <p>cost [1] - 123:19</p> <p>costs [1] - 116:19</p> <p>cot [3] - 28:17, 29:3, 29:4</p> <p>counsel [13] - 5:8, 11:8, 23:18, 35:20, 48:23, 50:6, 50:21, 50:22, 89:18, 112:17, 115:7, 118:13, 119:8</p> <p>country [7] - 55:4, 70:9, 70:10, 79:18, 79:22, 93:10, 99:20</p> <p>COUNTY [1] - 148:2</p> <p>county [1] - 122:5</p> <p>County [2] - 1:13, 148:8</p> <p>couple [6] - 53:20, 77:1, 78:4, 112:13, 112:20, 118:8</p> <p>course [10] - 40:23, 46:3, 79:8, 79:11, 88:10, 89:6, 109:15, 117:20, 123:18, 138:1</p> <p>Court [1] - 10:13</p> <p>court [2] - 10:14, 148:7</p> <p>coverage [17] - 113:19, 114:20, 115:2, 115:10, 115:12, 115:13, 115:18, 116:12, 116:14, 116:20, 117:6, 117:19, 118:3, 118:6,</p>
--	---	---	---	---

118:11, 119:14, 122:2 covered [2] - 64:2, 64:3 covering [1] - 106:17 Covid [63] - 20:11, 33:1, 58:1, 58:10, 61:2, 61:22, 62:5, 62:6, 62:10, 62:11, 62:24, 64:5, 66:3, 66:7, 76:17, 78:13, 80:22, 82:1, 82:3, 82:6, 82:22, 83:3, 83:16, 83:17, 83:21, 84:9, 84:23, 85:24, 87:2, 87:3, 87:7, 87:8, 87:12, 87:16, 87:22, 88:4, 88:5, 88:11, 89:6, 89:15, 89:17, 91:10, 92:18, 92:20, 93:6, 93:10, 93:14, 94:15, 94:24, 95:2, 95:3, 95:8, 95:12, 96:6, 98:6, 98:7, 98:13, 98:22, 99:6, 99:19, 106:18, 126:17 COVID-19 [8] - 76:12, 77:20, 77:22, 78:5, 78:10, 79:12, 80:3, 80:4 CPAP [3] - 54:8, 77:11, 78:1 Craig [17] - 111:18, 111:20, 111:24, 118:9, 118:22, 119:15, 119:18, 119:20, 120:11, 120:18, 121:3, 124:9, 125:17, 125:21, 125:23, 125:24, 126:2 cramp [1] - 15:7 crappy [4] - 60:18, 68:19, 68:20, 98:14 crazy [5] - 58:18, 70:2, 71:5, 71:11, 71:24 creates [2] - 82:10, 82:17 credit [1] - 104:2 CSR [1] - 148:17 cuff [4] - 33:10, 33:11, 42:8, 45:22 current [6] - 13:17, 43:17, 79:23, 108:7, 117:21, 122:24 cut [2] - 61:13, 71:21 cyber [11] - 118:7, 119:15, 120:12, 120:15, 120:19,	121:8, 121:20, 124:13, 125:3, 125:11, 125:21 D daily [3] - 43:14, 78:15, 121:15 damage [1] - 29:18 Daniel [2] - 19:17, 32:13 DANIEL [4] - 2:3, 2:16, 19:11, 32:7 data [4] - 123:16, 125:13, 143:10 Database [1] - 143:8 date [19] - 14:20, 14:22, 15:11, 18:3, 21:17, 29:13, 40:3, 51:20, 57:8, 91:13, 91:14, 92:4, 103:11, 109:6, 109:12, 124:3, 128:13, 128:15 DATE [1] - 147:7 dates [1] - 90:6 day-to-day [1] - 17:3 days [21] - 67:18, 76:19, 77:2, 78:6, 78:24, 79:2, 79:7, 79:19, 84:20, 84:24, 85:1, 85:2, 85:13, 87:18, 93:23, 98:3, 98:18, 126:22, 133:16 deadline [2] - 127:13, 128:20 deal [2] - 66:12, 78:15 dealing [1] - 78:16 dealt [1] - 130:13 Death [2] - 7:11, 7:12 death [1] - 4:16 debate [1] - 130:22 DEBBIE [1] - 148:17 debilitating [1] - 17:13 DEBORAH [1] - 148:6 debridement [1] - 33:21 decide [1] - 115:8 decision [8] - 24:20, 36:20, 49:23, 73:14, 73:17, 102:5, 134:15 decisions [6] - 129:2, 133:5, 137:20, 137:24, 138:23, 140:1 decompression [1] - 33:12 decreased [2] - 46:6 deductible [8] -	115:24, 116:6, 116:7, 116:9, 122:23, 123:2, 123:4 deductibles [2] - 122:11, 122:18 deed [1] - 64:8 deepest [1] - 4:19 defense [3] - 116:18, 116:19, 117:3 defer [1] - 51:7 deferring [1] - 146:16 definitely [7] - 42:11, 59:21, 60:7, 61:20, 85:20, 86:5, 124:2 definition [1] - 84:5 degenerative [2] - 21:4, 21:23 delay [1] - 109:10 delicatness [1] - 130:15 deliverables [1] - 128:13 delivered [1] - 114:9 demands [1] - 121:21 deny [4] - 101:8, 101:11, 102:3, 134:24 Department [24] - 13:18, 26:23, 34:4, 47:6, 53:7, 61:3, 61:4, 65:22, 66:1, 66:4, 66:8, 66:17, 73:18, 85:23, 87:23, 88:8, 91:3, 91:9, 91:18, 95:14, 96:9, 96:14, 127:15, 134:15 department [1] - 76:3 Department's [2] - 73:17, 86:9 departure [1] - 143:3 Deputy [2] - 2:14, 105:5 describe [7] - 14:24, 15:14, 16:24, 28:4, 31:4, 40:7, 40:9 described [8] - 42:23, 45:19, 46:23, 77:15, 79:1, 80:9, 93:22, 94:1 describing [2] - 79:11, 80:11 description [4] - 21:16, 84:20, 90:7, 143:12 desire [3] - 12:8, 25:17, 37:16 destinations [2] - 94:15, 95:1 detail [1] - 91:21	detailed [1] - 93:20 determination [1] - 132:5 determinations [1] - 132:17 determine [1] - 134:23 determined [2] - 4:4, 58:9 develop [13] - 78:20, 78:23, 79:1, 79:2, 79:7, 84:23, 85:11, 85:12, 87:13, 87:17, 88:21, 130:18, 130:22 developed [5] - 45:21, 46:10, 76:17, 77:22, 93:7 developing [2] - 78:18, 79:19 device [1] - 80:16 diagnose [1] - 61:22 diagnosed [9] - 46:10, 61:21, 62:10, 62:11, 62:13, 62:24, 63:5, 63:7, 64:5 diagnosis [8] - 16:15, 62:5, 78:5, 81:24, 82:2, 82:4, 82:6, 91:10 diarrhea [8] - 57:20, 58:14, 58:17, 76:18, 79:3, 85:17, 98:11, 99:6 differences [1] - 117:13 different [9] - 50:13, 58:18, 81:2, 93:2, 99:13, 113:1, 115:9, 122:18, 122:19 difficult [1] - 108:22 difficulty [3] - 80:12, 82:11, 82:17 diligence [1] - 105:3 direct [1] - 53:15 directed [2] - 95:23, 96:3 directing [3] - 14:19, 27:24, 40:2 Director [6] - 2:13, 2:14, 3:21, 115:22, 144:12, 144:14 Director's [2] - 111:12, 145:21 Disabilities [1] - 135:21 disability [4] - 11:8, 130:11, 132:6, 134:9 Disability [13] - 11:17, 25:1, 37:1, 47:15, 50:19, 100:13,	102:11, 102:13, 129:21, 131:18, 131:19, 134:20, 136:3 disabled [1] - 132:20 disc [2] - 16:20, 21:14 disclosures [2] - 138:10, 139:10 discomfort [2] - 21:20, 43:21 discrimination [1] - 117:9 discs [3] - 16:21, 21:10, 21:11 discuss [2] - 105:16, 129:12 discussed [3] - 70:13, 142:13, 142:19 discussing [1] - 138:4 discussion [1] - 127:1 discussions [1] - 132:10 disease [5] - 46:12, 64:19, 80:14, 129:24 Disease [1] - 71:2 distal [1] - 29:18 District [1] - 13:22 diversifying [1] - 108:12 Dixon [1] - 77:10 dizzy [1] - 41:7 docket [1] - 10:14 DOCTOR [1] - 13:4 doctor [27] - 16:12, 16:14, 20:20, 21:10, 21:16, 22:4, 29:1, 29:4, 30:18, 31:7, 31:9, 31:15, 32:22, 33:7, 34:6, 45:15, 78:7, 78:9, 79:10, 81:14, 81:21, 85:4, 89:23, 90:5, 92:17, 94:23, 99:11 Doctor [4] - 16:15, 18:1, 18:20, 76:1 doctors [6] - 31:16, 59:9, 81:4, 130:16, 130:24, 133:18 documentation [1] - 81:1 documented [2] - 46:12, 77:11 documents [1] - 39:11 dollars [2] - 64:1, 123:6 done [11] - 21:12, 60:2, 63:22, 89:20, 90:16, 106:4, 126:21, 127:9, 127:20, 128:4,
--	--	---	--	--

128:22 door [1] - 28:14 dose [1] - 43:14 double [2] - 65:17, 123:18 down [16] - 17:16, 17:19, 28:20, 40:18, 43:24, 67:11, 67:17, 67:18, 67:24, 68:2, 77:16, 126:6, 136:7, 141:23, 143:4 downed [1] - 41:1 downs [1] - 107:17 downstairs [1] - 17:22 downturn [1] - 106:18 DR [3] - 38:14, 93:13, 94:18 Dr [22] - 13:3, 13:5, 19:9, 21:2, 22:6, 26:4, 26:11, 30:23, 31:2, 32:5, 34:9, 38:13, 38:15, 44:20, 47:11, 73:24, 77:10, 90:16, 90:20, 92:9, 92:11, 97:22 drag [1] - 116:3 drama [1] - 114:16 drastic [1] - 122:1 draw [1] - 107:17 driven [2] - 106:14, 132:16 driving [1] - 125:2 drop [1] - 126:3 DU [1] - 148:2 due [10] - 20:11, 21:3, 32:24, 84:9, 105:3, 107:21, 108:24, 109:6, 128:17 duly [7] - 13:9, 19:12, 26:15, 32:8, 38:19, 53:1, 74:4 DuPage [1] - 148:8 during [11] - 53:22, 57:13, 58:16, 58:19, 75:14, 75:16, 77:3, 77:17, 84:4, 86:12, 88:7 duties [13] - 44:4, 45:24, 47:5, 54:22, 60:5, 60:11, 60:24, 80:19, 87:23, 88:7, 88:12, 134:21, 134:24 duty [17] - 4:15, 18:22, 21:17, 40:13, 42:10, 42:15, 53:17, 54:17, 56:12, 58:5, 61:1, 62:3, 80:7, 80:8, 127:22, 131:16 Duty [6] - 11:16, 25:1,	37:1, 47:15, 50:19, 100:13 E early [9] - 54:4, 55:1, 66:2, 69:5, 95:7, 95:11, 96:6, 121:12, 135:16 earn [4] - 18:11, 31:19, 44:9, 72:7 education [2] - 103:22, 141:18 Edward [2] - 25:2, 26:21 EDWARD [1] - 26:14 effective [1] - 124:3 effects [2] - 89:12, 139:4 efforts [1] - 114:24 eight [3] - 17:8, 137:6, 137:11 either [7] - 17:19, 51:6, 73:21, 79:6, 99:10, 131:23, 140:10 elaborate [1] - 93:12 election [1] - 128:13 elevation [1] - 46:11 eligibility [1] - 132:5 eligible [1] - 128:16 Ella [1] - 4:16 elongated [7] - 61:14, 61:23, 81:22, 82:5, 82:8, 82:15, 82:21 email [1] - 124:21 emergency [3] - 15:8, 76:2, 78:12 emergently [1] - 76:2 emphasize [1] - 138:12 employee [2] - 131:20, 143:19 employees [3] - 132:1, 132:17, 142:16 employer [2] - 134:14, 138:14 employment [1] - 117:7 EMS [2] - 60:17, 66:9 EMT [7] - 11:11, 11:17, 13:19, 39:2, 50:4, 53:11, 60:6 encountering [1] - 57:14 encouraged [1] - 103:23 encryption [1] - 124:23 end [9] - 59:6, 59:22,	107:13, 107:18, 109:11, 114:11, 127:2, 127:10, 144:1 ending [2] - 6:1, 9:20 endorsements [1] - 115:12 endurance [5] - 62:18, 63:10, 71:15, 85:19 engage [1] - 63:1 engaged [9] - 18:10, 18:13, 31:18, 31:21, 44:8, 44:11, 71:14, 72:7, 135:11 Engine [3] - 39:5, 40:11, 53:14 engineer [2] - 13:13, 13:19 Engineer [3] - 11:11, 11:17, 22:10 enjoy [1] - 99:1 ENT [2] - 77:10, 82:7 entertain [1] - 107:1 entire [1] - 83:22 ENTITLED [1] - 147:6 entitled [1] - 1:11 episodes [1] - 33:15 equipment [2] - 56:5, 83:6 equities [1] - 105:20 equity [1] - 103:16 ER [3] - 41:14, 41:19, 76:22 Ervin [3] - 3:4, 100:24, 101:18 ERVIN [3] - 2:7, 101:1, 101:19 ERWIN [7] - 92:13, 92:16, 94:10, 95:10, 95:19, 95:24, 96:24 Erwin [1] - 92:14 escrow [1] - 109:17 especially [2] - 83:2, 120:15 essentially [4] - 120:16, 131:13, 141:8, 142:14 estate [1] - 104:24 estimate [2] - 135:15, 136:11 et [4] - 112:18, 115:22, 117:10, 117:11 evaluated [1] - 31:8 evaluation [1] - 28:10 events [1] - 121:21 evidence [16] - 11:22, 11:24, 12:12, 14:17, 25:7, 25:9, 25:21, 27:22, 37:7, 37:9, 37:21, 39:24, 51:18, 100:10, 102:1,	140:14 exact [2] - 114:12, 135:15 exactly [2] - 15:1, 124:10 exam [1] - 21:1 EXAMINATION [12] - 13:11, 19:14, 26:17, 32:10, 38:21, 53:3, 65:14, 72:22, 74:6, 81:19, 90:18, 97:19 examine [6] - 20:3, 20:10, 32:22, 45:6, 74:19, 74:23 examined [7] - 13:10, 19:13, 26:16, 32:9, 38:20, 53:2, 74:5 example [3] - 93:4, 116:17, 120:17 excellent [1] - 121:6 exceptions [1] - 127:18 excess [1] - 33:22 excludes [1] - 80:21 excuse [1] - 15:20 Executive [7] - 2:13, 2:14, 3:21, 111:12, 115:21, 144:12, 144:14 exemption [1] - 139:5 exercise [2] - 63:1, 80:12 exerted [1] - 71:22 exertion [1] - 46:16 Exhibit [6] - 20:18, 32:20, 45:10, 45:13, 75:3, 91:1 exhibits [3] - 13:23, 14:13, 39:20 Exhibits [15] - 13:24, 14:11, 14:16, 19:21, 27:5, 27:16, 27:21, 32:17, 39:7, 39:18, 39:23, 51:19, 52:9, 74:13, 90:22 existing [1] - 104:6 expand [1] - 143:7 expect [3] - 124:6, 127:8, 143:19 expectations [5] - 118:6, 122:13, 122:17, 124:5, 128:2 expecting [2] - 123:2, 123:5 expedited [1] - 128:6 Expenditures [1] - 110:19 Expenses [1] - 110:20 experience [6] - 66:5, 121:4, 136:6, 136:7,	136:16, 137:7 experienced [1] - 15:15 experiencing [6] - 17:2, 17:15, 55:13, 57:20, 58:13, 65:23 expertise [1] - 118:16 experts [1] - 104:10 expire [2] - 118:7, 120:20 expires [1] - 114:11 expiring [3] - 115:17, 117:17, 122:21 exploratory [2] - 30:24, 31:2 explore [1] - 123:13 exposed [2] - 79:16, 79:21 exposure [8] - 78:17, 78:20, 78:23, 79:9, 79:12, 84:5, 84:10, 85:10 exposures [1] - 88:6 expressed [1] - 136:19 extension [3] - 108:24, 109:1, 109:3 extensive [1] - 33:21 extortion [1] - 121:20 extra [1] - 71:19 extraordinary [3] - 106:12, 106:13, 119:2 extreme [2] - 40:16, 40:19 F Fact [3] - 23:19, 23:22, 24:16 fact [19] - 24:20, 35:21, 35:24, 36:16, 36:20, 48:24, 49:3, 49:18, 49:23, 87:8, 88:3, 88:4, 88:5, 89:13, 102:5, 107:19, 121:15, 122:8, 140:15 factor [4] - 136:6, 136:7, 136:15, 136:16 factors [1] - 137:7 failing [1] - 116:17 fair [2] - 135:15, 139:20 fairly [1] - 93:20 fall [1] - 133:23 family [1] - 4:19 fancy [1] - 115:23 far [12] - 17:13, 31:6,
---	--	---	---	---

62:4, 62:22, 63:14, 83:5, 104:17, 108:13, 121:16, 122:9, 130:10, 143:15
fast [3] - 63:11, 112:12, 113:24
fatigue [2] - 85:20
favor [1] - 146:24
favorable [1] - 114:9
features [1] - 66:14
February [1] - 78:14
fees [2] - 127:1, 127:8
feet [1] - 40:19
felt [5] - 16:10, 40:17, 60:18, 68:9, 68:19
female [1] - 41:13
fever [3] - 76:18, 79:3, 98:10
fevers [1] - 99:7
few [2] - 65:12, 79:19
fewer [1] - 113:14
fiduciary [6] - 111:16, 111:19, 112:10, 113:7, 118:21, 122:15
fight [1] - 28:16
figured [1] - 73:10
file [4] - 25:16, 45:9, 50:6, 75:2
files [1] - 140:11
fill [1] - 144:4
final [1] - 72:6
finally [2] - 12:10, 114:18
findings [17] - 20:21, 24:20, 24:21, 33:7, 35:21, 35:24, 36:15, 36:20, 48:24, 49:3, 49:18, 49:23, 75:6, 102:1, 102:5, 127:18, 140:15
Findings [3] - 23:19, 23:22, 24:15
finger [2] - 53:17, 75:11
finish [1] - 90:15
finite [1] - 113:10
fire [6] - 40:12, 40:14, 60:13, 60:14, 60:15, 67:16
Fire [25] - 13:17, 22:10, 26:22, 34:3, 47:5, 53:7, 61:3, 61:4, 65:22, 66:4, 66:8, 66:17, 85:22, 86:9, 87:23, 88:7, 91:2, 91:9, 91:18, 95:13, 96:9, 96:13, 116:23, 123:16,

134:15
firefighter [5] - 44:6, 54:22, 56:14, 67:9, 134:8
Firefighter [8] - 39:2, 45:18, 50:5, 53:11, 60:6, 65:5, 75:10, 134:16
firehouse [1] - 54:19
fireman [1] - 93:9
FIREMEN'S [1] - 1:3
Firemen's [1] - 113:16
firm [1] - 123:23
first [41] - 4:23, 4:24, 11:11, 11:23, 13:9, 19:12, 21:13, 25:8, 26:15, 29:24, 30:2, 30:16, 31:9, 31:15, 32:8, 33:9, 37:8, 38:19, 40:15, 53:1, 58:11, 63:2, 74:4, 90:15, 93:22, 93:24, 99:5, 104:22, 106:18, 111:15, 112:16, 113:3, 113:11, 115:15, 125:20, 127:1, 131:8, 133:24, 134:2, 137:12, 138:9
fiscal [1] - 106:2
fit [4] - 42:14, 79:8, 79:12, 79:20
fitness [2] - 80:6, 80:8
five [20] - 11:23, 12:3, 25:8, 25:12, 30:19, 37:8, 37:12, 51:5, 78:24, 85:13, 99:12, 129:22, 130:7, 130:9, 131:11, 137:2, 137:12, 138:1, 138:5, 145:9
fix [1] - 141:8
fixed [3] - 103:24, 104:6, 108:11
fixes [1] - 141:8
flew [1] - 56:4
flexibility [1] - 144:7
flip [3] - 65:19, 65:20, 65:21
floor [1] - 136:18
flow [1] - 109:18
flows [1] - 107:15
fly [1] - 67:13
folks [1] - 131:1
following [5] - 15:24, 42:12, 42:22, 82:24, 93:16
follows [7] - 13:10, 19:13, 26:16, 32:9, 38:20, 53:2, 74:5

followup [2] - 95:10, 97:3
food [1] - 68:17
foot [3] - 28:18, 28:24
FOR [1] - 2:10
force [3] - 40:16, 40:19, 61:15
foregoing [1] - 148:11
foremost [1] - 113:3
form [1] - 19:1
forms [1] - 137:16
Formula [2] - 5:23, 5:24
forth [2] - 31:6, 59:16
Fortuna [1] - 3:10
FORTUNA [166] - 2:3, 3:1, 3:11, 3:14, 4:18, 5:10, 5:14, 5:16, 5:18, 5:20, 6:4, 6:8, 6:10, 6:12, 6:14, 6:21, 7:1, 7:3, 7:5, 7:7, 7:15, 7:19, 7:21, 7:23, 8:1, 8:8, 8:12, 8:14, 8:16, 8:18, 9:5, 9:10, 9:12, 9:14, 9:16, 9:23, 10:3, 10:5, 10:7, 10:9, 10:19, 10:23, 11:1, 11:3, 11:5, 14:13, 19:4, 19:7, 22:5, 22:8, 22:13, 22:18, 22:20, 22:22, 22:24, 23:6, 23:10, 23:12, 23:14, 23:16, 24:1, 24:5, 24:7, 24:9, 24:11, 24:15, 27:18, 32:2, 34:8, 34:15, 34:20, 34:22, 34:24, 35:2, 35:7, 35:12, 35:14, 35:16, 35:18, 36:3, 36:7, 36:9, 36:11, 36:13, 39:20, 44:16, 44:19, 47:10, 47:13, 47:18, 47:23, 48:1, 48:3, 48:5, 48:10, 48:15, 48:17, 48:19, 48:21, 49:6, 49:10, 49:12, 49:14, 49:16, 52:11, 65:8, 72:12, 72:15, 72:18, 72:21, 81:16, 92:10, 92:15, 94:12, 94:19, 97:6, 100:16, 100:21, 100:23, 101:2, 101:4, 101:6, 101:10, 101:15, 101:17, 101:20, 101:22, 101:24, 102:15, 102:19, 102:21, 102:23,

103:1, 107:3, 108:16, 109:21, 110:6, 110:10, 110:12, 110:14, 110:16, 110:23, 111:3, 111:5, 111:7, 111:9, 119:22, 120:3, 120:5, 120:7, 120:9, 144:15, 144:18, 144:22, 144:24, 145:2, 145:4, 145:11, 145:20, 145:24, 146:4, 146:6, 146:8, 146:10, 146:23, 147:2
forward [16] - 68:21, 71:12, 72:3, 119:6, 125:7, 125:12, 126:15, 126:16, 127:8, 128:12, 137:10, 137:18, 139:21, 140:22, 142:18, 143:5
four [10] - 17:4, 40:21, 45:20, 99:12, 112:4, 117:12, 123:3, 137:6, 137:11, 140:19
four-inch [2] - 40:21, 45:20
FPM [1] - 26:24
fracture [1] - 75:11
fragments [1] - 29:19
frankly [1] - 123:11
French [1] - 4:16
French's [1] - 4:19
frequent [1] - 43:16
Fritz [1] - 9:21
front [2] - 128:7, 133:9
frontline [1] - 78:11
full [8] - 39:1, 45:24, 80:19, 99:6, 127:14, 134:10, 135:12, 142:21
full-time [1] - 142:21
fully [2] - 122:13, 139:24
function [7] - 19:23, 44:4, 45:2, 58:20, 59:11, 74:15, 80:21
functions [1] - 34:3
Fund [17] - 2:15, 11:20, 13:24, 19:24, 25:4, 37:4, 103:10, 103:12, 105:18, 105:21, 109:15, 113:16, 114:3, 116:24, 119:8, 123:17, 129:2

FUND [1] - 1:3
fund [6] - 45:3, 74:16, 106:8, 113:12, 116:17, 123:14
Fund's [5] - 3:20, 4:2, 12:20, 38:4
funding [4] - 113:12, 114:1, 116:23
funds [6] - 113:5, 113:8, 113:14, 122:4, 122:5, 123:11
furlough [1] - 55:2

G

games [1] - 63:23
gap [1] - 119:14
Gastroesophageal [1] - 71:2
gear [1] - 41:1
gender [1] - 117:10
general [2] - 106:13, 129:18
generally [1] - 78:19
gentlemen [1] - 112:17
GERD [1] - 70:23
Gilbride [6] - 25:2, 25:3, 26:19, 26:21, 27:24, 34:13
GILBRIDE [6] - 25:14, 25:18, 25:24, 26:9, 26:14, 36:22
given [15] - 12:23, 26:7, 38:8, 58:19, 61:7, 63:14, 63:15, 88:9, 98:9, 103:7, 104:8, 108:23, 132:22, 148:10, 148:13
Global [1] - 105:4
goal [4] - 59:4, 59:17, 139:21, 139:22
goals [1] - 104:18
GOESEL [5] - 111:23, 118:13, 118:18, 121:6, 126:4
Goesel [1] - 111:24
gracious [1] - 126:24
graduated [1] - 53:12
grand [1] - 123:9
grant [14] - 12:13, 22:10, 22:14, 24:17, 25:22, 34:12, 34:16, 36:17, 37:22, 47:15, 47:19, 49:20, 100:13, 100:17
great [9] - 60:7, 68:22, 69:1, 105:18, 106:16, 122:10,

<p>125:24, 127:11, 127:17</p> <p>greater [2] - 17:6, 84:3</p> <p>group [4] - 13:23, 112:4, 115:8, 136:4</p> <p>guarantee [1] - 139:7</p> <p>guess [1] - 59:20</p> <p>guesses [1] - 137:8</p> <p>guidance [2] - 138:5, 141:12</p> <p>guideline [4] - 66:10, 70:9, 73:9, 73:12</p> <p>guidelines [6] - 61:3, 66:5, 85:23, 86:4, 86:9, 86:18</p> <p>guys [2] - 40:22, 67:10</p>	<p>hearing [31] - 4:12, 11:11, 14:1, 19:8, 22:8, 25:1, 25:5, 27:5, 32:4, 34:10, 37:1, 37:5, 39:8, 44:19, 47:13, 50:18, 51:2, 51:7, 64:16, 65:10, 81:18, 97:8, 109:23, 132:8, 132:9, 132:19, 133:17, 136:13, 139:20, 140:5, 140:10</p> <p>hearings [6] - 89:19, 131:4, 133:15, 134:1, 134:3, 137:2</p> <p>heart [6] - 41:20, 41:21, 42:23, 43:2, 43:9</p> <p>hedges [1] - 71:21</p> <p>hefty [1] - 124:7</p> <p>held [1] - 1:12</p> <p>hello [1] - 41:16</p> <p>help [12] - 15:17, 16:22, 30:7, 78:2, 92:17, 94:7, 95:18, 125:7, 127:6, 135:11, 140:2, 140:20</p> <p>helps [1] - 43:15</p> <p>Hennelly [1] - 9:20</p> <p>herbal [1] - 56:3</p> <p>herein [8] - 13:9, 19:12, 26:15, 32:8, 38:19, 53:1, 74:4, 113:23</p> <p>herniation [2] - 16:21, 21:14</p> <p>high [17] - 41:20, 53:24, 54:2, 75:18, 76:10, 77:4, 77:7, 79:24, 80:2, 81:12, 86:24, 87:5, 87:6, 129:13, 135:7, 136:1, 136:10</p> <p>higher [3] - 106:7, 123:13, 143:21</p> <p>highest [1] - 106:10</p> <p>highlights [1] - 112:21</p> <p>highly [1] - 104:11</p> <p>history [7] - 20:23, 21:1, 33:8, 75:8, 76:13, 77:9, 78:3</p> <p>hit [3] - 41:7, 112:20, 140:4</p> <p>hold [4] - 72:15, 85:3, 127:5</p> <p>holding [2] - 28:17, 28:19</p> <p>home [1] - 63:3</p>	<p>honest [1] - 99:2</p> <p>hope [2] - 90:3, 137:23</p> <p>hopefully [2] - 107:20, 126:21</p> <p>hoping [2] - 109:16, 123:23</p> <p>Horwitz [3] - 50:6, 50:7, 50:24</p> <p>HORWITZ [36] - 50:9, 50:15, 50:24, 51:3, 51:11, 51:16, 51:22, 52:2, 52:6, 52:17, 53:4, 65:7, 65:11, 72:14, 72:17, 72:23, 73:19, 73:23, 81:20, 85:9, 89:20, 90:2, 90:13, 90:17, 94:22, 95:3, 95:7, 96:17, 96:21, 97:11, 97:14, 97:17, 97:20, 100:4, 100:6, 100:9</p> <p>hose [3] - 40:21, 41:2, 41:3</p> <p>hospital [5] - 28:21, 57:15, 57:23, 61:16, 98:6</p> <p>hospitalized [1] - 57:14</p> <p>hour [3] - 1:15, 41:16, 104:13</p> <p>hours [4] - 56:19, 57:3, 59:3, 140:19</p> <p>house [2] - 71:19, 71:20</p> <p>hydrant [9] - 40:13, 40:15, 40:16, 40:18, 40:20, 40:24, 41:4, 45:19</p> <p>Hydrochlorothiazide [2] - 63:16, 77:6</p> <p>hypertension [3] - 77:20, 80:23, 87:10</p> <p>hypertensive [1] - 75:17</p>	<p>IGESS [13] - 50:11, 51:14, 51:23, 52:24, 85:1, 85:7, 89:21, 90:3, 90:12, 94:17, 95:5, 95:17, 95:21</p> <p>Iguess [1] - 87:21</p> <p>ignore [2] - 69:3, 69:4</p> <p>Illinois [6] - 1:14, 43:4, 113:13, 127:14, 134:18, 148:9</p> <p>ILLINOIS [1] - 148:1</p> <p>illness [8] - 40:4, 76:12, 76:22, 79:5, 79:6, 79:13, 87:12, 94:5</p> <p>imagine [2] - 113:9, 122:1</p> <p>immediately [2] - 40:17, 69:11</p> <p>imminent [1] - 75:18</p> <p>impact [5] - 135:9, 141:10, 141:17, 142:24, 143:1</p> <p>implement [3] - 133:24, 138:21, 140:2</p> <p>important [5] - 12:22, 26:6, 38:7, 105:22, 112:8</p> <p>importantly [1] - 88:24</p> <p>impossible [1] - 93:14</p> <p>improvement [1] - 62:17</p> <p>improving [1] - 33:14</p> <p>IN [2] - 1:7, 147:6</p> <p>inaccuracies [2] - 97:23, 98:1</p> <p>inaccurate [1] - 90:5</p> <p>inch [2] - 40:21, 45:20</p> <p>incident [8] - 15:24, 29:13, 29:21, 42:2, 42:16, 42:18, 42:22, 46:1</p> <p>include [1] - 85:14</p> <p>including [2] - 75:24, 115:21</p> <p>income [7] - 18:11, 31:19, 44:9, 72:8, 103:24, 104:6, 108:11</p> <p>incorrect [2] - 83:13, 86:3</p> <p>increase [7] - 71:14, 117:24, 118:24, 119:4, 123:5, 123:8, 142:19</p> <p>increased [1] - 57:21</p> <p>increases [1] - 124:7</p> <p>indeed [1] - 121:21</p> <p>indemnified [1] -</p>	<p>116:8</p> <p>indicate [3] - 70:17, 79:15, 91:24</p> <p>indicated [2] - 60:4, 128:10</p> <p>indicates [1] - 70:23</p> <p>indications [3] - 59:24, 80:1, 123:20</p> <p>indications [2] - 131:22, 131:24</p> <p>indigestion [1] - 63:17</p> <p>individual [2] - 116:1, 127:23</p> <p>infarction [1] - 46:11</p> <p>infected [2] - 87:8, 88:4</p> <p>infection [7] - 77:22, 80:5, 87:22, 88:6, 88:8, 88:11, 88:12</p> <p>infections [1] - 82:24</p> <p>inflammation [1] - 82:23</p> <p>inflation [1] - 104:9</p> <p>information [24] - 20:14, 33:2, 41:18, 60:21, 61:7, 78:9, 78:18, 88:10, 90:4, 90:7, 90:8, 96:16, 98:9, 98:19, 113:18, 124:22, 129:6, 131:7, 131:9, 136:20, 138:17, 145:16, 146:18, 146:19</p> <p>initial [1] - 105:11</p> <p>injections [1] - 16:4</p> <p>injure [1] - 42:2</p> <p>injuries [5] - 14:21, 15:10, 28:2, 29:14, 40:6</p> <p>injury [13] - 14:21, 15:2, 18:22, 28:1, 28:6, 30:1, 40:4, 42:6, 42:10, 42:13, 46:4, 53:16, 75:14</p> <p>inquiries [1] - 136:17</p> <p>insofar [1] - 57:17</p> <p>Institute [1] - 141:19</p> <p>insurable [1] - 121:21</p> <p>insurance [19] - 63:22, 111:19, 112:10, 113:7, 113:8, 113:11, 113:15, 114:12, 116:21, 117:1, 119:1, 119:16, 121:9, 121:13, 121:22, 121:23, 122:7, 125:5, 139:3</p> <p>Insurance [3] - 112:2,</p>
H				
<p>half [4] - 17:18, 41:16, 104:13, 136:6</p> <p>hand [5] - 26:11, 26:12, 52:20, 53:16, 74:1</p> <p>handful [1] - 17:24</p> <p>handled [1] - 131:13</p> <p>handling [1] - 137:18</p> <p>handout [1] - 140:12</p> <p>hands [3] - 13:6, 38:16, 56:17</p> <p>hands-on [1] - 56:17</p> <p>handshake [1] - 143:12</p> <p>hang [1] - 68:18</p> <p>hangs [1] - 77:16</p> <p>happy [3] - 105:16, 107:1, 127:16</p> <p>harassment [1] - 117:9</p> <p>hard [5] - 91:4, 113:23, 138:2, 145:10, 145:11</p> <p>hash [1] - 123:19</p> <p>head [2] - 31:1, 31:13</p> <p>headache [1] - 93:5</p> <p>headaches [1] - 99:6</p> <p>headline [2] - 114:2, 121:15</p> <p>headlines [3] - 104:9, 121:12, 121:16</p> <p>heads [2] - 138:8</p> <p>health [2] - 81:11, 139:3</p> <p>healthcare [1] - 78:11</p> <p>hear [7] - 11:24, 25:9, 37:9, 83:10, 111:15, 112:2, 125:18</p> <p>heard [5] - 21:10, 83:11, 84:18, 102:2, 108:8</p>	<p>idea [2] - 98:2, 98:16</p> <p>ideal [1] - 143:19</p> <p>ideas [1] - 125:6</p> <p>Iguess [23] - 50:5, 50:10, 50:20, 50:21, 51:4, 52:18, 52:19, 53:5, 65:16, 72:24, 73:21, 74:22, 75:10, 81:21, 83:6, 84:14, 85:22, 86:3, 89:13, 90:13, 97:11, 97:21, 100:14</p>	I		
DEBBIE TYRRELL REPORTING SERVICE				
(630) 292-1742				

<p>112:3, 127:15 intent [2] - 133:13, 136:20 interaction [1] - 99:5 interest [1] - 104:8 interested [2] - 113:15, 114:5 internally [3] - 128:21, 129:9, 137:17 international [1] - 103:16 interpret [3] - 131:1, 133:6, 138:14 interpretation [1] - 139:9 interpreted [3] - 129:14, 129:17, 133:8 interrupt [1] - 112:14 intervention [2] - 30:8, 43:1 interview [12] - 20:3, 20:7, 20:9, 20:13, 32:22, 32:24, 33:3, 45:6, 45:17, 74:19, 74:23, 77:17 interviewed [3] - 29:8, 74:24, 89:3 intolerance [1] - 80:11 invasive [1] - 43:4 investigation [1] - 67:16 investing [1] - 103:24 Investment [5] - 2:14, 103:19, 105:4, 110:1, 110:3 investment [2] - 105:3, 108:15 Investments [1] - 103:3 invite [1] - 126:4 invited [1] - 68:10 involved [1] - 78:13 involves [1] - 142:15 lpanema [1] - 68:7 IRS [3] - 139:5, 139:6, 139:7 isosorbide [1] - 43:14 issue [7] - 29:20, 56:16, 80:23, 91:22, 127:22, 138:2, 141:8 issued [1] - 61:3 issues [11] - 21:11, 31:1, 31:13, 54:23, 55:14, 55:16, 58:11, 58:13, 116:24, 120:15, 125:2 IT [4] - 124:17, 143:3, 143:6, 143:18 itching [1] - 98:19</p>	<p>item [8] - 105:13, 112:9, 126:11, 137:16, 140:6, 142:12, 142:23, 145:13 Item [6] - 8:3, 8:20, 8:23, 9:18, 110:19, 111:11 items [5] - 4:23, 103:5, 104:1, 126:9, 142:9 itself [4] - 66:4, 82:12, 116:8, 130:21</p> <p style="text-align: center;">J</p> <p>Jackie [8] - 103:8, 107:7, 108:3, 108:19, 109:12, 126:20, 127:16 JACLYN [1] - 2:15 Jake [2] - 112:1, 126:3 Jake's [1] - 111:18 January [1] - 134:1 Jeep [1] - 43:23 Jemmi [1] - 112:1 job [6] - 125:24, 127:17, 128:5, 135:3, 143:6, 143:11 jobs [1] - 112:5 Joe [3] - 67:11, 67:15 JOHN [1] - 2:15 joined [2] - 53:7, 111:24 Joseph [2] - 67:10, 67:15 July [13] - 5:2, 5:3, 5:6, 14:20, 28:1, 28:7, 40:3, 45:24, 46:9, 103:10, 128:1, 129:7, 133:3 jump [1] - 28:16 June [4] - 42:15, 45:24, 104:16, 106:1 jurisdiction [1] - 4:9</p> <p style="text-align: center;">K</p> <p>karate [2] - 67:11, 68:10 keep [6] - 5:6, 85:2, 88:1, 97:12, 103:8, 133:22 keeping [4] - 125:1, 127:1, 128:6, 128:12 keeps [2] - 125:9, 134:20 KELLER [6] - 124:9, 126:2, 126:6, 135:6, 145:6, 145:13 Kelly [10] - 111:12,</p>	<p>112:19, 112:22, 115:4, 116:6, 116:16, 121:7, 122:16, 123:13, 140:9 KELLY [1] - 2:13 Kelly's [3] - 116:3, 116:15, 140:22 kept [2] - 41:22, 63:24 key [2] - 131:14, 138:10 kick [1] - 28:16 kicked [2] - 33:9, 63:23 kicking [1] - 28:11 kicks [1] - 29:1 kidney [2] - 64:19 kind [2] - 17:10, 17:17, 31:22, 68:8, 68:19, 105:17, 120:18, 122:16, 123:9, 127:4, 129:11, 130:17, 132:24, 133:12, 135:7, 137:23, 138:18, 141:10, 141:12, 141:16, 143:24 knee [1] - 17:19 knife [1] - 29:3 knock [1] - 114:17 knot [1] - 15:23 knotted [1] - 15:6 knowing [1] - 95:12 known [3] - 97:2, 133:13, 138:16 kudos [2] - 127:18, 128:11</p> <p style="text-align: center;">L</p> <p>lack [1] - 85:19 ladies [1] - 112:16 lag [1] - 108:20 laid [9] - 53:19, 53:22, 61:6, 61:10, 62:6, 69:18, 69:20, 69:22, 137:17 large [3] - 87:19, 122:4 last [18] - 13:20, 27:1, 31:7, 33:19, 39:3, 97:9, 98:7, 98:21, 104:13, 114:6, 114:19, 115:10, 115:14, 118:12, 126:8, 127:11, 145:7, 145:13 lastly [2] - 25:19, 37:19</p>	<p>late [2] - 109:3, 142:6 law [7] - 35:22, 35:24, 36:16, 49:1, 49:3, 49:19, 140:15 Law [3] - 23:20, 23:22, 24:16 lawyer [3] - 85:5, 90:1, 90:10 layup [8] - 13:21, 18:10, 27:2, 31:18, 39:4, 44:8, 71:13, 72:6 learned [1] - 80:2 least [1] - 47:1, 76:10, 77:17, 78:3, 123:3, 124:7, 129:16, 136:19, 136:20, 137:11, 144:6 leave [5] - 55:4, 59:8, 88:20, 105:17, 108:4 leaving [7] - 55:12, 70:9, 76:14, 84:14, 87:24, 88:12, 93:21 left [22] - 28:18, 55:9, 55:19, 57:5, 57:10, 61:1, 67:2, 67:20, 67:23, 70:4, 70:6, 76:15, 76:24, 86:1, 89:5, 93:15, 95:4, 96:20, 96:21, 96:22, 99:17, 143:2 leg [2] - 17:16, 21:8 Legacy [1] - 126:11 Legal [2] - 146:12, 146:15 legal [8] - 129:10, 129:11, 132:21, 134:14, 135:7, 138:11, 139:22, 141:10 legislation [3] - 139:14, 141:4, 141:14 Legislative [1] - 145:15 Leonard [2] - 30:23, 31:2 less [2] - 16:8, 21:15 letter [3] - 86:20, 126:17, 128:1 level [4] - 63:9, 104:17, 129:13, 135:7 levels [5] - 41:20, 59:19, 60:1, 114:1, 118:11 liability [17] - 104:3, 111:16, 111:19, 112:8, 112:10,</p>	<p>113:8, 115:20, 116:5, 118:7, 118:21, 120:13, 120:20, 121:8, 122:14, 122:22, 124:13, 125:11 License [1] - 148:18 life [2] - 17:13, 64:21 life" [1] - 77:13 lift [2] - 17:5, 30:24 lifting [2] - 31:1, 46:5 light [1] - 121:10 lightheaded [2] - 41:2, 41:7 lightheadedness [1] - 46:10 likely [14] - 78:20, 78:22, 79:15, 79:21, 84:11, 84:22, 87:13, 88:9, 88:13, 88:19, 88:22, 89:14, 89:16, 132:3 Lim [4] - 16:14, 16:15, 18:1, 18:20 Lim's [1] - 21:2 limit [13] - 114:21, 115:9, 115:20, 117:14, 117:15, 117:16, 117:17, 117:21, 118:3, 122:22, 123:1, 123:13, 123:18 limitation [2] - 46:5, 138:2 limitations [2] - 17:2, 31:6 limited [1] - 113:10 line [9] - 4:15, 11:13, 13:3, 38:13, 45:20, 50:8, 120:22, 121:24, 124:8 lines [1] - 50:14 lingering [1] - 127:21 LinkedIn [1] - 143:14 liquid [1] - 108:12 list [2] - 105:9, 126:7 listed [1] - 10:14 literature [1] - 78:9 live [1] - 120:14 lobbyist [1] - 141:12 locally [1] - 121:13 location [1] - 68:6 longstanding [1] - 77:20 look [13] - 66:13, 71:12, 72:3, 91:8, 105:23, 108:5, 120:14, 128:24, 135:20, 137:1, 141:6, 143:5, 143:16</p>
--	--	---	--	--

lookback [1] - 106:4
looked [5] - 41:8, 41:14, 96:11, 96:13, 136:2
looking [13] - 66:11, 68:21, 109:12, 118:23, 122:17, 125:1, 125:4, 125:10, 125:15, 135:17, 136:5, 138:20, 146:18
loop [1] - 127:10
loose [1] - 28:24
LORI [1] - 2:14
Lori [2] - 128:5, 143:4
Lorna [3] - 103:4, 104:21, 107:24
LORNA [1] - 2:14
Lorraine [1] - 9:20
losing [1] - 58:15
love [1] - 43:24
low [4] - 89:12, 104:8, 136:1, 136:10
lower [6] - 15:11, 16:1, 16:16, 16:19, 17:16, 18:17
LSV [1] - 103:17
LTD [1] - 2:11
Lucas [9] - 37:2, 37:3, 38:15, 38:23, 39:1, 40:2, 45:18, 47:16, 49:24
LUCAS [6] - 37:14, 37:18, 37:24, 38:10, 38:18, 50:2
luck [3] - 24:22, 36:21, 49:24
LUND [1] - 2:14
lung [6] - 54:23, 58:13, 60:4, 64:6, 80:14, 80:22
lungs [5] - 55:10, 59:12, 60:9, 82:10, 89:12

M

M.D [5] - 2:16, 2:17, 19:11, 32:7, 74:3
machine [7] - 43:20, 54:9, 54:14, 54:18, 70:15, 77:13, 78:1
mail [4] - 24:19, 36:19, 49:22, 102:4
main [1] - 116:24
maintenance [1] - 143:10
maker [1] - 43:20
management [8] - 106:15, 106:19,

106:22, 111:16, 111:19, 112:8, 118:21, 143:10
manager [2] - 104:22, 124:18
Manager [3] - 105:2, 105:5, 105:7
managers [6] - 103:16, 103:17, 104:7, 104:24, 106:20, 133:18
manifest [2] - 130:19, 130:21
Marc [1] - 143:2
March [12] - 55:1, 58:6, 86:5, 86:8, 91:14, 92:2, 93:15, 95:7, 95:11, 96:6, 96:18
MARK [1] - 2:16
mark [1] - 130:23
marked [8] - 13:24, 20:18, 39:7, 45:10, 45:13, 51:19, 75:3, 90:21
market [4] - 104:7, 106:18, 114:24, 119:1
marketing [1] - 114:24
marketplace [5] - 120:19, 121:4, 121:9, 122:7, 124:6
markets [3] - 108:9, 108:10
Mary [2] - 28:10, 146:12
MARY [2] - 2:9, 2:11
mask [17] - 56:6, 73:1, 73:4, 73:6, 73:14, 83:8, 83:10, 83:15, 83:18, 83:19, 83:20, 84:1, 84:3, 84:4
Masonic [1] - 43:4
material [1] - 113:6
MATTER [1] - 1:7
matter [14] - 1:12, 3:17, 18:5, 23:20, 23:23, 35:22, 36:1, 49:1, 49:4, 50:17, 81:8, 102:7, 146:16
matters [5] - 4:8, 11:21, 25:7, 37:7, 140:11
maximum [1] - 144:3
MCPHILLIPS [50] - 3:8, 5:19, 6:3, 6:13, 6:20, 7:6, 7:24, 8:17, 9:4, 9:15, 10:8, 11:4, 19:6, 22:7, 22:12, 22:23, 23:15, 23:24,

24:10, 35:1, 35:17, 36:2, 36:12, 44:18, 47:12, 47:17, 48:4, 48:20, 49:15, 72:20, 92:12, 100:15, 101:5, 101:9, 101:23, 102:24, 107:5, 108:18, 109:19, 110:2, 110:15, 111:8, 119:7, 119:17, 120:8, 125:23, 144:17, 145:3, 145:23, 146:9
McPhillips [40] - 2:6, 3:7, 5:18, 6:5, 6:12, 6:22, 7:5, 7:23, 8:16, 9:7, 9:14, 10:7, 11:3, 22:15, 22:22, 23:14, 24:2, 24:9, 34:24, 35:16, 36:4, 36:11, 47:20, 48:3, 48:19, 49:14, 100:18, 101:4, 101:12, 101:22, 102:23, 110:7, 110:14, 111:7, 119:23, 120:7, 144:19, 145:2, 146:1, 146:8
mean [15] - 21:21, 59:18, 60:18, 62:19, 63:10, 68:19, 71:18, 83:3, 88:15, 97:15, 99:2, 99:10, 109:6
meaning [1] - 54:8
means [2] - 21:4, 112:14
meant [2] - 51:12, 67:13
measure [1] - 106:2
meat [1] - 121:14
mechanical [1] - 80:16
mechanism [1] - 21:18
median [3] - 106:6, 106:8, 106:9
Medical [14] - 29:9, 30:21, 54:1, 66:9, 75:12, 75:14, 75:24, 76:21, 81:3, 91:2, 91:11, 91:22, 99:15, 131:6
medical [18] - 15:4, 16:1, 20:2, 20:15, 33:3, 45:5, 45:16, 46:8, 47:3, 64:14, 64:18, 70:12, 74:18, 75:7, 84:19, 88:19, 91:18, 93:20

medication [3] - 18:17, 63:12, 80:24
medications [4] - 43:8, 46:23, 76:4, 76:6
medicine [2] - 78:12, 81:9
meet [3] - 73:13, 129:24, 134:10
MEETING [2] - 1:7, 147:6
meeting [19] - 1:11, 3:15, 3:22, 3:24, 4:5, 4:14, 5:1, 5:3, 103:20, 103:22, 103:24, 104:13, 104:17, 124:2, 127:13, 128:20, 130:14, 145:9, 146:21
meetings [2] - 128:21, 140:18
Meetings [1] - 3:23
meets [1] - 144:8
MELISSA [1] - 2:7
MEMBER [192] - 3:2, 3:3, 3:4, 3:6, 3:7, 3:8, 3:9, 3:12, 4:22, 5:9, 5:13, 5:15, 5:17, 5:19, 5:22, 6:3, 6:7, 6:9, 6:11, 6:13, 6:16, 6:20, 6:24, 7:2, 7:4, 7:6, 7:9, 7:14, 7:18, 7:20, 7:22, 7:24, 8:3, 8:7, 8:11, 8:13, 8:15, 8:17, 8:20, 9:4, 9:9, 9:11, 9:13, 9:15, 9:18, 9:22, 10:2, 10:4, 10:6, 10:8, 10:11, 10:18, 10:22, 10:24, 11:2, 11:4, 11:7, 19:6, 22:7, 22:9, 22:12, 22:17, 22:19, 22:21, 22:23, 23:2, 23:5, 23:9, 23:11, 23:13, 23:15, 23:18, 23:24, 24:4, 24:6, 24:8, 24:10, 34:11, 34:14, 34:19, 34:21, 34:23, 35:1, 35:4, 35:6, 35:11, 35:13, 35:15, 35:17, 35:20, 36:2, 36:6, 36:8, 36:10, 36:12, 36:15, 44:18, 47:12, 47:14, 47:17, 47:22, 47:24, 48:2, 48:4, 48:7, 48:9, 48:14, 48:16, 48:18, 48:20, 48:23, 49:5, 49:9,

49:11, 49:13, 49:15, 50:4, 72:20, 92:12, 92:13, 92:16, 94:10, 94:13, 94:21, 94:24, 95:10, 95:19, 95:24, 96:24, 100:12, 100:15, 100:20, 100:22, 101:1, 101:3, 101:5, 101:7, 101:9, 101:14, 101:16, 101:19, 101:21, 101:23, 102:9, 102:14, 102:18, 102:20, 102:22, 102:24, 103:3, 107:5, 108:18, 109:9, 109:19, 110:2, 110:5, 110:9, 110:11, 110:13, 110:15, 110:18, 110:22, 111:2, 111:4, 111:6, 111:8, 111:11, 119:7, 119:17, 119:21, 120:2, 120:4, 120:6, 120:8, 125:23, 134:7, 135:5, 144:11, 144:17, 144:21, 144:23, 145:1, 145:3, 145:22, 145:23, 146:3, 146:5, 146:7, 146:9, 146:12, 146:20, 146:22
member [5] - 130:2, 130:10, 131:14, 131:17, 132:12
Member [13] - 6:1, 6:18, 7:12, 7:13, 8:5, 8:6, 9:1, 9:2, 10:14, 10:15, 132:9
members [11] - 4:7, 12:18, 15:1, 17:1, 26:3, 28:5, 38:3, 40:8, 128:2, 131:10, 135:18
MEMBERS [1] - 2:2
membership [3] - 125:14, 139:12, 139:19
mention [3] - 21:10, 88:24, 107:24
mentioned [6] - 29:23, 54:2, 64:9, 81:21, 109:13, 129:8
mentioning [1] - 69:23
merit [2] - 142:15, 142:19
Mesirow [1] - 112:2

message [1] - 139:12
met [7] - 84:4, 105:2, 128:14, 129:9, 129:10, 133:3, 133:4
Michael [6] - 11:12, 11:18, 13:16, 26:21, 44:23, 74:9
MICHAEL [3] - 2:17, 13:8, 74:3
Michelle [1] - 128:6
mid [1] - 86:5
mid-March [1] - 86:5
middle [1] - 44:2
might [8] - 17:23, 56:20, 112:2, 125:21, 129:3, 131:10, 140:7, 140:10
mild [1] - 57:20
mile [1] - 17:18
milligrams [3] - 43:12, 43:14, 77:7
million [21] - 107:10, 107:13, 107:24, 115:19, 116:11, 116:20, 116:21, 116:22, 117:2, 117:6, 117:15, 117:16, 117:17, 117:18, 117:19, 117:22, 122:21, 123:2, 123:15, 123:20
mind [3] - 96:6, 98:7, 112:21
minimal [1] - 114:22
Minimum [2] - 5:23, 5:24
minimum [1] - 143:23
minorly [1] - 43:3
Minutes [1] - 5:1
minutes [3] - 5:5, 5:6, 5:7
missed [1] - 67:21
Mitchell [1] - 127:12
mitigate [1] - 87:9
MMI [1] - 33:24
Mobile [1] - 120:16
moment [3] - 4:15, 115:3, 118:5
money [1] - 123:19
monitoring [1] - 105:11
month [9] - 7:10, 8:22, 31:11, 103:6, 106:17, 108:4, 119:16, 126:8, 128:9
months [7] - 30:19, 53:19, 53:20, 106:5, 106:23, 118:8

morning [6] - 4:11, 11:19, 25:3, 37:3, 92:14, 121:12
most [11] - 55:16, 64:4, 78:22, 85:12, 86:16, 112:8, 113:23, 131:24, 139:18, 144:3
mostly [2] - 114:1, 121:20
motion [53] - 5:4, 5:10, 5:24, 6:4, 6:17, 6:21, 7:15, 8:4, 8:8, 9:2, 9:5, 9:23, 10:13, 10:19, 22:9, 22:13, 23:3, 23:6, 23:21, 24:1, 34:11, 34:15, 35:4, 35:7, 35:23, 36:3, 46:7, 47:15, 47:18, 48:7, 48:10, 49:2, 49:6, 100:13, 100:16, 101:8, 101:10, 102:12, 102:15, 109:24, 110:2, 110:6, 110:19, 110:23, 119:18, 119:23, 144:9, 144:15, 145:20, 145:22, 145:24, 146:21, 146:23
Motion [23] - 5:21, 6:15, 7:8, 8:2, 8:19, 9:17, 10:10, 11:6, 23:1, 23:17, 24:12, 35:3, 35:19, 36:14, 48:6, 48:22, 49:17, 103:2, 110:17, 111:10, 120:10, 145:5, 146:11
move [19] - 4:12, 4:24, 7:11, 9:19, 14:10, 27:15, 39:17, 52:8, 89:18, 100:2, 113:20, 119:6, 120:22, 125:7, 127:8, 137:10, 139:20, 140:6, 144:12
movement [2] - 17:5, 128:19
movements [1] - 43:21
moving [20] - 5:22, 7:9, 8:3, 8:23, 9:18, 10:11, 11:7, 102:9, 103:3, 110:18, 111:11, 121:7, 123:4, 126:15, 126:19, 128:12,

133:22, 137:18, 142:20, 146:12
Moving [2] - 6:16, 7:11
MR [166] - 2:12, 11:10, 11:14, 11:15, 12:5, 12:6, 12:9, 12:10, 12:15, 12:16, 13:1, 13:2, 13:5, 13:12, 14:9, 14:15, 14:18, 19:2, 19:8, 19:15, 22:3, 24:14, 24:23, 24:24, 25:14, 25:15, 25:18, 25:19, 25:24, 26:1, 26:9, 26:10, 26:18, 27:14, 27:20, 27:23, 31:24, 32:5, 32:11, 34:6, 36:22, 36:24, 37:14, 37:15, 37:18, 37:19, 37:24, 38:1, 38:10, 38:11, 38:15, 38:22, 39:16, 39:22, 40:1, 44:14, 44:20, 47:8, 50:2, 50:7, 50:9, 50:10, 50:11, 50:12, 50:15, 50:16, 50:24, 51:1, 51:3, 51:9, 51:11, 51:13, 51:14, 51:16, 51:17, 51:22, 51:23, 51:24, 52:2, 52:3, 52:6, 52:7, 52:13, 52:17, 52:19, 52:22, 53:4, 65:7, 65:11, 65:12, 65:15, 72:10, 72:14, 72:17, 72:23, 73:19, 73:20, 73:23, 73:24, 74:7, 81:14, 81:20, 85:1, 85:3, 85:7, 85:8, 85:9, 89:18, 89:20, 89:21, 89:24, 90:2, 90:3, 90:10, 90:12, 90:13, 90:15, 90:17, 90:19, 92:8, 94:17, 94:22, 95:3, 95:5, 95:7, 95:17, 95:21, 95:22, 96:10, 96:17, 96:19, 96:21, 96:22, 97:4, 97:9, 97:11, 97:12, 97:14, 97:15, 97:17, 97:18, 97:20, 100:2, 100:4, 100:5, 100:6, 100:8, 100:9, 100:10, 102:7, 104:21, 111:14, 111:23, 118:13, 118:18, 118:20, 120:11, 121:6, 124:9, 126:2, 126:4, 126:6, 135:6, 141:3,

145:6, 145:13
MRI [5] - 21:13, 29:10, 30:6, 33:9, 33:18
MRIs [1] - 21:12
MS [13] - 2:11, 103:7, 107:7, 107:9, 108:2, 108:22, 118:9, 118:15, 118:19, 119:11, 134:13, 140:7, 146:14
mud [1] - 116:3
multiple [1] - 81:1
Murphy [51] - 4:21, 5:11, 5:12, 6:5, 6:6, 6:22, 6:23, 7:16, 7:17, 8:9, 8:10, 9:6, 9:8, 9:24, 10:1, 10:20, 10:21, 22:14, 22:16, 23:7, 23:8, 24:2, 24:3, 34:16, 34:18, 35:8, 35:10, 36:4, 36:5, 47:19, 47:21, 48:11, 48:13, 49:7, 49:8, 100:17, 100:19, 101:11, 101:13, 102:16, 102:17, 110:7, 110:8, 110:24, 111:1, 119:24, 120:1, 144:16, 144:20, 146:1, 146:2
MURPHY [63] - 2:5, 3:2, 3:4, 3:7, 3:9, 3:12, 4:22, 5:13, 5:22, 6:7, 6:16, 6:24, 7:9, 7:18, 8:3, 8:11, 8:20, 9:9, 9:18, 10:2, 10:11, 10:22, 11:7, 22:9, 22:17, 23:2, 23:9, 23:18, 24:4, 34:11, 34:19, 35:4, 35:11, 35:20, 36:6, 36:15, 47:14, 47:22, 48:7, 48:14, 48:23, 49:9, 50:4, 100:12, 100:20, 101:7, 101:14, 102:9, 102:18, 103:3, 110:5, 110:9, 110:18, 111:2, 111:11, 119:21, 120:2, 144:11, 144:21, 145:22, 146:3, 146:12, 146:20
muscle [4] - 15:6, 15:7, 76:18, 79:3
muscles [1] - 15:22
MWDBE [1] - 104:15
myocardial [1] - 46:11

MYSLINSKI [1] - 2:16

N

N95 [3] - 83:20, 84:3, 84:4
name [16] - 13:14, 13:16, 19:16, 26:19, 32:12, 38:24, 39:1, 44:22, 50:22, 63:16, 67:9, 74:8, 111:24, 112:2, 116:3, 116:15
narrow [1] - 130:8
narrowed [1] - 21:6
narrowing [1] - 33:13
natural [3] - 55:23, 76:5, 81:7
nature [2] - 31:14, 131:18
near [1] - 62:19
nearly [2] - 62:22, 63:9
necessarily [1] - 93:5
necessary [3] - 98:20, 132:9, 133:19
need [18] - 18:9, 25:11, 41:18, 43:15, 46:19, 51:5, 66:13, 76:3, 95:18, 105:12, 121:1, 125:9, 133:15, 133:16, 133:18, 137:20, 142:11, 145:14
needed [5] - 30:8, 40:19, 41:5, 46:17, 132:22
needs [5] - 85:6, 97:13, 131:19, 143:5, 146:15
negative [1] - 93:1
negotiated [1] - 123:22
neighborhood [1] - 137:6
nerve [1] - 21:6
nerves [1] - 21:7
neurogenic [1] - 21:2
never [13] - 16:9, 17:9, 29:20, 59:23, 60:13, 61:24, 62:1, 62:2, 64:15, 64:20, 87:18, 134:17
new [9] - 17:10, 66:13, 92:18, 124:23, 125:6, 129:8, 137:16, 137:17, 143:11
news [4] - 64:16, 107:1, 127:11, 128:4
newspaper [1] - 121:17

<p>next ^[15] - 19:1, 57:3, 69:11, 69:12, 99:20, 104:3, 115:1, 119:16, 126:22, 127:4, 127:21, 128:15, 137:23, 138:23, 140:6</p> <p>night ^[2] - 17:12, 44:2</p> <p>nitrate ^[1] - 46:18</p> <p>nitro ^[1] - 43:15</p> <p>nitroglycerin ^[3] - 43:16, 46:17, 46:19</p> <p>NO ^[1] - 1:7</p> <p>non ^[2] - 46:11, 82:24</p> <p>non-specific ^[1] - 82:24</p> <p>non-ST ^[1] - 46:11</p> <p>noncompliant ^[1] - 77:21</p> <p>none ^[15] - 4:12, 7:10, 19:8, 22:8, 32:4, 34:10, 44:19, 47:13, 54:24, 61:4, 65:10, 81:18, 97:8, 109:23, 140:5</p> <p>nonetheless ^[2] - 76:9, 136:8</p> <p>normal ^[9] - 17:13, 58:23, 59:11, 59:13, 71:12, 80:20, 129:20, 140:13</p> <p>normally ^[2] - 109:5, 109:6</p> <p>Northwestern ^[1] - 15:9</p> <p>nose ^[2] - 61:17, 93:5</p> <p>note ^[1] - 91:15</p> <p>noted ^[1] - 99:15</p> <p>Notes ^[1] - 91:2</p> <p>notes ^[4] - 91:8, 91:24, 129:19, 148:12</p> <p>nothing ^[15] - 18:18, 30:13, 30:19, 44:7, 65:7, 66:7, 67:1, 73:11, 73:19, 99:18, 100:6, 108:12, 128:14, 128:19, 146:14</p> <p>notice ^[2] - 3:22, 133:12</p> <p>noticed ^[1] - 61:17</p> <p>noticing ^[1] - 108:19</p> <p>notification ^[1] - 104:23</p> <p>notified ^[5] - 24:19, 36:19, 49:22, 61:16, 102:4</p> <p>notify ^[1] - 96:9</p> <p>notifying ^[2] - 95:13,</p>	<p>128:1</p> <p>novation ^[1] - 126:17</p> <p>November ^[7] - 42:14, 45:23, 75:15, 76:11, 86:7, 86:14, 124:3</p> <p>nuances ^[1] - 115:2</p> <p>nuggets ^[1] - 105:17</p> <p>Number ^[2] - 20:18, 75:3</p> <p>number ^[7] - 59:4, 87:6, 113:10, 123:23, 123:24, 127:7, 135:24, 137:10</p> <p>numbers ^[9] - 59:23, 60:1, 113:1, 123:9, 123:23, 123:24, 128:7, 135:14, 136:22</p> <p>nurse ^[5] - 28:22, 29:2, 59:2, 75:24, 81:2</p> <p>nuts ^[1] - 4:13</p> <p>nutshell ^[1] - 104:16</p>	<p>126:23</p> <p>occurred ^[8] - 21:17, 30:9, 78:6, 81:24, 82:2, 82:5, 83:3, 87:22</p> <p>October ^[7] - 109:1, 109:4, 109:12, 133:10, 133:14, 141:20</p> <p>OF ^[6] - 1:3, 1:7, 1:10, 5:3, 148:1, 148:2</p> <p>offer ^[2] - 113:11, 113:19</p> <p>offering ^[1] - 113:15</p> <p>offerings ^[1] - 114:20</p> <p>offers ^[1] - 113:7</p> <p>Office ^[1] - 2:16</p> <p>office ^[2] - 3:20, 113:4</p> <p>officer ^[5] - 40:23, 41:10, 41:13, 113:4, 140:10</p> <p>Officer ^[4] - 2:14, 4:16, 4:19, 105:5</p> <p>offsite ^[1] - 108:10</p> <p>often ^[2] - 46:20, 81:5</p> <p>on-duty ^[3] - 42:10, 53:17, 54:17</p> <p>on-scene ^[1] - 40:14</p> <p>once ^[8] - 46:20, 56:11, 57:1, 57:16, 61:21, 140:9, 140:21, 142:7</p> <p>one ^[39] - 11:19, 21:14, 25:3, 31:10, 37:3, 50:4, 56:16, 57:7, 57:8, 68:6, 69:9, 69:13, 71:20, 72:14, 73:5, 76:7, 90:20, 94:13, 99:20, 103:9, 104:1, 104:24, 105:18, 105:23, 106:9, 113:20, 116:24, 125:8, 125:14, 127:23, 137:3, 140:7, 140:17, 141:4, 141:5, 141:21, 142:15, 142:17, 142:23</p> <p>one's ^[2] - 82:9, 89:7</p> <p>one-year ^[2] - 105:23, 106:9</p> <p>ongoing ^[2] - 93:20, 94:4</p> <p>onset ^[3] - 33:9, 79:4, 79:5</p> <p>Open ^[1] - 3:23</p> <p>open ^[10] - 4:6, 5:2, 5:5, 40:20, 45:19, 91:4, 91:5, 91:11,</p>	<p>126:8, 143:3</p> <p>opened ^[1] - 40:17</p> <p>opinion ^[1] - 21:2</p> <p>opportunity ^[6] - 12:23, 26:8, 27:7, 38:8, 60:12, 113:24</p> <p>option ^[3] - 117:4, 119:10, 132:1</p> <p>Option ^[9] - 117:15, 117:16, 117:18, 117:22, 118:14, 118:16, 119:5, 119:18</p> <p>options ^[3] - 31:17, 117:12, 123:14</p> <p>oral ^[1] - 46:18</p> <p>orchestrate ^[1] - 133:17</p> <p>order ^[7] - 10:17, 12:3, 12:12, 25:12, 25:21, 37:12, 37:21</p> <p>Orders ^[1] - 10:13</p> <p>orders ^[1] - 10:14</p> <p>ordinary ^[1] - 134:9</p> <p>orientation ^[1] - 117:10</p> <p>oriented ^[1] - 103:17</p> <p>otherwise ^[2] - 84:2, 116:9</p> <p>outcome ^[4] - 58:3, 58:23, 87:12, 138:13</p> <p>outlined ^[1] - 144:13</p> <p>outperformance ^[1] - 103:15</p> <p>outperforming ^[2] - 103:12, 103:18</p> <p>outside ^[1] - 41:10</p> <p>overarching ^[1] - 132:16</p> <p>overhead ^[2] - 43:22, 46:5</p> <p>overnight ^[1] - 41:22</p> <p>overtime ^[1] - 112:11</p> <p>overview ^[2] - 128:23, 140:3</p> <p>overweight ^[2] - 108:9, 108:11</p> <p>own ^[1] - 78:8</p> <p>oxygen ^[1] - 87:19</p> <p>oxygenation ^[1] - 89:12</p>	<p>pain ^[20] - 15:15, 16:23, 17:2, 17:3, 17:8, 17:9, 17:16, 17:21, 18:17, 21:8, 21:19, 29:3, 29:6, 31:6, 31:13, 33:16, 40:17, 43:21, 45:21, 46:15</p> <p>painful ^[1] - 44:1</p> <p>painting ^[2] - 98:16, 137:22</p> <p>pandemic ^[2] - 69:6, 75:1</p> <p>panel ^[1] - 41:8</p> <p>paperwork ^[1] - 10:17</p> <p>Paramedic ^[3] - 26:24, 34:12, 134:16</p> <p>paramedic ^[1] - 56:14</p> <p>paramedics ^[2] - 130:3, 141:9</p> <p>part ^[10] - 54:4, 55:1, 55:16, 93:24, 94:1, 94:2, 116:22, 117:5, 131:9, 142:21</p> <p>part-time ^[1] - 142:21</p> <p>Partial ^[2] - 8:4, 8:5</p> <p>particular ^[6] - 106:14, 124:16, 130:13, 133:11, 136:18, 139:14</p> <p>particularly ^[2] - 113:13, 119:3</p> <p>partner ^[1] - 28:19</p> <p>party ^[1] - 69:2</p> <p>Pass ^[2] - 101:1, 101:19</p> <p>pass ^[1] - 113:24</p> <p>passed ^[3] - 115:7, 129:7, 141:14</p> <p>past ^[5] - 68:21, 106:5, 106:23, 108:8, 109:5</p> <p>Pat ^[1] - 146:13</p> <p>patience ^[1] - 106:21</p> <p>patient ^[4] - 15:14, 28:8, 73:12, 98:13</p> <p>patients ^[3] - 56:15, 57:14, 78:13</p> <p>PATRICIA ^[1] - 2:11</p> <p>pattern ^[1] - 75:23</p> <p>pause ^[3] - 4:17, 112:12, 118:4</p> <p>pay ^[3] - 64:1, 107:11, 127:22</p> <p>payment ^[4] - 107:21, 108:21, 128:2, 128:8</p> <p>Payments ^[3] - 8:4, 8:5, 10:12</p> <p>payments ^[1] - 108:24</p> <p>peers ^[1] - 106:2</p> <p>pending ^[1] - 128:14</p>
O				
<p>O'CONNELL ^[1] - 104:21</p> <p>oath ^[4] - 12:18, 26:3, 38:3, 148:7</p> <p>objection ^[12] - 14:5, 14:11, 14:14, 27:10, 27:16, 27:19, 39:13, 39:18, 39:21, 52:3, 52:9, 52:12</p> <p>observation ^[1] - 41:23</p> <p>obstructed ^[1] - 80:13</p> <p>obviously ^[8] - 21:21, 99:13, 107:19, 109:5, 115:18, 119:12, 130:20, 139:2</p> <p>occasionally ^[1] - 17:22</p> <p>occasions ^[2] - 16:3, 83:9</p> <p>Occupational ^[11] - 129:21, 129:24, 130:11, 131:18, 131:19, 132:6, 134:12, 134:19, 134:23, 135:21, 136:2</p> <p>occupational ^[6] - 79:9, 79:12, 80:17, 84:9, 84:10, 84:12</p> <p>occupationally ^[1] - 132:20</p> <p>occur ^[2] - 82:23,</p>	<p>O'CONNELL ^[1] - 104:21</p> <p>oath ^[4] - 12:18, 26:3, 38:3, 148:7</p> <p>objection ^[12] - 14:5, 14:11, 14:14, 27:10, 27:16, 27:19, 39:13, 39:18, 39:21, 52:3, 52:9, 52:12</p> <p>observation ^[1] - 41:23</p> <p>obstructed ^[1] - 80:13</p> <p>obviously ^[8] - 21:21, 99:13, 107:19, 109:5, 115:18, 119:12, 130:20, 139:2</p> <p>occasionally ^[1] - 17:22</p> <p>occasions ^[2] - 16:3, 83:9</p> <p>Occupational ^[11] - 129:21, 129:24, 130:11, 131:18, 131:19, 132:6, 134:12, 134:19, 134:23, 135:21, 136:2</p> <p>occupational ^[6] - 79:9, 79:12, 80:17, 84:9, 84:10, 84:12</p> <p>occupationally ^[1] - 132:20</p> <p>occur ^[2] - 82:23,</p>	<p>126:23</p> <p>occurred ^[8] - 21:17, 30:9, 78:6, 81:24, 82:2, 82:5, 83:3, 87:22</p> <p>October ^[7] - 109:1, 109:4, 109:12, 133:10, 133:14, 141:20</p> <p>OF ^[6] - 1:3, 1:7, 1:10, 5:3, 148:1, 148:2</p> <p>offer ^[2] - 113:11, 113:19</p> <p>offering ^[1] - 113:15</p> <p>offerings ^[1] - 114:20</p> <p>offers ^[1] - 113:7</p> <p>Office ^[1] - 2:16</p> <p>office ^[2] - 3:20, 113:4</p> <p>officer ^[5] - 40:23, 41:10, 41:13, 113:4, 140:10</p> <p>Officer ^[4] - 2:14, 4:16, 4:19, 105:5</p> <p>offsite ^[1] - 108:10</p> <p>often ^[2] - 46:20, 81:5</p> <p>on-duty ^[3] - 42:10, 53:17, 54:17</p> <p>on-scene ^[1] - 40:14</p> <p>once ^[8] - 46:20, 56:11, 57:1, 57:16, 61:21, 140:9, 140:21, 142:7</p> <p>one ^[39] - 11:19, 21:14, 25:3, 31:10, 37:3, 50:4, 56:16, 57:7, 57:8, 68:6, 69:9, 69:13, 71:20, 72:14, 73:5, 76:7, 90:20, 94:13, 99:20, 103:9, 104:1, 104:24, 105:18, 105:23, 106:9, 113:20, 116:24, 125:8, 125:14, 127:23, 137:3, 140:7, 140:17, 141:4, 141:5, 141:21, 142:15, 142:17, 142:23</p> <p>one's ^[2] - 82:9, 89:7</p> <p>one-year ^[2] - 105:23, 106:9</p> <p>ongoing ^[2] - 93:20, 94:4</p> <p>onset ^[3] - 33:9, 79:4, 79:5</p> <p>Open ^[1] - 3:23</p> <p>open ^[10] - 4:6, 5:2, 5:5, 40:20, 45:19, 91:4, 91:5, 91:11,</p>	<p>126:8, 143:3</p> <p>opened ^[1] - 40:17</p> <p>opinion ^[1] - 21:2</p> <p>opportunity ^[6] - 12:23, 26:8, 27:7, 38:8, 60:12, 113:24</p> <p>option ^[3] - 117:4, 119:10, 132:1</p> <p>Option ^[9] - 117:15, 117:16, 117:18, 117:22, 118:14, 118:16, 119:5, 119:18</p> <p>options ^[3] - 31:17, 117:12, 123:14</p> <p>oral ^[1] - 46:18</p> <p>orchestrate ^[1] - 133:17</p> <p>order ^[7] - 10:17, 12:3, 12:12, 25:12, 25:21, 37:12, 37:21</p> <p>Orders ^[1] - 10:13</p> <p>orders ^[1] - 10:14</p> <p>ordinary ^[1] - 134:9</p> <p>orientation ^[1] - 117:10</p> <p>oriented ^[1] - 103:17</p> <p>otherwise ^[2] - 84:2, 116:9</p> <p>outcome ^[4] - 58:3, 58:23, 87:12, 138:13</p> <p>outlined ^[1] - 144:13</p> <p>outperformance ^[1] - 103:15</p> <p>outperforming ^[2] - 103:12, 103:18</p> <p>outside ^[1] - 41:10</p> <p>overarching ^[1] - 132:16</p> <p>overhead ^[2] - 43:22, 46:5</p> <p>overnight ^[1] - 41:22</p> <p>overtime ^[1] - 112:11</p> <p>overview ^[2] - 128:23, 140:3</p> <p>overweight ^[2] - 108:9, 108:11</p> <p>own ^[1] - 78:8</p> <p>oxygen ^[1] - 87:19</p> <p>oxygenation ^[1] - 89:12</p>	<p>pain ^[20] - 15:15, 16:23, 17:2, 17:3, 17:8, 17:9, 17:16, 17:21, 18:17, 21:8, 21:19, 29:3, 29:6, 31:6, 31:13, 33:16, 40:17, 43:21, 45:21, 46:15</p> <p>painful ^[1] - 44:1</p> <p>painting ^[2] - 98:16, 137:22</p> <p>pandemic ^[2] - 69:6, 75:1</p> <p>panel ^[1] - 41:8</p> <p>paperwork ^[1] - 10:17</p> <p>Paramedic ^[3] - 26:24, 34:12, 134:16</p> <p>paramedic ^[1] - 56:14</p> <p>paramedics ^[2] - 130:3, 141:9</p> <p>part ^[10] - 54:4, 55:1, 55:16, 93:24, 94:1, 94:2, 116:22, 117:5, 131:9, 142:21</p> <p>part-time ^[1] - 142:21</p> <p>Partial ^[2] - 8:4, 8:5</p> <p>particular ^[6] - 106:14, 124:16, 130:13, 133:11, 136:18, 139:14</p> <p>particularly ^[2] - 113:13, 119:3</p> <p>partner ^[1] - 28:19</p> <p>party ^[1] - 69:2</p> <p>Pass ^[2] - 101:1, 101:19</p> <p>pass ^[1] - 113:24</p> <p>passed ^[3] - 115:7, 129:7, 141:14</p> <p>past ^[5] - 68:21, 106:5, 106:23, 108:8, 109:5</p> <p>Pat ^[1] - 146:13</p> <p>patience ^[1] - 106:21</p> <p>patient ^[4] - 15:14, 28:8, 73:12, 98:13</p> <p>patients ^[3] - 56:15, 57:14, 78:13</p> <p>PATRICIA ^[1] - 2:11</p> <p>pattern ^[1] - 75:23</p> <p>pause ^[3] - 4:17, 112:12, 118:4</p> <p>pay ^[3] - 64:1, 107:11, 127:22</p> <p>payment ^[4] - 107:21, 108:21, 128:2, 128:8</p> <p>Payments ^[3] - 8:4, 8:5, 10:12</p> <p>payments ^[1] - 108:24</p> <p>peers ^[1] - 106:2</p> <p>pending ^[1] - 128:14</p>
P				
<p>pace ^[1] - 125:2</p> <p>packed ^[2] - 55:21, 55:23</p> <p>PAGE ^[1] - 148:2</p> <p>paid ^[2] - 106:21, 116:6</p>	<p>pace ^[1] - 125:2</p> <p>packed ^[2] - 55:21, 55:23</p> <p>PAGE ^[1] - 148:2</p> <p>paid ^[2] - 106:21, 116:6</p>	<p>pace ^[1] - 125:2</p> <p>packed ^[2] - 55:21, 55:23</p> <p>PAGE ^[1] - 148:2</p> <p>paid ^[2] - 106:21, 116:6</p>	<p>pace ^[1] - 125:2</p> <p>packed ^[2] - 55:21, 55:23</p> <p>PAGE ^[1] - 148:2</p> <p>paid ^[2] - 106:21, 116:6</p>	<p>pace ^[1] - 125:2</p> <p>packed ^[2] - 55:21, 55:23</p> <p>PAGE ^[1] - 148:2</p> <p>paid ^[2] - 106:21, 116:6</p>

pension [6] - 18:24, 106:2, 106:6, 106:10, 113:8, 123:10
Pension [6] - 12:2, 25:11, 37:4, 37:11, 132:4, 134:18
people [9] - 15:21, 18:23, 69:6, 78:22, 83:24, 85:12, 92:20, 92:24, 93:3
per [1] - 128:18
percent [16] - 103:10, 103:12, 103:13, 105:20, 106:6, 117:23, 118:23, 119:4, 123:5, 123:8, 135:22, 136:6, 136:15, 142:15
percentage [5] - 106:7, 122:19, 123:9, 124:8, 135:22
perform [10] - 19:23, 34:3, 45:2, 47:5, 60:5, 60:16, 63:8, 66:15, 74:15, 134:23
performance [4] - 88:7, 103:10, 105:14, 105:15
performing [4] - 54:21, 60:10, 60:24, 134:20
perhaps [1] - 129:5
period [8] - 86:12, 88:23, 105:24, 106:1, 106:12, 106:17, 133:23, 138:6
permanently [1] - 83:2
Permission [1] - 8:24
peroxide [5] - 55:21, 55:23, 55:24, 56:1, 56:2
persisted [1] - 77:4
persistent [1] - 80:11
persistently [1] - 76:10
person's [1] - 87:3
personal [3] - 116:5, 122:14, 124:22
personnel [2] - 142:9, 144:13
perspective [3] - 134:14, 136:3, 137:11
Peters [11] - 38:13, 38:15, 44:20, 44:23, 47:11, 74:9, 90:16, 90:20, 92:9, 92:11, 97:23

peters [1] - 73:24
PETERS [5] - 2:17, 38:14, 74:3, 93:13, 94:18
phenomenal [1] - 128:5
phone [3] - 70:5, 70:6, 142:13
physical [4] - 16:4, 16:22, 21:1, 30:10
physically [1] - 3:19
physician [10] - 12:20, 19:18, 19:21, 32:14, 38:5, 44:24, 45:13, 74:10, 74:13, 76:8
Physician [3] - 2:16, 2:17, 102:10
Physician's [1] - 102:12
physicians [3] - 77:5, 81:3, 86:21
picture [2] - 98:16, 137:22
piece [8] - 123:12, 124:13, 125:22, 127:9, 127:11, 139:14, 141:4, 141:15
pieces [4] - 121:1, 121:2, 138:15, 138:16
pills [2] - 71:6, 71:9
Pinelli [1] - 100:7
PINELLI [86] - 2:11, 2:12, 11:10, 11:15, 12:6, 12:10, 12:16, 13:2, 13:5, 13:12, 14:9, 14:15, 14:18, 19:2, 19:8, 19:15, 22:3, 24:24, 25:15, 25:19, 26:1, 26:10, 26:18, 27:14, 27:20, 27:23, 31:24, 32:5, 32:11, 34:6, 36:24, 37:15, 37:19, 38:1, 38:11, 38:15, 38:22, 39:16, 39:22, 40:1, 44:14, 44:20, 47:8, 50:7, 50:10, 50:12, 50:16, 51:1, 51:9, 51:13, 51:17, 51:24, 52:3, 52:7, 52:13, 52:19, 52:22, 65:12, 65:15, 72:10, 73:20, 73:24, 74:7, 81:14, 85:3, 85:8, 89:18, 89:24, 90:10, 90:15, 90:19, 92:8, 95:22, 96:10, 96:19, 96:22, 97:4, 97:9, 97:12,

97:15, 97:18, 100:2, 100:5, 100:8, 100:10, 102:7
pipeline [1] - 121:14
place [12] - 43:5, 63:2, 66:15, 67:11, 68:12, 68:17, 90:6, 90:9, 95:15, 96:8, 96:15, 113:11
placed [1] - 119:14
plan [4] - 104:17, 106:6, 106:10, 127:7
plane [2] - 55:9, 83:22
plans [2] - 106:13, 121:5
play [2] - 131:12, 136:22
played [3] - 63:2, 63:3, 63:4
playing [2] - 63:23, 132:7
pneumonia [5] - 76:23, 77:2, 87:13, 87:17, 87:20
point [29] - 33:23, 33:24, 34:5, 41:8, 41:12, 53:12, 57:22, 61:8, 65:24, 66:15, 69:22, 73:2, 73:8, 73:18, 73:22, 76:7, 80:7, 90:10, 93:2, 97:16, 103:19, 104:14, 112:22, 128:11, 130:15, 131:2, 137:19, 140:23, 145:8
pointed [1] - 69:5
points [5] - 28:22, 78:4, 103:9, 104:20, 106:7
Police [1] - 4:16
policies [2] - 35:5, 120:22
policy [4] - 23:4, 48:8, 118:10, 120:20
poll [1] - 142:13
pool [3] - 68:13, 68:18, 130:8
poor [1] - 124:6
Portfolio [3] - 105:2, 105:5, 105:7
portfolio [3] - 105:19, 106:5, 106:22
position [5] - 141:15, 143:3, 143:7, 143:17, 143:22
positioning [1] - 108:7
positive [7] - 58:4, 76:20, 92:21, 92:22, 92:23, 92:24, 94:4

Positive [1] - 54:9
possible [5] - 18:8, 76:23, 82:20, 93:9, 93:14
post [2] - 80:22, 137:2
post-Covid [1] - 80:22
posted [3] - 3:22, 143:12, 143:14
postoperative [1] - 46:3
potentially [9] - 129:1, 129:23, 131:4, 133:15, 134:1, 135:10, 135:18, 136:11, 136:23
pounds [2] - 17:6, 58:16
pouring [2] - 43:19
PPE [1] - 79:18
PPP [1] - 69:7
practices [1] - 117:7
practitioners [2] - 76:1, 81:2
pre [1] - 126:17
pre-Covid [1] - 126:17
preceding [1] - 45:23
predating [1] - 77:20
prefer [1] - 76:5
preliminary [5] - 11:21, 25:7, 37:7, 131:22, 131:23
prepare [3] - 20:6, 20:17, 120:19
prepared [4] - 4:1, 32:19, 124:10, 141:13
prescribed [2] - 18:16, 18:18
PRESENT [1] - 2:13
present [12] - 3:19, 11:9, 11:24, 12:11, 21:4, 25:9, 25:20, 37:9, 37:20, 104:2, 114:15, 146:13
presentation [6] - 111:16, 111:18, 112:15, 115:4, 115:11, 129:5
presentations [2] - 104:6, 112:13
presented [3] - 105:6, 110:20, 119:18
President [20] - 2:3, 3:10, 3:13, 4:22, 5:22, 8:20, 11:7, 14:10, 23:2, 27:15, 39:17, 52:8, 92:13, 94:11, 97:4, 100:12, 102:9, 129:4, 129:9, 145:14

pressure [23] - 21:7, 53:23, 53:24, 54:2, 60:16, 63:15, 64:8, 64:11, 75:17, 75:21, 76:10, 77:4, 77:8, 79:24, 80:3, 81:9, 81:12, 86:9, 86:19, 87:1, 87:5, 87:6, 87:15
Pressure [1] - 54:9
pretty [5] - 31:14, 41:2, 68:7, 71:10, 124:7
prevent [2] - 80:18, 83:20
previous [2] - 41:4, 42:20
previously [8] - 19:10, 23:18, 32:6, 35:20, 42:5, 44:21, 45:22, 48:23
price [1] - 116:11
prices [1] - 122:10
pricing [2] - 114:22, 122:19
primarily [1] - 103:15
primary [8] - 76:8, 77:5, 81:3, 86:20, 89:9, 89:11, 105:2, 105:7
principle [1] - 89:10
private [3] - 104:2, 108:9, 108:10
problem [7] - 16:7, 16:13, 21:23, 46:8, 51:14, 80:14, 85:7
problems [12] - 29:14, 29:16, 42:17, 54:21, 54:23, 60:4, 64:7, 65:1, 84:16, 85:15, 88:15, 88:17
procedure [2] - 59:3, 59:6
procedures [8] - 12:17, 12:24, 26:1, 26:8, 38:1, 38:9, 125:6, 137:17
proceed [15] - 11:10, 12:8, 13:3, 13:13, 18:22, 18:24, 25:17, 37:17, 38:12, 50:17, 51:2, 51:16, 52:14, 52:23, 100:7
proceeded [2] - 33:10, 33:19
proceeding [2] - 51:15, 125:16
proceedings [3] - 4:1, 148:10, 148:13
PROCEEDINGS [2] -

<p>1:10, 147:5 process [3] - 126:18, 133:13, 136:12 processing [1] - 121:14 procurement [2] - 113:4 product [1] - 124:8 profile [9] - 114:22, 115:9, 116:22, 117:14, 117:21, 118:3, 123:1, 123:15, 123:18 prognosis [1] - 91:8 program [13] - 114:5, 114:11, 114:15, 114:19, 117:13, 117:17, 117:19, 118:1, 119:6, 122:8, 122:21, 123:2, 133:19 Programmer [1] - 143:8 programming [2] - 137:14, 143:9 progress [1] - 79:5 Progress [1] - 91:2 projecting [1] - 107:17 prolong [1] - 18:7 prolonged [2] - 21:8, 46:2 prominent [1] - 21:15 promoted [2] - 105:4, 105:6 pronounce [1] - 43:13 proof [6] - 12:11, 12:14, 25:20, 25:23, 37:20, 37:23 property [1] - 109:16 proposed [4] - 23:19, 35:21, 48:24, 140:14 prospective [3] - 130:9, 137:3, 137:4 prospectively [1] - 134:4 protect [2] - 125:13 protected [1] - 84:6 protection [1] - 84:3 protective [2] - 56:5, 83:6 protocol [4] - 95:13, 95:15, 96:7, 121:18 protocols [2] - 96:5, 96:14 Protonix [2] - 63:17, 71:1 protrusion [1] - 21:13 provide [8] - 76:8, 104:7, 131:7, 132:8, 138:17, 138:19,</p>	<p>139:16, 139:20 provided [7] - 20:14, 27:4, 33:2, 75:9, 88:10, 91:7, 146:19 provider [1] - 78:12 providers [1] - 75:24 provides [1] - 84:3 provision [1] - 115:17 provisions [1] - 118:10 psych [1] - 28:8 PT [3] - 33:14, 46:3, 46:4 Public [4] - 3:18, 4:3, 128:22, 141:6 public [12] - 3:15, 4:6, 4:7, 4:10, 106:2, 106:6, 106:8, 106:10, 106:13, 108:9, 113:8, 123:10 pulled [2] - 40:21, 114:13 pulling [2] - 28:15, 45:20 pulmonary [3] - 58:20, 59:11, 80:21 purchased [1] - 112:3 purposes [1] - 78:8 Pursuant [1] - 10:12 push [1] - 142:18 pushing [1] - 21:7 put [20] - 18:9, 55:24, 77:6, 77:12, 87:11, 123:19, 126:16, 128:23, 129:5, 130:8, 131:20, 132:22, 135:7, 138:2, 140:10, 140:13, 141:15, 141:18, 142:3, 143:23 putting [2] - 43:19, 132:1</p>	<p>questions [54] - 12:18, 12:19, 19:3, 19:5, 22:4, 22:6, 22:7, 26:2, 26:4, 32:1, 32:3, 34:7, 34:9, 38:2, 38:4, 44:15, 44:17, 44:18, 47:9, 47:12, 65:9, 65:12, 72:11, 72:13, 72:19, 72:20, 73:21, 81:15, 81:17, 85:5, 89:21, 89:22, 92:9, 92:11, 92:12, 94:9, 94:12, 97:5, 97:7, 107:4, 108:16, 109:22, 111:22, 112:13, 112:15, 118:21, 124:15, 125:20, 126:9, 130:16, 132:11, 134:5, 139:2, 140:3 quick [13] - 104:22, 107:9, 108:18, 113:24, 114:23, 115:5, 115:16, 119:7, 122:12, 125:24, 128:23, 142:9, 142:10 quickly [3] - 115:6, 123:19, 140:13 quite [2] - 114:8, 141:22 quorum [1] - 3:13 quote [2] - 77:12, 114:14 quoted [1] - 114:18 quotes [3] - 77:12, 114:13, 124:1</p>	<p>rarely [1] - 82:18 rates [1] - 104:8 rather [2] - 130:7, 133:10 ratio [1] - 116:23 rationale [1] - 94:3 ray [1] - 87:19 re [4] - 33:18, 114:14, 114:15, 114:19 re-present [1] - 114:15 re-quote [1] - 114:14 re-tears [1] - 33:18 re-up [1] - 114:19 reached [1] - 130:2 reaching [4] - 15:17, 31:13, 43:24, 46:5 reaction [1] - 105:12 read [1] - 83:1 reading [2] - 86:15, 86:16 readings [1] - 86:13 ready [8] - 11:8, 11:10, 13:2, 13:13, 38:11, 50:16, 51:1, 52:13 real [5] - 15:6, 60:15, 104:24, 107:9, 108:12 realistic [2] - 127:7, 138:22 realize [1] - 95:23 realized [1] - 71:17 really [18] - 33:16, 60:13, 71:8, 71:9, 72:1, 80:21, 80:23, 81:8, 81:10, 81:12, 104:10, 105:13, 106:12, 122:16, 128:4, 128:19, 131:8, 139:11 reason [5] - 60:19, 62:20, 70:3, 81:13, 99:15 reasonable [2] - 4:4, 137:10 reasons [1] - 93:17 rebalancing [2] - 108:1, 108:2 rebid [1] - 114:14 rebounding [1] - 106:15 rebuttal [2] - 90:14, 97:13 Recalculations [2] - 8:21, 8:22 receipts [5] - 107:16, 107:20, 108:20, 109:7, 109:8 receive [6] - 12:3, 13:23, 25:12, 37:12, 39:6, 109:14</p>	<p>received [3] - 16:2, 51:18, 130:6 receiving [2] - 63:24, 134:9 receptionist [1] - 142:20 Recipients [2] - 102:11, 102:13 recognize [4] - 4:15, 112:11, 122:13, 138:3 recommend [2] - 104:11, 119:5 recommendation [6] - 5:7, 75:23, 117:20, 117:22, 119:9, 144:12 recommended [3] - 18:1, 18:3, 41:14 recommending [1] - 118:16 reconfigure [1] - 114:14 record [26] - 3:19, 11:16, 13:15, 14:6, 24:24, 25:5, 26:20, 27:11, 36:24, 37:5, 38:24, 39:14, 50:18, 50:23, 52:4, 64:15, 64:18, 74:8, 76:13, 76:15, 79:14, 84:19, 88:19, 93:12, 93:20, 110:3 recorded [1] - 3:24 records [14] - 20:3, 20:15, 33:3, 45:6, 45:16, 59:10, 70:17, 74:19, 75:8, 76:9, 89:1, 91:6, 91:19, 92:6 recurrence [1] - 45:21 reduced [1] - 115:13 reexam [6] - 23:3, 23:6, 35:4, 35:8, 48:8, 48:11 refer [1] - 117:7 referenced [1] - 116:10 references [1] - 115:18 referring [1] - 115:17 reflect [4] - 11:16, 24:24, 36:24, 50:18 reflecting [1] - 117:23 reflective [1] - 90:9 Reflux [1] - 71:2 reflux [2] - 63:17, 63:18 Refunds [1] - 7:9 refused [1] - 76:3</p>
Q				
<p>QILDROS [1] - 139:1 qualifications [4] - 19:20, 32:16, 45:12, 74:12 qualified [1] - 144:4 qualifiers [1] - 130:1 qualify [1] - 130:11 qualifying [2] - 129:19, 130:1 quarter [4] - 105:15, 105:18, 105:19, 106:18 questioned [2] - 64:15, 98:5</p>				
R				
<p>race [1] - 117:10 radiculopathy [1] - 17:15 raise [7] - 13:6, 26:10, 26:11, 38:16, 52:20, 74:1, 144:2 raised [1] - 96:10 raising [1] - 108:3 rallied [2] - 105:20, 106:22 randomly [1] - 17:4 range [8] - 46:6, 136:16, 136:21, 143:19, 143:20, 143:21, 144:5, 144:10 rank [3] - 13:17, 26:22, 53:10 ransom [1] - 121:20</p>				

regard [6] - 114:1, 114:2, 121:13, 121:20, 122:2, 135:1
regarding [7] - 33:4, 76:12, 77:9, 78:9, 91:10, 104:24, 146:16
regardless [1] - 68:23
registered [1] - 29:7
regular [4] - 4:5, 5:1, 5:2, 78:15
regularly [1] - 77:11
Regulations [1] - 127:15
rehab [1] - 42:14
reinforce [1] - 105:13
reinjured [1] - 46:9
relate [1] - 117:13
relates [1] - 104:22
relationship [1] - 141:24
relatively [3] - 114:9, 122:3, 129:8
released [2] - 62:3, 62:7
relevant [1] - 120:17
Relief [1] - 13:22
remainder [2] - 107:18, 107:22
remains [1] - 117:3
remedies [2] - 76:5, 81:7
remember [2] - 56:21, 56:22
removal [3] - 15:18, 33:21, 77:15
Removals [2] - 9:19
removed [1] - 63:19
removing [1] - 126:13
renew [4] - 117:4, 117:12, 120:24, 123:1
renewal [4] - 114:9, 117:17, 120:23, 124:13
renewals [1] - 122:4
repair [4] - 30:1, 30:8, 42:13, 45:22
repaired [1] - 33:11
repeatedly [1] - 76:4
REPORT [1] - 1:10
report [23] - 20:3, 20:6, 20:17, 32:19, 45:6, 45:9, 65:22, 66:6, 66:21, 69:24, 70:3, 70:8, 74:19, 75:2, 97:23, 103:14, 105:15, 108:2, 108:15, 125:19, 127:14, 128:20,

145:19
Report [4] - 110:1, 110:3, 111:12, 145:21
reported [8] - 40:12, 76:7, 76:14, 77:18, 93:19, 127:20, 146:15, 148:9
Reporter [1] - 148:7
reporter [1] - 148:7
reporting [4] - 66:17, 81:5, 85:24, 93:18
reports [1] - 80:12
Reports [1] - 104:15
represent [1] - 112:1
representation [2] - 10:16, 135:15
representatives [1] - 129:10
represented [2] - 50:5, 50:21
representing [2] - 12:7, 37:16
Request [1] - 8:23
request [4] - 51:10, 97:10, 126:15, 146:17
requested [7] - 22:10, 24:18, 34:12, 36:18, 49:21, 101:8, 102:3
requests [2] - 4:10, 9:1
Requests [1] - 10:11
require [5] - 4:7, 46:14, 94:15, 95:2, 137:16
required [5] - 10:16, 46:16, 66:14, 95:5, 127:13
requirement [2] - 66:1, 87:19
requirements [2] - 83:12, 144:8
requires [3] - 3:17, 12:2, 37:11
requiring [1] - 143:8
Reshma [1] - 109:1
RESHMA [1] - 2:8
residing [2] - 8:24, 9:1
resolved [3] - 94:5, 136:23, 141:4
respect [12] - 20:7, 20:21, 74:22, 75:6, 78:5, 78:17, 79:24, 80:6, 85:23, 86:18, 87:3, 87:7
responses [3] - 113:22, 114:24, 143:15
responsibilities [1] -

105:1
rest [6] - 65:11, 73:23, 77:13, 100:8, 100:9, 125:18
rested [1] - 73:22
restrictions [3] - 20:11, 33:1, 115:11
result [9] - 30:12, 30:14, 34:2, 42:10, 43:2, 87:23, 93:1, 129:3, 131:5
results [4] - 106:3, 106:13, 106:16, 106:23
retention [1] - 115:23
retiree [2] - 129:19, 130:20
RETIREMENT [1] - 1:2
retirement [7] - 129:20, 130:3, 130:4, 130:6, 130:9, 130:21, 132:14
retires [1] - 129:22
retro [1] - 137:13
retrospective [2] - 130:8, 135:17
retrospectively [1] - 137:1
return [6] - 59:21, 65:4, 86:15, 86:17, 103:11, 106:9
returned [17] - 42:15, 45:23, 54:3, 54:7, 60:8, 62:7, 72:24, 73:5, 76:16, 78:7, 86:7, 86:14, 95:15, 131:15, 132:18, 134:10
returning [2] - 77:22, 80:19
returns [1] - 93:23
revealed [1] - 45:17
review [16] - 14:3, 20:2, 23:20, 27:7, 35:23, 39:10, 45:5, 45:16, 49:2, 52:1, 74:18, 91:18, 105:15, 108:6, 141:11
Review [1] - 102:12
reviewed [3] - 20:15, 33:4, 78:8
Reviews [1] - 102:10
revision [1] - 133:2
ridden [1] - 71:16
ride [1] - 62:20
riding [1] - 63:6
rig [2] - 41:1, 41:6
rise [1] - 142:15
risk [3] - 75:18, 87:11,

114:2
risks [1] - 125:3
risky [1] - 105:20
rod [1] - 18:9
rods [1] - 18:9
role [2] - 143:8, 144:4
roles [2] - 128:16, 143:18
roll [4] - 3:1, 3:17, 43:23, 43:24
rolling [2] - 28:21, 40:13
room [2] - 15:8, 124:18
roommate [1] - 67:15
roots [1] - 21:6
rose [1] - 103:10
rotator [4] - 33:10, 33:11, 42:8, 45:22
rough [2] - 132:24, 133:1
roughly [3] - 107:10, 118:23, 136:4
rule [3] - 51:10, 130:6, 138:2
rules [5] - 128:18, 133:6, 133:7, 138:20, 138:21
Rules [1] - 127:15
run [3] - 28:8, 62:21, 140:12
runny [1] - 93:5
runs [2] - 60:17, 135:22

S

safe [2] - 73:11, 73:12
safety [1] - 66:13
Sam [1] - 47:15
Samantha [1] - 9:20
Samo [10] - 13:3, 13:5, 19:9, 19:17, 22:6, 26:4, 26:11, 32:5, 32:13, 34:9
SAMO [4] - 2:16, 13:4, 19:11, 32:7
Samuel [2] - 37:2, 39:1
SAMUEL [1] - 38:18
sat [1] - 143:4
satisfied [1] - 86:8
saw [6] - 20:15, 40:14, 75:8, 82:7, 86:17, 92:15
scale [1] - 135:12
scenario [1] - 131:14
scenarios [1] - 131:12
scene [1] - 40:14
schedule [1] - 133:17

scheduled [2] - 18:19, 63:21
schedules [1] - 140:21
scope [1] - 61:17
scoped [1] - 29:19
SCOTT [4] - 2:14, 103:7, 107:7, 108:2
screen [1] - 111:17
seats [1] - 112:5
second [28] - 5:9, 6:20, 8:7, 9:22, 21:14, 22:14, 30:14, 30:23, 33:18, 34:14, 40:18, 41:3, 46:4, 46:8, 49:5, 100:15, 102:14, 103:19, 105:13, 105:14, 105:19, 107:21, 108:20, 110:4, 110:22, 119:23, 144:17, 146:22
Second [15] - 6:3, 7:14, 9:4, 10:18, 22:12, 23:5, 23:24, 35:6, 36:2, 47:17, 48:9, 101:9, 110:5, 119:21, 145:23
seconded [23] - 5:11, 6:5, 6:22, 7:16, 8:9, 9:6, 9:24, 10:20, 23:7, 24:2, 34:16, 35:8, 36:4, 47:19, 48:11, 49:7, 100:17, 101:11, 102:16, 110:7, 110:24, 144:18, 146:1
Secretary [4] - 2:5, 3:20, 4:21, 141:1
Section [1] - 91:2
security [5] - 28:13, 28:17, 28:18, 28:19, 124:24
see [35] - 12:6, 25:15, 29:24, 37:15, 76:13, 77:5, 80:17, 81:11, 81:13, 84:18, 84:19, 88:18, 88:24, 104:14, 107:16, 109:7, 111:18, 113:23, 115:15, 120:15, 124:19, 126:22, 128:7, 132:7, 133:8, 133:23, 134:2, 135:10, 136:10, 136:19, 136:22, 137:9, 137:11, 141:1, 144:2
seeing [6] - 109:18,

<p>121:5, 123:10, 125:12, 129:12, 136:9 seek [2] - 143:19, 144:3 seeking [3] - 12:13, 25:22, 37:22 seem [1] - 99:5 sees [1] - 120:19 Segal [4] - 135:11, 135:23, 136:2, 136:9 send [3] - 86:20, 113:6, 113:17 sending [3] - 109:15, 124:22, 139:12 sensation [1] - 82:11 sense [6] - 82:17, 99:7, 99:8, 133:14, 139:18, 140:8 sent [5] - 23:18, 30:22, 35:21, 48:24, 127:24 separate [4] - 16:3, 50:15, 121:1, 121:2 September [17] - 30:2, 107:21, 109:18, 114:8, 114:12, 114:15, 124:2, 128:8, 128:17, 128:18, 133:9, 142:4, 142:8, 142:22, 145:9, 145:17 service [5] - 130:23, 131:19, 131:21, 132:2, 132:18 services [2] - 126:12, 126:13 session [2] - 5:6, 5:7 sessions [2] - 16:2, 16:3 set [5] - 41:9, 122:17, 124:4, 135:13, 137:23 setting [1] - 118:6 setup [1] - 133:13 seven [1] - 17:8 several [5] - 33:15, 53:19, 87:18, 128:21, 129:9 severe [1] - 87:20 sex [1] - 117:10 sexual [1] - 117:9 Shan [3] - 50:5, 50:20, 100:14 SHAN [1] - 52:24 shared [1] - 115:20 Sharrieff [2] - 67:10, 67:16 shatter [1] - 29:17 SHERIDAN [37] - 2:9,</p>	<p>3:3, 5:9, 5:15, 6:9, 7:2, 7:20, 8:7, 8:13, 9:11, 9:22, 10:4, 10:24, 22:19, 23:11, 24:6, 34:14, 34:21, 35:13, 36:8, 47:24, 48:16, 49:5, 49:11, 100:22, 101:16, 102:14, 102:20, 110:11, 110:22, 111:4, 120:4, 134:7, 135:5, 144:23, 146:5, 146:22 Sheridan [34] - 3:2, 5:11, 5:14, 6:8, 7:1, 7:19, 8:9, 8:12, 9:10, 9:24, 10:3, 10:23, 22:18, 23:10, 24:5, 34:17, 34:20, 35:12, 36:7, 47:23, 48:15, 49:7, 49:10, 100:21, 101:15, 102:16, 102:19, 110:10, 110:24, 111:3, 120:3, 135:4, 144:22, 146:4 shift [4] - 57:7, 65:17, 73:5, 105:1 shifted [1] - 124:20 shifts [4] - 56:18, 57:6, 66:22, 84:15 shocked [1] - 41:22 short [3] - 97:13, 97:15, 104:5 Shorthand [1] - 148:6 shorthand [2] - 148:9, 148:12 shot [1] - 31:8 shoulder [13] - 29:1, 29:5, 29:11, 29:12, 29:15, 31:5, 40:18, 42:3, 42:5, 42:17, 43:18, 45:21, 46:9 show [5] - 21:13, 33:18, 87:20, 103:15, 106:23 showed [1] - 33:10 showing [2] - 60:20, 60:22 shows [2] - 84:8, 104:15 shy [2] - 117:23, 117:24 side [2] - 44:1, 143:9 signed [1] - 126:17 significant [3] - 46:7, 46:13, 94:6 significantly [2] - 122:18, 122:19 silence [1] - 4:15</p>	<p>simple [2] - 43:22, 62:20 simply [1] - 66:21 sit [3] - 17:1, 17:20, 41:10 sitting [2] - 125:10, 140:19 situation [5] - 72:4, 82:19, 92:18, 99:3, 133:11 six [3] - 75:13, 98:18, 138:23 skip [1] - 115:3 skittish [2] - 114:13, 117:1 slander [1] - 116:15 sleep [11] - 17:11, 17:12, 44:1, 54:12, 60:4, 61:24, 70:14, 77:9, 77:23, 80:13, 89:13 slide [9] - 112:23, 112:24, 113:20, 115:3, 115:15, 121:7, 122:12 slides [6] - 112:20, 113:1, 115:1, 115:5, 121:8 slight [1] - 43:21 small [2] - 55:23, 75:10 snafu [1] - 114:8 snapshot [1] - 114:23 someone [5] - 86:19, 86:24, 87:1, 99:9, 99:12 sometime [1] - 54:3 sometimes [2] - 41:16, 114:1 somewhere [6] - 136:5, 136:14, 136:16, 136:21, 137:5, 143:20 SONI [36] - 2:8, 3:6, 5:17, 6:11, 7:4, 7:14, 7:22, 8:15, 9:13, 10:6, 10:18, 11:2, 22:21, 23:5, 23:13, 24:8, 34:23, 35:6, 35:15, 36:10, 48:2, 48:9, 48:18, 49:13, 94:13, 94:21, 94:24, 101:3, 101:21, 102:22, 109:9, 110:13, 111:6, 120:6, 145:1, 146:7 Soni [32] - 3:5, 5:16, 6:10, 7:3, 7:16, 7:21, 8:14, 9:12, 10:5, 10:20, 11:1, 22:20,</p>	<p>23:7, 23:12, 24:7, 34:22, 35:9, 35:14, 36:9, 48:1, 48:12, 48:17, 49:12, 101:2, 101:20, 102:21, 109:20, 110:12, 111:5, 120:5, 144:24, 146:6 soon [2] - 98:15, 109:17 sophistication [1] - 143:9 sorbitrate [1] - 46:18 sore [15] - 55:17, 55:19, 57:18, 58:14, 66:19, 66:21, 76:14, 79:1, 84:22, 88:18, 88:20, 88:23, 89:4, 93:18, 98:10 sorry [8] - 67:21, 79:10, 82:14, 86:23, 88:1, 95:21, 95:22, 109:9 sort [3] - 65:19, 139:3, 140:14 sound [2] - 135:24 South [1] - 1:12 space [1] - 83:24 spaces [1] - 21:5 speaking [1] - 112:9 specific [1] - 82:24 specifically [2] - 15:14, 114:21 spend [3] - 117:24, 120:11, 141:7 spending [1] - 122:24 spinal [2] - 21:3, 21:5 spine [1] - 16:5 sporting [3] - 18:13, 31:21, 44:11 sports [1] - 63:1 sprayed [1] - 56:1 spread [1] - 110:2 spring [1] - 53:7 SS [1] - 148:1 ST [1] - 46:11 stabbed [1] - 17:7 staff [10] - 13:24, 112:17, 115:21, 119:5, 124:5, 128:4, 128:11, 138:8, 142:16, 142:18 staff's [2] - 10:16, 139:21 stage [1] - 66:2 stages [1] - 69:6 stand [1] - 17:18 standard [1] - 121:18 standing [1] - 21:9 stands [1] - 122:23</p>	<p>start [14] - 11:21, 12:17, 25:7, 26:2, 37:7, 38:2, 51:18, 78:4, 107:20, 109:17, 126:18, 131:3, 140:17, 142:21 started [4] - 33:17, 55:16, 69:23, 75:22 starting [3] - 6:1, 6:18, 9:19 starts [2] - 21:6, 138:5 State [2] - 1:13, 148:8 STATE [1] - 148:1 state [11] - 8:24, 9:1, 13:14, 19:16, 26:19, 32:12, 38:23, 44:22, 50:22, 74:8, 122:4 statement [3] - 40:8, 89:22, 128:16 statements [1] - 141:13 States [4] - 66:3, 69:8, 73:1, 99:22 states [2] - 66:10, 69:10 stating [3] - 86:4, 99:4, 99:18 status [1] - 134:11 statute [1] - 129:12 stay [3] - 68:6, 117:20, 125:17 stayed [4] - 67:19, 68:8, 68:12, 68:14 STENOGRAPHIC [1] - 1:10 stenosis [1] - 21:3 stent [1] - 46:14 stents [1] - 43:6 step [2] - 127:24, 131:8 Stephen [1] - 50:24 stepping [1] - 125:12 Steve [8] - 50:13, 52:15, 72:15, 72:21, 73:22, 94:20, 97:10, 100:3 sticking [1] - 106:20 still [21] - 21:14, 43:4, 46:4, 46:15, 46:20, 57:19, 58:13, 60:5, 62:16, 62:17, 63:10, 73:8, 84:21, 92:22, 92:23, 107:12, 113:17, 122:9, 123:4, 141:10 stint [1] - 58:16 stop [1] - 43:22 stops [1] - 73:7 store [1] - 68:15</p>
--	---	--	---	--

<p>story [1] - 108:8 strategize [1] - 99:11 strategy [1] - 106:21 straw [1] - 21:24 Street [1] - 1:12 street [1] - 68:13 strength [1] - 46:6 stretch [2] - 15:22, 17:20 stretcher [2] - 15:5, 15:18 strike [2] - 42:24, 88:5 strong [1] - 75:23 struggle [5] - 59:15, 59:21, 59:24, 60:2, 106:19 struggling [1] - 93:11 study [2] - 104:4, 135:12 studying [1] - 139:17 stuff [4] - 60:21, 63:15, 71:11, 71:20 subject [1] - 133:1 submit [2] - 116:22, 117:5 sublingual [1] - 46:17 submission [1] - 113:6 submitted [2] - 105:14, 124:14 subsequently [1] - 45:20 substantial [1] - 108:20 substantiation [1] - 135:13 substantive [1] - 118:10 successful [1] - 122:3 suffering [1] - 55:19 sufficient [3] - 12:11, 25:20, 37:20 suggest [1] - 99:9 suggesting [2] - 98:2, 118:2 Suite [1] - 1:12 summarize [6] - 20:20, 33:6, 45:15, 75:5, 75:7, 113:22 summary [3] - 77:19, 115:5, 115:16 support [4] - 14:6, 27:11, 39:14, 52:4 suppose [1] - 96:13 surface [1] - 105:8 surgeon [3] - 30:23, 77:10, 82:7 surgeries [1] - 29:10 surgery [13] - 18:4, 18:7, 30:2, 30:15,</p>	<p>30:17, 42:12, 42:20, 42:21, 61:9, 61:12, 70:17, 81:22, 82:2 surgical [5] - 30:8, 43:1, 83:19, 83:20, 84:1 surplus [2] - 107:12, 107:23 surprised [2] - 119:4, 136:8 survivor's [1] - 132:13 suspect [1] - 124:1 sustain [4] - 14:20, 28:1, 40:3, 53:16 sustained [1] - 75:10 swallow [1] - 61:15 swam [1] - 138:8 swelling [2] - 63:19, 63:20 swim [1] - 138:8 swimming [1] - 68:13 swinging [1] - 28:11 switched [1] - 124:22 swollen [2] - 83:1, 83:2 sworn [15] - 13:7, 13:9, 19:10, 19:12, 26:13, 26:15, 32:6, 32:8, 38:17, 38:19, 44:21, 52:21, 53:1, 74:2, 74:4 symptom [7] - 66:6, 69:21, 69:23, 69:24, 85:17, 85:21 symptomatic [2] - 22:2, 33:22 symptomatically [1] - 78:2 symptoms [34] - 21:22, 33:9, 60:23, 65:22, 66:7, 76:17, 78:18, 78:20, 78:23, 79:2, 79:8, 79:19, 84:20, 84:23, 85:11, 85:12, 85:14, 85:24, 88:21, 89:1, 92:1, 93:3, 93:6, 93:9, 93:21, 93:22, 95:14, 96:9, 98:3, 98:4, 98:23, 99:13, 99:19 system [6] - 116:1, 116:8, 116:18, 124:23, 135:22, 137:9 systems [3] - 124:16, 124:24, 133:20</p>	<p>tag [2] - 116:11, 123:19 takeaway [1] - 105:22 target [1] - 108:13 targets [1] - 108:7 tasks [1] - 43:22 tax [3] - 107:16, 107:20, 108:20 taxes [1] - 109:16 tea [2] - 56:3 team [8] - 41:5, 126:20, 127:16, 127:17, 129:11, 131:23, 135:7, 138:11 team's [1] - 139:22 teams [1] - 127:19 tear [2] - 42:8, 42:11 tearing [1] - 33:15 tears [3] - 33:10, 33:12, 33:18 Tebbens [1] - 3:9 technically [1] - 127:4 technology [1] - 125:8 telephone [3] - 20:12, 32:24, 74:24 template [1] - 108:4 temporary [2] - 16:8, 16:9 ten [9] - 77:23, 79:2, 79:7, 79:19, 84:23, 85:1, 85:2, 98:3, 143:15 ten-day [1] - 77:23 tenotomy [1] - 45:23 term [2] - 81:11, 121:10 termination [1] - 117:9 terms [1] - 132:12 terrible [3] - 62:16, 62:18, 63:11 test [17] - 58:20, 59:11, 62:1, 76:20, 78:5, 94:4, 94:14, 94:15, 94:24, 95:2, 95:3, 95:9, 99:19, 99:21, 100:1 tested [6] - 76:20, 92:20, 92:22, 92:23, 92:24, 99:24 testified [16] - 13:10, 19:13, 26:16, 32:9, 38:20, 53:2, 74:5, 83:14, 84:7, 84:13, 88:14, 88:17, 95:12, 96:5, 96:7, 97:21 testify [5] - 12:20, 19:9, 26:5, 38:5, 74:1</p>	<p>testifying [1] - 85:4 testimony [6] - 65:17, 69:16, 83:8, 87:21, 96:11, 97:22 testing [3] - 80:21, 94:1, 95:9 tests [2] - 58:1, 130:1 Thanksgiving [1] - 122:9 THE [5] - 1:2, 1:7, 2:10, 147:5, 147:6 theme [1] - 103:23 themselves [4] - 130:19, 135:19, 136:12, 139:19 therapy [7] - 16:4, 16:6, 16:22, 30:7, 30:10, 30:17, 31:11 therefore [1] - 117:22 thinking [5] - 98:6, 98:12, 98:21, 132:15, 133:2 third [1] - 104:14 THIS [1] - 147:7 thorough [1] - 141:11 three [15] - 16:4, 16:21, 17:3, 53:20, 54:16, 56:18, 76:19, 78:6, 78:24, 81:2, 84:20, 85:13, 93:22, 103:9, 104:5 throat [22] - 55:10, 55:14, 55:16, 55:17, 55:19, 57:18, 58:14, 61:13, 63:20, 66:18, 66:21, 76:14, 77:16, 79:1, 84:16, 84:22, 88:18, 88:20, 88:23, 89:4, 93:19, 98:10 throughout [2] - 91:24, 92:5 tightly [1] - 138:11 TIME [1] - 147:7 timeline [7] - 84:8, 128:3, 128:10, 132:23, 133:10, 134:5, 138:21 timely [1] - 131:9 timing [3] - 78:17, 79:17, 119:8 TIMOTHY [1] - 2:6 tired [2] - 64:16, 64:17 Title [1] - 117:8 Titus [1] - 127:12 to-date [3] - 18:3, 103:11, 128:13 today [8] - 12:7, 17:1, 31:5, 51:5, 51:7, 119:9, 119:13, 140:19</p>	<p>today's [5] - 14:1, 27:5, 51:2, 51:20, 146:21 toes [1] - 125:10 together [8] - 50:13, 64:10, 64:11, 128:23, 132:22, 135:7, 140:11, 140:14 took [8] - 15:8, 15:20, 29:9, 59:15, 61:16, 66:15, 90:6, 90:9 toothpaste [2] - 56:1, 56:2 top [2] - 68:13, 123:8 Torres [1] - 143:2 total [2] - 104:17, 117:24 totally [1] - 88:2 town [1] - 99:17 track [2] - 17:14, 104:18 traffic [2] - 124:21 trailing [1] - 105:23 training [2] - 66:10, 71:14 transcript [4] - 3:24, 5:3, 5:5, 148:11 transfer [1] - 126:22 transported [3] - 57:15, 57:22, 76:2 travel [5] - 67:5, 67:8, 68:5, 68:16, 79:17 traveling [1] - 95:13 Treasurer's [1] - 2:7 Treasurer's [1] - 2:16 treat [1] - 132:12 treated [2] - 70:16, 80:15 treating [1] - 16:12 treatment [6] - 16:1, 29:24, 33:4, 47:4, 56:15, 77:21 treatments [3] - 18:2, 19:1 tricky [1] - 92:18 tried [1] - 68:22 trip [14] - 76:14, 77:23, 78:7, 83:11, 88:13, 93:15, 93:19, 93:21, 93:23, 94:14, 95:1, 96:8, 98:24, 99:1 trophies [1] - 63:3 troponin [1] - 41:20 trouble [1] - 40:24 Truck [2] - 53:13, 53:14 true [3] - 56:8, 95:16, 148:11 Trustee [98] - 2:4, 2:5,</p>
	T			
	T-Mobile [1] - 120:16			

2:6, 2:9, 3:2, 3:4,
3:7, 3:9, 5:11, 5:18,
6:5, 6:12, 6:22, 7:5,
7:15, 7:16, 7:23, 8:8,
8:9, 8:16, 9:6, 9:8,
9:14, 9:24, 10:7,
10:20, 11:3, 22:14,
22:15, 22:22, 23:7,
23:14, 24:1, 24:2,
24:9, 34:16, 34:18,
34:24, 35:8, 35:10,
35:16, 36:4, 36:5,
36:11, 47:19, 47:21,
48:3, 48:11, 48:13,
48:19, 49:6, 49:7,
49:14, 96:23,
100:17, 100:19,
100:23, 101:4,
101:11, 101:13,
101:17, 101:22,
102:15, 102:16,
102:23, 109:20,
110:7, 110:14,
110:24, 111:7,
119:23, 120:1,
120:7, 135:4,
144:16, 144:18,
144:20, 145:2,
145:24, 146:1, 146:8
trustee [67] - 3:5, 5:12,
5:14, 5:16, 6:6, 6:8,
6:10, 6:23, 7:1, 7:3,
7:17, 7:19, 7:21,
8:10, 8:12, 8:14,
9:10, 9:12, 10:1,
10:3, 10:5, 10:21,
10:23, 11:1, 22:16,
22:18, 22:20, 23:8,
23:10, 23:12, 24:3,
24:5, 24:7, 34:20,
34:22, 35:12, 35:14,
36:7, 36:9, 47:23,
48:1, 48:15, 48:17,
49:8, 49:10, 49:12,
92:14, 100:21,
101:2, 101:15,
101:20, 102:17,
102:19, 102:21,
110:8, 110:10,
110:12, 111:1,
111:3, 111:5, 120:3,
120:5, 144:22,
144:24, 146:2,
146:4, 146:6
trustees [16] - 11:23,
25:8, 25:12, 37:8,
37:12, 51:5, 81:16,
103:23, 104:12,
108:17, 112:9,
114:6, 115:21,
118:20, 124:5, 140:8

Trustees [29] - 4:5,
12:3, 19:4, 22:5,
24:17, 32:2, 34:8,
36:16, 36:17, 44:16,
47:10, 49:19, 49:20,
65:8, 72:12, 72:18,
92:10, 97:5, 97:6,
102:2, 107:3,
119:12, 124:10,
124:12, 125:4,
128:23, 135:8, 142:1
truth [1] - 99:3
try [6] - 15:22, 30:10,
59:5, 59:19, 69:3,
76:5
trying [7] - 28:16,
41:15, 59:3, 62:21,
69:2, 93:8, 140:17
tube [1] - 55:23
Tuesday [1] - 103:21
turmoil [1] - 121:9
turn [6] - 4:23, 62:22,
103:4, 104:19,
111:20, 118:22
turned [1] - 28:24
two [24] - 8:24, 16:2,
16:3, 16:9, 31:15,
40:6, 46:22, 57:6,
80:10, 84:15, 92:21,
92:24, 103:21,
104:1, 105:17,
114:4, 116:13,
120:24, 121:2,
127:19, 131:12,
132:16, 142:9, 145:7
type [4] - 63:8, 83:18,
94:4, 117:8
types [1] - 118:11
typical [4] - 21:9,
76:17, 79:1, 79:2
typically [1] - 85:10
TYRRELL [2] - 148:6,
148:17

U

U.S. [2] - 99:24, 106:7
UIC [1] - 77:10
ultimately [6] - 30:2,
76:24, 77:5, 77:14,
78:1, 144:1
under [14] - 12:18,
25:11, 26:2, 29:18,
38:2, 43:4, 54:5,
54:6, 55:13, 60:16,
68:9, 81:9, 139:4,
146:17
undergo [2] - 16:1,
30:10
underlying [1] - 21:22

understood [2] -
65:16, 133:1
underweight [2] -
108:9, 108:11
underwent [2] - 29:23,
78:1
uneasy [1] - 55:15
unexpiring [1] - 117:3
unfortunately [4] -
114:7, 116:4,
116:16, 121:10
United [4] - 66:3, 69:8,
73:1, 99:21
universe [1] - 113:18
Universities [1] -
143:13
unknowns [1] -
139:13
unless [3] - 81:12,
114:21, 116:9
unlikely [1] - 93:16
unprofitable [1] -
121:24
up [47] - 15:6, 33:14,
33:21, 40:13, 41:17,
43:23, 44:2, 53:19,
53:22, 54:20, 58:15,
60:3, 60:20, 60:22,
61:6, 61:10, 62:6,
68:13, 69:18, 69:20,
69:22, 86:13,
103:11, 103:20,
105:19, 106:5,
106:7, 114:19,
116:19, 119:11,
120:16, 122:8,
122:11, 123:4,
123:12, 125:1,
125:3, 125:11,
126:8, 127:6, 129:5,
129:22, 131:10,
135:14, 144:1, 144:3
update [2] - 104:8,
104:23
upfront [2] - 41:12,
131:6
upper [3] - 28:20,
80:14, 144:10
upsetting [3] - 72:1,
99:9, 99:10
upstairs [1] - 68:18
urgency [1] - 75:17
usual [1] - 46:2
Utilization [1] - 104:15
utilization [1] - 104:16
uvula [12] - 61:13,
61:23, 63:19, 70:18,
81:22, 82:5, 82:8,
82:16, 82:21, 82:23,
83:2

uvulectomy [2] -
77:14, 78:2

V

vacation [4] - 55:5,
56:23, 65:18, 67:3
value [1] - 103:17
variably [1] - 77:24
variance [1] - 40:12
various [1] - 21:11
verify [3] - 95:15, 96:2,
97:2
versus [2] - 20:9,
108:7
vet [1] - 129:11
viable [1] - 132:1
videoconference [2] -
1:11, 3:16
Vince [7] - 51:4, 51:8,
95:11, 96:4, 96:18,
97:1, 97:8
VINCENT [1] - 2:12
viral [1] - 82:24
virtual [1] - 141:21
virtually [1] - 127:9
virus [1] - 61:8
visit [3] - 76:9, 81:1,
92:1
visits [2] - 75:16, 77:3
VLAHOS [3] - 2:15,
107:9, 108:22
vote [11] - 3:17, 12:2,
25:12, 37:11, 119:9,
119:16, 134:8,
134:10, 134:11,
134:17, 134:18
voted [4] - 24:17,
36:17, 49:20, 102:3
voter [1] - 128:16

W

waiting [2] - 28:14,
141:10
wakes [1] - 44:1
walk [4] - 17:21,
111:21, 129:5, 141:5
walking [2] - 17:17,
21:8
warrant [1] - 105:9
washed [1] - 56:1
watch [1] - 105:9
water [5] - 40:22, 41:1,
41:4, 43:19
ways [1] - 129:13
wear [6] - 42:11, 54:8,
73:4, 73:6, 73:14,
83:6
wearing [8] - 56:6,

73:1, 79:18, 83:19,
83:21, 84:1, 84:2,
84:4
weather [2] - 55:14,
68:9
website [1] - 4:2
week [4] - 31:7, 68:2,
92:23, 122:6
weeks [5] - 16:9,
92:21, 93:1, 103:21,
138:23
weigh [1] - 131:3
weight [1] - 58:16
welcome [2] - 125:17,
126:3
Weller [2] - 111:23,
113:20
WELLER [5] - 2:13,
111:14, 118:20,
120:11, 141:3
WERE [1] - 147:5
WHICH [1] - 147:5
whole [3] - 58:16,
58:18, 64:17
widow [1] - 132:13
Widow's [1] - 6:17
WILLIAM [1] - 2:5
winded [2] - 62:21,
63:11
windows [2] - 43:23,
43:24
wish [1] - 52:15
witness [9] - 13:9,
19:12, 26:15, 32:8,
38:19, 44:15, 53:1,
74:4, 90:14
Witness [5] - 19:10,
32:6, 44:21, 52:21,
74:2
witnesses [1] - 52:15
Witnesses [3] - 13:7,
26:13, 38:17
wits [1] - 41:11
wonderful [1] - 140:5
Wong [1] - 76:1
wood [1] - 114:17
word [1] - 115:23
words [3] - 33:12,
79:4, 135:2
wore [4] - 16:11, 73:7,
83:10, 83:15
works [1] - 141:1
world [2] - 113:9,
120:14
worried [1] - 98:14
worries [1] - 64:12
worse [7] - 33:17,
71:5, 79:6, 87:11,
87:12, 87:13, 122:7
worsen [1] - 87:9

wound [1] - 58:15
wow [1] - 70:2
written [7] - 20:6,
 20:17, 32:19, 40:8,
 45:9, 75:2, 141:23
wrongful [1] - 117:8
wrote [1] - 143:11

X

x-ray [1] - 87:19

Y

year [29] - 30:15, 47:1,
 61:10, 78:14,
 103:11, 105:6,
 105:23, 106:2,
 106:9, 107:18,
 109:7, 114:7,
 114:17, 114:19,
 115:14, 118:12,
 118:24, 119:2,
 120:23, 121:1,
 127:3, 127:4,
 127:10, 137:6,
 137:12, 137:13,
 138:2, 138:5
year's [1] - 115:10
year-over-year [1] -
 118:24
years [10] - 29:17,
 54:16, 87:6, 108:21,
 112:4, 129:22,
 130:7, 130:9,
 131:11, 137:2
yesterday [2] -
 103:21, 126:18
yourself [1] - 67:6

Z

zero [2] - 98:13, 116:7