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BEFORE
THE RETIREMENT BOARD
FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO

IN THE MATTER OF)
MEETING NO. 1080)

STENOGRAPHIC REPORT OF PROCEEDINGS had at
the 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
Wednesday, November 18, 2020, commencing at the
hour of 8:30 a.m.

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APPEARANCES

BOARD MEMBERS:

DANIEL FORTUNA, President and
Annuitant Trustee

ANTHONY MARTIN, Secretary and Active
Trustee

WILLIAM MURPHY, Active Trustee

TIMOTHY McPHILLIPS, Active Trustee

MELISSA CONYEARS-ERVIN, City Treasurer

ANNA VALENCIA, City Clerk

RESHMA SONI, City Comptroller

ATTORNEYS FOR THE BOARD:

BURKE, BURNS AND PINELLI, LTD.
BY: MS. MARY PATRICIA BURNS
MR. VINCENT PINELLI

ALSO PRESENT:

LORI LUND, Deputy Director
STEVEN R. SWANSON, Executive Director
LORNA SCOTT, Chief Investment Officer
JACLYN VLAHOS, Comptroller
JOHN CONNESS, Fund Accountant
MARC TORRES, IT Analyst
MARK MYSLINSKI, City Treasurer's Office
DANIEL G. SAMO, M.D., Board Physician
MICHAEL I. PETERS, M.D., Board Physician

1 CHAIRMAN FORTUNA: Please, do a roll
2 call.

3 MEMBER MARTIN: Trustee Valencia.

4 MEMBER VALENCIA: Here.

5 MEMBER MARTIN: Conyears-Ervin.

6 MEMBER CONYEARS-ERVIN: Here.

7 MEMBER MARTIN: Trustee Holt.

8 Trustee McPhillips.

9 MEMBER MCPHILLIPS: Here.

10 MEMBER MARTIN: Trustee Murphy.

11 MEMBER MURPHY: Here.

12 MEMBER MARTIN: Trustee Fortuna.

13 CHAIRMAN FORTUNA: Here.

14 MEMBER MARTIN: Trustee Martin is
15 present.

16 MS. BURNS: And Trustee Soni.

17 MEMBER MARTIN: Trustee Soni, I'm sorry.

18 MEMBER SONI: No problem. Good morning.

19 MEMBER MARTIN: We have a quorum.

20 CHAIRMAN FORTUNA: Thank you, very much.

21 I have to go through these remarks like I
22 have to every meeting now. So it is Public Act
23 101-0640 allows this meeting to be conducted by
24 audio video conference. The Act requires a roll

1 call on each vote on each matter acted upon.

2 Further, consistent with Public Act
3 101-0640 for the record I am physically present at
4 the Fund office as is the Executive Director and we
5 are proceeding by video conference because we
6 continue to believe that due to the pandemic it is
7 important to not be physically present in the same
8 space.

9 So we have posted a Notice of this
10 meeting in accordance with the Open Meetings Act
11 and the meeting is being recorded and a transcript
12 of the proceeding will be prepared and will be made
13 available on the Fund's website.

14 MEMBER MARTIN: Mr. President, consistent
15 with Public Act 91-0715 and reasonable constraints
16 determined by the Board of Trustees at each Regular
17 Meeting of the Board or its committees that is open
18 to the public members of the public may request a
19 brief time to address the Board on relevant matters
20 within its jurisdiction.

21 Are there any requests from the public to
22 comment today?

23 That being said, if there are none, we
24 will move on.

1 First, we will turn to approval of the
2 Administrative Items. Under Item A, Approval of
3 Minutes of Regular Audio Meeting for October 23,
4 2020, I make a motion to approve the Minutes from
5 the October 23, 2020 board meeting.

6 MEMBER SONI: Second.

7 CHAIRMAN FORTUNA: There's a motion by
8 Trustee Martin to approve the Minutes. Seconded by
9 Trustee Soni.

10 Trustee Martin.

11 MEMBER MARTIN: Yes.

12 CHAIRMAN FORTUNA: Trustee Soni.

13 MEMBER SONI: Yes.

14 CHAIRMAN FORTUNA: Trustee
15 Conyears-Ervin.

16 MEMBER CONYEARS-ERVIN: Yes.

17 CHAIRMAN FORTUNA: Trustee McPhillips.

18 MEMBER McPHILLIPS: Yes.

19 CHAIRMAN FORTUNA: Trustee Murphy.

20 MEMBER MURPHY: Yes.

21 CHAIRMAN FORTUNA: Trustee Valencia.

22 MEMBER VALENCIA: Yes.

23 CHAIRMAN FORTUNA: And I am a yes.

24 Motion carries. Go ahead.

1 MEMBER MARTIN: Mr. President, there was
2 a phone poll approving the October 23, 2020
3 transcript, which was taken on October 30, 2020. I
4 move that the phone poll be spread upon the record
5 and ratified by the Board.

6 MEMBER MURPHY: Second.

7 CHAIRMAN FORTUNA: There's a motion by
8 Trustee Martin. Seconded by Trustee Murphy.
9 Trustee Martin.

10 MEMBER MARTIN: Yes.

11 CHAIRMAN FORTUNA: Trustee Soni.

12 MEMBER SONI: Yes.

13 CHAIRMAN FORTUNA: Trustee
14 Conyears-Ervin.

15 MEMBER CONYEARS-ERVIN: Yes.

16 CHAIRMAN FORTUNA: Trustee McPhillips.

17 MEMBER McPHILLIPS: Yes.

18 CHAIRMAN FORTUNA: Trustee Murphy.

19 MEMBER MURPHY: Yes.

20 CHAIRMAN FORTUNA: Trustee Valencia.

21 MEMBER VALENCIA: Yes.

22 CHAIRMAN FORTUNA: And I am a yes.

23 MEMBER MARTIN: Mr. President, I make a
24 motion to approve the Minimum Formula Annuities

1 starting with Member 13749 and ending with Member
2 14772.

3 MEMBER CONYEARS-ERVIN: Second.

4 CHAIRMAN FORTUNA: There is a motion by
5 Trustee Martin. Seconded by Trustee Conyears
6 Ervin.

7 Trustee Martin.

8 MEMBER MARTIN: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee
12 Conyears-Ervin.

13 MEMBER CONYEARS-ERVIN: Yes.

14 CHAIRMAN FORTUNA: Trustee McPhillips.

15 MEMBER McPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: Trustee Murphy.

17 MEMBER MURPHY: Yes.

18 CHAIRMAN FORTUNA: Trustee Valencia.

19 MEMBER VALENCIA: Yes.

20 CHAIRMAN FORTUNA: And I am a yes.

21 MEMBER MARTIN: Mr. President, moving on
22 to Item 2-C, we have Survivor Annuities, Widow's
23 Annuities and Children's Annuities. I make a
24 motion to approve the Widow's Annuities starting

1 with Member 09885 continuing to Member 09225.

2 MEMBER McPHILLIPS: Second.

3 CHAIRMAN FORTUNA: There's a motion by
4 Trustee Martin. Seconded by Trustee McPhillips.

5 Trustee Martin.

6 MEMBER MARTIN: Yes.

7 CHAIRMAN FORTUNA: Trustee Soni.

8 MEMBER SONI: Yes.

9 CHAIRMAN FORTUNA: Trustee
10 Conyears-Ervin.

11 MEMBER CONYEARS-ERVIN: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER McPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: Trustee Murphy.

15 MEMBER MURPHY: Yes.

16 CHAIRMAN FORTUNA: Trustee Valencia.

17 MEMBER VALENCIA: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 MEMBER MARTIN: Mr. President, moving to
20 Item D, we have Refunds. I make a motion to
21 approve Refunds of Contributions beginning with
22 Member 17579 and continuing through to Member
23 19021.

24 MEMBER CONYEARS-ERVIN: Second.

1 CHAIRMAN FORTUNA: Motion by Trustee
2 Martin. Seconded by Trustee Conyears.

3 CHAIRMAN FORTUNA: Trustee Martin.

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee

8 Conyears-Ervin.

9 MEMBER CONYEARS-ERVIN: Yes.

10 CHAIRMAN FORTUNA: Trustee McPhillips.

11 MEMBER McPHILLIPS: Yes.

12 CHAIRMAN FORTUNA: Trustee Murphy.

13 MEMBER MURPHY: Yes.

14 CHAIRMAN FORTUNA: Trustee Valencia.

15 MEMBER VALENCIA: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 MEMBER MARTIN: Mr. President, moving on

18 to Item E, Death Benefits. I move to approve the

19 Death Benefits starting with Member 09498

20 continuing through Member 09225.

21 MEMBER VALENCIA: Second.

22 CHAIRMAN FORTUNA: Motion by Trustee
23 Martin. Seconded by Trustee Valencia.

24 Trustee Martin.

1 MEMBER MARTIN: Yes.

2 CHAIRMAN FORTUNA: Trustee Soni.

3 MEMBER SONI: Yes.

4 CHAIRMAN FORTUNA: Trustee
5 Conyears-Ervin.

6 MEMBER CONYEARS-ERVIN: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER McPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Valencia.

12 MEMBER VALENCIA: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 MEMBER MARTIN: Mr. President, moving on
15 to Partial Payments. I move to approve Partial
16 Payments beginning with Member 09498 and continuing
17 through Member 09225.

18 MEMBER SONI: Second.

19 CHAIRMAN FORTUNA: Motion by Trustee
20 Martin. Seconded by Trustee Soni.
21 Trustee Martin.

22 MEMBER MARTIN: Yes.

23 CHAIRMAN FORTUNA: Trustee Soni.

24 MEMBER SONI: Yes.

1 CHAIRMAN FORTUNA: Trustee
2 Conyears-Ervin.

3 MEMBER CONYEARS-ERVIN: Yes.

4 CHAIRMAN FORTUNA: Trustee McPhillips.

5 MEMBER McPHILLIPS: Yes.

6 CHAIRMAN FORTUNA: Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Valencia.

9 MEMBER VALENCIA: Yes.

10 CHAIRMAN FORTUNA: And I am a yes.

11 MEMBER MARTIN: Mr. President, moving on
12 to Item G, Benefit Recalculations. There is one
13 Benefit Recalculation. This involves a change from
14 a child's annuity to a full orphan annuity. The
15 child is Tina Marie Liva, child of Louis A. Liva.
16 The staff has the proper paperwork on file and I
17 believe it's been reviewed by counsel. Given that,
18 I make a motion to approve.

19 MEMBER MURPHY: Second.

20 CHAIRMAN FORTUNA: Motion to approve by
21 Trustee Martin. Seconded by Trustee Murphy.
22 Trustee Martin.

23 MEMBER MARTIN: Yes.

24 CHAIRMAN FORTUNA: Trustee Soni.

1 MEMBER SONI: Yes.

2 CHAIRMAN FORTUNA: Trustee

3 Conyears-Ervin.

4 MEMBER CONYEARS-ERVIN: Yes.

5 CHAIRMAN FORTUNA: Trustee McPhillips.

6 MEMBER McPHILLIPS: Yes.

7 CHAIRMAN FORTUNA: Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Valencia.

10 MEMBER VALENCIA: Yes.

11 CHAIRMAN FORTUNA: And I am a yes.

12 MEMBER MARTIN: Mr. President, moving on

13 to Request for Permission. There is an issue of

14 guardianship. This involves the matter of Tina

15 Marie Liva appointing her brother as her guardian.

16 Staff confirms that the court letters of

17 guardianship are on file. I make a motion to

18 approve the guardianship in this matter.

19 MEMBER CONYEARS-ERVIN: Second.

20 CHAIRMAN FORTUNA: Motion to approve by

21 Trustee Martin. Seconded by Trustee

22 Conyears-Ervin.

23 Trustee Martin.

24 MEMBER MARTIN: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.

2 MEMBER SONI: Yes.

3 CHAIRMAN FORTUNA: Trustee

4 Conyears-Ervin.

5 MEMBER CONYEARS-ERVIN: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER McPHILLIPS: Yes.

8 CHAIRMAN FORTUNA: Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: Yes.

12 CHAIRMAN FORTUNA: And I am a yes.

13 MEMBER MARTIN: Mr. President, we have a

14 request to reside out of state. There is one

15 request and that is for Member 16041 Joseph Kelly

16 to reside out of state. I make a motion to

17 approve.

18 MEMBER McPHILLIPS: Second.

19 CHAIRMAN FORTUNA: Motion to approve by

20 Trustee Martin. Seconded by Trustee McPhillips.

21 Trustee Martin.

22 MEMBER MARTIN: Yes.

23 CHAIRMAN FORTUNA: Trustee Soni.

24 MEMBER SONI: Yes.

1 CHAIRMAN FORTUNA: Trustee
2 Conyears-Ervin.

3 MEMBER CONYEARS-ERVIN: Yes.

4 CHAIRMAN FORTUNA: Trustee McPhillips.

5 MEMBER McPHILLIPS: Yes.

6 CHAIRMAN FORTUNA: Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Valencia.

9 MEMBER VALENCIA: Yes.

10 CHAIRMAN FORTUNA: And I am a yes.

11 MEMBER MARTIN: Mr. President, under Item
12 I, we have Removals. I move to approve the
13 Removals starting with Donald J. Brandel and ending
14 with Laila Lynch.

15 MEMBER VALENCIA: Second.

16 CHAIRMAN FORTUNA: Motion to approve the
17 Removals by Trustee Martin. Seconded by Trustee
18 Valencia.
19 Trustee Martin.

20 MEMBER MARTIN: Yes.

21 CHAIRMAN FORTUNA: Trustee Soni.

22 MEMBER SONI: Yes.

23 CHAIRMAN FORTUNA: Trustee
24 Conyears-Ervin.

1 MEMBER CONYEARS-ERVIN: Yes.

2 CHAIRMAN FORTUNA: Trustee McPhillips.

3 MEMBER McPHILLIPS: Yes.

4 CHAIRMAN FORTUNA: Trustee Murphy.

5 MEMBER MURPHY: Yes.

6 CHAIRMAN FORTUNA: Trustee Valencia.

7 MEMBER VALENCIA: Yes.

8 CHAIRMAN FORTUNA: And I am a yes.

9 MEMBER MARTIN: Mr. President, moving on
10 to Item 3. We have request for the approval of
11 Payments Pursuant to Administrative and Court
12 Orders. I move to approve all of the
13 Administrative and Court Orders listed in the
14 docket starting with Member 012407 and ending with
15 Member 013804.

16 MEMBER VALENCIA: Second.

17 CHAIRMAN FORTUNA: Motion by Trustee
18 Martin. Seconded by Trustee Valencia.

19 Trustee Martin.

20 MEMBER MARTIN: Yes.

21 CHAIRMAN FORTUNA: Trustee Soni.

22 MEMBER SONI: Yes.

23 CHAIRMAN FORTUNA: Trustee

24 Conyears-Ervin.

1 MEMBER CONYEARS-ERVIN: Yes.

2 CHAIRMAN FORTUNA: Trustee McPhillips.

3 MEMBER McPHILLIPS: Yes.

4 CHAIRMAN FORTUNA: Trustee Murphy.

5 MEMBER MURPHY: Yes.

6 CHAIRMAN FORTUNA: Trustee Valencia.

7 MEMBER VALENCIA: Yes.

8 CHAIRMAN FORTUNA: And I am a yes.

9 MEMBER MARTIN: Mr. President, if we are
10 ready, we can move on to the disability
11 applications.

12 MS. BURNS: Trustee Martin, Vince texted
13 me that he got caught behind an accident so he was
14 having a hard time getting to the office. Can we
15 go out of the regular order of business and
16 consider entertaining a motion to go out of the
17 regular order of business in order to do a few more
18 of the more routine items?

19 MEMBER MARTIN: I have no issue with that
20 at all. I make a motion to go out of the regular
21 order of business.

22 MEMBER SONI: Second.

23 CHAIRMAN FORTUNA: Motion by Martin.

24 Seconded by Trustee Soni.

1 Trustee Martin.

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Soni.

4 MEMBER SONI: Yes.

5 CHAIRMAN FORTUNA: Trustee

6 Conyears-Ervin.

7 MEMBER CONYEARS-ERVIN: Yes.

8 CHAIRMAN FORTUNA: Trustee McPhillips.

9 MEMBER McPHILLIPS: Yes.

10 CHAIRMAN FORTUNA: Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Valencia.

13 MEMBER VALENCIA: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 MEMBER MARTIN: Do we have the doctor

16 present?

17 MS. BURNS: Yes.

18 MEMBER MARTIN: I will stay in order

19 here. We will go to Item 5 Approval of Board

20 Physician Reviews of Disability Recipients. I move

21 to approve the board physician's recommendations.

22 MEMBER SONI: Second.

23 CHAIRMAN FORTUNA: Motion by Trustee

24 Martin. Seconded by Trustee Soni.

1 Trustee Martin.

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Soni.

4 MEMBER SONI: Yes.

5 CHAIRMAN FORTUNA: Trustee

6 Conyears-Ervin.

7 MEMBER CONYEARS-ERVIN: Yes.

8 CHAIRMAN FORTUNA: Trustee McPhillips.

9 MEMBER McPHILLIPS: Yes.

10 CHAIRMAN FORTUNA: Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Valencia.

13 MEMBER VALENCIA: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 MEMBER MARTIN: Mr. President, we can

16 move to Item 6, if that would be okay, that is the

17 auditor finalist presentations.

18 MS. BURNS: Maybe, Trustee Martin, you

19 would consider skipping over that one and go to

20 Number 8, Expenditures.

21 MEMBER MARTIN: Mr. President, moving on

22 to Item 8-A Administrative Expenses for Board

23 Review and Approval. I move to approve the

24 Administrative Expenses as presented.

1 CHAIRMAN FORTUNA: Motion by Trustee
2 Martin. Seconded by Trustee Murphy.
3 Trustee Martin.
4 MEMBER MARTIN: Yes.
5 CHAIRMAN FORTUNA: Trustee Soni.
6 MEMBER SONI: Yes.
7 CHAIRMAN FORTUNA: Trustee
8 Conyears-Ervin.
9 MEMBER CONYEARS-ERVIN: Yes.
10 CHAIRMAN FORTUNA: Trustee McPhillips.
11 MEMBER McPHILLIPS: Yes.
12 CHAIRMAN FORTUNA: Trustee Murphy.
13 MEMBER MURPHY: Yes.
14 CHAIRMAN FORTUNA: Trustee Valencia.
15 MEMBER VALENCIA: Yes.
16 CHAIRMAN FORTUNA: And I am a yes.
17 MEMBER MARTIN: Mr. President, do we want
18 to move to Employee Healthcare for 2021, if Steve
19 wants to present on this issue?
20 CHAIRMAN FORTUNA: Yes, we are going to
21 do that. Go ahead, Steve.
22 MR. SWANSON: Yes. Thank you. Under
23 Item 8, there is healthcare premiums for 2021 A and
24 B. A shows the current costs that we have

1 attached.

2 To give the Trustees some background on
3 this, in 2018 we changed our healthcare plan, staff
4 healthcare plan, for 2019, which continues to save
5 us about \$100,000 a year. We moved away from a
6 grandfather plan and moved into a platinum plan,
7 which is still a very good plan for the staff but
8 it has saved the Fund considerable money.

9 It is shown in healthcare premiums for
10 2021 on that chart number B and also our healthcare
11 costs do move up incrementally every year because a
12 new plan is based on the age of the participants
13 and thankfully we are all a year older heading into
14 2021. We're still here so it does cost a little
15 bit. It moves up between 3 to 4 percent every year
16 strictly based on age. You will see some increases
17 as we move along but overall we have been able to
18 achieve some good savings for the Fund over the
19 last three years.

20 MEMBER MARTIN: Any Trustees have any
21 questions on it? If not, I am going to make a
22 motion to approve it.

23 MEMBER CONYEARS-ERVIN: Second.

24 CHAIRMAN FORTUNA: Motion to approve by

1 Trustee Martin. Seconded by Trustee Conyears
2 Ervin.

3 Trustee Martin.

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee

8 Conyears-Ervin.

9 MEMBER CONYEARS-ERVIN: Yes.

10 CHAIRMAN FORTUNA: Trustee McPhillips.

11 MEMBER McPHILLIPS: Yes.

12 CHAIRMAN FORTUNA: Trustee Murphy.

13 MEMBER MURPHY: Yes.

14 CHAIRMAN FORTUNA: Trustee Valencia.

15 MEMBER VALENCIA: Yes.

16 CHAIRMAN FORTUNA: And I am a yes.

17 MEMBER MARTIN: Mr. President, moving to

18 Item 9. Steve, do you want to provide your

19 Executive Director's Report?

20 MR. SWANSON: I do have a few items I'd

21 like to go through. For one, in board packet, we

22 have been asked to provide quarterly a report on

23 member contributions. That is in Board pack, you

24 can find that there.

1 I also have a report on the 2020 FOIA
2 requests we have received so far this year. One in
3 particular I wanted to mention was received that
4 prompted a phone poll where we received a request
5 for the meeting transcript from a Mr. Paul
6 Cogswell.

7 The next item is 9-A in board pack. It
8 is the IT Security Awareness Training. This is
9 required training for the Trustees. So, please,
10 when you have a little time read through it,
11 complete the training and then sign-off on the
12 certificate and have it forwarded back to me. I
13 certainly appreciate it. We need it completed by
14 the end of the year.

15 MS. BURNS: Every trustee will get one
16 hour of credit for completing that training towards
17 their required eight hours of continuing education.

18 MEMBER CONYEARS-ERVIN: What training?

19 MR. SWANSON: IT Security Awareness
20 Training, Madam Treasurer. It is in Board pack. I
21 can also forward it, if you would like.

22 TRUSTEE CONYEARS-ERVIN: That would be
23 good.

24 MEMBER VALENCIA: Is it possible that you

1 could let all the Trustees know how many hours that
2 we have?

3 MR. SWANSON: You won't have to see me in
4 December this year.

5 MEMBER VALENCIA: For eight hours
6 straight.

7 MR. SWANSON: Yes. Hopefully, it was
8 educational but thank you for putting up with us.

9 But I will get that out to the Trustees
10 probably next week after this meeting. Some of it
11 I have to work with legal counsel on just to make
12 sure my calculations are correct.

13 The next item we have I see is the 2020
14 active election results. I believe the Board needs
15 to certify those.

16 MEMBER MARTIN: Given that, Steve, I'd
17 like to move to certify the active election results
18 for the October, 2020 election and congratulate Mr.
19 Robert Tebbens.

20 MEMBER SONI: Second.

21 CHAIRMAN FORTUNA: A motion by Trustee
22 Martin. Seconded by Trustee Soni.

23 Trustee Martin.

24 MEMBER MARTIN: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.

2 MEMBER SONI: Yes.

3 CHAIRMAN FORTUNA: Trustee

4 Conyears-Ervin.

5 MEMBER CONYEARS-ERVIN: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER McPHILLIPS: Yes.

8 CHAIRMAN FORTUNA: Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: Yes.

12 CHAIRMAN FORTUNA: And I am a yes.

13 MEMBER MARTIN: Mr. President, I'd like

14 to move on to Cyber Liability Insurance for 2021.

15 I move to approve the purchase of the Cyber

16 Liability Insurance for 2021 as presented, which is

17 subject to Fund counsel's review and approval of

18 the policy.

19 MEMBER McPHILLIPS: Second.

20 CHAIRMAN FORTUNA: Motion by Trustee

21 Martin. Seconded by Trustee McPhillips.

22 Trustee Martin.

23 MEMBER MARTIN: Yes.

24 CHAIRMAN FORTUNA: Trustee Soni.

1 MEMBER SONI: Yes.

2 CHAIRMAN FORTUNA: Trustee

3 Conyears-Ervin.

4 MEMBER CONYEARS-ERVIN: Yes.

5 CHAIRMAN FORTUNA: Trustee McPhillips.

6 MEMBER McPHILLIPS: Yes.

7 CHAIRMAN FORTUNA: Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Valencia.

10 MEMBER VALENCIA: Yes.

11 CHAIRMAN FORTUNA: And I am a yes.

12 MS. BURNS: We can now go back to the
13 regular order of business and do the hearings
14 because I know we have some trustees who need to
15 leave. I believe Vince is on the call and ready to
16 proceed. He thanks you for your patience.

17 MEMBER MARTIN: I'd like to move on to
18 Item 4 Hearings.

19 Mr. Iniguez, are you online?

20 MR. INIGUEZ: Yes, I am here.

21 MEMBER MARTIN: Let the record reflect
22 this is the Duty Disability for Vincent Iniguez,
23 Firefighter, Engine 12.

24 Vincent, for the record, Vince Pinelli,

1 the Fund's attorney, is going to be conducting this
2 hearing. Without anything further, Vince, take it
3 away.

4 MR. PINELLI: Thank you, Mr. Secretary.

5 Good morning, sir. Could you just please
6 state your name so I pronounce it correctly and
7 also spell your last name for the record.

8 MR. INIGUEZ: Vincent Paul Iniguez,
9 I-n-i-g-u-e-z.

10 MR. PINELLI: Thank you. Mr. Iniguez,
11 I'm going to be conducting this hearing for the
12 record. I would like to advise you of some
13 preliminary matters before we start evidence.

14 First of all, there are I think eight
15 trustees present.

16 CHAIRMAN FORTUNA: Seven.

17 MR. PINELLI: Thank you. There are seven
18 trustees present at the current time to hear the
19 evidence on your application. If you don't know
20 you should know, you need the yes vote of at least
21 five of those seven trustees in order to receive
22 this benefit. Do you understand that?

23 MR. INIGUEZ: Yes.

24 MR. PINELLI: In addition, you're

1 proceeding without an attorney. Is it your desire
2 to proceed without an attorney today?

3 MR. INIGUEZ: Yes.

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

9 MR. INIGUEZ: Yes.

10 MR. PINELLI: By way of procedures, I am
11 going to start by asking you some questions under
12 oath. Then the board members may or may not have
13 questions of you. Then I will call Doctor Samo,
14 the board's physician, who interviewed you. If
15 there is anything I don't ask him that you think is
16 important for the Board to know, please let me know
17 and you will be given that opportunity. Do you
18 understand the procedures?

19 MR. INIGUEZ: Yes.

20 MR. PINELLI: Then we are ready to
21 proceed. Could I have Mr. Iniguez and Dr. Samo
22 raise your right hands, please?

23 (Witness sworn.)

24 VINCENT P. INIGUEZ

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

3 EXAMINATION

4 BY MR. PINELLI:

5 Q Sir, what is your current rank with the
6 Fire Department?

7 A Firefighter EMT.

8 Q And what was your last assignment before
9 you went on layup?

10 A Engine 32. You have me down at Engine
11 12. It is Engine 32.

12 Q Thank you for that clarification.

13 Directing your attention to the exhibits,
14 you should have been provided a copy of Board
15 Exhibits 1 through 13 in advance of the hearing.
16 Did you get those exhibits?

17 A Yes.

18 Q Did you have a chance to review them?

19 A Yes, I did.

20 Q Do you have any objection to their
21 admission into the record subject to that
22 clarification which you just made?

23 A No.

24 MR. PINELLI: Thank you.

1 Mr. Chairman, I move for admission of
2 Board's Exhibits 1 through 13, with that
3 clarification made by the applicant, without
4 objection.

5 CHAIRMAN FORTUNA: Admitted without
6 objection.

7 (Board Exhibits 1 through 13
8 were admitted into evidence.)

9 MR. PINELLI: Thank you.

10 BY MR. PINELLI:

11 Q Now, sir, you are applying for a Duty
12 Disability benefit based upon an injury or injuries
13 that you sustained on October 28th of 2019; is that
14 correct?

15 A Yes.

16 Q Understanding the Board has your sworn
17 statement and they have reviewed it, but could you
18 just briefly tell us in your own words where you
19 were and what happened to you on that date?

20 A Well, we were doing a rescue drill at
21 Engine 32's quarters. Placed a 28-foot ladder to
22 the second floor.

23 Going up the ladder as I tried coming
24 through the window on the second floor, I couldn't

1 wrap my leg around to get in and I ended up falling
2 in head first and just pretty much landed on my
3 left side and that is when I hurt my leg, my knee
4 and my back.

5 Q Okay. Was that your lower lumbar area of
6 your back?

7 A Yes.

8 Q Prior to that date, had you ever had any
9 injuries to your lower back before?

10 A Yeah, I hurt it before, yeah.

11 Q Did you hurt it before while you were
12 working?

13 A Yeah.

14 Q Were you able to rehabilitate and come
15 back to active duty after those injuries?

16 A Yes, I was.

17 Q Did you basically have conservative
18 treatment, that is non-surgical treatment, that
19 allowed you to rehabilitate and come back to work
20 after those injuries?

21 A Yes. Just physical therapy.

22 Q Now with respect to this injury,
23 following it did you have consultations with
24 various doctors regarding treatment for your lower

1 back?

2 A Yes, I did.

3 Q What did they advise you with respect to
4 treatment for your lower back?

5 A Well, my first one was just physical
6 therapy and after the physical therapy it was still
7 bothering me. They sent me to pain management.
8 They ended up giving me -- it's called two ESI
9 injections, probably say about a month and a half
10 apart, and that didn't work either. Ended up going
11 for -- they sent me to an orthopedic doctor and he
12 recommended that I have the surgery on the back and
13 I ended up going for a second opinion and he
14 recommended the same thing.

15 Q Are they recommending what is called a
16 fusion surgery?

17 A Yes. Yes. Fusion, I believe, it is at
18 L-4/L-5 and then L-5/S-1 decompression and
19 posterior spinal fusion. What is it?
20 Transforaminal lumbar interbody fusion and
21 something about some grafting.

22 Q Have you scheduled that surgery yet?

23 A Actually, I had it for the 29th of
24 October and I couldn't make that one because my

1 sugar level was too high and my primary doctor
2 postponed it to get my sugar lower.

3 Q Is it currently scheduled or not yet?

4 A Not yet, no. They gave me some new
5 medication for this diabetes that I was diagnosed I
6 believe probably end of the February beginning of
7 March after I has taking those ESI injections.

8 Q Okay. Is it still your intention to go
9 forward with the fusion just when the doctors tell
10 you it is appropriate?

11 A Yeah. Yeah.

12 Q Now can you describe for the board
13 members currently what if any pain or limitations
14 of movement you are experiencing with your lower
15 back?

16 A Well, with my lower back and it runs
17 downs through my right leg and the buttocks in the
18 back, as far as bending over, twisting, lifting,
19 lifting anything heavy. I know I would have a
20 problem with that SCBA tank, throwing that on,
21 because where the tank ends on the bottom that is
22 where a lot of the pain is at. As far as just
23 walking, after I am walking about, 15, maybe 15, 20
24 minutes, it just flares up right away.

1 Q Now since you went on layup due to this
2 injury, have you engaged in any activity by which
3 you earn income?

4 A No. No. No.

5 Q Have you engaged in any sporting
6 activities?

7 A No.

8 Q Are you currently taking any medications
9 prescribed by a physician for the condition of your
10 back?

11 A Yeah. Tylenol-3 codeine and
12 Cyclobenzaprine.

13 Q Okay.

14 A Muscle relaxant.

15 MR. PINELLI: Thank you, very much. I
16 have no further questions at this time.

17 CHAIRMAN FORTUNA: Trustees, any
18 questions? Hearing none.

19 MR. PINELLI: I would then call Dr. Samo.

20 (Witness previously sworn.)

21 DANIEL G. SAMO, M.D.

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

24 EXAMINATION

1 BY MR. PINELLI:

2 Q Please, state your name.

3 A Daniel Samo.

4 Q You are a physician; is that correct?

5 A Yes.

6 Q Are a copy of your qualifications as a
7 physician attached to the Board Exhibits?

8 A Yes.

9 Q Do you perform a function as a consultant
10 to this Fund?

11 A Yes.

12 Q In that capacity, do you review medical
13 records, interview or examine applicants and file a
14 written report with the Board?

15 A Yes.

16 Q Did you follow that procedure with
17 respect to Mr. Iniguez as marked as Board Exhibit
18 Number 2?

19 A Yes.

20 Q Doctor, can you briefly describe for us
21 what his diagnosis was and treatment
22 recommendations?

23 A So his diagnosis was spinal stenosis,
24 which is narrowing of the canal where the spinal

1 cord and the nerves are, as well as a herniated
2 disc. He did try conservative treatment as he
3 said. PT, epidural injections, which provided
4 little or no relief. And so now he is scheduled
5 for a decompression surgery, with a discectomy and
6 a fusion.

7 Q Doctor, given his current limitations as
8 he described them and that diagnosis and
9 recommendation for treatment, would he be able to
10 safely perform his duties with the Fire Department
11 in his condition?

12 A No.

13 MR. PINELLI: Thank you. I have no
14 further questions of the doctor.

15 CHAIRMAN FORTUNA: Any questions for
16 Doctor Samo from the Trustees?

17 Go ahead. No questions moving forward
18 then.

19 MR. PINELLI: That would conclude the
20 evidence on this matter.

21 MEMBER MCPHILLIPS: I make a motion to
22 grant.

23 CHAIRMAN FORTUNA: There's a motion to
24 grant by Trustee McPhillips.

1 MEMBER VALENCIA: Second.

2 CHAIRMAN FORTUNA: Second by Trustee
3 Valencia.

4 Trustee Martin.

5 MEMBER MARTIN: Yes.

6 CHAIRMAN FORTUNA: Trustee Soni.

7 MEMBER SONI: Yes.

8 CHAIRMAN FORTUNA: Trustee
9 Conyears-Ervin.

10 MEMBER CONYEARS-ERVIN: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER McPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: Trustee Murphy.

14 MEMBER MURPHY: Yes.

15 CHAIRMAN FORTUNA: Trustee Valencia.

16 MEMBER VALENCIA: Yes.

17 CHAIRMAN FORTUNA: And I am a yes.

18 MEMBER MARTIN: I'd like to make a motion
19 for reexam consistent with the Board's policy.

20 MEMBER SONI: Second.

21 CHAIRMAN FORTUNA: Motion for reexam by
22 Trustee Martin. Seconded by Trustee Soni.

23 Trustee Martin.

24 MEMBER MARTIN: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.

2 MEMBER SONI: Yes.

3 CHAIRMAN FORTUNA: Trustee

4 Conyears-Ervin.

5 MEMBER CONYEARS-ERVIN: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER McPHILLIPS: Yes.

8 CHAIRMAN FORTUNA: Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: Yes.

12 CHAIRMAN FORTUNA: And I am a yes.

13 MEMBER MARTIN: I would also like to make
14 a motion to adopt the Findings of Fact as presented
15 by Fund counsel.

16 MEMBER MURPHY: Second.

17 CHAIRMAN FORTUNA: Motion by Trustee
18 Martin. Seconded by Trustee Murphy.

19 Based on the Findings of Fact made by the
20 Trustees, the Trustees have voted to grant the
21 benefit that you have requested. You will be
22 notified by mail of the Findings of Fact and the
23 Board's decision.

24 Thank you and good luck.

1 MR. INIGUEZ: Okay. Thank you.

2 MEMBER MARTIN: I'd like to move to the
3 Ordinary Disability application for Dawn Hoard.

4 MR. PINELLI: If I might, before we
5 proceed with the next two, I think perhaps an
6 Executive Session would be appropriate.

7 MS. BURNS: Motion to go into closed
8 session pursuant to Section 2(c)4 and 2(c)11 of the
9 Open Meetings Act.

10 MEMBER MARTIN: That would be my motion
11 then.

12 MEMBER CONYEARS-ERVIN: Second.

13 CHAIRMAN FORTUNA: Motion by Trustee
14 Martin. Seconded by Trustee Conyears-Ervin.
15 Trustee Martin.

16 MEMBER MARTIN: Yes.

17 CHAIRMAN FORTUNA: Trustee Soni.

18 MEMBER SONI: Yes.

19 CHAIRMAN FORTUNA: Trustee
20 Conyears-Ervin.

21 MEMBER CONYEARS-ERVIN: Yes.

22 CHAIRMAN FORTUNA: Trustee McPhillips.

23 MEMBER McPHILLIPS: Yes.

24 CHAIRMAN FORTUNA: Trustee Murphy.

1 MEMBER MURPHY: Yes.

2 CHAIRMAN FORTUNA: Trustee Valencia.

3 MEMBER VALENCIA: Yes.

4 CHAIRMAN FORTUNA: And I am a yes.

5 (Whereupon, the Board went into
6 executive session off the record.

7 No action was taken in Executive
8 Session.)

9 MEMBER MARTIN: Is Dawn Hoard present?

10 Is she on the phone?

11 MS. HOARD: I am on the phone now.

12 MEMBER MARTIN: Okay, Ms. Hoard.

13 Let the record reflect, Mr. President,
14 that this is the Ordinary Disability application
15 for Dawn Hoard.

16 Dawn, as you can tell, I don't know if
17 you can see but Vince Pinelli is the Fund counsel.

18 He will be conducting this hearing.

19 Without anything further, Vince.

20 MR. PINELLI: Thank you, Mr. Secretary.

21 Good morning, Ms. Hoard.

22 MS. HOARD: Good morning.

23 MR. PINELLI: As you have been told, I am
24 one of the attorneys handling this matter for the

1 record. I'd like to advise you of some preliminary
2 matters before we start evidence.

3 First of all, there are seven trustees
4 currently present on the call to hear the evidence
5 in this matter. If you don't know you should know
6 you need the yes vote of at least five of the seven
7 trustees in order to receive this benefit. Do you
8 understand that?

9 MS. HOARD: Yes.

10 MR. PINELLI: Also, I see you do not have
11 an attorney representing you in this matter,
12 though, any applicant may have an attorney. Is it
13 your desire to proceed without an attorney at this
14 hearing?

15 MS. HOARD: Yes.

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

22 MS. HOARD: Do I understand what?

23 MR. PINELLI: That it is your burden of
24 proof as the applicant?

1 MS. HOARD: Yes.

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

10 MS. HOARD: Yes.

11 Can I have your name again, please?

12 MR. PINELLI: Sure. Vince Pinelli,
13 P-i-n-e-l-l-i.

14 MS. HOARD: Okay. Thank you.

15 MR. PINELLI: You're welcome. Then we
16 are ready to proceed. Ms. Hoard and Dr. Samo,
17 could you please both raise your right hands?

18 (Witness sworn.)

19 DAWN R. HOARD

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

22 EXAMINATION

23 BY MR. PINELLI:

24 Q Ms. Hoard, please state your name and

1 spell your last name.

2 A My name is Dawn Renee Hoard, H-o-a-r-d.

3 Q Ms. Hoard, what is your current rank with
4 the Fire Department?

5 A It is Fire Paramedic.

6 Q Were you provided a copy of exhibits
7 marked Board Exhibits 1 through 12 prior to today's
8 hearing?

9 A I do have them, yes.

10 Q Did you have a chance to review them?

11 A Yes, I did.

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

15 A No, I do not. Thank you.

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

19 CHAIRMAN FORTUNA: Admitted without
20 objection.

21 MR. PINELLI: Thank you.

22 (Board Exhibits 1 through 12 were
23 admitted into evidence.)
24

1 BY MR. PINELLI:

2 Q Now, Ms. Hoard, you are applying for
3 Ordinary Disability benefits due to certain medical
4 conditions you are currently experiencing; is that
5 correct?

6 A Yes, it is.

7 Q Could you briefly describe for the Board
8 what is the nature of the medical condition that
9 you are currently experiencing?

10 A Well, originally it started out with
11 migraines. I ended up with severe neck pain. It
12 turns out the migraines were triggered by the neck
13 pain. I ended up having a fusion and plate and
14 screws in my C-spine. And then he said I still had
15 damage to other parts of the cervical spine and
16 down the road that -- you know, I shouldn't be
17 carrying heavy things because down the road I would
18 end up having to have another surgery.

19 Six months into that, I started
20 experiencing -- I had a real sharp pain in my left
21 arm when I just went to grab something and then it
22 was very sensitive and I had limited motion with
23 that. About the same time I had lumbar pain, back
24 pain. I had no incidents that would have caused

1 this injury at that time so I don't know. But
2 anyway ended up with MRIs of my shoulder and my
3 lumbar and it turned out that I have bulging and
4 damage to my lumbar spine that the neurosurgeon
5 suggested that I have another fusion. And my left
6 shoulder, I went to see Dr. Ho, I believe his name
7 is, a shoulder specialist. And he said that I had
8 a partial tear to my rotator cuff and frozen
9 shoulder.

10 So I am in daily pain still and I go to
11 therapy twice a week every week and I am just in
12 pain every day.

13 Q Ms. Hoard, when did you have that
14 surgery?

15 A February 17th.

16 Q Of this year?

17 A Of '20, yes.

18 Q Thank you. And I take it that these
19 conditions that you described they were not the
20 result of an injury at work, correct?

21 A I did not claim that. My last call, my
22 last call on shift, I did have -- there was an
23 incident where the -- my last call, we were
24 carrying someone down in a chair stair and my

1 partner hoisted up his bottom end of it, which I
2 jerked on my -- and I felt a pinch in my neck and
3 my back. It wasn't severe enough to me that -- you
4 know, I was just like, oh, I will get over it. But
5 it was that very next day after I slept that day
6 that I got the migraines.

7 Now, I am not claiming it on duty.

8 Q We need to be clear because you have
9 applied for an Ordinary Disability, which is by its
10 --

11 A Right.

12 Q -- nature, not caused by a duty related
13 injury.

14 A Right. I am just claiming Ordinary
15 Disability, yes.

16 Q For the injuries that are causing you to
17 be disabled; is that correct?

18 A Yes.

19 Q Okay. Thank you for clarifying that.

20 Since you went on layup have you engaged
21 in any activities by which you earn income?

22 A No.

23 Q Have you engaged in any sporting
24 activities?

1 A Yes.

2 Q Is a copy of your qualifications as a
3 physician attached to the Board Exhibits?

4 A Yes.

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

7 A Yes.

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

11 A Yes.

12 Q Did you follow that procedure with
13 respect to Ms. Hoard?

14 A Yes.

15 Q And due to the current Covid conditions,
16 did you conduct a telephone interview of her as
17 opposed to an actual examination?

18 A Yes.

19 Q Was the information that she provided to
20 you in that interview consistent with the medical
21 records that you reviewed?

22 A Yes.

23 Q Doctor, can you just summarize for us
24 briefly what is her current condition?

1 A Her current problems really had to do
2 with -- the neck problem was really resolved with
3 the surgery. Currently she has left shoulder pain.
4 There seems to be some adhesive capsulitis, which
5 is scarring around there, which limits the motion,
6 that causes painful motion. Some low back pain and
7 stiffness and the migraine headaches.

8 Q Based upon that symptomatology, would you
9 believe she could perform her duties with the Fire
10 Department?

11 A No.

12 MR. PINELLI: Thank you, doctor. That is
13 all the questions I have.

14 CHAIRMAN FORTUNA: Trustees, any
15 questions for the doctor?

16 MEMBER MCPHILLIPS: No questions.

17 CHAIRMAN FORTUNA: Okay. Thank you.

18 MR. PINELLI: That is the conclusion of
19 evidence in this matter.

20 MEMBER MCPHILLIPS: Motion to grant.

21 MEMBER MARTIN: Second.

22 CHAIRMAN FORTUNA: There is a motion to
23 grant by Trustee McPhillips. Seconded by Trustee
24 Martin.

1 Trustee Martin.

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee Soni.

4 MEMBER SONI: Yes.

5 CHAIRMAN FORTUNA: Trustee

6 Conyears-Ervin.

7 MEMBER CONYEARS-ERVIN: Yes.

8 CHAIRMAN FORTUNA: Trustee McPhillips.

9 MEMBER McPHILLIPS: Yes.

10 CHAIRMAN FORTUNA: Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Valencia.

13 MEMBER VALENCIA: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 MEMBER MARTIN: Mr. President, I make a

16 motion for reexam consistent with the Fund's

17 policy.

18 MEMBER SONI: Second.

19 CHAIRMAN FORTUNA: There is a motion by

20 Trustee Martin for reexam. Seconded by Trustee

21 Soni.

22 Trustee Martin.

23 MEMBER MARTIN: Yes.

24 CHAIRMAN FORTUNA: Trustee Soni.

1 MEMBER SONI: Yes.

2 CHAIRMAN FORTUNA: Trustee

3 Conyears-Ervin.

4 MEMBER CONYEARS-ERVIN: Yes.

5 CHAIRMAN FORTUNA: Trustee McPhillips.

6 MEMBER McPHILLIPS: Yes.

7 CHAIRMAN FORTUNA: Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Valencia.

10 MEMBER VALENCIA: Yes.

11 CHAIRMAN FORTUNA: And I am a yes.

12 MEMBER MARTIN: Mr. President, I'd like
13 to make a motion to adopt the Findings of Fact as
14 presented by Fund counsel.

15 MEMBER MURPHY: Second.

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

18 Trustee Martin.

19 MEMBER MARTIN: Yes.

20 CHAIRMAN FORTUNA: Trustee Soni.

21 MEMBER SONI: Yes.

22 CHAIRMAN FORTUNA: Trustee

23 Conyears-Ervin.

24 MEMBER CONYEARS-ERVIN: Yes.

1 CHAIRMAN FORTUNA: Trustee McPhillips.

2 MEMBER McPHILLIPS: Yes.

3 CHAIRMAN FORTUNA: Trustee Murphy.

4 MEMBER MURPHY: Yes.

5 CHAIRMAN FORTUNA: Trustee Valencia.

6 MEMBER VALENCIA: Yes.

7 CHAIRMAN FORTUNA: And I am a yes.

8 Dawn, based on the Findings of Fact made
9 by the Trustees, the Trustees have voted to grant
10 the benefit that you have requested. You will
11 notified by mail of the Findings of Fact and the
12 Board's decision.

13 Thank you and good luck.

14 MS. HOARD: Thank you so much.

15 MEMBER MARTIN: Mr. President, I would
16 like to move to the Occupational Disease Disability
17 application for Ricardo Gomez, Firefighter, Engine
18 7.

19 Is Ricardo online or on the phone?

20 MR. GOMEZ: Yes.

21 MEMBER MARTIN: Mr. President, let the
22 record reflect that this is the Occupational
23 Disability application for Ricardo Gomez,
24 Firefighter, Engine 7.

1 Ricardo, the next person talking will be
2 the Fund counsel Vince Pinelli. He is going to be
3 conducting this hearing. Without anything further,
4 Vince.

5 MR. PINELLI: Thank you, Mr. Secretary.

6 Good morning, Mr. Gomez.

7 MR. GOMEZ: Good morning.

8 MR. PINELLI: As you have been told, I am
9 one of the attorneys for the Fund. I will be
10 conducting this hearing for the record. I'd like
11 to advise you of some preliminary matters before we
12 start evidence.

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

20 MR. GOMEZ: Yes.

21 MR. PINELLI: I also see from the record
22 that you do not have an attorney representing you.
23 Though, like any applicant, you do have the ability
24 to have an attorney represent you, if you so

1 choose. Is it your desire to proceed without an
2 attorney today?

3 MR. GOMEZ: Correct.

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

10 MR. GOMEZ: Correct.

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

20 MR. GOMEZ: Thank you.

21 MR. PINELLI: Do you understand the
22 procedures?

23 MR. GOMEZ: Yes.

24 MR. PINELLI: Okay. Then we are ready to

1 proceed with testimony. Mr. Gomez and Dr. Samo,
2 can you please raise your right hands?

3 (Witnesses sworn.)

4 RICARDO GOMEZ

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

7 EXAMINATION

8 BY MR. PINELLI:

9 Q Mr. Gomez, just state your name for the
10 record, please.

11 A Ricardo Gomez.

12 Q Sir, what is your rank with the Fire
13 Department?

14 A (Single Role) Firefighter.

15 Q Sir, prior to today's date, you should
16 have been provided a copy of the Board's exhibits
17 marked 1 through 10 from the Fund staff. Did you
18 receive those?

19 A Yes.

20 Q Did you have an opportunity to review
21 them?

22 A Yes.

23 Q Do you have any objection to their
24 admission into the record for the trustees to

1 review in support of your application?

2 A No.

3 MR. PINELLI: Thank you.

4 Mr. Chairman, I move for admission of
5 Board Exhibits 1 through 10, without objection from
6 the applicant.

7 CHAIRMAN FORTUNA: Admitted without
8 objection.

9 (Board Exhibits 1 through 10
10 were admitted into evidence.)

11 MR. PINELLI: Thank you.

12 BY MR. PINELLI:

13 Q Mr. Gomez, you are applying for an
14 Occupational Disease Disability benefit based upon
15 certain medical conditions that you have. Can you
16 just tell the Board what those are?

17 A I have chronic asthma as well as chronic
18 hypertension. Did you want me to state, before I
19 spoke to the doctor, any other medications or
20 treatment that I am receiving?

21 Q We will get there in one second.

22 A Okay.

23 Q I just wanted to know the conditions
24 first and you mentioned the asthma --

1 A Chronic asthma.

2 Q And the hypertension, correct?

3 A Yes.

4 Q Anything else besides that?

5 A No, sir.

6 Q Now, sir, have you completed more than
7 seven years of service with the Fire Department?

8 A Absolutely. 15 years, sir.

9 Q You came on in 2005; is that correct?

10 A Correct.

11 Q Okay. Now with respect to these
12 conditions, did you have them before you came on
13 the Department?

14 A No.

15 Q Okay. So they only came to your
16 attention after you started; is that correct?

17 A Yes.

18 Q Okay. Can you tell us when were you
19 first diagnosed with these conditions?

20 A It's been some time now. It has
21 progressively gotten worse. You know, more
22 frequent exacerbations with my asthma. You know,
23 the difficulty breathing, the wheezing, bronchial
24 spasms, you know, coughing, that all started years

1 ago. I was hospitalized with respiratory
2 infection, if I am not mistaken, back in 2010 and
3 from that point moving forward it just seems to
4 have progressively gotten worse over the years.

5 And I continued to work. Nobody wants to
6 apply for disability, Chairman. But at this point
7 in my career, my doctor and myself and the doctors
8 at the Fire Academy South, I think we all agree
9 that it is the best thing for me and my family and
10 just to make sure that, you know, I don't become a
11 statistic.

12 I am quoting my doctor. My next fire
13 might be my last.

14 I wish I didn't have to apply for
15 disability, chairman and board members, but you
16 know the time has come because my life is more
17 important than anything else and I just want to
18 state that to the board as well as to the doctors.
19 And I also --

20 Q Go ahead. Was there something else you
21 wanted to say? I'm sorry, I didn't mean to cut you
22 off.

23 A I just wanted to state it is not just my
24 doctors but I am sure the doctors at Fire Academy

1 South as well, they seen, you know, me trending
2 downward for the last few years not only with my
3 chronic asthma but also my chronic hypertension.

4 At one point they sent the company down
5 there to take me to the hospital a few years ago
6 because my hypertension was so high they were
7 afraid that I was going to, you know, stroke out or
8 something like that.

9 And just recently over the last few
10 years, I have noticed -- you know, again you just
11 continue to work and pray to god that you get well.
12 But, you know, you just notice that after every
13 fire just the coughing and the wheezing and you
14 know just difficulty breathing, the shortness of
15 breath.

16 You know, I gave it my all. I gave them
17 15 good years. Worked with some great people,
18 great companies. You know. I just hope that
19 everybody takes all of that into consideration,
20 chairman and board. Thank you.

21 Q Thank you. A couple more questions, sir,
22 and I am almost done.

23 So the most current time that you went on
24 layup I show in the records from Board Exhibit 5

1 that was February 28th, is that correct, of 2020?

2 A February 28th, Chairman, is that what you
3 said?

4 Q Yes.

5 A That sounds correct, it was in February.

6 Q Okay. I stand corrected. The report is
7 dated February 28th but it now looks like the layup
8 date was February 19th. Does that sound right?

9 A Right. I know it was in mid-February,
10 latter part.

11 Q It also indicates your chief complaint is
12 a respiratory infection; is that correct?

13 A Correct. Respiratory infections over the
14 past few years.

15 Q Okay. When you went on layup that day,
16 were you on duty or were you laying up from home?

17 A Right, I laid up from home.

18 Q Okay. Alright. Thank you. Just a
19 couple more questions. Can you give the board
20 members just a brief chronology from when you came
21 on in 2005 to this current layup what assignments
22 you had? Where have you been assigned to work?

23 A I have been assigned to Truck 35, Engine
24 57, Engine 7, Engine 110, Engine 86 and I think

1 that is it and Engine 89 if I am not mistaken.

2 Yes, 89. But I spent most of my career on the west
3 side at Engine 57 like the first half of my career.
4 Some great years there with some great people.

5 Q Now, sir, since you went on layup in
6 February, have you engaged in any activity by which
7 you earn income?

8 A Absolutely not.

9 Q Have you engaged in any sporting
10 activities of any kind?

11 A No.

12 Q Are you currently -- now to the question
13 you brought up earlier. Are you currently taking
14 any medications prescribed by your doctors?

15 A Yes, I am taking many medications. You
16 guys might have them in front of you. But along
17 with, you know, my chronic asthma, which I will
18 live with it seems like for the rest of my life, I
19 use an inhaler. I use Flonase. I use the Advair
20 and Wixela; steroids. Using Singulair Montelukast,
21 which is the same medication just different brands.
22 I am also using the Medrol pack it seems like every
23 other month. As a matter of fact, I was just
24 recently prescribed another Medrol pack because I

1 had another exacerbation with my asthma. Also
2 using Prednisone and also the nasal Flonase as
3 well.

4 MR. PINELLI: Okay. Alright. Thank you.
5 That is all the questions I have at this time.

6 CHAIRMAN FORTUNA: Trustees, any
7 questions?

8 MR. GOMEZ: I didn't know if I should ask
9 the doctor, Chairman. But I also started treatment
10 with a nebulizer with the Albuterol solution. I am
11 also using the nebulizer machine with the Albuterol
12 solution.

13 MR. PINELLI: Okay. Thank you. No
14 further questions. If there are no questions from
15 the board, I would then call Dr. Samo.

16 (Witness previously sworn.)

17 DANIEL SAMO, M.D.

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

20 EXAMINATION

21 BY MR. PINELLI:

22 Q Sir, please state your name.

23 A Daniel Samo.

24 Q You are a physician; is that correct?

1 A Yes.

2 Q A copy of your qualifications are
3 attached to the board exhibits?

4 A Yes.

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

7 A Yes.

8 Q In that capacity, do you review medical
9 reports, examine or interview applicants and report
10 to the board?

11 A Yes.

12 Q Did you follow that procedure with
13 respect to Mr. Gomez?

14 A Yes.

15 Q And due to the current Covid conditions,
16 did you examine him or just do a phone interview?

17 A It was a telephone interview.

18 Q Based upon that interview, was the
19 information he provided to you consistent with the
20 medical records you had reviewed?

21 A Yes.

22 Q Doctor, can you briefly summarize for us,
23 if you would, what his current symptomatology is
24 and condition?

1 A He has some pulmonary problems since
2 2010. Actually, when he came on his pulmonary
3 function test was mildly abnormal but I didn't see
4 any further workup of that. He also had elevated
5 blood pressure. All that began about 2010.
6 Diagnosis of bronchitis, asthma, pneumonia, various
7 things. He's had several episodes of that along
8 the way.

9 Currently he continues to have
10 respiratory symptoms. Wheezing, shortness of
11 breath, with exertion. Also his blood pressure
12 remains out of control, very high.

13 Q Doctor, did you see any evidence in the
14 record post 2010 of any pulmonary function testing
15 of any kind?

16 A No, there was no further testing. CFD
17 Medical asked for some tests to be done. His
18 doctor responded that he was not a pulmonologist
19 and therefore couldn't order the tests. I am not
20 sure why. So nothing was done. He was referred to
21 a pulmonologist but I didn't see any record that he
22 ever followed through on that.

23 Q Who referred him to the pulmonologist?

24 A His primary care doctor. Dr. Lee I

1 believe his name was.

2 Q I'm sorry, you cut out.

3 A Dr. Lee was his primary care doctor.

4 MR. GOMEZ: Can I interject, Chairman?
5 Just due to the whole Covid pandemic, that I was
6 also advised that I shouldn't go to a hospital just
7 for some tests. Because I tried to get it done in
8 the office but they said that I would have to go to
9 a hospital. Because I am such high risk because of
10 the pandemic, because of my asthma and my
11 hypertension, it's impossible to go to the hospital
12 and risk catching Covid, which could lead to my
13 demise. So there is no way I would put myself in a
14 situation, when I am at home taking care of myself,
15 to go into a hospital and take the chance of
16 catching this disease. And, you know, at the very
17 worse pass away. At the very least be very ill.
18 So that is the reason for that.

19 But he did perform the office pulmonary
20 test and it was like a point ten or something or a
21 point twenty, which he said was not good. That
22 should be in the records.

23 But I just wanted to make that clear,
24 it's only been due to the Covid pandemic that I had

1 to steer away from being around any hospital or any
2 sick people in a hospital or I might be susceptible
3 to catching this Covid virus and becoming very ill
4 and maybe also it might lead to my demise. Again,
5 because of my asthma and hypertension.

6 MR. PINELLI: Okay, thank you, Mr. Gomez
7 for clarifying that.

8 I have no further questions of the
9 doctor. Do you have any questions of the doctor?

10 MEMBER MARTIN: Dr. Samo, I was looking
11 at Firefighter Gomez's layup summary and do any of
12 those layups seem to relate to the hypertension or
13 asthma? It doesn't appear so to me.

14 DOCTOR SAMO: I'd have to get to that
15 page first.

16 MR. PINELLI: It is Board Exhibit 4.

17 DOCTOR SAMO: Exhibit 4. Not that I
18 could tell but I mean there is all these things
19 that were non-duty. I don't know what they are.

20 He did tell me, and the medical records
21 indicated, that he was laid up a couple times for
22 both his pulmonary symptoms and his hypertension.

23 MEMBER MARTIN: That was the last one in
24 '19; is that correct?

1 DOCTOR SAMO: That was a stomach illness.
2 He had a layup for blood pressure in 2014. The
3 record -- I don't have them right in front of me.
4 Those were the years he had a couple of layups for
5 bronchitis, pneumonia and asthma. I don't know
6 specifically which dates.

7 MEMBER MARTIN: Is that it then, Vince?

8 MR. PINELLI: Yes. I have no further
9 questions of the doctor or the applicant.

10 MEMBER MARTIN: Mr. President, at this
11 time I would like to make a motion to grant.

12 CHAIRMAN FORTUNA: There is a motion to
13 grant by Trustee Martin.

14 MEMBER MCPHILLIPS: Second.

15 CHAIRMAN FORTUNA: Seconded by Trustee
16 McPhillips.

17 Trustee Martin.

18 MEMBER MARTIN: No.

19 CHAIRMAN FORTUNA: Trustee
20 Conyears-Ervin.

21 MEMBER CONYEARS-ERVIN: Yes.

22 CHAIRMAN FORTUNA: Trustee McPhillips.

23 MEMBER MCPHILLIPS: Yes.

24 CHAIRMAN FORTUNA: Trustee Murphy.

1 MEMBER MURPHY: No.

2 CHAIRMAN FORTUNA: Trustee Valencia.

3 MEMBER VALENCIA: Yes.

4 CHAIRMAN FORTUNA: And I am a yes.

5 MS. BURNS: Is Trustee Soni on the line?

6 MEMBER MARTIN: No, she had to leave.

7 CHAIRMAN FORTUNA: The motion did not
8 pass.

9 MR. PINELLI: The motion would not pass
10 with only four yes votes. He would need five under
11 the Code.

12 MR. GOMEZ: So at this point if it was
13 not granted do I need to hire an attorney? I just
14 have a question. Why wouldn't it pass? I am
15 listening to all these other people. I have
16 chronic asthma. I have chronic hypertension. And
17 you are saying there is no record of this. There
18 is years of respiratory infections, bronchitis,
19 which is all asthma. It just all developed over
20 the years into chronic asthma. There's a lot of
21 records showing bronchitis, respiratory infections.
22 I don't understand why the board would negate --

23 MR. SWANSON: Sir, this is Steve Swanson,
24 the Executive Director, here. We do need to move

1 forward.

2 MR. GOMEZ: Okay.

3 MR. SWANSON: You presented your evidence
4 to the trustees.

5 MR. GOMEZ: Okay.

6 CHAIRMAN FORTUNA: Based on the evidence
7 we have heard and considered, the trustees have
8 voted to deny the benefit you have requested. You
9 will be notified by mail of the decision, Findings
10 of Fact and the board's decision. Thank you.

11 MR. PINELLI: I'm sorry, Mr. Chairman,
12 may I interject?

13 MR. GOMEZ: I just have a question. I
14 mean so this means I will no longer have any means
15 -- I mean I gave 15 years of my life to this
16 Department and now I have no insurance. I will
17 have no benefits. 15 years at busy companies
18 working hard for this Department and this is how I
19 am treated?

20 MEMBER MARTIN: Mr. President, he can
21 consult an attorney.

22 MR. PINELLI: If I may --

23 MR. GOMEZ: Excuse me. I need advice. I
24 need advice.

1 MS. BURNS: Hold on, Mr. Gomez. We're
2 not allowed to give you advice. But, Vince, make
3 your final statement and then, Mr. Gomez, we will
4 be in touch with you. Go ahead, Vince.

5 MR. PINELLI: My final statement is a
6 procedural one that because the motion failed now
7 under the Howe decision there must be a motion to
8 deny and then that motion once made would be voted
9 on and then that would be the decision subsequent
10 to be followed up with a written Finding of Fact.

11 Before concluding the record here today
12 on this matter, there would need to be a motion to
13 deny and then that needed to be voted on by the
14 trustees.

15 MS. BURNS: Trustee Martin, are you
16 willing to make a motion to deny the benefit
17 requested by Mr. Gomez?

18 MEMBER MARTIN: Yes, that will be my
19 motion. I make a motion to deny.

20 CHAIRMAN FORTUNA: Okay. Is there a
21 second?

22 MEMBER MCPHILLIPS: I will second it.

23 CHAIRMAN FORTUNA: There's a second by
24 Trustee McPhillips.

1 Trustee Martin.

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee

4 Conyears-Ervin.

5 MEMBER CONYEARS-ERVIN: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER McPHILLIPS: No.

8 CHAIRMAN FORTUNA: Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: No.

12 TRUSTEE CONYEARS-ERVIN: Wait.

13 MS. BURNS: Trustee Conyears-Ervin, you

14 want to be a no, ma'am, correct?

15 MEMBER CONYEARS-ERVIN: No.

16 Thank you.

17 MS. BURNS: You are welcome.

18 And you are a no, right?

19 CHAIRMAN FORTUNA: Yes.

20 MS. BURNS: Mr. Gomez, you will receive
21 in the mail a written statement that lays out the
22 reasons why the board voted to deny you the
23 benefit. You will then have 35 days from the date
24 of that letter to file what is called an

1 Administrative Review where a judge will make an
2 independent review of the record in support of your
3 case.

4 If you have questions regarding that
5 process, you can call the Fund office and ask to
6 speak to Lori Lund, who is the Deputy Executive
7 Director, and she will walk you through the process
8 and help your lawyer get the documentation he or
9 she needs.

10 We are available, Lori, if you need any
11 help in servicing Mr. Gomez.

12 MEMBER MARTIN: Joseph Polanco, are you
13 on the phone or on the Zoom?

14 MR. POLANCO: Yes, this is Joseph
15 Polanco.

16 MEMBER MARTIN: Very good. Joseph, hello
17 and welcome.

18 For the record this is the Duty
19 Disability Benefit application for Joseph Polanco.
20 He's an Ambulance Commander for Ambulance 62.

21 Joseph, also, you can see or hear Vince
22 Pinelli. He is the Fund's counsel and he will be
23 conducting the hearing for the Fund.

24 Without anything further, Vince.

1 MR. PINELLI: Thank you, Mr. Secretary.

2 Good morning, Mr. Polanco.

3 As you have been told, I am one of the
4 attorneys for the Fund. I will be conducting this
5 hearing for the record. I'd like to advise you of
6 some preliminary matters before we start evidence.

7 First of all, there are seven trustees
8 present to hear the evidence on your application.
9 The Pension Code requires that you get the yes vote
10 of at least five of those seven trustees in order
11 to receive this benefit. Do you understand that?

12 MR. POLANCO: Yes.

13 MR. PINELLI: In addition, I see you did
14 not have an attorney file an appearance for you in
15 this matter. Is it your desire to proceed without
16 an attorney?

17 MR. POLANCO: Yes.

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

23 MR. POLANCO: Yes.

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

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

8 MR. POLANCO: Yes.

9 MR. PINELLI: Then we are ready to
10 proceed. Mr. Polanco and Dr. Peters, please raise
11 your right hands.

12 (Witness sworn.)

13 JOSEPH M. POLANCO

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

16 EXAMINATION

17 BY MR. PINELLI:

18 Q Mr. Polanco, please state your name and
19 spell your last name for the record?

20 A Joseph Polanco, P-o-l-a-n-c-o.

21 Q What's your rank with the Fire
22 Department?

23 A Ambulance Commander.

24 Q What was your last assignment before you

1 went on layup?

2 A Ambulance 62.

3 Q Did you receive a copy of what's been
4 marked as Board Exhibits 1 through 14 prior to
5 today's date?

6 A Yes.

7 Q Did you have a chance to review them?

8 A Yes.

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

12 A No.

13 MR. PINELLI: Thank you.

14 Mr. President, I move for admission of
15 Board Exhibits 1 through 14, without objection from
16 the applicant.

17 CHAIRMAN FORTUNA: Admitted without
18 objection.

19 MR. PINELLI: Thank you.

20 (Board Exhibits 1 through 14 were
21 admitted into evidence.)

22 BY MR. PINELLI:

23 Q Mr. Polanco, your application indicates
24 that you sustained an injury, that is the basis of

1 your application, on October 25th of 2019; is that
2 correct?

3 A Yes.

4 Q Understanding the Board has your written
5 statement to review, could you please briefly
6 summarize for us where you were and what happened
7 to you on that date?

8 A On October 25th, we were transporting a
9 patient that was found unconscious and breathing on
10 a CTA bus stop. We suspected it was drug related.
11 We proceeded to transport him to Northwestern
12 Hospital.

13 While we were approaching the hospital,
14 inside the bay, he managed to unseatbelt himself
15 and he lunged forward at me while I was sitting on
16 the bench and he attacked me.

17 We ended up wrestling. He reached for
18 the doors and managed to push me out the door and
19 he stepped over me.

20 I ended up injuring my left shoulder and
21 then I was seen in the ER soon after.

22 Q Had you ever injured that shoulder prior
23 to that incident?

24 A No.

1 Q The records seem to indicate that
2 following the incident you had some conservative
3 treatment but that was not able to repair your
4 injury to the point you could return to work,
5 correct?

6 A That is correct. I was seen at
7 Northwestern and they diagnosed me with a strained
8 left side pec strain, a shoulder and arm pain.
9 X-rays were taken. Showed no dislocation. And
10 then to followup with an ortho.

11 Through Medical I was set up with Dr.
12 Portland at IBJ. He suggested that we do some
13 therapy. Therapy was not successful and then a MRI
14 ensued.

15 Q Okay. So subsequent the MRI revealed
16 that you had a tear, tendon tears, inside that
17 shoulder, including your biceps; is that correct?

18 A That is correct. I suffer three major
19 tears, including a frayed biceps injury.

20 Q Okay. And then it was recommended and
21 you did undergo an initial surgery on January 31st
22 of this year, correct?

23 A That is correct. January 31st was the
24 surgery at IBJ. It was successful according to Dr.

1 Portland. We went ahead and I was operated on. I
2 was put in a sling and then physical therapy
3 resumed.

4 Shortly after physical therapy, after
5 like four or five weeks or so of therapy, I noticed
6 that I was not getting any better. I was feeling
7 certain limitations, some weakness. Strength was
8 not coming back. And my therapist recommended me
9 that I should notify my ortho of my concerns, that
10 he suspected that I might have had it re-torn.

11 Q And then you did that and subsequently as
12 a result did you undergo a revision surgery on July
13 27th of this year?

14 A That is correct. Following with Dr.
15 Portland's advice, he just wanted to do some
16 cortisone shots and more physical therapy. I
17 requested a second opinion with Doctor Nicholson at
18 Rush-Pres Ortho. Completely different treatment
19 plan. He suggested that we go in there and see how
20 the tendon looks, how healthy it looked and go from
21 there and so we did the revision. He was happy
22 with the tendon. He was able to put my shoulder
23 back together again and now at this time I am back
24 to therapy.

1 I have been experiencing still weakness,
2 some numbness, poor strength, the shoulder still
3 locks in place at times and clicking, arm fatigue.
4 I have a problem reaching, lifting, getting
5 dressed, doing housework, simple housework.

6 So I am still experiencing a lot of the
7 same issues that I have been experiencing since the
8 first surgery.

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

11 A No.

12 Q Have you engaged in any sporting
13 activities?

14 A No.

15 Q Are you currently taking any medications
16 prescribed by a doctor for pain?

17 A I was initially taking some pain
18 medication, like hydrocodone. From time to time I
19 may take some Tramadol after therapy. But those
20 are the only medications for pain that I am taking
21 at this time.

22 MR. PINELLI: Thank you. That is all the
23 questions I have of the applicant.

24 CHAIRMAN FORTUNA: Trustees, any

1 questions?

2 MEMBER MCPHILLIPS: No questions.

3 MR. PINELLI: I would call Dr. Peters to
4 testify.

5 (Witness previously sworn.)

6 MICHAEL I. PETERS, M.D.

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

9 EXAMINATION

10 BY MR. PINELLI:

11 Q Sir, state your name.

12 A Michael I. Peters.

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

15 A Yes.

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

18 A Yes, I do.

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

22 A Yes.

23 Q Did you follow that procedure with
24 respect to Mr. Polanco?

1 A Yes, I did.

2 Q Is a copy of your written report to the
3 Board marked as Board Exhibit 2?

4 A Yes.

5 Q Doctor, did you conduct a telephone
6 interview of him?

7 A Yes, I did.

8 Q And was the information he provided you
9 in that interview consistent with the medical
10 records you reviewed?

11 A Yes, it was.

12 Q Can you briefly summarize for us what the
13 state of his current condition is?

14 A He sustained a tear, as he mentioned,
15 three different areas but specifically the
16 supraspinatus tendon, which was repaired the first
17 time, re-torn and then unfortunately became
18 retracted with muscle atrophy. So when Doctor
19 Nicholson did the second surgery, that left Mr.
20 Polanco with a difficult rehab. So he still
21 doesn't have full range of motion or strength of
22 the left shoulder.

23 Q As a result of that would he be able to
24 perform his duties with the fire department?

1 A No.

2 MR. PINELLI: Thank you, that is all the
3 questions I have.

4 CHAIRMAN FORTUNA: Trustees, any
5 questions for the doctor?

6 MEMBER MCPHILLIPS: No questions.

7 MEMBER MARTIN: Mr. President, I would
8 like to make a motion to grant.

9 MEMBER VALENCIA: Second.

10 CHAIRMAN FORTUNA: There's a motion to
11 grant by Trustee Martin. Seconded by Trustee
12 Valencia.

13 Trustee Martin.

14 MEMBER MARTIN: Yes.

15 CHAIRMAN FORTUNA: Trustee
16 Conyears-Ervin.

17 MEMBER CONYEARS-ERVIN: Yes.

18 CHAIRMAN FORTUNA: Trustee McPhillips.

19 MEMBER McPHILLIPS: Yes.

20 CHAIRMAN FORTUNA: Trustee Murphy.

21 MEMBER MURPHY: Yes.

22 CHAIRMAN FORTUNA: Trustee Valencia.

23 MEMBER VALENCIA: Yes.

24 CHAIRMAN FORTUNA: And I am a yes.

1 MEMBER MARTIN: Mr. President, I'd like
2 to make a motion for reexam consistent with the
3 Fund's policy.

4 MEMBER MURPHY: Second.

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

7 Trustee Martin.

8 MEMBER MARTIN: Yes.

9 CHAIRMAN FORTUNA: Trustee
10 Conyears-Ervin.

11 MEMBER CONYEARS-ERVIN: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER McPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: Trustee Murphy.

15 MEMBER MURPHY: Yes.

16 CHAIRMAN FORTUNA: Trustee Valencia.

17 MEMBER VALENCIA: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 MEMBER MARTIN: Mr. President, I'd like
20 to make a motion to adopt the Findings of Fact as
21 presented by Fund counsel.

22 MEMBER CONYEARS-ERVIN: Second.

23 CHAIRMAN FORTUNA: Motion by Trustee
24 Martin. Seconded by Trustee Conyears-Ervin.

1 Trustee Martin.

2 MEMBER MARTIN: Yes.

3 CHAIRMAN FORTUNA: Trustee

4 Conyears-Ervin.

5 MEMBER CONYEARS-ERVIN: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER McPHILLIPS: Yes.

8 CHAIRMAN FORTUNA: Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: Yes.

12 CHAIRMAN FORTUNA: And I am a yes.

13 Sir, based on the Findings of Fact made
14 by the Trustees, the Trustees have voted to grant
15 the benefit that you have requested. You will be
16 notified by mail of the Findings of Fact and the
17 Board's decision.

18 Thank you and good luck.

19 MR. POLANCO: Thank you. You guys have a
20 great holiday.

21 MEMBER MARTIN: I'd like to move to the
22 Duty Disability application for Adetola Bey.

23 Adetola, are you on the phone or Zoom?

24 MR. BEY: Yes, I am here.

1 MEMBER MARTIN: Let the record reflect
2 this is the Duty Disability application for Adetola
3 Bey, EMT, Firefighter, Truck 24.

4 Without anything further, Vince Pinelli,
5 the Fund attorney, is going to be conducting this
6 hearing. Vince.

7 MR. PINELLI: Thank you, Mr. Secretary.

8 Good morning, Mr. Bey.

9 MR. BEY: Good morning.

10 MR. PINELLI: As you have been told, I am
11 one of the attorneys for the Pension Fund. I will
12 be conducting this hearing for the record.

13 Let me start by advising you of some
14 preliminary matters. There are currently seven
15 trustees present to hear the evidence on your
16 application. If you don't know you should know you
17 need the yes vote per the Pension Code of at five
18 of those seven trustees in order to get this
19 benefit. Do you understand that?

20 MR. BEY: Yes.

21 MR. PINELLI: I see you do not have an
22 attorney representing you. Is it your desire to
23 proceed without an attorney?

24 MR. BEY: Yes.

1 MR. PINELLI: Lastly, it is the
2 applicant's burden of proof to present sufficient
3 evidence to the Board in order for the Board to
4 grant a benefit. Do you understand it is your
5 burden of proof?

6 MR. BEY: Yes, I understand the burden of
7 proof.

8 MR. PINELLI: By way of procedures, I am
9 going to start by asking you some questions under
10 oath. The board members may or may not have
11 questions. I will then call the Fund's physician
12 consultant Dr. Peter's to testify. If there is
13 anything I don't ask him that you think is
14 important, let me know and you will be given that
15 opportunity. Do you understand the procedures?

16 MR. BEY: Yes.

17 MR. PINELLI: Then we are ready to
18 proceed. Could you and Dr. Peters please raise
19 your right hands and be sworn in?

20 (Witness sworn.)

21 ADETOLA BEY

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

24 EXAMINATION

1 BY MR. PINELLI:

2 Q Sir, please state your name for the
3 record.

4 A Adetola Bey.

5 Q Just spell your first name for the
6 record, please.

7 A A-d-e-t-o-l-a.

8 Q Thank you. Now what is your rank with
9 the Fire Department?

10 A Firefighter EMT.

11 Q What was your last assignment before you
12 went on layup?

13 A Truck 24.

14 Q Did you receive a copy of what's been
15 marked as Board Exhibits 1 through 14 prior to
16 today's date?

17 A Yes.

18 Q Did you have a chance to review them?

19 A Yes.

20 Q Do you have any objection to their
21 admission into the record in support of your
22 application?

23 A No.

24 MR. PINELLI: Thank you.

1 Mr. Chairman, I move for admission of
2 Board Exhibits 1 through 14, without objection.

3 CHAIRMAN FORTUNA: Admitted without
4 objection.

5 MR. PINELLI: Thank you.

6 (Board Exhibits 1 through 14
7 were admitted into evidence.)

8 BY MR. PINELLI:

9 Q You are applying for this Duty Disability
10 benefit based upon injuries that you sustained on
11 September 24, of 2019; is that correct?

12 A Yes.

13 Q Understanding that the Board has your
14 written sworn statement in front of them, could you
15 just briefly describe for us the circumstances of
16 where you were and how you were injured and what
17 happened to you?

18 A I was on shift and we were called for
19 extrication of a child that was locked in the car
20 by her mother. So we were forcing the car door
21 open. In the process of forcing the car door open,
22 I heard the pop in my lower back and you know I
23 fell back and fell down and I was -- the pain went
24 down my right leg and after we got done getting the

1 kid out when I got back to the firehouse the
2 ambulance took me to the emergency room from the
3 firehouse. I was injured while removing a kid out
4 of a locked car.

5 Q That part of your body; your right leg,
6 right hip, back area, had your ever injured that
7 before that date?

8 A No. No. Completely healthy.

9 Q Subsequent to that date you then
10 underwent some conservative treatment in an attempt
11 to get you back to work; is that correct?

12 A Well, they sent me to therapy after the
13 MRI.

14 Q Right. That is what --

15 A Yes. It was therapy. Yes, it was
16 physical therapy. Yes.

17 Q That did not alleviate your symptoms; is
18 that correct?

19 A Well, the lower back healed completely
20 but the problem was that the lower back was healing
21 but my hip never stopped hurting. Therapy kept
22 telling Dr. Troy that there was something wrong
23 with my hip and he wouldn't listen so we finally
24 forced the issue to get a MRI on my hip and that

1 was when it was discovered that there was also an
2 injury there as well.

3 Q That showed several tears in your right
4 hip; is that right?

5 A Yeah. In the labrum of my hip.

6 Q Okay. As a result of that, did you then
7 undergo a surgical procedure to repair those tears?

8 A Yeah. The MRI was in January, if I
9 remember right. The surgery wasn't until May 27th
10 because the first doctor quit the practice. The
11 second and third doctor I went to see they felt
12 they weren't competent enough to do the surgery so
13 I was referred to Dr. Nho, which was the fourth
14 doctor. I saw him the beginning of May and I had
15 the surgery May 27th.

16 Q Can you describe for the board members
17 currently what if any symptoms or limitations you
18 are experiencing following the surgery?

19 A Postop my abductor in my leg is extremely
20 painful and it is tight. The outer part of my hip
21 is like -- it is a painful spot there to the point
22 -- I normally sleep on my right side. I can't
23 sleep on my right side any more because when I lay
24 on it it wakes me up. So I have trouble sleeping

1 at night because if I lay on my right side I wakeup
2 constantly.

3 And then I have a slight pain in the
4 front of my hip. Dr. Nho said it is probably just
5 scar tissue, you know, without getting any sort of
6 further imaging, that is what he said.

7 Again, those are the issues that I am having.
8 Lateral movements are painful for me. If I have to
9 squat down low, like if I was going to pick up a
10 heavy patient off the floor, that would probably be
11 you know an issue at this point.

12 Q Did Dr. Nho tell you whether you're at
13 what they call Maximum Medical Improvement yet
14 following this surgery or do you have to wait
15 longer for that?

16 A No, he hasn't disclosed that to me. I
17 actually saw him yesterday and I am not pleased
18 because he is not happy with Sports and Ortho my
19 current physical therapy assignment. So what he's
20 doing is he is transferring my physical therapy to
21 Rush. I live on the south side so it is far away
22 from here. So now starting December 9th I will be
23 going to Rush Physical Therapy because he feels
24 Sports and Ortho is got getting the progress that

1 he desires. So he thinks that Rush Physical
2 Therapy is going to get me back on track and then
3 maybe I can go back to Sports and Ortho for work
4 conditioning. But I have to go to Rush Physical
5 Therapy for at least a month and then I have to go
6 however long work conditioning is. Two or three
7 weeks after that. And then he says that my
8 abductor he has no idea when it is going to stop
9 hurting. There is like there's no light at the end
10 of this tunnel. Sometimes when I am just sitting
11 around it hurts so.

12 Q It sounds like, though, it is your desire
13 to try to go get back, get it rehabilitated and to
14 get back to work, though, is that your goal?

15 A Yes. I have been working hard. I go to
16 therapy three times a week. You know. I have been
17 working extremely hard but for some reason my body
18 is not responding to the treatment, that is why he
19 suggested I get a fresh set of eyes as far as
20 physical therapy for me to see if they can do
21 something different for me that my body would start
22 responding to. I would love to go back to the job.

23 Q Since you went on layup as a result of
24 this incident, have you engaged in any activity by

1 which you earn income?

2 A No.

3 Q Have you engaged in any sporting
4 activities?

5 A No.

6 Q Are you currently taking any pain
7 medications prescribed by a physician?

8 A No.

9 MR. PINELLI: Thank you, sir, that is all
10 the questions I have.

11 CHAIRMAN FORTUNA: Trustees, any
12 questions?

13 MEMBER MCPHILLIPS: None.

14 MR. PINELLI: I call Dr. Peters.

15 (Witness previously sworn.)

16 MICHAEL I. PETERS, M.D.

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

19 EXAMINATION

20 BY MR. PINELLI:

21 Q Please, state your name.

22 A Michael I. Peters.

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

24 A Yes.

1 Q Is a copy of your qualifications attached
2 to the Board Exhibits?

3 A Yes, they are.

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

6 A Yes, I do.

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

10 A Yes.

11 Q Did you follow that procedure with
12 respect to Mr. Bey?

13 A Yes, I did.

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

16 A Yes, I did.

17 Q Doctor, could you please just summarize
18 for us the current state of Mr. Bey's condition?

19 A Mr. Bey underwent a right hip labral
20 repair that was a result of the extrication from
21 the motor vehicle in September of 2019. And that
22 is a technically difficult surgical repair, that is
23 why he had such a long delay in having it done. In
24 the Chicago area there is probably a handful of

1 surgeons who can perform that procedure.

2 He's made very good recovery but he isn't
3 at MMI. He has quite a bit of pain and stiffness
4 as well as decrease in range of motion,
5 specifically with lunging, due to the abductor
6 muscle tightness.

7 Q Doctor, based on your knowledge, what
8 would typically be a period for MMI following this
9 type of surgery, if there is a typical one?

10 A I think he had a good prognosis for
11 recovery. Six months would probably be what would
12 be considered average but that doesn't mean that
13 everybody is better in six months and it doesn't
14 mean everybody has a full recovery.

15 He had a very large tear. It is
16 something that is not easily fixed. He has done
17 very well but he's not 100 percent.

18 Q Based upon the fact that he's not 100
19 percent, would he be able to perform his duties
20 with the Fire Department?

21 A No, he wouldn't be able to do full fire
22 fighting duties, not at this time.

23 MR. PINELLI: Thank you. That is all the
24 questions I have.

1 CHAIRMAN FORTUNA: Any questions for the
2 doctor?

3 MEMBER MCPHILLIPS: No questions.

4 CHAIRMAN FORTUNA: Hearing none.

5 MEMBER VALENCIA: Motion to grant.

6 MEMBER MARTIN: Second.

7 CHAIRMAN FORTUNA: There is a motion to
8 grant by Trustee Valencia. Seconded by Trustee
9 Martin.

10 Trustee Martin.

11 MEMBER MARTIN: Yes.

12 CHAIRMAN FORTUNA: Trustee
13 Conyears-Ervin.

14 MEMBER CONYEARS-ERVIN: Yes.

15 CHAIRMAN FORTUNA: Trustee McPhillips.

16 MEMBER MCPHILLIPS: Yes.

17 CHAIRMAN FORTUNA: Trustee Murphy.

18 MEMBER MURPHY: Yes.

19 CHAIRMAN FORTUNA: Trustee Valencia.

20 MEMBER VALENCIA: Yes.

21 CHAIRMAN FORTUNA: And I am a yes.

22 MEMBER MARTIN: I'd like to make a motion
23 for reexam consistent with the Fund policy.

24 MEMBER MURPHY: Second.

1 CHAIRMAN FORTUNA: Motion for reexam by
2 Trustee Martin. Seconded by Trustee Murphy.

3 Trustee Martin.

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee
6 Conyears-Ervin.

7 MEMBER CONYEARS-ERVIN: Yes.

8 CHAIRMAN FORTUNA: Trustee McPhillips.

9 MEMBER McPHILLIPS: Yes.

10 CHAIRMAN FORTUNA: Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Valencia.

13 MEMBER VALENCIA: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 MEMBER MARTIN: I would like to make a
16 motion to adopt the Findings of Fact as presented
17 by Fund counsel.

18 MEMBER CONYEARS-ERVIN: Second.

19 CHAIRMAN FORTUNA: There is a motion by
20 Trustee Martin. Seconded by Trustee
21 Conyears-Ervin.

22 Trustee Martin.

23 MEMBER MARTIN: Yes.

24 CHAIRMAN FORTUNA: Trustee

1 Conyears-Ervin.

2 MEMBER CONYEARS-ERVIN: Yes.

3 CHAIRMAN FORTUNA: Trustee McPhillips.

4 MEMBER McPHILLIPS: Yes.

5 CHAIRMAN FORTUNA: Trustee Murphy.

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Valencia.

8 MEMBER VALENCIA: Yes.

9 CHAIRMAN FORTUNA: And I am a yes.

10 Mr. Bey, based on the Findings of Fact
11 made by the Trustees, the Trustees have voted to
12 grant the benefit that you have requested. You
13 will be notified by mail of the Findings of Fact
14 and the Board's decision.

15 Thank you and good luck.

16 MR. BEY: Thank you. I appreciate it.

17 MEMBER MARTIN: I'd like to move back to
18 the regular order of business. Let's go to Item 6.
19 I will turn it over to Steve to provide a little
20 bit of background on the auditor RFP process
21 to-date and who we are going to hear from today.

22 MR. SWANSON: Thank you, Mr. Secretary.

23 We are going to hear from two firms
24 today.

1 Marc, if you can get them into the
2 meeting, I would certainly appreciate that. If you
3 can also share your screen and have the
4 presentation ready, that will be great as well.

5 We have two finalists from our RFP
6 process that we conducted starting in the summer.
7 Mitchell Titus will be the first firm to present.

8 Let me know, Marc, when you get them up.
9 The second firm will be Legacy Professionals.

10 MS. BURNS: Might I suggest respectfully
11 that we limit their presentation time to ten
12 minutes.

13 MR. ADEGOKE: Good morning.

14 MR. SWANSON: Thank you for joining us.
15 We have six of our trustees present for your
16 presentation. We are glad you could make it today.
17 Sorry for the delay, our hearings took a little
18 longer than expected, but that is important
19 business of the Fund. We have to get through that.

20 We ask if you can limit your remarks to
21 ten minutes today and then we can address any
22 questions the Trustees may have for you after that.
23 So if you would like to take it away your
24 presentation is up there and if you'd like to

1 introduce your team as well. Thank you.

2 MR. ADEGOKE: I want to thank you for
3 inviting us to present our proposal. My name is
4 Kenny Adegoke. I am Executive Director at Mitchell
5 & Titus. I have with me today Garfield Carr, who
6 is the other manager.

7 We provided a placemat, which is our way
8 OF presenting a proposal. It pretty much
9 summarizes the subject for discussion and we will
10 go through them quickly and then wait to answer any
11 questions that you may have.

12 I will start the presentation by giving a
13 high level overview of our firm. Mitchell & Titus
14 is the largest minority owned accounting firm in
15 the country, with over approximately 120
16 professional staff. And we provide various
17 accounting and audit services to various
18 industries, which includes not-for-profit,
19 government, corporations, financial institutions
20 and employee benefits and trusts. Employee benefit
21 audience is a big part of our services and
22 represents over 30 percent of our total business.

23 We have four offices across the country,
24 which includes Chicago, New York, Washington, D.C.

1 and Philadelphia.

2 About two years ago Mitchell & Titus
3 merged with Washington Pittman & McKeever, which is
4 a prominent accounting firm in the Chicago area,
5 which some of you may know, and that kind
6 solidified the presence of Mitchell & Titus in the
7 Chicago area.

8 For our history, Washington, Pittman &
9 McKeever was founded by Mary T. Washington, who was
10 the first female African American CPA in the
11 country. We are very proud of that history at the
12 firm.

13 We are a very diversified firm and we are
14 committed to providing equal opportunity without
15 regard to race, ethnic background, religion or
16 gender.

17 Our professional staff consists of 58
18 percent women and a total of 85 percent minorities
19 staff. We are MBE certified by the National
20 Minorities Supplier Diversity Council.

21 With respect to employee benefit plans,
22 we have significant experience and we have provided
23 services to a lot of firms both within Chicago and
24 outside Chicago and other parts of the country.

1 Our current Chicagoland clients include
2 Chicago Transit Authority; CTA, the Policemen's
3 Annuity and Benefit Fund of Chicago and Chicago
4 Housing Authority.

5 There are several other plans that we
6 have done in the past, that includes the RTA and
7 the MPEA. Some of those that we have served in the
8 past.

9 We are thankful for our business
10 relationships that we have had with most of these
11 clients and most of these clients we served for
12 several years and providing good services to these
13 clients.

14 Moving on to Page 2 of the document, to
15 the left we highlight the value that we bring to
16 your entity. We highlight some of the resources
17 and what makes Mitchell & Titus unique as well as
18 the overall audit approach and methodology.

19 With respect to the value that we bring,
20 we believe that we have significant experience for
21 managing these types of audit and customize to your
22 plan. This will help us to provide you with first
23 class professional services.

24 We always emphasize the communication in

1 our jobs and we work with our clients so that in
2 the end there is no surprises. We also stick with
3 the timeline. We hold frequent status calls to
4 keep you abreast of what is going on and we
5 coordinate and work with all the parties involved,
6 which includes the other aspects of the operation
7 and also including the actuarial consultants.

8 We utilize a risk base audit and at this
9 point I will have Garfield speak to the overall
10 approach and methodology. Garfield.

11 MR. CARR: Thank you, very much, Kenny.

12 We pretty much have a four-phase audit
13 methodology. Phase 1, starting with the planning
14 and risk identification, which is codeveloped
15 general planning identification according to its
16 significance. That is our first phase with regards
17 to the audit. We start our preliminary evaluation.

18 Phase 2 deals with our strategy and
19 assessment. That's understanding and evaluating
20 the internal controls, identifying risk and related
21 significant accounts and define the audit responses
22 to address those risks.

23 Our internal control process will consist
24 of inquiries, observations where at all possible,

1 it is a little bit challenging this year with Covid
2 taking place. Just getting a general understanding
3 of the policies and procedures as well as the
4 internal controls that have been developed by the
5 Fund to serve their members.

6 Phase 3 will consist of the execution,
7 which is to develop and execute our tailored audit
8 approach.

9 And Phase 4 will be our conclusion and
10 our reporting, which represents the audit results,
11 any required communications and any feedback that
12 we may have with management, any members of the
13 Board, in that fourth and final phase.

14 We primarily deal with these four phases
15 but throughout these four phases it is an
16 integrated ongoing approach and process of getting
17 an understanding of the Fund, the controls inside
18 of the Fund. How those controls are executed to
19 mitigate or identify any risks of fraud or any
20 internal control breakdowns or deficiencies which
21 may exist or any observations that we may find and
22 bring to the Fund's attention, which may enhance or
23 improve the internal controls of the Fund.

24 That is the four phases that we deal with

1 respect to the audit and how we handle and deal
2 with the audit.

3 In addition to that, you know, with
4 respect to integration, the execution phase,
5 obviously, we will be sending out confirmation as
6 it evolves to all parties involved. That may be
7 the investment coordinators who hold the
8 investments, custody of the investments, as well as
9 any other agencies that the Fund may deal with,
10 with regard to contributions or benefit payments
11 and things of that nature as well as to the
12 actuaries to determine the valuation and look at
13 that reasonableness of it. We also use our own
14 actuaries, which we coordinate, to do an evaluation
15 of the actuarial evaluation for its reasonableness.

16 That encompasses the four phases of the
17 audit which we have so thank you. Thank you,
18 Kenny.

19 MR. ADEGOKE: Thank you, Garfield. So at
20 this point we would take any questions that you may
21 have. Thank you. Hopefully, we didn't go over the
22 ten minute limit, Steve.

23 CHAIRMAN FORTUNA: Trustees, any
24 questions?

1 MEMBER CONYEARS-ERVIN: I just want to
2 say good morning and I certainly can appreciate
3 that you are the largest minority firm and I also
4 sit on the Police Pension Fund Board and I see that
5 you also do work with them, CHA, several agencies
6 within the City of Chicago so you do have
7 familiarity with Chicago pension funds and its
8 agencies.

9 MR. ADEGOKE: That's correct. Thank you.
10 These are all our current clients. We appreciate
11 the long-term relationships that we have with these
12 clients.

13 MEMBER CONYEARS-ERVIN: Thank you.

14 CHAIRMAN FORTUNA: Thank you.

15 MR. ADEGOKE: Thank you. Have a nice
16 day.

17 MR. SWANSON: Thank you, Kenny and
18 Garfield. We appreciate your time.

19 MR. SWANSON: Marc, can we get Legacy
20 now, please?

21 MEMBER CONYEARS-ERVIN: Steve, did we get
22 a diversity chart from this firm?

23 MR. SWANSON: Yes, we did. We have the
24 diversity chart in board pack. Marc, you can share

1 that. Which firm would you like to see, Ms.
2 Treasurer?

3 MEMBER CONYEARS-ERVIN: The firm we are
4 on now.

5 MR. SWANSON: Marc, can you share that
6 table, please?

7 MEMBER CONYEARS-ERVIN: Thank you.

8 MR. SWANSON: I believe we have Colin
9 Thompson.

10 MR. THOMPSON: I am here. Good morning,
11 Steve.

12 MR. SWANSON: Good morning. You have ten
13 minutes for your presentation. Right now one of
14 the trustees asked to look at your diversity chart
15 and then Marc will share your screen for your
16 presentation.

17 MR. THOMPSON: Good morning. My name is
18 Colin Thompson. I am the partner in charge of the
19 Firemen's A & B audit from Legacy Professionals.
20 Also with me here today is Tim Fagan, he is a
21 concurring review partner.

22 First of all, I just want to say thank
23 you for the opportunity to present this proposal.
24 We look forward to the possibility of continuing

1 providing services to the fund for the next five
2 years.

3 We did make it through a challenging 2019
4 fiscal year audit, with both the pandemic and a
5 work from home order, a change in a significant
6 service provider with your actuary, reinstatement
7 of the health insurance supplement, not to mention
8 that we also had a changeover of our internal audit
9 software.

10 We did end up making it through the 2019
11 audit year and I feel that we had a very good
12 product that we issued in conjunction with the Fund
13 itself.

14 If you could turn to the first page of
15 the slide, please, Marc.

16 Legacy Professionals. We provide audit,
17 accounting, tax and other services to employee
18 benefit plans, including government plans,
19 non-profits and labor organizations. In fact, 90
20 percent of our firm's revenue comes from this
21 client base so benefit funds are what we specialize
22 in.

23 We are headquartered here, in
24 Westchester, Illinois. Actually, at 4 Westbrook

1 Corporate Center. We also have an office in
2 Minneapolis and another office in northwest Indiana
3 in Schererville. We service clients in 31 states.
4 We have 28 partners and professionals in the firm
5 and over 145 professionals.

6 The vast majority of those 28 partners
7 and professionals of the firm started right out of
8 college. It was their first job. Me being one of
9 them. Tim was also one of those partners.

10 If you turn to the next page, please.
11 Legacy. We get our firm's name from our original
12 firm of Thomas Havey, LLP, which was named after
13 our firm's founder. Tom Havey founded his
14 accounting firm here, in Chicago, in 1948 so we
15 have been here forever. The firm is currently in
16 its third generation of ownership and our home-
17 grown recruits end up becoming the next generation
18 of partners.

19 Tim and I would be referred to as the
20 third generation and then say somebody that you
21 might see later on in the presentation, those are
22 the eventual owners of the firm as we hand it off
23 to them.

24 The next page, please. Here's a little

1 bio on me Colin Thompson. I have been involved at
2 various capacities on the Firemen's A & B Fund
3 audit for well over a decade.

4 Government benefit funds are my
5 specialty. I love doing government investment
6 benefit funds. It sounds a little weird, but, yes,
7 I enjoy it quite a bit. And, likewise, I graduated
8 from U of I in 1998 and I started with Thomas Havey
9 back then and I have been with the firm -- it has
10 been my only job ever since.

11 Next slide, please.

12 MR. FAGAN: Hi, everyone. I am Tim
13 Fagan.

14 I wanted to start out by saying that we
15 truly appreciate the opportunity that you have
16 given to us today to talk about our firm and about
17 ourselves.

18 Just some quick background on me. I have
19 been at Legacy for about 16 years. As Colin said,
20 I started at Legacy right out of college. I am
21 considered one of the governmental experts at our
22 firm. I have a lot of experience with the
23 Firemen's Annuity and Benefit Fund. I have worked
24 on that audit for almost that entire 16 years in

1 all different capacities. As a staff member, an
2 in-charge, a manager, and now the concurring audit
3 partner. With all that time, I am familiar with
4 the Fund's staff, the third-parties that we need to
5 work with in tandem to get the audit complete.
6 Just kind of the audit timeline in general and who
7 needs what from who and when.

8 Next slide, please. Sally Bredberg was
9 the manager on the audit this last year. Sally has
10 been with Legacy for many years now. Her focus is
11 working on employee benefit plans. She is highly
12 skilled in that area. She worked very well with
13 the Fund staff this past year and has developed a
14 good rapport.

15 Just to get more specific on Sally, one
16 thing in particular, she did an excellent job this
17 past year taking the audit, which is typically done
18 in the field or at the Fund office and converting
19 that to a remote audit, obviously, as a result of
20 the pandemic. She did a great job with that,
21 without sacrificing any quality or efficiency.

22 Next slide, please.

23 MR. THOMPSON: Here is a quick summary of
24 the services to be provided. We will perform an

1 audit of the Financial Statements for December 31,
2 2020 through 2024. The audit will conform to all
3 other requirements of the Government Accounting
4 Standard Board. All the GASB pronouncements. We
5 may issue a manager recommendation letter, if
6 necessary. We strive to coordinate and consult
7 with the other Fund professionals. We do work hand
8 in hand with the actuaries through all aspects of
9 the engagement and of course with the Fund itself,
10 which is vital to being able to perform an
11 efficient and effective audit and be able to issue
12 within the deadlines that we have.

13 We also present and attend the trustee
14 meetings to present the annual financial report and
15 we are able to respond to routine questions
16 throughout the year.

17 We don't bill ever for various phone
18 calls or questions. If something were to ever come
19 up that would requiring billing, we would be
20 upfront and come to an agreement prior to that. We
21 always want to be transparent so you will never get
22 any kind of surprise bill at any point.

23 We do encourage communication throughout
24 the year. Things do come up. It's good to be able

1 to bounce it off your auditor. So kind of an ounce
2 of prevention is worth a pound of cure is the way I
3 look at it.

4 Next slide, please. Here's our staffing
5 model. Our staffing model is more of a square than
6 a triangle that a lot of other accounting firms
7 have. We have a significant amount of time that
8 you actually get from involvement at the manager
9 and partner level, that be would be myself and Tim
10 and Sally. So you see us higher level individuals
11 a lot more than you see the staffing at lower level
12 people.

13 That being said, obviously, we make every
14 effort to schedule the same staff from year to year
15 on the engagement.

16 Also, if there is any type of a change as
17 requested or desired, sometimes clients may require
18 or ask for personnel rotations for various reasons.
19 We do have the capability to rotate or transition
20 partners, managers or other staff on engagement.

21 Next slide, please.

22 MR. FAGAN: So I just want to cover kind
23 of give you a brief rundown of what a typical audit
24 entails.

1 The first half of any audit is to
2 properly plan the audit and we do that using our
3 experience from previous audit years that we have
4 gained auditing the Fund. Also our history and our
5 knowledge of the Fund.

6 We also then take in any -- we combine
7 any new changes that are coming up. Such as new
8 accounting practices or changes in the Fund's
9 operations. Such as the reinstatement of the
10 retiree health subsidy last year.

11 We take all of that information to help
12 us to design effective audit procedures. Once a
13 planning phase is done, we will reach out to the
14 Fund staff and start coordinating the audit, the
15 audit timeline, documents that we will need for our
16 procedures and any pre-audit questions.

17 We will also come up with a date of when
18 the fieldwork should start. Typically the audit
19 fieldwork is done at the Fund office. Like I said
20 earlier, this past year of the pandemic it was done
21 remotely.

22 Once we do our audit fieldwork and
23 complete that, then the audit goes through its
24 multi-layer reviewed process, which includes the

1 manager review, the partner review, a second
2 partner review and actually a third partner review
3 which we refer to as the quality control review.

4 You can see based on that we put a lot of
5 our resources into making sure that the Financial
6 Statements and the audit are high quality and we
7 want that so that you have accurate information to
8 make your decisions off of.

9 Once the Financial Statements are issued,
10 it is not like we go away and come back next year
11 for the audit. We are available all year. We
12 always have been and we have shown that ability.
13 We are also very quick to respond to questions from
14 the Fund staff, any audit related questions, or
15 anything else we can help with. We take that very
16 seriously. We want to be there to help. We want
17 to be able to help there, get through any
18 roadblocks that the Fund or Fund staff might be
19 having.

20 MR. SWANSON: Tim, if I could interject
21 just real quick. We appreciate your detailed
22 approach. If we could maybe hit the highlights and
23 wrap this up in the next couple of minutes between
24 you and Colin we would certainly appreciate that.

1 MR. FAGAN: Sure thing.

2 Next slide, please.

3 MR. THOMPSON: Here's a partial client
4 listing. You can see some of our government
5 benefit plans that we audit.

6 I just wanted to point out here we also
7 do audit 350 employee benefit funds. Government
8 funds are one of those subsets so this is what we
9 do. This is our specialty.

10 Next slide, please. Here you can see
11 some of the references of service. Please, feel
12 free to reach out to these individuals if you want
13 to inquire as to the type of services we provide.

14 Next slide, please. This is the fee
15 proposal. I wanted to point out here the fees for
16 FY-20 and FY-21 are the same exact fee as for
17 FY-19. We remain at a flat fee for three years in
18 a row. '22, '23 and '24 we have an inflationary
19 increases proposed of 3 percent.

20 Down on the bottom is our 2020 standard
21 hourly rates. If additional services are
22 requested, that would be our hourly billing rate
23 for those type of services.

24 To-date I don't actually recall ever

1 providing any kind of a bill for any type of hourly
2 services but if something is needed we are always
3 happy to help and we would come to some kind of
4 agreement and those are some of the hourly rates
5 you could see there.

6 Next slide, please. So some unique
7 features of Legacy. We are always available.
8 Please, feel free to contact myself, Tim, Sally,
9 anybody. We are always a phone call or email away.
10 We would love to answer any questions.

11 We have a niche focus, like I said,
12 benefit funds are our specialty. This is what we
13 do.

14 I wanted to point out we are a local firm
15 serving Chicago based clients. We have been here
16 since 1948 so this is where we live. We have
17 always been here and always foresee us being here.

18 Next slide please. Why Legacy just to
19 sum up here. We are here to meet your needs. We
20 have the experience and a great working
21 relationship with the Fund to continue providing
22 high quality audit services.

23 Next slide, please. Comments?
24 Questions? Would anybody like me to go through

1 anything in further detail? We are always happy to
2 answer any questions you might have.

3 MEMBER CONYEARS-ERVIN: I do have a
4 question. I was listening to Tim speak and how he
5 mentioned that he started with the firm right out
6 of college. And I thought about that great
7 opportunity that he had and he's been with the firm
8 I think he said for about 16 years now.

9 MR. FAGAN: That's right.

10 MEMBER CONYEARS-ERVIN: That is very
11 awesome. I also thought about minority students
12 coming from college that certainly would appreciate
13 an opportunity such as that.

14 I was looking at your diversity numbers
15 and you all have been with the Fire Pension Fund
16 for about 16 years, did you say, Colin?

17 MR. THOMPSON: With the firm, I have been
18 with the firm --

19 TRUSTEE CONYEARS-ERVIN: No. Fire
20 Pension Fund, how long you all have been with the
21 Firemen's Pension Fund?

22 MR. THOMPSON: I have been working on
23 this particular audit I think 12 years I have been
24 working on this audit.

1 MEMBER CONYEARS-ERVIN: 12 years, okay.
2 Can you talk to me about Legacy's diversity
3 initiatives and hiring? Like you said you hired
4 Tim from college and I am looking at the diversity
5 numbers and I am a little concerned about it. I
6 think I was concerned about it before so we
7 probably had this conversation. Can you refresh my
8 memory?

9 MR. THOMPSON: We do take a very active
10 approach to try and be a diversive and inclusive
11 fund. We actually have a diversity inclusion
12 seminar actually coming up here for a firm-wide
13 presentation here in December just in a couple of
14 weeks.

15 We actually also have just established a
16 charitable organization, the Donna Hubert Memorial
17 Scholarship Fund, which provides scholarships to
18 women interested in pursuing careers in accounting.
19 We just actually just established this charity back
20 in 2019 and we just awarded our first scholarship
21 in 2020.

22 Obviously, there are always challenges in
23 staffing and in particular in the accounting field.
24 We do attempt to do our best to have as diverse of

1 an employee base as possible. Recruiting and
2 maintaining qualified individuals is particularly
3 challenging in the accounting industry.

4 A few years ago they increased the time
5 requirements to sit for a CPA to five years so it
6 eliminated roughly half the accounting graduates on
7 a yearly basis so we are constantly having all
8 kinds of recruiting efforts and trying to
9 adequately staff the firm with fresh recruits out
10 of college.

11 If you know of anybody that wants to join
12 in the accounting field, it is wide open. All the
13 firms, we fight with each other to try to get a
14 hold of good personnel. So, please, encourage
15 anybody.

16 That is one of our main missions with our
17 own charity fund is to try and get more women into
18 the field also. It is challenging in recruiting.

19 Yes, I always encourage anybody to go
20 into accounting. You will never want for a job.
21 They are there and you will have people beating
22 your doors down to hire you.

23 MEMBER CONYEARS-ERVIN: That is
24 interesting because -- I won't belabor this point

1 but for you all to have been with the Fire Pension
2 Fund for this number of years -- and I always ask
3 this question because there is employer and
4 employee contributions.

5 Employer contributions from the City of
6 Chicago is primarily made up of taxpayer dollars.
7 Taxpayers that look like myself and Clerk Valencia
8 that is on the line, for example.

9 And I am so very concerned of being a
10 steward of taxpayer dollars when I see a firm come
11 before us, especially having been doing business
12 with us for 12 years, and I see these diversity
13 numbers and sometimes I wonder if I am being a good
14 steward of taxpayer dollars by doing business with
15 firms such as this.

16 I have to just be honest with you and I
17 struggle with that. So I know that there's -- I am
18 not going to try to go through a tutorial on how to
19 recruit more black and brown accountants. You know
20 that there are accounting societies and
21 organizations all throughout the State of Illinois.

22 I attend a Christmas party with black
23 accountants each year because of my husband and
24 there is a great number of people in that room that

1 I am sure can be resources for you. So I know that
2 there is more aggressive things that can be done.

3 To be honest with you, when I see numbers
4 like this, I say you have to be intentional.

5 I appreciate the scholarship recipient
6 for 2020. Unfortunately, in 2020, we're still
7 hearing first ever, right? So there is still some
8 work to be done but thank you.

9 MR. THOMPSON: Thank you.

10 CHAIRMAN FORTUNA: I'd like to get
11 staff's thoughts.

12 MR. SWANSON: First, we will get Marc to
13 remove the presenters and then let us know.

14 Thank you to Colin and Tim for presenting
15 today.

16 MR. THOMPSON: Thank you, everybody, for
17 giving us the opportunity to present our services.
18 As always we are open for any and all questions.
19 Feel free to email or call or any type of contact
20 whatsoever.

21 CHAIRMAN FORTUNA: Thank you.

22 MEMBER VALENCIA: Thank you, Treasurer,
23 for what you said. I just agree. I didn't have
24 anything else to add eloquently. That was polite.

1 MEMBER CONYEARS-ERVIN: That took a lot
2 of effort.

3 CHAIRMAN FORTUNA: Jackie, I am looking
4 for some input from you.

5 MEMBER MARTIN: I would like to mention I
6 think Legacy has been incredibly helpful in many
7 ways. I know that they have given a lot of
8 themselves and have donated their audit services to
9 the Widow's and Children's Fund just as a note.

10 CHAIRMAN FORTUNA: Jackie, what is your
11 take on this?

12 MS. VLAHOS: I just think currently I
13 kind of wish you had more time to do a RFP like
14 maybe in a year or so. Just because currently we
15 just switched from Segal and there was a lot of
16 like bumps in the road because of being a brand new
17 actuary and most likely during this year's audit we
18 are going to be doing it remotely as well.

19 I think it is something that maybe I feel
20 now that we should maybe stay with Legacy and then
21 maybe revisit this in a few years.

22 MEMBER CONYEARS-ERVIN: In a few years?

23 MS. VLAHOS: Or, I mean, whenever you
24 suggest. I know we just did a RFP.

1 Also a suggestion is maybe put some
2 pressure on them to see where they go as far as
3 Legacy in the next couple years.

4 Obviously, with auditing firms, they do
5 hire new people every year. They have more than
6 optimal time, even if you tell them a year or so,
7 to make sure that they are reaching and meeting
8 their efforts that they are saying that they are
9 going to be doing.

10 Every year you have to have new staff.
11 It is a high turnover in the auditing industry and
12 public accounting.

13 If you don't see the numbers changing,
14 then you'd say what they were saying wasn't
15 accurate.

16 I just think as of right now, even with
17 Segal last year, due to the Covid stuff, it was
18 very hard to get the audit complete and to also try
19 to do training as far as our history, you know, the
20 background of everything that is going on with our
21 Fund since the beginning. It was a challenging
22 year. It doesn't seem like that is going to be
23 changing upcoming. If you have other suggestions?

24 CHAIRMAN FORTUNA: How do you want to do

1 this, Steve?

2 MR. SWANSON: Just to reflect on Jackie's
3 comments. We do have a lot of respect for the work
4 of Legacy. They clearly are a good firm. They do
5 a lot of good work for our Fund.

6 Currently where we stand, with switching
7 actuaries last year and the ongoing pandemic,
8 having to work offsite for much of the audit would
9 present a more challenging environment to get the
10 audit done so that is why we do recommend retaining
11 Legacy for a period of time.

12 Obviously, we did a RFP. We are asking
13 for a proposal for five years. You can always sign
14 a contract for a period shorter than that.

15 One thing on the pricing, both firms did
16 the same price for the first two years so your
17 price is the same in those first two years.

18 Whatever the Trustees think is best, we
19 are prepared to work with.

20 MEMBER VALENCIA: I just want to speak
21 up, if I can. I didn't realize we were talking
22 about this. I thought there was another person for
23 some reason.

24 I do want to allow Trustee Holt and

1 Reshma to weigh in because they are not here on the
2 call. I think it is important to hear their
3 voices, too.

4 I would defer we do any action today or
5 call a special meeting if we need to to vote on
6 this contract because I want to make sure that they
7 are also incorporated in this conversation.

8 I am going to just say a couple of
9 things. Diversity inclusion is something that we
10 have been talking about as a board since I have
11 been on the board.

12 And I want to thank President Fortuna for
13 really listening and hearing, and Steve, too. We
14 brought on Lorna, which was really exciting to have
15 a woman onboard. We have for the first time a real
16 diverse board in terms of a forum of color from the
17 City Trustees which is really exciting. We are
18 really I think ahead of the game than other boards.

19 The notion that it's hard is not a good
20 enough excuse for me. I get we're in a pandemic.
21 I get it's hard. I am masking up and going into my
22 office. I am going in two or three days. My
23 sellers are there. We are modernizing City Council
24 during the pandemic. We are working with vendors

1 on a three to five million dollar project to
2 basically go digital during the pandemic.

3 I understand hard. I understand having
4 to maybe think about coming into the office with
5 the audit team. I understand it may take us a
6 little longer but that is not a good enough reason
7 for us not to give this new company, which is a
8 certified minority owned company that has 42 years
9 of experience of doing this work.

10 Now if we want to talk about keeping on
11 who we currently have who has had 12 years with the
12 Fund to work on diversity numbers and you're
13 telling me that you are getting your first
14 scholarship fund in 2020.

15 And not to mention, if you look at their
16 female and male ratio, there are only five women at
17 the top leadership in their executive team.

18 To me, they didn't even really have it
19 promoted. I hear the same tired excuses of we are
20 going to get there, we are going to get there, we
21 are going to get there and we never get there.

22 To what the treasurer said is being
23 intentional about hiring is very important and I
24 just didn't think that they showed that they were

1 going to be intentional. I don't have the patience
2 to wait another 10 or 12 years to see if they get
3 there.

4 So I am just calling on our board to be
5 bold and to take a chance on a company that we
6 haven't had to. I think it is healthy for us to
7 expand and diversify our portfolio and who we give
8 work to. If we're going to say it and we're going
9 to talk about it, we have to actually do it.

10 It's hard and it is not easy. Sometimes
11 you are disappointed but that's not a reason to
12 give up on someone else in the next run.

13 So I just want to implore all of us to
14 think about that. That for me it being a drain or
15 hard is not a good enough excuse for me.

16 If they were a bit more expensive, if
17 they didn't have a good record, you know, couldn't
18 do the work, that to me gives me pause and I would
19 agree with all of you to keep who we currently
20 have, but that wasn't the case and that's not what
21 I heard or read in the presentation.

22 MS. VLAHOS: Can I make one more comment?

23 The only other concern that happened, and
24 I don't know because I didn't talk with them Steve

1 did, but there was some kind of mixup with the
2 presentation. They had thought the presentation
3 was Friday, that is kind of my concern a little bit
4 with meeting our deadlines, but they never called
5 us. I am talking about Mitchell Titus. They never
6 called us. They never turned anything in.

7 When we reached out to them, we were
8 like, hey, we kind of need your presentation.
9 Their response was we thought it was Friday. It
10 was like a little bit concerning that we didn't
11 hear from anybody if you thought it was Friday or
12 received anything or reached out to us.

13 So it made me kind of feel like do they
14 want our business? I mean Steve can talk a little
15 bit more, he is the one that spoke to them about
16 it.

17 MEMBER MARTIN: Steve.

18 MR. SWANSON: There was a little bit of
19 confusion. But, grant it, I mean, maybe that was
20 me not being clear enough with them. I don't want
21 to use it necessarily as a determining factor in
22 this meeting.

23 MEMBER MARTIN: Anna, just a
24 recommendation. I mean, I not only respect you, I

1 respect your opinion and your desire to include
2 Trustee Holt and Trustee Soni in the discussion,
3 but I do think that staff makes an excellent point
4 with respect to we have had a lot of turnover with
5 respect to not only staff but we have had a pretty
6 significant turnover with respect to our actuary.
7 And our actuary and our auditor have to work with
8 our staff to provide the level of service and
9 information that we need as a fund.

10 I would just recommend that maybe for a
11 period of a year or two years, because we don't
12 have to go out five years, just in terms of
13 symmetry with everything that is going on, that
14 maybe extend the contract for a period of two years
15 so staff has the ability to more fully implement
16 the relationship with Segal and that way going
17 forward when we change auditors, if that is
18 desired, at least you are not changing everything
19 within the context of like one year which could be
20 more difficult than necessary and the Fund could
21 still pursue its diversity objectives.

22 MEMBER CONYEARS-ERVIN: Let me say this,
23 and I can appreciate that, trustee, but who is to
24 say that I will be here in a year or the clerk will

1 be here in a year or Annette. Who knows what
2 changes may occur, right.

3 MEMBER MARTIN: Myself in two weeks.

4 MEMBER CONYEARS-ERVIN: There you go.
5 Changes happen all the time. I think that saying
6 wait a year or two even to me it continues to push
7 the can down the road and just not face the real
8 issue at-hand.

9 I will give an example right now. I am
10 preparing for the City's CAFR and I had to change
11 my Director of Accounting at the most uncomfortable
12 time when I am getting ready to pay for CAFR but
13 what do I do? I just have to role with the change
14 and play the hand that I have been dealt.

15 I think that we have a very competent
16 staff at the Fire Pension Fund, very. We are
17 talking about a firm that has been in business over
18 40 years that not only works with another pension
19 fund but works with other City agencies.

20 Yeah, might it be uncomfortable, maybe so
21 for this first year. It is a pandemic. Probably
22 no matter who you work with is going to be
23 uncomfortable. It is a pandemic.

24 I think that if we continue to say, well,

1 let's make it easier for the staff and let's
2 revisit it in a year or two when we don't know who
3 is going to be on the board in a year or two.

4 Just thinking about the beneficiaries,
5 the annuitants, taxpayers, I just think it is the
6 right thing to do.

7 If we do need to wait, I am willing to do
8 that a month, next month, you know, for the other
9 members but I just want us to understand that we
10 have a very competent staff. I am not at all
11 worried about being uncomfortable.

12 MEMBER MARTIN: It is not only competent.
13 And believe me I applaud everybody for their
14 efforts during this pandemic. Not only the staff,
15 but the trustees. But we also have to note the
16 fact that we have one of the smallest staffs of all
17 of the funds and that we are putting this on them,
18 you know, additional work because of all of the
19 changes in this difficult environment.

20 I would be comfortable with a year for
21 Legacy. That way we can still develop and make
22 things easier between Legacy and Segal and our
23 staff because that is a lot to put on staff just in
24 one year. And just in my discussions with staff,

1 it was a big issue with our staff.

2 I will follow the direction of the Board
3 and respect the Board's opinion. I am ready to go
4 a shorter period of time, if that is what is
5 believed, if necessary. Whatever the Board
6 decides, I am in favor of.

7 MEMBER VALENCIA: I am in favor of not a
8 year. I can see like a six month transition time.
9 I am not willing to vote for a year. I could see
10 six months and then be willing. I applaud the
11 staff but at this point we are the trustees of the
12 board, too.

13 MEMBER MARTIN: I agree. Maybe that
14 gives Legacy an additional six months to further be
15 proactive in their diversity --

16 MEMBER VALENCIA: At that point it won't
17 matter because we are going on to a new vendor so I
18 could care less.

19 My thought of a six month runway was when
20 I am transitioning to a new vendor from an old
21 vendor so I am signing an extended contract with my
22 old vendor so there is no gap in services.

23 So if we are extending the contract to
24 insure that we bring on and we can transition

1 smoothly and there is no gaps and there is no gap
2 for Jackie or Steve or the team, I am fine with
3 that. But I think a year, that's not necessary. I
4 mean, if we're not able to get this work done -- I
5 mean, you would all hate to work in the City
6 Clerk's office because I got people doing three or
7 four jobs for like no pay.

8 I think it is reasonable if you want to
9 do a six month kind of a gap contract to help
10 transition, but I definitely don't think it needs
11 to be a year.

12 MR. SWANSON: Jackie, if I may, six
13 months, if we did January through June 30th, that
14 would get us through the 2020 financials that we
15 are talking about, correct?

16 MS. VLAHOS: It should. I want to say
17 this isn't really what I was trying to explain my
18 concern is. It is not the fact it is going to make
19 it harder for our jobs. I am just a little bit
20 concerned that if it was so difficult to get the
21 presentation -- and I guess we could see I guess
22 how Police handles it. I know they have them
23 already for a client.

24 We are already in a pandemic. What I am

1 saying, when the presentation was very difficult to
2 get a hold of someone and have them return our
3 calls to get the presentation, I am a little
4 concerned with them meeting a deadline during a
5 pandemic. I know the City needs our financials
6 usually by May, that was my concern.

7 MR. SWANSON: Back to my point, a six
8 month extension with this auditing firm --

9 MS. VLAHOS: Yes.

10 MR. SWANSON: -- would get us January
11 through June so that would get us through our next
12 audit which is the immediate concern.

13 MS. VLAHOS: Yes.

14 MEMBER MARTIN: Then you can revisit it.

15 MR. SWANSON: Then it can be revisited
16 after that.

17 MEMBER MCPHILLIPS: When does Legacy's
18 contract end?

19 MR. SWANSON: We currently don't have
20 one. We have been operating year to year since I
21 have been here so we sign an engagement letter
22 every year with them.

23 MEMBER MCPHILLIPS: This contract that we
24 are talking about now is for the 2020 Financial

1 Statements?

2 MR. SWANSON: Yes, sir.

3 MEMBER MCPHILLIPS: Okay. Very briefly,
4 if I can add my comments.

5 Since I have been here, I was first
6 elected I guess six years ago almost, Legacy has
7 been our auditor. They have been here for 12
8 years.

9 Federal law calls for public companies to
10 transition lead auditors every five years. I think
11 it is time for someone new.

12 I don't care quite as much about the
13 diversity. No offense to the people that do care
14 about it. My primary concern is are they
15 qualified.

16 I didn't see too many questions about how
17 much of the staff has CPA licenses. Has internal
18 auditing certifications. How long they have been
19 with the firm. Those are kind of more important
20 questions to me.

21 The issue of Segal being new and now we
22 have possibly Mitchell Titus I mean they are
23 professionals. They are just going to have to deal
24 with it.

1 I say it is time to bite the bullet.
2 Start with the new auditor and make a motion to
3 give Mitchell Titus the contract for at least two
4 years and see how they do. That's how I feel about
5 it.

6 Just to remind me, Mary Pat, we need five
7 trustees to vote in order to expend fund resources?
8 In order to grant this, we would need five
9 trustees?

10 MS. BURNS: Yes, sir.

11 I remind you of the Clerk's request that
12 this matter be continued until December in order to
13 allow Trustee Holt and Trustee Soni to weigh in or
14 to do it by special meeting.

15 MEMBER MCPHILLIPS: If we have the five
16 votes, we could just move on.

17 MEMBER MARTIN: I don't know if there is
18 five. Can I make a motion to defer it until
19 December until you have your five trustees?

20 CHAIRMAN FORTUNA: Hold on here because
21 we do have a recommendation to defer from Trustee
22 Valencia.

23 MEMBER CONYEARS-ERVIN: I think she made
24 that recommendation with the thought that maybe

1 that it was truly being pushed that we do not make
2 a change.

3 If we do go with that recommendation, if
4 that is what we want for six months, I would like
5 to vote on six months with the current -- not
6 revisit but I mean going --

7 MEMBER VALENCIA: With Mitchell Titus. I
8 agree. A two year contract like Trustee McPhillips
9 said and then we can revisit it with a new board.
10 If you feel they weren't able to do what you guys
11 needed to do in the two-year term, then you can
12 take it up on whether you review or not.

13 I think it is better to do shorter
14 contracts in today's world so you can keep an
15 update on competitive prices and competitive
16 output. That is what we are doing at the City is
17 shorter contracts.

18 CHAIRMAN FORTUNA: Okay. Mary Pat, help
19 me with the motion on this.

20 MEMBER MCPHILLIPS: Before they make the
21 motion can I ask a question? Anna, are you
22 suggesting that we give Legacy a six month
23 extension and then move on to Mitchell Titus?

24 MEMBER VALENCIA: Yes. I think to hear

1 what the other trustees concerns were and the staff
2 making sure there were no gaps in what was
3 happening there would be a six month transition
4 time on to a new company.

5 If you don't feel comfortable with that
6 and you just want to go straight with a new
7 contract, I'm okay with that too, and just go to a
8 straight two-year contract. I was just trying to
9 be compassionate for the staff.

10 MEMBER MCPHILLIPS: I get it, yes. Here
11 is my concern with that, I think we need to be
12 cautious. Then we're looking at two separate
13 contracts and how do they look? Is Legacy going to
14 say, hey, we're going to do a majority of the audit
15 work for 2020 and then come June Mitchell Titus
16 says, well, you know, sorry this is what our
17 contract terms are going to be and then the Fund
18 ends up spending substantially more resources for
19 the same service.

20 MS. BURNS: It is more of a risk profile
21 that you need to be concerned about because of
22 needing to get a responsible party who is
23 responsible for the audit.

24 Perhaps the motion that the Board could

1 consider is a motion to enter into a two-year
2 contract with Mitchell Titus subject to contract
3 terms starting on July 1, 2021 and continuing
4 through June 30, 2023. And the effects of that
5 would be that they would takeover after completion
6 of the 2020 Financial Statements are done. And we
7 would just go back to Legacy, as I understand it,
8 that just has an engagement letter with the Fund,
9 that ends when?

10 MR. SWANSON: It would have run through
11 the presentation of the financials. I can double
12 check it.

13 MS. BURNS: They are already in place and
14 will complete the 2020 Financial Statements, which
15 are due by June 30th.

16 This would be a motion to get Mitchell
17 Titus starting July 1st for the next year's audit
18 and give them notice in the next six months to help
19 smooth the transition. Maybe they could look over
20 Legacy's shoulder, maybe Legacy could help them, so
21 that they are ready to go on July 1st.

22 MEMBER VALENCIA: They would do the
23 following year's audit?

24 MS. BURNS: Yes, ma'am.

1 MEMBER VALENCIA: Legacy would closeout
2 so there was no disruption, basically, and then we
3 would then pickup with the new company in July.

4 MS. BURNS: Yes, ma'am. What I am
5 hearing is Legacy's existing agreement contemplates
6 that they would do the 2020 Financial Statements
7 that are due in June.

8 MEMBER VALENCIA: That would help staff
9 not have a disruption. They can smooth that out
10 and then we'll start anew with a new company.

11 MS. BURNS: It also gives a chance for a
12 smooth transition between the two firms, too. They
13 can sort out what is happening.

14 MEMBER MCPHILLIPS: Contractually Legacy
15 is already going to do the 2020 financials, Steve?

16 MR. SWANSON: I'm sorry, I was not clear
17 on that. We signed the agreement for them to work
18 through June 30th of I believe 2020 to do the 2019
19 financials. So the timing of it is they did work
20 into 2020 on our financials which was for fiscal
21 year 2019.

22 We hadn't agreed with anyone to do fiscal
23 year 2020 as of right now. Correct me if I am
24 wrong, Jackie.

1 MS. VLAHOS: No. Usually the engagement
2 letter is usually signed some time in January for
3 the upcoming audit.

4 MS. BURNS: Based on that, you could
5 really get Mitchell Titus in January, 2021 or have
6 two agreements. One with Legacy that would end on
7 June 30, 2021 and Mitchell Titus will start as we
8 said or just have one contract that would go into
9 place January 1st with Mitchell Titus.

10 CHAIRMAN FORTUNA: How would the motion
11 read?

12 MS. BURNS: Let me know what the trustees
13 think they are comfortable doing. Would they like
14 getting Trustee Holt and Trustee Soni to weigh in
15 on this? If that is still an issue, we can put
16 this over until December.

17 The second option for the Board is to
18 approve Mitchell Titus starting January 1, 2021 and
19 they would have a two-year term.

20 The third would be as I said to give
21 Legacy one more year and then Mitchell Titus two
22 years.

23 MEMBER CONYEARS-ERVIN: Tim's point I
24 think though was, if we had both, if we had Legacy

1 so now we would have to go back and ask Legacy to
2 give us a contract for six months, basically?

3 MS. BURNS: Yes. I am sure I can get
4 that done.

5 MEMBER CONYEARS-ERVIN: We could vote on
6 that now, but if you can't get it then we have to
7 revisit that anyway in a month, right?

8 MS. BURNS: Yes, ma'am. I am sure they
9 would do it.

10 MEMBER CONYEARS-ERVIN: You are sure they
11 would or would not?

12 MS. BURNS: Would. Legacy would want to
13 complete the audit I am sure to remain on good
14 terms with you.

15 MEMBER CONYEARS-ERVIN: Okay. Tim, does
16 that answer your question?

17 MEMBER MCPHILLIPS: It does. I would
18 prefer not to kind of split the contract up. I
19 think for 2020 it should go to either Legacy and
20 they are going to finish or it should go to
21 Mitchell Titus.

22 To clarify the previous comments, Legacy
23 is ending on good terms with us, if we go with
24 Mitchell Titus. I thought they have done a great

1 job.

2 My concern is, as somebody that has done
3 auditing, 12 years with the same firm is a little
4 too long. I would like some rotation. I think
5 that is prudent and it's good business practice.

6 I am a little concerned I am hearing
7 maybe there is some concern Mitchell Titus might
8 not be up to the task. We have to address that and
9 be very clear that they are up to the task and that
10 we are going to give them the contract, if that is
11 the route we decide to go.

12 I don't want them needing help from the
13 previous auditor. There is directly a handoff
14 between auditors. But they don't need any help,
15 they are professionals. They are certified CPA's.

16 MS. BURNS: That's correct.

17 MEMBER CONYEARS-ERVIN: I haven't heard
18 that they needed help. I haven't heard that
19 there's a concern with their performance.

20 MEMBER MCPHILLIPS: You are right, they
21 are not saying that they are needing help.

22 MEMBER VALENCIA: Staff is saying that.

23 MEMBER MCPHILLIPS: Two issues came up.

24 You are right, they did not say that they needed

1 help.

2 Segal is our new auditor and we have this
3 pandemic so logistically it might not be a good
4 time. My argument to that is either they are
5 professionals or they are not. I think they
6 presented themselves as professionals and that I
7 would just move forward on this.

8 MEMBER VALENCIA: If that is the case,
9 from your perspective, Tim, I mean I think you
10 shined a light on something since you have done
11 this before, it sounds like we should just go ahead
12 and do the two-year agreement with Mitchell Titus
13 in January because you think they can just hit the
14 ground running.

15 I don't have this expertise but I was
16 going for six months for staff purposes. But I am
17 fine with just voting, if we have the vote today,
18 voting for the January, 2021 contract and giving
19 them a two-year agreement and calling it a day.

20 If we don't have the vote today, then I
21 do want to go into December because I do think that
22 the other two trustees will want to hear this and
23 have some words to say on it.

24 MEMBER MCPHILLIPS: I think that is my

1 point right on the head.

2 Just to clarify a little bit, I
3 understand Jackie's concern because when you get a
4 new auditor that burden is going to fall on her and
5 the staff. I have been in that situation. You get
6 a new auditor, you need to explain everything all
7 over again.

8 But I like the idea of a new auditor
9 coming in and asking questions for the first time.
10 Looking under the covers and doing things
11 differently. It keeps everyone on their toes.

12 MEMBER VALENCIA: Agreed.

13 CHAIRMAN FORTUNA: Is there a motion to
14 defer to December?

15 MS. BURNS: With all due respect, sir, I
16 think the motion, and maybe we can do a straw poll,
17 would be if there is support for a motion to enter
18 into a contract with Mitchell Titus for the period
19 January 1, 2021 through December 31, 2023 subject
20 to contract negotiations.

21 If the trustees would be willing to just
22 sort of indicate whether they thought they could be
23 in agreement with that, we would be able to assess
24 whether we need to defer this matter or not.

1 Sir, would you be able to vote for a
2 motion like that?

3 CHAIRMAN FORTUNA: Yes.

4 MS. BURNS: Trustee Murphy?

5 MEMBER MURPHY: Yes.

6 MS. BURNS: I think you have the
7 requisite numbers of votes. Would you entertain a
8 motion to enter into a contract with Mitchell Titus
9 for the period January 1, 2021 through December 31,
10 2023 subject to contract negotiations?

11 CHAIRMAN FORTUNA: So that is the motion.

12 MS. BURNS: Trustee Valencia, would you
13 like to make that motion?

14 MEMBER VALENCIA: Yes, I will make the
15 motion.

16 MEMBER MCPHILLIPS: Just to be clear,
17 that is for two years I think you just stated,
18 right?

19 MS. BURNS: Two years, sir, that is what
20 the motion was. I'm sorry, through December 31,
21 2022. Thank you.

22 MEMBER CONYEARS-ERVIN: I will second
23 that motion.

24 CHAIRMAN FORTUNA: There is a motion by

1 Trustee Valencia. Seconded by Trustee Conyears
2 Ervin.

3 Trustee Martin.

4 MEMBER MARTIN: Yes.

5 CHAIRMAN FORTUNA: Trustee

6 Conyears-Ervin.

7 MEMBER CONYEARS-ERVIN: Yes.

8 CHAIRMAN FORTUNA: Trustee McPhillips.

9 MEMBER McPHILLIPS: Yes.

10 CHAIRMAN FORTUNA: Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Valencia.

13 MEMBER VALENCIA: Yes.

14 CHAIRMAN FORTUNA: And I am a yes.

15 Motion carries. Thank you.

16 MEMBER MARTIN: Moving to Item 7,

17 Investments. I will turn this over to Lorna who

18 will walk us through the investment agenda.

19 MS. SCOTT: Given the time, I thought I

20 would go right to the action item which is Item

21 7-C.

22 I will move the MWDBE Broker Utilization

23 report to December.

24 Marc, if you can share the screen for the

1 November cash needs and then I will turn it over to
2 Jackie.

3 MS. VLAHOS: As you can see for November
4 our balance, with a combination of Chase and
5 Fidelity, is approximately 5.1 million dollars.

6 The next line where you see the surplus
7 with Northern Trust of 14.1, this basically
8 represents that in August we had excess tax
9 receipts and with the discussion with our CIO Lorna
10 we decided that we were going to take the extra 25
11 million dollars and transfer it into Northern to
12 try to achieve a higher interest rate return until
13 we needed the money.

14 So from the 25 million dollars we
15 transferred from Northern, in September, we had
16 transferred 4 million of that 25 to cover our
17 benefits and also in October we had transferred 6.9
18 million to help cover our monthly benefits.

19 Leaving us with a balance still sitting
20 in Northern of 14.1 million dollars. Our subtotal
21 for cash is going to be the 19.2 million dollars.
22 We're still anticipating an additional 1.85 million
23 dollars of salary contributions before the end of
24 month before we have to pay our benefits. Bringing

1 us available cash of 21 million dollars.

2 The next line you are going to see are
3 our estimated amount for our benefit checks as well
4 as outstanding checks, our Death Benefits we are
5 paying this Fund, the Refunds and then our current
6 office payables. Bringing us to anticipated
7 expenditures for November of 32.755 million
8 dollars. Leaving us with a shortage where we are
9 going to have to get additional funds from our
10 investment managers of a negative 11.7 million
11 dollars in deficits that we are going to cover.

12 If you want to go to the next slide, the
13 next slide shows our cash projections showing that,
14 if you go over to the right-hand side, it shows
15 that beginning balance of cash of 5.1 million
16 dollars. The transfer from the STIFF that we still
17 had sitting from the excess tax receipts of 14.1
18 and as well as we are going to require 11.9 million
19 dollars from our managers in order to cover our
20 benefits, which is leaving us a balance then in our
21 Chase account of approximately \$243,000.

22 I just want to draw to your attention in
23 November, if you look over to the left, the average
24 tax receipts for December is approximately 7.2

1 million dollars.

2 Now that is going to fluctuate because
3 sometimes that is the amount that is actually still
4 owed to us by the end of the year. However, a lot
5 of times their reconciliation that we receive from
6 the City, we usually get some of this money more
7 towards the end of January.

8 Our drawdown for December is going to be
9 anywhere between 19.8 million to probably
10 approximately 25 million, depending on how much we
11 actually receive by the end of the year. Or,
12 obviously, some of that tax receipts might carry
13 over into that January month. Lorna.

14 MS. SCOTT: If you go to the rebalancing
15 template.

16 MEMBER MARTIN: Do we need a motion right
17 now to draw down 11.7 million?

18 MS. SCOTT: Not yet. Let me go to the
19 rebalancing template. This first column shows the
20 allocation as of November 13th. At the bottom of
21 the first column, you can see Northern cash you
22 have 18.2 million. Jackie needs about 25.8 million
23 from that Chase account. What we need to do is
24 raise 9 million dollars.

1 Looking at that second column in yellow,
2 we propose raising the cash from the Fund's large
3 cap gross managers and your core manager.

4 The plan is to take 3 million from Logan,
5 3 million from Brown Advisory and 3 million from
6 Rhumblin.

7 We will then transfer 25.8 million to
8 Chase and that leaves us with 1.4 million at
9 Northern.

10 Looking at that last column, the
11 variance, that shows the difference versus the
12 policy target after the cash withdrawal. Looking
13 at our asset allocation, we remain very close to
14 target allocated in private equity and that is
15 offset by an over allocation to U.S. equity
16 primarily in small cap. We generally are on
17 target.

18 Now I am looking for a motion to raise up
19 to 9 million dollars as indicated.

20 MEMBER MARTIN: I will make that motion
21 consistent with the recommendation of the CIO to
22 liquidate up to 9 million dollars.

23 MEMBER McPHILLIPS: Second.

24 CHAIRMAN FORTUNA: Motion by Trustee

1 Martin. Seconded by Trustee McPhillips.

2 Trustee Martin.

3 MEMBER MARTIN: Yes.

4 CHAIRMAN FORTUNA: Trustee

5 Conyears-Ervin.

6 MEMBER CONYEARS-ERVIN: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER McPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: Trustee Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Valencia.

12 MEMBER VALENCIA: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 Motion carries.

15 MS. SCOTT: That concludes the action

16 items in the Investment portion.

17 We will move the MWD BE Broker Utilization

18 until next month. We leave the performance reports

19 for self-study and pickup more performance

20 information next month as well.

21 MEMBER MARTIN: Thanks, Lorna.

22 CHAIRMAN FORTUNA: Thank you.

23 MEMBER MARTIN: Mary Pat, do we move to

24 Legal Update?

1 MS. BURNS: There really is nothing in
2 the Legal Update. All we really need to do is the
3 Gift Fund before we lose Trustee Conyears-Ervin, if
4 that is alright with you, Trustee Martin.

5 MEMBER MARTIN: That would be wonderful.
6 We can move on to Item 11. As always we have
7 prepared materials for the Board's review outlining
8 the recommendation for a payment from the Gift Fund
9 to the EMWQ Retirees, Widows and Children
10 Assistance Fund.

11 We'd like to get this payment approved
12 today so we can make sure that the Widows and
13 Children Assistant Fund can make the payments to
14 the Widows and Children prior to the holiday.

15 Any questions? Any discussions?

16 I would like to get the amount from
17 Jackie for the amount of the transfer, if there
18 needs to be one. We are going to send out
19 approximately \$530,000 this year.

20 MS. BURNS: Steve, will update that.

21 Just so the trustees are comfortable, the
22 material is set forth in your Board portal laying
23 out all the money needed and where it is going.

24 CHAIRMAN FORTUNA: Do you want an amount

1 right now?

2 MR. SWANSON: We have that in the
3 resolution that Mary Pat referenced. The amount of
4 the transfer is \$319,000, with a total distribution
5 of \$530,000. The balance comes from the EMWQ Gift
6 Fund, which raises money throughout the year, which
7 is largely due to the efforts of our Fund's
8 Secretary Trustee Martin.

9 CHAIRMAN FORTUNA: Thank you.

10 MEMBER CONYEARS-ERVIN: Thank you,
11 Trustee Martin.

12 CHAIRMAN FORTUNA: Trustee Martin, will
13 you make that motion then?

14 MEMBER MARTIN: I make that motion.

15 MEMBER MURPHY: Second.

16 CHAIRMAN FORTUNA: Motion by Trustee
17 Martin. Second by Trustee Murphy.

18 Trustee Martin.

19 MEMBER MARTIN: Yes.

20 CHAIRMAN FORTUNA: Trustee
21 Conyears-Ervin.

22 MEMBER CONYEARS-ERVIN: Yes.

23 CHAIRMAN FORTUNA: Trustee McPhillips.

24 MEMBER McPHILLIPS: Yes.

1 CHAIRMAN FORTUNA: Trustee Murphy.

2 MEMBER MURPHY: Yes.

3 CHAIRMAN FORTUNA: Trustee Valencia.

4 MEMBER VALENCIA: Yes.

5 CHAIRMAN FORTUNA: And I am a yes.

6 MEMBER MARTIN: Item 12, motion to
7 adjourn.

8 MEMBER McPHILLIPS: Second.

9 CHAIRMAN FORTUNA: Motion to adjourn.

10 All in favor?

11 (Chorus of ayes.)

12 CHAIRMAN FORTUNA: Opposed?

13 Hearing none, motion carries.

14 Everyone have a great Thanksgiving.

15 MEMBER VALENCIA: Trustee Martin, I just
16 wanted to say before you left thank you for your
17 service and thank you for being a friend and ally
18 on the Board.

19 When I first came on the Board, you were
20 very helpful in explaining things to me. You got
21 me involved in orphan and widows work and always
22 invited me out to the firehouse to meet the wives
23 and the children so I really cherished those
24 moments and I appreciate you and I wish you well in

1 whatever you do next.

2 MEMBER MARTIN: I'd like to say thank
3 you. That is all I can say, thank you.

4

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

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STATE OF ILLINOIS)
) SS.
COUNTY OF DU PAGE)

DEBORAH TYRRELL, being a Certified Shorthand Reporter, on oath says that she is a court reporter doing business in the County of DuPage and State of Illinois, that she reported in shorthand the proceedings given at the taking of said cause and that the foregoing is a true and correct transcript of her shorthand notes so taken as aforesaid; and contains all the proceedings given at said cause.

Debbie Tyrrell
DEBBIE TYRRELL, CSR
License No. 084-001078

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