

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

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

IN THE MATTER OF)
MEETING NO. 1087)

STENOGRAPHIC REPORT OF PROCEEDINGS had at
the video/audio conference 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 June 16, 2021,
commencing at the hour of 8:30 a.m.

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

APPEARANCES

BOARD MEMBERS:

DANIEL FORTUNA, President and
Annuitant Trustee

ROBERT TEBBENS, Active Trustee

WILLIAM MURPHY, Secretary and Active Trustee

TIMOTHY McPHILLIPS, Active Trustee

MELISSA CONYEARS-ERVIN, City Treasurer

ANNA VALENCIA, City Clerk

RESHMA SONI, City Comptroller

ANNETTE NANCE-HOLT, Active Trustee

ATTORNEYS FOR THE BOARD:

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

ALSO PRESENT:

MS. SARAH A. BOECKMAN, Interim Executive
Director

LORI LUND, Deputy Director

LORNA SCOTT, Chief Investment Officer

JACLYN VLAHOS, Comptroller

JOHN CONNESS, Fund Accountant

MARC TORRES, IT Analyst

MARK MYSLINSKI, City Treasurer's Office

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

1 CHAIRMAN FORTUNA: Good morning,
2 everyone. We are going to convene the board
3 meeting for Wednesday, June 16th. It is 8:30. I'd
4 like a roll call.

5 MS. BURNS: Trustee Murphy.

6 MEMBER MURPHY: Present.

7 MS. BURNS: Trustee Nance-Holt.

8 MEMBER NANCE-HOLT: Present.

9 MS. BURNS: Trustee Conyears-Ervin.

10 (Not present.)

11 Trustee Soni.

12 (Not present.)

13 Trustee McPhillips.

14 MEMBER MCPHILLIPS: Present.

15 MS. BURNS: Trustee Tebbens.

16 (Not present.)

17 MS. BURNS: Trustee Valencia.

18 MEMBER VALENCIA: Present.

19 MS. BURNS: President Fortuna.

20 CHAIRMAN FORTUNA: I am here.

21 MS. BURNS: You have a quorum.

22 CHAIRMAN FORTUNA: Thank you, very much.

23 Public Act 101-0640 allows this meeting
24 to be conducted by audio and video conference. The

1 Act requires a roll call vote on each matter acted
2 upon.

3 Further consistent with Public Act
4 101-0640, for the record, I am physically present
5 at the Fund office as is Fund Secretary and Interim
6 Executive Director. We have posted notice of this
7 meeting in accordance with the Open Meetings Act
8 and the meeting is being recorded. A transcript of
9 this proceeding will be prepared and ultimately,
10 after approval, will be made available on the
11 Fund's website.

12 Now I am going to move to Public Comment.
13 Consistent with Public Act 91-0715 and reasonable
14 constraints determined by the Board of Trustees, at
15 each regular meeting of the Board or its committees
16 that is open to the public, members of the public
17 may request a brief time to address the Board on
18 relative matters within its jurisdiction.

19 Are there any requests for public
20 comment?

21 Hearing none, I am going to turn the
22 meeting over to Secretary Murphy to proceed through
23 the rest of the agenda.

24 MEMBER MURPHY: Thank you. First, we are

1 going to turn to the Approval of Administrative
2 Items.

3 Approval of Minutes for the Regular Audio
4 Meeting for May 17, 2021, open and closed; Regular
5 Audit Meeting Transcript from May 17, 2021; Regular
6 Audio Investment Committee Meeting, May 14, 2021
7 open and closed minutes; and, the Regular Audio
8 Investment Committee Meeting Transcript for May 14,
9 2021.

10 I would like to make a motion to approve
11 the open minutes, the audio transcripts and the
12 closed session minutes for the May 17th Board
13 meeting and the May 14th Investment Committee
14 meeting, and to keep the closed session minutes
15 closed on the recommendation of counsel.

16 CHAIRMAN FORTUNA: There is a motion. Is
17 there a second?

18 MEMBER HOLT: Second.

19 CHAIRMAN FORTUNA: Seconded by Trustee
20 Holt. Any discussion?

21 Trustee Murphy.

22 MEMBER MURPHY: Yes.

23 CHAIRMAN FORTUNA: Trustee Holt.

24 MEMBER NANCE-HOLT: Yes.

1 CHAIRMAN FORTUNA: Trustee McPhillips.
2 MEMBER MCPHILLIPS: Yes.
3 CHAIRMAN FORTUNA: Trustee Valencia.
4 MEMBER VALENCIA: Yes.
5 CHAIRMAN FORTUNA: And I am a yes.
6 Motion carries.
7 MEMBER MURPHY: Moving on to Item B,
8 Minimum Formula Annuities. I would like to make a
9 motion to approve the Minimum Formula Annuities
10 starting with Member 11556 and ending with Member
11 17039.
12 MEMBER VALENCIA: Second.
13 CHAIRMAN FORTUNA: There is a motion by
14 Trustee Murphy. Seconded by Trustee Valencia.
15 Trustee Murphy.
16 MEMBER MURPHY: Yes.
17 CHAIRMAN FORTUNA: Trustee Holt.
18 MEMBER NANCE-HOLT: Yes.
19 CHAIRMAN FORTUNA: Trustee Soni.
20 MEMBER SONI: Yes. I just joined.
21 CHAIRMAN FORTUNA: Trustee McPhillips.
22 MEMBER MCPHILLIPS: Yes.
23 CHAIRMAN FORTUNA: Trustee Tebbens.
24 MEMBER TEBBENS: Yes.

1 CHAIRMAN FORTUNA: Trustee Valencia.
2 MEMBER VALENCIA: Yes.
3 CHAIRMAN FORTUNA: And I am a yes.
4 Motion carries.
5 MEMBER MURPHY: Moving on to C, Survivor
6 Annuities and Widow's Annuities. I would like to
7 make a motion to approve the Widow Annuities
8 starting with Member 07659 through Member 13317.
9 MEMBER SONI: Second.
10 CHAIRMAN FORTUNA: There is a motion to
11 approve by Trustee Murphy. Seconded by Trustee
12 Soni.
13 Trustee Murphy.
14 MEMBER MURPHY: Yes.
15 CHAIRMAN FORTUNA: Trustee Holt.
16 MEMBER NANCE-HOLT: Yes.
17 CHAIRMAN FORTUNA: Trustee Soni.
18 MEMBER SONI: Yes.
19 CHAIRMAN FORTUNA: Trustee McPhillips.
20 MEMBER MCPHILLIPS: Yes.
21 CHAIRMAN FORTUNA: Trustee Tebbens.
22 MEMBER TEBBENS: Yes.
23 CHAIRMAN FORTUNA: Trustee Valencia.
24 MEMBER VALENCIA: Yes.

1 CHAIRMAN FORTUNA: And I am a yes.

2 Motion carries.

3 MEMBER MURPHY: Moving on to D, Refunds.

4 I would like to make a motion to approve the Refund
5 for Member 18706.

6 MEMBER MCPHILLIPS: Second.

7 CHAIRMAN FORTUNA: Motion to approve by
8 Trustee Murphy. Seconded by Trustee McPhillips.
9 Trustee Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Holt.

12 MEMBER NANCE-HOLT: Yes.

13 CHAIRMAN FORTUNA: Trustee Soni.

14 MEMBER SONI: Yes.

15 CHAIRMAN FORTUNA: Trustee McPhillips.

16 MEMBER MCPHILLIPS: Yes.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: Trustee Valencia.

20 MEMBER VALENCIA: Yes.

21 CHAIRMAN FORTUNA: And I am a yes.

22 Motion carries.

23 MEMBER MURPHY: Mr. President, moving on
24 to Item E, Death Benefits. I would like to make a

1 motion to approve the death benefits for Member
2 07659 through Member 11061.

3 MEMBER TEBBENS: Second.

4 CHAIRMAN FORTUNA: Motion to approve by
5 Trustee Murphy. Seconded by Trustee Tebbens.

6 Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Holt.

9 MEMBER NANCE-HOLT: Yes.

10 CHAIRMAN FORTUNA: Trustee Soni.

11 MEMBER SONI: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER MCPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: Trustee Tebbens.

15 MEMBER TEBBENS: Yes.

16 CHAIRMAN FORTUNA: Trustee Valencia.

17 MEMBER VALENCIA: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Moving on to Item F,
21 Partial Payments. I make a motion to approve the
22 Partial Payments beginning with Member 07696 and
23 continuing through Member 05067.

24 MEMBER VALENCIA: Second.

1 CHAIRMAN FORTUNA: There is a motion by
2 Trustee Murphy. Seconded by Trustee Valencia.

3 Trustee Murphy.

4 MEMBER MURPHY: Yes.

5 CHAIRMAN FORTUNA: Trustee Holt.

6 MEMBER NANCE-HOLT: Yes.

7 CHAIRMAN FORTUNA: Trustee Soni.

8 MEMBER SONI: Yes.

9 CHAIRMAN FORTUNA: Trustee McPhillips.

10 MEMBER MCPHILLIPS: Yes.

11 CHAIRMAN FORTUNA: Trustee Tebbens.

12 MEMBER TEBBENS: Yes.

13 CHAIRMAN FORTUNA: Trustee Valencia.

14 MEMBER VALENCIA: Yes.

15 CHAIRMAN FORTUNA: And I am a yes.

16 Motion carries.

17 MEMBER MURPHY: Moving on to Item G,
18 Benefit Recalculations. There are no Benefit
19 Recalculations this month.

20 Moving on to Item H, Requests For
21 Permission. There are three guardianship matters
22 and one other guardian related matter. Turning
23 first to the guardian matters, staff confirms that
24 the appropriate documentation is on file for each

1 of these three matters. I make the motion to
2 approve the guardianship relating to Members 09583,
3 09043 and 06229.

4 MEMBER SONI: Second.

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

7 Trustee Murphy.

8 MEMBER MURPHY: Yes.

9 CHAIRMAN FORTUNA: Trustee Holt.

10 MEMBER NANCE-HOLT: Yes.

11 CHAIRMAN FORTUNA: Trustee Soni.

12 MEMBER SONI: Yes.

13 CHAIRMAN FORTUNA: Trustee McPhillips.

14 MEMBER MCPHILLIPS: Yes.

15 CHAIRMAN FORTUNA: Trustee Tebbens.

16 MEMBER TEBBENS: Yes.

17 CHAIRMAN FORTUNA: Trustee Valencia.

18 MEMBER VALENCIA: Yes.

19 CHAIRMAN FORTUNA: And I am a yes.

20 Motion carries.

21 MEMBER MURPHY: The other guardian
22 related to a matter that involves Member 14544.
23 Previously, the Board withheld payments due to a
24 minor child because the individual who asked to be

1 made temporary guardian would not complete the
2 Fund's required paperwork acknowledging that the
3 child resided with the guardian and that the money
4 would be used for the child's benefits. That
5 paperwork has now been provided and reviewed by
6 counsel. Thus, I make a motion to approve the
7 release of child annuity payments for the period of
8 November 2020 through February 10th of 2021 to
9 Matthew Rogers, brother of Member 14544.

10 MEMBER MCPHILLIPS: Second.

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

13 Trustee Murphy.

14 MEMBER MURPHY: Yes.

15 CHAIRMAN FORTUNA: Trustee Holt.

16 MEMBER NANCE-HOLT: Yes.

17 CHAIRMAN FORTUNA: Trustee Soni.

18 MEMBER SONI: Yes.

19 CHAIRMAN FORTUNA: Trustee McPhillips.

20 MEMBER MCPHILLIPS: Yes.

21 CHAIRMAN FORTUNA: Trustee Tebbens.

22 MEMBER TEBBENS: Yes.

23 CHAIRMAN FORTUNA: Trustee Valencia.

24 MEMBER VALENCIA: Yes.

1 CHAIRMAN FORTUNA: And I am a yes.

2 Motion carries.

3 MEMBER MURPHY: There are also two
4 requests to reside out of state from Member 14551
5 and Member 16022. Motion to approve.

6 MEMBER NANCE-HOLT: Second.

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

9 Trustee Murphy.

10 MEMBER MURPHY: Yes.

11 CHAIRMAN FORTUNA: Trustee Holt.

12 MEMBER NANCE-HOLT: Yes.

13 CHAIRMAN FORTUNA: Trustee Soni.

14 MEMBER SONI: Yes.

15 CHAIRMAN FORTUNA: Trustee McPhillips.

16 MEMBER MCPHILLIPS: Yes.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: Trustee Valencia.

20 MEMBER VALENCIA: Yes.

21 CHAIRMAN FORTUNA: And I am a yes.

22 Motion carries.

23 MEMBER MURPHY: Mr. President, Item I,
24 Removals. I would like to make a motion to approve

1 Removals starting with Florence Jastrzebowski and
2 end ending with Aidan McCormick -- Buczko.

3 MEMBER VALENCIA: Second.

4 CHAIRMAN FORTUNA: There is a motion for
5 removal. Seconded by Trustee Valencia.

6 Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Holt.

9 MEMBER NANCE-HOLT: Yes.

10 CHAIRMAN FORTUNA: Trustee Soni.

11 MEMBER SONI: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER MCPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: Trustee Tebbens.

15 MEMBER TEBBENS: Yes.

16 CHAIRMAN FORTUNA: Trustee Valencia.

17 MEMBER VALENCIA: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Moving on to 3, Request
21 for Approval of Payments pursuant to a Court Order.
22 I would like to ask counsel to provide some
23 background on this matter.

24 MS. BURNS: So the Trustees understand,

1 this is the Koch matter. What happened was last
2 month, or a couple of months ago, the Board
3 approved a calculation based on a QILDRO that had
4 been entered a year or so ago during the pandemic.

5 The alternate payee was a woman by the
6 name of Ann Koch, the ex-wife of Mr. Koch. She
7 died on March 20, 2021.

8 The issue staff was faced with is what to
9 do with the accrued payments that occurred between
10 the time the QILDRO order was actually entered and
11 the time that the Board actually approved the
12 calculation order. The issue was whether those
13 accrued sums go back to the member or go to the
14 deceased wife or her estate.

15 If you approve this, based on our
16 recommendation, the money would go to the ex-wife
17 and her heirs because it was actually money she had
18 earned and just hadn't gotten paid because of the
19 Fund's procedures in getting the documentation put
20 together.

21 So with that, I think you are prepared
22 for the motion, unless there are questions from the
23 Trustees.

24 MEMBER MURPHY: Mr. President, based on

1 the counsel's recommendation, I'd like to make a
2 motion that the administrative and court orders
3 listed in the docket for Member 016652 be rescinded
4 due to the death of the alternate payee, and that
5 all amounts due to the alternate payee prior to her
6 death be paid to her estate.

7 MEMBER TEBBENS: Second.

8 CHAIRMAN FORTUNA: Motion by Trustee
9 Murphy seconded by Trustee Tebbens.

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Holt.

13 MEMBER NANCE-HOLT: Yes.

14 CHAIRMAN FORTUNA: Trustee Soni.

15 MEMBER SONI: Yes.

16 CHAIRMAN FORTUNA: Trustee McPhillips.

17 MEMBER MCPHILLIPS: Yes.

18 CHAIRMAN FORTUNA: Trustee Tebbens.

19 MEMBER TEBBENS: Yes.

20 CHAIRMAN FORTUNA: Trustee Valencia.

21 MEMBER VALENCIA: Yes.

22 CHAIRMAN FORTUNA: And I am a yes.

23 Motion carries.

24 MEMBER MURPHY: Mr. President, moving on

1 to the approval of disability applications. I
2 believe our first one is Firefighter McCann.

3 MR. PINELLI: Good morning, everyone. We
4 are ready to proceed. I think Firefighter McCann
5 is on the line. Sir, can you hear me?

6 MR. MCCANN: Yes, I can, sir.

7 MR. PINELLI: Very good, thank you.

8 Let the record reflect this is an
9 application for an Ordinary Disability benefit
10 being made by Firefighter Jason McCann.

11 Good morning, sir. I am one of the
12 attorneys for the Pension Fund. I'd like to advise
13 you of some preliminary matters before we start
14 presentation of the evidence to the Board.

15 First of all, at the current time there
16 are seven trustees I believe available to hear the
17 evidence on your application.

18 If you don't know you should know the
19 Pension Code requires that you get the yes vote of
20 at least five of those seven trustees. Do you
21 understand that?

22 MR. MCCANN: Yes, sir.

23 MR. PINELLI: The record indicates you do
24 not have an attorney representing you at this time.

1 Is it your desire to proceed to this hearing
2 without an attorney?

3 MR. MCCANN: Yes, sir.

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 it is your burden of proof?

9 MR. MCCANN: Yes, sir.

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

19 MR. MCCANN: Yes, sir.

20 MR. PINELLI: Then we are ready to
21 proceed. Is Doctor Peters on the line?

22 DR. PETERS: Yes, I am.

23 MR. PINELLI: Thank you. Mr. McCann and
24 Dr. Peters, could you both please raise your right

1 hands?

2 (Witness sworn.)

3 JASON MCCANN

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

6 EXAMINATION

7 BY MR. PINELLI:

8 Q Sir, could you please state your name for
9 the record and spell your last name?

10 A Jason Joseph McCann, M-c-C-a-n-n.

11 Q Mr. McCann, what is your rank with the
12 Fire Department?

13 A I am a Firefighter Paramedic.

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

16 A Engine 125.

17 Q Now, sir, you should have received a copy
18 of Board Exhibits marked 1 through 9 prior to
19 today's hearing from the staff. Did you get a copy
20 of those exhibits?

21 A I did, sir, yes.

22 Q Did you have a chance to review them?

23 A I did, yes.

24 Q Do you have any objection to their

1 admission into the record in support of your
2 application?

3 A I have no objection.

4 MR. PINELLI: Thank you.

5 Mr. Chairman, hearing that I would move
6 for admission of Board Exhibits 1 through 9,
7 without objection from the applicant.

8 CHAIRMAN FORTUNA: Admitted without
9 objection.

10 (Board Exhibits 1 through 9 were
11 admitted.)

12 MR. PINELLI: Thank you.

13 BY MR. PINELLI:

14 Q Now, sir, you are applying for this
15 disability benefit based upon a condition that you
16 have that is in the records with respect to your
17 mental health; is that correct?

18 A That is correct, yes.

19 Q You entered service with the fire
20 department in 2019; is that correct?

21 A Yes, sir.

22 Q Did you develop this condition with
23 respect to your mental health while you have been
24 in service with the Fire Department?

1 A I developed this condition before
2 employment with the Chicago Fire Department.

3 Q Okay. And then has the condition
4 worsened since that time since you came on the
5 Department?

6 A Yes, the condition did worsen.

7 Q Now since you went on layup have you
8 engaged in any activity by which you earn income?

9 A No, sir.

10 Q Have you engaged in any sporting
11 activities?

12 A No, sir.

13 Q I saw in the record that you did apply
14 for a reasonable accommodation with the Chicago
15 Fire Department. Was there ever a determination on
16 that?

17 A I was denied for an accommodation.

18 MR. PINELLI: Okay. Thank you. That's
19 all the questions I have for this witness.

20 CHAIRMAN FORTUNA: Trustees, any
21 questions for Mr. McCann?

22 MEMBER MCPHILLIPS: No questions.

23 CHAIRMAN FORTUNA: Hearing none.

24 MR. PINELLI: I would then proceed with

1 Dr. Peters.

2 (Witness previously sworn.)

3 MICHAEL I. PETERS, M.D.

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

6 EXAMINATION

7 BY MR. PINELLI:

8 Q Sir, please state your name.

9 A Michael I. Peters.

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

11 A Yes, that is correct.

12 Q A copy of your qualifications as a
13 physician are attached to the Board Exhibits,
14 right?

15 A Yes.

16 Q Do you perform a function with this fund?

17 A Yes, I do.

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

21 A Yes, I do.

22 Q Did you follow that procedure with
23 respect to Mr. McCann?

24 A Yes, I did.

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

3 A Yes.

4 Q Doctor, did you interview Mr. McCann?

5 A By telephone, yes.

6 Q Was the information he provided to you
7 consistent with the medical records that you
8 reviewed?

9 A Yes, it was.

10 Q Can you just summarize for the Board
11 briefly what the state of his medical condition is
12 at this time?

13 A He suffers from generalized anxiety and
14 panic disorder. It started when he was at the
15 Academy with the Lockport Fire Department in 2018
16 and he did have a recovery at that time. But his
17 episodes of acute panic have persisted and he has a
18 great deal of anticipatory anxiety regarding
19 activities involving fire fighting and being at the
20 firehouse, awaiting calls, and things that have to
21 do with being in the fire service, despite being on
22 fairly regular therapy both with a therapist and
23 with medication.

24 Q Based upon those symptoms, do you believe

1 he would be able to perform his duties with the
2 Fire Department?

3 A No, I don't.

4 MR. PINELLI: Thank you, doctor, that is
5 all the questions I have.

6 CHAIRMAN FORTUNA: Trustees, any
7 questions for Dr. Peters?

8 MEMBER MCPHILLIPS: No questions.

9 CHAIRMAN FORTUNA: Hearing none.

10 MEMBER MURPHY: I'd like to make a motion
11 to grant the benefits requested by Firefighter
12 McCann.

13 MEMBER MCPHILLIPS: Second.

14 CHAIRMAN FORTUNA: There's a motion to
15 grant by Trustee Murphy. Seconded by Trustee
16 McPhillips.

17 Trustee Murphy.

18 MEMBER MURPHY: Yes.

19 CHAIRMAN FORTUNA: Trustee Holt.

20 MEMBER NANCE-HOLT: Yes.

21 CHAIRMAN FORTUNA: Trustee Soni.

22 MEMBER SONI: Yes.

23 CHAIRMAN FORTUNA: Trustee McPhillips.

24 MEMBER MCPHILLIPS: Yes.

1 CHAIRMAN FORTUNA: Trustee Tebbens.
2 MEMBER TEBBENS: Yes.
3 CHAIRMAN FORTUNA: Trustee Valencia.
4 MEMBER VALENCIA: Yes.
5 CHAIRMAN FORTUNA: And I am a yes.
6 Motion carries.
7 MEMBER MURPHY: I'd like to make a motion
8 for reexam consistent with the Board's policy.
9 MEMBER SONI: Second.
10 CHAIRMAN FORTUNA: Motion for reexam.
11 Seconded by Trustee Soni.
12 Trustee Murphy.
13 MEMBER MURPHY: Yes.
14 CHAIRMAN FORTUNA: Trustee Holt.
15 MEMBER NANCE-HOLT: Yes.
16 CHAIRMAN FORTUNA: Trustee Soni.
17 MEMBER SONI: Yes.
18 CHAIRMAN FORTUNA: Trustee McPhillips.
19 MEMBER MCPHILLIPS: Yes.
20 CHAIRMAN FORTUNA: Trustee Tebbens.
21 MEMBER TEBBENS: Yes.
22 CHAIRMAN FORTUNA: Trustee Valencia.
23 MEMBER VALENCIA: Yes.
24 CHAIRMAN FORTUNA: And I am a yes.

1 Motion carries.

2 MR. MCCANN: Mr. President, counsel has
3 previously sent around Findings of Fact and
4 Conclusions of Law in this matter. Having had a
5 chance to review those, I would like to make a
6 motion to adopt those Findings of Fact and
7 Conclusions of Law.

8 MEMBER MCPHILLIPS: Second.

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

12 MEMBER MURPHY: Yes.

13 CHAIRMAN FORTUNA: Trustee Holt.

14 MEMBER NANCE-HOLT: Yes.

15 CHAIRMAN FORTUNA: Trustee Soni.

16 MEMBER SONI: Yes.

17 CHAIRMAN FORTUNA: Trustee McPhillips.

18 MEMBER MCPHILLIPS: Yes.

19 CHAIRMAN FORTUNA: Trustee Tebbens.

20 MEMBER TEBBENS: Yes.

21 CHAIRMAN FORTUNA: Trustee Valencia.

22 MEMBER VALENCIA: Yes.

23 CHAIRMAN FORTUNA: And I am a yes.

24 Motion carries.

1 Mr. McCann, based on the Findings of Fact
2 and Conclusions of Law made by the Trustees, the
3 Trustees have voted to grant you the benefit you
4 have requested.

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

7 Thank you and good luck to you.

8 MR. MCCANN: Thank you, very much. Thank
9 you, Board, it means a lot to me. Thank you.

10 MEMBER MURPHY: Moving on, we have Todd
11 Augustine, PIC, Ambulance 29, if he's available.

12 MR. AUGUSTINE: Yes, I am here.

13 MR. PINELLI: You can let the record
14 reflect this is a hearing on the application for a
15 Duty Disability Benefit being made by Paramedic in
16 Charge Todd Augustine.

17 good morning, Mr. Augustine. I am one of
18 the attorneys for the Pension Fund. I will be
19 conducting this hearing for the Board. I'd like to
20 advise you of some preliminary matters before we
21 start the evidence.

22 First of all, there are seven trustees
23 currently present to hear the evidence on your
24 application. If you don't know you should know

1 that the Pension Code requires that you get the yes
2 vote of at least five of those seven trustees in
3 order to receive this benefit. Do you understand
4 that?

5 MR. AUGUSTINE: Yes, sir.

6 MR. PINELLI: The record also indicates
7 that you do not have an attorney representing you
8 in this matter. I just want to confirm it is your
9 desire to proceed without an attorney today?

10 MR. AUGUSTINE: Yes.

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

16 MR. AUGUSTINE: Yes, sir.

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

1 MR. AUGUSTINE: Yes, I do.

2 MR. PINELLI: Then we are ready to
3 proceed. Could I have Mr. Augustine and the doctor
4 raise your right hands?

5 (Witness sworn.)

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

9 EXAMINATION

10 BY MR. PINELLI:

11 Q Mr. Augustine, please state your name and
12 spell your last name for the record.

13 A Todd Gerald Augustine, A-u-g-u-s-t-i-n-e.

14 Q What is your current rank with the Fire
15 Department?

16 A Paramedic in Charge.

17 Q What was your last assignment before you
18 went on layup for this injury?

19 A Ambulance 29.

20 Q Sir, you should have been provided a copy
21 of Board Exhibits marked 1 through 12 by the Fund
22 staff in advance of today's hearing. Did you
23 receive those exhibits?

24 A Yes, I did.

1 Q Do you have any objection to their
2 admission into the record in support of your
3 application?

4 A No, sir, I do not.

5 MR. PINELLI: Mr. Chairman, I move for
6 admission of Board Exhibits 1 through 12, without
7 objection from the applicant.

8 CHAIRMAN FORTUNA: Admitted without
9 objection.

10 (Board Exhibits 1 through 12 were
11 admitted into evidence.)

12 BY MR. PINELLI:

13 Q Thank you.

14 Mr. Augustine, directing your attention
15 to May 27th of 2020, could you briefly describe for
16 us what occurred to you that day that caused you an
17 injury or injuries that is the basis of your
18 application?

19 A We were on a call and as were carrying
20 the patient out, me and my partner, were caring the
21 patient on the stair chair. I was on the bottom of
22 the stair chair and I stepped down from the curb
23 and I suddenly felt pain on the right lower side of
24 my back.

1 We continued with the call with the help
2 of the engine crew. Moved the patient over to the
3 stretcher, got her into the ambulance. Proceeded
4 with the call. I was still feeling pain through
5 the whole call. Got the patient to the hospital.
6 With the help of the hospital staff, transferred
7 the patient over to the hospital bed. I was still
8 having pain when I moved her over.

9 I went to the ambulance to finish my Run
10 Report and I right before I started I tried to take
11 some Ibuprofen or aspirin to help with the pain.

12 Sat there for about a hour with no
13 improvement in pain and I realized I wouldn't be
14 able to continue my shift with this type of pain
15 going on so I went into the emergency room at
16 Little Company of Mary to get examined and layup.

17 Q With respect to the incident, was there
18 another member of the Fire Department that was
19 involved with you in an attempt to move the patient
20 at that time?

21 A Yes, it was my partner and the engine
22 crew was helping me. My partner was at the top of
23 the stair chair and I was at the bottom of the
24 stair chair. We were the only two using the stair

1 chair.

2 Q Your partner's name for the record?

3 A Kelly Newcomer.

4 Q He was a Fire Paramedic; is that correct?

5 A Yes, she was. She still is.

6 Q She is, sorry. Thank you. Prior to this
7 incident had you ever had any injuries to your
8 back?

9 A No, I had not.

10 Q No lay-ups or any treatment at all for
11 your lower back prior to this incident; is that
12 right?

13 A No, that is correct.

14 Q Following the injury, it looks like from
15 the records you underwent a period of time with
16 conservative treatments attempting to address the
17 problems in your back but that did not resolve
18 them; is that correct?

19 A That is correct.

20 Q Ultimately you had a spinal fusion
21 surgery on February 22nd of 2021, this year,
22 correct?

23 A Yes, sir.

24 Q Can you briefly describe for the members

1 of the Board what your current condition is with
2 respect to any limitations or pain or discomfort
3 that you still are experiencing?

4 A I am still experiencing some pain in my
5 lower back as normal with the healing of the
6 surgery. I am limited in how much I can bend over.
7 According to my doctor, I can't carry more than ten
8 pounds currently. Last time at physical therapy,
9 with the assistance of the therapist, I could go do
10 up to 30 but on my own I can't carry any more than
11 10 pounds.

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

14 A No, sir.

15 Q Are you currently taking any medications
16 for pain prescribed by your treating doctors?

17 A No, sir.

18 Q Do you have any appointments scheduled
19 with your treating doctor?

20 A Yes, I have one coming up on July 21st.

21 Q Is it your intention and desire to try to
22 get back to the point where you can return to
23 active duty?

24 A Yes, that will be my long-term goal as

1 long as I get approved by some doctor.

2 Q And the Fire Department agrees?

3 A Yes, sir.

4 MR. PINELLI: Thank you. That is all the
5 questions of this witness.

6 CHAIRMAN FORTUNA: Trustees, any
7 questions for Mr. Augustine?

8 MEMBER MCPHILLIPS: No questions.

9 CHAIRMAN FORTUNA: Hearing none, Vince.

10 MR. PINELLI: Thank you. I would proceed
11 with Dr. Peters?

12 (Witness previously sworn.)

13 MICHAEL I. PETERS, M.D.

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

16 EXAMINATION

17 BY MR. PINELLI:

18 Q Dr. Peters, would you state your name for
19 the record?

20 A Michael I. Peters.

21 Q You are a physician; is that correct?

22 A Yes.

23 Q Do you and Dr. Samo both perform a
24 function as a consultant to this fund?

1 A Yes, we do.

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

5 A Yes, we do.

6 Q With respect to this applicant, he was
7 interviewed by Dr. Samo; is that correct?

8 A That is correct.

9 Q Dr. Samo is not available at this time to
10 testify; is that correct?

11 A That is correct.

12 Q Did you have the opportunity to review
13 the records for this matter?

14 A Yes, I did.

15 Q Does that include the written report
16 filed by Dr. Samo?

17 A Yes, it does.

18 Q Could you please briefly describe for us
19 what Dr. Samo's findings were with respect to the
20 applicant?

21 A Dr. Samo's findings were consistent with
22 the mechanism of injury described by the applicant,
23 with transferring a patient with a stair chair and
24 developing acute low back pain.

1 He did not improve with the usual
2 conservative measures, including epidural steroid
3 injections. He ultimately underwent a posterior
4 fusion and as he described he is still symptomatic
5 and he is still on significant lifting
6 restrictions.

7 Q Doctor, just generally is there some
8 period of time usually associated with that type of
9 surgery before somebody reaches maximum medical
10 improvement?

11 A Approximately nine months.

12 Q He just had this surgery in February?

13 A February.

14 Q He's not --

15 A February 21st.

16 Q He's not at MMI yet, correct?

17 A No, he is not.

18 Q Based on that, would he be able to
19 perform his duties with the Fire Department?

20 A Not presently.

21 MR. PINELLI: All right. Thank you,
22 doctor. That is all the questions I have.

23 CHAIRMAN FORTUNA: Trustees, any
24 questions for Dr. Peters?

1 MEMBER MURPHY: No questions.

2 CHAIRMAN FORTUNA: Hearing none.

3 MEMBER MURPHY: I'd like to make a motion
4 to grant the disability benefits requested by Mr.
5 Augustine.

6 MEMBER MCPHILLIPS: Second.

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

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Holt.

13 MEMBER NANCE-HOLT: Yes.

14 CHAIRMAN FORTUNA: Trustee Soni.

15 MEMBER SONI: Yes.

16 CHAIRMAN FORTUNA: Trustee McPhillips.

17 MEMBER MCPHILLIPS: Yes.

18 CHAIRMAN FORTUNA: Trustee Tebbens.

19 MEMBER TEBBENS: Yes.

20 CHAIRMAN FORTUNA: Trustee Valencia.

21 MEMBER VALENCIA: Yes.

22 CHAIRMAN FORTUNA: And I am a yes.
23 Motion carries.

24 MEMBER MURPHY: I'd like to make a motion

1 for reexams consistent with the Board's policy.

2 MEMBER NANCE-HOLT: Second.

3 CHAIRMAN FORTUNA: There is a motion for
4 reexam by Trustee Murphy. Seconded by Trustee
5 Holt.

6 Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Holt.

9 MEMBER NANCE-HOLT: Yes.

10 CHAIRMAN FORTUNA: Trustee Soni.

11 MEMBER SONI: Yes.

12 CHAIRMAN FORTUNA: Trustee McPhillips.

13 MEMBER MCPHILLIPS: Yes.

14 CHAIRMAN FORTUNA: Trustee Tebbens.

15 MEMBER TEBBENS: Yes.

16 CHAIRMAN FORTUNA: Trustee Valencia.

17 MEMBER VALENCIA: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Counsel has previously
21 sent around proposed Findings of Fact and
22 Conclusions of Law. Having had a chance to review
23 those, I'd like to make a motion to adopt those
24 Findings of Fact and Conclusions of law in this

1 matter.

2 MEMBER NANCE-HOLT: Second.

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

5 Trustee Murphy.

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Holt.

8 MEMBER NANCE-HOLT: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER MCPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: Trustee Tebbens.

14 MEMBER TEBBENS: Yes.

15 CHAIRMAN FORTUNA: Trustee Valencia.

16 MEMBER VALENCIA: Yes.

17 CHAIRMAN FORTUNA: And I am a yes.

18 Motion carries.

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

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

1 Thank you and good luck.

2 MR. AUGUSTINE: Thank you, board members.

3 MEMBER MURPHY: Christopher Ibata is
4 online.

5 MEMBER CONYEARS-IRVIN: Good morning,
6 everyone, I am here.

7 CHAIRMAN FORTUNA: Good morning, Trustee
8 Conyears-Irvin.

9 MR. PINELLI: I think Mr. Ibata is
10 represented by counsel, Mr. Jerry Marconi. Is Mr.
11 Marconi on the line?

12 MR. MARCONI: Yes.

13 MR. PINELLI: What about your client is
14 he on the line?

15 MR. MARCONI: He should be on. I know he
16 was calling in.

17 MR. PINELLI: Let the record reflect this
18 is a hearing on the application for a Duty
19 Disability Benefit being made by Lieutenant Chris
20 Ibata.

21 Mr. Ibata is on the line. He's also
22 represented by counsel. Could you please identify
23 yourself for the record, counsel?

24 MR. MARCONI: Good morning. Jerome

1 Marconi on behalf of the applicant.

2 MR. PINELLI: Okay. Mr. Iyata is also on
3 the line with you; is that correct?

4 MR. MARCONI: That is correct.

5 MR. PINELLI: Before we begin testimony,
6 for the record, let's confirm that you did receive
7 copies of the Board Exhibits, which have previously
8 been marked in this matter Board Exhibits 1 through
9 12. Did you receive them, counsel?

10 MR. MARCONI: I did. I have no objection
11 to them going into evidence.

12 MR. PINELLI: Okay, thank you. And, in
13 addition, did you submit for the Board's
14 consideration what's been marked as Applicant's
15 Exhibits 1 through 6 as well?

16 MR. MARCONI: We did and then I followed
17 up I think with a clarification because some of the
18 documents were unreadable in the first submission
19 so I sent Lori I think some pages that are easier
20 to read.

21 MR. PINELLI: Okay, very well. Thank you
22 for doing that. I take it you are moving for
23 admission of those exhibits?

24 MR. MARCONI: Yes, sir.

1 MR. PINELLI: No objection here. So, Mr.
2 Chairman, that having been said, at this time I
3 move for admission of Board Exhibits 1 through 12
4 and Applicant's Exhibits 1 through 6, without
5 objection.

6 CHAIRMAN FORTUNA: Admitted without
7 objection.

8 (Board Exhibits 1 through 12 and
9 Applicant Exhibits 1 through 6
10 were admitted into evidence.)

11 MR. PINELLI: Thank you. Now, counsel,
12 do you wish to proceed with testimony?

13 MR. MARCONI: Yes. The only caveat, I
14 just want to put on the record, you probably did
15 not get my email attaching, but I saw a headline
16 yesterday in the New York Times regarding a study
17 that came out yesterday. The title of it is "A
18 Detailed Study of Patients With Long Haul Covid"
19 and it is a study of 2 million individuals.

20 So I think what I wanted to do, I don't
21 want to defer this again, I haven't even read
22 through this study. I emailed it to you. I am
23 sure you haven't seen it either. I'd like to at
24 least get going today. If board members have any

1 issues or questions, we have no objection if we
2 have to defer it to finish it so that we can take a
3 look at this study and maybe get either Mr. Ibata's
4 treating physician on the line next time or give
5 Dr. Peters a chance to look at it as well.

6 I am not saying I am asking for a
7 deferment. I am saying if board members have a
8 question, you know, we have no objection to not
9 finishing this today. I mean, we're kind of in
10 uncharted territory here with regard to a Covid
11 case. I think the medical research is also
12 ongoing. I just wanted to throw that out there at
13 the beginning of the hearing.

14 MR. PINELLI: Okay. Well, Mr. Chairman,
15 I would ask if the Board has any objection to
16 proceeding this morning with the evidence and
17 testimony that we have present?

18 CHAIRMAN FORTUNA: Trustees, any
19 objections?

20 MEMBER MCPHILLIPS: No objection.

21 CHAIRMAN FORTUNA: Hearing none, Vince,
22 proceed.

23 MR. PINELLI: Then we are ready to
24 proceed. Mr. Ibata, could you please raise your

1 right hand?

2 (Witness sworn.)

3 MR. PINELLI: Thank you, counsel, you may
4 proceed.

5 CHRISTOPHER IBATA

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

8 EXAMINATION

9 BY MR. MARCONI:

10 Q Lieutenant Ibata, you are the applicant;
11 is that correct?

12 A Yes, sir.

13 Q You had a chance to read through the
14 Board's packet containing your history and I think
15 there was also in our exhibits there was a diary
16 that you kept early on after you became infected;
17 is that correct?

18 A Yes, that is correct. That package was
19 so big.

20 Q I am going to fill in some blanks just
21 for the Board. Could you just explain to them --
22 it indicates you have been employed by the Chicago
23 Fire Department since February 22, 1999. Can you
24 just describe some of the assignments you have had

1 through your career as a Chicago Firefighter?

2 A I came on Ambulance 10 and then I took
3 the PIC and went to Ambulance 45. I crossed over
4 in '03 and went to Engine 26. A pretty good house.
5 Then I went to Truck 29, that was a good time.
6 Then I went to Tower 54 for a year and then I went
7 to Air and Rescue. I learned a lot there. I was
8 in great shape. Then I went out to the airport. I
9 got injured there and I had to leave.

10 Q Were you a diver at some point?

11 A I was a rescue diver on Air and Sea
12 Rescue and I was a diver on Squad 7 after I was
13 assigned to the airport. I was assigned to the
14 airport at Engine 12. I had to put in for
15 somewhere so I went to Engine 12. They asked me to
16 put in for the squad to be one of their top divers.

17 Q Can you dive any more?

18 A Right now, no.

19 Q Not now but why did you leave diving?

20 A I left Air and Rescue because I blew my
21 ear out and I didn't go to the hospital and I ended
22 up with peripheral visual vertigo and I ended up
23 having to have physical therapy for that anyway.
24 My dad was dying of cancer at the time and I didn't

1 want to layup so I just sucked it up to the point
2 where I couldn't deal with it anymore and then I
3 had to leave Air and Rescue. In order to be close
4 to my family and close to my dad, I went out to the
5 airport.

6 Q The last assignment was at the airport;
7 is that correct?

8 A That is correct.

9 Q I want to fill in some of the blanks
10 regarding that assignment. Which specifically was
11 your assignment before you laid up?

12 A My assignment was diving at Squad 7 and
13 we were doing Covid screening for international
14 passengers coming in from around the world at
15 Terminal 5. That is what I was doing before I got
16 ill.

17 Q This would have been right at the
18 beginning of the pandemic; is that correct?

19 A Yeah, yeah.

20 Q Can you give the Board kind of a picture
21 of the setup at the time and the volume of
22 passengers that you were screening?

23 A The setup was in Terminal 5 in the lower
24 part of the -- the baggage collection area. I

1 don't know if anyone has ever gone through there.
2 It was at the far end of the baggage collection
3 area underneath Terminal 5. They had curtains
4 setup and they had tables setup for screening
5 stations. The passengers would come off the plane,
6 they would come down to the CDC checkpoint, the
7 border patrol checkpoint, and then we were the next
8 stop.

9 We were the actual screener so we were
10 the ones taking their temperature and asking them a
11 series of questions and then if they were
12 questionable we would take them back to the CDC
13 checkpoint for further evaluation.

14 Q So you had very close contact with these
15 passengers who were coming in from other countries;
16 is that correct?

17 A Oh, yeah. You could feel them breathing
18 on you. They literally -- you could feel them
19 breathing on you. No such thing as social
20 distancing.

21 Q There was some indication in I think Dr.
22 Peters report regarding the PPE that was being used
23 or being distributed. Was there sort of a shortage
24 at that time?

1 A Yeah, there was, obviously, a shortage
2 because we couldn't get enough gloves and we were
3 issued one N95 mask that we would use for several
4 days at a time. If you were doing a high volume of
5 screening, you had to switch masks sometimes to
6 just a surgical mask because we didn't have enough
7 to go around. We didn't have gowns. We didn't
8 have face shields. You had to make do with what
9 you had.

10 Q When you say volume, can you give the
11 Board some idea of the volume you were dealing with
12 at that time?

13 A Flights would come in one after another.
14 Several hundred to thousands of people walking
15 through the terminal.

16 Q That would be every day?

17 A That was every day. I was screening
18 every day between every platoon shift daily for
19 over two weeks in the month of March.

20 Q Now, at this time, and I can't remember
21 where in the records it was, you told, maybe it was
22 Dr. Peters, that you were living with one other
23 person; is that correct?

24 A Yes, one other fireman. He was assigned

1 to the airport as well. We were on different
2 shifts. He was doing the same thing I was with
3 screening so.

4 Q Other than going to work and being
5 exposed to people with COVID-19, there was no one
6 at home that you were aware of that contracted
7 COVID-19; is that correct?

8 A That is correct.

9 Q Did you also work with other emergency
10 personnel that you knew contracted COVID-19 that
11 you may have been exposed to?

12 A Yes. I know for certainty that one of
13 the other private ambulance providers at the time
14 had contracted Covid and that person was laying
15 around. They were trying to take care of her.
16 They ended up taking her to the hospital by CFD
17 ambulance because she got so sick.

18 MEMBER CONYEARS-ERVIN: Can I ask Mr.
19 Ibata, I am having a hard time hearing him. Can he
20 talk a little louder, please?

21 THE WITNESS: I'm sorry. I will try.

22 BY MR. MARCONI:

23 Q You were just saying that you were
24 working with another I think was it a private

1 ambulance company?

2 A Yes. We were working alongside with
3 several private ambulance companies at the time.

4 Q One in particular you knew that -- did
5 you transport her or did you help load her or what?

6 A I helped load her into the ambulance. I
7 noticed that she was going outside to take a break.
8 She was waiting for the ambulance to load her so I
9 just assisted them getting her on the stretcher and
10 throwing her in the ambulance.

11 Q Okay. During this time you were not
12 using any type of a respirator or a new N95 mask
13 every day; is that correct?

14 A We never used any kind of respirator. We
15 had N95 masks most of the time but we didn't have
16 access to them all of the time.

17 Q Now before I go into the initial
18 symptoms, I wanted to try to let -- if we could let
19 the Board know your level of fitness prior to
20 contracting Covid. How would you describe your
21 level of fitness and what types of workout routines
22 would you engage in to maintain your fitness?

23 A Anybody who has seen me at the firehouse
24 over my entire career, one place they have seen me,

1 I am always in the gym. I was swimming a mile
2 after shift. I was running 2 miles before shift.
3 I was dead lifting 250 pounds. I was squatting 250
4 pounds. I was benching 225 pounds. Those were my
5 regular max weights. I was doing cross fit, weight
6 training, biking. I worked out five or six days a
7 week. I had no problems with my breathing. No
8 problems with my muscles. I endured multiple
9 injuries over my career. I have always been able
10 to work through every single one of them.

11 Q What kind of activities did you engage
12 in, other than what you just said?

13 A Activities sport-wise?

14 Q Yes, sport-wise.

15 A I skied every winter. I had gone to
16 Colorado. I climbed to the top of a 4,000 feet
17 peak every year. I would do back country
18 backpacking all over the south, southwest. I hiked
19 the Grand Canyon three times. You know. I could
20 hike all day with a 35, 40 pound pack with no
21 problem. I couldn't go into the woods today and
22 hike for a hour. My legs are garbage.

23 Q How about your height and weight at the
24 time just before you laid up?

1 A I weighed 191 pounds. I was like a pit
2 bull. I'm sorry, right now I am extremely stressed
3 out. Right now I hover between 172 pounds and 178
4 pounds.

5 Q How tall are you?

6 A Five foot seven.

7 Q So in the applicant's packet, I am not
8 going to go through all of your initial symptoms,
9 it looks like you kept a dairy of what was going on
10 after you contracted COVID-19; is that correct?

11 A That is correct. I put -- I could not
12 physically write after April when I realized I was
13 -- Medical called me and -- I didn't even remember
14 I was a fireman for the City of Chicago when they
15 called until after I hung up and then I realized I
16 have to write this shit down.

17 I couldn't even write with my right hand.
18 My wife and my daughter helped me through Google
19 Docs to take all the Kodak pictures of what I went
20 through in April because I was there is no way
21 Medical is going to believe what I went through.

22 So I put together, with the help of my
23 daughter and my wife, what I went through in April
24 and that is what is printed out in one of the

1 exhibits from the end of March to the second week
2 of May.

3 Q And that document fairly and accurately
4 describes the symptoms you were experiencing right
5 after you learned you had Covid; is that correct?

6 A Yes, that is -- yes.

7 Q Just prior to getting Covid, did you have
8 a pulmonologist?

9 A No.

10 Q Had you ever been diagnosed with asthma?

11 A No.

12 Q Did you ever complain of any asthma type
13 symptoms?

14 A No.

15 Q In the packet, I have a hard time
16 pronouncing her name, I think it is Dr.
17 Chua-Apolinario. She's an allergist; is that
18 correct?

19 A She's an allergist immunologist.

20 Q Was this someone that you treated with
21 prior to Covid?

22 A No.

23 Q To the best of your knowledge, did you
24 have any allergies prior to Covid?

1 A No.

2 Q There was reference in the packet
3 regarding bee stings and that you have to be
4 cautious with regard to that. Did you see that?

5 A Yes.

6 Q Or did you read that?

7 A Yes.

8 Q And that is accurate?

9 A Yes, that is accurate, yeah.

10 Q The only thing that you were experiencing
11 prior to Covid is you knew you had some
12 hypersensitivity to insect stings; is that correct?

13 A That is correct.

14 Q As far as allergies, after Covid were you
15 having an issue with allergies or allergic type
16 symptoms?

17 A Yes. So after the initial infection, I
18 started having issues with my sinuses that I had --
19 prior to the Covid infection, I had an infection
20 while I was on the ambulance. I had a really bad
21 infection years ago. I had them under control.

22 After Covid, it was like somebody opened
23 up a spigot in my sinuses and it would just drain.
24 It was disgusting. I am on three medications for

1 that everyday to keep it under control.

2 I never had allergy like symptoms. Itchy
3 face, watery eyes, feeling like crap. I had
4 nothing like that until after Covid. I had nothing
5 like that until Covid.

6 Q There's a Dr. Soltes who is also referred
7 to in the Board packet. Was Dr. Soltes someone
8 that you were treating with prior to Covid or
9 post-Covid?

10 A That is post-Covid.

11 Q How did you get to Dr. Soltes?

12 A Dr. Soltes was referred to me by the
13 allergist immunologist because after she took my
14 history when I went to see her for the BP and the
15 sinus drainage, she started treating me for Covid.
16 She did a bunch of labs. She did a MRI of my head.
17 And then explained a bunch of things to me and then
18 referred me to Dr. Soltes to followup for my sinus
19 issue.

20 Q You have been treating with Dr. Soltes;
21 is that correct?

22 A Yes. I saw him yesterday. He wants to
23 do surgery next week on my sinuses to clear up the
24 allergy reaction in my head is the way he explained

1 it.

2 Q I think you had surgery last July for a
3 deviated septum?

4 A No, I had surgery because I coughed so
5 much that I blew an old hernia suture line from an
6 ambulance run when I first got on the job. I had a
7 hernia 20 some years ago lifting a patient on an
8 ambulance. I forget whatever ambulance. Blew a
9 hernia. Had surgery. I coughed so much it blew
10 the old suture line which I had to have surgery
11 for.

12 Q That was last July?

13 A Surgery was done last July. I coughed so
14 much -- I didn't stop coughing for an entire month
15 and a half. I coughed every day from the end of
16 March all the way through April. It was like a
17 holiday, May 14th, I actually went a full day
18 without coughing.

19 Q And then next week's surgery is a
20 deviated septum?

21 A The surgery is going to be for the
22 deviated septum and the hyper enlarged -- I can see
23 them. It is pretty disgusting. You look in the
24 mirror and you can see the thing sticking out. He

1 explained it as a hyperreactive response to
2 allergens, which is causing a lot of the drainage.
3 He wants to reduce those and correct the deviated
4 septum which will improve my breathing.

5 Q There is also a Dr. Anna Scigacz?

6 A Yes. Anna Scigacz is my primary care
7 physician.

8 Q Was she your primary care physician prior
9 to Covid?

10 A No. My primary care physician was Dr.
11 Mylnt.

12 Q Why change the primary care physician?

13 A I changed primary care physicians because
14 Dr. Mylnt was my primary care physician but he is
15 semiretired and I couldn't get a hold of him. I
16 called his office, called his office. Because of
17 Covid everybody was shutdown.

18 When I finally did get a hold of him, it
19 was in and out, and I decided it was better if I
20 just changed to a different primary care physician.

21 Q Just as long as we are on that train of
22 thought, were you having difficulty getting
23 treatment post-Covid?

24 A Yes. You were treated like you had the

1 plague. I couldn't even get blood drawn. I was
2 kicked out of the laboratory when I went over
3 because I had to have a blood draw before I had a
4 CT. As soon as you said Covid, they kicked you
5 out. You were treated like you had the plague. I
6 couldn't get surgery. You know, I can't explain
7 what it was like being treated like you had the
8 plague. For months and months and months being
9 treated like you had the plague.

10 Q There is a Dr. Welbel; is that correct?

11 A Yes. Dr. Welbel I just recently started
12 seeing her a couple of months ago for post-Covid
13 issues.

14 Q She's a physiatrist; is that correct?

15 A Yes, she is.

16 Q Her specialty is basically rehab?

17 A Yes.

18 Q How did you get to Dr. Welbel?

19 A Dr. Welbel -- I was finally able to get a
20 referral to Christ's post-Covid rehab program
21 through my primary care physician because they
22 didn't have anything available until January or
23 early this year. I didn't have access to that
24 program there.

1 Q Have you been satisfied with her
2 treatment to-date?

3 A Yes, she is awesome. She linked
4 everything together for me in my head. Her and the
5 allergist immunologist had a plan. They are great.
6 They actually understand like what is going on with
7 my body. Why my body is not the same. This is a
8 different fucking body.

9 Q There is also reference in the records to
10 the Christ rehab program, what is that?

11 A The Christ rehab program is through the
12 rehab department. Dr. Welbel is a physiatrist. It
13 is a post-Covid physical rehab that focuses on
14 basically reprogramming my body through physical
15 therapy and she is going to be doing -- trying a
16 different set of prescriptions. It is a lot.

17 Q When was your last doctor's appointment?

18 A I just saw Dr. Welbel last week. I saw
19 Dr. Soltes yesterday for a presurgical consult. I
20 saw the allergist yesterday. I had rehab
21 yesterday. The neurologist last week. He
22 prescribed me a new medication to try another
23 antiviral. And I saw my primary two weeks ago.

24 Q Are you also doing home therapy?

1 A Yes. I do therapy every day so I do the
2 physical therapy program that I go to once a week.
3 I have a physical therapy program that I have and
4 it is -- yeah, I do it every day. Breathing
5 exercises and like muscle exercises.

6 Q Are there limitations on what you can do
7 according to your doctors as far as the rehab right
8 now?

9 A Yes. The physiatrist told me that I
10 could not do any exertional exercises. It is
11 extremely difficult for me not to do. She said I
12 can't -- I actively can't push my legs. I cannot
13 walk -- she said I could walk for five minutes
14 total. I can go outside and walk for two and a
15 half minutes one way and two and half minutes back.
16 She said I can lift with two pound dumbbells only
17 right now. I can't lift my normal weights. They
18 don't want me lifting heavy weights right now for
19 some reason. They want me doing breathing
20 exercises and Pilates like exercises at home for
21 the next week. Then it will slowly progress to
22 where it adds time and weight.

23 Q Have you noticed a change in your body
24 composition in the past year?

1 A My upper leg muscles aren't coming back.
2 If the doctor would actually look at my upper leg
3 muscles, they are not the same leg muscles. They
4 shrunk during that month of Covid from April of
5 last year. I have been doing nothing but walking
6 and trying to push my body to try and get back in
7 shape. These muscles are like not getting
8 stronger. I didn't know why. The physiatrist was
9 able explain it to me, to the best of my ability to
10 understand it.

11 Q Okay. As far as treatment is concerned,
12 I read in the records that the prognosis though is
13 good; is that fair to say?

14 A Yeah. The physiatrist and the allergist
15 immunologist they have a great game plan. I was
16 losing a lot of hope. But, yeah, they are
17 basically -- yeah, yeah, it's going to be --
18 hopefully, it is going to be helpful. The
19 physiatrist sounds very, very hopeful that I can
20 get my body back so I can get back to work. That
21 is all I have been trying to do is get my body back
22 in shape to get back to work. I hit a wall last
23 year and I couldn't get through it. The
24 physiatrist is very hopeful that she can get me

1 back to work.

2 Q Do you feel like you are making progress?

3 A It is progress, yes. It is so slow, that
4 is what is frustrating.

5 Q As far as your medications, what
6 medications are you on today?

7 A Oh, geez. Let's see. What do I take in
8 the morning? I take Breo Ellipta in the morning.
9 I take Gabapentin in the morning. I take
10 Olmesartan in the morning. I just started
11 Amantadine, that is before bed. I stopped taking
12 Montelukast on the doctor's recommendation and
13 switched it to Xyzal in the morning. And I just
14 started Prednisone, pre-surgery Prednisone.

15 Q I think it is pretty clear I think in the
16 records that you right now have not been released
17 back to work; is that correct?

18 A No, I have not.

19 Q Can you tell the Board your intentions
20 and your feelings regarding work?

21 A I want to go back to work. I'd go to the
22 Bureau if I could. I asked the physiatrist my last
23 day if I could do an eight hour day and she said
24 absolutely not. She said we have to slow your body

1 down.

2 I am a workout nut. I can't workout
3 anymore the way I used to. It is freaking me out,
4 okay. I am being honest. You know, it is freaking
5 me out. I can't push my body to what I normally
6 do, that is the most stressful thing for me right
7 now. I can't push my body to what it used to do.
8 I am half the person. This is a different body.
9 It is frustrating. It is slowly getting better.
10 The physiatrist hopefully will be able to get me
11 there.

12 Q When were you promoted to Lieutenant?

13 A September of last year.

14 Q So this was while you were ill or before?

15 A It was during my layup.

16 Q Is it your intent to get back to work as
17 soon as you possibly can?

18 A I would go back to work right now if I
19 could.

20 Q As far as the prognosis is concerned, has
21 anyone set a timeline? Has the doctor said I think
22 you are going to be good to go in two months, three
23 months, six months? Does anyone know at this point
24 that you know of?

1 A No. Every doctor I have asked, I have
2 seen over the last entire year I have asked, they
3 all say the same thing. They don't know because of
4 Covid. They have no idea what the long-term
5 effects of Covid are going to be.

6 Q As you sit there today or if you are
7 standing, you are optimistic?

8 A I am optimistic. I push myself. Yeah,
9 yeah, I just want to go back to the firehouse, that
10 is all I want. My body is not letting me do that.

11 MR. MARCONI: I don't have any other
12 questions, Vince.

13 EXAMINATION

14 BY MR. PINELLI:

15 Q Good morning, Mr. Ibata. I just have a
16 few questions for you as well.

17 Just to confirm, though, you did have a
18 positive test showing that you had COVID-19 on
19 April 8th I believe after you had worked at the
20 airport, correct?

21 A Yes, that is correct.

22 Q And then you had a subsequent test still
23 positive at the end of April as well, correct?

24 A Yes, that is correct.

1 Q Now, you made a comment in your
2 application that you have been asked several times
3 if you were so sick why weren't you hospitalized
4 and you explained that. Could you just briefly
5 tell us so we understand how bad were you sick and
6 then why you weren't hospitalized as far as you
7 knew?

8 A To be honest, I should have died on my
9 couch. I don't know why my body shutdown but I got
10 sick so fast. It is so to hard to describe. I
11 rarely get sick, that is what is so frustrating to
12 me.

13 I had the flu-like symptoms maybe twice I
14 can remember in the last 20 some years. Maybe
15 three or four days you're a little tired.

16 It was like being run over by a freight
17 train at warp speed. It was insane. I got so
18 sick. It was funny because I could piece
19 everything together just because it was April
20 Fool's Day was the day I was supposed to be back at
21 the airport working. I notified my company officer
22 the night before that. Something has to be wrong.
23 I barely made it home driving.

24 I had been coughing for a day or two and

1 the coughing started getting worse and the cough
2 started getting worse and then I started getting
3 more and more fatigued and then I had
4 nightsweats, diarrhea.

5 I realized that I just couldn't keep any
6 food or foods in me. I laid on the couch literally
7 from April 1st until -- I can't remember -- the
8 middle of April. I didn't get off that couch.
9 There were several days that I couldn't move. I
10 woke up several times and I realized the only
11 reason why I was awake was because I wasn't
12 breathing. I don't know why I woke up. I woke up.
13 My eyes felt like they had sand in them. Right at
14 the beginning after the -- when I got home April
15 1st, people were calling and texting seeing how I
16 was doing. They were insisting I go get tested.
17 They finally found a place close to my house and I
18 got lost going there. It was five blocks from my
19 house. I was sitting in the parking lot completely
20 lost. I am like where is this place.

21 I was able to find my way back to where I
22 was supposed to be by using my phone app. After
23 that it was just getting worse.

24 My eyes felt like they had sand in them.

1 I couldn't figure out why. My skin turned white
2 and yellow. I remember like all these Kodak
3 memories in my head. I blew my back out coughing.
4 I had to crawl into the bathroom several times
5 because of that.

6 It's just the fatigue. I literally
7 didn't get off my couch. I literally could not get
8 off my couch for over a week into the second, third
9 week in April. Then I realized that when I was
10 laying there I had given up. I had hit rock
11 bottom. I realized I had lost like I don't know
12 most of my body fat and all my muscle tone. I lost
13 all my muscle tone. And my upper lip pulled up to
14 my nose, that is when I realized -- I think that is
15 when it clicked in my brain, that my upper lip
16 pulled up to my nose. I could feel it laying on
17 the couch that my mouth it was so dry. I couldn't
18 even move my jaw, I remember that. I couldn't move
19 my jaw. I couldn't move my tongue. My upper lip
20 pulled up to my nose. For some reason I woke up
21 that one last time and something made me -- I don't
22 know if something carried me to the bathroom to
23 look in the mirror. After that I somehow got water
24 and I made myself -- just every time I opened my

1 eyes after that whether I liked it or not I would
2 sip on water. I sipped on water and I started
3 getting better.

4 Q Let me just ask you this, Mr. Ibata. The
5 symptoms that you are currently experiencing that
6 you have described, did you have any of those
7 symptoms -- did you ever experience any of those
8 symptoms before you were diagnosed with the Covid?

9 A The only thing I ever had before Covid
10 was sinus drainage, that is the only thing that I
11 ever had before Covid.

12 Q Okay. Since you went on layup as a
13 result of this, have you engaged in any activities
14 by which you earn money or income?

15 A No, no.

16 Q Okay. I think you said but you haven't
17 worked out, you haven't engaged in any sporting
18 activities; is that correct?

19 A No, I have not. I have not been able to.

20 MR. PINELLI: Thank you. That is all the
21 questions I have, Mr. Chairman.

22 CHAIRMAN FORTUNA: Trustees, any
23 questions?

24 MEMBER MURPHY: No.

1 CHAIRMAN FORTUNA: Hearing none, Vince.

2 MR. PINELLI: Counsel, at this time do
3 you have anything else before I call the Fund's
4 doctor to testify?

5 MR. MARCONI: No. I just wanted to have
6 Lieutenant Ibata just clear up one thing from what
7 you asked him about his skin turning colors. I
8 think there was some references in the packet
9 regarding the skin also turning blue and I wanted
10 to ask him when that occurred and if it is still
11 occurring.

12 MR. PINELLI: Okay.

13 EXAMINATION

14 BY MR. MARCONI:

15 Q Lieutenant Ibata, did you hear me? I
16 mean, I know that there was some reference in the
17 medical records with regard to your skin turning
18 blue. Can you elaborate a little bit on that?

19 A Yes. So last year in the summertime it
20 was just my fingertips. My fingertips were feeling
21 heavy and they turned blue. No big deal.

22 When I went to the emergency room in
23 March for stroke like symptoms and stroke workup
24 because my left side of my body completely went to

1 sleep.

2 And shortly after that, my entire hand
3 when I would go walking -- it was my entire hand,
4 my entire hand, was -- both my hands turned blue,
5 swelled, they looked blotchy. The fluid built up
6 in them and I could squeeze the fluid out of my
7 fingertips.

8 And the physical therapist actually just
9 yesterday morning I explained that to her when I
10 first started seeing her, she started doing a
11 physical therapy autonomic -- something to do with
12 my autonomic nerves and she was able to do a bunch
13 of exercises and she was able to make my hands turn
14 blue right there just by doing those three
15 exercises.

16 I was like how did you do that? It was
17 like a magic trick. She was like I just stimulated
18 your autonomic nerve system. I don't know what is
19 up with that. It was kind of creepy actually.

20 Q Your hand turning blue is not as much
21 anymore but at least you have identified or she has
22 identified somewhat of a cause for it?

23 A Yes, yes. Part of the rehab program to
24 reset that somehow.

1 Q How long is that rehab? Is it indefinite
2 at this point or is there a set number of sessions
3 you have to get -- you have to go back and do they
4 have to do another order for more sessions, do you
5 know?

6 A No, I don't know exactly the time frame
7 how many of these.

8 MR. MARCONI: Okay, that is it, Vince.

9 MR. PINELLI: Thank you. At this time I
10 would call Dr. Peters to testify.

11 (Witness previously sworn.)

12 MICHAEL I. PETERS, M.D.

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

15 EXAMINATION

16 BY MR. PINELLI:

17 Q You understand you are under oath,
18 correct?

19 A Yes, I do.

20 Q State your name for the record.

21 A Michael I. Peters.

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

23 A Yes.

24 Q A copy of your qualifications as a

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

3 A Yes.

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

6 A Yes, I do.

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

10 A Yes, I do.

11 Q Did you follow that procedure with
12 respect to Lieutenant Ibata?

13 A Yes, I did.

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

16 A Yes, I did.

17 Q Doctor, can you just briefly summarize
18 for us what your findings were with respect to his
19 state of his current medical condition?

20 A The state of his current medical
21 condition was what he reported to me during our
22 phone interview that he still subjectively has a
23 variety of complaints that are new from his
24 diagnosis of COVID-19. Primarily the symptoms he

1 has described to you. Fatigue, shortness of
2 breath, generalized weakness, a loss of his ability
3 to participate in vigorous exercise, which was a
4 big part of his life prior to being infected.

5 Q Doctor, did you have an opportunity to
6 review the applicant's exhibits?

7 A Yes, I did.

8 Q Those included some more recent
9 evaluations of him by various physicians, correct?

10 A Yes.

11 Q They also included the results of some
12 EMG testing; is that right?

13 A Yes.

14 Q Also some medical literature articles
15 regarding the COVID-19 and persistent symptoms
16 associated with it, correct?

17 A Yes. There were two articles and I
18 reviewed them both.

19 Q With respect to his current condition,
20 and I understand you said he has these subjective
21 complaints, based on those subjective complaints
22 would he be able to perform his duties with the
23 Fire Department?

24 A It sounds like he has significant

1 deconditioning based on the fact that he was --
2 during the acute phase of his COVID-19 infection,
3 he was very ill and it sounds like he really
4 doesn't or hasn't participated in any type of
5 exercise. He is reporting now that he has been
6 advised not to participate in exercise so I don't
7 think he can function as a Firefighter Lieutenant
8 because he's deconditioned.

9 Q Let's talk about his breathing and his
10 ability to breathe. What did you find in the
11 records with respect to testing that was done on
12 his lungs and so forth?

13 A So he developed symptoms of acute
14 COVID-19 at the end of March while he was working
15 at the international terminal. About a week later
16 he got a positive test back, which was very typical
17 of testing at that time, that it would take so
18 long. And then he almost immediately complained as
19 he described of an intense cough, feeling like he
20 was going to die, being very short of breath,
21 having alertness changes, trouble thinking, driving
22 to places, all during that acute phase.

23 But then as he got better and he had a
24 negative test and his symptoms were getting better,

1 he still had shortness of breath with walking. He
2 was using an inhaler, a bronchodilator inhaler.

3 He underwent a total of three pulmonary
4 function tests. The first one was negative. He
5 did not have any evidence of the main types of
6 diseases which you look for with pulmonary function
7 tests. Which would be obstructive lung disease,
8 that is asthma, or restrictive disease, or any
9 decrease in diffusion capacity which is the most
10 common lung finding post COVID-19 infection.

11 Then he had -- I think his pulmonologist,
12 Dr. Mohammed, had a high suspicion that he might
13 have asthma so he ordered something called a
14 Methacholine Challenge Test, that was done on
15 September 4, 2020.

16 The idea of that test is that you
17 administer a medication that should cause a person
18 with asthma to have spasm of their lungs and there
19 is a very well-established threshold that defines
20 that by the American Thoracic Society called a
21 PT 20.

22 So, if your obstruction number, that is
23 the FEV 1, goes down by 20 percent at a certain
24 dose of methacholine, that is defining asthma.

1 His was negative. He never dropped by 20
2 percent and he got a much higher dose than the
3 threshold, that test was negative.

4 Not until January of 2021, when he had
5 his third pulmonary function test, did it show
6 evidence of an asthma like illness. That is
7 defined by the fact that he got -- he had his
8 pulmonary function test and then they gave him a
9 bronchodilator medication, an inhaler called
10 Albuterol, which is commonly used as a rescue
11 medication for people with asthma.

12 What happened is his breathing ability,
13 his FEV 1, went up. There is a threshold for that
14 and he surpassed that threshold significantly. So
15 he had significant improvement in his
16 bronchoconstriction or his asthma with that
17 medication. That is a definition for the diagnosis
18 of asthma.

19 So the point is that it was nine months
20 after his acute phase of COVID-19 before he had an
21 abnormal pulmonary function test. He had two
22 previous negative ones.

23 The only objective finding of any type of
24 lung disease for him that is new is the January

1 2021 and it is a diagnosis of an asthma illness.
2 Bronchial hyperresponsiveness.

3 Q Are you aware of any literature to-date
4 that indicates that COVID-19 can cause or
5 precipitate this type of condition that he did not
6 have before exposure clearly but now he has after?
7 Are you aware of any literature on that?

8 A So Mr. Marconi started the presentation I
9 think with an important point, that the literature
10 on a pandemic that really just started in March of
11 last year is evolving.

12 So just as frontline treatment for
13 patients with COVID-19 in the hospital setting
14 evolved almost daily, weekly for sure, now the
15 literature is coming out and there is new articles
16 coming out frequently.

17 But my most recent medical literature
18 review would show that by far the most common two
19 lung diseases that occur post COVID-19 are
20 restrictive lung disease, that is where the lung
21 volumes are diminished. The ability to hold air
22 within your lungs is significantly diminished.

23 Or, what we would more expect from this
24 type of illness, is the actual alveoli, the

1 smallest air containing bodies within the lungs,
2 the part where a membrane allows the blood to air
3 or blood to gas interface.

4 Those alveoli are significantly damaged
5 during bad COVID-19 pneumonia and they are scarred
6 and you get fibrosis and they never return to
7 normal. That is measured in the pulmonary function
8 test by something called the effusion capacity of
9 carbon monoxide.

10 So by far the most common post-Covid-19
11 lung disease reported are restrictive and decreased
12 effusion of carbon monoxide.

13 There is some report in the Medanalysis
14 that is a combination -- or they took many, many,
15 many medical literature articles and put the
16 studies all together of about 7 percent of people
17 post-Covid develop some type of obstructive lung
18 disease like asthma but some percentage of those
19 people already had preexisting lung disease.

20 The question of whether you're going to
21 get new asthma because you had COVID-19, I don't
22 see a lot of evidence for that right now today.

23 Nor do I expect that that would be the
24 disease people would get because that's not --

1 bronchial hyperresponsiveness is not what I would
2 expect as a complication of Covid-19 pneumonia.

3 The articles that Mr. Marconi sent me
4 made a very strong emphasis on the fact that
5 disease severity is not proportional to likelihood
6 of, at least in the articles, going to a rehab.

7 In fact, the disease severity is very
8 proportional to the severity of the lung disease
9 you are going to have later objectively.

10 Meaning, if you had significant COVID-19
11 pneumonia, you were on supplemental oxygen, you
12 were hospitalized, perhaps in an ICU, you were much
13 more likely to have restrictive or lung disease
14 than if you weren't one of those kinds of patients.

15 MR. PINELLI: Thank you, doctor, that is
16 all the questions I have.

17 CHAIRMAN FORTUNA: Trustees, any
18 questions for the doctor?

19 MEMBER MCPHILLIPS: No questions.

20 CHAIRMAN FORTUNA: Okay. Hearing none.

21 MR. PINELLI: Counsel, if you have a
22 question?

23 EXAMINATION

24

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

BY MR. MARCONI:

Q Good morning, Dr. Peters. I just wanted to followup with that last comment. Correct me if I am wrong, it sounds like Lieutenant Ibata's prognosis would be good because of the fact that he doesn't have this permanent scarring or permanent damage to his lungs.

A I don't think Lieutenant Ibata has any objective findings of permanent lung disease so I would say, yes, that is probably true.

Q Okay. And then as far as the rehab that he is in, are you familiar with that, at Christ, what he is going through right now in terms of them trying to get him back to work?

A I am not familiar with what they do at Christ and I am not familiar with the details of post-COVID-19 rehab, specifically, no.

Q If you presume that the goal is to return him to work and the prognosis is good, I am assuming that you would agree that at least for now this is the proper course of treatment?

A Yes, definitely.

Q As far as Dr. Welbel, I am assuming you don't know her personally; is that correct?

1 A I don't know her.

2 Q She's a physiatrist and I think, maybe in
3 a leading question, a physiatrist basically is a
4 doctor that kind of specializes in rehabilitation;
5 is that correct?

6 A Yes.

7 Q So I am assuming you don't really know
8 about Dr. Welbel's practice or her emphasis on
9 treating patients with Covid, correct?

10 A I don't know anything about her. I'd be
11 happy to review her records but I don't know her
12 and I don't know anything about her practice.

13 Q Okay. Assuming she has some experience
14 with treating many patients with Covid, I would
15 assume you would agree that this is another proper
16 treatment for Lieutenant Ibata to continue treating
17 with Dr. Welbel?

18 A I would agree that Lieutenant Ibata
19 should participate in a rehabilitation program.
20 But, again, I don't know specifically what she is
21 doing or what goes on in their rehab facility. I
22 would assume that is a highly regarded hospital and
23 that it is being done properly but I don't know
24 what they are doing.

1 Q As far as the asthma, and I know for me
2 it is a bit confusing in the records of whether or
3 not he has asthma, but I think it's clear that --
4 in the records you reviewed, he never reported any
5 asthma symptoms prior to his Covid infection,
6 correct?

7 A I don't see any evidence of him having
8 asthma until that January 2021 EFT.

9 Q Can you be cured of asthma? In other
10 words, can you have asthma on a temporary basis and
11 then it gets to the point where you don't really
12 show symptoms anymore of asthma?

13 A Asthma in an adult is a chronic disease.
14 By definition, the episodes of asthma are
15 precipitated by something usually predictably.
16 This would be just putting together information but
17 I think there is a likelihood given that Lieutenant
18 Ibata had chronic rhinitis in 2016 and that he has
19 positive allergy testing for mold more recently and
20 that he has polyps and a deviated symptoms. Those
21 are structural problems, for which he reported he
22 is going to have surgery pretty soon. I mean, I
23 think it is very reasonable to think that he could
24 control his symptoms to a point that he wouldn't be

1 having asthma exacerbations very often.

2 At least when I spoke to him, he was
3 walking. He said he was not requiring a rescue
4 inhaler forever how much he's able to walk.

5 Q I guess my point is just because of the
6 fact that Dr. Mohammed put down a diagnosis of
7 asthma doesn't necessarily mean he can't go back to
8 work?

9 A The Chicago Fire Department has a set
10 criteria for -- the Medical Division has a set
11 criteria for which asthmatic patients can go back
12 to work and they have their pulmonologist sign-off
13 on that.

14 That criteria it based on a national very
15 well established criteria. So, no, as long as he
16 meets all of those criteria, he could go back to
17 work. He presently does not because he had a
18 significant response to a bronchodilator during his
19 last PFT in January.

20 Q If he continues to improve is the
21 prognosis good that he will be able to get back to
22 work as a Lieutenant?

23 A Regarding his asthma diagnosis, he would
24 need another PFT. I would advocate that he should

1 get another PFT after he completes all of his
2 allergy therapies with his allergy immunologist. I
3 think the deconditioning thing is a separate
4 question.

5 Q I noticed in the medical records, he was
6 never sent for a FCE or Functional Capacity
7 Evaluation, correct?

8 A Not in the records that were provided to
9 me, I did not see a FCE.

10 Q I am assuming that is one of things, at
11 least in other cases, you would look at to
12 determine whether or not somebody could perform the
13 duties of their job, correct?

14 A Yes.

15 Q Do you know why he didn't have a FCE or
16 it's just not indicated in any of the records?

17 A I don't know why he didn't have one and
18 it is not indicated in any of the records.

19 Q And I think in going out -- or, my
20 initial comments, I am assuming you haven't seen
21 this study that was done that came out yesterday, a
22 detailed study of patients with long haul Covid,
23 correct?

24 A No. While you were speaking, I did a

1 quick search through our Northwestern library. I
2 would need the title and which journal it was in
3 and then I can look it up. If you are going to
4 present that, I would prefer that you send it to
5 me. Either way, if I had the title, I can find it
6 myself.

7 Q No, I was not going to present that. I
8 think the point was I think I just found out
9 yesterday it was out there. It is from a nonprofit
10 organization called FAIR, F-A-I-R.

11 Anyway, I just wanted to make clear that
12 none of us have reviewed this study. I believe it
13 was done on 2 million people, which I think is one
14 of the more comprehensive studies, assuming it was
15 actually on 2 million people, correct?

16 A I think it depends on which 2 million
17 patients they are looking at. I don't know that by
18 what you are explaining to me. The article you
19 sent me from the Mayo that was on 100 outpatients,
20 who were selected with subjective complaints. Very
21 few of those patients actually had any objective
22 findings.

23 So it all depends on what group of people
24 you're looking at and whether that sample was --

1 there was a controlled study or whether it was
2 blinding. I would have to look at it. I would
3 like to look at it so that we can answer those
4 questions, but I can't say anything about it
5 without seeing it. I can only comment on the two
6 articles you sent me.

7 Q I agree. This just came out yesterday.
8 Obviously, I sent it to Vince. He can send it to
9 you just for your own education moving forward.
10 But the point is that no one has really looked at
11 this particular study as of today.

12 MR. PINELLI: We understand that.

13 MR. MARCONI: You haven't seen that.

14 MR. PINELLI: Right.

15 BY MR. MARCONI:

16 Q Okay. As far as the host of symptoms,
17 which Lieutenant Ibata explained today, you didn't
18 see any of those symptoms present in the medical
19 records prior to his Covid infection, correct?

20 A The only symptoms he had that I saw in
21 the medical record that he's describing somewhat
22 now, but they don't sound debilitating to him
23 subjectively, is the rhinitis or the sinus issues.
24 But, no, he sounds like he was an exceptionally

1 physically strong person, who did all kinds of
2 vigorous activities. And, no, there was no
3 complaint of shortness of breath that I saw.

4 MR. MARCONI: Vince, I don't have
5 anything else.

6 MR. PINELLI: I have nothing further on
7 that. Do you rest at this point, counsel?

8 MR. MARCONI: Yes, I would rest, subject
9 to any of the Board's requests that we look at
10 these further studies or bring in further evidence
11 since this is such a novel issue which is before
12 this Board.

13 MR. PINELLI: Okay.

14 MEMBER MURPHY: I would like to make a
15 motion to grant Duty Disability Benefits to
16 Lieutenant Ibata.

17 MEMBER MCPHILLIPS: Second.

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

21 Trustee Murphy.

22 MEMBER MURPHY: Yes.

23 CHAIRMAN FORTUNA: Trustee Holt.

24 MEMBER NANCE-HOLT: Yes.

1 CHAIRMAN FORTUNA: Trustee Soni.
2 MEMBER SONI: Yes.
3 CHAIRMAN FORTUNA: Trustee McPhillips.
4 MEMBER MCPHILLIPS: Yes.
5 CHAIRMAN FORTUNA: Trustee
6 Conyears-Ervin.
7 MEMBER CONYEARS-ERVIN: Yes.
8 CHAIRMAN FORTUNA: Trustee Tebbens.
9 MEMBER TEBBENS: Yes.
10 CHAIRMAN FORTUNA: Trustee Valencia.
11 MEMBER VALENCIA: Yes.
12 CHAIRMAN FORTUNA: And I am a yes.
13 Motion carries.
14 MEMBER MURPHY: Mr. President, I'd like
15 to make a motion for reexam consistent with the
16 Board's policy over the next three months.
17 MEMBER CONYEARS-ERVIN: Second.
18 CHAIRMAN FORTUNA: There's a motion for
19 reexam by Trustee Murphy. Seconded by Trustee
20 Conyears-Ervin.
21 Trustee Murphy.
22 MEMBER MURPHY: Yes.
23 CHAIRMAN FORTUNA: Trustee Holt.
24 MEMBER NANCE-HOLT: Yes.

1 CHAIRMAN FORTUNA: Trustee

2 Conyears-Ervin.

3 MEMBER CONYEARS-ERVIN: Yes.

4 CHAIRMAN FORTUNA: Trustee Soni.

5 MEMBER SONI: Yes.

6 CHAIRMAN FORTUNA: Trustee McPhillips.

7 MEMBER MCPHILLIPS: Yes.

8 CHAIRMAN FORTUNA: Trustee Tebbens.

9 MEMBER TEBBENS: Yes.

10 CHAIRMAN FORTUNA: Trustee Valencia.

11 MEMBER VALENCIA: Yes.

12 CHAIRMAN FORTUNA: And I am a yes.

13 Motion carries.

14 MEMBER MURPHY: Counsel has previously
15 sent around proposed Findings of Fact and
16 Conclusions of Law. I would like to make a motion
17 to adopt those Findings of Fact and Conclusions of
18 Law in this matter.

19 MEMBER SONI: Second.

20 CHAIRMAN FORTUNA: There's a motion by
21 Trustee Murphy. Seconded by Trustee Soni.

22 Trustee Murphy.

23 MEMBER MURPHY: Yes.

24 CHAIRMAN FORTUNA: Trustee Holt.

1 MEMBER NANCE-HOLT: Yes.

2 CHAIRMAN FORTUNA: Trustee

3 Conyears-Ervin.

4 MEMBER CONYEARS-ERVIN: Yes.

5 CHAIRMAN FORTUNA: Trustee Soni.

6 MEMBER SONI: Yes.

7 CHAIRMAN FORTUNA: Trustee McPhillips.

8 MEMBER MCPHILLIPS: Yes.

9 CHAIRMAN FORTUNA: Trustee Tebbens.

10 MEMBER TEBBENS: Yes.

11 CHAIRMAN FORTUNA: Trustee Valencia.

12 MEMBER VALENCIA: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 Motion carries.

15 Mr. Ibata, based on the Findings of Fact
16 and Conclusions of Law made by the Trustees, the
17 Trustees have voted to grant you the benefit you
18 have requested.

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

21 Good luck to you and hurry back to work.

22 MR. IBATA: Thank you, very much. I
23 don't plan being off any longer than I need to.

24 Thank you, Board, I appreciate your time.

1 MEMBER MURPHY: I would like to move on
2 to Approval of Board Physician Reviews of
3 Disability Recipients. I move to approve the Board
4 Physician's recommendations for reviews.

5 MEMBER NANCE-HOLT: Second.

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

8 Trustee Murphy.

9 MEMBER MURPHY: Yes.

10 CHAIRMAN FORTUNA: Trustee Holt.

11 MEMBER NANCE-HOLT: Yes.

12 CHAIRMAN FORTUNA: Trustee

13 Conyears-Ervin.

14 MEMBER CONYEARS-ERVIN: Yes.

15 CHAIRMAN FORTUNA: Trustee Soni.

16 MEMBER SONI: Yes.

17 CHAIRMAN FORTUNA: Trustee McPhillips.

18 MEMBER MCPHILLIPS: Yes.

19 CHAIRMAN FORTUNA: Trustee Tebbens.

20 MEMBER TEBBENS: Yes.

21 CHAIRMAN FORTUNA: Trustee Valencia.

22 MEMBER VALENCIA: Yes.

23 CHAIRMAN FORTUNA: And I am a yes.

24 Motion carries.

1 MEMBER MURPHY: Mr. President, I'd like
2 to turn the next item over to Lorna to Investments
3 on the agenda.

4 MS. SCOTT: I will ask Marc to share the
5 screen, please.

6 As we get started here, just a few
7 updates. First the investment consultant contract.

8 Just a reminder that the Board rehired
9 Callan as its investment consultant in May and that
10 was subject to successful contract negotiations.
11 That contract has been successfully negotiated, we
12 do have a final agreement.

13 I think it should also be noted as part
14 of those negotiations, Callan did drop its
15 consulting fee by \$20,000 and that was in line with
16 the lowest bidder, so that gesture was very, very
17 much appreciated.

18 The next little item is the Investment
19 Committee Meeting. We do have a Investment
20 Committee Meeting set up for the end of June. It
21 is an education meeting and all trustees are
22 encouraged to attend. There are two agenda items.
23 Callan will present on infrastructure investing so
24 that it is an asset class that may be added in our

1 next Asset Liability Study.

2 And, secondly, we're going to have two
3 short presentations by our current real estate,
4 core real estate, managers. Again, that is just to
5 provide a market update. There is no issues there.

6 Again, June 30th, Wednesday, all trustees
7 are encouraged to attend and the attendance would
8 count towards your required trustee education
9 hours.

10 Looking at this agenda, I have three
11 topics I want to cover. I want to look at
12 performance, the Callan review, and issue that we
13 are currently having with a manager and Jackie and
14 I will end with a review of our cash position and a
15 look at the asset allocation.

16 Starting with performance. Next slide,
17 Marc. This slide shows the state of the market as
18 of thus far in 2021 as of May 31st. Look, these
19 returns look great. These are some really, really
20 nice returns.

21 You can see U.S. value stocks are
22 dominating. They are up 19 percent. We are also
23 getting some strong performance from commodities up
24 18.9 percent.

1 Also, look at U.S. small caps. Those are
2 up 15.3 percent. It's just a reminder that the
3 Fund does have a tilt towards small cap stocks.
4 Meaning, we are more heavily invested in small than
5 the index.

6 This strong outperformance in this
7 segment is going to be positive for the Fund.

8 Other performance items to note here,
9 U.S. growth stocks, which drove performance last
10 year, are lagging so far this year.

11 Also, one of the things is fixed income
12 is negative, that is down primarily due to
13 inflation concerns.

14 As a reminder, these are the index
15 returns. We do believe in active management. We
16 do expect more from our managers than these
17 returns.

18 Next slide looking at Fund performance.
19 Year-to-date the Fund is up 8.8 percent. It is
20 outperforming the benchmark by about 90 basis
21 points so it is a really solid start to this year.
22 Our 10-year number still looks good, too, returning
23 9.1 percent year-over-year. So far so good.

24 Let's take two minutes to talk about our

1 year-to-date outperformance, that is in the next
2 slide. I can explain how we are outperforming.

3 It is a reminder we are going to perform
4 differently than the benchmark. We will perform
5 differently than the benchmark in two ways.

6 One way is asset allocation, that is why
7 having slightly different weights than the
8 benchmark then we are going to have slightly
9 different performance.

10 We really don't expect a lot of
11 performance differential from this part of
12 performing differently from the benchmark. Most of
13 our outperformance versus the benchmark, or
14 different performance from the benchmark, hopefully
15 outperformance will come from manager selection.
16 That is what we are seeing this year as well. All
17 of our outperformance versus the benchmark is
18 coming from manager selection.

19 Then on the next slide, we can break that
20 down a little further with some detail.

21 Year-to-date the Fund is up 8.8 percent.
22 We can see that in column three. The benchmark is
23 up 7.9 percent. We can see that in column four.

24 If we compare the returns for each of the

1 asset classes, looking at column three versus
2 column four, we can see that our managers are
3 outperforming their benchmarks in every asset
4 class, except for public real estate.

5 It is really nice to have this
6 outperformance broad based across the asset
7 classes.

8 I will pause there for any questions.

9 Otherwise, just generally it is a very
10 good start to the year with performance.

11 Turning to our MWDBE allocation, that is
12 the next slide. We discussed we are under our
13 goals for emerging managers and that remains on our
14 radar. Things that we have to look at and do
15 something about. We are at the upper end of our
16 range of our total MWDBE allocation.

17 One last thing before I turn the
18 presentation over to Brady, that is to take a look
19 at our watchlist managers.

20 So we have two managers on watch, Keeley
21 Teton and Globeflex. Remember, Keeley Teton is on
22 watch due to a portfolio manager change.

23 Looking at these performance numbers,
24 these returns look pretty good. This portfolio

1 seems to be on track but it doesn't hurt to
2 continue to watch this portfolio.

3 A couple of lines down, you see
4 Globeflex. Globeflex was on watch due to
5 performance. The one year number looks good.
6 There is still some work to do over the longer
7 return given the performance there. We will
8 continue to watch this manager as well.

9 As I transition over to Brady, let's take
10 a look at Kennedy Capital just a few down from
11 Globeflex. Kennedy was hired in May of 2011 so
12 that is ten years now with FABF. There is some
13 short-term underperformance but it is still a very
14 strong absolute return, but generally a solid
15 performance above the benchmark over the long
16 return.

17 With that introduction, I will turn it
18 over to Brady to talk about the current issue that
19 we have.

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

21 We have got a memo here from Callan
22 recommending to the Board that we place Kennedy
23 Capital Management on the Fund's watchlist.

24 The memorandum from Callan details a

1 change in the portfolio management staff that
2 Kennedy Capital made both Lorna and myself aware of
3 several weeks ago. The Senior Portfolio Manager
4 that has been on the account left the firm. As a
5 result, the individual who had been the Assistant
6 Portfolio Manager was elevated to Co-Portfolio
7 Manager and they also added a second Co-Portfolio
8 Manager from the firm. Somebody with experience
9 managing microcap equity portfolios like this one.

10 So it is a new team and a slightly
11 different portfolio management dynamic and we do
12 anticipate a slight change in the way the portfolio
13 will be managed as a result of this. So we will be
14 watching the portfolio closely from a performance
15 standpoint but we do believe the new team in place
16 should be able to effectively manage this. We
17 would like to give them the shot to do that and we
18 will be evaluating their performance very closely.

19 Again, to summarize, it is Callan's
20 recommendation that the Board place Kennedy Capital
21 on the Fund's watchlist as a result of these recent
22 portfolio management changes.

23 MEMBER MCPHILLIPS: Lorna, are you
24 looking for that motion now?

1 MS. SCOTT: Yes, looking for that motion
2 now.

3 MEMBER MCPHILLIPS: I would like to make
4 a motion to put Kennedy on the watchlist at the
5 direction and advice of the CIO and the investment
6 consultant Callan. Do I have a second?

7 MEMBER MURPHY: Second.

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

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Holt.

13 MEMBER NANCE-HOLT: Yes.

14 CHAIRMAN FORTUNA: Trustee
15 Conyears-Ervin.

16 MEMBER CONYEARS-ERVIN: Yes.

17 CHAIRMAN FORTUNA: Trustee Soni.

18 MEMBER SONI: Yes.

19 CHAIRMAN FORTUNA: Trustee McPhillips.

20 MEMBER MCPHILLIPS: Yes.

21 CHAIRMAN FORTUNA: Trustee Tebbens.

22 MEMBER TEBBENS: Yes.

23 CHAIRMAN FORTUNA: Trustee Valencia.

24 I think she had to take off.

1 And I am a yes.

2 Motion carries.

3 MS. SCOTT: The third item is our cash
4 needs. I will turn that over to Jackie.

5 MS. VLAHOS: So for the June cash needs,
6 we start with the cash reconciliation. As of June
7 9th, we have approximately \$97.4 million. We are
8 anticipating an additional \$1.8 million in salary
9 contributions giving us a total of a little over
10 \$99 million at the end of June.

11 Our benefit payments for this month are
12 \$31.5 million. We have, with our outstanding
13 checks, the refunds that we will be providing this
14 month to members, Death Benefits, bring us to the
15 expenditures for the month of June \$33.7 million.

16 After we pay that out, as of June 30th,
17 we should have a surplus of approximately \$65.5
18 million in our Chase account.

19 If we go to the next page, for the cash
20 flows. Cash flows, as you can see, is basically as
21 of June, after we get our \$1.8 million in our
22 benefit payouts, on the top line, you're going to
23 see at the ending balance of the \$65.5 million
24 should be our balance. As well as you can see

1 that, as we discussed before, there should be no
2 further drawdowns from investment managers due to
3 the new funding that went into place this year.

4 As well as if you can see under the
5 average tax receipts so far what was due to us this
6 years was the \$371 million and we have
7 approximately \$124.4 million left to still be
8 collected so we are doing pretty good as to where
9 we should be at. We are a little bit ahead of
10 schedule than what we would normally anticipate.

11 Lorna, are you going to try to transfer?

12 MS. SCOTT: I am not going to transfer
13 anything, if we want to take a look at the
14 Rebalancing Statement.

15 MEMBER SONI: Can I mention one thing
16 before we go there and that is I heard some
17 rumblings that the County may do the same thing as
18 what they did last year, which was issue out bills
19 for the second half for property taxes in July and
20 ask for an August 1st payment but give a grace
21 period of two months. And that impacted us a bit
22 but I think by the end of the year we were okay.
23 That's not something that has really taken flight
24 or we have heard a lot more than just a little bit

1 of a rumbling. That was also like through a media
2 FOIA that the City had gotten.

3 I just mention that to say we should keep
4 track of what the County is doing in terms of any
5 changes in collections or timing of collections.

6 Then my other question, Jackie, to you,
7 and this might be a coincidence, where it says
8 average tax receipts for June '21 of \$1.85 million,
9 is that tax receipts or is that the contribution
10 from the City for employees?

11 MS. VLAHOS: Sorry, you are right, that
12 is in the wrong column. The payroll contributions
13 it is in the tax column but it should have been in
14 payroll.

15 MEMBER SONI: In terms of cash flow, it
16 wouldn't making an impact.

17 MS. VLAHOS: Yes.

18 MEMBER SONI: That is perfect. Thank
19 you.

20 MS. VLAHOS: One comment, Reshma, I know
21 you're saying that even if they do an extension, I
22 think the good thing is with the City you were
23 giving us a lot more in these other contributions.
24 It still makes us ahead of schedule from where we

1 would have been in prior years. Before we would
2 get -- like in the PPRT taxes, we would usually get
3 about \$14 million. Now we're getting 100 plus
4 million dollars from these other sources, that we
5 have already gotten. So we are still kind of ahead
6 of schedule, even if the tax receipts come a little
7 slower in the second half.

8 MEMBER SONI: Yes, exactly. Hopefully,
9 that helps from an investment standpoint being able
10 to earn something on those funds coming in. So,
11 absolutely, agree. Thanks, Jackie.

12 MS. VLAHOS: Thank you.

13 MS. SCOTT: Marc, if you want to pull up
14 the rebalancing template.

15 As we said, we do not have to raise cash.
16 With \$65 million at Chase right now, that means we
17 are probably pretty good at least until the end of
18 September.

19 Using this template, let's take a look at
20 our asset allocation. So it's just basically
21 comparing where we are versus our targets.

22 If we look at that last column, that is
23 the variance. Within equities, we are above target
24 in U.S. equity and global ex-U.S. That is offset

1 by being under target in private equity. But,
2 generally, total equities look good. We are under
3 target in real assets and liquid diversifying and
4 that is offset with a slight overweight in cash.

5 So, generally, again, everything looks
6 good here. We are broadly in range of our asset
7 allocation targets so on track.

8 We talked about performance, we talked
9 about the manager issue and we have reviewed our
10 cash asset allocation, so that pretty much sums up
11 the investment report. With that, I conclude.

12 MEMBER MCPHILLIPS: What is the plan to
13 do with that extra \$65 million since it doesn't
14 look like we will be short on cash until January of
15 2022?

16 MS. SCOTT: The \$65 million that is in
17 Chase now, that is going to pay -- that is after
18 June payments. That is going to pay for July and
19 August, that is two months of benefit payments.

20 At that point in time, we have to see
21 some money coming in before we know exactly what is
22 going to happen.

23 So there is Jackie's projections. Like
24 Reshma just said, there might be some timing

1 difference of some of that.

2 So I look more at, if nothing comes in,
3 the end of September where am I going to get cash,
4 that is more my concern.

5 I think you are looking ahead at the
6 projected numbers but I don't really know the
7 timing on those yet.

8 To answer your question, some of the cash
9 will stay at the Chase. It is going to earn
10 checking account interest.

11 As we have more and more cash accumulate,
12 we may be able to roll it over to the investments
13 and invest it over here.

14 MEMBER MCPHILLIPS: Can we go back to the
15 previous slide with the cash projections? So as of
16 now at the end of June, we are anticipating \$65
17 million?

18 MS. SCOTT: Yes.

19 MEMBER MCPHILLIPS: July, we anticipate
20 getting more money in. We will be up to 70, then
21 up to 107 by the end of August. Is that right,
22 August?

23 MS. SCOTT: The timing might be
24 different, right. Like July we have got \$33

1 million coming in tax receipts. I don't think tax
2 bills have gone out yet. At least I haven't seen
3 mine. I don't know how much money will come in,
4 in July. Maybe that gets pushed a little further.

5 Yes, we are expecting tax receipts.
6 Maybe that is July, maybe that is August, maybe
7 that is September. Like Reshma said, maybe it is
8 October.

9 The timing of these cash flows is a
10 little bit undetermined at this point. Definitely,
11 if cash is raised, and we have cash to be invested
12 or to be held for benefit payments, we will be
13 weighing that.

14 MEMBER MCPHILLIPS: So the decision to
15 not invest that money is based on the uncertainty
16 of the timing of those tax receipts? If they were
17 certain, you would be investing that money, is that
18 a correct assumption?

19 MS. SCOTT: We would be looking at what
20 we could do with it, right. Because, again, yields
21 are very low and knowing that this cash is going to
22 be used to fund short-term benefit payments, I
23 would be hard pressed to put it in something that
24 is too volatile.

1 MEMBER MCPHILLIPS: I understand that but

2 --

3 MS. SCOTT: We would be looking at what
4 we could do with it over a -- if we were going to
5 -- very much like we have already done. If we were
6 going to hold cash for four, five, six months, we
7 have invested cash with Earnest and we have got
8 money invested at Northern.

9 We are kind of picking off what we can
10 but we are being very conscientious because we know
11 that money is being used for short-term benefit
12 payments.

13 MEMBER MCPHILLIPS: If you look at this
14 schedule, we are going to have cash for quite
15 awhile, the ending balance, all the way until
16 January '22. So I just want to make sure I
17 understand your logic. Your concern is that these
18 average tax receipts may not be coming in, based on
19 this schedule. It may be a little later.

20 MS. SCOTT: Correct.

21 MEMBER MCPHILLIPS: Fair enough. Thank
22 you.

23 CHAIRMAN FORTUNA: Is there a motion to
24 accept the Investments?

1 MEMBER MURPHY: I'd like to make the
2 motion.

3 MEMBER MCPHILLIPS: Second.

4 CHAIRMAN FORTUNA: Motion by Trustee
5 Murphy. Seconded by Trustee McPhillips.

6 Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Holt.

9 MEMBER NANCE-HOLT: Yes.

10 CHAIRMAN FORTUNA: Trustee
11 Conyears-Ervin.

12 MEMBER CONYEARS-ERVIN: Yes.

13 CHAIRMAN FORTUNA: Trustee Soni.

14 MEMBER SONI: Yes.

15 CHAIRMAN FORTUNA: Trustee McPhillips.

16 MEMBER MCPHILLIPS: Yes.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: And I am a yes.

20 Motion carries.

21 MEMBER MURPHY: Mr. President, moving to
22 Item 7, under Miscellaneous, we are now going to
23 hear from our actuaries and our auditors for the
24 fiscal year 2020 reports.

1 Sarah, would you please introduce this?

2 MS. BOECKMAN: Thank you, Secretary
3 Murphy.

4 Is Matt, Ben and Jacob on from Segal?

5 MR. TORRES: I have Benjamin and we have
6 Matt. I will let them in now.

7 MS. BOECKMAN: Hi, Matt. Hi, Ben.

8 MR. STROM: Good afternoon. How is
9 everyone?

10 MS. BOECKMAN: Your presentation has been
11 provided to the Board. If you would like it to be
12 shown on the screen, Marc can definitely do that,
13 if that is helpful.

14 I did let the Board know that you are
15 thinking about 10 to 15 minutes for your
16 presentation, but that you're happy to answer any
17 questions.

18 The actual report, all 118 pages of it,
19 is in your board material. If board members need
20 to look at it, they can, but I think the focus
21 today is just going to be on your presentation and
22 any questions that the trustees have. Thank you
23 for both joining us.

24 MR. STROM: Good morning, everyone. We

1 do have myself and Ben. We are actuaries that work
2 on the annual valuation. Because we're going to do
3 kind of an abridged presentation, we are just going
4 to go over the highlights of market valuation, take
5 a quick look at the membership, which is one of the
6 input items that drives the liabilities, and then
7 our output items of the required contributions,
8 things like the funded ratio, and then look at the
9 asset level.

10 We do have an appendix, that we won't go
11 through. It has some of the background
12 information. And just to kind of refresh your
13 memory on some of the terms that we will use --

14 MS. BURNS: Matt, can I interrupt you and
15 ask you to speak up?

16 MR. STROM: Definitely. Is that okay,
17 Mary Pat?

18 So the appendix has some descriptions of
19 terms like accrued liability, that is going to be
20 your liability for all past service earned to-date
21 and we're going to use a term of normal cost which
22 is the value of benefits that are earned during the
23 year. The value of benefits assigned to the
24 current year as well as the term actuarially

1 determined contribution which is effectively how
2 you would pay for your unfunded liability and
3 normal cost over time.

4 So with that, we can look at the next
5 slide. The purpose of the valuation, again this is
6 a snapshot, this goes back to 12-31 of 2020, is to
7 report the Fund's actuarial assets.

8 Your market value of assets are reported
9 by your investment advisors and your investment
10 consultants. You are allowed for funding purposes
11 to use a smooth value of assets, what we call the
12 actuarial assets, and what this does it mitigates
13 some of the volatility that you would see
14 year-to-year and then the sponsor can have a smooth
15 pattern versus the market value which you know
16 swings widely from year-to-year.

17 We calculate the liabilities, we
18 calculate this actuarially determined contribution
19 and the statutorily required contribution, and we
20 compare those amounts.

21 And then, of course, this valuation is as
22 of 12-31-20. We did one as of last year and we
23 want to compare the differences between the two
24 valuations as we true-up from year-to-year.

1 On Slide 4, these are the highlights. So
2 on a market value basis, the assets returned
3 roughly 11.4 percent during 2020. And if you look
4 at the actuarial value from year-to-year and back
5 into a return, there was an implicit return of 9.3
6 return on the actuarial assets and compared to the
7 assumption of 6.75 percent there was an investment
8 gain on the asset side.

9 On the liability side, of course, the
10 liabilities increased due to that normal cost of
11 the benefits accruing, the passage of time, the
12 interest on the liability. There was also --
13 again, we true-up the experience with the new
14 valuation and we have assumptions from year-to-year
15 and the assumptions are not always -- they are
16 never met exactly and so when we do the true-up we
17 report back on how the liability changed compared
18 to expected.

19 There was an experience loss, which was
20 primarily driven from salaries that were higher
21 than expected, so that contributed to about 2.8
22 percent loss.

23 The funded ratio on a market value basis
24 increased from last year at 19.9 percent compared

1 to 18.4. On an actuarial value basis, it increased
2 from 18.2 percent to 19.4 percent.

3 The actuarial value, the smooth value, is
4 still a little bit less than market. So as we go
5 forward in years, those deferred gains will be
6 brought into the actuarial asset calculations. You
7 have a little bit of a cushion there on the asset
8 side.

9 Then the contributions, there is a table
10 down here. So this year's valuation is calculating
11 the statutory required contribution for the tax
12 levy year 2022, that number is \$398 million.

13 Last year's valuation, we calculated the
14 amounts for the 2021, which was \$367 million.

15 The actuarially determined amounts are
16 calculated with the valuation so this year's
17 valuation we calculated an actuarially determined
18 contribution 4-21 of \$476 million, that would be
19 compared to the \$367 million in the 2021 column,
20 and then from the 2020 levy year, the contribution
21 requirement was \$371 million and compared to an
22 actuarially determined amount of about \$467
23 million.

24 MEMBER CONYEARS-ERVIN: Matt, while we

1 are on this, and this is a great graph, at the
2 bottom, but I'd like you to elaborate just for
3 those that on the line, I notice this in my other
4 pension funds and this can be confusing. To
5 explain why is it that the statutory contribution
6 is much less than the actuarial contribution
7 requirement.

8 MR. STROM: This is a great question and
9 I do want to talk about this. As you know, by
10 statute, the contributions will -- they used to be
11 a multiple of -- the City was required to pay a
12 multiple of member contributions, which really has
13 no reference to the normal cost of the plan, the
14 accrued liability.

15 Then there was the funding bill that came
16 in which provided for ultimately a 90 percent
17 funding target in 2055 I think is the year and then
18 there was a ramp to get to that point. That is
19 what the City says is what the -- that is what the
20 statute says the City contributions should be.

21 From a trustee's perspective, you have
22 the ability and you should have an actuarially --
23 like a funding policy contribution. Ignoring
24 whatever someone else says what the law says to put

1 in, what would be an amount that would probably
2 fund the plan and that is all defined by the Board.
3 So what would be the amount that we would like to
4 put in?

5 I will use an example. I had a Home
6 Equity Line of Credit for an amount and the
7 statements that I got for that HELOC was just to
8 pay the interest on the liability, but I knew that
9 I wanted to pay off the HELOC so I calculated my
10 own amount.

11 So that would be like my funding policy
12 funding was an amount that I wanted to pay that off
13 over a 10-year period. I was paying more than that
14 amount.

15 You have in your purview to set a funding
16 policy contribution. And what that amount is it is
17 the normal cost of the plan so the value of
18 benefits being accrued during the year and an
19 amortization of unfunded liability.

20 The amortization is based on a 30-year
21 rolling, and using my HELOC example, or mortgage
22 example, it would be like refinancing every year
23 over a 30-year period, but it is based on a level
24 dollar contribution amount so almost exactly like a

1 refi every year. So you're always pushing out the
2 target but it is targeting 100 percent liability
3 over a 30-year period. That is where you are
4 seeing -- so the difference between the statutory
5 amount and the actuarially determined contribution
6 was probably much larger several years ago,
7 especially when it was the contribution multiple
8 was the statutory amount.

9 Now that it's based on the 90 percent
10 target amount over 2055, it is closer but there is
11 still a shortfall there. That is kind of what
12 those two metrics are.

13 The ADC is the amount, that as your group
14 of Trustees say, this would be the amount that we
15 ideally would like to see be made in order to
16 properly fund the plan over a certain period of
17 time.

18 I don't think that those provisions from
19 like the level dollar, the 30-year period, the
20 rolling, I don't think those have been revisited.
21 It probably should be revisited at some point to
22 come up with a revised board funding policy.

23 MEMBER CONYEARS-ERVIN: The state had
24 good intentions, right, on the statutory

1 contribution amount?

2 MR. STROM: Yes.

3 MEMBER CONYEARS-ERVIN: At the end of the
4 day, while it may, like you say, get us closer,
5 based upon our actuary valuation, it will not
6 necessarily probably get us to be made whole, if I
7 can say that in lack of a better term.

8 MR. STROM: I think that is spot on.
9 Again, our stake as the actuary, we are not paying
10 the bill but I look at -- with a 90 percent target,
11 the retirees don't want 90 cents for every dollar
12 that they are owed.

13 At some point everyone is going to want
14 make sure there is enough money to receive their
15 checks.

16 There is ways to setup an actuarially
17 determined contribution that is reasonable for all
18 the stakeholders, the taxpayers, the members.

19 In my opinion, a 30-year rolling with a
20 level dollar admortization is on the outside bounds
21 but I still think that is okay. Would it pay down
22 principal?

23 I mean, again, people refinance their
24 houses all the time. I just did it a couple of

1 months ago and got a new 30-year mortgage.

2 Where entities got in trouble with this
3 actuarial contribution work, they would have a
4 30-year rolling period and then they would amortize
5 it over a level percentage of payroll which back
6 loaded contributions. That is how a lot of public
7 sector funds got underfunded because they thought
8 they were paying an actuarial amount but it was
9 paying interest on the unfunded liability so they
10 were never going to pay it off.

11 I think the goal of the Board would be at
12 some point in time we want to target 100 percent
13 over a reasonable time period.

14 MEMBER CONYEARS-ERVIN: Got it. Thanks
15 for the clarification.

16 MR. STROM: Thank you for introducing
17 that topic, I really did want to talk about it.

18 As far as the details, we can move on to
19 the next slide. Again for membership, this is a
20 snapshot of the membership from this year's
21 valuation compared to last year.

22 And a slight uptick in the number of
23 members but this will highlight the average
24 pensionable salary for members. Almost 8 percent

1 increase in average salaries so that kind of
2 highlights what lead to that demographic loss
3 because I think the assumption on average is
4 probably closer to like 3 percent.

5 My suspicion is that had something to do
6 with a contract or something coming up and we
7 probably saw gains for a couple of years. Over the
8 long-term, we expect the assumption to be on
9 average but on a year-to-year basis it won't be the
10 same so we do expect gains and loses.

11 On the retirees and beneficiaries, a
12 slight increase there of 2 percent. The average
13 monthly benefits increased by 3.3 percent.

14 On Slide 6 are the valuation results.
15 Again, here's that accrued liability number that we
16 mentioned. Last year's was 6.25, that increased to
17 6.5. We expected it to increase because there were
18 benefits accrued. There was one year less of
19 interest discounting on the liability and then we
20 had the loss that was baked in there.

21 Those are the actuarial value assets on
22 the next line. 1.1 billion that increased to
23 1.276 so I think the market is over
24 1.3. The difference there is that deferred gains,

1 that will be reflected in the next couple of years
2 as a cushion.

3 Of course, the liability minus the assets
4 leaves you with the unfunded liability. That
5 increased from \$5.1 billion to almost \$5.3 billion.
6 About \$175 million increase in the unfunded.

7 As we mentioned before, the funded ratio,
8 which is the assets over the liabilities, did
9 increase from 18.2 to 19.4 percent.

10 The next few slides to take us home are
11 some graphs and I'd like these graphs because we
12 are showing a little bit of history, the current
13 year result, and then a little bit of projection.
14 The projection is based on -- of course, the
15 statutory contribution relies on a projection so we
16 are taking the first few years to show the
17 trajectory.

18 Again, the green side on the left are the
19 actuals. The blues on the right are the projected
20 amounts. These are the required employer
21 contributions.

22 So you can see the number for 2022 is
23 \$398 million and that is calculated with this
24 valuation. The 367 was actually calculated with

1 last year's valuation. But the numbers for '23,
2 '24 and '25 are almost straight lined and that is
3 by design. That is part of the statutory policy,
4 which is to increase contributions as a percentage
5 of pay.

6 As our payroll increases, and it is
7 roughly about -- it averages about 2.5 percent so
8 those amounts projected in the future increase
9 around the same amount.

10 MEMBER SONI: I have one question about
11 2016, that went down quite a bit. I don't remember
12 it going down so much. Do we know why it was such
13 a large drop like \$82 million?

14 MS. VLAHOS: The issue that happened
15 there -- Matt, do you know the answer?

16 MR. STROM: I don't.

17 MS. VLAHOS: So the issue that happened
18 there, that is where we had a different funding
19 mechanism at the time, and I believe it was like
20 similar to the ARC funding and then they went
21 through and they changed it. So we had already did
22 like the reporting for Financials of the
23 receivables, based on ARC funding, and then they
24 went and changed the funding to those statutory

1 amounts like 199 so basically the next year we had
2 to reverse the difference of the receivable that we
3 had originally.

4 MEMBER SONI: That's right, it went back.

5 MS. VLAHOS: That is what it is, it is
6 accounting.

7 MR. STROM: I remember now. There was a
8 funding provision that was put in and then it was
9 overturned. So if you were to go back a little bit
10 further, I think the amounts are closer to the \$150
11 million than the 236.

12 MEMBER SONI: Okay, thank you.

13 MR. STROM: On Slide 8, again, this is a
14 graph of the funded ratio was declining and then
15 these higher contributions kicked in by the
16 statutory funding. So now we are expecting an
17 increase from last year to this year and all other
18 things being equal, meaning the assumptions coming
19 true and of the course one of those that is the
20 most important is the 6.75 return on investments,
21 we do expect a gradual improvement of that over
22 time, if you were to extend -- Actually, later on
23 in the appendix, it is a projection of this out to
24 the end of the statutory period. Of course, it is

1 projected to hit 90 percent as you get out towards
2 the funding date.

3 Lastly, on Slide 9, is a look at cash
4 flow. Which is interesting because in the recent
5 history, if you look at the red line is benefit
6 payments of refunds and admin expenses compared to
7 the purple which is the historical total
8 contributions, that is going to include the City's
9 contributions plus the member contributions.

10 There was negative cash flow. In 2020
11 was actually the first year of positive cash flow
12 and it looks like there is projected to be positive
13 cash flow for the next several years. It is kind
14 of a change there but that is good and that's how
15 the funding is going to improve over time.

16 I mentioned the appendix. We won't go
17 through any of that.

18 I know, Sarah, you mentioned the full
19 valuation report. The interesting things in there,
20 there is a section on risk, which is a requirement
21 to include in an Actuarial Report, just to identify
22 the different risks. Again, market returns.
23 Longevity of members is a big risk for the fund.
24 So if members live longer than what is assumed, the

1 cost of the plan actually will be higher.

2 It is an interesting section. Part of
3 that section in the report talks about a detailed
4 risk analysis. And that would be things like if
5 you were interested in the different risks, you
6 know. What if contributions, if the \$400 million
7 amount, what if that amount is put in indefinitely
8 and that would be the amount. What kind of impact
9 does that have. What if the returns for the next
10 20 years looked like the returns for the past 20
11 years. What kind of impact does that have on the
12 contribution levels.

13 If things like that would be of interest,
14 those definitely are the type of modeling we can do
15 and show you. Some of that we can even do in a
16 live setting so we can look at different scenarios
17 and run those live.

18 Really that is the end of what we wanted
19 to talk about, just go over these results at a high
20 level. Let us know if there is any questions.

21 MS. BOECKMAN: Thanks, Matt. Do any
22 board members have any questions?

23 MEMBER MCPHILLIPS: I do, Matt, if you
24 don't mind. I don't know who is controlling this,

1 but can they turn to Page 15?

2 Matt, really quick, on year 2022, which
3 is next year, am I reading this correctly? The
4 normal cost which is, what, \$65.1 million, that
5 represents the cost of providing benefits just that
6 year for the active members?

7 MR. STROM: It does, except for it is
8 already net of the expected member contributions.
9 So the actual cost of benefits accrued is higher
10 than that and then whatever the member
11 contributions look like they are expected to be
12 about \$50 million so it is like the normal cost is
13 95 but then the employer's normal cost is net of
14 expected member contributions.

15 MEMBER MCPHILLIPS: The City is going to
16 statutorily be required to contribute \$398 million?

17 MR. STROM: Mmm-hmm.

18 MEMBER MCPHILLIPS: Is it safe to say
19 that extra, whatever it is, \$343 million, which is,
20 what, six times higher than the employer normal
21 cost, is strictly attributed to paying off the
22 unfunded liability?

23 MR. STROM: Yes, that's right.

24 MEMBER MCPHILLIPS: Okay, thank you.

1 MEMBER MURPHY: I'd like to make a motion
2 to accept and file the fiscal year 2020 Actuarial
3 Report as presented.

4 MEMBER MCPHILLIPS: Second.

5 MEMBER TEBBENS: I have a question on the
6 Actuarial Report. Sarah, I talked to you a little
7 bit. I had a conversation about Local 2, which has
8 requested information on the birthday rule and the
9 impact that would have on funding and maybe you can
10 update me and the Board on that.

11 MS. BOECKMAN: Yes, Trustee Tebbens.
12 Like I mentioned, that is not included in this
13 report because the effective date of that Public
14 Act fell outside the years that the actuaries were
15 reviewing. But it is something that the actuaries
16 are planning on reviewing and we will report back
17 to the Board as soon as they have completed that
18 report which I would anticipate would be soon.

19 MEMBER TEBBENS: It's going to be again
20 independent of this report. We were hoping to get
21 it in this report and it's going to be independent
22 then.

23 MS. BOECKMAN: Correct.

24 MEMBER TEBBENS: Thank you.

1 MS. BOECKMAN: Of course.

2 CHAIRMAN FORTUNA: There is a motion by
3 Trustee Murphy and seconded by Trustee
4 McPhillips.

5 Trustee Murphy.

6 MEMBER MURPHY: Yes.

7 CHAIRMAN FORTUNA: Trustee Holt.

8 MEMBER NANCE-HOLT: Yes.

9 CHAIRMAN FORTUNA: Trustee
10 Conyears-Ervin.

11 MEMBER CONYEARS-ERVIN: Yes.

12 CHAIRMAN FORTUNA: Trustee Soni.

13 MEMBER SONI: Yes.

14 CHAIRMAN FORTUNA: Trustee McPhillips.

15 MEMBER MCPHILLIPS: Yes.

16 CHAIRMAN FORTUNA: Trustee Tebbens.

17 MEMBER TEBBENS: Yes.

18 CHAIRMAN FORTUNA: And I am a yes.

19 Motion carries.

20 MEMBER MURPHY: Moving on to Item 8,
21 Expenditures.

22 MS. BOECKMAN: I apologize, Secretary
23 Murphy. I just wanted to mention with respect to
24 the Financial Statements and the report from the

1 auditors, first, I'd like to give kudos to Jackie
2 and John, who put in a lot of long hours working
3 with the auditors, trying to get them to finalize
4 their report by this board meeting.

5 Consistent with your past practice,
6 normally the Financial Statements are final by the
7 June board meeting and are presented by the
8 auditors.

9 As you know, you have new auditors this
10 year and unfortunately they were unable to complete
11 the Financial Statements by today's meeting. We
12 are, obviously, very disappointed by that but they
13 will be presenting at the July meeting.

14 I will note that we have been in
15 communications with the City and Trustee Soni to
16 make sure that the City does get what information
17 that it needs in order to complete the work on the
18 City's end. And, we will, of course, continue to
19 do that, but I did want the board to be aware that
20 unfortunately the auditors were unable to complete
21 their report. They will be presenting at the July
22 meeting.

23 MEMBER SONI: Sarah, thank you. We do
24 need a full set of Financials to be able to issue.

1 Jackie, to your point, has really been
2 pushing and following up in her regular role of
3 doing her work as comptroller and then also
4 auditing the auditors, right, looking at the
5 Financials and making the numbers tie out and all
6 those kinds of things.

7 We do need Financial Statements to be
8 able to issue our report. So even if it is a
9 draft, but we know that the numbers are not moving,
10 at this point this is the only fund that is left
11 for providing Financials.

12 Again, the FABF team has been fantastic.
13 Jackie has really been pushing. I think this is
14 really to the auditors that we need to tell them
15 this was the deadline we gave to them and they had
16 committed when we brought them on board that they
17 would meet this.

18 On top of that, we have seen errors in
19 terms of tying information from Jackie and our
20 office as well.

21 So I say all that to the members so they
22 know that even with this detailed scrub and the
23 fact that we are at the middle of June, we still
24 don't have a set of draft Financials that are even

1 trying to various schedules within the Financials.
2 And I think we need to make it really known to the
3 auditors that we all are here spending until one,
4 two o'clock in the morning every day trying to get
5 our stuff done. They need to burn the midnight oil
6 to get their part done.

7 MS. BOECKMAN: I cannot agree more,
8 Trustee Soni. Thank you for those comments and we
9 have definitely expressed our frustration to the
10 auditors from the staff level but we will do it
11 from the board level as well and let them know that
12 the Board was extremely disappointed and that it
13 directly impacts the City as well.

14 I will note that they have indicated that
15 they will be finalizing the Financial Statements
16 this week. It will be in draft form because it
17 will be subject to the Board formally accepting it
18 at the July meeting. But we will continue to push
19 them, Trustee Soni, so the City gets the
20 information it needs. I could not agree more with
21 you.

22 MEMBER SONI: I just want to say, Sarah
23 and Jackie, thank you so much for really pushing
24 for this and I know you're spending a lot of hours

1 to get this done, especially Jackie, so thank you.

2 MS. BOECKMAN: Thank you for your work.

3 MEMBER MCPHILLIPS: If I can, Trustee
4 Soni, this is Trustee McPhillips, do you think now
5 might be the time to consider whether or not we
6 want to continue this relationship with our
7 auditors?

8 MS. BURNS: If I may, let's deal with
9 that after we get these Financial Statements
10 finished. Certainly, it will be a subject, Trustee
11 McPhillips, that we will have on the agenda.

12 MEMBER MCPHILLIPS: Can you repeat that,
13 Mary Pat?

14 MS. BURNS: Yes, it is something that I
15 would suggest from a legal perspective that we let
16 them finish their existing audit report before we
17 bring up the issue of termination or have any
18 discussion regarding what you, as a board, decide
19 to do in July.

20 We will put that on the agenda for
21 discussion because it is worthy of discussion. I
22 don't believe they have met their contractual
23 requirements to us but we want to get these
24 Financial Statements done.

1 So can you give us a little patience and
2 we will bring the matter you raised back in July?

3 MEMBER MCPHILLIPS: We will put that on
4 the agenda in July.

5 MS. BURNS: Yes, sir. Thank you.

6 MEMBER MURPHY: Moving on to Item 8,
7 Administrative Expenses for Board review and
8 approval. I'd like to make a motion to approve the
9 Administrative Expenses as they are presented.

10 MEMBER NANCE-HOLT: Second.

11 CHAIRMAN FORTUNA: Motion by Trustee
12 Murphy. Seconded by Trustee Holt.

13 Trustee Murphy.

14 MEMBER MURPHY: Yes.

15 CHAIRMAN FORTUNA: Trustee Holt.

16 MEMBER NANCE-HOLT: Yes.

17 CHAIRMAN FORTUNA: Trustee

18 Conyears-Ervin.

19 MEMBER CONYEARS-ERVIN: Yes.

20 CHAIRMAN FORTUNA: Trustee Soni.

21 MEMBER SONI: Yes.

22 CHAIRMAN FORTUNA: Trustee McPhillips.

23 MEMBER MCPHILLIPS: Yes.

24 CHAIRMAN FORTUNA: Trustee Tebbens.

1 MEMBER TEBBENS: Yes.

2 CHAIRMAN FORTUNA: And I am a yes.

3 Motion carries.

4 MEMBER MURPHY: Moving on to Item 9, the
5 Interim Executive Director's Report. Sarah,
6 please, proceed.

7 MS. BOECKMAN: Thank you. If it is okay
8 with the Board, I know that Brandon Phelps is on
9 the phone. Is it okay if we go out of the regular
10 order of business and have Brandon present the
11 legislative report?

12 CHAIRMAN FORTUNA: Please.

13 MS. BURNS: Brandon, could you present
14 the legislative end of session report to the Board,
15 please?

16 MR. PHELPS: Yes, thank you, Sarah.
17 Thank you, Mary Pat, and to all the board members.

18 Brandon Phelps here waiting for Committee
19 so we're at the capital today. The Senate was in
20 yesterday. The House is in today. It doesn't look
21 like they are going to go past today.

22 They did not get an energy bill done. I
23 know you probably read a lot of the media reports.
24 The energy bill right now is dead.

1 I was with Leader Hoffman last night. He
2 thinks that they are going to do some negotiations
3 over the summer.

4 The Budget was completely done. They had
5 to go back in yesterday. Governor Pritzker did the
6 minutes on the veto on the Budget. It was messed
7 up on some dates. They went in yesterday and
8 corrected that and the House is going to follow
9 suit today. I don't see the House doing much today
10 but the Budget.

11 But other than that, Sarah, I think you
12 wanted me to talk about House Bill 3004. That is
13 the one where they were really going after the
14 Chicago Public Schools on the Board. And what it
15 more or less says is that if you are a board member
16 now on any kind of pension fund, you cannot go and
17 be an employee of that fund for 12 months. At one
18 time, to the Board, one time that that was really
19 getting really more restrictive, they were going to
20 do five years but they got it down to just 12
21 months.

22 If you are an active board member now,
23 you have to wait 12 months to become an employee of
24 the fund that you were a board member of.

1 It passed both houses, and the House, 118
2 to zero. In the Senate, it was 59 to zero. We
3 think the Governor is going to sign that bill
4 pretty soon.

5 Sarah, I didn't know if there was any
6 questions on that. Really there is not much going
7 on this week. There will be negotiations through
8 the summer. The remap is done. They will have to
9 come back to do the congressional remap but that
10 will be a later date.

11 MEMBER CONYEARS-ERVIN: Did they pass the
12 elected school board issue, Brandon?

13 MR. PHELPS: That is going to happen
14 today. They are going to finish that up today but
15 it will be elected, absolutely. They are trying to
16 work some things out with the Mayor, to be honest
17 with you. It is has really caused a lot of
18 problems between members on that issue. A lot of
19 friendships are a little upset right now.

20 MS. BOECKMAN: Any other board members
21 have any questions for Brandon?

22 MEMBER MURPHY: Not right now.

23 MS. BOECKMAN: Thank you, Brandon.

24 MEMBER MURPHY: Getting back to Item 9,

1 the Interim Executive Director's Report, Sarah.

2 MS. BOECKMAN: Thank you, Secretary
3 Murphy. I believe we are actually going to talk
4 about the two items in legal so I have nothing to
5 report.

6 I would like to note that Mr. Weller is
7 joining us today. We're very excited for him to
8 start. I will be the most excited. So effective
9 July 1st, Kelly will be the new Executive Director
10 here at the Fund.

11 I just want to thank the Board again for
12 the opportunity to serve you. During this period
13 of time, it's been an honor. And we will, of
14 course, continue to help Kelly in any way he deems
15 appropriate. But I will be putting my legal hat
16 back on and I am happy to answer any legal
17 questions the Board may have in the future so thank
18 you for the opportunity.

19 CHAIRMAN FORTUNA: Thank you, Sarah.
20 Thank you, very much.

21 MEMBER MURPHY: Thank you.

22 MEMBER NANCE-HOLT: Thank you, Sarah.

23 MS. BURNS: In your board packet,
24 consistent with Kelly taking over as Executive

1 Director, it occurred to us that perhaps you would
2 want to see the current Organizational Chart for
3 your Firemen's Fund, to make sure you are
4 comfortable with it and actually formally approve
5 it prior to Kelly starting.

6 We couldn't find any record that you had
7 done that before. I don't know, Trustee
8 McPhillips, if you remember if we have ever done
9 that. We couldn't find any record of it.

10 Here before you is the current
11 Organizational Chart. What we have done on this
12 Organizational Chart is we added Kelly. And then
13 consistent with the Board's direction, we changed
14 Lori's title effective July 1st. As you know as of
15 July 1st she's going from the title of Deputy
16 Director to clarifying it to Deputy Executive
17 Director, that is consistent with the direction the
18 Board had given us earlier.

19 The rest of the changes to the chart are
20 where we filled in the names of employees in the
21 specific positions so you could see who is working
22 for the Fund and what positions are vacant right
23 now and which ones are filled.

24 Unless there are questions, what I would

1 recommend, Trustee Murphy, is a motion to adopt the
2 2021 Organizational Chart as presented.

3 MEMBER MURPHY: I'd like to make the
4 motion as presented by counsel to approve the
5 revised Organizational Chart as presented.

6 MEMBER NANCE-HOLT: Second.

7 CHAIRMAN FORTUNA: There is a motion by
8 Trustee Murphy. Seconded by Trustee Holt.

9 MEMBER MCPHILLIPS: On the question, Dan,
10 really quick. I'd like to recommend we not do this
11 right now. I think it would be wiser to let Kelly
12 come in, see the layout of the land, and because he
13 is the new Executive Director decide what the best
14 route is for the Organizational Chart to meet his
15 kind of strategy.

16 Although, I do think an Organizational
17 Chart is important, I think it would be better left
18 to Kelly since we just hired him as the new
19 Executive Director. Those are just my thoughts.

20 MS. BURNS: Maybe what we could do is
21 adopt this as the baseline, Trustee McPhillips, so
22 then Kelly can then amend it and come back to you
23 in December with what he suggests going into the
24 new year. The reason for that is this

1 Organizational Chart isn't even official. This
2 approval would at least establish the lay of the
3 land as it exists today.

4 CHAIRMAN FORTUNA: Okay.

5 MEMBER CONYEARS-ERVIN: It is not like
6 out of the box. I mean, these are things that we
7 have been discussing and I don't think it is a
8 surprise to anyone on the line. I don't
9 necessarily think that we are shaking things up to
10 a point that he will come in with what did they do.
11 I mean these are just some things that we are
12 cleaning up I will say before he gets in.

13 MEMBER MCPHILLIPS: One, I don't think we
14 really discussed it. I don't know if we are
15 cleaning anything up. To me, it seems very normal
16 business practice, you would not make this decision
17 two weeks before the new Executive Director starts.

18 MEMBER CONYEARS-ERVIN: We made these
19 decisions already. These are not decisions we're
20 making today. We're voting on them today but we
21 had already discussed these decisions months ago.

22 MS. BURNS: Right.

23 MEMBER MCPHILLIPS: People are having
24 meetings without me then. The only decision we

1 discussed was about Lori Lund and that was last
2 month.

3 MS. BURNS: That is all that has changed
4 on here, sir. That is all we did was fill that in
5 and give you the names of people so we can hand
6 this to Kelly Weller on his first day so he knows
7 who is sitting in what chair, based on what the
8 current structure is. With the certain
9 understanding that he has the right to come back to
10 the Board, if he deems it appropriate, to change
11 the structure.

12 MEMBER TEBBENS: This in no way limits
13 his ability to come back and amend it. So this is
14 just a formality, move forward with this, and allow
15 him to make any recommendations in the future.

16 MS. BURNS: Yes, sir.

17 MEMBER TEBBENS: Thank you.

18 CHAIRMAN FORTUNA: There is a motion and
19 there is a second. Any further discussion?

20 MEMBER MCPHILLIPS: Nothing to add, thank
21 you.

22 CHAIRMAN FORTUNA: There is a motion and
23 a second.

24 Trustee Murphy.

1 MEMBER MURPHY: Yes.

2 CHAIRMAN FORTUNA: Trustee Holt.

3 MEMBER NANCE-HOLT: Yes.

4 CHAIRMAN FORTUNA: Trustee

5 Coneyears-Ervin.

6 MEMBER CONYEARS-ERVIN: Yes.

7 CHAIRMAN FORTUNA: Trustee Soni.

8 MEMBER SONI: Yes.

9 CHAIRMAN FORTUNA: Trustee McPhillips.

10 MEMBER MCPHILLIPS: Yes.

11 CHAIRMAN FORTUNA: Trustee Tebbens.

12 MEMBER TEBBENS: Yes.

13 CHAIRMAN FORTUNA: And I am a yes.

14 Motion carries.

15 MEMBER CONYEARS-ERVIN: Mr. President,
16 can I take an opportunity to really thank Sarah for
17 her service as Interim Executive Director?

18 CHAIRMAN FORTUNA: Absolutely.

19 MEMBER CONYEARS-ERVIN: So, Sarah rocks,
20 we all know that and you know she just comes from a
21 boss that rocks and all of that. We just really
22 appreciate her. I mean it was so seamless. I
23 can't believe she was an Interim Executive Director
24 because it was so seamless. So just really thank

1 you for everything. We know that it was a lot. We
2 thank you for what you have done, not only for us
3 but also the members and annuitants. They would be
4 happy to know that it was a seamless transition
5 with you as an Interim Executive Director so thank
6 you.

7 MS. BOECKMAN: Thank you so much, Madam
8 Treasurer, it's been an honor.

9 MEMBER NANCE-HOLT: I'd like to echo
10 that, Sarah. Thank you so much for all your help
11 and everything you have done to keep us going. We
12 really appreciate it.

13 MS. BOECKMAN: Thank you, Commissioner.

14 MEMBER SONI: I agree. You have done a
15 lot. You have been extremely responsive
16 communicating with all of us and making sure that
17 we are on top of all that we need to know. I truly
18 just appreciate you always being available, Sarah.

19 I totally agree with Trustee Conyears-
20 Ervin that it was so seamless. Although, we miss
21 Steve but you definitely filled that void and even
22 more so thank you.

23 MS. BOECKMAN: Thank you, Trustee Soni.

24 I should say it was a team effort. You have a

1 great staff here and I have to give them credit. I
2 could not have done it without them.

3 MEMBER TEBBENS: I would just add two
4 words; seamless and responsive. It was a pleasure.
5 I wish you well. We will still see you in the
6 future.

7 MS. BOECKMAN: Thank you, Trustee
8 Tebbens.

9 CHAIRMAN FORTUNA: Don't leave.

10 MS. BOECKMAN: I have the same number.

11 MS. BURNS: She is not going anywhere.

12 The other issue we wanted to discuss
13 today is the DAP issue. This issue I know is a
14 concern to many of the trustees. What Sarah told
15 you a few months ago was that we were able to make
16 retro payments for a number of our annuitants but
17 some we had to hold back due to a lack of
18 information. I believe 180 some individuals were
19 held back because there is a legal issue as to
20 whether or not those individuals are entitled to
21 Duty Availability Pay.

22 The City gets to make that decision at
23 least in the first instance. The City has not made
24 that decision.

1 When Sarah first presented the issue, she
2 recommended, and I concurred from both an
3 administrative and a legal position, that we hold
4 those 180 plus retros back so we weren't either
5 over paying people, and then trying to collect the
6 amount, or under paying people and trying to then
7 make it up and have to change our programming to do
8 that.

9 Now that several months have gone by and
10 the angst amongst our members is rising, we're back
11 to you with the suggestion that you allow us to
12 take these 180 or so people and spend some time
13 reprogramming our system to be able to separate out
14 the retro payments that they are entitled to for
15 which there is no legal question from the DAP retro
16 payments where there is still an issue. The DAP
17 retro payments represent a smaller amount that is
18 being withheld.

19 We talked about this with Secretary
20 Murphy at length and he was comfortable with this
21 suggestion. What we would do, if you are generally
22 in agreement with this, is Sarah, for the next
23 couple of weeks, and then certainly we will work
24 with Mr. Weller and staff to generate the program

1 that we need to be able to separate out these
2 payments. We hope to come back to you in August to
3 approve the retroactive payments and then
4 ultimately we'll see if we can get resolution from
5 the City on the DAP payments. If that is
6 acceptable, we would like to proceed that way.

7 My second thought was the City has a lot
8 of issues going on and they haven't really maybe
9 been able to spend enough time focused on this
10 issue.

11 What I'd like to do, and perhaps we
12 should be in closed session and we will do so if
13 trustees want to discuss it in more detail, but my
14 recommendation is that we ratch up the pressure a
15 little bit, by drafting a letter to the Corporation
16 Counsel asking them for an official legal opinion
17 as to whether or not this Duty Availability Pay
18 should or should not be paid to these 180 some
19 people.

20 I know that is aggressive but I do think
21 you should be on record protecting your members and
22 that is what such a letter would accomplish.

23 Of course, it would be accompanied by
24 phone calls from Sarah and I to the Corporation

1 Counsel explaining why we are doing so and also
2 offering to help them any way we can to get to the
3 right decision, but we need an answer.

4 Two things. One, if you are okay -- I
5 don't know if you want a motion on this, Trustee
6 Murphy, it is really just direction. One, to make
7 sure you're comfortable that we proceed in this way
8 separating out retro payments from Duty
9 Availability Pay and then we would get back to you
10 in August about that.

11 And, two, whether you are comfortable
12 with us drafting a letter on your behalf to the
13 Corporation Counsel as allowed by the statute for
14 them to give us a formal legal opinion on what you
15 should do regarding Duty Availability Pay for the
16 retro payments. Any questions?

17 CHAIRMAN FORTUNA: Any questions?

18 MEMBER MURPHY: As I have indicated, I am
19 comfortable with that.

20 CHAIRMAN FORTUNA: I am all for drafting
21 a letter.

22 MEMBER MCPHILLIPS: Is someone going to
23 make a motion?

24 MEMBER MURPHY: We don't need a motion on

1 that, right?

2 CHAIRMAN FORTUNA: We are not going to
3 take a motion.

4 MEMBER MCPHILLIPS: Isn't legal counsel
5 going to incur expenses to draft that letter?

6 MS. BURNS: Yes, there definitely will be
7 some legal expenses but I don't think that it will
8 be that unusual from what you normally do and so as
9 your counsel I would consider this to be part of my
10 normal assignment and it would show up, obviously,
11 in a future invoice that you would approve.

12 MEMBER MCPHILLIPS: So the motion was to
13 approve the administrative expense with your
14 expenses added to that?

15 MS. BURNS: Yes, sir. If you don't want
16 to approve them later on, that's fine. I still
17 think you should write the letter. I am willing to
18 draft it assuming you approve it.

19 MEMBER MCPHILLIPS: I will make the
20 motion, just so it is on the record, that you draft
21 the letter to City Council on the advice of Fund
22 counsel. Do I have a second?

23 MEMBER MURPHY: Second.

24 CHAIRMAN FORTUNA: There is a motion by

1 Trustee McPhillips. Seconded by Trustee Murphy.

2 Trustee Murphy.

3 MEMBER MURPHY: Yes.

4 CHAIRMAN FORTUNA: Trustee Holt.

5 MEMBER NANCE-HOLT: Yes.

6 CHAIRMAN FORTUNA: Trustee

7 Conyears-Ervin.

8 MEMBER CONYEARS-ERVIN: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER MCPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: Trustee Tebbens.

14 MEMBER TEBBENS: Yes.

15 CHAIRMAN FORTUNA: And I am a yes.

16 Motion carries.

17 MEMBER CONYEARS-ERVIN: Can I ask a

18 question? I just want to make certain I am clear

19 and I know we just did this motion but why did we

20 do that?

21 MS. BURNS: One of our recommendations

22 was that you allow us to send a letter. Trustee

23 McPhillips wanted that approved because it involves

24 the expenditures of funds, maybe a couple thousand

1 dollars, for me to write such a letter.

2 Does that answer your question or do you
3 want the bigger point on what we are talking about?

4 MEMBER TEBBENS: Can I make a motion to
5 go into executive session?

6 MEMBER MCPHILLIPS: I will second it.

7 CHAIRMAN FORTUNA: There is a motion by
8 Trustee Tebbens to go into executive session.
9 Seconded by Trustee McPhillips.

10 Trustee Murphy.

11 MEMBER MURPHY: Yes.

12 CHAIRMAN FORTUNA: Trustee Holt.

13 MEMBER NANCE-HOLT: Yes.

14 CHAIRMAN FORTUNA: Trustee
15 Conyears-Ervin.

16 MEMBER CONYEARS-ERVIN: Yes.

17 CHAIRMAN FORTUNA: Trustee Soni.

18 MEMBER SONI: Yes.

19 CHAIRMAN FORTUNA: Trustee McPhillips.

20 MEMBER MCPHILLIPS: Yes.

21 CHAIRMAN FORTUNA: Trustee Tebbens.

22 MEMBER TEBBENS: Yes.

23 CHAIRMAN FORTUNA: And I am a yes.

24 Motion carries.

1 (Whereupon, the Board went into
2 Executive Session off the record.
3 No action was taken in Executive
4 Session.)

5 MEMBER MURPHY: Mr. President, I happily
6 move on to Item 12 and turn it over to you to
7 present the resolution to Trustee Nance-Holt.

8 CHAIRMAN FORTUNA: Thank you, Secretary
9 Murphy.

10 There is a resolution for Acting Fire
11 Commission Trustee Nance-Holt. I would like to
12 turn this over to Sarah to please read the
13 resolution.

14 MS. BOECKMAN: Thank you, President
15 Fortuna.

16 It is with great honor that I get to read
17 this resolution for Acting Commissioner Annette
18 Nance-Holt.

19 Whereas, the Firemen's Annuity and
20 Benefit Fund of Chicago, its Board of Trustees and
21 Staff wish to thank Annette Nance-Holt for her
22 dedicated and generous public service as a Trustee
23 of the Fund; and.

24 Whereas, Annette Nance-Holt is a proud

1 graduate of Chicago Public Schools, Chicago State
2 University and Anna Maria College, where she earned
3 a Master of Science Degree in Public
4 Administration/Fire and Emergency Management; and

5 Whereas, Annette Nance-Holt entered the
6 Chicago Fire Department in 1990, where she
7 faithfully served with distinction in nearly every
8 role at the department for over 30 years before
9 becoming at the first woman and the first Black
10 woman to serve as First Deputy Commissioner in
11 2018; and.

12 Whereas, as First Deputy Commissioner,
13 Nance-Holt served as a Firefighter Trustee to the
14 Firemen's Annuity and Benefit Fund of Chicago where
15 she served faithfully and diligently in many
16 capacities, including serving as an example to
17 fellow Board Members through her leadership on
18 governance issues to ensure the effective and
19 efficient administration of the Fund on behalf of
20 Fund participants and beneficiaries; and.

21 Whereas, while we will miss our friend
22 and colleague, we are proud of her recent
23 appointment as first woman and first Black woman to
24 serve as Commissioner of the Chicago Fire

1 Department and we take comfort in knowing that our
2 City will be well served by her effective and
3 gracious leadership; now therefore,

4 Be it resolved, on this 16th day of June,
5 2021, the Trustees, Staff and all Active and
6 Annuitant members of the Firemen's Annuity and
7 Benefit Fund of Chicago wish to honor and thank
8 Commissioner Annette Nance-Holt. We will miss her
9 leadership, her professionalism and her
10 uncompromising dedication to the Fund and its
11 participants.

12 Be it further resolved, in order that all
13 may know of the esteem and honor in which this Fund
14 holds Commissioner Annette Nance-Holt, that this
15 Resolution be entered on the permanent record of
16 this Fund and that a copy of this Resolution be
17 suitably engraved and presented to her as a token
18 of our respect and gratitude for her valued service
19 to the Fund, and its Trustees, Staff and
20 participants.

21 Thank you, Commissioner Holt.

22 CHAIRMAN FORTUNA: It's been a great
23 honor to make this motion to adopt this as a
24 Resolution. Can I get a second?

1 I make everyone second this motion.

2 Trustee Murphy.

3 MEMBER MURPHY: Yes.

4 CHAIRMAN FORTUNA: Trustee Holt.

5 MEMBER NANCE-HOLT: Yes.

6 CHAIRMAN FORTUNA: Trustee

7 Conyears-Ervin.

8 MEMBER CONYEARS-ERVIN: Yes.

9 CHAIRMAN FORTUNA: Trustee Soni.

10 MEMBER SONI: Yes.

11 CHAIRMAN FORTUNA: Trustee McPhillips.

12 MEMBER MCPHILLIPS: Yes.

13 CHAIRMAN FORTUNA: Trustee Tebbens.

14 MEMBER TEBBENS: Yes.

15 CHAIRMAN FORTUNA: And I am a yes.

16 I want you to know that I am standing and
17 applauding you.

18 MEMBER NANCE-HOLT: Let me say thank you.

19 You don't know how much I appreciated being on the
20 Board. I have learned something from each and
21 every one of you and I can take that with me. I am
22 just so honored to be part of such a wonderful
23 Board. I mean, diverse women, strong women
24 leadership, I take all of that with me both my City

1 and my fire people.

2 It is actually sad for me to leave you,
3 honestly. I really enjoyed being with you. I
4 enjoyed the challenges. I enjoyed the fight some
5 days, too. I enjoyed mostly what we do for our
6 members on the Chicago Fire Department and the
7 great job we all do together to represent them.

8 I am sure the next person who comes on
9 the Board will have the same passion that I have
10 because you are just great and you will fill her in
11 and she will know everything that I know.

12 Thank you, again, much love to everybody
13 on the board and I hope you still continue to
14 invite me to things after work.

15 CHAIRMAN FORTUNA: You are always
16 invited.

17 MEMBER NANCE-HOLT: Thank you so much.
18 God bless you all.

19 CHAIRMAN FORTUNA: God bless you,
20 Annette.

21 MEMBER MURPHY: Moving on to Item 13, is
22 there any old business or new business?

23 CHAIRMAN FORTUNA: Hearing none.

24 MEMBER MURPHY: I would like to make a

1 motion to adjourn today's meeting.

2 MEMBER NANCE-HOLT: Second.

3 CHAIRMAN FORTUNA: Motion by Trustee
4 Murphy to adjourn. There is a second by Trustee
5 Holt.

6 Trustee Murphy.

7 MEMBER MURPHY: Yes.

8 CHAIRMAN FORTUNA: Trustee Holt.

9 MEMBER NANCE-HOLT: Yes.

10 CHAIRMAN FORTUNA: Trustee
11 Conyears-Ervin.

12 MEMBER CONYEARS-ERVIN: Yes.

13 CHAIRMAN FORTUNA: Trustee Soni.

14 MEMBER SONI: Yes.

15 CHAIRMAN FORTUNA: Trustee McPhillips.

16 MEMBER MCPHILLIPS: Yes.

17 CHAIRMAN FORTUNA: Trustee Tebbens.

18 MEMBER TEBBENS: Yes.

19 CHAIRMAN FORTUNA: And I am a yes.

20 We are adjourned.

21 Thank you, very much.

22 (WHICH WERE ALL THE PROCEEDINGS

23 IN THE ABOVE-ENTITLED MEETING

24 AT THIS DATE AND TIME.)

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

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

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

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

<p>12:2 Act [6] - 3:23, 4:1, 4:3, 4:7, 4:13, 126:14 acted [1] - 4:1 Acting [2] - 150:10, 150:17 action [1] - 150:3 active [4] - 33:23, 94:15, 125:6, 134:22 Active [5] - 2:5, 2:6, 2:7, 2:11, 152:5 actively [1] - 60:12 activities [8] - 21:11, 23:19, 33:13, 51:11, 51:13, 68:13, 68:18, 87:2 activity [1] - 21:8 actual [4] - 47:9, 77:24, 109:18, 125:9 actuals [1] - 120:19 actuarial [11] - 111:7, 111:12, 112:4, 112:6, 113:1, 113:3, 113:6, 114:6, 118:3, 118:8, 119:21 Actuarial [3] - 123:21, 126:2, 126:6 actuarially [8] - 110:24, 111:18, 113:15, 113:17, 113:22, 114:22, 116:5, 117:16 actuaries [4] - 108:23, 110:1, 126:14, 126:15 actuary [2] - 117:5, 117:9 acute [6] - 23:17, 35:24, 74:2, 74:13, 74:22, 76:20 ADC [1] - 116:13 add [2] - 140:20, 143:3 added [4] - 92:24, 98:7, 137:12, 147:14 addition [1] - 41:13 additional [1] - 100:8 address [2] - 4:17, 32:16 adds [1] - 60:22 adjourn [2] - 155:1, 155:4 adjourned [1] - 155:20 admin [1] - 123:6 administer [1] - 75:17 administration [1] - 151:19 Administration/Fire [1] - 151:4 administrative [3] - 16:2, 144:3, 147:13</p>	<p>Administrative [3] - 5:1, 132:7, 132:9 admission [6] - 20:1, 20:6, 30:2, 30:6, 41:23, 42:3 admitted [6] - 20:8, 20:11, 30:8, 30:11, 42:6, 42:10 admortization [1] - 117:20 adopt [6] - 26:6, 38:23, 89:17, 138:1, 138:21, 152:23 adult [1] - 82:13 advance [1] - 29:22 advice [2] - 99:5, 147:21 advise [2] - 17:12, 27:20 advised [1] - 74:6 advisors [1] - 111:9 advocate [1] - 83:24 aforsaid [1] - 157:12 afternoon [1] - 109:8 agenda [7] - 4:23, 92:3, 92:22, 93:10, 131:11, 131:20, 132:4 aggressive [1] - 145:20 ago [11] - 15:2, 15:4, 54:21, 56:7, 58:12, 59:23, 98:3, 116:6, 118:1, 139:21, 143:15 agree [9] - 80:20, 81:15, 81:18, 86:7, 103:11, 130:7, 130:20, 142:14, 142:19 agreement [2] - 92:12, 144:22 agrees [1] - 34:2 ahead [4] - 101:9, 102:24, 103:5, 105:5 Aidan [1] - 14:2 Air [4] - 45:7, 45:11, 45:20, 46:3 air [3] - 77:21, 78:1, 78:2 airport [8] - 45:8, 45:13, 45:14, 46:5, 46:6, 49:1, 64:20, 65:21 Albuterol [1] - 76:10 alertness [1] - 74:21 ALL [1] - 155:23 allergens [1] - 57:2 allergic [1] - 54:15 allergies [3] - 53:24,</p>	<p>54:14, 54:15 allergist [6] - 53:17, 53:19, 55:13, 59:5, 59:20, 61:14 allergy [5] - 55:2, 55:24, 82:19, 84:2 allocation [7] - 93:15, 95:6, 96:11, 96:16, 103:20, 104:7, 104:10 allow [3] - 140:14, 144:11, 148:22 allowed [2] - 111:10, 146:13 allows [2] - 3:23, 78:2 almost [6] - 74:18, 77:14, 115:24, 118:24, 120:5, 121:2 alongside [1] - 50:2 ALSO [1] - 2:15 alternate [3] - 15:5, 16:4, 16:5 alveoli [2] - 77:24, 78:4 Amantadine [1] - 62:11 Ambulance [4] - 27:11, 29:19, 45:2, 45:3 ambulance [13] - 31:3, 31:9, 49:13, 49:17, 50:1, 50:3, 50:6, 50:8, 50:10, 54:20, 56:6, 56:8 amend [2] - 138:22, 140:13 American [1] - 75:20 amortization [2] - 115:19, 115:20 amortize [1] - 118:4 amount [22] - 113:22, 115:1, 115:3, 115:6, 115:10, 115:12, 115:14, 115:16, 115:24, 116:5, 116:8, 116:10, 116:13, 116:14, 117:1, 118:8, 121:9, 124:7, 124:8, 144:6, 144:17 amounts [8] - 16:5, 111:20, 113:14, 113:15, 120:20, 121:8, 122:1, 122:10 analysis [1] - 124:4 Analyst [1] - 2:19 AND [3] - 1:3, 2:13, 156:1 angst [1] - 144:10 Ann [1] - 15:6</p>	<p>ANNA [1] - 2:9 Anna [3] - 57:5, 57:6, 151:2 Annette [7] - 150:17, 150:21, 150:24, 151:5, 152:8, 152:14, 154:20 ANNETTE [1] - 2:11 annual [1] - 110:2 Annuitant [2] - 2:4, 152:6 annuitants [2] - 142:3, 143:16 Annuities [5] - 6:8, 6:9, 7:6, 7:7 Annuity [3] - 150:19, 151:14, 152:6 ANNUITY [1] - 1:3 annuity [1] - 12:7 answer [7] - 86:3, 105:8, 109:16, 121:15, 136:16, 146:3, 149:2 anticipate [4] - 98:12, 101:10, 105:19, 126:18 anticipating [2] - 100:8, 105:16 anticipatory [1] - 23:18 antiviral [1] - 59:23 anxiety [2] - 23:13, 23:18 anyway [2] - 45:23, 85:11 Apolinario [1] - 53:17 apologize [1] - 127:22 app [1] - 66:22 APPEARANCES [1] - 2:1 appendix [4] - 110:10, 110:18, 122:23, 123:16 applauding [1] - 153:17 applicant [9] - 18:7, 20:7, 28:14, 30:7, 35:6, 35:20, 35:22, 41:1, 44:10 Applicant [1] - 42:9 Applicant's [2] - 41:14, 42:4 applicant's [4] - 18:5, 28:12, 52:7, 73:6 applicants [3] - 22:19, 35:3, 72:8 application [9] - 17:9, 17:17, 20:2, 27:14, 27:24, 30:3, 30:18, 40:18, 65:2</p>	<p>applications [1] - 17:1 apply [1] - 21:13 applying [1] - 20:14 appointment [2] - 59:17, 151:23 appointments [1] - 33:18 appreciate [4] - 90:24, 141:22, 142:12, 142:18 appreciated [2] - 92:17, 153:19 appropriate [3] - 10:24, 136:15, 140:10 approval [4] - 4:10, 17:1, 132:8, 139:2 Approval [4] - 5:1, 5:3, 14:21, 91:2 approve [23] - 5:10, 6:9, 7:7, 7:11, 8:4, 8:7, 9:1, 9:4, 9:21, 11:2, 12:6, 13:5, 13:24, 15:15, 91:3, 132:8, 137:4, 138:4, 145:3, 147:11, 147:13, 147:16, 147:18 approved [4] - 15:3, 15:11, 34:1, 148:23 April [12] - 52:12, 52:20, 52:23, 56:16, 61:4, 64:19, 64:23, 65:19, 66:7, 66:8, 66:14, 67:9 ARC [2] - 121:20, 121:23 area [2] - 46:24, 47:3 article [1] - 85:18 articles [7] - 73:14, 73:17, 77:15, 78:15, 79:3, 79:6, 86:6 aspirin [1] - 31:11 asset [13] - 92:24, 93:15, 95:6, 96:1, 96:3, 96:6, 103:20, 104:6, 104:10, 110:9, 112:8, 113:6, 113:7 Asset [1] - 93:1 assets [10] - 104:3, 111:7, 111:8, 111:11, 111:12, 112:2, 112:6, 119:21, 120:3, 120:8 assigned [4] - 45:13, 48:24, 110:23 assignment [7] - 19:14, 29:17, 46:6, 46:10, 46:11, 46:12,</p>
---	---	---	--	--

<p>City's [2] - 123:8, 128:18</p> <p>clarification [2] - 41:17, 118:15</p> <p>clarifying [1] - 137:16</p> <p>Clark [1] - 1:12</p> <p>class [2] - 92:24, 96:4</p> <p>classes [2] - 96:1, 96:7</p> <p>cleaning [2] - 139:12, 139:15</p> <p>clear [6] - 55:23, 62:15, 69:6, 82:3, 85:11, 148:18</p> <p>clearly [1] - 77:6</p> <p>Clerk [1] - 2:9</p> <p>clicked [1] - 67:15</p> <p>client [1] - 40:13</p> <p>climbed [1] - 51:16</p> <p>close [4] - 46:3, 46:4, 47:14, 66:17</p> <p>closed [6] - 5:4, 5:7, 5:12, 5:14, 5:15, 145:12</p> <p>closely [2] - 98:14, 98:18</p> <p>closer [4] - 116:10, 117:4, 119:4, 122:10</p> <p>Co [2] - 98:6, 98:7</p> <p>Co-Portfolio [2] - 98:6, 98:7</p> <p>Code [2] - 17:19, 28:1</p> <p>coincidence [1] - 102:7</p> <p>colleague [1] - 151:22</p> <p>collect [1] - 144:5</p> <p>collected [1] - 101:8</p> <p>collection [2] - 46:24, 47:2</p> <p>collections [2] - 102:5</p> <p>College [1] - 151:2</p> <p>Colorado [1] - 51:16</p> <p>colors [1] - 69:7</p> <p>column [8] - 95:22, 95:23, 96:1, 96:2, 102:12, 102:13, 103:22, 113:19</p> <p>combination [1] - 78:14</p> <p>comfort [1] - 152:1</p> <p>comfortable [5] - 137:4, 144:20, 146:7, 146:11, 146:19</p> <p>coming [13] - 33:20, 46:14, 47:15, 61:1, 77:15, 77:16, 95:18, 103:10, 104:21, 106:1, 107:18, 119:6, 122:18</p>	<p>commencing [1] - 1:15</p> <p>Comment [1] - 4:12</p> <p>comment [5] - 4:20, 65:1, 80:3, 86:5, 102:20</p> <p>comments [2] - 84:20, 130:8</p> <p>Commission [1] - 150:11</p> <p>Commissioner [8] - 142:13, 150:17, 151:10, 151:12, 151:24, 152:8, 152:14, 152:21</p> <p>committed [1] - 129:16</p> <p>Committee [6] - 5:6, 5:8, 5:13, 92:19, 92:20, 133:18</p> <p>committees [1] - 4:15</p> <p>commodities [1] - 93:23</p> <p>common [3] - 75:10, 77:18, 78:10</p> <p>commonly [1] - 76:10</p> <p>communicating [1] - 142:16</p> <p>communications [1] - 128:15</p> <p>companies [1] - 50:3</p> <p>Company [1] - 31:16</p> <p>company [2] - 50:1, 65:21</p> <p>compare [3] - 95:24, 111:20, 111:23</p> <p>compared [7] - 112:6, 112:17, 112:24, 113:19, 113:21, 118:21, 123:6</p> <p>comparing [1] - 103:21</p> <p>complain [1] - 53:12</p> <p>complained [1] - 74:18</p> <p>complaint [1] - 87:3</p> <p>complaints [4] - 72:23, 73:21, 85:20</p> <p>complete [4] - 12:1, 128:10, 128:17, 128:20</p> <p>completed [1] - 126:17</p> <p>completely [3] - 66:19, 69:24, 134:4</p> <p>completes [1] - 84:1</p> <p>complication [1] - 79:2</p> <p>composition [1] - 60:24</p>	<p>comprehensive [1] - 85:14</p> <p>Comptroller [2] - 2:10, 2:18</p> <p>comptroller [1] - 129:3</p> <p>concern [3] - 105:4, 107:17, 143:14</p> <p>concerned [2] - 61:11, 63:20</p> <p>concerns [1] - 94:13</p> <p>conclude [1] - 104:11</p> <p>conclusions [1] - 39:20</p> <p>Conclusions [8] - 26:4, 26:7, 27:2, 38:22, 38:24, 89:16, 89:17, 90:16</p> <p>concurred [1] - 144:2</p> <p>condition [11] - 20:15, 20:22, 21:1, 21:3, 21:6, 23:11, 33:1, 72:19, 72:21, 73:19, 77:5</p> <p>conducted [1] - 3:24</p> <p>conducting [1] - 27:19</p> <p>conference [2] - 1:11, 3:24</p> <p>confirm [3] - 28:8, 41:6, 64:17</p> <p>confirms [1] - 10:23</p> <p>confusing [2] - 82:2, 114:4</p> <p>congressional [1] - 135:9</p> <p>CONNESS [1] - 2:18</p> <p>conscientious [1] - 107:10</p> <p>conservative [2] - 32:16, 36:2</p> <p>consider [2] - 131:5, 147:9</p> <p>consideration [1] - 41:14</p> <p>consistent [11] - 4:3, 4:13, 23:7, 25:8, 35:21, 38:1, 88:15, 128:5, 136:24, 137:13, 137:17</p> <p>constraints [1] - 4:14</p> <p>consult [1] - 59:19</p> <p>consultant [7] - 18:14, 28:20, 34:24, 72:4, 92:7, 92:9, 99:6</p> <p>consultants [1] - 111:10</p> <p>consulting [1] - 92:15</p> <p>contact [1] - 47:14</p> <p>containing [2] - 44:14, 78:1</p>	<p>contains [1] - 157:13</p> <p>continue [9] - 31:14, 81:16, 97:2, 97:8, 128:18, 130:18, 131:6, 136:14, 154:13</p> <p>continued [1] - 31:1</p> <p>continues [1] - 83:20</p> <p>continuing [1] - 9:23</p> <p>contract [4] - 92:7, 92:10, 92:11, 119:6</p> <p>contracted [4] - 49:6, 49:10, 49:14, 52:10</p> <p>contracting [1] - 50:20</p> <p>contractual [1] - 131:22</p> <p>contribute [1] - 125:16</p> <p>contributed [1] - 112:21</p> <p>contribution [19] - 102:9, 111:1, 111:18, 111:19, 113:11, 113:18, 113:20, 114:5, 114:6, 114:23, 115:16, 115:24, 116:5, 116:7, 117:1, 117:17, 118:3, 120:15, 124:12</p> <p>contributions [19] - 100:9, 102:12, 102:23, 110:7, 113:9, 114:10, 114:12, 114:20, 118:6, 120:21, 121:4, 122:15, 123:8, 123:9, 124:6, 125:8, 125:11, 125:14</p> <p>control [3] - 54:21, 55:1, 82:24</p> <p>controlled [1] - 86:1</p> <p>controlling [1] - 124:24</p> <p>convene [1] - 3:2</p> <p>conversation [1] - 126:7</p> <p>CONYEARS [27] - 2:8, 40:5, 49:18, 88:7, 88:17, 89:3, 90:4, 91:14, 99:16, 108:12, 113:24, 116:23, 117:3, 118:14, 127:11, 132:19, 135:11, 139:5, 139:18, 141:6, 141:15, 141:19, 148:8, 148:17, 149:16, 153:8, 155:12</p>	<p>148:17, 149:16, 153:8, 155:12</p> <p>Conyears [17] - 3:9, 40:8, 88:6, 88:20, 89:2, 90:3, 91:13, 99:15, 108:11, 127:10, 132:18, 141:5, 142:19, 148:7, 149:15, 153:7, 155:11</p> <p>CONYEARS-ERVIN [26] - 2:8, 49:18, 88:7, 88:17, 89:3, 90:4, 91:14, 99:16, 108:12, 113:24, 116:23, 117:3, 118:14, 127:11, 132:19, 135:11, 139:5, 139:18, 141:6, 141:15, 141:19, 148:8, 148:17, 149:16, 153:8, 155:12</p> <p>Conyears-Ervin [15] - 3:9, 88:6, 88:20, 89:2, 90:3, 91:13, 99:15, 108:11, 127:10, 132:18, 141:5, 148:7, 149:15, 153:7, 155:11</p> <p>CONYEARS-IRVIN [1] - 40:5</p> <p>Conyears-Irvin [1] - 40:8</p> <p>Cook [1] - 1:14</p> <p>copies [1] - 41:7</p> <p>copy [6] - 19:17, 19:19, 22:12, 29:20, 71:24, 152:16</p> <p>core [1] - 93:4</p> <p>Corporation [3] - 145:15, 145:24, 146:13</p> <p>correct [63] - 20:17, 20:18, 20:20, 22:10, 22:11, 32:4, 32:13, 32:18, 32:19, 32:22, 34:21, 35:7, 35:8, 35:10, 35:11, 36:16, 41:3, 41:4, 44:11, 44:17, 44:18, 46:7, 46:8, 46:18, 47:16, 48:23, 49:7, 49:8, 50:13, 52:10, 52:11, 53:5, 53:18, 54:12, 54:13, 55:21, 57:3, 58:10, 58:14, 62:17, 64:20, 64:21, 64:23, 64:24, 68:18, 71:18,</p>
--	--	--	---	---

71:22, 73:9, 73:16, 80:3, 80:24, 81:5, 81:9, 82:6, 84:7, 84:13, 84:23, 85:15, 86:19, 106:18, 107:20, 126:23, 157:11
corrected [1] - 134:8
correctly [1] - 125:3
cost [12] - 110:21, 111:3, 112:10, 114:13, 115:17, 124:1, 125:4, 125:5, 125:9, 125:12, 125:13, 125:21
couch [6] - 65:9, 66:6, 66:8, 67:7, 67:8, 67:17
cough [2] - 66:1, 74:19
coughed [4] - 56:4, 56:9, 56:13, 56:15
coughing [5] - 56:14, 56:18, 65:24, 66:1, 67:3
Council [1] - 147:21
Counsel [3] - 145:16, 146:1, 146:13
counsel [19] - 5:15, 12:6, 14:22, 26:2, 38:20, 40:10, 40:22, 40:23, 41:9, 42:11, 44:3, 69:2, 79:21, 87:7, 89:14, 138:4, 147:4, 147:9, 147:22
counsel's [1] - 16:1
count [1] - 93:8
countries [1] - 47:15
country [1] - 51:17
COUNTY [1] - 157:2
County [4] - 1:13, 101:17, 102:4, 157:8
couple [8] - 15:2, 58:12, 97:3, 117:24, 119:7, 120:1, 144:23, 148:24
course [11] - 80:21, 111:21, 112:9, 120:3, 120:14, 122:19, 122:24, 127:1, 128:18, 136:14, 145:23
Court [1] - 14:21
court [2] - 16:2, 157:7
cover [1] - 93:11
Covid [38] - 42:18, 43:10, 46:13, 49:14, 50:20, 53:5, 53:7, 53:21, 53:24, 54:11, 54:14, 54:19, 54:22,

55:4, 55:5, 55:8, 55:9, 55:10, 55:15, 57:9, 57:17, 57:23, 58:4, 58:12, 58:20, 59:13, 61:4, 64:4, 64:5, 68:8, 68:9, 68:11, 78:17, 81:9, 81:14, 82:5, 84:22, 86:19
Covid-19 [1] - 79:2
COVID-19 [17] - 49:5, 49:7, 49:10, 52:10, 64:18, 72:24, 73:15, 74:2, 74:14, 75:10, 76:20, 77:4, 77:13, 77:19, 78:5, 78:21, 79:10
crap [1] - 55:3
crawl [1] - 67:4
Credit [1] - 115:6
credit [1] - 143:1
creepy [1] - 70:19
crew [2] - 31:2, 31:22
criteria [5] - 83:10, 83:11, 83:14, 83:15, 83:16
cross [1] - 51:5
crossed [1] - 45:3
CSR [1] - 157:17
CT [1] - 58:4
curb [1] - 30:22
cured [1] - 82:9
current [13] - 17:15, 29:14, 33:1, 72:19, 72:20, 73:19, 93:3, 97:18, 110:24, 120:12, 137:2, 137:10, 140:8
curtains [1] - 47:3
cushion [2] - 113:7, 120:2

D

dad [2] - 45:24, 46:4
daily [2] - 48:18, 77:14
dairy [1] - 52:9
damage [1] - 80:7
damaged [1] - 78:4
Dan [1] - 138:9
DANIEL [1] - 2:3
DAP [4] - 143:13, 144:15, 144:16, 145:5
date [9] - 59:2, 77:3, 94:19, 95:1, 95:21, 110:20, 123:2, 126:13, 135:10
DATE [1] - 156:1
dates [1] - 134:7

daughter [2] - 52:18, 52:23
days [5] - 48:4, 51:6, 65:15, 66:9, 154:5
dead [2] - 51:3, 133:24
deadline [1] - 129:15
deal [4] - 23:18, 46:2, 69:21, 131:8
dealing [1] - 48:11
Death [2] - 8:24, 100:14
death [3] - 9:1, 16:4, 16:6
DEBBIE [1] - 157:17
debilitating [1] - 86:22
DEBORAH [1] - 157:6
deceased [1] - 15:14
December [1] - 138:23
decide [2] - 131:18, 138:13
decided [1] - 57:19
decision [9] - 27:6, 39:24, 90:20, 106:14, 139:16, 139:24, 143:22, 143:24, 146:3
decisions [3] - 139:19, 139:21
declining [1] - 122:14
deconditioned [1] - 74:8
deconditioning [2] - 74:1, 84:3
decrease [1] - 75:9
deceased [1] - 78:11
dedicated [1] - 150:22
dedication [1] - 152:10
deems [2] - 136:14, 140:10
defer [2] - 42:21, 43:2
deferment [1] - 43:7
deferred [2] - 113:5, 119:24
defined [2] - 76:7, 115:2
defines [1] - 75:19
defining [1] - 75:24
definitely [8] - 80:22, 106:10, 109:12, 110:16, 124:14, 130:9, 142:21, 147:6
definition [2] - 76:17, 82:14
Degree [1] - 151:3
demographic [1] - 119:2
denied [1] - 21:17
Department [17] - 19:12, 20:24, 21:2,

21:5, 21:15, 23:15, 24:2, 29:15, 31:18, 34:2, 36:19, 44:23, 73:23, 83:9, 151:6, 152:1, 154:6
department [3] - 20:20, 59:12, 151:8
Deputy [5] - 2:17, 137:15, 137:16, 151:10, 151:12
describe [6] - 30:15, 32:24, 35:18, 44:24, 50:20, 65:10
described [5] - 35:22, 36:4, 68:6, 73:1, 74:19
describes [1] - 53:4
describing [1] - 86:21
descriptions [1] - 110:18
design [1] - 121:3
desire [3] - 18:1, 28:9, 33:21
despite [1] - 23:21
detail [2] - 95:20, 145:13
Detailed [1] - 42:18
detailed [3] - 84:22, 124:3, 129:22
details [3] - 80:16, 97:24, 118:18
determination [1] - 21:15
determine [1] - 84:12
determined [8] - 4:14, 111:1, 111:18, 113:15, 113:17, 113:22, 116:5, 117:17
develop [2] - 20:22, 78:17
developed [2] - 21:1, 74:13
developing [1] - 35:24
deviated [5] - 56:3, 56:20, 56:22, 57:3, 82:20
diagnosed [2] - 53:10, 68:8
diagnosis [5] - 72:24, 76:17, 77:1, 83:6, 83:23
diarrhea [1] - 66:4
diary [1] - 44:15
die [1] - 74:20
died [2] - 15:7, 65:8
difference [4] - 105:1, 116:4, 119:24, 122:2
differences [1] - 111:23

different [14] - 49:1, 57:20, 59:8, 59:16, 63:8, 95:7, 95:9, 95:14, 98:11, 105:24, 121:18, 123:22, 124:5, 124:16
differential [1] - 95:11
differently [3] - 95:4, 95:5, 95:12
difficult [1] - 60:11
difficulty [1] - 57:22
diffusion [1] - 75:9
diligently [1] - 151:15
diminished [2] - 77:21, 77:22
directing [1] - 30:14
direction [4] - 99:5, 137:13, 137:17, 146:6
directly [1] - 130:13
Director [13] - 2:16, 2:17, 4:6, 136:9, 137:1, 137:16, 137:17, 138:13, 138:19, 139:17, 141:17, 141:23, 142:5
Director's [2] - 133:5, 136:1
Disability [5] - 17:9, 27:15, 40:19, 87:15, 91:3
disability [3] - 17:1, 20:15, 37:4
disappointed [2] - 128:12, 130:12
discomfort [1] - 33:2
discounting [1] - 119:19
discuss [2] - 143:12, 145:13
discussed [5] - 96:12, 101:1, 139:14, 139:21, 140:1
discussing [1] - 139:7
discussion [5] - 5:20, 131:18, 131:21, 140:19
disease [14] - 75:7, 75:8, 76:24, 77:20, 78:11, 78:18, 78:19, 78:24, 79:5, 79:7, 79:8, 79:13, 80:9, 82:13
diseases [2] - 75:6, 77:19
disgusting [2] - 54:24, 56:23
disorder [1] - 23:14

<p>distancing [1] - 47:20 distinction [1] - 151:7 distributed [1] - 47:23 dive [1] - 45:17 diver [3] - 45:10, 45:11, 45:12 divers [1] - 45:16 diverse [1] - 153:23 diversifying [1] - 104:3 diving [2] - 45:19, 46:12 Division [1] - 83:10 docket [1] - 16:3 Docs [1] - 52:19 Doctor [1] - 18:21 doctor [17] - 23:4, 24:4, 29:3, 33:7, 33:19, 34:1, 36:7, 36:22, 61:2, 63:21, 64:1, 69:4, 72:17, 73:5, 79:15, 79:18, 81:4 doctor's [2] - 59:17, 62:12 doctors [2] - 33:16, 60:7 document [1] - 53:3 documentation [2] - 10:24, 15:19 documents [1] - 41:18 dollar [4] - 115:24, 116:19, 117:11, 117:20 dollars [2] - 103:4, 149:1 dominating [1] - 93:22 done [21] - 56:13, 74:11, 75:14, 81:23, 84:21, 85:13, 107:5, 130:5, 130:6, 131:1, 131:24, 133:22, 134:4, 135:8, 137:7, 137:8, 137:11, 142:2, 142:11, 142:14, 143:2 dose [2] - 75:24, 76:2 down [15] - 30:22, 47:6, 52:16, 63:1, 75:23, 83:6, 94:12, 95:20, 97:3, 97:10, 113:10, 117:21, 121:11, 121:12, 134:20 DR [1] - 18:22 Dr [39] - 18:24, 22:1, 24:7, 34:11, 34:18, 34:23, 35:7, 35:9, 35:16, 35:19, 35:21, 36:24, 43:5, 47:21,</p>	<p>48:22, 53:16, 55:6, 55:7, 55:11, 55:12, 55:18, 55:20, 57:5, 57:10, 57:14, 58:10, 58:11, 58:18, 58:19, 59:12, 59:18, 59:19, 71:10, 75:12, 80:2, 80:23, 81:8, 81:17, 83:6 draft [6] - 129:9, 129:24, 130:16, 147:5, 147:18, 147:20 drafting [3] - 145:15, 146:12, 146:20 drain [1] - 54:23 drainage [3] - 55:15, 57:2, 68:10 draw [1] - 58:3 drawdowns [1] - 101:2 drawn [1] - 58:1 driven [1] - 112:20 drives [1] - 110:6 driving [2] - 65:23, 74:21 drop [2] - 92:14, 121:13 dropped [1] - 76:1 drove [1] - 94:9 dry [1] - 67:17 DU [1] - 157:2 due [10] - 11:23, 16:4, 16:5, 94:12, 96:22, 97:4, 101:2, 101:5, 112:10, 143:17 duly [6] - 19:4, 22:4, 29:7, 34:14, 44:6, 71:13 dumbbells [1] - 60:16 DuPage [1] - 157:8 during [13] - 15:4, 50:11, 61:4, 63:15, 72:21, 74:2, 74:22, 78:5, 83:18, 110:22, 112:3, 115:18, 136:12 duties [4] - 24:1, 36:19, 73:22, 84:13 duty [1] - 33:23 Duty [7] - 27:15, 40:18, 87:15, 143:21, 145:17, 146:8, 146:15 dying [1] - 45:24 dynamic [1] - 98:11</p>	<p>early [2] - 44:16, 58:23 earn [5] - 21:8, 33:13, 68:14, 103:10, 105:9 earned [4] - 15:18, 110:20, 110:22, 151:2 Earnest [1] - 107:7 easier [1] - 41:19 echo [1] - 142:9 education [3] - 86:9, 92:21, 93:8 effective [5] - 126:13, 136:8, 137:14, 151:18, 152:2 effectively [2] - 98:16, 111:1 effects [1] - 64:5 efficient [1] - 151:19 effort [1] - 142:24 effusion [2] - 78:8, 78:12 EFT [1] - 82:8 eight [1] - 62:23 either [5] - 22:19, 42:23, 43:3, 85:5, 144:4 elaborate [2] - 69:18, 114:2 elected [2] - 135:12, 135:15 elevated [1] - 98:6 Ellipta [1] - 62:8 email [1] - 42:15 emailed [1] - 42:22 emergency [3] - 31:15, 49:9, 69:22 Emergency [1] - 151:4 emerging [1] - 96:13 EMG [1] - 73:12 emphasis [2] - 79:4, 81:8 employed [1] - 44:22 employee [2] - 134:17, 134:23 employees [2] - 102:10, 137:20 employer [2] - 120:20, 125:20 employer's [1] - 125:13 employment [1] - 21:2 encouraged [2] - 92:22, 93:7 end [20] - 14:2, 47:2, 53:1, 56:15, 64:23, 74:14, 92:20, 93:14, 96:15, 100:10, 101:22, 103:17, 105:3, 105:16, 105:21, 117:3,</p>	<p>122:24, 124:18, 128:18, 133:14 ended [3] - 45:21, 45:22, 49:16 ending [4] - 6:10, 14:2, 100:23, 107:15 endured [1] - 51:8 energy [2] - 133:22, 133:24 engage [2] - 50:22, 51:11 engaged [5] - 21:8, 21:10, 33:12, 68:13, 68:17 engine [2] - 31:2, 31:21 Engine [4] - 19:16, 45:4, 45:14, 45:15 engraved [1] - 152:17 enjoyed [4] - 154:3, 154:4, 154:5 enlarged [1] - 56:22 ensure [1] - 151:18 entered [5] - 15:4, 15:10, 20:19, 151:5, 152:15 entire [6] - 50:24, 56:14, 64:2, 70:2, 70:3, 70:4 entities [1] - 118:2 entitled [3] - 1:12, 143:20, 144:14 ENTITLED [1] - 155:24 epidural [1] - 36:2 episodes [2] - 23:17, 82:14 equal [1] - 122:18 equities [2] - 103:23, 104:2 equity [3] - 98:9, 103:24, 104:1 Equity [1] - 115:6 errors [1] - 129:18 Ervin [16] - 3:9, 88:6, 88:20, 89:2, 90:3, 91:13, 99:15, 108:11, 127:10, 132:18, 141:5, 142:20, 148:7, 149:15, 153:7, 155:11 ERVIN [26] - 2:8, 49:18, 88:7, 88:17, 89:3, 90:4, 91:14, 99:16, 108:12, 113:24, 116:23, 117:3, 118:14, 127:11, 132:19, 135:11, 139:5, 139:18, 141:6,</p>	<p>141:15, 141:19, 148:8, 148:17, 149:16, 153:8, 155:12 especially [2] - 116:7, 131:1 establish [1] - 139:2 established [2] - 75:19, 83:15 estate [5] - 15:14, 16:6, 93:3, 93:4, 96:4 esteem [1] - 152:13 evaluating [1] - 98:18 evaluation [1] - 47:13 Evaluation [1] - 73:9 evaluations [1] - 73:9 everyday [1] - 55:1 evidence [15] - 17:14, 17:17, 18:6, 27:21, 27:23, 28:13, 30:11, 41:11, 42:10, 43:16, 75:5, 76:6, 78:22, 82:7, 87:10 evolved [1] - 77:14 evolving [1] - 77:11 ex [3] - 15:6, 15:16, 103:24 ex-U.S [1] - 103:24 ex-wife [2] - 15:6, 15:16 exacerbations [1] - 83:1 exactly [5] - 71:6, 103:8, 104:21, 112:16, 115:24 EXAMINATION [9] - 19:6, 22:6, 29:9, 34:16, 44:8, 64:13, 69:13, 71:15, 79:23 examine [3] - 22:19, 35:3, 72:8 examined [7] - 19:5, 22:5, 29:8, 31:16, 34:15, 44:7, 71:14 example [4] - 115:5, 115:21, 115:22, 151:16 except [2] - 96:4, 125:7 exceptionally [1] - 86:24 excited [2] - 136:7, 136:8 Executive [15] - 2:16, 4:6, 133:5, 136:1, 136:9, 136:24, 137:16, 138:13, 138:19, 139:17, 141:17, 141:23,</p>
	E			
	<p>ear [1] - 45:21</p>			

<p>142:5, 150:2, 150:3 executive [2] - 149:5, 149:8 exercise [3] - 73:3, 74:5, 74:6 exercises [7] - 60:5, 60:10, 60:20, 70:13, 70:15 exertional [1] - 60:10 Exhibit [2] - 23:2, 72:15 Exhibits [15] - 19:18, 20:6, 20:10, 22:13, 29:21, 30:6, 30:10, 41:7, 41:8, 41:15, 42:3, 42:4, 42:8, 42:9, 72:1 exhibits [6] - 19:20, 29:23, 41:23, 44:15, 53:1, 73:6 existing [1] - 131:16 exists [1] - 139:3 expect [8] - 77:23, 78:23, 79:2, 94:16, 95:10, 119:8, 119:10, 122:21 expected [6] - 112:18, 112:21, 119:17, 125:8, 125:11, 125:14 expecting [2] - 106:5, 122:16 Expenditures [1] - 127:21 expenditures [2] - 100:15, 148:24 expense [1] - 147:13 Expenses [2] - 132:7, 132:9 expenses [4] - 123:6, 147:5, 147:7, 147:14 experience [5] - 68:7, 81:13, 98:8, 112:13, 112:19 experiencing [5] - 33:3, 33:4, 53:4, 54:10, 68:5 explain [5] - 44:21, 58:6, 61:9, 95:2, 114:5 explained [6] - 55:17, 55:24, 57:1, 65:4, 70:9, 86:17 explaining [2] - 85:18, 146:1 exposed [2] - 49:5, 49:11 exposure [1] - 77:6 expressed [1] - 130:9 extend [1] - 122:22</p>	<p>extension [1] - 102:21 extra [2] - 104:13, 125:19 extremely [4] - 52:2, 60:11, 130:12, 142:15 eyes [4] - 55:3, 66:13, 66:24, 68:1</p> <p style="text-align: center;">F</p> <p>F-A-I-R [1] - 85:10 FABF [2] - 97:12, 129:12 face [2] - 48:8, 55:3 faced [1] - 15:8 facility [1] - 81:21 Fact [11] - 26:3, 26:6, 27:1, 27:6, 38:21, 38:24, 39:24, 89:15, 89:17, 90:15, 90:20 fact [8] - 39:19, 74:1, 76:7, 79:4, 79:7, 80:5, 83:6, 129:23 FAIR [1] - 85:10 fair [2] - 61:13, 107:21 fairly [2] - 23:22, 53:3 faithfully [2] - 151:7, 151:15 familiar [3] - 80:12, 80:15, 80:16 family [1] - 46:4 fantastic [1] - 129:12 far [18] - 47:2, 54:14, 60:7, 61:11, 62:5, 63:20, 65:6, 77:18, 78:10, 80:11, 80:23, 82:1, 86:16, 93:18, 94:10, 94:23, 101:5, 118:18 fast [1] - 65:10 fat [1] - 67:12 fatigue [2] - 67:6, 73:1 fatigued [1] - 66:3 FCE [3] - 84:6, 84:9, 84:15 February [6] - 12:8, 32:21, 36:12, 36:13, 36:15, 44:23 fee [1] - 92:15 feelings [1] - 62:20 feet [1] - 51:16 fell [1] - 126:14 fellow [1] - 151:17 felt [3] - 30:23, 66:13, 66:24 FEV [2] - 75:23, 76:13 few [7] - 64:16, 85:21, 92:6, 97:10, 120:10, 120:16, 143:15</p>	<p>fibrosis [1] - 78:6 fight [1] - 154:4 fighting [1] - 23:19 figure [1] - 67:1 file [4] - 10:24, 23:1, 72:14, 126:2 fill [1] - 35:16 fill [4] - 44:20, 46:9, 140:4, 154:10 filled [3] - 137:20, 137:23, 142:21 final [2] - 92:12, 128:6 finalize [1] - 128:3 finalizing [1] - 130:15 finally [3] - 57:18, 58:9, 66:17 Financial [7] - 127:24, 128:6, 128:11, 129:7, 130:15, 131:9, 131:24 Financials [6] - 121:22, 128:24, 129:5, 129:11, 129:24, 130:1 findings [6] - 35:19, 35:21, 39:19, 72:18, 80:9, 85:22 Findings [11] - 26:3, 26:6, 27:1, 27:6, 38:21, 38:24, 39:24, 89:15, 89:17, 90:15, 90:20 fine [1] - 147:16 fingertips [3] - 69:20, 70:7 finish [4] - 31:9, 43:2, 131:16, 135:14 finished [1] - 131:10 finishing [1] - 43:9 fire [4] - 20:19, 23:19, 23:21, 154:1 Fire [18] - 19:12, 20:24, 21:2, 21:15, 23:15, 24:2, 29:14, 31:18, 32:4, 34:2, 36:19, 44:23, 73:23, 83:9, 150:10, 151:6, 151:24, 154:6 Firefighter [8] - 17:2, 17:4, 17:10, 19:13, 24:11, 45:1, 74:7, 151:13 firehouse [3] - 23:20, 50:23, 64:9 fireman [2] - 48:24, 52:14 FIREMEN'S [1] - 1:3 Firemen's [4] - 137:3, 150:19, 151:14, 152:6</p>	<p>firm [2] - 98:4, 98:8 First [2] - 151:10, 151:12 first [26] - 4:24, 10:23, 17:2, 17:15, 19:4, 22:4, 27:22, 29:7, 34:14, 41:18, 44:6, 56:6, 70:10, 71:13, 75:4, 92:7, 120:16, 123:11, 128:1, 140:6, 143:23, 144:1, 151:9, 151:23 fiscal [2] - 108:24, 126:2 fit [1] - 51:5 fitness [3] - 50:19, 50:21, 50:22 five [8] - 17:20, 28:2, 51:6, 52:6, 60:13, 66:18, 107:6, 134:20 fixed [1] - 94:11 flight [1] - 101:23 flights [1] - 48:13 Florence [1] - 14:1 flow [5] - 102:15, 123:4, 123:10, 123:11, 123:13 flows [3] - 100:20, 106:9 flu [1] - 65:13 flu-like [1] - 65:13 fluid [2] - 70:5, 70:6 focus [1] - 109:20 focused [1] - 145:9 focuses [1] - 59:13 FOIA [1] - 102:2 follow [3] - 22:22, 72:11, 134:8 followed [1] - 41:16 following [2] - 32:14, 129:2 follows [6] - 19:5, 22:5, 29:8, 34:15, 44:7, 71:14 followup [2] - 55:18, 80:3 food [1] - 66:6 foods [1] - 66:6 Fool's [1] - 65:20 foot [1] - 52:6 FOR [1] - 2:12 foregoing [1] - 157:11 forever [1] - 83:4 forget [1] - 56:8 form [1] - 130:16 formal [1] - 146:14 formality [1] - 140:14 formally [2] - 130:17, 137:4 Formula [2] - 6:8, 6:9</p>	<p>forth [1] - 74:12 Fortuna [2] - 3:19, 150:15 FORTUNA [250] - 2:3, 3:1, 3:20, 3:22, 5:16, 5:19, 5:23, 6:1, 6:3, 6:5, 6:13, 6:17, 6:19, 6:21, 6:23, 7:1, 7:3, 7:10, 7:15, 7:17, 7:19, 7:21, 7:23, 8:1, 8:7, 8:11, 8:13, 8:15, 8:17, 8:19, 8:21, 9:4, 9:8, 9:10, 9:12, 9:14, 9:16, 9:18, 10:1, 10:5, 10:7, 10:9, 10:11, 10:13, 10:15, 11:5, 11:9, 11:11, 11:13, 11:15, 11:17, 11:19, 12:11, 12:15, 12:17, 12:19, 12:21, 12:23, 13:1, 13:7, 13:11, 13:13, 13:15, 13:17, 13:19, 13:21, 14:4, 14:8, 14:10, 14:12, 14:14, 14:16, 14:18, 16:8, 16:12, 16:14, 16:16, 16:18, 16:20, 16:22, 20:8, 21:20, 21:23, 24:6, 24:9, 24:14, 24:19, 24:21, 24:23, 25:1, 25:3, 25:5, 25:10, 25:14, 25:16, 25:18, 25:20, 25:22, 25:24, 26:9, 26:13, 26:15, 26:17, 26:19, 26:21, 26:23, 30:8, 34:6, 34:9, 36:23, 37:2, 37:7, 37:12, 37:14, 37:16, 37:18, 37:20, 37:22, 38:3, 38:8, 38:10, 38:12, 38:14, 38:16, 38:18, 39:3, 39:7, 39:9, 39:11, 39:13, 39:15, 39:17, 40:7, 42:6, 43:18, 43:21, 68:22, 69:1, 79:17, 79:20, 87:18, 87:23, 88:1, 88:3, 88:5, 88:8, 88:10, 88:12, 88:18, 88:23, 89:1, 89:4, 89:6, 89:8, 89:10, 89:12, 89:20, 89:24, 90:2, 90:5, 90:7, 90:9, 90:11, 90:13, 91:6, 91:10, 91:12, 91:15, 91:17, 91:19, 91:21, 91:23, 99:8, 99:12, 99:14, 99:17, 99:19, 99:21, 99:23,</p>
--	--	---	---	---

107:23, 108:4,
108:8, 108:10,
108:13, 108:15,
108:17, 108:19,
127:2, 127:7, 127:9,
127:12, 127:14,
127:16, 127:18,
132:11, 132:15,
132:17, 132:20,
132:22, 132:24,
133:2, 133:12,
136:19, 138:7,
139:4, 140:18,
140:22, 141:2,
141:4, 141:7, 141:9,
141:11, 141:13,
141:18, 143:9,
146:17, 146:20,
147:2, 147:24,
148:4, 148:6, 148:9,
148:11, 148:13,
148:15, 149:7,
149:12, 149:14,
149:17, 149:19,
149:21, 149:23,
150:8, 152:22,
153:4, 153:6, 153:9,
153:11, 153:13,
153:15, 154:15,
154:19, 154:23,
155:3, 155:8,
155:10, 155:13,
155:15, 155:17,
155:19
forward [3] - 86:9,
113:5, 140:14
four [4] - 65:15, 95:23,
96:2, 107:6
frame [1] - 71:6
freaking [2] - 63:3,
63:4
freight [1] - 65:16
frequently [1] - 77:16
friend [1] - 151:21
friendships [1] -
135:19
frontline [1] - 77:12
frustrating [3] - 62:4,
63:9, 65:11
frustration [1] - 130:9
fucking [1] - 59:8
full [3] - 56:17, 123:18,
128:24
function [10] - 22:16,
34:24, 72:4, 74:7,
75:4, 75:6, 76:5,
76:8, 76:21, 78:7
Functional [1] - 84:6
Fund [25] - 2:18, 4:5,
17:12, 27:18, 29:21,

94:3, 94:7, 94:18,
94:19, 95:21,
136:10, 137:3,
137:22, 147:21,
150:20, 150:23,
151:14, 151:19,
151:20, 152:7,
152:10, 152:13,
152:16, 152:19
FUND [1] - 1:3
fund [11] - 22:16,
34:24, 72:5, 106:22,
115:2, 116:16,
123:23, 129:10,
134:16, 134:17,
134:24
Fund's [9] - 4:11,
12:2, 15:19, 18:13,
28:19, 69:3, 97:23,
98:21, 111:7
funded [4] - 110:8,
112:23, 120:7,
122:14
funding [18] - 101:3,
111:10, 114:15,
114:17, 114:23,
115:11, 115:12,
115:15, 116:22,
121:18, 121:20,
121:23, 121:24,
122:8, 122:16,
123:2, 123:15, 126:9
funds [4] - 103:10,
114:4, 118:7, 148:24
funny [1] - 65:18
fusion [2] - 32:20,
36:4
future [5] - 121:8,
136:17, 140:15,
143:6, 147:11

G

Gabapentin [1] - 62:9
gain [1] - 112:8
gains [4] - 113:5,
119:7, 119:10,
119:24
game [1] - 61:15
garbage [1] - 51:22
gas [1] - 78:3
geez [1] - 62:7
generalized [2] -
23:13, 73:2
generally [6] - 36:7,
96:9, 97:14, 104:2,
104:5, 144:21
generate [1] - 144:24
generous [1] - 150:22
Gerald [1] - 29:13

gesture [1] - 92:16
given [8] - 18:17,
28:23, 67:10, 82:17,
97:7, 137:18,
157:10, 157:13
global [1] - 103:24
Globeflex [4] - 96:21,
97:4, 97:11
gloves [1] - 48:2
goal [3] - 33:24, 80:18,
118:11
goals [1] - 96:13
God [2] - 154:18,
154:19
Google [1] - 52:18
governance [1] -
151:18
governor [1] - 134:5
Governor [1] - 135:3
gowns [1] - 48:7
grace [1] - 101:20
gracious [1] - 152:3
gradual [1] - 122:21
graduate [1] - 151:1
Grand [1] - 51:19
grant [11] - 18:7,
24:11, 24:15, 27:3,
28:14, 37:4, 37:8,
39:21, 87:15, 87:19,
90:17
graph [2] - 114:1,
122:14
graphs [2] - 120:11
gratitude [1] - 152:18
great [12] - 23:18,
45:8, 59:5, 61:15,
93:19, 114:1, 114:8,
143:1, 150:16,
152:22, 154:7,
154:10
green [1] - 120:18
group [2] - 85:23,
116:13
growth [1] - 94:9
guardian [5] - 10:22,
10:23, 11:21, 12:1,
12:3
guardianship [2] -
10:21, 11:2
guess [1] - 83:5
gym [1] - 51:1

H

half [6] - 56:15, 60:15,
63:8, 101:19, 103:7
hand [7] - 44:1, 52:17,
70:2, 70:3, 70:4,
70:20, 140:5
hands [4] - 19:1, 29:4,

70:4, 70:13
happily [1] - 150:5
happy [4] - 81:11,
109:16, 136:16,
142:4
hard [4] - 49:19,
53:15, 65:10, 106:23
hat [1] - 136:15
Haul [1] - 42:18
haul [1] - 84:22
head [4] - 55:16,
55:24, 59:4, 67:3
headline [1] - 42:15
healing [1] - 33:5
health [2] - 20:17,
20:23
hear [5] - 17:5, 17:16,
27:23, 69:15, 108:23
heard [2] - 101:16,
101:24
hearing [18] - 4:21,
18:1, 19:19, 20:5,
21:23, 24:9, 27:14,
27:19, 29:22, 34:9,
37:2, 40:18, 43:13,
43:21, 49:19, 69:1,
79:20, 154:23
heavily [1] - 94:4
heavy [2] - 60:18,
69:21
height [1] - 51:23
heirs [1] - 15:17
held [3] - 1:12, 106:12,
143:19
HELOC [3] - 115:7,
115:9, 115:21
help [8] - 31:1, 31:6,
31:11, 50:5, 52:22,
136:14, 142:10,
146:2
helped [2] - 50:6,
52:18
helpful [2] - 61:18,
109:13
helping [1] - 31:22
helps [1] - 103:9
herein [6] - 19:4, 22:4,
29:7, 34:14, 44:6,
71:13
hernia [3] - 56:5, 56:7,
56:9
Hi [2] - 109:7
high [3] - 48:4, 75:12,
124:19
higher [6] - 76:2,
112:20, 122:15,
124:1, 125:9, 125:20
highlight [1] - 118:23
highlights [3] - 110:4,
112:1, 119:2

highly [1] - 81:22
hike [2] - 51:20, 51:22
hiked [1] - 51:18
hired [2] - 97:11,
138:18
historical [1] - 123:7
history [4] - 44:14,
55:14, 120:12, 123:5
hit [3] - 61:22, 67:10,
123:1
hmm [1] - 125:17
Hoffman [1] - 134:1
hold [6] - 57:15,
57:18, 77:21, 107:6,
143:17, 144:3
holds [1] - 152:14
holiday [1] - 56:17
HOLT [44] - 2:11, 3:8,
5:18, 5:24, 6:18,
7:16, 8:12, 9:9, 10:6,
11:10, 12:16, 13:6,
13:12, 14:9, 16:13,
24:20, 25:15, 26:14,
37:13, 38:2, 38:9,
39:2, 39:8, 87:24,
88:24, 90:1, 91:5,
91:11, 99:13, 108:9,
127:8, 132:10,
132:16, 136:22,
138:6, 141:3, 142:9,
148:5, 149:13,
153:5, 153:18,
154:17, 155:2, 155:9
Holt [49] - 3:7, 5:20,
5:23, 6:17, 7:15,
8:11, 9:8, 10:5, 11:9,
12:15, 13:8, 13:11,
14:8, 16:12, 24:19,
25:14, 26:13, 37:12,
38:5, 38:8, 39:4,
39:7, 87:23, 88:23,
89:24, 91:7, 91:10,
99:12, 108:8, 127:7,
132:12, 132:15,
138:8, 141:2, 148:4,
149:12, 150:7,
150:11, 150:18,
150:21, 150:24,
151:5, 151:13,
152:8, 152:14,
152:21, 153:4,
155:5, 155:8
Home [1] - 115:5
home [6] - 49:6,
59:24, 60:20, 65:23,
66:14, 120:10
honest [3] - 63:4,
65:8, 135:16
honestly [1] - 154:3
honor [6] - 136:13,

<p>142:8, 150:16, 152:7, 152:13, 152:23 honored [1] - 153:22 hope [3] - 61:16, 145:2, 154:13 hopeful [2] - 61:19, 61:24 hopefully [4] - 61:18, 63:10, 95:14, 103:8 hoping [1] - 126:20 hospital [7] - 31:5, 31:6, 31:7, 45:21, 49:16, 77:13, 81:22 hospitalized [3] - 65:3, 65:6, 79:12 host [1] - 86:16 hour [4] - 1:15, 31:12, 51:22, 62:23 hours [3] - 93:9, 128:2, 130:24 house [3] - 45:4, 66:17, 66:19 House [5] - 133:20, 134:8, 134:9, 134:12, 135:1 houses [2] - 117:24, 135:1 hover [1] - 52:3 hundred [1] - 48:14 hung [1] - 52:15 hurry [1] - 90:21 hurt [1] - 97:1 hyper [1] - 56:22 hyperreactive [1] - 57:1 hyperresponsiveness s [2] - 77:2, 79:1 hypersensitivity [1] - 54:12</p>	<p>identify [2] - 40:22, 123:21 ignoring [1] - 114:23 ill [3] - 46:16, 63:14, 74:3 Illinois [2] - 1:14, 157:9 ILLINOIS [1] - 157:1 illness [3] - 76:6, 77:1, 77:24 immediately [1] - 74:18 immunologist [5] - 53:19, 55:13, 59:5, 61:15, 84:2 impact [4] - 102:16, 124:8, 124:11, 126:9 impacted [1] - 101:21 impacts [1] - 130:13 implicit [1] - 112:5 important [5] - 18:16, 28:21, 77:9, 122:20, 138:17 improve [4] - 36:1, 57:4, 83:20, 123:15 improvement [4] - 31:13, 36:10, 76:15, 122:21 IN [2] - 1:7, 155:24 incident [3] - 31:17, 32:7, 32:11 include [3] - 35:15, 123:8, 123:21 included [3] - 73:8, 73:11, 126:12 including [2] - 36:2, 151:16 income [4] - 21:8, 33:13, 68:14, 94:11 increase [8] - 119:1, 119:12, 119:17, 120:6, 120:9, 121:4, 121:8, 122:17 increased [7] - 112:10, 112:24, 113:1, 119:13, 119:16, 119:22, 120:5 increases [1] - 121:6 incur [1] - 147:5 indefinite [1] - 71:1 indefinitely [1] - 124:7 independent [2] - 126:20, 126:21 index [2] - 94:5, 94:14 indicated [4] - 84:16, 84:18, 130:14, 146:18 indicates [4] - 17:23, 28:6, 44:22, 77:4</p>	<p>indication [1] - 47:21 individual [2] - 11:24, 98:5 individuals [3] - 42:19, 143:18, 143:20 infected [2] - 44:16, 73:4 infection [8] - 54:17, 54:19, 54:21, 74:2, 75:10, 82:5, 86:19 inflation [1] - 94:13 information [8] - 23:6, 82:16, 110:12, 126:8, 128:16, 129:19, 130:20, 143:18 infrastructure [1] - 92:23 inhaler [4] - 75:2, 76:9, 83:4 initial [4] - 50:17, 52:8, 54:17, 84:20 injections [1] - 36:3 injured [1] - 45:9 injuries [3] - 30:17, 32:7, 51:9 injury [4] - 29:18, 30:17, 32:14, 35:22 input [1] - 110:6 insane [1] - 65:17 insect [1] - 54:12 insisting [1] - 66:16 instance [1] - 143:23 intense [1] - 74:19 intent [1] - 63:16 intention [1] - 33:21 intentions [2] - 62:19, 116:24 interest [6] - 105:10, 112:12, 115:8, 118:9, 119:19, 124:13 interested [1] - 124:5 interesting [3] - 123:4, 123:19, 124:2 interface [1] - 78:3 Interim [7] - 2:16, 4:5, 133:5, 136:1, 141:17, 141:23, 142:5 international [2] - 46:13, 74:15 interrupt [1] - 110:14 interview [4] - 22:19, 23:4, 35:3, 72:22 interviewed [1] - 35:7 introduce [1] - 109:1 introducing [1] - 118:16</p>	<p>introduction [1] - 97:17 invest [2] - 105:13, 106:15 invested [4] - 94:4, 106:11, 107:7, 107:8 investing [2] - 92:23, 106:17 Investment [6] - 2:17, 5:6, 5:8, 5:13, 92:18, 92:19 investment [9] - 92:7, 92:9, 99:5, 101:2, 103:9, 104:11, 111:9, 112:7 investments [2] - 105:12, 122:20 Investments [2] - 92:2, 107:24 invite [1] - 154:14 invited [1] - 154:16 invoice [1] - 147:11 involved [1] - 31:19 involves [2] - 11:22, 148:23 involving [1] - 23:19 IRVIN [1] - 40:5 Irvin [1] - 40:8 issue [23] - 15:8, 15:12, 54:15, 55:19, 87:11, 93:12, 97:18, 101:18, 104:9, 121:14, 121:17, 128:24, 129:8, 131:17, 135:12, 135:18, 143:12, 143:13, 143:19, 144:1, 144:16, 145:10 issued [1] - 48:3 issues [7] - 43:1, 54:18, 58:13, 86:23, 93:5, 145:8, 151:18 IT [1] - 2:19 itchy [1] - 55:2 Item [13] - 6:7, 8:24, 9:20, 10:17, 10:20, 13:23, 108:22, 127:20, 132:6, 133:4, 135:24, 150:6, 154:21 item [3] - 92:2, 92:18, 100:3 items [5] - 92:22, 94:8, 110:6, 110:7, 136:4 Items [1] - 5:2</p>	<p>100:4, 102:6, 103:11, 128:1, 129:1, 129:13, 129:19, 130:23, 131:1 Jackie's [1] - 104:23 JACLYN [1] - 2:18 Jacob [1] - 109:4 January [7] - 58:22, 76:4, 76:24, 82:8, 83:19, 104:14, 107:16 Jason [2] - 17:10, 19:10 JASON [1] - 19:3 Jastrzebowski [1] - 14:1 jaw [2] - 67:18, 67:19 Jerome [1] - 40:24 Jerry [1] - 40:10 job [3] - 56:6, 84:13, 154:7 John [1] - 128:2 JOHN [1] - 2:18 joined [1] - 6:20 joining [2] - 109:23, 136:7 Joseph [1] - 19:10 journal [1] - 85:2 July [19] - 33:20, 56:2, 56:12, 56:13, 101:19, 104:18, 105:19, 105:24, 106:4, 106:6, 128:13, 128:21, 130:18, 131:19, 132:2, 132:4, 136:9, 137:14, 137:15 June [16] - 1:14, 3:3, 92:20, 93:6, 100:5, 100:6, 100:10, 100:15, 100:16, 100:21, 102:8, 104:18, 105:16, 128:7, 129:23, 152:4 jurisdiction [1] - 4:18</p>
I				K
<p>lbatá [20] - 40:3, 40:9, 40:20, 40:21, 41:2, 43:24, 44:10, 49:19, 64:15, 68:4, 69:6, 69:15, 72:12, 80:8, 81:16, 81:18, 82:18, 86:17, 87:16, 90:15 IBATA [2] - 44:5, 90:22 lbatá's [2] - 43:3, 80:4 ibuprofen [1] - 31:11 ICU [1] - 79:12 idea [3] - 48:11, 64:4, 75:16 ideally [1] - 116:15 identified [2] - 70:21, 70:22</p>				<p>Keeley [2] - 96:20, 96:21 keep [5] - 5:14, 55:1, 66:5, 102:3, 142:11 Kelly [10] - 32:3, 136:9, 136:14, 136:24, 137:5, 137:12, 138:11, 138:18, 138:22, 140:6 Kennedy [6] - 97:10,</p>
			J	
			Jackie [10] - 93:13,	

<p>97:11, 97:22, 98:2, 98:20, 99:4 kept [2] - 44:16, 52:9 kicked [3] - 58:2, 58:4, 122:15 kind [17] - 43:9, 46:20, 50:14, 51:11, 70:19, 81:4, 103:5, 107:9, 110:3, 110:12, 116:11, 119:1, 123:13, 124:8, 124:11, 134:16, 138:15 kinds [3] - 79:14, 87:1, 129:6 knowing [2] - 106:21, 152:1 knowledge [1] - 53:23 known [1] - 130:2 knows [1] - 140:6 Koch [3] - 15:1, 15:6 Kodak [2] - 52:19, 67:2 kudos [1] - 128:1</p>	<p>lay-ups [1] - 32:10 laying [3] - 49:14, 67:10, 67:16 layout [1] - 138:12 layup [8] - 19:15, 21:7, 29:18, 31:16, 33:12, 46:1, 63:15, 68:12 lead [1] - 119:2 Leader [1] - 134:1 leadership [4] - 151:17, 152:3, 152:9, 153:24 leading [1] - 81:3 learned [3] - 45:7, 53:5, 153:20 least [12] - 17:20, 28:2, 42:24, 70:21, 79:6, 80:20, 83:2, 84:11, 103:17, 106:2, 139:2, 143:23 leave [5] - 45:9, 45:19, 46:3, 143:9, 154:2 leaves [1] - 120:4 left [7] - 45:20, 69:24, 98:4, 101:7, 120:18, 129:10, 138:17 leg [3] - 61:1, 61:2, 61:3 legal [11] - 131:15, 136:4, 136:15, 136:16, 143:19, 144:3, 144:15, 145:16, 146:14, 147:4, 147:7 legislative [2] - 133:11, 133:14 legs [2] - 51:22, 60:12 length [1] - 144:20 less [4] - 113:4, 114:6, 119:18, 134:15 letter [9] - 145:15, 145:22, 146:12, 146:21, 147:5, 147:17, 147:21, 148:22, 149:1 letting [1] - 64:10 level [10] - 50:19, 50:21, 110:9, 115:23, 116:19, 117:20, 118:5, 124:20, 130:10, 130:11 levels [1] - 124:12 levy [2] - 113:12, 113:20 liabilities [4] - 110:6, 111:17, 112:10, 120:8 Liability [1] - 93:1 liability [16] - 110:19,</p>	<p>110:20, 111:2, 112:9, 112:12, 112:17, 114:14, 115:8, 115:19, 116:2, 118:9, 119:15, 119:19, 120:3, 120:4, 125:22 library [1] - 85:1 License [1] - 157:18 Lieutenant [14] - 40:19, 44:10, 63:12, 69:6, 72:12, 74:7, 80:4, 80:8, 81:16, 81:18, 82:17, 83:22, 86:17, 87:16 lieutenant [1] - 69:15 life [1] - 73:4 lift [2] - 60:16, 60:17 lifting [4] - 36:5, 51:3, 56:7, 60:18 likelihood [2] - 79:5, 82:17 likely [1] - 79:13 limitations [2] - 33:2, 60:6 limited [1] - 33:6 limits [1] - 140:12 line [15] - 17:5, 18:21, 40:11, 40:14, 40:21, 41:3, 43:4, 56:5, 56:10, 92:15, 100:22, 114:3, 119:22, 123:5, 139:8 Line [1] - 115:6 lined [1] - 121:2 lines [1] - 97:3 linked [1] - 59:3 lip [3] - 67:13, 67:15, 67:19 liquid [1] - 104:3 listed [1] - 16:3 literally [4] - 47:18, 66:6, 67:6, 67:7 literature [7] - 73:14, 77:3, 77:7, 77:9, 77:15, 77:17, 78:15 live [3] - 123:24, 124:16, 124:17 living [1] - 48:22 load [3] - 50:5, 50:6, 50:8 loaded [1] - 118:6 Local [1] - 126:7 Lockport [1] - 23:15 logic [1] - 107:17 long-term [3] - 33:24, 64:4, 119:8 longevity [1] - 123:23 look [38] - 43:3, 43:5, 56:23, 61:2, 67:23,</p>	<p>75:6, 84:11, 85:3, 86:2, 86:3, 87:9, 93:11, 93:15, 93:18, 93:19, 94:1, 96:14, 96:18, 96:24, 97:10, 101:13, 103:19, 103:22, 104:2, 104:14, 105:2, 107:13, 109:20, 110:5, 110:8, 111:4, 112:3, 117:10, 123:3, 123:5, 124:16, 125:11, 133:20 looked [3] - 70:5, 86:10, 124:10 looking [12] - 85:17, 85:24, 93:10, 94:18, 96:1, 96:23, 98:24, 99:1, 105:5, 106:19, 107:3, 129:4 looks [6] - 32:14, 52:9, 94:22, 97:5, 104:5, 123:12 LORI [1] - 2:17 Lori [2] - 41:19, 140:1 Lori's [1] - 137:14 Lorna [5] - 92:2, 97:20, 98:2, 98:23, 101:11 LORNA [1] - 2:17 loses [1] - 119:10 losing [1] - 61:16 loss [5] - 73:2, 112:19, 112:22, 119:2, 119:20 lost [4] - 66:18, 66:20, 67:11, 67:12 louder [1] - 49:20 love [1] - 154:12 low [2] - 35:24, 106:21 lower [4] - 30:23, 32:11, 33:5, 46:23 lowest [1] - 92:16 LTD [1] - 2:13 luck [3] - 27:7, 40:1, 90:21 Lund [1] - 140:1 LUND [1] - 2:17 lung [12] - 75:7, 75:10, 76:24, 77:19, 77:20, 78:11, 78:17, 78:19, 79:8, 79:13, 80:9 lungs [5] - 74:12, 75:18, 77:22, 78:1, 80:7</p>	<p>19:10 M.D [4] - 2:20, 22:3, 34:13, 71:12 Madam [1] - 142:7 magic [1] - 70:17 mail [3] - 27:5, 39:23, 90:19 main [1] - 75:5 maintain [1] - 50:22 manage [1] - 98:16 managed [1] - 98:13 management [4] - 94:15, 98:1, 98:11, 98:22 Management [2] - 97:23, 151:4 manager [6] - 93:13, 95:15, 95:18, 96:22, 97:8, 104:9 Manager [4] - 98:3, 98:6, 98:7, 98:8 managers [7] - 93:4, 94:16, 96:2, 96:13, 96:19, 96:20, 101:2 managing [1] - 98:9 MARC [1] - 2:19 marc [1] - 103:13 Marc [3] - 92:4, 93:17, 109:12 March [7] - 15:7, 48:19, 53:1, 56:16, 69:23, 74:14, 77:10 Marconi [5] - 40:10, 40:11, 41:1, 77:8, 79:3 MARCONI [19] - 40:12, 40:15, 40:24, 41:4, 41:10, 41:16, 41:24, 42:13, 44:9, 49:22, 64:11, 69:5, 69:14, 71:8, 80:1, 86:13, 86:15, 87:4, 87:8 Maria [1] - 151:2 MARK [1] - 2:19 marked [6] - 19:18, 23:2, 29:21, 41:8, 41:14, 72:15 market [10] - 93:5, 93:17, 110:4, 111:8, 111:15, 112:2, 112:23, 113:4, 119:23, 123:22 Mary [4] - 31:16, 110:17, 131:13, 133:17 MARY [1] - 2:13 mask [3] - 48:3, 48:6, 50:12 masks [2] - 48:5,</p>
L				
<p>laboratory [1] - 58:2 labs [1] - 55:16 lack [2] - 117:7, 143:17 lagging [1] - 94:10 laid [3] - 46:11, 51:24, 66:6 land [2] - 138:12, 139:3 large [1] - 121:13 larger [1] - 116:6 last [37] - 15:1, 19:9, 19:14, 29:12, 29:17, 33:8, 46:6, 56:2, 56:12, 56:13, 59:17, 59:18, 59:21, 61:5, 61:22, 62:22, 63:13, 64:2, 65:14, 67:21, 69:19, 77:11, 80:3, 83:19, 94:9, 96:17, 101:18, 103:22, 111:22, 112:24, 113:13, 118:21, 119:16, 121:1, 122:17, 134:1, 140:1 lastly [3] - 18:4, 28:11, 123:3 law [3] - 38:24, 39:20, 114:24 Law [7] - 26:4, 26:7, 27:2, 38:22, 89:16, 89:18, 90:16 lay [2] - 32:10, 139:2</p>	<p>lay-ups [1] - 32:10 laying [3] - 49:14, 67:10, 67:16 layout [1] - 138:12 layup [8] - 19:15, 21:7, 29:18, 31:16, 33:12, 46:1, 63:15, 68:12 lead [1] - 119:2 Leader [1] - 134:1 leadership [4] - 151:17, 152:3, 152:9, 153:24 leading [1] - 81:3 learned [3] - 45:7, 53:5, 153:20 least [12] - 17:20, 28:2, 42:24, 70:21, 79:6, 80:20, 83:2, 84:11, 103:17, 106:2, 139:2, 143:23 leave [5] - 45:9, 45:19, 46:3, 143:9, 154:2 leaves [1] - 120:4 left [7] - 45:20, 69:24, 98:4, 101:7, 120:18, 129:10, 138:17 leg [3] - 61:1, 61:2, 61:3 legal [11] - 131:15, 136:4, 136:15, 136:16, 143:19, 144:3, 144:15, 145:16, 146:14, 147:4, 147:7 legislative [2] - 133:11, 133:14 legs [2] - 51:22, 60:12 length [1] - 144:20 less [4] - 113:4, 114:6, 119:18, 134:15 letter [9] - 145:15, 145:22, 146:12, 146:21, 147:5, 147:17, 147:21, 148:22, 149:1 letting [1] - 64:10 level [10] - 50:19, 50:21, 110:9, 115:23, 116:19, 117:20, 118:5, 124:20, 130:10, 130:11 levels [1] - 124:12 levy [2] - 113:12, 113:20 liabilities [4] - 110:6, 111:17, 112:10, 120:8 Liability [1] - 93:1 liability [16] - 110:19,</p>	<p>110:20, 111:2, 112:9, 112:12, 112:17, 114:14, 115:8, 115:19, 116:2, 118:9, 119:15, 119:19, 120:3, 120:4, 125:22 library [1] - 85:1 License [1] - 157:18 Lieutenant [14] - 40:19, 44:10, 63:12, 69:6, 72:12, 74:7, 80:4, 80:8, 81:16, 81:18, 82:17, 83:22, 86:17, 87:16 lieutenant [1] - 69:15 life [1] - 73:4 lift [2] - 60:16, 60:17 lifting [4] - 36:5, 51:3, 56:7, 60:18 likelihood [2] - 79:5, 82:17 likely [1] - 79:13 limitations [2] - 33:2, 60:6 limited [1] - 33:6 limits [1] - 140:12 line [15] - 17:5, 18:21, 40:11, 40:14, 40:21, 41:3, 43:4, 56:5, 56:10, 92:15, 100:22, 114:3, 119:22, 123:5, 139:8 Line [1] - 115:6 lined [1] - 121:2 lines [1] - 97:3 linked [1] - 59:3 lip [3] - 67:13, 67:15, 67:19 liquid [1] - 104:3 listed [1] - 16:3 literally [4] - 47:18, 66:6, 67:6, 67:7 literature [7] - 73:14, 77:3, 77:7, 77:9, 77:15, 77:17, 78:15 live [3] - 123:24, 124:16, 124:17 living [1] - 48:22 load [3] - 50:5, 50:6, 50:8 loaded [1] - 118:6 Local [1] - 126:7 Lockport [1] - 23:15 logic [1] - 107:17 long-term [3] - 33:24, 64:4, 119:8 longevity [1] - 123:23 look [38] - 43:3, 43:5, 56:23, 61:2, 67:23,</p>	<p>75:6, 84:11, 85:3, 86:2, 86:3, 87:9, 93:11, 93:15, 93:18, 93:19, 94:1, 96:14, 96:18, 96:24, 97:10, 101:13, 103:19, 103:22, 104:2, 104:14, 105:2, 107:13, 109:20, 110:5, 110:8, 111:4, 112:3, 117:10, 123:3, 123:5, 124:16, 125:11, 133:20 looked [3] - 70:5, 86:10, 124:10 looking [12] - 85:17, 85:24, 93:10, 94:18, 96:1, 96:23, 98:24, 99:1, 105:5, 106:19, 107:3, 129:4 looks [6] - 32:14, 52:9, 94:22, 97:5, 104:5, 123:12 LORI [1] - 2:17 Lori [2] - 41:19, 140:1 Lori's [1] - 137:14 Lorna [5] - 92:2, 97:20, 98:2, 98:23, 101:11 LORNA [1] - 2:17 loses [1] - 119:10 losing [1] - 61:16 loss [5] - 73:2, 112:19, 112:22, 119:2, 119:20 lost [4] - 66:18, 66:20, 67:11, 67:12 louder [1] - 49:20 love [1] - 154:12 low [2] - 35:24, 106:21 lower [4] - 30:23, 32:11, 33:5, 46:23 lowest [1] - 92:16 LTD [1] - 2:13 luck [3] - 27:7, 40:1, 90:21 Lund [1] - 140:1 LUND [1] - 2:17 lung [12] - 75:7, 75:10, 76:24, 77:19, 77:20, 78:11, 78:17, 78:19, 79:8, 79:13, 80:9 lungs [5] - 74:12, 75:18, 77:22, 78:1, 80:7</p>	<p>19:10 M.D [4] - 2:20, 22:3, 34:13, 71:12 Madam [1] - 142:7 magic [1] - 70:17 mail [3] - 27:5, 39:23, 90:19 main [1] - 75:5 maintain [1] - 50:22 manage [1] - 98:16 managed [1] - 98:13 management [4] - 94:15, 98:1, 98:11, 98:22 Management [2] - 97:23, 151:4 manager [6] - 93:13, 95:15, 95:18, 96:22, 97:8, 104:9 Manager [4] - 98:3, 98:6, 98:7, 98:8 managers [7] - 93:4, 94:16, 96:2, 96:13, 96:19, 96:20, 101:2 managing [1] - 98:9 MARC [1] - 2:19 marc [1] - 103:13 Marc [3] - 92:4, 93:17, 109:12 March [7] - 15:7, 48:19, 53:1, 56:16, 69:23, 74:14, 77:10 Marconi [5] - 40:10, 40:11, 41:1, 77:8, 79:3 MARCONI [19] - 40:12, 40:15, 40:24, 41:4, 41:10, 41:16, 41:24, 42:13, 44:9, 49:22, 64:11, 69:5, 69:14, 71:8, 80:1, 86:13, 86:15, 87:4, 87:8 Maria [1] - 151:2 MARK [1] - 2:19 marked [6] - 19:18, 23:2, 29:21, 41:8, 41:14, 72:15 market [10] - 93:5, 93:17, 110:4, 111:8, 111:15, 112:2, 112:23, 113:4, 119:23, 123:22 Mary [4] - 31:16, 110:17, 131:13, 133:17 MARY [1] - 2:13 mask [3] - 48:3, 48:6, 50:12 masks [2] - 48:5,</p>
M				
M-c-C-a-n-n [1] -				

<p>50:15 Master [1] - 151:3 material [1] - 109:19 Matt [9] - 109:4, 109:6, 109:7, 110:14, 113:24, 121:15, 124:21, 124:23, 125:2 MATTER [1] - 1:7 matter [13] - 1:12, 4:1, 10:22, 11:22, 14:23, 15:1, 26:4, 28:8, 35:13, 39:1, 41:8, 89:18, 132:2 matters [6] - 4:18, 10:21, 10:23, 11:1, 17:13, 27:20 Matthew [1] - 12:9 max [1] - 51:5 maximum [1] - 36:9 Mayo [1] - 85:19 Mayor [1] - 135:16 MCCANN [8] - 17:6, 17:22, 18:3, 18:9, 18:19, 19:3, 26:2, 27:8 McCann [11] - 17:2, 17:4, 17:10, 18:23, 19:10, 19:11, 21:21, 22:23, 23:4, 24:12, 27:1 McCormick [1] - 14:2 McPhillips [48] - 2:7, 3:13, 6:1, 6:21, 7:19, 8:8, 8:15, 9:12, 10:9, 11:13, 12:12, 12:19, 13:15, 14:12, 16:16, 24:16, 24:23, 25:18, 26:10, 26:17, 37:9, 37:16, 38:12, 39:11, 87:20, 88:3, 89:6, 90:7, 91:17, 99:9, 99:19, 108:5, 108:15, 127:4, 127:14, 131:4, 131:11, 132:22, 137:8, 138:21, 141:9, 148:1, 148:11, 148:23, 149:9, 149:19, 153:11, 155:15 MCPHILLIPS [69] - 3:14, 6:2, 6:22, 7:20, 8:6, 8:16, 9:13, 10:10, 11:14, 12:10, 12:20, 13:16, 14:13, 16:17, 21:22, 24:8, 24:13, 24:24, 25:19, 26:8, 26:18, 34:8, 37:6, 37:17, 38:13,</p>	<p>39:12, 43:20, 79:19, 87:17, 88:4, 89:7, 90:8, 91:18, 98:23, 99:3, 99:20, 104:12, 105:14, 105:19, 106:14, 107:1, 107:13, 107:21, 108:3, 108:16, 124:23, 125:15, 125:18, 125:24, 126:4, 127:15, 131:3, 131:12, 132:3, 132:23, 138:9, 139:13, 139:23, 140:20, 141:10, 146:22, 147:4, 147:12, 147:19, 148:12, 149:6, 149:20, 153:12, 155:16 mean [9] - 43:9, 69:16, 82:22, 83:7, 117:23, 139:6, 139:11, 141:22, 153:23 meaning [3] - 79:10, 94:4, 122:18 means [2] - 27:9, 103:16 measured [1] - 78:7 measures [1] - 36:2 mechanism [2] - 35:22, 121:19 Medanalysis [1] - 78:13 media [2] - 102:1, 133:23 Medical [3] - 52:13, 52:21, 83:10 medical [16] - 22:18, 23:7, 23:11, 35:2, 36:9, 43:11, 69:17, 72:7, 72:19, 72:20, 73:14, 77:17, 78:15, 84:5, 86:18, 86:21 medication [6] - 23:23, 59:22, 75:17, 76:9, 76:11, 76:17 medications [4] - 33:15, 54:24, 62:5, 62:6 meet [2] - 129:17, 138:14 MEETING [2] - 1:7, 155:24 Meeting [6] - 5:4, 5:5, 5:6, 5:8, 92:19, 92:20 meeting [17] - 1:11, 3:3, 3:23, 4:7, 4:8, 4:15, 4:22, 5:13,</p>	<p>5:14, 92:21, 128:4, 128:7, 128:11, 128:13, 128:22, 130:18, 155:1 Meetings [1] - 4:7 meetings [1] - 139:24 meets [1] - 83:16 MELISSA [1] - 2:8 member [10] - 15:13, 31:18, 114:12, 123:9, 125:8, 125:10, 125:14, 134:15, 134:22, 134:24 MEMBER [319] - 3:6, 3:8, 3:14, 3:18, 4:24, 5:18, 5:22, 5:24, 6:2, 6:4, 6:7, 6:12, 6:16, 6:18, 6:20, 6:22, 6:24, 7:2, 7:5, 7:9, 7:14, 7:16, 7:18, 7:20, 7:22, 7:24, 8:3, 8:6, 8:10, 8:12, 8:14, 8:16, 8:18, 8:20, 8:23, 9:3, 9:7, 9:9, 9:11, 9:13, 9:15, 9:17, 9:20, 9:24, 10:4, 10:6, 10:8, 10:10, 10:12, 10:14, 10:17, 11:4, 11:8, 11:10, 11:12, 11:14, 11:16, 11:18, 11:21, 12:10, 12:14, 12:16, 12:18, 12:20, 12:22, 12:24, 13:3, 13:6, 13:10, 13:12, 13:14, 13:16, 13:18, 13:20, 13:23, 14:3, 14:7, 14:9, 14:11, 14:13, 14:15, 14:17, 14:20, 15:24, 16:7, 16:11, 16:13, 16:15, 16:17, 16:19, 16:21, 16:24, 21:22, 24:8, 24:10, 24:13, 24:18, 24:20, 24:22, 24:24, 25:2, 25:4, 25:7, 25:9, 25:13, 25:15, 25:17, 25:19, 25:21, 25:23, 26:8, 26:12, 26:14, 26:16, 26:18, 26:20, 26:22, 27:10, 34:8, 37:1, 37:3, 37:6, 37:11, 37:13, 37:15, 37:17, 37:19, 37:21, 37:24, 38:2, 38:7, 38:9, 38:11, 38:13, 38:15, 38:17, 38:20, 39:2, 39:6, 39:8, 39:10, 39:12, 39:14,</p>	<p>39:16, 40:3, 40:5, 43:20, 49:18, 68:24, 79:19, 87:14, 87:17, 87:22, 87:24, 88:2, 88:4, 88:7, 88:9, 88:11, 88:14, 88:17, 88:22, 88:24, 89:3, 89:5, 89:7, 89:9, 89:11, 89:14, 89:19, 89:23, 90:1, 90:4, 90:6, 90:8, 90:10, 90:12, 91:1, 91:5, 91:9, 91:11, 91:14, 91:16, 91:18, 91:20, 91:22, 92:1, 98:23, 99:3, 99:7, 99:11, 99:13, 99:16, 99:18, 99:20, 99:22, 101:15, 102:15, 102:18, 103:8, 104:12, 105:14, 105:19, 106:14, 107:1, 107:13, 107:21, 108:1, 108:3, 108:7, 108:9, 108:12, 108:14, 108:16, 108:18, 108:21, 113:24, 116:23, 117:3, 118:14, 121:10, 122:4, 122:12, 124:23, 125:15, 125:18, 125:24, 126:1, 126:4, 126:5, 126:19, 126:24, 127:6, 127:8, 127:11, 127:13, 127:15, 127:17, 127:20, 128:23, 130:22, 131:3, 131:12, 132:3, 132:6, 132:10, 132:14, 132:16, 132:19, 132:21, 132:23, 133:1, 133:4, 135:11, 135:22, 135:24, 136:21, 136:22, 138:3, 138:6, 138:9, 139:5, 139:13, 139:18, 139:23, 140:12, 140:17, 140:20, 141:1, 141:3, 141:6, 141:8, 141:10, 141:12, 141:15, 141:19, 142:9, 142:14, 143:3, 146:18, 146:22, 146:24, 147:4, 147:12, 147:19, 147:23,</p>	<p>148:3, 148:5, 148:8, 148:10, 148:12, 148:14, 148:17, 149:4, 149:6, 149:11, 149:13, 149:16, 149:18, 149:20, 149:22, 150:5, 153:3, 153:5, 153:8, 153:10, 153:12, 153:14, 153:18, 154:17, 154:21, 154:24, 155:2, 155:7, 155:9, 155:12, 155:14, 155:16, 155:18 Member [14] - 6:10, 7:8, 8:5, 9:1, 9:2, 9:22, 9:23, 11:22, 12:9, 13:4, 13:5, 16:3 MEMBERS [1] - 2:2 Members [2] - 11:2, 151:17 members [24] - 4:16, 18:12, 32:24, 40:2, 42:24, 43:7, 100:14, 109:19, 117:18, 118:23, 118:24, 123:23, 123:24, 124:22, 125:6, 129:21, 133:17, 135:18, 135:20, 142:3, 144:10, 145:21, 152:6, 154:6 membership [3] - 110:5, 118:19, 118:20 membrane [1] - 78:2 memo [1] - 97:21 memorandum [1] - 97:24 memories [1] - 67:3 memory [1] - 110:13 mental [2] - 20:17, 20:23 mention [3] - 101:15, 102:3, 127:23 mentioned [5] - 119:16, 120:7, 123:16, 123:18, 126:12 messed [1] - 134:6 met [2] - 112:16, 131:22 Methacholine [1] - 75:14 methacholine [1] - 75:24 metrics [1] - 116:12 Michael [2] - 34:20,</p>
---	--	---	--	--

<p>71:21 michael [1] - 22:9 MICHAEL [4] - 2:20, 22:3, 34:13, 71:12 microcap [1] - 98:9 middle [2] - 66:8, 129:23 midnight [1] - 130:5 might [5] - 75:12, 102:7, 104:24, 105:23, 131:5 mile [1] - 51:1 miles [1] - 51:2 million [37] - 42:19, 85:13, 85:15, 85:16, 100:7, 100:8, 100:10, 100:12, 100:15, 100:18, 100:21, 100:23, 101:6, 101:7, 102:8, 103:3, 103:4, 103:16, 104:13, 104:16, 105:17, 106:1, 113:12, 113:14, 113:18, 113:19, 113:21, 113:23, 120:6, 120:23, 121:13, 122:11, 124:6, 125:4, 125:12, 125:16, 125:19 mind [1] - 124:24 mine [1] - 106:3 Minimum [2] - 6:8, 6:9 minor [1] - 11:24 minus [1] - 120:3 Minutes [1] - 5:3 minutes [10] - 5:7, 5:11, 5:12, 5:14, 60:13, 60:15, 94:24, 109:15, 134:6 mirror [2] - 56:24, 67:23 Miscellaneous [1] - 108:22 miss [3] - 142:20, 151:21, 152:8 mitigates [1] - 111:12 MMI [1] - 36:16 mmm-hmm [1] - 125:17 modeling [1] - 124:14 Mohammed [2] - 75:12, 83:6 mold [1] - 82:19 money [12] - 12:3, 15:16, 15:17, 68:14, 104:21, 105:20, 106:3, 106:15, 106:17, 107:8,</p>	<p>107:11, 117:14 monoxide [2] - 78:9, 78:12 Montelukast [1] - 62:12 month [9] - 10:19, 15:2, 48:19, 56:14, 61:4, 100:11, 100:14, 100:15, 140:2 monthly [1] - 119:13 months [21] - 15:2, 36:11, 58:8, 58:12, 63:22, 63:23, 76:19, 88:16, 101:21, 104:19, 107:6, 118:1, 134:17, 134:21, 134:23, 139:21, 143:15, 144:9 morning [18] - 3:1, 17:3, 17:11, 27:17, 40:5, 40:7, 40:24, 43:16, 62:8, 62:9, 62:10, 62:13, 64:15, 70:9, 80:2, 109:24, 130:4 mortgage [2] - 115:21, 118:1 most [10] - 50:15, 63:6, 67:12, 75:9, 77:17, 77:18, 78:10, 95:12, 122:20, 136:8 mostly [1] - 154:5 motion [72] - 5:10, 5:16, 6:9, 6:13, 7:7, 7:10, 8:4, 8:7, 9:1, 9:4, 9:21, 10:1, 11:1, 11:5, 12:6, 12:11, 13:5, 13:7, 13:24, 14:4, 15:22, 16:2, 16:8, 24:10, 24:14, 25:7, 25:10, 26:6, 26:9, 37:3, 37:7, 37:24, 38:3, 38:23, 39:3, 87:15, 87:18, 88:15, 88:18, 89:16, 89:20, 91:6, 98:24, 99:1, 99:4, 99:8, 107:23, 108:2, 108:4, 126:1, 127:2, 132:8, 132:11, 138:1, 138:4, 138:7, 140:18, 140:22, 146:5, 146:23, 146:24, 147:3, 147:12, 147:20, 147:24, 148:19, 149:4, 149:7, 152:23, 153:1,</p>	<p>155:1, 155:3 Motion [28] - 6:6, 7:4, 8:2, 8:22, 9:19, 10:16, 11:20, 13:2, 13:22, 14:19, 16:23, 25:6, 26:1, 26:24, 37:23, 38:19, 39:18, 88:13, 89:13, 90:14, 91:24, 100:2, 108:20, 127:19, 133:3, 141:14, 148:16, 149:24 mouth [1] - 67:17 move [14] - 4:12, 20:5, 30:5, 31:19, 42:3, 66:9, 67:18, 67:19, 91:1, 91:3, 118:18, 140:14, 150:6 moved [2] - 31:2, 31:8 moving [17] - 6:7, 7:5, 8:3, 8:23, 10:17, 10:20, 14:20, 16:24, 27:10, 41:22, 86:9, 108:21, 127:20, 129:9, 132:6, 133:4, 154:21 Moving [1] - 9:20 MR [102] - 2:14, 17:3, 17:6, 17:7, 17:22, 17:23, 18:3, 18:4, 18:9, 18:10, 18:19, 18:20, 18:23, 19:7, 20:4, 20:12, 20:13, 21:18, 21:24, 22:7, 24:4, 26:2, 27:8, 27:12, 27:13, 28:5, 28:6, 28:10, 28:11, 28:16, 28:17, 29:1, 29:2, 29:10, 30:5, 30:12, 34:4, 34:10, 34:17, 36:21, 40:2, 40:9, 40:12, 40:13, 40:15, 40:17, 40:24, 41:2, 41:4, 41:5, 41:10, 41:12, 41:16, 41:21, 41:24, 42:1, 42:11, 42:13, 43:14, 43:23, 44:3, 44:9, 49:22, 64:11, 64:14, 68:20, 69:2, 69:5, 69:12, 69:14, 71:8, 71:9, 71:16, 79:15, 79:21, 80:1, 86:12, 86:13, 86:14, 86:15, 87:4, 87:6, 87:8, 87:13, 90:22, 97:20, 109:5, 109:8, 109:24, 110:16, 114:8, 117:2, 117:8, 118:16, 121:16,</p>	<p>122:7, 122:13, 125:7, 125:17, 125:23, 133:16, 135:13 MRI [1] - 55:16 MS [64] - 2:13, 2:14, 2:16, 3:5, 3:7, 3:9, 3:15, 3:17, 3:19, 3:21, 14:24, 92:4, 99:1, 100:3, 100:5, 101:12, 102:11, 102:17, 102:20, 103:12, 103:13, 104:16, 105:18, 105:23, 106:19, 107:3, 107:20, 109:2, 109:7, 109:10, 110:14, 121:14, 121:17, 122:5, 124:21, 126:11, 126:23, 127:1, 127:22, 130:7, 131:2, 131:8, 131:14, 132:5, 133:7, 133:13, 135:20, 135:23, 136:2, 136:23, 138:20, 139:22, 140:3, 140:16, 142:7, 142:13, 142:23, 143:7, 143:10, 143:11, 147:6, 147:15, 148:21, 150:14 multiple [4] - 51:8, 114:11, 114:12, 116:7 MURPHY [76] - 2:6, 3:6, 4:24, 5:22, 6:7, 6:16, 7:5, 7:14, 8:3, 8:10, 8:23, 9:7, 9:20, 10:4, 10:17, 11:8, 11:21, 12:14, 13:3, 13:10, 13:23, 14:7, 14:20, 15:24, 16:11, 16:24, 24:10, 24:18, 25:7, 25:13, 26:12, 27:10, 37:1, 37:3, 37:11, 37:24, 38:7, 38:20, 39:6, 40:3, 68:24, 87:14, 87:22, 88:14, 88:22, 89:14, 89:23, 91:1, 91:9, 92:1, 99:7, 99:11, 108:1, 108:7, 108:21, 126:1, 127:6, 127:20, 132:6, 132:14, 133:4, 135:22, 135:24, 136:21, 138:3, 141:1,</p>	<p>146:18, 146:24, 147:23, 148:3, 149:11, 150:5, 153:3, 154:21, 154:24, 155:7 Murphy [64] - 3:5, 4:22, 5:21, 6:14, 6:15, 7:11, 7:13, 8:8, 8:9, 9:5, 9:6, 10:2, 10:3, 11:6, 11:7, 12:12, 12:13, 13:8, 13:9, 14:6, 16:9, 16:10, 24:15, 24:17, 25:12, 26:10, 26:11, 37:8, 37:10, 38:4, 38:6, 39:4, 39:5, 87:19, 87:21, 88:19, 88:21, 89:21, 89:22, 91:7, 91:8, 99:9, 99:10, 108:5, 108:6, 109:3, 127:3, 127:5, 127:23, 132:12, 132:13, 136:3, 138:1, 138:8, 140:24, 144:20, 146:6, 148:1, 148:2, 149:10, 150:9, 153:2, 155:4, 155:6 muscle [3] - 60:5, 67:12, 67:13 muscles [5] - 51:8, 61:1, 61:3, 61:7 MWDBE [2] - 96:11, 96:16 MyInt [2] - 57:11, 57:14 MYSLINSKI [1] - 2:19</p>
N				
<p>N95 [3] - 48:3, 50:12, 50:15 name [10] - 15:6, 19:8, 19:9, 22:8, 29:11, 29:12, 32:2, 34:18, 53:16, 71:20 names [2] - 137:20, 140:5 Nance [10] - 3:7, 150:7, 150:11, 150:18, 150:21, 150:24, 151:5, 151:13, 152:8, 152:14 NANCE [43] - 2:11, 3:8, 5:24, 6:18, 7:16, 8:12, 9:9, 10:6, 11:10, 12:16, 13:6, 13:12, 14:9, 16:13, 24:20, 25:15, 26:14,</p>				

passage [1] - 112:11
passed [1] - 135:1
passengers [4] - 46:14, 46:22, 47:5, 47:15
passion [1] - 154:9
past [5] - 60:24, 110:20, 124:10, 128:5, 133:21
Pat [3] - 110:17, 131:13, 133:17
patience [1] - 132:1
patient [8] - 30:20, 30:21, 31:2, 31:5, 31:7, 31:19, 35:23, 56:7
patients [8] - 77:13, 79:14, 81:9, 81:14, 83:11, 84:22, 85:17, 85:21
Patients [1] - 42:18
PATRICIA [1] - 2:13
patrol [1] - 47:7
pattern [1] - 111:15
pause [1] - 96:8
pay [11] - 100:16, 104:17, 104:18, 111:2, 114:11, 115:8, 115:9, 115:12, 117:21, 118:10, 121:5
Pay [4] - 143:21, 145:17, 146:9, 146:15
payee [3] - 15:5, 16:4, 16:5
paying [7] - 115:13, 117:9, 118:8, 118:9, 125:21, 144:5, 144:6
payment [1] - 101:20
Payments [3] - 9:21, 9:22, 14:21
payments [19] - 11:23, 12:7, 15:9, 100:11, 104:18, 104:19, 106:12, 106:22, 107:12, 123:6, 143:16, 144:14, 144:16, 144:17, 145:2, 145:3, 145:5, 146:8, 146:16
payouts [1] - 100:22
payroll [4] - 102:12, 102:14, 118:5, 121:6
peak [1] - 51:17
pension [2] - 114:4, 134:16
Pension [4] - 17:12, 17:19, 27:18, 28:1
pensionable [1] -

118:24
people [18] - 48:14, 49:5, 66:15, 76:11, 78:16, 78:19, 78:24, 85:13, 85:15, 85:23, 117:23, 139:23, 140:5, 144:5, 144:6, 144:12, 145:19, 154:1
percent [28] - 75:23, 76:2, 78:16, 93:22, 93:24, 94:2, 94:19, 94:23, 95:21, 95:23, 112:3, 112:7, 112:22, 112:24, 113:2, 114:16, 116:2, 116:9, 117:10, 118:12, 118:24, 119:4, 119:12, 119:13, 120:9, 121:7, 123:1
percentage [3] - 78:18, 118:5, 121:4
perfect [1] - 102:18
perform [9] - 22:16, 24:1, 34:23, 36:19, 72:4, 73:22, 84:12, 95:3, 95:4
performance [17] - 93:12, 93:16, 93:23, 94:8, 94:9, 94:18, 95:9, 95:11, 95:14, 96:10, 96:23, 97:5, 97:7, 97:15, 98:14, 98:18, 104:8
performing [1] - 95:12
perhaps [3] - 79:12, 137:1, 145:11
period [13] - 12:7, 32:15, 36:8, 101:21, 115:13, 115:23, 116:3, 116:16, 116:19, 118:4, 118:13, 122:24, 136:12
peripheral [1] - 45:22
permanent [4] - 80:6, 80:9, 152:15
Permission [1] - 10:21
persisted [1] - 23:17
persistent [1] - 73:15
person [6] - 48:23, 49:14, 63:8, 75:17, 87:1, 154:8
personally [1] - 80:24
personnel [1] - 49:10
perspective [2] - 114:21, 131:15
PETERS [5] - 2:20, 18:22, 22:3, 34:13,

71:12
Peters [14] - 18:21, 18:24, 22:1, 22:9, 24:7, 34:11, 34:20, 36:24, 43:5, 47:22, 48:22, 71:10, 71:21, 80:2
peters [1] - 34:18
PFT [3] - 83:19, 83:24, 84:1
phase [3] - 74:2, 74:22, 76:20
Phelps [2] - 133:8, 133:18
PHELPS [2] - 133:16, 135:13
phone [4] - 66:22, 72:22, 133:9, 145:24
physiatrist [11] - 58:14, 59:12, 60:9, 61:8, 61:14, 61:19, 61:24, 62:22, 63:10, 81:2, 81:3
physical [8] - 33:8, 45:23, 59:13, 59:14, 60:2, 60:3, 70:8, 70:11
physically [3] - 4:4, 52:12, 87:1
Physician [2] - 2:20, 91:2
physician [15] - 18:14, 22:10, 22:13, 28:19, 34:21, 43:4, 57:7, 57:8, 57:10, 57:12, 57:14, 57:20, 58:21, 71:22, 72:1
Physician's [1] - 91:4
physicians [2] - 57:13, 73:9
PIC [2] - 27:11, 45:3
picking [1] - 107:9
picture [1] - 46:20
pictures [1] - 52:19
piece [1] - 65:18
Pilates [1] - 60:20
PINELLI [53] - 2:13, 2:14, 17:3, 17:7, 17:23, 18:4, 18:10, 18:20, 18:23, 19:7, 20:4, 20:12, 20:13, 21:18, 21:24, 22:7, 24:4, 27:13, 28:6, 28:11, 28:17, 29:2, 29:10, 30:5, 30:12, 34:4, 34:10, 34:17, 36:21, 40:9, 40:13, 40:17, 41:2, 41:5, 41:12, 41:21, 42:1, 42:11, 43:14, 43:23,

44:3, 64:14, 68:20, 69:2, 69:12, 71:9, 71:16, 79:15, 79:21, 86:12, 86:14, 87:6, 87:13
pit [1] - 52:1
place [7] - 50:24, 66:17, 66:20, 97:22, 98:15, 98:20, 101:3
places [1] - 74:22
plague [4] - 58:1, 58:5, 58:8, 58:9
plan [9] - 59:5, 61:15, 90:23, 104:12, 114:13, 115:2, 115:17, 116:16, 124:1
plane [1] - 47:5
planning [1] - 126:16
platoon [1] - 48:18
pleasure [1] - 143:4
plus [3] - 103:3, 123:9, 144:4
pneumonia [3] - 78:5, 79:2, 79:11
point [23] - 33:22, 45:10, 46:1, 63:23, 71:2, 76:19, 77:9, 82:11, 82:24, 83:5, 85:8, 86:10, 87:7, 104:20, 106:10, 114:18, 116:21, 117:13, 118:12, 129:1, 129:10, 139:10, 149:3
points [1] - 94:21
policy [8] - 25:8, 38:1, 88:16, 114:23, 115:11, 115:16, 116:22, 121:3
polyps [1] - 82:20
Portfolio [4] - 98:3, 98:6, 98:7
portfolio [8] - 96:22, 96:24, 97:2, 98:1, 98:11, 98:12, 98:14, 98:22
portfolios [1] - 98:9
position [2] - 93:14, 144:3
positions [2] - 137:21, 137:22
positive [7] - 64:18, 64:23, 74:16, 82:19, 94:7, 123:11, 123:12
possibly [1] - 63:17
post [9] - 55:9, 55:10, 57:23, 58:12, 58:20, 59:13, 75:10, 77:19, 78:17

post-Covid [7] - 55:9, 55:10, 57:23, 58:12, 58:20, 59:13, 78:17
post-Covid-19 [2] - 87:10, 80:17
posted [1] - 4:6
posterior [1] - 36:3
pound [2] - 51:20, 60:16
pounds [8] - 33:8, 33:11, 51:3, 51:4, 52:1, 52:3, 52:4
PPE [1] - 47:22
PPRT [1] - 103:2
practice [4] - 81:8, 82:12, 128:5, 139:16
pre [1] - 62:14
pre-surgery [1] - 62:14
precipitate [1] - 77:5
precipitated [1] - 82:15
predictably [1] - 82:15
Prednisone [2] - 62:14
preexisting [1] - 78:19
prefer [1] - 85:4
preliminary [2] - 17:13, 27:20
prepared [2] - 4:9, 15:21
prescribed [2] - 33:16, 59:22
prescriptions [1] - 59:16
PRESENT [1] - 2:15
Present [4] - 3:6, 3:8, 3:14, 3:18
present [15] - 3:10, 3:12, 3:16, 4:4, 18:5, 27:23, 28:12, 43:17, 85:4, 85:7, 86:18, 92:23, 133:10, 133:13, 150:7
presentation [7] - 17:14, 77:8, 96:18, 109:10, 109:16, 109:21, 110:3
presentations [1] - 93:3
presented [8] - 126:3, 128:7, 132:9, 138:2, 138:4, 138:5, 144:1, 152:17
presenting [2] - 128:13, 128:21
presently [2] - 36:20, 83:17
President [13] - 2:3, 3:19, 8:23, 13:23,

15:24, 16:24, 26:2, 88:14, 92:1, 108:21, 141:15, 150:5, 150:14
pressed [1] - 106:23
pressure [1] - 145:14
presume [1] - 80:18
presurgical [1] - 59:19
pretty [9] - 45:4, 56:23, 62:15, 82:22, 96:24, 101:8, 103:17, 104:10, 135:4
previous [2] - 76:22, 105:15
previously [8] - 11:23, 22:2, 26:3, 34:12, 38:20, 41:7, 71:11, 89:14
primarily [3] - 72:24, 94:12, 112:20
primary [9] - 57:6, 57:8, 57:10, 57:12, 57:13, 57:14, 57:20, 58:21, 59:23
principal [1] - 117:22
printed [1] - 52:24
Pritzker [1] - 134:5
private [4] - 49:13, 49:24, 50:3, 104:1
problem [1] - 51:21
problems [5] - 32:17, 51:7, 51:8, 82:21, 135:18
procedure [2] - 22:22, 72:11
procedures [5] - 15:19, 18:10, 18:18, 28:17, 28:24
proceed [15] - 4:22, 17:4, 18:1, 18:21, 21:24, 28:9, 29:3, 34:10, 42:12, 43:22, 43:24, 44:4, 133:6, 145:6, 146:7
proceeded [1] - 31:3
proceeding [2] - 4:9, 43:16
PROCEEDINGS [2] - 1:10, 155:23
proceedings [2] - 157:10, 157:13
professionalism [1] - 152:9
prognosis [5] - 61:12, 63:20, 80:5, 80:19, 83:21
program [9] - 58:20, 58:24, 59:10, 59:11, 60:2, 60:3, 70:23,

81:19, 144:24
programming [1] - 144:7
progress [3] - 60:21, 62:2, 62:3
projected [5] - 105:6, 120:19, 121:8, 123:1, 123:12
projection [4] - 120:13, 120:14, 120:15, 122:23
projections [2] - 104:23, 105:15
promoted [1] - 63:12
pronouncing [1] - 53:16
proof [4] - 18:5, 18:8, 28:12, 28:15
proper [2] - 80:21, 81:15
properly [2] - 81:23, 116:16
property [1] - 101:19
proportional [2] - 79:5, 79:8
proposed [2] - 38:21, 89:15
protecting [1] - 145:21
proud [2] - 150:24, 151:22
provide [2] - 14:22, 93:5
provided [6] - 12:5, 23:6, 29:20, 84:8, 109:11, 114:16
providers [1] - 49:13
providing [3] - 100:13, 125:5, 129:11
provision [1] - 122:8
provisions [1] - 116:18
PT [1] - 75:21
Public [8] - 3:23, 4:3, 4:12, 4:13, 126:13, 134:14, 151:1, 151:3
public [6] - 4:16, 4:19, 96:4, 118:6, 150:22
pull [1] - 103:13
pulled [3] - 67:13, 67:16, 67:20
pulmonary [6] - 75:3, 75:6, 76:5, 76:8, 76:21, 78:7
pulmonologist [3] - 53:8, 75:11, 83:12
purple [1] - 123:7
purpose [1] - 111:5
purposes [1] - 111:10
pursuant [1] - 14:21

purview [1] - 115:15
push [6] - 60:12, 61:6, 63:5, 63:7, 64:8, 130:18
pushed [1] - 106:4
pushing [4] - 116:1, 129:2, 129:13, 130:23
put [17] - 15:19, 42:14, 45:14, 45:16, 52:11, 52:22, 78:15, 83:6, 99:4, 106:23, 114:24, 115:4, 122:8, 124:7, 128:2, 131:20, 132:3
putting [2] - 82:16, 136:15

Q

QILDRO [2] - 15:3, 15:10
qualifications [2] - 22:12, 71:24
questionable [1] - 47:12
questions [37] - 15:22, 18:11, 18:13, 21:19, 21:21, 21:22, 24:5, 24:7, 24:8, 28:18, 34:5, 34:7, 34:8, 36:22, 36:24, 37:1, 43:1, 47:11, 64:12, 64:16, 68:21, 68:23, 79:16, 79:18, 79:19, 86:4, 96:8, 109:17, 109:22, 124:20, 124:22, 135:6, 135:21, 136:17, 137:24, 146:16, 146:17
quick [4] - 85:1, 110:5, 125:2, 138:10
quite [2] - 107:14, 121:11
quorum [1] - 3:21

R

radar [1] - 96:14
raise [4] - 18:24, 29:4, 43:24, 103:15
raised [2] - 106:11, 132:2
ramp [1] - 114:18
range [2] - 96:16, 104:6
rank [2] - 19:11, 29:14
rarely [1] - 65:11
ratch [1] - 145:14

ratio [4] - 110:8, 112:23, 120:7, 122:14
reaches [1] - 36:9
reaction [1] - 55:24
read [8] - 41:20, 42:21, 44:13, 54:6, 61:12, 133:23, 150:12, 150:16
reading [1] - 125:3
ready [4] - 17:4, 18:20, 29:2, 43:23
real [4] - 93:3, 93:4, 96:4, 104:3
realized [8] - 31:13, 52:12, 52:15, 66:5, 66:10, 67:9, 67:11, 67:14
really [36] - 54:20, 74:3, 77:10, 81:7, 82:11, 86:10, 93:19, 94:21, 95:10, 96:5, 101:23, 105:6, 114:12, 118:17, 124:18, 125:2, 129:1, 129:13, 129:14, 130:2, 130:23, 134:13, 134:18, 134:19, 135:6, 135:17, 138:10, 139:14, 141:16, 141:21, 141:24, 142:12, 145:8, 146:6, 154:3
reason [4] - 60:19, 66:11, 67:20, 138:24
reasonable [5] - 4:13, 21:14, 82:23, 117:17, 118:13
Rebalancing [1] - 101:14
rebalancing [1] - 103:14
Recalculations [2] - 10:18, 10:19
receipts [8] - 101:5, 102:8, 102:9, 103:6, 106:1, 106:5, 106:16, 107:18
receivable [1] - 122:2
receivables [1] - 121:23
receive [5] - 28:3, 29:23, 41:6, 41:9, 117:14
received [1] - 19:17
recent [5] - 73:8, 77:17, 98:21, 123:4, 151:22
recently [2] - 58:11, 82:19
Recipients [1] - 91:3
recommend [2] - 138:1, 138:10
recommendation [6] - 5:15, 15:16, 16:1, 62:12, 98:20, 145:14
recommendations [3] - 91:4, 140:15, 148:21
recommended [1] - 144:2
recommending [1] - 97:22
reconciliation [1] - 100:6
record [24] - 4:4, 17:8, 17:23, 19:9, 20:1, 21:13, 27:13, 28:6, 29:12, 30:2, 32:2, 34:19, 40:17, 40:23, 41:6, 42:14, 71:20, 86:21, 137:6, 137:9, 145:21, 147:20, 150:2, 152:15
recorded [1] - 4:8
records [21] - 20:16, 22:19, 23:7, 32:15, 35:3, 35:13, 48:21, 59:9, 61:12, 62:16, 69:17, 72:8, 74:11, 81:11, 82:2, 82:4, 84:5, 84:8, 84:16, 84:18, 86:19
recovery [1] - 23:16
red [1] - 123:5
reduce [1] - 57:3
reexam [5] - 25:8, 25:10, 38:4, 88:15, 88:19
reexams [1] - 38:1
reference [4] - 54:2, 59:9, 69:16, 114:13
references [1] - 69:8
referral [1] - 58:20
referred [3] - 55:6, 55:12, 55:18
refi [1] - 116:1
refinance [1] - 117:23
refinancing [1] - 115:22
reflect [3] - 17:8, 27:14, 40:17
reflected [1] - 120:1
refresh [1] - 110:12
Refund [1] - 8:4
refunds [2] - 100:13, 123:6
Refunds [1] - 8:3
regard [3] - 43:10,

<p>54:4, 69:17 regarded [1] - 81:22 regarding [11] - 23:18, 42:16, 46:10, 47:22, 54:3, 62:20, 69:9, 73:15, 83:23, 131:18, 146:15 Regular [4] - 5:3, 5:4, 5:5, 5:7 regular [5] - 4:15, 23:22, 51:5, 129:2, 133:9 rehab [14] - 58:16, 58:20, 59:10, 59:11, 59:12, 59:13, 59:20, 60:7, 70:23, 71:1, 79:6, 80:11, 80:17, 81:21 rehabilitation [2] - 81:4, 81:19 rehired [1] - 92:8 related [2] - 10:22, 11:22 relating [1] - 11:2 relationship [1] - 131:6 relative [1] - 4:18 release [1] - 12:7 released [1] - 62:16 relies [1] - 120:15 remains [1] - 96:13 remap [2] - 135:8, 135:9 remember [10] - 48:20, 52:13, 65:14, 66:7, 67:2, 67:18, 96:21, 121:11, 122:7, 137:8 reminder [4] - 92:8, 94:2, 94:14, 95:3 removal [1] - 14:5 Removals [2] - 13:24, 14:1 repeat [1] - 131:12 report [27] - 22:20, 23:1, 35:3, 35:15, 47:22, 72:8, 72:14, 78:13, 104:11, 109:18, 111:7, 112:17, 123:19, 124:3, 126:13, 126:16, 126:18, 126:20, 126:21, 127:24, 128:4, 128:21, 129:8, 131:16, 133:11, 133:14, 136:5 REPORT [1] - 1:10 Report [6] - 31:10, 123:21, 126:3,</p>	<p>126:6, 133:5, 136:1 reported [6] - 72:21, 78:11, 82:4, 82:21, 111:8, 157:9 Reporter [1] - 157:7 reporter [1] - 157:7 reporting [2] - 74:5, 121:22 reports [2] - 108:24, 133:23 represent [2] - 144:17, 154:7 represented [2] - 40:10, 40:22 representing [2] - 17:24, 28:7 represents [1] - 125:5 reprogramming [2] - 59:14, 144:13 request [1] - 4:17 Request [1] - 14:20 requested [6] - 24:11, 27:4, 37:4, 39:22, 90:18, 126:8 Requests [1] - 10:20 requests [3] - 4:19, 13:4, 87:9 required [8] - 12:2, 93:8, 110:7, 111:19, 113:11, 114:11, 120:20, 125:16 requirement [3] - 113:21, 114:7, 123:20 requirements [1] - 131:23 requires [3] - 4:1, 17:19, 28:1 requiring [1] - 83:3 rescinded [1] - 16:3 Rescue [4] - 45:7, 45:12, 45:20, 46:3 rescue [3] - 45:11, 76:10, 83:3 research [1] - 43:11 reset [1] - 70:24 Reshma [3] - 102:20, 104:24, 106:7 RESHMA [1] - 2:10 reside [1] - 13:4 resided [1] - 12:3 resolution [5] - 145:4, 150:7, 150:10, 150:13, 150:17 Resolution [3] - 152:15, 152:16, 152:24 resolve [1] - 32:17 resolved [2] - 152:4, 152:12</p>	<p>respect [13] - 20:16, 20:23, 22:23, 31:17, 33:2, 35:6, 35:19, 72:12, 72:18, 73:19, 74:11, 127:23, 152:18 respirator [2] - 50:12, 50:14 response [2] - 57:1, 83:18 responsive [2] - 142:15, 143:4 rest [4] - 4:23, 87:7, 87:8, 137:19 restrictions [1] - 36:6 restrictive [5] - 75:8, 77:20, 78:11, 79:13, 134:19 result [5] - 68:13, 98:5, 98:13, 98:21, 120:13 results [3] - 73:11, 119:14, 124:19 retirees [2] - 117:11, 119:11 RETIREMENT [1] - 1:2 retro [6] - 143:16, 144:14, 144:15, 144:17, 146:8, 146:16 retroactive [1] - 145:3 retros [1] - 144:4 return [10] - 33:22, 78:6, 80:18, 97:7, 97:14, 97:16, 112:5, 112:6, 122:20 returned [1] - 112:2 returning [1] - 94:22 returns [9] - 93:19, 93:20, 94:15, 94:17, 95:24, 96:24, 123:22, 124:9, 124:10 reverse [1] - 122:2 review [13] - 19:22, 22:18, 26:5, 35:2, 35:12, 38:22, 72:7, 73:6, 77:18, 81:11, 93:12, 93:14, 132:7 reviewed [6] - 12:5, 23:8, 73:18, 82:4, 85:12, 104:9 reviewing [2] - 126:15, 126:16 Reviews [1] - 91:2 reviews [1] - 91:4 revised [2] - 116:22, 138:5 revisited [2] - 116:20, 116:21</p>	<p>rhinitis [2] - 82:18, 86:23 rising [1] - 144:10 risk [3] - 123:20, 123:23, 124:4 risks [2] - 123:22, 124:5 ROBERT [1] - 2:5 rock [1] - 67:10 rocks [2] - 141:19, 141:21 Rogers [1] - 12:9 role [2] - 129:2, 151:8 roll [3] - 3:4, 4:1, 105:12 rolling [4] - 115:21, 116:20, 117:19, 118:4 room [2] - 31:15, 69:22 roughly [2] - 112:3, 121:7 route [1] - 138:14 routines [1] - 50:21 rule [1] - 126:8 rumbly [1] - 102:1 rumblyings [1] - 101:17 run [3] - 56:6, 65:16, 124:17 Run [1] - 31:9 running [1] - 51:2</p>	<p>satisfied [1] - 59:1 saw [10] - 21:13, 42:15, 55:22, 59:18, 59:20, 59:23, 86:20, 87:3, 119:7 scarred [1] - 78:5 scarring [1] - 80:6 scenarios [1] - 124:16 schedule [5] - 101:10, 102:24, 103:6, 107:14, 107:19 scheduled [1] - 33:18 schedules [1] - 130:1 school [1] - 135:12 Schools [2] - 134:14, 151:1 Science [1] - 151:3 Scigacz [2] - 57:5, 57:6 SCOTT [12] - 2:17, 92:4, 99:1, 100:3, 101:12, 103:13, 104:16, 105:18, 105:23, 106:19, 107:3, 107:20 screen [2] - 92:5, 109:12 screner [1] - 47:9 screening [6] - 46:13, 46:22, 47:4, 48:5, 48:17, 49:3 scrub [1] - 129:22 Sea [1] - 45:11 seamless [5] - 141:22, 141:24, 142:4, 142:20, 143:4 search [1] - 85:1 second [27] - 5:17, 5:18, 9:3, 13:6, 16:7, 38:2, 39:2, 53:1, 67:8, 91:5, 98:7, 99:6, 101:19, 103:7, 126:4, 132:10, 138:6, 140:19, 140:23, 145:7, 147:22, 147:23, 149:6, 152:24, 153:1, 155:2, 155:4 Second [16] - 6:12, 7:9, 8:6, 9:24, 11:4, 12:10, 14:3, 24:13, 25:9, 26:8, 37:6, 87:17, 88:17, 89:19, 99:7, 108:3 seconded [28] - 5:19, 6:14, 7:11, 8:8, 9:5, 10:2, 11:6, 12:12, 13:8, 14:5, 16:9, 24:15, 25:11, 26:10, 37:8, 38:4, 39:4,</p>
S				
<p>sad [1] - 154:2 safe [1] - 125:18 salaries [2] - 112:20, 119:1 salary [2] - 100:8, 118:24 Samo [4] - 34:23, 35:7, 35:9, 35:16 Samo's [2] - 35:19, 35:21 sample [1] - 85:24 sand [2] - 66:13, 66:24 Sarah [21] - 109:1, 123:18, 126:6, 128:23, 130:22, 133:5, 133:16, 134:11, 135:5, 136:1, 136:19, 136:22, 141:16, 141:19, 142:10, 142:18, 143:14, 144:1, 144:22, 145:24, 150:12 SARAH [2] - 2:14, 2:16 sat [1] - 31:12</p>				

87:19, 88:19, 89:21, 91:7, 99:9, 108:5, 127:3, 132:12, 138:8, 148:1, 149:9
secondly [1] - 93:2
Secretary [8] - 2:6, 4:5, 4:22, 109:2, 127:22, 136:2, 144:19, 150:8
section [3] - 123:20, 124:2, 124:3
sector [1] - 118:7
see [28] - 54:4, 55:14, 56:22, 56:24, 62:7, 78:22, 82:7, 84:9, 86:18, 93:21, 95:22, 95:23, 96:2, 97:3, 100:20, 100:23, 100:24, 101:4, 104:20, 111:13, 116:15, 120:22, 134:9, 137:2, 137:21, 138:12, 143:5, 145:4
seeing [6] - 58:12, 66:15, 70:10, 86:5, 95:16, 116:4
seeking [2] - 18:7, 28:14
Segal [1] - 109:4
segment [1] - 94:7
selected [1] - 85:20
selection [2] - 95:15, 95:18
semiretired [1] - 57:15
Senate [2] - 133:19, 135:2
send [3] - 85:4, 86:8, 148:22
Senior [1] - 98:3
sent [9] - 26:3, 38:21, 41:19, 79:3, 84:6, 85:19, 86:6, 86:8, 89:15
separate [3] - 84:3, 144:13, 145:1
separating [1] - 146:8
September [5] - 63:13, 75:15, 103:18, 105:3, 106:7
septum [4] - 56:3, 56:20, 56:22, 57:4
series [1] - 47:11
serve [3] - 136:12, 151:10, 151:24
served [4] - 151:7, 151:13, 151:15, 152:2
service [7] - 20:19, 20:24, 23:21,

110:20, 141:17, 150:22, 152:18
serving [1] - 151:16
session [6] - 5:12, 5:14, 133:14, 145:12, 149:5, 149:8
Session [2] - 150:2, 150:4
sessions [2] - 71:2, 71:4
set [9] - 59:16, 63:21, 71:2, 83:9, 83:10, 92:20, 115:15, 128:24, 129:24
setting [2] - 77:13, 124:16
setup [5] - 46:21, 46:23, 47:4, 117:16
seven [5] - 17:16, 17:20, 27:22, 28:2, 52:6
several [11] - 48:3, 48:14, 50:3, 65:2, 66:9, 66:10, 67:4, 98:3, 116:6, 123:13, 144:9
severity [3] - 79:5, 79:7, 79:8
shaking [1] - 139:9
shape [3] - 45:8, 61:7, 61:22
share [1] - 92:4
shields [1] - 48:8
shift [4] - 31:14, 48:18, 51:2
shifts [1] - 49:2
shit [1] - 52:16
short [6] - 74:20, 93:3, 97:13, 104:14, 106:22, 107:11
short-term [3] - 97:13, 106:22, 107:11
shortage [2] - 47:23, 48:1
shortfall [1] - 116:11
Shorthand [1] - 157:6
shorthand [2] - 157:9, 157:12
shortly [1] - 70:2
shortness [3] - 73:1, 75:1, 87:3
shot [1] - 98:17
show [6] - 76:5, 77:18, 82:12, 120:16, 124:15, 147:10
showing [2] - 64:18, 120:12
shown [1] - 109:12
shows [1] - 93:17
shrunk [1] - 61:4

shutdown [2] - 57:17, 65:9
sick [6] - 49:17, 65:3, 65:5, 65:10, 65:11, 65:18
side [6] - 30:23, 69:24, 112:8, 112:9, 113:8, 120:18
sign [2] - 83:12, 135:3
sign-off [1] - 83:12
significant [5] - 36:5, 73:24, 76:15, 79:10, 83:18
significantly [3] - 76:14, 77:22, 78:4
similar [1] - 121:20
single [1] - 51:10
sinus [4] - 55:15, 55:18, 68:10, 86:23
sinuses [3] - 54:18, 54:23, 55:23
sip [1] - 68:2
sipped [1] - 68:2
sit [1] - 64:6
sitting [2] - 66:19, 140:7
six [4] - 51:6, 63:23, 107:6, 125:20
skied [1] - 51:15
skin [4] - 67:1, 69:7, 69:9, 69:17
sleep [1] - 70:1
Slide [4] - 112:1, 119:14, 122:13, 123:3
slide [9] - 93:16, 93:17, 94:18, 95:2, 95:19, 96:12, 105:15, 111:5, 118:19
slides [1] - 120:10
slight [4] - 98:12, 104:4, 118:22, 119:12
slightly [3] - 95:7, 95:8, 98:10
slow [2] - 62:3, 62:24
slower [1] - 103:7
slowly [2] - 60:21, 63:9
small [3] - 94:1, 94:3, 94:4
smaller [1] - 144:17
smallest [1] - 78:1
smooth [3] - 111:11, 111:14, 113:3
snapshot [2] - 111:6, 118:20
social [1] - 47:19
Society [1] - 75:20

solid [2] - 94:21, 97:14
Soltes [7] - 55:6, 55:7, 55:11, 55:12, 55:18, 55:20, 59:19
someone [4] - 53:20, 55:7, 114:24, 146:22
sometimes [1] - 48:5
somewhat [2] - 70:22, 86:21
somewhere [1] - 45:15
Soni [39] - 3:11, 6:19, 7:12, 7:17, 8:13, 9:10, 10:7, 11:6, 11:11, 12:17, 13:13, 14:10, 16:14, 24:21, 25:11, 25:16, 26:15, 37:14, 38:10, 39:9, 88:1, 89:4, 89:21, 90:5, 91:15, 99:17, 108:13, 127:12, 128:15, 130:8, 130:19, 131:4, 132:20, 141:7, 142:23, 148:9, 149:17, 153:9, 155:13
SONI [44] - 2:10, 6:20, 7:9, 7:18, 8:14, 9:11, 10:8, 11:4, 11:12, 12:18, 13:14, 14:11, 16:15, 24:22, 25:9, 25:17, 26:16, 37:15, 38:11, 39:10, 88:2, 89:5, 89:19, 90:6, 91:16, 99:18, 101:15, 102:15, 102:18, 103:8, 108:14, 121:10, 122:4, 122:12, 127:13, 128:23, 130:22, 132:21, 141:8, 142:14, 148:10, 149:18, 153:10, 155:14
soon [6] - 58:4, 63:17, 82:22, 126:17, 126:18, 135:4
sorry [4] - 32:6, 49:21, 52:2, 102:11
sort [1] - 47:23
sound [1] - 86:22
sounds [5] - 61:19, 73:24, 74:3, 80:4, 86:24
sources [1] - 103:4
South [1] - 1:12
south [1] - 51:18
southwest [1] - 51:18
spasm [1] - 75:18

speaking [1] - 84:24
specializes [1] - 81:4
specialty [1] - 58:16
specific [1] - 137:21
specifically [3] - 46:10, 80:17, 81:20
speed [1] - 65:17
spell [2] - 19:9, 29:12
spend [2] - 144:12, 145:9
spending [2] - 130:3, 130:24
spigot [1] - 54:23
spinal [1] - 32:20
sponsor [1] - 111:14
sport [2] - 51:13, 51:14
sport-wise [2] - 51:13, 51:14
sporting [2] - 21:10, 68:17
spot [1] - 117:8
Squad [2] - 45:12, 46:12
squad [1] - 45:16
squatting [1] - 51:3
squeeze [1] - 70:6
SS [1] - 157:1
Staff [3] - 150:21, 152:5, 152:19
staff [9] - 10:23, 15:8, 19:19, 29:22, 31:6, 98:1, 130:10, 143:1, 144:24
stair [6] - 30:21, 30:22, 31:23, 31:24, 35:23
stake [1] - 117:9
stakeholders [1] - 117:18
standing [2] - 64:7, 153:16
standpoint [2] - 98:15, 103:9
start [8] - 17:13, 18:11, 27:21, 28:18, 94:21, 96:10, 100:6, 136:8
started [16] - 23:14, 31:10, 54:18, 55:15, 58:11, 62:10, 62:14, 66:1, 66:2, 68:2, 70:10, 77:8, 77:10, 92:6
starting [5] - 6:10, 7:8, 14:1, 93:16, 137:5
starts [1] - 139:17
state [11] - 13:4, 19:8, 22:8, 23:11, 29:11, 34:18, 71:20, 72:19,

72:20, 93:17, 116:23 State [3] - 1:14, 151:1, 157:8 STATE [1] - 157:1 Statement [1] - 101:14 Statements [7] - 127:24, 128:6, 128:11, 129:7, 130:15, 131:9, 131:24 statements [1] - 115:7 stations [1] - 47:5 statute [3] - 114:10, 114:20, 146:13 statutorily [2] - 111:19, 125:16 statutory [10] - 113:11, 114:5, 116:4, 116:8, 116:24, 120:15, 121:3, 121:24, 122:16, 122:24 stay [1] - 105:9 STENOGRAPHIC [1] - 1:10 stepped [1] - 30:22 steroid [1] - 36:2 Steve [1] - 142:21 sticking [1] - 56:24 still [25] - 31:4, 31:7, 32:5, 33:3, 33:4, 36:4, 36:5, 64:22, 69:10, 72:22, 75:1, 94:22, 97:6, 97:13, 101:7, 102:24, 103:5, 113:4, 116:11, 117:21, 129:23, 143:5, 144:16, 147:16, 154:13 stimulated [1] - 70:17 stings [2] - 54:3, 54:12 stocks [3] - 93:21, 94:3, 94:9 stop [2] - 47:8, 56:14 stopped [1] - 62:11 straight [1] - 121:2 strategy [1] - 138:15 Street [1] - 1:13 stressed [1] - 52:2 stressful [1] - 63:6 stretcher [2] - 31:3, 50:9 strictly [1] - 125:21 stroke [2] - 69:23 STROM [13] - 109:8, 109:24, 110:16, 114:8, 117:2, 117:8, 118:16, 121:16,	122:7, 122:13, 125:7, 125:17, 125:23 strong [6] - 79:4, 87:1, 93:23, 94:6, 97:14, 153:23 stronger [1] - 61:8 structural [1] - 82:21 structure [2] - 140:8, 140:11 studies [3] - 78:16, 85:14, 87:10 study [9] - 42:16, 42:19, 42:22, 43:3, 84:21, 84:22, 85:12, 86:1, 86:11 Study [2] - 42:18, 93:1 stuff [1] - 130:5 subject [4] - 87:8, 92:10, 130:17, 131:10 subjective [3] - 73:20, 73:21, 85:20 subjectively [2] - 72:22, 86:23 submission [1] - 41:18 submit [1] - 41:13 subsequent [1] - 64:22 successful [1] - 92:10 successfully [1] - 92:11 sucked [1] - 46:1 suddenly [1] - 30:23 suffers [1] - 23:13 sufficient [2] - 18:5, 28:12 suggest [1] - 131:15 suggestion [2] - 144:11, 144:21 suggests [1] - 138:23 suit [1] - 134:9 suitably [1] - 152:17 Suite [1] - 1:13 summarize [3] - 23:10, 72:17, 98:19 summer [2] - 134:3, 135:8 summertime [1] - 69:19 sums [2] - 15:13, 104:10 supplemental [1] - 79:11 support [2] - 20:1, 30:2 supposed [2] - 65:20, 66:22 surgery [15] - 32:21,	33:6, 36:9, 36:12, 55:23, 56:2, 56:4, 56:9, 56:10, 56:13, 56:19, 56:21, 58:6, 62:14, 82:22 surgical [1] - 48:6 surpassed [1] - 76:14 surplus [1] - 100:17 surprise [1] - 139:8 Survivor [1] - 7:5 suspicion [2] - 75:12, 119:5 suture [2] - 56:5, 56:10 swelled [1] - 70:5 swimming [1] - 51:1 swings [1] - 111:16 switch [1] - 48:5 switched [1] - 62:13 sworn [12] - 19:2, 19:4, 22:2, 22:4, 29:5, 29:7, 34:12, 34:14, 44:2, 44:6, 71:11, 71:13 symptomatic [1] - 36:4 symptoms [23] - 23:24, 50:18, 52:8, 53:4, 53:13, 54:16, 55:2, 65:13, 68:5, 68:7, 68:8, 69:23, 72:24, 73:15, 74:13, 74:24, 82:5, 82:12, 82:20, 82:24, 86:16, 86:18, 86:20 system [2] - 70:18, 144:13	team [4] - 98:10, 98:15, 129:12, 142:24 TEBBENS [39] - 2:5, 6:24, 7:22, 8:18, 9:3, 9:15, 10:12, 11:16, 12:22, 13:18, 14:15, 16:7, 16:19, 25:2, 25:21, 26:20, 37:19, 38:15, 39:14, 88:9, 89:9, 90:10, 91:20, 99:22, 108:18, 126:5, 126:19, 126:24, 127:17, 133:1, 140:12, 140:17, 141:12, 143:3, 148:14, 149:4, 149:22, 153:14, 155:18 Tebbens [35] - 3:15, 6:23, 7:21, 8:17, 9:5, 9:14, 10:11, 11:15, 12:21, 13:17, 14:14, 16:9, 16:18, 25:1, 25:20, 26:19, 37:18, 38:14, 39:13, 88:8, 89:8, 90:9, 91:19, 99:21, 108:17, 126:11, 127:16, 132:24, 141:11, 143:8, 148:13, 149:8, 149:21, 153:13, 155:17 telephone [1] - 23:5 temperature [1] - 47:10 template [2] - 103:14, 103:19 temporary [2] - 12:1, 82:10 ten [2] - 33:7, 97:12 term [9] - 33:24, 64:4, 97:13, 106:22, 107:11, 110:21, 110:24, 117:7, 119:8 Terminal [3] - 46:15, 46:23, 47:3 terminal [2] - 48:15, 74:15 termination [1] - 131:17 terms [6] - 80:13, 102:4, 102:15, 110:13, 110:19, 129:19 territory [1] - 43:10 Test [1] - 75:14 test [10] - 64:18, 64:22, 74:16, 74:24, 75:16, 76:3, 76:5,	76:8, 76:21, 78:8 tested [1] - 66:16 testified [6] - 19:5, 22:5, 29:8, 34:15, 44:7, 71:14 testify [5] - 18:14, 28:20, 35:10, 69:4, 71:10 testimony [3] - 41:5, 42:12, 43:17 testing [4] - 73:12, 74:11, 74:17, 82:19 tests [2] - 75:4, 75:7 Teton [2] - 96:21 testing [1] - 66:15 THE [6] - 1:2, 1:7, 2:12, 49:21, 155:23, 155:24 therapies [1] - 84:2 therapist [3] - 23:22, 33:9, 70:8 therapy [9] - 23:22, 33:8, 45:23, 59:15, 59:24, 60:1, 60:2, 60:3, 70:11 therefore [1] - 152:3 thinking [2] - 74:21, 109:15 thinks [1] - 134:2 third [3] - 67:8, 76:5, 100:3 THIS [1] - 156:1 Thoracic [1] - 75:20 thoughts [1] - 138:19 thousand [1] - 148:24 thousands [1] - 48:14 three [12] - 10:21, 11:1, 51:19, 54:24, 63:22, 65:15, 70:14, 75:3, 88:16, 93:10, 95:22, 96:1 threshold [4] - 75:19, 76:3, 76:13, 76:14 throw [1] - 43:12 throwing [1] - 50:10 tie [1] - 129:5 tilt [1] - 94:3 TIME [1] - 156:1 timeline [1] - 63:21 timing [6] - 102:5, 104:24, 105:7, 105:23, 106:9, 106:16 TIMOTHY [1] - 2:7 tired [1] - 65:15 title [5] - 42:17, 85:2, 85:5, 137:14, 137:15 to-date [3] - 59:2, 77:3, 110:20 today [2] - 28:9,
T				
table [1] - 113:9 tables [1] - 47:4 talks [1] - 124:3 tall [1] - 52:5 target [8] - 103:23, 104:1, 104:3, 114:17, 116:2, 116:10, 117:10, 118:12 targeting [1] - 116:2 targets [2] - 103:21, 104:7 tax [11] - 101:5, 102:8, 102:9, 102:13, 103:6, 106:1, 106:5, 106:16, 107:18, 113:11 taxes [2] - 101:19, 103:2 taxpayers [1] - 117:18				

13:19, 14:5, 14:16, 16:20, 25:3, 25:22, 26:21, 37:20, 38:16, 39:15, 88:10, 89:10, 90:11, 91:21, 99:23 VALENCIA [26] - 2:9, 3:18, 6:4, 6:12, 7:2, 7:24, 8:20, 9:17, 9:24, 10:14, 11:18, 12:24, 13:20, 14:3, 14:17, 16:21, 25:4, 25:23, 26:22, 37:21, 38:17, 39:16, 88:11, 89:11, 90:12, 91:22 valuation [15] - 110:2, 110:4, 111:5, 111:21, 112:14, 113:10, 113:13, 113:16, 113:17, 117:5, 118:21, 119:14, 120:24, 121:1, 123:19 valuations [1] - 111:24 value [14] - 93:21, 110:22, 110:23, 111:8, 111:11, 111:15, 112:2, 112:4, 112:23, 113:1, 113:3, 115:17, 119:21 valued [1] - 152:18 variance [1] - 103:23 variety [1] - 72:23 various [2] - 73:9, 130:1 versus [5] - 95:13, 95:17, 96:1, 103:21, 111:15 vertigo [1] - 45:22 veto [1] - 134:6 video [1] - 3:24 video/audio [1] - 1:11 vigorous [2] - 73:3, 87:2 Vince [7] - 34:9, 43:21, 64:12, 69:1, 71:8, 86:8, 87:4 VINCENT [1] - 2:14 visual [1] - 45:22 VLAHOS [9] - 2:18, 100:5, 102:11, 102:17, 102:20, 103:12, 121:14, 121:17, 122:5 void [1] - 142:21 volatile [1] - 106:24 volatility [1] - 111:13 volume [4] - 46:21, 48:4, 48:10, 48:11	volumes [1] - 77:21 vote [3] - 4:1, 17:19, 28:2 voted [3] - 27:3, 39:21, 90:17 voting [1] - 139:20	whereas [4] - 150:19, 150:24, 151:12, 151:21 Whereas [1] - 151:5 WHICH [1] - 155:23 white [1] - 67:1 whole [2] - 31:5, 117:6 widely [1] - 111:16 Widow [1] - 7:7 Widow's [1] - 7:6 wife [5] - 15:6, 15:14, 15:16, 52:18, 52:23 WILLIAM [1] - 2:6 willing [1] - 147:17 winter [1] - 51:15 wise [2] - 51:13, 51:14 wiser [1] - 138:11 wish [4] - 42:12, 143:5, 150:21, 152:7 withheld [2] - 11:23, 144:18 Witness [6] - 19:2, 22:2, 29:5, 34:12, 44:2, 71:11 WITNESS [1] - 49:21 witness [8] - 19:4, 21:19, 22:4, 29:7, 34:5, 34:14, 44:6, 71:13 woke [4] - 66:10, 66:12, 67:20 woman [5] - 15:5, 151:9, 151:10, 151:23 women [2] - 153:23 wonderful [1] - 153:22 woods [1] - 51:21 words [2] - 82:10, 143:4 workout [3] - 50:21, 63:2 workup [1] - 69:23 world [1] - 46:14 worse [3] - 66:1, 66:2, 66:23 worsen [1] - 21:6 worsened [1] - 21:4 worthy [1] - 131:21 write [5] - 52:12, 52:16, 52:17, 147:17, 149:1 written [3] - 23:1, 35:15, 72:14	Y year [62] - 15:4, 32:21, 45:6, 51:17, 58:23, 60:24, 61:5, 61:23, 63:13, 64:2, 69:19, 77:11, 94:10, 94:19, 94:21, 94:23, 95:1, 95:16, 95:21, 96:10, 97:5, 101:3, 101:18, 101:22, 108:24, 110:23, 110:24, 111:14, 111:16, 111:22, 111:24, 112:4, 112:14, 112:24, 113:12, 113:20, 114:17, 115:18, 115:22, 116:1, 118:21, 119:9, 119:18, 120:13, 122:1, 122:17, 123:11, 125:2, 125:3, 125:6, 126:2, 128:10, 138:24 year's [6] - 113:10, 113:13, 113:16, 118:20, 119:16, 121:1 year-over-year [1] - 94:23 year-to-date [3] - 94:19, 95:1, 95:21 year-to-year [6] - 111:14, 111:16, 111:24, 112:4, 112:14, 119:9 years [17] - 54:21, 56:7, 65:14, 97:12, 101:6, 103:1, 113:5, 116:6, 119:7, 120:1, 120:16, 123:13, 124:10, 124:11, 126:14, 134:20, 151:8 yellow [1] - 67:2 yesterday [13] - 42:16, 42:17, 55:22, 59:19, 59:20, 59:21, 70:9, 84:21, 85:9, 86:7, 133:20, 134:5, 134:7 yields [1] - 106:20 York [1] - 42:16 yourself [1] - 40:23
	W wait [1] - 134:23 waiting [2] - 50:8, 133:18 walk [4] - 60:13, 60:14, 83:4 walking [5] - 48:14, 61:5, 70:3, 75:1, 83:3 wall [1] - 61:22 wants [2] - 55:22, 57:3 warp [1] - 65:17 watch [5] - 96:20, 96:22, 97:2, 97:4, 97:8 watching [1] - 98:14 watchlist [4] - 96:19, 97:23, 98:21, 99:4 water [3] - 67:23, 68:2 watery [1] - 55:3 ways [2] - 95:5, 117:16 weakness [1] - 73:2 website [1] - 4:11 Wednesday [2] - 3:3, 93:6 week [12] - 51:7, 53:1, 55:23, 59:18, 59:21, 60:2, 60:21, 67:8, 67:9, 74:15, 130:16, 135:7 week's [1] - 56:19 weekly [1] - 77:14 weeks [5] - 48:19, 59:23, 98:3, 139:17, 144:23 weighed [1] - 52:1 weighing [1] - 106:13 weight [3] - 51:5, 51:23, 60:22 weights [4] - 51:5, 60:17, 60:18, 95:7 Welbel [8] - 58:10, 58:11, 58:18, 58:19, 59:12, 59:18, 80:23, 81:17 Welbel's [1] - 81:8 well-established [1] - 75:19 Weller [3] - 136:6, 140:6, 144:24 WERE [1] - 155:23	X Xyzal [1] - 62:13	Z zero [2] - 135:2