1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF)
8	BUDGET COMMITTEE)
9	
10	STENOGRAPHIC REPORT OF PROCEEDINGS had at
11	the videoconference meeting of the above-entitled
12	matter, held at 20 South Clark Street, Suite 300,
13	in the City of Chicago, County of Cook, State of
14	Illinois, on January 19, 2022, commencing at the
15	hour of 9:00 a.m.
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	DODEDE EEDDENG Actions Envector
4	ROBERT TEBBENS, Active Trustee
5	WILLIAM MURPHY, Secretary and Active Trustee
6	ANTHONY MARTIN, Active Trustee
7	RESHMA SONI, City Comptroller
8	MARY SHERIDAN, Active Trustee ATTORNEYS FOR THE BOARD:
9	BURKE, BURNS AND PINELLI, LTD.
10	BY: MS. SARAH A. BOECKMAN
11	ALSO PRESENT: KELLY WELLER, Executive Director
12	JACLYN VLAHOS, Comptroller
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	MEMBER SONI: I hereby convene this
2	Budget Committee meeting for January 19, 2022.
3	Kelly, can you kindly call the roll?
4	MR. WELLER: Chairperson Soni is present.
5	Secretary Murphy.
6	MEMBER MURPHY: Here.
7	MR. WELLER: Trustee Sheridan.
8	MEMBER SHERIDAN: Here.
9	MR. WELLER: Trustee Martin.
10	MEMBER MARTIN: Here.
11	MR. WELLER: Trustee Tebbens.
12	MEMBER TEBBENS: Here.
13	MR. WELLER: All members of the committee
14	are present, Madam Chairman.
15	MEMBER SONI: Thank you. We have a
16	quorum for today's meeting.
17	Public Act 101-0640 and the Governor's
18	recent Disaster Proclamation dated January 7, 2022
19	allows this meeting to be conducted by audio and
20	videoconference. The Act requires a roll call vote
21	on each matter acted upon.
22	We are proceeding by videoconference
23	because we continue to believe that due to the
24	pandemic it is prudent not to be physically present

1 in the same space.

We have posted notice of this meeting in accordance with the Open Meetings Act and the meeting is being recorded. A transcript of the proceedings will be prepared and ultimately, after approval, will be available on the Fund's website.

Moving on now to public comment.

MR. WELLER: If there is public comment, please press star six on your phone.

MEMBER SONI: Consistent with Public Act 91-0715 and reasonable constraints determined by the Board of Trustees, at each regular meeting of the Board or its committees that is open to the public, members of the public may request a brief time to address the record on relevant matters within its jurisdiction.

Kelly, do we have any public comment today?

MR. WELLER: Madam Chairperson, I do not see any public comment.

MEMBER SONI: Hearing none, we will move on. I'd like to now turn things over to Executive Director Kelly Weller to proceed through our agenda.

MR. WELLER: I know we went through the Budget with each of you individually. This morning our procedure and process is to review this Budget amongst the committee and to seek a recommendation to the full Board to approve the Budget at the next meeting on the 26th.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Our goal here is to review, ask questions, and then prepare a recommendation for approval for the Board on the 26th.

I have asked Jackie to gather some information. Unfortunately, she has not been able to get that back to me so I am going to slow walk this a second here and give everyone the preamble. In that, we approached this year's Budget with the expectation of keeping the overall year-over-year expenses between what I think is the broader what I would call inflationary pressures of what we are seeing outside of this building and outside of this office somewhere under 7 percent. I asked Jackie to keep the budget items somewhere between 4 and 6 percent. She has done a great job. Our original Budget came in around 5.1. Some Trustees brought us some additional items they wanted us to include in the Budget and commit to. With that, we have

put that in its final version. Right now we're at
about 5.6.

So Yeoman's job given the broader economic circumstances keeping this Budget under what I think is more broad based inflation.

So jumping in right off the bat here I have got office salaries. We are going to move past that item pretty quick because I want to do that under executive session because we have some specific things regarding salaries that we want to talk about there.

Moving next to line item Employee

Benefits. You are seeing a 9.4 percent increase,
that is really not the true accurate increase.

What we looked at I think is a better expectation
is to look at the estimated expenditures for 2021
at 383 and then looking at our budget of 389. I
think that is more in line with the 4 percent that
was approved at I believe it was the November
meeting to move forward with our health insurance
increase.

A very nominal increase as far as I am concerned but a small marginal increase in health insurance. I think it is well within what we

1 talked about. 2 Moving down to Legal. We can see we are 3 under budget in Legal. We don't anticipate those 4 expenses moving outside of this range so we 5 continued with the estimated figure on the Budget. This is the last year on 6 Leasehold. 7 our lease abatement so we're moving forward with rent as we have it at \$252,200. 8 9 Jackie is now on. I am going to turn 10 this over to Jackie right now. 11 I am at Leasehold Improvement. I am 12 going to bring this adjusted piece up. 13 I do apologize to the committee. We had 14 a small correction that needed to be made this 15 morning that was brought forward and we prefer to have the most accurate version in front of you as 16 17 we move forward. 18 I am going to go ahead and make this switch and turn this over to Jackie. 19 I am at Leasehold Improvements, Jackie, if you want to 20 21 start from there.

24 MR. WELLER: I am just dropping down

MS. VLAHOS: Are you going through each

22

23

individual line?

quickly and seeing if there is any questions on anything. I think there is only a couple places where there is going to be questions but I prefer us to walk through this page one Budget.

MEMBER MARTIN: Go ahead and go through it, I think that is probably the right thing to do. I was just wondering if any trustees had any comments because I think most of us -- I think Kelly pretty accurately reflected -- I think he did a very thorough job of going through this I think with each one of us individually.

I am very positive on the changes. I am very positive on the Budget. I had a chance to review it pretty thoroughly and I was kind of curious what other trustees felt if they haven't had the opportunity to go through it as thoroughly.

MS. BOECKMAN: Trustee Martin, maybe, if it is okay, just for purposes of the record, before the committee, Jackie could continue what Kelly was doing and quickly run through the remainder of it.

I don't think there is much left and then we can get comments from the committee, if that is okay, just to establish the record for the committee.

1 MEMBER MARTIN: I think that is where I 2 was going. I have no objection. 3 MS. VLAHOS: Do you just want me to hit the highlights then? 4 5 MR. WELLER: Yes, just hit the 6 highlights. 7 MS. VLAHOS: The highlights I would 8 probably hit the major changes and then see if 9 anyone else has questions. Otherwise, it is kind 10 of the same from the previous years. There is 11 nothing really to comment on, unless they want to know what is in the accounts, I can do that. 12 13 From Leasehold, like Kelly was saying, 14 basically, there is a couple of things in our 15 lease. In the next year, we do have one month of 16 abatement left. This savings is offset a little 17 bit by -- I was actually talking with Trustee 18 Tebbens, they are fighting it, but our portion of the taxes for the building, they are estimating to 19 go up from about \$200 a month to about \$1,000. 20 21 We just found out about this in January. 22 It is reflected in our budget, though. Even though they are contesting this, that is the increase that 23

we are seeing as of right now. But this increase

24

in expense is offset by a savings of one month of abatement for 2022.

that we were over budget and this is just basically due to the fact that when our previous Executive Director had left, that basically we had contracted with Burke Burns and Pinelli to do the interim Executive Director position from I believe February to June and this is just where that expense is reflected in there, that we couldn't have budgeted for previously because we didn't know that this was going to happen.

For Actuary for 2021, we are under budget and it's just because that we had basically projected to have more service purchase calculations and we also thought there would be more impact statements that didn't occur for 2021.

And then we also have kind of a catchall, kind of like in 2020, for basically computer equipment, computer maintenance, printing, printing education. A lot of these accounts basically are under budget and this is just due to the fact that with Covid and with a lot of the restrictions on Illinois, as well as our country, a lot of things

weren't open or able for us to do. For example,
like traveling and continuing education.

We have in our 2022 Budget reflected the fact that we are anticipating this current year to be more reflective of the pre-Covid conditions.

I am going to hit the highlights very quickly from the 2021 to 2022 Budget.

The first change is going to be salaries. We are going to talk about that in more detail and most likely probably in executive session. You can see there is an increase of \$53,600, which is approximately 3.4 percent.

We're going to speak about that a little bit in the future so we're going to skip over that.

Employee Benefits Budget from 2021 to 2022. There is an increase here and this was basically just due to the fact that there was life event changes that are not foreseeable where people had some changes in their coverage in 2021 in our office.

I think the more reflective thing to see where that expense is at is to see from the 2021 actual expense, which is \$383,500. We are actually budgeting for employee benefits to be \$389,000.

```
1
     Basically, that is an increase of approximately
     $5,000. If you look at it in that regards, our
2
 3
     expense for employee benefits are relatively flat.
               The Consulting budget from 2021 to 2022
 4
 5
     is increasing quit largely by 137 percent, which is
     $44,000.
 6
 7
               I am going to let Kelly talk about that
     in more detail but this is kind of encompassing our
8
 9
     future goals for IT and computer safety.
10
               Do you want to talk a little bit about
11
     that, Kelly?
                                    Thanks, Jackie.
12
               MR. WELLER:
                             Sure.
                                                     Ι
13
     will keep this quick.
14
               As many of you know, we have got some
15
     initiatives on the horizon. One of them is to
16
     implement a one, three and five year strategic IT
17
     plan.
18
               Part of that is looking at essentially
     the end goal being a benefits administration
19
     upgrade and a member portal that integrates with
20
21
     that benefit administration software.
22
               In order to do that, we are going to have
     to have a series of internal, what I would call,
23
24
     foundation building blocks that need to be put in
```

place and we have made a nice kind of thought around what those building blocks need to be. But what we are going to do this year is bring in a consultant to help us identify what those specific steps should be and help us identify RFPs that need to be written and issued for upgrades in our system. Whether that be through SQL, whether that be through website development. There is many, many things. DocuSign. The goal being an application to administration link between all of the IT components so that we have one essentially holistic system operating. Right now we have two or three different pieces that are all kind of bolted together. This is the first step of that.

The original, as you can look over there, \$32,000 is the original amount that was in there, that was essentially our lobbyist and our payroll software consultant who helps us. I think the payroll software and the administration payroll side is up to speed. This additional 44 is for what I would call SQL work, cloud work, strategic operational planning and website work, that we want to get started in 2022.

It is not a large amount in the real

world of IT but it is an important strategic step
for us. I have talked to each of you individually
about this so I think that is about enough, unless
there is specific questions.

Okay, Jackie.

MS. VLAHOS: We will move on then from the Consulting and then we are going to go on with the Auditing budget. Basically, we do a Department of Insurance audit, that happens every other year. In 2021, we performed the Department of Insurance audit. Therefore, in 2022, we don't have to do that this year and therefore you see a savings in that line item.

Printing and Postage, it is kind of a combination together. We are going to see in 2022 we're going to be producing the Popular Report. We also are going to have some increase of the newsletters.

What I do want to point out, if you see in the 2021 Budget, where you see the \$33,000 is for printing and the \$39,800 for postage.

Basically that number reflects the things that are required by statute.

And then if you look on to the 2022

Budget, you can see the increase. This is just
basically for communications and stuff that we feel
are important for our membership.

I think with the newsletter, the Popular Report, those kind of things are going to increase. Later on we can discuss distribution of that, those kind of things, but that you will see reflected in those two.

The next is Training and Education.

Training and Education, what you can see here is we try to look at what the pre-Covid numbers looked like. So when you look at the five year, you can see we took basically a look at what the travel looked like and this number reflects what it would appear to look like before the travel restrictions occurred.

We do have a one year where it seems quite a bit high. I know I talked to some Trustees about that in 2019 at \$62,000. That was just due to the fact that we had an increase amount in preretirement seminars. Through discussions with other Trustees, they felt comfortable that one preretirement seminar would be good. So that is where we come up with the \$38,000, which is more

1 reflective of what we did in the 2018 year.

The last thing I want to point out is for Election budget. This is increased and the increase is basically just due to as of right now we have two elections that are going to occur in 2022. In 2021, we only had one election at that time. So there is going to be an increase there.

Surprisingly, I reached out to them, you would think that this amount would double, but when I reached out to the auditing firm that does this service for us, they gave us a quote and surprisingly it is only a little bit extra. We will accept any savings where we can get it.

Are there any questions?

MR. WELLER: Jackie, one thing I want you to hit on at the bottom is the Investment Evaluation. Why it is set down below and just a quick comment on that.

MS. VLAHOS: Investment Evaluation we kind of kicked around back and forth. We wanted to make sure everything is disclosed properly.

Investment Evaluation was included in the operating budget portion before. We had discussions of whether that is part of the

1 operating, whether it is not.

Just to make everybody aware, and I think to put it on here, and I guess this is a discussion we can have further, if it is appropriate or not to be included, but it is a \$310,000. That is basically for Callan for their contracted service as well as for the Bloomberg quarterly fee makes up that \$310,000.

There is no increase that we are anticipating for the 2022 year. And, honestly, with including this investment expense, if we did decide to that, it is kind of nice because it does bring our actual overall budget increase to 5.14 instead of 5.6.

It's up to you if you want to see it included or not. I wanted to put it out there that we are still going to be paying that quarterly Bloomberg. I believe it is like \$6,750 a quarter as well as our contract with Callan.

MEMBER MARTIN: Quick question, Jackie.

Is that Bloomberg subscription accessible by trustees or is that just by our CIO and staff?

MS. VLAHOS: That is a Lorna question.

MR. WELLER: Trustee Martin, I will get

1 back to you on that. 2 MEMBER MARTIN: Thank you. 3 MR. WELLER: With that, Chairperson Soni, that I think concludes essentially the open portion 4 5 of this. 6 I'd ask that maybe you see if there is 7 any questions for us. If not, maybe we could look 8 to go into executive session for the salary 9 component. 10 MEMBER SONI: Are there any questions 11 regarding the non-personnel portion of the Budget? 12 Hearing none. 13 Thank you, Kelly and Jackie. 14 I would like to now make a motion to go 15 into executive session pursuant to Section 2(c)1 to 16 discuss compensation of specific employees. 17 Is there a second? 18 MEMBER TEBBENS: I will second it. MEMBER SONI: Seconded by Trustee 19 20 Tebbens. 21 Kelly, please call the roll call vote. 22 MR. WELLER: Trustee Soni. 23 MEMBER SONI: Yes. 24 MR. WELLER: Trustee Martin.

1	MEMBER MARTIN: Yes.
2	MR. WELLER: Trustee Sheridan.
3	MEMBER SHERIDAN: Yes.
4	MR. WELLER: Secretary Murphy.
5	MEMBER MURPHY: Yes.
6	MR. WELLER: Trustee Tebbens.
7	MEMBER TEBBENS: Yes.
8	MR. WELLER: Vote passes.
9	(Whereupon, the Board went into
10	Executive Session off the record.
11	No action was taken in Executive
12	Session.)
13	MEMBER SONI: We are now out of the
14	Executive Session.
15	Are there any final comments from the
16	committee regarding the Budget?
17	I'd like to thank Kelly and Jackie again
18	for presenting the 2022 Operating Budget.
19	Do any trustees have any other comments?
20	If not, I'd like to ask for a motion to approve the
21	recommendation of the 2022 Operating Budget to the
22	full Board, including a 3 percent increase for both
23	Kelly Weller, Executive Director, and Lorna Scott,
24	our Chief Investment Officer.

_	
1	MEMBER MURPHY: I would like to make a
2	motion.
3	MEMBER MARTIN: Second.
4	MEMBER SONI: Motion was made by Trustee
5	Murphy. Seconded by Martin. Roll call vote,
6	please.
7	MR. WELLER: Trustee Soni.
8	MEMBER SONI: Yes.
9	MR. WELLER: Secretary Murphy.
10	MEMBER MURPHY: Yes.
11	MR. WELLER: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	MR. WELLER: Trustee Tebbens.
14	MEMBER TEBBENS: Yes.
15	MR. WELLER: Trustee Martin.
16	MEMBER MARTIN: Yes.
17	MR. WELLER: Unanimous.
18	MEMBER SONI: The vote is approved. We
19	will be making the recommendation to the full Board
20	in our next meeting.
21	Thank you all again for your time on
22	this.
23	I am going to old business and new
24	business. Is there any old business to discuss or

```
1
     any new business?
2
               Hearing none, is there a motion to
3
     adjourn today's meeting?
 4
               MEMBER MURPHY: Motion to adjourn.
               MEMBER SONI: Motion to adjourn made by
5
 6
     Trustee Murphy.
7
               Is there a second?
8
               MEMBER TEBBENS: I will second it.
               MEMBER SONI: Seconded by Trustee
9
10
     Tebbens. All in favor?
11
                    (Chorus of ayes.)
12
               MEMBER SONI: The Budget Committee
13
     meeting is adjourned.
14
               Thank you all for your time today.
15
16
                (WHICH WERE ALL THE PROCEEDINGS
17
                IN THE ABOVE-ENTITLED MEETING
18
               AT THIS DATE AND TIME.)
19
20
21
22
23
24
```

1	STATE OF ILLINOIS)) SS.
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
10	proceedings given at the taking of said cause and
11	that the foregoing is a true and correct transcript
12	of her shorthand notes so taken as aforesaid; and
13	contains all the proceedings given at said cause.
14	
15	
16	Pebbie Tyrrell
17	DEBBIE TYRRELL, CSR
18	License No. 084-001078
19	
20	
21	
22	
23	
24	

\$	44 [1] - 13:20	aforesaid [1] - 22:12	5:5, 5:9, 19:9, 19:22,	circumstances [1] -
'		agenda [1] - 4:24	20:19	6:4
\$1,000 [1] - 9:20	5	ahead [2] - 7:18, 8:5	BOARD [3] - 1:2, 2:2,	City [2] - 1:13, 2:6
\$200 [1] - 9:20	5.1 [1] - 5:22	ALL [1] - 21:16	2:8 BOECKMAN[2] -	Clark [1] - 1:12
\$252,200 [1] - 7:8 \$310,000 [2] - 17:5,	5.14 [1] - 17:13	allows [1] - 3:19 ALSO [1] - 2:11	2:10, 8:17	cloud [1] - 13:21 combination [1] -
17:8	5.6 [2] - 6:2, 17:14	amount [4] - 13:16,	bolted [1] - 13:14	14:15
\$32,000 [1] - 13:16	0.0 [2] 0.2,	13:24, 15:20, 16:9	bottom [1] - 16:16	comfortable [1] -
\$33,000 [1] - 14:20	6	AND [3] - 1:3, 2:9,	brief [1] - 4:14	15:22
\$38,000 [1] - 15:24		21:18	bring [3] - 7:12, 13:3,	commencing [1] -
\$383,500 [1] - 11:23	6 [1] - 5:20	ANNUITY [1] - 1:3	17:13	1:14
\$389,000 [1] - 11:24		ANTHONY [1] - 2:5	broad [1] - 6:5	comment [6] - 4:7,
\$39,800 [1] - 14:21	7	anticipate [1] - 7:3	broader [2] - 5:16, 6:3	4:8, 4:17, 4:20, 9:11,
\$44,000 [1] - 12:6	7 [2] - 3:18, 5:19	anticipating [2] - 11:4,	brought [2] - 5:22,	16:18
\$5,000 [1] - 12:2	1 [2] 0.10, 0.10	17:10	7:15	comments [4] - 8:8,
\$53,600 [1] - 11:11	9	apologize [1] - 7:13	Budget [21] - 3:2, 5:2, 5:3, 5:5, 5:14, 5:22,	8:22, 19:15, 19:19 commit [1] - 5:24
\$6,750 [1] - 17:18		appear [1] - 15:15 APPEARANCES [1] -	5:24, 6:4, 7:5, 8:4,	Committee [2] - 3:2,
\$62,000 [1] - 15:19	9.4 [1] - 6:13	2:1	8:13, 11:3, 11:7,	21:12
0	91-0715 [1] - 4:11	application [1] - 13:10	11:15, 14:20, 15:1,	COMMITTEE [1] - 1:7
<u> </u>	9:00 [1] - 1:15	approached [1] - 5:14	18:11, 19:16, 19:18,	committee [7] - 3:13,
084-001078 [1] - 22:18	Α	appropriate [1] - 17:4	19:21, 21:12	5:4, 7:13, 8:19, 8:22,
	Α	approval [2] - 4:6, 5:9	budget [12] - 5:20,	8:24, 19:16
1	a.m [1] - 1:15	approve [2] - 5:5,	6:17, 7:3, 9:22, 10:4,	committees [1] - 4:13
404.064077 0:47	abatement [3] - 7:7,	19:20	10:13, 10:22, 12:4,	communications [1] -
101-0640 [1] - 3:17 137 [1] - 12:5	9:16, 10:2	approved [2] - 6:19,	14:8, 16:3, 16:23, 17:13	15:2 compensation [1] -
137 [1] - 12.5 19 [2] - 1:14, 3:2	able [2] - 5:11, 11:1	20:18	BUDGET [1] - 1:7	18:16
19[2] - 1.14, 5.2	ABOVE [1] - 21:17	ATTORNEYS (1) 2:0	budgeted [1] - 10:10	component [1] - 18:9
2	above-entitled [1] -	ATTORNEYS [1] - 2:8 audio [1] - 3:19	budgeting [1] - 11:24	components [1] -
	1:11	audit [2] - 14:9, 14:11	building [4] - 5:18,	13:11
2(c)1 [1] - 18:15	ABOVE-ENTITLED [1]	auditing [1] - 16:10	9:19, 12:24, 13:2	Comptroller [2] - 2:6,
20 [1] - 1:12	- 21:17 accept [1] - 16:13	Auditing [1] - 14:8	Burke [1] - 10:7	2:12
2018 [1] - 16:1	accessible [1] - 17:21	available [1] - 4:6	BURKE [1] - 2:9	computer [3] - 10:19,
2019 [1] - 15:19	accordance [1] - 4:3	aware [1] - 17:2	Burns [1] - 10:7	10:20, 12:9
2020 [1] - 10:19	accounts [2] - 9:12,	ayes [1] - 21:11	BURNS [1] - 2:9	concerned [1] - 6:23
2021 [12] - 6:16, 10:3, 10:13, 10:17, 11:7,	10:21	_	business [5] - 20:23, 20:24, 21:1, 22:8	concludes [1] - 18:4 conditions [1] - 11:5
11:15, 11:19, 11:22,	accurate [2] - 6:14,	В	BY [1] - 2:10	conducted [1] - 3:19
12:4, 14:10, 14:20,	7:16	based [1] - 6:5	51 [1] 2.10	consistent [1] - 4:10
16:6	accurately [1] - 8:9	bat [1] - 6:6	С	constraints [1] - 4:11
2022 [16] - 1:14, 3:2,	Act [4] - 3:17, 3:20,	BEFORE [1] - 1:1		consultant [2] - 13:4,
3:18, 10:2, 11:3,	4:3, 4:10 acted [1] - 3:21	below [1] - 16:17	calculations [1] -	13:18
11:7, 11:16, 12:4,	action [1] - 3.21	benefit [1] - 12:21	10:16	Consulting [3] - 10:3,
13:23, 14:11, 14:15, 14:24, 16:6, 17:10,	Active [4] - 2:3, 2:4,	BENEFIT [1] - 1:3	Callan [2] - 17:6, 17:19	12:4, 14:7
19:18, 19:21	2:5, 2:7	Benefits [2] - 6:13,	catchall [1] - 10:18	contains [1] - 22:13
26th [2] - 5:6, 5:9	actual [2] - 11:23,	11:15	Certified [1] - 22:6	contesting [1] - 9:23
	17:13	benefits [3] - 11:24,	Chairman [1] - 3:14	continue [2] - 3:23, 8:19
3	Actuary [1] - 10:13	12:3, 12:19 better [1] - 6:15	Chairperson [3] - 3:4,	continued [1] - 7:5
	additional [2] - 5:23,	between [3] - 5:16,	4:19, 18:3	continuing [1] - 11:2
3 [1] - 19:22	13:20	5:20, 13:10	chance [1] - 8:13	contract [1] - 17:19
3.4 [1] - 11:12	address [1] - 4:15 adjourn [3] - 21:3,	bit [5] - 9:17, 11:14,	change [1] - 11:8	contracted [2] - 10:6,
300 [1] - 1:12 383 [1] - 6:17	21:4, 21:5	12:10, 15:18, 16:12	changes [4] - 8:12,	17:6
383 [1] - 6:17 389 [1] - 6:17	adjourned [1] - 21:13	blocks [2] - 12:24,	9:8, 11:18, 11:19	convene [1] - 3:1
- 0.17	adjusted [1] - 7:12	13:2	CHICAGO [1] - 1:3 Chicago [1] - 1:13	Cook [1] - 1:13
4	administration [4] -	Bloomberg [3] - 17:7,	Chief [1] - 19:24	correct [1] - 22:11
	12:19, 12:21, 13:10,	17:18, 17:21	Chorus [1] - 21:11	correction [1] - 7:14
4 [2] - 5:20, 6:18	13:19	Board [7] - 4:12, 4:13,	CIO [1] - 17:22	country [1] - 10:24
		<u> </u>		
	DEBBIE TY	RRELL REPORTI		_
		(630) 292-174	2	

County [2] - 1:13, 22:8 COUNTY [1] - 22:2 couple [2] - 8:2, 9:14 court [1] - 22:7 coverage [1] - 11:19 Covid [3] - 10:23, 11:5, 15:11 CSR [1] - 22:17 curious [1] - 8:15 current [1] - 11:4

D

DATE [1] - 21:18 dated [1] - 3:18 **DEBBIE** [1] - 22:17 **DEBORAH** [1] - 22:6 decide [1] - 17:12 **Department** [2] - 14:8, 14:10 detail [2] - 11:9, 12:8 determined [1] - 4:11 development [1] -13.8 different [1] - 13:13 Director [5] - 2:11, 4:23, 10:6, 10:8, 19:23 Disaster [1] - 3:18 disclosed [1] - 16:21 discuss [3] - 15:6, 18:16, 20:24 discussion [1] - 17:3 discussions [2] -15:21, 16:24 distribution [1] - 15:6 DocuSign [1] - 13:9 done [1] - 5:21 double [1] - 16:9 down [3] - 7:2, 7:24, 16:17 dropping [1] - 7:24 **DU** [1] - 22:2 due [6] - 3:23, 10:5, 10:22, 11:17, 15:19, 16:4 DuPage [1] - 22:8

Ε

economic [1] - 6:4 education [2] - 10:21, 11:2 Education [2] - 15:9, 15:10 Election [1] - 16:3 election [1] - 16:6 elections [1] - 16:5 employee [3] - 11:15, 11:24, 12:3

Employee [1] - 6:12 **employees** [1] - 18:16 encompassing [1] -12:8 end [1] - 12:19 **ENTITLED** [1] - 21:17 entitled [1] - 1:11 equipment [1] - 10:20 essentially [4] - 12:18, 13:11, 13:17, 18:4 establish [1] - 8:23 estimated [2] - 6:16, 7.5 **estimating** [1] - 9:19 **Evaluation** [3] - 16:17, 16:19, 16:22 event [1] - 11:18 **example** [1] - 11:1 executive [4] - 6:9, 11:10, 18:8, 18:15 Executive [8] - 2:11, 4:22, 10:5, 10:8, 19:10, 19:11, 19:14, 19:23 expectation [2] - 5:15, 6:15 expenditures [1] -

F

expense [6] - 10:1,

12:3, 17:11

extra [1] - 16:12

10:9, 11:22, 11:23,

expenses [2] - 5:16,

6.16

7.4

fact [5] - 10:5, 10:22, 11:4, 11:17, 15:20 far [1] - 6:22 favor [1] - 21:10 February [1] - 10:8 fee [1] - 17:7 felt [2] - 8:15, 15:22 **fighting** [1] - 9:18 **figure** [1] - 7:5 **final** [2] - 6:1, 19:15 FIREMEN'S [1] - 1:3 firm [1] - 16:10 first [2] - 11:8, 13:14 five [2] - 12:16, 15:12 flat [1] - 12:3 FOR [1] - 2:8 foregoing [1] - 22:11 foreseeable [1] -11:18 forth [1] - 16:20 forward [4] - 6:20, 7:7, 7:15, 7:17 foundation [1] - 12:24

front [1] - 7:16 full [3] - 5:5, 19:22, 20:19 FUND [1] - 1:3 Fund's [1] - 4:6 future [2] - 11:14, 12:9

G

gather [1] - 5:10 given [3] - 6:3, 22:10, 22:13 goal [3] - 5:7, 12:19, 13:9 goals [1] - 12:9 Governor's [1] - 3:17 great [1] - 5:21 guess [1] - 17:3

Н

health [2] - 6:20, 6:23 hearing [3] - 4:21, 18:12. 21:2 held [1] - 1:12 help [2] - 13:4, 13:5 helps [1] - 13:18 hereby [1] - 3:1 high [1] - 15:18 highlights [4] - 9:4, 9:6, 9:7, 11:6 hit 151 - 9:3. 9:5. 9:8. 11:6. 16:16 holistic [1] - 13:12 honestly [1] - 17:10 horizon [1] - 12:15 hour [1] - 1:15

- 1

identify [2] - 13:4, **ILLINOIS** [1] - 22:1 Illinois [3] - 1:14, 10:24, 22:9 impact [1] - 10:17 implement [1] - 12:16 important [2] - 14:1, 15:3 Improvement [1] -7.11 Improvements [1] -7:20 **IN** [2] - 1:7, 21:17 include [1] - 5:23 included [3] - 16:22, 17:5, 17:16 including [2] - 17:11, 19:22

6:23, 9:23, 9:24, 11:11, 11:16, 12:1, 14:17, 15:1, 15:5, 15:20, 16:4, 16:7, 17:9, 17:13, 19:22 increased [1] - 16:3 increasing [1] - 12:5 **individual** [1] - 7:23 individually [3] - 5:2, 8:11, 14:2 **inflation** [1] - 6:5 inflationary [1] - 5:17 information [1] - 5:11 initiatives [1] - 12:15 instead [1] - 17:14 insurance [2] - 6:20, 6:24 Insurance [2] - 14:9, 14:10 integrates [1] - 12:20 interim [1] - 10:7 internal [1] - 12:23 Investment [2] -16:16, 19:24 investment [3] -

6:14, 6:21, 6:22,

.

items [2] - 5:20, 5:23

16:19, 16:22, 17:11

issued [1] - 13:6

13:11, 14:1

14:13

IT [4] - 12:9, 12:16,

item [3] - 6:8, 6:12,

Jackie [12] - 5:10,
5:19, 7:9, 7:10, 7:19,
7:20, 8:19, 12:12,
14:5, 17:20, 18:13,
19:17
jackie [1] - 16:15
JACLYN [1] - 2:12
January [4] - 1:14,
3:2, 3:18, 9:21
job [3] - 5:21, 6:3, 8:10
jumping [1] - 6:6
June [1] - 10:9
jurisdiction [1] - 4:16

keep [2] - 5:20, 12:13 keeping [2] - 5:15, 6:4 KELLY [1] - 2:11 Kelly [12] - 3:3, 4:17, 4:23, 8:9, 8:19, 9:13, 12:7, 12:11, 18:13, 18:21, 19:17, 19:23 kicked [1] - 16:20 kind [12] - 8:14, 9:9, 10:18, 10:19, 12:8, 13:1, 13:13, 14:14, 15:5, 15:7, 16:20, 17:12 kindly [1] - 3:3

L

large [1] - 13:24 largely [1] - 12:5 last [2] - 7:6, 16:2 lease [2] - 7:7, 9:15 **leasehold** [1] - 7:6 Leasehold [3] - 7:11, 7:20, 9:13 left [3] - 8:21, 9:16, 10:6 Legal [2] - 7:2, 7:3 License [1] - 22:18 life [1] - 11:17 likely [1] - 11:10 line [4] - 6:12, 6:18, 7:23, 14:13 link [1] - 13:10 lobbyist [1] - 13:17 look [9] - 6:16, 12:2, 13:15, 14:24, 15:11, 15:12, 15:13, 15:15, 18.7 looked [3] - 6:15, 15:11. 15:14 looking [2] - 6:17, 12:18 looks [1] - 10:3 Lorna [2] - 17:23, 19:23 LTD[1] - 2:9

М

Madam [2] - 3:14, 4:19

maintenance [1] -10:20 major [1] - 9:8 marginal [1] - 6:23 MARTIN [9] - 2:5, 3:10, 8:5, 9:1, 17:20, 18:2, 19:1, 20:3, 20:16 Martin [6] - 3:9, 8:17, 17:24, 18:24, 20:5, 20:15 MARY [1] - 2:7 MATTER[1] - 1:7 matter [2] - 1:12, 3:21 matters [1] - 4:15 **MEETING** [1] - 21:17 meeting [12] - 1:11, 3:2, 3:16, 3:19, 4:2,

DEBBIE TYRRELL REPORTING SERVICE

increase [19] - 6:13,

(630) 292-1742

4:4, 4:12, 5:6, 6:20, 20:20, 21:3, 21:13 Meetings [1] - 4:3 member [1] - 12:20 MEMBER [35] - 3:1, 3:6, 3:8, 3:10, 3:12, 3:15, 4:10, 4:21, 8:5, 9:1, 17:20, 18:2, 18:10, 18:18, 18:19, 18:23, 19:1, 19:3, 19:5, 19:7, 19:13, 20:1, 20:3, 20:4, 20:8, 20:10, 20:12, 20:14, 20:16, 20:18, 21:4, 21:5, 21:8, 21:9, 21:12 MEMBERS [1] - 2:2 members [2] - 3:13, membership [1] - 15:3 month [3] - 9:15, 9:20, morning [2] - 5:2, 7:15 most [3] - 7:16, 8:8, 11:10 motion [7] - 18:14, 19:20, 20:2, 20:4, 21:2, 21:4, 21:5 move [5] - 4:21, 6:7, 6:20, 7:17, 14:6 moving [5] - 4:7, 6:12, 7:2, 7:4, 7:7 MR [26] - 3:4, 3:7, 3:9, 3:11, 3:13, 4:8, 4:19,

Ν

Murphy [5] - 3:5, 19:4,

5:1, 7:24, 9:5, 12:12,

16:15, 17:24, 18:3,

18:22, 18:24, 19:2,

19:4, 19:6, 19:8,

20:7, 20:9, 20:11,

MS [8] - 2:10, 7:22,

16:19, 17:23

20:10, 21:4

MURPHY [6] - 2:4,

3:6, 19:5, 20:1,

20:5, 20:9, 21:6

20:13, 20:15, 20:17

8:17, 9:3, 9:7, 14:6,

need [3] - 12:24, 13:2, 13.5 needed [1] - 7:14 new [2] - 20:23, 21:1 newsletter [1] - 15:4 newsletters [1] -14:18 next [5] - 5:5, 6:12, 9:15, 15:9, 20:20

nice [2] - 13:1, 17:12 nominal [1] - 6:22 non [1] - 18:11 non-personnel [1] -18:11 **none** [3] - 4:21, 18:12, 21:2 notes [1] - 22:12 nothing [1] - 9:11 notice [1] - 4:2 November [1] - 6:19 number [2] - 14:22, 15:14 numbers [1] - 15:11

O

oath [1] - 22:7 **objection** [1] - 9:2 occur [2] - 10:17, 16:5 occurred [1] - 15:16 **OF** [5] - 1:3, 1:7, 1:10, 22:1, 22:2 office [3] - 5:19, 6:7, 11:20 Officer [1] - 19:24 offset [2] - 9:16, 10:1 old [2] - 20:23, 20:24 one [11] - 8:4, 8:11, 9:15, 10:1, 12:15, 12:16, 13:11, 15:17, 15:22, 16:6, 16:15 Open [1] - 4:3 open [3] - 4:13, 11:1, 18:4 operating [3] - 13:12, 16:23, 17:1 Operating [2] - 19:18, 19:21 operational [1] - 13:22 **opportunity** [1] - 8:16 order [1] - 12:22 original [3] - 5:21, 13:15, 13:16 otherwise [1] - 9:9 outside [3] - 5:18, 7:4 overall [2] - 5:15, 17:13

page [1] - 8:4 **PAGE**[1] - 22:2 pandemic [1] - 3:24 passes [1] - 19:8 past [1] - 6:8 paying [1] - 17:17 payroll [3] - 13:17, 13:19

people [1] - 11:18 percent [7] - 5:19, 5:21, 6:13, 6:18, 11:12, 12:5, 19:22 performed [1] - 14:10 personnel [1] - 18:11 **phone** [1] - 4:9 physically [1] - 3:24 piece [1] - 7:12 pieces [1] - 13:13 Pinelli [1] - 10:7 **PINELLI** [1] - 2:9 place [1] - 13:1 places [1] - 8:2 plan [1] - 12:17

planning [1] - 13:22

point [2] - 14:19, 16:2 Popular [2] - 14:16, 15:4 portal [1] - 12:20 portion [4] - 9:18, 16:23, 18:4, 18:11 position [1] - 10:8 positive [2] - 8:12, 8:13 Postage [1] - 14:14 postage [1] - 14:21 posted [1] - 4:2 pre [2] - 11:5, 15:11 pre-Covid [2] - 11:5, 15:11 preamble [1] - 5:13 prefer [2] - 7:15, 8:3 prepare [1] - 5:8 prepared [1] - 4:5 preretirement [2] -15:21, 15:23

Р

part [2] - 12:18, 16:24

Proclamation [1] -3.18 producing [1] - 14:16 projected [1] - 10:15 properly [1] - 16:21 prudent [1] - 3:24 **public** [6] - 4:7, 4:8, 4:14, 4:17, 4:20 Public [2] - 3:17, 4:10 purchase [1] - 10:15 purposes [1] - 8:18 pursuant [1] - 18:15 put [4] - 6:1, 12:24,

Q

17:3, 17:16

quarter [1] - 17:18 quarterly [2] - 17:7, 17:17 questions [8] - 5:8, 8:1, 8:3, 9:9, 14:4, 16:14, 18:7, 18:10 quick [4] - 6:8, 12:13, 16:18, 17:20 quickly [3] - 8:1, 8:20, 11:7 quit [1] - 12:5 quite [1] - 15:18 quorum [1] - 3:16

R

quote [1] - 16:11

range [1] - 7:4 reached [2] - 16:8, 16:10 real [1] - 13:24 really [2] - 6:14, 9:11 reasonable [1] - 4:11 recent [1] - 3:18 recommendation [4] -5:4, 5:8, 19:21, 20:19 record [4] - 4:15, 8:18, 8:23, 19:10 recorded [1] - 4:4 reflected [5] - 8:9, 9:22, 10:10, 11:3, 15.7 reflective [3] - 11:5, 11:21, 16:1 reflects [2] - 14:22, 15:14 regarding [3] - 6:10, 18:11, 19:16 regards [1] - 12:2 regular [1] - 4:12 relatively [1] - 12:3

relevant [1] - 4:15

rent [1] - 7:8 Report [2] - 14:16, 15.5 **REPORT** [1] - 1:10 reported [1] - 22:9 Reporter [1] - 22:7 reporter [1] - 22:7 request [1] - 4:14 required [1] - 14:23 requires [1] - 3:20 **RESHMA**[1] - 2:6 restrictions [2] -10:23, 15:15 RETIREMENT_[1] - 1:2 review [3] - 5:3, 5:7, 8:14 RFPs [1] - 13:5 **ROBERT** [1] - 2:3 roll [4] - 3:3. 3:20.

remainder [1] - 8:20

S

18:21, 20:5

run [1] - 8:20

safety [1] - 12:9 salaries [3] - 6:7, 6:10, 11.8 **salary** [1] - 18:8 **SARAH**[1] - 2:10 savings [4] - 9:16, 10:1, 14:12, 16:13 Scott [1] - 19:23 second [6] - 5:13, 18:17, 18:18, 20:3, 21:7, 21:8 seconded [3] - 18:19, 20:5. 21:9 **Secretary** [3] - 2:4, 3:5, 19:4 **secretary** [1] - 20:9 **Section** [1] - 18:15 see [16] - 4:20, 7:2, 9:8, 11:11, 11:21, 11:22, 14:12, 14:15, 14:19, 14:20, 15:1, 15:7, 15:10, 15:13, 17:15, 18:6 seeing [4] - 5:18, 6:13, 8:1, 9:24 seek [1] - 5:4 seminar [1] - 15:23 seminars [1] - 15:21 series [1] - 12:23 service [3] - 10:15, 16:11, 17:6 **Session** [3] - 19:10, 19:12, 19:14 session [4] - 6:9,

11:10, 18:8, 18:15

-DEBBIE TYRRELL REPORTING SERVICE-

PRESENT [1] - 2:11

3:24

8.14

10:5

14:21

press [1] - 4:9

present [3] - 3:4, 3:14,

presenting [1] - 19:18

pressures [1] - 5:17

pretty [3] - 6:8, 8:9,

previous [2] - 9:10,

previously [1] - 10:11

Printing [1] - 14:14

printing [3] - 10:20,

procedure [1] - 5:3

proceed [1] - 4:23

22:10, 22:13

1:10, 21:16

process [1] - 5:3

proceeding [1] - 3:22

proceedings [3] - 4:5,

PROCEEDINGS [2] -

set [1] - 16:17 SHERIDAN [4] - 2:7, 3:8, 19:3, 20:12 Sheridan [3] - 3:7, 19:2, 20:11 shorthand [2] - 22:9, 22.12 Shorthand [1] - 22:6 side [1] - 13:20 six [1] - 4:9 skip [1] - 11:14 slow [1] - 5:12 small [2] - 6:23, 7:14 software [3] - 12:21, 13:18, 13:19 somewhere [2] - 5:19, 5:20 **Soni** [4] - 3:4, 18:3, 18:22, 20:7 SONI [15] - 2:6, 3:1, 3:15, 4:10, 4:21, 18:10, 18:19, 18:23, 19:13, 20:4, 20:8, 20:18, 21:5, 21:9, 21:12 South [1] - 1:12 space [1] - 4:1 specific [4] - 6:10, 13:4, 14:4, 18:16 **speed** [1] - 13:20 **SQL** [2] - 13:7, 13:21 SS [1] - 22:1 staff [1] - 17:22 star [1] - 4:9 start [1] - 7:21 started [1] - 13:23 **STATE**[1] - 22:1 State [2] - 1:13, 22:8 statements [1] - 10:17 statute [1] - 14:23 STENOGRAPHIC[1] -1:10 step [2] - 13:14, 14:1 steps [1] - 13:5 still [1] - 17:17 strategic [3] - 12:16, 13:21, 14:1 Street [1] - 1:12 stuff [1] - 15:2 subscription [1] -17:21 **Suite** [1] - 1:12 surprisingly [2] -16:8, 16:12 switch [1] - 7:19

system [2] - 13:7,

13:12

Т

taxes [1] - 9:19

TEBBENS [6] - 2:3,

3:12, 18:18, 19:7,

20:14, 21:8 **Tebbens** [6] - 3:11, 9:18, 18:20, 19:6, 20:13, 21:10 THE [5] - 1:2, 1:7, 2:8, 21:16, 21:17 therefore [2] - 14:11, 14:12 THIS [1] - 21:18 thorough [1] - 8:10 thoroughly [2] - 8:14, 8:16 three [2] - 12:16, 13:13 **TIME** [1] - 21:18 today [2] - 4:18, 21:14 today's [2] - 3:16, 21:3 together [2] - 13:14, 14:15 took [1] - 15:13 **Training** [1] - 15:9 training [1] - 15:10 transcript [2] - 4:4, 22:11 travel [2] - 15:13, 15:15 traveling [1] - 11:2 true [2] - 6:14, 22:11 Trustee [12] - 2:3, 2:4, 2:5, 2:7, 3:7, 3:11, 8:17, 9:17, 18:19, 20:4, 21:6, 21:9 trustee [10] - 3:9, 17:24, 18:22, 18:24, 19:2, 19:6, 20:7, 20:11, 20:13, 20:15 trustees [4] - 8:7, 8:15, 17:22, 19:19 Trustees [4] - 4:12, 5:22, 15:18, 15:22 try [1] - 15:11 turn [3] - 4:22, 7:9, 7:19 two [3] - 13:12, 15:8, 16:5 TYRRELL [2] - 22:6,

22:17

U

unanimous [1] - 20:17

under [6] - 5:19, 6:4, 6:9, 7:3, 10:13, 10:22

ultimately [1] - 4:5

unfortunately [1] -5:11 unless [2] - 9:11, 14:3 **up** [6] - 7:12, 9:20, 13:20, 15:24, 17:7, 17:15

upgrade [1] - 12:20

upgrades [1] - 13:6

version [2] - 6:1, 7:16 videoconference [3] -1:11, 3:20, 3:22 VLAHOS [7] - 2:12, 7:22, 9:3, 9:7, 14:6, 16:19, 17:23 vote [5] - 3:20, 18:21, 19:8, 20:5, 20:18

W

walk [2] - 5:12, 8:4 website [3] - 4:6, 13:8, 13:22 WELLER [27] - 2:11, 3:4, 3:7, 3:9, 3:11, 3:13, 4:8, 4:19, 5:1, 7:24, 9:5, 12:12, 16:15, 17:24, 18:3, 18:22, 18:24, 19:2, 19:4, 19:6, 19:8, 20:7, 20:9, 20:11, 20:13, 20:15, 20:17 Weller [2] - 4:23, 19:23 **WERE** [1] - 21:16 WHICH [1] - 21:16 WILLIAM [1] - 2:4 wondering [1] - 8:7 world [1] - 14:1 written [1] - 13:6

Υ

year [13] - 5:15, 7:6, 9:15, 11:4, 12:16, 13:3, 14:9, 14:12, 15:12, 15:17, 16:1, 17:10 year's [1] - 5:14 year-over-year [1] -5.15 years [1] - 9:10 Yeoman's [1] - 6:3

DEBBIE TYRRELL REPORTING SERVICE

(630) 292-1742

1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF) MEETING NO. 1094)
8	MEETING NO. 1094
9	
10	STENOGRAPHIC REPORT OF PROCEEDINGS had at
11	the videoconference meeting of the above-entitled
12	matter, held at 20 South Clark Street, Suite 300,
13	in the City of Chicago, County of Cook, State of
14	Illinois, on January 26, 2022, commencing at the
15	hour of 8:00 a.m.
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	
4	DANIEL FORTUNA, President and Annuitant Trustee
5	ROBERT TEBBENS, Active Trustee
6	WILLIAM MURPHY, Secretary and Active Trustee
7	ANTHONY MARTIN, Active Trustee
8	MELISSA CONYEARS-ERVIN, City Treasurer
9	ANNA VALENCIA, City Clerk
10	RESHMA SONI, City Comptroller
11	MARY SHERIDAN, Active Trustee
12	ATTORNEYS FOR THE BOARD:
13	BURKE, BURNS AND PINELLI, LTD.
14	BY: MS. MARY PATRICIA BURNS MR. VINCENT PINELLI
15	ALGO DDEGENE
16	ALSO PRESENT: KELLY WELLER, Executive Director
17	LORI LUND, Deputy Executive Director LORNA SCOTT, Chief Investment Officer
18	JACLYN VLAHOS, Comptroller JOHN CONNESS, Fund Accountant
19	MICHAEL I. PETERS, M.D., Board Physician
20	
21	
22	
23	
24	

1	CHAIRMAN FORTUNA: I hereby convene this
2	Board of Trustees meeting for January 26, 2022.
3	Please, call the roll.
4	MS. BURNS: Trustee Tebbens.
5	MEMBER TEBBENS: Here.
6	MS. BURNS: Trustee Sheridan.
7	MEMBER SHERIDAN: Here.
8	MS. BURNS: Trustee Murphy.
9	MEMBER MURPHY: Here.
10	MS. BURNS: Trustee Martin.
11	MEMBER MARTIN: Here.
12	MS. FORTUNA: President Fortuna.
13	CHAIRMAN FORTUNA: Here.
14	MS. BURNS: Trustee Valencia.
15	MEMBER VALENCIA: Here.
16	MS. BURNS: Sir, you have a quorum.
17	CHAIRMAN FORTUNA: Public Act 101-0640
18	allows this meeting to be conducted by audio and
19	video conference. The Act requires a roll call
20	vote on each matter acted upon.
21	Further consistent with Public Act
22	101-0640, I am physically present at the Fund as is
23	the Board Secretary, several Trustees, and the
24	Executive Director. We have posted a notice of

this meeting in accordance with the Open Meetings

Act and the meeting is being recorded. A

transcript of the proceedings will be prepared and

ultimately, after approval, will be made available

on the Fund's website.

Consistent with Public Act 91-0715 and reasonable constraints determined by the Board of Trustees, at each regular meeting of the Board or its committees that is open to the public, members of the public may request a brief time to address the Board on any relevant matters within its jurisdiction.

Are there any requests for public comment today?

MR. WELLER: For anyone wishing to make public comment, please hit star six to unmute.

MR. QUANE: This is Pat Quane. I would like to address the Board.

CHAIRMAN FORTUNA: Mr. Quane, please do.

MR. QUANE: A number of months ago I addressed this Board about a Pension Board Trustee that was putting out his own newsletters. Since that time, this Pension Board Trustee is now a former Board Trustee.

1 My concern in the recent newsletter that 2 he released via Facebook it also contains audio 3 recordings from what appears to be an Executive Session. 4 5 My concern is did this member obtain those records through the proper channels or this 6 7 member may have recorded this meeting himself or 8 taken it in some form. 9 My concern is obviously we had attorneys 10 in the room. They are being advised if any 11 attorney/client privilege was breached during that time. 12 13 Thank you for the consideration there and 14 I trust you guys will protect us. Thank you. 15 CHAIRMAN FORTUNA: Thank you, very much 16 for your comments. 17 Anyone else? 18 MR. WELLER: Anyone else for public comment? 19 20 Mr. President, there is no other public 21 comment. 22 CHAIRMAN FORTUNA: Before we get into 23 today's business, I would like to ask for a moment 24 of silence to honor our active member MaShawn

1 Plummer. 2 On behalf of the Fund, we would like to 3 express our gratitude for Firefighter Plummer. Also, we want to convey our condolences to his 4 5 family. We will never forget his contribution nor his sacrifice. 6 7 (Brief moment of silence.) 8 CHAIRMAN FORTUNA: Thank you. 9 The first matter this morning will be 10 committee assignments. A list of the chairs and 11 the members have been handed out to the Trustees 12 and staff. 13 If there is any objection to your 14 assignment, please get a hold of me sometime this 15 week and we can make some adjustments. 16 I am going to turn things over to 17 Secretary Murphy. 18 MEMBER MURPHY: Thank you, Mr. President. First of all, I would like to turn to the 19 Approval of Administrative Items. A, Approval of 20 21 the Minutes of the audio meeting of the December 22 13, 2021 Investment Committee, December 15, 2021 23 board and the January 19, 2022 Budget Committee

meeting, open and closed minutes and the regular

24

1	audio meeting transcript for December 13, 2021 and
2	December 15, 2021.
3	I'd like to make a motion to approve the
4	open and closed minutes of the December 13, 2021 as
5	well as January 19, 2022 and the audio transcripts
6	for the December and the December 15, 2021 meetings
7	and keep those closed session minutes for all the
8	regular meetings closed.
9	MEMBER MARTIN: Second.
10	CHAIRMAN FORTUNA: There is a motion by
11	Trustee Murphy. Seconded by Trustee Martin.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee Martin
17	MEMBER MARTIN: 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: Moving on to B, Minimum

1	Formula Annuities, I would like to make a motion to
2	approve Minimum Formula Annuities starting with
3	Member 15681 and ending with Member 14524.
4	MEMBER SHERIDAN: Second.
5	CHAIRMAN FORTUNA: There's a motion by
6	Trustee Murphy. Seconded by Trustee Sheridan.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee Martin
12	MEMBER MARTIN: Yes.
13	CHAIRMAN FORTUNA: Trustee Tebbens.
14	MEMBER TEBBENS: Yes.
15	CHAIRMAN FORTUNA: Trustee Valencia.
16	MEMBER VALENCIA: Yes.
17	CHAIRMAN FORTUNA: And I am a yes.
18	Motion carries.
19	MEMBER MURPHY: Moving on to Survivor
20	Annuities and Widow's Annuities. I would like to
21	make a motion to approve Widow's Annuities starting
22	with Member 8369 through Member 10129.
23	MEMBER VALENCIA: Second.
24	CHAIRMAN FORTUNA: There is a motion by

Trustee Murphy. Seconded by Trustee Valencia.
Trustee Murphy.
MEMBER MURPHY: Yes.
CHAIRMAN FORTUNA: Trustee Sheridan.
MEMBER SHERIDAN: Yes.
CHAIRMAN FORTUNA: Trustee Martin
MEMBER MARTIN: Yes.
CHAIRMAN FORTUNA: Trustee Tebbens.
MEMBER TEBBENS: Yes.
CHAIRMAN FORTUNA: Trustee Valencia.
MEMBER VALENCIA: Yes.
CHAIRMAN FORTUNA: And I am a yes.
Motion carries.
MEMBER MURPHY: Under D, I would like to
make a motion to approve the Refund for Member
14229.
MEMBER MARTIN: Second.
CHAIRMAN FORTUNA: There's a motion by
Trustee Murphy. Seconded by Trustee Martin.
Trustee Murphy.
MEMBER MURPHY: Yes.
CHAIRMAN FORTUNA: Trustee Sheridan.
MEMBER SHERIDAN: Yes.
CHAIRMAN FORTUNA: Trustee Martin

1	MEMBER MARTIN: Yes.
2	CHAIRMAN FORTUNA: Trustee Tebbens.
3	MEMBER TEBBENS: Yes.
4	CHAIRMAN FORTUNA: Trustee Valencia.
5	MEMBER VALENCIA: Yes.
6	CHAIRMAN FORTUNA: And I am a yes.
7	Motion carries.
8	MEMBER MURPHY: Next on the agenda, Item
9	E, Death Benefits. I would like to make a motion
10	to approve starting with Member 08369 through
11	Member 10129.
12	MEMBER TEBBENS: Second.
13	CHAIRMAN FORTUNA: There is a motion by
14	Trustee Murphy. Seconded by Tebbens.
15	Trustee Murphy.
16	MEMBER MURPHY: Yes.
17	CHAIRMAN FORTUNA: Trustee Sheridan.
18	MEMBER SHERIDAN: Yes.
19	CHAIRMAN FORTUNA: Trustee Martin
20	MEMBER MARTIN: Yes.
21	CHAIRMAN FORTUNA: Trustee Tebbens.
22	MEMBER TEBBENS: Yes.
23	CHAIRMAN FORTUNA: Trustee Valencia.
24	MEMBER VALENCIA: Yes.

ĺ	
1	CHAIRMAN FORTUNA: And I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Moving on to F, I'd like
4	to make a motion to approve Partial Payments
5	beginning with Member 08369 and continuing through
6	to Member 07253.
7	MEMBER SHERIDAN: Second.
8	CHAIRMAN FORTUNA: There is a motion by
9	Trustee Murphy. Seconded by Trustee Sheridan.
10	Trustee Murphy.
11	MEMBER MURPHY: Yes.
12	CHAIRMAN FORTUNA: Trustee Sheridan.
13	MEMBER SHERIDAN: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: And I am a yes.
21	Motion carries.
22	MEMBER MURPHY: Under G, Benefit
23	Recalculations, there are none this month.
24	Moving on to H, Guardianship, there is

1	one this month for Member 06669. I'd like to make
2	a motion to grant the guardianship to the son of
3	this member, based on staff's confirmation that all
4	paperwork required by the Fund has been received.
5	MEMBER VALENCIA: Second.
6	CHAIRMAN FORTUNA: There is a motion by
7	Trustee Murphy. Seconded by Trustee Valencia.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee Martin
13	MEMBER MARTIN: Yes.
14	CHAIRMAN FORTUNA: Trustee Tebbens.
15	MEMBER TEBBENS: Yes.
16	CHAIRMAN FORTUNA: Trustee Valencia.
17	MEMBER VALENCIA: Yes.
18	CHAIRMAN FORTUNA: And I am a yes.
19	Motion carries.
20	MEMBER MURPHY: Under Reside Out of
21	State, there are two requests for members for
22	approval to reside out of state. I would like to
23	make a motion to grant the request to reside out of
24	state for Member 15650 and Member 14994.

1	MEMBER MARTIN: Second.
2	CHAIRMAN FORTUNA: There is a motion by
3	Trustee Murphy. Seconded by Trustee Martin.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee Martin
9	MEMBER MARTIN: Yes.
10	CHAIRMAN FORTUNA: Trustee Tebbens.
11	MEMBER TEBBENS: Yes.
12	CHAIRMAN FORTUNA: Trustee Valencia.
13	MEMBER VALENCIA: Yes.
14	CHAIRMAN FORTUNA: And I am a yes.
15	Motion carries.
16	MEMBER MURPHY: Under I, Removals. I
17	would like to make a motion to approve the Removals
18	starting with William Blake and ending with Joseph
19	Sheridan.
20	MEMBER TEBBENS: Second.
21	CHAIRMAN FORTUNA: There is a motion for
22	Removals by Trustee Murphy. Seconded by Trustee
23	Tebbens.
24	Trustee Murphy.

1	MEMBER MURPHY: Yes.
2	CHAIRMAN FORTUNA: Trustee Sheridan.
3	MEMBER SHERIDAN: Yes.
4	CHAIRMAN FORTUNA: Trustee Martin
5	MEMBER MARTIN: Yes.
6	CHAIRMAN FORTUNA: Trustee Tebbens.
7	MEMBER TEBBENS: Yes.
8	CHAIRMAN FORTUNA: Trustee Valencia.
9	MEMBER VALENCIA: Yes.
10	CHAIRMAN FORTUNA: And I am a yes.
11	Motion carries.
12	MEMBER MURPHY: Moving on to Requests for
13	Approval of Payments Pursuant to Administrative and
14	Court Orders. I would like to make a motion to
15	approve the QILDRO order listed in the docket for
16	Member 011684, based on the staff's confirmation
17	that all paperwork required by the Fund to process
18	said orders have been received.
19	MEMBER SHERIDAN: Second.
20	CHAIRMAN FORTUNA: There is a motion by
21	Trustee Murphy. Seconded by Trustee Sheridan.
22	Trustee Murphy.
23	MEMBER MURPHY: Yes.
24	CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: Yes.
2	CHAIRMAN FORTUNA: Trustee Martin
3	MEMBER MARTIN: Yes.
4	CHAIRMAN FORTUNA: Trustee Tebbens.
5	MEMBER TEBBENS: Yes.
6	CHAIRMAN FORTUNA: Trustee Valencia.
7	MEMBER VALENCIA: Yes.
8	CHAIRMAN FORTUNA: And I am a yes.
9	Motion carries.
10	MEMBER MURPHY: Moving on to
11	consideration for approval of disability
12	applications.
13	MS. BURNS: Vince, are you ready to
14	proceed?
15	MR. PINELLI: I am ready.
16	There was a request made. The attorney
17	is the same attorney for both applicants, Ms.
18	Sigler and Mr. Hesslau. I believe they are all on
19	the line. He's made the request if we could begin
20	with Ms. Sigler's matter first, if the Board has no
21	objection to that. Just reverse the order. Those
22	are the only two hearings.
23	MS. BURNS: Secretary Murphy, do you mind
24	if we start with the Sigler matter to accommodate

1 counsel? 2 MEMBER MURPHY: No objection. 3 MS. BURNS: Vince, with that we'll start with Firefighter Denise Sigler. 4 MR. PINELLI: Let the record reflect this 5 6 is an application for a Duty Disability Benefit 7 being made by Denise Sigler who is present. represented by counsel. 8 9 Counsel, could you please identify 10 yourself for the record? 11 MR. MARCONI: Jerry Marconi on behalf of 12 the applicant Denise Sigler. 13 MR. PINELLI: Thank you. Before we 14 proceed with evidence, I'd like to make sure we get 15 the Board Exhibits entered. 16 Counsel, you should have been provided a 17 copy of Board Exhibits 1 through 11, which were 18 distributed by staff to Ms. Sigler. Did you receive a copy of those? 19 20 MR. MARCONI: I did and I believe that Ms. Sigler also received those and has reviewed 21 22 those. 23 MR. PINELLI: Do you have any objection 24 to their admission into the record?

1	MR. MARCONI: None.
2	MR. PINELLI: Thank you.
3	Mr. Chairman, I move for admission of
4	Board Exhibits 1 through 11, without objection from
5	the applicant.
6	CHAIRMAN FORTUNA: Admitted without
7	objection.
8	(Board Exhibits 1 through 11 were
9	admitted into evidence.)
10	MR. PINELLI: Thank you.
11	Counsel, we are ready to proceed. Do you
12	have any witnesses that you wish to call?
13	MR. MARCONI: Denise Sigler.
14	MR. PINELLI: All right. Then I would
15	ask Ms. Sigler, and also Dr. Peters, he's going to
16	testify, would you both please raise your right
17	hands?
18	(Witnesses sworn.)
19	MR. PINELLI: Counsel, we are ready to
20	proceed, if you wish to call Ms. Sigler.
21	MR. MARCONI: Thank you.
22	DENISE SIGLER
23	a witness herein, having been first duly sworn, was
24	examined and testified as follows:

1	EXAMINATION
2	BY MR. MARCONI:
3	Q Can you state your name and spell your
4	name?
5	A Denise Sigler. D-e-n-i-s-e S-i-g-l-e-r.
6	Q Are you currently employed with the
7	Chicago Fire Department?
8	A I am.
9	Q And your application indicates I believe
10	that you began on July 17, 2000, is that correct?
11	A Correct.
12	Q And what was your last assignment before
13	going on layup?
14	A Engine 79.
15	Q It looks like you submitted an
16	application along with an affidavit, is that
17	correct?
18	A Correct.
19	Q And have you reviewed that affidavit
20	before testifying today?
21	A I have.
22	Q Is that true and accurate and pretty much
23	describes all the symptoms you started experiencing
24	before you went on layup?

- 1 Α Yes. 2 Now as far as the records are concerned, Q 3 did you read Dr. Peters' report and did you read through all of these exhibits? 4 I did. 5 Α On page -- it looks like 10.29, there was 6 7 an indication in there, and I think the facts on 8 that page got transferred over to Dr. Peters' 9 report, it indicates that you tested positive I believe back on September 1, 2020. 10 That is correct. 11 Α 12 Did you see that in the records? Q 13 Yes, I do. Α 14 Is that accurate? Q 15 Α No, it is not. 16 And back on September 1, 2020, did you in 17 fact receive notification that you tested negative 18 for Covid? 19 Yes. Α 20 I'm sorry, I didn't mean to interrupt 21 you.
- 22 A That is the day I testified negative on 23 September 1, 2020.
- Q Why did you go and get a test?

A My daughter tested positive so I was exposed and it was required by the Fire Department to have a negative test to come back to work.

Q Were you experiencing any symptoms?

A I was experiencing no symptoms at the time.

Q And, again, the test that you took, which was mandated by the Chicago Fire Department, indicated that you were negative for Covid back in September, is that correct?

A Correct.

Q Is it your understanding that in this particular case the City or the Fire Department classified this as a duty related exposure, is that correct? I'm sorry, moving into December of 2020, did the Department classify it as a duty exposure?

A Yes.

Q And there is some documents in the records. I believe there is a spreadsheet. I don't know if you were working on an ambulance or handling ambulance calls but you had been exposed I think on November 30th and a couple times just prior to November 30th, is that correct?

A Correct.

1 Now before being exposed, how would you Q 2 describe your health? 3 I was in very good health. No problems at all. 4 5 Q And other than the very heavy work as a Firefighter Paramedic, were you involved in any 6 7 outside activities which required you to be in good 8 health? 9 Α I am a yoga instructor. I used to teach 10 yoga to the candidates at the Academy and avid 11 without. 12 You worked out on a regular basis? Q 13 Correct. Α 14 Before you got Covid, you were in very 15 good shape, is that correct? 16 That is correct. Α 17 Now I can tell from talking to you today, 18 it seems like you have a cough and you have some hoarseness in your voice. Is this an everyday 19 20 occurrence? 21 Α Yes, it is. 22 I know that the exhibits contain your 23 treatment. Just briefly, since you tested 24 positive, have you constantly been in treatment up

```
1
     until today?
2
               Yes, I have.
           Α
 3
               Primarily who are you treating with up
           Q
     until today?
 4
               I was seeing a pulmonologist from Rush
 5
           Α
     Dr. Balk and an ENT specialist from Rush Dr.
 6
7
     Husain.
8
               And we talked about your voice today.
     it Dr. Inna Husain?
 9
10
           Α
               Correct.
11
               And she was trying to figure out why you
           Q
     have the hoarseness, the difficulty talking, and
12
13
     maybe the coughing, is that correct?
14
           Α
               Correct.
15
           Q
               Were you also working with a
16
     cardiologist?
17
           Α
               Yes, I was.
18
           Q
               Why?
19
               For palpitations I was having.
           Α
20
               Had you ever had palpitations prior to
21
     Covid?
22
           Α
               No.
23
           Q
               Okay. There was some heart issues I
24
     think that were back prior to this but those
```

1 resolved, is that correct? 2 That is correct. Α 3 Are you classified as a Covid long Q hauler? 4 5 Α Yes. 6 Now at some point was there a 7 determination made by your team locally here to refer you to the Mayo Clinic in Minnesota? 8 9 Α Dr. Husain, the ENT, has referred Yes. 10 me to the Mayo Clinic. She actually called and had 11 them setup Mayo Clinic to call me and contact me. 12 What is your understanding about your Q 13 treatment or the proposed treatment at Mayo Clinic? 14 Who are you treating with and is it part of a 15 program? 16 There is a Dr. Greg Vanichkachorn, who is 17 doing a long hauler treatment there, and it is a 18 multidisciplinary kind of case-by-case by the symptoms that you present with. 19 20 It is your understanding that Dr. 21 Vanichkachorn would kind of be the lead and then he 22 would refer you to other specialists within Mayo to 23 treat these other issues? 24 Α Correct.

1 And have you started your treatment at Q 2 Mayo Clinic yet? 3 I have not because there is an insurance issue now so I am -- I have been waiting for this 4 5 meeting today to get the insurance issues worked out to figure out how I can attend there. 6 7 Okay. Not that's it's probably relative to your disability, but just quickly right now 8 9 you're on your husband's insurance, is that 10 correct? 11 Correct. And also under the --Α 12 Your husband is a firefighter, is that Q 13 correct? 14 Α Correct. In Elk Grove Village. 15 Q Right now the treatment you have been 16 receiving was pursuant to your husband's insurance, 17 is that correct? 18 It was -- once it became a duty injury, it was under the Workmen's Comp. 19 20 So now there is the issue you have to 21 figure out who is going to pay for the treatment at 22 Mayo, is that correct? 23 Α Correct. 24 Once that insurance issue is worked out, Q

```
1
     which will hopefully be very soon, maybe in the
2
     next week, then you will begin your treatment at
 3
     Mayo Clinic, is that correct?
 4
           Α
               Correct.
 5
           Q
               Is it your desire to return to work as
     quick as you can?
 6
 7
           Α
               Yes.
8
               Are you on the lieutenant's list?
           Q
               I am on the lieutenant's list.
 9
           Α
10
               Is that one of your goals in your career
11
     is to hopefully eventually be promoted when you get
     back to work?
12
13
               Absolutely. This is not the way I wanted
           Α
14
     to retire.
15
           Q
               And are you still hopeful that Mayo
16
     Clinic could provide the treatment necessary which
17
     would allow you to resolve your symptoms and return
18
     to work?
19
               I am very hopeful. I am hoping that this
     doctor has information that can help me.
20
21
               MR. MARCONI: Vince, I don't have
22
     anything else.
23
               CHAIRMAN FORTUNA:
                                   Trustees, any
24
     questions?
```

1	Hearing none.
2	MR. PINELLI: Thank you.
3	EXAMINATION
4	BY MR. PINELLI:
5	Q Ms. Sigler, I just have a few questions
6	for you as well.
7	Just going back to the onset, from the
8	records it looks like you began experiencing the
9	symptoms on December 13th of 2020 and then you
10	tested positive the next day, is that right?
11	A That is correct.
12	Q So prior to the 13th, were you on shift
13	or what was your work
14	A Yes.
15	Q experience prior to that? You were on
16	shift?
17	A I was on shift regularly before that. My
18	last day at the firehouse was the 12th and then I
19	began having symptoms on the 13th, which was a
20	Sunday, and I went the next day Monday to be
21	tested.
22	Q And do you know where your exposure was?
23	In other words, was it from a patient or was it
24	from at the firehouse, if you know?

1 At the time there were nobody else at my 2 firehouse that was positive so it was from a 3 patient. We were having several a day positive patients at that time. 4 5 Q You were treating them as part of your duties, is that correct? 6 7 Correct. I was the paramedic on the 8 engine. 9 With respect to your current condition Q 10 today, it looked from the records you're taking 11 certain medications to address your symptoms, is that right? 12 13 Correct. To help with the cough. 14 It indicated you're taking -- are you 15 using an inhaler regularly? 16 I have not been using the inhaler as much 17 anymore because it wasn't really doing much anymore 18 once the pneumonia in my lungs cleared up but I 19 have been using the Gabapentin. 20 Q Are these symptoms that you are 21 experiencing causing you to experience fatigue and 22 tiredness and so forth? 23 Yes, they are. Fatigue is very much at

24

the top of the list.

```
1
               Since you went on layup, have you engaged
2
     in any activity by which you earn income?
 3
           Α
               No.
 4
               Have you engaged in any sporting
 5
     activities, including the yoga and whatnot?
               I have done mild yoga, which was
 6
           Α
 7
     recommended by my doctors, for some movement.
               But you do that on your own at home, I
8
     take it?
9
10
           Α
               Correct. Videos.
                                   Right.
11
               MR. PINELLI: Thank you. That is all the
     questions I have.
12
13
               THE WITNESS: Thank you.
               CHAIRMAN FORTUNA: Any questions?
14
15
               Thank you, Vince.
16
               MR. PINELLI: Counsel, is it okay if I
17
     call Dr. Peters to testify or do you wish to
18
     present evidence at this time?
19
               MR. MARCONI: We would rest. You can
     call Dr. Peters.
20
21
               MR. PINELLI: Thank you.
22
                         (Witness previously sworn.)
23
                    MICHAEL I. PETERS, M.D.
24
     a witness herein, having been first duly sworn, was
```

1	examined and testified as follows:
2	EXAMINATION
3	BY MR. PINELLI:
4	Q Doctor, state your name for the record.
5	A Michael I. Peters.
6	Q And you are a physician; is that correct?
7	A Yes.
8	Q A copy of your qualifications are
9	attached to the Board Exhibits?
10	A Yes.
11	Q And do you perform a function for this
12	fund as a consultant?
13	A Yes.
14	Q In that capacity, do you review medical
15	records, either examine or interview applicants and
16	prepare a written report for the Board?
17	A Yes, I do.
18	Q Did you follow that procedure with
19	respect to Ms. Sigler?
20	A Yes, I did.
21	Q And is a copy of your written report
22	marked as Board Exhibit Number 2?
23	A Yes.
24	Q Doctor, due to the current Covid

1 pandemic, did you interview the applicant rather 2 than examine her? 3 Yes, I interviewed her by telephone. Based upon your interview, was the 4 5 information that she provided to you about her condition and her history consistent or 6 7 inconsistent with the medical records that you 8 examined? 9 The history was consistent. The question Α 10 of her having Covid before the duty Covid, that 11 information of a positive test in September 1, 2020 came from her CFD Medical notes. It sounds like 12 13 she didn't really test positive according to her 14 report. 15 Q With respect to the December exposure and 16 subsequent treatment and whatnot, was she 17 consistent with what the record showed? 18 Α Everything she reported was

consistent with the record.

19

20

21

22

23

24

Doctor, could you briefly summarize for us what your findings were with respect to your review of the records and interview of Ms. Sigler?

Yes. Ms. Sigler had a documented duty exposure for COVID-19 likely from a patient.

Developed acute infection but then developed

post-Covid and chronic cough, which has affected

her vocal cords, inability to speak.

There are two likely etiologies from that. First is the chronic cough can cause muscle tension around the vocal cords, which makes it hard for her to speak.

The second is there has been documented case reports of -- we know that COVID-19 acute infection can affect nerves throughout the body.

There is growing evidence that the nerve involved with the vocal cords moving properly can be vocally infected by the Covid virus and cause long-term problems.

So it's likely one or both of those things are causing her persistent hoarseness and cough and difficulty speaking.

Q And then there was some indication, too, she has some respiratory issues. Is that breathing issues or what did you see in the record with respect to that?

A She has some evidence of interstitial lung disease, which is the post-Covid lung damage.

Q Given what you just found and said, as

well as her testimony regarding her symptoms

causing her fatigue, as well as these other issues,

do you believe she could perform her duties as a

paramedic with the Fire Department?

A No, not safely.

Q Do you have any recommendations to the Board as far as either reexamination or case management?

A I think that it is too soon to tell whether her vocal cord involvement will reverse. If the cough goes away, then it's likely that she will have improvement over time, but I think it is too soon to make any prediction about whether that is likely to happen. I think getting a specialty evaluation by a Covid clinic is a good start. But I don't think there is enough cases of this yet to determine how long this will last. I think she should be reexamined according to the usual reexamination process which would be done for somebody like her.

Q All right.

A I don't think there is an advantage to doing it sooner is what I am trying to say.

MR. PINELLI: Thank you, doctor, that is

1 all the questions I have.

Counsel, do you have any questions of the doctor?

MR. MARCONI: I just have a couple to follow up with what Dr. Peters said regarding the specialty evaluation.

EXAMINATION

BY DR. PETERS:

Q Dr. Peters, is there any anything in the records to indicate why she was referred to Mayo or is it just because Mayo has a good reputation for working with long haulers?

A Why she was specifically referred to Mayo?

Q Yes. I mean, I just don't know why she couldn't be treated locally as opposed to sending her to Minneapolis to be treated at the Mayo Clinic.

A Again, this is all new, but I am seeing two different patterns in terms of how people with chronic Covid symptoms are treated. Either they receive care through their local physician from multiple subspecialty referrals, that is one common pattern. The other is going to a dedicated Covid

1 clinic locally, and there are some, but I have also 2 seen people who are going to Mayo. 3 At Mayo, is that a clinic or is that just Q 4 a multidisciplinary approach treating these long haul Covid patients? They call themselves a clinic. 6 Α 7 assumption, and I don't know this for a fact 8 because I haven't visited there, but my assumption is that when the doctor coordinating the care at 9 10 the Covid Clinic in Mayo refers to other 11 specialists within Mayo, that they are going to different offices. 12 13 Do you know this -- I can't even 14 pronounce his name. She said it was a Dr. 15 Vanichkachorn. 16 I don't know him personally. 17 Does he seem to be the lead guy at Mayo 18 as far as referring them out to other specialists within Mayo? 19

A I have seen him in that role. He appears to be the person who coordinates care.

20

21

22

23

24

Q So you don't disagree with the referral to Mayo I guess is what I am getting at?

A I don't have an opinion regarding whether

```
1
     she should go to Mayo. I do think she should
2
     continue to get some specialty care, if she's not
 3
     getting the answers or the care she needs. She
     should definitely go to a place that sees lots of
 4
     cases like hers. Whether that be a local
 5
     specialist or a local Covid Clinic or Mayo.
 6
 7
     has an excellent reputation. I wouldn't disagree
8
     with it.
 9
               I think Northwestern, who you are
          Q
     associated with, they also have a Covid Clinic I
10
     think?
11
12
               Yes, they do.
          Α
13
               MR. MARCONI: I don't have any other
14
     questions for Dr. Peters.
15
               MR. PINELLI: Okay. Do you rest then?
16
               MR. MARCONI: I do.
17
               CHAIRMAN FORTUNA: Any questions for Dr.
18
     Peters?
19
               No questions from the Trustees.
20
               MR. PINELLI: Counsel rests so therefore
21
     the evidence is concluded.
22
               MEMBER MURPHY: I would like to make a
23
     motion to grant the benefits requested by
     Firefighter Sigler.
24
```

1	MEMBER MARTIN: Second.
2	CHAIRMAN FORTUNA: There's a motion to
3	grant by Trustee Murphy. Seconded by Trustee
4	Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: And I am a yes.
14	Motion carries.
15	MEMBER MURPHY: I would like to make a
16	motion for reexam consistent with the Board's
17	policies.
18	MEMBER TEBBENS: Second.
19	MEMBER SONI: Excuse me. This is Trustee
20	Soni. Sorry about that. I had joined and I'd like
21	to vote yes as well.
22	CHAIRMAN FORTUNA: Trustee Soni is a yes.
23	There is a motion for reexam by Trustee
24	Murphy. Seconded by Trustee Tebbens.

1	Trustee Murphy.
2	MEMBER MURPHY: Yes.
3	CHAIRMAN FORTUNA: Trustee Sheridan.
4	MEMBER SHERIDAN: Yes.
5	CHAIRMAN FORTUNA: Trustee Soni.
6	MEMBER SONI: Yes.
7	CHAIRMAN FORTUNA: Trustee Martin
8	MEMBER MARTIN: Yes.
9	CHAIRMAN FORTUNA: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	CHAIRMAN FORTUNA: And I am a yes.
12	Motion carries.
13	MEMBER MURPHY: Counsel has previously
14	sent around proposed Findings of Fact and
15	Conclusions of Law. After having had a chance to
16	review the Findings of Fact and the Conclusions of
17	Law, I would like to make a motion to adopt the
18	Findings of Fact and Conclusions of Law in this
19	matter.
20	MEMBER SHERIDAN: Second.
21	CHAIRMAN FORTUNA: There is a motion by
22	Trustee Murphy. Seconded by Trustee Sheridan.
23	Trustee Murphy.
24	MEMBER MURPHY: Yes.

1	CHAIRMAN FORTUNA: Trustee Sheridan.
2	MEMBER SHERIDAN: Yes.
3	CHAIRMAN FORTUNA: Trustee Soni.
4	MEMBER SONI: Yes.
5	CHAIRMAN FORTUNA: Trustee Martin
6	MEMBER MARTIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: Yes.
9	CHAIRMAN FORTUNA: And I am a yes.
10	Motion carries.
11	Denise, can you hear me?
12	MS. SIGLER: Yes, I can.
13	CHAIRMAN FORTUNA: Based on the Findings
14	of Fact and Conclusions of Law made by the
15	Trustees, the Trustees have voted to grant you the
16	benefit you have requested.
17	You will be notified by mail of the
18	Findings of Fact and the Board's decision.
19	Denise, best of luck to you.
20	MS. SIGLER: Thank you.
21	MEMBER MURPHY: Mr. President, moving on
22	to our next applicant, Daniel Hesslau, Paramedic in
23	Charge, Ambulance 22.
24	CHAIRMAN FORTUNA: Moving forward, Vince.

```
1
               MR. PINELLI: Thank you, Mr. Chairman.
2
               Let the record reflect this is a hearing
 3
     on the application for a Duty Disability Benefit
     made by Daniel Hesslau.
 4
 5
               Mr. Hesslau, are you on the line, sir?
               MR. HESSLAU: Yes, Daniel Hesslau
 6
7
     present.
               MR. PINELLI: Mr. Hesslau is represented
8
9
     by counsel. Counsel, could you identify yourself
     for the record, please?
10
11
               MR. MARCONI: Jerry Marconi on behalf of
     the applicant.
12
13
               MR. PINELLI: Thank you.
14
               Before we begin evidence, I'd like to get
15
     the Board Exhibits addressed. Counsel, did you and
16
     Mr. Hesslau receive a copy of Board Exhibits 1
17
     through 12?
18
               MR. MARCONI: I did receive a copy and I
     believe Mr. Hesslau received a copy as well.
19
20
               MR. PINELLI: Do you have any objection
     to their admission into the record in this matter?
21
22
               MR. MARCONI: I do not.
23
               MR. PINELLI: Thank you.
24
               Mr. Chairman, I move for admission of
```

```
1
     Board Exhibits 1 through 12, without objection from
2
     the applicant.
 3
               CHAIRMAN FORTUNA: Admitted without
     objection.
 4
 5
                (Board Exhibits 1 through 12 were
                admitted into evidence.)
 6
7
               MR. PINELLI: Thank you.
               Counsel, do you intend to call Mr.
8
9
     Hesslau to testify?
10
               MR. MARCONI: I do.
11
               MR. PINELLI: Sir, could you please raise
     your right hand and I would also ask Dr. Peters,
12
13
     who will also testify, to raise his right hand.
14
                         (Witnesses in sworn.)
15
               MR. PINELLI: Thank you. Then we are
16
     ready to proceed. Counsel, do you wish to call
17
     your first witness?
18
               MR. MARCONI: Yes, sir.
                        DANIEL HESSLAU
19
20
     a witness herein, having been first duly sworn, was
21
     examined and testified as follows:
22
                          EXAMINATION
23
                       BY MR. MARCONI:
24
               Daniel, please state your name, if you
           Q
```

- could spell your name for the court reporter or
 tape recorder.
- A It is Daniel Hesslau. D-a-n-i-e-l
 Hesslau H-e-s-s-l-a-u.
 - Q Mr. Hesslau, you are employed by the Chicago Fire Department, is that correct?
- 7 A Yes, sir.

5

6

16

17

18

19

20

21

22

23

- 9 have been employed since March 1st of 2017, is that
 10 correct?
- 11 A Yes, sir.
- 12 Q Prior to joining the Chicago Fire
 13 Department, did you have other experience either as
 14 a paramedic or a firefighter or anything dealing
 15 with fire service?
 - A Yes, sir. I worked for the Cicero

 Illinois contract on their ambulance and I also
 worked as a Firefighter Paramedic for the Gary

 Indiana Fire Department prior to being hired by
 Chicago.
 - Q How many years did you do that prior to joining Chicago?
 - A I have been in EMS since 2010, sir.
- 24 Q In addition to your regular duties as a

Paramedic within Chicago, do you do anything else?
Any training or anything like that?

A I was reached out to by the lead instructor at Malcolm X, Maggie Murphy, who had me be one of the preceptors for Region 11 for her paramedic students when they go for their infield training.

Q Just for the non-firefighters and the Board, what is a preceptor?

A A preceptor is essentially an in the field teacher so I would go and take the information that the students would have learned within a classroom setting and teach them how to apply it into the real world setting.

Q How long have you been a preceptor or instructor out in the field?

A Since I took the promotion to PIC was when I was offered it and went to the workshop a couple of years back. Fairly quickly it was offered within like a year and a half of me actually getting through the Academy.

Q Now when you started this process, you submitted an application, along with an affidavit, correct?

- 1 A Yes, sir.
- Q Your affidavit is fairly lengthy. I am assuming you reviewed that before today, is that
- 4 correct?
- 5 A Yes, I have, sir.
- Q Does that pretty much set out the initial
 symptoms and problems you experienced after you
 tested positive for Covid?
- 9 A Yes, sir.
- 10 Q Who do you live with?
- 11 A My wife and my two children, Nancy and 12 Amelia, five and six.
- Q Correct me if I am wrong but I don't
 think any of them have ever tested positive for
 Covid, is that correct?
- A No, thank god. No. My wife is a Type I
 diabetic and we were extremely cautious, especially
 when I was contagious.
- 19 Q Your affidavit indicates you went on
 20 layup on I believe November 1, 2020, is that
 21 correct?
- 22 A That is correct, sir.
- Q And did the Department classify this as a duty exposure?

1 A Yes, sir.

Q Were you working -- were you on shift when you started experiencing the symptoms and when you went to a hospital?

A Yes, I was on shift. I reported for duty and I did my job accordingly where I took my temperature, my partner's temperature, documented everything in the journal according to the protocol, and I felt fine. And then come the afternoon, we had a respiratory arrest I believe is what the run was. We get to the University of Chicago off of Cottage Grove where I recognized one of the nurses behind the desk.

I kind of didn't feel so great so I asked if I could have one of their temperature -- their thermometers and it read at 103 or 104 and I was getting pretty short of breath.

On that day, I was on a trade or an overtime day because it wasn't my normal chief. It was a Chief David Ernst who sent me home that day.

I had no issues in the morning. It just kind of hit me quite literally like a bag of bricks during the call and then I did something about it afterwards.

1 Let's talk about your assignment that day 2 and your assignment before you went on layup. 3 Where were you assigned? I am assigned to Ambulance 22 in the 23rd 4 Battalion 459 EMS. 5 6 For the non-firefighters on the Board, 7 can you briefly describe Ambulance 22? Basically, how active it is, where it is located, so on and so 8 forth. 9 Ambulance 22 is one of the busiest 10 11 ambulances on the south side of Chicago. I know that there are others that are busier but on my 12 13 ambulance it is completely not uncommon to have 20 14 plus runs a shift. Six of those being after 15 midnight. We run hard on 22. The entire 23rd 16 Battalion is a very busy district. 17 But 22, just to put it into perspective, 18 there are open spots on that ambulance on a regular basis because no one wants to work there. 19 It is a hard ambulance but I took a lot 20 21 of pride in being on that ambulance and working with the men and women that worked with me. 22

I apologize if I didn't hear you about

the length of the shifts. Are those 24-hour

23

24

1 shifts?

- A Yes, sir, they are 24-hour shifts.
- Q When you started having difficulty
 breathing and the fever, I am assuming that was it,
 that you then reported to Medical and tested
 positive, is that correct?

A Yes. The very next day I went to the drive-thru forest preserve on the north side Covid testing clinic and I got swabbed that day and then later on that week I tested positive at which point I contacted Medical. Well, I contacted Medical on the 2nd regardless. I didn't know what had happened, that I had been laid up while on shift, and then I let them know as soon as I got the positive test result which was later that week.

Q Now, what did you do initially? I am assuming you quarantined because of the issues that you raised about your wife and your young children?

A Yeah. I was lucky enough that I have a bathroom in my basement and I essentially came home that day and went down in the basement and I didn't leave my basement for over 40 days because of my active symptoms and the fear of giving it to my family.

1 I had a fever over 100 degrees for just 2 over 30 days, which is what a lot of the physicians 3 are saying is why I am having these issues afterwards, the erratic temperature for so long. 4 5 I literally lived in my basement. My wife would pass food down in a basket. It was 6 7 undoubtedly the worse time of my life I think. According to the records, though, you did 8 9 have to leave a couple times because it indicates 10 that you were admitted into the hospital, is that 11 correct? 12 I was taken out of the basement to Α Yes. 13 go to the hospital. That is correct, sir. 14 Did you go via ambulance or did somebody 15 drive you? 16 The first time -- no, it was via 17 ambulance. I believe that my chief had called out 18 an at-home check team. I forgot what they call them. An at-home Covid team that would come to the 19 20 house and they recommended me go and they called an ambulance to take me to the hospital where I went 21 to Lutheran. 22 23 The first time, correct me if I am wrong,

was around November 9th?

1 A Yes, sir.

- Q Why did you go to the hospital?
- A They were saying initially that they didn't feel comfortable leaving me by myself in the basement due to my breathing issues at the time and just my extreme fatigue, excessive dizziness. They wanted me to go be evaluated by the emergency room staff.
- Q Did you get admitted on that trip or did you go back home?
- A No, I went back home. I was advised by the team at Lutheran that I did in fact have Covid and that I could stay. And it would be up to me in the sense of I could either become more sick by staying at the hospital because at that time Covid was really rocking and rolling. Or, I could be a danger to other people by being there so I opted to go where I would be most secluded which was back in my hole in the basement.
- Q So you go back home. You seclude in your basement, correct?
- A Yes, sir.
- Q And then the records indicate you had another trip to Lutheran General on February 9th is

that fair to say?

- A Yes, sir.
- Q Via ambulance or did you drive yourself?
- A The one in February was I got driven to the hospital.
 - Q Why?

A That was I was in my home with my wife and I experienced a -- one of my many at the time syncopal episodes where I dropped. After I dropped, my wife was reporting that I was like slurring my words together, that I was acting extremely confused and I didn't remember any of that occurring. And when I reached out to my doctor, which the cardiologist at that time who I was working with was Dr. Sawlani from Lutheran General, he advised that I go to the hospital and he had me as a direct admit, which was my first stay at Lutheran on the actual floor.

Q Just so we're clear, what do you mean by a drop?

A I don't really know how to describe it,
except for it is -- I would be standing and then I
would just hit the floor. I don't remember
falling. I don't remember being on the floor. I

don't remember any of that. This would happen like 2 three to five times a week. I have hurt myself by 3 falling. I am not a petite individual and just my body hitting the floor is -- my wife unfortunately 4 tried to catch me a few times and I would fall on 5 top of her. 6

1

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

There have been a few times where people were always stopping by to help with things around the house because I wasn't able to help with anything. Some of my buddies would stop by. was one occasion, thankfully only one, in front of my friends because it was, you know, demoralizing. But he was able to catch me before I hit the floor.

It is just like my brain turns off and I just -- it is like a syncopal episode. I just fall. I don't know.

Was some of this caught on video?

Yeah. Yes, not even on purpose. Α in my son's bedroom folding a blanket or putting his clothes away. We got one of those baby cameras in there and it caught me dropping.

My wife had always kind of explained to me what it was like. Or, my mom, who was essentially my bona fide babysitter because I

```
1
     couldn't be left alone with my own kids.
2
               When I saw it, it really kind of became
 3
     very real that this is what was happening to me.
     It did get -- yeah.
 4
 5
           Q
               So locally here you had a team of
     treating doctors, fair to say?
 6
 7
           Α
               Yes, sir.
8
               And those doctors, you have read through
9
     the Board's evidence packet, are contained in
     there, correct?
10
11
           Α
               Yes, sir.
12
               Dr. Michael Fisher was your primary care
13
     physician, correct?
14
               Yes, sir.
           Α
15
           Q
               And then you had a Dr. Omar, who was a
16
     gastroenterologist?
17
           Α
               Yes, Dr. Hina Omar.
18
           Q
               Dr. Hamdallah?
               Dr. Hamdallah, the neurologist from
19
           Α
     Lutheran General.
20
21
               And I think there was a Dr. Fisher?
           Q
22
           Α
               Yes. Dr. Fisher is my primary.
23
           Q
               Dr. Miller?
24
               Dr. Miller, the electrophysiologist at
           Α
```

Lutheran General.

Q So, locally early on, I will say in the first six months, a lot of testing being done, a lot of trips to the doctors, is that correct?

A That is correct, sir.

Q At that time what were your main issues? What was causing you to be unable to function normally at home?

episodes started happening, it was the actual episode itself. I wasn't allowed to drive for obvious reasons. I wasn't -- didn't feel comfortable being alone with my children. Thank goodness my mom was retired and she was able to come and help me with the kids at home. And it was the dropping. You know. The nightmare of what if I had one of these at the top of the stairs and go down. What if I fall on top of my kids. It was horrible because I had no control over it and no one was able to give me an answer as to why this was happening.

Q Were your local doctors able to resolve most or some of these issues?

A I mean, the issues that were resolved or

essentially assisted was -- a big one was my blood pressure. I have never had high blood pressure before. They put me on a whole slew of different meds for high blood pressure.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

But I really didn't start seeing any improvement in my lifestyle and in my day-to-day operations before I was seen over at the Mayo Clinic.

Q Let's talk about the Mayo Clinic. How do you get there?

Since I wasn't allowed to drive, my wife Α would drive me. She would get time off approved from her work. Or my father would drive me. brother-in-law or my father-in-law. They would literally take turns driving me up there and staying with me because I couldn't be left alone and the clinic is a -- it is a clinic based setting where there is just -- there is many different specialties there and the entire surrounding area is built around the Mayo Clinic so they have various different connected hotels essentially I suppose. It is all connected to the Mayo Clinic like underground and everything. they would be with me the entire time and that's

1 | how I would get around.

Q That was a poorly worded question. I

didn't mean physically. I mean, did you get

referred there? Did your doctors call up there and

set it up?

Hamdallah was the initial person who said -- or not initial, he was one of the doctors and the final doctor actually who said this is where I think you should go. My primary care physician Dr. Fisher also believed that is where I should go. Dr.

Miller, the electrophysiologist, stated that he believed that I should go to the Mayo Clinic to get the treatment from there and to see what -- I believe his words were "what the minds of Mayo have to say". And then Dr. Hina Omar, my GI specialist, when I had brought up to her the idea of me going there she said that she also agrees with that as well.

- Q Did you see several different specialists within the Mayo network?
- A Yes, sir.
- Q Did you have kind of a main like
 ccupational doctor who was kind of the point

1 person? 2 Yeah, that was the head of the Covid Α 3 department, Dr. Vanichkachorn. Dr. Van is what he asked me to call him. 4 5 You referred to him as Dr. Van, is that correct? 6 7 Α Yes, sir. Would he make referrals then to other 8 Q 9 specialists to work on these issues that you were 10 having? 11 Yes, sir. Α 12 Can you tell the Board when you got to Q 13 Mayo did you see some instant, almost instant, 14 improvement in some of your symptoms? 15 Α Once I went through the sleep studies, 16 yeah, absolutely. After the sleep study, which was 17 the last thing I did at Mayo Clinic, there was 18 marked improvement. "Instant" being your word, 19 yeah. 20 I mean, there was some success early on, 21 correct? 22 Α Oh, yeah. Being there, trying out 23 different kinds of medication, seeing different 24 doctors. At least ruling things out, it was --

1 there was improvement, yes. 2 Prior to going to Mayo, prior to getting Q 3 the Covid, had you ever had any problems with 4 sleep? 5 Α Never, no. 6 Any problems working at 24-hour shifts on 7 Ambulance 22? 8 Never, no. I would work 24 hours on 24 Α 9 hours off pretty much consistently, especially 10 during Covid when just the need for manpower was at 11 an extreme high. Every other day 24-hour shifts. In the records, it indicates that you 12 Q 13 were prescribed or given, I don't know what the word is, a CPAP machine, is that correct? 14 15 Α Yes, sir. 16 What is a CPAP machine? 17 Α It essentially oxygenates an individual 18 who might have a sleeping disorder while they are 19 asleep. 20 Had you ever used a CPAP machine prior to getting Covid? 21 22 Α No, sir. 23 Did you see an improvement with your Q

syncope or fainting episodes after starting using

1 the CPAP machine? 2 That was the start of me not Α Yes, sir. experiencing them was being on the CPAP. My last 3 syncopal episode was last year. 4 5 Q Just so I am clear, the fainting spell is 6 that synonomous with what you refer to as a drop? 7 Yeah. I mean, some doctors are calling Α it a drop, some doctors are calling it syncope, 8 some doctors are calling it a fainting spell. But 9 it is all the same I believe is what I am kind of 10 11 gathering from their descriptions of what it is. The records indicate you worked with a 12 Q 13 cardiologist there, is that correct? 14 I did work with a cardiologist there when Α 15 I first got to the Mayo Clinic, yes. 16 Okay. And that your cardiology issues 17 have either seemed to resolve or at least be less 18 frequent? They have definitely helped. They are 19 for sure less frequent, which I am very thankful 20 21 for. 22 When you do have a cardiac issue, what is

24 A I get like a substernal chest pain,

Is it palpitations?

23

it?

sometimes my teeth hurt which is really weird, but
my pulse will drop. Blood pressure will increase.

Q And then in the records it indicates, and I think Dr. Peters is on the line, but it refers to a junctional rhythm. Was that a temporary condition?

A Well, when I was at the cardiac rehab, and I believe it was in May -- not May, I'm sorry.

I am trying to pull up my notes here. I was at cardiac rehab and prior to me actually starting the physical therapy itself, they put you on the monitor and they are checking all your vital signs.

They noticed that my -- what they were saying is that my T-waves were disappearing. It looks like I went into a junctional rhythm. And they wouldn't let me actually exercise that day. In fact, they were actually trying to initially send me off to the emergency room. Thankfully, the nurse that was working there had been my nurse at cardiac rehab from my first day and she knows my history and everything and understands it. It really wouldn't have benefited me, especially since it went away after a handful of minutes.

But they said that the T-waves

disappeared and that my pulse rate had dropped making it look like a junctional rhythm. One of the nurses there would say junctional to me.

Q You're still -- I guess to bring you up-to-date then. You have had a lot of this treatment at Mayo Clinic, is that correct?

A Yes, sir.

Q Is it absolutely necessary that you use the CPAP machine today?

A Yeah. There have been a few instances where I might roll in my sleep or I don't have a good seal on the mask. You know, these things are done with Velcro on the sides of your face. The next day I am shot. I mean, the first time it happened it was terrifying because I thought that I was right back at Ground Zero again.

My blood pressure could be upwards to 190 to 200 systolic. I feel extremely dizzy. I can't walk straight without having to hold onto a wall like I am an old man. The body is rocking and rolling. My headache is out of control and I am assuming the headache is because of increased blood pressure and my whole day is done.

My wife has had to call off work before,

1 if my mom couldn't come and help with the kids and 2 me quite frankly. 3 It is -- if I don't have it, it is not 4 like I feel groggy the next day. It is like I am 5 back in my basement. You know, it is like an immediate reset, yeah. 6 7 As far as the CPAP machine, I know that -- I can't remember if it is in Dr. Peters' report 8 9 or all over the records. I think you were 10 diagnosed with dysautonomia? Did I say that right? 11 Yes. Dr. Hamdallah is -- it is Α dysautonomia, dysautonomic functions, and a couple 12 13 of other names for it but that is what my 14 neurologist is saying. 15 Q What is your lay opinion as how that is 16 related to the breathing issues that you are having 17 causing you to wear the CPAP? 18 Α The initial connection with it was when I was working with Dr. Van was there was a study that 19

was done about -- the title "The Resolution of

Syncope with Treatment of Sleep Apnea".

They are trying to -- they have noticed

20

21

22

23

24

that with previous cases of people who have these syncopal drop episodes, whatever it is you would

like to call it, it improved with the treatment of
the sleeping disorder and pretty much they were
just trying to check off all the boxes. When they
checked off that box, I haven't fallen since.

But I know that if I don't have that on my face -- I have even considered having to put a generator in the house because god forbid we lose power. It is a very scary thing for me.

- Q This is a current issue or current condition that you are experiencing, correct?
- A Yes, sir.

- Q Just so we're clear, once you had the sleep study, you haven't had the fainting episodes?
- A Correct. Since then I have been placed on a case study basis.
- Q Let's talk about work and your assignment. At any time, and I don't know if you are familiar with this, was there any -- I will call it a Functional Capacity Evaluation to determine whether or not you could work a 24-hour shift where you could be active the entire 24 hours?
- A No, I don't think I ever went through a functional test. The majority of my stuff with

Medical was just talking for the most part and like physically evaluating like blood pressure and lung sounds, et cetera.

Q Have you tried to reach out within the Department to see if you could be placed anywhere where you wouldn't be working at least for a while in a 24-hour shift where you would be required to be constantly busy and your sleep would be interrupted constantly?

A I have. This job is a job that I wanted since I was a kid. This is my dream job. I would do anything to get back to work. I am being told I can't.

Q Did you reach out to see at least if you can come back for the timebeing in a place that might be I guess safe?

A I was told that I wasn't able to get those positions because they are biddable positions and I wouldn't be able to put in for it due to my circumstances. And that in order to get off of extended medical, I had to be released to my previously assigned duty, which was Ambulance 22.

Or, in all reality, I probably would get put down in the Field Division South relief pool.

Q So your doctor, I will call him Dr. Van,
it is easier to pronounce, he has some records in
there, for the timebeing he's not releasing you due
to safety concerns of you returning to an
ambulance. I am assuming you read those reports in
the records?

A Yes, sir.

Q So, being an experienced paramedic, being experienced in the health field, whatever, and obviously firsthand having all of these various symptoms and treatments and stuff like that, do you feel it is safe for you right now to go back to your old assignment on Ambulance 22?

A No. That is hard for me to say but no.

Q Why?

A I feel like I would be a detriment to my team and my patients.

Q What is the basis for that concern?

A You know, the examples that were given to me from Dr. Van, because I wasn't seeing this when I was initially talking with him. I wasn't thinking about anyone else but myself.

He is like you are carrying a 90-year old woman down the stairs who just needs to get their

feeding tube replaced and all of a sudden you have
one of these episodes because you haven't had your

CPAP machine on the correct way or something
happened because you were at work and you couldn't

get the therapies that you needed. Now you go down
the stairs and you hurt your partner and everyone
else that is there.

Or, I mean, I wouldn't want me to respond to my mother having an issue, a 911 right now, because of the risk involved with it. That is me saying that outloud. Anybody that knows me knows being a paramedic is everything to me and that I don't think that it is safe for me to be doing what I love to do.

Q That being said and considering all the unknowns that are associated with Covid, I mean, what is your plan? Is your plan -- I mean, you're still at Mayo, correct?

A Yes, sir.

Q And you still communicate with Dr. Van on occasion, if there is any issues?

A Yeah. I am on a case study basis with Dr. Van so he is going to notify me if they find anything that's not just a Band-Aid. The CPAP at

- 1 home essentially is a Band-Aid for me, I suppose.
- 2 It's just a for now thing so I am on it with a PRN
- 3 basis where he is going to reach out when something
- 4 happens or I reach out where I need help with
- 5 something.
- 6 Q It is not your intent -- your intent is
- 7 to get back to work as soon as you can do it safely
- 8 or there is a position offered where you are not at
- 9 | least initially placed on a very busy ambulance
- 10 working 24 hour shifts?
- 11 A Yeah. I am 32 years old and that is my
- 12 dream job. So, yeah, I want to go back to work.
- 13 Q How long have you been on a no pay
- 14 status?
- 15 A I haven't been paid since October.
- 16 Q That's not anything due to the Pension
- 17 | Board, that is due to some paperwork screw up
- 18 | within the Department, is that correct?
- 19 A Yeah. Yes. Somebody at HR -- I was
- 20 advised by --
- Q We don't have to blame anybody. The
- 22 | bottom line is for whatever reason you have been on
- 23 no pay since October?
- 24 A That is true, yes.

```
1
               MR. PINELLI: Counsel, I don't mean to
2
     cut you off, but I don't think that is necessarily
 3
     relevant.
               MR. MARCONI: I agree. It is just
 4
 5
     unusual and people usually don't go on no pay that
     long and I don't want to blame anybody or anything
 6
 7
     like that. We made the point. I am off it.
8
               I don't have any other questions for Mr.
9
     Hesslau.
10
               CHAIRMAN FORTUNA: Any questions?
11
               MEMBER CONYEARS-ERVIN: Mr. President, I
     just wanted you to know Treasurer Conyears-Ervin is
12
13
     here.
14
               CHAIRMAN FORTUNA:
                                  Thank you.
15
               MEMBER CONYEARS-ERVIN: I heard the full
16
     testimony, I just wanted you to know, for the
17
     voting.
18
               CHAIRMAN FORTUNA: Very good.
               Trustees, any questions?
19
               MEMBER MARTIN: When was the last syncope
20
     episode for clarification?
21
22
               MR. HESSLAU: My last syncopal episode, I
23
     am pulling it up right now, sir, May 14th of last
24
     year.
```

1	MEMBER MARTIN: Thank you.
2	CHAIRMAN FORTUNA: Any other questions?
3	Hearing none, Vince.
4	MR. PINELLI: Thank you.
5	EXAMINATION
6	BY MR. PINELLI:
7	Q Mr. Hesslau, I have a few questions for
8	you as well.
9	You mentioned that for a period of time
10	you were not driving a car. Are you driving a car
11	now?
12	A Yes.
13	Q If I understood your testimony, you said
14	prior to the Covid diagnosis you had never been
15	diagnosed with sleep apnea, is that correct?
16	A That is correct.
17	Q But did you have any difficulty sleeping
18	prior to the Covid incident? In other words, did
19	you have issues waking up, things like that?
20	A No, sir.
21	Q None of that started until the Covid
22	diagnosis is that what you are saying?
23	A Yes, sir.
24	Q You are also saying that it is regulated

or it is treated through the CPAP, the sleep apnea?

A Yes, sir.

- Q So, basically, you use the CPAP, what, at night or when you sleep? When do you use it?
 - A Yes, sir, at night when I go to bed it goes on my face.
 - Q Do you know if the CFD allows for the use of a CPAP while you're on shift or on-duty?
 - A I believe they do but I think currently with Covid there is like special accommodations that need to be made for people on CPAP since it -- I don't know the science behind it. But they are saying you can't have a CPAP in general population bunk rooms or anywhere where multiple people are at due to the Covid issue.
 - Q It sounds like your concern is that if you don't use the CPAP the fainting episodes might reoccur, that is what you are concerned about, right?
 - A Yes. At the absolute minimum, feeling the way where my pressure is extremely elevated. I can't really walk very far without feeling excessively fatigued. And I don't know how I would be able to function as a 911 paramedic for the City

- of Chicago, if I can't even get to the ambulance in a proper pull out time to get to someone who needs help.
- MR. PINELLI: Counsel, I am directing you to Group Board Exhibit 6.A.
- 6 BY MR. PINELLI:

- Q These are notes from Advocate but they reference a study that was done when you were at Mayo in May of '21. There is a reference in the notes that said that, "The patient was walking back to bed from the bathroom. He took a few steps normally. Then seemed to slow down. His body leaned forward with an initial slow movement followed by collapse down". That sounds like one of the episodes you're talking about, right, what would happen to you?
- A I believe you're talking about when I was in the epilepsy unit when they were trying to rule out epilepsy at the Mayo Clinic.
- Q Then it says, "The patient remained limp in the sling for several seconds and per nursing report was holding his breath". Did you recall that episode?
- 24 A I don't recall any of the episodes, sir.

I know dropping. I know for sure dropping. I

dropped there and that is where they found that it

was not epilepsy related. The holding of the

breath thing I did not know that was a thing, to be

honest with you.

- This is a gigantic document. I have had so many different medical records over this time period here.
- My wife and those who have seen me go down said that it doesn't appear like I am breathing when I go down but I don't know about holding my breath. That is what you are asking about, sir?
- Q Yes, that was what I was asking about. You don't have a recollection that you held your breath at that incident is that what you are saying?
- A No. No, I don't remember any of my incidents. I go from standing to floor, you know.
- Q And then just to conclude here, other than your concern about possibly fainting again or having these episodes in the future, basically, you feel like you would be able to go back to work?
- 24 A Yes, sir. I would love for one day to be

```
1
     able to be told that I can return to my duties.
2
               Now, since you went on layup, have you
 3
     engaged in any activities by which you earn income
 4
     or money?
 5
          A No. No.
 6
               Have you engaged in any sporting
 7
     activities?
8
          Α
               No.
9
               Are you taking any medications prescribed
           Q
10
     by a physician for any condition?
11
          Α
               Yes, sir.
12
               What are you taking?
          Q
13
               I am taking Metoprolol for my high blood
14
     pressure and Amitriptyline for neuropathy.
15
               MR. PINELLI: Thank you. That is all the
16
     questions I have.
17
               CHAIRMAN FORTUNA: Trustees, any
18
     questions?
19
               Hearing none.
20
               MR. PINELLI: Counsel, do you have any
21
     brief follow up on that?
22
               MR. MARCONI: No, Vince.
23
               MR. PINELLI: Thank you. Do you have any
24
     other witnesses before I proceed to call Dr. Peters
```

```
1
     to testify?
2
               MR. MARCONI: No, I do not.
 3
               MR. PINELLI: Do you have any objection
     to me calling Dr. Peters?
 4
               MR. MARCONI:
 5
 6
               MR. PINELLI: Thank you.
7
                         (Witness previously sworn.)
8
                    MICHAEL I. PETERS, M.D.
9
     a witness herein, having been first duly sworn, was
     examined and testified as follows:
10
11
                          EXAMINATION
12
                        BY MR. PINELLI:
13
               Dr. Peters, would you please state your
           Q
14
     name?
15
           Α
               Michael I. Peters.
16
               You're a physician, is that correct?
17
           Α
               Yes.
18
               And is a copy of your qualifications as a
           Q
     physician attached to the Board exhibits?
19
20
           Α
               Yes.
21
               Do you perform a function as a consultant
     to this fund?
22
23
           Α
               Yes.
24
               In that capacity, do you review medical
           Q
```

1 records, either examine or interview applicants and 2 report to the Board? 3 Α Yes, I do. Did you follow that procedure with 4 5 respect to this applicant? Α 6 Yes. 7 Did you file a written report with the 8 Board that is marked as Board Exhibit Number 2? 9 Α Yes, I did. 10 Doctor, due to the current pandemic 11 conditions, did you interview him rather than examine him? 12 13 I interviewed him by telephone. 14 Was the information that he provided to 15 you in your interview consistent or inconsistent 16 with the medical records you reviewed? 17 Α I think his understanding of his 18 conditions is not always consistent with what the specialists at Mayo concluded. 19 20 Putting aside his understanding as he expressed it to you, did the information he 21 22 provided about his medical history, though, seem to 23 be accurate? 24 Α Yes.

Q Let's talk about Mayo because I know there was a lot of different testing. And so to keep it to the point, in your report you state, "All of his post-Covid symptoms have either resolved, been controlled with treatment, or were ultimately diagnosed as functional".

So let's talk about what are the treatments that are controlling any symptoms he's having?

A If you refer to the bottom of my Board letter, I summarize the new complaints that he developed post-Covid.

Q Okay.

A So, to start with hypertension, his hypertension has been controlled and it is documented in his cardiac rehab. I included that in my letter.

He did not have episodes of hypertensive emergency during that time. I did not see any documentation that his blood pressure was either -- that he was either in shock and hypotensive or having blood pressure that was significantly elevated enough to cause organ symptoms and that has all been controlled with one medication

Metoprolol.

Next he has been having ongoing intermittent chest pain. He's had an extensive cardiac evaluation for ischemic disease or coronary disease and that has been negative.

And then he had a documented, and I did see the rhythm strip from cardiac rehab, on August 23rd of '21, he had what is called an accelerated junctional rhythm during rehab. It lasted ten seconds. It was not associated with hypotension. The rate was in the 70's, that is why it is called accelerated because the normal junctional rhythm would be in the 40's to 50's. But that was evaluated at least by telephone by a cardiologist from Mayo who did not express concern about that and advised if it occurred again that he should have a long -- you know, a 30-day cardiac event monitor to look for any arrhythmia.

Along the lines of arrhythmia, that was evaluated as a possible cause of his multiple fainting spells, syncopal events. And even with the monitor at Mayo, when he wore a prolonged monitor and he had an event, there was no abnormal rhythm.

Next is myocarditis, which is inflammation of the heart muscle, that is sometimes seen with acute Covid infection.

During his hospital admission in

February, February of 2021, he had possible area of myocarditis seen on his cardiac MRI. This again was repeated and it was unchanged on a subsequent cardiac MRI. Cardiologists from Mayo did not think this was a clinically significant myocarditis. In other words, he didn't have heart failure or permanent damage to the heart muscle function as measured by an echocardiogram.

And then he was admitted. There was a question of a stroke or TIA, a transient ischemic event. He was admitted to Lutheran with facial weakness and slurred speech. All of his neuro imaging, CT angiogram of the head and neck, MRI, MRA of the head and neck, which were repeated, were negative for any area of stroke within the brain.

The neurologist concluded that this was unlikely to represent a TIA or a stroke. One neurologist from Mayo thought it could possibly be related to a migraine because it was often followed by a headache.

And then the syncopal episodes, the fainting spells, which were numerous by his report, without warning he just dropped. One of them was captured as he mentioned on a home camera. The home video was reviewed by a neurologist at Mayo. It was advised that he wear a long -- for an extended period of time, he wear an EEG monitor, which is to look for any seizure activity within the brain, and to wear a cardiac monitor to look for any abnormal rhythm as the cause of syncope.

This was done at Mayo and he had one episode that was witnessed by the staff there. He was wearing restraints so he didn't actually hit the ground but he did pass out. So there is three things. The nurse reported that he was holding his breath.

The EEG and cardiac event monitors were all negative. There was no seizure activity. No abnormal rhythm.

The conclusion from the specialists at

Mayo was that these were not cardiac or neurologic

in their cause but rather likely to be functional.

Meaning there was no medical explanation but rather

a psychological explanation was more likely.

And then the diagnosis of dysautonomia, this is abnormal function of the autonomic nervous system. This is the part of the nervous system that is not under our control.

For example, when you stand up, there is blood pooling in your legs. The body has to compensate for that otherwise you would faint, feel dizzy, so your arteries and veins in your leg constrict. Force blood back up to the heart. The heart beats faster and more vigorously for a period of time. That is the normal autonomic response so that the brain remains perfused with blood and you don't pass out.

This was considered as a possible cause of his multiple syncopal episodes. But he had a tilt table test, which is a specific test for looking for any abnormal response of your pulse and blood pressure with changes in body position.

Even though he subjectively reported that he was feeling lightheaded, that he might faint, seven minutes into the study, it was really negative.

In addition at Mayo, they did very specific chemical tests for dysautonomia which were

also all negative.

Then later in his course he developed constipation or changes in bowel habits. He was determined to have abnormal muscular function for the muscles that are involved with defecation.

They weren't working as well as they should possibly causing his constipation.

The conclusion from the physicians at

Mayo was that this could be related to work stress
or possibly anxiety from having Covid. Either way
he required physical therapy specific to pubic
floor dysfunction. And at least by his report when
I spoke to him, it sounds like that therapy was
effective and that he's having normal bowel
movements on a regular schedule as opposed to once
a week.

And then sleep apnea. He underwent a sleep study at Mayo that showed mild obstructive sleep apnea. That is the upper airway would close off when he was lying flat and sleeping.

As he expressed, it was his opinion, to the Mayo physicians, that this could be related to Covid. It could also be the cause of his syncope. The physicians at Mayo specifically stated that

they did not agree, you know, that the sleep apnea
was the cause.

It was also noted that he gained 30 pounds during all of this, which probably would be a more likely explanation for upper airway obstruction when you lay flat.

And then, you know, either way his subjective sleep has improved with CPAP and by his report his syncopal episodes have all resolved.

Again, this wouldn't make sense from a medical standpoint and it wasn't the opinion of any of the subspecialists at the Mayo Covid Clinic.

However, interestingly, Dr. Van has written that he thinks that the two are connected.

I would say that Dr. Van's opinion does not fit with the opinions of the other specialists at the Mayo Clinic.

Q I'm sorry, let me stop you there for a minute. Just focusing on the sleep apnea issue, that sounds like that sleep apnea is a result of some physical factor that a person has. Do you know of any literature that says that Covid causes sleep apnea?

A I think Covid can cause sleep apnea if it

is a neurologic central based sleep apnea. Meaning

it is your respiratory drive neurologically that is

causing it.

Though, when it is specifically obstructive, meaning the upper airway collapses on itself when you lay flat and sleep, no.

Q That is what he has, he has the obstructive issue?

A Yes.

Q Based on what you have seen in these records, does it appear to you that he doesn't have or does he have a medical condition currently that is preventing him from performing his duties related to Covid?

A I don't think he has a current medical condition that would prevent him from -- related to Covid that would prevent him from working, no.

Q You mentioned Dr. Van -- I am going to shorten it because I can't pronounce it. But the Mayo doctor, Dr. Van, that the applicant testified to at Mayo, he did indicate he believes that he should not -- he placed him at MMI and he does not think he can return to laborious or safety sensitive duties, that is his conclusion. Did he

give anything in the record to support that conclusion?

A I didn't see an opinion from him as to why he thought that. He stated that opinion very early on in the Mayo evaluation so it was an opinion from the beginning before, you know, all of the diagnoses were -- you know, all the different complaints were evaluated. Dr. Van didn't think that he would be safely be able to go back to work. So I related that to the syncopal episodes. That if he was having frequent syncopal episodes he wouldn't be safely able to drive or take care of a patient.

I don't know why he persists with that opinion after the syncope was fully evaluated by the other Mayo subspecialists.

Q Would you agree with his opinion?

A Well, I do have concern about him returning to safety sensitive duty primarily because of the functional nature of these syncopal episodes. Meaning, I don't know if it will happen again. From a psychological standpoint, I think that needs to be further evaluated.

Q But the syncopal episodes I think are

related, at least as far as we have heard, to the sleep apnea. That's the connection there to the syncopal episodes or is that correct or are they just of an unknown etiology?

A It's my opinion that neither of those statements are correct. I think he's had a thorough evaluation for his syncope. I think experts at the Mayo Clinic have concluded that it is functional. Meaning a nonmedical psychological basis.

I think that they also clearly stated that sleep apnea is not the cause of his syncope. That his sleep specialists and neurologists both said that's not the cause.

The only thing you can say is that the episodes have stopped since he started using a CPAP mask.

Q Other than that fact, there's nothing else to indicate, at least what I am hearing from you, that from a medical standpoint that you saw, that his fainting episodes were the result of sleep apnea, is that true?

- A I am sorry, can you say that again?
- Q Sure. Other than the fact that the

```
1
     fainting episodes stopped after he used the CPAP,
2
     as he testified to, is there any other medical
 3
     evidence in the record to indicate that the
 4
     fainting is caused by his sleep apnea, untreated
 5
     sleep apnea?
               There is no evidence -- there is no
 6
           Α
 7
     medical evidence that his syncope is caused by
8
     sleep apnea. There is only the fact that he
 9
     stopped having the episodes when he started using
     the mask, CPAP.
10
11
               MR. PINELLI: That is all the questions I
     have of the doctor at this time.
12
13
               CHAIRMAN FORTUNA:
                                   Trustees, any
14
     questions for Dr. Peters?
15
               Hearing none.
16
               MR. PINELLI: Counsel, do you have any
17
     questions?
18
               MR. MARCONI: Yes, I just had a couple to
     follow up.
19
20
                          EXAMINATION
21
                        BY MR. MARCONI:
22
               Dr. Peters, I guess what I am not sure
           Q
23
     about, what is this dysautonomia?
24
               A dysautonomia is malfunction of the
```

autonomic nervous system. Again, that is the part
of the nervous system that's not under our control.

Usually we are referring to responses of pulse and
blood pressure to changes in body position. That
doesn't occur normally in somebody who has
autonomic dysfunction.

Q So, my understanding from going to Dr.

Google is it basically -- it is part of the nervous system that controls involuntary bodily functions, like heartbeat, breathing and digestion. Do you think that is accurate?

A Yes.

Q So could a sleep issue be caused by this nervous system problem or issue?

A Vince asked me that question. If it was a central sleep apnea caused by a neurologic problem or it was a cardiovascular issue where his heart rate either stopped -- his heart rate went to zero, he went to asystole, or it became very bradycardiac, very slow. But not obstructive which is really from upper airway collapse in the back of your throat.

Q I know you indicated that the sleep issue
-- I think you said the sleep issues are not

related to the Covid or could they be related to the Covid?

A It's my opinion that they are not related to the Covid. That was the opinion of other physicians at Mayo.

Q I was looking at your report on 2.4 and I think it is like the fourth paragraph from the bottom. You indicate that Dr. Van stated, "Of course, the patient did not have difficulties with his GI symptoms or sleeping prior to his COVID-19 infection. We have seen similar symptoms in other patients ranging from mild to severe. Based on the timeline reported by the patient, in my medical opinion, the patient's sleep issues are related to his COVID-19 infection from work".

I am assuming that his treating physician Dr. Van -- his opinion is that they are related, is that fair to say?

A Yes. I want to clarify from the question you just asked me before. When we refer to the physicians at Mayo, I am not referring to Dr. Van. Dr. Van's opinion that you just read doesn't fit with the opinions of the other doctors at Mayo. So I am referring to the subspecialists that Dr. Van

- referred to, that he sent him to. Those physicians did not think that the sleep apnea was the cause.

 Only Dr. Van has written an opinion that you just read.

 Those other specialists, you are talking
 - Q Those other specialists, you are talking about the cardiologist, you are talking about the GI doctor, is that correct?
 - A No. I am referring to the neurologist, the epileptologist, the sleep study specialists.
 - Q Okay. But it seems that once he got over there and they prescribed the CPAP machine, I mean he did almost instantaneously stop having the falls and the syncopal episodes?
 - A That is true but the physicians at Mayo also concluded that these were functional episodes.
 - Q What does that mean?

- A Meaning under his control of a psychological etiology.
- Q Do you know if they referred him out to any -- I know sometimes you will see where they will refer them out to a psychiatrist or a psychologist to do an evaluation to determine whether or not this could be a psychological issue?
- 24 A I didn't see a referral to a

1 psychiatrist, no.

Q In terms of -- I guess in the Mayo records that I have read, I didn't see anything where they indicated that it could be a psychological issue.

A I can go through my note. I have it all highlighted. Whenever they refer to it as a behavioral/functional, that is what they are talking about.

I can go through that specifically. But if you look for the word behavioral, like the cause of syncope, we have excluded cardiovascular and seizure. And we have discussed with him that it is behavioral or functional, that is what they are referring to.

Q But there has never been a behavioral analysis, though, by someone who specializes in whatever psychological cause or something?

A I didn't see that in the records.

Q Then you indicated that, you know, you talked about the risk of his going back to work in a safety sensitive position. I have seen your name on a lot of IMEs in suburban cases. Where normally a doctor will refer a patient out maybe for a FCE,

a Functional Capacity Evaluation, correct?

A Yes.

Q Do you think that would apply? I mean, would that be a good idea here to determine whether or not Mr. Hesslau could be tested to see if he could perform the specific job or would that not apply in this situation?

A It's my opinion that -- I haven't seen evidence from a physical standpoint he's not able to perform the requirements of his job. The concern I expressed was because he's had a history of what appears to be functional or behavioral fainting spells and I am not sure why that is happening but I think it should be evaluated from a psychological standpoint.

Q That could be further treatment then, correct? I mean, if he went back to Dr. Van and even asked for a referral to see if that might be the cause of his loss of functioning when his mask falls off or when he is up too long, that is something he could explore?

A Yes.

Q Is there any reason from reading the records why Mayo wouldn't have done that? It

doesn't sound like they did.

A I can't guess why they didn't, except the events stopped.

Q Okay. I think we talked about this in the prior hearing. This Dr. Vanichkachorn -- he is -- obviously, I am assuming he has a good reputation because he is -- I don't want to say leading the clinic but he's at least the point person here for the care of Mr. Hesslau.

A I would assume -- I mean, he appears to be highly qualified.

Q He seems to be specialized just in this
-- right now specialized in this long hauler Covid
I will call it a syndrome, long haul, whatever. He
specializes in this area where people are having
these continuing issues with Covid related illness,
they usually send them to Mayo or they can send
them to Mayo?

A I have seen other people referred to Mayo but again there is people who often will see their own specialists in the area, multiple specialists, referred by their primary care physician. Or they will go to one of the other post-Covid specialty clinics in the Chicago area and then people often

1 go to Mayo as well.

Q I mean, I am assuming, and correct me if
I am wrong, I realize you're saying that you see
the word behavioral in there. You are not
intimating that he is malingering?

A The definition of maligning would be doing it for gain. I am not suggesting that at all. I am really not suggesting anything like that. I am conveying to the Board what the conclusions of the subspecialists at Mayo -- what their opinion was based on all of the testing they did to evaluate medical causes of syncope.

Q You didn't see anything in the records that prior to Covid he had any sleep apnea or any kind of sleeping issues prior to this?

A No. But I did see that he gained 30 pounds during Covid.

Q Have you seen that in other patients where due to, I don't know, one or more factors that there can be weight gain with post-Covid long haulers?

A I haven't seen weight gain as a result of a chronic Covid condition. I think people that were homebound, you know, weren't doing their usual

1 I don't think that is unusual for activities. 2 somebody to gain weight. 3 It might not mean medically related to Covid but due to the effects of Covid. Whether it 4 5 is mental, whether it is physical, staying at home, like you said that could lead to some people 6 7 putting on weight? 8 Α Yes. 9 I didn't see anything -- just so we're Q 10 clear, I didn't see anything in the records, maybe 11 I missed it, about the weight gain being the cause 12 for the sleep apnea. Was that ever a conclusion 13 from Mayo or are you doing it as a process of 14 elimination? 15 Α If you can give me a few seconds to find 16 that part of the note. 17 MR. PINELLI: Counsel, while he's looking 18 for that, I assume we're getting close to the end here with testimony? 19 MR. MARCONI: 20 Yes. 21 MR. PINELLI: Okay. 22 DOCTOR PETERS: I am having trouble

finding the part with the 30-pound weight gain, but

it was made by the physicians in the context of

23

24

```
1
     sleep apnea.
2
               MR. PINELLI: Is that on Page 2.4 of your
 3
     report or you reference it about the middle of the
 4
     way down?
 5
               DOCTOR PETERS: Oh, I do. Okay, hold on
     a second.
 6
 7
               MR. PINELLI: The sentence starts "was
     seen by Dr. Kammi Grayson".
8
 9
               DOCTOR PETERS: Hold on one second.
10
               Yes. So he was seen by the sleep
11
     specialist and part of the history was that his
12
     wife had noted he was snoring more and that he had
13
     gained 30 pounds.
14
               I mention that because that is relevant
15
     to a new diagnosis of obstructive sleep apnea. He
16
     included that as relevant history so.
17
          Q He definitely has a weight gain as far as
18
     you know?
19
          Α
               Yes.
20
               MR. MARCONI: I don't have anything
21
     further, Vince.
22
               MR. PINELLI: Thank you.
23
               MEMBER MURPHY: I'd like to make a motion
24
     to go into executive session under 2(c)4 of the
```

1	Open Meetings Act.
2	MEMBER MARTIN: Second.
3	CHAIRMAN FORTUNA: There is a motion to
4	go into executive session seconded by Trustee
5	Martin.
6	Trustee Murphy.
7	MEMBER MURPHY: Yes.
8	CHAIRMAN FORTUNA: Trustee Sheridan.
9	MEMBER SHERIDAN: 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 Martin
16	MEMBER MARTIN: Yes.
17	CHAIRMAN FORTUNA: Trustee Tebbens.
18	MEMBER TEBBENS: Yes.
19	CHAIRMAN FORTUNA: And I am a yes.
20	Motion carries.
21	(Whereupon, the Board went into
22	Executive Session off the record.
23	No action was taken in Executive
24	Session.)

1	MEMBER MURPHY: Mr. President, I'd like
2	to make a motion to grant the benefits requested by
3	Paramedic in Charge Daniel Hesslau.
4	MEMBER MARTIN: Second.
5	CHAIRMAN FORTUNA: There is a motion to
6	grant by Trustee Murphy. Seconded by Trustee
7	Martin.
8	Trustee Murphy.
9	MEMBER MURPHY: No.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: No.
12	CHAIRMAN FORTUNA: Trustee
13	Conyears-Ervin.
14	MEMBER CONYEARS-ERVIN: No.
15	CHAIRMAN FORTUNA: Trustee Soni.
16	MEMBER SONI: No.
17	CHAIRMAN FORTUNA: Trustee Martin
18	MEMBER MARTIN: No.
19	CHAIRMAN FORTUNA: Trustee Tebbens.
20	MEMBER TEBBENS: Yes.
21	CHAIRMAN FORTUNA: I am a no.
22	Motion fails.
23	MEMBER MURPHY: I would like to make a
24	motion to deny the benefits requested.

1	MEMBER MARTIN: Second.
2	CHAIRMAN FORTUNA: There is a motion to
3	deny by Trustee Murphy. Seconded by Trustee
4	Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: 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 Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: No.
18	CHAIRMAN FORTUNA: I am a yes.
19	MS. BURNS: That motion passes.
20	We would recommend that we prepare
21	Findings of Fact consistent with the Board's
22	direction just now. We will have those available
23	for the member and his attorney by next month for
24	adoption by the Board.

1 CHAIRMAN FORTUNA: Mr. Hesslau, are you 2 on? 3 MR. HESSLAU: Yes, I am here. CHAIRMAN FORTUNA: Based on the evidence 4 5 we have heard and considered, the Trustees have voted to deny the benefit that you have requested. 6 7 You will be notified my mail of the Findings of Fact and the Board's decision. Thank 8 9 you. 10 MEMBER MURPHY: Mr. President, moving on 11 to B, request for a handicapped child annuity. This is scheduled for a 12 MS. BURNS: 13 hearing today on a handicapped child annuity. 14 woman applied for the benefit in August. She is a 15 approximately 40-year old woman, who was looking 16 for a benefit, based on her handicapped status. 17 She has bipolar disease. More accurately, she has 18 been diagnosed with bipolar disease. Our Member was Robert Doyle, who died in 19 April of 2021. While this matter was pending, the 20 21 applicant Ms. Megan Doyle died. She died at the 22 end of the year on December 19th. 23 As a result of her death, it is our 24 opinion that her claim for a benefit abates.

know that is a hard concept but what that means is that her claim for a child's annuity did not survive her death.

We base that opinion on the Illinois

Appellate Court's decision in the Hooker case and
in the Reynolds case. Both cases involved the

Firemen's Annuity and Benefit Fund of Chicago.

We also base it on the Illinois Pension

Code, which says that claims that Members have or

their beneficiaries have are not assignable. So it

is not like she can assign this claim to anybody

else to pursue on her behalf.

Lastly, the Illinois Survivor's Act makes it very clear that this type of action doesn't survive the death of the person bringing the claim.

So for all of those factors, as well as the fact that this money, if it were granted, would have been to be paid to a Special Needs trust and the trust provided that nobody who was born more than a day before this applicant could receive the benefit, so there would be nobody the Fund would be able to pay the benefits to that is connected with this woman. In other words, she didn't have children that we could pay the benefit to if

1	granted. That leads us to believe and to recommend
2	to you that this claim has abated and that the
3	family should be notified of this decision of the
4	Board as a final action and they will have the
5	right to take it up on appeal to the Circuit Court
6	of Cook County, if they feel like they want to
7	appeal our decision. That is our recommendation
8	from a legal perspective.
9	MEMBER MURPHY: Motion to follow
10	counsel's recommendation in this matter.
11	MEMBER MURPHY: Second.
12	CHAIRMAN FORTUNA: Motion by Trustee
13	Martin. Seconded by Trustee Murphy.
14	Trustee Murphy.
15	MEMBER MURPHY: Yes.
16	CHAIRMAN FORTUNA: Trustee Sheridan.
17	MEMBER SHERIDAN: Yes.
18	CHAIRMAN FORTUNA: Trustee
19	Conyears-Ervin.
20	MEMBER CONYEARS-ERVIN: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	CHAIRMAN FORTUNA: And I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Mr. President, I'd like
4	to move to Number 5. I would like to make a motion
5	to approve the Board Physician's Reviews of
6	Disability Recipients.
7	MEMBER MARTIN: Second.
8	CHAIRMAN FORTUNA: There is a motion by
9	Trustee Murphy. Seconded by Trustee Martin.
10	Trustee Murphy.
11	MEMBER MURPHY: Yes.
12	CHAIRMAN FORTUNA: Trustee Sheridan.
13	MEMBER SHERIDAN: Yes.
14	CHAIRMAN FORTUNA: Trustee
15	Conyears-Ervin.
16	MEMBER CONYEARS-ERVIN: Yes.
17	CHAIRMAN FORTUNA: Trustee Martin
18	MEMBER MARTIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Tebbens.
20	MEMBER TEBBENS: Yes.
21	CHAIRMAN FORTUNA: And I am a yes.
22	Motion carries.
23	MEMBER MURPHY: Mr. President, I would
24	like to move on to 6, Investments, and I'd like to

turn this over to Lorna for now and have Trustee
Martin jump in with Lorna.

MS. SCOTT: My thought is that I would table most of my report to the Investment Committee meeting and just jump right down to the motion that I need from this meeting. Does that sound good?

CHAIRMAN FORTUNA: Yes.

MS. SCOTT: The motion I need, looking at the rebalancing template, Jackie is going to need \$16 and a half million to cover operations this month.

This is the allocations as of January 22nd. If you look down, we have cash in our investment account of \$14 million. Jackie needs \$16 and a half million.

So the recommendation is to use most of that cash and to raise an additional \$3 million.

The plan is to take \$2 million from Keeley, which is a small cap manager. What that does is reduce our overweight to small cap just a little bit. And then also take \$1 million from Ernest, which is a fixed income manager. We are underweight here but Ernest has cash available.

The idea is given the volatility in the

1 market just to go ahead and use the cash that we 2 have as opposed to do more trading. 3 If we look at the variance, again, these targets have been updated for the new model that 4 5 was approved in December. So we're off target just by definition of the model changing. But at the 6 7 same time, it's going to take a couple of RFPs to get us closer to target. But in the interim, we 8 9 can balance towards the new target as there are 10 cash raises. 11 We are still overweight in public 12 equities, underweight private. So that is a total 13 overweight to equities offset by under target to 14 real assets and fixed income. 15 I am looking for a motion to raise up to \$3 million as indicated on the rebalancing 16 17 template. 18 MEMBER MURPHY: Mr. President, I would like to make a motion as recommended. 19 MEMBER SHERIDAN: Second. 20 21 CHAIRMAN FORTUNA: There's a motion by 22 Trustee Murphy. Seconded by Trustee Sheridan. 23 Trustee Murphy. 24 MEMBER MURPHY: Yes.

1 CHAIRMAN FORTUNA: Trustee Sheridan. 2 MEMBER SHERIDAN: Yes. 3 CHAIRMAN FORTUNA: Trustee 4 Conyears-Ervin. 5 MEMBER CONYEARS-ERVIN: Yes. CHAIRMAN FORTUNA: Trustee Martin 6 7 MEMBER MARTIN: Yes. CHAIRMAN FORTUNA: Trustee Tebbens. 8 9 MEMBER TEBBENS: Yes. CHAIRMAN FORTUNA: And I am a yes. 10 11 Motion carries. MS. SCOTT: That is all the motions for 12 13 investments and so I can hold off on my report. 14 There are a lot of good charts in here, 15 if you ask me when there is more time. 16 MEMBER MARTIN: Is Jackie on? Does she 17 want to say anything today? 18 MS. VLAHOS: For the investments, I am just hoping basically after this month it will be 19 the last drawdown we need. Basically due to timing 20 21 and after this we start getting our tax receipts 22 coming in. Hopefully, if they come in as they have 23 in the past years, we shouldn't have any other drawdowns needed for the remainder of the year. 24

1	MS. BURNS: We can move on to the
2	administrative expenses.
3	MEMBER MURPHY: I'd like to make a motion
4	to approve administrative expenses as presented.
5	MEMBER SHERIDAN: Second.
6	CHAIRMAN FORTUNA: There's a motion by
7	Trustee Murphy. Seconded by Trustee Sheridan.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee
13	Conyears-Ervin.
14	MEMBER CONYEARS-ERVIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Martin
16	MEMBER MARTIN: 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 on
22	to Number 8, the Budget Committee report. As of
23	now I don't know if anyone has anything to add in
24	addition to what was brought up in the Budget

1	Committee minutes, which was approved earlier. Are
2	there any additions?
3	MR. WELLER: Jackie and I are available
4	to address any questions, if there are any.
5	MEMBER MURPHY: There was one
6	recommendation from the Budget Committee meeting.
7	I'd like to make a motion to adopt that
8	recommendation to adopt the 2022 Budget as
9	proposed.
10	MEMBER TEBBENS: Second.
11	CHAIRMAN FORTUNA: Motion to adopt by
12	Trustee Murphy. Seconded by Trustee Tebbens.
13	Trustee Murphy.
14	MEMBER MURPHY: Yes.
15	CHAIRMAN FORTUNA: Trustee Sheridan.
16	MEMBER SHERIDAN: Yes.
17	CHAIRMAN FORTUNA: Trustee
18	Conyears-Ervin.
19	MEMBER CONYEARS-ERVIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Martin
21	MEMBER MARTIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Tebbens.
23	MEMBER TEBBENS: Yes.
24	CHAIRMAN FORTUNA: And I am a yes.

1 Motion carries. 2 MEMBER MURPHY: Mr. President, moving to 3 the Executive Director's Report. Kelly, how much 4 time do you need? 5 MR. WELLER: I will go quick. So with that, Mr. President wanted me to 6 7 express the 1099Rs for our Members will be going out next week. We will be getting those out, that 8 9 is pending, that is just informational. 10 We have also put the Ethics Policy for 11 the FABF Board into BoardPaq. As part of that 12 Ethics Policy, there is an annual certification 13 that needs to be done. I will be working with each 14 of you to make sure that you acknowledge receipt. 15 CHAIRMAN FORTUNA: How many do we have? 16 MR. WELLER: Right now we have three in 17 and I will have two more by the end of this 18 meeting. The five that are present I will have and I will work with the three who are remote to get 19 20 that done and report back to the Board when that is completed. 21

We did have a discussion regarding the term limit of our previous auditor. Through some discussions with our previous auditor, we have

22

23

24

agreed to a one year term, which would have ended for this year. It was recommended that we seek the second RFP provider and to see if they can provide the services for the second year of the audit.

We have done that. We secured Legacy

Professionals, LLC at the same rate and at the same

quote that they provided in their RFP.

Unless there is any objection that would be raised by the Board, I would like to proceed with signing those engagement letters and get the audit started.

Is there anyone who disapproves?

MS. BURNS: Trustee Conyears-Ervin, are you good with that? We had conversations and we were very respectful to the vendors as you had asked and they were very, very cooperative. Unless you have questions, Kelly is going to execute the new engagement letter.

MEMBER CONYEARS-ERVIN: Thank you all so much. I don't have any questions or concerns. I thank the team.

MR. WELLER: Thank you.

With that, Mr. President, the next order in board packet is the certification of the

1	training for 2021. This letter will go on file as
2	public record. I have certified to you and you
3	have certified to the public that the Trustees have
4	met their annual training requirements for ethics.
5	CHAIRMAN FORTUNA: They are very
6	diligent.
7	MEMBER MURPHY: I would like to make a
8	motion to approve the indication of the Trustee
9	training for 2021 and direct the Executive Director
10	to take such action as required by law in relation
11	to that certification.
12	MEMBER TEBBENS: Second.
13	CHAIRMAN FORTUNA: There's a motion by
14	Trustee Murphy. Seconded by Trustee Tebbens.
15	Trustee Murphy.
16	MEMBER MURPHY: Yes.
17	CHAIRMAN FORTUNA: Trustee Sheridan.
18	MEMBER SHERIDAN: Yes.
19	CHAIRMAN FORTUNA: Trustee
20	Conyears-Ervin.
21	MEMBER CONYEARS-ERVIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: Yes.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

1	MEMBER TEBBENS: Yes.
2	CHAIRMAN FORTUNA: And I am a yes.
3	Motion carries.
4	MEMBER MURPHY:
5	MR. WELLER: Also, at the request of Mr.
6	President, I want to put on the agenda for approval
7	the list of approved ethics and training for 2022.
8	Most of these right now are showing to be
9	virtual but as the Omicron is beginning to I hope
10	subside some of these might become to attend
11	in-person again.
12	This is not meant to be an exhaustive
13	list. This is just meant to be a list that we will
14	add on and approve as new events appear. I would
15	like to ask for your approval.
16	CHAIRMAN FORTUNA: I know for a fact a
17	couple of NCPERS conferences have been moved to
18	virtual. I don't know if you have that.
19	MR. WELLER: I do have it noted, sir.
20	MEMBER MURPHY: Motion to approve the
21	revised list of Trustee education and training
22	opportunities pursuant to Section 1-150 of the
23	Pension Code and to approve the attendance of any
24	Trustee that attends an approved conference

```
1
     consistent with the Board's travel reimbursement
2
     policy.
 3
               MEMBER MARTIN: Second.
               CHAIRMAN FORTUNA: Motion by Trustee
 4
 5
     Murphy. Seconded by Trustee Martin.
 6
               Trustee Murphy.
 7
               MEMBER MURPHY: Yes.
8
               CHAIRMAN FORTUNA: Trustee Sheridan.
9
               MEMBER SHERIDAN: Yes.
               CHAIRMAN FORTUNA: Trustee
10
11
     Conyears-Ervin.
12
               MEMBER CONYEARS-ERVIN: Yes.
13
               CHAIRMAN FORTUNA: Trustee Martin
14
               MEMBER MARTIN: Yes.
15
               CHAIRMAN FORTUNA: Trustee Tebbens.
16
               MEMBER TEBBENS: Yes.
17
               CHAIRMAN FORTUNA: And I am a yes.
18
               Motion carries.
19
               MR. WELLER: My last two items will go
20
     pretty quickly. The legislature update from Phelps
21
     and Barry is in BoardPaq as well.
22
               We have three pieces of legislation that
23
     potentially could move for our consideration. You
     can see that Phelps and Barry Legislative Report in
24
```

1 BoardPaq.

House Bill 3177, which essentially takes back the refund language that was just passed out of the Public Act that was last year acknowledging that there was an error in LRB in drafting.

This Board has taken the position that it is a reversal. Therefore, we don't have an opinion on it but it has been brought up.

The second one is House Bill 4435, which deals with MRSA, which is type of staph infection.

Again, I will provide more information, if anybody wants more. Essentially, this just has been introduced. We checked on the impact of this. It will be virtually nominal so I think this Board has been conveyed to me as neutral on the impact of it. Just if it is necessary, it is necessary. The legislature agrees with it. We don't have an opinion.

MEMBER TEBBENS: This is presumptive for 20 65?

MR. WELLER: For that type of staph infection that has been identified.

Finally, there is a bill that we are watching that affects the Laborers which has to do

```
1
     with the proxy.
 2
               CHAIRMAN FORTUNA: Would you explain that
 3
     one for me?
                            The City officials, who
 4
               MR. WELLER:
 5
     serve on multiple boards, on some of the other
     boards there is language that allows them to use a
 6
 7
     proxy rather than to attend in-person.
8
               The Laborer's are looking at their proxy
9
     language as it pertains to the Treasurer. We have
10
     looked at it. We don't have any opinion on it at
11
     this board. I wanted to make you aware that that
12
     is a conversation being had across the four City
13
     funds, with the Trustees that serve on multiple
14
     boards. It has been introduced into Senate Bill
15
     2952.
16
               MS. BURNS: Currently, the Municipal Fund
17
     allows for a proxy. Laborers is trying to achieve
18
     that option for their fund as well.
               MEMBER TEBBENS: We don't have an
19
20
     opinion?
21
               MS. BURNS: We are not taking a position
22
     on that, that is our recommendation.
23
               If the Treasurer wants that, I am sure we
24
     can talk about that.
```

1 MR. WELLER: At this point, I just wanted 2 the Board to be aware it is out there and there is 3 a conversation. MEMBER TEBBENS: They don't have to 4 5 attend a meeting, to give their votes to another Trustee? 6 7 MS. BURNS: Not to another Trustee, you can never do that. They designate an individual, 8 9 at Municipal, Mr. Slack, the Deputy Treasurer, is 10 designated to sit for the Treasurer on the rare 11 occasion when she's not able to attend the meeting. Mr. Slack can vote for the Treasurer. 12 13 That is a common practice. If it passes, 14 which I think it will, then we can look at what the 15 Board wants to do. 16 MR. WELLER: The President has asked me 17 where there is an overlapping City Council meeting 18 to look at ways to try to move our meeting accordingly. 19 20 The Council has nicely posted the next six months of meeting. This one was the only one 21 22 that overlaps until July. 23 I will come back with some conversation 24 about our recommendation for July and August, if

there is overlap there, which we anticipate there
will be.

It is very difficult for us to move off of the third Wednesday to a Tuesday or Thursday, because the other City plans box those days out.

CHAIRMAN FORTUNA: So everyone understands, explain how they have their structure.

MR. WELLER: Because we have Trustees
that sit on multiple boards, and all of us post in
advance and all of us has had a tradition of having
these meetings on certain days, it becomes
difficult for us to have to move off a Wednesday.
Tuesdays and Thursdays for the most part are
blocked by the other boards.

For us our options are to move up, which we have done. And we can see why that is relevant on a day like today where there are issues to get done in a short amount of time. Or, we can look at perhaps meeting on a Monday or Friday.

I will work with Mr. President on the two dates I know will be affected. We should not be affected at least until July, unless something changes.

With that, if there is no objection, I

1	will go back to the 8:30 start time. Is that
2	acceptable to everyone?
3	CHAIRMAN FORTUNA: Okay.
4	MR. WELLER: Where we have an overlap
5	that we can't move, we will continue with the eight
6	o'clock start time to accommodate the agenda that
7	we anticipate having over those meetings.
8	CHAIRMAN FORTUNA: Okay.
9	MR. WELLER: Mr. President, that
10	concludes my report.
11	MEMBER MURPHY: Motion to accept the
12	Executive Director's report.
13	MEMBER MARTIN: Second.
14	CHAIRMAN FORTUNA? Motion to accept by
15	Trustee Murphy. Seconded by Trustee Martin.
16	Trustee Murphy.
17	MEMBER MURPHY: Yes.
18	CHAIRMAN FORTUNA: Trustee Sheridan.
19	MEMBER SHERIDAN: Yes.
20	CHAIRMAN FORTUNA: Trustee
21	Conyears-Ervin.
22	MEMBER CONYEARS-ERVIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Martin
24	MEMBER MARTIN: Yes.

1	CHAIRMAN FORTUNA: Trustee Tebbens.
2	MEMBER TEBBENS: Yes.
3	CHAIRMAN FORTUNA: And I am a yes.
4	Motion carries.
5	MEMBER MURPHY: Moving on to the next
6	item Legal Update. Counsel, would you please take
7	it away?
8	MS. BURNS: I am happy to report there is
9	nothing new to report. You have the case update.
10	There is one legal matter that I'd like to discuss
11	with the Trustees, if you are so inclined, and for
12	that I would recommend that we proceed in closed
13	session pursuant to Section 2(c)11 of the Open
14	Meetings Act as it may involve potential
15	litigation.
16	MEMBER MURPHY: Motion to go into closed
17	session as per counsel's advice.
18	MEMBER SHERIDAN: Second.
19	CHAIRMAN FORTUNA: Motion to go into
20	closed session by Trustee Murphy. Seconded by
21	Trustee Sheridan.
22	Trustee Murphy.
23	MEMBER MURPHY: Yes.
24	CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: Yes.
2	CHAIRMAN FORTUNA: Trustee
3	Conyears-Ervin.
4	MEMBER CONYEARS-ERVIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Martin
6	MEMBER MARTIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: Yes.
9	CHAIRMAN FORTUNA: And I am a yes.
10	Motion carries.
11	(Whereupon, the Board went into
12	Executive Session off the record.
13	No action was taken in Executive
14	Session.)
15	MEMBER MURPHY: Mr. President, do we have
16	any old business or new business?
17	Hearing none, I'd like to make a motion
18	to adjourn today's meeting.
19	MEMBER SHERIDAN: Second.
20	CHAIRMAN FORTUNA: Motion by Trustee
21	Murphy. Seconded by Trustee Sheridan.
22	All in favor?
23	(Chorus of ayes.)
24	CHAIRMAN FORTUNA: Opposed?

1	Hearing none, motion carries.
2	Thank you.
3	
4	(WHICH WERE ALL THE PROCEEDINGS
5	IN THE ABOVE-ENTITLED MEETING
6	AT THIS DATE AND TIME.)
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	STATE OF ILLINOIS)
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
LO	proceedings given at the taking of said cause and
L1	that the foregoing is a true and correct transcript
L2	of her shorthand notes so taken as aforesaid; and
L3	contains all the proceedings given at said cause.
L 4	
L5	
L 6	
L7	Debbi Tyriell
L8	DEBBIE TYRRELL, CSR License No. 084-001078
L9	
20	
21	
22	
23	
24	

\$	101:18	6	32:18, 44:8, 47:8	adoption [1] - 96:24
-	2(c)11 [1] - 116:13		accordingly [2] - 44:6,	advance [1] - 114:10
\$14 [1] - 101:14	2(c)4 [1] - 93:24	6 [1] - 100:24	113:19	advantage [1] - 32:22
\$16 [2] - 101:10,	2.4 [2] - 86:6, 93:2	6.A [1] - 69:5	account [1] - 101:14	advice [1] - 116:17
101:15	20 [2] - 1:12, 45:13	65 [1] - 111:20	Accountant [1] - 2:18	advised [6] - 5:10,
_	200 [1] - 59:18		accurate [4] - 18:22,	48:11, 49:16, 65:20,
•	2000 [1] - 18:10	7	19:14, 73:23, 85:11	75:16, 77:6
104 00 0 75 0	2010 [1] - 41:23	75.44	accurately [1] - 97:17	Advocate [1] - 69:7
'21 [2] - 69:9, 75:8	2017 [1] - 41:9	70's [1] - 75:11	achieve [1] - 112:17	affect [1] - 31:10
	2020 [7] - 19:10,	79 [1] - 18:14	acknowledge [1] -	affected [3] - 31:2,
0	19:16, 19:23, 20:15,	0	106:14	114:21, 114:22
011684 [1] - 14:16	26:9, 30:11, 43:20	8	acknowledging [1] -	affects [1] - 111:24
06669 [1] - 12:1	2021 [10] - 6:22, 7:1,	8 [1] - 104:22	111:4	affidavit [5] - 18:16,
07253 [1] - 11:6	7:2, 7:4, 7:6, 76:5,	8369 [1] - 8:22	Act [9] - 3:17, 3:19,	18:19, 42:23, 43:2,
08369 [2] - 10:10, 11:5	97:20, 108:1, 108:9	8:00 [1] - 1:15	3:21, 4:2, 4:6, 94:1,	43:19
084-001078 [1] -	2022 [6] - 1:14, 3:2,	8:30 [1] - 1.15:1	98:13, 111:4, 116:14	aforesaid [1] - 119:12
119:18	6:23, 7:5, 105:8, 109:7	0.30 [i] = 113.1	acted [1] - 3:20	afternoon [1] - 44:10
. 10.10	109:7 22 [9] - 38:23, 45:4,	9	acting [1] - 49:11 action [5] - 94:23,	afterwards [2] - 44:24,
1	45:7, 45:10, 45:15,	<u> </u>	98:14, 99:4, 108:10,	47:4
I	45:17, 45:10, 45:15, 45:17, 56:7, 62:22,	90-year [1] - 63:23	98:14, 99:4, 108:10, 117:13	agenda [3] - 10:8, 109:6, 115:6
1 [12] - 16:17, 17:4,	63:13	91-0715 [1] - 4:6	active [4] - 5:24, 45:8,	ago [1] - 4:20
17:8, 19:10, 19:16,	22nd [1] - 101:13	911 [2] - 64:9, 68:24	46:23, 61:21	O
19:23, 30:11, 39:16,	23rd [3] - 45:4, 45:15,	9th [2] - 47:24, 48:24	Active [4] - 2:5, 2:6,	agree [3] - 66:4, 80:1, 82:17
40:1, 40:5, 43:20,	75:8	,	2:7, 2:11	agreed [1] - 107:1
101:21	24 [4] - 56:8, 61:21,	Α	activities [5] - 21:7,	agrees [2] - 54:18,
1-150 [1] - 109:22	65:10		28:5, 71:3, 71:7,	111:17
10.29 [1] - 19:6	24-hour [6] - 45:24,	a.m [1] - 1:15	92:1	ahead [1] - 102:1
100 [1] - 47:1	46:2, 56:6, 56:11,	abated [1] - 99:2	activity [3] - 28:2,	Aid [2] - 64:24, 65:1
101-0640 [2] - 3:17,	61:20, 62:7	abates [1] - 97:24	77:8, 77:18	airway [4] - 79:19,
3:22	26 [2] - 1:14, 3:2	able [15] - 50:9, 50:13,	actual [2] - 49:18,	80:5, 81:5, 85:21
10129 [2] - 8:22, 10:11	2952 [1] - 112:15	52:14, 52:20, 52:22,	52:10	ALL [1] - 118:4
103 [1] - 44:16	2nd [1] - 46:12	62:17, 62:19, 68:24,	acute [3] - 31:1, 31:9,	allocations [1] -
104 [1] - 44:16		70:23, 71:1, 82:9,	76:3	101:12
1094 [1] - 1:7	3	82:12, 89:9, 98:22,	add [2] - 104:23,	allow [1] - 25:17
1099Rs [1] - 106:7		113:11	109:14	allowed [2] - 52:11,
11 [4] - 16:17, 17:4,	3 [2] - 101:17, 102:16	abnormal [6] - 75:23,	addition [3] - 41:24,	53:11
17:8, 42:5	30 [4] - 47:2, 80:3,	77:10, 77:19, 78:2,	78:23, 104:24	allows [4] - 3:18, 68:7,
12 [3] - 39:17, 40:1,	91:16, 93:13	78:17, 79:4	additional [1] - 101:17	112:6, 112:17
40:5	30-day [1] - 75:17	ABOVE [1] - 118:5	additions [1] - 105:2	almost [2] - 55:13,
12th [1] - 26:18	30-pound [1] - 92:23	above-entitled [1] -	address [4] - 4:10,	87:12
13 [3] - 6:22, 7:1, 7:4	300 [1] - 1:12	1:11 ABOVE-ENTITLED [1]	4:18, 27:11, 105:4	alone [3] - 51:1, 52:13,
13th [3] - 26:9, 26:12,	30th [2] - 20:22, 20:23	- 118:5	addressed [2] - 4:21,	53:16
26:19 14229 [1] - 9:16	3177 [1] - 111:2	absolute [1] - 68:20	39:15	ALSO [1] - 2:15
14229 [1] - 9.16 14524 [1] - 8:3	32 [1] - 65:11	absolutely [3] - 25:13,	adjourn [1] - 117:18	Ambulance [7] -
14994 [1] - 12:24	4	55:16, 59:8	adjustments [1] - 6:15	38:23, 45:4, 45:7,
14th [1] - 66:23	4	Academy [2] - 21:10,	administrative [2] -	45:10, 56:7, 62:22,
15 [3] - 6:22, 7:2, 7:6	40 [1] - 46:22	42:21	104:2, 104:4 Administrative[2] -	63:13
15650 [1] - 12:24	40's [1] - 75:13	accelerated [2] - 75:8,	6:20, 14:13	ambulance [14] -
15681 [1] - 8:3	40-year [1] - 97:15	75:12	admission [5] - 16:24,	20:20, 20:21, 41:17, 45:13, 45:18, 45:20,
17 [1] - 18:10	4435 [1] - 111:9	accept [2] - 115:11,	17:3, 39:21, 39:24,	45:21, 47:14, 47:17,
19 [2] - 6:23, 7:5	459 [1] - 45:5	115:14	76:4	47:21, 49:3, 63:5,
190 [1] - 59:17		acceptable [1] - 115:2	admit [1] - 49:17	65:9, 69:1
19th [1] - 97:22	5	accommodate [2] -	admitted [8] - 17:6,	ambulances [1] -
1st [1] - 41:9		15:24, 115:6	17:9, 40:3, 40:6,	45:11
	5 [1] - 100:4	accommodations [1]	47:10, 48:9, 76:13,	Amelia [1] - 43:12
2	50's [1] - 75:13	- 68:10	76:15	Amitriptyline [1] -
		accordance [1] - 4:1	adopt [4] - 37:17,	71:14
2 [3] - 29:22, 73:8,		according [4] - 30:13,	105:7, 105:8, 105:11	amount [1] - 114:18
			10 00011100-	
	DEBBIE TY	RRELL REPORTI	NG SERVICE	

(630) 292-1742

analysis [1] - 88:17 **AND**[3] - 1:3, 2:13, 118:6 angiogram [1] - 76:17 ANNA [1] - 2:9 annual [2] - 106:12, 108:4 Annuitant [1] - 2:4 Annuities [5] - 8:1, 8:2, 8:20, 8:21 **ANNUITY** [1] - 1:3 annuity [3] - 97:11, 97:13. 98:2 Annuity [1] - 98:7 answer [1] - 52:20 **answers** [1] - 35:3 **ANTHONY** [1] - 2:7 anticipate [2] - 114:1, 115:7 anxiety [1] - 79:10 apnea [22] - 67:15, 68:1, 79:17, 79:19, 80:1, 80:19, 80:20, 80:23, 80:24, 81:1, 83:2, 83:12, 83:22, 84:4, 84:5, 84:8, 85:16, 87:2, 91:14, 92:12, 93:1, 93:15 Apnea" [1] - 60:21 apologize [2] - 45:23, 54.6 appeal [2] - 99:5, 99:7 appear [3] - 70:10, 81:11, 109:14 APPEARANCES[1] -**Appellate** [1] - 98:5 applicant [10] - 16:12, 17:5. 30:1. 38:22. 39:12, 40:2, 73:5, 81:20, 97:21, 98:20 applicants [3] - 15:17, 29:15, 73:1 application [6] - 16:6, 18:9, 18:16, 39:3, 41:8, 42:23 applications [1] -15:12 applied [1] - 97:14 apply [3] - 42:14, 89:3, 89:7 approach [1] - 34:4 approval [5] - 4:4, 12:22, 15:11, 109:6, 109.15 Approval [3] - 6:20, 14:13 approve [14] - 7:3, 8:2, 8:21, 9:15, 10:10, 11:4, 13:17, 14:15,

100:5, 104:4, 108:8, auditor [2] - 106:23, 109:14, 109:20, 106:24 109.23 August [3] - 75:7, approved [5] - 53:12, 97:14, 113:24 102:5, 105:1, 109:7, autonomic [4] - 78:2, 109:24 78:11, 85:1, 85:6 April [1] - 97:20 available [4] - 4:4, area [6] - 53:20, 76:5, 96:22, 101:23, 105:3 76:19, 90:15, 90:21, avid [1] - 21:10 90.24 aware [2] - 112:11, arrest [1] - 44:10 113:2 arrhythmia [2] - 75:18, ayes [1] - 117:23 75:19

arteries [1] - 78:8

aside [1] - 73:20

asleep [1] - 56:19

assign [1] - 98:11

assets [1] - 102:14

assignable [1] - 98:10

assignment [6] - 6:14,

18:12, 45:1, 45:2,

assigned [3] - 45:3,

45:4, 62:22

61:17, 63:13

6:10

92:18

91:2

34:8

47:19

72:19

assignments [1] -

assisted [1] - 53:1

35:10, 64:16, 75:10

assume [2] - 90:10,

assuming [8] - 43:3,

46:4, 46:17, 59:22,

assumption [2] - 34:7,

asystole [1] - 85:19

at-home [2] - 47:18,

attached [2] - 29:9,

attend [5] - 24:6,

109:10, 112:7,

113:5, 113:11

attendance [1] -

15:17, 96:23

attends [1] - 109:24

attorney [3] - 15:16,

attorney/client [1] -

ATTORNEYS[1] -

attorneys [1] - 5:9

6:21, 7:1, 7:5

audit [2] - 107:4,

107:11

audio [5] - 3:18, 5:2,

109:23

5:11

2:12

AT[1] - 118:6

63:5, 86:16, 90:6,

associated [3] -

В

baby [1] - 50:20 babysitter [1] - 50:24 bag [1] - 44:22 balance [1] - 102:9 Balk [1] - 22:6 Band [2] - 64:24, 65:1 Band-Aid [2] - 64:24, 65:1 Barry [2] - 110:21, 110:24 base [2] - 98:4, 98:8 Based [2] - 38:13, 97.4 based [9] - 12:3, 14:16, 30:4, 53:17, 81:1, 81:10, 86:12, 91:11. 97:16 basement [9] - 46:20, 46:21, 46:22, 47:5, 47:12, 48:5, 48:19, 48:21, 60:5 basis [7] - 21:12, 45:19, 61:15, 63:18, 64:22, 65:3, 83:10 basket [1] - 47:6 bathroom [2] - 46:20, 69:11 Battalion [2] - 45:5, 45:16 beats [1] - 78:10 became [3] - 24:18, 51:2, 85:19 become [2] - 48:14, 109:10 becomes [1] - 114:11 bed [2] - 68:5, 69:11 bedroom [1] - 50:19 **BEFORE** [1] - 1:1 began [3] - 18:10, 26:8, 26:19 begin [3] - 15:19, 25:2. 39:14 beginning [3] - 11:5, 82:6, 109:9

39:11, 98:12 behavioral [5] - 88:11, 88:14, 88:16, 89:12, 91:4 behavioral/ functional [1] - 88:8 behind [2] - 44:13, 68:12 believes [1] - 81:21 beneficiaries [1] -98:10 **BENEFIT** [1] - 1:3 Benefit [4] - 11:22, 16:6, 39:3, 98:7 benefit [7] - 38:16, 97:6, 97:14, 97:16, 97:24, 98:21, 98:24 benefited [1] - 58:22 benefits [4] - 35:23, 95:2, 95:24, 98:22 **Benefits** [1] - 10:9 best [1] - 38:19 biddable [1] - 62:18 **big** [1] - 53:1 Bill [3] - 111:2, 111:9, 112:14 **bill** [1] - 111:23 bipolar [2] - 97:17, 97:18 **bit** [1] - 101:20 Blake [1] - 13:18 **blame** [2] - 65:21, 66:6 blanket [1] - 50:19 blocked [1] - 114:14 blood [15] - 53:1, 53:2, 53:4. 58:2. 59:17. 59:22. 62:2. 71:13. 74:20, 74:22, 78:6, 78:9, 78:12, 78:18, 85:4 **BOARD** [3] - 1:2, 2:2, 2.12 Board [47] - 2:18, 3:2, 3:23, 4:7, 4:8, 4:11, 4:18, 4:21, 4:23, 4:24, 15:20, 16:15, 16:17, 17:4, 17:8, 29:9, 29:16, 29:22, 32:7, 39:15, 39:16, 40:1, 40:5, 42:9, 45:6, 55:12, 65:17, 69:5, 72:19, 73:2, 73:8, 74:10, 91:9, 94:21, 96:24, 99:4, 100:5, 106:11, 106:20, 107:9, 111:6, 111:14, 113:2, 113:15,

107:24, 112:11 Board's [6] - 36:16, 38:18, 51:9, 96:21, 97:8, 110:1 BoardPag [3] -106:11, 110:21. 111.1 boards [5] - 112:5, 112:6, 112:14, 114:9, 114:14 bodily [1] - 85:9 body [7] - 31:10, 50:4, 59:20, 69:12, 78:6, 78:18, 85:4 bona [1] - 50:24 born [1] - 98:19 bottom [3] - 65:22, 74:10, 86:8 bowel [2] - 79:3, 79:14 **box** [2] - 61:4, 114:5 boxes [1] - 61:3 bradycardiac[1] -85:20 brain [4] - 50:14, 76:19, 77:9, 78:12 breached [1] - 5:11 breath [5] - 44:17, 70:4, 70:12, 70:16, 77:16 breath" [1] - 69:22 breathing [6] - 31:19, 46:4, 48:5, 60:16, 70:11, 85:10 **bricks** [1] - 44:22 brief [2] - 4:10, 71:21 **Brief** [1] - 6:7 briefly [3] - 21:23, 30:20, 45:7 bring [1] - 59:4 bringing [1] - 98:15 brother [1] - 53:14 brother-in-law [1] -53:14 **brought** [3] - 54:17, 104:24, 111:8 **buddies** [1] - 50:10 Budget [5] - 6:23, 104:22, 104:24, 105:6, 105:8 built [1] - 53:20 bunk [1] - 68:14 **BURKE** [1] - 2:13 BURNS [19] - 2:13, 2:13, 3:4, 3:6, 3:8, 3:10, 3:14, 3:16, 15:13, 15:23, 16:3, 96:19, 97:12, 104:1, 107:13, 112:16, 112:21, 113:7, 116:8 busier [1] - 45:12

behalf [4] - 6:2, 16:11,

117:11

board [3] - 6:23,

busiest [1] - 45:10 business [4] - 5:23, 117:16, 119:8 busy [3] - 45:16, 62:8, 65:9 BY [10] - 2:13, 18:2, 26:4, 29:3, 33:8, 40:23, 67:6, 69:6, 72:12, 84:21

C

camera [1] - 77:4 cameras [1] - 50:20 candidates [1] - 21:10 cap [2] - 101:19, 101:20 Capacity [2] - 61:19, 89:1 capacity [2] - 29:14, 72:24 captured [1] - 77:4 car [2] - 67:10 cardiac [13] - 57:22, 58:7, 58:10, 58:20, 74:16, 75:4, 75:7, 75:17, 76:6, 76:8, 77:9, 77:17, 77:21 cardiologist [6] -22:16, 49:14, 57:13, 57:14, 75:14, 87:6 cardiologists [1] cardiology [1] - 57:16 cardiovascular [2] -85:17, 88:12 care [10] - 33:22, 34:9, 34:21, 35:2, 35:3, 51:12, 54:10, 82:12, 90:9, 90:22 career [1] - 25:10 carries [24] - 7:23, 8:18, 9:13, 10:7, 11:2, 11:21, 12:19, 13:15, 14:11, 15:9, 36:14, 37:12, 38:10, 94:20, 100:2, 100:22, 103:11, 104:20, 106:1, 109:3, 110:18, 116:4, 117:10, 118:1 carrying [1] - 63:23 case [10] - 20:13, 23:18, 31:9, 32:7, 61:15, 64:22, 98:5, 98:6, 116:9 case-by-case [1] -23:18 cases [5] - 32:16,

35:5, 60:23, 88:23,

98:6 cash [5] - 101:13, 101:17, 101:23, 102:1, 102:10 catch [2] - 50:5, 50:13 caught [2] - 50:17, 50:21 caused [4] - 84:4, 84:7, 85:13, 85:16 causes [2] - 80:22, 91:12 causing [7] - 27:21, 31:16, 32:2, 52:7, 60:17, 79:7, 81:3 cautious [1] - 43:17 central [2] - 81:1, 85:16 certain [2] - 27:11, 114:11 certification [3] -106:12, 107:24, 108:11 certified [2] - 108:2, 108:3 Certified [1] - 119:6 cetera [1] - 62:3 CFD [2] - 30:12, 68:7 chairman [1] - 17:3 Chairman [2] - 39:1, 39:24 CHAIRMAN [184] - 3:1, 3:13, 3:17, 4:19, 5:15, 5:22, 6:8, 7:10, 7:14, 7:16, 7:18, 7:20, 7:22, 8:5, 8:9, 8:11, 8:13, 8:15, 8:17, 8:24, 9:4, 9:6, 9:8, 9:10, 9:12, 9:18, 9:22, 9:24, 10:2, 10:4, 10:6, 10:13, 10:17, 10:19, 10:21, 10:23, 11:1, 11:8, 11:12, 11:14, 11:16, 11:18, 11:20, 12:6, 12:10, 12:12, 12:14, 12:16, 12:18, 13:2, 13:6, 13:8, 13:10, 13:12, 13:14, 13:21, 14:2, 14:4, 14:6, 14:8, 14:10, 14:20, 14:24, 15:2, 15:4, 15:6, 15:8, 17:6, 25:23, 28:14, 35:17, 36:2, 36:7, 36:9, 36:11, 36:13, 36:22, 37:3, 37:5, 37:7, 37:9, 37:11, 37:21, 38:1, 38:3, 38:5, 38:7, 38:9, 38:13, 38:24, 40:3, 66:10,

66:14, 66:18, 67:2, 71:17, 84:13, 94:3, 94:8, 94:10, 94:13, 94:15, 94:17, 94:19, 95:5, 95:10, 95:12, 95:15, 95:17, 95:19, 95:21, 96:2, 96:7, 96:9, 96:12, 96:14, 96:16, 96:18, 97:1, 97:4, 99:12, 99:16, 99:18, 99:21, 99:23, 100:1, 100:8, 100:12, 100:14, 100:17, 100:19, 100:21, 101:7, 102:21, 103:1, 103:3, 103:6, 103:8, 103:10. 104:6. 104:10. 104:12. 104:15, 104:17, 104:19, 105:11, 105:15, 105:17, 105:20, 105:22, 105:24, 106:15, 108:5, 108:13. 108:17, 108:19, 108:22, 108:24, 109:2, 109:16, 110:4, 110:8, 110:10, 110:13, 110:15, 110:17, 112:2, 114:6, 115:3, 115:8, 115:14, 115:18, 115:20, 115:23, 116:1, 116:3, 116:19, 116:24, 117:2, 117:5, 117:7, 117:9, 117:20, 117:24 **chairs** [1] - 6:10 **chance** [1] - 37:15 changes [4] - 78:18, 79:3, 85:4, 114:23 changing [1] - 102:6 **channels** [1] - 5:6 Charge [2] - 38:23, 95:3 charts [1] - 103:14 check [2] - 47:18, 61:3 checked [2] - 61:4, 111:13 checking [1] - 58:12 chemical [1] - 78:24 chest [2] - 57:24, 75:3 CHICAGO [1] - 1:3 Chicago [13] - 1:13, 18:7, 20:8, 41:6, 41:12, 41:20, 41:22,

chief [2] - 44:19, 47:17 Chief [2] - 2:17, 44:20 child [2] - 97:11, 97:13 child's [1] - 98:2 children [4] - 43:11, 46:18, 52:13, 98:24 Chorus [1] - 117:23 chronic [4] - 31:2, 31:5, 33:21, 91:23 Cicero [1] - 41:16 Circuit [1] - 99:5 circumstances [1] -62:20 City [10] - 1:13, 2:8, 2:9, 2:10, 20:13, 68:24, 112:4, 112:12, 113:17, 114:5 claim [5] - 97:24, 98:2, 98:11, 98:15, 99:2 claims [1] - 98:9 clarification [1] -66:21 clarify [1] - 86:19 Clark [1] - 1:12 classified [2] - 20:14, 23:3 classify [2] - 20:16, 43:23 classroom [1] - 42:13 clear [5] - 49:19, 57:5, 61:12, 92:10, 98:14 cleared [1] - 27:18 clearly [1] - 83:11 Clerk [1] - 2:9 clinic [8] - 32:15, 34:1, 34:3. 34:6. 46:9. 53:17, 90:8 Clinic [23] - 23:8, 23:10, 23:11, 23:13, 24:2, 25:3, 25:16, 33:18, 34:10, 35:6, 35:10, 53:8, 53:9, 53:20, 53:23, 54:13, 55:17, 57:15, 59:6, 69:19, 80:12, 80:17, 83:8 **clinically** [1] - 76:9 clinics [1] - 90:24 close [2] - 79:19, 92:18 closed [7] - 6:24, 7:4, 7:7, 7:8, 116:12, 116:16, 116:20 closer [1] - 102:8 **clothes** [1] - 50:20 Code [2] - 98:9, 109:23 collapse [2] - 69:14,

collapses [1] - 81:5 comfortable [2] -48:4, 52:13 coming [1] - 103:22 commencing [1] -1:14 comment [4] - 4:13, 4:16, 5:19, 5:21 comments [1] - 5:16 Committee [6] - 6:22, 6:23, 101:4, 104:22, 105:1, 105:6 **committee** [1] - 6:10 **committees** [1] - 4:9 common [2] - 33:23, 113:13 communicate [1] -64:20 Comp [1] - 24:19 compensate [1] - 78:7 complaints [2] -74:11, 82:8 completed [1] -106:21 **completely** [1] - 45:13 Comptroller [2] - 2:10, 2.17 concept [1] - 98:1 concern [9] - 5:1, 5:5, 5:9, 63:18, 68:16, 70:21, 75:15, 82:18, 89:11 concerned [2] - 19:2, 68:18 concerns [2] - 63:4, 107:20 conclude [1] - 70:20 concluded [5] - 35:21, 73:19. 76:20. 83:8. 87:15 concludes [1] -115:10 conclusion [5] -77:20, 79:8, 81:24, 82:2, 92:12 Conclusions [4] -37:15, 37:16, 37:18, 38:14 conclusions [1] -91:10 condition [8] - 27:9, 30:6, 58:6, 61:10, 71:10, 81:12, 81:16, 91.23 conditions [2] - 73:11, 73:18 condolences [1] - 6:4 conducted [1] - 3:18 **conference** [2] - 3:19, 109:24

DEBBIE TYRRELL REPORTING SERVICE

85:21

42:1, 44:12, 45:11,

69:1, 90:24, 98:7

18:5, 38:11, 38:19

DENISE [2] - 17:22,

18:5

conferences [1] -109:17 confirmation [2] -12:3, 14:16 confused [1] - 49:12 connected [4] - 53:21, 53:22, 80:14, 98:22 connection [2] -60:18, 83:2 CONNESS [1] - 2:18 consideration [3] -5:13, 15:11, 110:23 considered [3] - 61:6, 78:14, 97:5 considering [1] -64:15 consistent [11] - 3:21, 4:6, 30:6, 30:9, 30:17, 30:19, 36:16, 73:15, 73:18, 96:21, 110:1 consistently [1] - 56:9 constantly [3] - 21:24, 62:8, 62:9 constipation [2] -79:3, 79:7 constraints [1] - 4:7 constrict [1] - 78:9 consultant [2] - 29:12, 72.21 contact [1] - 23:11 contacted [2] - 46:11 contagious [1] - 43:18 contain [1] - 21:22 contained [1] - 51:9 contains [2] - 5:2, 119:13 context [1] - 92:24 continue [2] - 35:2, 115:5 **continuing** [2] - 11:5, 90:16 contract [1] - 41:17 contribution [1] - 6:5 control [5] - 52:19, 59:21, 78:4, 85:2, 87:17 controlled [3] - 74:5, 74:15, 74:24 controlling [1] - 74:8 controls [1] - 85:9 convene [1] - 3:1 conversation [3] -112:12, 113:3, 113:23 conversations [1] -107:14 convey [1] - 6:4 conveyed [1] - 111:15 conveying [1] - 91:9

CONYEARS [16] - 2:8, 66:11, 66:15, 94:12, 95:14, 96:11, 99:20, 100:16, 103:5, 104:14, 105:19, 107:19, 108:21, 110:12, 115:22, 117:4 Conyears [14] - 66:12, 94:11, 95:13, 96:10, 99:19, 100:15, 103:4, 104:13, 105:18, 107:13, 108:20, 110:11, 115:21, 117:3 CONYEARS-ERVIN [16] - 2:8, 66:11, 66:15, 94:12, 95:14, 96:11, 99:20, 100:16, 103:5, 104:14, 105:19, 107:19, 108:21, 110:12, 115:22, 117:4 Conyears-Ervin [14] -66:12, 94:11, 95:13, 96:10, 99:19, 100:15, 103:4, 104:13, 105:18, 107:13, 108:20, 110:11, 115:21, 117:3 Cook [2] - 1:13, 99:6 cooperative [1] -107:16 coordinates [1] -34.21 coordinating [1] -34:9 copy [8] - 16:17, 16:19, 29:8, 29:21, 39:16, 39:18, 39:19, 72:18 cord [1] - 32:10 cords [3] - 31:3, 31:6, 31:12 coronary [1] - 75:4 correct [71] - 18:10, 18:11, 18:17, 18:18, 19:11, 20:10, 20:11, 20:15, 20:23, 20:24, 21:13, 21:15, 21:16, 22:10, 22:13, 22:14, 23:1, 23:2, 23:24, 24:10, 24:11, 24:13,

24:14, 24:17, 24:22,

24:23, 25:3, 25:4,

26:11, 27:6, 27:7,

27:13, 28:10, 29:6,

41:6, 41:10, 42:24,

48:21, 51:10, 51:13, 52:4, 52:5, 55:6, 55:21, 56:14, 57:13, 59:6, 61:10, 61:14, 64:3, 64:18, 65:18, 67:15, 67:16, 72:16, 83:3, 83:6, 87:7, 89:1, 89:17, 91:2, 119:11 Cottage [1] - 44:12 cough [6] - 21:18, 27:13, 31:2, 31:5, 31:17, 32:11 coughing [1] - 22:13 Council [2] - 113:17, 113:20 counsel [20] - 16:1, 16:8, 16:9, 16:16, 17:11, 17:19, 28:16, 33:2, 35:20, 39:9, 39:15, 40:8, 40:16, 66:1, 69:4, 71:20, 84:16, 92:17, 116:6 Counsel [1] - 37:13 counsel's [2] - 99:10, 116:17 COUNTY [1] - 119:2 County [3] - 1:13, 99:6, 119:8 **couple** [8] - 20:22, 33:4, 42:19, 47:9, 60:12, 84:18, 102:7, 109:17 course [2] - 79:2, 86:9 court [2] - 41:1, 119:7 Court [2] - 14:14, 99:5 Court's [1] - 98:5 cover [1] - 101:10 Covid [56] - 19:18, 20:9, 21:14, 22:21, 23:3, 29:24, 30:10, 31:2, 31:13, 31:23, 32:15, 33:21, 33:24, 34:5, 34:10, 35:6, 35:10, 43:8, 43:15, 46:8, 47:19, 48:12, 48:15, 55:2, 56:3, 56:10, 56:21, 64:16, 67:14, 67:18, 67:21, 68:10, 68:15, 74:4, 74:12, 76:3, 79:10, 79:23, 80:12, 80:22, 80:24, 81:14, 81:17, 86:1, 86:2, 86:4, 90:13, 90:16, 90:23, 91:14, 91:17, 91:20,

43:4, 43:13, 43:15,

43:21, 43:22, 46:6,

47:11, 47:13, 47:23,

COVID-19 [4] - 30:24, 31:9, 86:10, 86:15 **CPAP**[21] - 56:14, 56:16, 56:20, 57:1, 57:3, 59:9, 60:7, 60:17, 64:3, 64:24, 68:1, 68:3, 68:8, 68:11, 68:13, 68:17, 80:8, 83:16, 84:1, 84:10, 87:11 **CSR** [1] - 119:17 CT [1] - 76:17 current [6] - 27:9, 29:24, 61:9, 73:10, 81:15 cut [1] - 66:2

45:7, 49:21 D 57:11 damage [2] - 31:23, 76:11 113:10 danger [1] - 48:17 Daniel [6] - 38:22, 39:4, 39:6, 40:24, 41:3, 95:3 23:7 **DANIEL** [3] - 2:3, 40:19. 41:3 **DATE** [1] - 118:6 **date** [1] - 59:5 79:4 dates [1] - 114:21 daughter [1] - 20:1 David [1] - 44:20 74:12, 79:2 day-to-day [1] - 53:6 days [4] - 46:22, 47:2, 114:5, 114:11 dealing [1] - 41:14 deals [1] - 111:10 Death [1] - 10:9 death [3] - 97:23, 98:3, 98:15 **DEBBIE** [1] - 119:17 **DEBORAH** [1] - 119:6 December [12] - 6:21, 6:22, 7:1, 7:2, 7:4, 7:6, 20:15, 26:9, 114.12 30:15, 97:22, 102:5 decision [5] - 38:18, 97:8, 98:5, 99:3, 99:7 dedicated [1] - 33:24 **defecation** [1] - 79:5 definitely [3] - 35:4, 108.9 57:19, 93:17 **definition** [2] - 91:6, 102:6 degrees [1] - 47:1 demoralizing [1] -

deny [3] - 95:24, 96:3, 97:6 department [1] - 55:3 Department [12] -18:7, 20:2, 20:8, 20:13, 20:16, 32:4, 41:6, 41:13, 41:19, 43:23, 62:5, 65:18 **Deputy** [2] - 2:16, 113:9 describe [3] - 21:2, describes [1] - 18:23 descriptions [1] designate [1] - 113:8 designated [1] desire [1] - 25:5 desk [1] - 44:13 determination [1] determine [4] - 32:17, 61:20, 87:22, 89:4 determined [2] - 4:7, **detriment** [1] - 63:16 **developed** [4] - 31:1, diabetic [1] - 43:17 diagnosed [4] - 60:10, 67:15, 74:6, 97:18 diagnoses [1] - 82:7 diagnosis [4] - 67:14, 67:22, 78:1, 93:15 died [3] - 97:19, 97:21 different [11] - 33:20, 34:12, 53:3, 53:19, 53:21, 54:20, 55:23, 70:7, 74:2, 82:7 difficult [2] - 114:3, difficulties [1] - 86:9 difficulty [4] - 22:12, 31:17, 46:3, 67:17 digestion [1] - 85:10 diligent [1] - 108:6 direct [2] - 49:17, directing [1] - 69:4 direction [1] - 96:22 Director [4] - 2:16, 2:16, 3:24, 108:9 Director's [2] - 106:3, 115:12 disability [2] - 15:11, 24:8

91:23, 92:4

50:12

Denise [7] - 16:4,

16:7, 16:12, 17:13,

Disability [3] - 16:6, 39:3, 100:6 disagree [2] - 34:22, 35:7 disappeared [1] - 59:1 disappearing [1] -58.14 disapproves [1] -107:12 discuss [1] - 116:10 discussed [1] - 88:13 discussion [1] -106:22 discussions [1] -106:24 disease [5] - 31:23, 75:4, 75:5, 97:17, 97.18 disorder [2] - 56:18, 61:2 distributed [1] - 16:18 district [1] - 45:16 Division [1] - 62:24 dizziness [1] - 48:6 dizzy [2] - 59:18, 78:8 docket [1] - 14:15 doctor [16] - 25:20, 29:4, 29:24, 30:20, 32:24, 33:3, 34:9, 49:14, 54:9, 54:24, 63:1, 73:10, 81:20, 84:12, 87:7, 88:24 **DOCTOR** [3] - 92:22, 93:5, 93:9 doctors [12] - 28:7, 51:6, 51:8, 52:4, 52:22, 54:4, 54:8, 55:24, 57:7, 57:8, 57:9, 86:23 document [1] - 70:6 documentation [1] -74:20 documented [5] -30:23, 31:8, 44:7, 74:16, 75:6 documents [1] - 20:18 **done** [14] - 28:6, 32:19, 52:3, 59:13, 59:23, 60:20, 69:8, 77:11, 89:24, 106:13, 106:20, 107:5, 114:16, 114:18 down [12] - 46:21, 47:6, 52:18, 62:23, 63:24, 64:5, 69:12, 70:10, 70:11, 93:4, 101:5, 101:13 down" [1] - 69:14 Doyle [2] - 97:19,

97:21 **DR** [1] - 33:8 Dr [62] - 17:15, 19:3, 19:8, 22:6, 22:9, 23:9, 23:16, 23:20, 28:17, 28:20, 33:5, 33:9, 34:14, 35:14, 35:17, 40:12, 49:15, 51:12, 51:15, 51:17, 51:18, 51:19, 51:21, 51:22, 51:23, 51:24, 54:6, 54:10, 54:11, 54:16, 55:3, 55:5, 58:4, 60:8, 60:11, 60:19, 63:1, 63:20, 64:20, 64:23, 71:24, 72:4, 72:13, 80:13, 80:15, 81:18, 81:20, 82:8, 84:14, 84:22, 85:7, 86:8, 86:17, 86:21, 86:22, 86:24, 87:3, 89:17, 90:5, 93:8 drafting [1] - 111:5 drawdown [1] -103:20 drawdowns [1] -103:24 dream [2] - 62:11, 65:12 drive [9] - 46:8, 47:15, 49:3, 52:11, 53:11, 53:12, 53:13, 81:2, 82.12 drive-thru [1] - 46:8 driven [1] - 49:4 driving [3] - 53:15, 67:10 drop [5] - 49:20, 57:6, 57:8, 58:2, 60:24 dropped [5] - 49:9, 49:10, 59:1, 70:2, dropping [4] - 50:21, 52:16, 70:1 **DU** [1] - 119:2 due [11] - 29:24, 48:5, 62:19, 63:3, 65:16, 65:17, 68:15, 73:10,

91:19, 92:4, 103:20

duly [4] - 17:23, 28:24,

40:20, 72:9

DuPage [1] - 119:8

44:23, 52:9, 56:10,

duties [6] - 27:6, 32:3,

41:24, 71:1, 81:13,

74:19, 75:9, 76:4,

during [9] - 5:11,

80:4, 91:17

81.24

duty [10] - 20:14, 20:16, 24:18, 30:10, 30:23, 43:24, 44:5, 62:22, 68:8, 82:19 **Duty** [2] - 16:6, 39:3 dysautonomia [6] -60:10, 60:12, 78:1, 78:24, 84:23, 84:24 dysautonomic [1] -60:12 dysfunction [2] -79:12, 85:6 E early [3] - 52:2, 55:20, 82.5 earn [2] - 28:2, 71:3 easier [1] - 63:2 echocardiogram [1] -76:12 education [1] - 109:21 EEG [2] - 77:7, 77:17 effective [1] - 79:14 effects [1] - 92:4 eight [1] - 115:5 either [13] - 29:15, 32:7, 33:21, 41:13, 48:14, 57:17, 73:1, 74:4, 74:20, 74:21, 79:10, 80:7, 85:18 electrophysiologist [2] - 51:24, 54:12 elevated [2] - 68:21, 74:23 elimination [1] - 92:14 Elk [1] - 24:14 **emergency** [3] - 48:7, 58:18, 74:19 **employed** [3] - 18:6, 41:5, 41:9 EMS [2] - 41:23, 45:5 end [3] - 92:18, 97:22, 106:17

ended [1] - 107:1 ending [2] - 8:3, 13:18 engaged [4] - 28:1, 28:4, 71:3, 71:6 engagement [2] -107:10, 107:18 Engine [1] - 18:14 engine [1] - 27:8 ENT [2] - 22:6, 23:9 entered [1] - 16:15 entire [4] - 45:15, 53:19, 53:24, 61:21 entitled [1] - 1:11 **ENTITLED**[1] - 118:5 **Evaluation** [2] - 61:19, epilepsy [3] - 69:18,

epileptologist [1] -87.9 episode [7] - 50:15, 52:11, 57:4, 66:21, 66:22, 69:23, 77:12 episodes [25] - 49:9, 52:10, 56:24, 60:24, 61:13, 64:2, 68:17, 69:15, 69:24, 70:22, 74:18, 77:1, 78:15, 80:9, 82:10, 82:11, 82:21, 82:24, 83:3, 83:16, 83:21, 84:1, 84:9, 87:13, 87:15 equities [2] - 102:12, 102:13 Ernest [2] - 101:21, 101:23 Ernst [1] - 44:20 erratic [1] - 47:4 error [1] - 111:5 ERVIN [16] - 2:8, 66:11, 66:15, 94:12, 95:14, 96:11, 99:20, 100:16, 103:5, 104:14, 105:19, 107:19, 108:21, 110:12, 115:22, 117:4 Ervin [14] - 66:12, 94:11, 95:13, 96:10, 99:19, 100:15, 103:4, 104:13, 105:18, 107:13, 108:20, 110:11, 115:21, 117:3 especially [3] - 43:17, 56:9, 58:22 essentially [9] - 42:10, 46:20, 50:24, 53:1, 53:22, 56:17, 65:1, 111:2, 111:12 et [1] - 62:3 Ethics [2] - 106:10, 106:12 ethics [2] - 108:4, 109:7 **etiologies** [1] - 31:4 etiology [2] - 83:4, 87:18 evaluate [1] - 91:12 evaluated [7] - 48:7, 75:14, 75:20, 82:8, 82:15, 82:23, 89:14 evaluating [1] - 62:2 evaluation [6] - 32:15, 33:6, 75:4, 82:5, 83:7, 87:22

event [4] - 75:17, 75:23, 76:15, 77:17 events [3] - 75:21, 90:3. 109:14 eventually [1] - 25:11 everyday[1] - 21:19 evidence [14] - 16:14, 17:9, 28:18, 31:11, 31:22, 35:21, 39:14, 40:6, 51:9, 84:3, 84:6, 84:7, 89:9, 97:4 EXAMINATION [8] -18:1, 26:3, 29:2, 33:7, 40:22, 67:5, 72:11, 84:20 examine [4] - 29:15, 30:2, 73:1, 73:12 examined [5] - 17:24, 29:1, 30:8, 40:21, 72:10 **example** [1] - 78:5 **examples** [1] - 63:19 excellent [1] - 35:7 except [2] - 49:22, 90:2 **excessive**[1] - 48:6 excessively [1] -68:23 excluded [1] - 88:12 Excuse [1] - 36:19 execute [1] - 107:17 **executive** [2] - 93:24, 94:4 **Executive** [11] - 2:16, 2:16, 3:24, 5:3, 94:22, 94:23, 106:3, 108:9, 115:12, 117:12, 117:13 **exercise** [1] - 58:16 exhaustive[1] -109:12 Exhibit [3] - 29:22, 69:5, 73:8 Exhibits [9] - 16:15, 16:17, 17:4, 17:8, 29:9, 39:15, 39:16, 40:1. 40:5 exhibits [3] - 19:4, 21:22, 72:19 **expenses** [2] - 104:2, 104:4 experience [3] -26:15, 27:21, 41:13 experienced [4] -43:7, 49:8, 63:8, 63:9 experiencing [8] -18:23, 20:4, 20:5,

26:8, 27:21, 44:3,

69:19, 70:3

89:1

57:3, 61:10 experts [1] - 83:8 explain [2] - 112:2, 114.7 **explained** [1] - 50:22 explanation [3] -77:23, 77:24, 80:5 explore [1] - 89:21 exposed [3] - 20:2, 20:21, 21:1 exposure [6] - 20:14, 20:16, 26:22, 30:15, 30:24, 43:24 express [3] - 6:3, 75:15, 106:7 expressed [3] - 73:21, 79:21. 89:11 extended [2] - 62:21, 77:7 **extensive** [1] - 75:3 **extreme** [2] - 48:6, 56:11 extremely [4] - 43:17, 49:12, 59:18, 68:21

F

FABF [1] - 106:11 face [3] - 59:13, 61:6, 68:6 Facebook [1] - 5:2 facial [1] - 76:15 fact [9] - 19:17, 34:7. 48:12, 58:17, 83:18, 83:24, 84:8, 98:17, 109:16 Fact [7] - 37:14, 37:16, 37:18, 38:14, 38:18, 96:21, 97:8 factor [1] - 80:21 factors [2] - 91:19, 98:16 facts [1] - 19:7 fails [1] - 95:22 failure [1] - 76:10 faint [2] - 78:7, 78:20 fainting [12] - 56:24, 57:5, 57:9, 61:13, 68:17, 70:21, 75:21, 77:2, 83:21, 84:1, 84:4, 89:13 fair [3] - 49:1, 51:6, 86:18 fairly [2] - 42:19, 43:2 fall [3] - 50:5, 50:16, 52:18 fallen [1] - 61:4 falling [2] - 49:24, 50:3 falls [2] - 87:12, 89:20

family [3] - 6:5, 46:24, 99:3 far [7] - 19:2, 32:7, 34:18, 60:7, 68:22, 83:1, 93:17 faster [1] - 78:10 father [2] - 53:13, 53:14 father-in-law [1] -53:14 fatigue [4] - 27:21, 27:23, 32:2, 48:6 fatiqued [1] - 68:23 favor [1] - 117:22 FCE [1] - 88:24 fear [1] - 46:23 February [4] - 48:24, 49:4, 76:5 feeding [1] - 64:1 felt [1] - 44:9 fever [2] - 46:4, 47:1 few [7] - 26:5, 50:5, 50:7, 59:10, 67:7, 69:11, 92:15 fide [1] - 50:24 field [3] - 42:11, 42:16, 63:9 Field [1] - 62:24 figure [3] - 22:11, 24:6, 24:21 file [2] - 73:7, 108:1 final [2] - 54:8, 99:4 finally [1] - 111:23 Findings [7] - 37:14, 37:16, 37:18, 38:13, 38:18, 96:21, 97:8 findings [1] - 30:21 fine [1] - 44:9 Fire [8] - 18:7, 20:2, 20:8, 20:13, 32:4, 41:6, 41:12, 41:19 fire [1] - 41:15 Firefighter [5] - 6:3, 16:4, 21:6, 35:24, 41:18 firefighter [2] - 24:12, 41:14 firefighters [2] - 42:8, 45:6 firehouse [3] - 26:18, 26:24, 27:2 Firemen's [1] - 98:7 FIREMEN'S [1] - 1:3 first [15] - 6:9, 15:20, 17:23, 28:24, 31:5, 40:17, 40:20, 47:16, 47:23, 49:17, 52:3, 57:15, 58:20, 59:14,

familiar [1] - 61:18

First [1] - 6:19 firsthand [1] - 63:10 fisher [1] - 51:22 Fisher [3] - 51:12, 51:21, 54:10 fit [2] - 80:16, 86:22 five [3] - 43:12, 50:2, 106:18 fixed [2] - 101:22, 102:14 flat [3] - 79:20, 80:6, 81:6 floor [7] - 49:18, 49:23. 49:24. 50:4. 50:13, 70:19, 79:12 focusing [1] - 80:19 folding [1] - 50:19 follow [6] - 29:18, 33:5, 71:21, 73:4, 84:19, 99:9 followed [2] - 69:14, 76:23 follows [4] - 17:24, 29:1, 40:21, 72:10 food [1] - 47:6 **FOR** [1] - 2:12 forbid [1] - 61:7 force [1] - 78:9 foregoing [1] - 119:11 forest [1] - 46:8 forget [1] - 6:5 forgot [1] - 47:18 **form** [1] - 5:8 former [1] - 4:24 Formula [2] - 8:1, 8:2 forth [2] - 27:22, 45:9 Fortuna [1] - 3:12 FORTUNA [186] - 2:3, 3:1, 3:12, 3:13, 3:17, 4:19, 5:15, 5:22, 6:8, 7:10, 7:14, 7:16, 7:18, 7:20, 7:22, 8:5, 8:9, 8:11, 8:13, 8:15, 8:17, 8:24, 9:4, 9:6, 9:8, 9:10, 9:12, 9:18, 9:22, 9:24, 10:2, 10:4, 10:6, 10:13, 10:17, 10:19, 10:21, 10:23, 11:1, 11:8, 11:12, 11:14, 11:16, 11:18, 11:20, 12:6, 12:10, 12:12, 12:14, 12:16, 12:18, 13:2, 13:6, 13:8, 13:10, 13:12, 13:14, 13:21, 14:2, 14:4, 14:6, 14:8, 14:10, 14:20, 14:24, 15:2, 15:4, 15:6, 15:8, 17:6,

36:11, 36:13, 36:22, 37:3, 37:5, 37:7, 37:9, 37:11, 37:21, 38:1, 38:3, 38:5, 38:7, 38:9, 38:13, 38:24, 40:3, 66:10, 66:14, 66:18, 67:2, 71:17, 84:13, 94:3, 94:8, 94:10, 94:13, 94:15, 94:17, 94:19, 95:5, 95:10, 95:12, 95:15, 95:17, 95:19, 95:21, 96:2, 96:7, 96:9, 96:12, 96:14, 96:16, 96:18, 97:1, 97:4, 99:12, 99:16, 99:18, 99:21, 99:23, 100:1. 100:8. 100:12, 100:14, 100:17, 100:19, 100:21, 101:7, 102:21, 103:1, 103:3, 103:6, 103:8, 103:10, 104:6, 104:10, 104:12, 104:15, 104:17, 104:19, 105:11, 105:15, 105:17, 105:20, 105:22, 105:24, 106:15, 108:5, 108:13, 108:17, 108:19, 108:22, 108:24, 109:2, 109:16, 110:4, 110:8, 110:10, 110:13, 110:15, 110:17, 112:2, 114:6, 115:3, 115:8, 115:14, 115:18, 115:20, 115:23, 116:1, 116:3, 116:19, 116:24, 117:2, 117:5, 117:7, 117:9, 117:20, 117:24 forward [2] - 38:24, 69:13 four [1] - 112:12 fourth [1] - 86:7 frankly [1] - 60:2 frequent [3] - 57:18, 57:20, 82:11 Friday [1] - 114:19 friends [1] - 50:12 front [1] - 50:11 full [1] - 66:15 fully [1] - 82:15 function [7] - 29:11, 52:7, 68:24, 72:21,

36:2, 36:7, 36:9,

76:11, 78:2, 79:4 Functional [2] - 61:19, 89:1 functional [7] - 61:24, 77:22. 82:20. 83:9. 87:15, 88:14, 89:12 functional" [1] - 74:6 functioning [1] -89:19 functions [2] - 60:12, 85:9 Fund [8] - 2:18, 3:22, 6:2, 12:4, 14:17, 98:7, 98:21, 112:16 fund [3] - 29:12, 72:22, 112:18 **FUND** [1] - 1:3 Fund's [1] - 4:5 funds [1] - 112:13 future [1] - 70:22

G

Gabapentin [1] -27:19 gain [7] - 91:7, 91:20, 91:22, 92:2, 92:11, 92:23, 93:17 gained [3] - 80:3, 91:16, 93:13 Gary [1] - 41:18 gastroenterologist [1] - 51:16 gathering [1] - 57:11 General [4] - 48:24, 49:16, 51:20, 52:1 general [1] - 68:13 generator [1] - 61:7 **GI** [3] - 54:16, 86:10, 87:7 gigantic [1] - 70:6 given [6] - 31:24, 56:13, 63:19, 101:24, 119:10, 119:13 goals [1] - 25:10 god [2] - 43:16, 61:7 goodness [1] - 52:14 Google [1] - 85:8 grant [7] - 12:2, 12:23, 35:23, 36:3, 38:15, 95:2, 95:6 granted [2] - 98:17, 99:1 gratitude [1] - 6:3 Grayson" [1] - 93:8 great [1] - 44:14 Greg [1] - 23:16 groggy [1] - 60:4 ground [1] - 77:14

25:23, 28:14, 35:17,

Ground [1] - 59:16 **Group** [1] - 69:5 Grove [2] - 24:14, 44:12 growing [1] - 31:11 Guardianship [1] -11:24 guardianship [1] -12.2 guess [6] - 34:23, 59:4, 62:16, 84:22, 88:2, 90:2 guy [1] - 34:17 guys [1] - 5:14

Н

H-e-s-s-I-a-u [1] - 41:4 habits [1] - 79:3 half [3] - 42:20, 101:10, 101:15 Hamdallah [4] - 51:18, 51:19, 54:7, 60:11 hand [2] - 40:12, 40:13 handed [1] - 6:11 handful [1] - 58:23 handicapped [3] -97:11, 97:13, 97:16 handling [1] - 20:21 hands [1] - 17:17 happy [1] - 116:8 hard [5] - 31:6, 45:15, 45:20, 63:14, 98:1 haul [2] - 34:5, 90:14 hauler [3] - 23:4, 23:17, 90:13 haulers [2] - 33:12, 91:21 **head** [3] - 55:2, 76:17, 76:18 headache [3] - 59:21, 59:22, 76:24 health [4] - 21:2, 21:3, 21:8, 63:9 hear [2] - 38:11, 45:23 heard [3] - 66:15, 83:1, 97:5 Hearing [1] - 118:1 hearing [9] - 26:1, 39:2, 67:3, 71:19, 83:19, 84:15, 90:5, 97:13, 117:17 hearings [1] - 15:22 heart [8] - 22:23, 76:2. 76:10. 76:11. 78:9. 78:10. 85:18 heartbeat [1] - 85:10 heavy [1] - 21:5

held [2] - 1:12, 70:15

help [8] - 25:20, 27:13, 50:8, 50:9, 52:15, 60:1, 65:4, 69:3 helped [1] - 57:19 hereby [1] - 3:1 herein [4] - 17:23, 28:24, 40:20, 72:9 Hesslau [18] - 15:18, 38:22, 39:4, 39:5, 39:6, 39:8, 39:16, 39:19, 40:9, 41:3, 41:4, 41:5, 66:9, 67:7, 89:5, 90:9, 95:3, 97:1 HESSLAU [4] - 39:6, 40:19, 66:22, 97:3 high [4] - 53:2, 53:4, 56:11, 71:13

highlighted [1] - 88:7 highly [1] - 90:11 himself [1] - 5:7 Hina [2] - 51:17, 54:16 hired [1] - 41:19 history [7] - 30:6, 30:9, 58:21, 73:22, 89:11, 93:11, 93:16 hit [5] - 4:16, 44:22, 49:23, 50:13, 77:13 hitting [1] - 50:4 hoarseness [3] -21:19. 22:12. 31:16 hold [5] - 6:14, 59:19,

holding [4] - 69:22, 70:3, 70:12, 77:15 hole [1] - 48:19 home [15] - 28:8, 44:20, 46:20, 47:18, 47:19, 48:10, 48:11, 48:20, 49:7, 52:8, 52:15, 65:1, 77:4, 77:5, 92:5 homebound [1] -91:24

93:5, 93:9, 103:13

honest [1] - 70:5 honor [1] - 5:24 Hooker [1] - 98:5 hope [1] - 109:9 hopeful [2] - 25:15, 25:19 hopefully [3] - 25:1,

25:11, 103:22 hoping [2] - 25:19, 103.19 horrible [1] - 52:19

hospital [9] - 44:4. 47:10. 47:13. 47:21. 48:2. 48:15. 49:5.

49:16, 76:4 hotels [1] - 53:21 hour [2] - 1:15, 65:10 hours [3] - 56:8, 56:9, 61:22 house [3] - 47:20,

50:9, 61:7 House [2] - 111:2, 111.9

HR [1] - 65:19 hurt [3] - 50:2, 58:1, 64.6

Husain [3] - 22:7, 22:9. 23:9

husband [1] - 24:12 husband's [2] - 24:9, 24:16

hypertension [2] -74:14, 74:15 hypertensive[1] -

74:18 hypotension [1] -

75:10 hypotensive[1] -74:21

L idea [3] - 54:17, 89:4, 101:24 identified [1] - 111:22 identify [2] - 16:9, 39:9 Illinois [6] - 1:14, 41:17, 98:4, 98:8, 98:13, 119:9 **ILLINOIS** [1] - 119:1 illness [1] - 90:16 imaging [1] - 76:17 **IMEs** [1] - 88:23 **immediate** [1] - 60:6 impact [2] - 111:13, 111:15 improved [2] - 61:1, improvement [6] -32:12, 53:6, 55:14, 55:18, 56:1, 56:23 **IN** [2] - 1:7, 118:5 in-person [2] - 109:11, 112:7 inability [1] - 31:3

incident [2] - 67:18,

including [1] - 28:5

income [4] - 28:2,

inconsistent [2] -

70:16

93:16

87:12 42:4, 42:16 insurance [5] - 24:3, 24:24 intend [1] - 40:8 intent [2] - 65:6 interestingly [1] -80:13 interim [1] - 102:8 incidents [1] - 70:19 intermittent [1] - 75:3 inclined [1] - 116:11 interrupt [1] - 19:20 included [2] - 74:16, interrupted [1] - 62:9 interstitial [1] - 31:22 interview [7] - 29:15,

30:7, 73:15 increase [1] - 58:2 increased [1] - 59:22 Indiana [1] - 41:19 indicate [7] - 33:10, 48:23, 57:12, 81:21, 83:19, 84:3, 86:8 indicated [6] - 20:9, 27:14, 85:23, 88:4, 88:20, 102:16 indicates [7] - 18:9, 19:9, 41:8, 43:19, 47:9, 56:12, 58:3 indication [3] - 19:7,

31:18, 108:8 individual [3] - 50:3, 56:17, 113:8 infected [1] - 31:13 infection [7] - 31:1, 31:10, 76:3, 86:11, 86:15, 111:10, 111:22

infield [1] - 42:6 inflammation [1] -76:2

information [7] -25:20, 30:5, 30:11, 42:12, 73:14, 73:21, 111:11

informational [1] -106:9 inhaler [2] - 27:15,

27:16 initial [5] - 43:6, 54:7, 54:8, 60:18, 69:13 injury [1] - 24:18

Inna [1] - 22:9 instances [1] - 59:10 instant [3] - 55:13,

55:18 instantaneously [1] instructor [3] - 21:9,

24:5, 24:9, 24:16,

30:1, 30:4, 30:22,

73:1, 73:11, 73:15 **interviewed** [2] - 30:3,

73:13 intimating [1] - 91:5

introduced [2] -111:13. 112:14 investment [1] -

101:14 Investment [3] - 2:17, 6:22. 101:4

investments [2] -103:13, 103:18 Investments [1] -100:24

involuntary [1] - 85:9 involve[1] - 116:14 involved [5] - 21:6, 31:11, 64:10, 79:5,

98:6 involvement[1] -32:10

ischemic [2] - 75:4, 76:14

issue [15] - 24:4, 24:20, 24:24, 57:22, 61:9, 64:9, 68:15, 80:19, 81:8, 85:13, 85:14, 85:17, 85:23,

87:23, 88:5 issues [23] - 22:23, 23:23, 24:5, 31:19, 31:20, 32:2, 44:21, 46:17, 47:3, 48:5, 52:6, 52:23, 52:24, 55:9, 57:16, 60:16, 64:21, 67:19, 85:24, 86:14, 90:16, 91:15,

114:17 Item [1] - 10:8 item [1] - 116:6 items [1] - 110:19 Items [1] - 6:20 itself [3] - 52:11,

58:11, 81:6

Jackie [4] - 101:9, 101:14, 103:16, 105:3

JACLYN [1] - 2:17 January [5] - 1:14, 3:2, 6:23, 7:5, 101:12

Jerry [2] - 16:11, 39:11

job [7] - 44:6, 62:10, 62:11, 65:12, 89:6, 89:10

JOHN [1] - 2:18 joined [1] - 36:20 joining [2] - 41:12,

71:3, 101:22, 102:14

41:22

Joseph [1] - 13:18

journal [1] - 44:8

July [4] - 18:10,

113:22, 113:24,

114:22

jump [2] - 101:2,

101:5

junctional [6] - 58:5,

58:15, 59:2, 59:3,

75:9, 75:12

jurisdiction [1] - 4:12

K

Kammi [1] - 93:8 Keeley [1] - 101:18 keep [2] - 7:7, 74:3 **Kelly** [2] - 106:3, 107:17 KELLY [1] - 2:16 kid [1] - 62:11 kids [4] - 51:1, 52:15, 52:18, 60:1 kind [10] - 23:18, 23:21, 44:14, 44:22, 50:22, 51:2, 54:23, 54:24, 57:10, 91:15 kinds [1] - 55:23 knows [3] - 58:20, 64:11

L

Laborer's [1] - 112:8 Laborers [1] - 111:24 laborers [1] - 112:17 laborious [1] - 81:23 laid [1] - 46:13 language [3] - 111:3, 112:6, 112:9 last [12] - 18:12, 26:18, 32:17, 55:17, 57:3, 57:4, 66:20, 66:22, 66:23, 103:20, 110:19, 111:4 lasted [1] - 75:9 lastly [1] - 98:13 law [3] - 53:14, 108:10 **Law** [4] - 37:15, 37:17, 37:18, 38:14 lay [3] - 60:15, 80:6, 81:6 layup [6] - 18:13, 18:24, 28:1, 43:20, 45:2, 71:2 lead [4] - 23:21, 34:17, 42:3, 92:6 leading [1] - 90:8

leads [1] - 99:1 leaned [1] - 69:13 learned [1] - 42:12 least [11] - 55:24, 57:17, 62:6, 62:14, 65:9, 75:14, 79:12, 83:1, 83:19, 90:8, 114.22 leave [2] - 46:22, 47:9 leaving [1] - 48:4 left [2] - 51:1, 53:16 leg [1] - 78:8 **Legacy** [1] - 107:5 **Legal** [1] - 116:6 legal [2] - 99:8, 116:10 legislation [1] -110:22 Legislative [1] -110:24 legislature [2] -110:20, 111:17 legs [1] - 78:6 length [1] - 45:24 lengthy [1] - 43:2 less [2] - 57:17, 57:20 letter [4] - 74:11, 74:17, 107:18, 108:1 letters [1] - 107:10 License [1] - 119:18 lieutenant's [2] - 25:8, 25:9 life [1] - 47:7 lifestyle [1] - 53:6 lightheaded [1] -78:20 likely [8] - 30:24, 31:4, 31:15, 32:11, 32:14,

77:22, 77:24, 80:5

line [4] - 15:19, 39:5,

limit [1] - 106:23

limp [1] - 69:20

58:4, 65:22

lines [1] - 75:19

list [8] - 6:10, 25:8,

109:13, 109:21

literally [3] - 44:22,

literature [1] - 80:22

litigation [1] - 116:15

local [4] - 33:22, 35:5,

listed [1] - 14:15

47:5, 53:15

live [1] - 43:10

lived [1] - 47:5

LLC [1] - 107:6

35:6, 52:22

52:2

locally [5] - 23:7,

33:16, 34:1, 51:5,

25:9. 27:24. 109:7.

M

located [1] - 45:8

long-term [1] - 31:13

look [10] - 59:2, 75:18,

77:8, 77:9, 88:11,

101:13, 102:3,

113:14, 113:18,

looked [2] - 27:10,

looking [7] - 78:17,

26:8, 58:15

LORI [1] - 2:16

101:2

Lorna [2] - 101:1,

LORNA [1] - 2:17

love [2] - 64:14, 70:24

lose [1] - 61:7

loss [1] - 89:19

LRB [1] - 111:5

luck [1] - 38:19

lucky [1] - 46:19

LUND [1] - 2:16

lungs [1] - 27:18

lying [1] - 79:20

76:15

lung [3] - 31:23, 62:2

Lutheran [8] - 47:22,

48:12, 48:24, 49:15,

49:18, 51:20, 52:1,

LTD [1] - 2:13

86:6, 92:17, 97:15,

101:8, 102:15, 112:8

looks [4] - 18:15, 19:6,

114:18

112:10

M.D [3] - 2:18, 28:23, 72:8 machine [8] - 56:14, 56:16, 56:20, 57:1, 59:9, 60:7, 64:3, 87:11 Maggie [1] - 42:4 mail [2] - 38:17, 97:7 main [2] - 52:6, 54:23 majority [1] - 61:24 Malcolm [1] - 42:4 malfunction [1] -84:24 maligning [1] - 91:6 malingering [1] - 91:5 man [1] - 59:20 management [1] -32:8 manager [2] - 101:19, 101:22 mandated [1] - 20:8 manpower [1] - 56:10 March [1] - 41:9 MARCONI [25] -

16:11, 16:20, 17:1, 17:13, 17:21, 18:2, 25:21, 28:19, 33:4, 35:13, 35:16, 39:11, 39:18, 39:22, 40:10, 40:18, 40:23, 66:4, 71:22, 72:2, 72:5, 84:18, 84:21, 92:20, 93:20 Marconi [2] - 16:11, 39:11 marked [3] - 29:22, 55:18, 73:8 market [1] - 102:1 Martin [38] - 3:10, 7:11, 7:16, 8:11, 9:6, 9:19, 9:24, 10:19, 11:14, 12:12, 13:3, 13:8, 14:4, 15:2, 36:4, 36:9, 37:7, 38:5, 94:5, 94:15, 95:7, 95:17, 96:4, 96:14, 99:13, 99:21, 100:9, 100:17, 101:2, 103:6, 104:15, 105:20, 108:22, 110:5, 110:13, 115:15, 115:23, 117:5 MARTIN [40] - 2:7, 3:11, 7:9, 7:17, 8:12, 9:7, 9:17, 10:1, 10:20, 11:15, 12:13, 13:1, 13:9, 14:5, 15:3, 36:1, 36:10, 37:8, 38:6, 66:20, 67:1, 94:2, 94:16, 95:4, 95:18, 96:1, 96:15, 99:22, 100:7, 100:18, 103:7, 103:16, 104:16, 105:21, 108:23, 110:3, 110:14, 115:13, 115:24, 117:6 MARY [2] - 2:11, 2:13 MaShawn [1] - 5:24 mask [4] - 59:12, 83:17, 84:10, 89:19 MATTER [1] - 1:7 matter [10] - 1:12, 3:20, 6:9, 15:20, 15:24, 37:19, 39:21, 97:20, 99:10, 116:10 matters [1] - 4:11 Mayo [71] - 23:8, 23:10, 23:11, 23:13, 23:22. 24:2. 24:22. 25:3, 25:15, 33:10,

33:11, 33:14, 33:17,

34:2, 34:3, 34:10, 34:11, 34:17, 34:19, 34:23, 35:1, 35:6, 53:7, 53:9, 53:20, 53:23, 54:13, 54:15, 54:21, 55:13, 55:17, 56:2, 57:15, 59:6, 64:18, 69:9, 69:19, 73:19, 74:1, 75:15, 75:22, 76:8, 76:22, 77:5, 77:11, 77:21, 78:23, 79:9, 79:18, 79:22, 79:24, 80:12, 80:17, 81:20, 81:21, 82:5, 82:16, 83:8, 86:5, 86:21, 86:23, 87:14, 88:2, 89:24, 90:17, 90:18, 90:19, 91:1, 91:10, 92:13 mean [20] - 19:20, 33:15, 49:19, 52:24, 54:3, 55:20, 57:7, 59:14, 64:8, 64:16, 64:17, 66:1, 87:11, 87:16, 89:3, 89:17, 90:10, 91:2, 92:3 meaning [6] - 77:23, 81:1, 81:5, 82:21, 83:9, 87:17 means [1] - 98:1 meant [2] - 109:12, 109:13 measured [1] - 76:12 medical [16] - 29:14, 30:7, 62:21, 70:7, 72:24, 73:16, 73:22, 77:23. 80:11. 81:12. 81:15, 83:20, 84:2, 84:7, 86:13, 91:12 Medical [5] - 30:12, 46:5, 46:11, 62:1 medically [1] - 92:3 medication [2] -55:23, 74:24 medications [2] -27:11, 71:9 meds [1] - 53:4 **MEETING** [2] - 1:7, 118:5 meeting [22] - 1:11, 3:2, 3:18, 4:1, 4:2, 4:8, 5:7, 6:21, 6:24, 7:1, 24:5, 101:5, 101:6. 105:6. 106:18. 113:5. 113:11, 113:17, 113:18, 113:21, 114:19, 117:18 Meetings [3] - 4:1,

94:1, 116:14

-DEBBIE TYRRELL REPORTING SERVICE-

meetings [4] - 7:6, 7:8, 114:11, 115:7 Megan [1] - 97:21 MELISSA [1] - 2:8 member [5] - 5:5, 5:7, 5:24, 12:3, 96:23 MEMBER [203] - 3:5, 3:7, 3:9, 3:11, 3:15, 6:18, 7:9, 7:13, 7:15, 7:17, 7:19, 7:21, 7:24, 8:4, 8:8, 8:10, 8:12, 8:14, 8:16, 8:19, 8:23, 9:3, 9:5, 9:7, 9:9, 9:11, 9:14, 9:17, 9:21, 9:23, 10:1, 10:3, 10:5, 10:8, 10:12, 10:16, 10:18, 10:20, 10:22, 10:24, 11:3, 11:7, 11:11, 11:13, 11:15, 11:17, 11:19, 11:22, 12:5, 12:9, 12:11, 12:13, 12:15, 12:17, 12:20, 13:1, 13:5, 13:7, 13:9, 13:11, 13:13, 13:16, 13:20, 14:1, 14:3, 14:5, 14:7, 14:9, 14:12, 14:19, 14:23, 15:1, 15:3, 15:5, 15:7, 15:10, 16:2, 35:22, 36:1, 36:6, 36:8, 36:10, 36:12, 36:15, 36:18, 36:19, 37:2, 37:4, 37:6, 37:8, 37:10, 37:13, 37:20, 37:24, 38:2, 38:4, 38:6, 38:8, 38:21, 66:11, 66:15, 66:20, 67:1, 93:23, 94:2, 94:7, 94:9, 94:12, 94:14, 94:16, 94:18, 95:1, 95:4, 95:9, 95:11, 95:14, 95:16, 95:18, 95:20, 95:23, 96:1, 96:6, 96:8, 96:11, 96:13, 96:15, 96:17, 97:10, 99:9, 99:11, 99:15, 99:17, 99:20, 99:22, 99:24, 100:3, 100:7, 100:11, 100:13, 100:16, 100:18, 100:20, 100:23, 102:18, 102:20, 102:24, 103:2, 103:5, 103:7, 103:9, 103:16, 104:3, 104:5, 104:9, 104:11, 104:14,

104:16, 104:18, 104:21, 105:5, 105:10, 105:14, 105:16, 105:19, 105:21, 105:23, 106:2, 107:19, 108:7, 108:12, 108:16, 108:18, 108:21, 108:23, 109:1, 109:4, 109:20, 110:3, 110:7, 110:9, 110:12, 110:14, 110:16, 111:19, 112:19, 113:4, 115:11, 115:13, 115:17, 115:19, 115:22. 115:24. 116:2, 116:5, 116:16, 116:18, 116:23, 117:1, 117:4, 117:6, 117:8, 117:15, 117:19 Member [14] - 8:3, 8:22, 9:15, 10:10, 10:11, 11:5, 11:6, 12:1, 12:24, 14:16, 97:19 Members [2] - 98:9, 106:7 MEMBERS [1] - 2:2 members [3] - 4:9, 6:11, 12:21 men [1] - 45:22 mental [1] - 92:5 mention [1] - 93:14 mentioned [3] - 67:9, 77:4, 81:18 met [1] - 108:4 Metoprolol [2] - 71:13, 75:1 Michael [2] - 51:12, 72:15 MICHAEL [3] - 2:18, 28:23, 72:8 michael [1] - 29:5 middle [1] - 93:3 midnight [1] - 45:15 might [8] - 56:18, 59:11, 62:16, 68:17, 78:20, 89:18, 92:3, 109:10 migraine [1] - 76:23 mild [3] - 28:6, 79:18, 86:12 Miller [3] - 51:23, 51:24, 54:12

million [7] - 101:10,

101:14, 101:15,

101:17, 101:18,

101:21, 102:16 mind [1] - 15:23 minds [1] - 54:15 minimum [1] - 68:20 Minimum [2] - 7:24, 8.2 Minneapolis [1] -33:17 Minnesota [1] - 23:8 minute [1] - 80:19 minutes [6] - 6:24, 7:4, 7:7, 58:23, 78:21, 105:1 Minutes [1] - 6:21 missed [1] - 92:11 **MMI** [1] - 81:22 model [2] - 102:4, 102:6 mom [3] - 50:23, 52:14, 60:1 moment [2] - 5:23, 6:7 Monday [2] - 26:20, 114:19 money [2] - 71:4, 98:17 monitor [6] - 58:12, 75:18, 75:22, 75:23, 77:7, 77:9 monitors [1] - 77:17 month [5] - 11:23, 12:1, 96:23, 101:11, 103:19 months [3] - 4:20, 52:3, 113:21 morning [2] - 6:9, 44:21 most [7] - 48:18, 52:23, 62:1, 101:4, 101:16, 109:8, 114:13 mother [1] - 64:9 motion [56] - 7:3, 7:10, 8:1, 8:5, 8:21, 8:24, 9:15, 9:18, 10:9, 10:13, 11:4, 11:8, 12:2, 12:6, 12:23, 13:2, 13:17, 13:21, 14:14, 14:20, 35:23, 36:2, 36:16, 36:23, 37:17, 37:21, 93:23, 94:3, 95:2, 95:5, 95:24, 96:2, 96:19, 99:9, 99:12, 100:4, 100:8, 101:5, 101:8, 102:15, 102:19, 102:21, 104:3, 104:6, 105:7, 105:11, 108:8, 108:13, 109:20, 110:4, 115:14,

117:17, 117:20, 118.1 Motion [25] - 7:23. 8:18, 9:13, 10:7, 11:2, 11:21, 12:19, 13:15. 14:11. 15:9. 36:14. 37:12. 38:10. 94:20, 95:22, 100:2, 100:22, 103:11, 104:20, 106:1, 109:3, 110:18, 115:11, 116:4, 117:10 motions [1] - 103:12 move [11] - 17:3, 39:24, 100:4, 100:24, 104:1, 110:23, 113:18, 114:3, 114:12, 114:15, 115:5 moved [1] - 109:17 movement [2] - 28:7, 69:13 movements [1] -79:15 moving [13] - 7:24, 8:19, 11:3, 14:12, 15:10, 20:15, 31:12, 38:21, 38:24, 97:10, 104:21, 106:2, 116:5 Moving [1] - 11:24 MR [90] - 2:14, 4:15, 4:17, 4:20, 5:18, 15:15, 16:5, 16:11, 16:13, 16:20, 16:23, 17:1, 17:2, 17:10, 17:13, 17:14, 17:19, 17:21, 18:2, 25:21, 26:2, 26:4, 28:11, 28:16, 28:19, 28:21, 29:3, 32:24, 33:4, 35:13, 35:15, 35:16, 35:20, 39:1, 39:6, 39:8, 39:11, 39:13, 39:18, 39:20, 39:22, 39:23, 40:7, 40:10, 40:11, 40:15, 40:18, 40:23, 66:1, 66:4, 66:22, 67:4, 67:6, 69:4, 69:6, 71:15, 71:20, 71:22, 71:23, 72:2, 72:3, 72:5, 72:6, 72:12, 84:11, 84:16, 84:18, 84:21, 92:17, 92:20, 92:21, 93:2, 93:7, 93:20, 93:22, 97:3, 105:3, 106:5, 106:16, 107:22, 109:5,

116:16, 116:19,

109:19, 110:19, 111:21, 112:4, 113:1, 113:16, 114:8, 115:4, 115:9 MRA[1] - 76:18 MRI [3] - 76:6, 76:8, 76:17 MRSA[1] - 111:10 **MS** [25] - 2:13, 3:4, 3:6, 3:8, 3:10, 3:12, 3:14, 3:16, 15:13, 15:23, 16:3, 38:12, 38:20, 96:19, 97:12, 101:3, 101:8, 103:12, 103:18, 104:1, 107:13, 112:16, 112:21, 113:7, 116:8 multidisciplinary [2] -23:18, 34:4 multiple [8] - 33:23, 68:14, 75:20, 78:15, 90:21, 112:5, 112:13, 114:9 Municipal [2] -112:16, 113:9 Murphy [54] - 3:8, 6:17, 7:11, 7:12, 8:6, 8:7, 9:1, 9:2, 9:19, 9:20, 10:14, 10:15, 11:9, 11:10, 12:7, 12:8, 13:3, 13:4, 13:22, 13:24, 14:21, 14:22, 15:23, 36:3, 36:5, 36:24, 37:1, 37:22, 37:23, 42:4, 94:6, 95:6, 95:8, 96:3, 96:5, 99:13, 99:14, 100:9, 100:10, 102:22, 102:23, 104:7, 104:8, 105:12, 105:13, 108:14, 108:15, 110:5, 110:6, 115:15, 115:16, 116:20, 116:22, 117:21 MURPHY [63] - 2:6, 3:9, 6:18, 7:13, 7:24, 8:8, 8:19, 9:3, 9:14, 9:21, 10:8, 10:16, 11:3, 11:11, 11:22, 12:9, 12:20, 13:5, 13:16, 14:1, 14:12, 14:23, 15:10, 16:2, 35:22, 36:6, 36:15, 37:2, 37:13, 37:24, 38:21, 93:23, 94:7, 95:1, 95:9, 95:23, 96:6, 97:10, 99:9,

99:11, 99:15, 100:3, 100:11, 100:23, 102:18, 102:24, 104:3, 104:9, 104:21, 105:5, 105:14, 106:2, 108:7, 108:16, 109:4, 109:20, 110:7, 115:11, 115:17, 116:5, 116:16, 116:23, 117:15 muscle [3] - 31:5, 76:2, 76:11 muscles [1] - 79:5 muscular [1] - 79:4 myocarditis [3] - 76:1, 76:6, 76:9

Ν

name [8] - 18:3, 18:4, 29:4, 34:14, 40:24, 41:1, 72:14, 88:22 names [1] - 60:13 Nancy [1] - 43:11 nature [1] - 82:20 NCPERS [1] - 109:17 necessarily [1] - 66:2 necessary [4] - 25:16, 59:8, 111:16 neck [2] - 76:17, 76:18 **need** [8] - 56:10, 65:4, 68:11, 101:6, 101:8, 101:9, 103:20, 106:4 needed [2] - 64:5, 103:24 Needs [1] - 98:18 needs [6] - 35:3, 63:24, 69:2, 82:23, 101:14, 106:13 negative [9] - 19:17, 19:22, 20:3, 20:9, 75:5. 76:19. 77:18. 78:22, 79:1 nerve [1] - 31:11 nerves [1] - 31:10 nervous [6] - 78:2, 78:3, 85:1, 85:2, 85:8, 85:14 network [1] - 54:21 neuro [1] - 76:16 neurologic [3] - 77:21, 81:1, 85:16 neurologically [1] -81:2 neurologist [6] -51:19, 60:14, 76:20, 76:22, 77:5, 87:8 neurologists [1] -

83:13 neuropathy [1] - 71:14 neutral [1] - 111:15 never [7] - 6:5, 53:2, 56:5, 56:8, 67:14, 88:16, 113:8 **new** [9] - 33:19, 74:11, 93:15, 102:4, 102:9, 107:18, 109:14, 116:9, 117:16 newsletter [1] - 5:1 newsletters [1] - 4:22 next [15] - 10:8, 25:2, 26:10, 26:20, 38:22, 46:7, 59:14, 60:4, 106:8, 107:23,

75:2, 76:1, 96:23, 106:8, 107:23, 113:20, 116:5 nicely [1] - 113:20 night [2] - 68:4, 68:5 nightmare [1] - 52:16 NO [1] - 1:7 nobody [3] - 27:1, 98:19, 98:21 nominal [1] - 111:14 non [2] - 42:8, 45:6

non-firefighters [2] -42:8, 45:6 None [1] - 17:1 none [8] - 11:23, 26:1, 67:3, 67:21, 71:19, 84:15, 117:17, 118:1

nonmedical [1] - 83:9

normal [4] - 44:19,

75:12, 78:11, 79:14 normally [4] - 52:8, 69:12, 85:5, 88:23 north [1] - 46:8 Northwestern [1] -35:9

35:9 **note** [2] - 88:6, 92:16 **noted** [3] - 80:3, 93:12, 109:19 **notes** [5] - 30:12, 58:9, 69:7, 69:10,

58:9, 69:7, 69:10, 119:12 **nothing** [2] - 83:18, 116:9

notice [1] - 3:24 noticed [2] - 58:13, 60:22 notification [1] - 19:17

notified [3] - 38:17, 97:7, 99:3

notify [1] - 64:23 November [4] - 20:22, 20:23, 43:20, 47:24

Number [4] - 29:22, 73:8, 100:4, 104:22 number [1] - 4:20 **numerous** [1] - 77:2 **nurse** [3] - 58:19, 77:15

nurses [2] - 44:13, 59:3 nursing [1] - 69:21

0

o'clock [1] - 115:6 oath [1] - 119:7 objection [12] - 6:13, 15:21, 16:2, 16:23, 17:4, 17:7, 39:20, 40:1, 40:4, 72:3, 107:8, 114:24 obstruction [1] - 80:6 obstructive [5] -79:18, 81:5, 81:8, 85:20, 93:15 obtain [1] - 5:5 obvious [1] - 52:12 **obviously** [3] - 5:9, 63:10, 90:6 occasion [3] - 50:11, 64:21, 113:11 occupational [1] -54:24 occur [1] - 85:5 occurred [1] - 75:16 occurrence [1] - 21:20 occurring [1] - 49:13 October [2] - 65:15, 65:23 **OF** [5] - 1:3, 1:7, 1:10, 119:1, 119:2 offered [3] - 42:18, 42:20, 65:8 Officer [1] - 2:17 offices [1] - 34:12 officials [1] - 112:4 offset [1] - 102:13 often [3] - 76:23, 90:20, 90:24 old [6] - 59:20, 63:13, 63:23, 65:11, 97:15, 117:16 Omar [3] - 51:15, 51:17, 54:16 Omicron [1] - 109:9 on-duty [1] - 68:8 once [7] - 24:18, 24:24, 27:18, 55:15, 61:12, 79:15, 87:10 one [36] - 12:1, 25:10, 31:15, 33:23, 42:5, 44:12. 44:15. 45:10. 45:19. 49:4. 49:8.

59:2, 64:2, 69:14, 70:24, 74:24, 76:21, 77:3, 77:11, 90:23, 91:19, 93:9, 105:5, 107:1, 111:9, 112:3, 113:21, 116:10 ongoing [1] - 75:2 onset [1] - 26:7 Open [3] - 4:1, 94:1, 116:13 open [4] - 4:9, 6:24, 7:4, 45:18 operations [2] - 53:7, 101:10 opinion [25] - 34:24, 60:15, 79:21, 80:11, 80:15, 82:3, 82:4, 82:6, 82:15, 82:17, 83:5, 86:3, 86:4, 86:14, 86:17, 86:22, 87:3, 89:8, 91:11, 97:24, 98:4, 111:7, 111:18, 112:10, 112:20 opinions [2] - 80:16, 86:23 opportunities [1] -109:22 opposed [4] - 33:16, 79:15, 102:2, 117:24 opted [1] - 48:17 **option** [1] - 112:18 options [1] - 114:15 order [4] - 14:15, 15:21, 62:20, 107:23 Orders [1] - 14:14 orders [1] - 14:18 organ [1] - 74:23 otherwise [1] - 78:7 **outloud** [1] **-** 64:11 outside [1] - 21:7 overlap [2] - 114:1, 115:4

Р

packet [2] - 51:9, 107:24 page [2] - 19:6, 19:8

overlapping [1] -

overlaps [1] - 113:22

overtime [1] - 44:19

101:20, 102:11,

own [4] - 4:22, 28:8,

overweight [3] -

113:17

102:13

56:17

51:1, 90:21

oxygenates [1] -

PAGE [1] - 119:2 Page [1] - 93:2 paid [2] - 65:15, 98:18 pain [2] - 57:24, 75:3 palpitations [3] -22:19, 22:20, 57:23 pandemic [2] - 30:1, 73:10 paperwork [3] - 12:4, 14:17, 65:17 paragraph [1] - 86:7 Paramedic [5] - 21:6, 38:22. 41:18. 42:1. 95:3 paramedic [7] - 27:7, 32:4, 41:14, 42:6, 63:8, 64:12, 68:24 part [11] - 23:14, 27:5, 62:1, 78:3, 85:1, 85:8, 92:16, 92:23, 93:11, 106:11, 114:13 Partial [1] - 11:4 particular [1] - 20:13 partner [1] - 64:6 partner's [1] - 44:7 pass [3] - 47:6, 77:14, 78:13 passed [1] - 111:3 passes [2] - 96:19, 113:13 past [1] - 103:23 Pat [1] - 4:17 patient [9] - 26:23, 27:3, 30:24, 69:10, 69:20, 82:13, 86:9, 86:13, 88:24 patient's [1] - 86:14 patients [5] - 27:4, 34:5, 63:17, 86:12, 91:18 PATRICIA[1] - 2:13 pattern [1] - 33:24 patterns [1] - 33:20 pay [6] - 24:21, 65:13, 65:23, 66:5, 98:22, 98:24 Payments [2] - 11:4, 14:13 pending [2] - 97:20, 106.9 Pension [5] - 4:21, 4:23, 65:16, 98:8, 109:23 people [14] - 33:20,

34:2, 48:17, 50:7,

60:23, 66:5, 68:11,

68:14, 90:15, 90:19,

90:20, 90:24, 91:23,

92:6

-DEBBIE TYRRELL REPORTING SERVICE=

50:11, 50:20, 52:17,

52:20, 53:1, 54:8,

per [2] - 69:21, 116:17 perform [5] - 29:11, 32:3, 72:21, 89:6, 89:10 performing [1] - 81:13 perfused [1] - 78:12 perhaps [1] - 114:19 period [5] - 52:9, 67:9, 70:8, 77:7, 78:10 permanent [1] - 76:11 persistent [1] - 31:16 persists [1] - 82:14 person [8] - 34:21, 54:7, 55:1, 80:21, 90:9, 98:15, 109:11, 112:7 personally [1] - 34:16 perspective [2] -45:17, 99:8 pertains [1] - 112:9 peters [1] - 33:9 Peters [15] - 17:15, 28:17, 28:20, 29:5, 33:5, 35:14, 35:18, 40:12, 58:4, 71:24, 72:4, 72:13, 72:15, 84:14, 84:22 **PETERS** [7] - 2:18, 28:23, 33:8, 72:8, 92:22, 93:5, 93:9 Peters' [3] - 19:3, 19:8, 60:8 **petite** [1] - 50:3 Phelps [2] - 110:20, 110:24 physical [5] - 58:11, 79:11, 80:21, 89:9, physically [3] - 3:22, 54:3, 62:2 physician [9] - 29:6, 33:22, 51:13, 54:10, 71:10, 72:16, 72:19, 86:16, 90:22 Physician [1] - 2:18 Physician's [1] -100:5 physicians [9] - 47:2, 79:8, 79:22, 79:24, 86:5, 86:21, 87:1, 87:14, 92:24 PIC [1] - 42:17 pieces [1] - 110:22 PINELLI [45] - 2:13, 2:14, 15:15, 16:5, 16:13, 16:23, 17:2, 17:10, 17:14, 17:19, 26:2, 26:4, 28:11, 28:16, 28:21, 29:3, 32:24, 35:15, 35:20,

39:1, 39:8, 39:13, 39:20, 39:23, 40:7, 40:11, 40:15, 66:1, 67:4, 67:6, 69:4, 69:6, 71:15, 71:20, 71:23, 72:3, 72:6, 72:12, 84:11, 84:16, 92:17, 92:21, 93:2, 93:7, 93:22 place [2] - 35:4, 62:15 placed [4] - 61:14, 62:5, 65:9, 81:22 plan [3] - 64:17, 101:18 **plans** [1] - 114:5 Plummer [2] - 6:1, 6:3 plus [1] - 45:14 pneumonia [1] - 27:18 point [7] - 23:6, 46:10, 54:24, 66:7, 74:3, 90:8, 113:1 policies [1] - 36:17 **Policy** [2] - 106:10, 106:12 policy [1] - 110:2 pool [1] - 62:24 pooling [1] - 78:6 **poorly** [1] - 54:2 population [1] - 68:13 position [6] - 65:8, 78:18. 85:4. 88:22. 111:6. 112:21 positions [2] - 62:18 positive [13] - 19:9, 20:1, 21:24, 26:10, 27:2, 27:3, 30:11, 30:13, 43:8, 43:14, 46:6, 46:10, 46:15 possible [3] - 75:20, 76:5, 78:14 possibly [4] - 70:21, 76:22, 79:7, 79:10 post [7] - 31:2, 31:23, 74:4, 74:12, 90:23, 91:20, 114:9 post-Covid [6] - 31:2, 31:23, 74:4, 74:12, 90:23, 91:20 posted [2] - 3:24, 113:20 potential [1] - 116:14 potentially [1] -110:23 pounds [3] - 80:4, 91:17, 93:13 power [1] - 61:8 practice [1] - 113:13 preceptor [3] - 42:9, 42:10, 42:15

preceptors [1] - 42:5

prediction [1] - 32:13 prepare [2] - 29:16, 96:20 prepared [1] - 4:3 prescribed [3] - 56:13, 71:9, 87:11 PRESENT [1] - 2:15 present [6] - 3:22, 16:7, 23:19, 28:18, 39:7, 106:18 presented [1] - 104:4 preserve [1] - 46:8 President [20] - 2:3, 3:12. 5:20. 6:18. 38:21, 66:11, 95:1, 97:10, 100:3, 100:23, 102:18, 104:21, 106:2, 106:6, 107:23, 109:6, 113:16, 114:20, 115:9, 117:15 pressure [13] - 53:2, 53:4, 58:2, 59:17, 59:23, 62:2, 68:21, 71:14, 74:20, 74:22, 78:18, 85:4 presumptive [1] -111:19 pretty [6] - 18:22, 43:6, 44:17, 56:9, 61:2, 110:20 prevent [2] - 81:16, 81:17 preventing [1] - 81:13 previous [3] - 60:23, 106:23, 106:24 previously [4] - 28:22, 37:13, 62:22, 72:7 pride [1] - 45:21 primarily [2] - 22:3, 82:19 primary [4] - 51:12, 51:22, 54:10, 90:22 private [1] - 102:12 privilege [1] - 5:11 PRN [1] - 65:2 problem [2] - 85:14, 85:17 problems [5] - 21:3, 31:14, 43:7, 56:3, 56:6 procedure [2] - 29:18, 73:4 proceed [8] - 15:14, 16:14, 17:11, 17:20, 40:16, 71:24, 107:9, 116:12 PROCEEDINGS [2] -

Professionals [1] -107.6 program [1] - 23:15 prolonged [1] - 75:22 promoted [1] - 25:11 promotion [1] - 42:17 pronounce [3] -34:14, 63:2, 81:19 proper [2] - 5:6, 69:2 properly [1] - 31:12 proposed [3] - 23:13, 37:14, 105:9 protect [1] - 5:14 protocol [1] - 44:9 provide [3] - 25:16, 107:3, 111:11 provided [6] - 16:16, 30:5, 73:14, 73:22, 98:19, 107:7 provider [1] - 107:3 proxy [4] - 112:1, 112:7, 112:8, 112:17 psychiatrist [2] -87:21, 88:1 psychological [8] -77:24, 82:22, 83:9, 87:18, 87:23, 88:5, 88:18, 89:15 psychologist [1] -87:22 pubic [1] - 79:11 **public** [9] - 4:9, 4:10, 4:13, 4:16, 5:18, 5:20, 102:11, 108:2, 108:3 Public [4] - 3:17, 3:21, 4:6, 111:4 **pull** [2] - 58:9, 69:2 **pulling** [1] - 66:23 pulmonologist [1] -22:5 pulse [4] - 58:2, 59:1, 78:17, 85:3 purpose [1] - 50:18 Pursuant [1] - 14:13 pursuant [3] - 24:16, 109:22, 116:13 pursue [1] - 98:12 put [8] - 45:17, 53:3, 58:11, 61:6, 62:19, 62:23, 106:10, 109:6 putting [4] - 4:22, 50:19, 73:20, 92:7

proceedings [3] - 4:3,

119:10, 119:13

process [4] - 14:17,

32:19, 42:22, 92:13

Q

QILDRO [1] - 14:15 qualifications [2] -29:8, 72:18 qualified [1] - 90:11 **QUANE** [2] - 4:17, 4:20 Quane [2] - 4:17, 4:19 quarantined [1] -46:17 questions [22] - 25:24, 26:5. 28:12. 28:14. 33:1. 33:2. 35:14. 35:17, 35:19, 66:8, 66:10, 66:19, 67:2, 67:7, 71:16, 71:18, 84:11, 84:14, 84:17, 105:4, 107:17, 107:20 quick [2] - 25:6, 106:5 quickly [3] - 24:8, 42:19, 110:20 quite [2] - 44:22, 60:2 quorum [1] - 3:16 quote [1] - 107:7

R

raise [5] - 17:16, 40:11, 40:13, 101:17, 102:15 raised [2] - 46:18, 107:9 raises [1] - 102:10 ranging [1] - 86:12 rare [1] - 113:10 rate [5] - 59:1, 75:11, 85:18, 107:6 rather [5] - 30:1, 73:11, 77:22, 77:23, 112:7 reach [4] - 62:4, 62:14, 65:3, 65:4 reached [2] - 42:3, 49.13 read [8] - 19:3, 44:16, 51:8, 63:5, 86:22, 87:4, 88:3 reading [1] - 89:23 ready [5] - 15:13, 15:15, 17:11, 17:19, 40:16 real [3] - 42:14, 51:3, 102:14 reality [1] - 62:23 realize [1] - 91:3 really [12] - 27:17, 30:13, 48:16, 49:21, 51:2, 53:5, 58:1,

1:10, 118:4

58:22, 68:22, 78:21, 85:21, 91:8 reason [2] - 65:22, 89:23 reasonable [1] - 4:7 reasons [1] - 52:12 rebalancing [2] -101:9, 102:16 Recalculations [1] -11.23 receipt [1] - 106:14 receipts [1] - 103:21 receive [6] - 16:19, 19:17, 33:22, 39:16, 39:18, 98:20 received [4] - 12:4, 14:18, 16:21, 39:19 receiving [1] - 24:16 recent [1] - 5:1 **Recipients** [1] - 100:6 recognized [1] - 44:12 recollection [1] -70:15 recommend [3] -96:20, 99:1, 116:12 recommendation [7] -99:7, 99:10, 101:16, 105:6, 105:8, 112:22, 113:24 recommendations [1] - 32:6 recommended [4] -28:7, 47:20, 102:19, 107:2 record [15] - 16:5, 16:10, 16:24, 29:4, 30:17, 30:19, 31:20, 39:2, 39:10, 39:21, 82:1, 84:3, 94:22, 108:2, 117:12 recorded [2] - 4:2, 5:7 recorder [1] - 41:2 recordings [1] - 5:3 records [27] - 5:6, 19:2, 19:12, 20:19, 26:8, 27:10, 29:15, 30:7, 30:22, 33:10, 47:8, 48:23, 56:12, 57:12, 58:3, 60:9, 63:2, 63:6, 70:7, 73:1, 73:16, 81:11, 88:3, 88:19, 89:24, 91:13, 92:10 reduce [1] - 101:19 reexam [2] - 36:16, 36:23 reexamination [2] -32:7, 32:19 reexamined [1] -32:18

refer [8] - 23:8, 23:22, 57:6, 74:10, 86:20, 87:21, 88:7, 88:24 reference [3] - 69:8, 69:9. 93:3 referral [3] - 34:22, 87:24, 89:18 referrals [2] - 33:23, 55:8 referred [9] - 23:9, 33:10, 33:13, 54:4, 55:5, 87:1, 87:19, 90:19, 90:22 referring [6] - 34:18, 85:3, 86:21, 86:24, 87:8, 88:15 refers [2] - 34:10, 58:4 reflect [2] - 16:5, 39:2 refund [1] - 111:3 Refund [1] - 9:15 regarding [4] - 32:1, 33:5, 34:24, 106:22 regardless [1] - 46:12 Region [1] - 42:5 regular [7] - 4:8, 6:24, 7:8, 21:12, 41:24, 45:18, 79:15 regularly [2] - 26:17, 27:15 regulated [1] - 67:24 rehab [6] - 58:7, 58:10, 58:20, 74:16, 75:7, 75:9 reimbursement [1] -110:1 related [17] - 20:14, 60:16, 70:3, 76:23, 79:9, 79:22, 81:14, 81:16, 82:10, 83:1, 86:1, 86:3, 86:14, 86:17, 90:16, 92:3 relation [1] - 108:10 relative [1] - 24:7 released [2] - 5:2, 62:21 releasing [1] - 63:3 relevant [5] - 4:11, 66:3, 93:14, 93:16, 114:16 relief [1] - 62:24 remainder [1] - 103:24 remained [1] - 69:20 remains [1] - 78:12 remember [6] - 49:12, 49:23, 49:24, 50:1, 60:8, 70:18 remote [1] - 106:19 Removals [3] - 13:16, 13:17, 13:22

reoccur [1] - 68:18

repeated [2] - 76:7, 76:18 replaced [1] - 64:1 Report [2] - 106:3, 110:24 **REPORT**[1] - 1:10 report [23] - 19:3, 19:9, 29:16, 29:21, 30:14, 60:8, 69:22, 73:2, 73:7, 74:3, 77:2, 79:12, 80:9, 86:6, 93:3, 101:4, 103:13, 104:22, 106:20, 115:10, 115:12, 116:8, 116:9 reported [7] - 30:18, 44:5, 46:5, 77:15, 78:19, 86:13, 119:9 reporter [2] - 41:1, 119:7 Reporter [1] - 119:7 reporting [1] - 49:10 reports [2] - 31:9, 63:5 represent [1] - 76:21 represented [2] - 16:8, 39:8 reputation [3] - 33:11, 35:7, 90:7 request [6] - 4:10, 12:23, 15:16, 15:19, 97:11, 109:5 requested [5] - 35:23. 38:16. 95:2. 95:24. 97:6 Requests [1] - 14:12 requests [2] - 4:13, 12:21 required [7] - 12:4, 14:17, 20:2, 21:7, 62:7, 79:11, 108:10 requirements [2] -89:10, 108:4 requires [1] - 3:19 reset [1] - 60:6 **RESHMA**[1] - 2:10 Reside [1] - 12:20 reside [2] - 12:22, 12:23 **Resolution** [1] - 60:20 resolve [3] - 25:17, 52:22, 57:17 resolved [4] - 23:1, 52:24, 74:5, 80:9 respect [6] - 27:9, 29:19, 30:15, 30:21, 31:21, 73:5 respectful [1] - 107:15 respiratory [3] -

response [2] - 78:11, 78:17 responses [1] - 85:3 rest [2] - 28:19, 35:15 restraints [1] - 77:13 rests [1] - 35:20 result [5] - 46:15, 80:20, 83:21, 91:22, 97.23 retire [1] - 25:14 retired [1] - 52:14 **RETIREMENT**[1] - 1:2 return [4] - 25:5, 25:17, 71:1, 81:23 returning [2] - 63:4, 82:19 reversal [1] - 111:7 reverse [2] - 15:21, 32:10 review [4] - 29:14, 30:22, 37:16, 72:24 reviewed [5] - 16:21, 18:19, 43:3, 73:16, 77:5 Reviews [1] - 100:5 revised [1] - 109:21 **Reynolds** [1] - 98:6 RFP [2] - 107:3, 107:7 RFPs [1] - 102:7 rhythm [9] - 58:5, 58:15, 59:2, 75:7, 75:9, 75:12, 75:24, 77:10, 77:19 risk [2] - 64:10, 88:21 Robert [1] - 97:19 ROBERT [1] - 2:5 rocking [2] - 48:16, 59:20 **role** [1] - 34:20 **roll** [3] - 3:3, 3:19, 59:11 rolling [2] - 48:16, 59:21 **room** [3] - 5:10, 48:7, 58:18 rooms [1] - 68:14 rule [1] - 69:18 ruling [1] - 55:24 run [2] - 44:11, 45:15 runs [1] - 45:14 Rush [2] - 22:5, 22:6 S

S-i-g-l-e-r [1] - 18:5 **sacrifice** [1] - 6:6 **safe** [3] - 62:16, 63:12, 64:13 **safely** [4] - 32:5, 65:7, 82:9, 82:12 safety [4] - 63:4, 81:23, 82:19, 88:22 saw [2] - 51:2, 83:20 **Sawlani** [1] - 49:15 say" [1] - 54:16 scary [1] - 61:8 schedule [1] - 79:15 scheduled [1] - 97:12 science [1] - 68:12 **SCOTT** [4] - 2:17, 101:3, 101:8, 103:12 screw [1] - 65:17 seal [1] - 59:12 seclude [1] - 48:20 **secluded** [1] - 48:18 Second [12] - 7:9, 8:23, 9:17, 12:5, 13:1, 36:1, 94:2, 95:4, 99:11, 100:7, 110:3, 115:13 second [20] - 8:4, 10:12, 11:7, 13:20, 14:19, 31:8, 36:18, 37:20, 93:6, 93:9, 96:1, 102:20, 104:5, 105:10, 107:3, 107:4, 108:12, 111:9, 116:18, 117:19 seconded [26] - 7:11, 8:6. 9:1. 9:19. 10:14. 11:9, 12:7, 13:3, 13:22, 14:21, 36:3, 36:24, 37:22, 94:4, 95:6, 96:3, 99:13, 100:9, 102:22, 104:7, 105:12, 108:14, 110:5, 115:15, 116:20, 117:21 seconds [3] - 69:21, 75:10, 92:15 Secretary [4] - 2:6, 3:23, 6:17, 15:23 Section [2] - 109:22, 116:13 secured [1] - 107:5 see [26] - 19:12, 31:20, 54:14, 54:20, 55:13, 56:23, 62:5, 62:14, 74:19, 75:7, 82:3, 87:20, 87:24, 88:3, 88:19, 89:5, 89:18, 90:20, 91:3, 91:13, 91:16, 92:9, 92:10, 107:3, 110:24, 114:16

seeing [5] - 22:5,

63:20

33:19, 53:5, 55:23,

=DEBBIE TYRRELL REPORTING SERVICE=

31:19, 44:10, 81:2

respond [1] - 64:8

seek [1] - 107:2 seem [2] - 34:17, 73:22 sees [1] - 35:4 seizure [3] - 77:8, 77:18, 88:13 Senate [1] - 112:14 send [3] - 58:18, 90:17 sending [1] - 33:16 sense [2] - 48:14, 80.10 sensitive [3] - 81:24, 82:19. 88:22 sent [3] - 37:14, 44:20, 87:1 sentence [1] - 93:7 **September** [5] - 19:10, 19:16, 19:23, 20:10, 30:11 serve [2] - 112:5, 112:13 service[1] - 41:15 services [1] - 107:4 Session [5] - 5:4, 94:22, 94:24, 117:12, 117:14 session [6] - 7:7, 93:24, 94:4, 116:13, 116:17, 116:20 set [2] - 43:6, 54:5 **setting** [3] - 42:13, 42:14, 53:18 setup [1] - 23:11 seven [1] - 78:21 several [4] - 3:23, 27:3, 54:20, 69:21 severe [1] - 86:12 shape [1] - 21:15 **SHERIDAN** [35] - 2:11, 3:7, 7:15, 8:4, 8:10, 9:5, 9:23, 10:18, 11:7, 11:13, 12:11, 13:7, 14:3, 14:19, 15:1, 36:8, 37:4, 37:20, 38:2, 94:9, 95:11, 96:8, 99:17, 100:13, 102:20, 103:2, 104:5, 104:11, 105:16, 108:18, 110:9, 115:19, 116:18, 117:1, 117:19 Sheridan [35] - 3:6, 7:14, 8:6, 8:9, 9:4, 9:22, 10:17, 11:9, 11:12, 12:10, 13:6, 13:19, 14:2, 14:21, 14:24, 36:7, 37:3, 37:22, 38:1, 94:8, 95:10, 96:7, 99:16,

100:12, 102:22, 103:1, 104:7, 104:10, 105:15, 108:17, 110:8, 115:18, 116:21, 116:24, 117:21 shift [10] - 26:12, 26:16. 26:17. 44:2. 44:5, 45:14, 46:13, 61:21, 62:7, 68:8 shifts [6] - 45:24, 46:1, 46:2, 56:6, 56:11, 65:10 shock [1] - 74:21 short [2] - 44:17, 114:18 **shorten** [1] - 81:19 **Shorthand** [1] - 119:6 shorthand [2] - 119:9, 119:12 shot [1] - 59:14 showed [2] - 30:17, 79.18 **showing** [1] - 109:8 sick [1] - 48:14 side [2] - 45:11, 46:8 sides [1] - 59:13 Sigler [16] - 15:18, 15:24, 16:4, 16:7, 16:12, 16:18, 16:21, 17:13, 17:15, 17:20, 18:5, 26:5, 29:19, 30:22, 30:23, 35:24 SIGLER [3] - 17:22, 38:12, 38:20 Sigler's [1] - 15:20 significant [1] - 76:9 significantly [1] -74:22 signing [1] - 107:10 signs [1] - 58:12 silence [2] - 5:24, 6:7 similar [1] - 86:11 sit [2] - 113:10, 114:9 **situation** [1] - 89:7 six [5] - 4:16, 43:12, 45:14, 52:3, 113:21 **slack** [2] - 113:9, 113:12 sleep [39] - 55:15, 55:16, 56:4, 59:11, 61:13, 62:8, 67:15, 68:1, 68:4, 79:17, 79:18, 79:19, 80:1, 80:8, 80:19, 80:20, 80:23, 80:24, 81:1, 81:6, 83:2, 83:12, 83:13, 83:21, 84:4, 84:5, 84:8, 85:13,

85:16, 85:23, 85:24,

86:14, 87:2, 87:9, 91:14, 92:12, 93:1, 93:10, 93:15 Sleep [1] - 60:21 sleeping [6] - 56:18, 61:2. 67:17. 79:20. 86:10. 91:15 slew [1] - 53:3 sling [1] - 69:21 slow [3] - 69:12, 69:13, 85:20 slurred [1] - 76:16 slurring [1] - 49:11 small [2] - 101:19, 101:20 snoring [1] - 93:12 someone [2] - 69:2, 88.17 **sometime** [1] - 6:14 **sometimes** [3] - 58:1, 76:2, 87:20 son [1] - 12:2 son's [1] - 50:19 Soni [7] - 36:20, 36:22, 37:5, 38:3, 94:13, 95:15, 96:12 **SONI** [7] - 2:10, 36:19, 37:6, 38:4, 94:14, 95:16, 96:13 soon [5] - 25:1, 32:9, 32:13, 46:14, 65:7 sooner [1] - 32:23 sorry [7] - 19:20, 20:15, 36:20, 54:6, 58:8, 80:18, 83:23 sound [2] - 90:1, 101:6 sounds [6] - 30:12, 62:3, 68:16, 69:14, 79:13, 80:20 south [1] - 45:11 South [2] - 1:12, 62:24 speaking [1] - 31:17 special [1] - 68:10 **Special** [1] - 98:18 specialist [4] - 22:6, 35:6, 54:16, 93:11 specialists [13] -23:22, 34:11, 34:18, 54:20, 55:9, 73:19, 77:20, 80:16, 83:13, 87:5, 87:9, 90:21 specialized [2] -90:12, 90:13 specializes [2] -88:17. 90:15 **specialties** [1] - 53:19 specialty [4] - 32:14, 33:6, 35:2, 90:23

78:24, 79:11, 89:6 specifically [4] -33:13, 79:24, 81:4, 88:10 speech [1] - 76:16 spell [4] - 18:3, 41:1, 57:5, 57:9 **spells** [3] - 75:21, 77:2, 89:13 sporting [2] - 28:4, 71:6 **spots** [1] - 45:18 spreadsheet [1] -20:19 SS [1] - 119:1 staff [4] - 6:12, 16:18, 48:8, 77:12 staff's [2] - 12:3, 14:16 stairs [3] - 52:17, 63:24, 64:6 stand [1] - 78:5 standing [2] - 49:22, 70:19 standpoint [5] - 80:11, 82:22, 83:20, 89:9, 89:15 staph [2] - 111:10, 111:21 star [1] - 4:16 start [9] - 15:24, 16:3, 32:15, 53:5, 57:2, 74:14, 103:21, 115:1, 115:6 started [10] - 18:23, 24:1, 42:22, 44:3, 46:3, 52:10, 67:21, 83:16, 84:9, 107:11 starting [6] - 8:2, 8:21, 10:10, 13:18, 56:24, 58:10 starts [1] - 93:7 State [3] - 1:13, 12:21, 119:8 state [7] - 12:22, 12:24, 18:3, 29:4, 40:24, 72:13, 74:3 **STATE**[1] - 119:1 **statements** [1] - 83:6 status [2] - 65:14, 97:16 stay [2] - 48:13, 49:18 staying [3] - 48:15, 53:16, 92:5 STENOGRAPHIC [1] -1:10 steps [1] - 69:11 still [5] - 25:15, 59:4. 64:18. 64:20. 102:11

stop [3] - 50:10,

80:18, 87:12

stopped [5] - 83:16, 84:1, 84:9, 85:18, 90.3 stopping [1] - 50:8 straight [1] - 59:19 Street [1] - 1:12 stress [1] - 79:9 strip [1] - 75:7 stroke [3] - 76:14, 76:19, 76:21 structure [1] - 114:7 students [2] - 42:6, 42:12 studies [1] - 55:15 study [9] - 55:16, 60:19, 61:13, 61:15, 64:22, 69:8, 78:21, 79:18, 87:9 stuff [2] - 61:24, 63:11 **subjective** [1] - 80:8 subjectively [1] -78:19 submitted [2] - 18:15, 42:23 subsequent [2] -30:16, 76:7 **subside** [1] - 109:10 subspecialists [4] -80:12, 82:16, 86:24, 91:10 subspecialty [1] -33:23 substernal [1] - 57:24 suburban [1] - 88:23 success [1] - 55:20 sudden [1] - 64:1 suggesting [2] - 91:7, 91:8 Suite [1] - 1:12 summarize [2] -30:20, 74:11 **Sunday** [1] - 26:20 support [1] - 82:1 **suppose** [2] - 53:22, 65:1 surrounding [1] -53:20 survive [2] - 98:3, 98:15 **Survivor** [1] - 8:19 **Survivor's** [1] - 98:13 swabbed [1] - 46:9 sworn [8] - 17:18, 17:23, 28:22, 28:24, 40:14, 40:20, 72:7, 72.9 symptoms [21] -18:23, 20:4, 20:5, 23:19, 25:17, 26:9, 26:19, 27:11, 27:20,

specific [4] - 78:16,

32:1, 33:21, 43:7, 44:3, 46:23, 55:14, 63:11, 74:4, 74:8, 74:23, 86:10, 86:11 syncopal [15] - 49:9, 50:15, 57:4, 60:24, 66:22. 75:21. 77:1. 78:15. 80:9. 82:10. 82:11, 82:20, 82:24, 83:3, 87:13 Syncope [1] - 60:21 syncope [11] - 56:24, 57:8, 66:20, 77:10, 79:23, 82:15, 83:7, 83:12, 84:7, 88:12, 91:12 syndrome [1] - 90:14 synonomous [1] system [6] - 78:3, 85:1, 85:2, 85:9, systolic [1] - 59:18

Т

T-waves [2] - 58:14, table [2] - 78:16, 101:4 tape [1] - 41:2 target [4] - 102:5, 102:8, 102:9, 102:13 targets [1] - 102:4 tax [1] - 103:21 teach [2] - 21:9, 42:13 teacher [1] - 42:11 team [7] - 23:7, 47:18, 47:19, 48:12, 51:5, 63:17, 107:21 Tebbens [31] - 3:4, 7:18, 8:13, 9:8, 10:2, 10:14, 10:21, 11:16, 12:14, 13:10, 13:23, 14:6. 15:4. 36:11. 36:24, 37:9, 38:7, 94:17, 95:19, 96:16, 99:23, 100:19, 103:8, 104:17, 105:12, 105:22, 108:14, 108:24, 110:15, 116:1, 117:7 TEBBENS [35] - 2:5, 3:5, 7:19, 8:14, 9:9, 10:3, 10:12, 10:22, 11:17, 12:15, 13:11, 13:20, 14:7, 15:5, 36:12, 36:18, 37:10, 38:8, 94:18, 95:20, 96:17, 99:24, 100:20, 103:9,

105:23, 108:12, 109:1, 110:16, 111:19, 112:19, 113:4, 116:2, 117:8 teeth [1] - 58:1 telephone [3] - 30:3, 73:13, 75:14 temperature [4] -44:7, 44:15, 47:4 template [2] - 101:9, 102:17 temporary [1] - 58:5 ten [1] - 75:9 tension [1] - 31:6 term [3] - 31:13, 106:23, 107:1 terms [2] - 33:20, 88:2 terrifying [1] - 59:15 test [9] - 19:24, 20:3, 20:7, 30:11, 30:13, 46:15, 61:24, 78:16 tested [11] - 19:9, 19:17, 20:1, 21:23, 26:10, 26:21, 43:8, 43:14, 46:5, 46:10, 89:5 testified [7] - 17:24, 19:22, 29:1, 40:21, 72:10, 81:20, 84:2 testify [5] - 17:16, 28:17, 40:9, 40:13, 72:1 testifying [1] - 18:20 testimony [4] - 32:1, 66:16, 67:13, 92:19 testing [4] - 46:9, 52:3, 74:2, 91:11 tests [1] - 78:24 thankful [1] - 57:20 thankfully [2] - 50:11, 58:18 **THE** [6] - 1:2, 1:7, 2:12, 28:13, 118:4, 118:5 themselves [1] - 34:6 therapies [1] - 64:5 therapy [3] - 58:11, 79:11, 79:13 therefore [2] - 35:20, 111:7 thermometers [1] -44:16 thinking [1] - 63:22 thinks [1] - 80:14 third [1] - 114:4 THIS [1] - 118:6 thorough [1] - 83:7 three [5] - 50:2, 77:14,

106:16, 106:19,

104:18, 105:10,

110:22 throat [1] - 85:22 throughout [1] - 31:10 Thursday [1] - 114:4 Thursdays [1] -114:13 TIA [2] - 76:14, 76:21 tilt [1] - 78:16 TIME [1] - 118:6 timebeing [2] - 62:15, timeline [1] - 86:13 timing [1] - 103:20 tiredness [1] - 27:22 title [1] - 60:20 today [13] - 4:14, 18:20, 21:17, 22:1, 22:4, 22:8, 24:5, 27:10, 43:3, 59:9, 97:13, 103:17, 114:17 today's [2] - 5:23, 117:18 together [1] - 49:11 took [5] - 20:7, 42:17, 44:6, 45:20, 69:11 top [4] - 27:24, 50:6, 52:17, 52:18 total [1] - 102:12 towards [1] - 102:9 trade [1] - 44:18 trading [1] - 102:2 tradition [1] - 114:10 training [7] - 42:2, 42:7, 108:1, 108:4, 108:9, 109:7, 109:21 transcript [3] - 4:3, 7:1, 119:11 transcripts [1] - 7:5 transferred [1] - 19:8 transient [1] - 76:14 travel [1] - 110:1 Treasurer [7] - 2:8, 66:12, 112:9, 112:23, 113:9, 113:10, 113:12 treat [1] - 23:23 treated [4] - 33:16, 33:17, 33:21, 68:1 treating [6] - 22:3, 23:14, 27:5, 34:4, 51:6, 86:16 Treatment [1] - 60:21 treatment [16] - 21:23, 21:24, 23:13, 23:17, 24:1, 24:15, 24:21, 25:2, 25:16, 30:16, 54:14, 59:6, 61:1, 74:5, 89:16

74:8 tried [2] - 50:5, 62:4 trip [2] - 48:9, 48:24 trips [1] - 52:4 trouble [1] - 92:22 true [5] - 18:22, 65:24, 83:22, 87:14, 119:11 trust [3] - 5:14, 98:18, 98:19 trustee [61] - 7:12, 7:14, 7:20, 8:7, 8:9, 8:15, 9:2, 9:4, 9:10, 9:20, 9:22, 10:4, 10:15, 10:17, 10:23, 11:10, 11:12, 11:18, 12:8, 12:10, 12:16, 13:4, 13:6, 13:12, 14:2, 14:8, 14:22, 14:24, 15:6, 36:7, 36:22, 37:1, 37:3, 37:5, 37:23, 38:1, 38:3, 94:8, 94:13, 95:10, 95:15, 96:7, 96:12, 99:14, 99:16, 100:10, 100:12, 102:23, 103:1, 104:8. 104:10. 105:13, 105:15, 107:13, 108:15, 108:17, 110:6, 110:8, 115:16, 115:18, 116:24 Trustee [138] - 2:4, 2:5, 2:6, 2:7, 2:11, 3:4, 3:6, 3:8, 3:10, 3:14, 4:21, 4:23, 4:24, 7:11, 7:16, 7:18, 8:6, 8:11, 8:13, 9:1, 9:6, 9:8, 9:19, 9:24, 10:2, 10:14, 10:19, 10:21, 11:9, 11:14, 11:16, 12:7, 12:12, 12:14, 13:3, 13:8, 13:10, 13:22, 13:24, 14:4, 14:6, 14:21, 15:2, 15:4, 36:3, 36:5, 36:9, 36:11, 36:19, 36:23, 36:24, 37:7, 37:9, 37:22, 38:5, 38:7, 94:4, 94:6, 94:10, 94:15, 94:17, 95:6, 95:8, 95:12, 95:17, 95:19, 96:3, 96:5, 96:9, 96:14, 96:16, 99:12, 99:13, 99:18, 99:21, 99:23, 100:9, 100:14, 100:17, 100:19, 101:1, 102:22, 103:3,

103:6, 103:8, 104:7, 104:12, 104:15, 104:17, 105:12, 105:17, 105:20, 105:22, 108:8, 108:14, 108:19, 108:22, 108:24, 109:21, 109:24, 110:4, 110:5, 110:10, 110:13, 110:15, 113:6, 113:7, 115:15, 115:20, 115:23, 116:1, 116:20, 116:21, 116:22, 117:2, 117:5, 117:7, 117:20, 117:21 Trustees [16] - 3:2, 3:23, 4:8, 6:11, 25:23, 35:19, 38:15, 66:19, 71:17, 84:13, 97:5, 108:3, 112:13, 114:8, 116:11 try [1] - 113:18 trying [9] - 22:11, 32:23, 55:22, 58:9, 58:17, 60:22, 61:3, 69:18, 112:17 tube [1] - 64:1 Tuesday [1] - 114:4 Tuesdays [1] - 114:13 turn [3] - 6:16, 6:19, 101:1 turns [2] - 50:14, 53:15 two [9] - 12:21, 15:22, 31:4, 33:20, 43:11, 80:14, 106:17, 110:19, 114:20 **Type** [1] - 43:16 **type** [3] - 98:14, 111:10, 111:21 TYRRELL [2] - 119:6, 119:17

U

ultimately [2] - 4:4, 74:6 unable [1] - 52:7 unchanged [1] - 76:7 uncommon [1] - 45:13 under [11] - 9:14, 11:22, 12:20, 13:16, 24:11, 24:19, 78:4, 85:2, 87:17, 93:24, 102:13 underground [1] -53:23 understood [1] -

treatments [2] - 63:11, -DEBBIE TYRRELL REPORTING SERVICE=

67:13 underweight [2] -101:22, 102:12 underwent [1] - 79:17 undoubtedly [1] -47:7 unfortunately [1] -50.4 unit [1] - 69:18 University [1] - 44:11 unknown [1] - 83:4 unknowns [1] - 64:16 unless [3] - 107:8, 107:16. 114:22 unlikely [1] - 76:21 unmute [1] - 4:16 untreated [1] - 84:4 unusual [2] - 66:5, 92:1 up [25] - 21:24, 22:3, 27:18, 33:5, 46:13, 48:13, 53:15, 54:4, 54:5, 54:17, 58:9, 59:5, 65:17, 66:23, 67:19, 71:21, 78:5, 78:9, 84:19, 89:20, 99:5, 102:15, 104:24, 111:8, 114:15 up-to-date [1] - 59:5 update [2] - 110:20, 116:9 **Update** [1] - 116:6 updated [1] - 102:4 **upper** [4] - 79:19, 80:5, 81:5, 85:21 upwards [1] - 59:17 usual [2] - 32:18, 91:24

VALENCIA [14] - 2:9, 3:15, 7:21, 8:16, 8:23, 9:11, 10:5, 10:24, 11:19, 12:5, 12:17, 13:13, 14:9, Valencia [13] - 3:14, 7:20, 8:15, 9:1, 9:10, 10:4, 10:23, 11:18, 12:7, 12:16, 13:12, 14:8, 15:6 Van [17] - 55:3, 55:5, 60:19, 63:1, 63:20, 64:20, 64:23, 80:13, 81:18, 81:20, 82:8, 86:8, 86:17, 86:21, 86:24, 87:3, 89:17 Van's [2] - 80:15,

86:22 Vanichkachorn [5] -23:16, 23:21, 34:15, 55:3, 90:5 variance [1] - 102:3 various [2] - 53:21, 63:10 veins [1] - 78:8 Velcro [1] - 59:13 **vendors** [1] - 107:15 via [4] - 5:2, 47:14, 47:16, 49:3 video [3] - 3:19, 50:17, 77:5 videoconference [1] -1:11 videos [1] - 28:10 vigorously [1] - 78:10 Village [1] - 24:14 Vince [9] - 15:13, 16:3, 25:21, 28:15, 38:24, 67:3, 71:22, 85:15, 93:21 VINCENT [1] - 2:14 virtual [2] - 109:9, 109:18 virtually [1] - 111:14 virus [1] - 31:13 visited [1] - 34:8 vital [1] - 58:12 VLAHOS [2] - 2:17, 103:18 vocal [4] - 31:3, 31:6, 31:12, 32:10 vocally [1] - 31:12 voice [2] - 21:19, 22:8 volatility [1] - 101:24 vote [3] - 3:20, 36:21, 113:12 voted [2] - 38:15, 97:6

votes [1] - 113:5

voting [1] - 66:17

waiting [1] - 24:4 waking [1] - 67:19 walk [2] - 59:19, 68:22 walking [1] - 69:10 wall [1] - 59:19 wants [4] - 45:19, 111:12, 112:23, 113:15 warning [1] - 77:3 watching [1] - 111:24 waves [2] - 58:14, 58:24 ways [1] - 113:18 weakness [1] - 76:16 wear [4] - 60:17, 77:6,

77:7, 77:9 wearing [1] - 77:13 website [1] - 4:5 Wednesday [2] -114:4, 114:12 week [7] - 6:15, 25:2, 46:10, 46:15, 50:2, 79:16, 106:8 weight [7] - 91:20, 91:22, 92:2, 92:7, 92:11, 92:23, 93:17 weird [1] - 58:1 WELLER [17] - 2:16, 4:15, 5:18, 105:3, 106:5, 106:16, 107:22, 109:5, 109:19, 110:19, 111:21, 112:4, 113:1, 113:16, 114:8, 115:4, 115:9 **WERE** [1] - 118:4 whatnot [2] - 28:5, 30.16 WHICH [1] - 118:4 whole [2] - 53:3, 59:23 Widow's [2] - 8:20, 8:21 wife [12] - 43:11, 43:16, 46:18, 47:6, 49:7, 49:10, 50:4, 50:22, 53:11, 59:24, 70:9, 93:12 William [1] - 13:18 WILLIAM [1] - 2:6 wish [4] - 17:12, 17:20, 28:17, 40:16 wishing [1] - 4:15 **WITNESS** [1] - 28:13 witness [5] - 17:23, 28:24, 40:17, 40:20, 72:9 Witness [2] - 28:22, 72:7

W

witnessed [1] - 77:12 witnesses [3] - 17:12, 40:14, 71:24 Witnesses [1] - 17:18 woman [4] - 63:24, 97:14, 97:15, 98:23 women [1] - 45:22 word [4] - 55:18, 56:14, 88:11, 91:4 worded [1] - 54:2 words [6] - 26:23, 49:11, 54:15, 67:18, 76:10, 98:23 wore [1] - 75:22 work" [1] - 86:15 Workmen's [1] - 24:19 workshop [1] - 42:18

world [1] - 42:14 worse [1] - 47:7 written [5] - 29:16, 29:21, 73:7, 80:14, 87:3

Υ

year [9] - 42:20, 57:4, 66:24, 97:22, 103:24, 107:1, 107:2, 107:4, 111:4 years [4] - 41:21, 42:19, 65:11, 103:23 yoga [4] - 21:9, 21:10, 28:5, 28:6 young [1] - 46:18 yourself [3] - 16:10, 39:9, 49:3

Ζ

Zero [1] - 59:16 zero [1] - 85:19

DEBBIE TYRRELL REPORTING SERVICE

(630) 292-1742

1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF) INVESTMENT COMMITTEE)
8	INVESIMENT COMMITTEE
9	
10	STENOGRAPHIC REPORT OF PROCEEDINGS had at
11	the videoconference meeting of the above-entitled
12	matter, held at 20 South Clark Street, Suite 300,
13	in the City of Chicago, County of Cook, State of
14	Illinois, on February 15, 2022.
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	
4	DANIEL FORTUNA, President and Annuitant Trustee
5	WILLIAM MURPHY, Secretary and Active Trustee
6	ANTHONY MARTIN, Active Trustee
7	RESHMA SONI, City Comptroller
8	MARY SHERIDAN, Active Trustee
9	ATTORNEYS FOR THE BOARD:
10	BURKE, BURNS AND PINELLI, LTD. BY: MS. SARAH A. BOECKMAN
11	ALSO PRESENT:
12	KELLY WELLER, Executive Director LORNA SCOTT, Chief Investment Officer
13	JACLYN VLAHOS, Comptroller JOHN CONNESS, Fund Accountant
14	MARK MYSLINSKI, City Treasurer's Office BRADY O'CONNELL, Callan Associates
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	MEMBER MARTIN: I hereby convene the
2	Investment Committee for February 15, 2022.
3	Lorna, please call the roll.
4	MS. SCOTT: Trustee Martin.
5	MEMBER MARTIN: Here.
6	MS. SCOTT: Trustee Fortuna.
7	MEMBER FORTUNA: Here.
8	MS. SCOTT: Trustee Murphy.
9	MEMBER MURPHY: Here.
10	MS. BOECKMAN: You have a quorum.
11	MS. SCOTT: I'd like to acknowledge that
12	Trustee Sheridan appears to be here.
13	Trustee Sheridan, for the record, would
14	you like to say that you are present?
15	MEMBER SHERIDAN: I am here.
16	MS. SCOTT: Thank you. Always happy to
17	have non-committee members attend.
18	MEMBER MARTIN: Public Act 101-0640 and
19	the Governor's recent Disaster Proclamation dated
20	February 4, 2022 allows this meeting to be
21	conducted by audio and video conference. The Act
22	requires a roll call vote on each matter acted
23	upon. We are proceeding by videoconference because
24	we continue to believe that due to the pandemic it

is prudent to not be physically present in the same space. We have posted notice of this meeting in accordance with the Open Meetings Act and the meeting is being recorded. A transcript of the proceedings will be prepared and ultimately, after approval, will be made available on the Fund's website.

I'd like to now turn this over to Lorna to proceed through our agenda.

MS. SCOTT: The first item is the MWDBE brokerage report. Before we look at our minority brokerage utilization, this first slide looks at total brokerage and some other trading characteristics of our managers.

This table is a reminder that brokerage is an expense. It is actually cash paid to our counterparties to execute trades. It is really important to monitor how much our managers are incurring and how much trading they are actually doing.

Looking at this table, a couple of highlights. We can see that total commissions in 2021 actually decreased compared to 2020 and 2019. That is primarily due to the fact that we only had

one manager transition in 2021. If you recall, we did sell out of Wells and got into Rhumbline so there was a little bit of commissions incurred there compared to the trading that we did in 2020 with Brown being hired.

We have a reduction in commissions just due to fewer portfolio changes and also keep in mind in 2021 we didn't have to sell as many assets to raise cash for benefit benefits so that also reduced our trading.

Just operations in general reduced trading, which probably lead to a reduction in expenses.

Looking at our turnover, we are definitely a low turnover portfolio. Most of our managers are just buying and selling. They are buying and holding their positions as opposed to turning and selling their portfolio.

Looking at this table, we can see Mellon is one of our higher turnover managers, Globeflex and Kennedy.

On a cost per share basis, we really look for the one or two cents in execution. We are seeing that in the large cap managers. Anybody who

is spending more than one or two cents in execution
is receiving research as well as execution. That's
causing a little bit of higher trades or higher
commissions.

Generally, our managers don't trade a lot and we don't incur a lot in commissions.

Now let's move to MWDBE utilization. Our goal is 22 percent and in 2021 our managers on a total fund allocation basis allocated 40.9 percent to minority brokers. So overall the Fund achieved its goal and it surpassed prior years.

Looking at this, some of our managers did not achieve that 22 percent. We have got Mellon, who was a lagger, and Jackson Square and Brown Capital.

I asked each one of these managers to comment on why they failed to achieve the utilization.

According to Mellon, they primarily attributed their lack of achievement to the market environment. They said they will continue to work towards that goal.

Jackson Square primarily runs a very concentrated portfolio with a higher AUM. So they

said they will continue to seek liquidity wherever they can find it but no promises on achieving with MWDBE brokers. They say they try very hard. For the most part, it is the bigger brokers that kind of accommodate them.

Lastly, we have Brown Capital, who said it is really due to low turnover in their portfolio. So given the recent market and the higher volatility, they went with wherever they could find the flow and that wasn't with the minority brokers, but they will work and make sure they make it up in 2022.

Our next slide is fixed income. Our goal is 12 percent. In 2021, our managers in aggregate achieved a 42.9 percent, that surpassed our goal.

There is only one manager who did not achieve this goal and that is Loomis. We have heard from Loomis before. I did ask Loomis to comment. They said they will continue to seek out opportunities to utilize minority brokers but something we will have to continue to monitor.

That is our MWDBE utilization for 2022.

Our recommendation is to not change our goals.

These targets are challenging for some of our

1 managers and other managers aren't using our goals 2 as maximums. They continue to push beyond our 3 goal. Our current goals are really a nice balance between a goal that is achievable for some 4 5 strategies and a goal that is a stretch goal for other strategies. 6 7 I will pause for any comments. MEMBER MARTIN: Trustee Soni has joined 8 9 the meeting. Trustee Soni, will be marked as 10 present. 11 MS. SCOTT: Moving on to the next slide, 12 which is our Investment Policy Statement. I do 13 have a few changes to the Investment Policy 14 Statement to summarize on this slide. There are 15 really three categories. 16 The biggest change is the update to the 17 asset allocation model that was approved at 18 December's board meeting. 19 Secondly, I am reorganizing the document 20 a little bit. 21 Thirdly, there are some minor edits and 22 clarifications. 23 What I'd like to do is just page through

and kind of highlight these changes.

24

That is a date change. This is the
reorganization. Here it looks like a lot of red
but what I really want to do is make this
Definitions and Conclusions to be the last item on
the Table of Contents. So these items right here
are just getting shifted up.

Paging through, clarification here, the Board that conducts the searches, adding in the Board. Providing education to the Investment Committee and to the Board. Again, these are just minor clarifications, minor edits. This part of that reorganization. I have shifted these categories to different pieces. This is a clarification.

We do our allocations here by manager type not by the underlying holdings so I struck that language.

This is the big one where I am taking away the old asset allocation model and adding in the new one.

Minor edits and clarifications.

This is part of that reorganization that was below the Conclusions. I am adding it up here.

This one is a clarification

1 simplification. Here the policy is that if a 2 manager deviates from its guidelines, they should 3 notify the Board, so I am simplifying it to just be the policy. I am actually removing all the extra 4 5 language on how they should notify and when they should notify. The main point here is that if a 6 7 manager deviates from the policy, they must report the deviation, and I am just removing the extra 8 9 language. I think the rest of these are just minor 10

I think the rest of these are just minor reorganizations and clarifications. We can see this is all the sections that are getting moved around at the end.

With that, I will pause for any questions. Otherwise, I will be looking for a motion to recommend to the Board to approve the revised Statement of Investment Policy.

MEMBER MARTIN: I have had the opportunity to review these with Fund counsel and our Chief Investment Officer.

MEMBER MURPHY: I will make the motion.

MEMBER SONI: Second.

23 MEMBER MARTIN: Motion by Trustee Murphy.

24 | Seconded by Trustee Soni.

11

12

13

14

15

16

17

18

19

20

21

22

1	Roll call vote. Trustee Murphy.
2	MEMBER MURPHY: Yes.
3	MEMBER MARTIN: Trustee Fortuna.
4	MEMBER FORTUNA: Yes.
5	CHAIRMAN FORTUNA: Trustee Soni.
6	MEMBER SONI: Yes.
7	MEMBER MARTIN: I vote yes.
8	Motion carries so it will be recommended
9	to the Board tomorrow.
10	The next item, Lorna.
11	MS. SCOTT: The Infrastructure RFP.
12	Brady, did you want to walk us through
13	this?
14	MR. O'CONNELL: Sure. Good morning,
15	everyone.
16	Lorna just touched on some of the major
17	changes that were included in the IPS, which is
18	really one of the most important guiding documents
19	of the investment program.
20	As a result of the Asset Liability Study
21	that we conducted last year, we made a couple of
22	additions from an asset class perspective to the
23	target strategy that is now included in that IPS.
24	One of those is the introduction of a new

asset class infrastructure. We adopted a 3 percent target and we would like to propose a RFP in order to find managers to implement that position on our behalf.

As the summary page here indicates, that is about \$32 million. We will be looking for what we call private or unlisted open-end infrastructure funds. These will function similar in operations to the open-end core funds that we have. There is some slight differences that we will tease out for you throughout the evaluation process.

Basically, it is an ongoing fund. Once we commit capital into it, they will return income to us over time and then we will also experience the appreciation of the underlying assets.

Callan's research specialists will be involved. They have identified some of these attributes that are ideal for managers, including a minimum fund size of \$2 billion. Infrastructure assets are very large so we want to make sure any fund has a big enough scale to buy assets and diversify their portfolio.

We won't be looking at fund-to-fund products. We won't look at anything that is sector

specific so we want it to be well diversified

across a lot of different type of infrastructure

investments.

Then we have also established a set of minimum criteria or requirements. We need somebody that is registered. These are all consistent with minimum requirements we have established for searches in the past. They need to be a fiduciary to the Board and to the Fund. We're looking for a three year track record and at least \$2 billion as I mentioned.

As we have done before, those requirements will be relaxed if a firm can demonstrate that they are MWDBE.

We do not anticipate any of those responding just based on our knowledge of the marketplace. It is fairly small and all the managers in this space are part of larger investment organizations. So we don't anticipate getting a ton of participation from small or diverse owned firms but we are certainly open to consider those as we have done with RFPs in the past.

And then, lastly, any manager that is

selected, we don't want to be more than 20 percent

of their portfolio and they will have to adhere to

all the policies and requirements, including some

5 the other managers that work on behalf of the FABF.

4

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

of those that we heard earlier today just like all

Our goal would be to issue the RFP upon approval by the Committee and ultimately the Board. So we'd like to issue this tomorrow. Managers will be asked to submit by April 1st and then as we have done these searches in the past, Lorna and I will work with Callan's research time to evaluate all the RFP responses that have interested managers that submit. We will narrow that list down to a subset that will come in to make presentations to the Investment Committee. And then we would ultimately like to have you select the manager or managers and then work on getting our capital allocated whenever contracting and all the paperwork is complete and the manager is willing and able to take capital.

Like real estate, sometimes there can be what we call entry and exit queues so people lining up to contribute money, the manager doesn't take that until they have identified assets.

1 As part of the search process, we'll also 2 spend a little time understanding which managers 3 have effectively lines to get in and we will make sure we all understand the flip side of that. 4 5 Which is when people want to redeem money, the 6 process that is involved in getting our capital 7 back out. 8 So that is the RFP summary. Happy to 9 entertain any questions about it. 10 MEMBER MARTIN: Is this universe large 11 enough to get a pretty diverse or large response 12 from the investment community? 13 MR. O'CONNELL: We think there are some 14 strong candidates out there. The number of 15 responses we anticipate is probably somewhere 16 between 9 and 15. 17 This is a space similar to core real 18 estate where there is not a ton of firms. When we have done searches in more conventional asset 19 20 classes, like international small cap, we do expect to receive sometimes 20, 30 or 40 RFP responses. 21 22 Here the universe of products is rather

small, that's due to the fact that it is a fairly
specialized asset class. Also, it is a fairly new

asset class so that is one of the reasons why we are adding it now. There is not a lot of products in the marketplace. So I would suspect we will get kind of high single digits, maybe 10 or 12 responses. So there won't be as many as we have seen in searches for maybe the traditional stock or bond managers.

MEMBER MARTIN: Since it is such a small universe, are you going to reach out to some of these managers to advise them or encourage them to respond?

MR. O'CONNELL: That is correct. The practice has been when we have issued RFPs on your behalf is to post it on Callan's website and also proactively reach out to managers that we think have a strong product offering to make sure that they are aware that the RFP is here and encourage them to respond.

Two, we also reach out to any diverse or female owned firms to make sure they are aware of the opportunity and that they respond.

We plan to do that in this case. And, again, based on preliminary indications talking to our infrastructure specialists, in the open-end

```
1
     core infrastructure space, there is not female or
2
     diverse owned firms that we are aware of but we
     will take another hard look. We also fully
 3
     encourage responses from those managers even if
 4
 5
     they don't satisfy some of these minimum
     requirements that are illustrated here.
 6
 7
               MEMBER MARTIN: Are there any other
8
     questions?
 9
               If there are no other questions, I'd like
     a motion to recommend to the full board tomorrow to
10
     issue the RFP on infrastructure.
11
               MEMBER MURPHY: I will make the motion.
12
13
               MEMBER FORTUNA: Second.
14
               MEMBER MARTIN: Seconded by Trustee
15
     Fortuna.
16
               On the vote, Trustee Murphy.
17
               MEMBER MURPHY: Yes.
18
               MEMBER MARTIN: Trustee Soni.
19
               MEMBER SONI: Yes.
20
               MEMBER MARTIN: Trustee Fortuna.
21
               MEMBER FORTUNA: Yes.
22
               MEMBER MARTIN: I am a yes.
23
               Motion carries. Tomorrow we will
24
     recommend to the full board to approve the issuance
```

1 of that infrastructure RFP.

Moving on to the next item on the agenda,

Lorna.

MS. SCOTT: It is the Investment report.

Actually, I will have Brady continue to talk about the fourth quarter review.

MR. O'CONNELL: I would just like to maybe make six or seven high level observations about the fourth quarter.

Markets have turned a little bit south as we have heard from Lorna in the report on January. Kind of subsequent to fourth quarter. But I think it is always good to go through these quarterly reports and understand how the portfolio performed and what things we're looking out for.

Just kind of going back in time a little bit, the fourth quarter of 2021 was a good one from a risky asset standpoint. As we show here in these bar charts, the bars on the left were up fairly big for the quarter. So that is the S&P 500 and the Russell 1000 Growth up over 11 percent. So the fourth quarter was a strong quarter for equities.

If you look at the trailing year, so all of 2021, we had equities up over 20 percent.

Extraordinarily favorable results from the equity markets.

The flip side of that is bond markets.

Bonds for the fourth quarter, you can't even see

the bar, it is flat at 0.0 for the Bloomberg

aggregate and for the trailing year bonds were down

about 1 and a half percent.

We saw interest rates come up a little bit and that always has a negative performance impact on bonds.

The backdrop was big strong results in equities. Growth outperforming value and importantly small underperforming large cap.

As I will show you in a second, that had a bit of an adverse impact on our results during the fourth quarter.

Flip forward and give you a sense of just how the portfolio performed during the fourth quarter. We were up 3.57 percent on a gross of fees basis. That was about 1.1 percentage points behind the policy target so we had some underperformance. Compared to other public pension plans, we were right at the bottom of the third quartile.

I think compared to what we have seen in the past, compared to what we expect going forward, this was a disappointing quarter. So we underperformed and we ranked below the median of the peer universe.

The good news is these quarterly observations flip around a lot more frequently than do the longer term and the longer term results are still favorable on a number of different levels.

If you look at that ten year column, we're looking at an annualized return of 10.68 percent, which was ahead of the target policy of 9.88. That return had us in the top quartile of public pension plans.

A bit of a disappointing quarter, but we don't expect this portfolio to outperform every single quarter. We are looking for the long-term trends.

Just to unpack what happened during the quarter, we show these attribution charts down here at the bottom.

Really the story was this negative 1.10 underperformance from active managers particularly in equities. You can see domestic equity at

negative 0.84. These numbers total to the combined 2 impact of active management decisions. Ιn 3 aggregate for the plan, those were negative during the quarter. I will make a few observations on 4 5 some of the managers that we're looking at more specifically. 6

1

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

Before I touch on the managers, there is one other point that is worth emphasizing as we review the structure of the FABF domestic equity portfolio.

So, Trustee Martin, this is something you and I have discussed. We talked about it with Lorna as well.

The Fund historically has had an overweight allocation to small and mid-cap, including microcap.

This exhibit at the top of Page 10 of our report just tries to plot this on what we call a style chart or a style map. Where we plot from a style standpoint as well as a capital standpoint, where the Russell 3000 index is, which is a broad measure of the U.S. stock market, and that is the green bar. And then we plot where our combined domestic equity portfolio is. You can see that

when we add up all the holdings across all the
managers, we wind up more as a mid-cap manager.

That is because we have a higher allocation and we
put some numbers behind this in this complicated
table at the bottom.

We have got about 45, 46 percent in large cap holdings. The index has about 78 percent.

Where we are underweight to large cap, we are overweight to mid, small and micro.

Over long periods of time, we think that is still a good way to add value. In periods like the fourth quarter, where I mentioned large cap outperformed small, that had a negative impact on our results.

This is one thing that we will be revisiting as part of just a re-evaluation of U.S. equity strategy. Just making sure we understand this and confirming we want to continue with this strategy or adopt one that is more like the market.

I will pause there before touching on maybe four managers that we think require kind of a direct comment this morning.

All right. Let's touch on some of the managers. One that I'd like to touch on first is

Brown Advisory. This is a large cap growth

manager. This is one where Lorna in particular and

myself to a lesser extent have had a number of

conversations with them of late.

You can see their portfolio. It was still positive in the fourth quarter but behind the benchmark, the Russell 1000 Growth. So this is a manager who tries to invest in securities in the large cap growth space. They had a difficult quarter. For the year, they are still behind the benchmark by a fairly wide margin. They have got a distinct approach to portfolio construction which is causing them to lag. So they have decided that in order to maintain diversified portfolios, they will not allocate more than 5 percentage points of the portfolio to any one security.

But the Russell 1000 Growth now is dominated by technology and telecom type names. In fact, Apple is the biggest holding in that index and it is now around 11 or 12 percent of that particular index.

So the manager says we're not going to hold more than 5 percent in any single security but the benchmark has 11 percent in Apple alone.

Brown is underweight to a lot of these big tech names and when they have rallied the manager has lagged. They have got a corresponding overweight to mid-cap so those factors have caused the manager to underperform a bit.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

We have had a number of conversations with them about this. I think as you see names like Apple, they don't hold any allocation to Tesla, as these names experience big gains the manager by nature will underperform. So really they have struggled as a result more of what they don't own rather than what they do own. That is a manager that we are keeping an eye on. haven't made any changes. There has been no changes in personnel that are significant. There's been no changes in style. These portfolio construction attributes that they have are not new. It's just the benchmark has shifted and the market has become even more concentrated. And like most managers, they claim that the market will be eventually be proven wrong and their diversified approach to portfolio construction will be proven correct. That is something we will be watching very closely.

Just the flip side of that on the large cap value side, we have got Mellon Investments here. Just an administrative update for the Committee. This is the organization that used to be known as the Boston Company. They are part of the BNY Mellon Asset Management. And BNY Mellon recently reorganized some of the boutique investment firms under their umbrella. It is now called Mellon Investments. I think in the coming quarter you may even see it as Newton going forward.

It is the same team in place and they have managed to post some pretty strong outperformance during this same period of time.

I'd like to touch quickly on the watchlist managers and then maybe open it up for questions.

Globeflex is one of those. You can see Globeflex, the small mid portfolio, for the fourth quarter was up over 11 percentage points. Well ahead of the benchmark that was up 0.20 percent. That strong fourth quarter contributed to a strong year so they are up over 33 percent while the benchmark was up over 5.

Really a strong rebound in performance because the longer term track record here is still behind the benchmark. They have still got some ground to make up.

But the fourth quarter has reiterated some of the reasons that we have the number of managers that we do. If you look just above Globeflex, who is on the watch list, we have Jackson Square who is not. Jackson Square coming into 2021 was really kind of a performance super start. They had exceeded their benchmark consistently. They ranked well ahead of peers regularly. And then they came into a period of underperformance and that is illustrated here.

We have got one SMID growth manager who is underperforming and we have got Globeflex who has a different approach to that same style and capitalization who has been able to do better to compensate for that.

We will continue to keep an eye on Globeflex but we are certainly encouraged that we saw a rebound in performance.

Keeley Teton is another manager on the watchlist. Some slight underperformance here but

nothing major to report. This is a manager who kind of earns their value added in kind of big chunks over time.

Lastly, the third watchlist manager is

Kennedy Capital. You may recall we provided the

Committee or the Board an update on some portfolio

manager changes that were made midway through last

year. They made some subsequent changes to the

microcap portfolio. The early results of that are

very encouraging. So they are up 9 percentage

points for the fourth quarter. Ahead of the

Russell Microcap Index which was down over 2

percent. The new people in place have added value.

They have changed the portfolio around. The

results look encouraging but it is still a fairly

short period of time. It is just six months under

this new approach.

Those are some of the things that we are watching. I will pause and see if there are any questions from the Committee about the managers or any other aspects of the investment program.

MS. SCOTT: Brady, do you want to touch on the next item which is the annual conference?

Do you want to highlight that?

MR. O'CONNELL: Thank you, Lorna.

We have provided an invitation to

Callan's annual conference that is taking place

April 25th through 27th at The Palace Hotel in San

Francisco.

As all our events are, it is educational and focused, including a number of speakers that address topics of broad interest to the investment world as well as more sessions more tailored to your particular specific portfolio.

We are encouraged to be able to continue to offer in-person events. So, if the Board or the Committee are interested, we would love to host you at that event in April.

MEMBER MARTIN: Thank you.

MS. SCOTT: Next the manager update.

MR. O'CONNELL: More of an informational item. PIMCO is the sole manager of the commodity allocation. This is an announcement from our research team about the retirement of Nick Johnson who is a named Portfolio Manager on that account.

PIMCO as an organization does tend to have higher than average turnover. But the good news is they attract a lot of talent and they have

got a lot of redundancies built into the manager of portfolios.

So while Nick Johnson is retiring, they do have capable people taking over and we're comfortable continuing to maintain the investment in the PIMCO commodity strategy despite this impending change. More of an informational item for the Committee.

MS. SCOTT: There are a couple of reports from the January report that I wanted to touch on that I didn't get a chance to talk about at the January meeting.

This first slide captures the dollar change in the portfolio. It translates the 13.3 percent net return into dollar terms, which can sometimes be a little bit more meaningful.

Looking at the 2021 column, we started the year with \$921 million. Throughout the year we received contributions and we paid benefits. It resulted in a net addition to the investment account of \$19.6 million.

So this is funds flowing into the investment account. This is a huge difference compared to prior years where we were always

selling assets and transferring money to the operating account to pay benefit payments. This year was a big exception in that we received money and it was a positive contribution in.

Then we had gross earnings around 14 and a half percent, which translates to \$134 million.

We paid fees of around \$5.6 million, which resulted in a net increase from investment earnings of \$128 million.

Contributions, plus earnings, is a net increase of \$147 million for the year. It was a very, very strong year.

The other report I wanted to touch on was the private market cash flows given the 2021 underperformance and some of that was due to being unallocated to private equity.

This slide shows cash flows from private market investments for 2021. You are seeing an increase in capital calls, that was about \$6.9 million. That was offset with distributions of around 4.7, which was a net cash outflow for private equity of \$2.17 million.

Again, unfunded commitments for \$46.3 million. Again, highlighting that we have funds

allocated to private equity. We're just waiting
for that cash to be called in and invested. It is
a reminder that capital can be called, like it was
in 2021, but that is offset against distributions.

We have an increase to our allocation coming here,
which turns around and is offset by distributions
which decrease our allocation.

This next slide provides a little more detail on our private market investments.

Specifically, these are our closed in funds and that is capital that is locked up.

Here I am showing the Fund's commitments, the unfunded amount, and this is the ratio of how much was drawn versus commitment.

If you draw this line at the older vintages, you can see that looking at the PIC, the PIC, the managers generally don't draw 100 percent of the capital.

Looking at the new funds after 2012, you see our capital is still starting to be drawn but there are still a ways to go. Everybody is drawn, except for Pomona X, which still hasn't called anything yet.

Probably the more interesting ratio on

1 this page is this DPI, distribution of capital.

This is the ratio of how much cash we have received

3 in distributions over what we have contributed.

At minimum we want to get all of our money back. So at minimum we are looking for at least 100 percent. Anything over 100 percent.

Again, looking at our 2012 funds, you can see we have really got some nice distributions coming back. We received more than what we contributed.

Adams V 2012, I expect to receive more distributions from that fund. We should have that one up above 100 percent. I am not expecting Mesirow to get there and I am not expecting Apollo to get there either but generally some really good returns from our private market investments.

So this other report is class action claims. This is a new report. Securities class actions are another source of income for the Fund. Really at this point we don't take a position. We just participate in the settlements. How that happens is Northern files on our behalf. They file of course for a fee.

What happened in 2021, I was looking at

Northern's class action fees, and I noticed that
their processing fees didn't line up with our

3 custody contract. I was expecting \$5.00 minimum.

I was expecting a 2 percent max. I didn't see that

so I asked Northern about it.

Also within our contract, there is a language that states that these fees may change over time in response to increased costs.

Yes, Northern had increased costs and yet they had increased their fees. As a gesture of goodwill, they apologized for not telling me about this increase and they refunded us some of those fees back. They added a credit of \$3,500 to our custody bill but the increase in processing fees did go into effect on July 1st. That is new fees being allocated to our account.

Looking at 2021, we collected \$62,000 in class action settlements. Most of those were filed by Northern but then there is this other category. These are primarily antitrust class actions. These are lawsuits not really associated with a specific security but it is a lawsuit against a group.

For example, a group of counterparties with some allocations with some antitrust behavior.

1 Like a price fixing or a rate fixing. An example 2 of that would be when all the headlines were rate 3 fixing from a few years ago. Northern doesn't file these. That either 4 5 leaves me to file them or our managers to file them. 6 7 This is where Robbins Geller really helps out. As a reminder, Robbins Geller is a security 8 litigation firm that we hired back in 2018 to 9 10 provide us some free class action monitoring 11 reports. We didn't hire them to litigate. We 12 hired them to help us with monitoring. 13 So I do receive monthly reports from 14 I compare their report to what Northern has. 15 They basically do file everything but this is a 16 nice check. 17 What is more interesting on their report 18 are these antitrust class actions. This is where again Northern doesn't file. 19 When I get this report, I look and I see 20 Mexican government bonds, that is something we 21 22 probably had exposure to.

I reached out to Western and Loomis, our
fixed income managers. Western provided me with

I filed that paperwork. Loomis on the other hand said they would file it for us. That is kind of how I use this report.

The other thing that was interesting was this Blue Cross Blue Shield class action and that one I emailed over to Jackie and John to let them know about in case that is something that we would want to participate in at the fund level.

In summary, we don't take a position on class actions at this point in time. We participate in the settlements. Northern and the managers and me, we all file where we can.

There could be a point where we would want to litigate, i.e., if we had really large losses. That is something that we would want to think about how we would go about doing that.

I am thinking that maybe that I should probably draft a security litigation policy to provide some guidelines around when we would want to litigate. That is something I am playing with and there is more to come on this.

MEMBER MARTIN: I think we are going to have to have discussions on that later. Thank you,

very much, Lorna.

MS. SCOTT: Moving on is the performance report for January. So I am not going to spend a lot of time on this because January is just one month. Like Brady mentioned, it started off pretty rough.

Looking at this page, there is one little change here. On this first page, performance is shown net of fees. That is net of manager fees and net of operating fees.

Three years ago I worked with Matt Clark, who was the Fund's Assistant Comptroller, to establish a process where we would pay the manager fees directly from the manager's account. By doing so, we would be giving Northern the ability to calculate an accurate net of fees performance.

That process was effective January 1st of 2019. Here it is three years later and I can now provide Northern calculated net of fee returns up to the three year period. The one and three year numbers are exact. The five and ten year periods are estimates. I had used 55 basis points a year.

Looking at this value add, you can see we are not covering our fees for one, three and five

1 | year periods.

This is something that Brady and I will be looking into as we review the structure of our equity and our fixed income investments.

If our active managers aren't outperforming the index, maybe we shouldn't have active managers in certain areas of the market. So that is something we will be considering and more to come on this.

So let's just look at January's performance very quickly. This is the one month return. One month return of the various asset classes where we are invested. So, again, not a very good start for the year at all. Commodities is the only positive asset class up 8 percent.

U.S. equities as a whole underperformed the non-U.S. Underperformed emerging markets.

Emerging markets is actually the standout in all the equities. Even within U.S. equities, small cap is still underperforming large cap. Then gross is underperforming value.

In this market, how did the Fund do? The Fund declined 4.9 percent underperforming its benchmark which is down 3.6. This is

underperformance primarily due to the growth
allocations that we have in the portfolio and
underperformance by our growth managers. Longer
return numbers still remain pretty strong with the
Fund up 9.6 percent over ten years.

We look at our MWDBE allocation. Again, no changes here.

The additional performance is for reference. I will point out that our diversifying funds did have positive performance in January. We have positive performance in commodities, right here, and then illiquid diversifying.

I will leave this other performance information for reference.

Flipping to the last report. This is a draft report of the manager fees that we paid in 2021. This table shows the total fees paid by manager as a percentage of each manager's average market value for the year.

Private equity fees appear to be pretty high. That is because we pay fees on the commitment amount and not on what is invested.

Those fees as a percentage will get lower over time.

From a total fund perspective, we paid

about 60 basis points in management fees and that

is a favorable comparison to funds of about our

size. This is from Callan's 2021 Investment

Management Fee Survey where they paid 63 basis

points.

That is how we look compared to our peers. The next question is how do our managers look compared to their peers? Did we hire the most expensive large growth manager?

The next couple of charts show that.

Again, this is using the Callan 2021 Investment

Manager Fee Survey report. I just charted our

managers.

The ideal spot is we want to be at the bottom of these universe charts. We want to be down with the cheaper managers. For the most part we are there.

Brown is at the higher end and that will be a discussion that we will have with them to see if we can get lower fees from them.

Also interesting to note how much cheaper the passive managers are compared to the active managers, that is large cap.

1 Next chart is small cap. Generally, all 2 of our managers are down at the lower end. 3 Neuberger is not but Neuberger I have talked to them in the past and they feel their fee is 4 5 justified. They are outperforming for us over the 6 long-term. But, again, having this kind of 7 information is worthy of a conversation again. 8 I think micro cap Kennedy may appear at 9 the high-end here but I think this is a small cap 10 universe and not a micro cap universe. 11 small cap universe so I think the micro cap 12 universe Kennedy may appear a little bit lower. Wе

actually have a fee break with them right now as well. Our global ex.US managers, not bad. These are a little high. I think that is a product of the mandate size. Our mandate size is \$30

13

14

15

16

17

18

19

20

21

22

23

24

million. This universe is for mandates under \$100 million. So we don't have the fee break that would show up in a \$100 million mandate. This is a little bit skewed here.

I think LSV is also another manager that has done well for us. They are a little bit on the high end here.

```
1
               Loomis appears to be a little bit high.
2
     This universe was very interesting to have TIPPS
 3
     this wide. The more expensive managers are up here
     as well. It must be the amount of active
 4
 5
     management that someone is taking within that
     universe.
 6
 7
               The takeaway is we are monitoring these
8
     fees and we do use the Callan survey to go back and
     have conversations with our managers about the
10
     level of fees that we are being charged.
11
               Again, I pause for any questions or
     comments. Otherwise, I will turn it over to
12
13
     Trustee Martin.
14
               MEMBER MARTIN: We will open it for
15
     public comment.
16
               MR. WELLER: If there is public comment,
17
     please press star six to make yourself known.
18
               MEMBER MARTIN: Given that there is no
19
     public comments, we will move on.
20
               Old Business/New Business. Is there any
21
     old business to discuss today? Any new business?
22
               MEMBER MURPHY: Motion to adjourn.
23
               MEMBER FORTUNA: Second.
               MEMBER MARTIN: All in favor?
24
```

1	(Chorus of ayes.)
2	
3	(WHICH WERE ALL THE PROCEEDINGS
4	IN THE ABOVE-ENTITLED MEETING
5	AT THIS DATE AND TIME.)
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	STATE OF ILLINOIS)
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
10	proceedings given at the taking of said cause and
11	that the foregoing is a true and correct transcript
12	of her shorthand notes so taken as aforesaid; and
13	contains all the proceedings given at said cause.
14	
15	
16	
17	Pebbie Tyrrell
18	DEBBIE TYRRELL, CSR License No. 084-001078
19	
20	
21	
22	
23	
24	

	00.04.00.47.00.47			
\$	32:24, 33:17, 38:17, 39:4, 39:12	Α	advise [1] - 16:10	asset [10] - 8:17, 9:19,
\$100 roj 40-10 40-20	2022 [5] - 1:14, 3:2,	ability to 26:45	Advisory[1] - 23:1	11:22, 12:1, 15:19, 15:24, 16:1, 18:18,
\$100 [2] - 40:18, 40:20 \$128 [1] - 30:8	3:20, 7:12, 7:22	ability [1] - 36:15 able [3] - 14:20, 26:18,	aforesaid [1] - 43:12 agenda [2] - 4:9, 18:2	37:12, 37:15
\$126 [1] - 30:6	22 [2] - 6:8, 6:13	28:11	aggregate [3] - 7:14,	assets [6] - 5:8, 12:15,
\$134 [1] - 30:0 \$147 [1] - 30:11	25th [1] - 28:4	ABOVE [1] - 42:4	19:6, 21:3	12:20, 12:21, 14:24,
\$2.17 [1] - 30:22	27th [1] - 28:4	above-entitled [1] -	ago [2] - 34:3, 36:11	30:1
\$3,500 [1] - 33:13	27 (11 [1] - 20.4	1:11	ahead [4] - 20:12,	Assistant [1] - 36:12
\$3,300 [1] - 33.13 \$30 [1] - 40:17	3	ABOVE-ENTITLED [1]	25:21, 26:12, 27:11	associated [1] - 33:21
\$32 [1] - 12:6	3	- 42:4	ALL [1] - 42:3	Associates [1] - 2:14
\$5.00 [1] - 33:3	3 [1] - 12:1	accommodate [1] -	allocate [1] - 23:15	AT [1] - 42:5
\$62,000 [1] - 33:17	3.57 [1] - 19:19	7:5	allocated [4] - 6:9,	attend [1] - 3:17
\$921 [1] - 29:18	3.6 [1] - 37:24	accordance [1] - 4:3	14:18, 31:1, 33:16	ATTORNEYS [1] - 2:9
4021 [1] 20:10	30 [1] - 15:21	according [1] - 6:19	allocation [10] - 6:9,	attract [1] - 28:24
0	300 [1] - 1:12	account [6] - 28:21,	8:17, 9:19, 21:15,	attributed [1] - 6:20
U	3000 [1] - 21:21	29:21, 29:23, 30:2,	22:3, 24:8, 28:19,	attributes [2] - 12:18,
0.0 [1] - 19:5	33 [1] - 25:23	33:16, 36:14	31:5, 31:7, 38:6	24:17
0.20 [1] - 25:21		Accountant [1] - 2:13	allocations [3] - 9:15,	attribution [1] - 20:20
0.84 [1] - 21:1	4	accurate [1] - 36:16	33:24, 38:2	audio [1] - 3:21
084-001078 [1] - 43:18		achievable [1] - 8:4	allows [1] - 3:20	AUM [1] - 6:24
	4 [1] - 3:20	achieve [3] - 6:13,	alone [1] - 23:24	available [1] - 4:6
1	4.7 [1] - 30:21	6:17, 7:17	ALSO [1] - 2:11	average [2] - 28:23,
-	4.9 [1] - 37:23	achieved [2] - 6:10,	amount [3] - 31:13,	38:18
1 [1] - 19:7	40 [1] - 15:21	7:15	38:22, 41:4	aware [3] - 16:17,
1.1 [1] - 19:20	40.9 [1] - 6:9	achievement [1] -	AND [3] - 1:3, 2:10,	16:20, 17:2
1.10 [1] - 20:22	42.9 [1] - 7:15	6:20	42:5	ayes [1] - 42:1
10 [2] - 16:4, 21:17	45 [1] - 22:6	achieving [1] - 7:2	announcement [1] -	
10.68 [1] - 20:11	46 [1] - 22:6	acknowledge [1] -	28:19	В
100 [4] - 31:17, 32:6,	46.3 [1] - 30:23	3:11	annual [2] - 27:23,	
32:13	_	Act [3] - 3:18, 3:21,	28:3	backdrop [1] - 19:11
1000 [3] - 18:21, 23:7,	5	4:3	annualized [1] - 20:11	bad [1] - 40:15
23:17	E ro. 02.45 02.02	acted [1] - 3:22	Annuitant [1] - 2:4	balance [1] - 8:3
101-0640 [1] - 3:18	5 [3] - 23:15, 23:23, 25:24	action [6] - 32:17,	ANNUITY [1] - 1:3	bar [3] - 18:19, 19:5,
11 [4] - 18:21, 23:20,	5.6 [1] - 30:7	33:1, 33:18, 34:10,	ANTHONY [1] - 2:6	21:23
23:24, 25:20	500 [1] - 18:20	35:1, 35:6	anticipate [3] - 13:15,	bars [1] - 18:19
12 [3] - 7:14, 16:4,	55 [1] - 36:22	actions [4] - 32:19,	13:19, 15:15	based [2] - 13:16,
23:20	33 [1] - 30.22	33:20, 34:18, 35:11	antitrust [3] - 33:20,	16:23
13.3 [1] - 29:14	6	active [6] - 20:23,	33:24, 34:18	basis [6] - 5:22, 6:9,
14 [1] - 30:5	U	21:2, 37:5, 37:7,	Apollo [1] - 32:14	19:20, 36:22, 39:2, 39:5
15 [3] - 1:14, 3:2,	6.9 [1] - 30:19	39:23, 41:4	apologized [1] - 33:11	become [1] - 24:19
15:16 19.6 [1] - 29:21	60 [1] - 39:2	Active [3] - 2:5, 2:6, 2:8	appear [3] - 38:20, 40:8, 40:12	BEFORE [1] - 1:1
19.6 [1] - 29.21 1st [3] - 14:9, 33:15,	63 [1] - 39:5	Adams [1] - 32:11	40:8, 40:12 APPEARANCES[1] -	behalf [4] - 12:4, 14:5,
36:17		add [3] - 22:1, 22:11,	2:1	16:14, 32:22
30.11	7	36:23	Apple [3] - 23:19,	behavior [1] - 33:24
2		added [3] - 27:2,	23:24, 24:8	behind [5] - 19:21,
	78 [1] - 22:7	27:13, 33:13	appreciation [1] -	22:4, 23:6, 23:10,
2 [4] - 12:19, 13:10,	_	adding [4] - 9:8, 9:19,	12:15	26:3
27:12, 33:4	8	9:23, 16:2	approach [4] - 23:12,	below [2] - 9:23, 20:4
20 [4] - 1:12, 14:1,	0 07.45	addition [1] - 29:20	24:22, 26:17, 27:17	benchmark [9] - 23:7,
15:21, 18:24	8 [1] - 37:15	additional [1] - 38:8	approval [2] - 4:6,	23:11, 23:24, 24:18,
2012 [3] - 31:19, 32:7,	^	additions [1] - 11:22	14:7	25:21, 25:24, 26:3,
32:11	9	address [1] - 28:8	approve [2] - 10:16,	26:11, 37:24
2018 [1] - 34:9	9 [2] - 15:16, 27:10	adhere [1] - 14:2	17:24	benefit [2] - 5:9, 30:2
2019 [2] - 4:23, 36:18	9.6 [1] - 38:5	adjourn [1] - 41:22	approved [1] - 8:17	BENEFIT [1] - 1:3
2020 [2] - 4:23, 5:4	9.88 [1] - 20:13	administrative [1] -	April [3] - 14:9, 28:4,	benefits [2] - 5:9,
2021 [17] - 4:23, 5:1,	0.00 [i] · 20.10	25:3	28:14	29:19
5:8, 6:8, 7:14, 18:17,		adopt [1] - 22:19	areas [1] - 37:7	better [1] - 26:18
18:24, 26:10, 29:17,		adopted [1] - 12:1	aspects [1] - 27:21	between [2] - 8:4,
30:14, 30:18, 31:4,		adverse [1] - 19:15	Asset [2] - 11:20, 25:6	15:16
	DEBBIE TY	RRELL REPORTI	NG SERVICE	
	——DEDDIE II.	KRELL REPORTI	MG SEKAICE	

beyond [1] - 8:2 big [8] - 9:18, 12:21, 18:19, 19:11, 24:2, 24:9, 27:2, 30:3 bigger [1] - 7:4 biggest [2] - 8:16, 23:19 bill [1] - 33:14 billion [2] - 12:19, 13:10 bit [14] - 5:3, 6:3, 8:20, 18:10, 18:17, 19:9, 19:15, 20:15, 24:5, 29:16, 40:12, 40:21, 40:23, 41:1 **Bloomberg** [1] - 19:5 Blue [2] - 35:6 BNY [2] - 25:6 **board** [3] - 8:18, 17:10, 17:24 BOARD[3] - 1:2, 2:2, 2:9 Board [10] - 9:8, 9:9, 9:10, 10:3, 10:16, 11:9, 13:9, 14:7, 27:6, 28:12 BOECKMAN[2] -2:10, 3:10 **bond** [2] - 16:7, 19:3 **bonds** [4] - 19:4, 19:6, 19:10. 34:21 Boston [1] - 25:5 bottom [4] - 19:23, 20:21, 22:5, 39:16 boutique [1] - 25:7 Brady [5] - 11:12, 18:5, 27:22, 36:5, 37:2 BRADY [1] - 2:14 break [2] - 40:13, 40:19 broad [2] - 21:21, 28:8 brokerage [4] - 4:11, 4:12, 4:13, 4:15 brokers [5] - 6:10, 7:3, 7:4, 7:11, 7:20 **Brown** [6] - 5:5, 6:14, 7:6, 23:1, 24:1, 39:19 built [1] - 29:1 BURKE [1] - 2:10 BURNS [1] - 2:10 Business [1] - 41:20 business [3] - 41:21, 43.8 Business/New [1] -41:20 buy [1] - 12:21 buying [2] - 5:16, 5:17 **BY** [1] - 2:10

C

calculate [1] - 36:16 calculated [1] - 36:19 Callan [3] - 2:14, 39:12, 41:8 Callan's [5] - 12:16, 14:11, 16:14, 28:3, 39.4 candidates [1] - 15:14 cap [21] - 5:24, 15:20, 19:13, 21:15, 22:2, 22:7, 22:8, 22:12, 23:1, 23:9, 24:4, 25:2. 37:19. 37:20. 39:24, 40:1, 40:8, 40:9, 40:10, 40:11 capable [1] - 29:4 capital [11] - 12:13, 14:17, 14:20, 15:6, 21:20, 30:19, 31:3, 31:11, 31:18, 31:20, 32:1 Capital [3] - 6:15, 7:6, 27:5 capitalization [1] -26:18 captures [1] - 29:13 carries [2] - 11:8, 17:23 case [2] - 16:22, 35:8 cash [7] - 4:16, 5:9. 30:14, 30:17, 30:21, 31:2, 32:2 categories [2] - 8:15, 9:13 category [1] - 33:19 caused [1] - 24:4 causing [2] - 6:3, 23:13 cents [2] - 5:23, 6:1 certain [1] - 37:7 certainly [2] - 13:21, 26:21 Certified [1] - 43:6 CHAIRMAN [1] - 11:5 challenging [1] - 7:24 chance [1] - 29:11 change [7] - 7:23, 8:16, 9:1, 29:7, 29:14, 33:7, 36:8 changed [1] - 27:14 changes [10] - 5:7, 8:13. 8:24. 11:17. 24:14. 24:15. 24:16. 27:7, 27:8, 38:7 characteristics [1] -4.14

charged [1] - 41:10

chart [2] - 21:19, 40:1

charted [1] - 39:13 charts [4] - 18:19, 20:20, 39:11, 39:16 cheaper [2] - 39:17, 39.22 **check** [1] - 34:16 CHICAGO [1] - 1:3 Chicago [1] - 1:13 Chief [2] - 2:12, 10:20 Chorus [1] - 42:1 **chunks** [1] - 27:3 City [3] - 1:13, 2:7, 2:14 **claim** [1] - 24:20 **claims** [1] - 32:18 clarification [3] - 9:7, 9:14, 9:24 clarifications [4] -8:22, 9:11, 9:21, 10:11 Clark [2] - 1:12, 36:11 class [15] - 11:22, 12:1, 15:24, 16:1, 32:17, 32:18, 33:1, 33:18, 33:20, 34:10, 34:18, 35:1, 35:6, 35:11, 37:15 classes [2] - 15:20, 37.13 **closed** [1] - 31:10 closely [1] - 24:24 collected [1] - 33:17 column [2] - 20:10, 29:17 combined [2] - 21:1, 21.23 comfortable [1] - 29:5 coming [4] - 25:9, 26:9, 31:5, 32:9 comment [5] - 6:17, 7:19, 22:22, 41:15, 41:16 comments [3] - 8:7, 41:12, 41:19 commissions [5] -4:22, 5:3, 5:6, 6:4, 6:6 commit [1] - 12:13 commitment [2] -31:14, 38:22 commitments [2] -30:23, 31:12 **COMMITTEE** [1] - 1:7 Committee [9] - 3:2, 9:10, 14:7, 14:15, 25:4, 27:6, 27:20, 28:13, 29:8 committee [1] - 3:17 commodities [2] -

Company [1] - 25:5 compare [1] - 34:14 compared [9] - 4:23, 5:4, 19:22, 20:1, 20:2, 29:24, 39:7, 39:9, 39:23 **comparison** [1] - 39:3 compensate [1] -26:19 complete [1] - 14:19 complicated [1] - 22:4 Comptroller [3] - 2:7, 2:13, 36:12 concentrated [2] -6:24, 24:19 Conclusions [2] - 9:4, 9:23 conducted [2] - 3:21, 11:21 conducts [1] - 9:8 conference [3] - 3:21, 27:23, 28:3 confirming [1] - 22:18 **CONNESS**[1] - 2:13 consider [1] - 13:22 considering [1] - 37:8 consistent [1] - 13:6 consistently [1] -26:12 construction [3] -23:12, 24:17, 24:22 contains [1] - 43:13 Contents [1] - 9:5 continue [10] - 3:24, 6:21, 7:1, 7:19, 7:21, 8:2, 18:5, 22:18, 26:20. 28:11 **continuing** [1] - 29:5 contract [2] - 33:3, 33:6 contracting [1] -14:18 contribute [1] - 14:23 contributed [3] -25:22, 32:3, 32:10 contribution [1] - 30:4 contributions [2] -29:19, 30:10 convene [1] - 3:1 conventional [1] -15:19 conversation [1] -

commodity [2] -

community [1] - 15:12

28:18, 29:6

17:1 correct [3] - 16:12, 24:23, 43:11 corresponding [1] -24:3 cost [1] - 5:22 costs [2] - 33:8, 33:9 counsel [1] - 10:19 counterparties [2] -4:17, 33:23 COUNTY [1] - 43:2 County [2] - 1:13, 43:8 couple [4] - 4:21, 11:21, 29:9, 39:11 course [1] - 32:23 court [1] - 43:7 covering [1] - 36:24 credit [1] - 33:13 criteria [1] - 13:5 Cross [1] - 35:6 CSR [1] - 43:17 current [1] - 8:3 custody [2] - 33:3, 33:14

D

DANIEL [1] - 2:3 date [1] - 9:1 **DATE**[1] - 42:5 dated [1] - 3:19 **DEBBIE** [1] - 43:17 **DEBORAH**[1] - 43:6 **December's** [1] - 8:18 decided [1] - 23:13 decisions [1] - 21:2 declined [1] - 37:23 decrease [1] - 31:7 decreased [1] - 4:23 **definitely** [1] - 5:15 Definitions [1] - 9:4 demonstrate [1] -13:14 despite [1] - 29:6 detail [1] - 31:9 deviates [2] - 10:2, 10.7 **deviation** [1] - 10:8 difference [1] - 29:23 differences [1] - 12:10 different [4] - 9:13, 13:2, 20:9, 26:17 difficult [1] - 23:9 digits [1] - 16:4 direct [1] - 22:22 directly [1] - 36:14 **Director** [1] - 2:12 disappointing [2] -20:3, 20:15

-DEBBIE TYRRELL REPORTING SERVICE=

37:14, 38:11

40:7

conversations [3] -

23:4, 24:6, 41:9

core [3] - 12:9, 15:17,

Cook [1] - 1:13

Disaster [1] - 3:19 discuss [1] - 41:21 discussed [1] - 21:12 discussion [1] - 39:20 discussions [1] -35:24 distinct [1] - 23:12 distribution [1] - 32:1 distributions [6] -30:20, 31:4, 31:6, 32:3, 32:8, 32:12 diverse [4] - 13:21, 15:11, 16:19, 17:2 diversified [3] - 13:1, 23:14, 24:21 diversify [1] - 12:22 diversifying [2] - 38:9, 38:12 document [1] - 8:19 documents [1] - 11:18 dollar [2] - 29:13, 29:15 domestic [3] - 20:24, 21:9, 21:24 dominated [1] - 23:18 done [5] - 13:12, 13:22, 14:10, 15:19, 40:23 down [7] - 14:13, 19:6, 20:20, 27:12, 37:24, 39:17, 40:2 **DPI** [1] - 32:1 draft [2] - 35:19, 38:16 draw [2] - 31:15, 31:17 drawn [3] - 31:14, 31:20, 31:21 **DU** [1] - 43:2 due [7] - 3:24, 4:24, 5:7, 7:7, 15:23, 30:15. 38:1 **DuPage** [1] - 43:8 during [5] - 19:15, 19:18, 20:19, 21:3, 25:14

Ε

early [1] - 27:9
earnings [3] - 30:5,
30:8, 30:10
earns [1] - 27:2
edits [3] - 8:21, 9:11,
9:21
education [1] - 9:9
educational [1] - 28:6
effect [1] - 33:15
effective [1] - 36:17
effectively [1] - 15:3
either [2] - 32:15, 34:4
emailed [1] - 35:7

emerging [2] - 37:17, 37.18 emphasizing [1] -21:8 encourage [3] - 16:10, 16:17, 17:4 encouraged [2] -26:21, 28:11 encouraging [2] -27:10, 27:15 end [8] - 10:13, 12:7, 12:9, 16:24, 39:19, 40:2, 40:9, 40:24 entertain [1] - 15:9 entitled [1] - 1:11 **ENTITLED** [1] - 42:4 entry [1] - 14:22 environment [1] - 6:21 equities [7] - 18:22, 18:24, 19:12, 20:24, 37:16, 37:19 equity [10] - 19:1, 20:24, 21:9, 21:24, 22:17, 30:16, 30:22, 31:1, 37:4, 38:20 establish [1] - 36:13 established [2] - 13:4, 13.7 estate [2] - 14:21, 15:18 **estimates** [1] - 36:22 evaluate [1] - 14:11 evaluation [2] - 12:11, 22:16 event [1] - 28:14 events [2] - 28:6, 28:12 eventually [1] - 24:21 ex.US [1] - 40:15 exact [1] - 36:21 example [2] - 33:23, 34:1 exceeded [1] - 26:11 except [1] - 31:22 **exception** [1] - 30:3 execute [1] - 4:17 **execution** [3] - 5:23, 6:1, 6:2 Executive [1] - 2:12 exhibit [1] - 21:17 exit [1] - 14:22 expect [4] - 15:20, 20:2, 20:16, 32:11 expecting [4] - 32:13, 32:14, 33:3, 33:4 expense [1] - 4:16 expenses [1] - 5:13 expensive [2] - 39:10, 41:3

experience [2] -

12:14, 24:9

exposure [1] - 34:22

extent [1] - 23:3

extra [2] - 10:4, 10:8

extraordinarily [1]
19:1

eye [2] - 24:13, 26:20

F

FABF [2] - 14:5, 21:9 fact [3] - 4:24, 15:23, 23:19 factors [1] - 24:4 failed [1] - 6:17 fairly [6] - 13:17, 15:23, 15:24, 18:19, 23:11, 27:15 favor [1] - 41:24 favorable [3] - 19:1, 20:9, 39:3 February [3] - 1:14, 3:2, 3:20 Fee [2] - 39:5, 39:13 fee [5] - 32:23, 36:19, 40:4, 40:13, 40:19 fees [24] - 19:20, 30:7, 33:1, 33:2, 33:7, 33:10, 33:13, 33:14, 33:15, 36:9, 36:10, 36:14, 36:16, 36:24, 38:16, 38:17, 38:20, 38:21, 38:23, 39:2, 39:21, 41:8, 41:10 female [2] - 16:20, 17:1 few [3] - 8:13, 21:4, 34:3 fewer [1] - 5:7 **fiduciary** [1] - 13:8 file [8] - 32:22, 34:4, 34:5, 34:15, 34:19, 35:3, 35:13 filed [2] - 33:18, 35:2 files [1] - 32:22 **FIREMEN'S** [1] - 1:3 firm [2] - 13:13, 34:9 firms [5] - 13:21, 15:18, 16:20, 17:2, 25.8 first [5] - 4:10, 4:12, 22:24, 29:13, 36:8 five [2] - 36:21, 36:24 fixed [3] - 7:13, 34:24, 37:4 **fixing** [3] - 34:1, 34:3 flat [1] - 19:5 flip [5] - 15:4, 19:3, 19:17, 20:7, 25:1

flow [1] - 7:10 flowing [1] - 29:22 flows [2] - 30:14, 30:17 focused [1] - 28:7 **FOR** [1] - 2:9 foregoing [1] - 43:11 Fortuna [4] - 3:6, 11:3, 17:15, 17:20 **FORTUNA** [7] - 2:3, 3:7, 11:4, 11:5, 17:13, 17:21, 41:23 forward [3] - 19:17, 20:2. 25:11 four [1] - 22:21 fourth [14] - 18:6, 18:9, 18:12, 18:17, 18:22, 19:4, 19:16, 19:18, 22:12, 23:6, 25:19, 25:22, 26:5, 27:11 Francisco [1] - 28:5 free [1] - 34:10 frequently [1] - 20:7 full [2] - 17:10, 17:24 fully [1] - 17:3 function [1] - 12:8 **FUND** [1] - 1:3 fund [9] - 6:9, 12:12, 12:19, 12:21, 12:23, 32:12, 35:9, 39:1 Fund [9] - 2:13, 6:10, 10:19, 13:9, 21:14, 32:19, 37:22, 37:23, 38:5 Fund's [3] - 4:6, 31:12, 36:12 fund-to-fund [1] -12:23 funds [9] - 12:8, 12:9, 29:22, 30:24, 31:10, 31:19, 32:7, 38:10, 39:3

G

gains [1] - 24:9
Geller [2] - 34:7, 34:8
general [1] - 5:11
generally [4] - 6:5,
31:17, 32:15, 40:1
gesture [1] - 33:10
given [5] - 7:8, 30:14,
41:18, 43:10, 43:13
global [1] - 40:15
Globeflex [6] - 5:20,
25:18, 25:19, 26:8,
26:16, 26:21
goal [11] - 6:8, 6:11,
6:22, 7:13, 7:15,

7:17, 8:3, 8:4, 8:5, 14:6 goals [3] - 7:23, 8:1, 8:3 goodwill [1] - 33:11 government [1] -34.21 **Governor's** [1] - 3:19 green [1] - 21:23 gross [3] - 19:19, 30:5, 37:20 ground [1] - 26:4 group [2] - 33:22, 33:23 growth [7] - 19:12, 23:1, 23:9, 26:15, 38:1, 38:3, 39:10 Growth [3] - 18:21, 23:7, 23:17 guidelines [2] - 10:2, 35:20 guiding [1] - 11:18

Н

half [2] - 19:7, 30:6

happy [2] - 3:16, 15:8

hand [1] - 35:2

hard [2] - 7:3, 17:3 **headlines** [1] - 34:2 heard [3] - 7:18, 14:4, 18:11 held [1] - 1:12 help [1] - 34:12 helps [1] - 34:7 hereby [1] - 3:1 high [7] - 16:4, 18:8, 38:21, 40:9, 40:16, 40:24, 41:1 high-end [1] - 40:9 higher [8] - 5:20, 6:3, 6:24, 7:9, 22:3, 28:23, 39:19 highlight [2] - 8:24, 27.24 highlighting [1] -30:24 **highlights** [1] - 4:22 hire [2] - 34:11, 39:9 hired [3] - 5:5, 34:9, 34:12 historically [1] - 21:14 hold [2] - 23:23, 24:8 holding [2] - 5:17, 23:19 holdings [3] - 9:16, 22:1, 22:7 host [1] - 28:13 Hotel [1] - 28:4

huge [1] - 29:23

-DEBBIE TYRRELL REPORTING SERVICE-

flipping [1] - 38:15

i.e [1] - 35:15 ideal [2] - 12:18, 39:15 identified [2] - 12:17, 14:24 **ILLINOIS** [1] - 43:1 Illinois [2] - 1:14, 43:9 illiquid [1] - 38:12 illustrated [2] - 17:6, 26:14 impact [4] - 19:10, 19:15, 21:2, 22:13 impending [1] - 29:7 **implement** [1] - 12:3 important [2] - 4:18, 11:18 **importantly** [1] - 19:13 IN [2] - 1:7, 42:4 in-person [1] - 28:12 included [2] - 11:17, 11:23 including [4] - 12:18, 14:3, 21:16, 28:7 income [5] - 7:13, 12:13, 32:19, 34:24, 37.4 increase [6] - 30:8, 30:11, 30:19, 31:5, 33:12, 33:14 increased [3] - 33:8, 33:9, 33:10 incur [1] - 6:6 incurred [1] - 5:3 incurring [1] - 4:19 index [5] - 21:21, 22:7, 23:19, 23:21, 37:6 Index [1] - 27:12 indicates [1] - 12:5 **indications** [1] - 16:23 information [2] -38:14, 40:7 informational [2] -28:17, 29:7 Infrastructure [2] -11:11, 12:19 infrastructure [7] -12:1, 12:7, 13:2. 16:24, 17:1, 17:11, 18.1 interest [2] - 19:8, 28.8 interested [2] - 14:12, 28:13 interesting [5] - 31:24, 34:17, 35:5, 39:22, international [1] -

15:20

introduction [1] -

11:24 invest [1] - 23:8 invested [3] - 31:2, 37:13. 38:22 **INVESTMENT**[1] - 1:7 Investment [11] - 2:12, 3:2, 8:12, 8:13, 9:9, 10:17, 10:20, 14:15, 18:4, 39:4, 39:12 investment [10] -11:19, 13:19, 15:12, 25:8, 27:21, 28:8, 29:5, 29:20, 29:23, 30:8 investments [5] -13:3, 30:18, 31:9, 32:16, 37:4 Investments [2] -25:2, 25:9 invitation [1] - 28:2 involved [2] - 12:17, 15.6 IPS [2] - 11:17, 11:23 issuance [1] - 17:24 issue [3] - 14:6, 14:8, 17:11 issued [1] - 16:13 item [7] - 4:10, 9:4, 11:10, 18:2, 27:23, 28:18, 29:7 items [1] - 9:5

J

Jackie [1] - 35:7

Jackson [4] - 6:14,
6:23, 26:9

JACLYN [1] - 2:13

January [7] - 18:11,
29:10, 29:12, 36:3,
36:4, 36:17, 38:10

January's [1] - 37:10

JOHN [1] - 2:13

John [1] - 35:7

Johnson [2] - 28:20,
29:3

joined [1] - 8:8

July [1] - 33:15

justified [1] - 40:5

Κ

Keeley [1] - 26:23 keep [2] - 5:7, 26:20 keeping [1] - 24:13 KELLY [1] - 2:12 Kennedy [4] - 5:21, 27:5, 40:8, 40:12 kind [11] - 7:4, 8:24, 16:4, 18:12, 18:16, 22:21, 26:10, 27:2, 35:3, 40:6 **knowledge** [1] - 13:16 **known** [2] - 25:5, 41:17

L

lack [1] - 6:20

lag [1] - 23:13

lagged [1] - 24:3

lagger [1] - 6:14

large [15] - 5:24,

language [4] - 9:17,

10:5, 10:9, 33:7

12:20, 15:10, 15:11,

19:13, 22:6, 22:8, 22:12, 23:1, 23:9, 25:1, 35:15, 37:20, 39:10, 39:24 larger [1] - 13:18 last [4] - 9:4, 11:21, 27:7, 38:15 lastly [3] - 7:6, 13:24, 27:4 late [1] - 23:4 lawsuit [1] - 33:22 lawsuits [1] - 33:21 **lead** [1] - 5:12 least [2] - 13:10, 32:6 leave [1] - 38:13 leaves [1] - 34:5 left [1] - 18:19 lesser [1] - 23:3 level [3] - 18:8, 35:9, 41:10 levels [1] - 20:9 Liability [1] - 11:20 License [1] - 43:18 line [2] - 31:15, 33:2 lines [1] - 15:3 lining [1] - 14:22 **liquidity** [1] - 7:1 list [2] - 14:13, 26:8 litigate [3] - 34:11, 35:15, 35:21 litigation [2] - 34:9, 35:19 locked [1] - 31:11 long-term [2] - 20:17, 40:6 look [13] - 4:11, 5:22, 12:24, 17:3, 18:23, 20:10, 26:7, 27:15, 34:20, 37:10, 38:6, 39:7, 39:9 looking [22] - 4:21, 5:14, 5:19, 6:12, 10:15, 12:6, 12:23, 13:9, 18:15, 20:11,

20:17, 21:5, 29:17, 31:16, 31:19, 32:5, 32:7, 32:24, 33:17, 36:7, 36:23, 37:3 looks [2] - 4:12, 9:2 Loomis 161 - 7:17. 7:18, 34:23, 35:2, 41:1 **LORNA** [1] - 2:12 Lorna [11] - 3:3, 4:8, 11:10, 11:16, 14:10, 18:3, 18:11, 21:13, 23:2, 28:1, 36:1 losses [1] - 35:16 **love** [1] - 28:13 low [2] - 5:15, 7:7 lower [4] - 38:23, 39:21, 40:2, 40:12 **LSV** [1] - 40:22 LTD [1] - 2:10

M

main [1] - 10:6 maintain [2] - 23:14, 29:5 major [2] - 11:16, 27:1 managed [1] - 25:13 management [3] -21:2, 39:2, 41:5 Management [2] -25:6, 39:5 Manager [2] - 28:21, 39:13 manager [31] - 5:1, 7:16, 9:15, 10:2, 10:7, 13:24, 14:16, 14:19, 14:23, 22:2, 23:2, 23:8, 23:22, 24:3, 24:5, 24:10, 24:13, 26:15, 26:23, 27:1, 27:4, 27:7, 28:16, 28:18, 29:1, 36:9, 36:13, 38:16, 38:18, 39:10, 40:22 manager's [2] - 36:14, 38:18 managers [50] - 4:14, 4:18, 5:16, 5:20, 5:24, 6:5, 6:8, 6:12, 6:16, 7:14, 8:1, 12:3, 12:18, 13:18, 14:5, 14:8, 14:12, 14:17, 15:2, 16:7, 16:10, 16:15, 17:4, 20:23, 21:5, 21:7, 22:2, 22:21, 22:24, 24:20, 25:16, 26:7, 27:20, 31:17, 34:5, 34:24, 35:13, 37:5, 37:7,

38:3, 39:8, 39:14, 39:17, 39:23, 39:24, 40:2, 40:15, 41:3, 41.9 mandate [3] - 40:17, 40:20 mandates [1] - 40:18 map [1] - 21:19 margin [1] - 23:11 MARK[1] - 2:14 marked [1] - 8:9 market [13] - 6:20, 7:8, 21:22, 22:19, 24:18, 24:20, 30:14, 30:18, 31:9, 32:16, 37:7, 37:22, 38:19 marketplace [2] -13:17, 16:3 markets [5] - 18:10, 19:2, 19:3, 37:17, 37:18 **MARTIN** [21] - 2:6, 3:1, 3:5, 3:18, 8:8, 10:18, 10:23, 11:3, 11:7, 15:10, 16:8, 17:7,

17:14, 17:18, 17:20, 17:22, 28:15, 35:23, 41:14, 41:18, 41:24 Martin [3] - 3:4, 21:11, 41:13 MARY [1] - 2:8 Matt [1] - 36:11 **MATTER**[1] - 1:7 matter [2] - 1:12, 3:22 max [1] - 33:4 maximums [1] - 8:2 meaningful [1] - 29:16 measure [1] - 21:22 median [1] - 20:4 **MEETING** [1] - 42:4 meeting [7] - 1:11, 3:20, 4:2, 4:4, 8:9, 8:18, 29:12 Meetings [1] - 4:3 Mellon [7] - 5:19, 6:13, 6:19, 25:2, 25:6, 25:9 MEMBER [35] - 3:1,

3:5, 3:7, 3:9, 3:15,

10:21, 10:22, 10:23,

3:18, 8:8, 10:18,

11:2, 11:3, 11:4,

11:6, 11:7, 15:10,

16:8, 17:7, 17:12,

17:13, 17:14, 17:17,

17:18, 17:19, 17:20,

17:21, 17:22, 28:15,

35:23, 41:14, 41:18,

41:22, 41:23, 41:24

MEMBERS [1] - 2:2

DEBBIE TYRRELL REPORTING SERVICE

members [1] - 3:17 mentioned [3] - 13:11, 22:12, 36:5 Mesirow [1] - 32:14 Mexican [1] - 34:21 micro [4] - 22:9, 40:8, 40:10, 40:11 Microcap [1] - 27:12 microcap [2] - 21:16, 27:9 mid [5] - 21:15, 22:2, 22:9, 24:4, 25:19 mid-cap [3] - 21:15, 22:2. 24:4 midway [1] - 27:7 million [13] - 12:6, 29:18, 29:21, 30:6, 30:7, 30:9, 30:11, 30:20, 30:22, 30:24, 40:18, 40:19, 40:20 mind [1] - 5:8 minimum [7] - 12:19, 13:5, 13:7, 17:5, 32:4, 32:5, 33:3 minor [5] - 8:21, 9:11, 9:21, 10:10 minority [4] - 4:11, 6:10, 7:11, 7:20 model [2] - 8:17, 9:19 money [5] - 14:23, 15:5, 30:1, 30:3, 32:5 monitor [2] - 4:18, 7:21 monitoring [3] -34:10, 34:12, 41:7 month [3] - 36:5, 37:11, 37:12 monthly [1] - 34:13 months [1] - 27:16 morning [2] - 11:14, 22:22 most [7] - 5:15, 7:4, 11:18, 24:19, 33:18, 39:9, 39:17 motion [6] - 10:16, 10:21, 10:23, 17:10, 17:12, 41:22 Motion [2] - 11:8, 17:23 move [2] - 6:7, 41:19 moved [1] - 10:12 moving [3] - 8:11, 18:2, 36:2 **MR** [7] - 11:14, 15:13, 16:12. 18:7. 28:1. 28:17. 41:16 **MS** [15] - 2:10, 3:4, 3:6, 3:8, 3:10, 3:11, 3:16, 4:10, 8:11,

11:11, 18:4, 27:22, 28:16, 29:9, 36:2

MURPHY [7] - 2:5, 3:9, 10:21, 11:2, 17:12, 17:17, 41:22

Murphy [4] - 3:8, 10:23, 11:1, 17:16

must [2] - 10:7, 41:4

MWDBE [6] - 4:10, 6:7, 7:3, 7:22, 13:14, 38:6

MYSLINSKI [1] - 2:14

Ν

named [1] - 28:21 names [4] - 23:18, 24:2, 24:7, 24:9 narrow [1] - 14:13 nature [1] - 24:10 need [2] - 13:5, 13:8 negative [5] - 19:9, 20:22, 21:1, 21:3, 22:13 net [10] - 29:15, 29:20, 30:8, 30:10, 30:21, 36:9, 36:10, 36:16, 36:19 Neuberger [2] - 40:3 **new** [10] - 9:20, 11:24, 15:24, 24:17, 27:13, 27:17, 31:19, 32:18, 33:15, 41:21 news [2] - 20:6, 28:24 Newton [1] - 25:10 next [10] - 7:13, 8:11, 11:10, 18:2, 27:23, 28:16, 31:8, 39:8, 39:11, 40:1 nice [3] - 8:3, 32:8, 34.16 Nick [2] - 28:20, 29:3 non [2] - 3:17, 37:17 non-committee [1] -3.17 non-U.S [1] - 37:17 northern [2] - 34:4, 35:12 Northern [8] - 32:22, 33:5, 33:9, 33:19, 34:14. 34:19. 36:15. 36:19 Northern's [1] - 33:1 note [1] - 39:22 notes [1] - 43:12 nothing [1] - 27:1 notice [1] - 4:2 noticed [1] - 33:1

notify [3] - 10:3, 10:5,

number [6] - 15:14, 20:9, 23:3, 24:6, 26:6, 28:7 numbers [4] - 21:1, 22:4, 36:21, 38:4

0

2:14, 11:14, 15:13,

O'CONNELL[7] -

16:12, 18:7, 28:1, 28:17 oath [1] - 43:7 observations [3] -18:8, 20:7, 21:4 **OF** [5] - 1:3, 1:7, 1:10, 43:1, 43:2 offer [1] - 28:12 offering [1] - 16:16 Office [1] - 2:14 Officer [2] - 2:12, 10:20 offset [3] - 30:20, 31:4, 31:6 **old** [2] - 9:19, 41:21 **Old** [1] - 41:20 **older** [1] - 31:15 once [1] - 12:12 one [29] - 5:1, 5:20, 5:23, 6:1, 6:16, 7:16, 9:18, 9:20, 9:24, 11:18, 11:24, 16:1, 18:17, 21:8, 22:15, 22:19, 22:24, 23:2, 23:16, 25:18, 26:15, 32:13, 35:7, 36:4, 36:7, 36:20, 36:24, 37:11, 37:12 ongoing [1] - 12:12 Open [1] - 4:3 open [6] - 12:7, 12:9, 13:21, 16:24, 25:16, 41:14 open-end [3] - 12:7, 12:9, 16:24 operating [2] - 30:2, 36:10 operations [2] - 5:11, 12:8 opportunities [1] -7:20 opportunity [2] -10:19, 16:21 opposed [1] - 5:17 order [2] - 12:2, 23:14 organization [2] -25:4, 28:22 organizations [1] -

outflow [1] - 30:21 outperform [1] - 20:16 outperformance [1] -25:14 outperformed [1] -22:13 outperforming [3] -19:12, 37:6, 40:5 overall [1] - 6:10 overweight [3] -21:15, 22:9, 24:4 own [2] - 24:12 owned [3] - 13:21, 16:20, 17:2

41:12

Ρ page [5] - 8:23, 12:5, 32:1, 36:7, 36:8 Page [1] - 21:17 **PAGE**[1] - 43:2 paging [1] - 9:7 paid [7] - 4:16, 29:19, 30:7, 38:16, 38:17, 39:1, 39:5 Palace [1] - 28:4 pandemic [1] - 3:24 paperwork [2] - 14:19, 35.2 part [8] - 7:4, 9:11, 9:22. 13:18. 15:1. 22:16, 25:5, 39:17 participate [3] - 32:21, 35:9, 35:12 participation [1] -13:20 particular [3] - 23:2, 23:21, 28:10 particularly [1] - 20:23 passive [1] - 39:23 past [5] - 13:8, 13:23, 14:10, 20:2, 40:4 pause [5] - 8:7, 10:14, 22:20, 27:19, 41:11 pay [3] - 30:2, 36:13. 38.21 payments [1] - 30:2 **peer** [1] - 20:5 peers [3] - 26:12, 39:8, 39:9 pension [2] - 19:22, 20:14 people [4] - 14:22, 15:5, 27:13, 29:4 per [1] - 5:22 percent [30] - 6:8, 6:9, 6:13, 7:14, 7:15, 12:1, 14:1, 18:21, 18:24, 19:7, 19:19,

20:12, 22:6, 22:7, 23:20, 23:23, 23:24, 25:21, 25:23, 27:13, 29:15, 30:6, 31:17, 32:6, 32:13, 33:4, 37:15, 37:23, 38:5 percentage [6] -19:20. 23:15. 25:20. 27:10, 38:18, 38:23 performance [12] -19:9, 26:1, 26:10, 26:22, 36:2, 36:8, 36:16, 37:11, 38:8, 38:10, 38:11, 38:13 performed [2] - 18:14, 19.18 period [4] - 25:14, 26:13, 27:16, 36:20 periods [4] - 22:10, 22:11, 36:21, 37:1 person [1] - 28:12 personnel [1] - 24:15 perspective [2] -11:22. 39:1 physically [1] - 4:1 PIC [2] - 31:16, 31:17 pieces [1] - 9:13 PIMCO [3] - 28:18, 28:22, 29:6 **PINELLI** [1] - 2:10 place [3] - 25:12, 27:13, 28:3 **plan** [2] - 16:22, 21:3 plans [2] - 19:23, 20:14 playing [1] - 35:21 **plot** [3] - 21:18, 21:19, 21:23 plus [1] - 30:10 point [6] - 10:6, 21:8, 32:20, 35:11, 35:14, 38:9 points [7] - 19:20, 23:15, 25:20, 27:11, 36:22, 39:2, 39:6 policies [1] - 14:3 Policy [3] - 8:12, 8:13, 10.17 policy [6] - 10:1, 10:4, 10:7, 19:21, 20:12, 35:19 Pomona [1] - 31:22 Portfolio [1] - 28:21 portfolio [24] - 5:7, 5:15, 5:18, 6:24, 7:8, 12:22, 14:2, 18:14, 19:18, 20:16, 21:10, 21:24, 23:5, 23:12,

23:16, 24:16, 24:22,

25:19, 27:6, 27:9,

DEBBIE TYRRELL REPORTING SERVICE

otherwise [2] - 10:15,

13:19

27:14, 28:10, 29:14, 38:2 portfolios [2] - 23:14, 29:2 position [3] - 12:3, 32:20. 35:10 positions [1] - 5:17 positive [5] - 23:6, 30:4, 37:15, 38:10, 38:11 post [2] - 16:14, 25:13 posted [1] - 4:2 practice [1] - 16:13 preliminary [1] - 16:23 prepared [1] - 4:5 PRESENT [1] - 2:11 present [3] - 3:14, 4:1, 8:10 presentations [1] -14:14 **President** [1] - 2:3 press [1] - 41:17 pretty [5] - 15:11, 25:13, 36:5, 38:4, 38:20 price [1] - 34:1 primarily [5] - 4:24, 6:19, 6:23, 33:20, 38.1 private [9] - 12:7, 30:14, 30:16, 30:17, 30:22, 31:1, 31:9, 32:16, 38:20 proactively [1] - 16:15 proceed [1] - 4:9 **proceeding** [1] - 3:23 PROCEEDINGS [2] -1:10, 42:3 proceedings [3] - 4:5, 43:10, 43:13 process [5] - 12:11, 15:1, 15:6, 36:13, 36.17 processing [2] - 33:2, 33:14 Proclamation [1] -3:19 product [2] - 16:16, 40:16 products [3] - 12:24, 15:22, 16:2 program [2] - 11:19, 27.21 promises [1] - 7:2 propose [1] - 12:2 proven [2] - 24:21, 24.22 provide [3] - 34:10,

35:20, 36:19

provided [3] - 27:5,

28:2, 34:24
provides [1] - 31:8
providing [1] - 9:9
prudent [1] - 4:1
Public [1] - 3:18
public [5] - 19:22,
20:14, 41:15, 41:16,
41:19
push [1] - 8:2
put [1] - 22:4

Q

quarter [23] - 18:6, 18:9, 18:12, 18:17, 18:20, 18:22, 19:4, 19:16, 19:19, 20:3, 20:15, 20:17, 20:20, 21:4, 22:12, 23:6, 23:10, 25:10, 25:20, 25:22, 26:5, 27:11 quarterly [2] - 18:13, 20.6 quartile [2] - 19:24, 20:13 questions [7] - 10:15, 15:9, 17:8, 17:9, 25:17, 27:20, 41:11 queues [1] - 14:22 quickly [2] - 25:15, 37:11 quorum [1] - 3:10

R

raise [1] - 5:9 rallied [1] - 24:2 ranked [2] - 20:4, 26:12 rate [2] - 34:1, 34:2 rates [1] - 19:8 rather [2] - 15:22, 24:12 ratio [3] - 31:13, 31:24, 32:2 re [1] - 22:16 re-evaluation [1] -22:16 reach [3] - 16:9, 16:15, 16:19 reached [1] - 34:23 real [2] - 14:21, 15:17 really [17] - 4:17, 5:22, 7:7, 8:3, 8:15, 9:3, 11:18, 20:22, 24:10, 26:1, 26:10, 32:8, 32:15, 32:20, 33:21, 34:7, 35:15 reasons [2] - 16:1,

26:6

rebound [2] - 26:1, 26:22 receive [3] - 15:21, 32:11. 34:13 received [4] - 29:19, 30:3, 32:2, 32:9 receiving [1] - 6:2 recent [2] - 3:19, 7:8 recently [1] - 25:7 recommend [3] -10:16, 17:10, 17:24 recommendation [1] -7:23 recommended [1] -11:8 record [3] - 3:13, 13:10, 26:2 recorded [1] - 4:4 **red** [1] - 9:2 **redeem** [1] - 15:5 reduced [2] - 5:10, 5:11 reduction [2] - 5:6,

redundancies [1] -29:1 reference [2] - 38:9, 38:14 refunded [1] - 33:12 registered [1] - 13:6 regularly [1] - 26:13 reiterated [1] - 26:5 relaxed [1] - 13:13 relevant [1] - 35:1 remain [1] - 38:4 reminder [3] - 4:15, 31:3, 34:8 removing [2] - 10:4, 10.8 reorganization [3] -9:2, 9:12, 9:22 reorganizations [1] -10:11

5:12

reorganizing [1] -8:19 REPORT [1] - 1:10 report [18] - 4:11,

reorganized [1] - 25:7

10:7, 18:4, 18:11, 21:18, 27:1, 29:10, 30:13, 32:17, 32:18, 34:14, 34:17, 34:20, 35:4, 36:3, 38:15, 38:16, 39:13

reported [1] - 43:9 Reporter [1] - 43:7 reporter [1] - 43:7 reports [4] - 18:14, 29:9, 34:11, 34:13

require [1] - 22:21

requirements [5] 13:5, 13:7, 13:13,
14:3, 17:6
requires [1] - 3:22
research [4] - 6:2,
12:16, 14:11, 28:20
RESHMA [1] - 2:7
respond [3] - 16:11,
16:18, 16:21
responding [1] 13:16
response [2] - 15:11,

33:8
responses [5] - 14:12,
15:15, 15:21, 16:5,
17:4
rest [1] - 10:10
result [2] - 11:20,

24:11 **resulted** [2] - 29:20, 30:7

results [7] - 19:1, 19:11, 19:15, 20:8, 22:14, 27:9, 27:15 retirement [1] - 28:20

RETIREMENT[1] - 1:2 retiring [1] - 29:3 return [7] - 12:13, 20:11, 20:13, 29:15, 37:12, 38:4

returns [2] - 32:16, 36:19 review [4] - 10:19,

18:6, 21:9, 37:3
revised [1] - 10:17
revisiting [1] - 22:16
RFP [9] - 11:11, 12:2,
14:6, 14:12, 15:8,
15:21, 16:17, 17:11,
18:1

RFPs [2] - 13:22, 16:13

Rhumbline [1] - 5:2 risky [1] - 18:18 Robbins [2] - 34:7, 34:8

Roll [1] - 11:1 roll [2] - 3:3, 3:22 rough [1] - 36:6 runs [1] - 6:23 Russell [5] - 18:21,

21:21, 23:7, 23:17, 27:12

S

S&P [1] - 18:20 **San** [1] - 28:4 **SARAH** [1] - 2:10 **satisfy** [1] - 17:5 saw [2] - 19:8, 26:22 scale [1] - 12:21 SCOTT [14] - 2:12, 3:4, 3:6, 3:8, 3:11, 3:16, 4:10, 8:11, 11:11, 18:4, 27:22, 28:16, 29:9, 36:2 search [1] - 15:1 searches [5] - 9:8, 13:8, 14:10, 15:19, 16:6 Second [3] - 10:22, 17:13, 41:23 second [1] - 19:14 seconded [2] - 10:24, 17:14

secondly [1] - 8:19 Secretary [1] - 2:5 sections [1] - 10:12 sector [1] - 12:24 securities [2] - 23:8,

32:18 **security** [5] - 23:16, 23:23, 33:22, 34:8, 35:19

see [18] - 4:22, 5:19, 10:11, 19:4, 20:24, 21:24, 23:5, 24:7, 25:10, 25:18, 27:19, 31:16, 31:20, 32:8, 33:4, 34:20, 36:23,

39:20 **seeing** [2] - 5:24, 30:18

seek [2] - 7:1, 7:19 select [1] - 14:16 selected [1] - 14:1 sell [2] - 5:2, 5:8

selling [3] - 5:16, 5:18, 30:1

sense [1] - 19:17 sessions [1] - 28:9 set [1] - 13:4 settlements [3] -

32:21, 33:18, 35:12 seven [1] - 18:8

share [1] - 5:22 **SHERIDAN** [2] - 2:8, 3:15

Sheridan [2] - 3:12, 3:13 **Shield** [1] - 35:6

shifted [3] - 9:6, 9:12, 24:18 **short** [1] - 27:16 **Shorthand** [1] - 43:6

shorthand [2] - 43:9, 43:12 **show** [5] - 18:18, 19:14, 20:20, 39:11,

DEBBIE TYRRELL REPORTING SERVICE

(630) 292-1742

40:20 **showing** [1] - 31:12 **shown** [1] - 36:9 shows [2] - 30:17, 38.17 side [4] - 15:4, 19:3, 25:1, 25:2 significant [1] - 24:15 similar [2] - 12:8, 15:17 simplification [1] **simplifying** [1] - 10:3 sinale 131 - 16:4. 20:17. 23:23 six [3] - 18:8, 27:16, 41:17 size [4] - 12:19, 39:4, 40:17 **skewed** [1] - 40:21 slide [7] - 4:12, 7:13, 8:11, 8:14, 29:13, 30:17, 31:8 slight [2] - 12:10, 26:24 small [14] - 13:17, 13:20, 15:20, 15:23, 16:8, 19:13, 21:15, 22:9, 22:13, 25:19, 37:19, 40:1, 40:9, 40:11 SMID [1] - 26:15 sole [1] - 28:18 **someone** [1] - 41:5 sometimes [3] -14:21, 15:21, 29:16 somewhere [1] -15:15 Soni [5] - 8:8, 8:9, 10:24, 11:5, 17:18 **SONI** [4] - 2:7, 10:22, 11:6, 17:19 source [1] - 32:19 South [1] - 1:12 south [1] - 18:10 **space** [5] - 4:2, 13:18, 15:17, 17:1, 23:9 speakers [1] - 28:7 specialists [2] - 12:16, 16:24 specialized [1] - 15:24 specific [3] - 13:1, 28:10, 33:21 specifically [2] - 21:6, 31.10 spend [2] - 15:2, 36:3 **spending** [1] - 6:1 spot [1] - 39:15 Square [4] - 6:14, 6:23, 26:9

SS [1] - 43:1 standout [1] - 37:18 standpoint [3] - 18:18, 21.20 star [1] - 41:17 start [2] - 26:11, 37:14 started [2] - 29:17, 36.5 starting [1] - 31:20 State [2] - 1:13, 43:8 **STATE**[1] - 43:1 Statement [3] - 8:12, 8:14. 10:17 states [1] - 33:7 STENOGRAPHIC [1] -1:10 still [12] - 20:9, 22:11, 23:6, 23:10, 26:2, 26:3, 27:15, 31:20, 31:21, 31:22, 37:20, 38:4 stock [2] - 16:6, 21:22 story [1] - 20:22 **strategies** [2] - 8:5, strategy [4] - 11:23, 22:17, 22:19, 29:6 Street [1] - 1:12 stretch [1] - 8:5 strong [10] - 15:14, 16:16, 18:22, 19:11, 25:13, 25:22, 26:1, 30:12, 38:4 struck [1] - 9:16 structure [2] - 21:9, 37:3 struggled [1] - 24:11 Study [1] - 11:20 style [5] - 21:19, 21:20, 24:16, 26:17 submit [2] - 14:9, 14:13 subsequent [2] -18:12, 27:8 subset [1] - 14:14 Suite [1] - 1:12 summarize [1] - 8:14 summary [3] - 12:5, 15:8, 35:10 super [1] - 26:10 surpassed [2] - 6:11, 7:15 **Survey** [2] - 39:5, 39:13

T

table [5] - 4:15, 4:21,

survey [1] - 41:8

suspect [1] - 16:3

5:19, 22:5, 38:17 **Table** [1] - 9:5 tailored [1] - 28:9 takeaway [1] - 41:7 talent [1] - 28:24 target [4] - 11:23, 12:2, 19:21, 20:12 targets [1] - 7:24 team [2] - 25:12, 28:20 tease [1] - 12:10 tech [1] - 24:2 technology [1] - 23:18 telecom [1] - 23:18 ten [3] - 20:10, 36:21. 38:5 tend [1] - 28:22 term [5] - 20:8, 20:17, 26:2, 40:6 terms [1] - 29:15 **Tesla** [1] - 24:9 **Teton** [1] - 26:23 THE [5] - 1:2, 1:7, 2:9, 42:3, 42:4 thinking [1] - 35:18 third [2] - 19:23, 27:4 thirdly [1] - 8:21 THIS [1] - 42:5 three [7] - 8:15, 13:10, 36:11, 36:18, 36:20, 36:24 throughout [2] -12:11, 29:18 **TIME** [1] - 42:5 TIPPS [1] - 41:2 today [2] - 14:4, 41:21 tomorrow [4] - 11:9, 14:8, 17:10, 17:23 ton [2] - 13:20, 15:18 top [2] - 20:13, 21:17 topics [1] - 28:8 total [6] - 4:13, 4:22, 6:9, 21:1, 38:17, 39:1 touch [7] - 21:7, 22:23, 22:24, 25:15, 27:22, 29:10, 30:13 touched [1] - 11:16 touching [1] - 22:20 towards [1] - 6:22 track [2] - 13:10, 26:2 trade [1] - 6:5 trades [2] - 4:17, 6:3 trading [5] - 4:13, 4:19, 5:4, 5:10, 5:12 traditional [1] - 16:6 trailing [2] - 18:23, 19:6 transactions [1] - 35:1

43:11 transferring [1] - 30:1 transition [1] - 5:1 translates [2] - 29:14, 30.6 Treasurer's [1] - 2:14 trends [1] - 20:18 tries [2] - 21:18, 23:8 true [1] - 43:11 Trustee [17] - 2:4, 2:5, 2:6, 2:8, 3:4, 3:6, 3:8, 3:12, 3:13, 8:8, 10:23, 10:24, 11:1, 17:14, 17:16, 21:11, 41:13 trustee [5] - 8:9, 11:3, 11:5, 17:18, 17:20 try [1] - 7:3 turn [2] - 4:8, 41:12 turned [1] - 18:10 turning [1] - 5:18 turnover [5] - 5:14, 5:15, 5:20, 7:7, 28:23 turns [1] - 31:6 two [3] - 5:23, 6:1, 16:19 type [3] - 9:16, 13:2, 23:18 TYRRELL [2] - 43:6, 43.17

U

U.S [5] - 21:22, 22:16,

37:16, 37:17, 37:19 ultimately [3] - 4:5, 14:7, 14:16 umbrella [1] - 25:8 unallocated [1] -30:16 under [3] - 25:8, 27:16, 40:18 underlying [2] - 9:16, 12:15 underperform [2] -24:5, 24:10 underperformance [7] - 19:22, 20:23, 26:14, 26:24, 30:15, 38:1, 38:3 Underperformed [1] -37:17 underperformed [2] -20:4, 37:16 underperforming [5] -19:13, 26:16, 37:20, 37:21, 37:23

underweight [2] -

22:8, 24:1

unfunded [2] - 30:23, 31.13 universe [12] - 15:10, 15:22. 16:9. 20:5. 39:16. 40:10. 40:11. 40:12, 40:18, 41:2, 41:6 unlisted [1] - 12:7 unpack [1] - 20:19 **up** [26] - 7:12, 9:6, 9:23, 14:23, 18:19, 18:21, 18:24, 19:8, 19:19, 22:1, 22:2, 25:16, 25:20, 25:21, 25:23, 25:24, 26:4, 27:10, 31:11, 32:13, 33:2, 36:19, 37:15, 38:5, 40:20, 41:3 update [4] - 8:16, 25:3, 27:6, 28:16 utilization [4] - 4:12, 6:7, 6:18, 7:22 utilize [1] - 7:20

٧

value [8] - 19:12, 22:11, 25:2, 27:2, 27:13, 36:23, 37:21, 38:19 various [1] - 37:12 versus [1] - 31:14 video [1] - 3:21 videoconference [2] -1:11, 3:23 vintages [1] - 31:16 VLAHOS [1] - 2:13 volatility [1] - 7:9 vote [4] - 3:22, 11:1, 11:7, 17:16

W

waiting [1] - 31:1 walk [1] - 11:12 watch [1] - 26:8 watching [2] - 24:23, 27:19 watchlist [3] - 25:16, 26:24, 27:4 ways [1] - 31:21 website [2] - 4:7, 16:14 WELLER [2] - 2:12, 41:16 Wells [1] - 5:2 WERE [1] - 42:3 Western [2] - 34:23, 34:24 WHICH [1] - 42:3

DEBBIE TYRRELL REPORTING SERVICE

transcript [2] - 4:4,

whole [1] - 37:16 wide [2] - 23:11, 41:3 WILLIAM [1] - 2:5 willing [1] - 14:19 wind [1] - 22:2 world [1] - 28:9 worth [1] - 21:8 worthy [1] - 40:7

Υ

year [20] - 11:21, 13:10, 18:23, 19:6, 20:10, 23:10, 25:23, 27:8, 29:18, 30:3, 30:11, 30:12, 36:20, 36:21, 36:22, 37:1, 37:14, 38:19 years [6] - 6:11, 29:24, 34:3, 36:11, 36:18, 38:5 yourself [1] - 41:17

1	
2	BEFORE
3	THE RETIREMENT BOARD
4	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
5	
6	
7	
8	IN THE MATTER OF)
9	MEETING NO. 1095)
10	
11	STENOGRAPHIC REPORT OF PROCEEDINGS had at
12	the videoconference meeting of the above-entitled
13	matter, held at 20 South Clark Street, Suite 300,
14	in the City of Chicago, County of Cook, State of
15	Illinois, on February 16, 2022, commencing at the
16	hour of 8:30 a.m.
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	
4	DANIEL FORTUNA, President and Annuitant Trustee
5	ROBERT TEBBENS, Active Trustee
6	WILLIAM MURPHY, Secretary and Active Trustee
7	ANTHONY MARTIN, Active Trustee
8	MELISSA CONYEARS-ERVIN, City Treasurer
9	ANNA VALENCIA, City Clerk
10	RESHMA SONI, City Comptroller
11	MARY SHERIDAN, Active Trustee
12	ATTORNEYS FOR THE BOARD:
13	BURKE, BURNS AND PINELLI, LTD. BY: MS. MARY PATRICIA BURNS
14	MR. VINCENT PINELLI
15	ALSO PRESENT: KELLY WELLER, Executive Director
16	LORI LUND, Deputy Executive Director LORNA SCOTT, Chief Investment Officer
17	JACLYN VLAHOS, Comptroller JOHN CONNESS, Fund Accountant
18	MICHAEL I. PETERS, M.D., Board Physician
19	
20	
21	
22	
23	
24	

1	CHAIRMAN FORTUNA: I hereby convene this
2	board meeting of the Trustees.
3	Secretary Murphy, please call the roll.
4	MEMBER MURPHY: Trustee Sheridan.
5	MEMBER SHERIDAN: Here.
6	MEMBER MURPHY: Trustee Tebbens.
7	MEMBER TEBBENS: Here.
8	MEMBER MURPHY: Trustee Martin
9	MEMBER MARTIN: Yes.
10	MEMBER MURPHY: Trustee Conyears-Ervin.
11	MEMBER CONYEARS-ERVIN: Here.
12	MEMBER MURPHY: President Fortuna.
13	CHAIRMAN FORTUNA: Here.
14	Public Act 101-0640 allows this meeting
15	to be conducted by audio and video conference. The
16	Act requires a roll call vote on each matter acted
17	upon.
18	Further consistent with Public Act
19	101-0640, for the record, I am physically present
20	at the Fund's office as is Secretary Murphy,
21	several Trustees and the Executive Director.
22	We have posted a notice of this meeting
23	in accordance with the Open Meetings Act and the
24	meeting is being recorded. A transcript of these

1 proceedings will be prepared and ultimately, after 2 approval, will be made available on the Fund's 3 website. Public Comments. Consistent with Public 4 5 Act 91-0715 and reasonable constraints determined by the Board of Trustees, at each regular meeting 6 7 of the Board or its committees that is open to the public, members of the public may request a brief 8 9 time to address the Board. 10 At this time are there any requests for 11 public comment? 12 MR. WELLER: Mr. President, if I may add, if you would like to make public comment, please 13 press star nine and you will be recognized in the 14 15 order you wish to make comment. Again, press star 16 nine. 17 Mr. President, I do not see any. 18 CHAIRMAN FORTUNA: Hearing none, we are 19 going to move on. Mr. Secretary, please. MEMBER TEBBENS: I'd like to make a 20 21 motion to go into Executive Session under the Open 22 Meetings Act Section 2(c)4 and 11 to discuss a

MS. BURNS: There is no valid legal basis

23

24

procedural issue.

1 to go into closed session under 2(c) 4 or 11 for 2 procedural issues.

MEMBER TEBBENS: I would like to go into Executive Session to talk about a procedural issue and potential legal issue.

MS. BURNS: If I may, sir, that would be against legal advice. There is no basis to go into closed session at this time.

If you are talking about the Hesslau matter, which is something that we discussed, when that comes up on the agenda, then at that point would be the appropriate time to go into closed session. You can't just go into closed session for procedural matters under the Open Meetings Act.

MEMBER TEBBENS: However that would need to be done, I need to do that. I don't want to compromise the case by accepting the minutes of the the previous meeting.

MEMBER MURPHY: Okay, thank you.

Mr. President, I'd like to turn to the Approval of Administrative Items on the agenda

Number A. Approval of regular audio meeting,

January 26, 2022, Board open and closed minutes,

Regular Audio Meeting transcript January 26, 2022

1	and the January 19, 2022 Budget hearing transcript.
2	I would like to make a motion to approve
3	the open and closed minutes for the January 26,
4	2022 board meeting and the audio transcript of that
5	meeting and the January 19, 2022 Budget Committee
6	meeting and keep those closed session minutes
7	closed.
8	MEMBER SHERIDAN: Second.
9	CHAIRMAN FORTUNA: There's a motion to
10	approve by Trustee Murphy. Seconded by Trustee
11	Sheridan.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee
17	Conyears-Ervin.
18	MEMBER CONYEARS-ERVIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Soni.
20	MEMBER SONI: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	CHAIRMAN FORTUNA: And I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Mr. President, I'd like
4	to acknowledge Trustees Soni is present for the
5	roll.
6	CHAIRMAN FORTUNA: Thank you.
7	MEMBER MURPHY: Moving on to Item B,
8	Minimum Formula Annuities and Earned Annuities. I
9	would like to make a motion to approve the Minimum
10	Formula Annuities starting with Member 13840 and
11	ending with Member 14515.
12	MEMBER MARTIN: Second.
13	CHAIRMAN FORTUNA: There is a motion by
14	Trustee Murphy. Seconded by Trustee Martin.
15	Trustee Murphy.
16	MEMBER MURPHY: Yes.
17	CHAIRMAN FORTUNA: Trustee Sheridan.
18	MEMBER SHERIDAN: Yes.
19	CHAIRMAN FORTUNA: Trustee
20	Conyears-Ervin.
21	MEMBER CONYEARS-ERVIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Soni.
23	MEMBER SONI: Yes.
24	CHAIRMAN FORTUNA: Trustee Martin

1	MEMBER MARTIN: Yes.
2	CHAIRMAN FORTUNA: Trustee Tebbens.
3	MEMBER TEBBENS: Yes.
4	CHAIRMAN FORTUNA: And I am a yes.
5	Motion carries.
6	MEMBER MURPHY: Mr. President, there is
7	also one Earned Annuity this month. I would like
8	to make a motion to approve the Earned Annuity for
9	Member 16546.
10	MEMBER SONI: Second.
11	CHAIRMAN FORTUNA: There is a motion by
12	Trustee Murphy. Seconded by Trustee Soni.
13	Trustee Murphy.
14	MEMBER MURPHY: Yes.
15	CHAIRMAN FORTUNA: Trustee Sheridan.
16	MEMBER SHERIDAN: Yes.
17	CHAIRMAN FORTUNA: Trustee
18	Conyears-Ervin.
19	MEMBER CONYEARS-ERVIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Soni.
21	MEMBER SONI: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: 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 C,
5	Survivor's Annuities and Widow's Annuities. I
6	would like to make a motion to approve the Widow's
7	Annuities starting with Member 10215 through Member
8	10063.
9	MEMBER TEBBENS: Second.
10	CHAIRMAN FORTUNA: There is a motion by
11	Trustee Murphy. Seconded by Trustee Tebbens.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee
17	Conyears-Ervin.
18	MEMBER CONYEARS-ERVIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Soni.
20	MEMBER SONI: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	OUNTRAIN FOREIGN
1	CHAIRMAN FORTUNA: And I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Moving on to D, I'd like
4	to make a motion to approve the Refunds for Member
5	15014 and Member 19902.
6	MEMBER SHERIDAN: Second.
7	CHAIRMAN FORTUNA: This is a motion by
8	Trustee Murphy. Seconded by Trustee Sheridan.
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee
14	Conyears-Ervin.
15	MEMBER CONYEARS-ERVIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Soni.
17	MEMBER SONI: Yes.
18	CHAIRMAN FORTUNA: Trustee Martin
19	MEMBER MARTIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Tebbens.
21	MEMBER TEBBENS: Yes.
22	CHAIRMAN FORTUNA: And I am a yes.
23	Motion carries.
24	MEMBER MURPHY: Moving on to Item E,

1	Death Benefits. I would like to make a motion to
2	approve the Death Benefits for Member 12362 through
3	Member 10063.
4	MEMBER CONYEARS-ERVIN: Second.
5	CHAIRMAN FORTUNA: There is a motion by
6	Trustee Murphy. Seconded by Trustee
7	Conyears-Ervin.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: 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 Martin
18	MEMBER MARTIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Tebbens.
20	MEMBER TEBBENS: Yes.
21	CHAIRMAN FORTUNA: And I am a yes.
22	Motion carries.
23	MEMBER MURPHY: Under F, Partial
24	Payments. I would like to make a motion to approve

1	the Partial Payments beginning with Member 14166
2	continuing through Member 07854.
3	MEMBER CONYEARS-ERVIN: Second.
4	CHAIRMAN FORTUNA: There is a motion by
5	Trustee Murphy. Seconded by Trustee
6	Conyears-Ervin.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee
12	Conyears-Ervin.
13	MEMBER CONYEARS-ERVIN: Yes.
14	CHAIRMAN FORTUNA: Trustee Soni.
15	MEMBER SONI: Yes.
16	CHAIRMAN FORTUNA: Trustee Martin
17	MEMBER MARTIN: Yes.
18	CHAIRMAN FORTUNA: Trustee Tebbens.
19	MEMBER TEBBENS: Yes.
20	CHAIRMAN FORTUNA: And I am a yes.
21	Motion carries.
22	MEMBER MURPHY: Under G, Benefit
23	Recalculations. There are several addendums to the
24	Board material for this month for recalculations

1	for the minimum widows and for the minimum retirees
2	due to an update in the Federal Register.
3	Having had an opportunity to review the
4	addendums, and based on staff's statement that all
5	the calculations are in accordance with the
6	provisions of Public Act 99-0506, I'd like to make
7	a motion to approve those calculations.
8	MEMBER MARTIN: Second.
9	CHAIRMAN FORTUNA: There is a motion by
10	Trustee Murphy. Seconded by Trustee Martin.
11	Trustee Murphy.
12	MEMBER MURPHY: Yes.
13	CHAIRMAN FORTUNA: Trustee Sheridan.
14	MEMBER SHERIDAN: Yes.
15	CHAIRMAN FORTUNA: Trustee
16	Conyears-Ervin.
17	MEMBER CONYEARS-ERVIN: Yes.
18	CHAIRMAN FORTUNA: Trustee Soni.
19	MEMBER SONI: Yes.
20	CHAIRMAN FORTUNA: Trustee Martin
21	MEMBER MARTIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Tebbens.
23	MEMBER TEBBENS: Yes.
24	CHAIRMAN FORTUNA: And I am a yes.

1	Motion carries.
2	MEMBER MURPHY: Moving on to, sir, under
3	Requests For Permission, there is one this month
4	for guardianship for Member 07567. I'd like to
5	make a motion to grant the guardianship to the
6	daughter of this Member, based on staff's
7	confirmation that all paperwork required by the
8	Fund has been received.
9	MEMBER SONI: Second.
10	CHAIRMAN FORTUNA: There is a motion by
11	Trustee Murphy. Seconded by Trustee Soni.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee
17	Conyears-Ervin.
18	MEMBER CONYEARS-ERVIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Soni.
20	MEMBER SONI: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	CHAIRMAN FORTUNA: And I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Mr. President, moving on
4	to Item I, Removals. I would like to make a
5	motion to approve the Removals starting with
6	Darlene Biniak and ending with Jaylen Edwards.
7	MEMBER TEBBENS: Second.
8	CHAIRMAN FORTUNA: There is a motion by
9	Trustee Murphy. Seconded by Trustee Tebbens.
10	Trustee Murphy.
11	MEMBER MURPHY: Yes.
12	CHAIRMAN FORTUNA: Trustee Sheridan.
13	MEMBER SHERIDAN: Yes.
14	CHAIRMAN FORTUNA: Trustee
15	Conyears-Ervin.
16	MEMBER CONYEARS-ERVIN: Yes.
17	CHAIRMAN FORTUNA: Trustee Soni.
18	MEMBER SONI: Yes.
19	CHAIRMAN FORTUNA: Trustee Martin
20	MEMBER MARTIN: Yes.
21	CHAIRMAN FORTUNA: Trustee Tebbens.
22	MEMBER TEBBENS: Yes.
23	CHAIRMAN FORTUNA: And I am a yes.
24	Motion carries.

1	MEMBER MURPHY: Under Item 3, Request for
2	Approval of Payments Pursuant to Administrative and
3	Court Orders. I would like to make a motion to
4	approve the QILDRO order listed in the docket for
5	Member 012956, based on staff's confirmation that
6	all the paperwork required by the Fund to process
7	said order has been received.
8	MEMBER SHERIDAN: Second.
9	CHAIRMAN FORTUNA: There is a motion by
10	Trustee Murphy. Seconded by Trustee Sheridan.
11	Trustee Murphy.
12	MEMBER MURPHY: Yes.
13	CHAIRMAN FORTUNA: Trustee Sheridan.
14	MEMBER SHERIDAN: Yes.
15	CHAIRMAN FORTUNA: Trustee
16	Conyears-Ervin.
17	MEMBER CONYEARS-ERVIN: Yes.
18	CHAIRMAN FORTUNA: Trustee Soni.
19	MEMBER SONI: Yes.
20	CHAIRMAN FORTUNA: Trustee Martin
21	MEMBER MARTIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Tebbens.
23	MEMBER TEBBENS: Yes.
24	CHAIRMAN FORTUNA: And I am a yes.

1 Motion carries. 2 MEMBER MURPHY: Mr. President, moving on 3 to 4, under Hearings. I believe we have one Duty Disability application. Is Vince available? 4 MS. BURNS: Yes. 5 MEMBER MURPHY: Vince, please take it 6 7 away. MR. PINELLI: Is Lieutenant Marlon 8 Brandon on the line? 9 10 MR. WELLER: Mr. Brandon, if you are on 11 the line, you need to press star six to talk. 12 CHAIRMAN FORTUNA: Do we have a phone 13 number? 14 While they are reaching out, do we want 15 to go to the second hearing? 16 MEMBER MURPHY: Moving on to Number 2, 17 adoption of the Findings of Fact and Conclusions of 18 Law in the matter of PIC Daniel Hesslau. Last month after hearing the testimony 19 and considering the evidence in this matter, the 20 Board voted to deny Paramedic Hesslau's application 21 for Duty Disability Benefits. 22 23 Counsel has now had an opportunity to 24 prepare Findings of Fact and Conclusions of Law in

1 this matter to support the Board's decision and to 2 share those Findings of Fact and Conclusions of Law 3 with the Board. Having had a chance to review those 4 5 Findings of Fact and Conclusions of law, I make a motion to approve those Findings of Fact and 6 7 Conclusions of Law in this matter. MEMBER MARTIN: Second. 8 9 MEMBER TEBBENS: Mr. Chairman, I'd like 10 to make a motion to go into executive session. 11 MS. BURNS: That motion is on the floor. 12 You are making a request to go into closed session 13 and I assume that the basis for that is 2(c)11 14 because of possible litigation? 15 MEMBER TEBBENS: Yes. I am concerned 16 about a number of things and we can talk about 17 those. They are legal issues. 18 MS. BURNS: There is a motion to go into executive session. There needs to be a second to 19 20 that motion. 21 CHAIRMAN FORTUNA: There is a motion by 22 Trustee Tebbens to go into executive session. 23 there a second? 24 MEMBER SONI: Second.

1	CHAIRMAN FORTUNA: There is a second by
2	Trustee Soni.
3	Trustee Murphy.
4	MEMBER MURPHY: No.
5	CHAIRMAN FORTUNA: Trustee Sheridan.
6	MEMBER SHERIDAN: No.
7	CHAIRMAN FORTUNA: Trustee
8	Conyears-Ervin.
9	MEMBER CONYEARS-ERVIN: Yes.
10	CHAIRMAN FORTUNA: Trustee Soni.
11	MEMBER SONI: No.
12	CHAIRMAN FORTUNA: Trustee Martin
13	MEMBER MARTIN: No.
14	CHAIRMAN FORTUNA: Trustee Tebbens.
15	MEMBER TEBBENS: Yes.
16	CHAIRMAN FORTUNA: I am a no.
17	MS. BURNS: That motion to go into closed
18	session fails. So now the motion back on the table
19	is a motion to adopt the Findings of Fact in the
20	Hesslau matter consistent with the Board's
21	direction at the last meeting.
22	CHAIRMAN FORTUNA: I do have a motion and
23	I don't have a second.
24	MEMBER MARTIN: I seconded the motion.

MEMBER TEBBENS: On the question. I had a question to the doctor that I needed a response to that we addressed and I am still not satisfied. I did not get the answer to that. I was under the impression that procedurally this motion would be the Findings of Fact.

Without disclosing what was in the

Executive Session, which is putting me in a very
awkward position right now, but I will take the
entire blame having said that, that I was under the
impression that this question would have been
resolved within the period of 30 days between -again, I will restate. It was my impression based
on discussions that it didn't matter whether we
deferred or voted it down because the Findings of
Fact were still out there.

I believe that I have an outlying question to the doctor, a concern that was not to my satisfaction, and that was not addressed.

MEMBER CONYEARS-ERVIN: Trustee Tebbens,

I think that because of where the Board wants to go

right now with a vote to accept the Finding of

Facts, if you feel that your question has not been

answered to your satisfaction, you have the right

to vote in the way that you want to vote but I
think that the Board is ready to proceed.

Sometimes in situations, we don't always agree with each other. Sometimes in situations, we're not ready to vote on something because we feel that we may not have enough. But the case was heard last month and any questions that we had on the record last month we asked.

If there is anything further, obviously, as a trustee, you are more than welcome to ask those questions, but I think the rest of the trustees are ready to move on with the vote.

MEMBER TEBBENS: I have the greatest respect for you, Madam Treasurer, you know that and I have an appreciation for your integrity.

My concern is I am a Firefighter. I

don't know that any other Trustee, outside of the

Chief on the Board, knew what dysautonomia was and

the symptoms associated with that, with the

syncopal episodes.

Again, this issues is so complex and it is new and there is not a lot of history in the diagnosis and treatment. I think there was some clarity that needed to be addressed related to the

syncope, related to the behavioral, and the 2 functional aspects of the doctor's recommendation, 3 that I wanted to clear up through additional questions. Because I didn't know what dysautonomia 4 5 was and I had a question about the drug, how he was being treated, whether he was being treated for 6 7 behavioral issues, and I thought that I didn't have that opportunity and I wish that I had. 8

1

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

MEMBER CONYEARS-ERVIN: Trustee Tebbens, that is the right thing to do, right. We are all learning as we go. We are not medical doctors. There are certain conditions we are still learning as we go. I mean, you want to make sure that you are doing the right thing by your fellow firemen and fire women, that is totally fine.

But we have experts that testified in the situation and the Board is ready to proceed. is something that we are going to need to do because the rest of the Board is ready to proceed.

Anyone that is listening will know that you have done everything that you could just to make certain that we are doing the right thing. You are learning terminology that you may not have known before but you don't have to be a medical

doctor to be a trustee on this Board. We have
experts that we listen to as well and take advice
from after listening to all the facts.

So, again, I think it is more than fair,

So, again, I think it is more than fair, if you have a follow up question, if the doctor can provide it, but the Board is ready to proceed with the vote.

MEMBER TEBBENS: Understood.

MEMBER MARTIN: Can I make one comment?

Mr. President, just one comment.

Just with respect, we had the hearing last month. It was a pretty extensive hearing. There was a lot of medical testimony.

And over 18 years on this Board that I have served, these are the most difficult decisions that a Trustee will ever have to make, especially being a fireman voting against a fireman.

We are only here today to vote on the Findings of Fact. I just want to commend everybody for making a very difficult decision and everybody on staff, our doctors and our attorneys, for doing the best they could to make sure that the process is as good and as thorough as it was. Thank you.

CHAIRMAN FORTUNA: Thank you, Trustee

1	Martin.
2	There is a motion and there is a second
3	by Trustee Martin.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee
9	Conyears-Ervin.
10	MEMBER CONYEARS-ERVIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Soni.
12	MEMBER SONI: Yes.
13	CHAIRMAN FORTUNA: Trustee Martin
14	MEMBER MARTIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Tebbens.
16	MEMBER TEBBENS: Abstain.
17	CHAIRMAN FORTUNA: I am a yes.
18	Motion carries.
19	MR. WELLER: Mr. Brandon, if you are on
20	the line, please press star six to proceed with the
21	hearing.
22	MR. BRANDON: Yes.
23	MR. WELLER: Is this Member Brandon?
24	MR. BRANDON: Yes, it is.

1 MR. WELLER: Vince, we have him on the 2 line. 3 MR. PINELLI: Thank you, very much. Wе are ready to proceed on this matter. 4 5 Let the record reflect this is a hearing on the application for a Duty Disability benefit 6 7 being made by Lieutenant Marlon Brandon. Good morning, Mr. Brandon. Can you hear 8 9 me, sir? 10 MR. BRANDON: Good morning. Yes, I can. 11 Good morning, everyone. 12 MR. PINELLI: Let me begin by advising you of some preliminary matters before we start 13 14 evidence on your application. 15 First of all, there are currently seven 16 trustees present to hear the evidence on your 17 application. If you don't know you should know the 18 Pension Code requires that you get the yes vote of at least five of those seven trustees in order to 19 20 receive this benefit. Do you understand that? 21 MR. BRANDON: Yes, sir. 22 MR. PINELLI: In addition, I see from the 23 record you do not have an attorney representing you 24 in this matter. Is it your desire to proceed to

1 | this hearing without an attorney?

one.

MR. BRANDON: I didn't know if I needed

one, but, yes, it is fine, I can proceed without

MR. PINELLI: And then, lastly, it is always the applicant's burden of proof to present sufficient evidence to the Board in order for the Board to grant the benefit that the applicant is seeking. Do you understand that it is your burden of proof in this proceedings?

MR. BRANDON: Yes, it is.

MR. PINELLI: By way of procedures, I am going to start by asking you some questions under oath. The Board members may or may not have questions of you. Then I will call the Fund's physician consultant Dr. Peters, who interviewed you, to testify. If there is anything that I fail or I don't ask him that you think is important for the Board to know, please let me know and you will be given that opportunity. Do you understand the procedures?

MR. BRANDON: Yes, sir.

23 MR. PINELLI: Then we are ready to

24 proceed. Is Dr. Peters on the line?

1	DOCTOR PETERS: Yes, I am.
2	MR. PINELLI: Thank you. Good morning,
3	doctor.
4	DOCTOR PETERS: Good morning.
5	MR. PINELLI: Dr. Peters and Lieutenant
6	Brandon, please both raise your right hands.
7	(Witnesses sworn.)
8	MARLON BRANDON
9	a witness herein, having been first duly sworn, was
10	examined and testified as follows:
11	EXAMINATION
12	BY MR. PINELLI:
13	Q Now starting with you, Lieutenant
14	Brandon, for the record, because this hearing is
15	being recorded, could you please state your name?
16	A Lieutenant Marlon Brandon.
17	Q You said Lieutenant so that is your
18	current rank with the Fire Department?
19	A Yes, sir.
20	Q What was the last assignment before you
21	went on layup?
22	A Engine 60.
23	Q Sir, directing your attention to the
24	Board exhibits, you should have received a copy of

those exhibits in advance of today's hearing. Did
you get a copy of them?

- A Yes. Yes, I did.
- Q Did you have a chance to review them?
 - A Yes, I did.

Q Do you have any objection to their admission into the record in this hearing?

A Yes, I do. The fact that I think Dr. Lim stated that it wasn't job related and I just want to say how she could have called that when the incident occurred when something hit me with my eye. My sight was fine before I went to work.

After the incident happened, then my sight went away. She has never asked me what happened when I went to the doctor. She's the one that did the surgery but I know she has never asked. No one --people might have asked when I first went to the emergency room, they asked, different things like that, but Lim never asked.

Q Okay. That is a point you can make during your testimony when you have that opportunity. I will certainly give you that opportunity to address that point with the Board. But this question is simply that, rather than us

```
1
     having to have all kinds of witnesses come in to
2
     just testify that these are their records, we are
     just admitting them for foundation so that the
 3
     Board can review them.
 4
 5
               You can still make your points to the
     Board but for that purpose only do you have any
 6
 7
     objection to their admission?
           Α
8
               No.
 9
               MR. PINELLI: Thank you. I appreciate
10
     that.
11
               Mr. Chairman, based on that comment from
12
     the applicant and that we are just moving these in
13
     for foundation purposes, I would move for admission
14
     of Board Exhibits 1 through 10, without objection
15
     from the applicant.
16
               CHAIRMAN FORTUNA: Exhibits are admitted
17
     without objection.
18
                (Board Exhibits 1 through 10 were
                admitted into evidence.)
19
20
               MR. PINELLI: Thank you.
21
     BY MR. PINELLI:
22
               Now, lieutenant, directing your attention
23
     to the date of January 16th of last year, were you
24
     working that day and did you sustain an injury that
```

is the basis of your application?

A Yes, sir.

Q Understanding the Board does have your sworn statement, it is one of the things in the Board exhibits so they will have a chance to review that, but could you just briefly describe for us today where you were and what happened to you?

A Okay. I was at Engine 60. Reported for work that morning. And, I think, roughly we got an assist a citizen. It was on Harper, 54th and Harper. Approximately about 1800 hours. We went in. We pulled up. About to assist. I come out of the car. When I was walking up to the car, something flew in my eye. I just assumed it might have been some salt because of the way it burned.

So when it hit me in my eye, it hurt at the time, burning, burning was -- I mean, it was burning super, super bad. I told the guys I am going to back to the rig. Something hit me in the eye.

I went to the rig, got back in the rig, waited until they finished with the patient.

Returned back to the firehouse. I flushed my eye out with the paramedic that was working. And then

we -- I waited for awhile. It was still burning a
little bit and eventually my sight just started
going away. A curtain like came down over my eye.

I notified the Chief. Saw the ambulance. The paramedics came. Took me to University of Chicago and that is when they told me that my retina detached.

Q So the record is clear, which eye was it that this happened to?

A My right eye.

Q The records seem to indicate that you had had some issues with your right eye before this incident. Did you have any medical treatment or problems with the eye before this incident?

A Well, I was informed that I might have said that I had -- what do they call that -- some floaters. And I never knew actually what a floater was until that day. And it just looked like it was a spot that was in my eye. It might have felt like a -- how you get a scar -- whatever you call that on the top of your lid but it felt like something was in the eye. I had a little spot. It was like I would see something but it wasn't really there. I might have mentioned that to the doctor.

1 So I understand that you may have 2 mentioned it but the question I am asking is simply 3 did you in fact have that experience with that in your right eye before the incident? 4 5 Α Did I have what experience? Experiencing something in your right eye 6 Q 7 that was occurring before this incident? 8 Oh, that is what I said. Yes, it was Α 9 like a few days. I guess, I said that, yes. 10 That is accurate information? 11 Right, right. Α 12 Thank you. You mentioned that you did go Q 13 back to quarters and before you were taken to the 14 emergency room that day about how long was it? Was 15 it several hours? Was it a hour? Do you recall? 16 It might have been, if I could guess, 17 maybe a hour maybe, if that. 18 Then subsequent to going to the hospital, Q the records show that you had several different 19 surgeries to your right eye, is that correct? 20 21 Before I went to the hospital? Α 22 No, no. After the hospital and to treat Q 23 24 Α Yes, yes.

```
1
           Q
               -- your right eye, you then had a series
2
 3
           Α
               Exactly.
               -- of surgeries on it?
 4
           Q
 5
           Α
               Yes, sir. Yes, I did.
 6
               That was all with respect to your right
7
     eye, correct?
8
           Α
               Yes.
9
               There was also some mention in the
           Q
10
     records that you have had an issue with your left
11
     eye. Is that also accurate?
12
               Yes. In the process of them treating my
           Α
13
     right eye, I guess they decided to look at both
14
     eyes and they said they seen something in my left,
15
     yes.
16
               Did you understand that they saw a
     retinal tear or a retinal problem in your left eye
17
18
     as well?
19
               Yes, that was what I was told, yes.
20
               Did you subsequently have treatment for
     that left eye, too, some kind of laser surgery?
21
22
                                     They told me it was
               Yeah, like a laser.
23
     something minor. They told me in and out. I was
     actually walking. I left right out of there and I
24
```

1 was still able to see and everything at the time.

Q Can you describe for the Board today, as you are appearing here today, what is the condition with respect to your right eye as far as your vision? How it works in your right eye?

A As of today, it is super -- still super blurry. I can see colors. I can see light. I can see shapes. But if someone was maybe five feet or more, I couldn't -- I wouldn't be able to identify them.

Q So your vision in your right eye is still impaired even though you have had these surgeries to address it? Would that be accurate?

A Yes. They told me it can take up to six months, even a year, to get its best, if it gets any better, that is what I was told.

Q Now let me ask you, since the incident occurred, are you able to drive a vehicle on your own? Like your own time, not when you are working, but just on your own?

A Right I am getting more and more trying

it. I would like someone in the car because it is

building up my confidence to see more on the right

side of me. As long as someone is in there, I have

- tried it. I'm getting more comfortable as the
 days, you know, go.
 - Q And then with respect to your duties with the fire department, as a lieutenant -- I apologize I am not as familiar with those. Could you just tell us as part of your duties as a lieutenant are you required to be able to drive a vehicle when you are on duty?
- 9 A No, sir. No.
 - Q Now you entered service with the fire department, according to the records, in 1986, is that correct?
 - A Yes.

3

4

5

6

7

8

10

11

12

13

- 14 Q Since you went on layup, have you engaged
 15 in any activity by which you have earned income or
 16 money?
- 17 | A No, sir.
- 18 Q Have you engaged in any sporting
 19 activities?
- 20 A No.
- Q Are you taking any medications prescribed by your doctor for the condition of your right eye?
- A Not anymore. I was when it first -24 after the surgery, yes, but at the present time no.

```
1
               MR. PINELLI: Thank you, lieutenant.
2
     That is all the questions I have at this time.
 3
               CHAIRMAN FORTUNA:
                                   Trustees, any
     questions?
 4
 5
               Hearing none.
               MR. PINELLI: Then I would call Dr.
 6
7
     Peters to testify. He has been sworn.
8
                         (Witness previously sworn.)
9
                    MICHAEL I. PETERS, M.D.
10
     a witness herein, having been first duly sworn, was
     examined and testified as follows:
11
12
                          EXAMINATION
13
                       BY MR. PINELLI:
14
               Sir, could you please state your name for
     the record?
15
16
           Α
               Michael I. Peters.
17
           Q
               You are a physician, is that correct?
18
           Α
               Yes, that is correct.
19
               Is a copy of your qualifications as a
           Q
     physician attached to the Board exhibits?
20
21
           Α
               Yes.
22
               Do you perform a function as a consultant
23
     to this fund?
24
              Yes, I do.
```

1	Q In that capacity, do you review medical
2	records, examine or interview applicants, and file
3	a written record with the Board?
4	A Yes.
5	Q Did you file that procedure with respect
6	to Lieutenant Brandon?
7	A Yes, I did.
8	Q Is a copy of your written report marked
9	as Board Exhibit Number 2?
10	A Yes.
11	Q Doctor, due to the current pandemic
12	conditions, did you have the opportunity to
13	interview the applicant as opposed to examining
14	him?
15	A Yes, I interviewed Lieutenant Brandon by
16	telephone.
17	Q During the course of the interview, did
18	he provide you with information regarding his
19	medical issue and his current condition?
20	A Yes, he did.
21	Q Was the information that he provided to
22	you consistent or inconsistent with what you had
23	seen in the medical reports?
24	A The information he provided was

consistent.

Q Doctor, could you please just summarize for the board members with respect to what your findings were after reviewing the medical records and interviewing the applicant with respect to his right eye?

A As Lieutenant Brandon described, he was responding to a motor vehicle incident with a patient assist. A vehicle drove passed him.

Something splashed into his eye. He thought it might have been salt because it burned. It was his right eye. He irrigated it. It didn't get better from the burning standpoint but very quickly he described nearly complete vision loss, which was documented when he went to the ED at the U of C. They diagnosed him with a right eye retina detachment.

He was seen by a specialist from ophthalmology there who determined, when they did a thorough retinal exam, that he had retinal holes and tears and some blood there within his eye and then ultimately he also had a large retina detachment which explained his vision loss.

Due to insurance reasons, he didn't have

his future care at the U of C. He went to the
U of I of Chicago and saw retinology specialists
there. They examined his left eye as well and saw
that he had an asymptomatic horseshoe tear of his
left retina, which was treated with a laser that
day as an outpatient procedure.

He was then scheduled for surgery to repair the retinal tears in his right eye, which was performed by Dr. Lim at the UIC. But then he had a retear and had to have a second surgery and a lens replacement.

During his follow up exams, it looks like the retina has remained healed but because it was separated from its underlying blood supply for a period of time he's lost the neurologic function to perceive light and colors. He has macular involvement. His visual acuity isn't very good in that right eye probably permanently. With both eyes or with his monocular vision using his good eye, his left eye, he is over 25, that is with glasses. I think he's scheduled with his opthamologist in April.

Q You have reviewed the records of Dr. Lim and a Dr. Monique Munro, is that correct?

- 1 A Yes.
- Q Dr. Lim, Jennifer Lim, performed the surgery on his right eye, is that correct?
 - A Yes.

- Q Did she make any comment about the condition of the eye in terms of what she saw as far as how long the condition had been there?
- A Yes. During the first surgery, she commented on the appearance of the torn retina -- description of what she saw in terms of how the retina appeared and scar tissue that was present. She said that it had been there a long time.
- Q And then with respect to Dr. Munro, she also commented, did she not, on the retinal detachment in the right eye and whether or not it was caused by this incident?
- A Yes. She put in writing that he had restrictions, based on his visual acuity of the right, but that the retinal detachment itself was not from trauma or from a duty incident.
- Q Did she mention as well that this type of symptom can sporadically occur in individuals based on their condition of their eye over time, age and so forth?

A Yes. She said it could happen spontaneously to otherwise healthy people.

Q Does the fact that he also had a similar condition in his left eye indicate to you anything about why he had the condition in his right eye as well?

A I think the natural history of retinal disease leading up to a tear and having it in the left eye would strongly suggest that Lieutenant Brandon has underlying retina disease.

I know that when I spoke to him he had -I don't think he completely understood the meaning
of the word "floater" when they were asking him
about floaters. He explained that today and he
explained that to me. But he had some dots in his
visual field in the right eye before the duty
incident. At least one of the doctors documented
he was also seeing flashing lights. Although, in
my discussion with Lieutenant Brandon, he didn't
remember that. But those are signs of impending
retina detachment.

In the left eye, in 2019, he was having floaters and he was diagnosed with posterior vitreous detachment. That is where the jelly part

within the ball of the eye, that is what gives the eyeball its shape, dries out with age and pulls on the retina, which is the membrane in the back of the eye, and makes small holes and tears. And the result of that is you will see floaters or black dots and sometimes flashing lights. And then sometimes it remains asymptomatic. Like for his left eye, he had a large tear but was asymptomatic and it was repaired with laser.

It would be very likely to suspect that he would have the same kind of disease on the right eye.

Based on the appearance of what Dr. Lim described in her surgery, it appears that those retinal holes and tears were present before the duty incident.

Q Getting to the nub of the matter I guess, the incident he described that something got into his eye on that date, from what he described happened, is that the type of thing that would have caused or exacerbated I guess the condition in his right eye that was going on?

A We know that blunt ocular trauma, getting hit with something to the eyeball, can definitely

be a cause of retinal detachment. But in this case

it is not entirely clear what hit him in the eye.

It sounds like it was probably salt. It could have

been grains of salt or pieces of salt. Whatever it

was it caused burning, that would fit with salt.

It doesn't appear that it was the type of blunt ocular trauma that would be expected to cause a retinal detachment. He wasn't hit with a large object to the eye or face.

When the opthamologists did their exams, you know, the same day of his injury, they did not describe any external ocular injury. Such as a corneal abrasion or a hyphema or a subconjunctival hemorrhage. These would be things that you would see if somebody got hit in the eye with a degree of force.

Q Based upon that and your review of the records, would you agree with Dr. Monro's statement that the detachment was not related to work trauma of this incident or disagree with it?

A I agree with Dr. Monro's statement about the etiology or the cause of the retinal detachment.

MR. PINELLI: Thank you, doctor. That's

all the questions I have of the doctor.

CHAIRMAN FORTUNA: Trustees, any

3 questions?

Hearing none.

MR. PINELLI: Lieutenant Brandon, I have asked the doctor questions, you just heard him, and the answers. Do you have anything you wish to ask of the doctor?

MR. BRANDON: Yes. Dr. Munro is only -she wasn't someone that was taking care of me. She
was just pretty much writing down what Dr. Lim was
telling her. It was really not two people against
one, you know. She just repeating what she's been
told.

And I do understand, I have been doing my research, that I know -- I have talked to several people that have floaters for, you know, something in the eye and they never had a detachment.

And so I get both sides. I understand what he is saying. But I have known people that have had floaters and never had no issues. And the fact of the matter is I could see when I went to work that morning and I couldn't after something hit me in my eye.

Like I said, I understand exactly what he's saying but he still can't stop to understand that that was happening.

And the other thing is that when I went to the University of Chicago, they told me it was an emergency. I need to get to surgery. I was going to go Monday. But I called Medical because Medical was closed on the weekend because that is when it happened and I was told, no, you cannot have the surgery. You cannot go there. You have to come to Medical first or you will be paying for this on your own.

I was, you know, distracted. I was caught between what should I do? This is my vision but can I afford it? You know, if they do all this, what am I going to do with the payment? I didn't know what to do. I prayed on it and everything.

So I went on and went to Medical and in the process of doing that it went a week or two out. And like the doctor said, that is probably why I can't see out of my eye today. If they would have probably did the surgery immediately like I was told to, I would probably be able to see right

1 now. 2 MR. PINELLI: That sounds like a 3 statement you made to the Board to make your point, that's fine. I just wanted to release the doctor 4 5 from any more testimony. MR. BRANDON: That's fine. 6 7 MR. PINELLI: Unless you have a specific 8 question for him, then I would say his testimony is 9 completed. MR. BRANDON: That is fine. 10 I don't have 11 any more questions. 12 MR. PINELLI: Thank you, doctor. 13 Then you, obviously, made some points to Is there anything you wish to add to 14 the Board. 15 that before they conclude the evidence or have you 16 covered everything? 17 DOCTOR PETERS: I think I have covered 18 everything. 19 MR. PINELLI: I actually meant that for the Lieutenant, but, thank you, doctor. 20 21 DOCTOR PETERS: Sorry. 22 MR. PINELLI: That is okay. 23 testimony is done. I was just asking Lieutenant 24 Brandon if there is anything else, other than what

1	he already said to the Board, that he wishes to say
2	before the evidence is closed?
3	MR. BRANDON: No, I think that is all I
4	have to say.
5	MR. PINELLI: Thank you. Then the
6	evidence in this matter is completed.
7	MEMBER MURPHY: Mr. President, I would
8	like to make a motion to go into executive session
9	based on Section 2(c)4 of the Open Meetings Act.
10	MEMBER SHERIDAN: Second.
11	CHAIRMAN FORTUNA: Motion to go into
12	executive session by Trustee Murphy. Seconded by
13	Trustee Sheridan.
14	Trustee Murphy.
15	MEMBER MURPHY: Yes.
16	CHAIRMAN FORTUNA: Trustee Sheridan.
17	MEMBER SHERIDAN: Yes.
18	CHAIRMAN FORTUNA: Trustee Soni.
19	MEMBER SONI: Yes.
20	CHAIRMAN FORTUNA: Trustee Martin
21	MEMBER MARTIN: Yes.
22	CHAIRMAN FORTUNA: Trustee Tebbens.
23	MEMBER TEBBENS: I will abstain.
24	CHAIRMAN FORTUNA: Trustee Valencia.

1	MEMBER VALENCIA: Yes.
2	CHAIRMAN FORTUNA: And I am a yes.
3	We are in executive session.
4	(Whereupon, the Board went into
5	Executive Session off the record.
6	No action was taken in Executive
7	Session.)
8	MEMBER MURPHY: Mr. President, I'd like
9	to make a motion to grant the benefits requested by
10	Lieutenant Marlon Brandon.
11	CHAIRMAN FORTUNA: There is a motion to
12	grant by Trustee Murphy. Is there a second?
13	MEMBER MARTIN: Second.
14	CHAIRMAN FORTUNA: Second by Trustee
15	Martin.
16	Trustee Murphy.
17	MEMBER MURPHY: No.
18	CHAIRMAN FORTUNA: Trustee Sheridan.
19	MEMBER SHERIDAN: No.
20	CHAIRMAN FORTUNA: Trustee Soni.
21	MEMBER SONI: No.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: No.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

1	MEMBER TEBBENS: No.
2	CHAIRMAN FORTUNA: Trustee Valencia.
3	MEMBER VALENCIA: No.
4	CHAIRMAN FORTUNA: I am a no.
5	MEMBER MURPHY: I would like to make a
6	motion to deny the request by Lieutenant Marlon
7	Brandon.
8	MEMBER VALENCIA: Second.
9	CHAIRMAN FORTUNA: There is a motion to
10	deny by Trustee Murphy. Seconded by Trustee
11	Valencia.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee Soni.
17	MEMBER SONI: Yes.
18	CHAIRMAN FORTUNA: Trustee Martin
19	MEMBER MARTIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Tebbens.
21	MEMBER TEBBENS: Yes.
22	CHAIRMAN FORTUNA: Trustee Valencia.
23	MEMBER VALENCIA: Yes.
24	CHAIRMAN FORTUNA: I am a yes.

1 Motion carries. 2 Brandon, can you hear me, sir? 3 MR. BRANDON: Yes, I am on. CHAIRMAN FORTUNA: Based on the evidence 4 that we have heard and considered, the Trustees 5 6 have voted to deny the benefit that you have 7 requested. You will be notified by mail of the 8 Findings of Fact and the Board's decision. 9 Thank you. 10 MEMBER TEBBENS: Mr. Chairman, I don't 11 know if I need a motion for this but there was some technical difficulties during public comments. 12 13 There is an individual that would have liked to 14 have spoken. Will you do that or will I need a 15 motion to suspend the rules. 16 CHAIRMAN FORTUNA: I don't think I can 17 redo that because we already moved on. 18 MEMBER TEBBENS: I will make a motion to suspend the rules. 19 20 CHAIRMAN FORTUNA: 21 MS. BURNS: Vince, we have another 22 hearing, right? 23 MR. PINELLI: We do have a matter. I 24 don't think it's going to be contested but we do

1 have another matter. 2 MS. BURNS: So now is the time that 3 Trustee Tebbens wants to do the motion. It would be a motion to go out of the regular order of 4 5 business to allow for public comment, even though 6 the period of time for public comment has lapsed. 7 It would be contrary to your policy, 8 which says that individuals wishing to address the 9 Board must be present to provide their comments at 10 the appropriate time set forth in the Board's 11 meeting agenda. That being said, he has the right 12 to make that motion to go out of the regular order 13 of business. 14 MEMBER TEBBENS: Based on the technical 15 difficulty that we experienced both with the 16 applicant today, who had difficulty getting on, 17 that is consistent with the difficulty that the 18 individual had for public comment. MEMBER MARTIN: I will second that 19 20 motion. 21 CHAIRMAN FORTUNA: There is a motion and 22 there is a second by Trustee Martin. 23 Trustee Murphy.

MEMBER MURPHY: Yes.

24

1	
1	CHAIRMAN FORTUNA: Trustee Sheridan.
2	MEMBER SHERIDAN: Yes.
3	CHAIRMAN FORTUNA: Trustee Soni.
4	MEMBER SONI: Yes.
5	CHAIRMAN FORTUNA: Trustee Martin
6	MEMBER MARTIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: Yes.
9	CHAIRMAN FORTUNA: Trustee Valencia.
10	MEMBER VALENCIA: Yes.
11	CHAIRMAN FORTUNA: I am a yes.
12	Motion carries.
13	MR. WELLER: As I understand it, we are
14	now going to allow public comment?
15	CHAIRMAN FORTUNA: Yes. I better go
16	through that once again.
17	Public Comment. Consistent with Public
18	Act 91-0715 and reasonable constraints determined
19	by the Board of Trustees, at each regular meeting
20	of the Board or its committees that is open to the
21	public, members of the public may request a brief
22	time to address the Board on relative matters.
23	So now are there any requests for public
24	comment?

1 MR. WELLER: We have one. Any others? 2 Chris, can you identify this individual by the last four digits of their phone number? 3 MR. MORALES: Yes, I identified this 4 5 person to be Mr. Hesslau. MS. BURNS: Mr. Hesslau, the floor is 6 7 yours, if you would like to address the Board. 8 MR. HESSLAU: Thank you, very much for 9 the opportunity to speak to you guys again. 10 As you can imagine, there has been quite 11 a bit going on with my family and I over the past 12 two weeks. I respect the way that this system 13 works. 14 I have something that I would like to 15 just to speak and just kind of give my piece. 16 I joined CFD in 2017 as a candidate fire 17 paramedic and finally fulfilled my life goal of 18 belonging to the best fire department in the 19 country. 20 During my previous experience in EMS, I 21 felt comfortable enough to take a promotion early 22 on in my career to the rank of PIC. 23 I was assigned to Ambulance 22, House of 24 Engine 72, Tower 34 and Battalion 23. I served

alongside some of the bravest and best in the field in the southeast side of the City of Chicago.

The amount of pride that I took in saying that I belonged to Ambulance 22 of the Chicago Fire Department is immeasurable. Seeing firsthand the acts of courage that my fellow brothers and sisters put up on display every day was inspiring. It made me want to become the best paramedic that I could be.

People are always talking about this division within the department between firefighters and paramedics. I have had so many horror stories told to me about this. But in the limited experience that I had with this department, that is something that I have never seen. In fact, some of the most supportive people during this time came from the firefighters lending a hand.

An example of this was due to how symptomatic I was before I received treatment at the Mayo Clinic. Engine 86 came out to my house in the winter of 2020 to dig out my families vehicles that were buried in snow. Not because I asked them to but because they heard my story and wanted to help.

When I was first denied access to the Mayo Clinic, the outpouring of both support and love by both firemen and paramedics was overwhelming.

There was no division out of this department. The division may have existed in years past but it is not there now. We are one.

Obviously, you guys know about the ruling that happened on the 26th of January with me being denied my rights to the Duty Disability.

This shock came after being classified as quote maximum medical improvement end quote and told by the Covid specialist at the world renown Mayo Clinic that quote due to his medical condition, it is my medical opinion that he would not be able to return back to his job as a paramedic or in other similar safety sensitive condition on a medical more probable than not basis end quote.

Even with this extremely, my opinion,

definitive statement, the Pension Board, which I

understand how the process works, and the doctor,

who represents the Pension Board, felt the thoughts

and diagnosis from the world renown Mayo Clinic

were not accurate and took the advice more so from the Pension Board doctor, who, to the best of my knowledge, is not a Covid specialist.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

I am not here today to talk badly about you guys or to talk badly about the doctor or anyone else. I am here today to talk about the actions that happened today are going to effect what happens tomorrow.

If we find it appropriate that a Local 2 member in good standing with the union and the Region 11 system, who works for one of the busiest ambulances on the southeast side of the City, who contracted Covid during the year of 2020 before any form of vaccine was available, who developed post-Covid symptoms, who has documented cases of TIA mini strokes on file, who has a documented case of myocarditis, who was treated by one of the most well-respected hospitals systems in the world being the Mayo Clinic. Who has had more syncopal episodes that he would care to admit due to these post-Covid complications. Who was terrified for his life. To be cast aside and not given what he is owed is wrong.

I am not here today to point fingers or

to put blame on anyone or any entity but the fact of the matter remains the same.

The only way for me to return to work at the CFD is for me to find a doctor to go against what my Mayo Clinic physicians have said and that is wrong and that is something that goes against every fiber of my being and that will not be done on my part.

My family has gone to hell and back since November of 2020 until today. What is sad about that is that in all reality the end is nowhere in sight for us. But one thing that my father engrained in my brain from a young man is that integrity is everything. Without integrity, you are nothing.

I plan on teaching my four and five year old children the same morals.

I cannot in good conscience take the easy way out and accept what is being ruled against me as final. All the while teaching my children to stand up for what is right while I, as their father, their role model, chooses not to. That will never happen.

And I am speaking before you guys today,

```
1
     not only the proud member of Local 2, a fellow
2
     brother to some and a paramedic, but also the man
 3
     who will not allow his name to be dragged through
     the mud.
 4
 5
               Thank you.
 6
               CHAIRMAN FORTUNA:
                                   Thank you.
 7
               MEMBER TEBBENS: God bless, you Danny.
     Good luck to you.
8
 9
               MS. BURNS: Any other comments, Kelly?
10
               MR. WELLER: There were no other raised
11
     hands.
12
               MS. BURNS: Then we will go back to the
13
     regular order of business. The next matter is the
14
     Flood matter.
15
               Vince is still on so he will be happy to
16
     address that.
17
               This is a woman whose Widow's Annuity
18
     payments have been suspended by this Board for the
     last couple of years. I believe since 2019, Vince.
19
20
               MR. PINELLI: Yes.
21
               MS. BURNS: It was brought to our
22
     attention that the marriage upon which she relied
23
     for benefits may have been fraudulently obtained.
24
     In other words, she wasn't really married to the
```

1 individual who she claimed to have been married to. 2 Two or three years ago the Board 3 suspended the widow's annuity payments. We are now bringing the matter back to you today to formally 4 5 terminate the benefits, if that is your decision. In which case, we would then notify her and she 6 7 again would have the right to appeal just like any other applicant. 8 9 Okay, Vince. 10 MR. PINELLI: Thank you, Mary Pat. 11 Let the record reflect this is a hearing to determine whether the Widow's Annuities benefit 12 previously granted to Jeanne Flood, in 2006, which 13 was suspended by this Board in November of 2019, 14 15 should now be terminated. 16 With respect to that, I present to the 17 Board for its consideration what's been marked as 18 Board Exhibits 1 through 12. At this time, Mr. Chairman, I would move for admission of Board 19 20 Exhibits 1 through 12 into the record. 21 CHAIRMAN FORTUNA: Admitted without 22 objection. 23 (Board Exhibits 1 through 12 were 24 admitted into the record.)

1 MS. BURNS: I apologize for interrupting 2 but are you going to explain that notice was given 3 to Ms. Flood? MR. PINELLI: Yes, that was exactly what 4 5 I was going to do. 6 MS. BURNS: Thank you. 7 MR. PINELLI: Board Exhibit 1 is a Notice of Hearing that was sent to Ms. Flood about this 8 9 hearing. The date and time, location, what her 10 rights are, what she could do to participate in the 11 hearing. 12 Board Exhibit Number 2 is a confirmation 13 of signed delivery of that notice, which was sent 14 to her so she did accept and sign for it as the 15 record reflects from FedEx. It was a signature 16 delivery and the record from FedEx indicates that 17 she actually signed for it. 18 We have pretty solid evidence that she has knowledge of the hearing, was given this notice 19 that she could participate, if she so chose to do 20 21 so. 22 To my knowledge, we have received nothing 23 from her indicating her desire to participate in

the hearing. And, obviously, she's not

24

1 | participating at this time as well.

That being the case, I feel very confident the Board can move forward after giving her due notice of this hearing.

So the record is clear, this isn't the first notice she's had about the issue. As Mary Pat explained, this goes back to 2019 when the information was first provided to the Fund staff, that there was a question about this marriage.

Subsequently there were attempts to obtain the proper certified copy of the marriage certificate that the Board could rely on in order to determine that it was a valid marriage, which actually was a remarriage because they were married initially, then they divorced and then allegedly remarried in 1992. It is that second marriage that is at issue here.

In any event, she did get proper notice.

She's not here to participate. The records that
you have in the Board Exhibits 4 through 12 lay out
pretty clearly that the Board does not have a

certified record of this marriage and through staff
we attempted to get that information both by
reaching out to the Register, who is the one who

has the official marriage records. They directed
the staff to the actual church where the marriage
was supposed to have taken place as they repository
of a record, if there was one.

So staff did that. They contacted the church and the church provided a response basically saying we have no record of such a marriage ever.

It wasn't just we don't have a record of that date, we don't have a record that such a marriage ever actually occurred at that church.

In addition to that, if you look at the reported marriage certificate itself, it lists on the marriage certificate as the witnesses, so what I am looking at is Board Exhibit 6 at the moment this is the purported marriage certificate, and at the bottom it indicates the witnesses to this purported marriage are George Kenton and Edna Kenton, who are apparently the parents.

Through other investigation, we were provided documents of death certificates of those two people, which are Board Exhibits 7 and 8.

George Kenton died in October of 1982 so ten years before this purported marriage occurred. Edna Kenton died in January of 1958 which is even longer

before the date of this purported marriage.

So, given that information, I think there is a very clear fundamental question as to whether or not this certificate that was provided to the Board is fraudulent, but certainly there are serious questions as to the authenticity of it.

We made a very good attempt through staff to try to get an authentic record of marriage and were unsuccessful in going to the source for such a certificate, if in fact it had occurred.

Between that, the failure to provide an authenticate certificate, and the questions that had been raised on the certificate that was provided to us, I think the Board was well within its rights and purview, and, in fact, prudent to suspend this benefit back in November of 2019 when it did that.

Now having given the purported widow plenty of opportunity of notice and the opportunity to provide us with countervailing evidence or evidence to support this purported marriage and she has failed to do so, I think there is a record here that is very sufficient for the Board to now just terminate this benefit at this time.

1 MEMBER MARTIN: Mr. President, I'd like 2 to make a motion to terminate the benefit. 3 MEMBER SONI: I have one question. happens to the benefits that were previously paid? 4 5 MS. BURNS: That is an excellent question, Trustee Soni. If this Board determines 6 7 to terminate the benefit today, then we will be back to you next month putting together a record 8 9 that establishes that there may be a reasonable 10 suspicion that for the period of time she received 11 the benefits that those benefits were received fraudulently and I will ask you then to report this 12 13 matter to the State's Attorney. 14 She had received approximately \$300,000 15 before we suspended this benefit. We can't really 16 take it back from her but we can definitely, 17 consistent with your obligations under Section 18 1-135 of the Pension Code, we can report the matter to the State's Attorney, if that is the Board's 19 direction. 20 21 CHAIRMAN FORTUNA: Trustee Soni, are you 22 satisfied with that explanation? 23 MEMBER SONI: Yes, President Fortuna. 24 Thank you, very much. Thank you, Mary Pat.

1	MS. BURNS: Thank you, Trustee Soni.
2	CHAIRMAN FORTUNA: There is a motion by
3	Trustee Martin.
4	MEMBER MURPHY: Second.
5	CHAIRMAN FORTUNA: Seconded by Trustee
6	Murphy.
7	MS. BURNS: Ms. Flood, we just want to
8	make sure that you are not on the phone. There are
9	several unidentified numbers. Are you available on
10	this line? If so, please press star six.
11	Not hearing from Ms. Flood, I think then
12	your motion is ready to be voted upon, sir.
13	CHAIRMAN FORTUNA: Once again there is a
14	motion by Trustee Martin. Seconded by Trustee
15	Murphy.
16	Trustee Murphy.
17	MEMBER MURPHY: Yes.
18	CHAIRMAN FORTUNA: Trustee Sheridan.
19	MEMBER SHERIDAN: Yes.
20	CHAIRMAN FORTUNA: Trustee Soni.
21	MEMBER SONI: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: Yes.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

1	MEMBER HERBENG V
1	MEMBER TEBBENS: Yes.
2	CHAIRMAN FORTUNA: Trustee Valencia.
3	MEMBER VALENCIA: Yes.
4	CHAIRMAN FORTUNA: I am a yes.
5	Motion carries.
6	MEMBER MURPHY: Moving on, Mr. President,
7	I'd like to make a motion to approve the Board
8	Physician's recommendations for reviews.
9	MEMBER SONI: Second.
10	CHAIRMAN FORTUNA: There is a motion by
11	Trustee Murphy. Seconded by Trustee Soni.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee Soni.
17	MEMBER SONI: Yes.
18	CHAIRMAN FORTUNA: Trustee Martin
19	MEMBER MARTIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Tebbens.
21	MEMBER TEBBENS: Yes.
22	CHAIRMAN FORTUNA: I am a yes.
23	Motion carries.
24	MEMBER MURPHY: Moving on to Investments,

1 I would like to turn this over to Trustee Martin 2 and Lorna. 3 CHAIRMAN FORTUNA: Trustee Martin. MEMBER MARTIN: We have a couple of 4 motions that came out of the Committee yesterday. 5 I think, Lorna, if you want to take over from here. 6 7 MS. SCOTT: The Committee did meet yesterday. There were four items on the agenda. 8 The Committee reviewed the 2021 MWDBE 9 10 Broker Utilization and we are meeting our targets 11 there. The Committee reviewed the Statement of 12 13 Investment Policy and after discussion the 14 Committee is recommending adopting the revised 15 Statement of Investment Policy. 16 The third item, the Committee considered 17 Callan's recommendation to issue you a RFP for 18 infrastructure manager. After discussion, the Committee is recommending issuing that RFP. 19 The final agenda item was the Investment 20 21 Report. Brady discussed Fund performance for 22 fourth quarter of 2021 and I provided an update on 23 Fund performance for January of this year. 24 With that synopsis of the Committee, I am

1	looking for the motions to ratify the Committee
2	recommendations related to the revised Statement of
3	Investment Policy and the RFP.
4	MEMBER MURPHY: Mr. President, I'd like
5	to make a motion to adopt the recommendation of the
6	Investment Committee to revise the Statement of
7	Investment Policy as presented. Is there a second?
8	MEMBER MARTIN: I will second it.
9	MEMBER MURPHY: I would like to take the
10	vote now. Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	MEMBER MURPHY: Trustee Soni.
13	MEMBER SONI: Yes.
14	MEMBER MURPHY: Trustee Martin
15	MEMBER MARTIN: Yes.
16	MEMBER MURPHY: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	MEMBER MURPHY: I am a yes.
19	Motion carries.
20	I would like to make another motion to
21	adopt the recommendations of the Investment
22	Committee to approve the issuance of a RFP for an
23	infrastructure manager.
24	MEMBER MARTIN: I'd second it.

1	MS. BURNS: Seconded by Martin.
2	MEMBER MURPHY: Roll call vote.
3	Trustee Sheridan.
4	MEMBER SHERIDAN: Yes.
5	MEMBER MURPHY: Trustee Soni.
6	MEMBER SONI: Yes.
7	MEMBER MURPHY: Trustee Martin
8	MEMBER MARTIN: Yes.
9	MEMBER MURPHY: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	MEMBER MURPHY: I am a yes.
12	Motion carries.
13	MS. SCOTT: The next item was the
14	Investment Report and I did cover that in
15	Committee.
16	The last item, consideration and approval
17	of Fund rebalancing, that we have to cover still.
18	Looking at the rebalancing template, this
19	shows your allocation as of February 11th. We have
20	a million dollars at Northern Trust. Jackie is
21	going to need about \$28.9 million at this point in
22	time to cover benefit payments at the end of the
23	month.
24	Without any City contributions, which we

are hoping for prior to month's end, this is the
worst case scenario, we get nothing, we need \$28.9
million for benefit payments.

What I am looking for is we need to raise \$29 million. That plan is to sell \$14 million in equities or U.S. equities, sell \$5 million out of Global ex-U.S. and take \$10 million from fixed income, that raises our \$29 million. We transfer \$28.9 million to Chase. That leaves us with \$1.1 million of cash at Northern.

Looking at our variance against target post-withdrawal, we remain overweight in equities, offset by an underweight to fixed income.

The cash raise again will only be necessary if we do not receive any contributions.

So this, again, is the worst case scenario, and that is where the motion that I am looking for is to raise up to \$29 million as indicated on the rebalancing template. Subject to modification by the CIO, by me, if we don't have to raise all this cash, I won't raise it all, pending the receipt of City contributions.

MEMBER SONI: To Lorna's point, we are proactively trying to get that cash out hopefully

by the beginning of next week. We are just working
on that.

This would be the portion that is related to the non-property tax, Lorna. And I think Craig might be in conversations with you about this but our goal is to try to get that out next week.

If that happens, just to remind me of the cutoff. I think you need cash by the 25th at latest is it?

MS. SCOTT: So it is the last day of the month. Actually, this cash is very liquid. So within three business days of the last day of the month would be enough time. By the 25th would be good, by the 24th would be better.

MEMBER SONI: Our goal is trying to do it by the 22nd or 23rd. We are just working through calculations and we'll work with you on that.

MS. SCOTT: In the meantime, again, this is worst case scenario. In the event we don't get anything, I would have to raise this cash. That is where I am looking for the motion to raise this cash subject to modification.

MEMBER MURPHY: Mr. President, I'd like to make the motion.

1	MEMBER MARTIN: Second.
2	CHAIRMAN FORTUNA: There is a motion by
3	Trustee Murphy. Seconded by Trustee Martin.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee Soni.
9	MEMBER SONI: Yes.
10	CHAIRMAN FORTUNA: Trustee Martin
11	MEMBER MARTIN: Yes.
12	CHAIRMAN FORTUNA: Trustee Tebbens.
13	MEMBER TEBBENS: Yes.
14	CHAIRMAN FORTUNA: I am a yes.
15	Motion carries.
16	MS. SCOTT: With that, that concludes
17	Investments. We are moving on to the next item.
18	This is Jackie.
19	MS. VLAHOS: Expenditures. All the
20	expenditures, you have the ability to review those.
21	They are basically the normal monthly expenditures.
22	The only change that should have been
23	updated in BoardPaq is originally in the Budget we
24	had proposed to have a rental for a folder stuffer

machine. You can see on our expenditures you will see that we have come to the conclusion, I think it is a better option, we discussed with Mary Pat our attorney as well as Executive Director, to purchase this machine instead.

You are going to see that asterisk and it's going to be labeled Quadient. I think it is for \$10,000. That is the only thing I really want to highlight. Any kind of rental that we have already paid we will get credit into the future.

MEMBER MARTIN: Cash needs.

MS. VLAHOS: Cash needs. Lorna just covered that. Cash needs was basically the same thing as she was saying. We have a shortage for cash of \$28 million. She just went over that. \$28.7 million for the month of February.

Like Reshma had said as well, basically, we're anticipating to have our non-real estate taxes come in which the amount is like around \$23.3 million. With that, we will still need about \$5 million in property taxes in order to cover our shortage for our cash.

Last year around February 19th is when we started receiving those property taxes for the due

1	date for March 1st. And last year in February we
2	received approximately \$20 million in property
3	taxes.
4	Between the non-real estate portion, like
5	they were discussing for the 23.3 million, plus
6	property taxes, we would need an additional \$5
7	million. It seems likely we won't have to do a
8	draw down and that is what we are anticipating.
9	We still have on the next page the cash
10	flow projection showing that we could possibly need
11	a transfer of the \$28.9 but it is very unlikely.
12	CHAIRMAN FORTUNA: Thank you.
13	MEMBER MURPHY: Mr. President, I'd like
14	to make a motion to approve those administrative
15	expenses as they were presented.
16	MEMBER SHERIDAN: Second.
17	CHAIRMAN FORTUNA: There is a motion by
18	Trustee Murphy. Seconded by Trustee Sheridan.
19	Trustee Murphy.
20	MEMBER MURPHY: Yes.
21	CHAIRMAN FORTUNA: Trustee Sheridan.
22	MEMBER SHERIDAN: Yes.
23	CHAIRMAN FORTUNA: Trustee Soni.
24	MEMBER SONI: Yes.

1	CHAIRMAN FORTUNA: Trustee Martin
2	MEMBER MARTIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Tebbens.
4	MEMBER TEBBENS: Yes.
5	CHAIRMAN FORTUNA: I am a yes.
6	Motion carries.
7	MEMBER MURPHY: Moving on to the
8	Legislative Report.
9	MR. WELLER: I have asked Brandon Phelps
10	from Phelps Barry to be here.
11	MR. PHELPS: Good morning, ladies and
12	gentlemen. Thanks for having me. I am Brandon
13	Phelps with Phelps Barry and Associates.
14	As you all may know, session was in full
15	swing. They were out last week because of the
16	weather but they are back in. House and the
17	Senate.
18	It is a very busy week with the House
19	having committee deadlines this week so everybody
20	in the House are trying to get their bills out
21	because we don't know if there is going to be any
22	extensions or not.
23	But we have spoken to the House pension
24	staff, the Senate pension staff, and numerous

- 1 legislators. At this time there are three bills
- 2 that are moving in the Senate that effects you.
- 3 There is only two bills that -- one has already
- 4 moved and one will be moving in the House.
- 5 At this time, in the Senate, there will
- 6 be Senate Bill 4053, Senate Bill 2952, Senate Bill
- 7 | 3177 and I will go through those with you real
- 8 quick. I know you are very busy.
- 9 Senate Bill 3137 is Leader Cunningham's
- 10 | trailer bill. All we are doing or what he is
- 11 | trying to do is reinstate the Age and Service
- 12 requirements for a refund.
- 13 | Senate Bill 2952 is Senator Van Pelt's
- 14 | bill. What it does it allows the Chicago City
- 15 | Treasurer to appoint a designee in his or her
- 16 | absence in all matters with the Laborers and
- 17 Retirement Board Employees Annuity and Benefit Fund
- 18 and also the Firemen's Annuity and Benefit Fund of
- 19 Chicago, that is all that does.
- 20 The last one in the Senate is Senate Bill
- 21 4053. It is Senator Martwick. This more or less
- 22 | raises the annuity from 125 percent of the Federal
- 23 | Poverty Level to 150 percent of the Federal Poverty
- 24 Level, that is all he is doing now.

1 Senator Martwick as you know has done a 2 lot of bills that effect you. This year he more or 3 less is focusing on the University Retirement System and the State Employees System. 4 5 In the House, House Bill 3662, Leader He has already passed that and it was 6 Evans. 7 unanimous. That more or less amended the Workman's Comp Act to add MRSA. 8 9 Also, the last bill that will be moving 10 in the House that effects you is House Bill 4488. 11 That is Representative Bill Gattos' bill and that 12 mirrors Senate Bill 2952 to allow the Chicago City 13 Treasurer to appoint a designee to those Pension 14 Boards in her absence or his absence. 15 With that, they are supposed to get out 16 April 8th. I don't know how they are going to do 17 that but they are going to be in there quite a bit 18 here in the last of February/March and then just a little bit of April. 19 20 The rumor is if they do get out April 21 8th, they might have to come back to do some 22 cleanup maybe after the primary. 23 With that, I will take any questions.

MEMBER TEBBENS:

Brandon, Rob Tebbens

24

```
1
     here. What was the first bill again?
 2
               MR. PHELPS: Senate Bill 4053.
 3
               MEMBER TEBBENS: Refund cleanup?
               MR. PHELPS: It just raises the annuity
 4
 5
     from 125 percent to 150 percent of the Federal
 6
     Poverty Level.
 7
               MEMBER TEBBENS: 3177 is the one I was
8
     talking about.
 9
               MR. PHELPS: 3177 was Leader Cunningham's
10
     bill. It reinstates the Age and Service
11
     requirements to get a refund. If a paramedic or
12
     firefighter would leave your fund and go to another
13
     department.
14
               MEMBER TEBBENS: I am familiar it is
15
     cleanup. What is the status of it right now?
16
               MR. PHELPS: It's just moving. He has
17
     got it in Committee. He's got a deadline coming
18
     up. It has to pass by April 1st, Rob.
               MEMBER TEBBENS: Is there a companion
19
     bill in the House or anything?
20
21
                            No. No, there wasn't.
               MR. PHELPS:
22
                                Thank you.
               MEMBER TEBBENS:
23
               CHAIRMAN FORTUNA:
                                  Thank you, Brandon.
24
               We have to move real quick here.
```

1 MR. PHELPS: Thank you, everybody. 2 MEMBER MURPHY: Kelly, do you have 3 anything to include? MR. WELLER: I do have a couple items to 4 5 report on and we do have one action item. As we have done in the past, whenever 6 7 there is a new conference that is added to the 8 approved training and ethics list, we're going to 9 go ahead and keep an updated rolling list. 10 With that, there was an addition made in 11 February that the Board would need to vote on. 12 am happy to go into more detail. It is a 13 comprehensive list. 14 With that, I would ask for a motion to 15 approve the amended training and ethics development 16 opportunities. 17 MEMBER MURPHY: I'd like to make a motion 18 to approve the revised list. 19 MEMBER TEBBENS: Second. 20 CHAIRMAN FORTUNA: Motion by Trustee 21 Seconded by Trustee Tebbens. Murphy. 22 Trustee Murphy. 23 MEMBER MURPHY: Yes. 24 CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: Yes.
2	CHAIRMAN FORTUNA: Trustee Soni.
3	MEMBER SONI: Yes.
4	CHAIRMAN FORTUNA: Trustee Martin
5	MEMBER MARTIN: Yes.
6	CHAIRMAN FORTUNA: Trustee Tebbens.
7	MEMBER TEBBENS: Yes.
8	CHAIRMAN FORTUNA: I am a yes.
9	Motion carries.
10	MEMBER MURPHY: I'd like to ask counsel
11	to represent any legal updates that she might have.
12	MS. BURNS: There is really nothing new.
13	We have one matter involving a widow.
14	Trustees might remember from December
15	2020 to May 2021 we dealt with the Rogers family.
16	We dealt with them in connection with a child
17	Jayden, who was reaching the age of majority. He
18	wasn't living with his parents anymore. He was
19	living with a brother and the Fund worked to make
20	sure that the brother who was an adult taking care
21	of his sibling was receiving the child's annuity
22	until Jayden hit 18.
23	It was a complicated process. We had
24	trouble really with the family getting them to sign

the requisite paperwork but all that worked out.

Fast forward, the mother, Ms. Rogers, who is our widow's annuitant, her situation seems to be deteriorating. Staff has done a great job. Lori is outstanding in how she has handled this for this woman.

The son is trying to move the account into his name. Same elder son that I dealt with with Jayden, the younger sibling. Matthew the older son is trying to move the account into his name, to his online bank, instead of having it go directly to the mother who is suffering from some age related illnesses.

What we want to ask you to do, because it appears that the son may be exerting some improper influence over the mother and it appears that the mother, although the son says she is living with him, Lori has verified with social workers, with the Public Guardian, that this woman is actually in a nursing home. She is living at Symphony Southside Nursing Home for Rehabilitation.

We have been holding the annuity pending presenting this matter to the Board. It would be our recommendation that we continue to hold the

monthly annuity so that we make sure that the money is going to the nursing home or to the son, if in fact he is caring for the mother. But because there is a Public Guardian that is going to be appointed to help with this woman, we want to give it some time to be able to make sure that the money is being preserved and again going to be used in her best interest because staff has some concern that the son may not be using the money to advance his mother's interest.

With that, unless there are questions, consistent with this Board's authority to make sure that its members are protected, it would be our advice that the payments be formally suspended pending resolution of this issue, with staff having discretion, Kelly in particular, and after legal signs off on it, to have those payments directed either to the nursing home or to the Public Guardian, if in fact the matter is resolved prior to the next meeting.

MEMBER MURPHY: I would like to make a motion based on the facts as presented by counsel.

MEMBER SHERIDAN: Second.

1	CHAIRMAN FORTUNA: Motion by Trustee
2	Murphy. Seconded by Trustee Sheridan.
3	Trustee Murphy.
4	MEMBER MURPHY: Yes.
5	CHAIRMAN FORTUNA: Trustee Sheridan.
6	MEMBER SHERIDAN: Yes.
7	CHAIRMAN FORTUNA: Trustee Soni.
8	MEMBER SONI: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Mr. President, I'd like
16	to move on to old business or new business.
17	CHAIRMAN FORTUNA: Any old business? Any
18	new business?
19	MEMBER MURPHY: I would like to make a
20	motion to adjourn today's meeting.
21	MEMBER MARTIN: Second.
22	CHAIRMAN FORTUNA: There is a motion to
23	adjourn. All in favor?
24	(Chorus of ayes.)

1	CHAIRMAN FORTUNA: We are adjourned.
2	Thank you, very much.
3	
4	(WHICH WERE ALL THE PROCEEDINGS
5	IN THE ABOVE-ENTITLED MEETING
6	AT THIS DATE AND TIME.)
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	STATE OF ILLINOIS)) SS.
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
10	proceedings given at the taking of said cause and
11	that the foregoing is a true and correct transcript
12	of her shorthand notes so taken as aforesaid; and
13	contains all the proceedings given at said cause.
14	
15	
16	
17	Debbe Tyrell DEBBIE TYRRELL, CSR
18	License No. 084-001078
19	
20	
21	
22	
23	
24	

\$	56:9, 58:1, 60:12	7	actual [1] - 62:2	ALSO [1] - 2:15
Ð	2(c)11 [1] - 18:13	<i>'</i>	acuity [2] - 39:17,	ambulance [1] - 31:4
\$10 [1] - 70:7	2(c)4 [3] - 4:22, 5:1,	7 [1] - 62:21	40:18	Ambulance [2] -
\$10,000 [1] - 73:8	47:9	72 [1] - 53:24	add [3] - 4:12, 46:14,	53:23, 54:4
\$10,000 [1] = 73.0 \$14 [1] = 70:5	20 [1] - 1:13	. = [i] 00.27	77:8	ambulances [1] -
\$14 [1] - 70.5 \$20 [1] - 74:2	2006 [1] - 59:13	8	added [1] - 79:7	56:12
\$20 [1] - 74.2 \$28 [1] - 73:15	2017 [1] - 53:16	0	addendums [2] -	amended [2] - 77:7,
\$29 [3] - 70:5, 70:8,	2017 [1] - 33.10 2019 [5] - 41:22,	8 [1] - 62:21	12:23, 13:4	79:15
70:18	58:19, 59:14, 61:7,	86 [1] - 54:20	addition [3] - 25:22,	amount [2] - 54:3,
\$300,000 [1] - 64:14	63:16	8:30 [1] - 1:16	62:11, 79:10	73:19
	2020 [4] - 54:21,	8th [2] - 77:16, 77:21	additional [2] - 22:3,	AND [3] - 1:4, 2:13,
0	56:13, 57:10, 80:15		74:6	84:6
	2021 [3] - 67:9, 67:22,	9	address [7] - 4:9,	ANNA [1] - 2:9
012956 [1] - 16:5	80:15		28:23, 34:13, 51:8,	annuitant [1] - 81:3
07567 [1] - 14:4	2022 [6] - 1:15, 5:23,	91-0715 [2] - 4:5,	52:22, 53:7, 58:16	Annuitant [1] - 2:4
07854 [1] - 12:2	5:24, 6:1, 6:4, 6:5	52:18	addressed [3] - 20:3,	Annuities [7] - 7:8,
084-001078 [1] - 85:18	22 [2] - 53:23, 54:4	99-0506 [1] - 13:6	20:19, 21:24	7:10, 9:5, 9:7, 59:12
	22nd [1] - 71:16	_	adjourn [2] - 83:20,	annuity [6] - 59:3,
1	23 [1] - 53:24	Α	83:23	76:22, 78:4, 80:21,
4 00 11 00 12	23.3 [2] - 73:19, 74:5	2 m (4) 1.16	adjourned [1] - 84:1	81:22, 82:1
1 [6] - 29:14, 29:18,	23rd [1] - 71:16	a.m [1] - 1:16 ability [1] - 72:20	Administrative [2] -	ANNUITY [1] - 1:4
59:18, 59:20, 59:23,	24th [1] - 71:14	able [7] - 34:1, 34:9,	5:21, 16:2	Annuity [5] - 8:7, 8:8,
60:7	25 [1] - 39:20	34:18, 35:7, 45:24,	administrative [1] -	58:17, 76:17, 76:18
1-135 [1] - 64:18 1.1 [1] - 70:10	25th [2] - 71:8, 71:13	55:16, 82:6	74:14	answer [1] - 20:4
10 [2] - 29:14, 29:18	26 [3] - 5:23, 5:24, 6:3	ABOVE [1] - 84:5	admission [4] - 28:7,	answered [1] - 20:24
10063 [2] - 9:8, 11:3	26th [1] - 55:9	above-entitled [1] -	29:7, 29:13, 59:19	answers [1] - 44:7
101-0640 [2] - 3:14,	28.7 [1] - 73:16	1:12	admit [1] - 56:20	ANTHONY [1] - 2:7
3:19	28.9 [4] - 69:21, 70:2,	ABOVE-ENTITLED [1]	admitted [4] - 29:16, 29:19, 59:21, 59:24	anticipating [2] -
10215 [1] - 9:7	70:9, 74:11	- 84:5	admitting [1] - 29:3	73:18, 74:8
10213 [1] - 9:7 1095 [1] - 1:8	2952 [3] - 76:6, 76:13, 77:12	abrasion [1] - 43:13	admitting [1] - 29.3 adopt [3] - 19:19,	apologize [2] - 35:4, 60:1
11 [3] - 4:22, 5:1,	11.12	absence [3] - 76:16,	68:5, 68:21	appeal [1] - 59:7
56:11	3	77:14	adopting [1] - 67:14	appear [1] - 43:6
11th [1] - 69:19	J	Abstain [1] - 24:16	adoption [1] - 17:17	appearance [2] - 40:9,
12 [4] - 59:18, 59:20,	3 [1] - 16:1	abstain [1] - 47:23	adult [1] - 80:20	42:13
59:23, 61:20	30 [1] - 20:12	accept [3] - 20:22,	advance [2] - 28:1,	APPEARANCES[1] -
12362 [1] - 11:2	300 [1] - 1:13	57:19, 60:14	82:9	2:1
125 [2] - 76:22, 78:5	3137 [1] - 76:9	accepting [1] - 5:17	advice [4] - 5:7, 23:2,	appeared [1] - 40:11
13840 [1] - 7:10	3177 [3] - 76:7, 78:7,	access [1] - 55:1	56:1, 82:14	appearing [1] - 34:3
14166 [1] - 12:1	78:9	accordance [2] - 3:23,	advising [1] - 25:12	applicant [7] - 26:8,
14515 [1] - 7:11	34 [1] - 53:24	13:5	afford [1] - 45:15	29:12, 29:15, 37:13,
150 [2] - 76:23, 78:5	3662 [1] - 77:5	according [1] - 35:11	aforesaid [1] - 85:12	38:5, 51:16, 59:8
15014 [1] - 10:5	_	account [2] - 81:7, 81:10	Age [2] - 76:11, 78:10	applicant's [1] - 26:6
16 [1] - 1:15	4	Accountant [1] - 2:17	age [4] - 40:23, 42:2,	applicants [1] - 37:2
16546 [1] - 8:9	1 rot 17-2 61-20	accurate [4] - 32:10,	80:17, 81:13	application [6] - 17:4,
16th [1] - 29:23	4 [2] - 17:3, 61:20 4053 [3] - 76:6, 76:21,	33:11, 34:13, 56:1	agenda [5] - 5:11,	17:21, 25:6, 25:14,
18 [2] - 23:14, 80:22	4053 [3] - 76.6, 76.21,	acknowledge [1] - 7:4	5:21, 51:11, 67:8, 67:20	25:17, 30:1
1800 [1] - 30:11	4488 [1] - 77:10	Act [11] - 3:14, 3:16,	ago [1] - 59:2	appoint [2] - 76:15, 77:13
19 [2] - 6:1, 6:5 1958 [1] - 62:24	. 100 [ii] 11.10	3:18, 3:23, 4:5, 4:22,	ago [1] - 59.2 agree [3] - 21:4,	appointed [1] - 82:5
1982 [1] - 62:22	5	5:14, 13:6, 47:9,	43:18, 43:21	appreciate [1] - 62.5
1986 [1] - 35:11		52:18, 77:8	ahead [1] - 79:9	appreciation [1] - 29.9
19902 [1] - 10:5	5 [3] - 70:6, 73:20,	acted [1] - 3:16	ALL [1] - 84:4	21:15
1992 [1] - 61:16	74:6	action [2] - 48:6, 79:5	allegedly [1] - 61:15	appropriate [3] - 5:12,
19th [1] - 73:23	54th [1] - 30:10	actions [1] - 56:7	allocation [1] - 69:19	51:10, 56:9
1st [2] - 74:1, 78:18		Active [4] - 2:5, 2:6,	allow [4] - 51:5, 52:14,	approval [3] - 4:2,
	6	2:7, 2:11	58:3, 77:12	5:22, 69:16
2		activities [1] - 35:19	allows [2] - 3:14,	Approval [2] - 5:21,
	6 [1] - 62:14	activity [1] - 35:15	76:14	16:2
2 [5] - 17:16, 37:9,	60 [2] - 27:22, 30:8	acts [1] - 54:6	alongside [1] - 54:1	approve [17] - 6:2,
		 		
	DEBBIE TY	RRELL REPORTI		
		(630) 292-174	L	

42:21, 43:5

22:22

certain [2] - 22:12,

6:10, 7:9, 8:8, 9:6, 10:4, 11:2, 11:24, 13:7, 15:5, 16:4, 18:6, 66:7, 68:22, 74:14, 79:15, 79:18 approved [1] - 79:8 April [5] - 39:22, 77:16, 77:19, 77:20, 78:18 **aside** [1] - 56:22 aspects [1] - 22:2 assigned [1] - 53:23 assignment [1] -27:20 assist [3] - 30:10, 30:12, 38:9 associated [1] - 21:19 **Associates** [1] - 75:13 assume [1] - 18:13 assumed [1] - 30:14 asterisk [1] - 73:6 asymptomatic [3] -39:4, 42:7, 42:8 AT[1] - 84:6 attached [1] - 36:20 attempt [1] - 63:7 attempted [1] - 61:23 attempts [1] - 61:10 attention [3] - 27:23, 29:22, 58:22 Attorney [2] - 64:13, 64:19 attorney [3] - 25:23, 26:1, 73:4 ATTORNEYS[1] -2.12 attorneys [1] - 23:21 **Audio** [1] - 5:24 audio [3] - 3:15, 5:22, 6:4 authentic [1] - 63:8 authenticate [1] -63:12 authenticity [1] - 63:6 **authority** [1] - 82:12 available [4] - 4:2, 17:4, 56:14, 65:9 awhile [1] - 31:1 awkward [1] - 20:9 ayes [1] - 83:24

В

bad [1] - 30:18 badly [2] - 56:4, 56:5 ball [1] - 42:1 bank [1] - 81:11 Barry [2] - 75:10, 75:13 based [13] - 13:4,

14:6, 16:5, 20:13, 29:11, 40:18, 40:22, 42:13, 43:17, 47:9, 50:4, 51:14, 82:22 basis [5] - 4:24, 5:7, 18:13, 30:1, 55:18 Battalion [1] - 53:24 become [1] - 54:8 **BEFORE** [1] - 1:2 begin [1] - 25:12 beginning [2] - 12:1, behavioral [2] - 22:1, 22:7 **belonged** [1] - 54:4 belonging [1] - 53:18 **BENEFIT** [1] - 1:4 benefit [12] - 25:6, 25:20, 26:8, 50:6, 59:12, 63:16, 63:24, 64:2, 64:7, 64:15, 69:22, 70:3 Benefit [3] - 12:22, 76:17, 76:18 benefits [6] - 48:9, 58:23, 59:5, 64:4, 64:11 Benefits [3] - 11:1, 11:2, 17:22 best [7] - 23:22, 34:15, 53:18, 54:1, 54:8, 56:2, 82:8 better [5] - 34:16. 38:12, 52:15, 71:14, 73:3 between [5] - 20:12, 45:14, 54:11, 63:11, 74:4 Bill [11] - 76:6, 76:9, 76:13, 76:20, 77:5, 77:10, 77:11, 77:12, **bill** [7] - 76:10, 76:14, 77:9, 77:11, 78:1, 78:10, 78:20 bills [4] - 75:20, 76:1, 76:3, 77:2 Biniak [1] - 15:6 bit [4] - 31:2, 53:11, 77:17, 77:19 black [1] - 42:5 **blame** [2] - 20:10, 57:1 bless [1] - 58:7 blood [2] - 38:21, 39:14 blunt [2] - 42:23, 43:7 blurry [1] - 34:7 Board [67] - 2:18, 4:6, 4:7, 4:9, 5:23, 12:24,

17:21, 18:3, 20:21,

28:23, 29:4, 29:6, 29:14, 29:18, 30:3, 30:5, 34:2, 36:20, 37:3, 37:9, 46:3, 46:14, 47:1, 48:4, 51:9, 52:19, 52:20, 52:22, 53:7, 55:21, 55:23, 56:2, 58:18, 59:2, 59:14, 59:17, 59:18, 59:19, 59:23, 60:7, 60:12, 61:3, 61:12, 61:20, 61:21, 62:14, 62:21, 63:5, 63:14, 63:23, 64:6, 66:7, 76:17, 79:11, 81:23 **BOARD**[3] - 1:3, 2:2, 2.12 **board** [3] - 3:2, 6:4, 38:3 Board's [6] - 18:1, 19:20, 50:8, 51:10, 64:19, 82:12 BoardPaq [1] - 72:23 Boards [1] - 77:14 bottom [1] - 62:16 Brady [1] - 67:21 **brain** [1] - 57:13 BRANDON [13] -24:22, 24:24, 25:10, 25:21, 26:2, 26:11, 26:22, 27:8, 44:9, 46:6, 46:10, 47:3, 50.3 Brandon [23] - 17:9, 17:10, 24:19, 24:23, 25:7, 25:8, 27:6, 27:14, 27:16, 37:6, 37:15, 38:7, 41:10, 41:19, 44:5, 46:24, 48:10, 49:7, 50:2, 75:9, 75:12, 77:24, 78:23 bravest [1] - 54:1 brief [2] - 4:8, 52:21 **briefly** [1] - 30:6 **bringing** [1] - 59:4 Broker [1] - 67:10 brother [3] - 58:2, 80:19, 80:20 brothers [1] - 54:6 brought [1] - 58:21 Budget [3] - 6:1, 6:5, 72.23 building [1] - 34:23 burden [2] - 26:6, 26:9

21:2, 21:18, 22:17,

22:19, 23:1, 23:6,

23:14, 26:7, 26:8,

26:14, 26:19, 27:24,

buried [1] - 54:22 **BURKE** [1] - 2:13 burned [2] - 30:15, 38.11 burning [6] - 30:17, 30:18, 31:1, 38:13, 43.5 BURNS [21] - 2:13, 2:13, 4:24, 5:6, 17:5, 18:11, 18:18, 19:17, 50:21, 51:2, 53:6, 58:9, 58:12, 58:21, 60:1, 60:6, 64:5, 65:1, 65:7, 69:1, 80:12 busiest [1] - 56:11 business [9] - 51:5, 51:13, 58:13, 71:12, 83:16, 83:17, 83:18, 85:8 busy [2] - 75:18, 76:8 **BY** [4] - 2:13, 27:12, 29:21, 36:13 C

calculations 131 -13:5, 13:7, 71:17 Callan's [1] - 67:17 candidate [1] - 53:16 cannot [3] - 45:9, 45:10, 57:18 capacity [1] - 37:1 car [3] - 30:13, 34:22 care [4] - 39:1, 44:10, 56:20, 80:20 career [1] - 53:22 caring [1] - 82:3 carries [22] - 7:2, 8:5, 9:3, 10:2, 10:23, 11:22, 12:21, 14:1, 15:2, 15:24, 17:1, 24:18, 50:1, 52:12, 66:5, 66:23, 68:19, 69:12, 72:15, 75:6, 80:9, 83:14 case [9] - 5:17, 21:6, 43:1, 56:16, 59:6, 61:2, 70:2, 70:16, 71:19 cases [1] - 56:15 cash [14] - 70:10, 70:14, 70:21, 70:24, 71:8, 71:11, 71:20, 71:22, 73:11, 73:12, 73:13, 73:15, 73:22, 74:9 cast [1] - 56:22 caught [1] - 45:14 caused [3] - 40:16,

certainly [2] - 28:22, 63:5 certificate [8] - 61:12, 62:12, 62:13, 62:15, 63:4, 63:10, 63:12, 63:13 certificates [1] - 62:20 **Certified** [1] - 85:6 certified [2] - 61:11, 61:22 CFD [2] - 53:16, 57:4 chairman [2] - 18:9, 50:10 CHAIRMAN [182] - 3:1, 3:13, 4:18, 6:9, 6:14, 6:16, 6:19, 6:21, 6:23, 7:1, 7:6, 7:13, 7:17, 7:19, 7:22, 7:24, 8:2, 8:4, 8:11, 8:15, 8:17, 8:20, 8:22, 8:24, 9:2, 9:10, 9:14, 9:16, 9:19, 9:21, 9:23, 10:1, 10:7, 10:11, 10:13, 10:16, 10:18, 10:20, 10:22, 11:5, 11:10, 11:12, 11:15, 11:17, 11:19, 11:21, 12:4, 12:9, 12:11, 12:14, 12:16, 12:18, 12:20, 13:9, 13:13, 13:15, 13:18, 13:20, 13:22, 13:24, 14:10, 14:14, 14:16, 14:19, 14:21, 14:23, 15:1, 15:8, 15:12, 15:14, 15:17, 15:19, 15:21, 15:23, 16:9, 16:13, 16:15, 16:18, 16:20, 16:22, 16:24, 17:12, 18:21, 19:1, 19:5, 19:7, 19:10, 19:12, 19:14, 19:16, 19:22, 23:24, 24:6, 24:8, 24:11, 24:13, 24:15, 24:17, 29:16, 36:3, 44:2, 47:11, 47:16, 47:18, 47:20, 47:22, 47:24, 48:2, 48:11, 48:14, 48:18, 48:20, 48:22, 48:24, 49:2, 49:4, 49:9, 49:14, 49:16, 49:18, 49:20, 49:22, 49:24, 50:4, 50:16, 50:20, 51:21, 52:1, 52:3, 52:5, 52:7, 52:9, 52:11, 52:15,

DEBBIE TYRRELL REPORTING SERVICE

58:6, 59:21, 64:21, 65:2, 65:5, 65:13, 65:18, 65:20, 65:22, 65:24, 66:2, 66:4, 66:10, 66:14, 66:16, 66:18, 66:20, 66:22, 67:3, 72:2, 72:6, 72:8, 72:10, 72:12, 72:14, 74:12, 74:17, 74:21, 74:23, 75:1, 75:3, 75:5, 78:23, 79:20, 79:24, 80:2, 80:4, 80:6, 80:8, 83:1, 83:5, 83:7, 83:9, 83:11, 83:13, 83:17, 83:22, 84:1 Chairman [2] - 29:11, 59:19 chance [3] - 18:4, 28:4, 30:5 change [1] - 72:22 Chase [1] - 70:9 CHICAGO [1] - 1:4 Chicago [9] - 1:14, 31:6, 39:2, 45:5, 54:2, 54:4, 76:14, 76:19, 77:12 Chief [3] - 2:16, 21:18, 31:4 child [1] - 80:16 child's [1] - 80:21 children [2] - 57:17, 57:20 chooses [1] - 57:22 Chorus [1] - 83:24 chose [1] - 60:20 **Chris** [1] - 53:2 church [4] - 62:2, 62:6, 62:10 CIO [1] - 70:20 citizen [1] - 30:10 City [10] - 1:14, 2:8, 2:9, 2:10, 54:2, 56:12, 69:24, 70:22, 76:14, 77:12 claimed [1] - 59:1 clarity [1] - 21:24 Clark [1] - 1:13 classified [1] - 55:11 cleanup [3] - 77:22, 78:3, 78:15 clear [5] - 22:3, 31:8, 43:2, 61:5, 63:3 clearly [1] - 61:21 Clerk [1] - 2:9 Clinic [6] - 54:20, 55:2, 55:14, 55:24, 56:19, 57:5 closed [12] - 5:1, 5:8, 5:12, 5:13, 5:23, 6:3,

6:6, 6:7, 18:12, 19:17, 45:8, 47:2 Code [2] - 25:18, 64:18 colors [2] - 34:7, 39:16 comfortable [2] -35:1, 53:21 coming [1] - 78:17 commencing [1] -1:15 commend [1] - 23:19 comment [12] - 4:11, 4:13, 4:15, 23:9, 23:10, 29:11, 40:5, 51:5, 51:6, 51:18, 52:14, 52:24 Comment [1] - 52:17 commented [2] - 40:9, 40:14 comments [3] - 50:12, 51:9, 58:9 Comments [1] - 4:4 committee [1] - 75:19 Committee [14] - 6:5, 67:5, 67:7, 67:9, 67:12, 67:14, 67:16, 67:19, 67:24, 68:1, 68:6, 68:22, 69:15, 78:17 committees [2] - 4:7, 52:20 Comp [1] - 77:8 companion [1] - 78:19 complete [1] - 38:14 completed [2] - 46:9, 47:6 **completely** [1] - 41:12 complex [1] - 21:21 complicated [1] -80:23 complications [1] -56:21 comprehensive [1] -79:13 compromise [1] - 5:17 Comptroller [2] - 2:10, 2:17 concern [3] - 20:18, 21:16, 82:8 concerned [1] - 18:15 conclude [1] - 46:15 concludes [1] - 72:16 **conclusion** [1] - 73:2 Conclusions [5] -17:17, 17:24, 18:2, 18:5, 18:7

condition [11] - 34:3,

40:7, 40:23, 41:4,

35:22, 37:19, 40:6,

41:5, 42:21, 55:15, 55:18 conditions [2] - 22:12, 37:12 conducted [1] - 3:15 conference [2] - 3:15, 79.7 **confidence** [1] - 34:23 confident [1] - 61:3 confirmation [3] -14:7, 16:5, 60:12 connection [1] - 80:16 **CONNESS** [1] - 2:17 conscience [1] -57:18 consideration [2] -59:17, 69:16 considered [2] - 50:5, 67:16 considering [1] -17:20 consistent [9] - 3:18, 4:4, 19:20, 37:22, 38:1, 51:17, 52:17, 64:17, 82:12 constraints [2] - 4:5, 52:18 consultant [2] - 26:16, 36:22 contacted [1] - 62:5 contains [1] - 85:13 contested [1] - 50:24 continue [1] - 81:24 **continuing** [1] - 12:2 contracted [1] - 56:13 contrary [1] - 51:7 contributions [3] -69:24, 70:15, 70:22 convene [1] - 3:1 conversations [1] -71:5 **CONYEARS** [19] - 2:8, 3:11, 6:18, 7:21, 8:19, 9:18, 10:15, 11:4, 11:14, 12:3, 12:13, 13:17, 14:18, 15:16, 16:17, 19:9, 20:20, 22:9, 24:10 Conyears [16] - 3:10, 6:17, 7:20, 8:18, 9:17, 10:14, 11:7, 11:13, 12:6, 12:12, 13:16, 14:17, 15:15, 16:16, 19:8, 24:9 **CONYEARS-ERVIN** [19] - 2:8, 3:11, 6:18, 7:21, 8:19, 9:18,

19:9, 20:20, 22:9, 24:10 Conyears-Ervin [16] -3:10, 6:17, 7:20, 8:18, 9:17, 10:14, 11:7, 11:13, 12:6, 12:12. 13:16. 14:17. 15:15, 16:16, 19:8, 24:9 Cook [1] - 1:14 copy [5] - 27:24, 28:2, 36:19, 37:8, 61:11 corneal [1] - 43:13 correct [8] - 32:20, 33:7, 35:12, 36:17, 36:18, 39:24, 40:3, 85:11 counsel [3] - 17:23, 80:10, 82:23 countervailing [1] -63:20 country [1] - 53:19 COUNTY [1] - 85:2 County [2] - 1:14, 85:8 couple [3] - 58:19, 67:4, 79:4 courage [1] - 54:6 course [1] - 37:17 Court [1] - 16:3 court [1] - 85:7 cover [4] - 69:14, 69:17, 69:22, 73:21 covered [3] - 46:16, 46:17, 73:13 Covid [5] - 55:13, 56:3, 56:13, 56:15, 56:21 Craig [1] - 71:4 credit [1] - 73:10 CSR [1] - 85:17 Cunningham's [2] -76:9, 78:9 current [3] - 27:18, 37:11, 37:19 curtain [1] - 31:3 cutoff [1] - 71:8 D

Daniel [1] - 17:18
DANIEL [1] - 2:3
Danny [1] - 58:7
Darlene [1] - 15:6
DATE [1] - 84:6
date [6] - 29:23, 42:19, 60:9, 62:8, 63:1, 74:1
daughter [1] - 14:6
days [4] - 20:12, 32:9, 35:2, 71:12

79:15

41:23

diagnosed [2] - 38:16,

diagnosis [2] - 21:23,

deadline [1] - 78:17 deadlines [1] - 75:19 dealt [3] - 80:15, 80:16. 81:8 death [1] - 62:20 Death [2] - 11:1, 11:2 **DEBBIE** [1] - 85:17 **DEBORAH** [1] - 85:6 December [1] - 80:14 decided [1] - 33:13 decision [4] - 18:1, 23:20, 50:8, 59:5 decisions [1] - 23:15 **deferred** [1] - 20:15 definitely [2] - 42:24, 64:16 **definitive** [1] - 55:21 degree [1] - 43:15 delivery [2] - 60:13, 60:16 denied [2] - 55:1, 55:10 deny [4] - 17:21, 49:6, 49:10, 50:6 department [7] - 35:4, 35:11, 53:18, 54:11, 54:14, 55:6, 78:13 Department [2] -27:18, 54:5 Deputy [1] - 2:16 describe [3] - 30:6, 34:2, 43:12 described [5] - 38:7, 38:14, 42:14, 42:18, 42:19 description [1] - 40:10 designee [2] - 76:15, 77:13 desire [2] - 25:24, 60:23 detached [1] - 31:7 detachment [11] -38:17, 38:23, 40:15, 40:19, 41:21, 41:24, 43:1, 43:8, 43:19, 43:23, 44:18 detail [1] - 79:12 deteriorating [1] -81:4 determine [2] - 59:12, 61:13 determined [3] - 4:5, 38:19, 52:18 **determines** [1] - 64:6 developed [1] - 56:14 development[1] -

-DEBBIE TYRRELL REPORTING SERVICE-

10:15, 11:4, 11:14,

12:3, 12:13, 13:17,

14:18, 15:16, 16:17,

55:24 died [2] - 62:22, 62:24 different [2] - 28:18, 32.19 difficult [2] - 23:15, 23:20 difficulties [1] - 50:12 difficulty [3] - 51:15, 51:16, 51:17 dig [1] - 54:21 digits [1] - 53:3 directed [2] - 62:1, 82:17 directing [2] - 27:23, 29:22 direction [2] - 19:21, 64:20 directly [1] - 81:12 Director [4] - 2:15, 2:16, 3:21, 73:4 Disability [4] - 17:4, 17:22, 25:6, 55:10 disagree [1] - 43:20 disclosing [1] - 20:7 discretion [1] - 82:16 discuss [1] - 4:22 discussed [3] - 5:10, 67:21, 73:3 discussing [1] - 74:5 discussion [3] -41:19, 67:13, 67:18 discussions [1] -20:14 disease [3] - 41:8, 41:10, 42:11 display [1] - 54:7 distracted [1] - 45:13 division [3] - 54:11, 55:5, 55:6 divorced [1] - 61:15 docket [1] - 16:4 **DOCTOR** [4] - 27:1, 27:4, 46:17, 46:21 doctor [22] - 20:2, 20:18, 23:1, 23:5, 27:3, 28:15, 31:24, 35:22, 37:11, 38:2, 43:24, 44:1, 44:6, 44:8, 45:21, 46:4, 46:12, 46:20, 55:22, 56:2, 56:5, 57:4 doctor's [1] - 22:2 doctors [3] - 22:11, 23:21, 41:17 documented [4] -38:15, 41:17, 56:15, 56:16 documents [1] - 62:20 dollars [1] - 69:20 done [7] - 5:16, 22:21,

46:23, 57:7, 77:1, 79:6, 81:4 dots [2] - 41:15, 42:6 down [4] - 20:15, 31:3, 44:11. 74:8 Dr [15] - 26:16, 26:24, 27:5, 28:8, 36:6, 39:9, 39:23, 39:24, 40:2, 40:13, 42:13, 43:18, 43:21, 44:9, 44:11 dragged [1] - 58:3 draw [1] - 74:8 dries [1] - 42:2 drive [2] - 34:18, 35:7 drove [1] - 38:9 drug [1] - 22:5 **DU** [1] - 85:2 due [8] - 13:2, 37:11, 38:24, 54:18, 55:14, 56:20, 61:4, 73:24 **duly** [2] - 27:9, 36:10 **DuPage** [1] - 85:8 during [8] - 28:21, 37:17, 39:12, 40:8, 50:12, 53:20, 54:16, 56:13 duties [2] - 35:3, 35:6 Duty [4] - 17:3, 17:22, 25:6. 55:10 duty [4] - 35:8, 40:20, 41:16, 42:16 dysautonomia [2] -21:18, 22:4

Ε

early [1] - 53:21 Earned [3] - 7:8, 8:7, earned [1] - 35:15 easy [1] - 57:18 **ED** [1] - 38:15 Edna [2] - 62:17, 62:23 Edwards [1] - 15:6 effect [2] - 56:7, 77:2 effects [2] - 76:2, 77:10 either [1] - 82:18 elder [1] - 81:8 emergency [3] -28:18, 32:14, 45:6 Employees [2] -76:17, 77:4 EMS [1] - 53:20 end [5] - 55:12, 55:19, 57:11, 69:22, 70:1 ending [2] - 7:11, 15:6 engaged [2] - 35:14,

35:18 Engine [4] - 27:22, 30:8, 53:24, 54:20 engrained [1] - 57:13 entered [1] - 35:10 entire [1] - 20:10 entirely [1] - 43:2 entitled [1] - 1:12 **ENTITLED**[1] - 84:5 entity [1] - 57:1 episodes [2] - 21:20, 56:20 equities [3] - 70:6, 70:12 **ERVIN** [19] - 2:8, 3:11, 6:18. 7:21. 8:19. 9:18, 10:15, 11:4, 11:14, 12:3, 12:13, 13:17, 14:18, 15:16, 16:17, 19:9, 20:20, 22:9, 24:10 Ervin [16] - 3:10, 6:17, 7:20, 8:18, 9:17, 10:14, 11:7, 11:13, 12:6, 12:12, 13:16, 14:17, 15:15, 16:16, 19:8, 24:9 **especially** [1] - 23:16 establishes [1] - 64:9 estate [2] - 73:18, 74:4 ethics [2] - 79:8, 79:15 etiology [1] - 43:22 Evans [1] - 77:6 event [2] - 61:18, 71:19 **eventually** [1] - 31:2 evidence [12] - 17:20, 25:14, 25:16, 26:7,

29:19, 46:15, 47:2, 47:6, 50:4, 60:18, 63:20, 63:21 ex [1] - 70:7 ex-U.S [1] - 70:7 exacerbated [1] -42.21 exactly [3] - 33:3, 45:1, 60:4 exam [1] - 38:20 **EXAMINATION**[2] -27:11, 36:12 examine [1] - 37:2 examined [3] - 27:10, 36:11, 39:3 **examining** [1] - 37:13 example [1] - 54:18 exams [2] - 39:12, 43.10 **excellent** [1] - 64:5 **Executive** [9] - 2:15, 2:16, 3:21, 4:21, 5:4,

20:8, 48:5, 48:6, 73:4 executive [6] - 18:10, 18:19, 18:22, 47:8, 47:12, 48:3 exerting [1] - 81:15 Exhibit [4] - 37:9, 60:7, 60:12, 62:14 exhibits [5] - 27:24, 28:1, 29:16, 30:5, 36:20 Exhibits [7] - 29:14, 29:18, 59:18, 59:20, 59:23, 61:20, 62:21 existed [1] - 55:6 expected [1] - 43:7 expenditures [4] -72:19, 72:20, 72:21, expenses [1] - 74:15 experience [4] - 32:3, 32:5, 53:20, 54:14 experienced [1] -51:15 experiencing [1] -32:6 experts [2] - 22:16, 23:2 **explain** [1] - 60:2 explained [4] - 38:23, 41:14, 41:15, 61:7 explanation [1] -64:22 **extensions** [1] - 75:22 **extensive** [1] - 23:12 **external** [1] - 43:12 **extremely** [1] - 55:20 eye [56] - 28:12, 30:14, 30:16, 30:20, 30:23, 31:3, 31:8, 31:10, 31:12, 31:14, 31:19, 31:22, 32:4, 32:6, 32:20, 33:1, 33:7, 33:11, 33:13, 33:17, 33:21, 34:4, 34:5, 34:11, 35:22, 38:6, 38:10, 38:12, 38:16, 38:21, 39:3, 39:8, 39:18, 39:20, 40:3, 40:6, 40:15, 40:23, 41:4, 41:5, 41:9, 41:16, 41:22, 42:1, 42:4, 42:8, 42:12,

42:19, 42:22, 43:2,

43:9, 43:15, 44:18,

eyes [2] - 33:14, 39:19

44:24, 45:22

42.24

eyeball [2] - 42:2,

F

face [1] - 43:9 fact [10] - 28:8, 32:3, 41:3, 44:22, 54:15, 57:1, 63:10, 63:15, 82:3, 82:19 Fact [10] - 17:17, 17:24, 18:2, 18:5, 18:6, 19:19, 20:6, 20:16, 23:19, 50:8 Facts [1] - 20:23 facts [2] - 23:3, 82:22 fail [1] - 26:17 failed [1] - 63:22 fails [1] - 19:18 failure [1] - 63:11 fair [1] - 23:4 familiar [2] - 35:5, 78:14 families [1] - 54:21 family [4] - 53:11, 57:9, 80:15, 80:24 far [2] - 34:4, 40:7 fast [1] - 81:2 father [2] - 57:12, 57:22 favor [1] - 83:23 February [6] - 1:15, 69:19, 73:16, 73:23, 74:1, 79:11 February/March [1] -77:18 Federal [4] - 13:2, 76:22, 76:23, 78:5 FedEx [2] - 60:15, 60:16 feet [1] - 34:8 fellow [3] - 22:14, 54:6. 58:1 felt [4] - 31:19, 31:21, 53:21, 55:23 few [1] - 32:9 fiber [1] - 57:7 field [2] - 41:16, 54:1 file [3] - 37:2, 37:5, 56:16 final [2] - 57:20, 67:20 finally [1] - 53:17 **Findings** [10] - 17:17, 17:24, 18:2, 18:5, 18:6, 19:19, 20:6, 20:15, 23:19, 50:8 findings [1] - 38:4 fine [6] - 22:15, 26:3, 28:12, 46:4, 46:6, 46:10 fingers [1] - 56:24 finished [1] - 30:22

Fire [2] - 27:18, 54:4

DEBBIE TYRRELL REPORTING SERVICE

fire [5] - 22:15, 35:4, 35:10, 53:16, 53:18 firefighter [1] - 78:12 Firefighter [1] - 21:16 firefighters [2] -54:11, 54:17 firehouse [1] - 30:23 fireman [2] - 23:17 firemen [2] - 22:14, FIREMEN'S [1] - 1:4 Firemen's [1] - 76:18 first [11] - 25:15, 27:9, 28:17, 35:23, 36:10, 40:8, 45:11, 55:1, 61:6, 61:8, 78:1 firsthand [1] - 54:5 **fit** [1] - 43:5 **five** [3] - 25:19, 34:8, 57:16 fixed [2] - 70:7, 70:13 flashing [2] - 41:18, 42:6 flew [1] - 30:14 floater [2] - 31:17, 41:13 floaters [6] - 31:17, 41:14, 41:23, 42:5, 44:17, 44:21 flood [3] - 60:3, 60:8, 65:11 Flood [3] - 58:14, 59:13, 65:7 floor [2] - 18:11, 53:6 flow [1] - 74:10 flushed [1] - 30:23 focusing [1] - 77:3 folder [1] - 72:24 **follow** [2] - 23:5, 39:12 follows [2] - 27:10, 36:11 **FOR** [1] - 2:12 force [1] - 43:16 foregoing [1] - 85:11 form [1] - 56:14 formally [2] - 59:4, 82:14 Formula [2] - 7:8, 7:10 forth [2] - 40:24, 51:10 Fortuna [2] - 3:12, 64:23 **FORTUNA** [183] - 2:3, 3:1, 3:13, 4:18, 6:9, 6:14, 6:16, 6:19, 6:21, 6:23, 7:1, 7:6, 7:13, 7:17, 7:19, 7:22, 7:24, 8:2, 8:4, 8:11, 8:15, 8:17, 8:20, 8:22, 8:24, 9:2, 9:10, 9:14, 9:16,

9:19, 9:21, 9:23, 10:1, 10:7, 10:11, 10:13, 10:16, 10:18, 10:20, 10:22, 11:5, 11:10, 11:12, 11:15, 11:17, 11:19, 11:21, 12:4, 12:9, 12:11, 12:14, 12:16, 12:18, 12:20, 13:9, 13:13, 13:15, 13:18, 13:20, 13:22, 13:24, 14:10, 14:14, 14:16, 14:19, 14:21, 14:23, 15:1, 15:8, 15:12, 15:14, 15:17, 15:19, 15:21, 15:23, 16:9, 16:13, 16:15, 16:18, 16:20, 16:22, 16:24, 17:12, 18:21, 19:1, 19:5, 19:7, 19:10, 19:12, 19:14, 19:16, 19:22, 23:24, 24:6, 24:8, 24:11, 24:13, 24:15, 24:17, 29:16, 36:3, 44:2, 47:11, 47:16, 47:18, 47:20, 47:22, 47:24, 48:2, 48:11, 48:14, 48:18, 48:20, 48:22, 48:24, 49:2, 49:4, 49:9, 49:14, 49:16, 49:18, 49:20, 49:22, 49:24, 50:4, 50:16, 50:20, 51:21, 52:1, 52:3, 52:5, 52:7, 52:9, 52:11, 52:15, 58:6, 59:21, 64:21, 65:2, 65:5, 65:13, 65:18, 65:20, 65:22, 65:24, 66:2, 66:4, 66:10, 66:14, 66:16, 66:18, 66:20, 66:22, 67:3, 72:2, 72:6, 72:8, 72:10, 72:12, 72:14, 74:12, 74:17, 74:21, 74:23, 75:1, 75:3, 75:5, 78:23, 79:20, 79:24, 80:2, 80:4, 80:6, 80:8, 83:1, 83:5, 83:7, 83:9, 83:11, 83:13, 83:17, 83:22, 84:1 forward [2] - 61:3, 81:2 foundation [2] - 29:3,

four [3] - 53:3, 57:16,

fourth [1] - 67:22

fraudulent [1] - 63:5

67:8

fraudulently [2] -58:23, 64:12 fulfilled [1] - 53:17 full [1] - 75:14 function [2] - 36:22, 39.15 functional [1] - 22:2 fund [2] - 36:23, 78:12 **FUND** [1] - 1:4 Fund [10] - 2:17, 14:8, 16:6, 61:8, 67:21, 67:23, 69:17, 76:17, 76:18, 80:19 Fund's [3] - 3:20, 4:2, 26:15 fundamental [1] - 63:3 future [2] - 39:1, 73:10 G

Gattos' [1] - 77:11 gentlemen [1] - 75:12 George [2] - 62:17, 62:22 given [8] - 26:20, 56:22, 60:2, 60:19, 63:2, 63:18, 85:10, 85:13 glasses [1] - 39:21 **Global** [1] - 70:7 **goal** [3] - 53:17, 71:6, 71:15 **God** [1] - 58:7 grains [1] - 43:4 grant [4] - 14:5, 26:8, 48:9, 48:12 granted [1] - 59:13 great [1] - 81:4 greatest [1] - 21:13 Guardian [3] - 81:19, 82:4, 82:19 guardianship [2] -14:4, 14:5 guess [5] - 32:9, 32:16, 33:13, 42:17, 42:21 guys [5] - 30:18, 53:9, 55:8, 56:5, 57:24

Н

hand [1] - 54:17 handled [1] - 81:5 hands [2] - 27:6, 58:11 happy [2] - 58:15, 79:12 Harper [2] - 30:10, 30:11 healed [1] - 39:13 healthy [1] - 41:2 hear [3] - 25:8, 25:16, 50:2 heard [4] - 21:7, 44:6, 50:5, 54:23 Hearing [3] - 4:18, 44:4, 60:8 hearing [20] - 6:1, 17:15, 17:19, 23:11, 23:12, 24:21, 25:5, 26:1, 27:14, 28:1, 28:7, 36:5, 50:22, 59:11, 60:9, 60:11, 60:19, 60:24, 61:4, 65:11 Hearings [1] - 17:3 held [1] - 1:13 hell [1] - 57:9 help [2] - 54:24, 82:5 hemorrhage [1] -43:14 hereby [1] - 3:1 herein [2] - 27:9, 36:10 hesslau [1] - 53:5 Hesslau [4] - 5:9, 17:18, 19:20, 53:6 HESSLAU [1] - 53:8 Hesslau's [1] - 17:21 highlight [1] - 73:9 history [2] - 21:22, 41.7 hit [9] - 28:11, 30:16, 30:19, 42:24, 43:2, 43:8, 43:15, 44:24, 80:22 hold [1] - 81:24 holding [1] - 81:22 holes [3] - 38:20, 42:4, 42:15 home [3] - 81:20, 82:2, 82:18 Home [1] - 81:21 hopefully [1] - 70:24 hoping [1] - 70:1 horror [1] - 54:12 horseshoe [1] - 39:4 hospital [3] - 32:18, 32:21, 32:22 hospitals [1] - 56:18 hour [3] - 1:16, 32:15, 32:17 hours [2] - 30:11, 32:15 House [10] - 53:23, 75:18, 75:20, 75:23, 76:4, 77:5, 77:10,

hurt [1] - 30:16 hyphema [1] - 43:13

- 1

identified [1] - 53:4 identify [2] - 34:9, 53:2 ILLINOIS [1] - 85:1 Illinois [2] - 1:15, 85:9 illnesses [1] - 81:13 imagine [1] - 53:10 immeasurable [1] -54:5 immediately [1] -45:23 impaired [1] - 34:12 impending [1] - 41:20 important [1] - 26:18 **impression** [3] - 20:5, 20:11, 20:13 improper [1] - 81:15 improvement [1] -55:12 IN [2] - 1:8, 84:5 incident [14] - 28:11, 28:13, 31:13, 31:14, 32:4, 32:7, 34:17, 38:8, 40:16, 40:20, 41:17, 42:16, 42:18, 43:20 include [1] - 79:3 income [3] - 35:15, 70:8, 70:13 inconsistent [1] -37:22 indicate [2] - 31:11, 41:4 indicated [1] - 70:19 indicates [2] - 60:16, 62:16 indicating [1] - 60:23 individual [4] - 50:13, 51:18, 53:2, 59:1 individuals [2] -40:22, 51:8 influence [1] - 81:16 information [7] -32:10, 37:18, 37:21, 37:24, 61:8, 61:23, 63:2 informed [1] - 31:15 infrastructure [2] -67:18, 68:23 injury [3] - 29:24, 43:11, 43:12 inspiring [1] - 54:7 instead [2] - 73:5, 81:11

insurance [1] - 38:24

DEBBIE TYRRELL REPORTING SERVICE

78:20

75:16

house [2] - 54:20,

integrity [3] - 21:15, 57:14 interest [2] - 82:8, 82:10 interrupting [1] - 60:1 interview [3] - 37:2, 37:13, 37:17 interviewed [2] -26:16, 37:15 interviewing [1] - 38:5 investigation [1] -62:19 Investment [9] - 2:16, 67:13, 67:15, 67:20, 68:3, 68:6, 68:7, 68:21, 69:14 Investments [2] -66:24, 72:17 involvement [1] -39:17 involving [1] - 80:13 irrigated [1] - 38:12 issuance [1] - 68:22 issue [9] - 4:23, 5:4, 5:5, 33:10, 37:19, 61:6, 61:17, 67:17, 82:15 issues [6] - 5:2, 18:17, 21:21, 22:7, 31:12, 44:21 issuing [1] - 67:19 Item [5] - 7:7, 9:4, 10:24, 15:4, 16:1 item [6] - 67:16, 67:20, 69:13, 69:16, 72:17, 79:5 Items [1] - 5:21 items [2] - 67:8, 79:4

J

itself [2] - 40:19, 62:12

Jackie [2] - 69:20, 72:18 **JACLYN** [1] - 2:17 January [9] - 5:23, 5:24, 6:1, 6:3, 6:5, 29:23, 55:9, 62:24, 67:23 Jayden [3] - 80:17, 80:22. 81:9 Jaylen [1] - 15:6 **Jeanne** [1] - 59:13 jelly [1] - 41:24 Jennifer [1] - 40:2 job [3] - 28:9, 55:16, 81:4 **JOHN** [1] - 2:17 joined [1] - 53:16

Κ

lens [1] - 39:11

Level [3] - 76:23,

License [1] - 85:18

Lieutenant [16] - 17:8,

25:7, 27:5, 27:13,

27:16, 27:17, 37:6,

37:15, 38:7, 41:9,

41:19, 44:5, 46:20,

46:23, 48:10, 49:6

lieutenant [4] - 29:22,

35:4, 35:6, 36:1

life [2] - 53:17, 56:22

light [2] - 34:7, 39:16

lights [2] - 41:18, 42:6

likely [2] - 42:10, 74:7

Lim [8] - 28:8, 28:19,

39:9, 39:23, 40:2,

42:13, 44:11

65:10

23:3

limited [1] - 54:13

liquid [1] - 71:11

79:13, 79:18

listed [1] - 16:4

listen [1] - 23:2

lists [1] - 62:12

living [4] - 80:18,

location [1] - 60:9

looked [1] - 31:18

looking [7] - 62:14,

looks [1] - 39:12

LORI [1] - 2:16

71:4, 73:12

lost [1] - 39:15

love [1] - 55:3

LTD [1] - 2:13

luck [1] - 58:8

LUND [1] - 2:16

LORNA [1] - 2:16

Lorna's [1] - 70:23

loss [2] - 38:14, 38:23

68:1, 69:18, 70:4,

Lori [2] - 81:4, 81:18

Lorna [4] - 67:2, 67:6,

70:11, 70:18, 71:21

listening [2] - 22:20,

litigation [1] - 18:14

80:19, 81:17, 81:20

Local [2] - 56:9, 58:1

look [2] - 33:13, 62:11

list [4] - 79:8, 79:9,

line [6] - 17:9, 17:11,

24:20, 25:2, 26:24,

76:24, 78:6

lid [1] - 31:21

77:7

less [3] - 76:21, 77:3,

keep [2] - 6:6, 79:9 Kelly [3] - 58:9, 79:2, 82.16 **KELLY** [1] - 2:15 Kenton [4] - 62:17, 62:18, 62:22, 62:24 kind [4] - 33:21, 42:11, 53:15, 73:9 kinds [1] - 29:1 knowledge [3] - 56:3, 60:19. 60:22 known [2] - 22:24, 44:20

L

labeled [1] - 73:7

Laborers [1] - 76:16

ladies [1] - 75:11 lapsed [1] - 51:6 large [3] - 38:22, 42:8, 43:8 laser [4] - 33:21, 33:22, 39:5, 42:9 last [18] - 17:19, 19:21, 21:7, 21:8, 23:12, 27:20, 29:23, 53:3, 58:19, 69:16, 71:10, 71:12, 73:23, 74:1, 75:15, 76:20, 77:9. 77:18 lastly [1] - 26:5 latest [1] - 71:9 Law [4] - 17:18, 17:24, 18:2, 18:7 law [1] - 18:5 lay [1] - 61:20 layup [2] - 27:21, 35:14 Leader [3] - 76:9, 77:5, 78:9 leading [1] - 41:8 learning [3] - 22:11, 22:12, 22:23 least [2] - 25:19, 41:17 leave [1] - 78:12 leaves [1] - 70:9 left [12] - 33:10, 33:14, 33:17, 33:21, 33:24, 39:3, 39:5, 39:20, 41:4, 41:9, 41:22, legal [6] - 4:24, 5:5, 5:7, 18:17, 80:11, 82:16 Legislative [1] - 75:8 legislators [1] - 76:1 lending [1] - 54:17

М M.D [2] - 2:18, 36:9 machine [2] - 73:1, 73.5 macular [1] - 39:16 Madam [1] - 21:14 mail [1] - 50:7 majority [1] - 80:17 man [2] - 57:13, 58:2 manager [2] - 67:18, 68:23 March [1] - 74:1 marked [2] - 37:8, 59:17 **MARLON**[1] - 27:8 Marlon [5] - 17:8, 25:7, 27:16, 48:10, 49:6 marriage [18] - 58:22, 61:9, 61:11, 61:13, 61:16, 61:22, 62:1, 62:2, 62:7, 62:9, 62:12, 62:13, 62:15, 62:17, 62:23, 63:1, 63:8, 63:21 married [3] - 58:24, 59:1, 61:14 Martin [38] - 3:8, 6:21, 7:14, 7:24, 8:22, 9:21, 10:18, 11:17, 12:16, 13:10, 13:20, 14:21, 15:19, 16:20, 19:12, 24:1, 24:3, 24:13, 47:20, 48:15, 48:22, 49:18, 51:22, 52:5, 65:3, 65:14, 65:22, 66:18, 67:1, 67:3, 68:14, 69:1, 69:7, 72:3, 72:10, 75:1, 80:4, 83:9 **MARTIN** [41] - 2:7, 3:9, 6:22, 7:12, 8:1, 8:23, 9:22, 10:19, 11:18, 12:17, 13:8, 13:21, 14:22, 15:20, 16:21, 18:8, 19:13, 19:24, 23:9, 24:14, 47:21, 48:13, 48:23, 49:19, 51:19, 52:6, 64:1, 65:23, 66:19, 67:4, 68:8, 68:15, 68:24, 69:8, 72:1, 72:11, 73:11, 75:2, 80:5, 83:10, 83:21 Martwick [2] - 76:21, 77.1 Mary [4] - 59:10, 61:6,

64:24, 73:3

MARY [2] - 2:11, 2:13

material [1] - 12:24 **MATTER**[1] - 1:8 matter [25] - 1:13, 3:16, 5:10, 17:18, 17:20, 18:1, 18:7, 19:20, 20:14, 25:4, 25:24, 42:17, 44:22, 47:6, 50:23, 51:1, 57:2, 58:13, 58:14, 59:4, 64:13, 64:18, 80:13, 81:23, 82:19 matters [4] - 5:14, 25:13, 52:22, 76:16 Matthew [1] - 81:9 maximum [1] - 55:12 **Mayo** [6] - 54:20, 55:2, 55:14, 55:24, 56:19, mean [2] - 22:13, 30:17 meaning [1] - 41:12 meant [1] - 46:19 meantime [1] - 71:18 medical [12] - 22:11, 22:24, 23:13, 31:13, 37:1, 37:19, 37:23, 38:4, 55:12, 55:14, 55:15, 55:18 Medical [4] - 45:7, 45:8, 45:11, 45:19 medications [1] -35:21 meet [1] - 67:7 **MEETING** [2] - 1:8, 84:5 Meeting [1] - 5:24 meeting [17] - 1:12, 3:2, 3:14, 3:22, 3:24, 4:6, 5:18, 5:22, 6:4, 6:5, 6:6, 19:21, 51:11, 52:19, 67:10, 82:20, 83:20 **Meetings** [4] - 3:23, 4:22, 5:14, 47:9 MELISSA [1] - 2:8 member [2] - 56:10, 58:1 **MEMBER** [245] - 3:4, 3:5. 3:6. 3:7. 3:8. 3:9, 3:10, 3:11, 3:12, 4:20, 5:3, 5:15, 5:19, 6:8, 6:13, 6:15, 6:18, 6:20, 6:22, 6:24, 7:3, 7:7, 7:12, 7:16, 7:18, 7:21, 7:23, 8:1, 8:3, 8:6, 8:10, 8:14, 8:16, 8:19, 8:21, 8:23, 9:1, 9:4, 9:9, 9:13, 9:15,

9:18, 9:20, 9:22,

9:24, 10:3, 10:6,

DEBBIE TYRRELL REPORTING SERVICE

10:10, 10:12, 10:15, 10:17, 10:19, 10:21, 10:24, 11:4, 11:9, 11:11, 11:14, 11:16, 11:18, 11:20, 11:23, 12:3, 12:8, 12:10, 12:13, 12:15, 12:17, 12:19, 12:22, 13:8, 13:12, 13:14, 13:17, 13:19, 13:21, 13:23, 14:2, 14:9, 14:13, 14:15, 14:18, 14:20, 14:22, 14:24, 15:3, 15:7, 15:11, 15:13, 15:16, 15:18, 15:20, 15:22, 16:1, 16:8, 16:12, 16:14, 16:17, 16:19, 16:21, 16:23, 17:2, 17:6, 17:16, 18:8, 18:9, 18:15, 18:24, 19:4, 19:6, 19:9, 19:11, 19:13, 19:15, 19:24, 20:1, 20:20, 21:13, 22:9, 23:8, 23:9, 24:5, 24:7, 24:10, 24:12, 24:14, 24:16, 47:7, 47:10, 47:15, 47:17, 47:19, 47:21, 47:23, 48:1, 48:8, 48:13, 48:17, 48:19, 48:21, 48:23, 49:1, 49:3, 49:5. 49:8. 49:13. 49:15, 49:17, 49:19, 49:21, 49:23, 50:10, 50:18, 51:14, 51:19, 51:24, 52:2, 52:4, 52:6, 52:8, 52:10, 58:7, 64:1, 64:3, 64:23, 65:4, 65:17, 65:19, 65:21, 65:23, 66:1, 66:3, 66:6, 66:9, 66:13, 66:15, 66:17, 66:19, 66:21, 66:24, 67:4, 68:4, 68:8, 68:9, 68:11, 68:12, 68:13, 68:14, 68:15, 68:16, 68:17, 68:18, 68:24, 69:2, 69:4, 69:5, 69:6, 69:7, 69:8, 69:9, 69:10, 69:11, 70:23, 71:15, 71:23, 72:1, 72:5, 72:7, 72:9, 72:11, 72:13, 73:11, 74:13, 74:16, 74:20, 74:22, 74:24, 75:2, 75:4, 75:7, 77:24, 78:3, 78:7, 78:14, 78:19, 78:22, 79:2, 79:17, 79:19, 79:23,

80:1, 80:3, 80:5, 80:7, 80:10, 82:21, 82:24, 83:4, 83:6, 83:8, 83:10, 83:12, 83:15, 83:19, 83:21 Member [15] - 7:10, 7:11. 8:9. 9:7. 10:4. 10:5. 11:2. 11:3. 12:1, 12:2, 14:4, 14:6, 16:5, 24:23 members [5] - 4:8, 26:14, 38:3, 52:21, 82.13 MEMBERS [1] - 2:2 membrane [1] - 42:3 mention [2] - 33:9, 40:21 mentioned [3] - 31:24, 32:2, 32:12 MICHAEL [2] - 2:18, 36:9 Michael [1] - 36:16 might [11] - 28:17, 30:14, 31:15, 31:19, 31:24, 32:16, 38:11, 71:5, 77:21, 80:11, 80:14 million [18] - 69:20, 69:21, 70:3, 70:5, 70:6, 70:7, 70:8, 70:9, 70:10, 70:18, 73:15, 73:16, 73:20, 73:21, 74:2, 74:5, 74:7 mini [1] - 56:16 Minimum [2] - 7:8, 7:9 minimum [2] - 13:1 minor [1] - 33:23 minutes [4] - 5:17, 5:23, 6:3, 6:6 mirrors [1] - 77:12 model [1] - 57:22 modification [2] -70:20, 71:22 moment [1] - 62:14 Monday [1] - 45:7 money [4] - 35:16, 82:1, 82:6, 82:9 Monique [1] - 39:24 monocular [1] - 39:19 Monro's [2] - 43:18, 43:21 month [12] - 8:7, 12:24, 14:3, 17:19, 21:7, 21:8, 23:12, 64:8, 69:23, 71:11,

71:13, 73:16

month's [1] - 70:1

monthly [2] - 72:21,

months [1] - 34:15 MORALES [1] - 53:4 morals [1] - 57:17 morning [8] - 25:8, 25:10, 25:11, 27:2, 27:4, 30:9, 44:23, 75:11 most [3] - 23:15, 54:16, 56:17 mother [5] - 81:2, 81:12, 81:16, 81:17, 82:3 mother's [1] - 82:10 motion [71] - 4:21, 6:2, 6:9, 7:9, 7:13, 8:8, 8:11, 9:6, 9:10, 10:4, 10:7, 11:1, 11:5, 11:24, 12:4, 13:7, 13:9, 14:5, 14:10, 15:5, 15:8, 16:3, 16:9, 18:6, 18:10, 18:11, 18:18, 18:20, 18:21, 19:17, 19:18, 19:19, 19:22, 19:24, 20:5, 24:2, 47:8, 47:11, 48:9, 48:11, 49:6, 49:9, 50:11, 50:15, 50:18, 51:3, 51:4, 51:12, 51:20, 51:21, 64:2, 65:2, 65:12, 65:14, 66:7, 66:10, 68:5, 68:20, 70:17, 71:21, 71:24, 72:2, 74:14, 74:17, 79:14, 79:17, 79:20, 82:22, 83:1, 83:20, 83:22 Motion [22] - 7:2, 8:5, 9:3, 10:2, 10:23, 11:22, 12:21, 14:1, 15:2, 15:24, 17:1, 24:18, 50:1, 52:12, 66:5, 66:23, 68:19, 69:12, 72:15, 75:6, 80:9, 83:14 motions [2] - 67:5, 68:1 motor [1] - 38:8 move [9] - 4:19, 21:12, 29:13, 59:19, 61:3, 78:24, 81:7, 81:10, 83:16 moved [2] - 50:17, 76.4 moving [17] - 7:7, 9:4, 10:3, 10:24, 14:2, 15:3, 17:2, 17:16, 29:12, 66:6, 66:24,

29:9, 29:20, 29:21, 36:1, 36:6, 36:13, 43:24, 44:5, 44:9, 46:2, 46:6, 46:7, 46:10, 46:12, 46:19, 46:22, 47:3, 47:5, 50:3, 50:23, 52:13, 53:1, 53:4, 53:8, 58:10, 58:20, 59:10, 60:4, 60:7, 75:9, 75:11, 78:2, 78:4, 78:9, 78:16, 78:21, 79:1, 79:4 MRSA[1] - 77:8 **MS** [27] - 2:13, 4:24, 5:6, 17:5, 18:11, 18:18, 19:17, 50:21, 51:2, 53:6, 58:9, 58:12, 58:21, 60:1, 60:6, 64:5, 65:1, 65:7, 67:7, 69:1, 69:13, 71:10, 71:18, 72:16, 72:19, 73:12, 80:12 mud [1] - 58:4 Munro [3] - 39:24, 40:13, 44:9 MURPHY [70] - 2:6, 3:4, 3:6, 3:8, 3:10, 3:12, 5:19, 6:13, 7:3, 7:7, 7:16, 8:6, 8:14, 9:4, 9:13, 10:3, 10:10, 10:24, 11:9, 11:23, 12:8, 12:22, 13:12, 14:2, 14:13, 15:3, 15:11, 16:1, 16:12, 17:2, 17:6, 17:16, 19:4, 24:5, 47:7, 47:15, 48:8, 48:17, 49:5, 49:13, 51:24, 65:4, 65:17, 66:6, 66:13, 66:24, 68:4, 68:9, 68:12, 68:14, 68:16, 68:18, 69:2, 69:5, 69:7, 69:9, 69:11, 71:23, 72:5, 74:13, 74:20, 75:7, 79:2, 79:17, 79:23, 80:10, 82:21, 83:4, 83:15, 83:19 Murphy [46] - 3:3, 3:20, 6:10, 6:12,

MR [61] - 2:14, 4:12,

17:8, 17:10, 24:19,

24:22, 24:23, 24:24,

25:12, 25:21, 25:22,

26:12. 26:22. 26:23.

25:1, 25:3, 25:10,

26:2, 26:5, 26:11,

27:2. 27:5. 27:12.

7:14, 7:15, 8:12, 8:13, 9:11, 9:12, 10:8, 10:9, 11:6, 11:8, 12:5, 12:7, 13:10, 13:11, 14:11, 14:12, 15:9, 15:10, 16:10, 16:11, 19:3, 24:4, 47:12, 47:14, 48:12, 48:16, 49:10, 49:12, 51:23, 65:6, 65:15, 65:16, 66:11, 66:12, 72:3, 72:4, 74:18, 74:19, 79:21, 79:22, 83:2, 83:3 must [1] - 51:9 MWDBE [1] - 67:9 myocarditis [1] -56:17

Ν

name [5] - 27:15, 36:14, 58:3, 81:8, 81:11 **natural** [1] - 41:7 nearly [1] - 38:14 necessary [1] - 70:15 need [15] - 5:15, 5:16, 17:11, 22:18, 45:6, 50:11, 50:14, 69:21, 70:2, 70:4, 71:8, 73:20, 74:6, 74:10, 79:11 needed [3] - 20:2, 21:24, 26:2 needs [4] - 18:19, 73:11, 73:12, 73:13 neurologic [1] - 39:15 never [8] - 28:14, 28:16, 28:19, 31:17, 44:18, 44:21, 54:15, 57:23 new [5] - 21:22, 79:7, 80:12, 83:16, 83:18 next [8] - 58:13, 64:8, 69:13, 71:1, 71:6, 72:17, 74:9, 82:20 nine [2] - 4:14, 4:16 **NO**[1] - 1:8 **non** [3] - 71:4, 73:18, 74.4 non-property [1] -71:4 non-real [2] - 73:18, 74:4 none [3] - 4:18, 36:5, 44:4 normal [1] - 72:21 Northern [2] - 69:20,

70:10

72:17, 75:7, 76:2,

76:4, 77:9, 78:16

notes [1] - 85:12 nothing [4] - 57:15, 60:22, 70:2, 80:12 Notice [1] - 60:7 notice [8] - 3:22, 60:2, 60:13, 60:19, 61:4, 61:6, 61:18, 63:19 notified [2] - 31:4, notify [1] - 59:6 November [3] - 57:10, 59:14, 63:16 nowhere [1] - 57:11 nub [1] - 42:17 number [3] - 17:13, 18:16, 53:3 Number [4] - 5:22, 17:16, 37:9, 60:12 **numbers** [1] - 65:9 numerous [1] - 75:24 nursing [3] - 81:20, 82:2, 82:18 Nursing [1] - 81:21

0

oath [2] - 26:14, 85:7 object [1] - 43:9 objection [5] - 28:6, 29:7, 29:14, 29:17, 59:22 obligations [1] - 64:17 obtain [1] - 61:11 **obtained** [1] - 58:23 obviously [4] - 21:9, 46:13, 55:8, 60:24 occur [1] - 40:22 occurred [5] - 28:11, 34:18, 62:10, 62:23, occurring [1] - 32:7 October [1] - 62:22 ocular [3] - 42:23, 43:7, 43:12 **OF** [5] - 1:4, 1:8, 1:11, 85:1, 85:2 office [1] - 3:20 Officer [1] - 2:16 official [1] - 62:1 offset [1] - 70:13 old [3] - 57:17, 83:16, 83:17 older [1] - 81:10 once [2] - 52:16, 65:13 one [26] - 8:7, 14:3, 17:3, 23:9, 23:10, 26:3, 26:4, 28:15, 28:16, 30:4, 41:17, 44:13, 53:1, 55:7, 56:11, 56:17, 57:12,

Open [4] - 3:23, 4:21, 5:14. 47:9 open [4] - 4:7, 5:23, 6:3, 52:20 ophthalmology [1] -38:19 opinion [2] - 55:15, 55:20 opportunities [1] -79:16 opportunity [10] -13:3, 17:23, 22:8, 26:20, 28:22, 28:23, 37:12, 53:9, 63:19 opposed [1] - 37:13 opthamologist [1] -39.22 opthamologists [1] -43:10 option [1] - 73:3 order [10] - 4:15, 16:4, 16:7, 25:19, 26:7, 51:4, 51:12, 58:13, 61:12, 73:21 Orders [1] - 16:3 originally [1] - 72:23 otherwise [1] - 41:2 outlying [1] - 20:17 outpatient [1] - 39:6 **outpouring** [1] - 55:2 outside [1] - 21:17 outstanding [1] - 81:5 overweight [1] - 70:12 overwhelming [1] -55:4 owed [1] - 56:23 own [4] - 34:19, 34:20, 45:12

61:24, 62:4, 64:3,

76:3, 76:4, 76:20,

78:7, 79:5, 80:13

online [1] - 81:11

57:8

Partial [2] - 11:23,

Ρ

page [1] - 74:9
PAGE [1] - 85:2
paid [2] - 64:4, 73:10
pandemic [1] - 37:11
paperwork [3] - 14:7,
16:6, 81:1
Paramedic [1] - 17:21
paramedic [6] - 30:24,
53:17, 54:8, 55:17,
58:2, 78:11
paramedics [3] - 31:5,
54:12, 55:3
parents [2] - 62:18,
80:18
part [3] - 35:6, 41:24,

12:1 participate [4] - 60:10, 60:20, 60:23, 61:19 participating [1] -61.1 particular [1] - 82:16 pass [1] - 78:18 passed [2] - 38:9, 77:6 past [3] - 53:11, 55:7, 79:6 Pat [4] - 59:10, 61:7, 64:24, 73:3 patient [2] - 30:22, 38:9 **PATRICIA** [1] - 2:13 paying [1] - 45:11 payment [1] - 45:16 payments [6] - 58:18, 59:3, 69:22, 70:3, 82:14, 82:17 Payments [3] - 11:24, 12:1, 16:2 Pelt's [1] - 76:13 pending [3] - 70:21, 81:22, 82:15 Pension [6] - 25:18, 55:21, 55:23, 56:2, 64:18, 77:13 pension [2] - 75:23, 75:24 people [8] - 28:17, 41:2, 44:12, 44:17, 44:20, 54:10, 54:16, 62:21 perceive [1] - 39:16 percent [4] - 76:22, 76:23, 78:5 perform [1] - 36:22 performance [2] -67:21, 67:23 performed [2] - 39:9, 40.2 period [4] - 20:12, 39:15, 51:6, 64:10 permanently [1] -39:18 **Permission** [1] - 14:3 person [1] - 53:5 PETERS [6] - 2:18, 27:1, 27:4, 36:9, 46:17, 46:21 Peters [5] - 26:16, 26:24, 27:5, 36:7, 36:16 Phelps [4] - 75:9, 75:10, 75:13

78:16, 78:21, 79:1 phone [3] - 17:12, 53:3, 65:8 physically [1] - 3:19 Physician [1] - 2:18 physician [3] - 26:16, 36:17, 36:20 Physician's [1] - 66:8 physicians [1] - 57:5 **PIC** [2] - 17:18, 53:22 piece [1] - 53:15 pieces [1] - 43:4 PINELLI [31] - 2:13. 2:14, 17:8, 25:3, 25:12, 25:22, 26:5, 26:12, 26:23, 27:2, 27:5, 27:12, 29:9, 29:20, 29:21, 36:1, 36:6, 36:13, 43:24, 44:5, 46:2, 46:7, 46:12, 46:19, 46:22, 47:5, 50:23, 58:20, 59:10, 60:4, 60:7 **place** [1] - 62:3 **plan** [2] - 57:16, 70:5 plenty [1] - 63:19 plus [1] - 74:5 point [7] - 5:11, 28:20, 28:23, 46:3, 56:24, 69:21, 70:23 points [2] - 29:5, 46:13 policy [1] - 51:7 Policy [4] - 67:13, 67:15, 68:3, 68:7 portion [2] - 71:3, 74:4 position [1] - 20:9 possible [1] - 18:14 possibly [1] - 74:10 post [3] - 56:15, 56:21, 70:12 post-Covid [2] -56:15, 56:21 post-withdrawal [1] -70:12 posted [1] - 3:22 posterior [1] - 41:23 **potential** [1] - 5:5 Poverty [3] - 76:23, 78:6 prayed [1] - 45:17 preliminary [1] - 25:13 prepare [1] - 17:24 prepared [1] - 4:1 prescribed [1] - 35:21 PRESENT [1] - 2:15 present [9] - 3:19, 7:4, 25:16, 26:6, 35:24, 40:11, 42:15, 51:9, 59:16

presented [3] - 68:7, 74:15, 82:22 presenting [1] - 81:23 preserved [1] - 82:7 president [3] - 3:12, 64:1, 74:13 President [16] - 2:3, 4:12, 4:17, 5:20, 7:3, 8:6, 15:3, 17:2, 23:10, 47:7, 48:8, 64:23, 66:6, 68:4, 71:23, 83:15 press [5] - 4:14, 4:15, 17:11, 24:20, 65:10 pretty [4] - 23:12, 44:11, 60:18, 61:21 previous [2] - 5:18, 53:20 previously [3] - 36:8, 59:13, 64:4 pride [1] - 54:3 primary [1] - 77:22 proactively [1] - 70:24 **probable** [1] - 55:18 problem [1] - 33:17 problems [1] - 31:14 procedural [4] - 4:23, 5:2, 5:4, 5:14 procedurally [1] - 20:5 procedure [2] - 37:5, 39.6 procedures [2] -26:12, 26:21 proceed [9] - 21:2, 22:17, 22:19, 23:6, 24:20, 25:4, 25:24, 26:3, 26:24 PROCEEDINGS [2] -1:11, 84:4 proceedings [4] - 4:1, 26:10, 85:10, 85:13 process [6] - 16:6, 23:22, 33:12, 45:20, 55:22, 80:23 projection [1] - 74:10 **promotion** [1] - 53:21 proof [2] - 26:6, 26:10 proper [2] - 61:11, 61:18 property [5] - 71:4, 73:21, 73:24, 74:2, 74:6 proposed [1] - 72:24 protected [1] - 82:13 proud [1] - 58:1 provide [5] - 23:6, 37:18, 51:9, 63:11, 63:20 provided [8] - 37:21, 37:24, 61:8, 62:6,

PHELPS [7] - 75:11,

78:2, 78:4, 78:9,

62:20, 63:4, 63:14, 67:22 provisions [1] - 13:6 prudent [1] - 63:15 **public** [14] - 4:4, 4:8, 4:11, 4:13, 50:12, 51:5, 51:6, 51:18, 52:14, 52:17, 52:21, 52.23 Public [8] - 3:14, 3:18, 4:4, 13:6, 52:17, 81:19, 82:4, 82:18 **pulled** [1] - 30:12 pulls [1] - 42:2 purchase [1] - 73:4 purported [6] - 62:15, 62:17, 62:23, 63:1, 63:18, 63:21 **purpose** [1] - 29:6 purposes [1] - 29:13 Pursuant [1] - 16:2 **purview** [1] - 63:15 put [3] - 40:17, 54:7, 57:1 putting [2] - 20:8, 64:8

Q

QILDRO [1] - 16:4 Quadient [1] - 73:7 qualifications [1] -36:19 quarter [1] - 67:22 quarters [1] - 32:13 questions [15] - 21:7, 21:11, 22:4, 26:13, 26:15, 36:2, 36:4, 44:1, 44:3, 44:6, 46:11, 63:6, 63:12, 77:23, 82:11 quick [2] - 76:8, 78:24 quickly [1] - 38:13 quite [2] - 53:10, 77:17 quote [4] - 55:12, 55:14, 55:19

R

raise [8] - 27:6, 70:4, 70:14, 70:18, 70:21, 71:20, 71:21 raised [2] - 58:10, 63:13 raises [3] - 70:8, 76:22, 78:4 rank [2] - 27:18, 53:22 rather [1] - 28:24 ratify [1] - 68:1 reaching [3] - 17:14,

61:24, 80:17 ready [9] - 21:2, 21:5, 21:12, 22:17, 22:19, 23:6, 25:4, 26:23, 65:12 real [4] - 73:18, 74:4, 76:7. 78:24 reality [1] - 57:11 really [7] - 31:23, 44:12, 58:24, 64:15, 73:8, 80:12, 80:24 reasonable [3] - 4:5, 52:18, 64:9 reasons [1] - 38:24 rebalancing [3] -69:17, 69:18, 70:19 Recalculations [1] -12:23 recalculations [1] -12:24 receipt [1] - 70:22 receive [2] - 25:20, 70:15 received [9] - 14:8, 16:7, 27:24, 54:19, 60:22, 64:10, 64:11, 64:14, 74:2 receiving [2] - 73:24, 80:21 recognized [1] - 4:14 recommendation [4] -22:2, 67:17, 68:5, 81:24 recommendations [3] - 66:8, 68:2, 68:21 recommending [2] -67:14, 67:19 record [24] - 3:19, 21:8, 25:5, 25:23, 27:14, 28:7, 31:8, 36:15, 37:3, 48:5, 59:11, 59:20, 59:24, 60:15, 60:16, 61:5, 61:22, 62:4, 62:7, 62:8, 62:9, 63:8, 63:22, 64:8 recorded [2] - 3:24, 27:15 records [11] - 29:2, 31:11, 32:19, 33:10, 35:11, 37:2, 38:4, 39:23, 43:18, 61:19, 62:1 redo [1] - 50:17 reflect [2] - 25:5, 59:11 reflects [1] - 60:15 refund [3] - 76:12, 78:3, 78:11

Refunds [1] - 10:4

regarding [1] - 37:18 Region [1] - 56:11 Register [2] - 13:2, 61:24 Regular [1] - 5:24 regular [6] - 4:6, 5:22, 51:4, 51:12, 52:19, 58:13 Rehabilitation [1] -81.21 reinstate [1] - 76:11 reinstates [1] - 78:10 related [7] - 21:24, 22:1. 28:9. 43:19. 68:2, 71:3, 81:13 relative [1] - 52:22 release [1] - 46:4 relied [1] - 58:22 rely [1] - 61:12 remain [1] - 70:12 remained [1] - 39:13 remains [2] - 42:7, 57:2 remarriage [1] - 61:14 remarried [1] - 61:16 remember [2] - 41:20, 80:14 remind [1] - 71:7 **Removals** [2] - 15:4, 15.5 renown [2] - 55:13, 55:24 rental [2] - 72:24, 73:9 repair [1] - 39:8 repaired [1] - 42:9 repeating [1] - 44:13 replacement [1] -39:11 Report [3] - 67:21, 69:14, 75:8 **REPORT**[1] - 1:11 report [4] - 37:8, 64:12, 64:18, 79:5 reported [3] - 30:8, 62:12. 85:9 Reporter [1] - 85:7 reporter [1] - 85:7 reports [1] - 37:23 **repository** [1] - 62:3 represent [1] - 80:11 Representative [1] -77:11 representing[1] -25:23 represents [1] - 55:23 Request [1] - 16:1 request [4] - 4:8, 18:12, 49:6, 52:21 requested [2] - 48:9,

16:6, 35:7 requirements [2] -76:12, 78:11 requires [2] - 3:16, 25:18 requisite [1] - 81:1 research [1] - 44:16 **RESHMA**[1] - 2:10 Reshma [1] - 73:17 resolution [1] - 82:15 resolved [2] - 20:12, 82:19 respect [11] - 21:14, 23:11, 33:6, 34:4, 35:3, 37:5, 38:3, 38:5, 40:13, 53:12, 59:16 respected [1] - 56:18 responding [1] - 38:8 response [2] - 20:2, 62:6 rest [2] - 21:11, 22:19 restate [1] - 20:13 restrictions [1] - 40:18 result [1] - 42:5 retear [1] - 39:10 retina [10] - 31:7, 38:16, 38:22, 39:5, 39:13, 40:9, 40:11, 41:10, 41:21, 42:3 retinal [12] - 33:17, 38:20, 39:8, 40:14, 40:19, 41:7, 42:15, 43:1, 43:8, 43:22 retinology [1] - 39:2 retirees [1] - 13:1 **RETIREMENT**[1] - 1:3 Retirement [2] -76:17, 77:3 return [2] - 55:16, 57:3 returned [1] - 30:23 review [8] - 13:3, 18:4, 28:4, 29:4, 30:5, 37:1, 43:17, 72:20 reviewed [3] - 39:23, 67:9, 67:12 reviewing [1] - 38:4 reviews [1] - 66:8 revise [1] - 68:6 revised [3] - 67:14, 68:2, 79:18 RFP [4] - 67:17, 67:19, 68:3, 68:22 rig [3] - 30:19, 30:21 rights [3] - 55:10,

50:7

52:23

requests [2] - 4:10,

Requests [1] - 14:3

required [3] - 14:7,

60:10, 63:15 **Rob** [2] - 77:24, 78:18 ROBERT [1] - 2:5 Rogers [2] - 80:15, 81:2 role [1] - 57:22 **roll** [4] - 3:3, 3:16, 7:5, 69:2 rolling [1] - 79:9 room [2] - 28:18, 32:14 roughly [1] - 30:9 ruled [1] - 57:19 rules [2] - 50:15, 50:19 **ruling** [1] - 55:8 rumor [1] - 77:20

S

sad [1] - 57:10 **safety** [1] - 55:17 salt [6] - 30:15, 38:11, 43:3, 43:4, 43:5 satisfaction [2] -20:19, 20:24 satisfied [2] - 20:3, 64.22 saw [6] - 31:4, 33:16, 39:2, 39:3, 40:6, 40:10 scar [2] - 31:20, 40:11 scenario [3] - 70:2, 70:17, 71:19 scheduled [2] - 39:7, 39:21 SCOTT [6] - 2:16, 67:7, 69:13, 71:10, 71:18, 72:16 second [26] - 6:8, 9:9, 10:6, 15:7, 16:8, 17:15, 18:8, 18:19, 18:23, 18:24, 19:1, 19:23, 24:2, 39:10, 47:10, 48:12, 51:19, 51:22, 61:16, 65:4, 68:7, 68:8, 68:24, 74:16, 79:19, 82:24 Second [12] - 7:12, 8:10, 11:4, 12:3, 13:8. 14:9. 48:13. 48:14, 49:8, 66:9, 72:1, 83:21 seconded [22] - 6:10, 7:14, 8:12, 9:11, 10:8, 11:6, 12:5, 13:10, 14:11, 15:9, 16:10, 19:24, 47:12, 49:10, 65:5, 65:14, 66:11, 69:1, 72:3,

-DEBBIE TYRRELL REPORTING SERVICE-

74:18, 79:21, 83:2 Secretary [4] - 2:6, 3:3, 3:20, 4:19 Section [3] - 4:22, 47:9, 64:17 see [16] - 4:17, 25:22, 31:23, 34:1, 34:7, 34:8, 34:23, 42:5, 43:15, 44:22, 45:22, 45:24, 73:1, 73:2, 73.6 seeing [2] - 41:18, 54:5 seeking [1] - 26:9 seem [1] - 31:11 sell [2] - 70:5, 70:6 Senate [12] - 75:17, 75:24, 76:2, 76:5, 76:6, 76:13, 76:20, 77:12, 78:2 senate [1] - 76:9 Senator [2] - 76:13, 76:21 senator [1] - 77:1 sensitive [1] - 55:17 sent [2] - 60:8, 60:13 separated [1] - 39:14 series [1] - 33:1 serious [1] - 63:6 served [2] - 23:15, 53.24 Service [2] - 76:11, 78:10 **service** [1] - 35:10 Session [5] - 4:21, 5:4, 20:8, 48:5, 48:7 session [14] - 5:1, 5:8, 5:13, 6:6, 18:10, 18:12, 18:19, 18:22, 19:18, 47:8, 47:12, 48:3, 75:14 set [1] - 51:10 seven [2] - 25:15, 25:19 several [6] - 3:21, 12:23, 32:15, 32:19, 44:16, 65:9 shape [1] - 42:2 **shapes** [1] - 34:8 share [1] - 18:2 SHERIDAN [33] - 2:11, 3:5, 6:8, 6:15, 7:18, 8:16, 9:15, 10:6, 10:12, 11:11, 12:10, 13:14, 14:15, 15:13, 16:8, 16:14, 19:6, 24:7, 47:10, 47:17, 48:19, 49:15, 52:2, 65:19, 66:15, 68:11, 69:4, 72:7, 74:16,

74:22, 80:1, 82:24, 83:6 Sheridan [32] - 3:4, 6:11, 6:14, 7:17, 8:15, 9:14, 10:8, 10:11, 11:10, 12:9, 13:13. 14:14. 15:12. 16:10. 16:13. 19:5. 24:6, 47:13, 47:16, 48:18, 49:14, 52:1, 65:18, 66:14, 68:10, 69:3, 72:6, 74:18, 74:21, 79:24, 83:2, 83:5 shock [1] - 55:11 shortage [2] - 73:14, 73:22 **Shorthand** [1] - 85:6 shorthand [2] - 85:9, 85:12 show [1] - 32:19 showing [1] - 74:10 shows [1] - 69:19 sibling [2] - 80:21, 81.9 side [3] - 34:24, 54:2, 56:12 **sides** [1] - 44:19 sight [4] - 28:12, 28:13, 31:2, 57:12 sign [2] - 60:14, 80:24 **signature** [1] - 60:15 signed [2] - 60:13, 60:17 signs [2] - 41:20, 82:17 **similar** [2] - 41:3, 55:17 simply [2] - 28:24, 32:2 sisters [1] - 54:6 situation [2] - 22:17, 81:3 situations [2] - 21:3, 21.4 six [4] - 17:11, 24:20, 34:14, 65:10 small [1] - 42:4 snow [1] - 54:22 social [1] - 81:18 solid [1] - 60:18 someone [4] - 34:8, 34:22, 34:24, 44:10 sometimes [4] - 21:3, 21:4, 42:6, 42:7 son [7] - 81:7, 81:8, 81:10, 81:15, 81:17, 82:2, 82:9 Soni [33] - 6:19, 7:4,

7:22, 8:12, 8:20,

9:19, 10:16, 11:15, 12:14, 13:18, 14:11, 14:19, 15:17, 16:18, 19:2, 19:10, 24:11, 47:18, 48:20, 49:16, 52:3, 64:6, 64:21, 65:1, 65:20, 66:11, 66:16, 68:12, 69:5, 72:8, 74:23, 80:2, 83:7 **SONI** [34] - 2:10, 6:20, 7:23, 8:10, 8:21, 9:20, 10:17, 11:16, 12:15, 13:19, 14:9, 14:20, 15:18, 16:19, 18:24, 19:11, 24:12, 47:19, 48:21, 49:17, 52:4, 64:3, 64:23, 65:21, 66:9, 66:17, 68:13, 69:6, 70:23, 71:15, 72:9, 74:24, 80:3, 83:8 **sorry** [1] - 46:21 **sounds** [2] - 43:3, 46:2 source [1] - 63:9 South [1] - 1:13 southeast [2] - 54:2, 56:12 Southside [1] - 81:21 speaking [1] - 57:24 specialist [3] - 38:18, 55:13, 56:3 specialists [1] - 39:2 **specific** [1] - 46:7 **splashed** [1] - 38:10 spoken [2] - 50:14, 75:23 spontaneously [1] -41:2 sporadically [1] -40.22 **sporting** [1] - 35:18 **spot** [2] - 31:19, 31:22 **SS**[1] - 85:1 staff [11] - 23:21, 61:8, 61:22, 62:2, 62:5, 63:7, 75:24, 81:4, 82:8, 82:15 staff's [3] - 13:4, 14:6, 16:5 stand [1] - 57:21 standing [1] - 56:10 **standpoint** [1] - 38:13 **star** [5] - 4:14, 4:15, 17:11, 24:20, 65:10 start [2] - 25:13, 26:13 started [2] - 31:2, 73:24 starting [4] - 7:10, 9:7,

state [2] - 27:15, 36:14 State [3] - 1:14, 77:4, 85.8 State's [2] - 64:13, 64.19 statement [6] - 13:4, 30:4, 43:18, 43:21, 46:3, 55:21 Statement [4] - 67:12, 67:15, 68:2, 68:6 status [1] - 78:15 STENOGRAPHIC [1] -1:11 still [13] - 20:3, 20:16, 22:12, 29:5, 31:1, 34:1, 34:6, 34:11, 45:2, 58:15, 69:17, 73:20, 74:9 stop [1] - 45:2 stories [1] - 54:12 **story** [1] - 54:23 Street [1] - 1:13 strokes [1] - 56:16 strongly [1] - 41:9 stuffer [1] - 72:24 subconjunctival [1] -43.13 subject [2] - 70:19, 71:22 subsequent [1] -32:18 subsequently [2] -33:20, 61:10 suffering [1] - 81:12 sufficient [2] - 26:7, 63:23 suggest [1] - 41:9 Suite [1] - 1:13 **summarize** [1] - 38:2 super [4] - 30:18, 34:6 **supply** [1] - 39:14 support [3] - 18:1, 55:2, 63:21 **supportive**[1] - 54:16 supposed [2] - 62:3, 77:15 surgeries [3] - 32:20, 33:4, 34:12 surgery [11] - 28:16, 33:21, 35:24, 39:7, 39:10, 40:3, 40:8, 42:14, 45:6, 45:10, 45:23 **Survivor's** [1] - 9:5 suspect [1] - 42:10 suspend [3] - 50:15, 50:19, 63:16

suspended [5] -

15:5, 27:13

STATE[1] - 85:1

58:18, 59:3, 59:14, 64:15, 82:14 **suspicion** [1] - 64:10 sustain [1] - 29:24 swing [1] - 75:15 sworn [6] - 27:7, 27:9, 30:4, 36:7, 36:8, 36:10 **Symphony** [1] - 81:20 **symptom** [1] - 40:22 symptomatic [1] -54:19 symptoms [2] - 21:19, 56:15 syncopal [2] - 21:20, 56:19 syncope [1] - 22:1 **synopsis** [1] - 67:24 **System** [2] - 77:4 **system** [2] - 53:12, 56:11 systems [1] - 56:18 Т

table [1] - 19:18

target [1] - 70:11 targets [1] - 67:10 tax [1] - 71:4 taxes [5] - 73:19, 73:21, 73:24, 74:3, 74:6 teaching [2] - 57:16, 57:20 tear [4] - 33:17, 39:4, 41:8, 42:8 tears [4] - 38:21, 39:8, 42:4, 42:15 TEBBENS [48] - 2:5, 3:7, 4:20, 5:3, 5:15, 6:24, 8:3, 9:1, 9:9, 9:24, 10:21, 11:20, 12:19, 13:23, 14:24, 15:7, 15:22, 16:23, 18:9, 18:15, 19:15, 20:1, 21:13, 23:8, 24:16, 47:23, 49:1, 49:21, 50:10, 50:18, 51:14, 52:8, 58:7, 66:1, 66:21, 68:17, 69:10, 72:13, 75:4, 77:24, 78:3, 78:7, 78:14, 78:19, 78:22, 79:19, 80:7, 83:12 Tebbens [34] - 3:6, 6:23, 8:2, 8:24, 9:11, 9:23, 10:20, 11:19, 12:18, 13:22, 14:23, 15:9, 15:21, 16:22. 18:22, 19:14, 20:20,

22:9, 24:15, 47:22, 48:24, 49:20, 51:3, 52:7, 65:24, 66:20, 68:16, 69:9, 72:12, 75:3, 77:24, 79:21, 80:6, 83:11 technical [2] - 50:12, 51:14 telephone [1] - 37:16 template [2] - 69:18, 70:19 ten [1] - 62:22 terminate [4] - 59:5, 63:24, 64:2, 64:7 terminated [1] - 59:15 terminology [1] -22:23 terms [2] - 40:6, 40:10 terrified [1] - 56:21 testified [3] - 22:16, 27:10, 36:11 testify [3] - 26:17, 29:2, 36:7 testimony [6] - 17:19, 23:13, 28:21, 46:5, 46:8, 46:23 THE [5] - 1:3, 1:8, 2:12, 84:4, 84:5 third [1] - 67:16 THIS [1] - 84:6 thorough [2] - 23:23, 38:20 thoughts [1] - 55:23 three [3] - 59:2, 71:12, 76:1 **TIA** [1] - 56:16 TIME [1] - 84:6 tissue [1] - 40:11 today [16] - 23:18, 30:7, 34:2, 34:3, 34:6, 41:14, 45:22, 51:16, 56:4, 56:6, 56:7, 56:24, 57:10, 57:24, 59:4, 64:7 today's [2] - 28:1, 83:20 together [1] - 64:8 tomorrow [1] - 56:8 took [3] - 31:5, 54:3, 56:1 top [1] - 31:21 torn [1] - 40:9 totally [1] - 22:15 Tower [1] - 53:24 trailer [1] - 76:10 training [2] - 79:8, 79:15 transcript [5] - 3:24, 5:24, 6:1, 6:4, 85:11 transfer [2] - 70:8,

74:11 trauma [4] - 40:20, 42:23, 43:7, 43:19 Treasurer [4] - 2:8, 21:14, 76:15, 77:13 treat [1] - 32:22 treated [4] - 22:6, 39:5, 56:17 treating [1] - 33:12 treatment [4] - 21:23, 31:13, 33:20, 54:19 tried [1] - 35:1 trouble [1] - 80:24 true [1] - 85:11 Trust [1] - 69:20 trustee [75] - 3:4, 3:10, 6:14, 6:19, 7:15, 7:17, 7:22, 8:13, 8:15, 8:20, 9:12, 9:14, 9:19, 10:9, 10:11, 10:16, 11:10, 11:15, 12:9, 12:14, 13:11, 13:13, 13:18, 14:12, 14:14, 14:19, 15:10, 15:12, 15:17, 16:11, 16:13, 16:18, 19:5, 19:10, 20:20, 21:10, 22:9, 23:1, 24:6, 24:11, 47:16, 47:18, 47:24, 48:18, 48:20, 49:2, 49:14, 49:16, 49:22, 51:23, 52:1, 52:3, 52:9, 65:18, 65:20, 66:2, 66:12, 66:14, 66:16, 68:10, 68:12, 69:3, 69:5, 72:4, 72:6, 72:8, 74:19, 74:21, 74:23, 79:22, 79:24, 80:2, 83:3, 83:5, 83:7 Trustee [134] - 2:4, 2:5, 2:6, 2:7, 2:11, 3:6, 3:8, 6:10, 6:12, 6:16, 6:21, 6:23, 7:14, 7:19, 7:24, 8:2, 8:12, 8:17, 8:22, 8:24, 9:11, 9:16, 9:21, 9:23, 10:8, 10:13, 10:18, 10:20,

11:6, 11:8, 11:12,

11:17, 11:19, 12:5,

12:7, 12:11, 12:16,

12:18, 13:10, 13:15,

13:20, 13:22, 14:11,

14:16, 14:21, 14:23,

15:21. 16:10. 16:15.

16:20, 16:22, 18:22,

19:2, 19:3, 19:7,

15:9. 15:14. 15:19.

19:12, 19:14, 21:17, 23:16, 23:24, 24:3, 24:4, 24:8, 24:13, 24:15, 47:12, 47:13, 47:14, 47:20, 47:22, 48:12, 48:14, 48:16, 48:22, 48:24, 49:10, 49:12, 49:18, 49:20, 51:3, 51:22, 52:5, 52:7, 64:6, 64:21, 65:1, 65:3, 65:5, 65:14, 65:16, 65:22, 65:24, 66:11, 66:18, 66:20, 67:1, 67:3, 68:14, 68:16, 69:7, 69:9, 72:3, 72:10, 72:12, 74:18, 75:1, 75:3, 79:20, 79:21, 80:4. 80:6. 83:1. 83:2, 83:9, 83:11 trustees [4] - 21:12, 25:16, 25:19, 80:14 Trustees [8] - 3:2, 3:21, 4:6, 7:4, 36:3, 44:2, 50:5, 52:19 try [2] - 63:8, 71:6 trying [7] - 34:21, 70:24, 71:15, 75:20, 76:11, 81:7, 81:10 turn [2] - 5:20, 67:1 two [6] - 44:12, 45:20, 53:12, 59:2, 62:21, type [3] - 40:21, 42:20, 43.6 TYRRELL [2] - 85:6,

U

85:17

U.S [2] - 70:6, 70:7 **UIC** [1] - 39:9 ultimately [2] - 4:1, 38:22 unanimous [1] - 77:7 under [12] - 4:21, 5:1, 5:14, 11:23, 12:22, 14:2, 16:1, 17:3, 20:4, 20:10, 26:13, 64:17 underlying [2] - 39:14, 41:10 understood [2] - 23:8, 41:12 underweight [1] -70:13 unidentified [1] - 65:9 union [1] - 56:10 **University** [3] - 31:5, 45:5, 77:3

unless [2] - 46:7, 82:11 unlikely [1] - 74:11 unsuccessful [1] -63.9 **up** [13] - 5:11, 22:3, 23:5, 30:12, 30:13, 34:14, 34:23, 39:12, 41:8, 54:7, 57:21, 70:18, 78:18 update [2] - 13:2, 67:22 updated [2] - 72:23, 79:9 updates [1] - 80:11 **Utilization** [1] - 67:10

٧

vaccine [1] - 56:14

VALENCIA [7] - 2:9,

48:1, 49:3, 49:8,

49:23, 52:10, 66:3

Valencia [6] - 47:24,

52:9, 66:2

49:2, 49:11, 49:22,

valid [2] - 4:24, 61:13 **Van** [1] - 76:13 variance [1] - 70:11 vehicle [4] - 34:18, 35:7, 38:8, 38:9 vehicles [1] - 54:21 verified [1] - 81:18 video [1] - 3:15 videoconference [1] -1.12 Vince [6] - 17:4, 25:1, 50:21, 58:15, 58:19, 59:9 vince [1] - 17:6 VINCENT [1] - 2:14 vision [6] - 34:5, 34:11, 38:14, 38:23, 39:19, 45:14 visual [3] - 39:17, 40:18, 41:16 vitreous [1] - 41:24 **vLAHOS**[1] - 73:12 VLAHOS [2] - 2:17, 72.19 vote [12] - 3:16, 20:22, 21:1, 21:5, 21:12, 23:7, 23:18, 25:18, 68:10, 69:2, 79:11 voted [4] - 17:21, 20:15, 50:6, 65:12 voting [1] - 23:17

W

waited [2] - 30:22, 31:1 walking [2] - 30:13, 33:24 wants [2] - 20:21, 51:3 weather [1] - 75:16 website [1] - 4:3 week [6] - 45:20, 71:1, 71:6, 75:15, 75:18, 75:19 weekend [1] - 45:8 weeks [1] - 53:12 **welcome** [1] - 21:10 well-respected [1] -56:18 WELLER [11] - 2:15, 4:12, 17:10, 24:19, 24:23, 25:1, 52:13, 53:1, 58:10, 75:9, 79:4 **WERE** [1] - 84:4 WHICH [1] - 84:4 widow [2] - 63:18, 80:13 Widow's [4] - 9:5, 9:6, 58:17, 59:12 widow's [2] - 59:3, 81.3 widows [1] - 13:1 WILLIAM [1] - 2:6 winter [1] - 54:21 wish [4] - 4:15, 22:8, 44:7, 46:14 wishes [1] - 47:1 wishing [1] - 51:8 withdrawal [1] - 70:12 Witness [1] - 36:8 witness [2] - 27:9, 36:10 witnesses [4] - 27:7, 29:1, 62:13, 62:16 woman [4] - 58:17, 81:6, 81:19, 82:5 women [1] - 22:15 word [1] - 41:13 words [1] - 58:24 workers [1] - 81:18 Workman's [1] - 77:7 works [4] - 34:5, 53:13, 55:22, 56:11 world [3] - 55:13, 55:24, 56:18 worst [3] - 70:2, 70:16, 71:19 writing [2] - 40:17,

44:11

written [2] - 37:3, 37:8

-DEBBIE TYRRELL REPORTING SERVICE-

Υ

year [8] - 29:23, 34:15, 56:13, 57:16, 67:23, 73:23, 74:1, 77:2 years [5] - 23:14, 55:6, 58:19, 59:2, 62:22 yesterday [2] - 67:5, 67:8 young [1] - 57:13 younger [1] - 81:9

1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF)
8	INVESTMENT COMMITTEE)
9	
10	STENOGRAPHIC REPORT OF PROCEEDINGS had at
11	the videoconference meeting of the above-entitled
12	matter, held at 20 South Clark Street, Suite 300,
13	in the City of Chicago, County of Cook, State of
14	Illinois, on March 14, 2022, commencing at the hour
15	of 9:00 a.m.
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES	
2	BOARD MEMBERS:	
3		
4	DANIEL FORTUNA, President and Annuitant Trustee	
5	WILLIAM MURPHY, Secretary and Active Trustee	
6	ANTHONY MARTIN, Active Trustee	
7	MELISSA CONYEARS-ERVIN, City Treasurer	
8		
9	ATTORNEYS FOR THE BOARD:	
10	BURKE, BURNS AND PINELLI, LTD. BY: MS. SARAH A. BOECKMAN	
11		
12	ALSO PRESENT: KELLY WELLER, Executive Director	
13	LORNA SCOTT, Chief Investment Officer JACLYN VLAHOS, Comptroller	
14	JOHN CONNESS, Fund Accountant BRADY O'CONNELL, Callan Associates	
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

1 MEMBER MARTIN: I hereby convene this 2 Investment Committee meeting for March 14, 2022. 3 Lorna, please call the roll. 4 MS. SCOTT: Trustee Murphy. MEMBER MURPHY: 5 MS. SCOTT: Trustee Conyears-Ervin. 6 MEMBER CONYEARS-ERVIN: Here. 7 MS. SCOTT: Trustee Fortuna. 8 9 MEMBER FORTUNA: Here. 10 MS. SCOTT: Trustee Martin. 11 MEMBER MARTIN: Here. 12 Thank you. We have a quorum for today's 13 meeting. Public Act 101-0640 and the Governor's 14 15 Disaster Proclamation dated March 4, 2022 allows 16 this meeting to be conducted by audio and 17 videoconference. The Act requires a roll call vote 18 on each matter acted upon. We are proceeding by videoconference because we continue to believe that 19 20 due to the pandemic it is prudent to not physically 21 be present in the same space. 22 We have posted notice of this meeting in 23 accordance with the Open Meetings Act and the 24 meeting is being recorded. A transcript of these

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

I'd like to now turn things over to Lorna to proceed with our agenda.

MS. SCOTT: The first item on our agenda is the Private Credit RFP. I'd like to turn that over to Brady.

MR. O'CONNELL: Thank you, Lorna.

I will just spend a couple minutes here with a quick review of what Private Credit is, why we're talking about it and what why it was added to the portfolio.

We have a few slides from the educational session that we conducted on Private Credit and what we're showing here on the first page is that this is a new asset class.

So we have got an investment portfolio that is well diversified. A lot of it is things like stocks and bonds that we have had for a very long period of time. But as time passes capital markets evolve, new asset classes come into being and Private Credit is one of those.

So after the Global Financial Crisis in

2008 and into 2009 banks severely cut back on the amount of capital. Banks stopped lending to small and middle market businesses. Businesses that were typically too small to issue bonds or get bank loans. So banks were over levered going into the Financial Crisis. There were new regulations placed on the amount that they can lend so it created a new market that asset managers stepped into. So that evolved into what we are calling Private Credit these days.

It is basically asset management firms lending to businesses in areas that used to be banks and other financial institutions.

If we turn to the next page, there is a couple of different sub-strategies that we will talk about as this RFP progresses. The core of it will be what we call direct lending, which is what I just described. Issuing a loan to a business and getting interest and then eventually principal repayment on those loans.

We may talk about structured credit within that as well, which is pooling of different types of have securities.

24 Then to a lesser extent, we may make an

1 | allocation to opportunistic or niche investments.

2 It does involve managers that will allocate to

3 distressed businesses.

So think about as we go through the economic cycle and even now as we kind of maybe we are moving towards an economic pullback, some businesses will go through a cycle of being under stress. If you loan them money, you may want a higher interest rate or some equity in return. We will look at the managers that may do some distressed lending.

Then to a lesser extent something called specialty financing, which is lending to certain industries in particular. There is some that lend to the shipping industry. Some that do aviation finance. More kind of niche or specialty areas of lending.

Then on the bottom right at the kind of peer niche, there are things like life settlements and lending for the purchase of royalties. We will probably avoid that. Those are a little too specialized but you will hear some of these terms as we progress through the RFP. Direct lending, distressed. Multi strategy is a manager who will

1 allocate to a lot of these different buckets.

Page 3 is a kind of a high level summary of the pros and cons. We went over this when we did this educational session. I think it's worth repeating here again.

Why are we even talking about this?

First and foremost, you can get a higher interest rate when you do direct lending then you can be from buying bonds. This is in many ways a replacement for traditional fixed income, except we get a higher interest rate. It has a lower correlation to some of the traditional asset classes and because of that it gives us a better risk adjusted return at the total portfolio level.

Some of the things that we need to worry about or consider as we move forward with private credit one is liquidity.

One of the reasons we are talking about this now and one of the reasons we talk about infrastructure is because the cash flow position of the plan has improved considerably over ten years ago.

In the past, we probably wouldn't have been able to consider something like Private Credit

but now since we have cash flow coming in we can invest in some of these illiquid asset classes and earn a return premium that comes with that.

Much like Private Equity, Private Credit has higher fees, so we are going to want managers that will do a good job for us on a net of fees basis. That is something we will look at as we evaluate our fee responses.

And then this is a new asset class. As I mentioned, it is about ten years old. It has grown in popularity and interest so we always just want to be cautious about whether or not there is too much capital flooding in and lowering returns. We don't think that is the case but we still want to be prudent in moving forward with this asset class.

The last page, Page 4, it just shows where this category fits in with the new asset allocation that was adopted in calendar year 2021.

You can see towards the bottom, under Alternatives, we added a 3 percentage point allocation to Private Credit. As a result of this RFP, we will be looking to find managers to fund that. The overall objective, if you remember from when we adopted that new asset allocation, was

finding a return, a portfolio, a new mix of asset classes that gives us a better return at the same unit of risk that we had with the previous target and that is summarized at the bottom of the table on Page 4 here.

I will pause and see if there is any questions about the Private Credit background before speaking to the RFP summary.

All right. So we have got a quick summary here and we'll be seeking the Committee's approval of a RFP for Private Credit as I just mentioned. A 3 percent target in the investment policy, that equates to about \$30 million. We're looking for commingled funds either closed end or evergreen funds. We will be talking about targeting direct lending, structured credit, distressed and special situations, as well as some specialty finance and multi strategy.

The fund size that we're looking for is about a billion dollars minimum so we want managers that have a certain scale so that they can deliver a diversified portfolio. We are not looking for fund to fund products at this point.

We have established some minimum

requirements as we always do with these RFPs. We want managers with at least \$3 billion and a three year track record. So track record is in this space because a new asset class tends to be shorter. We want them to have at least two other public pension clients and have at least two prior funds and be raising at least a billion dollars in the current fund. The fund's investment should represent no more than 20 percent of the firm assets or the product assets.

As always with these searches, these minimum requirements are relaxed for diverse firms so if those respond they don't have to meet these minimum requirements. We don't anticipate a large amount of that but obviously we're going to be open to that.

As we always do with these RFPs, we did this with infrastructure, once the Fund issues it, it is posted on your website, it is posted on Callan's website. We reach out to managers that we have high regard for that we think are strong candidates as well as any diverse candidates and make sure that they are aware the RFP has been issued and encourage them to respond.

1 That is the summary. We have got a 2 timeline laid out at the bottom. We would like to 3 issue it this week. The submissions would be due in about five weeks and we would target 4 5 presentations and selections for some time this 6 summer. 7 Again, last month we issued an 8 Infrastructure RFP. We are talking about Private Credit now. Callan will do a lot of the heavy 9 10 lifting for this. We have two separate teams that 11 cover those. We have no problem dealing with kind 12 of working these concurrently or in parallel to 13 some extent. 14 With that, again, I will pause and see if 15 there are any questions about the RFP summary or 16 the RFP itself. 17 MEMBER CONYEARS-ERVIN: Good morning, 18 Brady. 19 MR. O'CONNELL: Good morning. MEMBER CONYEARS-ERVIN: I was going to 20 21 just let my fellow trustees know this is a topic 22 that has occurred with I believe every Pension Fund 23 in recent months so certainly a timely

conversation. Glad to know we're getting some

24

additional funds in. I don't know if I should say
additional or appropriate but funds that are being
received that we are able to make some investments
to be able to receive some hopefully additional
returns.

Just wanted to let everyone know that this is a topic that has been discussed in just about every Pension Fund.

MR. O'CONNELL: Thank you, Madam Treasurer. I think that is a good point.

We did the Asset Liability Study in 2021. The last time we did it in 2017 our outlook was a lot different. We weren't certain whether contributions were coming in and we were ramping to the ARC. Now we're up there and we're getting incremental cash flow, that really opens up the investment opportunity set. We can now use tools like Infrastructure and Private Credit that we couldn't in the past and as Madam Treasurer said these are asset classes are used by a lot of our peer funds.

We just want to make our initial allocations there and kind of continue operating in a way that our peers have been able to but we

1 haven't historically but now can going forward.

It is really an outgrowing of the fact that we now have much more foresight into the contributions. The contributions have come in and we have shifted to cash flow positive, which is a huge change.

MEMBER MARTIN: Right. I think it is good to go over the cash flow. I don't know if Lorna or Jackie want to do that but our audited Financial Statements are pretty clear. The City contributions do exceed, not greatly but they do exceed, our benefit payments. The growth that we are seeing is mainly from about the size of employee contributions and our investment returns. The investment returns right now are kind of a little bit challenged because of our current environment. So that is something to consider as we move forward.

Thank you. Lorna, do you have any comment on that?

MS. SCOTT: I have nothing more to add, no.

MEMBER MARTIN: Thank you, Madam
Treasurer. We are moving forward, Lorna.

```
1
               MS. SCOTT: I think we're looking for a
2
     motion then.
 3
               MEMBER MARTIN: Does someone want to make
     that motion?
 4
 5
               MS. SCOTT: A motion to recommend to the
     Board to approve the issuance of the RFP.
 6
 7
               MEMBER MURPHY: I will make the motion.
8
               MS. SCOTT: Do I have a second?
9
               MEMBER FORTUNA: Second.
               MS. SCOTT: Trustee Martin.
10
11
               MEMBER MARTIN: Yes.
12
               MS. SCOTT: Trustee Murphy.
13
               MEMBER MURPHY: Yes.
14
               MS. SCOTT: Trustee Conyears-Ervin.
15
               MEMBER CONYEARS-ERVIN: Yes.
16
               MS. SCOTT: Trustee Fortuna.
17
               MEMBER FORTUNA: Yes.
18
               MEMBER MARTIN: Motion carries. We will
     have that for the Board on Wednesday. Thank you.
19
20
               MS. SCOTT: So the next item on the
     agenda is a Review of Manager Guidelines. Brady,
21
22
     do you want to take this one?
23
               MR. O'CONNELL: Yes. Jackson Square is a
24
     SMID cap growth manager. One of two that is in the
```

1 portfolio. Up until the last four or five months

2 when technologies pulled back, they have been one

3 of the Fund's strongest managers. Very good stock

4 | picker. Really added a lot of value.

5 When we work with managers, we establish guidelines

6 that define what stocks they can buy and how much

7 | risk they can take relative to the benchmark.

Lorna has been spearheading a conversation with Jackson Square about their guidelines and they have requested some of that be amended to allow them to purchase securities that are larger in market capitalization then the previous set of guidelines would require.

So it is struck out here in red.

Previously there was a hard cap of \$10 billion in market cap that the manager had to abide by so they couldn't buy any securities that had a market capitalization of over \$10 billion.

Now, if you think about how well the US

Stock Market has done, when we have just the static

dollar amount, the market is growing over time but

that dollar limit stays the same. It's effectively

limiting their ability to buy securities that they

want to buy.

So we worked with them, Lorna in particular, and what we would like to propose is the language here that ties their limit to the range of their benchmark, which is the Russell 2500 Growth Index.

The new language is "stocks may be purchased and/or held as long as the market capitalization is within the range of the Russell 2500 Growth Index at the time of initial purchase and the weighted average market cap of resulting portfolio is within plus or minus 50 percent of the weighted average market cap of the index".

Translating that in English a little bit, they can buy anything that is the same size of the Index, but we want to make sure when it is added to your portfolio that it doesn't move us too far from the Index. It is kind of a belt and suspenders type of approach to making sure that this portfolio stays similar to the benchmark that we are using to track them against.

MEMBER CONYEARS-ERVIN: Brady, let me ask you this, and Lorna, is this an anomaly?

MR. O'CONNELL: I wouldn't say so. This is a change that aligns our guidelines with the

other guidelines that the manager has for portfolios like this that they manage on behalf of other clients.

So we have had them for a while and they made this request to align with their other small mid growth portfolios.

Lorna and I are comfortable endorsing this because we do think this is a tool that they should have the ability to use. That they have shown themselves as strong stock pickers, the last several months notwithstanding, we think they have the skills. We think they deserve this discretion and we're comfortable amending the guidelines to allow them to purchase securities that are larger in market cap than they would have historically.

MEMBER CONYEARS-ERVIN: So, Sarah, I was thinking in the motion that, if the other Trustees did want to go ahead with the motion with this, we would say per the advice of the investment consultant and Investment Officer.

MS. BOECKMAN: Yes, ma'am. The Committee
Chairman has a draft motion that includes that
language. Thank you for that recommendation.

MEMBER CONYEARS-ERVIN: Thank you.

1	MEMBER MARTIN: Lorna, do you have any						
2	other comments?						
3	MS. SCOTT: I do not. Brady covered						
4	everything. I think we're looking for the motion						
5	then.						
6	MEMBER MARTIN: Any other trustees have						
7	any comments on this issue?						
8	Since there is no other comments, I'd						
9	like to make a motion to approve the recommendation						
10	to the Board to modify the Investment Manager						
11	Guidelines as presented and recommended by staff						
12	and our investment consultant. Is there a second?						
13	MEMBER MURPHY: Second.						
14	MEMBER MARTIN: Seconded by Trustee						
15	Murphy.						
16	Trustee Conyears-Ervin.						
17	MEMBER CONYEARS-ERVIN: Yes.						
18	MEMBER MARTIN: Trustee Fortuna.						
19	MEMBER FORTUNA: Yes.						
20	MEMBER MARTIN: Trustee Murphy.						
21	MEMBER MURPHY: Yes.						
22	MEMBER MARTIN: I vote yes. Motion						
23	carries.						
24	We are going to give an update regarding						

world events and foreign investment exposure
discussion and possible action regarding
recommendation to the Board regarding foreign
investment exposure.

Lorna, do you want to take this away to start with?

MS. SCOTT: Yes. Given the recent world events, I want to talk about our investments in Russia. This first slide sums up our total investments in Russia.

We have four managers across five portfolios that have positions in Russian stocks and bonds.

You will note that William Blair macro allocation fund is a fund holding. It is not a separate account. It is an indirect holding and we can't tell a manager what to buy and sell in this one. We don't control the position.

We have been asked what is our exposure to Russia, that is answered by this last column.

As of March 10th, our market value of our positions in Russia was about \$1.2 million, that represents

0.13 percent of the total fund. It is a very small amount.

But this answer reflects the recent write down of the market value. It doesn't really tell you how much we really invested in Russia's stocks. That is more captured by this book cost number.

As of March 10th, we had about \$5 million invested in Russia, that is now worth \$1.2 million. That has been a lot of value that has been written off. It is mainly unrealized at this point in time so meaning it is paper losses. Even then this \$1.2 million is actually being priced by Northern Trust who uses the last trade price. So this number could be very, very high. But at least gives us a starting point as where we were as of March 10th.

I also looked at our position as of

January 31st. I used values of what we had

invested, what our exposure was prior to the

invasion. We had positions valued at \$9 million or

just less than 1 percent of the total fund.

You will notice as risk increased in the market, we had one manager William Blair who acted very quickly to sell down their positions.

To recap, we have a very small amount invested in Russia. Again, we invested \$5 million. It is not worth as much now.

So what can we do? I reached out to the three managers, LSV, Brandes and Western, for their views.

LSV said the only option we can do is to hold. We can't trade and they have no intention of adding any new investments in Russia at this point in time.

Brandes as well said you can't do
anything but hold. They agree that risk has
increased and so therefore they won't be making any
new investments in Russia either.

Western, same line, hold. They will do no new investments either. At this point they believe that most of the pain has been felt by the market and they actually hope to manage the exits in a way they can recoup some of the value that has been written off. They'd like to be able to trade into a rally. The ultimate goal, of course, is to sell down and not hold any more Russia.

If we look at the market, just a recap where it stands today. Foreign holders are blocked from trading. The index providers have removed the Russian securities and debt from the various indices. And all payments, all dividends, coupons

and settlements is all blocked to nonresidents.

It is back to that question so what can we do? We can't transact or we're very limited in what we can do. We can continue to monitor our positions and stay in contact with our investment managers. Prudently exit these positions as they hope to recapture some of the written off value.

As legal likes to remind me, our managers are our fiduciaries so we can respect their process and let them execute in a way that maximizes the value for our participants.

To recap one more time, we have a very small position and we all are monitoring these positions.

So, Brady, do you want to talk about what you see other clients doing?

MR. O'CONNELL: Yes. A lot of public funds out there, you know, the first order of business was understanding the exposure, working with managers to figure out how to handle those going forward and then there's been statements as to kind of how to handle these going forward.

You are like all other institutional holders of equities of Russia or bonds. The market

in Russia has been closed. There's been no way to transact. It has really been a symbolic gesture to say our managers have indicated they don't want to initiate any further exposure so we're not going to allocate any more. If you say you're going to divest, it is really like I said symbolic. You can't actually sell these things right now.

We suspect once the market is open they may be written down further. They may be written off entirely. These positions in Russian stocks and bonds are being removed from the benchmarks that the managers use. So we heard a comment from LSV that they are not going to initiate new allocations because it is not in the benchmark anymore.

It is not necessarily going to impact the managers' performance relative to the benchmark but we may have to look at these holdings on our books for a little while until we figure out a way to sell them and it's just not possible in the market today.

The losses that we have had in this due to direct exposure I think are a small part of the way that this event has impacted our portfolio. We

have a much bigger allocation to stocks that trade in the U.S. Domestic equities, those have even sold off.

The Russian holdings are small. We'd like to get rid of them but we can't. These losses I think are really just part of the overall portfolio and when we think about these being written off we just want to think about them in the broader context of the diversified portfolio of assets that we have.

MS. BOECKMAN: Is it fair to say, Brady, that your recommendation right now is that we continue to oversee our managers in their process that they currently have in place to exit these positions and make sure that they are doing it in a fiduciarily prudent manner? But really other than that, we are just going to continue to oversee and you will continue to report back to the Committee and the Board with respect to what the situation is and how it continues to evolve?

MR. O'CONNELL: That is correct.

MEMBER MARTIN: They are going to monitor it and they can report to us on a monthly basis.

Are there any comments by Trustees?

MEMBER CONYEARS-ERVIN: I would say thank you because this is an extremely important topic.

Certainly one of my priorities right now. So this was a really good conversation to have and I appreciate the press statement.

I think something Lorna said, going on to Page 3 on this slide, I think our managers have suggested to us that they really need to hold anyway because as Brady said the restriction of the transactions right now at this point that if we even wanted to trade we would not be able to.

Every manager I have noticed have stated the invasion of Ukraine has changed their view and they will not consider any new Russian investments at this time. I think the previous manager said the same thing. We will not make new purchases.

We will not make new purchases of Russian securities on behalf of clients.

So each manager one after one is saying that very same thing. So I think that is important and as long as our investment consultants are continuing to follow this and our Investment Officer and reporting back to the Board, that is helpful. It's good to know the commitment from our

managers because that is where we stand as a board.

MS. SCOTT: Perfect.

MEMBER MARTIN: I wanted to say I think staff and our investment consultant and fund counsel when this first came up a couple of weeks ago we were on it. We have had long discussions on it. I think we were prepared for any inquiries that came our way and for the most part this is where we have been. Everybody did great. Thank you.

With that, the statement that we have is the current statement for anybody that has any inquiries. "Our members are dedicated to serving and protecting the public so of course the Board stands in solidarity with the brave people of Ukraine. Consistent with our fiduciary duties, the Board has directed its investment staff and investment consultant to report to the Board as to the nature and extent of any holdings that the Fund may have in Russia owned or domiciled companies.

As of today, we believe that the Fund has less than 0.3 percent of its assets invested in Russian companies and we will continue to monitor this very important subject."

With that, I think we can move on to the next item the Investment Report. Lorna, do you want to go through that?

MS. SCOTT: We are into the Investment
Report. This first report kind of falls under the
review of the Investment Policy Statement that we
do on an annual basis.

Within the Investment Policy Statement and within the Manager Guidelines, we have performance targets for our managers. These targets are typically discussed when there is under performance and then that manager is put on watch. Or, if a manager is doing really, really well, it is highlighted as part of Callan's quarterly report.

I thought we needed a formal review to review the specific targets in the IPS and the Manager Guidelines. This report is this kind of formal review.

We will start by looking at the objectives that are stated in the Guidelines.

For the most part, our Guidelines require the managers to outperform the benchmark and we actually have specific hurdles by how much they

should outperform the benchmark. Most of these are
between 50 and 100 basis points. Global REITS is

200 basis points. Also within the Guidelines,
we're asking our managers to rank in the upper 50
percentile or the 33 percentile of their peer
group.

Then within the Investment Policy

Statement, there is a statement there that we ask

our managers to display an overall level of risk

consistent with the benchmark.

We have multiple objectives. There is performance, there is peer group rankings, there is risk.

My approach was to assign each manager a grade. This is the criteria of how an order of importance. Any manager with performance less than five years did not get graded. After that I gave more importance to the achievement of the objective over the long-term versus the short-term. And as far as risk goes, I was looking for a risk differential of around 2 percent.

After that all I had to do was create a spreadsheet. Download the data. Setup traditional formatting so that anything in red is under

achieving and anything in green is achieving. Then
after that I assigned a grade just based on the
amount of green and red that you see. Of course, a
reminder that the longer term criteria is more
important than the shorter term criteria.

Looking at U.S. equity, the most important thing is are they outperforming since inception net of fees. We have three managers that are not.

there is Logan and Brown Advisory and I have talked about these managers before and they are showing pretty consistent underperformance since inception. This is something that Callan and I will be talking about as we are considering the U.S. equities structure review. In the short term, I have given those managers D's.

You will note our A's. Newton is doing very well. Almost all green. Their volatility is just slightly higher than what I was looking for as far as the 29 percent. Not that high that I would not given them an A.

Then we have Neuberger Berman who is solid green all the way across. You will notice

their volatility is less than the benchmark. They are actually not as volatile as the benchmark and they are still giving us solid performance and ranking very high against their peer group. Again an A.

Kennedy, they are also all green, but they are currently on watch due to a Portfolio Manager change.

So we will keep all of the managers on watch and that on watch status will be discussed in line with the U.S. equity structure review.

Looking at the non-U.S. managers, we have two managers who have under five years performance so we won't give them a grade.

We have William Blair who is all green but I am gave them a B and that is primarily because they are not meeting that 50 basis point outperformance here.

Fixed income. Again, all green for the most part. Ernest is showing up red versus their peer groups. That's not unexpected given their strategy is much more conservative and it is more conservative versus the Loomis and Westerns of the world, which is a nice counterbalance to the more

riskier areas that Loomis and Western will go

into. Also, against their peer group, they are

more conservative so this isn't unexpected. It

works well with our portfolio given how Loomis and

Western trade.

We have PIMCO. Here I rated them a C and it is primarily due to their ranking is lower than we want them to be and they take on more volatility than the benchmark as well. That covers that review.

MEMBER CONYEARS-ERVIN: You said there will be more discussion in regards to Logan and Brown?

MS. SCOTT: Yes. Part of the asset allocation review is a consideration of how we want to structure our U.S. equity managers. Whether it is the number of managers, whether we want to go active or passive.

So this kind of performance in large growth is a factor to consider whether perhaps we should be more passively oriented in large growth.

That is kind of where the discussion will come up.

MEMBER MARTIN: I think this is a really good comment. I think Brady can reference this.

The markets like in large cap are much more efficient than they are in both mid-cap and small cap. That is where you get the inefficiency and the greater opportunity for return. It is a good discussion to have, Lorna. It's just a matter when you want to address that.

MS. SCOTT: Yes.

MR. O'CONNELL: That project is under way. We have been meeting with the managers on watchlist.

This phenomenon of large growth managers underperforming isn't unique to this fund. That is the one asset class where you mentioned, Tony, is the absolute hardest. About 80 percent of large cap growth managers have lagged the benchmark.

I think in the past we talked about Brown Advisory. They said we're not going to invest any more than 5 percent of the portfolio in one holding. We want to be diversified.

Right now the Russell 1000 Growth has about 11 or 12 percent in Apple. They could own 5 percent and still be underweight. They think that is going to turn around and eventually they will be rewarded for being more prudent from a

1 diversification standpoint. 2 MEMBER MARTIN: That goes into the 3 discussion that we have had with Lorna. 4 had these longs discussions on growth versus value. 5 Historically, it's been a great run for growth over the last ten or so years. Maybe there will be a 6 7 reversion. Just a matter of how this plays out. I am sure we're going to get there, 8 Lorna. 9 This is really a great discussion. Just a 10 matter of when and how we're going to get there. 11 When do you think we will be ready to have that discussion? 12 13 MR. O'CONNELL: I did make a note to 14 check on the status of that. We are talking about 15 in a month or four to six weeks. 16 MEMBER MARTIN: Okay. Four to six weeks 17 and we'll be in the middle of these RFPs as we are 18 moving forward. Okay. Does any Trustee have any comments on 19 20 this subject or this area or any other comments on performance? 21 22 MS. SCOTT: This is performance as of 23 December. I am going to jump into performance as

24

of February.

As I move into the March investment report, a reminder that we did issue the RFP for Infrastructure. We're in a quiet period.

As he said, the RFP was posted to his website, to our website. I also posted an ad in P&I.

We did receive four RFP questions. Those answers have been posted on our website. We do get questions on the fiduciary requirements, that can be a really sticky point during contracting.

Hopefully, maybe we won't have as much sticking points this time but we will see. Hopefully, we will get a lot of responses. Those responses are due April 1st.

From performance, I am not going to spend a lot of time on performance since we are only two months in. I will plan on doing a more detailed attribution at April's meeting.

This slide shows you the year-to-date performance for the asset classes where we are invested. There is clearly one standout asset class and that is commodities. It's up 15.6 percent year-to-date.

Looking at equities, you can see U.S.

equities are underperforming the non-U.S. equities
positions and within U.S. equities you can see how
growth is way underperforming value.

Looking at fund performance gross of fees, so the Fund declined 1.5 percent in February, that is in line with the benchmark. That brings our year-to-date return, we are down 6.3 percent underperforming the benchmark which is down 5.1 percent. Our underperformance is primarily due to domestic international equity performance.

Our MWDBE Summary. We have got no changes here. Again, MWDBE will be part of the U.S. equity structure review.

MEMBER CONYEARS-ERVIN: Hold on one second. You are just showing us the numbers.

MS. SCOTT: We have a goal of 7 to 10.

We only have 3 percent allocated in emerging. From a total MWDBE perspective, we have a goal of 12 to 24 or actually 24.7 percent. So we are above goal in our total allocation but under target within our emerging allocation.

Part of the U.S. equity structure, we will consider if there are areas where we can pickup where there is good performance from

1 emerging MWDBE managers. 2 MEMBER CONYEARS-ERVIN: 3 MS. SCOTT: Actually, this is a more detailed information on performances. We can 4 5 actually use this table for a quick attribution. 6 What is highlighted in yellow are the 7 Fund's largest allocations. These allocations will be the primary determinate of Fund performance. 8 9 When you look at the year-to-date number, 10 we are pretty much in line with the benchmark for 11 fixed income. Underperformed in Global ex-U.S. equity. Underperformed in U.S. equities. 12 13 this underperformance that is contributing to our 14 underperformance year-to-date. 15 If you want to break it down and look at 16 the sub-asset classes, you can look at the 17 benchmark here. The goal was negative 8.3 percent. 18 Anything that is worse than that actually would hurt us. Looking at large value, being allocated 19 20 to large value, which performed negative 3.5 was good versus the 8.3. Then we had strong manager 21 22 performance that helped as well. Compare that to growth, 8.3 to 12.5 being 23

allocated in large growth hurt us and our active

24

managers didn't do as well either. Being allocated
to large growth and active management there
detracted.

That same story applies for small SMID growth. Being allocated to small mid growth, again versus the 8.3, detracted. Our asset managers detracted there.

Again, this is a very quick way to figure out how we performed versus our benchmark.

Now we have additional information on the manager performance.

MEMBER CONYEARS-ERVIN: Can we expand that right there on that page?

MS. SCOTT: Yes. Logan and Brown that we talked about before that is a concern. These are all gross of fees. The net of fee number would be take this number and subtract it from this bottom.

MEMBER MARTIN: To some extent, Lorna, some of this is to be expected given the current environment. We know it is not just world events but in the rising interest rate environment generally value is going to outperform growth and it is kind of reflected in those numbers pretty well.

MEMBER CONYEARS-ERVIN: Actually, I have felt that -- you are right there right where I am at. I wanted Callan to chime in on this. We are just as a board seeing negative interest rates and we're all quiet because we also know with the market, and mind you I am looking at these negative numbers in all of the Pension Funds that I am a Trustee on, I don't like to take that for granted.

I think we should talk about what is the current market and how just about everyone is seeing these type of returns. I did want Callan to chime in on that.

MR. O'CONNELL: Thank you, Madam

Treasurer. Seven out of ten years the S&P 500 has a positive return. So we know over the history, close to 100 years, that two-thirds of the time at least we are going to see a positive return from our stocks. A third of the time, three out of ten years roughly, we are going to see a negative return.

We are a long-term investor. We try not to get too excited when we had great returns in 2020 and 2021. We want to be patient when we look at the decline and know that since we are in a cash

flow positive standpoint, we don't need to sell stocks that have gone down in price to pay benefits. In 2008/2009, we had to do that.

Now we're in a position where we can take some of those cash flows that are coming in and use those to pay benefit payments.

I would encourage the Board and the Investment Committee to embrace that long-term horizon, which is a strategic advantage that we have as investors.

Lorna and I and the team at Callan are monitoring the portfolio. We are certainly looking at how managers perform. Some of these managers we would expect to do well in down markets. You may recall, we have had that discussion about some of these active managers where when there is a year of negative returns they protect on the downside. Not all of them, some of them.

It is early days in this market and there are some unique circumstances so we have got the geopolitical events that we already discussed. We have interest rates that are set to start going up this week as the Federal Reserve takes action.

We are staying on top of things. We

don't think there is any need to adjust course at this point but I appreciate the question and we'll advise the Board if anything comes up.

MEMBER MARTIN: I would like just to comment on that. I know historically this fund over the past 30 years we have had a value tilt, right. And there is an awful lot of education and data. You can see the last 50 or 80 years it shows that value generally outperforms growth.

Now, growth has done incredibly well. We have benefitted from it immensely while value has underperformed over the past several years.

I would like the discussion going forward where we were, where we are and what we should do going forward. Especially, because I do believe the pendulum is going to swing. We have a long time horizon and since one generally outperforms the other over a long time horizon, I'd like to see a pretty solid recommendation concerning the future direction of our allocation in those asset classes.

MR. O'CONNELL: Yes. It is a great point and a point well taken. This fund, as a reminder, you know, we have been looking at this for a long time. It may not be apparent to everyone that the

way we differ from peers is our use of active management. In a lot of other pension plans, they have used index funds for most of the U.S. equity asset class.

We have opted for active managers for most of the categories. We have two managers that are paired up with different styles. If you look at Jackson Square and Globeflex, as an example, they have very different approaches to that same general style. We put them together on purpose so that when one is down the other might be up.

As part of this process of revisiting the asset class, we're going to look at growth versus value. We are going to look at active versus passive. We are going to take a fresh look at these managers that are on watchlist. Maybe some that should be.

And then, lastly, you may recall we had to terminate a manager a year and a half ago or maybe it was last year. We placed that money in an index fund temporarily. We are going to look at where we can redeploy money in active management.

As Lorna had indicated, a focus in that would be making sure that we can identify strong

MWDBE candidates to bring to the board for consideration when we do those searches.

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

MEMBER MARTIN: I like the Northern Trust Flash report for a reason. A few months ago I really had to smile. The reason I smiled is because every asset class you had one manager was black, they were outperforming the Index, and then the next manager was red. It was like perfect. That is exactly the way our portfolio was designed to operate. One was more concentrated than the other. It was good to see because we were doing well and the Fund has done well. I really respect the advice and the direction that we have taken. just hope that as we move forward everyone needs to understand when you see red in a specific asset class, that actually might be by design the way this portfolio was constructed.

MR. O'CONNELL: I think that is as an excellent point. When you see underperformance, either at the manager level or an asset class, it is often by design. We diversify. We buy a bunch of different asset classes because we don't know which one is going to perform best. Some will underperform and others will outperform and our

goal is to have a smoother ride within the asset

classes as well with the portfolio over time. This

is really when you see that underperformance that

is what diversification looks like.

MEMBER MARTIN: Sounds great. That is why, Lorna, one of the reasons why I have always liked that report. Thank you. Moving on.

MS. SCOTT: I have one last report and this is the rebalancing template. We don't have to raise cash but I do use this report to show asset allocation.

end, that is the difference between our actual allocation versus the model. Just a remainder the model here is the new model that was adopted in December so we're going to be off target until some of these RFPs have been completed.

Where we stand today looking at the variance is that we have too much equity.

Overweight 2.3 percent. That is offset by not enough fixed income. That is primarily due to this Private Credit 3 percent allocation that hasn't been completed.

24 So that is where we stand on asset

1 allocation. With that, now I am finished. 2 MEMBER MARTIN: Very good. Given that, 3 consistent with Public Act 91-0715 and reasonable constraints determined by the Board of Trustees, at 4 5 each regular meeting of the Board or its committees that is open to the public, members of the public 6 7 may request a brief time to address the Board or committee on relative matters within its 8 9 jurisdiction. 10 Are there any requests from the public to 11 comment today? 12 MR. WELLER: In order to comment, please 13 press star six. 14 MEMBER MARTIN: Hearing none, we will 15 move on. 16 Is there any old business to discuss 17 today or any new business from any Trustee? 18 MEMBER CONYEARS-ERVIN: Not to prolong, I heard Lorna say looking at the rebalancing template 19 that we have don't have to raise cash. That just 20 21 sounded great, that made my day, by the way. 22 MS. SCOTT: Just on that note, last month 23 we received contributions. I did raise like 2 and 24 a half million in cash. We didn't have to raise

1	the full \$25 million last month. We got					
2	contributions late in the month. It was a good					
3	month last month, too. But, yes, no cash this					
4	month.					
5	MEMBER MARTIN: Very good. That is great					
6	news.					
7	Given that there is no further old or new					
8	business, I'd like to entertain a motion to					
9	adjourn.					
10	MEMBER MURPHY: Motion to adjourn.					
11	MEMBER FORTUNA: Second.					
12	MEMBER MARTIN: All in favor?					
13	(Chorus of ayes.)					
14	MEMBER MARTIN: Everybody have a great					
15	day and see everyone on Wednesday.					
16						
17	(WHICH WERE ALL THE PROCEEDINGS					
18	IN THE ABOVE-ENTITLED MEETING					
19	AT THIS DATE AND TIME.)					
20						
21						
22						
23						
24						

1	STATE OF ILLINOIS)) SS.
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
10	proceedings given at the taking of said cause and
11	that the foregoing is a true and correct transcript
12	of her shorthand notes so taken as aforesaid; and
13	contains all the proceedings given at said cause.
14	
15	
16	
17	Pebbie Tyrrell
18	DEBBIE TYRRELL, CSR License No. 084-001078
19	
20	
21	
22	
23	
24	

\$	33 [1] - 28:5	39:23 Active [2] - 2:5, 2:6	10:15, 15:21, 19:24, 20:22, 29:3	aviation [1] - 6:15 avoid [1] - 6:21				
\$10 [2] - 15:15, 15:18 \$25 [1] - 45:1	4	active [8] - 31:18, 36:24, 37:2, 39:16,	AND [3] - 1:3, 2:10, 45:19	aware [1] - 10:23 awful [1] - 40:7				
\$30 [1] - 9:13	4 [3] - 3:15, 8:16, 9:5	41:1, 41:5, 41:14, 41:22	annual [1] - 27:7 Annuitant [1] - 2:4	ayes [1] - 45:13				
0	5	actual [1] - 43:13 ad [1] - 34:5	ANNUITY [1] - 1:3 anomaly [1] - 16:22	В				
0.13 [1] - 19:23 0.3 [1] - 26:22	5 [4] - 20:5, 20:23, 32:18, 32:21	add [1] - 13:21 added [4] - 4:12, 8:20,	answer [1] - 20:1 answered [1] - 19:20	background [1] - 9:7 bank [1] - 5:4				
0.3 [1] - 20.22 084-001078 [1] - 46:18	5.1 [1] - 35:8	15:4, 16:15	answers [1] - 34:8	banks [4] - 5:1, 5:2,				
1	50 [5] - 16:11, 28:2, 28:4, 30:17, 40:8	adding [1] - 21:6 additional [4] - 12:1,	ANTHONY [1] - 2:6 anticipate [1] - 10:14	5:5, 5:13 based [1] - 29:2				
1 [1] - 20:18	500 [1] - 38:14	12:2, 12:4, 37:10 address [2] - 32:6,	anyway [1] - 25:9 apparent [1] - 40:24	basis [6] - 8:7, 24:23, 27:7, 28:2, 28:3,				
1.2 [3] - 19:22, 20:6, 20:9	6	44:7 adjourn [2] - 45:9,	APPEARANCES[1] - 2:1	30:17 BEFORE [1] - 1:1				
1.5 _[1] - 35:5 10 _[1] - 35:16	6.3 [1] - 35:7	45:10	Apple [1] - 32:21	behalf [2] - 17:2, 25:18				
100 [2] - 28:2, 38:16	7	adjust [1] - 40:1 adjusted [1] - 7:14	applies [1] - 37:4 appreciate [2] - 25:5,	belt [1] - 16:17				
1000 [1] - 32:20 101-0640 [1] - 3:14	7 [1] - 35:16	adopted [3] - 8:18, 8:24, 43:15	40:2 approach [2] - 16:18,	benchmark [17] - 15:7, 16:4, 16:19,				
10th [3] - 19:21, 20:5, 20:13	8	advantage [1] - 39:9 advice [2] - 17:19,	28:14 approaches [1] - 41:9	23:14, 23:17, 27:23, 28:1, 28:10, 30:1,				
11 [1] - 32:21	8.3 [4] - 36:17, 36:21,	42:13	appropriate [1] - 12:2	30:2, 31:9, 32:15,				
12 [2] - 32:21, 35:18 12.5 [1] - 36:23	36:23, 37:6 80 [2] - 32:14, 40:8	advise [1] - 40:3 Advisory [2] - 29:11,	approval [2] - 4:2, 9:11	35:6, 35:8, 36:10, 36:17, 37:9				
14 [2] - 1:14, 3:2 15.6 [1] - 34:22		32:17 aforesaid [1] - 46:12	approve [2] - 14:6, 18:9	benchmarks [1] - 23:11				
1st [1] - 34:14	9	agenda [3] - 4:5, 4:6, 14:21	April [1] - 34:14 April's [1] - 34:18	BENEFIT [1] - 1:3 benefit [2] - 13:12,				
2	9 [1] - 20:17 91-0715 [1] - 44:3	ago [4] - 7:22, 26:6,	ARC [1] - 12:15	39:6 benefits [1] - 39:3				
2 [2] - 28:21, 44:23	9:00 [1] - 1:15	41:19, 42:4 agree [1] - 21:9	area [1] - 33:20 areas [4] - 5:12, 6:16,	benefitted [1] - 40:11				
2.3 [1] - 43:20 20 [2] - 1:12, 10:9	Α	ahead [1] - 17:18 align [1] - 17:5	31:1, 35:23 asset [29] - 4:17, 4:22,	Berman [1] - 29:23 best [1] - 42:23				
200 [1] - 28:3 2008 [1] - 5:1	A's [1] - 29:18	aligns [1] - 16:24 ALL [1] - 45:17	5:8, 5:11, 7:12, 8:2, 8:9, 8:15, 8:17, 8:24,	better [2] - 7:13, 9:2 between [2] - 28:2,				
2008/2009 [1] - 39:3	a.m [1] - 1:15 abide [1] - 15:16	allocate [3] - 6:2, 7:1,	9:1, 10:4, 12:20,	43:13				
2009 [1] - 5:1 2017 [1] - 12:12	ability [2] - 15:23, 17:9 able [6] - 7:24, 12:3,	23:5 allocated [5] - 35:17,	31:14, 32:13, 34:20, 34:21, 36:16, 37:6,	bigger [1] - 24:1 billion [5] - 9:20, 10:2,				
2020 [1] - 38:23 2021 [3] - 8:18, 12:11,	12:4, 12:24, 21:17, 25:11	36:19, 36:24, 37:1, 37:5	40:20, 41:4, 41:13, 42:6, 42:15, 42:20,	10:7, 15:15, 15:18 bit [2] - 13:16, 16:13				
38:23 2022 [3] - 1:14, 3:2,	ABOVE [1] - 45:18	allocation [14] - 6:1,	42:22, 43:1, 43:10, 43:24	black [1] - 42:7 Blair [3] - 19:14,				
3:15	above-entitled [1] - 1:11	8:18, 8:21, 8:24, 19:15, 24:1, 31:15,	Asset [1] - 12:11	20:20, 30:15				
24 [1] - 35:19 24.7 [1] - 35:19	ABOVE-ENTITLED [1] - 45:18	35:20, 35:21, 40:20, 43:11, 43:14, 43:22,	assets [4] - 10:10, 24:10, 26:22	blocked [2] - 21:21, 22:1				
2500 [2] - 16:4, 16:9 29 [1] - 29:21	absolute [1] - 32:14	44:1 allocations [4] -	assign [1] - 28:14 assigned [1] - 29:2	board [3] - 26:1, 38:4, 42:1				
	accordance [1] - 3:23 account [1] - 19:16	12:23, 23:14, 36:7	Associates [1] - 2:14	Board [14] - 14:6, 14:19, 18:10, 19:3,				
3	Accountant [1] - 2:13 achievement [1] -	allow [2] - 15:11, 17:14	AT [1] - 45:19 ATTORNEYS [1] - 2:9	24:19, 25:23, 26:14,				
3 _[7] - 7:2, 8:20, 9:12, 10:2, 25:7, 35:17,	28:18 achieving [2] - 29:1	allows [1] - 3:15 almost [1] - 29:19	attribution [2] - 34:18, 36:5	26:17, 26:18, 39:7, 40:3, 44:4, 44:5,				
43:22 3.5 [1] - 36:20	Act [4] - 3:14, 3:17,	ALSO [1] - 2:11 Alternatives [1] - 8:20	audio [1] - 3:16 audited [1] - 13:9	44:7 BOARD [3] - 1:2, 2:2,				
30 [1] - 40:6	3:23, 44:3 acted [2] - 3:18, 20:20	amended [1] - 15:11	available [1] - 4:2	2:9				
300 [1] - 1:12 31st [1] - 20:15	action [2] - 19:2,	amending [1] - 17:13 amount [7] - 5:2, 5:7,	average [2] - 16:10, 16:12	BOECKMAN [3] - 2:10, 17:21, 24:11				
	DEBBIE TYRRELL REPORTING SERVICE							

bonds [6] - 4:20, 5:4, 7:9, 19:13, 22:24, 23:11 **book** [1] - 20:4 books [1] - 23:18 bottom [5] - 6:18, 8:19, 9:4, 11:2, 37.17 BRADY [1] - 2:14 Brady [9] - 4:8, 11:18, 14:21, 16:21, 18:3, 22:15, 24:11, 25:9, 31:24 Brandes [2] - 21:2, 21:8 brave [1] - 26:15 break [1] - 36:15 brief [1] - 44:7 bring [1] - 42:1 **brings** [1] - 35:6 broader [1] - 24:9 Brown [4] - 29:11, 31:13, 32:16, 37:14 buckets [1] - 7:1 bunch [1] - 42:21 BURKE [1] - 2:10 BURNS [1] - 2:10 business [6] - 5:18, 22:19, 44:16, 44:17, 45:8. 46:8 **businesses** [5] - 5:3, 5:12, 6:3, 6:7 buy [7] - 15:6, 15:17, 15:23, 15:24, 16:14, 19:17, 42:21 buying [1] - 7:9 BY [1] - 2:10

C

calendar [1] - 8:18 Callan [6] - 2:14, 11:9, 29:14, 38:3, 38:11, 39:11 Callan's [2] - 10:20, 27.14 candidates [3] -10:22, 42:1 cap [10] - 14:24, 15:15, 15:16, 16:10, 16:12, 17:15, 32:1, 32:2, 32:3, 32:15 capital [3] - 4:21, 5:2, 8:13 capitalization [3] -15:12, 15:18, 16:8 captured [1] - 20:4 carries [2] - 14:18, 18:23 case [1] - 8:14

categories [1] - 41:6 category [1] - 8:17 cautious [1] - 8:12 certain [3] - 6:13, 9:21, 12:13 certainly [3] - 11:23, 25:3, 39:12 Certified [1] - 46:6 Chairman [1] - 17:22 challenged [1] - 13:16 change [3] - 13:6, 16:24, 30:8 changed [1] - 25:13 changes [1] - 35:12 **check** [1] - 33:14 CHICAGO [1] - 1:3 Chicago [1] - 1:13 Chief [1] - 2:12 **chime** [2] - 38:3, 38:12 Chorus [1] - 45:13 circumstances [1] -39:20 **City** [3] - 1:13, 2:7, 13:10 Clark [1] - 1:12 class [11] - 4:17, 8:9, 8:15, 10:4, 32:13, 34:22, 41:4, 41:13, 42:6, 42:16, 42:20 classes [10] - 4:22, 7:13, 8:2, 9:2, 12:20, 34:20, 36:16, 40:20, 42:22, 43:2 clear [1] - 13:10 clearly [1] - 34:21 clients [4] - 10:6, 17:3, 22:16, 25:18 **close** [1] - 38:16 closed [2] - 9:14, 23:1 column [2] - 19:20, 43:12 comfortable [2] -17:7, 17:13 coming [3] - 8:1, 12:14, 39:5 commencing [1] -1.14 comment [6] - 13:20, 23:12, 31:24, 40:5, 44:11, 44:12 comments [6] - 18:2, 18:7, 18:8, 24:24, 33:19, 33:20 **commingled** [1] - 9:14

commitment [1] -

25:24

cash [11] - 7:20, 8:1,

12:16, 13:5, 13:8,

38:24, 39:5, 43:10,

44:20, 44:24, 45:3

Committee [4] - 3:2, 17:21, 24:18, 39:8 **COMMITTEE** [1] - 1:7 **committee** [1] - 44:8 Committee's [1] - 9:10 **committees** [1] - 44:5 commodities [1] -34:22 companies [2] -26:20, 26:23 compare [1] - 36:23 completed [2] - 43:17, 43:23 Comptroller [1] - 2:13 concentrated [1] -42:10 concern [1] - 37:15 **concerning** [1] - 40:19 concurrently [1] -11:12 conducted [2] - 3:16, 4:15 **CONNESS** [1] - 2:13 cons [1] - 7:3 conservative [3] -30:22, 30:23, 31:3 consider [6] - 7:16, 7:24, 13:17, 25:14, 31:20, 35:23 considerably [1] -7:21 consideration [2] -31:15, 42:2 considering [1] -29.15 consistent [4] - 26:16, 28:10, 29:13, 44:3 constraints [1] - 44:4 constructed [1] -42.17 consultant [4] - 17:20, 18:12, 26:4, 26:18 consultants [1] -25:21 contact [1] - 22:5 contains [1] - 46:13 context [1] - 24:9 continue [7] - 3:19, 12:23, 22:4, 24:13, 24:17, 24:18, 26:23 continues [1] - 24:20 continuing [1] - 25:22 contracting [1] -34:10 contributing [1] -36:13 contributions [7] -12:14, 13:4, 13:11,

convene [1] - 3:1 conversation [3] -11:24, 15:9, 25:4 Conyears [3] - 3:6, 14:14, 18:16 **CONYEARS**[16] - 2:7, 3:7, 11:17, 11:20, 14:15, 16:21, 17:16, 17:24, 18:17, 25:1, 31:11, 35:14, 36:2, 37:12, 38:1, 44:18 Conyears-Ervin [3] -3:6, 14:14, 18:16 **CONYEARS-ERVIN** [16] - 2:7, 3:7, 11:17, 11:20, 14:15, 16:21, 17:16, 17:24, 18:17, 25:1, 31:11, 35:14, 36:2, 37:12, 38:1, 44:18 Cook [1] - 1:13 core [1] - 5:16 correct [2] - 24:21, 46:11 correlation [1] - 7:12 cost [1] - 20:4 counsel [1] - 26:5 counterbalance [1] -30:24 COUNTY [1] - 46:2 County [2] - 1:13, 46:8 couple [3] - 4:10, 5:15, 26:5 coupons [1] - 21:24 course [4] - 21:18, 26:14, 29:3, 40:1 court [1] - 46:7 cover [1] - 11:11 covered [1] - 18:3 covers [1] - 31:9 create [1] - 28:22 created [1] - 5:8 Credit [13] - 4:7, 4:11, 4:15, 4:23, 5:10, 7:24, 8:4, 8:21, 9:7, 9:11, 11:9, 12:18, 43:22 credit [3] - 5:21, 7:17, 9:16 Crisis [2] - 4:24, 5:6 criteria [3] - 28:15, 29:4, 29:5 CSR [1] - 46:17 current [5] - 10:8, 13:16, 26:12, 37:19, 38:10 cut [1] - 5:1

cycle [2] - 6:5, 6:7

D

D's [1] - 29:17 **DANIEL** [1] - 2:3 data [2] - 28:23, 40:8 **DATE**[1] - 45:19 date [5] - 34:19, 34:23, 35:7, 36:9, 36:14 dated [1] - 3:15 days [2] - 5:10, 39:19 dealing [1] - 11:11 **DEBBIE** [1] - 46:17 **DEBORAH** [1] - 46:6 debt [1] - 21:23 December [2] - 33:23, 43:16 decline [1] - 38:24 declined [1] - 35:5 **dedicated** [1] - 26:13 define [1] - 15:6 deliver [1] - 9:21 **described** [1] - 5:18 deserve [1] - 17:12 design [2] - 42:16, 42:21 designed [1] - 42:9 detailed [2] - 34:17, 36:4 determinate [1] - 36:8 **determined** [1] - 44:4 detracted [3] - 37:3, 37:6, 37:7 differ [1] - 41:1 difference [1] - 43:13 different [7] - 5:15, 5:22, 7:1, 12:13, 41:7, 41:9, 42:22 differential [1] - 28:21 direct [5] - 5:17, 6:23, 7:8, 9:16, 23:23 directed [1] - 26:17 direction [2] - 40:20, 42:13 Director [1] - 2:12 Disaster [1] - 3:15 discretion [1] - 17:12 discuss [1] - 44:16 discussed [4] - 12:7, 27:11. 30:10. 39:21 discussion [9] - 19:2, 31:12, 31:22, 32:5, 33:3, 33:9, 33:12, 39:15, 40:13 discussions [2] -26:6, 33:4 display [1] - 28:9 distressed [4] - 6:3, 6:11, 6:24, 9:17 diverse [2] - 10:12,

DEBBIE TYRRELL REPORTING SERVICE

13:14, 44:23, 45:2

control [1] - 19:18

10:22 diversification [2] -33:1, 43:4 diversified [4] - 4:19, 9:22, 24:9, 32:19 diversify [1] - 42:21 divest [1] - 23:6 dividends [1] - 21:24 dollar [2] - 15:21, 15:22 dollars [2] - 9:20, 10:7 domestic [2] - 24:2, 35:10 domiciled [1] - 26:20 done [3] - 15:20, 40:10, 42:12 down [10] - 20:2, 20:21, 21:19, 23:9, 35:7, 35:8, 36:15, 39:2, 39:14, 41:11 download [1] - 28:23 downside [1] - 39:17 draft [1] - 17:22 **DU** [1] - 46:2 due [8] - 3:20, 11:3, 23:22, 30:7, 31:7, 34:14, 35:9, 43:21 **DuPage** [1] - 46:8 during [1] - 34:10 duties [1] - 26:16

Ε

early [1] - 39:19 earn [1] - 8:3 economic [2] - 6:5, 6.6 education [1] - 40:7 educational [2] - 4:14, effectively [1] - 15:22 efficient [1] - 32:2 either [5] - 9:14, 21:11, 21:13, 37:1, 42.20 embrace [1] - 39:8 **emerging** [3] - 35:17, 35:21, 36:1 employee [1] - 13:14 encourage [2] - 10:24, 39:7 end [2] - 9:14, 43:13 endorsing [1] - 17:7 English [1] - 16:13 entertain [1] - 45:8 entirely [1] - 23:10 entitled [1] - 1:11 **ENTITLED** [1] - 45:18 environment [3] -13:17, 37:20, 37:21

24:2, 29:15, 34:24, 35:1, 35:2, 36:12 equity [10] - 6:9, 29:6, 30:11, 31:16, 35:10, 35:13, 35:22, 36:12, 41:3, 43:19 **Equity** [1] - 8:4 Ernest [1] - 30:20 Ervin [3] - 3:6, 14:14, 18:16 ERVIN [16] - 2:7, 3:7, 11:17, 11:20, 14:15, 16:21, 17:16, 17:24, 18:17, 25:1, 31:11, 35:14, 36:2, 37:12, 38:1, 44:18 especially [1] - 40:15 establish [1] - 15:5 established [1] - 9:24 evaluate [1] - 8:8 event [1] - 23:24 events [4] - 19:1, 19:8, 37:20, 39:21 eventually [2] - 5:19, 32:23 evergreen [1] - 9:15 evolve [2] - 4:22, 24:20 evolved [1] - 5:9 **ex** [1] - 36:11 ex-U.S [1] - 36:11 **exactly** [1] - 42:9 example [1] - 41:8 exceed [2] - 13:11, 13:12 excellent [1] - 42:19 except [1] - 7:10 excited [1] - 38:22 execute [1] - 22:10 Executive [1] - 2:12 exit [2] - 22:6, 24:14 exits [1] - 21:15 expand [1] - 37:12 expect [1] - 39:14

equates [1] - 9:13

equities [8] - 22:24,

fact [1] - 13:2 factor [1] - 31:20 fair [1] - 24:11 **falls** [1] - 27:5

expected [1] - 37:19

exposure [7] - 19:1.

19:4, 19:19, 20:16,

22:19, 23:4, 23:23

extent [5] - 5:24, 6:12,

11:13, 26:19, 37:18

extremely [1] - 25:2

Federal [1] - 39:23 fee [2] - 8:8, 37:16 fees [5] - 8:5, 8:6, 29:8, 35:5, 37:16 fellow [1] - 11:21 felt [2] - 21:14, 38:2 few [2] - 4:14, 42:4 fiduciaries [1] - 22:9 **fiduciarily** [1] - 24:16 fiduciary [2] - 26:16, 34:9 figure [3] - 22:20, 23:19, 37:8 finance [2] - 6:16, 9:18 financial [1] - 5:13 Financial [3] - 4:24, 5:6, 13:10 financing [1] - 6:13 finished [1] - 44:1 **FIREMEN'S** [1] - 1:3 firm [1] - 10:9 firms [2] - 5:11, 10:12 first [7] - 4:6, 4:16, 7:7, 19:9, 22:18, 26:5, 27:5 fits [1] - 8:17 five [5] - 11:4, 15:1, 19:11, 28:17, 30:13 fixed [4] - 7:10, 30:19, 36:11, 43:21 Flash [1] - 42:4 flooding [1] - 8:13 flow [6] - 7:20, 8:1, 12:16, 13:5, 13:8, 39:1 flows [1] - 39:5 focus [1] - 41:23 **follow** [1] - 25:22 **FOR** [1] - 2:9 foregoing [1] - 46:11 foreign [3] - 19:1, 19:3, 21:21 **foremost** [1] - 7:7 foresight [1] - 13:3 formal [2] - 27:16, 27:19 formatting [1] - 28:24 Fortuna [3] - 3:8, 14:16, 18:18 FORTUNA [6] - 2:3, 3:9, 14:9, 14:17, 18:19, 45:11 forward [11] - 7:16,

far [3] - 16:16, 28:20,

February [2] - 33:24,

favor [1] - 45:12

29:21

35.5

8:15, 13:1, 13:18, 13:24, 22:21, 22:22, 33:18, 40:13, 40:15, 42.14 four [5] - 15:1, 19:11, 33:15, 33:16, 34:7 fresh [1] - 41:15 full [1] - 45:1 fund [15] - 8:22, 9:19, 9:23, 10:8, 19:15, 19:23, 20:18, 26:4, 32:12, 35:4, 40:5, 40:22, 41:21 **Fund** [9] - 2:13, 10:18, 11:22, 12:8, 26:19, 26:21, 35:5, 36:8, 42:12 **FUND** [1] - 1:3 Fund's [3] - 4:2, 15:3, 36.7 fund's [1] - 10:8 Funds [1] - 38:7 funds [8] - 9:14, 9:15, 10:7, 12:1, 12:2, 12:21, 22:18, 41:3

future [1] - 40:19

G general [1] - 41:10 generally [3] - 37:22, 40:9, 40:17 geopolitical [1] -39:21 gesture [1] - 23:2 given [10] - 19:7, 29:16, 29:22, 30:21, 31:4, 37:19, 44:2, 45:7, 46:10, 46:13 glad [1] - 11:24 global [1] - 28:2 Global [2] - 4:24, 36:11 Globeflex [2] - 29:10, 41:8 goal [6] - 21:18, 35:16, 35:18, 35:19, 36:17, 43:1 Governor's [1] - 3:14 grade [3] - 28:15, 29:2, 30:14 graded [1] - 28:17 granted [1] - 38:8 great [9] - 26:9, 33:5, 33:9, 38:22, 40:21, 43:5, 44:21, 45:5, 45:14 greater [1] - 32:4 greatly [1] - 13:11 green [7] - 29:1, 29:3,

29:19, 29:24, 30:6, 30:15, 30:19 gross [2] - 35:4, 37:16 group [4] - 28:6, 28:12, 30:4, 31:2 groups [1] - 30:21 growing [1] - 15:21 grown [1] - 8:10 Growth [3] - 16:5, 16:9, 32:20 growth [19] - 13:12, 14:24, 17:6, 31:20, 31:21, 32:11, 32:15, 33:4, 33:5, 35:3, 36:23, 36:24, 37:2, 37:5, 37:22, 40:9, 40:10, 41:13 Guidelines [7] - 14:21, 18:11, 27:9, 27:18, 27:21, 27:22, 28:3 guidelines [6] - 15:5, 15:10, 15:13, 16:24, 17:1, 17:13

Н

half [2] - 41:19, 44:24 handle [2] - 22:20, 22:22 hard [1] - 15:15 hardest [1] - 32:14 hear [1] - 6:22 heard [2] - 23:12, 44:19 hearing [1] - 44:14 heavy [1] - 11:9 held [2] - 1:12, 16:7 helped [1] - 36:22 helpful [1] - 25:24 hereby [1] - 3:1 high [5] - 7:2, 10:21, 20:12, 29:21, 30:4 higher [5] - 6:9, 7:7, 7:11, 8:5, 29:20 highlighted [2] -27:14, 36:6 historically [4] - 13:1, 17:15, 33:5, 40:5 history [1] - 38:15 hold [6] - 21:5, 21:9, 21:12, 21:19, 25:8, 35:14 holders [2] - 21:21, 22:24 **holding** [3] - 19:15, 19:16, 32:19 holdings [3] - 23:18, 24:4, 26:19 hope [3] - 21:15, 22:7,

42:14

-DEBBIE TYRRELL REPORTING SERVICE=

(630) 292-1742

hopefully [3] - 12:4, 34:11, 34:12 horizon [3] - 39:9, 40:17, 40:18 hour [1] - 1:14 huge [1] - 13:6 hurdles [1] - 27:24 hurt [2] - 36:19, 36:24

I

identify [1] - 41:24 **Illinois** [2] - 1:14, 46:9 **ILLINOIS** [1] - 46:1 illiquid [1] - 8:2 **immensely** [1] - 40:11 impact [1] - 23:16 impacted [1] - 23:24 importance [2] -28:16, 28:18 **important** [5] - 25:2, 25:20, 26:24, 29:5, 29:7 improved [1] - 7:21 **IN** [2] - 1:7, 45:18 inception [2] - 29:8, 29.13 includes [1] - 17:22 income [4] - 7:10, 30:19, 36:11, 43:21 increased [2] - 20:19, 21:10 incredibly [1] - 40:10 incremental [1] -12:16 Index [5] - 16:5, 16:9, 16:15, 16:17, 42:7 index [3] - 21:22, 41:3, 41:21 index" [1] - 16:12 indicated [2] - 23:3, 41.23 indices [1] - 21:24 indirect [1] - 19:16 industries [1] - 6:14 industry [1] - 6:15 inefficiency [1] - 32:3 **information** [2] - 36:4, 37:10 Infrastructure 131 -11:8, 12:18, 34:3 infrastructure [2] -7:20, 10:18 initial [2] - 12:22, 16:9 initiate [2] - 23:4, 23:13 inquiries [2] - 26:7, 26:13 institutional [1] -

22:23

institutions [1] - 5:13 intention [1] - 21:5 interest [8] - 5:19, 6:9, 7:7, 7:11, 8:11, 37:21, 38:4, 39:22 international [1] -35:10 invasion [2] - 20:17, 25:13 invest [2] - 8:2, 32:17

investe_[2] - 8:2, 32:17 investe_[7] - 20:3, 20:6, 20:16, 20:23, 26:22, 34:21 investment_[16] - 4:18,

9:12, 10:8, 12:17, 13:14, 13:15, 17:19, 18:12, 19:1, 19:4, 22:5, 25:21, 26:4, 26:17, 26:18, 34:1

26:17, 26:18, 34:1 INVESTMENT[1] - 1:7 Investment [11] - 2:12, 3:2, 17:20, 18:10, 25:22, 27:2, 27:4, 27:6, 27:8, 28:7, 39:8 investments [8] - 6:1,

12:3, 19:8, 19:10, 21:6, 21:11, 21:13, 25:14 investor [1] - 38:21 investors [1] - 39:10 involve [1] - 6:2

IPS [1] - 27:17 issuance [1] - 14:6 issue [4] - 5:4, 11:3, 18:7, 34:2 issued [2] - 10:24, 11:7

issues [1] - 10:18 issuing [1] - 5:18 item [3] - 4:6, 14:20, 27:2

itself [1] - 11:16

J

Jackie [1] - 13:9 Jackson [3] - 14:23, 15:9, 41:8 JACLYN [1] - 2:13 January [1] - 20:15 job [1] - 8:6 JOHN [1] - 2:13 jump [1] - 33:23 jurisdiction [1] - 44:9

Κ

keep [1] - 30:9 KELLY [1] - 2:12 Kennedy [1] - 30:6 kind [14] - 6:5, 6:16, 6:18, 7:2, 11:11, 12:23, 13:15, 16:17, 22:22, 27:5, 27:18, 31:19, 31:22, 37:23

L

lagged [1] - 32:15

language [3] - 16:3,

laid [1] - 11:2

16:6, 17:23

large [10] - 10:14,

31:19, 31:21, 32:1, 32:11, 32:14, 36:19, 36:20, 36:24, 37:2 larger [2] - 15:12, 17:14 largest [1] - 36:7 last [15] - 8:16, 11:7, 12:12, 15:1, 17:10, 19:20, 20:11, 33:6, 40:8, 41:20, 43:8, 43:12, 44:22, 45:1, 45:3 lastly [1] - 41:18 late [1] - 45:2 least [6] - 10:2, 10:5, 10:6, 10:7, 20:12, 38:17 legal [1] - 22:8 lend [2] - 5:7, 6:14 lending [10] - 5:2, 5:12, 5:17, 6:11, 6:13, 6:17, 6:20, 6:23, 7:8, 9:16 less [4] - 20:18, 26:21, 28:16, 30:1 lesser [2] - 5:24, 6:12 level [4] - 7:2, 7:14, 28:9, 42:20 **levered** [1] - 5:5 Liability [1] - 12:11 **License** [1] - 46:18 life [1] - 6:19 lifting [1] - 11:10 limit [2] - 15:22, 16:3 limited [1] - 22:3 limiting [1] - 15:23 line [4] - 21:12, 30:11, 35:6, 36:10 liquidity [1] - 7:17 loan [2] - 5:18, 6:8 loans [2] - 5:5, 5:20

look [13] - 6:10, 8:7, 21:20, 23:18, 36:9, 36:15, 36:16, 38:23, 41:7, 41:13, 41:14, 41:15, 41:21 looked [1] - 20:14 looking [19] - 8:22, 9:14, 9:19, 9:22, 14:1, 18:4, 27:20, 28:20, 29:20, 30:12, 34:24, 35:4, 36:19, 38:6, 39:12, 40:23, 43:12, 43:18, 44:19 Looking [1] - 29:6 looks [1] - 43:4 Loomis [3] - 30:23, 31:1, 31:4 **LORNA** [1] - 2:12 Lorna [22] - 3:3, 4:4, 4:9, 13:9, 13:19, 13:24, 15:8, 16:1, 16:22, 17:7, 18:1, 19:5, 25:6, 27:2, 32:5, 33:3, 33:9, 37:18, 39:11, 41:23, 43:6. 44:19 losses [3] - 20:9, 23:22. 24:5 lower [2] - 7:11, 31:7 **lowering** [1] - 8:13 LSV [3] - 21:2, 21:4, 23:13 LTD [1] - 2:10

М

ma'am [1] - 17:21 macro [1] - 19:14 Madam [4] - 12:9, 12:19, 13:23, 38:13 manage [2] - 17:2, 21.15 management [4] -5:11, 37:2, 41:2, 41:22 Manager [5] - 14:21, 18:10, 27:9, 27:18, 30:8 manager [19] - 6:24, 14:24, 15:16, 17:1, 19:17, 20:20, 25:12, 25:15, 25:19, 27:12, 27:13, 28:14, 28:16, 36:21, 37:11, 41:19, 42:6, 42:8, 42:20 managers [44] - 5:8, 6:2, 6:10, 8:5, 8:22, 9:20, 10:2, 10:20, 15:3, 15:5, 19:11, 21:2, 22:6, 22:8,

22:20, 23:3, 23:12, 24:13, 25:7, 26:1, 27:10, 27:23, 28:4, 28:9, 29:8, 29:12, 29:17, 30:9, 30:12, 30:13, 31:16, 31:17, 32:9, 32:11, 32:15, 36:1, 37:1, 37:6, 39:13, 39:16, 41:5, 41:6, 41:16 managers' [1] - 23:17 manner [1] - 24:16 March [7] - 1:14, 3:2, 3:15, 19:21, 20:5, 20:13, 34:1 Market [1] - 15:20 market [21] - 5:3, 5:8, 15:12, 15:16, 15:17, 15:21, 16:7, 16:10, 16:12, 17:15, 19:21, 20:2, 20:20, 21:15, 21:20, 22:24, 23:8, 23:20, 38:6, 38:10, 39:19 markets [3] - 4:22, 32:1, 39:14 Martin [2] - 3:10, 14:10

Martin [2] - 3:10, 14:10

MARTIN [28] - 2:6, 3:1, 3:11, 13:7, 13:23, 14:3, 14:11, 14:18, 18:1, 18:6, 18:14, 18:18, 18:20, 18:22, 24:22, 26:3, 31:23, 33:2, 33:16, 37:18, 40:4, 42:3, 43:5, 44:2, 44:14, 45:5, 45:12, 45:14

MATTER [1] - 1:7

matter [5] - 1:12, 3:18, 32:5, 33:7, 33:10

matters [1] - 44:8

maximizes [1] - 22:10 meaning [1] - 20:9 meet [1] - 10:13 meeting [10] - 1:11, 3:2, 3:13, 3:16, 3:22, 3:24, 30:17, 32:9, 34:18, 44:5 MEETING [1] - 45:18

Meetings [1] - 3:23 MELISSA [1] - 2:7 mEMBER [1] - 14:9 MEMBER [52] - 3:1, 3:5, 3:7, 3:9, 3:11, 11:17, 11:20, 13:7, 13:23, 14:3, 14:7,

13:23, 14:3, 14:7, 14:11, 14:13, 14:15, 14:17, 14:18, 16:21, 17:16, 17:24, 18:1,

-DEBBIE TYRRELL REPORTING SERVICE-

Logan [3] - 29:11,

long-term [3] - 28:19,

31:12, 37:14

38:21, 39:8

longs [1] - 33:4

(630) 292-1742

30:21, 31:2

18:6, 18:13, 18:14, 18:17, 18:18, 18:19, 18:20, 18:21, 18:22, 24:22, 25:1, 26:3, 31:11, 31:23, 33:2, 33:16, 35:14, 36:2, 37:12, 37:18, 38:1, 40:4, 42:3, 43:5, 44:2, 44:14, 44:18, 45:5, 45:10, 45:11, 45:12, 45:14 members [2] - 26:13, 44:6 MEMBERS [1] - 2:2 mentioned [3] - 8:10, 9:12, 32:13 mid [3] - 17:6, 32:2, 37:5 mid-cap [1] - 32:2 middle [2] - 5:3, 33:17 might [2] - 41:11, 42:16 million [9] - 9:13, 19:22. 20:5. 20:6. 20:10, 20:17, 20:23, 44:24, 45:1 mind [1] - 38:6 minimum [4] - 9:20, 9:24, 10:12, 10:14 minus [1] - 16:11 minutes [1] - 4:10 mix [1] - 9:1 model [3] - 43:14, 43:15 **modify** [1] - 18:10 money [3] - 6:8, 41:20, 41.22 monitor [3] - 22:4, 24:22, 26:23 monitoring [2] -22:13, 39:12 month [8] - 11:7, 33:15, 44:22, 45:1, 45:2, 45:3, 45:4 monthly [1] - 24:23 months [5] - 11:23, 15:1, 17:11, 34:17, 42:4 morning [2] - 11:17, 11.19 most [8] - 21:14, 26:8, 27:22, 28:1, 29:6, 30:20, 41:3, 41:6 Motion [1] - 45:10 motion [12] - 14:2, 14:4, 14:5, 14:7, 14:18, 17:17, 17:18, 17:22, 18:4, 18:9, 18:22, 45:8 move [7] - 7:16, 13:18,

16:16, 27:1, 34:1, 42:14, 44:15 moving [5] - 6:6, 8:15, 13:24, 33:18, 43:7 MR [13] - 4:9, 11:19, 12:9. 14:23. 16:23. 22:17, 24:21, 32:8, 33:13, 38:13, 40:21, 42:18, 44:12 MS [29] - 2:10, 3:4, 3:6, 3:8, 3:10, 4:6, 13:21, 14:1, 14:5, 14:8, 14:10, 14:12, 14:14, 14:16, 14:20, 17:21, 18:3, 19:7, 24:11, 26:2, 27:4, 31:14, 32:7, 33:22, 35:16, 36:3, 37:14, 43:8. 44:22 multi [2] - 6:24, 9:18 multiple [1] - 28:11 Murphy [4] - 3:4, 14:12, 18:15, 18:20 MURPHY [7] - 2:5, 3:5, 14:7, 14:13, 18:13, 18:21, 45:10 MWDBE [5] - 35:11, 35:12, 35:18, 36:1, 42:1

Ν

nature [1] - 26:19 necessarily [1] - 23:16 need [4] - 7:15, 25:8, 39:1, 40:1 needed [1] - 27:16 needs [1] - 42:14 negative [6] - 36:17, 36:20, 38:4, 38:6, 38:19, 39:17 net [3] - 8:6, 29:8, 37:16 Neuberger [1] - 29:23 new [20] - 4:17, 4:22, 5:6, 5:8, 8:9, 8:17, 8:24, 9:1, 10:4, 16:6, 21:6, 21:11, 21:13, 23:13, 25:14, 25:16, 25:17, 43:15, 44:17, 45.7 news [1] - 45:6 Newton [1] - 29:18 next [4] - 5:14, 14:20, 27:2, 42:8 nice [1] - 30:24 niche [3] - 6:1, 6:16, 6.19 non [2] - 30:12, 35:1 non-U.S [2] - 30:12,

35:1 none [1] - 44:14 nonresidents [1] -22.1 Northern [2] - 20:10, 42:3 note [4] - 19:14, 29:18, 33:13, 44:22 notes [1] - 46:12 **nothing** [1] - 13:21 notice [3] - 3:22, 20:19, 29:24 noticed [1] - 25:12 notwithstanding [1] -17:11 number [6] - 20:4, 20:11, 31:17, 36:9, 37:16, 37:17 numbers [3] - 35:15, 37:23, 38:7

0

O'CONNELL [13] -

2:14, 4:9, 11:19,

12:9, 14:23, 16:23, 22:17, 24:21, 32:8, 33:13, 38:13, 40:21, 42:18 oath [1] - 46:7 **objective** [2] - 8:23, 28:18 objectives [2] - 27:21, 28:11 obviously [1] - 10:15 occurred [1] - 11:22 **OF** [5] - 1:3, 1:7, 1:10, 46:1, 46:2 Officer [3] - 2:12, 17:20, 25:23 offset [1] - 43:20 often [1] - 42:21 old [3] - 8:10, 44:16, 45:7 once [2] - 10:18, 23:8 one [24] - 4:23, 7:17, 7:18, 7:19, 14:22, 14:24, 15:2, 19:18, 20:20, 22:12, 25:3, 25:19, 32:13, 32:18, 34:21. 35:14. 40:17. 41:11, 42:6, 42:10, 42:23, 43:6, 43:8 open [3] - 10:15, 23:8, 44:6 Open [1] - 3:23 opens [1] - 12:16 operate [1] - 42:10 operating [1] - 12:23

opportunity [2] -12:17, 32:4 opted [1] - 41:5 option [1] - 21:4 order [3] - 22:18, 28:15, 44:12 oriented [1] - 31:21 outgrowing [1] - 13:2 outlook [1] - 12:12 outperform [4] -27:23, 28:1, 37:22, outperformance [1] -30:18 outperforming [2] -29:7, 42:7 outperforms [2] -40:9, 40:17 overall [3] - 8:23, 24:6, 28:9 oversee [2] - 24:13, 24:17 overweight [1] - 43:20 own [1] - 32:21 owned [1] - 26:20

Р

P&I [1] - 34:6 **PAGE** [1] - 46:2 page [4] - 4:16, 5:14, 8:16, 37:13 Page [4] - 7:2, 8:16, 9:5, 25:7 pain [1] - 21:14 paired [1] - 41:7 pandemic [1] - 3:20 paper [1] - 20:9 parallel [1] - 11:12 part [10] - 23:23, 24:6, 26:8, 27:14, 27:22, 30:20, 31:14, 35:12, 35:22, 41:12 participants [1] -22.11 particular [2] - 6:14, 16:2 passes [1] - 4:21 passive [2] - 31:18, 41:15 passively [1] - 31:21 past [5] - 7:23, 12:19, 32:16, 40:6, 40:12 patient [1] - 38:23 pause [2] - 9:6, 11:14 pay [2] - 39:2, 39:6 payments [3] - 13:12, 21:24, 39:6 peer [7] - 6:19, 12:21, 28:5, 28:12, 30:4,

peers [2] - 12:24, 41:1 pendulum [1] - 40:16 pension [2] - 10:6, 41.2 Pension [3] - 11:22, 12:8, 38:7 **people** [1] - 26:15 per [1] - 17:19 percent [21] - 9:12, 10:9, 16:11, 19:23, 20:18, 26:22, 28:21, 29:21, 32:14, 32:18, 32:21, 32:22, 34:23, 35:5, 35:7, 35:9, 35:17, 35:19, 36:17, 43:20, 43:22 percentage [1] - 8:20 percentile [2] - 28:5 perfect [2] - 26:2, 42:8 perform [2] - 39:13, 42:23 performance [20] -23:17, 27:10, 27:12, 28:12, 28:16, 30:3, 30:13, 31:19, 33:21, 33:22, 33:23, 34:15, 34:16, 34:20, 35:4, 35:10, 35:24, 36:8, 36:22, 37:11 performances [1] -36:4 performed [2] - 36:20, 37:9 perhaps [1] - 31:20 **period** [2] - 4:21, 34:3 perspective[1] -35:18 phenomenon [1] -32:11 **physically** [1] - 3:20 picker [1] - 15:4 pickers [1] - 17:10 pickup [1] - 35:24 **PIMCO**[1] - 31:6 PINELLI [1] - 2:10 place [1] - 24:14 placed [2] - 5:7, 41:20 plan [2] - 7:21, 34:17 plans [1] - 41:2 plays [1] - 33:7 plus [1] - 16:11

point [14] - 8:20, 9:23,

12:10, 20:8, 20:13,

21:6, 21:13, 25:10,

30:17, 34:10, 40:2,

40:21, 40:22, 42:19

points [3] - 28:2, 28:3,

34:12

policy [1] - 9:13

-DEBBIE TYRRELL REPORTING SERVICE-

opportunistic [1] - 6:1

Policy [3] - 27:6, 27:8, 28.7 pooling [1] - 5:22 popularity [1] - 8:11 portfolio [18] - 4:13, 4:18, 7:14, 9:1, 9:22, 15:1, 16:11, 16:16, 16:18, 23:24, 24:7, 24:9, 31:4, 32:18, 39:12, 42:9, 42:17, 43:2 **Portfolio** [1] - 30:7 portfolios [3] - 17:2, 17:6, 19:12 position [5] - 7:20, 19:18, 20:14, 22:13, positions [10] - 19:12, 19:21, 20:17, 20:21, 22:5, 22:6, 22:14, 23:10, 24:15, 35:2 positive [4] - 13:5, 38:15, 38:17, 39:1 possible [2] - 19:2, 23:20 posted [6] - 3:22, 10:19, 34:4, 34:5, 34:8 **premium** [1] - 8:3 prepared [2] - 4:1, PRESENT [1] - 2:11 present [1] - 3:21 presentations [1] -11:5 presented [1] - 18:11 President [1] - 2:3 press [2] - 25:5, 44:13 pretty [5] - 13:10, 29:13, 36:10, 37:23, 40:19 previous [3] - 9:3, 15:13, 25:15 previously [1] - 15:15 price [2] - 20:11, 39:2 priced [1] - 20:10 primarily [4] - 30:16, 31:7, 35:9, 43:21 **primary** [1] - 36:8 principal [1] - 5:19 priorities [1] - 25:3 Private [14] - 4:7, 4:11, 4:15, 4:23, 5:10, 7:24, 8:4, 8:21, 9:7, 9:11, 11:8, 12:18, 43:22 private [1] - 7:16 problem [1] - 11:11 $\textbf{proceed} \, [\textbf{1}] \textbf{ - 4} \vdots \textbf{5}$ **proceeding** [1] - 3:18

PROCEEDINGS [2] -1:10, 45:17 proceedings [3] - 4:1, 46:10. 46:13 process [3] - 22:9, 24:13, 41:12 Proclamation [1] -3.15 product [1] - 10:10 products [1] - 9:23 progress [1] - 6:23 progresses [1] - 5:16 project [1] - 32:8 prolong [1] - 44:18 **propose** [1] - 16:2 **pros** [1] - 7:3 protect [1] - 39:17 protecting [1] - 26:14 providers [1] - 21:22 prudent [4] - 3:20, 8:15, 24:16, 32:24 prudently [1] - 22:6 public [6] - 10:6, 22:17, 26:14, 44:6, 44.10 **Public** [2] - 3:14, 44:3 **pullback** [1] - 6:6 pulled [1] - 15:2 purchase [4] - 6:20, 15:11, 16:9, 17:14 purchased [1] - 16:7 purchases [2] - 25:16, 25:17 purpose [1] - 41:10

Q

put [2] - 27:12, 41:10

quarterly [1] - 27:14 questions [4] - 9:7, 11:15, 34:7, 34:9 quick [4] - 4:11, 9:9, 36:5, 37:8 quickly [1] - 20:21 quiet [2] - 34:3, 38:5 quorum [1] - 3:12

R

raise [4] - 43:10, 44:20, 44:23, 44:24 raising [1] - 10:7 rally [1] - 21:18 ramping [1] - 12:14 range [2] - 16:4, 16:8 rank [1] - 28:4 ranking [2] - 30:4, 31:7 rankings [1] - 28:12 rate [4] - 6:9, 7:8, rated [1] - 31:6 rates [2] - 38:4, 39:22 reach [1] - 10:20 reached [1] - 21:1 ready [1] - 33:11 really [19] - 12:16, 13:2, 15:4, 20:2, 20:3, 23:2, 23:6, 24:6, 24:16, 25:4, 25:8, 27:13, 31:23, 33:9, 34:10, 42:5, 42:12, 43:3 reason [2] - 42:4, 42:5 reasonable [1] - 44:3 reasons [3] - 7:18, 7:19, 43:6 rebalancing [2] - 43:9, 44:19 recap [3] - 20:22, 21:20, 22:12 recapture [1] - 22:7 receive [2] - 12:4, 34:7 received [2] - 12:3, 44:23 recent [3] - 11:23, 19:7, 20:1 recommend [1] - 14:5 recommendation [5] -17:23, 18:9, 19:3, 24:12, 40:19 recommended [1] -18:11 record [2] - 10:3 recorded [1] - 3:24 recoup [1] - 21:16 red [6] - 15:14, 28:24, 29:3, 30:20, 42:8, 42:15 redeploy [1] - 41:22 reference [1] - 31:24 reflected [1] - 37:23 reflects [1] - 20:1 regard [1] - 10:21 regarding [3] - 18:24, 19:2, 19:3 regards [1] - 31:12 regular [1] - 44:5 regulations [1] - 5:6 **REITS** [1] - 28:2 relative [3] - 15:7, 23:17, 44:8 relaxed [1] - 10:12 remainder [1] - 43:14 remember [1] - 8:23 remind [1] - 22:8 reminder [3] - 29:4, 34:2, 40:22 removed [2] - 21:22, 23:11

7:11, 37:21

Report [2] - 27:2, 27:5 report [11] - 24:18, 24:23, 26:18, 27:5, 27:15, 27:18, 34:2, 42:4, 43:7, 43:8, 43:10 **REPORT** [1] - 1:10 reported [1] - 46:9 **Reporter** [1] - 46:7 reporter [1] - 46:7 reporting [1] - 25:23 represent [1] - 10:9 represents [1] - 19:22 request [2] - 17:5, 44:7 requested [1] - 15:10 requests [1] - 44:10 require [2] - 15:13, 27:22 requirements [4] -10:1, 10:12, 10:14, 34:9 requires [1] - 3:17 Reserve [1] - 39:23 respect [3] - 22:9, 24:19, 42:12 respond [2] - 10:13, 10:24 responses [3] - 8:8, 34:13 restriction [1] - 25:9 result [1] - 8:21 resulting [1] - 16:10 RETIREMENT[1] - 1:2 return [10] - 6:9, 7:14, 8:3, 9:1, 9:2, 32:4, 35:7, 38:15, 38:17, 38:20 returns [7] - 8:13, 12:5, 13:14, 13:15, 38:11, 38:22, 39:17 reversion [1] - 33:7 review [10] - 4:11, 27:6, 27:16, 27:17, 27:19, 29:16, 30:11, 31:10, 31:15, 35:13 Review [1] - 14:21 revisiting [1] - 41:12 rewarded [1] - 32:24 RFP [14] - 4:7, 5:16, 6:23, 8:22, 9:8, 9:11, 10:23, 11:8, 11:15, 11:16, 14:6, 34:2, 34:4, 34:7 **RFPs** [4] - 10:1, 10:17, 33:17, 43:17 rid [1] - 24:5

repayment [1] - 5:20

replacement [1] - 7:10

repeating [1] - 7:5

ride [1] - 43:1 rising [1] - 37:21 risk [9] - 7:14, 9:3, 15:7, 20:19, 21:9, 28:9, 28:13, 28:20 riskier [1] - 31:1 roll [2] - 3:3, 3:17 roughly [1] - 38:19 royalties [1] - 6:20 run [1] - 33:5 Russell [3] - 16:4, 16:8, 32:20 Russia [12] - 19:9, 19:10, 19:20, 19:22, 20:6, 20:23, 21:6, 21:11, 21:19, 22:24, 23:1, 26:20 Russia's [1] - 20:3 Russian [7] - 19:12, 21:23, 23:10, 24:4, 25:14, 25:17, 26:22

S

S&P[1] - 38:14

SARAH[1] - 2:10 Sarah [1] - 17:16 scale [1] - 9:21 SCOTT [27] - 2:12, 3:4, 3:6, 3:8, 3:10, 4:6, 13:21, 14:1, 14:5, 14:8, 14:10, 14:12, 14:14, 14:16, 14:20, 18:3, 19:7, 26:2, 27:4, 31:14, 32:7, 33:22, 35:16, 36:3, 37:14, 43:8, 44:22 searches [2] - 10:11, 42.2 second [6] - 14:8, 14:9, 18:12, 18:13, 35:15, 45:11 seconded [1] - 18:14 **Secretary** [1] - 2:5 securities [7] - 5:23, 15:11, 15:17, 15:23, 17:14, 21:23, 25:18 see [17] - 8:19, 9:6, 11:14, 22:16, 29:3, 34:12, 34:24, 35:2, 38:17, 38:19, 40:8, 40:18, 42:11, 42:15, 42:19, 43:3, 45:15 seeing [3] - 13:13, 38:4, 38:11 seeking [1] - 9:10 **selections** [1] - 11:5 sell [6] - 19:17, 20:21, 21:19, 23:7, 23:20,

-DEBBIE TYRRELL REPORTING SERVICE=

39:1 separate [2] - 11:10, 19:16 serving [1] - 26:13 session [2] - 4:15, 7:4 set [3] - 12:17, 15:13, 39:22 settlements [2] - 6:19, 22:1 **setup** [1] - 28:23 seven [1] - 38:14 several [2] - 17:11, 40:12 severely [1] - 5:1 shifted [1] - 13:5 shipping [1] - 6:15 short [2] - 28:19, 29:16 **short-term** [1] - 28:19 **shorter** [2] - 10:5, 29:5 **Shorthand** [1] - 46:6 **shorthand** [2] - 46:9, 46:12 show [1] - 43:10 **showing** [4] - 4:16, 29:12, 30:20, 35:15 shown [1] - 17:10 **shows** [3] - 8:16, 34:19, 40:8 similar [1] - 16:19 situation [1] - 24:19 situations [1] - 9:17 six [3] - 33:15, 33:16, 44:13 size [3] - 9:19, 13:13, 16:14 skills [1] - 17:12 slide [3] - 19:9, 25:7, 34:19 slides [1] - 4:14 slightly [1] - 29:20 small [11] - 5:2, 5:4, 17:5, 19:23, 20:22, 22:13, 23:23, 24:4, 32:2, 37:4, 37:5 SMID [2] - 14:24, 37:4 **smile** [1] - 42:5 smiled [1] - 42:5 smoother [1] - 43:1 sold [1] - 24:3 solid [3] - 29:24, 30:3, 40:19 solidarity [1] - 26:15 someone [1] - 14:3 sounded [1] - 44:21 **sounds** [1] - 43:5 South [1] - 1:12 space [2] - 3:21, 10:4 **speaking** [1] - 9:8

spearheading [1] -15.8 special [1] - 9:17 **specialized** [1] - 6:22 specialty [3] - 6:13, 6:16, 9:18 specific [3] - 27:17, 27:24, 42:15 spend [2] - 4:10, 34:15 spreadsheet [1] -28:23 Square [3] - 14:23, 15:9, 41:8 SS [1] - 46:1 staff [3] - 18:11, 26:4, 26:17 stand [3] - 26:1, 43:18, 43:24 standout [1] - 34:21 standpoint [2] - 33:1, 39:1 stands [2] - 21:21, 26:15 star [1] - 44:13 start [3] - 19:6, 27:20, 39:22 starting [1] - 20:13 State [2] - 1:13, 46:8 **STATE**[1] - 46:1 **Statement** [3] - 27:6, 27:8, 28:8 statement [4] - 25:5, 26:11, 26:12, 28:8 statements [1] - 22:21 **Statements** [1] - 13:10 static [1] - 15:20 status [2] - 30:10, 33:14 **stay** [1] - 22:5 staying [1] - 39:24 **stays** [2] - 15:22, 16:19 STENOGRAPHIC[1] -1:10

stepped [1] - 5:8

sticky [1] - 34:10

Stock [1] - 15:20

stopped [1] - 5:2

strategic [1] - 39:9

strategies [1] - 5:15

story [1] - 37:4

32:22

39:2

sticking [1] - 34:11

still [3] - 8:14, 30:3,

stock [2] - 15:3, 17:10

stocks [9] - 4:20, 15:6,

16:6, 19:12, 20:3,

23:10, 24:1, 38:18,

strategy [3] - 6:24, 9:18, 30:22 Street [1] - 1:12 stress [1] - 6:8 strong [4] - 10:21, 17:10, 36:21, 41:24 strongest [1] - 15:3 struck [1] - 15:14 structure [5] - 29:16, 30:11, 31:16, 35:13, 35:22 structured [2] - 5:21, 9:16 Study [1] - 12:11 style [1] - 41:10 styles [1] - 41:7 **sub** [2] - 5:15, 36:16 sub-asset [1] - 36:16 sub-strategies [1] -5:15 subject [2] - 26:24, 33:20 submissions [1] -11:3 subtract [1] - 37:17 **suggested** [1] - 25:8 **Suite** [1] - 1:12 $\textbf{summarized} \ [\textbf{1}] \textbf{ - 9:4}$ summary [5] - 7:2, 9:8, 9:10, 11:1, 11:15 **Summary** [1] - 35:11 **summer** [1] - 11:6 sums [1] - 19:9 suspect [1] - 23:8 suspenders [1] -16:17 swing [1] - 40:16 symbolic [2] - 23:2, 23:6 Т

table [2] - 9:4, 36:5 target [5] - 9:3, 9:12, 11:4, 35:20, 43:16 targeting [1] - 9:16 targets [3] - 27:10, 27:11, 27:17 team [1] - 39:11 teams [1] - 11:10 technologies [1] -15:2 template [2] - 43:9, 44.19 temporarily [1] - 41:21 ten [5] - 7:21, 8:10, 33:6, 38:14, 38:18 tends [1] - 10:4 term [7] - 28:19, 29:4,

THE [5] - 1:2, 1:7, 2:9, 45:17, 45:18 themselves [1] - 17:10 therefore [1] - 21:10 thinking [1] - 17:17 third [1] - 38:18 thirds [1] - 38:16 THIS [1] - 45:19 three [4] - 10:2, 21:2, 29:8, 38:18 ties [1] - 16:3 tilt [1] - 40:6 **TIME** [1] - 45:19 timeline [1] - 11:2 timely [1] - 11:23 today [6] - 21:21, 23:21, 26:21, 43:18, 44:11, 44:17 today's [1] - 3:12 together [1] - 41:10 **Tony** [1] - 32:13 tool [1] - 17:8 tools [1] - 12:17 top [1] - 39:24 topic [3] - 11:21, 12:7, 25:2 total [6] - 7:14, 19:9, 19:23, 20:18, 35:18, 35:20 towards [2] - 6:6, 8:19 track [3] - 10:3, 16:20 trade [6] - 20:11, 21:5, 21:17, 24:1, 25:11, 31:5 trading [1] - 21:22 traditional [3] - 7:10, 7:12, 28:23 transact [2] - 22:3, 23:2 transactions [1] -25:10 transcript [2] - 3:24, 46:11 translating [1] - 16:13 Treasurer [5] - 2:7, 12:10, 12:19, 13:24, 38.14 true [1] - 46:11

Trust [2] - 20:10, 42:3

trustee [3] - 3:6, 3:10,

Trustee [15] - 2:4, 2:5,

2:6, 3:4, 3:8, 14:10,

14:12, 14:14, 18:14,

18:16, 18:18, 18:20,

33:19, 38:8, 44:17

14:16

29:5, 29:16, 38:21,

terminate [1] - 41:19

terms [1] - 6:22

39:8

Trustees [3] - 17:17, 24:24, 44:4 trustees [2] - 11:21, 18:6 try [1] - 38:21 turn [4] - 4:4, 4:7, 5:14, 32:23 two [8] - 10:5, 10:6, 11:10, 14:24, 30:13, 34:16, 38:16, 41:6 two-thirds [1] - 38:16 **type** [2] - 16:18, 38:11 types [1] - 5:23 typically [2] - 5:4, 27:11 **TYRRELL** [2] - 46:6, 46:17

U.S [14] - 24:2, 29:6,

29:15, 30:11, 30:12,

31:16, 34:24, 35:1, 35:2. 35:13. 35:22. 36:11, 36:12, 41:3 Ukraine [2] - 25:13, 26:16 **ultimate** [1] - 21:18 ultimately [1] - 4:1 under [8] - 6:7, 8:19, 27:5, 27:11, 28:24, 30:13, 32:8, 35:20 underperform [1] -42:24 underperformance [6] - 29:13, 35:9, 36:13, 36:14, 42:19, 43:3 underperformed [3] -36:11, 36:12, 40:12 underperforming [4] -32:12, 35:1, 35:3, 35:8 underweight [1] -32:22 unexpected [2] -30:21, 31:3 unique [2] - 32:12, 39:20 unit [1] - 9:3 unrealized [1] - 20:8 **up** [12] - 12:15, 12:16, 15:1, 19:9, 26:5, 30:20, 31:22, 34:22, 39:22, 40:3, 41:7, 41:11 update [1] - 18:24 **upper** [1] - 28:4 **US** [1] - 15:19 uses [1] - 20:11

DEBBIE TYRRELL REPORTING SERVICE

V

value [16] - 15:4, 19:21, 20:2, 20:7, 21:16, 22:7, 22:11, 33:4, 35:3, 36:19, 36:20, 37:22, 40:6, 40:9, 40:11, 41:14 valued [1] - 20:17 values [1] - 20:15 variance [1] - 43:19 various [1] - 21:23 versus [10] - 28:19, 30:20, 30:23, 33:4, 36:21, 37:6, 37:9, 41:13, 41:14, 43:14 videoconference [3] -1:11, 3:17, 3:19 view [1] - 25:13 views [1] - 21:3 **VLAHOS**[1] - 2:13 **volatile** [1] - 30:2 volatility [3] - 29:19, 30:1, 31:8 vote [2] - 3:17, 18:22

write [1] - 20:1 written [6] - 20:7, 21:17, 22:7, 23:9, 24:8

Υ

year [10] - 8:18, 10:3, 34:19, 34:23, 35:7, 36:9, 36:14, 39:16, 41:19, 41:20 year-to-date [5] -34:19, 34:23, 35:7, 36:9, 36:14 years [11] - 7:21, 8:10, 28:17, 30:13, 33:6, 38:14, 38:16, 38:19, 40:6, 40:8, 40:12 yellow [1] - 36:6

W

watch [5] - 27:12, 29:10, 30:7, 30:10 watchlist [2] - 32:10, 41:16 ways [1] - 7:9 website [6] - 4:3, 10:19, 10:20, 34:5, 34:8 Wednesday [2] -14:19, 45:15 week [2] - 11:3, 39:23 weeks [4] - 11:4, 26:5, 33:15, 33:16 weighted [2] - 16:10, 16:12 **WELLER** [2] - 2:12, 44:12 WERE [1] - 45:17 Western [4] - 21:2, 21:12, 31:1, 31:5 Westerns [1] - 30:23 WHICH [1] - 45:17 William [3] - 19:14, 20:20, 30:15 WILLIAM [1] - 2:5 works [1] - 31:4 world [4] - 19:1, 19:7, 30:24, 37:20 worry [1] - 7:15 worse [1] - 36:18

worth [3] - 7:4, 20:6,

20:24

DEBBIE TYRRELL REPORTING SERVICE

1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF)
8	MEETING NO. 1096)
9	
10	STENOGRAPHIC REPORT OF PROCEEDINGS had at
11	the videoconference meeting of the above-entitled
12	matter, held at 20 South Clark Street, Suite 300,
13	in the City of Chicago, County of Cook, State of
14	Illinois, on March 16, 2022, commencing at the hour
15	of 8:30 a.m.
16	
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	
4	DANIEL FORTUNA, President and Annuitant Trustee
5	ROBERT TEBBENS, Active Trustee
6	WILLIAM MURPHY, Secretary and Active Trustee
7	ANTHONY MARTIN, Active Trustee
8	MELISSA CONYEARS-ERVIN, City Treasurer
9	ANNA VALENCIA, City Clerk
10	RESHMA SONI, City Comptroller
11	MARY SHERIDAN, Active Trustee
12	ATTORNEYS FOR THE BOARD:
13	BURKE, BURNS AND PINELLI, LTD. BY: MS. MARY PATRICIA BURNS
14	MR. VINCENT PINELLI
15	ALSO PRESENT:
16	KELLY WELLER, Executive Director LORI LUND, Deputy Executive Director
17	LORNA SCOTT, Chief Investment Officer JACLYN VLAHOS, Comptroller
18	JOHN CONNESS, Fund Accountant BRADY O'CONNELL, Callan Associates
19	DANIEL G. SAMO, M.D., Board Physician
20	
21	
22	
23	
24	

1	CHAIRMAN FORTUNA: I hereby convene the
2	Board of Trustees meeting for March 16, 2022.
3	Please, Mr. Secretary, roll call.
4	MEMBER MURPHY: Trustee Martin.
5	MEMBER MARTIN: Here.
6	MEMBER MURPHY: Trustee Sheridan.
7	MEMBER SHERIDAN: Here.
8	MEMBER MURPHY: Trustee Tebbens.
9	MEMBER TEBBENS: Here.
10	MEMBER MURPHY: Trustee Fortuna.
11	CHAIRMAN FORTUNA: Here.
12	MEMBER MURPHY: I am here. We have a
13	quorum.
14	CHAIRMAN FORTUNA: Thank you, we have a
15	quorum for today's meeting.
16	Public Act 101-0640 allows this meeting
17	to be conducted by audio and video conference. The
18	Act requires a roll call vote on each matter acted
19	upon.
20	Further consistent with Public Act
21	101-0640, for the record, I am physically present
22	at the Fund's office with Board Secretary and
23	Executive Director and our attorney. We have
24	posted notice of this meeting in accordance with

the Open Meetings Act and the meeting is being recorded. A transcript of this proceeding will be prepared and ultimately, after approval, will be made available on the Fund's website.

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

Are there any requests for public comment this morning?

MR. WELLER: Since we have several calls in on this meeting this morning, for public comment, if you wish to make comment, press star nine. In the order that you press star nine, if you are ready to speak, press star six. Give everybody a minute.

Chris, do you have anybody who has identified that they would like to speak?

MR. MORALES: Nothing as of right now.

MR. WELLER: This is the last call. If there is anybody that would like to speak, press star nine.

1 MR. PHILLIPS: My name is Mark Phillips. 2 You can hear me okay? 3 MR. WELLER: Yes, we can hear you, Mr. 4 Phillips. 5 MR. PHILLIPS: Okay. From my understanding, this is a hearing to determine if I 6 7 am to be suspended from medical benefits for 8 noncompliance when I haven't received a phone call since November when I received the first letter. 9 The first letter I received came with two 10 11 letters. One actually was mailed supposedly in October which I never received. In November, I had 12 13 Covid which I was calling to let them know but 14 nobody called me back. In December, my daughter had it. 15 16 I went to the doctor and got a note and 17 they said it wasn't enough so I went to where I had 18 got treatment. They said that wasn't enough but it is ongoing nonstop pain. I have other illnesses 19 20 that are going on, a cancer scare, and other 21 things. 22 I am a little upset that I haven't got a 23 phone call back from my pension board in five 24 months and then I get letters that are threatening

they seem in nature and I take a big offense to that considering my career track.

So this seems like a kangaroo situation to me. Nobody told me exactly what it was that I needed to obtain for you. I called to get that information but I keep getting threatening letters they say.

As I progressively give you information, you keep sending me threatening letters with dates that I can't complete. My appointments don't set up on the dates that the Board wants me to make them by so I have to call and make those appointments and then I have to wait. I don't know if you know what is going on but appointments don't happen the next day as of now. So I am not understanding.

CHAIRMAN FORTUNA: I am going to let the attorney speak to you right now.

MS. BURNS: Mr. Phillips, my name is Mary Patricia Burns and I am one of the attorneys for the Fund.

We understand your public comment. You are correct, your matter was on the Agenda for today for the Board to possibly suspend your

1 benefits.

The reason for that is you are required by law under the Illinois Pension Code to be reexamined and to provide updated medical information to the Fund.

Now that you are --

MR. PHILLIPS: I am aware.

MS. BURNS: We are not going to engage in back and forth. What we will tell you is that it is going to be our recommendation that the Board continue your matter for a month to allow you to obtain that medical evidence consistent with communications that you have had with the Firemen's Fund staff in the last few days.

So you will have some time to do that and get the medical records that they need and they will be in contact with you following today's meeting to be very clear on what it is that the Board needs.

MR. PHILLIPS: Why did it take five months for me to obtain this information?

MEMBER TEBBENS: Mark, this is Trustee

Tebbens. If I can ask you a question, who have you spoken with on the Board about your issue?

CHAIRMAN FORTUNA: Rob, this is public comment. We are not going to engage in this.

MEMBER TEBBENS: Okay. Mark, look me up on Facebook, or my email, please, and get a hold of me. I would like to look into your matter.

MR. PHILLIPS: Can you give me an answer?

MS. BURNS: Then, Trustee Tebbens, are

you going to recuse yourself from having any vote

when this matter comes up because the process has

to be respected of you being an impartial decision

maker.

I do think that staff here has a different version of the facts. I am happy to deal with you, Trustee Tebbens, and give you all of the background from the Fund's perspective and then we can ask Mr. Phillips if he would like to put it in writing so that every trustee has it. You really can't step outside without causing a conflict.

MEMBER TEBBENS: Mary Pat, with all due respect, I am elected by the members. You have informed me of my fiduciary responsibilities. I am well aware of those.

This is an administrative matter. I have a number of administrative matters that I would

like to talk to this Fund about. I will bring them up in Executive Session later but I have some grave concerns and Mr. Phillips is just only compounding my concerns. It is administrative in nature. It is not pertaining to his case. I wanted to know who he talked to.

MS. BURNS: We will help you get that information, but to keep you to be an independent decision maker, if you bring those concerns that you have, which are valid, to the Board and not through the member, we will help you with that in any way we can to get the information that you need.

MEMBER TEBBENS: I represent the members and I am elected by the members of my membership to represent them and I will do that. Thank you, Mary Pat.

MS. BURNS: Again, I will just remind you, sir, that you don't represent the members. You are elected by them but you represent the entire Pension Code and all the members of the Fund under the Marconi decision and your obligations are to the Fund as a whole.

24 MEMBER TEBBENS: I have to make sure that

```
1
     this is administratively taken care of and they are
2
     being served properly, okay. Everybody on the
 3
     staff works for this board, including legal,
     including medical. I don't need to remind you of
 4
 5
     that. I am sure you are well aware of that, Mary
     Pat.
 6
 7
               MS. BURNS: I am very aware.
               MEMBER CONYEARS-ERVIN: Good morning,
8
9
     everyone.
10
               MEMBER SONI: Trustee Soni is here as
11
     well.
12
               MEMBER VALENCIA: I am here, too.
13
               CHAIRMAN FORTUNA: Thank you.
14
               Rob, I am going to lose the quorum. Let
15
     me get moving here. Thank you.
16
               MS. BURNS: Mr. Phillips, we will be back
17
     in touch with you.
18
               MR. WELLER: Are there any other raised
19
     hands, Chris?
20
               MR. MORALES: No.
21
               MR. WELLER: We are going to leave Public
22
     Comment and move on to the rest of the meeting, Mr.
23
     President.
               CHAIRMAN FORTUNA: Let the record reflect
24
```

1 that Trustee Soni, Trustee Conyears-Ervin and 2 Trustee Valencia are now here in the meeting. 3 MEMBER MURPHY: Thank you, Mr. President. I'd like to first turn to the approval of 4 5 Administrative Items. 6 Approval of the Minutes, Regular Audio 7 Meeting February 16, 2022 Board open and closed 8 Minutes. February 15, 2022 Investment Committee 9 Minutes. The Regular Audio Transcript of February 16, 2022. The February 15, 2022 Investment 10 11 Committee Transcript. 12 I would like to make a motion to approve 13 the open and closed Minutes for the February 16, 14 2022 Board meeting and the audio transcript for 15 that meeting and the open Minutes and audio 16 transcript for the February 15, 2022 Investment 17 Committee meeting and to keep those closed session 18 Minutes closed. MEMBER MARTIN: Second. 19 CHAIRMAN FORTUNA: 20 There's a motion by Trustee Murphy. Seconded by Trustee Martin. 21 22 Trustee Murphy. 23 MEMBER MURPHY: Yes. 24 CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: 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 Martin
8	MEMBER MARTIN: Yes.
9	CHAIRMAN FORTUNA: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	CHAIRMAN FORTUNA: Trustee Valencia.
12	MEMBER VALENCIA: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Moving on to B, I'd like
16	to make a motion to approve the Minimum Formula
17	Annuities starting with Member 16092 and ending
18	with Member 13971.
19	MEMBER SONI: Second.
20	CHAIRMAN FORTUNA: There is a motion by
21	Trustee Murphy. Seconded by Trustee Soni.
22	Trustee Murphy.
23	MEMBER MURPHY: Yes.
24	CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: 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 Martin
8	MEMBER MARTIN: Yes.
9	CHAIRMAN FORTUNA: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	CHAIRMAN FORTUNA: Trustee Valencia.
12	MEMBER VALENCIA: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Moving on to C, I would
16	like to make a motion to approve the Widow's
17	Annuities starting with Member 10084 through Member
18	08934.
19	MEMBER MARTIN: Second.
20	CHAIRMAN FORTUNA: There is a motion by
21	Trustee Murphy. Seconded by Trustee Martin.
22	Trustee Murphy.
23	MEMBER MURPHY: Yes.
24	CHAIRMAN FORTUNA: Trustee Sheridan.

1	
1	MEMBER SHERIDAN: 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 Martin
8	MEMBER MARTIN: Yes.
9	CHAIRMAN FORTUNA: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	CHAIRMAN FORTUNA: Trustee Valencia.
12	MEMBER VALENCIA: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Moving on to D, Refunds.
16	I would like to make a motion to approve the
17	Refunds for Member 19322.
18	MEMBER CONYEARS-ERVIN: Second.
19	CHAIRMAN FORTUNA: There is a month for
20	Refund by Trustee Murphy. Seconded by Trustee
21	Conyears-Ervin.
22	Trustee Murphy.
23	MEMBER MURPHY: Yes.
24	CHAIRMAN FORTUNA: Trustee Sheridan.

1	MEMBER SHERIDAN: 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 Martin
8	MEMBER MARTIN: Yes.
9	CHAIRMAN FORTUNA: Trustee Tebbens.
10	MEMBER TEBBENS: Yes.
11	CHAIRMAN FORTUNA: Trustee Valencia.
12	MEMBER VALENCIA: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Moving on to E, I would
16	like to make a motion to approve the Death Benefits
17	for Member 11194 through Member 15634.
18	MEMBER TEBBENS: Second.
19	CHAIRMAN FORTUNA: There is a motion by
20	Trustee Murphy. Seconded by Trustee Tebbens.
21	Trustee Murphy.
22	MEMBER MURPHY: Yes.
23	CHAIRMAN FORTUNA: Trustee Sheridan.
24	MEMBER SHERIDAN: 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 Martin
7	MEMBER MARTIN: Yes.
8	CHAIRMAN FORTUNA: Trustee Tebbens.
9	MEMBER TEBBENS: Yes.
10	CHAIRMAN FORTUNA: Trustee Valencia.
11	MEMBER VALENCIA: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	MEMBER MURPHY: Under F, Partial
15	Payments. I would like to make a motion to approve
16	Partial Payments beginning with Member 07873
17	continuing through to Member 10121.
18	MEMBER SHERIDAN: Second.
19	CHAIRMAN FORTUNA: There is a motion by
20	Trustee Murphy. Seconded by Trustee Sheridan.
21	Trustee Murphy.
22	MEMBER MURPHY: Yes.
23	CHAIRMAN FORTUNA: Trustee Sheridan.
24	MEMBER SHERIDAN: 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 Martin
7	MEMBER MARTIN: Yes.
8	CHAIRMAN FORTUNA: Trustee Tebbens.
9	MEMBER TEBBENS: Yes.
10	CHAIRMAN FORTUNA: Trustee Valencia.
11	MEMBER VALENCIA: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	MEMBER MURPHY: Under G, Benefit
15	Recalculations. There are none this month.
16	Moving on to H, Guardianship. There are
17	two this month for Member 05685 and Member 09261.
18	I'd like to make a motion to grant guardianship in
19	these matters, based on the staff's confirmation
20	that all the paperwork required by the Fund has
21	been received.
22	MEMBER VALENCIA: Second.
23	CHAIRMAN FORTUNA: There is a motion by
24	Trustee Murphy. Seconded by Trustee Valencia.

1	Trustee Murphy.
2	MEMBER MURPHY: Yes.
3	CHAIRMAN FORTUNA: Trustee Sheridan.
4	MEMBER SHERIDAN: Yes.
5	CHAIRMAN FORTUNA: Trustee
6	Conyears-Ervin.
7	MEMBER CONYEARS-ERVIN: Yes.
8	CHAIRMAN FORTUNA: Trustee Soni.
9	MEMBER SONI: Yes.
10	CHAIRMAN FORTUNA: Trustee Martin
11	MEMBER MARTIN: Yes.
12	CHAIRMAN FORTUNA: Trustee Tebbens.
13	MEMBER TEBBENS: Yes.
14	CHAIRMAN FORTUNA: Trustee Valencia.
15	MEMBER VALENCIA: Yes.
16	CHAIRMAN FORTUNA: I am a yes.
17	Motion carries.
18	MEMBER MURPHY: Under 2, Reside Out of
19	State. We have a request to permit Member 15064 to
20	Reside Out of State. I'd like to make a motion.
21	MEMBER SONI: Second.
22	CHAIRMAN FORTUNA: There is a motion by
23	Trustee Murphy. Seconded by Trustee Soni.
24	Trustee Murphy.

1	MEMBER MURPHY: Yes.
2	CHAIRMAN FORTUNA: Trustee Sheridan.
3	MEMBER SHERIDAN: Yes.
4	CHAIRMAN FORTUNA: Trustee
5	Conyears-Ervin.
6	MEMBER CONYEARS-ERVIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Soni.
8	MEMBER SONI: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: Trustee Valencia.
14	MEMBER VALENCIA: Yes.
15	CHAIRMAN FORTUNA: I am a yes.
16	Motion carries.
17	MEMBER MURPHY: Removals. I would like
18	to make a motion to approve the Removals starting
19	with Thomas Jacques and ending with James Sampson.
20	MEMBER MARTIN: Second.
21	CHAIRMAN FORTUNA: There is a motion for
22	Removals by Trustee Murphy. Seconded by Trustee
23	Martin.
24	Trustee Murphy.

1	MEMBER MURPHY: Yes.
2	CHAIRMAN FORTUNA: Trustee Sheridan.
3	MEMBER SHERIDAN: Yes.
4	CHAIRMAN FORTUNA: Trustee Soni.
5	MEMBER SONI: Yes.
6	CHAIRMAN FORTUNA: Trustee Martin
7	MEMBER MARTIN: Yes.
8	CHAIRMAN FORTUNA: Trustee Tebbens.
9	MEMBER TEBBENS: Yes.
10	CHAIRMAN FORTUNA: Trustee Valencia.
11	MEMBER VALENCIA: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	MEMBER MURPHY: Under Administrative and
15	Court Orders, I would like to make a motion to
16	approve the QILDRO order listed on the docket for
17	Member 016355, based on the staff's confirmation
18	that all the paperwork required by the Fund to
19	process said order has been received.
20	MEMBER TEBBENS: Second.
21	CHAIRMAN FORTUNA: There is a motion by
22	Trustee Murphy. Seconded by Trustee Tebbens.
23	Trustee Murphy.
24	MEMBER MURPHY: Yes.

1	CHAIRMAN FORTUNA: Trustee Sheridan.
2	MEMBER SHERIDAN: Yes.
3	CHAIRMAN FORTUNA: Trustee Soni.
4	MEMBER SONI: Yes.
5	CHAIRMAN FORTUNA: Trustee Martin
6	MEMBER MARTIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: Yes.
9	CHAIRMAN FORTUNA: Trustee Valencia.
10	MEMBER VALENCIA: Yes.
11	CHAIRMAN FORTUNA: I am a yes.
12	Motion carries.
13	MEMBER MURPHY: At this point I'd like
14	to, due to time constraints, step out of order and
15	move on to underneath the Operating Cash and
16	Expenses section. I would like Mary Pat here to
17	talk about consideration regarding 2021
18	contributions and intercept filing.
19	CHAIRMAN FORTUNA: We are going to come
20	out of the regular order of business.
21	MS. BURNS: Just by way of explanation
22	for the Trustees, this is seeking approval as we do
23	every year to allow us, if Jackie tells us by the
24	end of March that we have not received all

contributions due to the Fund from the City for the year 2021, that we would be authorized at that point to make a demand on the City and then to file the necessary intercept paperwork with the State Comptroller.

What that allows us to do under law is to be able to intercept payments so that the Fund receives the payments due it from the City.

The reason we are asking for this approval at this time, as we do every year, is to allow us to take the action in a timely manner after March 31st because the way the State Comptroller interprets the law the first fund in is the first fund that gets paid.

So, if there are not enough funds there, we want to make sure that we do everything fiduciarily prudent to make sure that we are first in line.

Now we have every reason to believe, and I see Jackie is on the screen and she can address this, but every reason to believe that we will receive the funding from the City. But in case we don't, we need the authority to able to take the action to effectuate the intercept for 2021.

1	MEMBER MARTIN: Mr. President, I am well
2	aware of this issue. I think most of the Trustees
3	are, too. I would just like to make a motion to
4	approve.
5	MEMBER MURPHY: Second.
6	CHAIRMAN FORTUNA: There is a motion to
7	approve by Trustee Martin. Seconded by Trustee
8	Murphy.
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee Martin
14	MEMBER MARTIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Tebbens.
16	MEMBER TEBBENS: Yes.
17	CHAIRMAN FORTUNA: Trustee Soni.
18	MEMBER SONI: Yes, but I wanted to make
19	one comment and just to say from the City's side,
20	our intention is to make that payment before the
21	end of the month.
22	MEMBER MARTIN: Outstanding.
23	MEMBER SONI: But, yes, my vote is yes.
24	CHAIRMAN FORTUNA: Trustee Valencia.

```
1
               MEMBER VALENCIA: Yes.
                                        Thank you,
2
              I trust her to do that.
     Reshma.
 3
               MEMBER SONI: Thank you.
               CHAIRMAN FORTUNA:
 4
                                   I vote yes.
 5
               Motion carries.
 6
               Let's go back to the regular order of
 7
     business, Mr. Secretary, please.
               MEMBER MURPHY: This will move us on to
8
9
     the disability applications, Mr. President.
10
     first one would be Steven Williams, Firefighter
11
     from Squad 1.
12
               MR. PINELLI: Let the record reflect this
13
     is a hearing on the application for a Duty
14
     Disability Benefit being made by Firefighter Steven
15
     Williams.
16
               Good morning, Mr. Williams.
               As you have been told, I am one of the
17
18
     attorneys for the Pension Fund. I will be
     conducting this matter for the record. I'd like to
19
     advise you of some preliminary matters before we
20
21
     start evidence.
               First of all, I believe there are at
22
23
     least seven, perhaps eight, trustees currently on
24
     the line to hear the evidence on your application.
```

25 1 If you don't know you should know, the Pension Code 2 requires you get the yes vote of at least five 3 Trustees in order to receive this benefit. Do you understand that, sir? 4 5 MR. WILLIAMS: Yes, sir. MR. PINELLI: Secondly, I see you do not 6 7 have an attorney representing you. Is it your desire to proceed without an attorney for today's 8 9 purposes? 10 MR. WILLIAMS: Yes, sir. 11 MR. PINELLI: Lastly, it is the applicant's burden of proof to present sufficient 12 13 evidence to the Board in order for the Board to grant the benefit that the applicant is seeking. 14 15 Do you understand it is your burden of proof in

MR. WILLIAMS: Yes, sir.

16

17

18

19

20

21

22

23

24

this matter?

MR. PINELLI: Okay. By way of procedures, I am going to start by asking you some questions under oath. The board members may or may not have questions. Then I will call certain witnesses to testify. If there is anything I don't ask those witnesses that you think is important for the Board to know, please let me know and you will

1	be given that opportunity. Do you understand the
2	procedures?
3	MR. WILLIAMS: I do.
4	MR. PINELLI: Then could I have you and
5	Dr. Samo please raise your right hands?
6	(Witnesses sworn.)
7	STEVEN WILLIAMS
8	a witness herein, having been first duly sworn, was
9	examined and testified as follows:
10	EXAMINATION
11	BY MR. PINELLI:
12	Q Please, state your name.
13	A Firefighter Steven Williams.
14	Q You said your rank is Firefighter, is
15	that correct?
16	A Yes. Firefighter EMT.
17	Q Thank you. What was your last assignment
18	before you went on layup?
19	A Squad 1.
20	Q Sir, you should have been provided a copy
21	of the Board's Exhibits previously marked as 1
22	through 11. Did you receive those before today's
23	hearing?
24	A I'm sorry, Board Exhibits 1 through 11?

1 Yes. You should have been provided a Q 2 copy of those. Did you get them? 3 Α Yes, sir. Did you have a chance to review them? 4 Q I did. 5 Α 6 Do you have any objection to their 7 admission into the record in support of your 8 application? 9 Α I do not. 10 MR. PINELLI: Thank you. 11 Mr. Chairman, I move for admission of Board's Exhibits 1 through 11, without objection 12 13 from the applicant. 14 CHAIRMAN FORTUNA: Admitted without 15 objection. 16 MR. PINELLI: Thank you. 17 (Board Exhibits 1 through 11 were 18 admitted into evidence.) 19 BY MR. PINELLI: 20 Now, sir, you are applying for this 21 disability benefit based upon an injury or injuries 22 you sustained on or about February 19th of 2021, is 23 that correct? 24 Α That is correct.

Q Understanding the Board does have your sworn statement in the record, could you please just briefly describe for us today where you were and what happened to you on that date?

A We were responding to a call in Bridgeport early in the morning. I was assigned to do roof duty so when we arrived on the scene I went to the roof. We proceeded to do our roof duties. Cut a hole in the roof. Waited for them to say they had water so they could ventilate properly.

As we were waiting, the fire kept going and going and going. Fire flashed on the ladder and visibility was down. I think one of the guys fell into the hole and so on and so forth.

I tried to make my way to the front of the building. I couldn't see the front of the building. I saw a porch. Couldn't go where the ladder was because there was fire on that ladder. So I looked for the second means of egress and I couldn't see it.

I made the decision to jump to the porch, instead of jumping onto the roof because the roof was full of snow, so the porch was my better option of the two.

When I jumped from the roof to the porch I didn't feel anything immediately but proceeded with fire fighting duties and then I was questioned by Chief, the Special Officer Chief, Brian McCardle. He asked me what happened. I told him what happened. Because he saw -- I think he saw me limping but that is only speculation. I told him what happened and then he ordered me to the hospital, along with the rest of the Chiefs that was in front of the building.

I went to the hospital. They did some x-rays. The pain progressively got worse. I had back pain, knee pain. My eye was irritated.

I went through treatment for each one of the injuries. The only thing that got resolved was the eye issue. The foot is still reduced range.

The ankle is still bad. My knee, I had a partial knee replacement in my knee. My back was recommended that I have back surgery. I didn't elect to do the back surgery.

Now it's just rehab of the partial knee and the back is kind of painful every day from my low back to my hip. Sometimes it's my midback and my neck.

I did what you call a Functional Capacity

Test and because of the back issue and it was

recommended that I only have limited -- you know -
the doctor said that I had work limitations.

- Q I'm sorry, I didn't mean to cut you off there.
 - A No worries. I was at the end.
- Q Okay. You covered a lot of territory there. I appreciate it. Let me go back to one particular thing with respect to the incident itself. So it sounds like you jumped from the ladder to a rooftop is that what I heard?
- A No, sir. I jumped from the rooftop to the porch of the adjacent building.
- Q All right. Did you land like on your feet or did you fall or just how did you land?
 - A I landed on my feet and fell.
- Q And then you mentioned the different parts of your body that you injured, including your foot, back, knee and your eye. Did you ever have any problems or injuries with those areas prior to this incident?
- A No.

24 Q And then you touched on some of the

1 treatment you had, which included ultimately that 2 you did have a partial knee replacement, is that correct? 3 That is correct. 4 Α 5 Q That was in January of this year, is that correct? 6 7 It was. January 24th of this year. Α Are you currently engaged in any physical 8 9 therapy or rehabilitation yet? 10 Physical therapy at this time. 11 Thank you. Do you have any appointments Q with your doctor about that knee scheduled in the 12 13 future? 14 Α My next doctor's appointment is the 20th 15 of next month. 16 Since you went on layup have you engaged 17 in any activities by which you earn income? 18 Α No. 19 Have you engaged in any sporting Q activities of any kind? 20 21 Α No. I think you touched a little bit on your 22 23 current condition. Based upon your current 24 condition, do you believe you could perform your

1	duties with the Fire Department?
2	A Not to a full capacity, no.
3	MR. PINELLI: Thank you. That is all the
4	questions I have of the applicant.
5	CHAIRMAN FORTUNA: Trustees, any
6	questions?
7	MEMBER MURPHY: No questions.
8	CHAIRMAN FORTUNA: Okay, Vince, hearing
9	none.
10	MR. PINELLI: Thank you.
11	The exhibits indicate there is a Deputy
12	District Chief Thomas Carbonneau that was listed as
13	a witness. Is he on the line?
14	MR. CARBONNEAU: I am on the line.
15	MR. PINELLI: Thank you, sir. I would
16	ask you please to raise your right hand.
17	(Witness sworn.)
18	THOMAS CARBONNEAU
19	a witness herein, having been first duly sworn, was
20	examined and testified as follows:
21	EXAMINATION
22	BY MR. PINELLI:
23	Q What is your rank with the Fire
24	Department?

```
1
               At this time it is District Chief for the
2
     1st District.
 3
           Q
               Thank you. I didn't introduce myself.
     am one of the attorneys. I have just a few
 4
 5
     questions for you.
               Yes, sir.
 6
           Α
7
           Q
               Thank you. Thank you for being on the
8
     line.
9
               Let me direct your attention to the date
     of February 19th of 2021, were you working that
10
11
     day?
12
               Yes, sir, I was.
           Α
13
               What was your rank at that time?
14
               At that time it was Deputy District Chief
           Α
     for the 1st District 2-2-1.
15
16
               Did you have occasion to know of or be
17
     aware of Firefighter Williams?
18
           Α
               Yes, sir, I was.
19
               Were you at the scene of a fire that he
           Q
20
     was working that day?
21
               I certainly was.
           Α
22
               And did you at any time that day either
23
     see or learn that he had been injured?
24
           Α
               I have.
```

Q Could you describe for the board members, please, what you knew about that?

A What I knew about that fire that day was when we got there it was a heavy volume of fire on the first and second floor. At that time we were trying to get people out of the building. I had I believe three men on the roof when the fire flashed on the second floor.

At that time when the fire flashed on the second floor, it actually expands and blows out every which way.

At that time when my roof men were on the roof, they had no options to go anywhere else but jumping to either side. I had a gentleman that jumped to the garage roof on one side and Steve jumped to the porch on the other, which was probably about a 20-foot jump.

Their egress was cutoff by the flash over and the explosion of fire. So the best thing Steve could do at that time to save his life in plain English was bail out and jump to that porch.

Q Did you learn at some point that day that he was sent for treatment or examination of his condition?

1	A I did, sir. About 15 or 20 minutes after
2	we got control of the fire, I unfortunately sent
3	seven people to the hospital that day.
4	Q He was one of them?
5	A Yes, sir.
6	Q Had you ever worked with him before that
7	day?
8	A Many times.
9	Q To your knowledge, was he always able to
10	perform his duties with the Fire Department prior
11	to that incident?
12	A He performed his duties and went beyond
13	his duties. He was an outstanding fireman.
14	MR. PINELLI: Thank you. I have no
15	further questions of this witness.
16	CHAIRMAN FORTUNA: Trustees, any
17	questions for the Chief?
18	Hearing none.
19	MR. PINELLI: Thank you, Chief. We
20	appreciate you being on the line. You may exit or
21	stay on, that is your preference.
22	Now let me call Dr. Samo.
23	(Witness previously sworn.)
24	DANIEL SAMO, M.D.

```
1
     a witness herein, having been first duly sworn, was
2
     examined and testified as follows:
 3
                          EXAMINATION
                        BY MR. PINELLI:
 4
 5
           Q
               Please, state your name.
               Daniel Samo.
 6
           Α
 7
               You are a physician, is that correct?
           Q
8
               Yes.
           Α
9
               You perform a function as a consultant to
           Q
     this fund?
10
11
           Α
               Yes.
12
                In that capacity, do you review medical
13
     records, examine applicants or interview them and
14
     report to the Board?
15
           Α
               Yes.
16
               Did you follow that procedure with
17
     Firefighter Williams?
18
           Α
               Yes, I did.
19
               Did you file a written report with the
20
     Board marked as Board Exhibit Number 2?
21
               Yes.
           Α
22
               Did you interview the applicant due to
23
     the current pandemic conditions?
24
                      Due to the Covid issues it was a
           Α
```

1 telephonic interview. 2 Was the information he provided you 3 consistent with the medical records that you 4 reviewed? 5 Α Yes. Can you summarize for the board members 6 7 what you learned from the examination as well as 8 the review of the medical records? 9 Α Prior records did not have any indication 10 of any back, knee or foot issues. The heel problem 11 started right after the incident. And then over the next day or so he also started developing pain 12 13 in his knees and his back. And the complaint in 14 the eye which was unrelated that resolved. 15 heel, the back, did not improve and he continued to 16 have symptoms in both of those areas. 17 Given those current symptoms, do you 18 believe he could perform his duties with the Fire Department? 19 20 Α No, I do not.

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

23 CHAIRMAN FORTUNA: Trustees, any 24 questions for the doctor?

21

22

1	Hearing none, Vince.
2	MR. PINELLI: Mr. Williams, that is the
3	conclusion of the evidence in this matter. Do you
4	have anything else you wish to present or is that
5	sufficient?
6	MR. WILLIAMS: There's nothing else I
7	have to present.
8	MR. PINELLI: Thank you.
9	MEMBER MURPHY: I'd like make a motion to
10	grant the benefits requested by Firefighter
11	Williams.
12	MEMBER VALENCIA: Second.
13	CHAIRMAN FORTUNA: There is a motion to
14	grant by Trustee Murphy. Seconded by Trustee
15	Valencia.
16	Trustee Murphy.
17	MEMBER MURPHY: Yes.
18	CHAIRMAN FORTUNA: Trustee Sheridan.
19	MEMBER SHERIDAN: Yes.
20	CHAIRMAN FORTUNA: Trustee Soni.
21	MEMBER SONI: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: Yes.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

1	MEMBER TEBBENS: Yes.
2	CHAIRMAN FORTUNA: Trustee Valencia.
3	MEMBER VALENCIA: Yes.
4	CHAIRMAN FORTUNA: I am a yes.
5	Motion carries.
6	MEMBER MURPHY: Counsel has previously
7	sent around proposed Findings of Fact and
8	Conclusions of Law in this matter. Having had a
9	chance to review those, I would like to make a
10	motion to adopt those Findings of Fact and
11	Conclusions of Law in this matter.
12	MEMBER TEBBENS: Second.
13	CHAIRMAN FORTUNA: Motion by Trustee
14	Murphy to adopt the Findings of Fact. Seconded by
15	Trustee Tebbens.
16	Trustee Murphy.
17	MEMBER MURPHY: Yes.
18	CHAIRMAN FORTUNA: Trustee Sheridan.
19	MEMBER SHERIDAN: Yes.
20	CHAIRMAN FORTUNA: Trustee Soni.
21	MEMBER SONI: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: Yes.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

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

1 Motion carries. 2 Based on the Findings of Fact and 3 Conclusions of Law made by the Trustees, the Trustees have voted to grant you the benefit you 4 5 have requested. 6 You will be notified by mail of the 7 Findings of Fact and the Board's decision. 8 Mr. Williams, good luck to you. 9 MR. WILLIAMS: Thank you, very much. 10 Thank you all. 11 MR. PINELLI: Let the record reflect this 12 is a hearing on the application for a Duty 13 Disability Benefit being made by EMT Fire Marshal 14 Mark Mankowski. 15 Good morning, sir. I am one of the attorneys for the Pension Fund. I'd like to advise 16 17 you of some preliminary matters before we start the 18 evidence. First of all, there are at least seven 19 Trustees on the line to hear the evidence in this 20 21 matter. If you don't know you should know you need 22 the yes vote of at least five of those Trustees per 23 the Pension Code in order to receive this benefit.

24

Do you understand that?

1 MR. MANKOWSKI: Yes, sir.

MR. PINELLI: In addition, I see you do not have an attorney who filed an appearance to represent you in this matter. Is it your desire to proceed without an attorney for today's purposes?

MR. MANKOWSKI: Yes, sir.

MR. PINELLI: In addition, lastly, it is the applicant's burden of proof to present sufficient evidence to the Board in order for the Board to grant the benefit that the applicant is seeking. Do you understand it is your burden of proof in this matter?

MR. MANKOWSKI: Yes, sir.

MR. PINELLI: By way of procedures, I am going to start by asking you some questions under oath. The board members may or may not have questions of you. Then I will call some witnesses to testify as well. If there is anything I don't ask those witnesses that you think is important for the Board to know, please let me know and you will be given that opportunity. Do you understand the procedures?

MR. MANKOWSKI: Yes, sir.

MR. PINELLI: Very well, then we are

1	ready to proceed. Mr. Mankowski, could you please
2	raise your right hand and Dr. Samo as well?
3	(Witnesses sworn.)
4	MARK MANKOWSKI
5	a witness herein, having been first duly sworn, was
6	examined and testified as follows:
7	EXAMINATION
8	BY MR. PINELLI:
9	Q Sir, could you please state your name for
10	the record?
11	A Mark Mankowski.
12	Q What is your current rank with the Fire
13	Department?
14	A Fire Marshal EMT or Firefighter EMT if I
15	was removed as a Fire Marshal. I am not quite sure
16	how that goes.
17	Q As you testify here today, you are no
18	longer a Fire Marshal, is that what you are saying?
19	A Well, I am a Fire Marshal, however, I am
20	not sure what the official rank is as far as being
21	still with the Fire Department.
22	Q But aside from that rank, you're a
23	Firefighter EMT, is that correct?
24	A Yes.

1	Q What was your last assignment before you
2	went on layup?
3	A OFI, Office of Fire Investigation.
4	Q Directing your attention to the Board
5	Exhibits, you should have been provided a copy of
6	Exhibits 1 through 12 before the hearing. Did you
7	receive those?
8	A Yes.
9	Q Did you have a chance to review them?
LO	A Yes.
L1	Q Do you have any objection to their
L2	admission into the record in support of your
L3	application?
L 4	A No.
L5	MR. PINELLI: Thank you.
L 6	Mr. Chairman, I move for admission of
L7	Board Exhibits 1 through 12, without objection from
L8	the applicant.
L9	CHAIRMAN FORTUNA: Admitted without
20	objection.
21	MR. PINELLI: Thank you.
22	(Board Exhibits 1 through 12 were
23	admitted into evidence.)
24	

BY MR. PINELLI:

Q Now, sir, you are applying for this disability benefit based upon an injury or injuries you sustained on February 16th of 2021, is that correct?

A Yes.

Q Understanding that the Board has your detailed affidavit application, with the statement of the history of what happened, so they have that to review, but could you just please give us a brief summary of the details of what happened to you on that date and how you were injured?

A Sure. On that date, we were ordered to go outside and shovel snow. And myself, along with the other members of OFI, were outside shoveling snow on the walkway and then into the OFI administrative parking lot.

And in the process of doing that, I went to pick up some snow and I turned to throw it and my back sort of froze up with immense pain and I immediately fell to the ground and could not move and I was in pain and my Lieutenant was near me and he called for an ambulance and when the ambulance came and took me to Northwestern and they

1 administered some muscle relaxers and things like 2 that via IV and -- IV or a shot.

And then later on I went home and I began physical therapy and as I was going through physical therapy I was progressing and then I would hit a setback when I would try to lift heavier weights. So I received two injections into my lower back and those did not help so I decided to have a discectomy. The doctor left that as a final option. I could either have a third shot or a microdiscectomy and I had that in August.

And then I slowly progressed, started getting better with that, and then in December he talked about me doing work conditioning and I started work conditioning either late November or December. And during work conditioning, after about a week and a half, I got to the amount I was able to dead lift. It was in kilograms so I am not sure. It was approximately 70 pounds. And I was starting to have pain and my back was getting worse with the more I was doing at work conditioning.

I was doing work conditioning four hours a day for four days a week. We thought it would be beneficial for me to do Monday/Tuesday

Thursday/Friday so I'd have the day off in between.

After about a week and a half or so I started getting worse so with the recommendation of my physical therapist, Medical, and my doctor, we just went back down to regular physical therapy.

And it was suggested that since it was coming close to my year by Medical that I begin this process.

And right now I am currently in regular physical therapy. I go twice a week. Slowly progressing and then I will have setbacks, if I start lifting heavy again.

Right now we sort of have been on the slow route to getting back to lifting heavy and I still have incidences where my back goes into spasm and some limitations, tightness with turning and things like that. But overall, yeah, that is about it.

Q Okay. Thank you for that summary. Let me just return for a moment to the incident when I think you said you reported it to your lieutenant when it happened?

- A Yes. He was shoveling with me.
- Q So is that Lieutenant Kroll, K-r-o-1-1?

- 1 A Yes, sir.
- 2 Then prior to this incident the record Q 3 seems to indicate that you did have a series of 4 different injuries to your lower back throughout 5 your work history. Those are reflected in your 6 layup history. Is it accurate to say that you did 7 injure your back in these work incidents prior to 8 this one and that you were able to rehabilitate 9 with conservative treatment from those injuries and return to work from each one of them? 10
- 11 A Yes. Yes, sir.
 - Q This one was different, though. You weren't able to return to work from it, correct?
 - A No.

12

13

14

15

16

17

18

- Q The surgery, the microdiscectomy, that you had in August of 2021, has the surgeon released you and indicated that you're at maximum medical improvement from that procedure, to your knowledge?
- 19 A No, sir.
- Q He has not?
- 21 A No.
- Q I think you described your current
 condition, what it is. Let me just ask you then,
 since you went on layup have you engaged in any

1 activities by which you earn income? 2 Α No, sir. 3 Have you engaged in any sporting activities? 4 5 Α No, sir. 6 Are you currently taking any medications Q 7 prescribed by a physician for any pain that you have in your back? 8 9 I do take -- I have a prescription for Α 10 Flexeril, which I take on occasion, but I haven't 11 had to use them. I manage my pain through heat, 12 stretching and other means. I try to stay away 13 from taking prescription drugs. 14 MR. PINELLI: Thank you, sir. That is 15 all the questions I have of this applicant. 16 CHAIRMAN FORTUNA: Trustees, any 17 questions? 18 MEMBER MARTIN: Yes. Mark, it looks like you had hurt your back on 10-9-20. You slipped and 19 20 fell injuring your low back. You had an injection back then. Can you tell the Board how you hurt 21 22 your back on that occasion? 23 MR. MANKOWSKI: Yes. I was at a fire in 24 September and we -- my partner was Sean Bryant and

he had come up to me. It was at a Chicago public school. He had come up to me and told me he had lost some notes that he had when he was interviewing either fire companies or witnesses.

He asked me to go in the building and look in the room of origin to see if I could locate the notes.

As I was walking through the room, I was stepping backwards and I tripped over a -- it was like a kindergarten chair. It was hidden by some debris and water. I tripped backwards. I actually fell on my rear end.

It stung me a little bit but I wasn't concerned. I didn't have any numbness or tingling so I really wasn't super concerned. And then for the next few weeks it had gotten worse. I was icing and taking over the counter Aleve and then it got worse.

It got to the point where I was having pain, not in my lower back, I was having pain in my rectum and basically my coccyx. I went to the hospital and I got diagnosed with coccygeal, I don't know, coccygeal pain.

And so over the years, though, I had been managing a SI joint injury, that I received after

```
1
     an on-duty automobile accident, with stretching and
2
     things. Because I was in pain from this fall on my
 3
     rear-end, I wasn't really able -- I was having a
     hard time doing my stretches to manage that pain.
 4
 5
     So I was starting to have some discomfort in my SI
     joint so I asked the doctor if I could also just
 6
 7
     get a SI joint steroid injection because those
     seemed to help with that because it seemed to be
8
 9
     the smart thing for me to do because I was in pain.
10
     So that is it.
11
               MEMBER MARTIN: I was just looking at
     your next layup, which was on 2-9-21, because that
12
13
     was in October, and then it looks like you had a
14
     fall in December of 2020.
15
               MR. MANKOWSKI: No.
                                    No, the fall was in
16
     September.
                 There was no fall in December. I don't
17
     know where that information came from.
18
               MEMBER MARTIN: It's just in the record.
               MR. MANKOWSKI: Yeah, I refute that.
19
     didn't have a fall. I went to see the doctor in
20
     December but I did not have a fall in December.
21
22
     And that -- because I was on layup.
                                          I was not -- I
     did not fall, no. I don't know where that
23
24
     information came from.
```

```
1
               MEMBER MARTIN: Okay. It looks like you
2
     were laid up. You did have a whole history going
 3
     back to even as far back as '03.
               MR. MANKOWSKI: Yes.
 4
               MEMBER MARTIN: '12, '13, kitty litter,
 5
     neck and back injuries. I don't even know how long
 6
 7
     these layups were. They used to be on here. I
     guess it is kind of hard.
8
 9
               You said you had Brian Kroll was your
10
     officer that day?
11
               MR. MANKOWSKI: Yes.
12
               MEMBER MARTIN: Do you remember who else
13
     was out there shoveling snow?
               MR. MANKOWSKI: There was -- no. At the
14
15
     time we were working a lot of overtime so it was a
16
     mixed shift. I know Fire Marshal Wojt was out
17
     there. I really -- Fire Marshal Granat may have
18
     been out there. There were some other off shift
     guys. I really don't recall who exactly was
19
20
     working that day because we were really mixing
21
     shifts at the time.
22
               MEMBER MARTIN: Was it just you guys or
23
     were there also guys from Engine 16 there?
24
               MR. MANKOWSKI: I don't recall anybody
```

```
1
     from Engine 16 there, no.
2
               MEMBER MARTIN: Okay.
 3
               MR. MANKOWSKI: It was definitely an OFI
     order.
 4
 5
               MEMBER MARTIN: Okay. Thanks, Mark.
 6
               MR. MANKOWSKI: Thank you.
 7
               CHAIRMAN FORTUNA: Any other questions?
               Hearing none, Vince.
8
9
               MR. PINELLI: We have listed an EMT
10
     Lieutenant Brian Kroll as a witness. Is he on the
11
     line?
12
               MR. WELLER: Mr. Kroll, if you are on the
13
     line, please press star six.
14
               I don't think we have anyone identified
15
     by that number.
16
               CHAIRMAN FORTUNA: There is no one
17
     identified by that number.
18
               MR. PINELLI: If it is okay with you, Mr.
     Mankowski, I am going to proceed to call the doctor
19
20
     to testify.
21
               MR. MANKOWSKI: Yes, sir.
22
                         (Witness previously sworn.)
23
                       DANIEL SAMO, M.D.
24
     a witness herein, having been first duly sworn, was
```

1	examined and testified as follows:
2	EXAMINATION
3	BY MR. PINELLI:
4	Q Sir, would you please state your name?
5	A Daniel Samo.
6	Q You're a physician, is that correct?
7	A Yes.
8	Q Do you perform a function as a consultant
9	to this fund?
10	A Yes.
11	Q In that capacity, do you review medical
12	records, examine applicants and report to the
13	Board?
14	A Yes.
15	Q Did you follow that procedure with
16	respect to Mr. Mankowski?
17	A Yes.
18	Q Did you file a written report with the
19	Board marked as Board Exhibit Number 2?
20	A Yes.
21	Q Doctor, did you interview him regarding
22	this matter?
23	A Yes. Due to the Covid restraints it was
24	done telephonically.

Q Did he provide you with information that was consistent with the information that you had in the medical records that you reviewed?

A Yes.

Q Can you briefly summarize for the Board with respect to what those records showed and what your interview indicated?

A As indicated, he had a long history of prior back problems going back to 2003. He had had actually also a cervical fusion, a fusion in his neck, in 2012. Then he had a back injury in '13. He was laid up for a couple of weeks. Another episode in '15 where he was laid up for five months. He had a MRI at that time. In '17, he was laid up for almost 12 months. In 2019, he was laid up for ten months. In 2020, he was laid up for three months. And there was a note that he was in PT at Shirley Ryan the week before the date of the event on 2-16, which was described as an acute onset of back pain again while shoveling snow.

He was seen by CFD Medical. Sent for physical therapy. By 4-14 when he saw CFD, so about two months later, he was 99 percent better, but then two weeks later he returned to Medical

saying he was getting worse. He was referred to

Dr. Lim, who treated him. He had another MRI in

May of '21 so that is about three months after the

accident, which was essentially the same as the MRI

which had been done in 2015. He had several

injections. He had another MRI actually two months

later, which showed some increase in the size of

the herniation. Then in August he had the

microdiscectomy, which improved him for a while but

then his symptoms reoccurred again.

He said he was in Work Hardening and Work Conditioning but that made him worse so he was put back into regular physical therapy, which is his condition now.

Currently, his symptoms are that he has intermittent low back pain, which was made worse when he does quote too much, mostly lifting. His pain is located in his back. It occasionally radiates to his buttocks and his thigh but not ever below his knee so it is not a sciatic or radiculopathy.

He says if he's careful and does only light workouts he is essentially pain-free. He gets more symptoms if he's inactive. So sitting

too long gives him achy pain, which resolves when he does his stretching exercises. He is still getting flare-ups and those symptoms he says last about two to three days. His last flare-up had been about ten days before my interview with him.

He is still doing PT or at least at the time I saw him. He is doing his home exercise program and he uses heat when he is having pain.

He had no plans for further treatments,

diagnostics, or surgical interventions at the time

I saw him. He felt he couldn't do any of the heavy

lifting activities as part of his job.

Q Doctor, what he described, the shoveling of snow and the twisting while he was shoveling, is that a competent mechanism that could have caused the back problem that he ultimately was treated for?

A Yes.

Q In his current condition with the symptoms he's referred or told you about, would those prevent him from performing his duties with the fire department?

A Yes. Based on his subjective complaints, he wouldn't be able to do the heavy lifting

```
1
     activities.
2
               MR. PINELLI: Thank you. That is all the
3
     questions I have of the doctor.
               CHAIRMAN FORTUNA:
 4
                                  Trustees, any
 5
     questions for the doctor?
 6
               Hearing none.
 7
               MR. PINELLI: Hearing none, I have no
8
     other evidence to present at this time.
9
               CHAIRMAN FORTUNA: I would need a motion
10
     to grant.
11
               MEMBER MURPHY: Mr. President, I'd like
     to make a motion to grant the benefits requested by
12
13
     Fire Marshal Mankowski.
14
               MEMBER MARTIN: Second.
15
               CHAIRMAN FORTUNA: There is a motion to
16
     grant by Trustee Murphy. Seconded by Trustee
17
     Martin.
18
               Trustee Murphy.
19
               MEMBER MURPHY: Yes.
20
               CHAIRMAN FORTUNA: Trustee Soni.
21
               MEMBER SONI: Yes.
22
               CHAIRMAN FORTUNA: Trustee Martin.
23
               MEMBER MARTIN: Mr. President, given that
24
     there were several witnesses, none of which are
```

```
1
     present, given the injury, the mechanism of the
     injury and this applicant's history, my vote is a
2
 3
     no.
               CHAIRMAN FORTUNA: Trustee Tebbens.
 4
 5
               MEMBER TEBBENS: Are we on the question
     here or are we on a roll call vote?
 6
 7
               CHAIRMAN FORTUNA: We have a motion and a
     second.
8
9
               MEMBER TEBBENS: Are we on the question?
10
               CHAIRMAN FORTUNA: No, we are into the
11
     vote, Rob.
12
               MEMBER TEBBENS: Based on the fact that
13
     this is 200 pages long and I received this packet
14
     less than 24 hours ago, that is 1200 pages of
15
     disabilities that I have to go through. This is
16
     one of the more complex ones. I would want a
17
     motion to defer this to have more time to review
18
     this case. I didn't have time to review this based
19
     on the time that I got this.
20
               CHAIRMAN FORTUNA: Okay. Hold on. I
     would have to ask for Trustee Murphy to withdraw
21
22
     his motion. Is that something that Trustee Murphy
23
     would do?
24
               MEMBER MURPHY: There has to be a
```

```
1
     withdrawal of the second and then a withdrawal of
2
     the motion.
 3
               CHAIRMAN FORTUNA: Trustee Martin, you
     will withdraw your second, correct?
 4
 5
               MEMBER MARTIN: Correct.
               CHAIRMAN FORTUNA: Trustee Murphy, you
 6
7
     will withdraw your motion?
               MEMBER MURPHY: I will withdraw my
8
9
     motion, sir.
10
               CHAIRMAN FORTUNA: I am going to have to
11
     take a roll call for both.
12
               MEMBER TEBBENS: This is a motion to do
13
     what? I'm sorry.
14
               CHAIRMAN FORTUNA: This motion is to
15
     reflect that Trustee Murphy is withdrawing his
16
     motion to grant and Trustee Martin is withdrawing
17
     his second on the motion.
18
               MS. BURNS: If that motion is granted,
     Trustee Tebbens, then they will do your motion to
19
     defer.
20
21
               MEMBER TEBBENS: Procedurally, this is to
22
     vote that Trustee Murphy has the right to withdraw
     his motion?
23
24
               MS. BURNS: You are doing it based on
```

1	your request to defer this matter to give you time
2	to review the record. So they are cleaning up the
3	record because a motion was on the table that had
4	been made and seconded. So the motion is to
5	withdraw the motion from the table and that is what
6	people are voting on.
7	The next motion would be then your motion
8	to take this matter under advisement to give you a
9	month to review the transcript to be prepared to
10	vote next month.
11	MEMBER TEBBENS: I didn't know
12	procedurally we had to vote on a Trustee's action
13	to withdraw a motion, but if procedurally that is
14	it, then I am yes.
15	CHAIRMAN FORTUNA: Trustee Sheridan.
16	MEMBER SHERIDAN: Yes.
17	CHAIRMAN FORTUNA: Trustee Valencia.
18	MEMBER VALENCIA: Yes.
19	CHAIRMAN FORTUNA: I am a yes.
20	MS. BURNS: That motion is withdrawn.
21	CHAIRMAN FORTUNA: The motion and the
22	second is withdrawn. Okay.
23	MS. BURNS: Now Trustee Tebbens wants to
24	make a motion.

1 CHAIRMAN FORTUNA: Now you want to make a 2 motion? 3 MEMBER TEBBENS: I want to make a motion to defer in order to properly review this document, 4 based on the short timeframe that I had to review it. 6 7 MS. BURNS: Is it okay to amend your motion, Trustee Tebbens, to say that the record is 8 9 closed and what you are doing is taking it under advisement to review the record? 10 11 MEMBER MARTIN: Mary Pat, based on my earlier comment and my concern over this matter, 12 13 there were no witnesses that attended today that 14 saw this injury take place. 15 I would like someone that was present 16 that day to affirm Mr. Mankowski's or Firefighter 17 Mankowski's version of events. Is there any way we 18 can leave the record open to hear from a witness that was present that day? 19 20 MS. BURNS: That is up to you. 21 CHAIRMAN FORTUNA: That is totally up to There is a motion on the floor to defer. 22 23 MS. BURNS: To keep the record open and revisit this next month. 24

```
1
               CHAIRMAN FORTUNA: And keep this record
2
     open. Is there a second?
 3
               MEMBER TEBBENS: Hold on one second.
     Legal counsel jumped in on my motion.
 4
 5
               MEMBER MARTIN: I did, Rob. I apologize.
               MEMBER TEBBENS: No, you are not legal
 6
7
     counsel.
               The issue is I want a motion to defer and
8
     I don't want the record to be closed.
9
10
               Mary Pat, you are leading me to say that
     I want the record closed. I did not want the
11
12
     record closed.
13
               MS. BURNS: That has been clarified,
14
     Trustee Tebbens.
15
               MEMBER TEBBENS: Thank you, very much.
16
               MEMBER VALENCIA: I will second the
17
     motion.
18
               CHAIRMAN FORTUNA: There is a motion by
     Trustee Tebbens. Seconded by Trustee Valencia.
19
20
               Trustee Murphy.
21
               MEMBER MURPHY: Yes.
               CHAIRMAN FORTUNA: Trustee Sheridan.
22
23
               MEMBER SHERIDAN: Yes.
               CHAIRMAN FORTUNA: Trustee Soni.
24
```

1	MEMBER SONI: Yes.
2	CHAIRMAN FORTUNA: Trustee Martin
3	MEMBER MARTIN: Yes.
4	CHAIRMAN FORTUNA: Trustee Tebbens.
5	MEMBER TEBBENS: Yes.
6	CHAIRMAN FORTUNA: Trustee Valencia.
7	MEMBER VALENCIA: Yes.
8	CHAIRMAN FORTUNA: I am a yes.
9	Motion carries.
10	MR. PINELLI: Mr. Chairman, may I ask a
11	question, please?
12	CHAIRMAN FORTUNA: Please, Vince, go
13	ahead.
14	MR. PINELLI: If the indication is that
15	there is going to be a request for a witness or
16	witnesses, and if my understanding is correct that
17	we may be in-person next month, then I would
18	suggest that staff I don't think this needs a
19	motion, but that staff would issue a subpoena or
20	subpoenas so that we ensure that if there are
21	witnesses they are available to testify at the next
22	hearing.
23	CHAIRMAN FORTUNA: Yes, I understand that
24	will be the fact.

The matter will be moved to next month's meeting and I believe that would close this proceeding and we can move on to the next item.

MR. PINELLI: Mr. Mankowski, you have just heard I believe that the Trustees made a motion to defer this matter. The record is still open so that you would have the ability to present any additional evidence, as well as the Trustees would be able to entertain or hear any additional evidence, including witnesses, at the next meeting.

So the matter is just put over to the next meeting, which I believe is April 20th, but staff will certainly advise you of the date and circumstances. Okay?

MR. MANKOWSKI: Yes. So as far as witnesses go, the only witness I mentioned was my lieutenant. He will be subpoenaed or are you asking me for additional names? Should I go and get additional -- look at the roster and see who was there that week so you can subpoena them or how is that?

MR. PINELLI: I would suggest staff will talk to you after this, but since it is your burden of proof to present sufficient evidence, if you

```
1
     have witnesses that you think would be important
2
     for the Board to hear, then you should notify staff
 3
     and they will take appropriate steps to secure
 4
     their presence. Okay?
 5
               MEMBER TEBBENS: I have a question.
               Mark, this is Trustee Tebbens. I was
 6
 7
     just curious if you considered seeking legal
     counsel?
8
 9
               MR. MANKOWSKI: I am, yes. Yes.
10
               MEMBER TEBBENS: Okay. Just curious.
11
               MEMBER MARTIN: Mr. President, just for
12
     real quick clarification. There were several
13
     witnesses that were identified on the record.
                                                     Ιf
14
     staff could possibly reach out to all of them or
15
     counsel could reach out to all of them. There were
16
     several that were there. We could ask them what
17
     they saw.
18
               CHAIRMAN FORTUNA: That will happen,
     Trustee Martin.
19
               MR. PINELLI: That concludes this matter.
20
21
               MEMBER MURPHY: Mr. President, moving to
22
     our next applicant Maiesha Rose.
               MS. BURNS: Given the current status of
23
24
     the Board, I think an Executive Session might be
```

_	
1	appropriate, there being five trustees present at
2	this point.
3	MEMBER MURPHY: Motion to go into
4	Executive Session pursuant to Section 2(c)4.
5	MEMBER MARTIN: Second.
6	CHAIRMAN FORTUNA: Seconded by Trustee
7	Martin.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee Martin
13	MEMBER MARTIN: Yes.
14	CHAIRMAN FORTUNA: Trustee Tebbens.
15	MEMBER TEBBENS: Yes.
16	CHAIRMAN FORTUNA: I am a yes.
17	Motion carries.
18	We are now in Executive Session.
19	(Whereupon, the Board went into
20	Executive Session off the record.
21	No action was taken in Executive
22	Session.)
23	CHAIRMAN FORTUNA: The business at hand
24	is the recommendation that we had during the closed

```
1
     session was to defer until next month.
2
               MR. MURPHY: I'd like to make a motion to
3
     defer the matter of Maiesha Rose so that our
     medical staff can obtain further information and
 4
     evaluation for her file.
               MEMBER MARTIN: Second.
 6
7
               CHAIRMAN FORTUNA: There is a motion by
8
     Trustee Murphy. Seconded by Trustee Martin.
9
               Trustee Murphy.
10
               MEMBER MURPHY: Yes.
11
               CHAIRMAN FORTUNA: Trustee Sheridan.
               MEMBER SHERIDAN: Yes.
12
13
               CHAIRMAN FORTUNA: Trustee Martin
14
               MEMBER MARTIN: Yes.
15
               CHAIRMAN FORTUNA: Trustee Tebbens.
16
               MEMBER TEBBENS: Yes.
17
               CHAIRMAN FORTUNA: I am a yes.
18
               Motion carries.
19
               MR. PINELLI: Ms. Rose, are you on the
20
     line?
21
               MS. ROSE: Yes.
22
               MR. PINELLI: Ma'am, I'd like to explain
23
     to you what just happened with respect to your
24
     matter.
```

The Board took a motion and approved a motion to defer this matter at this time for several reasons. One of which, as you know, relates to your receipt of the Board Exhibits, which apparently happened a little bit late for you. But more importantly as well is that your claim and application indicates that you are seeking this benefit based upon injuries, a head injury and shoulder injury, that you sustained on the particular date at issue.

The records currently with respect to the head injury and your current condition with respect to that injury is not complete and is lacking information.

Since it is your burden of proof as it is for every applicant who comes before the Board to present them with sufficient evidence that they may grant a benefit, it is in your interest that they have all of the information that they need in order to assess your claim in the injuries involved.

So, therefore, they are going to ask the Board's doctor to further investigate the circumstances of your current condition with respect to your head injury and certainly give you

the opportunity as well to present any additional evidence that you might have with respect to that issue.

So that is the reason that they have deferred this matter. So no evidence has been taken today. Evidence will only start once they commence the hearing and they have all of the necessary documents and records so that they can render an informed decision. Okay?

And staff will be in touch with you to walk you through the next steps when the hearing will be and any additional information or steps that you need to take besides what you have already done. Okay?

MS. ROSE: Okay. What information is lacking? Is it something that I didn't submit?

MR. PINELLI: It is not so much what you didn't submit. It is what the doctor had available to him, the Fund's doctor, to look at your condition of your head injury so he needs to do some further workup on that.

To the extent we need further information from you to help that, we will reach out to you, staff will reach out to you, to obtain that

```
1
     information. Okay?
2
               MS. ROSE: You have everything for my
3
     shoulder injury as well?
 4
               MR. PINELLI: I believe so at this time,
 5
     yes.
 6
               MS. ROSE: Okay. Thank you.
7
               MR. PINELLI: I don't know if the witness
8
     is on the line. Mr. Castaneda, are you on the
9
     line, sir?
10
               MR. CASTANEDA: Yes, sir, I am present.
11
               MR. PINELLI: Thank you. We appreciate
     you being present.
12
13
               The matter is being put over so staff
14
     will reach out to you with a new date for you to be
15
     present at the next Board hearing. Okay?
16
               MR. CASTANEDA: Understood. Thank you.
17
               MR. PINELLI: Thank you both.
18
               MS. ROSE: Good-bye.
               CHAIRMAN FORTUNA:
19
                                  Thank you.
20
               MEMBER MURPHY: Mr. President, moving on
     to our next disability application of Michael
21
22
     Hester, Engineer.
                        Vince.
23
               MR. PINELLI: Is Mr. Hester on the line?
24
               MR. HESTER: Good morning. This is Mike
```

1 Hester. 2 MR. PINELLI: Good morning, Mr. Hester. 3 I am one of the attorneys for the Pension Fund. I will be conducting this hearing for the record. 4 5 Let the record reflect this is your 6 application for the Occupational Disease Disability 7 benefit. I'd like to advise you of some preliminary matters before we start evidence. 8 9 MR. HESTER: Okay. 10 MR. PINELLI: First of all, there are 11 currently five trustees available to hear the 12 evidence on your application. If you don't know 13 you should know the Pension Code requires the yes 14 vote of five trustees in order for you to receive 15 this benefit. Do you understand that? 16 MR. HESTER: Yes, sir. 17 MR. PINELLI: I see you did not have an 18 attorney file an appearance on your behalf. your desire to proceed without an attorney? 19 MR. HESTER: Yes. 20 21 MR. PINELLI: Lastly, it is the 22 applicant's burden of proof to present sufficient 23 evidence to the Board in order for the Board to

grant the benefit that the applicant seeks.

1	understand it is your burden of proof?
2	MR. HESTER: Yes.
3	MR. PINELLI: By way of procedures, I am
4	going to start by asking you some questions under
5	oath. The board members may or may not have
6	questions of you. Then I will call Dr. Peters, the
7	Fund's physician consultant, to testify. If there
8	is anything I don't ask him that you think is
9	important for the Board to know you will be given
10	that opportunity. Just let me know, okay?
11	MR. HESTER: Okay.
12	MR. PINELLI: Then we are ready to
13	proceed. Is Dr. Peters on the line?
14	DOCTOR SAMO: Yes, I am.
15	MR. PINELLI: Dr. Peters and Mr. Hester,
16	could you both please raise your right hands?
17	(Witnesses sworn.)
18	MICHAEL HESTER
19	a witness herein, having been first duly sworn, was
20	examined and testified as follows:
21	EXAMINATION
22	BY MR. PINELLI:
23	Q Sir, please state your name.
24	A Michael Hester.

1 Q What's your rank with the Fire 2 Department? 3 Α Engineer EMT. What was your last assignment before you 4 Q went on layup? 5 Engine 7. 6 Α 7 Sir, directing your attention to the 8 Board Exhibits, you should have received a copy of 9 those being Board Exhibits 1 through 12 in advance 10 of today's hearing. Did you receive those? 11 Α Yes. 12 Did you have a chance to review them? Q 13 I looked at it, yes. Α 14 Do you have any objection to their admission into the record in this matter? 15 16 Α No. 17 MR. PINELLI: Thank you. 18 Mr. Chairman, I move for admission of 19 Board Exhibits 1 through 12, without objection from 20 the applicant. 21 CHAIRMAN FORTUNA: Admitted without 22 objection. 23 (Board Exhibits 1 through 12 were 24 admitted into evidence.)

1 BY MR. PINELLI: 2 Now, sir, you are seeking an Occupational Q 3 Disease Disability benefit based upon a condition or conditions that you have and what are those 4 conditions? 5 I have pulmonary hypertension and I need 6 Α 7 to use a trilogy machine at night with oxygen and 8 when I go to pulmonary cardiac rehab I have to be on two liters of oxygen to keep my oxygen levels up 9 in the 90's. 10 11 So the condition of your lungs and your Q ability to breathe and so forth? 12 13 Α Yes. 14 Okay. You entered service with the Fire 15 Department in 1996, is that correct? 16 Α Yes, October 1, 1996. 17 Therefore, you have completed more than 18 seven years of service with the Department, 19 correct? 20 Α Correct. 21 Did you develop this lung condition Q 22 during the time you have been in service with the

24 A Yes.

Department?

```
1
               In other words, you didn't have it before
2
     you came on the Department, did you?
 3
           Α
               No, I had no lung or heart problems
 4
     before I came on the job.
 5
           Q
               Thank you. Now, sir, could you just give
     us a brief recitation of the history of your
 6
 7
     assignments from when you came on in '96 to Engine
8
     7?
 9
                     I came on October 1, 1996. From
           Α
               Yes.
10
     the Academy I went to Engine 9 for 15 months.
11
     then I transferred to Engine 69 for about seven
12
     years I believe. I got promoted to Engineer. I
13
     was doing Second District Relief. Then I was
14
     assigned to Engine 110 and then I was assigned to
15
     Engine 7.
16
               Okay. And since you went on layup have
17
     you engaged in any activities by which you earn
18
     income?
19
           Α
               No.
20
               Have you engaged in any sporting
21
     activities?
               The only thing I do is go to pulmonary
22
23
     for cardiac rehab and food shopping if you want to
     include that.
24
```

```
1
               MR. PINELLI: Thank you. That is all the
2
     questions I have of the witness.
 3
               CHAIRMAN FORTUNA: Trustees, any
     questions?
 4
5
               MEMBER MURPHY: No questions.
               CHAIRMAN FORTUNA:
                                  None, Vince.
 6
7
               MR. PINELLI: Thank you. I will call Dr.
8
     Peters.
                             (Witness previously sworn.)
9
10
                    MICHAEL I. PETERS, M.D.
11
     a witness herein, having been first duly sworn, was
     examined and testified as follows:
12
13
                          EXAMINATION
14
                        BY MR. PINELLI:
15
          Q
               Please state your name.
16
          Α
               Michael I. Peters.
17
          Q
               You're a physician, is that correct?
18
          Α
               Yes.
19
               Is a copy of your qualifications attached
          Q
20
     to the Board Exhibits?
21
               Yes.
          Α
22
               Do you perform a function as a consultant
23
     to this Fund?
24
          Α
               Yes.
```

1	Q In that capacity, do you review medical
2	records, examine or interview applicants and report
3	to the Board?
4	A Yes.
5	Q Did you follow that procedure with
6	respect to Mr. Hester?
7	A Yes.
8	Q Did you file a written report with the
9	Board marked as Board Exhibit Number 2?
LO	A Yes.
L1	Q Did you interview the applicant due to
L2	the current restrictions of the pandemic?
L3	A Yes, by telephone.
L 4	Q Was the information he provided you
L5	consistent with the information you received from
L6	the medical records you reviewed?
L7	A Yes, it was.
L8	Q Can you briefly describe for the Board
L9	what you learned from the records and your
20	interview with the applicant regarding his
21	condition?
22	A Mr. Hester suffers from pulmonary
23	hypertension, which is a type of a heart disease
24	and severe obstructive lung disease. He requires a

1	home ventilator to use at night for supplemental
2	oxygen. As he stated he required supplement oxygen
3	during his pulmonary rehabilitation during the
4	exertion required for that rehabilitation.
5	Q Based on those conditions, do you believe
6	he would be able to perform his duties with the
7	Fire Department?
8	A No.
9	MR. PINELLI: Thank you, doctor. That's
10	all the questions I have.
11	CHAIRMAN FORTUNA: Trustees, any
12	questions for the doctor?
13	MEMBER MURPHY: No questions.
14	CHAIRMAN FORTUNA: Thank you, Vince.
15	MEMBER MARTIN: Motion to grant.
16	MEMBER MURPHY: Second.
17	CHAIRMAN FORTUNA: There's a motion to
18	grant by Trustee Martin. There is a second by
19	Trustee Murphy.
20	Trustee Murphy.
21	MEMBER MURPHY: Yes.
22	CHAIRMAN FORTUNA: Trustee Sheridan.
23	MEMBER SHERIDAN: Yes.
24	CHAIRMAN FORTUNA: Trustee Martin

1	MEMBER MARTIN: Yes.
2	CHAIRMAN FORTUNA: Trustee Tebbens.
3	MEMBER TEBBENS: Yes.
4	CHAIRMAN FORTUNA: I am a yes.
5	Motion carries.
6	MEMBER MURPHY: I'd like to make a motion
7	for reexam consistent with the Board's policy.
8	MEMBER TEBBENS: Second.
9	CHAIRMAN FORTUNA: There is a motion for
10	reexam by Trustee Murphy. Seconded by Trustee
11	Tebbens.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee Martin
17	MEMBER MARTIN: Yes.
18	CHAIRMAN FORTUNA: Trustee Tebbens.
19	MEMBER TEBBENS: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	MEMBER MURPHY: Counsel has previously
23	sent around proposed Findings of Fact and
24	Conclusions of Law.

1	Having had a chance to review those
2	Findings of Fact and Conclusions of Law, I would
3	like to make a motion to adopt those Findings of
4	Fact and Conclusions of Law in this matter.
5	MEMBER TEBBENS: Second.
6	CHAIRMAN FORTUNA: There is a motion to
7	adopt the Findings of Fact by Trustee Murphy.
8	Seconded by Trustee Tebbens.
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee Martin
14	MEMBER MARTIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Tebbens.
16	MEMBER TEBBENS: Yes.
17	CHAIRMAN FORTUNA: I am a yes.
18	Motion carries.
19	Mr. Hester, can you hear me?
20	MR. HESTER: Yes, sir.
21	Based on the Findings of Fact and
22	Conclusions of Law made by the Trustees, the
23	Trustees have voted to grant you the benefit you
24	have requested.

1 You will be notified by mail of the 2 Findings of Fact and the Board's decision. 3 CHAIRMAN FORTUNA: Thank you, sir, and good luck to you. 4 5 MR. HESTER: Thank you. 6 MEMBER MURPHY: Mr. President, moving to 7 Consideration of Findings of Fact and Conclusions of Law, we have two matters from last month's 8 9 meeting that we need to consider adoption of Findings of Fact and Conclusions of Law. 10 11 The first matter is the application of 12 Marlon Brandon. Last month, after hearing the 13 testimony and considering the evidence and the 14 application of Lieutenant Marlon Brandon, the Board 15 voted to deny Lieutenant Marlon Brandon's 16 application for Duty Disability benefits. 17 Counsel has now had an opportunity to 18 prepare the Findings of Fact and Conclusions of Law to support that decision. Counsel has provided the 19 20 proposed Findings of Fact and Conclusions of Law to 21 the Board. 22 Having had a chance to review those

23 Findings of Fact and Conclusions of Law, I make a
24 motion to adopt the Findings of Fact and

1	Conclusions of Law in this matter.
2	MEMBER MARTIN: Second.
3	CHAIRMAN FORTUNA: There is a motion by
4	Trustee Murphy. Seconded by Trustee Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Mr. President, the second
16	matter involved the Widow's Annuity of Jeanne
17	Flood.
18	Last month the Board, after hearing
19	evidence in the matter, voted to terminate Ms.
20	Flood's receipt of Widow's Annuity.
21	Counsel has now had an opportunity to
22	prepare the Findings of Fact and Conclusions of Law
23	to support the Board's determination and shared
24	those Findings of Fact and Conclusions of Law with

1	the Board.
2	Having had a chance to review those
3	Findings of Fact and Conclusions of Law, I make a
4	motion to adopt the Findings of Fact and
5	Conclusions of Law in this matter.
6	MEMBER TEBBENS: Second.
7	CHAIRMAN FORTUNA: There is a motion by
8	Trustee Murphy. Seconded by Trustee Tebbens.
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee Martin
14	MEMBER MARTIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Tebbens.
16	MEMBER TEBBENS: Yes.
17	CHAIRMAN FORTUNA: I am a yes.
18	Motion carries.
19	MEMBER MURPHY: Moving on, Mr. President,
20	to the Compensation Widow's Annuity. First we have
21	Cheryl Regan, Widow of Ronald Regan.
22	Vince, would you please proceed?
23	MR. PINELLI: Yes. So this matter comes
24	before you on the application of Cheryl Regan for a

```
1
     death in a line of duty widow's annuity.
 2
               At this time I would move for admission
 3
     of Board Exhibits 1 through 8.
               CHAIRMAN FORTUNA: Admitted without
 4
 5
     objection.
                (Board Exhibits 1 through 8 were
 6
 7
                admitted into evidence.)
8
               MR. PINELLI: Just to make sure, is Ms.
 9
     Regan on the call?
               MR. WELLER: She is on the call.
10
11
               Ms. Regan, press star six, if you would
12
     like to speak.
13
               MS. REGAN: Hello. This is Ms. Regan.
14
               MR. PINELLI: Good morning, Ms. Regan.
15
     was just introducing the matter for the record.
16
               I am one of the attorneys for the Pension
17
     Fund handling this matter. Are you ready to
18
     proceed?
19
               MS. REGAN: Yes.
20
               MR. PINELLI: Thank you. Now just to
     repeat, let the record reflect this is a hearing on
21
22
     the application for a death in the line of duty
23
     widow's annuity pursuant to Section 6-140 of the
24
     Pension Code being made by Ms. Cheryl Regan.
```

```
1
               Good morning, Ms. Regan.
2
               MS. REGAN: Good morning.
 3
               MR. PINELLI: I am going to move to admit
     Board Exhibits 1 through 8. Did you receive a copy
 4
 5
     of those prior to today's date?
               MS. REGAN: Yes. I was sent via an
 6
7
     email.
8
               MR. PINELLI: I take it you have no
9
     objection to their admission into the record in
     this matter?
10
11
               MS. REGAN: Correct.
12
               MR. PINELLI: Mr. Chairman, again, for
13
     the record, I move for admission without objection
     from the applicant.
14
15
               CHAIRMAN FORTUNA: Admitted without
16
     objection.
17
               MR. PINELLI: Thank you.
               Those records would indicate that, Ms.
18
     Regan, you were married to Firefighter Ronald
19
     Regan, is that correct?
20
21
               MS. REGAN: Correct.
22
               MR. PINELLI: I think since 1993, is that
23
     correct?
24
               MS. REGAN: Correct.
```

1 MR. PINELLI: The records would further 2 indicate, members of the board, this board granted 3 Mr. Regan a Duty Disability Benefit on December 15th of last year pursuant to the fact that he had 4 contracted COVID-19 while on-duty and that the 5 COVID-19 caused him to incur certain heart and lung 6 7 conditions which rendered him disabled as a result 8 of that. 9 MS. REGAN: Yes. 10 MR. PINELLI: And as a result of that, 11 the Board granted him Duty Disability benefits on December 15th of 2021. 12 13 The Board Exhibits also indicate that Mr. 14 Regan passed away on December 18th of 2021 pursuant 15 to the certified copy of the death certificate that 16 is in the record. Is that correct, Ms. Regan? 17 MS. REGAN: That is correct. 18 MR. PINELLI: And that record would indicate that he died as a result of 19 20 cardiopulmonary arrest. 21 MS. REGAN: Yes. 22 MR. PINELLI: He never returned to active 23 duty following that Duty Disability grant, is that 24 correct?

1 MS. REGAN: Correct. 2 MR. PINELLI: That is all the testimony I 3 would ask for Ms. Regan at this point. CHAIRMAN FORTUNA: 4 Trustees, any 5 questions? 6 MEMBER MURPHY: No questions. 7 CHAIRMAN FORTUNA: Hearing none, Vince. MR. PINELLI: The matter is submitted for 8 9 your consideration. I believe that the evidence 10 presented before you meets the requirements of Section 6-140 as well as follows the directives of 11 12 the Appellate Court in the Bertucci decision in 13 that Firefighter Regan passed away following the 14 grant of Duty Disability to him and that he never 15 returned to active duty following that grant of 16 Duty Disability Benefit. 17 MEMBER MURPHY: Thank you, counsel. 18 Based on the evidence presented, I'd like to make a motion to grant compensation widow's 19 20 annuity benefits pursuant to Section 6-140 to Cheryl Regan based on the evidence presented. 21 MEMBER TEBBENS: Second. 22 23 CHAIRMAN FORTUNA: There is a motion 24 seconded by Trustee Tebbens.

1	Trustee Murphy.
2	MEMBER MURPHY: Yes.
3	CHAIRMAN FORTUNA: Trustee Sheridan.
4	MEMBER SHERIDAN: Yes.
5	CHAIRMAN FORTUNA: Trustee Martin
6	MEMBER MARTIN: Yes.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: Yes.
9	CHAIRMAN FORTUNA: I am a yes.
10	Motion carries.
11	MEMBER MURPHY: I'd like to make a motion
12	to adopt the Findings of Fact as presented to the
13	Board.
14	MEMBER MARTIN: Second.
15	CHAIRMAN FORTUNA: There is a motion to
16	adopt the Findings of Fact.
17	Trustee Murphy.
18	MEMBER MURPHY: Yes.
19	CHAIRMAN FORTUNA: Trustee Sheridan.
20	MEMBER SHERIDAN: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	CHAIRMAN FORTUNA: I am a yes.
2	Motion carries.
3	Mrs. Regan, based on the Findings of Fact
4	and Conclusions of Law made by the Trustees, the
5	Trustees have voted to grant you the benefit you
6	have requested.
7	You will be notified by mail of the
8	Findings of Fact and the Board's decision.
9	Thank you and god bless you.
10	MS. REGAN: Thank you so much.
11	MEMBER MURPHY: Mr. President, moving on
12	to Item 5, Approval of the Board Physician Reviews
13	for Disability Recipients.
14	I'd like to make a motion to approve the
15	Board Physician Reviews.
16	MEMBER MARTIN: Second.
17	CHAIRMAN FORTUNA: There is a motion by
18	Trustee Murphy. Seconded by Trustee Martin.
19	Trustee Murphy.
20	MEMBER MURPHY: Yes.
21	CHAIRMAN FORTUNA: Trustee Sheridan.
22	MEMBER SHERIDAN: Yes.
23	CHAIRMAN FORTUNA: Trustee Martin
24	MEMBER MARTIN: Yes.

```
1
               CHAIRMAN FORTUNA:
                                   Trustee Tebbens.
2
                (Trustee Tebbens was offline.)
 3
               I am a yes.
               Motion carries.
 4
 5
               MEMBER MARTIN: We only need four.
 6
     are not granting a benefit.
               MS. BURNS: You have four in favor.
 7
8
     Considering it doesn't involve an expenditure of
9
     money, that is the majority of the Board, that's
10
     fine, the motion will pass.
11
               Thank you, Trustee Martin.
12
               MEMBER MARTIN: Certainly.
13
               MEMBER MURPHY: The next item on the
14
     agenda is the Investments.
15
               MS. SCOTT: I can take that, if that is
16
     okay with Trustee Martin.
17
               MEMBER MARTIN: I think that's fine. You
18
     can go over the statements and where we are at.
19
     Thank you, Lorna.
20
               MS. SCOTT: Just for my Investment
21
     Committee Report, the Investment Committee did meet
22
     on Monday, March 14th.
23
               There were four items on the agenda.
24
               One, the Committee considered Callan's
```

1 recommendation to issue a RFP for Private Credit. 2 Two, the Committee discussed Jackson 3 Square's Investment Guideline modification request. Three, the Committee discussed the Fund's 4 5 exposure to Russian investments. 6 And, four, the final item on the agenda 7 was the Investment Report and I reviewed the performance objectives within the Investment 8 9 Manager Guidelines and the Statement of Investment 10 Policy. I also provided an update on Fund 11 performance through February 28th. 12 The Committee is recommending issuing the 13 Private Credit RFP and they are recommending to 14 adjust the Investment Guidelines for Jackson 15 Square. I would be looking for a motion to do 16 that. 17 MEMBER MARTIN: I will make the motion. 18 MS. BURNS: Trustee Martin, can I interrupt? We want to do them one at a time. 19 20 MEMBER MARTIN: That is fine. 21 MEMBER MURPHY: Based on the recommendation of the CIO, I would like to move to 22 23 adopt the recommendation of the Investment 24 Committee that the RFP for Private Credit manager

1	
1	be issued.
2	MEMBER MARTIN: Second.
3	CHAIRMAN FORTUNA: There is a motion.
4	Seconded by Trustee Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	(Trustee Tebbens was offline.)
13	I am a yes.
14	Motion carries.
15	MS. BURNS: That motion passes also, it
16	doesn't involve the expenditure of money.
17	You are now in the quiet period, which
18	means no Trustees or Staff, other than Lorna,
19	should have any communication with anybody
20	regarding the Private Credit manager search.
21	The second motion based on what Lorna
22	articulated.
23	MEMBER MURPHY: Based on the
24	recommendation of the CIO and the investment

```
1
     consultant, I'd like to make a motion to adopt the
2
     recommendation by the Committee that the Investment
 3
     Manager Guidelines for Jackson Square be modified
 4
     as presented.
 5
               CHAIRMAN FORTUNA:
                                   There is a motion by
     Trustee Martin. Seconded by Trustee Murphy.
 6
 7
               Trustee Murphy.
               MEMBER MURPHY: Yes.
8
 9
               CHAIRMAN FORTUNA: Trustee Sheridan.
               MEMBER SHERIDAN: Yes.
10
11
               CHAIRMAN FORTUNA: Trustee Martin
12
               MEMBER MARTIN: Yes.
13
               CHAIRMAN FORTUNA: Trustee Tebbens.
14
               (Trustee Tebbens was offline.)
15
               I am a yes.
16
               Motion carries.
17
               MS. SCOTT: That is a remainder, like
18
     Mary Pat just said, we have the Private Credit RFP
     and we are in the quiet period for that. As well
19
     there is the Infrastructure RFP that is out there,
20
     so we are under the quite period for that
21
22
     additionally.
23
               So all the other investment report
24
     reports are in BoardPaq and everything was
```

1 discussed in committee. At this point in time I 2 have no other reports to present. 3 MEMBER MARTIN: Are there any questions on it, on the investment performance? 4 5 CHAIRMAN FORTUNA: I have no questions. MEMBER MARTIN: Motion to spread that on 6 7 the record and I think that would conclude the Investment Committee. 8 CHAIRMAN FORTUNA: We're going to take a 9 10 five minute recess here. 11 MS. BURNS: Trustee Martin, before the recess, the question is do you want to have a 12 13 discussion regarding the foreign investment? 14 Did the Treasurer want that discussed? 15 She's not on the meeting video, but there is an 16 agenda item for consideration and possible action 17 regarding foreign investments and at least I think 18 you should address that issue. MEMBER MARTIN: I think we had a great 19 20 discussion on it with the Committee and we approved a statement that can be made to the general public 21 22 regarding the decision that we made in the 23 Committee. Which was to basically hold where we 24 were at given that most of these equities or almost all of these equities can't be traded at this time anyway.

It wouldn't be prudent, based on the advice of both our investment consultant as well as our Chief Investment Officer, and I think that the statement that we had put forward and the decision of the Board.

Kelly, do you have anything to say on that, or Lorna?

MS. SCOTT: I would just want to reiterate that our investments in Russia is a very, very small position and our approach is going to be to continue to monitor that and report back to the Board.

The expectations is the managers will be doing no additional purchases in Russia and they are looking to exit those positions in a prudent way. As legal has reminded me, they are fiduciaries and they as well are acting in the best interest of our participants.

MEMBER MARTIN: Given everyone's concern and their support for Ukraine in this war that Ukraine is involved in, could we maybe post a statement that we have drafted and communicate it

```
1
     to staff? You have worked on it. Can we post it
2
     on our website so everybody is aware of what that
 3
     is?
               MS. BURNS: Technically not yet because
 4
 5
     we don't have a quorum as Trustee Tebbens stepped
     away, but why don't we talk about that post
 6
 7
     meeting? I think we can figure out a way to get
8
     that done.
 9
               It was important for the record to
10
     reflect the discussion which you and Lorna very
11
     aptly articulated so it's part of the public record
12
     that the Fund is working on this issue and
13
     monitoring it.
14
               MEMBER MARTIN: Thank you.
15
               MS. BURNS: Now I think the Chair wants
16
     to take a five minute break as we wait for Trustee
     Tebbens so we have a quorum for any action items.
17
18
               MEMBER MURPHY: Mr. President, if you
     would like to move on, maybe we can go further down
19
     the schedule.
20
21
               MS. BURNS: Do we have reason to believe
22
     Trustee Tebbens is going to rejoin?
23
               MR. WELLER: Yes. He confirmed with me
24
     he had to step away and he is going to come back.
```

1 He still has his connection live. 2 MS. BURNS: If you don't need a break and 3 you want to hear Legislative, we can do that. CHAIRMAN FORTUNA: Let's go to 4 5 Legislative. There is no motion involved. MR. PHELPS: Good morning. 6 7 MR. WELLER: Thank you for taking the 8 opportunity to join us. You have the bills that we 9 have had in the past executive sessions to update 10 on. I also ask you to talk a little bit about 11 anything you are seeing in the Open Meetings Act, 12 that might be pertinent to Trustees. 13 With that, I am going to turn it over to 14 you. 15 MR. PHELPS: Good morning, Executive 16 Director Weller and Trustees. Brandon Phelps with 17 Phelps Barry and Associates. 18 I am mainly going to talk about four bills today. Three of them have passed the Senate 19 20 and they are in the House and they will be in the 21 House Pension Committee which is tomorrow at ten 22 a.m. 23 But the first one I am going to talk

about is Senate Bill 2952. If you remember this is

Senator Van Pelt's bill for the City Treasurer to

designate an employee of his or her choice to

represent them in the Pension Board meetings, which

effects you. That passed the Senate 51 to nothing.

It is in the House. Representative Bill Gatto has

it. Like I said, it is probably going to be heard

in the Committee tomorrow at ten a.m.

The second bill is Senate 3177, which is

Leader Cunningham's cleanup bill to Senate Bill

603, that passed the Senate 52 to zero. And

Representative Guevara Gellar picked that up and

it's going to be in Pensions Committee in the House

tomorrow.

The other bill I am going to talk about today is Senate Bill 4053, which is Senator

Martwick. It past the Senate 55 to zero.

Representative Hurley picked it up. It is in the Pension Committee tomorrow and that raises the annuity to 150 percent above the poverty line.

One bill that I put on your list that may not be moving is House Bill 4488, which is the mirror bill, twin bill, for the City Treasurer to designate an employee to represent him or her in the Pension Boards. That is in Senate assignments,

which more or less says, if you know anything about
the Senate, it may not go anywhere, but we still
have the companion bill that is moving.

- Other than that, we are down in the home stretch, ladies and gentlemen. There is three weeks left of session. Rumor is they might come back to finish some stuff up before veto and maybe after the primary.
 - As of right now, Kelly, there is really not much else on the Open Meetings Act. Senator Castro was thinking about doing something but I think that has hit a roadblock. We are monitoring that and I will send you a report on that as soon as we hear.
 - Other than that, I will take any questions and I appreciate and it is an honor to represent you.
 - MR. WELLER: 4435, MRSA bill, that was out of the House and I think it is in the Senate.

 Does that look like it is getting some traction? I don't want to throw you off base.
- MR. PHELPS: Director Weller, I will get
 back to you. We have not heard that was going to
 move.

1 The Senate is not in this week, 2 everybody, just so you know. The House is only in. 3 But both chambers will be in for the adjournment date of April 8th. 4 5 Executive Director Weller, I will get 6 back to you immediately. 7 MR. WELLER: Wonderful. Thank you. CHAIRMAN FORTUNA: Thank you. 8 9 MR. PHELPS: Thank you. See you all. 10 MS. SCOTT: How about your report, Kelly? 11 MR. WELLER: I don't have anything, other 12 than just some good news. The good news is that we 13 completed our hire for our Programmer Developer. 14 Chris and I went through many, many, many 15 applicants to get to a candidate that we all felt 16 unanimously was going to be a great addition to the 17 plan. We made him an offer early this month. 18 is starting March 22nd. Trustee Tebbens is back. 19 20 We're very, very excited about what that 21 brings to the Fund because now we can start the 22 strategic components that we talked about during 23 the Budget session. With Jerod Lockhart's hiring, 24 I am going to begin the engagement of the

consultants that we talked about to help us with the strategic plan. We think we have got two very solid proposals that are well within the range that we had talked about again during the Budget session.

So Chris and I and Jerod are going to go through those, determine what the best course of action is for us. We will keep you advised as to how that project proceeds. It is going to put us on track to do exactly the things you asked us to do, which is review our database, which augments our benefit administration, which potentially ties into our website and helps us to proactively look at some kind of iOS and Android type application as we look to the end of the year. That's our plan there.

You should have or will be getting very shortly your Statement of Economic Interest coming from the County and the State. Those have to be done by the beginning of May. If you don't get those Economic Statements here sometime in the next couple of weeks, reach out to me and we will make sure that we get that resolved. But make sure that you keep an eye out for them and when they do

1 arrive be timely in getting out your response.

I am happy to sit down with any of you on how to fill that out.

We have got the retro that applied from the police. Unfortunately, it was paid incorrectly by the City. Many reasons for why that happened.

Ultimately, the simplest thing I can explain to you is we have not received the contributions for those payments because of that error and until we receive those contributions we are not able to proceed with any retros or application of that.

CHAIRMAN FORTUNA: That's how many?

MR. WELLER: I don't know the answer to that. I would expect it is rather large because it effects salaries across the membership.

CHAIRMAN FORTUNA: We need a number.

MR. WELLER: On how many people?

CHAIRMAN FORTUNA: Yes.

MR. WELLER: Okay. And then the last thing I had was the President is pushing, as is his right, to ask for everyone to be in attendance here on April 20th. So as you are making a note of your schedule needs, it looks like we will at this point in time, based on everything that we have been

```
1
     told, be in-person, back into the office, so
2
     consider that as you are looking at your schedule.
 3
               Please let me know if you are not going
     to be able to attend. It is very difficult for us
 4
 5
     to kind of determine a quorum if we are not getting
     good communication on who is going to attend and
 6
 7
     who is not going to attend. We just need to know.
8
               With that, that concludes my Executive
9
     Director's Report. I do have one other item that
10
     is going to take a vote down below but we will get
11
     to that.
12
               MS. BURNS: Trustee Tebbens is back so we
13
     can move back to the regular order of business.
14
               MEMBER MARTIN: Just for the record, I
15
     will not be in attendance in April. I will be able
16
     to attend via Zoom or via phone but I am not going
17
     to be available. Thanks.
18
               CHAIRMAN FORTUNA:
                                  Okay.
19
               MEMBER MURPHY: Moving on, I just want to
     make sure with counsel I believe we already handled
20
     the Board Physician's Review of Disability
21
22
     Recipients?
23
               MS. BURNS: You did do that.
24
               My question to Trustee Tebbens is would
```

1 you be willing to concur with the vote to issue a 2 RFP for Private Credit manager, which was approved 3 in your absence, and the Jackson Partners Investment Guidelines, so that we have five 4 5 trustees? MEMBER TEBBENS: Yes. 6 7 MS. BURNS: Thank you. The record will so reflect. Then you're on Number 7. 8 9 MEMBER MURPHY: Kelly, I'd like to turn 10 over the Operating Cash and Expenses to you. 11 MR. WELLER: I am going to turn it over to Jackie. 12 13 MS. VLAHOS: For the expenditures for 14 this month, you are going to see just the normal 15 things that we see every month. Nothing out of the 16 ordinary. If there is any questions, I am open to 17 answer any of those. 18 As well as I think in your packet is the 19 cash needs. As you can see, we are in the tax 20 cycle where the tax receipts are starting to come in pretty strongly. We have received just under 21 22 about \$200 million in tax receipts. 23 So with that being said, we don't need a

drawdown, like I think Lorna already kind of went

1 over in her Investment Committee meeting. 2 So at the beginning of March, we had 3 approximately \$115 million. And after all our benefits, we still have \$84 million, which since 4 5 that time has changed because we received an additional \$50 million in tax receipts. 6 7 If you go to the cash flows, you're going to see that towards the right-hand side we have 8 9 \$115 million. After everything is paid it will 10 leave us with approximately \$84.9 million in the 11 Chase account. 12 If everything comes in as planned with 13 the tax receipts, we should not have to have a 14 drawdown so that is pretty much where we are at. 15 We're getting everything as we normally would. We 16 are on target with the receipts. Does anyone have 17 any questions? 18 MEMBER MARTIN: Outstanding. 19 MS. VLAHOS: Okay. That is all I have, 20 if there are no questions. 21 CHAIRMAN FORTUNA: Any questions? Hearing none, moving on. 22 23 MEMBER MURPHY: I'd like to make a motion 24 to approve the administrative expenses as presented

1	in BoardPaq.
2	MEMBER MARTIN: Second.
3	CHAIRMAN FORTUNA: There is a motion by
4	Trustee Murphy. Seconded by Trustee Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Mr. President, moving on
16	to C, Request for Expenditures for Travel and
17	Education.
18	MR. WELLER: The Trustees are not
19	included at this point in time in the approved
20	travel roster but Lorna has been requested to go to
21	Callan. I have been requested to go to NCPERS.
22	Both of those are on our approved list. This just
23	approves both Lorna and my travel accordingly.
24	MEMBER MURPHY: Mr. President, I'd like

1	to make a motion to approve the expenditures
2	related to travel for the CIO and the Executive
3	Director as they were presented.
4	MEMBER MARTIN: Second.
5	CHAIRMAN FORTUNA: There is a motion by
6	Trustee Murphy. Seconded by Trustee Martin.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee Martin
12	MEMBER MARTIN: Yes.
13	CHAIRMAN FORTUNA: Trustee Tebbens.
14	MEMBER TEBBENS: Yes.
15	CHAIRMAN FORTUNA: I am a yes.
16	Motion carries.
17	MEMBER MURPHY: Mr. President, I'd like
18	to move on to our legal update now. Counsel, do
19	you have anything to present?
20	MS. BURNS: Yes, sir. The first thing is
21	the consideration and possible action regarding
22	Member 13150 and this is the one that involves Mr.
23	Mark Philips, who provided us with public comment.
24	As Mr. Philips indicated, staff had

asked that his benefits be suspended because he was
failing to comply with the ongoing requirement in
the Illinois Pension Code that he provide updated
medical to prove his disability still exists.

As you heard Mr. Philips, he requests that motion be deferred or taken under advisement to give him additional time to be able to communicate with the Fund.

I think Lori indicates that she has information that she can provide to the Board if the Board wants to hear the back and forth between staff and Mr. Philips, but the reality is the Member asked us for a month to be able to comply. It would seem that would be a reasonable thing to grant him.

CHAIRMAN FORTUNA: So we're going to make a motion to comply with the Member's request?

MS. BURNS: To defer this matter for a month to allow Mr. Philips to work with staff to make sure he is in compliance with the Illinois Pension Code regarding his disability.

MEMBER MURPHY: Mr. President, I will make that motion.

24 CHAIRMAN FORTUNA: There is a motion.

1	MEMBER TEBBENS: Second.
2	CHAIRMAN FORTUNA: Seconded by Trustee
3	Tebbens.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee Martin
9	MEMBER MARTIN: Yes.
10	CHAIRMAN FORTUNA: Trustee Tebbens.
11	MEMBER TEBBENS: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	MS. BURNS: The next item, sir, relates
15	to the Flood matter. Earlier today, you, as
16	Trustees, voted to adopt the Findings of Fact and
17	Conclusions of Law in the Flood matter.
18	As a result of those findings, the fact
19	is that you are now determining as a matter of law
20	that Ms. Flood received Widow's Annuity benefits
21	over an extended period of time of approximately 13
22	years that she was likely not entitled to and that
23	as a result of her fraud she received in excess of
24	\$300,000 from this Fund.

1	I think the motion here, consistent with
2	your duties under Section 1-135 of the Illinois
3	Pension Code, is to report this matter to the
4	State's Attorney's Office. We need a motion to do
5	that.
6	CHAIRMAN FORTUNA: There is a motion to
7	report to the State's Attorney.
8	MEMBER MURPHY: I'd like to make that
9	motion, Mr. President.
10	MEMBER MARTIN: Second.
11	CHAIRMAN FORTUNA: That motion is made by
12	Trustee Murphy. Seconded by Trustee Martin.
13	Trustee Murphy.
14	MEMBER MURPHY: Yes.
15	CHAIRMAN FORTUNA: Trustee Sheridan.
16	MEMBER SHERIDAN: Yes.
17	CHAIRMAN FORTUNA: Trustee Martin
18	MEMBER MARTIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Tebbens.
20	MEMBER TEBBENS: Yes.
21	CHAIRMAN FORTUNA: I am a yes.
22	Motion carries.
23	MS. BURNS: The last item in Legal, sir,
24	is that recently your Executive Director was

1 reviewing some of your policies and noticed that 2 some changes should be made to the policy for 3 addressing the Board. I believe a black lined copy showing the 4 5 minor non-substantive changes that he is suggesting be made to that policy were presented to the Board. 6 7 Legal has signed off on those from an Open Meetings Act and Illinois law perspective. 8 9 Unless there are questions, the motion 10 would be to approve the policy for addressing the 11 Board as modified. The only modification is that it limits the overall aggregate period of time that 12 would be spent on public comments of 30 minutes per 13 14 meeting and three minutes per person. 15 MEMBER MURPHY: Mr. President, I'd like 16 to make that motion. 17 MEMBER TEBBENS: On the question, where 18 is that policy? I didn't see that. MR. WELLER: It is in the BoardPaq. 19 20 Policy changes should be the last item. It has its 21 own number underneath the agenda item. MEMBER TEBBENS: What is the reason for 22 23 this? What is the reason for it? What was it and 24 what are we going to?

```
1
               MR. WELLER:
                            The red line version is in
2
     the BoardPag. You can see what the old version was
 3
     versus the new version. What the question was is
     what do the other public funds across Chicago and
 4
 5
     in the State, what are the policies that seem to
     prevail across the other funds. And we did that
 6
 7
     analysis and proposed -- there it is, Trustee
     Tebbens.
8
 9
               MEMBER TEBBENS: It is under Documents
10
     then?
11
               MR. WELLER: It should be under Legal.
     If you click on Legal, it should be "Addressing the
12
13
     Retirement Board Policy".
14
               MEMBER TEBBENS: Okay.
15
               MR. WELLER: If you click on that, it
16
     will come up. She has it on the screen for us.
17
     will give you a minute to look at that.
18
               MEMBER TEBBENS: What are we hoping to
     achieve here? What was the issue that required
19
20
     this change?
21
                            The concern was that if we
               MR. WELLER:
22
     were to have a significant number of people wishing
23
     to make comment, the overall structure of the
24
     meeting would be impaired.
```

1 There was some thought that the 2 Chairperson could kind of control that number. 3 think that was probably true. Rather than having it be unknown, the consensus was let's make that 4 5 known so that it can be publicly made aware. If you have noticed, if you have gone on 6 7 the meeting site of the FABF website, this is now part of when you click a "Meeting", you now 8 9 automatically see the Public Comment Policy. 10 We want to make sure that we are 11 providing as much transparency for how the process 12 works. 13 MEMBER TEBBENS: Can I sum this up? 14 There is a component of this that reduces or 15 restricts or limits the amount of time an 16 individual can speak in public comment and how 17 quickly they can make that declaration or that 18 request, would that be fair? MR. WELLER: There was always a limit. 19 20 What was proposed was to go along with what is more 21 22 MEMBER TEBBENS: Kelly, with all due 23 respect, here is the specific question. Does the 24 new policy restrict an individual's time in public

comment and does it also -- there is two questions here. Does it also limit or impair the request time? So does it put that out there? Does it make it more restrictive to make public comment and is the public comment then limited as a result of this new policy?

MR. WELLER: The answer to your second question first is it does not limit in any way anyone's ability to make public comment.

There was already a restriction on the time afforded to make public comment, which was of some concern. To allow more commenters, we looked at what the other funds were doing. Three minutes seemed to be the prevailing median so three minutes was introduced rather than five so the restriction is still in place. It just limits that to three minutes. However, the Chair can always grant additional time, based on the Chair's prerogative.

Also, in order to make sure that we have a timely meeting and to keep the meetings as you can see today moving in some kind of manner that allows us to have efficiency, there was an overall amount of public comment that was to be provided. This would allow up to ten public comments without

```
1
     the Chair's intervention. The Chair can always
2
     extend this.
 3
               MEMBER TEBBENS:
                                Thank you.
                                            Thank you,
     Kelly. I will be a no vote.
 4
 5
               MS. BURNS: You had a motion by Trustee
     Murphy, but I don't think you had a second.
 6
 7
               MEMBER MARTIN: A real quick comment on
     it. I understand. I understand we have to keep
8
9
     the meeting moving. I am completely in agreement
10
     with the 30 minutes. However, I do like the five
11
     minutes. Not that anybody generally ever goes over
12
     that, but if it is something somebody is really
13
     concerned about, I don't like to reducing it to
14
     three, that is my only concern. 30 minutes I am
15
     good with.
16
               CHAIRMAN FORTUNA: Understood. There is
17
     a motion. Now is there a second? Now just
18
     everyone remember, if there is no second --
               MEMBER TEBBENS: I will second it.
19
               CHAIRMAN FORTUNA: There is a motion by
20
     Trustee Murphy. Seconded by Trustee Tebbens.
21
22
               Trustee Murphy.
23
               MEMBER MURPHY: Yes.
24
               CHAIRMAN FORTUNA: Trustee Sheridan.
```

1	MEMBER SHERIDAN: As I have been at the
2	30 minute ten people speaking three minutes, I
3	support the three minute limit.
4	CHAIRMAN FORTUNA: Trustee Martin
5	MEMBER MARTIN: Absent an amendment, my
6	vote is no.
7	CHAIRMAN FORTUNA: Trustee Tebbens.
8	MEMBER TEBBENS: No.
9	CHAIRMAN FORTUNA: I am also a no so the
10	motion fails.
11	Moving on.
12	MEMBER MURPHY: Moving on, we have Old
13	Business/New Business. Any Old Business or New
14	Business?
15	Not hearing anything, I would like to
16	make a motion to adjourn today's meeting.
17	CHAIRMAN FORTUNA: There is a motion to
18	adjourn. All in favor?
19	(Chorus of ayes.)
20	
21	(WHICH WERE ALL THE PROCEEDINGS
22	IN THE ABOVE-ENTITLED MEETING
23	AT THIS DATE AND TIME.)
24	

1	STATE OF ILLINOIS)
2) SS. COUNTY OF DU PAGE)
3	
4	
5	
6	DEBORAH TYRRELL, being a Certified Shorthand
7	Reporter, on oath says that she is a court reporter
8	doing business in the County of DuPage and State of
9	Illinois, that she reported in shorthand the
LO	proceedings given at the taking of said cause and
L1	that the foregoing is a true and correct transcript
L2	of her shorthand notes so taken as aforesaid; and
L3	contains all the proceedings given at said cause.
L 4	
L5	
L 6	
L7	Debbie Tyrrell DEBBIE TYRRELL, CSR
L8	License No. 084-001078
L9	
20	
21	
22	
23	
24	

\$	15th [2] - 87:4, 87:12	5	Accountant [1] - 2:18	74:21, 74:24, 85:4,
·	16 [7] - 1:14, 3:2, 11:7,	-	accurate [1] - 48:6	85:7, 86:15
\$115 [2] - 106:3, 106:9	11:10, 11:13, 52:23,	5 [1] - 90:12	achieve [1] - 113:19	adopt [11] - 39:10,
\$200 [1] - 105:22	53:1	51 [1] - 99:4	achy [1] - 57:1	39:14, 81:3, 81:7,
\$300,000 [1] - 110:24	16092 [1] - 12:17	52 [1] - 99:10	Act [8] - 3:16, 3:18,	82:24, 84:4, 89:12,
\$50 [1] - 106:6	16th [1] - 45:4	55 [1] - 99:16	3:20, 4:1, 4:5, 98:11,	89:16, 92:23, 94:1,
\$84 [1] - 106:4	18th [1] - 87:14		100:10, 112:8	110:16
	19322 [1] - 14:17	6	acted [1] - 3:18	adoption [1] - 82:9
•	1993 [1] - 86:22		acting [1] - 96:19	advance [1] - 74:9
	1996 [3] - 75:15,	6-140 [3] - 85:23,	action [8] - 22:11,	advice [1] - 96:4
'03 [1] - 52:3	75:16, 76:9	88:11, 88:20	22:24, 61:12, 67:21,	advise [4] - 24:20,
'12 [1] - 52:5	19th [2] - 27:22, 33:10	603 [1] - 99:10	95:16, 97:17, 102:8,	41:16, 65:13, 72:7
'13 [2] - 52:5, 55:11	1st [2] - 33:2, 33:15	69 [1] - 76:11	108:21	advised [1] - 102:8
'15 [1] - 55:13			Active [4] - 2:5, 2:6,	advisement [3] - 61:8,
'17 [1] - 55:14	2	7	2:7, 2:11	62:10, 109:6
'21 [1] - 56:3	2 [4] - 18:18, 36:20,	7 [4] - 74:6, 76:8,	active [2] - 87:22,	affidavit [1] - 45:8
'96 [1] - 76:7		76:15, 105:8	88:15	affirm [1] - 62:16
_	54:19, 78:9	70 .13, 103.8	activities [8] - 31:17,	afforded [1] - 115:11
0	2(c)4 [1] - 67:4 2-16 [1] - 55:19	. v [1] = 70.13	31:20, 49:1, 49:4, 57:12, 58:1, 76:17	aforesaid [1] - 118:12
016355 [1] - 20:17		8	57:12, 58:1, 76:17, 76:21	Agenda [1] - 6:23
05685 [1] - 20.17	2-2-1 [1] - 33:15 2-9-21 [1] - 51:12	0	76:21 acute [1] - 55:19	agenda [5] - 91:14, 91:23, 92:6, 95:16,
07873 [1] - 17:17	20 [2] - 1:12, 35:1	8 [3] - 85:3, 85:6, 86:4	addition [3] - 42:2,	91:23, 92:6, 95:16,
084-001078 _[1] -	20 [2] - 1.12, 35.1 20-foot [1] - 34:17	84.9 [1] - 106:10	42:7, 101:16	aggregate [1] - 112:12
118:18	20-1001 [1] - 34:17 200 [1] - 59:13	8:30 [1] - 1:15	additional [10] - 65:8,	aggregate[1] - 112.12 ago [1] - 59:14
08934 [1] - 13:18	200 [1] - 59.13 2003 [1] - 55:9	8th [1] - 101:4	65:9, 65:18, 65:19,	ago [1] - 59.14 agreement [1] - 116:9
09261 [1] - 17:17	2003 [1] - 55:9 2012 [1] - 55:11		70:1, 70:12, 96:16,	ahead [1] - 64:13
09201[i] - 17.17	2012 [1] - 55.11 2015 [1] - 56:5	9	106:6, 109:7, 115:18	Aleve [1] - 50:16
1	2019 [1] - 55:15		additionally [1] -	ALL [1] - 117:21
	2019 [1] - 55.15 2020 [2] - 51:14, 55:16	9 [1] - 76:10	94:22	allow [6] - 7:11, 21:23,
1 [17] - 24:11, 26:19,	2020 [2] - 31.14, 33.16 2021 [9] - 21:17, 22:2,	90's [1] - 75:10	address [3] - 4:10,	22:11, 109:19,
26:21, 26:24, 27:12,	22:24, 27:22, 33:10,	91-0715 [1] - 4:5	22:20, 95:18	115:12, 115:24
27:17, 44:6, 44:17,	45:4, 48:16, 87:12,	99 [1] - 55:23	addressing [2] -	allows [3] - 3:16, 22:6,
44:22, 74:9, 74:19,	43.4, 46.10, 67.12, 87:14		112:3, 112:10	115:22
74:23, 75:16, 76:9,	2022 [8] - 1:14, 3:2,	Α	Addressing [1] -	almost [2] - 55:15,
85:3, 85:6, 86:4	11:7, 11:8, 11:10,		113:12	95:24
1-135 [1] - 111:2	11:14, 11:16	a.m [3] - 1:15, 98:22,	adjacent [1] - 30:14	ALSO [1] - 2:15
10-9-20 [1] - 49:19	20th [3] - 31:14, 65:12,	99:7	adjourn [2] - 117:16,	ambulance [2] - 45:23
10084 [1] - 13:17	103:22	ability [3] - 65:7,	117:18	amend [1] - 62:7
101-0640 [2] - 3:16,	22nd [1] - 101:18	75:12, 115:9	adjournment [1] -	amendment [1] -
3:21	24 [1] - 59:14	able [15] - 22:7, 22:23,	101:3	117:5
10121 [1] - 16:17	24th [1] - 31:7	35:9, 46:18, 48:8,	adjust [1] - 92:14	amount [3] - 46:17,
1096 [1] - 1:7	28th [1] - 92:11	48:13, 51:3, 57:24,	administered [1] -	114:15, 115:23
11 [4] - 26:22, 26:24,	2952 [1] - 98:24	65:9, 79:6, 103:10,	46:1	analysis [1] - 113:7
27:12, 27:17		104:4, 104:15,	administration [1] -	AND [3] - 1:3, 2:13,
110 [1] - 76:14	3	109:7, 109:13	102:12	117:23
11194 [1] - 15:17		ABOVE [1] - 117:22 above-entitled [1] -	administrative [5] -	Android [1] - 102:14
12 [7] - 44:6, 44:17,	30 [4] - 112:13,	1:11	8:23, 8:24, 9:4,	ankle [1] - 29:17
44:22, 55:15, 74:9,	116:10, 116:14,	ABOVE-ENTITLED [1]	45:17, 106:24	ANNA [1] - 2:9
74:19, 74:23	117:2	- 117:22	Administrative [2] -	Annuitant [1] - 2:4
1200 [1] - 59:14	300 [1] - 1:12	absence [1] - 105:3	11:5, 20:14	Annuities [2] - 12:17,
13 [1] - 110:21	3177 [1] - 99:8	absent [1] - 117:5	administratively [1] -	13:17
13150 [1] - 108:22	31st [1] - 22:12	Academy [1] - 76:10	10:1	ANNUITY [1] - 1:3
13971 [1] - 12:18		accident [2] - 51:1,	admission [9] - 27:7,	Annuity [4] - 83:16,
14th [1] - 91:22	4	56:4	27:11, 44:12, 44:16,	83:20, 84:20, 110:20
15 [5] - 11:8, 11:10,	4.44m EE:00	accordance [1] - 3:24	74:15, 74:18, 85:2,	annuity [4] - 85:1,
11:16, 35:1, 76:10	4-14 [1] - 55:22	accordingly [1] -	86:9, 86:13	85:23, 88:20, 99:19
150 [1] - 99:19	4053 [1] - 99:15	107:23	admit [1] - 86:3	answer [4] - 8:6,
15064 [1] - 18:19	4435 [1] - 100:18	account [1] - 106:11	admitted [9] - 27:14,	103:13, 105:17,
15634 [1] - 15:17	4488 [1] - 99:21		27:18, 44:19, 44:23,	115:7
	DEBBIE TY	RRELL REPORTI	NG SERVICE	
		(630) 292-174		
		10001 292-114	-	

ANTHONY [1] - 2:7 anyway [1] - 96:2 apologize [1] - 63:5 appearance [2] - 42:3, 72:18 APPEARANCES[1] -Appellate [1] - 88:12 applicant [14] - 25:14, 27:13, 32:4, 36:22, 42:10, 44:18, 49:15, 66:22, 69:16, 72:24, 74:20, 78:11, 78:20, 86:14 applicant's [4] -25:12, 42:8, 59:2, 72:22 applicants [4] - 36:13, 54:12, 78:2, 101:15 application [17] -24:13, 24:24, 27:8, 41:12, 44:13, 45:8, 69:7, 71:21, 72:6, 72:12, 82:11, 82:14, 82:16, 84:24, 85:22, 102:14, 103:11 applications [1] - 24:9 applied [1] - 103:4 applying [2] - 27:20, 45:2 appointment [1] -31:14 appointments [4] -6:10, 6:13, 6:14, 31:11 appreciate [4] - 30:9, 35:20, 71:11, 100:16 approach [1] - 96:12 appropriate [2] - 66:3, 67:1 approval [4] - 4:3, 11:4, 21:22, 22:10 Approval [2] - 11:6, 90:12 approve [14] - 11:12, 12:16, 13:16, 14:16, 15:16, 16:15, 19:18, 20:16, 23:4, 23:7, 90:14, 106:24, 108:1, 112:10 approved [5] - 69:1, 95:20, 105:2, 107:19, 107:22 approves [1] - 107:23 April [4] - 65:12, 101:4, 103:22, 104:15 aptly [1] - 97:11 areas [2] - 30:21, 37:16

arrest [1] - 87:20 arrive[1] - 103:1 arrived [1] - 28:7 articulated [2] - 93:22, 97:11 aside [1] - 43:22 assess [1] - 69:20 assigned [3] - 28:6, assignment [3] -26:17, 44:1, 74:4 assignments [2] -76:7. 99:24 Associates [2] - 2:18. 98:17 **AT**[1] - 117:23 attached [1] - 77:19 attend [4] - 104:4, 104:6, 104:7, 104:16 attendance [2] -103:21, 104:15 attended [1] - 62:13 attention [3] - 33:9, 44:4, 74:7 attorney [8] - 3:23, 6:18, 25:7, 25:8, 42:3, 42:5, 72:18, 72:19 Attorney [1] - 111:7 Attorney's [1] - 111:4 attorneys [6] - 6:20, 24:18, 33:4, 41:16, 72:3, 85:16 ATTORNEYS [1] -2:12 Audio [2] - 11:6, 11:9 audio [3] - 3:17, 11:14, 11:15 augments [1] - 102:11 August [3] - 46:11, 48:16, 56:8 authority [1] - 22:23 authorized [1] - 22:2 automatically [1] -114:9 automobile [1] - 51:1 available [5] - 4:4, 64:21, 70:18, 72:11, 104.17 aware [8] - 7:7, 8:22,

В

10:5, 10:7, 23:2,

ayes [1] - 117:19

33:17, 97:2, 114:5

background [1] - 8:15 backwards [2] - 50:8, 50:10 bad [1] - 29:17 bail [1] - 34:21 Barry [1] - 98:17 base [1] - 100:21 based [22] - 17:19, 20:17, 27:21, 31:23, 45:3, 57:23, 59:12, 59:18, 60:24, 62:5, 62:11, 69:8, 75:3, 79:5, 88:21, 90:3, 92:21, 93:21, 93:23, 96:3, 103:24, 115:18 Based [3] - 41:2, 81:21, 88:18 BEFORE [1] - 1:1 began [1] - 46:3 begin [2] - 47:7, 101:24 beginning [3] - 16:16, 102:20, 106:2 behalf [1] - 72:18 **below** [2] - 56:20, 104:10 beneficial [1] - 46:24 **BENEFIT**[1] - 1:3 benefit [17] - 25:3, 25:14, 27:21, 41:4, 41:23, 42:10, 45:3, 69:8, 69:18, 72:7, 72:15, 72:24, 75:3, 81:23, 90:5, 91:6, 102:12 Benefit [5] - 17:14, 24:14. 41:13. 87:3. 88:16 benefits [10] - 5:7, 7:1, 38:10, 58:12, 82:16, 87:11, 88:20, 106:4. 109:1, 110:20 Benefits [1] - 15:16 Bertucci [1] - 88:12 best [3] - 34:19, 96:19, 102:7 better [3] - 28:23, 46:13, 55:23 between [2] - 47:1, 109:11 beyond [1] - 35:12 **big** [1] - 6:1 Bill [5] - 98:24, 99:5, 99:9, 99:15, 99:21 **bill** [9] - 99:1, 99:8, 99:9, 99:14, 99:20, 99:22, 100:3, 100:18 **bills** [2] - 98:8, 98:19 bit [4] - 31:22, 50:12, 69:5, 98:10 black [1] - 112:4 bless [1] - 90:9

11:7, 11:14, 25:13, 25:24, 26:24, 27:17, 28:1, 36:14, 36:20, 42:9, 42:10, 42:20, 44:4, 44:17, 44:22, 45:7, 49:21, 54:13, 54:19, 55:5, 66:2, 66:24, 67:19, 69:1, 69:4, 69:16, 71:15, 72:23, 73:9, 74:8, 74:9, 74:19, 74:23, 77:20, 78:3, 78:9, 78:18, 82:14, 82:21, 83:18, 84:1, 85:3, 85:6. 86:4. 87:11. 87:13, 89:13, 90:12, 90:15, 91:9, 96:7, 96:14, 99:3, 104:21, 109:10, 109:11, 112:3, 112:6, 112:11, 113:13 **BOARD** [3] - 1:2, 2:2, 2:12 board [10] - 4:7, 5:23, 10:3, 25:20, 34:1, 37:6, 42:16, 73:5, 87:2 Board's [9] - 26:21, 27:12, 40:7, 41:7, 69:22, 80:7, 82:2, 83:23, 90:8 BoardPaq [4] - 94:24, 107:1, 112:19, 113:2 Boards [1] - 99:24 **body** [1] - 30:19 **BRADY** [1] - 2:18 Brandon [3] - 82:12, 82:14, 98:16 **Brandon's** [1] - 82:15 break [2] - 97:16, 98:2 breathe [1] - 75:12 Brian [3] - 29:4, 52:9, 53:10 Bridgeport [1] - 28:6 brief [3] - 4:9, 45:11, 76:6 briefly [3] - 28:3, 55:5, 78:18 **bring** [2] - 9:1, 9:9 **brings** [1] - 101:21 Bryant [1] - 49:24 Budget [2] - 101:23, 102:4 building [6] - 28:16, 28:17, 29:10, 30:14, 34:6, 50:5

burden [8] - 25:12,

3:22, 4:6, 4:8, 4:10,

6:11, 6:24, 7:10,

7:19, 7:24, 9:10,

25:15, 42:8, 42:11, 65:23, 69:15, 72:22, 73.1 **BURKE** [1] - 2:13 Burns [1] - 6:20 BURNS [35] - 2:13, 2:13, 6:19, 7:8, 8:7, 9:7, 9:18, 10:7, 10:16, 21:21, 60:18, 60:24, 61:20, 61:23, 62:7, 62:20, 62:23, 63:13, 66:23, 91:7, 92:18, 93:15, 95:11, 97:4, 97:15, 97:21, 98:2, 104:12, 104:23, 105:7, 108:20, 109:18, 110:14, 111:23, 116.5 **Business** [3] - 117:13, 117:14 business [5] - 21:20, 24:7, 67:23, 104:13, 118:8 Business/New [1] -117:13 **buttocks** [1] - 56:19 BY [11] - 2:13, 26:11, 27:19, 32:22, 36:4, 43:8, 45:1, 54:3, 73:22, 75:1, 77:14 **bye** [1] - 71:18 C

Callan [2] - 2:18, 107:21 Callan's [1] - 91:24 cancer [1] - 5:20 candidate [1] - 101:15 capacity [4] - 32:2, 36:12, 54:11, 78:1 Capacity [1] - 30:1 Carbonneau [1] -32:12 CARBONNEAU[2] -32:14, 32:18 cardiac [2] - 75:8, 76:23 cardiopulmonary [1] -87:20 care [1] - 10:1 career [1] - 6:2 careful [1] - 56:22 carries [31] - 12:14, 13:14, 14:14, 15:14, 16:13, 17:13, 18:17, 19:16, 20:13, 21:12, 24:5, 39:5, 40:5, 41:1, 64:9, 67:17,

=DEBBIE TYRRELL REPORTING SERVICE=

Board [77] - 2:19, 3:2,

blows [1] - 34:10

68:18, 80:5, 80:21, 81:18, 83:14, 84:18, 89:10, 90:2, 91:4, 93:14, 94:16, 107:14, 108:16, 110:13, 111:22 case [3] - 9:5, 22:22, 59:18 cash [2] - 105:19, 106:7 Cash [2] - 21:15, 105:10 Castaneda [1] - 71:8 CASTANEDA[2] -71:10, 71:16 Castro [1] - 100:11 caused [2] - 57:15, 87:6 causing [1] - 8:18 certain [2] - 25:21, 87.6 certainly [4] - 33:21, 65:13, 69:24, 91:12 certificate [1] - 87:15 Certified [1] - 118:6 certified [1] - 87:15 cervical [1] - 55:10 CFD [2] - 55:21, 55:22 chair [1] - 50:9 Chair [3] - 97:15, 115:17, 116:1 Chair's [2] - 115:18, 116:1 CHAIRMAN [261] - 3:1, 3:11, 3:14, 6:17, 8:1, 10:13, 10:24, 11:20, 11:24, 12:2, 12:5, 12:7, 12:9, 12:11, 12:13, 12:20, 12:24, 13:2, 13:5, 13:7, 13:9, 13:11, 13:13, 13:20, 13:24, 14:2, 14:5, 14:7, 14:9, 14:11, 14:13, 14:19, 14:24, 15:2, 15:5, 15:7, 15:9, 15:11, 15:13, 15:19, 15:23, 16:1, 16:4, 16:6, 16:8, 16:10, 16:12, 16:19, 16:23, 17:1, 17:4, 17:6, 17:8, 17:10, 17:12, 17:23, 18:3, 18:5, 18:8, 18:10, 18:12, 18:14, 18:16, 18:22, 19:2, 19:4, 19:7, 19:9, 19:11, 19:13, 19:15, 19:21, 20:2, 20:4, 20:6, 20:8, 20:10, 20:12, 20:21, 21:1,

21:3, 21:5, 21:7, 21:9, 21:11, 21:19, 23:6, 23:11, 23:13, 23:15, 23:17, 23:24, 24:4, 27:14, 32:5, 32:8, 35:16, 37:23, 38:13, 38:18, 38:20, 38:22, 38:24, 39:2, 39:4, 39:13, 39:18, 39:20, 39:22, 39:24, 40:2, 40:4, 40:10, 40:14, 40:16, 40:18, 40:20, 40:22, 40:24, 44:19, 49:16, 53:7, 53:16, 58:4, 58:9, 58:15, 58:20, 58:22, 59:4, 59:7, 59:10, 59:20. 60:3. 60:6. 60:10. 60:14. 61:15. 61:17, 61:19, 61:21, 62:1, 62:21, 63:1, 63:18, 63:22, 63:24, 64:2, 64:4, 64:6, 64:8, 64:12, 64:23, 66:18, 67:6, 67:10, 67:12, 67:14, 67:16, 67:23, 68:7, 68:11, 68:13, 68:15, 68:17, 71:19, 74:21, 77:3, 77:6, 79:11, 79:14, 79:17, 79:22, 79:24, 80:2, 80:4, 80:9, 80:14, 80:16, 80:18, 80:20, 81:6, 81:11, 81:13, 81:15, 81:17, 82:3, 83:3, 83:7, 83:9, 83:11, 83:13, 84:7, 84:11, 84:13, 84:15, 84:17, 85:4, 86:15, 88:4, 88:7, 88:23, 89:3, 89:5, 89:7, 89:9, 89:15, 89:19, 89:21, 89:23, 90:1, 90:17, 90:21, 90:23, 91:1, 93:3, 93:7, 93:9, 93:11, 94:5, 94:9, 94:11, 94:13, 95:5, 95:9, 98:4, 101:8, 103:12, 103:16, 103:18, 104:18, 106:21, 107:3, 107:7, 107:9, 107:11, 107:13, 108:5, 108:9, 108:11, 108:13, 108:15, 109:16, 109:24, 110:2, 110:6, 110:8, 110:10, 110:12, 111:6, 111:11, 111:15, 111:17,

111:19, 111:21, 116:16, 116:20, 116:24, 117:4, 117:7, 117:9, 117:17 Chairman [5] - 27:11, 44:16, 64:10, 74:18, 86:12 Chairperson [1] -114:2 **chambers** [1] - 101:3 **chance** [7] - 27:4, 39:9, 44:9, 74:12, 81:1, 82:22, 84:2 change [1] - 113:20 changed [1] - 106:5 changes [3] - 112:2, 112:5, 112:20 Chase [1] - 106:11 Cheryl [4] - 84:21, 84:24, 85:24, 88:21 CHICAGO [1] - 1:3 Chicago [3] - 1:13, 50:1, 113:4 Chief [9] - 2:17, 29:4, 32:12, 33:1, 33:14, 35:17, 35:19, 96:5 Chiefs [1] - 29:9 choice [1] - 99:2 Chorus [1] - 117:19 Chris [4] - 4:19, 10:19, 101:14, 102:6 **CIO** [3] - 92:22, 93:24, 108:2 circumstances [2] -65:14, 69:23 City [11] - 1:13, 2:8, 2:9, 2:10, 22:1, 22:3, 22:8, 22:22, 99:1, 99:22, 103:6 City's [1] - 23:19 claim [2] - 69:7, 69:20 clarification [1] -66:12 clarified [1] - 63:13 Clark [1] - 1:12 cleaning [1] - 61:2 **cleanup** [1] - 99:9 clear [1] - 7:18 Clerk [1] - 2:9 click [3] - 113:12, 113:15, 114:8 close [2] - 47:7, 65:2 closed [9] - 11:7, 11:13, 11:17, 11:18, 62:9, 63:9, 63:11, 63:12, 67:24 coccygeal [2] - 50:21, 50:22 coccyx [1] - 50:20

25:1, 41:23, 72:13, 85:24, 109:3, 109:21, 111:3 coming [2] - 47:7, 102:18 **commence** [1] - 70:7 commencing[1] -1:14 Comment [2] - 10:22, 114:9 comment [17] - 4:11, 4:15, 6:22, 8:2, 23:19, 62:12, 108:23, 113:23, 114:16, 115:1, 115:4, 115:5, 115:9, 115:11, 115:23, 116:7 commenters [1] -115:12 comments [2] -112:13, 115:24 committee [1] - 95:1 Committee [19] - 11:8, 11:11, 11:17, 91:21, 91:24, 92:2, 92:4, 92:12, 92:24, 94:2, 95:8, 95:20, 95:23, 98:21, 99:7, 99:12, 99:18, 106:1 committees [1] - 4:8 communicate [2] -96:24, 109:8 communication [2] -93:19, 104:6 communications [1] -7:13 companies [1] - 50:4 companion [1] - 100:3 Compensation [1] -84:20 compensation [1] -88:19 **competent** [1] - 57:15 complaint [1] - 37:13 complaints [1] - 57:23 complete [2] - 6:10, 69:13 completed [2] - 75:17, 101:13 **completely** [1] - 116:9 complex [1] - 59:16 compliance [1] -109:20 comply [3] - 109:2, 109:13, 109:17 component [1] -114:14 components [1] -

compounding [1] -Comptroller [4] - 2:10, 2:17, 22:5, 22:13 concern [5] - 62:12, 96:21, 113:21, 115:12, 116:14 concerned [3] - 50:13, 50:14, 116:13 concerns [3] - 9:3, 9:4, 9:9 conclude [1] - 95:7 concludes [2] - 66:20, 104:8 **conclusion** [1] - 38:3 Conclusions [19] -39:8, 39:11, 41:3, 80:24, 81:2, 81:4, 81:22, 82:7, 82:10, 82:18, 82:20, 82:23, 83:1, 83:22, 83:24, 84:3, 84:5, 90:4, 110:17 concur [1] - 105:1 condition [13] - 31:23, 31:24, 34:24, 48:23, 56:14, 57:19, 69:12, 69:23, 70:20, 75:3, 75:11, 75:21, 78:21 conditioning [5] -46:14, 46:15, 46:16, 46:21, 46:22 Conditioning [1] -56:12 conditions [5] - 36:23, 75:4, 75:5, 79:5, 87:7 conducted [1] - 3:17 conducting [2] -24:19, 72:4 conference [1] - 3:17 confirmation [2] -17:19, 20:17 confirmed [1] - 97:23 conflict [1] - 8:18 **connection** [1] - 98:1 **CONNESS** [1] - 2:18 consensus [1] - 114:4 conservative[1] -48:9 consider [2] - 82:9, 104:2 consideration [4] -21:17, 88:9, 95:16, 108:21 Consideration [1] -82:7 considered [2] - 66:7, 91:24 considering [3] - 6:2,

Code [9] - 7:3, 9:21,

82:13, 91:8 consistent [9] - 3:20, 4:5, 7:12, 37:3, 40:7, 55:2, 78:15, 80:7, 111:1 constraints [2] - 4:6, 21:14 consultant [6] - 36:9, 54:8, 73:7, 77:22, 94:1, 96:4 consultants [1] -102:1 contact [1] - 7:17 contains [1] - 118:13 continue [2] - 7:11, 96:13 continued [1] - 37:15 continuing [1] - 16:17 **contracted** [1] - 87:5 contributions [4] -21:18, 22:1, 103:8, 103:10 control [2] - 35:2, 114:2 convene [1] - 3:1 Conyears [10] - 11:1, 12:3, 13:3, 14:3, 14:21, 15:3, 16:2, 17:2, 18:6, 19:5 CONYEARS [11] - 2:8, 10:8, 12:4, 13:4, 14:4, 14:18, 15:4, 16:3, 17:3, 18:7, 19:6 Conyears-Ervin [10] -11:1, 12:3, 13:3,

11:1, 12:3, 13:3, 14:3, 14:21, 15:3, 16:2, 17:2, 18:6, 19:5

CONYEARS-ERVIN

[11] - 2:8, 10:8, 12:4, 13:4, 14:4, 14:18, 15:4, 16:3, 17:3, 18:7, 19:6 Cook [1] - 1:13 copy [8] - 26:20, 27:2, 44:5, 74:8, 77:19, 86:4, 87:15, 112:4 correct [29] - 6:23, 26:15, 27:23, 27:24, 31:3, 31:4, 31:6, 36:7, 43:23, 45:5, 48:13, 54:6, 60:4, 60:5, 64:16, 75:15, 75:19, 75:20, 77:17, 86:11, 86:20, 86:21, 86:23, 86:24, 87:16, 87:17, 87:24, 88:1, 118:11

Counsel [1] - 39:6

counsel [11] - 63:4, 63:7, 66:8, 66:15, 80:22, 82:17, 82:19, 83:21, 88:17, 104:20, 108:18 counter [1] - 50:16 **COUNTY** [1] - 118:2 County [3] - 1:13, 102:19, 118:8 couple [2] - 55:12, 102:22 course [1] - 102:7 Court [2] - 20:15, 88:12 court [1] - 118:7 covered [1] - 30:8 Covid [3] - 5:13, 36:24, 54:23 COVID-19 [2] - 87:5, 87:6 Credit [6] - 92:1, 92:13, 92:24, 93:20, 94:18, 105:2 CSR [1] - 118:17 Cunningham's [1] -99:9 curious [2] - 66:7, 66:10 current [11] - 31:23, 36:23. 37:17. 43:12. 48:22, 57:19, 66:23, 69:12, 69:23, 78:12 cut [2] - 28:9, 30:5 **cutoff** [1] - 34:18

D

cycle [1] - 105:20

Daniel [2] - 36:6, 54:5 **DANIEL** [4] - 2:3, 2:19, 35:24, 53:23 database [1] - 102:11 DATE [1] - 117:23 date [10] - 28:4, 33:9, 45:12, 45:13, 55:18, 65:13, 69:10, 71:14, 86:5, 101:4 dates [2] - 6:9, 6:11 daughter [1] - 5:14 days [4] - 7:14, 46:23, 57:4, 57:5 dead [1] - 46:18 deal [1] - 8:13 Death [1] - 15:16 death [3] - 85:1, 85:22, 87:15 **DEBBIE** [1] - 118:17 **DEBORAH**[1] - 118:6 debris [1] - 50:10 **December** [10] - 5:14,

46:13, 46:16, 51:14, 51:16, 51:21, 87:3, 87:12, 87:14 decided [1] - 46:8 decision [12] - 8:10. 9:9. 9:22. 28:21. 41:7, 70:9, 82:2, 82:19, 88:12, 90:8, 95:22, 96:6 declaration [1] -114:17 defer [11] - 59:17, 60:20, 61:1, 62:4, 62:22, 63:8, 65:6, 68:1, 68:3, 69:2, 109:18 deferred [2] - 70:5, 109:6 definitely [1] - 53:3 demand [1] - 22:3 deny [1] - 82:15 department [1] - 57:22 Department [12] -32:1, 32:24, 35:10, 37:19, 43:13, 43:21, 74:2, 75:15, 75:18, 75:23, 76:2, 79:7 **Deputy** [3] - 2:16, 32:11, 33:14 describe [3] - 28:3, 34:1, 78:18 described [3] - 48:22, 55:19, 57:13 designate [2] - 99:2, 99:23 desire [3] - 25:8, 42:4, 72:19 83:23

detailed [1] - 45:8 details [1] - 45:11 determination [1] **determine** [3] - 5:6, 102:7, 104:5 determined [1] - 4:6 determining [1] -110.19 develop [1] - 75:21 **Developer** [1] - 101:13 developing [1] - 37:12 diagnosed [1] - 50:21 diagnostics [1] -57:10 died [1] - 87:19 different [4] - 8:13, 30:18, 48:4, 48:12 difficult [1] - 104:4 direct [1] - 33:9 directing [2] - 44:4, 74:7

Director [8] - 2:16, 2:16, 3:23, 98:16, 100:22, 101:5, 108:3, 111:24 Director's [1] - 104:9 disabilities [1] - 59:15 disability [6] - 24:9, 27:21, 45:3, 71:21, 109:4, 109:21 **Disability** [12] - 24:14, 41:13, 72:6, 75:3, 82:16, 87:3, 87:11, 87:23, 88:14, 88:16, 90:13, 104:21 disabled [1] - 87:7 discectomy [1] - 46:9 discomfort [1] - 51:5 discussed [4] - 92:2, 92:4, 95:1, 95:14 discussion [3] -95:13, 95:20, 97:10 78:24 75:3

disease [2] - 78:23, Disease [2] - 72:6, District [6] - 32:12, 33:1, 33:2, 33:14, 33:15, 76:13 docket [1] - 20:16 doctor [19] - 5:16, 30:4, 31:12, 37:21, 37:24, 46:9, 47:4, 51:6. 51:20. 53:19. 54:21, 57:13, 58:3, 58:5, 69:22, 70:18, 70:19, 79:9, 79:12 **DOCTOR** [1] - 73:14 doctor's [1] - 31:14 document [1] - 62:4 Documents [1] -113:9 documents [1] - 70:8 done [5] - 54:24, 56:5, 70:14, 97:8, 102:20 down [6] - 28:13, 47:5, 97:19, 100:4, 103:2, 104:10 Dr [8] - 26:5, 35:22, 43:2, 56:2, 73:6, 73:13, 73:15, 77:7 drafted [1] - 96:24 drawdown [2] -105:24, 106:14 drugs [1] - 49:13 **DU**[1] - 118:2

due [9] - 8:19, 21:14,

22:1, 22:8, 36:22,

duly [7] - 26:8, 32:19,

114:22

36:24, 54:23, 78:11,

36:1, 43:5, 53:24, 73:19, 77:11 DuPage [1] - 118:8 during [7] - 46:16, 67:24, 75:22, 79:3, 101:22. 102:4 duties [10] - 28:8, 29:3, 32:1, 35:10, 35:12, 35:13, 37:18, 57:21, 79:6, 111:2 **Duty** [8] - 24:13, 41:12, 82:16, 87:3, 87:11, 87:23, 88:14, 88:16 duty [7] - 28:7, 51:1, 85:1, 85:22, 87:5,

Ε

87:23, 88:15

early [2] - 28:6, 101:17 earn [3] - 31:17, 49:1, 76:17 Economic [2] -102:18, 102:21 Education [1] - 107:17 effects [2] - 99:4, 103:15 effectuate [1] - 22:24 efficiency [1] - 115:22 egress [2] - 28:19, 34:18 eight [1] - 24:23 either [5] - 33:22, 34:14, 46:10, 46:15, 50:4 elect [1] - 29:20 elected [3] - 8:20, 9:15, 9:20 email [2] - 8:4, 86:7 **employee** [2] - 99:2, 99:23 EMT [7] - 26:16, 41:13, 43:14, 43:23, 53:9, 74:3 end [6] - 21:24, 23:21, 30:7, 50:11, 51:3, 102:15 ending [2] - 12:17, 19:19 engage [2] - 7:8, 8:2 engaged [7] - 31:8, 31:16, 31:19, 48:24, 49:3, 76:17, 76:20 engagement [1] -101:24 Engine [8] - 52:23, 53:1, 74:6, 76:7, 76:10, 76:11, 76:14,

76:15

-DEBBIE TYRRELL REPORTING SERVICE=

directives [1] - 88:11

Engineer [3] - 71:22, 74:3, 76:12 English [1] - 34:21 ensure [1] - 64:20 entered [1] - 75:14 entertain [1] - 65:9 entire [1] - 9:21 entitled [2] - 1:11, **ENTITLED** [1] - 117:22 episode [1] - 55:13 equities [2] - 95:24, 96:1 error [1] - 103:9 **Ervin** [10] - 11:1, 12:3, 13:3, 14:3, 14:21, 15:3, 16:2, 17:2, 18:6, 19:5 **ERVIN** [11] - 2:8, 10:8, 12:4, 13:4, 14:4, 14:18, 15:4, 16:3, 17:3, 18:7, 19:6 essentially [2] - 56:4, 56:23 **evaluation** [1] - 68:5 event [1] - 55:19 events [1] - 62:17 evidence [28] - 7:12, 24:21, 24:24, 25:13, 27:18, 38:3, 41:18, 41:20, 42:9, 44:23, 58:8, 65:8, 65:10, 65:24, 69:17, 70:2, 70:5, 70:6, 72:8, 72:12, 72:23, 74:24, 82:13, 83:19, 85:7, 88:9, 88:18, 88:21 exactly [3] - 6:4, 52:19, 102:10 **EXAMINATION**[7] -26:10, 32:21, 36:3, 43:7, 54:2, 73:21, 77:13 examination [2] -34:23, 37:7 examine [3] - 36:13, 54:12, 78:2 examined [7] - 26:9, 32:20, 36:2, 43:6, 54:1, 73:20, 77:12 excess [1] - 110:23 excited [1] - 101:20 **Executive** [14] - 2:16, 2:16, 3:23, 9:2, 66:24, 67:4, 67:18, 67:20, 67:21, 98:15, 101:5, 104:8, 108:2, 111:24 executive [1] - 98:9 exercise [1] - 57:7

exercises [1] - 57:2 **exertion** [1] - 79:4 Exhibit [3] - 36:20, 54:19, 78:9 exhibits [1] - 32:11 Exhibits [18] - 26:21, 26:24, 27:12, 27:17, 44:5, 44:6, 44:17, 44:22, 69:4, 74:8, 74:9, 74:19, 74:23, 77:20, 85:3, 85:6, 86:4, 87:13 exists [1] - 109:4 exit [2] - 35:20, 96:17 expands [1] - 34:10 expect [1] - 103:14 expectations [1] -96:15 expenditure [2] - 91:8, 93:16 expenditures [2] -105:13, 108:1 Expenditures [1] -107:16 Expenses [2] - 21:16, 105:10 expenses [1] - 106:24 explain [2] - 68:22, 103:7 explanation [1] -21:21 **explosion** [1] - 34:19 exposure [1] - 92:5 extend [1] - 116:2 extended [1] - 110:21 extent [1] - 70:22 eve [5] - 29:13, 29:16,

F

30:20, 37:14, 102:24

FABF [1] - 114:7 Facebook [1] - 8:4 fact [4] - 59:12, 64:24, 87:4, 110:18 Fact [26] - 39:7, 39:10, 57:22 39:14, 41:2, 41:7, Fire [17] - 32:1, 32:23, 80:23, 81:2, 81:4, 35:10, 37:18, 41:13, 81:7, 81:21, 82:2, 82:7, 82:10, 82:18, 43:12, 43:15, 43:18, 82:20, 82:23, 82:24, 43:19, 43:21, 44:3, 52:16, 52:17, 58:13, 83:22, 83:24, 84:3, 74:1, 75:14, 79:7 84:4, 89:12, 89:16, firefighter [1] - 26:13 90:3, 90:8, 110:16 Firefighter [12] facts [1] - 8:13 failing [1] - 109:2 24:10, 24:14, 26:14, fails [1] - 117:10 26:16, 33:17, 36:17, fair [1] - 114:18 38:10, 43:14, 43:23, 62:16, 86:19, 88:13 fall [8] - 30:16, 51:2, fireman [1] - 35:13 51:14, 51:15, 51:16,

51:20, 51:21, 51:23 far [3] - 43:20, 52:3, 65:15 favor [2] - 91:7, 117:18 February [10] - 11:7, 11:8, 11:9, 11:10, 11:13, 11:16, 27:22, 33:10, 45:4, 92:11 feet [2] - 30:16, 30:17 fell [5] - 28:14, 30:17, 45:21, 49:20, 50:11 felt [2] - 57:11, 101:15 few [3] - 7:14, 33:4, 50:15 fiduciaries [1] - 96:19 fiduciarily [1] - 22:17 fiduciary [1] - 8:21 fighting [1] - 29:3 figure [1] - 97:7 file [6] - 22:3, 36:19, 54:18, 68:5, 72:18, 78:8 filed [1] - 42:3 filing [1] - 21:18 fill [1] - 103:3 final [2] - 46:9, 92:6 Findings [26] - 39:7, 39:10, 39:14, 41:2, 41:7, 80:23, 81:2, 81:3, 81:7, 81:21, 82:2, 82:7, 82:10, 82:18, 82:20, 82:23, 82:24, 83:22, 83:24, 84:3, 84:4, 89:12, 89:16, 90:3, 90:8, 110:16 **findings** [1] - 110:18 fine [3] - 91:10, 91:17, 92:20 finish [1] - 100:7 fire [15] - 28:11, 28:12, 28:18, 29:3, 33:19, 34:3, 34:4, 34:7, 34:9, 34:19, 35:2, 43:14, 49:23, 50:4,

FIREMEN'S [1] - 1:3 Firemen's [1] - 7:13 first [23] - 5:9, 5:10, 11:4, 22:13, 22:14, 22:17, 24:10, 24:22, 26:8, 32:19, 34:5, 36:1, 41:19, 43:5, 53:24, 72:10, 73:19, 77:11, 82:11, 84:20, 98:23, 108:20, 115:8 five [13] - 5:23, 7:20, 25:2, 41:22, 55:13, 67:1, 72:11, 72:14, 95:10, 97:16, 105:4, 115:15, 116:10 flare [2] - 57:3, 57:4 flare-up [1] - 57:4 flare-ups [1] - 57:3 flash [1] - 34:18 flashed [3] - 28:12, 34:7, 34:9 Flexeril [1] - 49:10 **Flood** [4] - 83:17, 110:15, 110:17, 110:20 Flood's [1] - 83:20 floor [4] - 34:5, 34:8, 34:10, 62:22 flows [1] - 106:7 follow [3] - 36:16, 54:15, 78:5 following [4] - 7:17, 87:23, 88:13, 88:15 follows [8] - 26:9, 32:20, 36:2, 43:6, 54:1, 73:20, 77:12, 88:11 food [1] - 76:23 foot [3] - 29:16, 30:20, 37:10 FOR [1] - 2:12 foregoing [1] - 118:11 foreign [2] - 95:13, 95:17 Formula [1] - 12:16 forth [4] - 7:9, 28:14, 75:12, 109:11 Fortuna [1] - 3:10 FORTUNA [262] - 2:3, 3:1, 3:11, 3:14, 6:17, 8:1, 10:13, 10:24, 11:20, 11:24, 12:2, 12:5, 12:7, 12:9, 12:11, 12:13, 12:20, 12:24, 13:2, 13:5, 13:7, 13:9, 13:11, 13:13, 13:20, 13:24, 14:2, 14:5, 14:7, 14:9, 14:11, 14:13,

14:19, 14:24, 15:2,

15:5, 15:7, 15:9, 15:11, 15:13, 15:19, 15:23, 16:1, 16:4, 16:6, 16:8, 16:10, 16:12, 16:19, 16:23, 17:1, 17:4, 17:6, 17:8, 17:10, 17:12, 17:23, 18:3, 18:5, 18:8, 18:10, 18:12, 18:14, 18:16, 18:22, 19:2, 19:4, 19:7, 19:9, 19:11, 19:13, 19:15, 19:21, 20:2, 20:4, 20:6, 20:8, 20:10, 20:12, 20:21, 21:1, 21:3, 21:5, 21:7, 21:9, 21:11, 21:19, 23:6, 23:11, 23:13, 23:15, 23:17, 23:24, 24:4, 27:14, 32:5, 32:8, 35:16, 37:23, 38:13, 38:18, 38:20, 38:22, 38:24, 39:2, 39:4, 39:13, 39:18, 39:20, 39:22, 39:24, 40:2, 40:4, 40:10, 40:14, 40:16, 40:18, 40:20, 40:22, 40:24, 44:19, 49:16, 53:7, 53:16, 58:4, 58:9, 58:15, 58:20, 58:22, 59:4, 59:7, 59:10, 59:20, 60:3, 60:6, 60:10, 60:14, 61:15, 61:17, 61:19, 61:21, 62:1, 62:21, 63:1, 63:18, 63:22, 63:24, 64:2, 64:4, 64:6, 64:8, 64:12, 64:23, 66:18, 67:6, 67:10, 67:12, 67:14, 67:16, 67:23, 68:7, 68:11, 68:13, 68:15, 68:17, 71:19, 74:21, 77:3, 77:6, 79:11, 79:14, 79:17, 79:22, 79:24, 80:2, 80:4, 80:9, 80:14, 80:16, 80:18, 80:20, 81:6, 81:11, 81:13, 81:15, 81:17, 82:3, 83:3, 83:7, 83:9, 83:11, 83:13, 84:7, 84:11, 84:13, 84:15, 84:17, 85:4, 86:15, 88:4, 88:7, 88:23, 89:3, 89:5, 89:7, 89:9, 89:15, 89:19, 89:21, 89:23, 90:1, 90:17, 90:21, 90:23, 91:1, 93:3, 93:7, 93:9,

-DEBBIE TYRRELL REPORTING SERVICE=

93:11, 94:5, 94:9, 94:11, 94:13, 95:5, 95:9, 98:4, 101:8, 103:12, 103:16, 103:18, 104:18, 106:21, 107:3, 107:7, 107:9, 107:11, 107:13, 108:5, 108:9, 108:11, 108:13, 108:15, 109:16, 109:24, 110:2, 110:6, 110:8, 110:10, 110:12, 111:6, 111:11, 111:15, 111:17, 111:19, 111:21, 116:16, 116:20, 116:24. 117:4. 117:7, 117:9, 117:17 forward [1] - 96:6 four [7] - 46:22, 46:23, 91:5, 91:7, 91:23, 92:6, 98:18 fraud [1] - 110:23 free [1] - 56:23 front [3] - 28:15, 28:16, 29:10 froze [1] - 45:20 full [2] - 28:23, 32:2 function [3] - 36:9, 54:8, 77:22 Functional [1] - 30:1 fund [4] - 22:13, 22:14, 36:10, 54:9 **FUND** [1] - 1:3 Fund [21] - 2:18, 6:21, 7:5, 7:14, 9:1, 9:21, 9:23, 17:20, 20:18, 22:1, 22:7, 24:18, 41:16, 72:3, 77:23, 85:17, 92:10, 97:12, 101:21, 109:8, 110:24 Fund's [6] - 3:22, 4:4, 8:15, 70:19, 73:7, 92:4

G

113:4, 113:6, 115:13

funding [1] - 22:22

funds [4] - 22:15.

fusion [2] - 55:10

future [1] - 31:13

garage [1] - 34:15 Gatto [1] - 99:5 Gellar [1] - 99:11 general [1] - 95:21 generally [1] - 116:11 gentleman [1] - 34:14 **gentlemen** [1] - 100:5 given [11] - 26:1, 37:17, 42:21, 58:23, 59:1, 66:23, 73:9, 95:24, 96:21, 118:10, 118:13 god [1] - 90:9 good-bye [1] - 71:18 Granat [1] - 52:17 grant [22] - 17:18, 25:14, 38:10, 38:14, 41:4, 42:10, 58:10, 58:12, 58:16, 60:16, 69:18, 72:24, 79:15, 79:18, 81:23, 87:23, 88:14, 88:15, 88:19, 90:5, 109:15, 115:17 granted [3] - 60:18, 87:2, 87:11 granting [1] - 91:6 grave [1] - 9:2 great [2] - 95:19, 101:16 ground [1] - 45:21 Guardianship [1] -17:16 guardianship [1] -17:18 quess [1] - 52:8 Guevara [1] - 99:11 Guideline [1] - 92:3 Guidelines [4] - 92:9, 92:14, 94:3, 105:4 guys [4] - 28:13, 52:19, 52:22, 52:23

Н

half [2] - 46:17, 47:2 hand [4] - 32:16, 43:2, 67:23, 106:8 handled [1] - 104:20 handling [1] - 85:17 hands [3] - 10:19, 26:5, 73:16 happy [2] - 8:13, 103:2 hard [2] - 51:4, 52:8 Hardening [1] - 56:11 head [4] - 69:8, 69:12, 69:24, 70:20 hear [12] - 5:2, 5:3, 24:24, 41:20, 62:18, 65:9, 66:2, 72:11, 81:19, 98:3, 100:14, 109:11 heard [5] - 30:12, 65:5, 99:6, 100:23, 109:5 hearing [23] - 5:6,

24:13, 26:23, 32:8, 35:18, 38:1, 41:12, 44:6, 53:8, 58:6, 58:7, 64:22, 70:7, 70:11, 71:15, 72:4, 74:10, 82:12, 83:18, 85:21, 88:7, 106:22, 117:15 heart [3] - 76:3, 78:23,

87:6 heat [2] - 49:11, 57:8 **heavier** [1] - 46:6

heavy [5] - 34:4, 47:12, 47:14, 57:11, 57:24 heel [2] - 37:10, 37:15

held [1] - 1:12 hello [1] - 85:13 help [6] - 9:7, 9:11,

46:8, 51:8, 70:23, 102:1 helps [1] - 102:13

hereby [1] - 3:1 herein [7] - 26:8, 32:19, 36:1, 43:5, 53:24, 73:19, 77:11

herniation [1] - 56:8 Hester [8] - 71:22, 71:23, 72:1, 73:15,

73:24, 78:6, 78:22, 81:19 HESTER [9] - 71:24,

72:9, 72:16, 72:20, 73:2, 73:11, 73:18, 81:20, 82:5

hester [1] - 72:2 hidden [1] - 50:9 hip [1] - 29:23 hire [1] - 101:13

hiring [1] - 101:23 history [7] - 45:9, 48:5, 48:6, 52:2, 55:8, 59:2, 76:6

hit [2] - 46:6, 100:12 hold [4] - 8:4, 59:20, 63:3, 95:23

hole [2] - 28:9, 28:14 home [4] - 46:3, 57:7, 79:1, 100:4

honor [1] - 100:16 hoping [1] - 113:18 hospital [4] - 29:9,

29:11, 35:3, 50:21 hour [1] - 1:14 hours [2] - 46:22, 59:14

House [7] - 98:20. 98:21, 99:5, 99:12, 99:21, 100:19, 101:2 Hurley [1] - 99:17

64.14

114:24

individual [1] - 114:16

individual's [1] -

hurt [2] - 49:19, 49:21 hypertension [2] -75:6, 78:23

ı icing [1] - 50:16 identified [4] - 4:20. 53:14, 53:17, 66:13 **ILLINOIS** [1] - 118:1 Illinois [7] - 1:14, 7:3, 109:3, 109:20, 111:2, 112:8, 118:9 **illnesses** [1] - 5:19 immediately [3] -29:2, 45:21, 101:6 immense [1] - 45:20 impair [1] - 115:2 impaired [1] - 113:24 impartial [1] - 8:10 important [5] - 25:23, 42:19, 66:1, 73:9, 97:9 importantly [1] - 69:6 **improve** [1] - 37:15 **improved** [1] - 56:9 improvement [1] -48.18 **IN** [2] - 1:7, 117:22 in-person [2] - 64:17, 104:1 inactive [1] - 56:24 incidences [1] - 47:15 incident [6] - 30:10, 30:22, 35:11, 37:11, 47:20, 48:2 incidents [1] - 48:7 include [1] - 76:24 included [2] - 31:1, 107:19 including [4] - 10:3, 10:4, 30:19, 65:10 income [3] - 31:17, 49:1, 76:18 incorrectly [1] - 103:5 increase [1] - 56:7 incur [1] - 87:6 independent [1] - 9:8 indicate [6] - 32:11, 48:3, 86:18, 87:2, 87:13, 87:19 indicated [4] - 48:17, 55:7, 55:8, 108:24 indicates [2] - 69:7, 109.9 indication [2] - 37:9,

information [21] - 6:6, 6:8, 7:5, 7:21, 9:8, 9:12, 37:2, 51:17, 51:24, 55:1, 55:2, 68:4, 69:14, 69:19, 70:12, 70:15, 70:22, 71:1. 78:14. 78:15. 109:10 informed [2] - 8:21, 70:9 Infrastructure [1] -94:20 injection [2] - 49:20, 51.7 injections [2] - 46:7, 56:6 injure [1] - 48:7 injured [3] - 30:19, 33:23, 45:12 injuries [9] - 27:21, 29:15, 30:21, 45:3, 48:4, 48:9, 52:6, 69:8, 69:20 injuring [1] - 49:20 injury [14] - 27:21, 45:3, 50:24, 55:11, 59:1, 59:2, 62:14, 69:9, 69:12, 69:13, 69:24, 70:20, 71:3 instead [1] - 28:22 intention [1] - 23:20 intercept [4] - 21:18, 22:4, 22:7, 22:24 interest [2] - 69:18, 96:20 Interest [1] - 102:18 intermittent [1] -56:16 interprets [1] - 22:13 interrupt [1] - 92:19 intervention [1] -116:1 interventions [1] -57:10 interview [9] - 36:13, 36:22, 37:1, 54:21, 55:7, 57:5, 78:2, 78:11, 78:20 interviewing [1] - 50:4 introduce [1] - 33:3 introduced [1] -115:15 introducing [1] -85:15 investigate [1] - 69:22

Investigation [1] -

Investment [17] - 2:17,

11:8, 11:10, 11:16,

91:20, 91:21, 92:3,

44:3

=DEBBIE TYRRELL REPORTING SERVICE=

92:7, 92:8, 92:9, 92:14, 92:23, 94:2, 95:8, 96:5, 105:4, 106.1 investment [5] -93:24, 94:23, 95:4, 95:13. 96:4 Investments [1] -91:14 investments [3] -92:5, 95:17, 96:11 involve [2] - 91:8, 93:16 involved [4] - 69:20, 83:16, 96:23, 98:5 involves [1] - 108:22 iOS [1] - 102:14 irritated [1] - 29:13 issue [13] - 7:24, 23:2, 29:16, 30:2, 63:8, 64:19, 69:10, 70:3, 92:1, 95:18, 97:12, 105:1, 113:19 issued [1] - 93:1 issues [2] - 36:24, 37:10 issuing [1] - 92:12 item [9] - 65:3, 91:13, 92:6, 95:16, 104:9, 110:14, 111:23, 112:20, 112:21 Item [1] - 90:12 items [2] - 91:23, 97:17 Items [1] - 11:5 itself [1] - 30:11

30:11, 30:13, 34:15, 34:16, 63:4 jumping [2] - 28:22, 34:14

K

kangaroo [1] - 6:3

keep [11] - 6:6, 6:9,

9:8, 11:17, 62:23,

63:1, 75:9, 102:8, 102:24, 115:20, 116:8 **KELLY** [1] - 2:16 Kelly [6] - 96:8, 100:9, 101:10, 105:9, 114:22, 116:4 kept [1] - 28:11 kilograms [1] - 46:18 kind [8] - 29:22, 31:20, 52:8, 102:14, 104:5, 105:24, 114:2, 115:21 kindergarten [1] -50:9 kitty [1] - 52:5 knee [10] - 29:13, 29:17, 29:18, 29:21, 30:20, 31:2, 31:12, 37:10, 56:20 knees [1] - 37:13 knowledge [2] - 35:9, 48:18 known [1] - 114:5 Kroll [3] - 47:24, 52:9, 53:10 kroll [1] - 53:12

KROLL [1] - 47:24

L

Jackie [3] - 21:23, 22:20, 105:12 Jackson [4] - 92:2, 92:14, 94:3, 105:3 **JACLYN** [1] - 2:17 Jacques [1] - 19:19 James [1] - 19:19 January [2] - 31:5, 31:7 Jeanne [1] - 83:16 Jerod [2] - 101:23, 102:6 job [2] - 57:12, 76:4 **JOHN** [1] - 2:18 **join** [1] - 98:8 joint [3] - 50:24, 51:6, 51:7 jump [3] - 28:21, 34:17, 34:21 jumped [6] - 29:1,

IV [2] - 46:2

J

lacking [2] - 69:13, 70:16 ladder [4] - 28:12, 28:18. 30:12 ladies [1] - 100:5 laid [6] - 52:2, 55:12, 55:13, 55:15, 55:16 land [2] - 30:15, 30:16 landed [1] - 30:17 large [1] - 103:14 Last [1] - 83:18 last [13] - 4:22, 7:14, 26:17, 44:1, 57:3, 57:4, 74:4, 82:8, 82:12, 87:4, 103:19, 111:23, 112:20 lastly [3] - 25:11, 42:7, 72:21

late [2] - 46:15, 69:5

Law [19] - 39:8, 39:11, 41:3, 80:24, 81:2, 81:4, 81:22, 82:8, 82:10, 82:18, 82:20, 82:23, 83:1, 83:22, 83:24, 84:3, 84:5, 90:4. 110:17 law [5] - 7:3, 22:6, 22:13, 110:19, 112:8 layup [9] - 26:18, 31:16, 44:2, 48:6, 48:24, 51:12, 51:22, 74:5, 76:16 **layups** [1] - 52:7 **Leader** [1] - 99:9 leading [1] - 63:10 learn [2] - 33:23, 34:22 learned [2] - 37:7, 78:19 least [6] - 24:23, 25:2, 41:19, 41:22, 57:6, 95:17 leave [3] - 10:21, 62:18, 106:10 left [2] - 46:9, 100:6 **Legal** [3] - 111:23, 113:11, 113:12 legal [7] - 10:3, 63:4, 63:6, 66:7, 96:18, 108:18, 112:7 Legislative [2] - 98:3, 98:5 less [2] - 59:14, 100:1 letter [2] - 5:9, 5:10 letters [4] - 5:11, 5:24, 6:6, 6:9 levels [1] - 75:9 License [1] - 118:18 Lieutenant [5] - 45:22, 82:15 lieutenant [2] - 47:21, 65:17 life [1] - 34:20 lift [2] - 46:6, 46:18

Lieutenant [5] - 45:22, 47:24, 53:10, 82:14, 82:15

lieutenant [2] - 47:21, 65:17

life [1] - 34:20

lift [2] - 46:6, 46:18

lifting [5] - 47:12, 47:14, 56:17, 57:12, 57:24

light [1] - 56:23

likely [1] - 110:22

Lim [1] - 56:2

limit [4] - 114:19, 115:2, 115:8, 117:3

limitations [2] - 30:4, 47:16

limited [2] - 30:3, 115:5

limits [3] - 112:12,

limping [1] - 29:7 line [18] - 22:18, 24:24, 32:13, 32:14, 33:8. 35:20. 41:20. 53:11, 53:13, 68:20, 71:8, 71:9, 71:23, 73:13, 85:1, 85:22, 99:19, 113:1 lined [1] - 112:4 list [2] - 99:20, 107:22 listed [3] - 20:16, 32:12, 53:9 liters [1] - 75:9 litter [1] - 52:5 live [1] - 98:1 locate [1] - 50:6 located [1] - 56:18 Lockhart's [1] -101:23 look [9] - 8:3, 8:5, 50:5, 65:19, 70:19, 100:20, 102:13, 102:15, 113:17 looked [3] - 28:19, 74:13, 115:12 looking [4] - 51:11, 92:15, 96:17, 104:2 looks [4] - 49:18, 51:13, 52:1, 103:23 Lori [1] - 109:9 LORI [1] - 2:16 Lorna [8] - 91:19, 93:18, 93:21, 96:9, 97:10, 105:24, 107:20, 107:23 **LORNA** [1] - 2:17 lose [1] - 10:14 lost [1] - 50:3 low [3] - 29:23, 49:20, 56:16 lower [3] - 46:8, 48:4, 50:19 LTD [1] - 2:13 luck [2] - 41:8, 82:4 **LUND** [1] - 2:16 lung [4] - 75:21, 76:3, 78:24, 87:6 lungs [1] - 75:11

M

M.D [4] - 2:19, 35:24, 53:23, 77:10 ma'am [1] - 68:22 machine [1] - 75:7 Maiesha [2] - 66:22, 68:3 mail [3] - 41:6, 82:1, 90:7 mailed [1] - 5:11

majority [1] - 91:9 maker [2] - 8:11, 9:9 manage [2] - 49:11, 51:4 Manager [2] - 92:9, 94.3 manager [3] - 92:24, 93:20, 105:2 managers [1] - 96:15 managing [1] - 50:24 Mankowski [7] -41:14, 43:1, 43:11, 53:19, 54:16, 58:13, 65:4 MANKOWSKI [17] -42:1, 42:6, 42:13, 42:23, 43:4, 49:23, 51:15, 51:19, 52:4, 52:11, 52:14, 52:24, 53:3, 53:6, 53:21, 65:15, 66:9 Mankowski's [2] -62:16, 62:17 manner [2] - 22:11, 115:21 March [7] - 1:14, 3:2, 21:24, 22:12, 91:22, 101:18, 106:2 Marconi [1] - 9:22 Mark [6] - 5:1, 41:14, 43:11, 49:18, 53:5, 66:6 MARK [1] - 43:4 mark [3] - 7:22, 8:3, 108:23 marked [4] - 26:21, 36:20, 54:19, 78:9 Marlon [3] - 82:12, 82:14, 82:15 married [1] - 86:19 Marshal [8] - 41:13, 43:14, 43:15, 43:18, 43:19, 52:16, 52:17, 58:13 Martin [56] - 3:4, 11:21, 12:7, 13:7, 13:21, 14:7, 15:7, 16:6, 17:6, 18:10, 19:9, 19:23, 20:6, 21:5, 23:7, 23:13, 38:22, 39:22, 40:18,

58:17, 58:22, 60:3,

60:16, 64:2, 66:19,

68:13, 79:18, 79:24,

80:16, 81:13, 83:4,

89:21, 90:18, 90:23,

91:11, 91:16, 92:18,

83:9, 84:13, 89:5,

93:4, 93:9, 94:6,

67:7, 67:12, 68:8,

DEBBIE TYRRELL REPORTING SERVICE

114:15, 115:16

94:11, 95:11, 107:4, 107:9, 108:6, 108:11, 110:8, 111:12, 111:17, 117:4 MARTIN [77] - 2:7, 3:5, 11:19, 12:8, 13:8, 13:19. 14:8. 15:8. 16:7, 17:7, 18:11, 19:10, 19:20, 20:7, 21:6, 23:1, 23:14, 23:22, 38:23, 39:23, 40:19, 49:18, 51:11, 51:18, 52:1, 52:5, 52:12, 52:22, 53:2, 53:5, 58:14, 58:23, 60:5, 62:11, 63:5, 64:3, 66:11, 67:5, 67:13, 68:6, 68:14, 79:15, 80:1, 80:17, 81:14, 83:2, 83:10, 84:14, 89:6, 89:14, 89:22, 90:16, 90:24, 91:5, 91:12, 91:17, 92:17, 92:20, 93:2, 93:10, 94:12, 95:3, 95:6, 95:19, 96:21, 97:14, 104:14, 106:18, 107:2, 107:10, 108:4, 108:12, 110:9, 111:10, 111:18, 116:7, 117:5 Martwick [1] - 99:16 Mary [8] - 6:19, 8:19, 9:16, 10:5, 21:16, 62:11, 63:10, 94:18 MARY [2] - 2:11, 2:13 MATTER [1] - 1:7 matter [45] - 1:12, 3:18, 6:23, 7:11, 8:5, 8:9, 8:23, 24:19, 25:16, 38:3, 39:8, 39:11, 41:21, 42:4, 42:12, 54:22, 61:1, 61:8, 62:12, 65:1, 65:6, 65:11, 66:20, 68:3, 68:24, 69:2, 70:5, 71:13, 74:15, 81:4, 82:11, 83:1, 83:16, 83:19, 84:5, 84:23, 85:15, 85:17, 86:10, 88:8, 109:18, 110:15, 110:17, 110:19, 111:3 matters [7] - 4:10, 8:24, 17:19, 24:20, 41:17, 72:8, 82:8 maximum [1] - 48:17 McCardle [1] - 29:5

mean [1] - 30:5 means [3] - 28:19, 49:12, 93:18 mechanism [2] -57:15, 59:1 median [1] - 115:14 Medical [4] - 47:4, 47:7, 55:21, 55:24 medical [15] - 5:7, 7:4, 7:12, 7:16, 10:4, 36:12, 37:3, 37:8, 48:17, 54:11, 55:3, 68:4, 78:1, 78:16, 109:4 medications [1] - 49:6 meet [1] - 91:21 MEETING [2] - 1:7, 117:22 Meeting [2] - 11:7, 114:8 meeting [27] - 1:11, 3:2, 3:15, 3:16, 3:24, 4:1, 4:7, 4:14, 7:18, 10:22, 11:2, 11:14, 11:15, 11:17, 65:2, 65:10, 65:12, 82:9, 95:15, 97:7, 106:1, 112:14, 113:24, 114:7, 115:20, 116:9, 117:16 meetings [2] - 99:3, 115:20 Meetings [4] - 4:1, 98:11, 100:10, 112:8 meets [1] - 88:10 MELISSA [1] - 2:8 member [1] - 9:11 MEMBER [315] - 3:4, 3:5, 3:6, 3:7, 3:8, 3:9, 3:10, 3:12, 7:22, 8:3, 8:19, 9:14, 9:24, 10:8, 10:10, 10:12, 11:3, 11:19, 11:23, 12:1, 12:4, 12:6, 12:8, 12:10, 12:12, 12:15, 12:19, 12:23, 13:1, 13:4, 13:6, 13:8, 13:10, 13:12, 13:15, 13:19, 13:23, 14:1, 14:4, 14:6, 14:8, 14:10, 14:12, 14:15, 14:18, 14:23, 15:1, 15:4, 15:6, 15:8, 15:10, 15:12, 15:15, 15:18, 15:22, 15:24, 16:3, 16:5, 16:7, 16:9, 16:11, 16:14, 16:18, 16:22,

16:24, 17:3, 17:5,

17:7, 17:9, 17:11,

17:14, 17:22, 18:2, 18:4, 18:7, 18:9, 18:11, 18:13, 18:15, 18:18, 18:21, 19:1, 19:3, 19:6, 19:8, 19:10, 19:12, 19:14, 19:17, 19:20, 20:1, 20:3, 20:5, 20:7, 20:9, 20:11, 20:14, 20:20, 20:24, 21:2, 21:4, 21:6, 21:8, 21:10, 21:13, 23:1, 23:5, 23:10, 23:12, 23:14, 23:16, 23:18, 23:22, 23:23, 24:1, 24:3, 24:8, 32:7, 38:9, 38:12, 38:17, 38:19, 38:21, 38:23, 39:1. 39:3. 39:6. 39:12, 39:17, 39:19, 39:21, 39:23, 40:1, 40:3, 40:6, 40:9, 40:13, 40:15, 40:17, 40:19, 40:21, 40:23, 49:18, 51:11, 51:18, 52:1, 52:5, 52:12, 52:22, 53:2, 53:5, 58:11, 58:14, 58:19, 58:21, 58:23, 59:5, 59:9, 59:12, 59:24, 60:5, 60:8, 60:12, 60:21, 61:11, 61:16, 61:18, 62:3, 62:11, 63:3, 63:5, 63:6, 63:15, 63:16, 63:21, 63:23, 64:1, 64:3, 64:5, 64:7, 66:5, 66:10, 66:11, 66:21, 67:3, 67:5, 67:9, 67:11, 67:13, 67:15, 68:6, 68:10, 68:12, 68:14, 68:16, 71:20, 77:5, 79:13, 79:15, 79:16, 79:21, 79:23, 80:1, 80:3, 80:6, 80:8, 80:13, 80:15, 80:17, 80:19, 80:22, 81:5, 81:10, 81:12, 81:14, 81:16, 82:6, 83:2, 83:6, 83:8, 83:10, 83:12, 83:15, 84:6, 84:10, 84:12, 84:14, 84:16, 84:19, 88:6, 88:17, 88:22, 89:2, 89:4, 89:6, 89:8, 89:11, 89:14, 89:18, 89:20, 89:22, 89:24, 90:11, 90:16, 90:20, 90:22, 90:24, 91:5, 91:12, 91:13, 91:17, 92:17, 92:20,

92:21, 93:2, 93:6, 93:8, 93:10, 93:23, 94:8, 94:10, 94:12, 95:3, 95:6, 95:19, 96:21, 97:14, 97:18, 104:14, 104:19, 105:6, 105:9, 106:18, 106:23, 107:2, 107:6, 107:8, 107:10, 107:12, 107:15, 107:24, 108:4, 108:8, 108:10, 108:12, 108:14, 108:17, 109:22, 110:1, 110:5, 110:7, 110:9, 110:11, 111:8, 111:10, 111:14, 111:16, 111:18, 111:20, 112:15, 112:17, 112:22, 113:9, 113:14, 113:18, 114:13, 114:22, 116:3, 116:7, 116:19. 116:23, 117:1, 117:5, 117:8, 117:12 Member [15] - 12:17, 12:18, 13:17, 14:17, 15:17, 16:16, 16:17, 17:17, 18:19, 20:17, 108:22, 109:13 Member's [1] - 109:17 members [13] - 4:9, 8:20, 9:14, 9:15, 9:19, 9:21, 25:20, 34:1, 37:6, 42:16, 45:15, 73:5, 87:2 MEMBERS [1] - 2:2 membership [2] -9:15, 103:15 men [2] - 34:7, 34:12 mentioned [2] - 30:18, 65:16 MICHAEL [2] - 73:18, 77:10 Michael [1] - 71:21 michael [2] - 73:24, 77:16 microdiscectomy [3] -46:11, 48:15, 56:9 midback [1] - 29:23 might [4] - 66:24, 70:2, 98:12, 100:6 Mike [1] - 71:24 million [6] - 105:22, 106:3, 106:4, 106:6, 106:9, 106:10 Minimum [1] - 12:16 minor [1] - 112:5

minute [6] - 4:18, 95:10, 97:16, 113:17, 117:2, 117:3 Minutes [6] - 11:6, 11:8, 11:9, 11:13, 11:15, 11:18 minutes [10] - 35:1, 112:13, 112:14, 115:13, 115:14, 115:17, 116:10, 116:11, 116:14, 117:2 mirror [1] - 99:22 mixed [1] - 52:16 mixing [1] - 52:20 modification [2] -92:3, 112:11 modified [2] - 94:3, 112:11 moment [1] - 47:20 Monday [1] - 91:22 Monday/Tuesday [1] -46:24 money [2] - 91:9, 93:16 monitor [1] - 96:13 monitoring [2] -97:13, 100:12 month [18] - 7:11, 14:19, 17:15, 17:17, 23:21, 31:15, 61:9, 61:10, 62:24, 64:17, 68:1. 82:12. 83:18. 101:17, 105:14, 105:15, 109:13, 109:19 month's [2] - 65:1, 82:8 months [10] - 5:24, 7:21, 55:14, 55:15, 55:16, 55:17, 55:23, 56:3, 56:6, 76:10 **MORALES** [2] - 4:21, 10:20 morning [13] - 4:12, 4:14, 10:8, 24:16, 28:6, 41:15, 71:24, 72:2, 85:14, 86:1, 86:2, 98:6, 98:15 most [2] - 23:2, 95:24 mostly [1] - 56:17 Motion [31] - 12:14, 13:14, 14:14, 15:14, 16:13, 17:13, 18:17, 19:16, 20:13, 21:12, 24:5, 39:5, 40:5, 41:1, 64:9, 67:17, 68:18, 80:5, 80:21, 81:18, 83:14, 84:18, 89:10, 90:2, 91:4,

93:14, 94:16, 107:14, 108:16, 110:13, 111:22 motion [114] - 11:12, 11:20, 12:16, 12:20, 13:16, 13:20, 14:16, 15:16. 15:19. 16:15. 16:19. 17:18. 17:23. 18:20, 18:22, 19:18, 19:21, 20:15, 20:21, 23:3, 23:6, 38:9, 38:13, 39:10, 39:13, 40:7, 40:10, 58:9, 58:12, 58:15, 59:7, 59:17, 59:22, 60:2, 60:7, 60:9, 60:12, 60:14, 60:16, 60:17, 60:18, 60:19, 60:23, 61:3, 61:4, 61:5, 61:7, 61:13, 61:20, 61:21, 61:24, 62:2, 62:3, 62:8, 62:22, 63:4, 63:8, 63:17, 63:18, 64:19, 65:6, 67:3, 68:2, 68:7, 69:1, 69:2, 79:15, 79:17, 80:6, 80:9, 81:3, 81:6, 82:24, 83:3, 84:4, 84:7, 88:19, 88:23, 89:11, 89:15, 90:14, 90:17, 91:10, 92:15, 92:17, 93:3, 93:15, 93:21, 94:1, 94:5, 95:6, 98:5, 106:23, 107:3, 108:1, 108:5, 109:6, 109:17, 109:23, 109:24, 111:1, 111:4, 111:6, 111:9, 111:11, 112:9, 112:16, 116:5, 116:17, 116:20, 117:10, 117:16, 117:17 move [16] - 10:22, 21:15, 24:8, 27:11, 44:16, 45:21, 65:3, 74:18, 85:2, 86:3, 86:13, 92:22, 97:19, 100:24, 104:13, 108:18 moved [1] - 65:1 moving [20] - 10:15, 12:15, 13:15, 14:15, 15:15, 17:16, 66:21, 71:20, 82:6, 84:19, 90:11, 99:21, 100:3, 104:19, 106:22, 107:15, 115:21, 116:9, 117:11, 117:12

MR [146] - 2:14, 4:13, 4:21, 4:22, 5:1, 5:3, 5:5, 7:7, 7:20, 8:6, 10:18, 10:20, 10:21, 24:12, 25:5, 25:6, 25:10, 25:11, 25:17, 25:18. 26:3. 26:4. 26:11. 27:10. 27:16. 27:19, 32:3, 32:10, 32:14, 32:15, 32:22, 35:14, 35:19, 36:4, 37:21, 38:2, 38:6, 38:8, 41:9, 41:11, 42:1, 42:2, 42:6, 42:7, 42:13, 42:14, 42:23, 42:24, 43:8, 44:15, 44:21, 45:1, 49:14, 49:23, 51:15, 51:19, 52:4, 52:11, 52:14, 52:24, 53:3, 53:6, 53:9, 53:12, 53:18, 53:21, 54:3, 58:2, 58:7, 64:10, 64:14, 65:4, 65:15, 65:22, 66:9, 66:20, 68:2, 68:19, 68:22, 70:17, 71:4, 71:7, 71:10, 71:11, 71:16, 71:17, 71:23, 71:24, 72:2, 72:9, 72:10, 72:16, 72:17, 72:20, 72:21, 73:2, 73:3, 73:11, 73:12, 73:15, 73:22, 74:17, 75:1, 77:1, 77:7, 77:14, 79:9, 81:20, 82:5, 84:23, 85:8, 85:10, 85:14, 85:20, 86:3, 86:8, 86:12, 86:17, 86:22, 87:1, 87:10, 87:18, 87:22, 88:2, 88:8, 97:23, 98:6, 98:7, 98:15, 100:18, 100:22, 101:7, 101:9, 101:11, 103:13, 103:17, 103:19, 105:11, 107:18, 112:19, 113:1, 113:11, 113:15, 113:21, 114:19, 115:7 MRI [4] - 55:14, 56:2, 56:4, 56:6 MRSA[1] - 100:18 MS [58] - 2:13, 6:19, 7:8, 8:7, 9:7, 9:18, 10:7, 10:16, 21:21, 60:18, 60:24, 61:20, 61:23, 62:7, 62:20, 62:23, 63:13, 66:23,

68:21, 70:15, 71:2,

71:6, 71:18, 85:13, 85:19, 86:2, 86:6, 86:11, 86:21, 86:24, 87:9, 87:17, 87:21, 88:1, 90:10, 91:7, 91:15, 91:20, 92:18, 93:15, 94:17, 95:11, 96:10, 97:4, 97:15, 97:21, 98:2, 101:10, 104:12, 104:23, 105:7, 105:13, 106:19, 108:20, 109:18, 110:14, 111:23, 116:5 MURPHY [89] - 2:6, 3:4, 3:6, 3:8, 3:10, 3:12, 11:3, 11:23, 12:15, 12:23, 13:15, 13:23, 14:15, 14:23, 15:15, 15:22, 16:14, 16:22, 17:14, 18:2, 18:18, 19:1, 19:17, 20:1, 20:14, 20:24, 21:13, 23:5, 23:10, 24:8, 32:7, 38:9, 38:17, 39:6, 39:17, 40:6, 40:13, 58:11, 58:19, 59:24, 60:8, 63:21, 66:21, 67:3, 67:9, 68:2, 68:10, 71:20, 77:5, 79:13, 79:16, 79:21, 80:6, 80:13, 80:22, 81:10, 82:6, 83:6, 83:15, 84:10, 84:19, 88:6, 88:17, 89:2, 89:11, 89:18, 90:11, 90:20, 91:13, 92:21, 93:6, 93:23, 94:8, 97:18, 104:19, 105:9, 106:23, 107:6, 107:15, 107:24, 108:8, 108:17, 109:22, 110:5, 111:8, 111:14, 112:15, 116:23, 117:12 Murphy [66] - 11:21, 11:22, 12:21, 12:22, 13:21, 13:22, 14:20, 14:22, 15:20, 15:21, 16:20, 16:21, 17:24, 18:1, 18:23, 18:24, 19:22, 19:24, 20:22, 20:23, 23:8, 23:9, 38:14, 38:16, 39:14, 39:16, 40:11, 40:12, 58:16, 58:18, 59:21, 59:22, 60:6, 60:15,

79:20, 80:10, 80:12, 81:7, 81:9, 83:4, 83:5, 84:8, 84:9, 89:17, 90:18, 90:19, 93:5, 94:6, 94:7, 107:4, 107:5, 108:6, 108:7, 110:4, 111:12, 111:13, 116:6, 116:21, 116:22 muscle [1] - 46:1

Ν

name [8] - 5:1, 6:19,

26:12, 36:5, 43:9,

54:4, 73:23, 77:15

names [1] - 65:18

nature [2] - 6:1, 9:4

NCPERS [1] - 107:21

near [1] - 45:22 necessary [2] - 22:4, neck [3] - 29:24, 52:6, 55:11 need [17] - 7:16, 9:13, 10:4, 22:23, 41:21, 58:9, 69:19, 70:13, 70:22, 75:6, 82:9, 91:5, 98:2, 103:16, 104:7, 105:23, 111:4 needed [1] - 6:5 needs [5] - 7:19, 64:18, 70:20, 103:23, 105:19 never [3] - 5:12, 87:22, 88:14 New [1] - 117:13 new [4] - 71:14, 113:3, 114:24, 115:6 news [2] - 101:12 next [23] - 6:15, 31:14, 31:15, 37:12, 50:15, 51:12, 61:7, 61:10, 62:24. 64:17. 64:21. 65:1, 65:3, 65:10, 65:12, 66:22, 68:1, 70:11, 71:15, 71:21, 91:13, 102:21, 110:14 night [2] - 75:7, 79:1 nine [3] - 4:16, 4:24 NO [1] - 1:7 nobody [2] - 5:14, 6:4 non [1] - 112:5 non-substantive [1] -112:5 noncompliance [1] -5:8

none [11] - 17:15,

32:9, 35:18, 38:1, 53:8, 58:6, 58:7, 58:24, 77:6, 88:7, 106:22 nonstop [1] - 5:19 normal [1] - 105:14 **normally** [1] - 106:15 Northwestern [1] -45:24 **note** [3] - 5:16, 55:17, 103:22 notes [3] - 50:3, 50:6, 118:12 nothing [4] - 4:21, 38:6, 99:4, 105:15 notice [1] - 3:24 noticed [2] - 112:1, 114:6 notified [3] - 41:6, 82:1, 90:7 notify [1] - 66:2 **November** [3] - 5:9, 5:12, 46:15 Number [4] - 36:20, 54:19, 78:9, 105:8 number [7] - 8:24, 53:15, 53:17, 103:16, 112:21, 113:22, 114:2 numbness [1] - 50:13

0

O'CONNELL [1] - 2:18 oath [4] - 25:20, 42:16, 73:5, 118:7 objection [13] - 27:6, 27:12, 27:15, 44:11, 44:17, 44:20, 74:14, 74:19, 74:22, 85:5, 86:9, 86:13, 86:16 **objectives** [1] - 92:8 obligations [1] - 9:22 obstructive [1] - 78:24 obtain [5] - 6:5, 7:12, 7:21, 68:4, 70:24 occasion [3] - 33:16, 49:10, 49:22 occasionally [1] -56:18 Occupational [2] -72:6, 75:2 October [4] - 5:12, 51:13, 75:16, 76:9 **OF** [5] - 1:3, 1:7, 1:10, 118:1, 118:2 offense [1] - 6:1 offer [1] - 101:17 office [2] - 3:22, 104:1 Office [2] - 44:3, 111:4

60:22, 63:20, 67:8,

68:8, 68:9, 79:19,

officer [1] - 52:10 Officer [3] - 2:17, 29:4, 96:5 official [1] - 43:20 offline [3] - 91:2, 93:12, 94:14 OFI [4] - 44:3, 45:15, 45:16, 53:3 old [1] - 113:2 Old [2] - 117:12, 117:13 on-duty [2] - 51:1, 87:5 once [1] - 70:6 one [27] - 5:11, 6:20, 23:19, 24:10, 24:17, 28:13, 29:14, 30:9, 33:4, 34:15, 35:4, 41:15, 48:8, 48:10, 48:12, 53:16, 59:16, 63:3, 69:3, 72:3, 85:16, 91:24, 92:19, 98:23, 99:20, 104:9, 108:22 ones [1] - 59:16 ongoing [2] - 5:19, 109:2 onset [1] - 55:20 Open [4] - 4:1, 98:11, 100:10, 112:8 open [9] - 4:8, 11:7, 11:13, 11:15, 62:18, 62:23. 63:2. 65:7. 105:16 Operating [2] - 21:15, 105:10 opportunity [7] - 26:1, 42:21, 70:1, 73:10, 82:17, 83:21, 98:8 option [2] - 28:23, 46:10 options [1] - 34:13 order [17] - 4:16, 20:16, 20:19, 21:14, 21:20, 24:6, 25:3, 25:13, 41:23, 42:9, 53:4, 62:4, 69:19, 72:14, 72:23, 104:13, 115:19 ordered [2] - 29:8, 45:13 Orders [1] - 20:15 ordinary [1] - 105:16 origin [1] - 50:6 outside [3] - 8:18, 45:14, 45:15 outstanding [3] -23:22, 35:13, 106:18 overall [4] - 47:17,

112:12, 113:23,

115:22 overtime [1] - 52:15 own [1] - 112:21 oxygen [5] - 75:7, 75:9, 79:2 9:21, 24:18, 25:1,

41:16, 41:23, 72:3,

98:21, 99:3, 99:18,

99:24, 109:3,

72:13, 85:16, 85:24,

109:21, 111:3 pension [1] - 5:23 Ρ Pensions [1] - 99:12 packet [2] - 59:13, people [6] - 34:6, 105:18 35:3. 61:6. 103:17. **PAGE** [1] - 118:2 113:22, 117:2 pages [2] - 59:13, per [3] - 41:22, 59:14 112:13, 112:14 paid [3] - 22:14, 103:5, percent [2] - 55:23, 106.9 99:19 pain [22] - 5:19, 29:12, perform [7] - 31:24, 29:13, 37:12, 45:20, 35:10, 36:9, 37:18, 45:22, 46:20, 49:7, 54:8, 77:22, 79:6 49:11, 50:19, 50:22, performance [3] -51:2, 51:4, 51:9, 92:8, 92:11, 95:4 55:20, 56:16, 56:18, performed [1] - 35:12 56:23, 57:1, 57:8 performing [1] - 57:21 pain-free [1] - 56:23 perhaps [1] - 24:23 painful [1] - 29:22 period [5] - 93:17, pandemic [2] - 36:23, 94:19, 94:21, 78:12 110:21, 112:12 paperwork [3] - 17:20, permit [1] - 18:19 20:18, 22:4 person [3] - 64:17, parking [1] - 45:17 104:1, 112:14 part [3] - 57:12, 97:11, perspective [2] - 8:15, 114:8 112:8 partial [3] - 29:17, pertaining [1] - 9:5 29:21, 31:2 pertinent [1] - 98:12 Partial [2] - 16:14, Peters [4] - 73:6, 16:16 73:13, 73:15, 77:8 participants [1] -**PETERS** [1] - 77:10 96:20 peters [1] - 77:16 particular [2] - 30:10, PHELPS [4] - 98:6, 69:10 98:15, 100:22, 101:9 partner [1] - 49:24 Phelps [2] - 98:16, Partners [1] - 105:3 98:17 parts [1] - 30:19 Philips [5] - 108:23, pass [1] - 91:10 108:24, 109:5, passed [5] - 87:14, 109:12, 109:19 88:13, 98:19, 99:4, PHILLIPS [5] - 5:1, 5:5, 7:7, 7:20, 8:6 passes [1] - 93:15 **Phillips** [6] - 5:1, 5:4, past [2] - 98:9, 99:16 6:19, 8:16, 9:3, Pat [7] - 8:19, 9:17, 10:16 10:6, 21:16, 62:11, phone [3] - 5:8, 5:23, 63:10, 94:18 104:16 **PATRICIA**[1] - 2:13 physical [9] - 31:8, Patricia [1] - 6:20 31:10, 46:4, 46:5, payment [1] - 23:20 47:4, 47:5, 47:10, Payments [2] - 16:15, 55:22, 56:13

16:16

payments [3] - 22:7,

22:8, 103:9

Pelt's [1] - 99:1

Pension [17] - 7:3,

90:12, 90:15 Physician's [1] -104:21 pick [1] - 45:19 picked [2] - 99:11, 99.17 PINELLI [78] - 2:13, 2:14, 24:12, 25:6, 25:11, 25:18, 26:4, 26:11, 27:10, 27:16, 27:19, 32:3, 32:10, 32:15, 32:22, 35:14, 35:19, 36:4, 37:21, 38:2, 38:8, 41:11, 42:2, 42:7, 42:14, 42:24, 43:8, 44:15, 44:21, 45:1, 49:14, 53:9, 53:18, 54:3, 58:2, 58:7, 64:10, 64:14, 65:4, 65:22, 66:20, 68:19, 68:22, 70:17, 71:4, 71:7, 71:11, 71:17, 71:23, 72:2, 72:10, 72:17, 72:21, 73:3, 73:12, 73:15, 73:22, 74:17, 75:1, 77:1, 77:7, 77:14, 79:9, 84:23, 85:8, 85:14, 85:20, 86:3, 86:8, 86:12, 86:17, 86:22, 87:1, 87:10, 87:18, 87:22, 88:2, 88:8 place [2] - 62:14, 115:16 **plain** [1] - 34:20 plan [3] - 101:17, 102:2, 102:15 planned [1] - 106:12 **plans** [1] - 57:9 point [9] - 21:13, 22:3, 34:22, 50:18, 67:2, 88:3, 95:1, 103:23, 107:19 **police** [1] - 103:5 policies [2] - 112:1, 113:5 Policy [2] - 92:10, 114:9 policy [9] - 40:8, 80:7, 112:2, 112:6, 112:10, 112:18, 112:20, 114:24, 115:6 Policy" [1] - 113:13 porch [7] - 28:17, 28:21, 28:23, 29:1, 30:14, 34:16, 34:21

position [1] - 96:12

positions [1] - 96:17

possible [2] - 95:16, 108:21 possibly [2] - 6:24, 66:14 post [3] - 96:23, 97:1, 97.6 posted [1] - 3:24 potentially [1] -102:12 pounds [1] - 46:19 poverty [1] - 99:19 preference [1] - 35:21 preliminary [3] -24:20, 41:17, 72:8 prepare [2] - 82:18, 83:22 prepared [2] - 4:3, 61:9 prerogative [1] -115:18 prescribed [1] - 49:7 prescription [2] -49:9, 49:13 presence [1] - 66:4 present [20] - 3:21, 25:12, 38:4, 38:7, 42:8, 58:8, 59:1, 62:15, 62:19, 65:7, 65:24, 67:1, 69:17, 70:1, 71:10, 71:12, 71:15. 72:22. 95:2. 108:19 **PRESENT** [1] - 2:15 presented [8] - 88:10, 88:18, 88:21, 89:12, 94:4, 106:24, 108:3, 112:6 president [3] - 58:11, 66:21, 97:18 President [19] - 2:3, 10:23, 11:3, 23:1, 24:9, 58:23, 66:11, 71:20, 82:6, 83:15, 84:19, 90:11, 103:20, 107:15, 107:24, 108:17, 109:22, 111:9, 112.15 press [6] - 4:15, 4:16, 4:17, 4:23, 53:13, 85:11 pretty [2] - 105:21, 106:14 prevail [1] - 113:6 prevailing [1] - 115:14 prevent [1] - 57:21 previously [6] - 26:21, 35:23, 39:6, 53:22, 77:9, 80:22

primary [1] - 100:8

-DEBBIE TYRRELL REPORTING SERVICE-

physically [1] - 3:21

physician [5] - 36:7,

49:7, 54:6, 73:7,

Physician [3] - 2:19,

Private [6] - 92:1, 92:13, 92:24, 93:20, 94:18, 105:2 proactively [1] -102:13 problem [2] - 37:10, 57:16 problems [3] - 30:21, 55:9, 76:3 procedurally [3] -60:21, 61:12, 61:13 procedure [4] - 36:16, 48:18, 54:15, 78:5 procedures [5] -25:19, 26:2, 42:14, 42:22, 73:3 proceed [9] - 25:8, 42:5, 43:1, 53:19, 72:19, 73:13, 84:22, 85:18, 103:10 proceeded [2] - 28:8, 29.2 proceeding [2] - 4:2, 65:3 proceedings [2] -118:10, 118:13 PROCEEDINGS [2] -1:10, 117:21 proceeds [1] - 102:9 process [5] - 8:9, 20:19, 45:18, 47:8, 114:11 program [1] - 57:8 Programmer [1] -101:13 progressed [1] - 46:12 progressing [2] -46:5, 47:11 progressively [2] -6:8, 29:12 project [1] - 102:9 promoted [1] - 76:12 proof [8] - 25:12, 25:15, 42:8, 42:12, 65:24, 69:15, 72:22, properly [3] - 10:2, 28:10, 62:4 proposals [1] - 102:3 proposed [5] - 39:7, 80:23, 82:20, 113:7, 114:20 prove [1] - 109:4 provide [4] - 7:4, 55:1, 109:3, 109:10 provided [9] - 26:20, 27:1, 37:2, 44:5, 78:14, 82:19, 92:10, 108:23, 115:23 providing [1] - 114:11

prudent [3] - 22:17, 96:3, 96:17 **PT** [2] - 55:18, 57:6 Public [5] - 3:16, 3:20, 4:5, 10:21, 114:9 public [20] - 4:8, 4:9, 4:11, 4:14, 6:22, 8:1, 50:1, 95:21, 97:11, 108:23, 112:13, 113:4, 114:16, 114:24, 115:4, 115:5, 115:9, 115:11, 115:23, 115:24 publicly [1] - 114:5 pulmonary [5] - 75:6, 75:8, 76:22, 78:22, purchases [1] - 96:16 purposes [2] - 25:9, 42:5 pursuant [5] - 67:4, 85:23, 87:4, 87:14, 88:20 pushing [1] - 103:20 put [8] - 8:16, 56:12,

99:20, 102:9, 115:3 Q

65:11, 71:13, 96:6,

QILDRO [1] - 20:16 qualifications [1] -77:19 questioned [1] - 29:3 questions [36] - 25:20, 25:21, 32:4, 32:6, 103:6 32:7, 33:5, 35:15, Recalculations [1] -35:17, 37:22, 37:24, 17:15 42:15, 42:17, 49:15, receipt [2] - 69:4, 49:17, 53:7, 58:3, 83:20 58:5, 73:4, 73:6, receipts [5] - 105:20, 77:2, 77:4, 77:5, 105:22, 106:6, 79:10, 79:12, 79:13, 106:13, 106:16 88:5, 88:6, 95:3, receive [9] - 22:22, 95:5, 100:16, 25:3, 26:22, 41:23, 105:16, 106:17, 44:7, 72:14, 74:10, 106:20, 106:21, 86:4, 103:9 112:9, 115:1 received [17] - 5:8, quick [2] - 66:12, 5:9, 5:10, 5:12, 116:7 17:21, 20:19, 21:24, quickly [1] - 114:17 46:7, 50:24, 59:13, quiet [2] - 93:17, 74:8, 78:15, 103:8, 94:19 105:21, 106:5, quite [2] - 43:15, 110:20, 110:23 94:21 receives [1] - 22:8 quorum [6] - 3:13, recently [1] - 111:24 3:15, 10:14, 97:5, recess [2] - 95:10. 97:17, 104:5 95:12 quote [1] - 56:17 **Recipients** [2] - 90:13,

R

104:22

recitation [1] - 76:6

7:10. 47:3. 67:24.

92:1. 92:22. 92:23.

recommended [2] -

recommending [2] -

93:24. 94:2

29:19, 30:3

92:12, 92:13

record [38] - 3:21,

10:24, 24:12, 24:19,

27:7, 28:2, 41:11,

43:10, 44:12, 48:2,

51:18, 61:2, 61:3,

62:8, 62:10, 62:18,

62:23, 63:1, 63:9,

63:11, 63:12, 65:6,

66:13, 67:20, 72:4,

72:5, 74:15, 85:15,

85:21, 86:9, 86:13,

87:16, 87:18, 95:7,

recorded [1] - 4:2

records [15] - 7:16,

36:13. 37:3. 37:8.

37:9, 54:12, 55:3,

55:6, 69:11, 70:8,

105:7

radiates [1] - 56:19 radiculopathy [1] -56:21 raise [4] - 26:5, 32:16, 43:2, 73:16 raised [1] - 10:18 raises [1] - 99:18 range [2] - 29:16, 102:3 rank [7] - 26:14, 32:23. 33:13. 43:12. 43:20, 43:22, 74:1 rather [3] - 103:14, 114:3. 115:15 rays [1] - 29:12 reach [6] - 66:14, 66:15, 70:23, 70:24, 71:14, 102:22 ready [4] - 4:17, 43:1, 73:12, 85:17 real [2] - 66:12, 116:7 reality [1] - 109:12 really [8] - 8:17, 50:14, 51:3, 52:17, 52:19, 52:20, 100:9, 116:12 rear [2] - 50:11, 51:3 rear-end [1] - 51:3 reason [8] - 7:2, 22:9, 22:19, 22:21, 70:4, 97:21, 112:22, 112:23 reasonable [2] - 4:6, 109:14 reasons [2] - 69:3,

78:2, 78:16, 78:19, 86:18, 87:1 rectum [1] - 50:20 recuse [1] - 8:8 red [1] - 113:1 reduced [1] - 29:16 reduces [1] - 114:14 reducing [1] - 116:13 reexam [4] - 40:7, 40:10, 80:7, 80:10 reexamined [1] - 7:4 referred [2] - 56:1, 57:20 reflect [8] - 10:24, 24:12, 41:11, 60:15, 72:5, 85:21, 97:10, 105:8 reflected [1] - 48:5 Refund [1] - 14:20 Refunds [2] - 14:15, 14:17 refute [1] - 51:19 Regan [18] - 84:21, 84:24, 85:9, 85:11, 85:13, 85:14, 85:24, 86:1, 86:19, 86:20, 87:3, 87:14, 87:16, 88:3, 88:13, 88:21, 90.3 **REGAN** [12] - 85:13, 85:19, 86:2, 86:6,

86:11, 86:21, 86:24, 87:9, 87:17, 87:21, recommendation [8] -88:1, 90:10 regarding [9] - 21:17, 54:21, 78:20, 93:20, 95:13, 95:17, 95:22, 108:21. 109:21 regular [7] - 4:7. 21:20, 24:6, 47:5, 47:9, 56:13, 104:13 Regular [2] - 11:6, 11:9 rehab [3] - 29:21, 75:8, 76:23 rehabilitate [1] - 48:8 rehabilitation [3] -31:9, 79:3, 79:4 reiterate [1] - 96:11 rejoin [1] - 97:22 related [1] - 108:2 relates [2] - 69:4, 110:14 97:9, 97:11, 104:14, relative [1] - 4:10 relaxers [1] - 46:1 released [1] - 48:16 Relief [1] - 76:13 remainder [1] - 94:17 remember [3] - 52:12, 98:24, 116:18 remind [2] - 9:18, 10:4 reminded [1] - 96:18 removals [1] - 19:17 Removals [2] - 19:18, 19:22 removed [1] - 43:15 render [1] - 70:9 rendered [1] - 87:7 reoccurred [1] - 56:10 repeat [1] - 85:21 replacement [2] -29:18, 31:2 **REPORT** [1] - 1:10 Report [3] - 91:21, 92:7, 104:9 report [12] - 36:14, 36:19, 54:12, 54:18, 78:2, 78:8, 94:23, 96:13, 100:13, 101:10, 111:3, 111:7 reported [2] - 47:21, 118:9 Reporter [1] - 118:7 reporter [1] - 118:7 reports [2] - 94:24, 95.2 represent [8] - 9:14, 9:16, 9:19, 9:20, 42:4, 99:3, 99:23, 100.17 representative [2] -

99:5, 99:17 Representative [1] -99:11 representing[1] -25.7 Request [1] - 107:16 request [8] - 4:9, 18:19, 61:1, 64:15, 92:3, 109:17, 114:18, 115:2 requested [7] - 38:10, 41:5, 58:12, 81:24, 90:6, 107:20, 107:21 requests [2] - 4:11, 109:5 required [6] - 7:2, 17:20, 20:18, 79:2, 79:4, 113:19 requirement [1] -109:2 requirements [1] -88:10 requires [4] - 3:18, 25:2, 72:13, 78:24 **RESHMA**[1] - 2:10 Reshma [1] - 24:2 Reside [2] - 18:18, 18:20 resolved [3] - 29:15, 37:14, 102:23 resolves [1] - 57:1 respect [11] - 8:20, 30:10, 54:16, 55:6, 68:23, 69:11, 69:12, 69:24, 70:2, 78:6, 114:23 respected [1] - 8:10 responding [1] - 28:5 response [1] - 103:1 responsibilities [1] -8:21 rest [2] - 10:22, 29:9 restraints [1] - 54:23 restrict [1] - 114:24 restriction [2] -115:10, 115:15 restrictions [1] - 78:12 restrictive [1] - 115:4 restricts [1] - 114:15 result [6] - 87:7, 87:10, 87:19, 110:18, 110:23, 115:5 RETIREMENT [1] - 1:2 Retirement [1] -113.13 retro [1] - 103:4 retros [1] - 103:11 return [3] - 47:20,

48:10, 48:13

returned [3] - 55:24, 87:22, 88:15 review [20] - 27:4, 36:12. 37:8. 39:9. 44:9, 45:10, 54:11, 59:17, 59:18, 61:2, 61:9, 62:4, 62:5, 62:10, 74:12, 78:1, 81:1, 82:22, 84:2, 102:11 Review [1] - 104:21 reviewed [4] - 37:4, 55:3, 78:16, 92:7 reviewing [1] - 112:1 Reviews [2] - 90:12, 90:15 revisit [1] - 62:24 RFP [6] - 92:1, 92:13, 92:24, 94:18, 94:20, 105:2 right-hand [1] - 106:8 roadblock [1] - 100:12 **Rob** [3] - 8:1, 59:11, 63:5 rob [1] - 10:14 **ROBERT** [1] - 2:5 roll [4] - 3:3, 3:18, 59:6, 60:11 Ronald [2] - 84:21, 86:19 roof [11] - 28:7, 28:8, 28:9, 28:22, 29:1, 34:7, 34:12, 34:13, 34:15 rooftop [2] - 30:12, 30:13 room [2] - 50:6, 50:7 Rose [3] - 66:22, 68:3, 68:19 **ROSE** [5] - 68:21, 70:15, 71:2, 71:6, 71:18 roster [2] - 65:19, 107:20 route [1] - 47:14 rumor [1] - 100:6 Russia [2] - 96:11, 96:16 **Russian** [1] - 92:5

S

Ryan [1] - 55:18

salaries [1] - 103:15 SAMO [4] - 2:19, 35:24, 53:23, 73:14 Samo [5] - 26:5, 35:22, 36:6, 43:2, 54:5 Sampson [1] - 19:19 **save**[1] - 34:20 saw [8] - 28:17, 29:6, 55:22, 57:7, 57:11, 62:14. 66:17 scare [1] - 5:20 scene [2] - 28:7, 33:19 schedule [3] - 97:20, 103:23, 104:2 scheduled [1] - 31:12 school [1] - 50:2 sciatic [1] - 56:20 SCOTT [6] - 2:17, 91:15, 91:20, 94:17, 96:10. 101:10 screen [2] - 22:20, 113:16 Sean [1] - 49:24 search [1] - 93:20 Second [17] - 11:19, 12:19, 13:19, 14:18, 17:22, 18:21, 19:20, 23:5, 40:9, 58:14, 67:5, 68:6, 76:13, 89:14, 93:2, 108:4, 111:10 second [35] - 15:18, 16:18, 20:20, 28:19, 34:5, 34:8, 34:10, 38:12, 39:12, 59:8, 60:1, 60:4, 60:17, 61:22, 63:2, 63:3, 63:16, 79:16, 79:18, 80:8, 81:5, 83:2, 83:15, 84:6, 88:22, 90:16, 93:21, 99:8, 107:2, 110:1, 115:7, 116:6, 116:17, 116:18, 116:19 Seconded [1] - 80:10 seconded [31] - 11:21, 12:21, 13:21, 14:20, 15:20, 16:20, 17:24, 18:23, 19:22, 20:22, 23:7, 38:14, 39:14, 40:11, 58:16, 61:4, 63:19, 67:6, 68:8, 81:8, 83:4, 84:8, 88:24, 90:18, 93:4, 94:6, 107:4, 108:6, 110:2, 111:12, 116:21 secondly [1] - 25:6 Secretary [4] - 2:6, 3:3, 3:22, 24:7 Section [5] - 67:4, 85:23, 88:11, 88:20,

28:16, 28:20, 33:23, 42:2, 50:6, 51:20, 65:19, 72:17, 101:9, 105:14, 105:15, 105:19, 106:8, 112:18, 113:2, 114:9, 115:21 seeing [1] - 98:11 seeking [6] - 21:22, 25:14, 42:11, 66:7, 69:8, 75:2 seeks [1] - 72:24 seem [3] - 6:1, 109:14, 113:5 Senate [12] - 98:19, 98:24, 99:4, 99:8, 99:9, 99:10, 99:15, 99:16, 99:24, 100:2, 100:19, 101:1 Senator [3] - 99:1, 99:15, 100:10 send [1] - 100:13 sending [1] - 6:9 sent [6] - 34:23, 35:2, 39:7, 55:21, 80:23, 86:6 September [2] - 49:24, 51:16 series [1] - 48:3 served [1] - 10:2 service [3] - 75:14, 75:18, 75:22 session [5] - 11:17, 68:1, 100:6, 101:23, 102:5 Session [6] - 9:2, 66:24, 67:4, 67:18, 67:20, 67:22 sessions [1] - 98:9 set [1] - 6:10 **setback** [1] - 46:6 setbacks [1] - 47:11 seven [5] - 24:23, 35:3, 41:19, 75:18, 76:11 several [6] - 4:13, 56:5, 58:24, 66:12, 66:16, 69:3 severe [1] - 78:24 shared [1] - 83:23 **SHERIDAN** [36] - 2:11, 3:7, 12:1, 13:1, 14:1, 15:1, 15:24, 16:18, 16:24, 18:4, 19:3, 20:3, 21:2, 23:12, 38:19, 39:19, 40:15, 61:16, 63:23, 67:11, 68:12, 79:23, 80:15, 81:12, 83:8, 84:12,

89:4, 89:20, 90:22,

93:8, 94:10, 107:8, 108:10, 110:7, 111:16, 117:1 Sheridan [35] - 3:6, 11:24, 12:24, 13:24, 14:24, 15:23, 16:20, 16:23. 18:3. 19:2. 20:2. 21:1. 23:11. 38:18, 39:18, 40:14, 61:15, 63:22, 67:10, 68:11, 79:22, 80:14, 81:11, 83:7, 84:11, 89:3, 89:19, 90:21, 93:7, 94:9, 107:7, 108:9, 110:6, 111:15, 116:24 shift [2] - 52:16, 52:18 shifts [1] - 52:21 Shirley [1] - 55:18 **shopping** [1] - 76:23 short [1] - 62:5 **Shorthand** [1] - 118:6 shorthand [2] - 118:9, 118:12 **shortly** [1] - 102:18 **shot** [2] - 46:2, 46:10 shoulder [2] - 69:9, 71:3 **shovel** [1] - 45:14 **shoveling** [6] - 45:15, 47:23, 52:13, 55:20, 57:13, 57:14 showed [2] - 55:6, 56:7 showing [1] - 112:4 **SI** [3] - 50:24, 51:5, 51.7 side [4] - 23:19, 34:14. 34:15, 106:8 signed [1] - 112:7 significant [1] -113:22 simplest [1] - 103:7 sit [1] - 103:2 site [1] - 114:7 sitting [1] - 56:24 **situation** [1] - 6:3 **six** [3] - 4:17, 53:13, 85:11 size [1] - 56:7 slipped [1] - 49:19 slow [1] - 47:14 slowly [2] - 46:12, 47:10 small [1] - 96:12 **smart**[1] - 51:9 snow [7] - 28:23, 45:14, 45:16, 45:19, 52:13, 55:20, 57:14 solid [1] - 102:3

-DEBBIE TYRRELL REPORTING SERVICE-

section [1] - 21:16

see [19] - 22:20, 25:6,

secure [1] - 66:3

someone [1] - 62:15 sometime [1] - 102:21 sometimes [1] - 29:23 **Soni** [21] - 10:10, 11:1, 12:5, 12:21, 13:5, 14:5, 15:5, 16:4, 17:4, 18:8, 18:23, 19:7, 20:4, 21:3, 23:17, 38:20, 39:20, 40:11, 40:16, 58:20, 63:24 SONI [23] - 2:10, 10:10, 12:6, 12:19, 13:6, 14:6, 15:6, 16:5, 17:5, 18:9, 18:21, 19:8, 20:5, 21:4, 23:18, 23:23, 24:3, 38:21, 39:21, 40:9, 40:17, 58:21, 64.1 soon [1] - 100:13 sorry [3] - 26:24, 30:5, 60:13 sort [2] - 45:20, 47:13 sounds [1] - 30:11 South [1] - 1:12 spasm [1] - 47:15 **speaking** [1] - 117:2 Special [1] - 29:4 specific [1] - 114:23 speculation [1] - 29:7 spent [1] - 112:13 spoken [1] - 7:24 **sporting** [3] - 31:19, 49:3, 76:20 spread [1] - 95:6 Squad [2] - 24:11, 26:19 **Square** [2] - 92:15, 94:3 **Square's** [1] - 92:3 SS [1] - 118:1 staff [17] - 7:14, 8:12, 10:3, 64:18, 64:19, 65:13, 65:22, 66:2, 66:14, 68:4, 70:10, 70:24, 71:13, 97:1, 108:24, 109:12, 109:19 Staff [1] - 93:18 staff's [2] - 17:19, 20:17 star [6] - 4:15, 4:16, 4:17, 4:24, 53:13, 85:11 start [9] - 24:21, 25:19, 41:17, 42:15, 47:12, 70:6, 72:8, 73:4, 101:21 started [5] - 37:11,

37:12, 46:12, 46:15, 47:3 starting [7] - 12:17, 13:17, 19:18, 46:20, 51:5, 101:18, 105:20 state [6] - 26:12, 36:5, 43:9, 54:4, 73:23, 77:15 **STATE** [1] - 118:1 **State** [8] - 1:13, 18:19, 18:20, 22:4, 22:12, 102:19, 113:5, 118:8 State's [2] - 111:4, 111:7 statement [5] - 28:2, 45:8, 95:21, 96:6, 96:24 Statement [2] - 92:9, 102:18 Statements [1] -102:21 **statements** [1] - 91:18 **status** [1] - 66:23 stay [2] - 35:21, 49:12 STENOGRAPHIC [1] -1:10 step [3] - 8:18, 21:14, 97:24 stepped [1] - 97:5 stepping [1] - 50:8 steps [3] - 66:3, 70:11, 70:12 steroid [1] - 51:7 Steve [2] - 34:15, 34:19 STEVEN [1] - 26:7 Steven [3] - 24:10, 24:14, 26:13 still [12] - 29:16, 29:17, 43:21, 47:15, 57:2, 57:6, 65:6, 98:1, 100:2, 106:4, 109:4, 115:16 strategic [2] - 101:22, 102:2 Street [1] - 1:12 stretch [1] - 100:5 stretches [1] - 51:4 stretching [3] - 49:12, 51:1, 57:2 strongly [1] - 105:21 structure [1] - 113:23

stuff [1] - 100:7

stung [1] - 50:12

subjective [1] - 57:23

submit [2] - 70:16,

submitted [1] - 88:8

subpoena [2] - 64:19,

70:18

65:20

subpoenaed [1] -65:17 subpoenas [1] - 64:20 substantive [1] -112:5 suffers [1] - 78:22 sufficient [6] - 25:12, 38:5, 42:9, 65:24, 69:17, 72:22 suggest [2] - 64:18, 65:22 suggested [1] - 47:6 **suggesting** [1] - 112:5 Suite [1] - 1:12 **sum** [1] - 114:13 **summarize** [2] - 37:6, 55:5 **summary** [2] - 45:11, 47:19 **super** [1] - 50:14 **supplement** [1] - 79:2 supplemental [1] support [6] - 27:7, 44:12, 82:19, 83:23, 96:22, 117:3 **supposedly** [1] - 5:11 surgeon [1] - 48:16 surgery [3] - 29:19, 29:20, 48:15 surgical [1] - 57:10 suspend [1] - 6:24 suspended [2] - 5:7, 109.1 sustained [3] - 27:22, 45:4, 69:9 sworn [15] - 26:6, 26:8, 28:2, 32:17, 32:19, 35:23, 36:1, 43:3, 43:5, 53:22, 53:24, 73:17, 73:19, 77:9, 77:11 symptoms [7] - 37:16, 37:17, 56:10, 56:15, 56:24, 57:3, 57:20

Т

table [2] - 61:3, 61:5 target [1] - 106:16 tax [5] - 105:19, 105:20, 105:22, 106:6, 106:13 Tebbens [62] - 3:8, 7:23, 8:7, 8:14, 12:9, 13:9, 14:9, 15:9, 15:20, 16:8, 17:8, 18:12, 19:11, 20:8, 20:22, 21:7, 23:15, 38:24, 39:15, 39:24,

40:20, 59:4, 60:19, 61:23, 62:8, 63:14, 63:19, 64:4, 66:6, 67:14, 68:15, 80:2, 80:11, 80:18, 81:8, 81:15, 83:11, 84:8, 84:15, 88:24, 89:7, 89:23, 91:1, 91:2, 93:11, 93:12, 94:13, 94:14, 97:5, 97:17, 97:22, 101:19, 104:12, 104:24, 107:11, 108:13, 110:3, 110:10, 111:19, 113:8, 116:21, 117:7 **TEBBENS** [66] - 2:5, 3:9, 7:22, 8:3, 8:19, 9:14, 9:24, 12:10, 13:10, 14:10, 15:10, 15:18, 16:9, 17:9, 18:13, 19:12, 20:9, 20:20, 21:8, 23:16, 39:1, 39:12, 40:1. 40:21, 59:5, 59:9, 59:12, 60:12, 60:21, 61:11, 62:3, 63:3, 63:6, 63:15, 64:5, 66:5, 66:10, 67:15, 68:16, 80:3, 80:8, 80:19, 81:5, 81:16, 83:12, 84:6, 84:16, 88:22, 89:8, 89:24, 105:6, 107:12, 108:14, 110:1, 110:11, 111:20, 112:17, 112:22, 113:9, 113:14, 113:18, 114:13, 114:22, 116:3, 116:19, 117:8 technically [1] - 97:4 telephone [1] - 78:13 telephonic [1] - 37:1 telephonically [1] -54:24 ten [6] - 55:16, 57:5, 98:21, 99:7, 115:24, 117:2 terminate [1] - 83:19 territory [1] - 30:8 Test [1] - 30:2 testified [7] - 26:9, 32:20, 36:2, 43:6, 54:1, 73:20, 77:12 testify [6] - 25:22, 42:18, 43:17, 53:20, 64:21, 73:7 testimony [2] - 82:13,

THE [5] - 1:2, 1:7, 2:12, 117:21, 117:22 therapist [1] - 47:4 therapy [8] - 31:9, 31:10, 46:4, 46:5, 47:5, 47:10, 55:22, 56:13 therefore [2] - 69:21, 75:17 thigh [1] - 56:19 thinking [1] - 100:11 third [1] - 46:10 THIS [1] - 117:23 Thomas [2] - 19:19, 32:12 THOMAS [1] - 32:18 threatening [3] - 5:24, 6:6, 6:9 three [14] - 34:7, 55:17, 56:3, 57:4, 92:4, 98:19, 100:5, 112:14, 115:13, 115:14, 115:16, 116:14, 117:2, 117:3 throughout [1] - 48:4 throw [2] - 45:19, 100:21 Thursday/Friday [1] -47:1 ties [1] - 102:12 tightness [1] - 47:16 **TIME** [1] - 117:23 timeframe [1] - 62:5 timely [3] - 22:11, 103:1, 115:20 tingling [1] - 50:13 today [9] - 6:24, 28:3, 43:17, 62:13, 70:6, 98:19, 99:15, 110:15, 115:21 today's [8] - 3:15, 7:17, 25:8, 26:22, 42:5, 74:10, 86:5, 117:16 tomorrow [4] - 98:21, 99:7, 99:13, 99:18 took [2] - 45:24, 69:1 totally [1] - 62:21 touch [2] - 10:17, 70:10 touched [2] - 30:24, 31:22 towards [1] - 106:8 track [2] - 6:2, 102:10 traction [1] - 100:20 traded [1] - 96:1 transcript [5] - 4:2, 11:14, 11:16, 61:9, 118:11

Transcript [2] - 11:9,

11:11 transferred [1] - 76:11 transparency [1] -114.11 Travel [1] - 107:16 travel [3] - 107:20, 107:23, 108:2 Treasurer [4] - 2:8, 95:14, 99:1, 99:22 treated [2] - 56:2, 57:16 treatment [5] - 5:18, 29:14, 31:1, 34:23, treatments [1] - 57:9 tried [1] - 28:15 trilogy [1] - 75:7 tripped [2] - 50:8, 50:10 true [2] - 114:3, 118:11 trust [1] - 24:2 trustee [86] - 3:6, 8:17, 10:10, 11:22, 11:24, 12:5, 12:11, 12:22, 12:24, 13:5, 13:11, 13:22, 13:24, 14:5, 14:11, 14:24, 15:5, 15:11, 15:21, 15:23, 16:4, 16:10, 16:21, 16:23, 17:4, 17:10, 18:1, 18:3, 18:8, 18:14, 18:24, 19:2, 19:7, 19:13, 20:2, 20:4, 20:10, 20:23, 21:1, 21:3, 21:9, 23:11, 23:17, 38:18, 38:20, 39:2, 39:18, 39:20, 40:2, 40:12, 40:14, 40:16, 40:22, 58:20, 61:17, 63:20, 63:22, 63:24, 64:6, 67:10 68:9 68:11 79:22. 80:14. 81:11. 83:5. 83:7. 84:9. 84:11, 89:3, 89:19, 90:19, 90:21, 93:7, 94:7, 94:9, 95:11, 107:5, 107:7, 108:7, 108:9, 110:6, 111:13, 111:15, 116:22, 116:24 Trustee [191] - 2:4, 2:5, 2:6, 2:7, 2:11, 3:4, 3:8, 3:10, 7:22, 8:7, 8:14, 11:1, 11:2, 11:21, 12:2, 12:7, 12:9, 12:21, 13:2, 13:7, 13:9, 13:21, 14:2, 14:7, 14:9,

14:20, 14:22, 15:2, 15:7, 15:9, 15:20, 16:1, 16:6, 16:8, 16:20, 17:1, 17:6, 17:8, 17:24, 18:5, 18:10, 18:12, 18:23, 19:4, 19:9, 19:11, 19:22, 19:24, 20:6, 20:8, 20:22, 21:5, 21:7, 23:7, 23:9, 23:13, 23:15, 23:24, 38:14, 38:16, 38:22, 38:24, 39:13, 39:15, 39:16, 39:22, 39:24, 40:11, 40:18, 40:20, 58:16, 58:18, 58:22, 59:4, 59:21, 59:22, 60:3, 60:6, 60:15, 60:16. 60:19. 60:22. 61:15, 61:23, 62:8, 63:14, 63:19, 64:2, 64:4, 66:6, 66:19, 67:6, 67:8, 67:12, 67:14, 68:8, 68:13, 68:15, 79:18, 79:19, 79:20, 79:24, 80:2, 80:10, 80:12, 80:16, 80:18, 81:7, 81:8, 81:9, 81:13, 81:15, 83:4, 83:9, 83:11, 84:8, 84:13, 84:15, 88:24, 89:1, 89:5, 89:7, 89:17, 89:21, 89:23, 90:18, 90:23, 91:1, 91:2, 91:11, 91:16, 92:18, 93:4, 93:5, 93:9, 93:11, 93:12, 94:6, 94:11, 94:13, 94:14, 97:5, 97:16, 97:22, 101:19, 104:12, 104:24, 107:4, 107:9, 107:11, 108:6, 108:11, 108:13, 110:2, 110:4, 110:8, 110:10, 111:12, 111:17, 111:19, 113:7, 116:5, 116:21, 117:4, 117:7 Trustee's [1] - 61:12 trustees [5] - 24:23, 67:1, 72:11, 72:14, 105:5 Trustees [28] - 3:2,

4:7, 21:22, 23:2,

25:3, 32:5, 35:16,

37:23, 41:3, 41:4,

58:4. 65:5. 65:8.

77:3, 79:11, 81:22,

41:20, 41:22, 49:16,

81:23, 88:4, 90:4, 90:5, 93:18, 98:12, 98:16, 107:18, 110:16 try [2] - 46:6, 49:12 trying [1] - 34:6 turn [4] - 11:4, 98:13, 105:9, 105:11 turned [1] - 45:19 turning [1] - 47:16 twice [1] - 47:10 twin [1] - 99:22 twisting [1] - 57:14 two [13] - 5:10, 17:17. 28:24, 46:7, 55:23, 55:24, 56:6, 57:4, 75:9, 82:8, 92:2, 102:2, 115:1 type [2] - 78:23, 102:14 TYRRELL [2] - 118:6, 118:17

U

Ukraine [2] - 96:22, 96:23 **ultimately** [4] - 4:3, 31:1, 57:16, 103:7 unanimously [1] -101:16 Under [1] - 16:14 under [17] - 7:3, 9:22, 17:14, 18:18, 20:14, 22:6, 25:20, 42:15, 61:8, 62:9, 73:4, 94:21, 105:21, 109:6, 111:2, 113:9, 113:11 underneath [2] -21:15, 112:21 understood [2] -71:16, 116:16 unfortunately [2] -35:2, 103:5 unknown [1] - 114:4 unless [1] - 112:9 unrelated [1] - 37:14 **up** [25] - 6:11, 8:3, 8:9, 9:2, 45:19, 45:20, 50:1, 50:2, 52:2, 55:12, 55:13, 55:15, 55:16, 57:4, 61:2, 62:20, 62:21, 75:9, 99:11, 99:17, 100:7, 113:16, 114:13, 115:24 update [3] - 92:10, 98:9, 108:18

109:3 **ups** [1] - 57:3 **upset** [1] - 5:22 **uses** [1] - 57:8

V

Valencia [20] - 11:2. 12:11, 13:11, 14:11, 15:11, 16:10, 17:10, 17:24, 18:14, 19:13, 20:10, 21:9, 23:24, 38:15, 39:2, 40:2, 40:22, 61:17, 63:19, 64.6 VALENCIA [21] - 2:9, 10:12, 12:12, 13:12, 14:12, 15:12, 16:11, 17:11, 17:22, 18:15, 19:14, 20:11, 21:10, 24:1, 38:12, 39:3, 40:3, 40:23, 61:18, 63:16, 64:7 valid [1] - 9:10 Van [1] - 99:1 ventilate [1] - 28:10 ventilator [1] - 79:1 version [5] - 8:13, 62:17, 113:1, 113:2, 113:3 versus [1] - 113:3 veto [1] - 100:7 **via** [4] - 46:2, 86:6, 104:16 video [2] - 3:17, 95:15 videoconference[1] -1:11 Vince [9] - 32:8, 38:1, 53:8, 64:12, 71:22, 77:6, 79:14, 84:22, 88:7 **VINCENT** [1] - 2:14 visibility [1] - 28:13 **VLAHOS** [3] - 2:17, 105:13, 106:19 volume [1] - 34:4 vote [17] - 3:18, 8:8, 23:23, 24:4, 25:2, 41:22, 59:2, 59:6, 59:11, 60:22, 61:10, 61:12, 72:14, 104:10, 105:1, 116:4, 117:6 voted [6] - 41:4, 81:23, 82:15, 83:19, 90:5, 110:16 voting [1] - 61:6

W

wait [2] - 6:13, 97:16 waited [1] - 28:9 waiting [1] - 28:11 walk [1] - 70:11 walking [1] - 50:7 walkway [1] - 45:16 wants [4] - 6:11, 61:23, 97:15, 109:11 war [1] - 96:22 water [2] - 28:10, 50:10 website [4] - 4:4, 97:2, 102:13, 114:7 week [7] - 46:17, 46:23, 47:2, 47:10, 55:18, 65:20, 101:1 weeks [5] - 50:15, 55:12, 55:24, 100:6, 102:22 weights [1] - 46:7 Weller [3] - 98:16, 100:22, 101:5 WELLER [25] - 2:16, 4:13, 4:22, 5:3, 10:18, 10:21, 53:12, 85:10, 97:23, 98:7, 100:18, 101:7, 101:11, 103:13, 103:17, 103:19, 105:11, 107:18, 112:19, 113:1, 113:11, 113:15, 113:21, 114:19, 115:7 **WERE** [1] - 117:21 WHICH [1] - 117:21 whole [2] - 9:23, 52:2 Widow [1] - 84:21 Widow's [5] - 13:16, 83:16, 83:20, 84:20, 110:20 widow's [3] - 85:1, 85:23, 88:19 WILLIAM [1] - 2:6 WILLIAMS [7] - 25:5, 25:10, 25:17, 26:3, 26:7, 38:6, 41:9 Williams [9] - 24:10, 24:15, 24:16, 26:13, 33:17, 36:17, 38:2, 38:11, 41:8 willing [1] - 105:1 wish [2] - 4:15, 38:4 wishing [1] - 113:22 withdraw [7] - 59:21, 60:4, 60:7, 60:8, 60:22, 61:5, 61:13 withdrawal [2] - 60:1

DEBBIE TYRRELL REPORTING SERVICE

updated [2] - 7:4,

withdrawing [2] -60:15, 60:16 withdrawn [2] - 61:20, 61:22 Witness [4] - 32:17, 35:23, 53:22, 77:9 witness [15] - 26:8, 32:13, 32:19, 35:15, 36:1, 43:5, 53:10, 53:24, 62:18, 64:15, 65:16, 71:7, 73:19, 77:2, 77:11 witnesses [14] -25:22, 25:23, 42:17, 42:19, 50:4, 58:24, 62:13, 64:16, 64:21, 65:10, 65:16, 66:1, 66:13, 73:17 Witnesses [2] - 26:6, 43:3 Wojt [1] - 52:16 wonderful [1] - 101:7 words [1] - 76:1 workouts [1] - 56:23 works [2] - 10:3, 114:12 workup [1] - 70:21 worries [1] - 30:7 worse [8] - 29:12, 46:20, 47:3, 50:15, 50:17, 56:1, 56:12, 56:16 writing [1] - 8:17 written [3] - 36:19, 54:18, 78:8

X

x-rays[1] - 29:12

Υ

year [8] - 21:23, 22:2, 22:10, 31:5, 31:7, 47:7, 87:4, 102:15 years [4] - 50:23, 75:18, 76:12, 110:22 yourself [1] - 8:8

Ζ

zero [2] - 99:10, 99:16 **Zoom** [1] - 104:16

1	BEFORE
2	THE RETIREMENT BOARD
3	FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO
4	
5	
6	
7	IN THE MATTER OF)
8	MEETING NO. 1097)
9	
10	
11	STENOGRAPHIC REPORT OF PROCEEDINGS had at
12	the videoconference meeting of the above-entitled
13	matter, held at 20 South Clark Street, Suite 300,
14	in the City of Chicago, County of Cook, State of
15	Illinois, on April 20, 2022, commencing at the hour
16	of 8:30 a.m.
17	
18	
19	
20	
21	
22	
23	
24	

1	APPEARANCES
2	BOARD MEMBERS:
3	
4	DANIEL FORTUNA, President and Annuitant Trustee
5	ROBERT TEBBENS, Active Trustee
6	WILLIAM MURPHY, Secretary and Active Trustee
7	ANTHONY MARTIN, Active Trustee
8	MELISSA CONYEARS-ERVIN, City Treasurer
9	ANNA VALENCIA, City Clerk
10	RESHMA SONI, City Comptroller
11	MARY SHERIDAN, Active Trustee
12	ATTORNEYS FOR THE BOARD:
13	BURKE, BURNS AND PINELLI, LTD. BY: MS. MARY PATRICIA BURNS
14	MR. VINCENT PINELLI
15	ALSO PRESENT:
16	KELLY WELLER, Executive Director LORI LUND, Deputy Executive Director
17	LORNA SCOTT, Chief Investment Officer JACLYN VLAHOS, Comptroller
18	JOHN CONNESS, Fund Accountant BRADY O'CONNELL, Callan Associates
19	DANIEL G. SAMO, M.D., Board Physician MICHAEL I. PETERS, M.D., Board Physician
20	
21	
22	
23	
24	

1		CHAIRMAN FORTUNA: Good morning,
2	everyone.	It is Wednesday, April 20, 2022. I will
3	call this	meeting to order. Roll call, please.
4		MEMBER MURPHY: Vice-President Valencia.
5		Treasurer Conyears-Ervin.
6		Trustee Soni.
7		Trustee Sheridan.
8		MEMBER SHERIDAN: I am here.
9		MEMBER MURPHY: Trustee Tebbens.
10		MEMBER TEBBENS: Here.
11		MEMBER MURPHY: Trustee Martin.
12		MEMBER MARTIN: Here.
13		MEMBER MURPHY: I will try again.
14		Trustee Valencia.
15		Trustee Soni.
16		Secretary Murphy is here.
17		President Fortuna.
18		CHAIRMAN FORTUNA: Here.
19		MEMBER MURPHY: We have a quorum.
20		CHAIRMAN FORTUNA: I believe we have a
21	quorum.	I do see Trustee Valencia is here but I
22	don't know	v if she can hear us.
23		MEMBER VALENCIA: I am here. I am trying
24	to connect	E.

1 MS. BURNS: Good morning, Trustee 2 Valencia. 3 CHAIRMAN FORTUNA: Trustee Valencia is 4 on. Public Act 101-0640 allows this meeting 5 to be conducted by audio and video conference. 6 The 7 Act requires the roll call vote on each matter that we act upon. 8 9 Further consistent with Public 101-0640, 10 for the record, I am physically present at the 11 Fund's office as is Secretary/Treasurer Murphy and 12 the Executive Director. We have posted notice of 13 this meeting in accordance with the Open Meetings 14 Act and the meeting is being recorded. 15 transcript of this proceeding will be prepared and 16 after approval will be made available on the Fund's 17 website. 18 Also, consistent with Public Act 91-0715 and reasonable constraints determined by the Board 19 20 of Trustees, at each regular meeting of the Board 21

or its committees that is open to the public, members of the public may request a brief time to address the Board on relative matters.

Are there any requests this morning for

22

23

24

1 public comments? 2 MR. WELLER: For those willing to make 3 public comment or would like to make public 4 comment, please press star nine for the queue and 5 then we will let you in and then star six to speak. 6 PRESIDENT FORTUNA: Hearing none, we are 7 going to move on. 8 MS. BURNS: Let the record reflect that 9 Trustee Conyears-Ervin and Trustee Soni are in the 10 meeting. 11 CHAIRMAN FORTUNA: I am going to turn 12 things over to Secretary Murphy. 13 MEMBER MURPHY: Thank you, Mr. President. 14 First, I would like to turn to the 15 Approval of Administrative Items. We have approval 16 of the Regular Audio Meeting of March 16, 2022 17 Board open and closed minutes and the March 14, 18 2022 Investment Committee Minutes and the regular audio meeting transcript of March 16, 2022 and the 19 March 14, 2022 Investment Committee transcript. 20 21 I'd like to make a motion to approve the 22 open and closed minutes of the March 16, 2022,

board meeting and the audio transcripts for that

meeting and the open minutes and the audio

23

24

1	transcript for March 14, 2022 Investment Committee
2	meeting and to keep the board meeting closed
3	session minutes closed.
4	MEMBER MARTIN: Second.
5	CHAIRMAN FORTUNA: There is a motion by
6	Trustee Murphy. Seconded by Trustee Martin.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee
12	Conyears-Ervin.
13	MEMBER CONYEARS-ERVIN: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin.
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	MEMBER MURPHY: As required by the Open
23	Meetings Act, we are required to perform a
24	semiannual review of closed session minutes.

1	Based on the recommendation of Fund
2	counsel, I move that the following closed session
3	minutes be open to the public pursuant to Section
4	2.06D of the Open Meetings Act. November 16, 2016
5	board meeting. June 30, 2021 Investment Committee
6	Meeting. August 31, 2021 Investment Committee
7	meeting. October 20, 2021 board meeting. December
8	13, 2021 Investment Committee meeting. January 19,
9	2022 Budget Committee meeting.
10	Be it further moved that Fund counsel
11	work with the Fund's Executive Director to ensure
12	that all verbatim records greater than 18 months
13	old for which minutes have been approved and opened
14	be discarded pursuant to the requirements of
15	Section 2.06C of the Open Meetings Act.
16	MEMBER MARTIN: On the question.
17	CHAIRMAN FORTUNA: I need a second, then
18	we'll go on to the question.
19	MEMBER MARTIN: Okay.
20	MEMBER TEBBENS: I will second it.
21	CHAIRMAN FORTUNA: There is a motion and
22	a second. Any discussion?
23	MEMBER MARTIN: The November 16th,
24	November of 2016, is that on there?

1	MEMBER MURPHY: It is.
2	MS. BURNS: I am not sure, that doesn't
3	sound right. I will verify that with Sarah, who
4	prepared this for the Fund. If that needs to be
5	2021, which is what I am expecting, we will make
6	that edit to the minutes, if that is okay with the
7	Trustees.
8	MEMBER MARTIN: I am fine with it
9	consistent with Mary Pat's comments, yes.
10	MS. BURNS: Thank you, Trustee Martin. I
11	have a feeling it is a typo.
12	CHAIRMAN FORTUNA: There is a motion and
13	a second.
14	Trustee Murphy.
15	MEMBER MURPHY: Yes.
16	CHAIRMAN FORTUNA: Trustee Sheridan.
17	MEMBER SHERIDAN: Yes.
18	CHAIRMAN FORTUNA: Trustee
19	Conyears-Ervin.
20	MEMBER CONYEARS-ERVIN: Yes.
21	CHAIRMAN FORTUNA: Trustee Martin
22	MEMBER MARTIN: Yes.
23	CHAIRMAN FORTUNA: Trustee Tebbens.
24	MEMBER TEBBENS: Yes.

1	CHAIRMAN FORTUNA: Trustee Valencia.
2	MEMBER VALENCIA: Yes.
3	CHAIRMAN FORTUNA: I am a yes.
4	Motion carries.
5	MEMBER MURPHY: Moving on, Mr. President,
6	I would like to make a motion to approve the
7	Minimum Formula Annuities starting with Member
8	16629 and ending with Member 17086.
9	MEMBER TEBBENS: Second.
10	CHAIRMAN FORTUNA: There is a motion by
11	Trustee Murphy. Seconded by Trustee Tebbens.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee
17	Conyears-Ervin.
18	MEMBER CONYEARS-ERVIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Martin
20	MEMBER MARTIN: Yes.
21	CHAIRMAN FORTUNA: Trustee Tebbens.
22	MEMBER TEBBENS: Yes.
23	CHAIRMAN FORTUNA: Trustee Valencia.
24	MEMBER VALENCIA: Yes.

1	CHAIRMAN FORTUNA: I am a yes.
2	Motion carries.
3	MEMBER MURPHY: Mr. President, I would
4	like to make a motion to approve the Widow's
5	Annuities starting with Member 0942 through Member
6	09362.
7	MEMBER VALENCIA: Second.
8	CHAIRMAN FORTUNA: There is a motion by
9	Trustee Murphy. Seconded by Trustee Valencia.
10	Trustee Murphy.
11	MEMBER MURPHY: Yes.
12	CHAIRMAN FORTUNA: Trustee Sheridan.
13	MEMBER SHERIDAN: Yes.
14	CHAIRMAN FORTUNA: Trustee
15	Conyears-Ervin.
16	MEMBER CONYEARS-ERVIN: Yes.
17	CHAIRMAN FORTUNA: Trustee Martin
18	MEMBER MARTIN: Yes.
19	CHAIRMAN FORTUNA: Trustee Tebbens.
20	MEMBER TEBBENS: Yes.
21	CHAIRMAN FORTUNA: Trustee Valencia.
22	MEMBER VALENCIA: Yes.
23	CHAIRMAN FORTUNA: I am a yes.
24	Motion carries.

1	MEMBER MURPHY: I'd like to make a motion
2	to approve the Children's Annuities for the two
3	minor children of Member 16503.
4	MEMBER CONYEARS-ERVIN: Second.
5	CHAIRMAN FORTUNA: There is a motion by
6	Trustee Murphy. Seconded by Trustee Conyears.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee
12	Conyears-Ervin.
13	MEMBER CONYEARS-ERVIN: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	MEMBER MURPHY: I'd like to make a motion
23	to approve the Tier 2 Widow's Annuity Benefits for
24	the widow of Member 18638.

1	MEMBER MARTIN: Second.
2	CHAIRMAN FORTUNA: There is a motion by
3	Trustee Murphy. Seconded by Martin.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee
9	Conyears-Ervin.
10	MEMBER CONYEARS-ERVIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Martin
12	MEMBER MARTIN: Yes.
13	CHAIRMAN FORTUNA: Trustee Tebbens.
14	MEMBER TEBBENS: Yes.
15	CHAIRMAN FORTUNA: Trustee Valencia.
16	MEMBER VALENCIA: Yes.
17	CHAIRMAN FORTUNA: I am a yes.
18	Motion carries.
19	MEMBER MURPHY: I would like to make a
20	motion to approve Refunds for Members 17916 and
21	Member 19430.
22	MEMBER TEBBENS: Second.
23	CHAIRMAN FORTUNA: There is a motion for
24	refunds by Trustee Murphy. Seconded by Trustee

Tebbens.
Trustee Murphy.
MEMBER MURPHY: Yes.
CHAIRMAN FORTUNA: Trustee Sheridan.
MEMBER SHERIDAN: Yes.
CHAIRMAN FORTUNA: Trustee
Conyears-Ervin.
MEMBER CONYEARS-ERVIN: Yes.
CHAIRMAN FORTUNA: Trustee Martin
MEMBER MARTIN: Yes.
CHAIRMAN FORTUNA: Trustee Tebbens.
MEMBER TEBBENS: Yes.
CHAIRMAN FORTUNA: Trustee Valencia.
MEMBER VALENCIA: Yes.
CHAIRMAN FORTUNA: I am a yes.
Motion carries.
MEMBER MURPHY: Under E, Death Benefits.
I would like to make a motion to approve the Death
Benefits for Member 15916 through Member 09362.
MEMBER SHERIDAN: Second.
CHAIRMAN FORTUNA: There is a motion by
Trustee Murphy. Seconded by Trustee Sheridan.
Trustee Murphy.
MEMBER MURPHY: Yes.

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

1	Conyears-Ervin.
2	MEMBER CONYEARS-ERVIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: Trustee Valencia.
8	MEMBER VALENCIA: Yes.
9	CHAIRMAN FORTUNA: I am a yes.
10	Motion carries.
11	MEMBER MURPHY: Moving on to Item G,
12	there are three recalculations this month to
13	reflect refunds due to the adjustment to the final
14	pay for Members 15696, Member 11394 and 15023. I
15	would like to make a motion to approve the errors
16	in deductions for those members.
17	MEMBER MARTIN: Second.
18	CHAIRMAN FORTUNA: Motion by Trustee
19	Murphy. Seconded by Trustee Martin.
20	Trustee Murphy.
21	MEMBER MURPHY: Yes.
22	CHAIRMAN FORTUNA: Trustee Sheridan.
23	MEMBER SHERIDAN: Yes.
24	CHAIRMAN FORTUNA: Trustee

1	Conyears-Ervin.
2	MEMBER CONYEARS-ERVIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: Trustee Valencia.
8	MEMBER VALENCIA: Yes.
9	CHAIRMAN FORTUNA: I am a yes.
10	Motion carries.
11	MEMBER MURPHY: Under H, Guardianship.
12	There is one this month for Member 09283. I'd like
13	to make a motion to grant Guardianship to Member
14	09283, based on staff's confirmation that all the
15	paperwork required by the Fund has been received.
16	MEMBER CONYEARS-ERVIN: Second.
17	CHAIRMAN FORTUNA: There is a motion by
18	Trustee Murphy. Seconded by Trustee
19	Conyears-Ervin.
20	Trustee Murphy.
21	MEMBER MURPHY: Yes.
22	CHAIRMAN FORTUNA: Trustee Sheridan.
23	MEMBER SHERIDAN: Yes.
24	CHAIRMAN FORTUNA: Trustee

1	Conyears-Ervin.
2	MEMBER CONYEARS-ERVIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: Trustee Valencia.
8	MEMBER VALENCIA: Yes.
9	CHAIRMAN FORTUNA: I am a yes.
10	Motion carries.
11	MEMBER MURPHY: We have one request to
12	reside out of state. We have a request to permit
13	Member 16931 to reside out of state. I would like
14	to make a motion.
15	MEMBER TEBBENS: Second.
16	CHAIRMAN FORTUNA: There is a motion by
17	Trustee Murphy. Seconded by Trustee Tebbens.
18	Trustee Murphy.
19	MEMBER MURPHY: Yes.
20	CHAIRMAN FORTUNA: Trustee Sheridan.
21	MEMBER SHERIDAN: Yes.
22	CHAIRMAN FORTUNA: Trustee
23	Conyears-Ervin.
24	MEMBER CONYEARS-ERVIN: Yes.

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

1	MEMBER CONYEARS-ERVIN: Yes.
2	CHAIRMAN FORTUNA: Trustee Martin
3	MEMBER MARTIN: Yes.
4	CHAIRMAN FORTUNA: Trustee Tebbens.
5	MEMBER TEBBENS: Yes.
6	CHAIRMAN FORTUNA: Trustee Valencia.
7	MEMBER VALENCIA: Yes.
8	CHAIRMAN FORTUNA: I am a yes.
9	Motion carries.
10	MEMBER MURPHY: Under Payments Pursuant
11	to Administrative and Court Orders, I would like to
12	make a motion to approve the QILDRO and Child
13	Support Order listed in the docket for the member
14	listed in that docket, based on the staff's
15	confirmation that all the paperwork required by the
16	Fund to process this order has been received.
17	MEMBER SHERIDAN: Second.
18	CHAIRMAN FORTUNA: Motion by Trustee
19	Murphy. Seconded by Trustee Sheridan.
20	Trustee Murphy.
21	MEMBER MURPHY: Yes.
22	CHAIRMAN FORTUNA: Trustee Sheridan.
23	MEMBER SHERIDAN: Yes.
24	CHAIRMAN FORTUNA: Trustee

1	Conyears-Ervin.
2	MEMBER CONYEARS-ERVIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: Trustee Valencia.
8	MEMBER VALENCIA: Yes.
9	CHAIRMAN FORTUNA: I am a yes.
10	Motion carries.
11	MEMBER MURPHY: Moving on, Mr. President,
12	to the disability applications. I'd like to turn
13	this over to Vince.
14	MR. PINELLI: I would ask is Lieutenant
15	Aaron Beals on the line?
16	MR. BEALS: Yes, sir. Aaron Beals is
17	here. Yes, sir.
18	MR. PINELLI: Thank you.
19	Let the record reflect this is a hearing
20	on the application for an Occupational Disease
21	Disability benefit being made by Lieutenant Aaron
22	Beals.
23	Good morning, Mr. Beals. I am one of the
24	attorneys for the Pension Fund that will be

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

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

MR. BEALS: Yes, sir.

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

MR. BEALS: Yes, sir.

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

MR. BEALS: Yes, sir.

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

1	going to start by asking you some questions under
2	oath. The board members may or may not have
3	questions of you. Then I will call the Fund's
4	physician consultant Dr. Peters to testify. If
5	there is anything I don't ask him that you think is
6	important for the Board to know, please let me know
7	and I will give you that opportunity. Do you
8	understand the procedures?
9	MR. BEALS: Yes, sir. Thank you.
10	MR. PINELLI: You're welcome. Then we
11	are ready to proceed. I would like to start by
12	asking you, lieutenant, to please raise your right
13	hand.
14	(Witness sworn.)
15	EXAMINATION
16	BY MR. PINELLI:
17	Q Would you please state your name and
18	spell your last name for the record?
19	A My name is Aaron Beals, Jr. Last name is
20	B-e-a-l-s.
21	Q Thank you. What is your current rank
22	with the Fire Department?
23	A Currently I am a Lieutenant Paramedic.
24	Q Lieutenant, what was your current

```
1
     assignment before you went on layup?
2
               My last assignment was at Truck 40.
           Α
 3
               Okay. Now you should have been provided
           Q
     a copy of Board Exhibits, which have been marked
 4
 5
     Board Exhibits 1 through 12 in advance of this
     hearing. Did you get a copy from the Fund staff?
 6
 7
               Yes, sir, I did.
           Α
8
               Did you have a chance to review them?
           Q
 9
           Α
               Yes.
10
               Do you have any objection to their
11
     admission into the record in support of your
12
     application?
13
               No, sir.
           Α
14
               MR. PINELLI: Thank you.
15
               Mr. Chairman, I move for admission of
16
     Board Exhibits 1 through 12, without objection from
17
     the applicant.
18
               CHAIRMAN FORTUNA: Admitted without
     objection.
19
20
                (Board Exhibits 1 through 12 were
21
                admitted into evidence.)
22
               MR. PINELLI: Thank you.
23
     BY MR. PINELLI:
24
               Now, lieutenant, you have completed more
           Q
```

- 1 | than seven years of service with the Fire
- 2 Department, is that correct?
- 3 A That is correct.
- Q In fact, the records indicate you joined in 1989, is that correct?
- 6 A Correct.

- Q You are applying for this benefit based upon a medical condition that the records indicate is kidney cancer, is that correct?
- 10 A Yes, sir.
 - Q Did you develop that condition while you have been in service with the Fire Department?
- 13 A Yes, sir.
 - Q Can you just briefly give the Trustees a chronology of assignments you have had from when you came on in '89 to your most recent assignment on Truck 40?
 - A I will do my best, sir. In '89, I came on as a Fire Paramedic. Shortly afterwards I was promoted to Paramedic Officer. I worked in Fire Department Administration for a few years. I was a training instructor. I also worked as an Administrative Assistant to the Chief Paramedic for a couple of years. I worked as an Executive

1 Assistant to Deputy Fire Commissioner at that time 2 Cortez Trotter for a couple of years and I became 3 cross trained as a Firefighter I believe it was I was assigned to Engine 46 out of the 4 5 Academy. I remained there I don't know how many years but briefly went back to Administration from 6 7 Engine 46 for six months to a year and then 8 reassigned to Engine 46 I believe until I got 9 promoted to Lieutenant. I kept my Paramedic 10 status, Lieutenant Paramedic. Worked relief 11 throughout the City and was ultimately assigned to Engine 121 and from there was assigned to Truck 40. 12 13 Q Okay. 14 Which was my last assignment. Α 15 Q Very well. Thank you for detailing that. 16 Yes. Α 17 Did you have the removal of your right Q 18 kidney yet or is that still to be done? No, it is scheduled to be done. 19 Ιt 20 hasn't been done yet.

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

transplant for your left kidney, is that right?

And then you are also awaiting a

21

22

23

24

Q

```
1
           Q
               For a kidney?
2
               Yes, sir.
           Α
 3
               MR. PINELLI: Thank you. That is all the
     questions I have of the applicant.
 4
 5
               CHAIRMAN FORTUNA:
                                   Trustees, any
 6
     questions?
7
               No questions, Vince.
8
               MR. PINELLI: I would call Dr. Peters.
9
     Dr. Peters, are you on the line?
10
               DR. PETERS: Yes, I am.
11
               MR. PINELLI: Thank you. Would you
12
     please raise your right hand?
13
                             (Witness sworn.)
14
                    MICHAEL I. PETERS, M.D.
15
     a witness herein, having been first duly sworn, was
16
     examined and testified as follows:
17
                          EXAMINATION
18
                       BY MR. PINELLI:
19
               Could you please state your name for the
           Q
20
     record?
21
               Michael I. Peters.
           Α
22
               You're a physician, is that correct?
           Q
23
           Α
               Yes.
24
               A copy of your qualifications as a
           Q
```

```
1
     physician are attached to the Board Exhibits, is
2
     that right?
               Yes.
               Do you perform a function as a consultant
 4
     to this fund?
 5
               Yes, I do.
 6
           Α
 7
                In that capacity, do you review medical
8
     records, examine or interview applicants and report
     to the Board?
 9
10
           Α
               Yes.
11
               Did you follow that procedure with
           Q
     respect to this applicant?
12
13
               Yes, I did.
           Α
14
               Did you file a written report with the
     Board that is marked as Board Exhibit Number 2?
15
16
           Α
               Yes.
17
               Doctor, did you interview the applicant
18
     due to the current Covid conditions?
19
               Yes, by telephone.
           Α
20
               Was the information provided you
21
     consistent with the medical records that you had
22
     reviewed regarding his condition?
23
           Α
               Yes, it was consistent.
24
               Doctor, can you just briefly summarize
           Q
```

for us what his current medical condition and
status is?

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

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

A Yes.

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

A No, he is not.

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

1	CHAIRMAN FORTUNA: Trustees, any
2	questions for the doctor?
3	MEMBER MURPHY: No questions.
4	CHAIRMAN FORTUNA: Hearing none.
5	MEMBER MURPHY: I would like to make a
6	motion to grant the benefits requested by
7	Lieutenant Beals.
8	MEMBER VALENCIA: Second.
9	CHAIRMAN FORTUNA: There is a motion to
10	grant by Trustee Murphy. Seconded by Trustee
11	Valencia.
12	Trustee Murphy.
13	MEMBER MURPHY: Yes.
14	CHAIRMAN FORTUNA: Trustee Sheridan.
15	MEMBER SHERIDAN: Yes.
16	CHAIRMAN FORTUNA: Trustee Soni.
17	MEMBER SONI: Yes.
18	CHAIRMAN FORTUNA: Trustee Martin
19	MEMBER MARTIN: Yes.
20	CHAIRMAN FORTUNA: Trustee Tebbens.
21	MEMBER TEBBENS: Yes.
22	CHAIRMAN FORTUNA: Trustee Valencia.
23	MEMBER VALENCIA: Yes.
24	CHAIRMAN FORTUNA: I am a yes.

1	Motion carries.
2	MEMBER MURPHY: I would like to make a
3	motion for reexam consistent with the Board's
4	policies.
5	MEMBER MARTIN: Second.
6	CHAIRMAN FORTUNA: Motion for reexam by
7	Trustee Murphy. Seconded by Trustee Martin.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee Soni.
13	MEMBER SONI: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	MEMBER MURPHY: Counsel has previously
23	sent around proposed Findings of Fact and
24	Conclusions of law. Having had a chance to review

1	those, I would like to make a motion to adopt those
2	Findings of Fact and Conclusions of Law in this
3	matter.
4	MEMBER MARTIN: Second.
5	CHAIRMAN FORTUNA: Motion to accept
6	Findings of Fact by Trustee Murphy. Seconded by
7	Trustee Martin.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee Soni.
13	MEMBER SONI: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	Mr. Beals, can you hear me?
23	MR. BEALS: Yes, sir.
24	CHAIRMAN FORTUNA: Based on the Findings

```
1
     of Fact and Conclusions of Law made by the
2
     Trustees, the Trustees have voted to grant you the
 3
     benefit you have requested.
               You will be notified by mail of the
 4
 5
     Findings of Fact and the Board's decision.
 6
               Good luck to you. I know you're going to
 7
     go through a whole lot but good luck to you.
               MR. BEALS:
                           Thank you, very much.
8
9
     solicit your prayers as well.
10
               MEMBER MURPHY: Our next Occupational
11
     applicant has deferred so we are moving to Duty
     Disability applicants.
12
                            Vince.
13
               MR. PINELLI: The first Duty Disability
14
     matter scheduled is the continuation of the hearing
15
     on the application of EMT Fire Marshall Mankowski.
16
               Is Mr. Mankowski and his counsel on the
17
     line?
18
               MR. MARCONI: Vince, for the record,
     Jerry Marconi on behalf of Fire Marshall Mankowski.
19
               MR. MANKOWSKI: Yes, I am on the line.
20
21
               MR. PINELLI: Thank you. Let's introduce
22
     this matter just for the record. As I said this is
23
     a continuation of a hearing that began at the last
24
     board meeting on March 16th last month.
```

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

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

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

MR. MARCONI: I do not.

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

```
1
     capacity evaluation, that was conducted on Mr.
2
     Mankowski, on April 12th of 2022. The second being
 3
     a physical therapy evaluation dated the same date.
               Are you moving for admission of those
 4
     exhibits into the record as well?
 5
               MR. MARCONI: I am.
 6
 7
               MR. PINELLI: Mr. Chairman, I have no
8
     objection to the admission of those exhibits. So
 9
     at this time I would formally move for admission of
     Board's Exhibits 1D, 1E and 13 as well as
10
11
     Applicant's Exhibits 1 and 2, without objection
12
     from the parties.
13
               CHAIRMAN FORTUNA:
                                  These exhibits are
14
     admitted without objection.
15
                (Board Exhibits 1D, 1E, 13 and
16
                Applicant Exhibits 1 and 2 were
17
                admitted into evidence.)
18
               MR. PINELLI: Thank you. Now moving on
     to witnesses. There have been a number of
19
20
     witnesses subpoenaed for today's date. I think the
     first witness, and counsel correct me if I am
21
     wrong, that you would like to call would be
22
23
     Lieutenant Brian Kroll, is that correct?
24
               MR. MARCONI: Yes. I did reach out or
```

```
1
     tried to reach out to all of the witnesses because
2
     I am sure the Board doesn't want to hear the same
 3
     testimony five times. I have spoken to two this
     morning on the line that I know of and that is
 4
     Lieutenant Kroll and I think Bill Granat indicated
 5
     he was on the line as well. I don't know if either
 6
7
     witnesses are present.
8
               You and I had a conversation where it
9
     wasn't my business to call off any witnesses so
10
     that is kind of where we are at.
11
               MR. PINELLI: Very well, then let's
     start.
12
13
               Is Lieutenant Brian Kroll on the line?
               MR. MARCONI: I think he needs to hit
14
15
     star six to unmute. I did text him the sign-in
16
     information this morning.
17
               MR. PINELLI: Okay. While we are
18
     waiting, I did hear earlier from Mr. Granat.
19
     still on the line?
20
               MR. GRANAT: I am. I am here.
21
               MR. PINELLI: Counsel, do you wish to
     start with William Granat first and then we will
22
23
     proceed to Mr. Kroll?
24
               MR. MARCONI: Sure.
```

1	MR. PINELLI: Mr. Granat, if you could
2	please raise your right hand, sir.
3	(Witness sworn.)
4	MR. PINELLI: Counsel, you may proceed.
5	WILLIAM GRANAT
6	a witness herein, having been first duly sworn, was
7	examined and testified as follows:
8	EXAMINATION
9	BY MR. MARCONI:
10	Q Could you spell your name for the record?
11	A First name is William, W-i-l-l-i-a-m.
12	Last name is Granat, G-r-a-n-a-t.
13	Q And where are you employed?
14	A My present assignment is Training Officer
15	of Office of Fire Investigations.
16	Q Just briefly, your history, give me very
17	brief, with the Chicago Fire Department.
18	A As far as service?
19	Q Yes.
20	A 17 years Firefighter Paramedic. I am a
21	Firefighter EMT. And as I stated, my current rank
22	is Training Officer days. It is a 40-hour
23	position.
24	Q Okay. Back on February 16th of 2020, I

1 believe you were working with Mark Mankowski, is 2 that correct? 3 Α That is correct, sir. What was your assignment on that date? 4 Q 5 Α At that time I was a Fire Marshall on platoon so awaiting dispatch from the alarm office 6 7 for a fire that needed to be investigated. While I am in the firehouse, I have specific duties per the 8 General Orders in the Policies and Procedures of 9 10 the Fire Department that I have to carry out. 11 Probably in the morning of that day, did Q something come over on the loud speaker that 12 13 basically ordered everyone in the office to go out 14 and start shoveling snow in the parking lot? 15 Α I don't recall that specifically but I do 16 recall being asked to go out and shovel snow, yes, 17 sir. 18 How big is that parking lot? Q Approximately, I couldn't give you 19 Α

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

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

20

21

22

23

24

1 I think approximately five, maybe six, 2 guys. 3 Q Was Mark Mankowski out there? Yes, I do recall him out there, yes. 4 Α 5 Q Anything unusual that you recall when you were out there shoveling snow? 6 7 Α No, sir. How about with Mark Mankowski did you 8 0 9 hear or see anything regarding him? I had my back -- I was facing an easterly 10 11 direction in this parking lot and I was crouched down trying to lift some heavy snow and I heard 12 13 kind of like an outcry or yelp. You know, somebody 14 that was either injured or in pain. And as I 15 turned around, I visualized Mankowski on the ground in some kind of distress. 16 17 You were a trained Paramedic at that 18 time, is that correct? 19 Α Yes, I am, sir. 20 Did you render aid or did you see anyone render aid to Firefighter Mankowski? 21 22 Yes, sir. I personally knelt down and 23 rendered aid and I told him what is the matter and he said my back locked up. I can't feel -- you 24

1 know, I can't feel below my waist. I said, okay, 2 remain still. I summoned somebody to notify the 3 paramedics to come to the back, to drive the ambulance to the back of the firehouse. 4 5 Q Did you see the ambulance arrive? 6 Α Yes, I actually helped them do their job 7 sir, yes. So you helped load Firefighter Mankowski 8 Q 9 into the ambulance, is that correct? 10 Α Right. Because of a suspected back 11 injury, we placed him on a backboard and that was done utilizing the proper EMS techniques. 12 13 Did you go to the hospital with him or 14 did you remain at OFI? 15 Α I was to remain at OFI, sir. 16 Okay. Then was that the last day that 17 you saw Firefighter Mankowski? 18 Α Yes, sir. MR. MARCONI: Thank you. Appreciate it. 19 20 MR. GRANAT: Thank you. 21 MR. PINELLI: Trustees, any questions for the witness? 22 23 Hearing none, Vince. 24 **EXAMINATION**

1 BY MR. PINELLI: 2 Q I just have a quick follow-up. Sir, you 3 described the snow I think. So was it, you know, 4 light fluffy or heavy wet snow that you were 5 shoveling that day? 6 I guess you would say a combination of Α 7 both because there was a layer from the night before and then a fresh layer going on top of it. 8 9 As you dug deeper down, it got a little bit more 10 slushy. 11 The shovels that you use for shoveling Q that were being used that day, can you describe 12 13 them? Are they just like your regular shovels, 14 snow shovels, that you'd get at the hardware store? 15 Was there anything unique about it? 16 I believe that is something that is 17 provided to the firehouse. I don't remember if it 18 was a curved handle to prevent back injuries or not. I don't really remember, to be honest with 19 20 you. 21 MR. PINELLI: That's fine. Thank you. 22 That is all the questions I have. 23 CHAIRMAN FORTUNA: Any questions? 24 Hearing none, Vince.

```
1
               MR. PINELLI: Thank you, sir.
2
     appreciate you being on the line for us.
 3
               MR. GRANAT: Thank you.
               MR. PINELLI: You're welcome.
 4
 5
               Did we get Lieutenant Kroll? Is he on
 6
     the line yet? Brian Kroll?
 7
               MR. WELLER: We don't see Lieutenant
8
     Kroll on the sign-in.
9
               MR. PINELLI: Do you know if we have any
10
     other of the subpoenaed witnesses on the sign-in,
11
     if you are able to tell?
12
               MR. WELLER: Only Mr. Granat was the only
13
     one that answered the subpoena.
14
               MR. PINELLI: Okay.
15
               MR. MARCONI: I just sent a text to
16
     Lieutenant Kroll. I told him to sign in about
17
     8:50.
18
               MR. MORALES: I just got him.
               MR. WELLER: Mr. Kroll, you need to press
19
     star six to unmute yourself.
20
21
               MR. KROLL: Okay. Can you hear me?
               MR. WELLER: Yes, we can.
22
23
               MR. PINELLI: Yes. Lieutenant Kroll, I
24
     am one of the attorneys for the Pension Fund.
```

```
1
     have been asked to be here today to give testimony.
2
     Before you do that, I would ask you to please raise
3
     your right hand.
                         (Witness sworn.)
 4
 5
               MR. PINELLI: Mr. Marconi, you may
     proceed.
 6
7
                          BRIAN KROLL
     a witness herein, having been first duly sworn, was
8
     examined and testified as follows:
9
10
                          EXAMINATION
11
                        BY MR. MARCONI:
12
               Mr. Kroll, can you spell your name for
          Q
13
     the record?
14
          Α
               Full name is Brian Kroll. B-r-i-a-n.
15
     Kroll, K-r-o-1-1.
16
               Lieutenant Kroll, where are you currently
17
     employed?
18
               I am currently employed by the Chicago
     Fire Department in the Office of Fire
19
     Investigations.
20
21
              Your current rank is Lieutenant, is that
          Q
22
     correct?
23
          Α
               Yes, sir.
24
               Back on February 16, 2020, you were a
          Q
```

1 lieutenant on that day, is that correct? 2 Α Yes. 3 You were assigned to OFI, is that Q 4 correct? 5 Α Yes. 6 At some point in the morning did you get 7 an order or instruction to have your people shovel 8 the parking lot? 9 Α Yes. What did you do? 10 I related that order to the Fire 11 Α 12 Marshalls, who I was in charge of that day, to go 13 outside and shovel the parking lot. Was Mark Mankowski one of those Fire 14 15 Marshalls that was ordered to go out and shovel the 16 parking lot? 17 Α Yes, he was. 18 When you went out there, did you see him Q 19 out there? 20 Α Yes. 21 Q And when you were out there, did you see 22 or hear anything unusual with respect to 23 Firefighter Mankowski? 24 While we were shoveling snow, he did make Α

- 1 a general statement in regards to just be careful.
- 2 | It was just like a fellow disclaimer to everybody.
- 3 Hey, guys, be careful, it is kind of heavy snow.
- Q Did you see him go down at any point?

 Did you see or hear him go down?
- A I heard him scream and I turned around.

 I saw him laying on the ground. I did not see him

 go down but I heard the scream and I was probably

 working within about 10 feet from him. My back was
- to him. I heard him scream and go down and I

 turned around and saw him laying on the ground.
 - Q Do you remember specifically -- I think maybe Firefighter Granat rendered some aid to him until the ambulance came?
- 15 A Yes.

12

13

14

16

17

18

19

20

21

22

23

24

- Q Did you render aid or basically at that point were you present and watching what was going on?
- A I was present watching what was going on.

 Firefighter Marshall Granat was rendering aid as

 far as position and comfort and making sure

 everything was baseline, everything was fine. And

 I think I might have walked back into the office to

 let them to know to call an ambulance. I don't

1	exactly recall when that was done but I think I did
2	walk back into the office.
3	Q Have you seen Firefighter Mankowski since
4	then?
5	A I have seen him a few times since then.
6	Q He hasn't returned to work as far as you
7	know?
8	A No, not in a work capacity, no.
9	MR. MARCONI: Thank you, very much. I
10	don't have anything else.
11	Mr. Pinelli is probably going to give you
12	a very intense cross examination.
13	THE WITNESS: Okay.
14	MR. PINELLI: Mr. Chairman, before I
15	proceed, are there any questions from the Board or
16	would you like me to proceed?
17	MEMBER MURPHY: No questions.
18	CHAIRMAN FORTUNA: Hearing no questions.
19	EXAMINATION
20	BY MR. PINELLI:
21	Q Thank you. Yes. So I hate to disappoint
22	you but here's my questions. Just with respect to
23	the shovels that were being used that day, are they
24	any different than the shovels that civilians like

1 I use from Home Depot, you know the size of them? 2 In other words, did the Fire Department have like 3 extra heavy duty shovels or are they just the normal shovels that I use from Home Depot, the size 4 of them? 5 I mean, there is a couple different types 6 Α 7 of shovels but nothing that you couldn't go to Home Depot and buy. 8 9 He was transported directly from the Q 10 scene to Northwestern Hospital by ambulance, is 11 that correct? 12 I believe so. I believe so. Α 13 In other words, he didn't go inside or go 14 somewhere else? 15 Α No. 16 He was taken from the scene? 17 Α No. Yes, he stayed on the ground outside 18 the whole time until the ambulance arrived and transported. 19 20 MR. PINELLI: Thank you. That is all the 21 questions I have of the lieutenant. We appreciate 22 you being on the line for us.

MR. PINELLI: Okay. That is it for you

MR. KROLL: No problem.

it. You are released.

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

going off the -- let me look at the witness list.

I know I talked to a Sharrieff I believe last

night. He said he's on furlough. I think over the

weekend I talked to a Waldemar Wojt. I did not

speak to Randy Carson and I did leave a message for

Lieutenant Walsh last night. The only ones I

really talked to were Wojt, Sharrieff, Granat and

Kroll. I didn't call off any witnesses.

MR. MARCONI: I did. I talked to -- I am

MR. PINELLI: No, I understand that.

With respect to your conversations with Sharrieff and Wojt, did they relate to you what they observed on that day?

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

```
1
     down, but they all basically would say that they
2
     heard a scream or a yelp and then he was down and
 3
     then the ambulance came.
 4
               MR. PINELLI: Okay.
                                    It is pretty
 5
     consistent with the testimony given here today with
     respect to what they saw?
 6
 7
               MR. MARCONI: Yes, it was definitely
     cumulative.
8
 9
               MR. PINELLI: That being the situation,
10
     do you have any other evidence that you wish to
11
     present at this time?
12
               MR. MARCONI: None, other than if the
13
     Board wants to hear from Firefighter Mankowski
14
     because the only thing we added he did go through a
15
     FCE last week, which was ordered by his doctor, Dr.
16
     Lim, I think his Physician's Assistant, last month.
17
     And then just timing-wise, he just underwent it
18
     last week.
               MR. PINELLI: I was going to just call
19
20
     Dr. Samo very briefly to discuss that. But I don't
21
     want to cut off the Board if they have any
22
     additional questions they want to ask of the
23
     applicant Mr. Mankowski before I call Dr. Samo.
24
               CHAIRMAN FORTUNA:
                                   Trustees, any
```

1 questions? 2 MEMBER TEBBENS: I do for Firefighter 3 Mankowski. I am not sure where the line of 4 5 questioning is going related to the shovels you can 6 buy at Home Depot and whether Firefighter Mankowski 7 knows the type of shovel that the legal counsel would even in fact purchase at Home Depot. 8 9 The question is was the shovel you were 10 using issued by the Department? 11 MR. MANKOWSKI: The shovel I got was from inside the firehouse. Whether it was issued by the 12 13 Department or somebody --MEMBER TEBBENS: Was it part of the 14 15 equipment that you had accessible to you that you 16 would routinely use to shovel snow? It could have 17 been anyone that grabbed that shovel or was that 18 your shovel that you brought from home or purchased from Home Depot? What is that shovel? Was that a 19 special shovel of yours or was that the shovel --20 21 MR. MANKOWSKI: No, it was a shovel that I got from inside the firehouse. 22 23 MEMBER TEBBENS: That is routinely used 24 for removal of snow?

1	MR. MANKOWSKI: Yes.
2	MEMBER TEBBENS: Thank you.
3	CHAIRMAN FORTUNA: Trustees, any other
4	questions?
5	Hearing no questions, Vince.
6	MR. PINELLI: Do you rest, counsel,
7	subject to my calling Dr. Samo quickly?
8	MR. MARCONI: Yes, sir.
9	MR. PINELLI: Okay. Thank you.
10	Dr. Samo, could you please raise your
11	right hand?
12	(Witness sworn.)
13	DANIEL SAMO, M.D.
14	a witness herein, having been first duly sworn, was
15	examined and testified as follows:
16	EXAMINATION
17	BY MR. PINELLI:
18	Q Since you last testified in this matter
19	last month, doctor, were you provided a copy of
20	Applicant Exhibits 1 and 2, those being the
21	functional capacity evaluation and physical therapy
22	evaluations?
23	A Yes.
24	Q Did you review them?

1 A Yes.

- Q With respect to just to summarize the outcome of the FCE, what was the outcome of the FCE?
 - A The FCE stated that he could only work at the medium level. His firefighter job is considered a very heavy job. The reason for that is that he could not lift 100 pounds from floor to waist, waist to shoulder, or overhead. He was able to perform all of the other tasks in the FCE.

 Several of them he did complain of back pain while doing them.
 - Q Did it indicate, therefore, that he had limitations, some limitations, with respect to the amount of weight that he could lift or move?
 - A Yes. I mean, he was able to lift 55 pounds from floor to waist. 45 pounds from waist to shoulder height. 40 pounds overhead. 50 pounds carrying and the maximum 100 pounds pushing/pulling.
 - Q Those do not rise to the level of a very heavy physical demand level required for a firefighter, correct?
- 24 A Correct.

1 Did it also indicate that he gave a 2 maximum effort and there was no evidence of him 3 either malingering or not giving a full effort? Correct, that is what the report stated. 4 Α 5 0 It was valid results as far as the tester indicated? 6 7 As far as the tester was concerned, yes. Was this information -- is it consistent 8 Q 9 with the testimony you gave at the last hearing 10 with respect to his ability to perform his duties 11 with the Fire Department? Yes, it is consistent. 12 Α 13 MR. PINELLI: Thank you. That is all the 14 questions I have of Dr. Samo. Counsel, do you have 15 any? 16 MR. MARCONI: I do not have any 17 questions. 18 MR. PINELLI: Trustees, any questions? MEMBER MARTIN: Dr. Samo, do you believe 19 that his subjective complaints of pain match the 20 objective findings from this incident? 21 22 DOCTOR SAMO: Well, once again, with low 23 back pain, there are very few objective findings. 24 Everything that we do in the back exam, except for

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

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

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

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

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

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

```
1
     before was from 2015, October the 9, 2015, which
2
     did show degenerative changes at L-4/L-5, L-5/S-1
 3
     and a small protrusion, which is a disc herniation,
     at L-4/5 and another one at L-5/S-1.
 4
               The first one after his incident was on
 5
     May 10, '21, which just showed the same L-5/S-1
 6
 7
     tiny protrusion. So, essentially, it was unchanged
     or even a little better because of the 2021 MRI
8
 9
     said there was just disc bulging at L-4/5. Whereas
10
     before it says there was a protrusion so that seems
11
     to have decreased.
12
               MEMBER MARTIN: It seems likes it has
13
     actually gotten better. Thank you.
14
               DOCTOR SAMO: I mean, yes and no.
15
     are all very subtle findings. Really symptoms
16
     don't correlate well to degenerative MRI findings
17
     like this. They are essentially the same. There
18
     is no marked new difference between the MRIs.
               MEMBER MARTIN: There is no marked
19
     difference?
20
21
               DOCTOR SAMO: Correct.
22
               MEMBER MARTIN:
                               Thank you.
23
               CHAIRMAN FORTUNA:
                                  Trustees, any other
24
     questions?
```

```
1
               MEMBER TEBBENS:
                                Yes, for Dr. Samo.
2
     Trustee Martin mentioned a previous layup. There
 3
     is a duty layup for previous back strain.
               DOCTOR SAMO: Yes, there were.
 4
 5
               MEMBER TEBBENS: And then there was
     another lower back auto accident.
 6
 7
               DOCTOR SAMO: Yes. It started in 2003.
8
     August 20, '03, he had a short layup. He had a
 9
     layup in September of '13. Then there was the auto
10
     accident in August of 15. He was laid up for five
11
     months. In May of '17, there was another auto
12
     accident and he was laid up for almost twelve
13
     months. And then, in March of '19, he had a slip
14
     and fall on the ice and he was laid up for ten
15
     months. In October of '20, it was a slip and fall
16
     and he was laid up for three months.
17
               MEMBER TEBBENS: These were duty related?
18
               DOCTOR SAMO: I don't know.
               MEMBER TEBBENS: I see asterisks on here.
19
20
     I'm not sure exactly what that means. The one that
     says duty was on '03 lower back strain from
21
     8-18-03.
22
               DOCTOR SAMO: That was lifting a patient,
23
24
     I do have that. The '13 one was lifting a bag of
```

```
1
     kitty litter. August '15 was an auto accident.
2
     May of '17 was an on-duty auto accident in '17.
 3
     September of '19, I don't know what happened there.
     With the fall in '20, I don't know what that was
 4
 5
     due to.
               MEMBER TEBBENS: 5-8-17 is a duty lower
 6
 7
     back auto accident?
8
               DOCTOR SAMO: Correct.
9
               MEMBER TEBBENS: The kitty litter could
10
     that have been like oil dry on duty or was that
11
     kitty litter that he was cleaning his cat's litter
     box at home?
12
13
               DOCTOR SAMO: I have no idea.
14
               MEMBER TEBBENS: Sometimes the oil dry
15
     that we use to cleanup oil spills on-duty some
16
     people with call kitty litter but it is oil dry.
17
     It is basically the same thing. I am just curious.
18
     There are a number that have been duty related.
     Thank you for providing that clarity for me.
19
20
               MEMBER MARTIN: I don't think it is clear
21
     from the record that it was all duty related.
22
               MEMBER TEBBENS: I just got the testimony
23
     from the doctor. Tony, you are not sure of the --
24
               MEMBER MARTIN: There is the kitty litter
```

and things like with blinds. Just I want to know
from the doctor, too, Rob, is whether these

3 objective findings are --

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

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

```
1
     he can't return to work?
 2
               MEMBER TEBBENS: Hasn't that been
 3
     established? Hasn't that been the doctor's
 4
     testimony?
 5
               MEMBER MARTIN: That is what I wanted
     clarification from Dr. Samo on.
 6
 7
               MEMBER TEBBENS: Dr. Samo, is that in
     fact your testimony?
8
 9
               DOCTOR SAMO: I missed what the question
10
     is in there.
11
               MEMBER MARTIN: I will ask the question.
12
     Dr. Samo, based on your experience as a physician
13
     and having done many firefighter duty disability
14
     hearings, is what you see in those MRI's consistent
15
     with somebody who will not, cannot and will not be
16
     able to perform his duties?
17
               DOCTOR SAMO: Yes, in that the MRI does
18
     not reflect the severity of symptoms.
               MEMBER MARTIN: Thank you.
19
               MEMBER TEBBENS: So that was a yes?
20
21
               DOCTOR SAMO: That was a yes.
22
               MEMBER TEBBENS:
                                 Thank you.
23
               CHAIRMAN FORTUNA: I don't hear any more
24
     questions. Does anyone have any more questions?
```

1	MR. PINELLI: I have a question for the
2	doctor, if I might. Doctor, did you see anything
3	in the medical records that you reviewed, any
4	comment by any physician who has examined him or
5	treated him, that there was any suggestion that his
6	subjective complaints of pain were being questioned
7	by the doctors who were either examining him or
8	treating him?
9	DOCTOR SAMO: Not that I recall.
10	MR. PINELLI: Okay. That is all I have.
11	I think that concludes the evidence.
12	CHAIRMAN FORTUNA: Thank you.
13	MEMBER MURPHY: I'd like to make a motion
14	to grant the benefit requested by Fire Marshal
15	Mankowski.
16	MEMBER TEBBENS: Second.
17	CHAIRMAN FORTUNA: There is a motion to
18	grant by Trustee Murphy. Seconded by Trustee
19	Tebbens.
20	Trustee Murphy.
21	MEMBER MURPHY: Yes.
22	CHAIRMAN FORTUNA: Trustee Sheridan.
23	MEMBER SHERIDAN: No.
24	CHAIRMAN FORTUNA: Trustee

1	Conyears-Ervin.
2	Trustee Soni.
3	MEMBER SONI: Yes.
4	CHAIRMAN FORTUNA: Trustee Martin
5	MEMBER MARTIN: No.
6	CHAIRMAN FORTUNA: Trustee Tebbens.
7	MEMBER TEBBENS: Yes.
8	CHAIRMAN FORTUNA: Trustee Valencia.
9	I am a yes.
10	I only have four.
11	MS. BURNS: The vote was four to two.
12	CHAIRMAN FORTUNA: Let me ask one more
13	time. Trustee Conyears-Ervin? Trustee Valencia?
14	MEMBER VALENCIA: I am here.
15	CHAIRMAN FORTUNA: Trustee Valencia,
16	there's a motion and a second to grant this
17	benefit. We just a need a vote from you.
18	MEMBER VALENCIA: Can you please go back
19	and tell me the other votes?
20	CHAIRMAN FORTUNA: Trustee Murphy yes,
21	Trustee Soni yes, Trustee Martin no, Trustee
22	Conyears-Ervin not present, Trustee Tebbens yes,
23	Trustee Sheridan no and I am a yes.
24	MEMBER VALENCIA: I vote yes.

1	CHAIRMAN FORTUNA: Okay. Please,
2	proceed, Trustee Murphy.
3	MEMBER MURPHY: Mr. President, I would
4	like to make a motion for reexam consistent with
5	Board policy.
6	MEMBER SONI: Second.
7	CHAIRMAN FORTUNA: There is a motion for
8	reexam by Trustee Murphy. Second by Trustee Soni
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee Soni.
14	MEMBER SONI: Yes.
15	CHAIRMAN FORTUNA: Trustee Martin
16	MEMBER MARTIN: Yes.
17	CHAIRMAN FORTUNA: Trustee Tebbens.
18	MEMBER TEBBENS: Yes.
19	CHAIRMAN FORTUNA: Trustee Valencia.
20	MEMBER VALENCIA: Yes.
21	CHAIRMAN FORTUNA: I am a yes.
22	Motion carries.
23	MEMBER MURPHY: Counsel has previously
24	sent around proposed Findings of Fact and

1	Conclusions of Law in this matter.
2	Having had a chance to review those, I'd
3	like to make a motion to adopt those Findings of
4	Fact and Conclusions of Law.
5	MEMBER MARTIN: Second.
6	CHAIRMAN FORTUNA: There is a motion by
7	Trustee Murphy. Seconded by Trustee Martin.
8	Trustee Murphy.
9	MEMBER MURPHY: Yes.
10	CHAIRMAN FORTUNA: Trustee Sheridan.
11	MEMBER SHERIDAN: Yes.
12	CHAIRMAN FORTUNA: Trustee Soni.
13	MEMBER SONI: Yes.
14	CHAIRMAN FORTUNA: Trustee Martin
15	MEMBER MARTIN: Yes.
16	CHAIRMAN FORTUNA: Trustee Tebbens.
17	MEMBER TEBBENS: Yes.
18	CHAIRMAN FORTUNA: Trustee Valencia.
19	MEMBER VALENCIA: Yes.
20	CHAIRMAN FORTUNA: I am a yes.
21	Motion carries.
22	Based on the Findings of Fact and
23	Conclusions of Law made by the Trustees, the
24	Trustees have voted to grant you the benefit you

1 have requested. 2 You will be notified by mail of the 3 Findings of Fact and the Board's decision. MR. MANKOWSKI: 4 Thank you. 5 MR. MARCONI: Thank you. 6 MEMBER MURPHY: The next applicant is 7 Firefighter Michael Edwards Tower Ladder 37. MR. PINELLI: Let the record reflect this 8 9 is the Duty Disability application on behalf of Michael Edwards. 10 11 I am one of the attorneys conducting this 12 hearing for the record. I'd like to advise you of 13 some preliminary matters before we start the 14 evidence. 15 First of all, there are I believe seven 16 Trustees present currently on the line to hear the 17 evidence on your application. If you don't know 18 you should know that the Pension Code requires you get the yes vote of at least five of those Trustees 19 20 in order to receive this benefit. Do you 21 understand that? 22 MR. EDWARDS: Yes. 23 MR. PINELLI: From reviewing the record, 24 it appears you do not have an attorney filing an

1 appearance to represent you in this matter. 2 your desire to proceed without an attorney? 3 MR. EDWARDS: Yes, it is. MR. PINELLI: Lastly, it is the 4 5 applicant's burden of proof to present sufficient evidence to the Board in order for the Board to 6 7 grant the benefit that the applicant seeks. Do you understand it is your burden of proof, sir? 8 9 MR. EDWARDS: Yes, sir. 10 MR. PINELLI: By way of procedures, I am 11 going to start by asking you some questions under oath. The board members may or may not have 12 questions of you. Then I will call a couple of 13 witnesses to testify, including the Fund's 14 15 physician consultant. If there is anything I don't 16 ask those witnesses that you think is important for 17 the Board to know before they vote, please let me 18 know and you will be given that opportunity. Do you understand the procedures? 19 20 MR. EDWARDS: Yes, sir. 21 MR. PINELLI: Thank you. Then I think we 22 are ready to proceed. Is Dr. Samo on the line? 23 DOCTOR SAMO: Yes, I am. 24 MR. PINELLI: Dr. Samo and Mr. Edwards,

1	could you both please raise your right hands?
2	(Witnesses sworn.)
3	MICHAEL EDWARDS
4	a witness herein, having been first duly sworn, was
5	examined and testified as follows:
6	EXAMINATION
7	BY MR. PINELLI:
8	Q Sir, please, state your name for the
9	record.
10	A Michael Edwards.
11	Q What is your current rank with the Fire
12	Department?
13	A Firefighter EMT.
14	Q What was your last assignment before you
15	went on layup?
16	A Tower Ladder 37.
17	Q Did you receive a copy of Board Exhibits
18	1 through 12 prior to today's date?
19	A Yes.
20	Q Did you review them?
21	A Yes, sir.
22	Q Do you have any objection to their
23	admission into the record in this matter?
24	A No, sir.

1 MR. PINELLI: Thank you. 2 Mr. Chairman, I move for admission of 3 Board Exhibits 1 through 12, without objection from the applicant. 4 5 CHAIRMAN FORTUNA: Exhibits admitted without objection. 6 7 (Board Exhibits 1 through 7 were admitted into evidence.) 8 9 MR. PINELLI: Thank you. BY MR. PINELLI: 10 11 Now, sir, directing your attention to Q March 2nd of 2021, were you working on that date? 12 13 Α Yes. 14 Did you sustain an injury or injuries 15 that is the basis of your application today? 16 Yes, sir. Α 17 Understanding that the Board has your 18 statement that you have submitted in support of 19 your application, so they have reviewed that, could 20 you please briefly describe for us for today's purpose where you were and what happened to you? 21 22 Yes, sir. I was assigned across the 23 floor to Engine 60 and we had an assist an invalid. 24 When we arrived to the location, there

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

I was at the head of the chair. I was proceeding to carry the patient down the stairs and the patient reached out and grabbed the handrail.

As she grabbed the handrail, it kind of flipped me over and I fell down the stairs with my arm. Right shoulder -- right arm extended. I fell. I felt a sharp pop and pain in my shoulder immediately and my left knee was hyperextended behind me as I fell, too, and I felt that pop as well.

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

1 from there.

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

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

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

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

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

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

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

1 Q You are right. My mistake. I was thinking of the MRI on your back. So the surgery 2 3 was April 12th of 2021, is that correct? Yes, sir. 4 Α 5 Q And now can you describe for the Board 6 the current condition with respect to your right 7 shoulder following that surgery, any pain or limitations that you have in that shoulder? 8 9 Α Yes, sir. I still have severe pain. 10 cannot reach around my back. I have a sharp pain 11 in my -- it pops and I have -- I can't reach high. 12 I can extend my right arm a little over my head but 13 not any more -- too much farther than that at this 14 point without pain. 15 Q What about the condition of your lower 16 back? Are you experiencing any problems with that 17 currently? 18 Yes. I have a problem when I bend over to either side I feel the pain in my lower back, 19 part of my hip, my hip. Standing for any period of 20 21 time, I have to, you know, lean over without pain 22 so. 23 How about the condition of your left

knee? What is that like today?

- 70 1 The left knee is a 100 percent. 2 good. All that swelling has gone down. No pain on 3 that. 4 Great. Since you went on layup, have you Q 5 engaged in any activity by which you earn income? No, sir. 6 Α 7 Have you engaged in any sporting activities? 8 9 Α No, sir. 10 Are you currently taking any medications 11
 - prescribed by a physician for your shoulder and back pain?
- 12

16

17

18

19

20

21

- 13 No, sir. Α
- 14 Do you have any appointments scheduled 15 with any of your treating doctors?
 - Yes, I do. I just have to schedule --Α unfortunately, I was diagnosed with Type 2 diabetes so my blood pressure and stuff is not right for me to go to therapy yet. I will be reevaluated in June and hopefully I can get back into therapy sessions. Therapy or whatever they are going to do.
- 23 MR. PINELLI: Okay, thank you. That is 24 all the questions I have of the applicant.

```
1
               CHAIRMAN FORTUNA:
                                  Trustees, any
2
     questions?
 3
               MEMBER TEBBENS: Michael, it says the
     stairs were wet. Were these exterior stairs?
 4
                                                     Ιs
 5
     that where you fell?
               MR. EDWARDS: No, they are interior
 6
 7
     stairs. I am not sure about the -- yes, they were
     tile, interior tile stairs. Just regular tile
8
9
     stairs, yes.
10
               MEMBER TEBBENS: Okay. Very good.
                                                    Thank
11
     you.
12
               CHAIRMAN FORTUNA:
                                  Trustees, any other
13
     questions?
14
               Hearing none, Vince.
15
               MS. BURNS: If you are ready to call
16
     witnesses, let me advise you that Lieutenant Weaver
17
     is physically present at the Fund's office and we
18
     will bring him in, if you want to proceed with him
19
     first.
20
               MR. PINELLI: Sure, that would make
     sense. Thank you, if you could do that.
21
22
               MS. BURNS: He will be in the room and he
23
     will be placed in front of a camera so people can
24
     see and hear him.
```

1	MR. PINELLI: Okay.
2	MS. BURNS: The other witness is on the
3	phone when you are ready for that gentleman.
4	Welcome, Lieutenant Weaver.
5	Go ahead, Vince. We are ready to
6	proceed.
7	MR. PINELLI: Thank you. Good morning,
8	sir. My name is Vince Pinelli. I am one of the
9	attorneys for the Fund conducting this hearing for
10	the record. I would ask you to please raise your
11	right hand.
12	(Witness sworn.)
13	KENNETH WEAVER
14	a witness herein, having been first duly sworn, was
15	examined and testified as follows:
16	EXAMINATION
17	BY MR. PINELLI:
18	Q Thank you. Could you please state your
19	name and spell your last name for the record?
20	A Kenneth Weaver, W-e-a-v-e-r.
21	Q Okay. And what is your current rank with
22	the Fire Department?
23	A Lieutenant.
24	Q Where are you currently assigned?

1 Α Engine 60. 2 Directing your attention, if I may, back Q 3 to the date of March 2nd of 2021, do you recall working that day? 4 5 Α Yes. 6 Do you recall being at the scene of a Q 7 call at 1605 East 50th Street sometime in the 8 morning hours that day? 9 Α Yes, I do. 10 Are you familiar with the applicant Mr. 11 Edwards? 12 Yes, I am. Α 13 Were you familiar with him prior to that Q date? 14 15 Α Yes, we have worked together on occasion. 16 Now directing your attention again to 17 that date and location, did you see or learn that 18 he had been injured on that day while working? 19 Yes. Α 20 Can you briefly describe for the board 21 members what you saw or observed with respect to 22 that?

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

23

stairs or down the stairs.

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

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

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

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

A Correct.

1	Q Now, had you worked with him prior to
2	that date?
3	A Yes.
4	Q Was he always able to perform his duties
5	without any limitations to his shoulder or his knee
6	or his back prior to that date?
7	A Yes, he was.
8	MR. PINELLI: Thank you. That is all the
9	questions I have for the Lieutenant.
10	CHAIRMAN FORTUNA: Trustees, any
11	questions?
12	Hearing none.
13	MS. BURNS: Thank you, Lieutenant. Have
14	a good day. Thank you for coming.
15	MR. PINELLI: Do we have Sean Peebles on
16	the line?
17	MS. BURNS: Yes, Vince, he is on the
18	line.
19	MR. PEEBLES: Sean Peebles, present, sir.
20	MR. PINELLI: Thank you. Sir, I am one
21	of the attorneys conducting this hearing. I'd ask
22	you to please raise your right hand.
23	(Witness sworn.)
24	SEAN PEEBLES

1	a witness herein, having been first duly sworn, was
2	examined and testified as follows:
3	EXAMINATION
4	BY MR. PINELLI:
5	Q Can you state your name and spell your
6	last name for the record, please?
7	A Last name is Peebles, P-e-e-b-l-e-s. For
8	name is Shaun, S-h-a-u-n.
9	Q What's your rank with the Fire
10	Department?
11	A I am an engineer EMT assigned to Engine 9
12	at the airport.
13	Q Directing your attention to March 2nd of
14	last year 2021, where were you assigned at that
15	time?
16	A At that time I was a Firefighter EMT
17	assigned to Engine 60.
18	Q Do you recall having occasion to be at
19	the scene of a call for an assist at 1605 East 50th
20	Street?
21	A Yes, sir.
22	Q Do you recall if at that time you were
23	also working with Firefighter Edwards? Was he also
24	there?

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

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

A Yes.

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

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

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

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

- we got the lady to the ground and he was in

 excruciating pain from that point. He was probably

 trying to walk it off and see if he could shake it

 off.
 - Q To your knowledge, was he later transported to the hospital as a result of the injuries he sustained?
 - A Yes. Once we got back on Engine 60, we was going back, Mike was complaining that he was in pain. You could see it visibly on his face. When we got back to the firehouse, I believe they called an ambulance and they went from there.
 - Q Okay. Had you worked with him before that date?
 - A Yes, sir.

- Q For how long?
- A I believe we had been at Engine 60 together. He was assigned on Tower Ladder 37. We probably had been together for about four or five years at Engine 60.
- Q During that time was he always able to perform his duties from what you could see without any problems on his right shoulder and his left knee?

```
1
               Yes, sir. He was always able to perform
2
     his duties.
 3
               MR. PINELLI: Thank you, very much.
     have no further questions.
 4
 5
               CHAIRMAN FORTUNA: Trustees, any
 6
     questions?
7
               No questions, Vince.
8
               MR. PINELLI: Thank you. You are
9
     released, sir. We really appreciate you being on
     the line for us.
10
11
               MR. PEEBLES: Thank you.
12
               MR. PINELLI: Have a good day.
13
               We are ready to go to Dr. Samo.
14
                         (Witness previously sworn.)
15
                       DANIEL SAMO, M.D.
16
     a witness herein, having been first duly sworn, was
     examined and testified as follows:
17
18
                          EXAMINATION
19
                       BY MR. PINELLI:
20
               Could you state your name for the record?
           Q
21
               Daniel Samo.
           Α
22
               You are a physician, is that correct?
           Q
23
           Α
               Yes.
24
               A copy of your qualifications are
           Q
```

1 attached to the Board Exhibits? 2 Α Yes. 3 Do you perform a function as a consultant Q to this fund? 4 5 Α Yes. In that capacity, do you review medical 6 7 records, examine or interview applicants and report 8 to the Board? 9 Α That is correct. 10 Did you follow that procedure with 11 respect to Mr. Edwards? Yes, I did. 12 Α 13 Did you file a written record with the Board that is marked as Board Exhibit Number 2? 14 15 Α Yes. 16 Doctor, can you tell us did you interview 17 the applicant prior to writing your report? 18 Α Yes. Due to the Covid restrictions, it was done by telephone. There was no physical exam. 19 20 All right. Was the information he provided you in that interview consistent or 21 inconsistent with the medical records you reviewed? 22 23 Α It was consistent. 24 Can you summarize for the record, please, Q

```
1
     what your findings were after reviewing the medical
2
     records?
 3
               Based on the medical records, he had the
     fall as was described. He injured his -- he
 4
 5
     initially complained of his shoulder and knee and
     then shortly thereafter began having back pain.
 6
 7
     The knee as he described resolved so it is all
     better. Shoulder continued to hurt and he was
8
 9
     eventually diagnosed with a rotator cuff tear for
10
     which he had surgery. The back was really sort of
11
     the nonspecific findings on the MRI but he had
12
     ongoing pain which has been unresponsive pretty
13
     much to epidural injections and physical therapy.
14
     So he continues to have ongoing problems in his
15
     shoulder and in his low back.
16
               Given those current symptoms, would he be
17
     able to perform his duties in the Fire Department?
18
          Α
               I do not believe so.
19
               MR. PINELLI: Thank you, doctor, that is
20
     all the questions I have.
21
               CHAIRMAN FORTUNA:
                                   Trustees, any
22
     questions?
23
               Hearing none, thank you.
24
               MEMBER MURPHY: Mr. President, I'd like
```

1	to make a motion to grant the benefits requested by
2	EMT Firefighter Edwards.
3	MEMBER MARTIN: Second.
4	CHAIRMAN FORTUNA: There is a motion to
5	grant by Trustee Murphy. Seconded by Trustee
6	Martin.
7	Trustee Murphy.
8	MEMBER MURPHY: Yes.
9	CHAIRMAN FORTUNA: Trustee Sheridan.
10	MEMBER SHERIDAN: Yes.
11	CHAIRMAN FORTUNA: Trustee Martin
12	MEMBER MARTIN: Yes.
13	CHAIRMAN FORTUNA: Trustee Tebbens.
14	MEMBER TEBBENS: Yes.
15	CHAIRMAN FORTUNA: I am a yes.
16	Motion carries.
17	MEMBER MURPHY: Mr. President, I'd like
18	to make a motion for reexam consistent with the
19	Board's policies.
20	MEMBER TEBBENS: Second.
21	CHAIRMAN FORTUNA: Motion for reexam by
22	Trustee Murphy. Seconded by Trustee Tebbens.
23	Trustee Murphy.
24	MEMBER MURPHY: Yes.

1	CHAIRMAN FORTUNA: Trustee Sheridan.
2	MEMBER SHERIDAN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: I am a yes.
8	Motion carries.
9	MEMBER MURPHY: Counsel has previously
10	sent around proposed Findings of Fact and
11	Conclusions of Law.
12	Having had a chance to review those, I'd
13	like to make a motion to adopt those Findings of
14	Fact and Conclusion of Law.
15	MEMBER SHERIDAN: Second.
16	CHAIRMAN FORTUNA: There is a motion by
17	Trustee Murphy. Seconded by Trustee Sheridan.
18	Trustee Murphy.
19	MEMBER MURPHY: Yes.
20	CHAIRMAN FORTUNA: Trustee Sheridan.
21	MEMBER SHERIDAN: Yes.
22	CHAIRMAN FORTUNA: Trustee Martin
23	MEMBER MARTIN: Yes.
24	CHAIRMAN FORTUNA: Trustee Tebbens.

1 MEMBER TEBBENS: Yes. 2 CHAIRMAN FORTUNA: I am a yes. 3 Motion carries. Based on the Findings of Fact and 4 5 Conclusions of Law made by the Trustees, the 6 Trustees have voted to grant you the benefit you 7 have requested. 8 You will be notified by mail of the 9 Findings of Fact and the Board's decision. 10 Thank you and good luck. 11 MR. EDWARDS: Thank you, sir. 12 MEMBER MURPHY: Mr. President, our next 13 duty applicant is Michele Martinez Paramedic in 14 Charge. 15 MR. PINELLI: Ms. Martinez, are you on 16 the line? 17 MS. MARTINEZ: I am. Good morning, sir. 18 MR. PINELLI: Good morning. I am one of the attorneys for the Fund. I will be conducting 19 this hearing for the record. 20 21 Let the record reflect this is a hearing 22 on the application for Duty Disability benefits 23 being made by Paramedic in Charge Michelle 24 Martinez.

1 I would like to advise you of some 2 preliminary matters before we start evidence. 3 There are currently five Trustees present to hear the evidence on your application. Based upon the 4 5 Pension Code, it requires that you get the yes vote of all of those five Trustees in order to receive 6 7 this benefit. Do you understand that? MS. MARTINEZ: Yes. 8 9 MR. PINELLI: I see you do not have an 10 attorney representing you in this matter. Is it your desire to proceed without an attorney? 11 12 MS. MARTINEZ: Yes, it is. 13 MR. PINELLI: Lastly, it is the 14 applicant's burden of proof to present sufficient 15 evidence to the Board in order for the Board to 16 grant the benefit. Do you understand as the 17 applicant it is your burden of proof? 18 MS. MARTINEZ: Yes, I do. 19 MR. PINELLI: By way of procedures, I am 20 going to start by asking you some questions under The board members may or may not have 21 oath. 22 questions of you. 23 Then I will call some witnesses to 24 testify, including the Fund's physician consultant,

```
1
     Dr. Peters. If there is anything I don't ask those
2
     witnesses that you think is important for the Board
 3
     to know before they vote on it, please let me know
 4
     and you will be given that opportunity. Do you
 5
     understand the procedures?
               MS. MARTINEZ: Yes, I do.
 6
 7
               MR. PINELLI: Okay. Then we are ready to
     proceed. Is Dr. Peters on the line?
8
 9
               DOCTOR PETERS: Yes.
10
               MR. PINELLI: Dr. Peters and Ms.
11
     Martinez, could you both please raise your right
     hands?
12
13
                         (Witnesses sworn.)
14
                       MICHELE MARTINEZ
15
     a witness herein, having been first duly sworn, was
16
     examined and testified as follows:
17
                          EXAMINATION
18
                        BY MR. PINELLI:
               Ma'am, would you please state your name
19
          Q
20
     and spell your last name for the record?
21
               Michele Martinez, M-a-r-t-i-n-e-z.
          Α
22
               Ms. Martinez, what is your rank with the
23
     Fire Department?
24
               Paramedic in Charge.
          Α
```

```
1
           Q
               What was your last assignment before you
2
     went on layup?
 3
               Ambulance 74.
               Directing your attention to the Board
 4
 5
     Exhibits 1 through 12, you should have been
     provided a copy of those before today's date.
 6
 7
     you receive them?
8
           Α
               I did.
9
               Did you have a chance to review them?
           Q
10
           Α
               I did.
11
               Do you have any objection to their
           Q
     admission into the record for the Trustees to
12
13
     consider in this matter?
14
               I do not.
           Α
15
               MR. PINELLI: Thank you.
16
               Mr. Chairman, I move for admission of
17
     Board Exhibits 1 through 12, without objection from
18
     the applicant.
19
               CHAIRMAN FORTUNA: Admitted without
20
     objection.
21
                (Board Exhibits 1 through 12 were
22
                admitted into evidence.)
23
               MR. PINELLI: Thank you.
24
```

BY MR. PINELLI:

- Q Now, Ms. Martin, directing your attention to the date of March 9th of 2021, were you working that day with the Chicago Fire Department?
 - A I was.
- Q Did you sustain an injury or injuries that is the basis of this application?
 - A I did.
- Q Understanding that the Board does have your written statement that was submitted with the Board Exhibits, could you still briefly describe for us for the record today where you were and what happened to you?
- A I was assigned to Ambulance 74. We were dispatched to a psychiatric emergency approximately at Ohio and Wells around 9, 9:30.

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

- 1 then she provided medical attention to me.
- 2 Q Now had you ever had any problems or 3 injuries to either of your ankles prior to that date?
 - My right ankle I did roll on two occasions at work but I had physical therapy. left ankle was broken January, 2001 I believe. I had surgery but never had any problems on-the-job at all with that ankle.
 - So you broke up a little bit there. There was some noise background, but just so I am clear, you did have prior injuries to each of those ankles but you were able to heal and come back to work --
 - Α Correct.

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

- -- after those injuries? Okay. those injuries while you were on-duty or duty related?
 - The right ankle that I rolled two Yes. times was duty related, that was again stepping out of the ambulance. The left ankle that I had prior surgery to was prior to getting on the job.
- 23 Okay. Now, with respect to treatment to 24 the ankles afterwards, after this incident, did you

ultimately have surgery on March 16th of 21st?

A Yes.

- Q To what ankle did you have the surgery
 on?
 - A My left ankle.
 - Q Was that pursuant to an examination that indicated it had fractured?
 - A Correct.
 - Q Following that surgery on the left ankle, can you describe for us currently what is the condition with respect to the left ankle for any pain or limitations?

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

1 try to maintain that muscle but I still don't have 2 100 percent contracting of my left thigh muscle. I 3 feel unbalanced quite a bit and I have to hang on 4 walking down my own stairs in my own home. 5 Carrying laundry is a very difficult task for me so I have to limit myself with weight. I do not sleep 6 7 at night. I have difficulty sleeping due to the heatness of the ankle and I have to constantly 8 shift from side to side. I don't sleep much. 9 10 What about the condition of your right ankle, what is that like today? Ms. Martinez, did 11 you hear me? Maybe I cutout. Hello, Ms. Martinez? 12 13 MS. BURNS: We are checking, Vince. 14 MEMBER MARTIN: I'm sorry. My phone 15 disconnected. My husband turned on the car and it was a handsfree link. 16 Sorry. 17 BY MR. PINELLI: 18 I have done that myself many times. 19 problem. 20 My question was simply what is the condition of your right ankle today, is that still 21 22 a problem? 23 My right ankle I have difficulty also

walking down the stairs. What happens is it

1 catches and when it catches I drop to my knees. So 2 it is behind the right ankle bone and it can happen 3 at any given time going down the stairs, stepping off a curb. I never know when it's going to happen 4 5 so I am very --I'm sorry, you cut out there. 6 7 I'm sorry. It keeps going to the handsfree link. My husband is going to shut off 8 the car. 9 10 Okay. So you're still having problems 11 with the right ankle as well as the left it sounds like from your description? 12 13 Yes. Yes. Α 14 Now you underwent a Functional Capacity 15 Evaluation on November 3rd of '21, is that correct? 16 Α That is correct. 17 You used your best efforts to put forth 18 maximum effort when you took that test? Absolutely. 19 Α 20 Q And were you able to reach the very heavy level of physical demand? 21 22 I was not. Α 23 Q Were there certain restrictions in what

you could do physically with respect to that

```
1
     testing?
2
           Α
               Yes.
 3
               Since you went on layup have you engaged
           Q
     in any activity by which you earn income?
 4
 5
           Α
               No.
 6
               Have you engaged in any sporting
 7
     activities?
8
           Α
               No.
9
               Are you currently taking any medications
           Q
     prescribed by a physician for pain relief for
10
     either ankle?
11
12
               I am no longer taking anything.
           Α
13
               Do you have any scheduled appointments
14
     with your physicians who are treating you for your
15
     ankles?
16
           Α
               I do not.
17
               MR. PINELLI: Thank you. That is all the
18
     questions I have of the applicant.
19
               CHAIRMAN FORTUNA:
                                   Trustees, any
20
     questions?
21
               No questions, Vince.
22
               MR. PINELLI: Then I think we have a
23
     witness. Is there a witness on the line?
24
               MS. OESTERLE:
                               Yes.
```

```
1
               MS. MARTINEZ:
                               There should be Maria
2
     Oesterle.
 3
               MS. OESTERLE: I am present.
               MR. PINELLI: Good morning, ma'am.
 4
 5
     one of the attorneys for the Fund. I just have a
     few questions for you but before I do that could
 6
 7
     you just raise your right hand?
8
                             (Witness sworn.)
9
                         MARIA OESTERLE
     a witness herein, having been first duly sworn, was
10
     examined and testified as follows:
11
12
                          EXAMINATION
13
                       BY MR. PINELLI:
14
               Could you state your name and spell your
     last name for the record?
15
16
               My name is Maria Oesterle,
17
     O-e-s-t-e-r-l-e.
18
               What's your rank with the Fire Department
           Q
     currently?
19
20
               Currently I am PIC. At that time I was a
           Α
21
     PM.
22
               What is your current assignment?
           Q
23
           Α
               I am with Field Division North.
                                                 I am on
24
     medical layup.
```

1 I'd like to direct your attention to the date of March 9th of 2021. Were you on active duty 2 3 and working that day? Correct. 4 Α 5 Q Do you recall having occasion to be at a scene at 540 North Wells Street in Chicago? 6 7 Α I do. Do you recall Paramedic in Charge Michele 8 Q 9 Martinez also being at that location? 10 Α Correct. 11 Did you see or observe her sustain any Q 12 injuries that day? 13 I witnessed her on the floor. I did not 14 see the actual fall. 15 Q Can you tell us where she was and what 16 you did observe of her that day? 17 Α Sure. When I came out of the driver's 18 side, I went around the ambulance, I looked for her 19 and then I saw her on the ground. She was on kind 20 of like a manhole cover holding one of her legs. I 21 don't remember which one. I asked her what 22 happened? I went down. I could tell that it was 23 fractured. At that point I went to the back of the

ambulance to get the stretcher. A retired

```
1
     firefighter came up and asked if we were okay and
2
     he asked if he was able to assist us or assist me.
3
     Pulled the stretcher by Michele. He assisted me
     getting Michele inside the ambulance.
                                             I rendered
4
     medical care. An IV was stared. Medical care was
5
     provided. And when the second ambulance came care
6
7
     was transferred to the second ambulance.
8
               When the incident happened at first it
          Q
9
     was just the two of you there as far as fire
10
     personnel?
11
          Α
               Correct.
                         Yes.
12
               She exited the passenger side and you
13
     exited the driver's side. As you say you saw her
14
     on the ground then, is that right?
15
          Α
               Correct.
16
               Okay. Had you worked with her prior to
17
     that date?
18
          Α
               I believe once or twice.
19
               MR. PINELLI: Thank you. That is all the
20
     questions I have.
21
               CHAIRMAN FORTUNA:
                                  Trustees, any
22
     questions?
23
               No questions, Vince.
24
               MR. PINELLI: No questions.
                                             Thank you,
```

```
1
     very much for being on the line today.
2
     appreciate it. You are excused.
 3
               MS. OESTERLE: Thank you.
               MR. PINELLI: At this time I would call
 4
5
     Dr. Peters to testify.
                         (Witness previously sworn.)
 6
 7
                    MICHAEL I. PETERS, M.D.
8
     a witness herein, having been first duly sworn, was
     examined and testified as follows:
9
10
                          EXAMINATION
11
                       BY MR. PINELLI:
12
               Sir, please state your name.
           Q
13
               Michael I. Peters.
           Α
14
               You're a physician, is that correct?
           Q
15
           Α
               Yes, it is.
16
               You perform a function as a physician
17
     consultant to this fund?
18
           Α
               Yes, I do.
               In that capacity, do you review medical
19
           Q
20
     records, examine or interview applicants and report
21
     to the Board?
22
           Α
               Yes.
23
           Q
               Did you file a written report with the
     Board that is marked as Board Exhibit Number 2?
24
```

A Yes, I did.

- Q Doctor, did you interview the applicant due to the current Covid restrictions?
 - A By telephone, yes.
 - Q Was the information she provided you consistent or inconsistent with the medical records that you had reviewed prior to your interview?
 - A Consistent.
 - Q Can you just summarize for us, please, doctor, what your findings were after reviewing the medical records and interviewing the applicant?
 - A Yes. Ms. Martinez, as she described, stepped out of the ambulance, inverted her left ankle and suffered a multiple bone fracture and dislocation of the left ankle, that required surgical repair and fixation.

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

Q Doctor, this CRPS that you described is

1 that something that could result from the type of 2 injury that she suffered in her left ankle? 3 Α Yes, it can. She's currently undergoing treatment for 4 5 that, is that correct? Yes, she is. 6 Α 7 And, doctor, did you also see that she underwent a Functional Capacity Evaluation, which 8 is Board Exhibit 9 in this matter? 9 Yes. On November 3rd of 2021 and she 10 Α 11 only achieved a moderate physical demand level. 12 Did it indicate that she gave maximum Q 13 effort and that the results of the test were valid as far as the tester was concerned? 14 15 Α Yes, it did. 16 Were there limitations described in there 17 of lifting for her based upon her condition? 18 Α Yes. She did not meet the requirements for her full-time duties. 19 20 Based upon those conditions and those 21 results, do you believe she could perform her 22 duties with the Fire Department at this time? 23 Α No. 24 MR. PINELLI: Thank you, doctor. That is

1	all the questions I have.
2	CHAIRMAN FORTUNA: Trustees, any
3	questions for the doctor?
4	Hearing none.
5	MEMBER MURPHY: I'd like to make a motion
6	to grant the benefit requested by Paramedic in
7	Charge Michele Martinez.
8	MEMBER MARTIN: Second.
9	CHAIRMAN FORTUNA: Trustee Murphy made
10	the motion. Trustee Martin made the second.
11	Trustee Murphy.
12	MEMBER MURPHY: Yes.
13	CHAIRMAN FORTUNA: Trustee Sheridan.
14	MEMBER SHERIDAN: Yes.
15	CHAIRMAN FORTUNA: Trustee Martin
16	MEMBER MARTIN: Absolutely.
17	CHAIRMAN FORTUNA: Trustee Tebbens.
18	MEMBER TEBBENS: Yes.
19	CHAIRMAN FORTUNA: I am a yes.
20	Motion carries.
21	MEMBER MURPHY: Mr. President, I'd like
22	to make a motion for reexam consistent with the
23	Board's policy.
24	MEMBER TEBBENS: Second.

	0112 TDV2 V TODELIV2
1	CHAIRMAN FORTUNA: There is a motion for
2	reexam by Trustee Murphy. Seconded by Trustee
3	Tebbens.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee Martin
9	MEMBER MARTIN: Yes.
10	CHAIRMAN FORTUNA: Trustee Tebbens.
11	MEMBER TEBBENS: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	MEMBER MURPHY: Counsel has previously
15	sent around proposed Findings of Fact and
16	Conclusions of Law in this matter. Having had a
17	chance to review those, I'd like to make a motion
18	to adopt the Findings of Fact and Conclusions of
19	Law in this matter.
20	MEMBER SHERIDAN: Second.
21	CHAIRMAN FORTUNA: Motion by Trustee
22	Murphy. Seconded by Trustee Sheridan.
23	Trustee Murphy.
24	MEMBER MURPHY: Yes.

1	CHAIRMAN FORTUNA: Trustee Sheridan.
2	MEMBER SHERIDAN: Yes.
3	CHAIRMAN FORTUNA: Trustee Martin
4	MEMBER MARTIN: Yes.
5	CHAIRMAN FORTUNA: Trustee Tebbens.
6	MEMBER TEBBENS: Yes.
7	CHAIRMAN FORTUNA: I am a yes.
8	Motion carries.
9	Based on the Findings of Fact and
10	Conclusions of Law made by the Trustees, the
11	Trustees have voted to grant you the benefit you
12	have requested.
13	You will be notified by mail of the
14	Findings of Fact and the Board's decision.
15	Thank you and good luck.
16	MS. MARTINEZ: Thank you, very much and
17	thank you for all your time, gentlemen and women.
18	MEMBER MURPHY: Mr. President, next we
19	have a hearing for Firefighter EMT Anthony Pucci
20	Truck 47.
21	MR. PINELLI: Good morning, sir. My name
22	is Vince Pinelli. I am one of the attorneys for
23	the Pension Fund. I will be conducting this
24	hearing for the record. I'd like to advise you of

1 some preliminary matters before we start the 2 evidence. 3 First of all, there are five Trustees present at this time to hear the evidence on your 4 5 application. The Pension Code requires that you get the yes vote of those five Trustees, all five 6 7 of them, in order to receive this benefit. Do you understand that? 8 9 MR. PUCCI: Yes, sir. 10 MR. PINELLI: Okay. The record indicates 11 you do not have an attorney representing you. it your desire to proceed without an attorney? 12 13 MR. PUCCI: That is correct. 14 MR. PINELLI: It is the applicant's 15 burden of proof to present sufficient evidence in 16 order for the Board to grant the benefit that the 17 applicant is seeking. Do you understand it is your 18 burden of proof?

MR. PUCCI: Yes, sir.

19

20

21

22

23

24

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

```
1
     you think is important for the Board to know,
2
     please let me know and you will be given that
     opportunity. Do you understand the procedures?
 3
               MR. PUCCI: Yes, I do.
 4
               MR. PINELLI: Is Dr. Peters still on the
 5
     line?
 6
 7
               DOCTOR PETERS: Yes.
8
               MR. PINELLI: Sir, would you please raise
9
     your right hand and Dr. Peters as well?
10
                             (Witnesses sworn.)
11
                         ANTHONY PUCCI
12
     a witness herein, having been first duly sworn, was
13
     examined and testified as follows:
14
                          EXAMINATION
15
                       BY MR. PINELLI:
16
               Sir, would you please state your name and
17
     spell your last name for the record?
18
           Α
               My name is Anthony Pucci, P-u-c-c-i.
               What's your rank with the Fire
19
           Q
20
     Department?
21
               Firefighter EMT.
           Α
22
               What was your last assignment before you
23
     went on layup?
24
               Truck 47.
           Α
```

1	Q Directing your attention to the group of
2	Board Exhibits marked 1 through 12, you should have
3	been provided a copy of those before today's date.
4	Did you receive them?
5	A Yes, we did.
6	Q Do you have any objection to their
7	admission into the record in this matter?
8	A No.
9	MR. PINELLI: Mr. Chairman, I move for
10	admission of Board Exhibits 1 through 12, without
11	objection from the applicant.
12	CHAIRMAN FORTUNA: Admitted without
13	objection.
14	(Board Exhibits 1 through 12 were
15	admitted into evidence.)
16	BY MR. PINELLI:
17	Q Now, sir, you are applying for this Duty
18	Disability benefit based upon injuries that you
19	sustained on two different dates; February 16th of
20	2021 and March 15th of 2021, is that correct?
21	A Yes, sir.
22	Q Understanding that the Board has your
23	written submission with your statement of what
24	occurred on those two dates, nevertheless, could

- you please just briefly describe for us what

 cocurred on those dates to cause you the injuries

 that are the basis of your application?
- A Sure. Well, I believe it started back on
 February 16th. We responded to a still on
 Hollywood. I believe the address was like 1040
 Hollywood. We did truck work, engine work,
 whatever, and on my way out -- on that day it was
 very icy, snowy.

- Obviously, when I was coming out, I must have misjudged my foot and I slipped and I fell forward. I fell forward. When I did fall, I had full equipment on. I had tools in both hands.

 That is when I -- the Chief was there and a few workers behind me and asked me if I was okay. And when I rolled over and I said my shoulders were -- I said I hurt my shoulders.
- From there, we went back to quarters. We had an ambulance meet us there and take me to the hospital. From there they did their -- whatever they had to do and they released me even though I had pain.
- The second incident, which was about
 three weeks later approximately, even though I did

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

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

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

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

A In my left hand, I had a 12-found sledge.

In my right hand, I had my ax tight pulled and SCBA

on and everything.

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

my hand in case I didn't fall on them. I didn't

fall straight down on them. I fell outward a

little bit on my forearms and my shoulders.

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

A Correct.

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

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

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

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

1 pain. 2 So then fast forward to after the March Q 3 15th incident where you had pain, significant pain, that you couldn't even put on your gear. Then you 4 5 went and did you have a MRI after that? I was taken to the same hospital, St. 6 Α 7 Francis. I was seen by a Dr. Orozco. We explained 8 -- I believe the Chief was with me at that time 9 also. Anyways, we explained that to the doctor and she looked and she told me that I should have been 10 11 laid up, that I should not return to work until --I need to see an orthopedic surgeon or an ortho. 12 13 Subsequently, you did see an ortho and 14 you ultimately underwent surgery on your right shoulder, is that correct? 15 16 Left and right both. 17 In August of last year, was that your 18 right first? That is correct. 19 Α 20 Q And then the surgery on your left shoulder you just recently had, right? 21 22 Α I did. Three weeks ago. 23 Q Three weeks ago. Okay. So let's talk

about after the first surgery on your right

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

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

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

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

I just started. I was there yesterday I 2 was at therapy. 3 All right. Is that designed for both Q shoulders? 4 5 I am hoping. What I am doing, though, even though when I was there yesterday, it was very 6 7 -- since it is the initial state of it, they are going to be working both shoulders. Because I will 8 9 do something, they check the range and everything. But also I have to remind them that I was there for 10 11 my right shoulder and that once again range of motion was there but that still needs to be worked 12 13 on also. I mean, it is in their paperwork and it is in their notes but both shoulders have to be 14 15 worked on, correct. 16 Since you went on layup have you engaged 17 in any activities by which you earn income? 18 Α No. I have been sitting at home every 19 darn day. 20 You haven't engaged in any sporting activities, I take it? 21 22 Α That is correct, no. 23 Have you taken any pain medication Q 24 prescribed by a physician?

1

Α

```
1
               I stopped taking that. If I do, from
2
     like after therapy yesterday, I would take some
 3
     Aleve for the pain and ice.
               Do you have any scheduled appointments
 4
 5
     with the doctor who did the surgeon on your left
     shoulder?
 6
               Yes. It is Dr. Gordon Nuber and I will
 7
     see him May 5th.
8
 9
               MR. PINELLI: Thank you. That is all the
10
     questions I have of the applicant.
11
               CHAIRMAN FORTUNA: Trustees, any
     questions?
12
13
               MEMBER MURPHY: No questions.
14
               CHAIRMAN FORTUNA: Hearing none, Vince.
15
               MR. PINELLI: All right. Do we have
16
     either District Chief Jurewicz on the line or
17
     William Rivera?
18
               MR. JUREWICZ: Yes. Robert Jurewicz is
     here. Deputy District Chief of the 2nd District.
19
               MR. PINELLI: Thank you, sir. I am one
20
     of the attorneys for the Pension Fund. I just have
21
22
     a few questions for you.
23
               Could you please, first of all, raise
24
     your right hand?
```

1	(Witness sworn.)
2	ROBERT JUREWICZ
3	a witness herein, having been first duly sworn, was
4	examined and testified as follows:
5	EXAMINATION
6	BY MR. PINELLI:
7	Q You have already told us your current
8	rank is Deputy Chief, is that correct?
9	A Yes, it is.
10	Q What is your current assignment?
11	A My current assignment is the 2nd
12	District.
13	Q I'd like to direct your attention to the
14	date of February 16th of 2021. Do you recall
15	working that day?
16	A I certainly do.
17	Q Do you recall being at a scene at 1040
18	West Hollywood?
19	A Yes, we had a still there.
20	Q Okay. Was the applicant Mr. Pucci there
21	as well?
22	A Yes, he was. He was a driver of Truck
23	47. At the time I was a Battalion Chief.
24	Q Do you recall, sir, did you learn that

- day or see, hear or observe that he sustained any
 injuries?
 - A I certainly did.

- Q Could you briefly tell the board members what you know about that?
 - A Sure. The members had gone into the building to investigate a still. We had a small little fire in the building. Everybody had done their jobs, put the fire out. All the firefighters were coming out of the building. I was giving the office an update.

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

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

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

1 Did you happen to notice did he slip 2 because of the condition of the ground or you don't 3 know you just saw him slip? There was quite a lot of snow and ice on 4 5 the ground. Especially where the City trucks had plowed everything off the truck earlier that 6 7 morning. It was all piled up against the side and 8 the truck was right next to it. When he went to 9 put his gear in his compartment behind the cab that 10 is where he slipped and fell. As soon as he opened 11 the compartment up he went and that was it. came down on it. 12 13 Had you ever worked with him before that 14 date? 15 Α I have. 16 To your knowledge, was he always able to 17 perform his duties with the Fire Department without 18 any limitations on his shoulders? Absolutely. He had no problems 19 Α 20 whatsoever. 21 MR. PINELLI: Great. That is all the questions I have. I don't know if the Board does. 22

Hold on one second, if you would.

CHAIRMAN FORTUNA:

Trustees, any

23

```
1
     questions?
2
               MEMBER MURPHY: No questions for the
 3
     Chief.
               CHAIRMAN FORTUNA:
 4
                                   Hearing none, Vince.
 5
               MR. PINELLI: No questions, Chief.
                                                    Thank
 6
     you, very much for being here with us today and
 7
     holding on the line until we got though this
8
     hearing. We appreciate it.
9
               MR. JUREWICZ: Thank you, very much.
                                                       You
10
     all have a nice day.
11
               MR. PINELLI: You, too.
               At this time I would call Dr. Peters to
12
13
     testify.
14
                         (Witness previously sworn.)
15
                    MICHAEL I. PETERS, M.D.
16
     a witness herein, having been first duly sworn, was
17
     examined and testified as follows:
18
                          EXAMINATION
19
                       BY MR. PINELLI:
20
           Q
               Sir, please state your name.
21
               Michael I. Peters.
           Α
22
               You are a physician, is that correct?
           Q
23
           Α
               Yes.
24
               Your qualifications are attached to the
           Q
```

```
1
     Board Exhibits?
2
           Α
                Yes.
 3
                Do you perform a function as a consultant
           Q
     to this Fund?
 4
 5
           Α
                Yes, I do.
                In that capacity, do you review medical
 6
           Q
7
     records, examine applicants and report to the
8
     Board?
 9
           Α
                Yes.
10
                Did you follow that procedure with
11
     respect to Mr. Pucci?
                Yes, I did.
12
           Α
13
               Did you file a written report marked as
     Board Exhibit 2?
14
15
           Α
                Yes.
16
                Doctor, did you interview the applicant
17
     due to the current Covid limitations?
18
           Α
                Yes, by telephone.
                Was the information he provided you
19
           Q
     consistent with the medical records you reviewed?
20
21
                Yes, it was consistent.
           Α
                Would you briefly describe for us what
22
23
     the medical records indicated to you as far as his
     condition?
24
```

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

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

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

A Correct.

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

A It is not a very sensitive test for that.

There are some indirect findings that might support
a rotator cuff injury. It is not the standard of

```
1
     care to make a diagnosis using an x-ray, no.
2
               Thank you. Based upon his current
 3
     condition, would he be able to perform his duties
     with the Fire Department?
 4
 5
          Α
               No.
 6
               MR. PINELLI: Thank you, doctor, that is
7
     all the questions I have.
8
               CHAIRMAN FORTUNA: Trustees, any
9
     questions for the doctor?
10
               None, Vince.
11
               MEMBER MURPHY: Motion to grant the
12
     benefit requested by Firefighter Anthony Pucci.
13
               MEMBER MARTIN: Second.
               CHAIRMAN FORTUNA: There is a motion by
14
15
     Trustee Murphy. Seconded by Trustee Martin.
16
               Trustee Murphy.
17
               MEMBER MURPHY: Yes.
18
               CHAIRMAN FORTUNA: Trustee Sheridan.
               MEMBER SHERIDAN: Yes.
19
               CHAIRMAN FORTUNA: Trustee Martin
20
21
               MEMBER MARTIN: Yes.
               CHAIRMAN FORTUNA: Trustee Tebbens.
22
23
               MEMBER TEBBENS: Yes.
               CHAIRMAN FORTUNA: I am a yes.
24
```

1	Motion carries.
2	MEMBER MURPHY: Mr. President, I would
3	like to make a motion for reexam consistent with
4	the Board's policy.
5	MEMBER TEBBENS: Second.
6	CHAIRMAN FORTUNA: There is a motion for
7	reexam by Trustee Murphy. Seconded by Trustee
8	Tebbens.
9	Trustee Murphy.
10	MEMBER MURPHY: Yes.
11	CHAIRMAN FORTUNA: Trustee Sheridan.
12	MEMBER SHERIDAN: Yes.
13	CHAIRMAN FORTUNA: Trustee Martin
14	MEMBER MARTIN: Yes.
15	CHAIRMAN FORTUNA: Trustee Tebbens.
16	MEMBER TEBBENS: Yes.
17	CHAIRMAN FORTUNA: I am a yes.
18	Motion carries.
19	MEMBER MURPHY: Counsel has previously
20	sent around proposed Findings of Fact and
21	Conclusions of Law in this case.
22	Having had a chance to review those, I
23	would make a motion to adopt those Findings of Fact
24	and Conclusions of Law in this matter.

1	MEMBER SHERIDAN: Second.
2	CHAIRMAN FORTUNA: Motion by Trustee
3	Murphy. Seconded by Trustee Sheridan.
4	Trustee Murphy.
5	MEMBER MURPHY: Yes.
6	CHAIRMAN FORTUNA: Trustee Sheridan.
7	MEMBER SHERIDAN: Yes.
8	CHAIRMAN FORTUNA: Trustee Martin
9	MEMBER MARTIN: Yes.
10	CHAIRMAN FORTUNA: Trustee Tebbens.
11	MEMBER TEBBENS: Yes.
12	CHAIRMAN FORTUNA: I am a yes.
13	Motion carries.
14	Anthony, can you hear me.
15	MR. PUCCI: Yes, sir.
16	CHAIRMAN FORTUNA: Based on the Findings
17	of Fact and Conclusions of Law made by the
18	Trustees, the Trustees have voted to grant you the
19	benefit you have requested.
20	You will be notified by mail of the
21	Findings of Fact and the Board's decision.
22	Thank you and good luck to you.
23	MR. PUCCI: Thank you all.
24	MEMBER MURPHY: Motion to approve the

1	Board physician reviews of disability recipients.
2	MEMBER MARTIN: Second.
3	CHAIRMAN FORTUNA: There is a motion by
4	Trustee Murphy. Seconded by Trustee Martin.
5	Trustee Murphy.
6	MEMBER MURPHY: Yes.
7	CHAIRMAN FORTUNA: Trustee Sheridan.
8	MEMBER SHERIDAN: Yes.
9	CHAIRMAN FORTUNA: Trustee Martin
10	MEMBER MARTIN: Yes.
11	CHAIRMAN FORTUNA: Trustee Tebbens.
12	MEMBER TEBBENS: Yes.
13	CHAIRMAN FORTUNA: I am a yes.
14	Motion carries.
15	MEMBER MURPHY: Moving on to Item 6,
16	Investments. I'd like to move this issue over to
17	Trustee Martin and Lorna.
18	MEMBER MARTIN: Lorna, do you want to go
19	through it with everything we have on the table?
20	MS. SCOTT: Sure. All of my reports are
21	in BoardPaq. I shared my screen so you can see
22	them. These are the usual charts related to
23	performance as well as the quarterly charts on
24	securities lending and private market cash flows

1 and then there are a few extras.

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

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

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

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

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

Which managers? It is primarily

1 international equity managers and the U.S. equity 2 managers. I will tell you it is primarily our 3 growth managers are underperforming. Brady is going to dig more into 4 5 performance with his quarterly report so I will leave the rest of the performance to him to cover 6 7 later on. Looking at securities lending very, very 8 9 quickly. This first slide shows us who has borrowed our securities as of March 31st. We have 10 11 got \$94 million out on loan. 12 The big takeaway here is we are not 13 concentrated with any particular borrower and all 14 these borrowers are pretty highly rated. We have 15 received the appropriate level of collateral. 16 good here. 17 Other than that, there is the quarterly 18 private cash market flows. The big takeaway there is a cash outflow position. We had more capital 19

quarter, not unexpected.

Other than that, Russian exposure, no change.

calls then we did distributions in the first

20

21

22

23

24 The diversity review is primarily just

```
1
     some charts I created based on the diversity charts
2
     I receive at year end.
 3
               Informational. I will leave that for
     your review.
 4
 5
               Brady, did you want to touch on the
 6
     Rhumbline organizational change?
 7
               MR. O'CONNELL: Sure. A quick update on
            There is a letter from Rhumbline. Their CEO
8
     this.
 9
     announced his retirement so we're monitoring some
     turnover senior executive level.
10
11
               The Board does not need to take action at
12
     this point. It is just informational. But this
13
     does result in ownership change so after this
14
     retirement takes place there is a change in
15
     ownership and it results in the firm becoming 51
16
     percent female owned. Historically, it has been a
17
     MWDBE firm based on a combination of a female and
18
     minority ownership so it is kind of squarely in the
     female owned category after this change. Just a
19
20
     FYI.
21
               MS. SCOTT: On the infrastructure?
22
               MR. O'CONNELL:
                               In the FYI department, I
```

24 responses to the infrastructure RFP. We have

wanted to report to the Board, we received ten

23

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

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

At this point, we do not have a manager hired to do specifically sustainable investing.

Before we even do that, it is probably worth checking out with our current managers how they incorporate sustainable investing principles into their investment process.

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

firms, Mesirow and Apollo.

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

I think the key takeaway is we may not have a specific dedicated manager managing sustainable investment but most of our managers are keenly aware of sustainable investing and have incorporated this into their investment process.

Our managers are leaning towards sustainable investing already.

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

And then, finally, next to last, this is

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

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

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

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

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

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

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

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

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

With that, I will conclude investments.

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

MS. SCOTT: Right.

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

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

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

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

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

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

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

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

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

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

MS. SCOTT: Absolutely on the list.

Thank you. If no other questions, I think that concludes investments.

MEMBER MURPHY: Thank you, very much.

1 CHAIRMAN FORTUNA: Thank you.

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

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

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

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

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

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

Is there any questions?

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

MEMBER MARTIN: None.

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

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

- remaining amount. It was approximately for 2021
 was owed \$10.6 million to us to close off the year.

 We did in fact receive that by the end of March so
 we are good for 2021 so there is no intercept
 needed.
- 6 MS. BURNS: Thank you, Jackie.

- MEMBER MARTIN: I want to say thank you to Comptroller Soni. She said we were to get that money by the end of March and thanks for your solid work on that.
- MS. VLAHOS: She's been a pleasure to work with for everything that have been owed to us. She's been a big help.

The next area is just the investment expenses. We get these from Lorna. These are just kind of off the Northern Trust statement.

Obviously, these are per the contract agreement with all the individual managers. But just for your information only purposes, we just kind of review those. As well as Burke, Burns and Pinelli's bill is also included for March, the details, if anyone has any questions or wants to review that.

24 The last section is Part C. We have the

```
1
     year-to-date Budget. So the year-to-date Budget,
2
     under Budget, is through the beginning of April.
 3
     So our current 2022 Budget is $3.9 million. Where
 4
     we are at so far, we have approximately 20 percent
 5
     that we have spent. We are at year-to-date
 6
     expenditures so far has been for operating expenses
 7
     $942,000.
8
               This makes sense to be at 24 percent
9
     considering that a lot of these are the beginning
10
     of April so you're talking about three months of
11
     bills. So nothing looks out of the ordinary.
12
     there any questions?
13
               MEMBER MARTIN:
                              No.
14
               MEMBER MURPHY: Mr. President, I would
15
     like to make a motion to approve the Administrative
16
     Expenses as presented.
17
               MEMBER MARTIN: Second.
18
               CHAIRMAN FORTUNA: There's a motion to
19
     approve by Trustee Murphy. Seconded by Trustee
20
     Martin.
21
               Trustee Murphy.
22
               MEMBER MURPHY: Yes.
23
               CHAIRMAN FORTUNA: Trustee Sheridan.
               MEMBER SHERIDAN: Yes.
24
```

1	CHAIRMAN FORTUNA: Trustee Martin
2	MEMBER MARTIN: Yes.
3	CHAIRMAN FORTUNA: Trustee Tebbens.
4	MEMBER TEBBENS: Yes.
5	CHAIRMAN FORTUNA: I am a yes.
6	Motion carries.
7	MEMBER MURPHY: Under 7, we have update
8	on the Intercept, that was covered. So now we're
9	going to be moving on to Legislative.
10	MR. WELLER: For this part of the
11	meeting, I would like to introduce Brandon Phelps.
12	MR. PHELPS: Thank you, very much.
13	Brandon Phelps here with Phelps, Barry and
14	Associates.
15	As you all know, the House and Senate
16	adjourned on April the 9th. Senate adjourned at
17	3:30 in the morning. The House adjourned around
18	6:09 a.m.
19	They got everything out of there. I
20	think they got a balanced Budget. The Governor
21	signed the Budget yesterday. It was \$46 billion.
22	I can send some details on that, if you would like.
23	There are some rumors going around that
24	the House and Senate might come back in the summer

```
1
     before the June primary to try to do some cleanup.
 2
     I am not sure if that is going to happen.
 3
               As you know, the primary is June 28th.
     Then you have the general election.
                                           They will
 4
 5
     probably do veto right after the election around
     Thanksgiving. Then you have a lame-duck session,
 6
 7
     which we are going to monitor very closely because
     a lot of things happen in that lame-duck session.
8
 9
               With that, there was a lot of bills that
10
     effect you.
                  There were only five main bills that
11
     really moved that really effected you as a fund.
               Senate Bill 2952. Senator VanPelt.
12
     you know, that is the Treasurer designates a City
13
14
     employee to take him or her spot at Pension Board
15
     meetings.
16
               Senate Bill 3177. Leader Cunningham.
17
     was to cleanup about the Paramedic service credit.
18
               Senate Bill 4053. Senator Martwick.
     That was the one that raises the annuity of 150
19
20
     percent of the poverty line.
21
               That was the three main bills. Just to
22
     let the Fund know, and all the board members and
23
     officers, those were all unanimous.
                                           They passed
24
     both chambers not with one no vote whatsoever.
```

1 | They were all unanimous.

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

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

Last but not least, House Bill 4435, which is Marcus Evans, that was unanimous as well.

As you know that is the MRSA bill that adds to the Occupational Disease Disability Benefit.

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

With that, I will take any questions.

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

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

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

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

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

TRUSTEE MARTIN: Thank you.

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

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

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

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

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

MR. WELLER: Perfect. Thank you.

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

MR. PHELPS: Yes.

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

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

1 We can have a member who gets hired at 47 2 years of age as a single role paramedic and if they 3 are 58 years of age with 11 years of service, would they be entitled to a refund? 4 5 MR. PHELPS: So, Trustee Tebbens, as you know this was a trailer bill to Senate Bill 6030 6 7 that Leader Cunningham inadvertently left some 8 things out. 9 The way I understand this, yeah, they can 10 do that. And I can check with Leader Cunningham. 11 Actually, I am going to be meeting with him maybe early next week. I can bring that up. 12 13 If you don't mind, I would like to maybe give you a call, I don't know what the protocol is, 14 15 but I can touch base with you so I can get those 16 specifics to make sure that I get that to him. 17 MEMBER TEBBENS: I would like to request 18 the Chairman of the Legislative Committee of the Firemen's Annuity and Benefit Fund to call a 19 20 meeting maybe where we can address a couple of 21 these things and have it done in that kind of 22 I think that is appropriate. 23 MR. PHELPS: Yes.

MEMBER TEBBENS: I am part of the

24

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

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

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

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

1 MEMBER TEBBENS: Very good. Our Board is 2 ultimately going to determine that, too, based on 3 our legal counsel. I think that is where we need to start, too. But I would love to have Chairman 4 5 Fortuna call a Legislative Committee meeting so that we can address a number of these issues and 6 7 how they impact our membership. 8 MR. PHELPS: Absolutely. 9 MEMBER TEBBENS: Thank you, Brandon. I 10 appreciate all your help. 11 MR. PHELPS: Thank you, Trustee Tebbens. 12 MEMBER MURPHY: Thank you. Moving on, I 13 would like to have Kelly present the Executive 14 Director Report. 15 MR. WELLER: Welcome, everyone, today. 16 It has been a long meeting and a good meeting. 17 I do want to share some news bittersweet 18 Christy Maufas with 32 years commitment to the Board has put in her letter to retire. 19 We are all very, very happy for her but 20 21 of course we are saddened that we are going to lose 22 such a seasoned person in the office. Our best to 23 Christy. 24 We will be talking a little bit more

about that perhaps in the next couple meetings but

I did want to make that announcement so we can go

ahead and tell staff that Christy is committed to

retiring.

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

Look for some of those to begin percolating through the next couple of meetings.

We are having meetings this week and next week to make that happen.

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

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

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

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

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

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

1 that the auditor wanted you to be aware of.

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

I encourage that. I think it is great.

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

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

We have went out to Guaranteed Rate

Field. Both President Fortuna and I have

tentatively requested a date for a September

retirement meeting that we would like to get on

deck. It happens to be a night game date so there

is a little bit of logistics we need to work out to

make it happen.

I anticipate we will have a contract from

```
1
     them to execute by the next meeting and we can
2
     formalize the agenda in that retirement seminar.
                                                        I
 3
     know members have been asking about it.
               CHAIRMAN FORTUNA: We will have that in
 4
 5
     place.
                            The last thing is the Me Too
 6
               MR. WELLER:
 7
     Retro. We're still trying to get that corrected
     because of errors in the payroll system.
8
 9
     Contributions have not been paid yet, therefore the
10
     programming has not been completed.
11
               Chris, is there anything else that I need
12
     to say about that? That is about where we stand.
13
               MR. MORALES: Yes, that is about where we
14
     stand.
15
               MR. WELLER: With that, I want to be
16
     communicative. The President has strongly
     encouraged us to have in-place meeting for the May
17
18
     18th meeting that is coming up.
               I know it's going to be a change after
19
20
     two years and three months to have to go back to
21
     in-person.
22
               We are looking at the best possible way
     to provide the most efficient meeting, but the
23
24
     President is very emphatic and I think the Board of
```

```
1
     Trustees has been supportive of having all of us
     back. So look for that May 18th, unless there's
2
 3
     just an extraordinary change in the virus uptick,
 4
     but our plan is to be live here in-person May 18th.
 5
               That concludes my report.
 6
               CHAIRMAN FORTUNA:
                                   Thank you.
 7
               MEMBER MURPHY: Thank you.
               MEMBER MARTIN: Kelly, a couple of
8
 9
     questions.
10
               MR. WELLER: Okay.
11
               MEMBER MARTIN: Just two real quick
             I would like to have a commitment on the
12
     items.
13
     part of Segal with respect -- I know you have done
     a lot of work and you have gotten out these
14
15
     purchase for the guys from downstate and purchase
16
     for the military.
17
               I would like at some point in time in the
18
     future, it doesn't have to be immediate, from
     Segal, as far as how long it will take like either
19
20
     a policy or a commitment that they would get those
     back to us like in four weeks or six weeks so we
21
22
     have like a definitive timeline for people moving
     forward. I wanted to make that point.
23
24
               Secondly, I wanted to thank you.
```

1 wanted to thank Sarah. I wanted to thank -- I 2 don't know if everybody knows, but we were 3 contacted by the attorney for Carol Smith and former Chief John Smith and he's making a donation 4 5 or he is committed to making a donation via their Will of \$100,000 for the educational expenses of 6 7 our most needy children. I think it is truly 8 magnanimous. 9 I want to thank Sarah for all her work 10 and you and John and Mary Pat and hopefully we can 11 get this realized in the near future. 12 MR. WELLER: Your words are welcomed and 13 thank you very much. We do truly appreciate the 14 gift that was bestowed upon the EMWQ charity. 15 Thank you for pointing that out to us, Trustee 16 Martin. With that, Secretary Murphy, my report is 17 18 closed. MEMBER MURPHY: 19 Thank you. 20 Next is Legal Update, counsel. 21 MS. BURNS: Just a few things, sir. 22 First, on the agenda is consideration and possible action regarding Member 13150. 23 24 In the Board's material, I believe under

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

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

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

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

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

requirement.

An additional month has now gone by.

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

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

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

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

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

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

```
1
     until said Member complies with the Fund's
2
     requirements regarding the Section 6-153 of the
 3
     Code.
               CHAIRMAN FORTUNA: Do I have a second?
 4
 5
               MEMBER TEBBENS: I will second it.
 6
               CHAIRMAN FORTUNA: We have a motion by
 7
     Trustee Martin. Seconded by Trustee Tebbens.
8
               Trustee Murphy.
 9
               MEMBER MURPHY: Yes.
               CHAIRMAN FORTUNA: Trustee Sheridan.
10
               MEMBER SHERIDAN: Yes.
11
12
               CHAIRMAN FORTUNA: Trustee Martin
13
               MEMBER MARTIN: Yes.
14
               CHAIRMAN FORTUNA: Trustee Tebbens.
15
               MEMBER TEBBENS: Yes.
16
               CHAIRMAN FORTUNA: I am a yes.
17
               Motion carries.
18
               MS. BURNS: Next, sir, Item C on our
              There have been two cases filed against
19
     agenda.
20
     the Fund in the last month. We would seek a motion
21
     appointing Burke, Burns and Pinelli to represent
22
     the Fund in both those matters.
23
               The first matter involves a Federal
24
     District Court litigation initiated by Lee Ann
```

McKay. Ms. McKay alleges discrimination,

harassment and various actions against the City of

Chicago as her employer. However, in the complaint

4 she mentioned all of the board members by name as

5 | well as the Pension Fund.

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

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

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

```
1
     Pinelli in those matters to represent you.
2
               MEMBER MURPHY: Mr. President, I'd like
 3
     to make a motion to appoint Burke, Burns and
     Pinelli to represent the Fund in these matters.
 4
 5
               CHAIRMAN FORTUNA: There is a motion by
     Trustee Murphy.
 6
 7
               MEMBER MARTIN: Second.
               CHAIRMAN FORTUNA: Seconded by Trustee
8
9
     Martin.
10
               MEMBER TEBBENS: I have a question.
                                                     Ιs
11
     that on BoardPaq somewhere? Can I find that
12
     document or what you were referencing?
13
               MS. BURNS: They are not in BoardPaq.
                                                       Wе
14
     can certainly send them to you because you have
15
     been named obviously in the one action. So we will
16
     definitely make sure all Trustees will get those
17
     and that will be a practice going forward to ensure
18
     that such complaints are sent to you.
               MEMBER TEBBENS: Very good.
19
                                             Thank you.
               CHAIRMAN FORTUNA: There's a motion and a
20
21
     second.
              Any more discussion? Hearing none.
22
               Trustee Murphy.
23
               MEMBER MURPHY: Yes.
24
               CHAIRMAN FORTUNA: Trustee Sheridan.
```

1	MEMBER SHERIDAN: Yes.
2	CHAIRMAN FORTUNA: Trustee Martin
3	MEMBER MARTIN: Yes.
4	CHAIRMAN FORTUNA: Trustee Tebbens.
5	MEMBER TEBBENS: Yes.
6	CHAIRMAN FORTUNA: I am a yes.
7	Motion carries.
8	MS. BURNS: The last issue, sir, which is
9	under Item F on our legal agenda, is really
10	consideration and adoption of implementation
11	practices relating to Section 6-151 of the Illinois
12	Pension Code.
13	You will recall this is a relatively new
14	legislative enactment, that allows members who have
15	retired to come back as Occupational Disease
16	recipients. It is the Member's election.
17	In order to deal with this new
18	legislation, the Executive Director, working with
19	staff and with legal counsel, has developed some
20	practices and implementation procedures, which he
21	can summarize for you. But at the end of his
22	discussion, it would be our recommendation that a
23	formal motion be adopted to allow the Board or the
24	Fund to handle these matters relating to Section

1 6-151 consistent with Board direction.

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

MR. WELLER: This is in BoardPaq Item

10-D, which would be implementation of a Public Act
that was passed back in July of last year. We had
anticipated perhaps there would be some language
that would amend it in some way or another.

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

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

It would require a new class of individuals inside of our benefits administration system piece.

Basically identifying these folks has been retired for some periods of years, but then coming back and petitioning due to disability in cancer or heart disease.

Those particular provisions follow exactly the same requirements that effect the active member participants. Same language. There was no diminishment or change in the way we are to apply those particular hurdles.

Five years is the limit after they have been retired. Compulsory retirement. Can't be any later than that. Obviously, there is some Members that don't subscribe or have to subscribe to a compulsory retirement. Those Members would be allowed more flexibility under this benefit.

Much like in any Occupational Disease, the burden of proof lies with the Member in making this claim. Which is going to require in our minds quite a bit more paperwork because it is going to be coming from perhaps several different places since the Member could have been retired for awhile.

We are looking to the Member to make sure that they are coordinating and streamlining the

information that is going to be necessary to get this benefit in front of the Board.

They are all going to have to let us, as you would normally do, allow the CFD to transfer any records that they may have to your employment as well as to your medical history.

Once we get all of that in place, we envision that the hearing process will be virtually the same. It will be on the agenda with a different classification but the hearing process will be the same. We think that your positions are going to maybe modify or have to review some of the questions that need to be asked to make sure that the qualifiers are in place. But it is basically in our mind going to follow the same hearing process in front of this Board.

The benefits will be the first day of the month following the Board decision. This is a little different. There is a reason why we are doing that. I don't want to go into a lot of depth here.

We think it is the best way to do this.

Once the Member applies for the benefit, is granted the benefit, they are effectively switching from

Retirement to Occupational Disease. That process then can be immortalized at the meeting after that hearing takes place. So that way we are not jeopardizing the person's retirement check while we are making this particular determination.

The amount will be based on the 65

percent of the applicant's salary on the last day
they were a Member of the Chicago Fire Department
so the term there is eight a.m. The last day that
they were under the Fire Department compensation
for this benefit will be based on 65 percent of
that last day's pay.

QILDRO and alternate payees will remain in place. So anything that would be currently under QILDRO would not be subject to a change, based on this change in classification.

Health insurance. Again, we, as a board, do not want to weigh in on the City's authority over the health insurance and who qualifies and who doesn't and whatnot.

What we are going to do is we are going to continue to withhold the health insurance as if this Member were retired and to keep them for our particular purposes in the retirement pool for

health insurance. If there is pushback from either 2 the Member or the City on that, we can review it. But from where we stand right now, we're going to be this Member in this particular situation for healthcare as retired and continue those payments as a retiree.

1

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

We have asked professionals for an opinion on this but as it stands right now we believe the safest way for the plan and the Member is to view these benefits as taxable. Therefore, we're going to send the appropriate tax forms that these are taxable amounts and we are going to withhold accordingly.

The Member will be much like what we are seeing today on disabilities. The Member will also be expected to continue medical reexams to maintain the benefit through the period they are eligible.

When you turn 63, the way we envision this is, you are going to automatically then convert back to your normal retirement. What will happen is the cost of living raises that would have been applicable to you while in this Occupational retired status will then be paid to you as a percentage on that check. There won't be any retro amounts paid to these individuals but they won't suffer any loss in the COLA area in terms of the calculation or their benefit going forward.

That same application would apply, unfortunately, if the Member should happen to pass while in receipt of that pension.

There is several other minor procedures here. I don't need to spend a lot of time with the Board. I think what the staff wants to convey with the Board is that we have taken a conservative approach here because the language just didn't give us a lot of latitude to view this in any other way.

We anticipate perhaps there will be changes in the future. If there are, that is great. If not, we are prepared to move on and apply this benefit to those who want to apply. We believe we can have these applications as early as May should there be Members that wish to investigate this.

We are going to post this on the internet and by signing this acknowledge, which essentially is a disclosure, they are recognizing the way we are doing this benefit and will accept the calculation accordingly.

```
1
               So, Mr. Chairman, I will defer back to
2
     our legal counsel's advice, which is a
 3
     recommendation to implement as we have described.
               MEMBER TEBBENS: I have a couple of
 4
 5
     questions. This just seems like a real mess here.
     I don't know. If someone is retired, it is going
 6
 7
     to be -- am I getting this correct, is there a six
     month diagnosis period before they can apply or can
8
 9
     they apply upon diagnosis?
10
               MR. WELLER: We are not envisioning for
11
     our process a layup or a wait period that would
12
     limit this individual from seeking this type of
13
     benefit.
               MS. BURNS: They just can't be retired,
14
15
     Trustee Tebbens, for more than five years.
               MEMBER TEBBENS: According to the law.
16
17
     get that. But so someone who is retired that is
18
     eligible under the law would then upon diagnosis
     they would be able to apply for this benefit?
19
20
               MS. BURNS:
                           Right.
21
               MEMBER TEBBENS: I noticed that there is
22
     records at the applicant's own expense also, is
23
     that right? Medical records.
24
               MS. BURNS: Only their personal medical
```

records. We will get the records from the CFD just like we do now.

MEMBER TEBBENS: Okay. I just caught that. So the annuity that is paid in the interim, as if the person was Minimal Formula Annuity, is that reconciled in any way? How do we do that on the board end of it?

MR. WELLER: Our arrival at this, and I think I touched on it slightly with the payment at the end of the month, we want to make sure that this person continues to receive the retirement annuity that they are entitled to, correct. So that retirement annuity is going to run all the way up until there is a hearing. At which time the hearing will make a determination whether there is a change in the status of this benefit from retired to occupationally disabled while retired. Should the hearing recognize the Occupational while disabled classification, then the next pay coming out of that period will be calculated at the new amount.

Essentially all you are doing is keeping this Member retired through this process until the process is adjudicated. And then the next check

1 that would follow would be classified differently. 2 Trustee Tebbens, that is MS. BURNS: 3 consistent with the statute that says that the first Occupational Disease disability payment shall 4 be made not later than one month after the benefit 5 is granted. So, we are just moving that up to the 6 7 first day of the month following the date the benefit is granted. 8 9 So today if you had decided one of these 10 applications, on April 20th, the individual would 11 receive the Occupational benefit starting on May 1st. 12 13 MEMBER TEBBENS: Okay. So the date for 14 salary calculation for Minimum Formula Annuity will 15 change then, correct? 16 MR. WELLER: No. 17 MS. BURNS: No because they have been 18 retired. But I think your question is -- forgive me if I am misunderstanding. 19 MEMBER TEBBENS: Let me provide some 20 21 clarity. Take them to 63. So this person within

the time frame of the law is awarded an Ordinary

age 63. At age 63 what occurs? Do they get the

Disability at 65 percent. They maintain that until

22

23

24

- salary recalculation as if they were in the
 disability or do they then continue based on the
 calculation at the time when they originally
 retired?

 MS. BURNS: Yes, sir. At the time they
 - MS. BURNS: Yes, sir. At the time they originally retired, as that amount may have been increased by the 3 percent annual increase if they are entitled to it.
 - MEMBER TEBBENS: So you are going to run a parallel track of that while they are going through this disability? In the event that they recovered and wanted to return to retirement status, they could do that as well?

MS. BURNS: Yes, sir.

MEMBER TEBBENS: QILDRO also, obviously, that is a main sticking point there. You're going to have a Member who is receiving a benefit that would typically be an active benefit that would not be subject to any kind of a QILDRO and you feel that under the law this will be all buttoned up and taken care of?

MS. BURNS: Unfortunately, because those are final judgments, they have been entered and more than 35 days has passed, so there is no way

that a firefighter can impact or negatively effect
a vested benefit to a third-party like that. There
are all kinds of case law on that. So the QILDROs
have to be honored even though the person is going
to be on Occupational.

MEMBER TEBBENS: Because it is already an order of the court. I understand that.

And then health insurance, you are saying no then. A person that would be otherwise responsible or eligible for an Occupational cancer would not have that health insurance?

MS. BURNS: That is really a City decision, not a Fund decision. So all we can do is say if the City doesn't give you health insurance, you can stay on the retiree health insurance and we will figure out a way to do that.

MR. WELLER: Our goal was to do no harm,
Trustee Tebbens. If someone wants to take this
road, we felt the worse thing we could potentially
do to them given the nature of the disease they are
applying for was to anyway compromise their chain
of consistency with insurance. Our goal here was
to maintain what I would call coverage with no gaps
or anything.

MEMBER TEBBENS: Understood. It is obviously a well intentioned bill but as we can all see here the implementation of it is very difficult and very questionable.

The taxability of the income who determines that? Is that an IRS rule?

MS. BURNS: Right. This is such a weird kind of situation so what we did was we followed what they do at the downstate pension funds who have this benefit already and this is how they treat it. Somebody may want to get a private letter ruling from the IRS but it is really not the Fund's responsibility.

MR. WELLER: We have engaged our tax professionals to give us opinions on this and the least harm we could do to someone is to claim it is taxable. If for whatever reason down the road an individual wins on this particular issue and gets the IRS to say it is tax exempt, then that is wonderful. Which is much better than the other way with the IRS back trying to crawl back. We think this is the best approach to protect out members.

MS. BURNS: It is consistent with what other public pension funds do. From a prudence

standpoint, from your liability and trustees liability, we are following what others do.

Excuse me, I do note for the record that
we have lost our quorum. Trustee Martin has
dropped off the call. Therefore, I believe we only
have four trustees.

So I don't want to cut you off, Trustee
Tebbens. We are not going to be able to take a
motion on this issue.

If you'd like, Mr. President, under
Robert's Rules and rules of governance, we should
now adjourn the meeting but we certainly don't want
to cut off this discussion. We can either put it
back on the agenda for next month or you can
address it at a legislative meeting that Trustee
Tebbens earlier suggested. We will continue to
answer questions but it is prudent to adjourn the
meeting and answer any questions you have, if you
want to continue talking.

MEMBER TEBBENS: I think it would be appropriate. I think there are a number of things that I think we could cover at a Legislative

Committee meeting. So I would love to have one and this would be appropriate there as well. We could

```
1
     spend more time on it.
2
               MS. BURNS: Thank you, Trustee Tebbens.
               CHAIRMAN FORTUNA: Unfortunately, I have
3
     lost a quorum so this meeting is adjourned.
4
5
               MS. BURNS: It adjourns for lack of a
6
     quorum. The time is 11:45.
7
                (WHICH WERE ALL THE PROCEEDINGS
8
9
               IN THE ABOVE-ENTITLED MEETING
10
               AT THIS DATE AND TIME.)
11
12
13
14
15
16
17
18
19
20
21
22
23
24
```

1	
2	STATE OF ILLINOIS)
3) SS.
4	COUNTY OF DU PAGE)
5	
6	
7	
8	DEBORAH TYRRELL, being a Certified Shorthand
9	Reporter, on oath says that she is a court reporter
10	doing business in the County of DuPage and State of
11	Illinois, that she reported in shorthand the
12	proceedings given at the taking of said cause and
13	that the foregoing is a true and correct transcript
14	of her shorthand notes so taken as aforesaid; and
15	contains all the proceedings given at said cause.
16	
17	
18	
19	Debbie Tyrrell DEBBIE TYRRELL, CSR
20	License No. 084-001078
21	
22	
23	
24	

¢	11:45 [1] - 169:6	2.06C [1] - 7:15	40-hour [1] - 36:22	91-0715 [1] - 4:18			
\$	12 [11] - 23:5, 23:16,	2.06D [1] - 7:4	4053 [1] - 137:18	95 [1] - 128:2			
\$1.51 [1] - 132:8	23:20, 65:18, 66:3,	20 [8] - 1:13, 1:15, 3:2,	4435 [1] - 138:9	98.9 [1] - 145:8			
\$100,000 [1] - 149:6	87:5, 87:17, 87:21,	7:7, 37:22, 55:8,	4488 [1] - 138:5	9:30 [1] - 88:16			
\$155 [1] - 132:11	105:2, 105:10,	135:4, 140:14	45 [1] - 51:17	9th [3] - 88:3, 95:2,			
\$170 [1] - 132:23	105:14	200 [1] - 123:20	46 [3] - 25:4, 25:7,	136:16			
\$2,790 [1] - 133:12	12-found [1] - 107:18	2001 [1] - 89:7	25:8	100110			
\$3,000 [1] - 138:24	120.5 [1] - 132:20	2003 [1] - 55:7	47 [4] - 102:20,	Α			
\$46 [1] - 136:21	120.6 [1] - 132:14	2015 [3] - 54:1, 57:20	104:24, 113:23,				
\$6,000 [1] - 139:1	121 [1] - 25:12	2016 [2] - 7:4, 7:24	141:1	a.m [3] - 1:16, 136:18,			
\$766 [1] - 127:5	12th [2] - 34:2, 69:3	2020 [2] - 36:24, 42:24	4950 [1] - 107:2	159:9			
\$94 [1] - 124:11	13 [4] - 7:8, 33:14,	2021 [22] - 7:5, 7:6,		Aaron [4] - 20:15,			
\$942,000 [1] - 135:7	34:10, 34:15	7:7, 7:8, 8:5, 33:16,	5	20:16, 20:21, 22:19			
. , .,	13150 [2] - 149:23,	54:8, 66:12, 68:20,		abate [1] - 153:18			
ı	151:24	69:3, 73:3, 76:14,	5-8-17 [2] - 56:6, 57:8	abatement [1] -			
	13333 [1] - 14:16	88:3, 95:2, 99:10,	5.9 [1] - 123:18	153:16			
'03 [3] - 55:8, 55:21,	13th [2] - 132:7,	105:20, 113:14,	50 [1] - 51:18	ability [2] - 52:10,			
57:5	132:18	133:20, 134:1,	50th [2] - 73:7, 76:19	77:22			
'13 [2] - 55:9, 55:24	14 [3] - 5:17, 5:20, 6:1	134:4, 145:22	51 [1] - 125:15	able [17] - 28:20,			
'15 [1] - 56:1	15 [1] - 55:10	2022 [14] - 1:15, 3:2,	54 [1] - 133:1	41:11, 51:9, 51:16,			
'17 [3] - 55:11, 56:2	150 [1] - 137:19	5:16, 5:18, 5:19,	540 [1] - 95:6	58:16, 75:4, 78:21,			
'19 [2] - 55:13, 56:3	15023 [1] - 15:14	5:20, 5:22, 6:1, 7:9,	55 [1] - 51:16	79:1, 81:17, 89:13,			
'20 [2] - 55:15, 56:4	15696 [1] - 15:14	34:2, 132:21, 133:2,	56 [1] - 127:19	92:20, 96:2, 115:16,			
'21 [3] - 54:6, 92:15,	15916 [1] - 13:19	133:4, 135:3	58 [2] - 141:3, 142:14	119:3, 150:23,			
107:14	15th [2] - 105:20,	2023 [1] - 133:4	5th [1] - 112:8	162:19, 168:8			
'89 [2] - 24:16, 24:18	109:3	20th [1] - 164:10		ABOVE [1] - 169:9			
'99 [1] - 25:4	16 [5] - 5:16, 5:19,	21st [1] - 90:1	6	above-entitled [1] -			
	5:22, 7:4, 42:24	22 [1] - 126:22		1:12			
0	1605 [2] - 73:7, 76:19	24 [1] - 135:8	6 [1] - 122:15	ABOVE-ENTITLED [1]			
	16503 [1] - 11:3	24th [1] - 68:20	6-151 [2] - 155:11,	- 169:9			
084-001078 [1] -	16629 [1] - 9:8	25th [1] - 145:14	156:1	Absolutely [1] - 100:16			
170:20	16931 [1] - 17:13	28th [1] - 137:3	6-153 [3] - 150:5,				
09283 [2] - 16:12,	16th [10] - 7:23, 32:24,	2952 [2] - 137:12,	151:7, 152:2	absolutely [4] - 92:19, 115:19, 131:21,			
16:14	33:16, 36:24, 90:1,	138:7	60 [6] - 66:23, 73:1,	143:8			
09362 [2] - 10:6, 13:19	105:19, 106:5,	2nd [6] - 66:12, 73:3,	76:17, 78:8, 78:17, 78:20	Academy [1] - 25:5			
0942 [1] - 10:5	107:14, 113:14,	76:13, 112:19,	6030 [1] - 141:6	accept [2] - 31:5,			
	118:18	113:11, 145:1	63 [4] - 160:18,	161:23			
1	17 [1] - 36:20	2	164:21, 164:24	accessible [1] - 49:15			
1 [17] - 23:5, 23:16,	17086 [1] - 9:8	3	65 [3] - 159:6, 159:11,	accident [7] - 55:6,			
23:20, 33:24, 34:11,	17916 [1] - 12:20	3 [1] - 165:7	164:23	55:10, 55:12, 56:1,			
34:16, 50:20, 65:18,	18 [1] - 7:12	3.9 [2] - 123:19, 135:3	6:09 [1] - 136:18	56:2, 56:7, 57:8			
66:3, 66:7, 87:5,	18638 [1] - 11:24	30 [1] - 7:5	5.03 [1] = 100.10	accomplishes [1] -			
87:17, 87:21, 105:2,	18th [3] - 147:18,	300 [1] - 1:13	7	156:13			
105:10, 105:14	148:2, 148:4	31 [1] - 7:6		accordance [1] - 4:13			
10 [3] - 44:9, 54:6,	19 [1] - 7:8	3177 [2] - 137:16,	7 [2] - 66:7, 136:7	according [1] - 162:16			
140:14	19430 [1] - 12:21	140:10	74 [2] - 87:3, 88:14	accordingly [2] -			
10-B [1] - 150:1	1989 [1] - 24:5	31st [1] - 124:10	., ., ., ., ., .,	160:13, 161:24			
10-D [1] - 156:5	1D [3] - 33:11, 34:10, 34:15	32 [1] - 143:18	8	account [1] - 132:9			
10.6 [1] - 134:2	1E [3] - 33:12, 34:10,	35 [1] - 165:24		Accountant [1] - 2:17			
100 [6] - 37:21, 51:8,	34:15	37 [3] - 63:7, 65:16,	8-18-03 [1] - 55:22	accounts [2] - 132:13,			
51:19, 70:1, 91:2,	1st [2] - 144:21,	78:18	81 [1] - 127:17	145:11			
145:15	164:12	3:30 [1] - 136:17	87 [1] - 127:6	achieved [1] - 99:11			
101-0640 [2] - 4:5, 4:9		3rd [2] - 92:15, 99:10	8:30 [1] - 1:16	acknowledge [1] -			
1040 [2] - 106:6,	2		8:50 [1] - 41:17	161:21			
113:17		4		acknowledgment [1] -			
1097 [1] - 1:8	2 [10] - 11:23, 27:15,		9	156:16			
11 [2] - 141:3, 142:15	33:24, 34:11, 34:16,	4.2 [1] - 132:9		Act [8] - 4:5, 4:7, 4:14,			
11181 [1] - 14:16	50:20, 70:17, 80:14,	40 [4] - 23:2, 24:17,	9 [4] - 54:1, 76:11,	4:18, 6:23, 7:4, 7:15,			
11394 [1] - 15:14	97:24, 117:14	25:12, 51:18	88:16, 99:9	156:5			
			I				
DEBBIE TYRRELL REPORTING SERVICE							

(630) 292-1742

act [2] - 4:8, 47:24 action [7] - 125:11, 149:23, 150:22, 151:13. 151:14. 153:12, 154:15 actions [1] - 153:2 Active [4] - 2:5, 2:6, 2:7, 2:11 active [4] - 95:2, 110:17, 157:7, 165:18 activities [4] - 70:8, 93:7, 111:17, 111:21 activity [2] - 70:5, 93:4 actual [3] - 47:24, 68:24, 95:14 actuarial [1] - 146:11 actuary [2] - 133:10, 146:14 acute [1] - 118:3 added [1] - 48:14 addition [2] - 33:21, 138:21 additional [6] - 33:5, 33:10, 33:18, 33:22, 48:22, 151:2 additionally [1] -53:10 address [10] - 4:23, 68:20. 106:6. 129:18. 131:9. 131:19, 141:20, 143:6, 150:21, 168:15 addressed [1] -131:17 addressing [2] -131:3, 139:1 adds [1] - 138:11 adjourn [2] - 168:12, 168:17 adjourned [4] -136:16, 136:17, adjourns [1] - 169:5 adjudicated [1] -163:24 adjustment [1] - 15:13 Administration [2] -24:21, 25:6 administration [1] -156:23 Administrative [5] -5:15, 19:11, 24:23, 133:6, 135:15 admission [12] -23:11, 23:15, 33:18, 34:4, 34:8, 34:9, 65:23, 66:2, 87:12, 87:16, 105:7, 105:10

admitted [10] - 23:18, 23:21, 34:14, 34:17, 66:5, 66:8, 87:19, 87:22, 105:12, 105:15 adopt [5] - 31:1, 62:3, 83:13. 101:18. 120:23 adopted [1] - 155:23 adoption [1] - 155:10 advance [1] - 23:5 advice [1] - 162:2 Advil [1] - 108:24 advise [5] - 21:1, 63:12, 71:16, 85:1, 102:24 advised [1] - 108:23 affected [1] - 110:15 aforesaid [1] - 170:14 afterwards [2] - 24:19, 89:24 age [6] - 140:22, 141:2, 141:3, 142:15, 164:24 Agency [1] - 28:16 agenda [8] - 123:3, 126:7, 147:2, 149:22, 152:19, 155:9, 158:9, 168:14 ago [2] - 109:22, 109:23 agreement [1] -134:17 **agrees** [1] - 151:13 ahead [2] - 72:5, 144:3 aid [6] - 38:20, 38:21, 38:23, 44:13, 44:16, 44:20 air [1] - 114:15 airport [1] - 76:12 alarm [1] - 37:6 Aleve [3] - 108:12, 108:24, 112:3 **ALL** [1] - 169:8 allegations [1] - 153:7 alleges [1] - 153:1 allocations [1] -130:15 allow [3] - 150:23, 155:23, 158:4 allowed [1] - 157:15 allows [2] - 4:5, 155:14 almost [2] - 55:12, 130.9 **ALSO** [1] - 2:15

alternate [1] - 159:13

Ambulance [2] - 87:3,

ambulance [24] - 39:4,

88:14

39:5, 39:9, 44:14, 44:24, 46:10, 46:18, 48:3, 67:23, 74:20, 74:21, 74:23, 78:12, 88:17, 88:24, 89:21, 95:18, 95:24, 96:4, 96:6, 96:7, 98:13, 106:19, 114:19 amend [1] - 156:8 amended [1] - 153:10 amount [6] - 51:15, 53:14, 134:1, 159:6, 163:21, 165:6 amounts [2] - 160:12, 161:1 analysts [1] - 127:22 **AND** [3] - 1:3, 2:13, 169:10 ankle [21] - 88:22, 88:23, 89:5, 89:7, 89:9, 89:19, 89:21, 90:3, 90:5, 90:9, 90:11, 91:8, 91:11, 91:21, 91:23, 92:2, 92:11, 93:11, 98:14, 98:15, 99:2 ankles [6] - 88:20, 88:22, 89:3, 89:13, 89:24, 93:15 Ann [1] - 152:24 **ANNA**[1] - 2:9 announced [1] - 125:9 announcement [1] -144:2 annual [3] - 129:1, 129:8, 165:7 Annuitant [1] - 2:4 **Annuities** [3] - 9:7, 10:5, 11:2 **ANNUITY** [1] - 1:3 Annuity [4] - 11:23, 141:19, 163:5, 164:14 annuity [4] - 137:19, 163:4, 163:12, 163:13 answer [5] - 129:7, 129:18, 142:20, 168:17, 168:18 answered [1] - 41:13 **ANTHONY** [2] - 2:7, 104:11 Anthony [4] - 102:19, 104:18, 119:12, 121:14 anticipate [2] -146:24, 161:13 anticipated [2] -146:15, 156:7

132:9 anyway [1] - 166:21 anyways [1] - 109:9 Apollo [1] - 127:1 appearance [2] -33:13, 64:1 APPEARANCES[1] -2:1 applicable [1] -160:22 Applicant [2] - 34:16, 50:20 applicant [26] - 21:20, 23:17, 26:4, 27:12, 27:17, 32:11, 33:2, 48:23, 63:6, 64:7, 66:4, 70:24, 73:10, 80:17, 84:13, 85:17, 87:18, 93:18, 98:2, 98:11, 103:17, 105:11, 112:10, 113:20, 117:16, 156:17 Applicant's [2] -33:24, 34:11 applicant's [6] -21:18, 64:5, 85:14, 103:14, 159:7, 162:22 applicants [5] - 27:8, 32:12, 80:7, 97:20, 117:7 application [14] -20:20, 21:7, 23:12, 32:15, 63:9, 63:17, 66:15, 66:19, 84:22, 85:4, 88:7, 103:5, 106:3, 161:4 applications [3] -20:12, 161:17, 164:10 applies [1] - 158:23 **apply** [7] - 157:9. 161:4, 161:16, 162:8, 162:9, 162:19 **applying** [3] - 24:7, 105:17, 166:21 appoint [2] - 153:24, 154:3 appointed [1] - 153:13 appointing [1] -152:21 appointments [3] -70:14, 93:13, 112:4 appreciate [11] -39:19, 41:2, 46:21, 79:9, 97:2, 116:8, 131:20, 138:17, 139:8, 143:10,

approach [5] - 126:9, 128:19, 129:2, 161:11, 167:22 appropriate [7] -124:15. 130:15. 138:19. 141:22. 160:11. 168:21. 168:24 approval [2] - 4:16, 5.15 **Approval** [1] - 5:15 **approve** [14] - 5:21, 9:6, 10:4, 11:2, 11:23, 12:20, 13:18, 14:15, 15:15, 18:13, 19:12, 121:24, 135:15, 135:19 approved [1] - 7:13 April [17] - 1:15, 3:2, 34:2, 68:22, 69:3, 132:6, 132:7, 132:12, 132:15, 132:17, 133:12, 133:14, 135:2, 135:10, 136:16, 145:14, 164:10 area [2] - 134:14, 161:2 arm [4] - 67:13, 67:14, 69:12, 74:19 arms [2] - 107:15, 108:4 **arrival** [2] - 74:3, 163:8 arrive [1] - 39:5 arrived [3] - 46:18, 66:24, 77:9 arriving [1] - 68:11 arthroscopy[1] -118:12 Ashland [2] - 107:2, 107:3 **aside** [1] - 57:9 assert [1] - 153:7 assets [5] - 127:3, 127:6, 127:17, 127:19, 128:3 assigned [11] - 25:4, 25:11, 25:12, 43:3, 66:22, 72:24, 76:11, 76:14, 76:17, 78:18, 88:14 assignment [12] -23:1, 23:2, 24:16, 25:14, 36:14, 37:4, 65:14, 87:1, 94:22, 104:22, 113:10, 113:11 assignments [1] -24:15

anticipating [1] -

149:13

assist [5] - 66:23, 73:23, 76:19, 96:2 Assistant [3] - 24:23, 25:1 48:16 assisted [1] - 96:3 Associates [2] - 2:18, 136.14 assume [1] - 108:6 asterisks [1] - 55:19 AT [1] - 169:10 attached [3] - 27:1, 80:1, 116:24 attempted [1] - 151:5 attempting [1] - 67:2 attention [12] - 66:11, 73:2, 73:16, 74:11, 76:13, 87:4, 88:2, 89:1, 95:1, 105:1, 113:13, 151:20 attorney [10] - 21:14, 21:15, 33:13, 63:24, 64:2, 85:10, 85:11, 103:11, 103:12, 149:3 ATTORNEYS[1] -2:12 attorneys [9] - 20:24, 41:24, 63:11, 72:9, 75:21, 84:19, 94:5, 102:22, 112:21 Audio [1] - 5:16 audio [4] - 4:6, 5:19, 5:23, 5:24 audit [3] - 146:4, 146:7, 146:14 **auditor** [1] - 146:1 auditors [1] - 145:19 augment [1] - 144:8 August [6] - 7:6, 55:8, 55:10, 56:1, 109:17, 110:1 authority [1] - 159:18 auto [7] - 55:6, 55:9, 55:11, 56:1, 56:2, 56:7, 57:7 automatically [1] -160:19 available [2] - 4:16, 132:3 Avenue [1] - 107:2 Average [1] - 132:22 awaiting [2] - 25:21, 37:6 awarded [1] - 164:22 aware [6] - 28:13, 127:13. 131:15. 139:20, 146:1, 146:8 awhile [1] - 157:22 awkward [1] - 107:21 **ax** [1] - 107:19

В B-e-a-I-s [1] - 22:20 **B-r-i-a-n** [1] - 42:14 backboard [1] - 39:11 background [1] -89:11 backs [1] - 107:6 bad [1] - 130:3 bag [1] - 55:24 balance [1] - 77:17 balanced [1] - 136:20 bank [1] - 133:14 banking [1] - 145:9 Barry [1] - 136:13 base [1] - 141:15 based [23] - 7:1, 16:14, 19:14, 24:7, 28:12, 28:19, 58:12, 81:3, 85:4, 99:17, 99:20, 105:18, 119:2, 125:1, 125:17, 140:16, 143:2, 151:8, 156:11, 159:6, 159:11, 159:16, 165:2 Based [5] - 31:24, 62:22, 84:4, 102:9, 121:16 **baseline** [1] - 44:22 basis [5] - 66:15, 88:7, 106:3, 123:20, 129:1 Battalion [1] - 113:23 Beals [8] - 20:15, 20:16, 20:22, 20:23, 22:19, 28:3, 29:7, 31:22 BEALS [7] - 20:16, 21:11, 21:16, 21:23, 22:9, 31:23, 32:8 became [1] - 25:2 becoming [1] - 125:15 **BEFORE** [1] - 1:1 began [2] - 32:23, 81:6 begin [1] - 144:15 beginning [5] - 14:15, 135:2, 135:9, 140:24, 144:9 behalf [3] - 32:19, 33:10, 63:9 behind [4] - 67:16,

92:2, 106:15, 115:9

bend [2] - 53:5, 69:18

21:10, 21:20, 24:7,

benefit [44] - 20:21,

below [1] - 39:1

benchmark [1] -

123:19

32:3, 59:14, 60:17, 62:24, 63:20, 64:7, 84:6, 85:7, 85:16, 100:6, 102:11, 103:7, 103:16, 105:18, 119:12, 121:19, 132:12, 132:19, 138:21, 150:8, 156:18, 157:15, 158:2, 158:23, 158:24, 159:11, 160:17, 161:3, 161:16, 161:23, 162:13, 162:19, 163:16, 164:5, 164:8, 164:11, 165:17, 165:18, 166:2, 167:10 Benefit [2] - 138:12, 141:19 **BENEFIT** [1] - 1:3 Benefits [3] - 11:23, 13:17, 13:19 benefits [8] - 29:6, 82:1, 84:22, 151:9, 153:20, 156:23, 158:17, 160:10 best [8] - 24:18, 77:21, 92:17, 108:16, 143:22, 147:22, 158:22, 167:22 bestowed [1] - 149:14 better [4] - 54:8, 54:13, 81:8, 167:20 between [3] - 54:18, 57:20, 140:14 bicep [1] - 68:17 biceps [1] - 68:21 **big** [8] - 37:18, 110:12, 123:14, 124:12, 124:18, 127:2, 128:1, 134:13 bill [11] - 134:21, 138:6, 138:11, 138:22, 138:23, 139:6, 139:7, 140:10, 141:6, 142:18, 167:2 Bill [8] - 35:5, 137:12, 137:16, 137:18, 138:5, 138:9, 140:10, 141:6 billion [1] - 136:21 bills [7] - 135:11, 137:9, 137:10, 137:21, 138:21, 139:17, 140:3 **bit** [9] - 40:9, 89:10, 91:3, 107:23,

107:24, 108:3, 143:24, 146:22, 157:19 bittersweet [2] -143:17, 144:5 blinds [1] - 57:1 **blood** [1] - 70:18 **BOARD** [3] - 1:2, 2:2, 2:12 **Board** [89] - 2:18, 2:19, 4:19, 4:20, 4:23, 5:17, 21:19, 22:6, 23:4, 23:5, 23:16, 23:20, 27:1, 27:9, 27:15, 33:3, 33:11, 33:14, 33:18, 34:15, 35:2, 45:15, 48:13, 48:21, 61:5, 64:6, 64:17, 65:17, 66:3, 66:7, 66:17, 69:5, 80:1, 80:8, 80:14, 85:15, 86:2, 87:4, 87:17, 87:21, 88:9, 88:11, 97:21, 97:24, 99:9, 103:16, 104:1, 105:2, 105:10, 105:14, 105:22, 115:22, 117:1, 117:8, 117:14, 122:1, 125:11, 125:23, 126:3, 126:4, 128:22, 133:19, 137:14, 142:5, 142:21, 143:1, 143:19, 146:10, 147:24, 150:12, 150:20, 150:21, 150:22, 150:24, 151:12, 155:23, 156:1, 158:2, 158:16, 158:18, 161:9, 161:10 board [19] - 5:23, 6:2, 7:5, 7:7, 22:2, 32:24, 33:4, 64:12, 73:20, 77:7, 85:21, 103:22, 114:4, 137:22, 145:15, 151:3, 153:4, 159:17, 163:7 Board" [1] - 150:10 Board's [13] - 30:3, 32:5, 33:22, 34:10, 63:3, 82:19, 84:9, 100:23, 102:14, 120:4, 121:21, 149:24, 151:14 BoardPaq [6] -122:21, 145:19, 150:1, 154:11,

154:13, 156:4 bone [2] - 92:2, 98:14 bones [1] - 118:19 borrowed [1] - 124:10 borrower [1] - 124:13 borrowers [1] -124:14 bottom [1] - 77:12 **box** [3] - 56:12, 57:10, 129:10 bracket [1] - 128:20 Brady [7] - 123:8, 124:4. 125:5. 128:5. 129:12. 130:20. 131:3 **brady** [1] - 130:16 BRADY [1] - 2:18 Brandon [3] - 136:11, 136:13, 143:9 brandon [1] - 139:14 breakdown [1] -133:13 BRIAN [1] - 42:7 Brian [4] - 34:23, 35:13, 41:6, 42:14 brief [4] - 4:22, 36:17, 126:8, 126:21 briefly [11] - 24:14, 25:6, 27:24, 36:16, 48:20, 66:20, 73:20, 88:11, 106:1, 114:4, 117:22 bring [5] - 67:2, 71:18, 74:5, 128:19, 141:12 **bringing** [1] - 132:10 brings [1] - 144:10 **broke** [2] - 89:10, 108:22 broken [2] - 89:7, 118:19 brought [2] - 49:18, 131:11 bruise [1] - 108:14 Budget [8] - 7:9, 135:1, 135:2, 135:3, 136:20, 136:21, 144:14 budget [1] - 128:16 building [4] - 77:10, 114:7, 114:8, 114:10 bulging [1] - 54:9 burden [9] - 21:18, 21:21, 64:5, 64:8, 85:14, 85:17, 103:15, 103:18, 157:17 **BURKE** [1] - 2:13 Burke [4] - 134:20, 152:21, 153:24, 154:3

DEBBIE TYRRELL REPORTING SERVICE

burning [1] - 90:18 Burns [5] - 18:14, 134:20, 152:21, 153:24, 154:3 BURNS [34] - 2:13, 2:13, 4:1, 5:8, 8:2, 8:10, 60:11, 71:15, 71:22, 72:2, 75:13, 75:17, 91:13, 133:17, 134:6, 149:21, 151:23, 152:18, 154:13, 155:8, 156:9, 162:14, 162:20, 162:24, 164:2, 164:17, 165:5, 165:14, 165:22, 166:12, 167:7, 167:23, 169:2, 169:5 business [2] - 35:9, 170:10 buttoned [1] - 165:20 **buy** [2] - 46:8, 49:6 BY [23] - 2:13, 22:16, 23:23, 26:18, 36:9, 40:1, 42:11, 45:20, 50:17, 65:7, 66:10, 72:17, 76:4, 79:19, 86:18, 88:1, 91:17, 94:13, 97:11, 104:15, 105:16, 113:6, 116:19

C

cab [1] - 115:9 calculated [1] -163:20 calculation [4] -161:3, 161:24, 164:14, 165:3 Callan [2] - 2:18, 128:6 camera [1] - 71:23 cancer [7] - 24:9, 28:5, 28:11, 28:14, 157:4, 166:10 Cancer [1] - 28:17 cannot [2] - 58:15, 69:10 cap [2] - 123:13 capacity [7] - 27:7, 34:1, 45:8, 50:21, 80:6, 97:19, 117:6 Capacity [2] - 92:14, 99.8 capital [1] - 124:19 car [2] - 91:15, 92:9 carcinogen [1] - 28:16 card [2] - 133:12,

care [5] - 96:5, 96:6, 119:1, 165:21 careful [3] - 44:1, 44:3, 88:19 Carol [1] - 149:3 carries [32] - 6:21, 9:4, 10:2, 10:24, 11:21, 12:18, 13:16, 14:13, 15:10, 16:10, 17:10, 18:8, 19:9, 20:10, 30:1, 30:21, 31:21, 61:22, 62:21, 82:16, 83:8, 84:3, 100:20, 101:13, 102:8, 120:1, 120:18, 121:13, 122:14, 136:6, 152:17, 155:7 carry [2] - 37:10, 67:10 carrying [2] - 51:19, 91.5 Carson [1] - 47:11 case [3] - 108:1, 120:21, 166:3 cases [1] - 152:19 cash [9] - 122:24, 124:18, 124:19, 132:3, 132:5, 132:10, 132:17, 133:18 cat's [1] - 56:11 catches [2] - 92:1 category [1] - 125:19 cats [1] - 57:11 caught [1] - 163:3 caused [1] - 28:15 CEO [1] - 125:8 certain [2] - 92:23, 110:15 certainly [5] - 113:16, 114:3, 151:18, 154:14, 168:12 Certified [1] - 170:8 CFD [2] - 158:4, 163:1 chain [1] - 166:21 chair [2] - 67:5, 67:9 Chairman [9] - 23:15, 34:7, 45:14, 66:2, 87:16, 105:9, 141:18, 143:4, 162:1 CHAIRMAN [253] - 3:1, 3:18, 3:20, 4:3, 5:11, 6:5, 6:9, 6:11, 6:14, 6:16, 6:18, 6:20, 7:17, 7:21, 8:12, 8:16, 8:18, 8:21, 8:23, 9:1, 9:3, 9:10,

9:14, 9:16, 9:19,

9:21, 9:23, 10:1,

133:14

10:8, 10:12, 10:14, 10:17, 10:19, 10:21, 10:23, 11:5, 11:9, 11:11, 11:14, 11:16, 11:18, 11:20, 12:2, 12:6, 12:8, 12:11, 12:13, 12:15, 12:17, 12:23, 13:4, 13:6, 13:9, 13:11, 13:13, 13:15, 13:21, 14:1, 14:3, 14:6, 14:8, 14:10, 14:12, 14:18, 14:22, 14:24, 15:3, 15:5, 15:7, 15:9, 15:18, 15:22, 15:24, 16:3, 16:5, 16:7, 16:9, 16:17, 16:22, 16:24, 17:3, 17:5, 17:7, 17:9, 17:16, 17:20, 17:22, 18:1, 18:3, 18:5, 18:7, 18:11, 18:17, 18:21, 18:23, 19:2, 19:4, 19:6, 19:8, 19:18, 19:22, 19:24, 20:3, 20:5, 20:7, 20:9, 23:18, 26:5, 29:1, 29:4, 29:9, 29:14, 29:16, 29:18, 29:20, 29:22, 29:24, 30:6, 30:10, 30:12, 30:14, 30:16, 30:18, 30:20, 31:5, 31:10, 31:12, 31:14, 31:16, 31:18, 31:20, 31:24, 34:13, 40:23, 45:18, 48:24, 50:3, 54:23, 58:23, 59:12, 59:17, 59:22, 59:24, 60:4, 60:6, 60:8, 60:12, 60:15, 60:20, 61:1, 61:7, 61:11, 61:13, 61:15, 61:17, 61:19, 61:21, 62:6, 62:10, 62:12, 62:14, 62:16, 62:18, 62:20, 66:5, 71:1, 71:12, 75:10, 79:5, 81:21, 82:4, 82:9, 82:11, 82:13, 82:15, 82:21, 83:1, 83:3, 83:5, 83:7, 83:16, 83:20, 83:22, 83:24, 84:2, 87:19, 93:19, 96:21, 100:2, 100:9, 100:13, 100:15, 100:17, 100:19, 101:1, 101:6, 101:8, 101:10, 101:12, 101:21, 102:1, 102:3, 102:5, 102:7, 105:12, 112:11,

112:14, 115:24, 116:4, 119:8, 119:14, 119:18, 119:20, 119:22, 119:24, 120:6, 120:11, 120:13, 120:15, 120:17, 121:2, 121:6, 121:8, 121:10, 121:12, 121:16, 122:3, 122:7, 122:9, 122:11, 122:13, 132:1, 135:18, 135:23, 136:1, 136:3, 136:5, 147:4, 148:6, 152:4, 152:6, 152:10, 152:12, 152:14. 152:16. 154:5. 154:8. 154:20, 154:24, 155:2, 155:4, 155:6, 169:3 **chambers** [1] - 137:24 **chance** [9] - 23:8, 30:24, 47:5, 62:2, 83:12, 87:9, 101:17, 120:22, 153:17 change [15] - 53:19, 124:23, 125:6, 125:13, 125:14, 125:19, 140:23, 142:16, 147:19, 148:3, 157:8, 159:15, 159:16, 163:16, 164:15 changed [2] - 140:13, 140:17 changes [4] - 53:17, 54:2, 139:19, 161:14 Charge [5] - 84:14, 84:23, 86:24, 95:8, 100:7 **charge** [1] - 43:12 charity [1] - 149:14 charts [4] - 122:22, 122:23, 125:1 Chase [1] - 133:11 check [6] - 111:9, 129:9, 141:10, 159:4, 160:24, 163:24 checking [3] - 91:13, 126:18, 132:8 checks [1] - 132:12 CHICAGO [1] - 1:3 Chicago [7] - 1:14, 36:17, 42:18, 88:4, 95:6, 153:3, 159:8 Chief [12] - 2:16, 24:23, 106:14,

109:8, 112:16, 112:19, 113:8, 113:23, 114:22, 116:3, 116:5, 149:4 Child [1] - 19:12 children [3] - 11:3, 149:7, 153:19 Children's [1] - 11:2 Chris [2] - 144:8, 147:11 Christy [3] - 143:18, 143:23, 144:3 chronic [1] - 98:22 chronology [1] -24:15 circumference[1] -53:1 City [14] - 1:14, 2:8, 2:9, 2:10, 25:11, 115:5, 133:19, 137:13, 145:11, 153:2, 156:12, 160:2, 166:12, 166:14 City's [1] - 159:18 civilian [1] - 73:23 civilians [1] - 45:24 claim [2] - 157:18, 167:16 clarification [1] - 58:6 clarity [3] - 56:19, 153:17, 164:21 Clark [1] - 1:13 class [1] - 156:22 classification [3] -158:10, 159:16, 163:19 **classified** [1] - 164:1 cleaning [2] - 56:11, 57:10 cleanup [3] - 56:15, 137:1, 137:17 clear [2] - 56:20, 89:12 clearly [1] - 118:14 clenching [1] - 107:24 Clerk [1] - 2:9 close [2] - 134:2, 139:14 closed [7] - 5:17, 5:22, 6:2, 6:3, 6:24, 7:2, 149:18 closely [2] - 137:7, 140:6 Code [9] - 21:8, 63:18, 85:5, 103:5, 126:11, 150:6, 151:7, 152:3, 155:12 Code's [1] - 150:24 COLA [1] - 161:2 collateral [1] - 124:15

collected [1] - 133:1 column [1] - 132:22 combination [3] -28:9, 40:6, 125:17 comfort [1] - 44:21 coming [9] - 75:14, 77:14, 106:10, 114:10, 123:21, 147:18, 157:3, 157:20, 163:19 commencing [1] comment [5] - 5:3, 5:4, 59:4, 128:5, comments [2] - 5:1, Commissioner [1] -25:1 commit [1] - 127:8 commitment [3] -143:18, 148:12, 148:20 committed [2] - 144:3, 149:5 Committee [12] - 5:18, 5:20, 6:1, 7:5, 7:6, 7:8, 7:9, 141:18, 142:1, 142:12, 143:5, 168:23 committee [2] - 142:2, 142:11 committees [1] - 4:21 commodities [2] -123:11, 126:24 communications [1] -150:16 communicative [1] -147:16 compartment [4] -107:5, 107:8, 115:9, 115:11 compensation [1] -159:10 complain [1] - 51:11 complained [1] - 81:5 complaining [1] - 78:9 complaint [3] - 153:3, 153:9, 153:10 complaints [4] -52:20, 57:22, 59:6, 154:18 completed [4] - 23:24, 144:24, 145:2, 147:10 complex [2] - 90:18, 98:18 compliance [1] -151:10 complication [1] -

98:17 complies [2] - 151:15, 152:1 comply [2] - 150:24, 151:6 compromise [1] -166:21 Comptroller [3] - 2:10, 2:17, 134:8 compulsory [2] -157:11, 157:14 concentrated [1] -124:13 concern [1] - 131:10 concerned [3] - 52:7, 99:14, 129:22 conclude [1] - 129:11 concludes [3] - 59:11, 131:23, 148:5 **conclusion** [1] - 33:1 Conclusion [1] -83:14 Conclusions [14] -30:24, 31:2, 32:1, 62:1, 62:4, 62:23, 83:11, 84:5, 101:16, 101:18, 102:10, 120:21, 120:24, 121:17 condition [17] - 24:8, 24:11, 27:22, 28:1, 28:19, 69:6, 69:15, 69:23, 90:11, 91:10, 91:21, 99:17, 110:2, 110:21, 115:2, 117:24, 119:3 conditions [2] - 27:18, 99:20 conducted [2] - 4:6, 34:1 conducting [6] - 21:1, 63:11, 72:9, 75:21, 84:19, 102:23 conference [1] - 4:6 confirm [1] - 133:18 confirmation [2] -16:14, 19:15 confirmed [1] - 57:7 Congress [1] - 138:22 connect [1] - 3:24 CONNESS [1] - 2:17 conservative[1] -161:10 consider [3] - 87:13, 126:13, 156:17 consideration [3] -

33:23, 149:22,

considerations [1] -

155:10

128:1

considered [1] - 51:7 considering [1] -135:9 consistency [1] -166:22 consistent [25] - 4:9, 4:18, 8:9, 27:21, 27:23, 30:3, 48:5, 52:8, 52:12, 58:14, 61:4, 80:21, 80:23, 82:18, 98:6, 98:8, 100:22, 117:20, 117:21, 120:3, 129:15, 130:5, 156:1, 164:3, 167:23 constant [1] - 90:14 constantly [1] - 91:8 constraints [1] - 4:19 consultant [7] - 22:4, 27:4, 64:15, 80:3, 85:24, 97:17, 117:3 consulting [1] -144.13 contacted [1] - 149:3 contacts [2] - 151:5 contains [1] - 170:15 continual [1] - 90:18 continuation [2] -32:14, 32:23 continue [9] - 33:3, 108:15, 153:19, 159:22, 160:5, 160:16. 165:2. 168:16, 168:19 continued [2] - 81:8, 108:9 continues [2] - 81:14, 163:11 continuing [1] - 14:16 contract [2] - 134:17, 146:24 contracting [1] - 91:2 contribution [1] -28:11 contributions [4] -132:10, 132:19, 133:20, 147:9 convene [1] - 142:11 convened [1] - 142:1 conversation [4] -35:8, 126:8, 129:8, 130:18 conversations [1] -47:16 convert [1] - 160:20 convey [1] - 161:9 Convears [21] - 3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:6, 11:12, 12:9, 13:7, 14:4,

15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60:22 CONYEARS [17] - 2:8, 6:13, 8:20, 9:18, 10:16. 11:4. 11:13. 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2 Conyears-Ervin [20] -3:5, 5:9, 6:12, 8:19, 9:17, 10:15, 11:12, 12:9, 13:7, 14:4, 15:1, 16:1, 16:19, 17:1, 17:23, 18:24, 20:1, 60:1, 60:13, 60.22 **CONYEARS-ERVIN** [17] - 2:8, 6:13, 8:20, 9:18, 10:16, 11:4, 11:13, 12:10, 13:8, 14:5, 15:2, 16:2, 16:16, 17:2, 17:24, 19:1, 20:2 Cook [1] - 1:14 coordinating [1] **copy** [8] - 23:4, 23:6, 26:24, 50:19, 65:17, 79:24, 87:6, 105:3 correct [54] - 24:2, 24:3, 24:5, 24:6, 24:9, 26:22, 34:21, 34:23, 37:2, 37:3, 38:18, 39:9, 42:22, 43:1, 43:4, 46:11, 51:23, 51:24, 52:4, 54:21, 56:8, 68:8, 68:21, 69:3, 74:24, 79:22, 80:9, 89:15, 90:8, 92:15, 92:16, 95:4, 95:10, 96:11, 96:15, 97:14, 99:5, 103:13, 105:20, 108:7, 108:18, 109:15, 109:19, 111:15, 111:22, 113:8, 116:22, 118:16, 133:22, 139:21, 162:7, 163:12, 164:15, 170:13 corrected [1] - 147:7 correctly [2] - 140:24, 145:6 correlate [1] - 54:16 Cortez [1] - 25:2 cost [1] - 160:21

Counsel [1] - 30:22 counsel [20] - 7:2, 7:10, 32:16, 33:17, 34:21, 35:21, 36:4, 49:7, 50:6, 52:14, 61:23, 83:9, 101:14, 120:19. 140:20. 142:13, 143:3, 149:20, 153:13, 155:19 counsel's [1] - 162:2 count [1] - 128:16 **COUNTY** [1] - 170:4 County [2] - 1:14, 170:10 couple [10] - 24:24, 25:2, 46:6, 64:13, 141:20, 144:1, 144:16, 144:20, 148:8, 162:4 course [1] - 143:21 Court [2] - 19:11, 152:24 court [2] - 166:7, 170:9 cover [6] - 88:20, 95:20, 123:17, 124:6, 130:21, 168:22 coverage [1] - 166:23 covered [1] - 136:8 Covid [4] - 27:18, 80:18, 98:3, 117:17 crawl [1] - 167:21 create [1] - 156:20 created [2] - 125:1, 126:21 credit [3] - 133:12, 133:14, 137:17 Credit [1] - 123:7 criteria [3] - 98:19, 98:21, 126:12 cross [2] - 25:3, 45:12 crouched [1] - 38:11 CRPS [1] - 98:24 CSR [1] - 170:19 cuff [4] - 68:18, 81:9, 118:21, 118:24 cuffs [2] - 118:4, 118:9 cumulative [1] - 48:8 Cunningham [5] -137:16, 141:7, 141:10, 142:4, 142:23 curb [1] - 92:4 curious [1] - 56:17 current [25] - 21:6, 22:21, 22:24, 27:18, 28:1, 28:19, 36:21,

42:21, 65:11, 69:6, 72:21, 81:16, 94:22, 98:3, 110:1, 110:21, 113:7, 113:10, 113:11, 117:17, 119:2, 126:18, 130:20, 130:22, 135:3

curved [1] - 40:18

cut [4] - 48:21, 92:6, 168:7, 168:13

D

cutout [1] - 91:12

DANIEL [4] - 2:3, 2:18, 50:13, 79:15 Daniel [1] - 79:21 darn [1] - 111:19 **DATE** [1] - 169:10 date [30] - 34:3, 34:20, 37:4, 65:18, 66:12, 68:4, 73:3, 73:14, 73:17, 75:2, 75:6, 77:3, 78:14, 87:6, 88:3, 89:4, 95:2, 96:17, 105:3, 113:14, 115:14, 123:23, 135:1, 135:5, 146:19, 146:21, 151:4, 164:7, 164:13 dated [2] - 33:16, 34:3 dates [3] - 105:19, 105:24, 106:2 day's [1] - 159:12 days [2] - 36:22, 165:24 **DC** [1] - 139:12 deadline [1] - 145:1 deal [1] - 155:17 Death [2] - 13:17, 13:18 death [1] - 153:18 **DEBBIE** [1] - 170:19 **DEBORAH** [1] - 170:8 **December** [1] - 7:7 decided [2] - 138:7, 164:9 decision [10] - 32:5, 63:3, 84:9, 102:14, 121:21, 127:9, 128:2, 158:18, 166:13 decisions [1] - 126:14 deck [3] - 140:5, 144:14, 146:21 decreased [1] - 54:11 dedicated [2] -127:11, 127:20

deduction [1] - 138:24 **deductions** [1] - 15:16 deep[1] - 53:2 deeper [1] - 40:9 defendants [1] -153:12 defer [1] - 162:1 deferred [1] - 32:11 defined [1] - 28:16 defining [1] - 156:19 definitely [5] - 48:7, 130:18. 131:9. 139:11, 154:16 definitive [1] - 148:22 degenerative [2] -54:2, 54:16 delays [1] - 146:12 **DelGado's** [1] - 138:8 demand [3] - 51:22, 92:21, 99:11 denied [1] - 140:15 **Dennis** [1] - 18:14 Department [27] -22:22, 24:2, 24:12. 24:21, 28:21, 36:17, 37:10, 42:19, 46:2, 49:10, 49:13, 52:11, 65:12, 68:9, 68:10, 72:22, 76:10, 81:17, 86:23, 88:4, 94:18, 99:22, 104:20, 115:17, 119:4, 159:8, 159:10 department [1] -125:22 **Depot** [6] - 46:1, 46:4, 46:8, 49:6, 49:8, 49:19 depth [2] - 130:21, 158:20 **Deputy** [4] - 2:16, 25:1, 112:19, 113:8 describe [8] - 40:12, 66:20, 69:5, 73:20, 88:11, 90:10, 106:1, 117.22 described [9] - 40:3, 81:4, 81:7, 98:12, 98:24, 99:16, 107:14, 118:1, 162:3 description [1] - 92:12 designates [1] -137:13 designed [1] - 111:3 desire [4] - 21:15, 64:2, 85:11, 103:12 detailing [1] - 25:15 details [2] - 134:22.

136:22

determination [2] -

159:5, 163:15 determine [2] -130:14, 143:2 determined [2] - 4:19, 150:9 **determines** [1] - 167:6 develop [1] - 24:11 developed [2] - 98:18, 155:19 **Developer** [1] - 144:7 development [1] -144:11 diabetes [2] - 28:10, 70:17 diagnosed [2] - 70:17, 81:9 diagnosis [4] - 119:1, 162:8, 162:9, 162:18 dialysis [1] - 28:4 difference [3] - 54:18, 54:20, 57:20 different [6] - 45:24, 46:6, 105:19, 157:20, 158:10, 158:19 differently [1] - 164:1 difficult [3] - 90:19, 91:5, 167:3 difficulty [2] - 91:7, 91.23 dig [1] - 124:4 dimensions [1] -37:20 diminishment [1] -157:8 direct [2] - 95:1, 113:13 directing [7] - 66:11, 73:2, 73:16, 76:13, 87:4, 88:2, 105:1 direction [3] - 38:11, 150:11, 156:1 directly [1] - 46:9 Director [10] - 2:15, 2:16, 4:12, 7:11, 140:6, 143:14, 150:1, 150:15, 151:16, 155:18 disabilities [1] -160:15 disability [9] - 20:12, 58:13, 122:1, 150:4, 151:24, 157:3, 164:4, 165:2, 165:11 Disability [10] - 20:21, 32:12, 32:13, 63:9, 84:22, 105:18, 138:12, 150:8, 156:21, 164:23 disabled [4] - 150:6,

150:13, 163:17, 163:19 disabling [1] - 57:24 disappoint [1] - 45:21 disc [2] - 54:3, 54:9 discarded [1] - 7:14 **disclaimer** [1] - 44:2 disclosure [1] -161:22 disconnected [1] -91:15 discrimination [1] -153:1 discuss [2] - 48:20, 145:3 discussed [2] -131:11, 132:18 discussion [4] - 7:22, 154:21, 155:22, 168:13 discussions [1] -133:24 Disease [7] - 20:20, 138:12, 150:7, 155:15, 157:16, 159:1, 164:4 disease [2] - 157:4, 166:20 dislocation [1] - 98:15 dismissed [1] - 153:9 disorder [1] - 98:21 dispatch [1] - 37:6 dispatched [1] - 88:15 dissect [1] - 145:10 distress [1] - 38:16 distributions [1] -124:20 District [5] - 112:16, 112:19. 113:12. 152:24 diversity [2] - 124:24, 125:1 **Division** [1] - 94:23 docket [2] - 19:13, 19:14 **DOCTOR** [17] - 52:22, 53:22, 54:14, 54:21, 55:4, 55:7, 55:18, 55:23, 56:8, 56:13, 58:9, 58:17, 58:21, 59:9, 64:23, 86:9, 104:7 doctor [29] - 27:17, 27:24, 28:12, 28:23, 29:2, 48:15, 50:19, 56:23, 57:2, 57:7, 57:17, 59:2, 80:16, 81:19, 98:2, 98:10, 98:24, 99:7, 99:24, 100:3, 108:15,

108:21, 109:9, 112:5, 117:16, 118:17, 119:6, 119:9 doctor's [1] - 58:3 doctors [2] - 59:7, 70:15 document [1] - 154:12 donation [2] - 149:4, 149:5 done [13] - 25:18, 25:19, 25:20, 39:12, 45:1, 58:13, 80:19, 91:18, 110:18, 114:8, 131:12, 141:21, 148:13 down [35] - 38:12, 38:22, 40:9, 44:4, 44:5, 44:8, 44:10, 48:1, 48:2, 67:3, 67:10, 67:13, 70:2, 74:1, 74:5, 74:6, 77:14, 77:24, 90:14, 90:20, 91:4, 91:24, 92:3, 95:22, 107:11, 107:24, 108:2, 114:16, 115:12, 123:18, 123:19, 131:7, 142:4, 144:12, 167:17 downs [1] - 133:4 downstate [2] -148:15, 167:9 **Doyle** [1] - 153:15 **DR** [1] - 26:10 dr [2] - 50:10, 58:7 Dr [24] - 22:4, 26:8, 26:9, 48:15, 48:20, 48:23, 50:7, 52:14, 52:19, 55:1, 58:6, 58:12, 64:22, 64:24, 79:13, 86:1, 86:8, 86:10, 97:5, 104:5, 104:9, 109:7, 112:7, 116:12 draft [1] - 142:17 drafted [2] - 140:24, 156:11 draw [1] - 133:3 drive [1] - 39:3 driver [2] - 107:4, 113:22 driver's [2] - 95:17, 96:13 drop [1] - 92:1 dropped [3] - 88:21, 107:11, 168:5 dry [3] - 56:10, 56:14, 56:16 **DU** [1] - 170:4 duck [2] - 137:6, 137:8

due [9] - 15:13, 27:18, 56:5, 80:18, 91:7, 98:3, 117:17, 144:21, 157:3 dug [1] - 40:9 duly [14] - 26:15, 36:6, 42:8, 50:14, 65:4, 72:14, 76:1, 79:16, 86:15, 94:10, 97:8, 104:12, 113:3, 116:16 DuPage [1] - 170:10 during [7] - 78:21, 107:1, 110:14, 140:5, 144:14, 150:20, 151:3 duties [12] - 28:20, 37:8, 52:10, 58:16, 75:4, 78:22, 79:2, 81:17, 99:19, 99:22, 115:17, 119:3 Duty [6] - 32:11, 32:13, 63:9, 84:22, 105:17, 150:7 duty [20] - 46:3, 55:3, 55:17, 55:21, 56:2, 56:6, 56:10, 56:15, 56:18, 56:21, 57:6, 57:8, 57:16, 58:13, 84:13, 89:17, 89:20, 95:2. 129:24 duty/on [1] - 57:16

Ε

early [2] - 141:12, 161:17 earn [3] - 70:5, 93:4, 111:17 East [2] - 73:7, 76:19 east/west [1] - 37:21 easterly [1] - 38:10 easy [3] - 123:2, 126:21, 153:8 Economic [1] - 144:20 edit [1] - 8:6 educational [1] -149:6 **Edwards** [10] - 63:7, 63:10, 64:24, 65:10, 73:11, 76:23, 77:1, 77:5, 80:11, 82:2 **EDWARDS** [7] - 63:22, 64:3, 64:9, 64:20, 65:3, 71:6, 84:11 effect [3] - 137:10, 157:6, 166:1 effected [1] - 137:11 effectively [1] - 158:24 efficient [1] - 147:23

effort [8] - 52:2, 52:3, 53:3, 92:18, 99:13, 139:16, 145:10, 146:5 engine [2] - 67:21, efforts [2] - 92:17, 150:2 engineer [1] - 76:11 **Egan** [4] - 67:7, 77:2, ensure [2] - 7:11, 77:12, 77:21 eight [5] - 21:5, 67:4, entails [1] - 133:14 77:11, 144:23, 159:9 entered [1] - 165:23 either [16] - 35:6, **ENTITLED** [1] - 169:9 38:14, 52:3, 59:7, entitled [5] - 1:12, 69:19, 73:24, 88:20, 89:3, 93:11, 108:17, 108:21, 112:16, entry [1] - 140:22 148:19, 153:8, environment [2] -160:1, 168:13 election [3] - 137:4, envision [2] - 158:8, 137:5, 155:16 eligible [3] - 160:17, envisioning [1] -162:18, 166:10 email [1] - 144:19 epidural [1] - 81:13 emergency [2] equipment [2] - 49:15, 68:13, 88:15 emerging [1] - 128:15 equity [6] - 124:1, emphatic [1] - 147:24 employed [3] - 36:13, 42:17, 42:18 errors [2] - 15:15, **employee** [1] - 137:14 employees [1] -**ERVIN** [17] - 2:8, 6:13, 140:21 **employer** [1] - 153:3 employment [1] -158:5 **EMS**[1] - 39:12 **EMT** [9] - 32:15, 36:21, Ervin [20] - 3:5, 5:9, 65:13, 76:11, 76:16, 77:2, 82:2, 102:19, 104:21 EMWQ [1] - 149:14 enactment [1] -155:14 encourage [1] - 146:6 ESG [10] - 127:8, encouraged [1] -147:17 end [8] - 125:2, 132:15, 132:24, 134:3, 134:9, 155:21, 163:7, **especially** [1] - 115:5 essentially [6] - 53:7, 163:10 **ended** [1] - 74:8 ending [2] - 9:8, 18:14 established [2] - 58:3, engaged [7] - 70:5, 70:7, 93:3, 93:6, evaluate [1] - 126:2 111:16, 111:20, evaluating [1] -167:14

engagement [2] -

145:20, 146:9

Engine [11] - 25:4,

25:7, 25:8, 25:12,

99:8 evaluations [1] -50:22 Evans [1] - 138:10 event [1] - 165:11 eventually [1] - 81:9 evidence [21] - 21:3, 21:6, 21:19, 23:21, 33:6, 34:17, 48:10, 52:2, 59:11, 63:14, 63:17, 64:6, 66:8, 85:2, 85:4, 85:15, 87:22, 103:2, 103:4, 103:15, 105:15 exacerbated [1] -118:6 exactly [3] - 45:1, 55:20, 157:6 exam [6] - 52:24, 53:8, 53:9, 80:19, 150:13 EXAMINATION[17] -22:15, 26:17, 36:8, 39:24, 42:10, 45:19, 50:16, 65:6, 72:16, 76:3, 79:18, 86:17, 94:12, 97:10, 104:14, 113:5, 116:18 examination [2] -45:12, 90:6 examine [4] - 27:8, 80:7, 97:20, 117:7 examined [16] - 26:16, 36:7, 42:9, 50:15, 59:4, 65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17, 150:8 examining [1] - 59:7 examples [1] - 129:4 except [1] - 52:24 excerpt [1] - 33:15 excluded [3] - 126:22, 126:23, 126:24 excruciating [2] -77:20, 78:2 **excuse** [1] - 168:3 excused [1] - 97:2 execute [1] - 147:1 executive [1] - 125:10 Executive [10] - 2:15, 2:16, 4:12, 7:11, 24:24, 143:13, 150:1, 150:15, 151:16, 155:18 exempt [1] - 167:19 exhausted [1] - 90:21 Exhibit [8] - 27:15, 33:11, 33:12, 33:14,

80:14, 97:24, 99:9,

117:14 exhibits [7] - 21:13, 33:10, 33:22, 34:5, 34:8, 34:13, 66:5 Exhibits [24] - 23:4, 23:5, 23:16, 23:20, 27:1, 33:18, 33:24, 34:10, 34:11, 34:15, 34:16, 50:20, 65:17, 66:3, 66:7, 80:1, 87:5, 87:17, 87:21, 88:11, 105:2, 105:10, 105:14, 117.1 exited [3] - 88:24, 96:12, 96:13 expand [2] - 138:22, 138:23 expect [1] - 146:12 expected [2] - 156:13, 160:16 expecting [1] - 8:5 expenditures [2] -132:3, 135:6 expense [1] - 162:22 Expenses [2] - 133:6, 135:16 expenses [7] - 133:8, 133:9, 133:10, 134:15, 135:6, 138:24, 149:6 experience [3] -28:13, 57:23, 58:12 experiencing [1] -69:16 expert [1] - 145:4 explained [2] - 109:7, 109:9 exposure [2] - 28:15, 124:22 extend [2] - 69:12, 107:15 extended [2] - 67:14, 108:4 exterior [1] - 71:4 extra [2] - 46:3, 146:5 extraordinary [1] -148:3 extras [1] - 123:1

F

face [1] - 78:10 facing [1] - 38:10 fact [5] - 24:4, 49:8, 58:8, 134:3, 142:15 Fact [21] - 30:23, 31:2, 31:6, 32:1, 32:5, 61:24, 62:4, 62:22, 63:3, 83:10, 83:14,

-DEBBIE TYRRELL REPORTING SERVICE=

evaluation [3] - 34:1,

Evaluation [2] - 92:15,

66:23, 73:1, 76:11,

76:17, 78:8, 78:17,

78:20

106:7

154:17

141:4, 153:21,

163:12, 165:8

131:15, 131:16

130:14, 130:23,

8:20. 9:18. 10:16.

11:4, 11:13, 12:10,

13:8, 14:5, 15:2,

16:2, 16:16, 17:2,

17:24, 19:1, 20:2

6:12, 8:19, 9:17,

13:7, 14:4, 15:1,

16:1, 16:19, 17:1,

17:23, 18:24, 20:1,

60:1, 60:13, 60:22

127:18, 127:20,

127:23, 128:1,

128:4, 128:13,

129:21

98:20

126:14

34:3, 50:21

128:17, 128:20,

54:7, 54:17, 140:17,

161:21, 163:22

10:15, 11:12, 12:9,

130:24, 131:4

160:18

162:10

106:13

147:8

84:4, 84:9, 101:15, 101:18, 102:9, 102:14, 120:20, 120:23, 121:17, 121:21 factors [1] - 127:4 failed [1] - 150:17 failure [3] - 28:4, 28:7, 28.9 fall [9] - 55:14, 55:15, 56:4, 81:4, 95:14, 106:12, 108:1, 108:2, 118:1 falling [1] - 77:23 familiar [2] - 73:10, 73:13 far [16] - 36:18, 44:21, 45:6, 52:5, 52:7, 96:9, 99:14, 110:13, 117:23, 130:20, 133:2, 133:10, 135:4, 135:6, 146:13, 148:19 fast [1] - 109:2 FCE [5] - 48:15, 51:3, 51:4, 51:5, 51:10 February [8] - 33:16, 36:24, 42:24, 105:19, 106:5, 107:14, 113:14, 118:18 Federal [2] - 139:10, 152:23 feet [2] - 44:9, 114:15 fell [12] - 67:13, 67:14, 67:16, 71:5, 106:11, 106:12, 107:15, 107:21, 107:22, 108:2, 115:10 fellow [1] - 44:2 felt [6] - 67:14, 67:17, 67:18, 88:22, 166:19 female [4] - 74:3, 125:16, 125:17, 125:19 few [9] - 24:21, 45:5, 52:23, 94:6, 106:14, 112:22, 123:1, 123:9, 149:21 fiduciary [1] - 129:24 Field [2] - 94:23, 146:18 figure [1] - 166:16 file [5] - 27:14, 80:13, 97:23, 117:13, 153:9 filed [2] - 145:6, 152:19 filing [2] - 63:24, 133:21 filled [1] - 144:22

final [2] - 15:13, 165:23 finale [1] - 110:20 finalists [1] - 126:4 finalizing [1] - 145:13 finally [1] - 127:24 findings [11] - 52:21, 52:23, 54:15, 54:16, 57:3, 57:18, 57:19, 81:1, 81:11, 98:10, 118:23 Findings [21] - 30:23, 31:2, 31:6, 31:24, 32:5, 61:24, 62:3, 62:22, 63:3, 83:10, 83:13, 84:4, 84:9, 101:15, 101:18, 102:9, 102:14, 120:20, 120:23, 121:16, 121:21 fine [5] - 8:8, 40:21, 44:22, 74:17, 142:21 fire [5] - 37:7, 96:9, 114:8, 114:9, 114:22 Fire [35] - 22:22, 24:1, 24:12, 24:19, 24:20, 25:1, 28:20, 32:15, 32:19, 33:15, 36:15, 36:17, 37:5, 37:10, 42:19, 43:11, 43:14, 46:2, 52:11, 59:14, 65:11, 68:9, 72:22, 76:9, 81:17, 86:23, 88:4, 94:18, 99:22, 104:19, 115:17, 119:4, 159:8, 159:10 Firefighter [28] - 25:3, 36:20, 36:21, 38:21, 39:8, 39:17, 43:23, 44:13, 44:20, 45:3, 47:24, 48:13, 49:2, 49:6, 63:7, 65:13, 67:6, 67:7, 76:16, 76:23, 77:1, 77:2, 77:4, 82:2, 102:19, 104:21, 114:14, 119:12 firefighter [5] - 51:6, 51:23, 58:13, 96:1, 166:1 firefighters [4] -37:24, 67:6, 107:6, 114:9 firehouse [9] - 37:8, 39:4, 40:17, 49:12, 49:22, 67:22, 74:19, 78:11, 114:21

fireman [1] - 150:6

FIREMEN'S [1] - 1:3

Firemen's [1] - 141:19

firm [4] - 125:15, 125:17, 127:18, 127:21 firm's [1] - 129:2 firms [7] - 126:22, 127:1, 127:7, 127:18, 127:20, 128:3, 128:16 first [44] - 5:14, 21:4, 26:15, 32:13, 34:21, 35:22, 36:6, 36:11, 42:8, 50:14, 54:5, 63:15, 65:4, 71:19, 72:14, 76:1, 79:16, 86:15, 94:10, 96:8, 97:8, 103:3, 104:12, 107:13, 108:18, 108:19, 109:18, 109:24, 112:23, 113:3, 114:17, 116:16, 118:9, 123:5, 124:9, 124:20, 132:6, 132:21, 145:19, 149:22, 152:23, 158:17, 164:4, 164:7 five [16] - 21:9, 35:3, 38:1, 55:10, 63:19, 78:19, 85:3, 85:6, 103:3, 103:6, 110:8, 137:10, 151:5, 157:10, 162:15 fix [1] - 156:10 fixation [1] - 98:16 flaws [1] - 146:3 flexibility [1] - 157:15 flight [1] - 67:4 flipped [1] - 67:12 floor [6] - 51:8, 51:17, 66:23, 67:2, 67:3, 95:13 flows [5] - 122:24, 124:18, 129:9, 132:17 fluffy [1] - 40:4 focused [2] - 128:13, 139:16 **FOIA** [1] - 139:19 folks [3] - 47:4, 144:20, 157:1 follow [7] - 27:11, 40:2, 80:10, 117:10, 157:5, 158:15, 164:1 follow-up [1] - 40:2 followed [1] - 167:8 following [7] - 7:2, 33:1, 69:7, 90:9, 158:18, 164:7, 168:2 follows [14] - 26:16, 36:7, 42:9, 50:15,

65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17 foot [1] - 106:11 **FOR** [1] - 2:12 force [1] - 90:24 forearms [3] - 107:23, 108:3, 118:2 foregoing [1] - 170:13 forgive [1] - 164:18 form [1] - 156:16 formal [1] - 155:23 formalize [1] - 147:2 formally [1] - 34:9 **former** [1] - 149:4 forms [1] - 160:11 Formula [3] - 9:7, 163:5, 164:14 forth [2] - 92:17, 110:3 FORTUNA [255] - 2:3, 3:1, 3:18, 3:20, 4:3, 5:6, 5:11, 6:5, 6:9, 6:11, 6:14, 6:16, 6:18, 6:20, 7:17, 7:21, 8:12, 8:16, 8:18, 8:21, 8:23, 9:1, 9:3, 9:10, 9:14, 9:16, 9:19, 9:21, 9:23, 10:1, 10:8, 10:12, 10:14, 10:17, 10:19, 10:21, 10:23, 11:5, 11:9. 11:11. 11:14. 11:16, 11:18, 11:20, 12:2, 12:6, 12:8, 12:11, 12:13, 12:15, 12:17, 12:23, 13:4, 13:6, 13:9, 13:11, 13:13, 13:15, 13:21, 14:1, 14:3, 14:6, 14:8, 14:10, 14:12, 14:18, 14:22, 14:24, 15:3, 15:5, 15:7, 15:9, 15:18, 15:22, 15:24, 16:3, 16:5, 16:7, 16:9, 16:17, 16:22, 16:24, 17:3, 17:5, 17:7, 17:9, 17:16, 17:20, 17:22, 18:1, 18:3, 18:5, 18:7, 18:11, 18:17, 18:21, 18:23, 19:2, 19:4, 19:6, 19:8, 19:18, 19:22, 19:24, 20:3, 20:5, 20:7, 20:9, 23:18, 26:5, 29:1, 29:4, 29:9, 29:14, 29:16, 29:18, 29:20, 29:22, 29:24, 30:6, 30:10, 30:12,

30:14, 30:16, 30:18, 30:20, 31:5, 31:10, 31:12, 31:14, 31:16, 31:18, 31:20, 31:24, 34:13, 40:23, 45:18, 48:24, 50:3, 54:23, 58:23, 59:12, 59:17, 59:22, 59:24, 60:4, 60:6, 60:8, 60:12, 60:15, 60:20, 61:1, 61:7, 61:11, 61:13, 61:15, 61:17, 61:19, 61:21, 62:6, 62:10, 62:12, 62:14, 62:16, 62:18, 62:20, 66:5, 71:1, 71:12, 75:10, 79:5, 81:21, 82:4, 82:9. 82:11. 82:13. 82:15. 82:21. 83:1. 83:3, 83:5, 83:7, 83:16, 83:20, 83:22, 83:24, 84:2, 87:19, 93:19, 96:21, 100:2, 100:9, 100:13, 100:15, 100:17, 100:19, 101:1, 101:6, 101:8, 101:10, 101:12, 101:21, 102:1, 102:3, 102:5, 102:7, 105:12, 112:11, 112:14, 115:24, 116:4, 119:8, 119:14, 119:18, 119:20, 119:22, 119:24, 120:6, 120:11, 120:13, 120:15, 120:17, 121:2, 121:6, 121:8, 121:10, 121:12, 121:16, 122:3, 122:7, 122:9, 122:11, 122:13, 132:1, 135:18, 135:23, 136:1, 136:3, 136:5, 147:4, 148:6, 152:4, 152:6, 152:10, 152:12, 152:14, 152:16, 154:5, 154:8, 154:20, 154:24, 155:2, 155:4, 155:6, 169:3 Fortuna [3] - 3:17, 143:5, 146:18 forum [1] - 141:22 forward [8] - 106:12, 107:22, 109:2,

129:17, 148:23,

four [6] - 60:10, 60:11,

154:17, 161:3

DEBBIE TYRRELL REPORTING SERVICE

78:19, 148:21, 151:4, 168:6 fracture [2] - 88:23, 98:14 fractured [2] - 90:7, 95:23 frame [1] - 164:22 Francis [1] - 109:7 fresh [1] - 40:8 front [4] - 71:23, 150:14, 158:2, 158:16 full [7] - 42:14, 52:3, 90:23, 99:19, 106:13, 118:11, 123:3 full-time [1] - 99:19 function [5] - 27:4, 80:3, 97:16, 117:3, 127:21 functional [2] - 33:24, 50:21 Functional [2] - 92:14, 99:8 fund [5] - 27:5, 80:4, 97:17, 137:11, 139:2 **FUND** [1] - 1:3 Fund [32] - 2:17, 7:1, 7:10, 8:4, 16:15, 19:16, 20:24, 23:6, 41:24, 72:9, 84:19, 94:5, 102:23, 112:21, 117:4, 123:16, 123:18, 133:19, 137:22, 141:19, 142:22, 150:16, 151:15, 152:20, 152:22, 153:5, 153:7, 153:11, 153:13, 154:4, 155:24, 166:13 Fund's [12] - 4:11, 4:16, 7:11, 22:3, 33:2, 64:14, 71:17, 85:24, 150:18, 151:10, 152:1, 167:13 funds [2] - 167:9, 167:24 furlough [1] - 47:9 future [4] - 131:20, 148:18, 149:11, 161:14 FYI [2] - 125:20, 125:22

G

G-r-a-n-a-t [1] - 36:12

gained [1] - 90:17 game [1] - 146:21 gaps [1] - 166:23 gather [1] - 67:18 gear [3] - 109:4, 114:22, 115:9 general [3] - 25:24, 44:1, 137:4 General [1] - 37:9 generally [1] - 118:19 gentleman [1] - 72:3 gentlemen [1] -102:17 giant [1] - 128:16 gift [1] - 149:14 given [13] - 48:5, 53:18, 64:18, 81:16, 86:4, 92:3, 104:2, 123:2, 129:24, 146:13, 166:20, 170:12, 170:15 glad [1] - 145:12 glitch [1] - 18:10 goal [4] - 110:16, 156:13, 166:17, 166:22 Gordon [1] - 112:7 governance [1] -168:11 Governor [3] - 136:20, 138:3, 138:14 grab [1] - 77:22 grabbed [3] - 49:17, 67:11, 67:12 Granat [9] - 35:5, 35:18, 35:22, 36:1, 36:12, 41:12, 44:13, 44:20, 47:13 GRANAT [4] - 35:20, 36:5, 39:20, 41:3 grant [19] - 16:13, 21:20, 29:6, 29:10, 32:2, 59:14, 59:18, 60:16, 62:24, 64:7, 82:1, 82:5, 84:6, 85:16, 100:6, 102:11, 103:16, 119:11, 121:18 granted [3] - 158:23, 164:6, 164:8 great [6] - 70:4, 115:21, 144:9, 144:24, 146:6, 161:15 greater [1] - 7:12 ground [12] - 38:15, 44:7, 44:11, 46:17, 78:1, 88:21, 88:24,

95:19, 96:14,

107:16, 115:2, 115:5

Group [1] - 33:11 group [4] - 33:12, 105:1, 127:22, 140:14 growth [11] - 123:12, 123:14, 124:3, 130:15, 131:2, 131:3, 131:5, 131:12, 131:13, 131:17 Guaranteed [1] -146:17 Guardianship [2] -16:11, 16:13 guess [4] - 40:6, 110:9, 110:11, 110:16 guidance [1] - 139:18

Н

guys [3] - 38:2, 44:3,

148:15

hand [13] - 22:13, 26:12, 36:2, 42:3, 50:11, 72:11, 75:22, 94:7, 104:9, 107:18, 107:19, 108:1, 112:24 handle [2] - 40:18, 155:24 handled [1] - 127:21 handrail [2] - 67:11, 67:12 hands [3] - 65:1, 86:12, 106:13 handsfree [2] - 91:16, 92:8 hang [1] - 91:3 happy [2] - 143:20, 145:3 harassment [1] -153.2 hard [2] - 98:23, 138:17 hardware [1] - 40:14 harm [2] - 166:17, 167:16 hate [1] - 45:21 head [6] - 67:5, 67:9, 69:12, 77:23, 118:7, 128:16 heal [1] - 89:13 healed [1] - 110:3 health [9] - 138:22, 159:17, 159:19, 159:22, 160:1, 166:8, 166:11, 166:14, 166:15

38:9, 41:21, 43:22, 44:5, 48:13, 58:23, 63:16, 71:24, 85:3, 91:12. 103:4. 114:1. 121:14. 131:8 heard [5] - 38:12, 44:6, 44:8, 44:10, 48:2 hearing [34] - 5:6, 20:19, 21:1, 23:6, 29:4, 32:14, 32:23, 39:23, 40:24, 45:18, 50:5, 52:9, 63:12, 71:14, 72:9, 75:12, 75:21, 81:23, 84:20, 84:21, 100:4, 102:19, 102:24, 112:14, 116:4, 116:8, 154:21, 158:8, 158:10, 158:15, 159:3, 163:14, 163:15, 163:18 hearings [1] - 58:14 heart [1] - 157:4 heat [1] - 28:15 heatness [1] - 91:8 heavy [7] - 38:12, 40:4, 44:3, 46:3, 51:7, 51:22, 92:20 height [1] - 51:18 heirs [1] - 153:19 held [3] - 1:13, 77:24, 151:17 hello [1] - 91:12 help [3] - 73:24, 134:13, 143:10 helped [2] - 39:6, 39:8 herein [14] - 26:15, 36:6, 42:8, 50:14, 65:4, 72:14, 76:1, 79:16, 86:15, 94:10. 97:8, 104:12, 113:3, 116:16 **herniation** [1] - 54:3 high [1] - 69:11 **highlights** [1] - 123:4 highly [1] - 124:14 hip [2] - 69:20 hired [3] - 126:16, 141:1, 144:7 hiring [1] - 128:12 historically [2] -125:16, 131:13 history [3] - 36:16, 151:8, 158:6 hit [2] - 35:14, 107:16

138:24, 160:5

hear [19] - 3:22, 21:6,

31:22, 35:2, 35:18,

hitting [1] - 77:23 hold [2] - 77:18, 115:23 holding [3] - 95:20, 116:7, 118:3 Hollywood [3] - 106:6, 106:7, 113:18 Home [6] - 46:1, 46:4, 46:7, 49:6, 49:8, 49.19 home [5] - 49:18, 56:12, 57:11, 91:4, 111:18 honest [1] - 40:19 honored [1] - 166:4 hopefully [3] - 70:20, 108:13, 149:10 hoping [5] - 108:13, 108:16, 111:5, 129:13, 131:18 Hospital [1] - 46:10 hospital [6] - 39:13, 74:22, 78:6, 106:20, 109:6, 114:24 hospital" [1] - 114:23 hour [1] - 1:15 hours [1] - 73:8 House [7] - 136:15, 136:17, 136:24, 138:5, 138:9, 139:23 huge [1] - 53:8 hurdles [1] - 157:9 hurt [2] - 81:8, 106:17 hurting [2] - 74:20, 123:22 hurts [1] - 53:5 husband [2] - 91:15, 92:8 hyperextended [1] -67:16 hypertension [1] -28:10

- 1

ice [3] - 55:14, 112:3, 115:4 icy [1] - 106:9 idea [1] - 56:13 identified [1] - 57:19 identify [1] - 146:4 identifying [1] - 157:1 ILLINOIS [1] - 170:2 Illinois [5] - 1:15, 126:11, 150:6, 155:11, 170:11 immediate [1] -148:18 immediately [5] -67:15, 68:10, 68:12,

DEBBIE TYRRELL REPORTING SERVICE

healthcare [2] -

139:10, 151:16 immortalized [1] -159:2 impact [2] - 143:7, 166:1 implement [1] - 162:3 implementation [5] -155:10, 155:20, 156:3, 156:5, 167:3 **important** [4] - 22:6, 64:16, 86:2, 104:1 IN [2] - 1:7, 169:9 in-person [2] - 147:21, 148:4 in-place [1] - 147:17 inactive [1] - 126:24 inadvertently [3] -140:13, 140:15, 141.7 incident [12] - 33:7, 52:21, 54:5, 89:24, 96:8, 106:23, 107:14, 108:10, 108:18, 108:19, 109:3, 118:18 include [1] - 130:18 included [2] - 134:21, 142:10 including [2] - 64:14, 85.24 income [4] - 70:5, 93:4, 111:17, 167:5 inconsistent [2] -80:22, 98:6 incorporate [1] -126:19 incorporated [2] -127:14, 129:3 increase [1] - 165:7 increased [1] - 165:7 increases [1] - 90:16 independent [1] - 28:7 index [4] - 126:23, 129:15, 130:5, 130:10 indicate [5] - 24:4, 24:8, 51:13, 52:1, 99:12 indicated [5] - 35:5, 52:6, 90:7, 108:9, 117:23 indicates [1] - 103:10 indirect [1] - 118:23 individual [4] -134:18, 162:12, 164:10, 167:18 individuals [3] -139:4, 156:23, 161:1 information [11] -27:20, 28:13, 35:16,

52:8, 80:20, 98:5, 117:19, 134:19, 138:20, 139:7, 158:1 informational [3] -125:3, 125:12, 133:7 infrastructure [4] -123:6, 123:9, 125:21, 125:24 initial [2] - 111:7, 118.1 initiated [1] - 152:24 initiating [1] - 118:13 injections [1] - 81:13 injure [1] - 53:20 injured [4] - 38:14, 53:20, 73:18, 81:4 injuries [22] - 40:18, 53:11, 53:12, 53:17, 57:12, 57:15, 57:23, 66:14, 68:2, 77:5, 78:7, 88:6, 89:3, 89:12, 89:16, 89:17, 95:12, 105:18, 106:2, 114:2, 118:3 injury [7] - 39:11, 66:14, 68:24, 88:6, 98:18, 99:2, 118:24 inside [7] - 46:13, 49:12, 49:22, 77:10, 96:4, 146:3, 156:23 instruction [1] - 43:7 instructor [1] - 24:22 insurance [9] -159:17, 159:19, 159:22, 160:1, 166:8, 166:11, 166:14, 166:15, 166:22 integrate [1] - 128:4 integrated [1] - 128:1 integrating [1] - 127:8 intense [1] - 45:12 intentioned [1] - 167:2 Intercept [1] - 136:8 intercept [2] - 133:21, 134.4 Interest [1] - 144:21 interim [1] - 163:4 interior [2] - 71:6, 71:8 intern [1] - 108:21 internal [1] - 142:11 international [2] -124:1, 130:24 International [1] -28:16 internet [1] - 161:20 interview [10] - 27:8. 27:17, 80:7, 80:16, 80:21, 97:20, 98:2,

98:7, 117:16, 126:5

interviewing [1] -98.11 introduce [2] - 32:21, 136:11 invalid [1] - 66:23 inverted [1] - 98:13 investigate [2] -114:7, 161:19 investigated [1] - 37:7 Investigations [2] -36:15, 42:20 Investigations' [1] -33:15 investing [14] - 126:7. 126:9. 126:10. 126:13, 126:16, 126:19, 127:13, 127:16, 127:19, 128:6, 128:23, 128:24, 129:6, 129:8 Investment [8] - 2:16, 5:18, 5:20, 6:1, 7:5, 7:6, 7:8, 126:11 investment [9] -123:4, 126:14, 126:20, 127:9, 127:12, 127:14, 127:22, 128:2, 134:14 investments [3] -129:9, 129:11, 131:23 Investments [1] -122:16 involved [1] - 142:23 involves [1] - 152:23 involving [1] - 153:16 irrelevant [1] - 57:12 IRS [4] - 167:6, 167:12, 167:19, 167:21 issue [6] - 68:12, 122:16, 153:16, 155:8, 167:18, 168:9 issued [2] - 49:10, 49:12 issues [3] - 53:16, 140:12, 143:6 Item [5] - 15:11, 122:15. 152:18. 155:9. 156:4

J.P [1] - 145:9 Jackie [4] - 132:3, 134:6, 145:7, 145:16 **JACLYN**[1] - 2:17 January [2] - 7:8, 89:7 jeopardizing [1] -159:4 **Jerod** [1] - 144:6 Jerry [2] - 32:19, 47:2 job [6] - 39:6, 51:6, 51:7, 53:14, 89:8, 89.22 jobs [1] - 114:9 **JOHN** [1] - 2:17 John [3] - 145:16, 149:4, 149:10 join [1] - 142:5 joined [1] - 24:4 journal [1] - 33:16 journey [1] - 145:13 **Jr** [1] - 22:19 judgments [1] -165:23 July [2] - 68:19, 156:6 June [4] - 7:5, 70:20, 137:1, 137:3 Jurewicz [2] - 112:16, 112:18 JUREWICZ [3] -112:18, 113:2, 116:9

kitty [8] - 56:1, 56:9, 56:11, 56:16, 56:24, 57:5, 57:9, 57:10 knee [9] - 67:16, 68:3, 68:6. 69:24. 70:1. 75:5, 78:24, 81:5, 81:7 knees [1] - 92:1 knelt [1] - 38:22 knowledge [3] -28:12, 78:5, 115:16 known [1] - 28:15 knows [2] - 49:7, 149:2 kroll [1] - 41:19 Kroll [14] - 34:23, 35:5, 35:13, 35:23, 41:5, 41:6, 41:8, 41:16, 41:23, 42:12, 42:14, 42:15, 42:16, 47.14 KROLL [3] - 41:21, 42:7, 46:23 Krouse [1] - 18:15 kudos [1] - 145:16

ı

L-4/5 [2] - 54:4, 54:9 K **L-4/L-5** [1] - 54:2 L-5/S-1 [3] - 54:2, K-r-o-l-l [1] - 42:15 54:4, 54:6 keenly [1] - 127:13 **laborious** [1] - 145:10 keep [3] - 6:2, 77:22, lack [1] - 169:5 159:23 keeping [1] - 163:22 Ladder [3] - 63:7, 65:16, 78:18 keeps [1] - 92:7 lady [5] - 67:3, 77:10, Kelly [3] - 143:13, 77:15, 77:22, 78:1 148:8, 156:2 lady's [1] - 77:13 **KELLY** [1] - 2:15 lagged [2] - 131:3, **KENNETH** [1] - 72:13 131:6 Kenneth [1] - 72:20 lagging [1] - 123:12 kept [1] - 25:9 laid [5] - 55:10, 55:12, key [1] - 127:10 55:14, 55:16, 109:11 kidney [13] - 24:9, lame [3] - 137:6, 25:18, 25:22, 25:24, 137:8, 140:5 26:1, 28:3, 28:4, lame-deck [1] - 140:5 28:5, 28:6, 28:7, lame-duck [2] - 137:6, 28:8, 28:14 137:8 kind [22] - 35:10, landed [2] - 74:9, 38:13, 38:16, 44:3, 57:19, 67:12, 77:14, 107:16 77:24, 95:19, landing [1] - 67:1 107:21, 125:18, language [5] - 140:16, 142:17, 156:7, 128:18, 129:13, 157:7, 161:11 129:16, 130:8, large [3] - 123:13, 131:15, 133:21, 131:1, 131:2 134:16. 134:19. 141:21, 165:19, Last [1] - 76:7 167:8 last [39] - 22:18, 22:19, 23:2, 25:14, kinds [1] - 166:3

DEBBIE TYRRELL REPORTING SERVICE

items [1] - 148:12

Items [1] - 5:15

IV [1] - 96:5

(630) 292-1742

32:23, 32:24, 36:12, 39:16, 47:8, 47:12, 48:15, 48:16, 48:18, 50:18, 50:19, 52:9, 65:14, 72:19, 76:6, 76:14, 86:20, 87:1, 94:15, 104:17, 104:22, 109:17, 126:6, 127:24, 134:24, 138:9, 147:6, 150:20, 150:22, 152:20, 155:8, 156:6, 159:7, 159:9, 159:12 lastly [3] - 21:17, 64:4, 85.13 latitude [1] - 161:12 laundry [1] - 91:5 law [7] - 30:24, 156:19, 162:16, 162:18, 164:22, 165:20, 166:3 Law [14] - 31:2, 32:1, 62:1, 62:4, 62:23, 83:11, 83:14, 84:5, 101:16, 101:19, 102:10, 120:21, 120:24, 121:17 layer [2] - 40:7, 40:8 laying [2] - 44:7, 44:11 layup [14] - 23:1, 53:13, 55:2, 55:3, 55:8, 55:9, 65:15, 70:4, 87:2, 93:3, 94:24, 104:23, 111:16, 162:11 **Leader** [5] - 137:16, 141:7, 141:10, 142:4, 142:23 lean [1] - 69:21 leaning [1] - 127:15 learn [2] - 73:17, 113:24 least [6] - 21:5, 21:9, 63:19, 138:9, 150:8, 167:16 leave [4] - 33:4, 47:11, 124:6, 125:3 Lee [1] - 152:24 left [35] - 25:22, 25:24, 67:16, 68:2, 68:6, 69:23, 70:1, 77:13, 78:23, 88:23, 89:7, 89:21, 90:5, 90:9, 90:11, 90:22, 90:23, 91:2, 92:11, 98:13, 98:15, 99:2, 107:18, 109:16, 109:20, 110:6, 110:14, 110:18, 110:23,

112:5, 114:16, 69:8, 75:5, 90:12, 118:12, 118:15, 132:14, 141:7 leg [5] - 53:2, 74:15, 74:19, 90:22, 90:23 Legal [1] - 149:20 legal [12] - 49:7, 133:9, 139:22, 139:23, 140:20, 142:12, 143:3, 145:4, 151:9, 155:9, 155:19, 162:2 legally [1] - 153:22 legislation [3] - 140:9, 155:18, 156:13 Legislative [6] -136:9, 141:18, 142:1, 142:12, 143:5, 168:22 legislative [3] -139:20, 155:14, 168:15 legislature [1] -156:14 legs [1] - 95:20 lending [2] - 122:24, 124.8 letter [5] - 125:8, 143:19, 145:20, 146:9, 167:12 level [7] - 51:6, 51:21, 51:22, 92:21, 99:11, 124:15, 125:10 liability [2] - 168:1, 168:2 License [1] - 170:20 lies [1] - 157:17 lieutenant [8] - 22:12, 22:24, 23:24, 28:3, 28:20, 41:23, 43:1, 46:21 Lieutenant [21] -20:14, 20:21, 22:23, 25:9, 25:10, 29:7, 34:23, 35:5, 35:13, 41:5, 41:7, 41:16, 42:16, 42:21, 47:12, 67:7, 71:16, 72:4, 72:23, 75:9, 75:13 lift [5] - 38:12, 51:8, 51:15, 51:16, 107:10 lifting [3] - 55:23, 55:24, 99:17 light [1] - 40:4 likely [1] - 118:5 **Lim** [1] - 48:16 limit [3] - 91:6, 157:10,

162:12

limitation [1] - 53:6

limitations [9] - 51:14,

99:16, 110:3, 115:18, 117:17 limited [1] - 90:13 line [29] - 20:15, 26:9, 32:17, 32:20, 33:14, 35:4, 35:6, 35:13, 35:19, 41:2, 41:6, 46:22, 47:3, 49:4, 63:16, 64:22, 75:16, 75:18, 79:10, 84:16, 86:8, 93:23, 97:1, 104:6, 112:16, 116:7, 127:3, 137:20, 144:21 link [2] - 91:16, 92:8 list [5] - 33:12, 47:7, 130:13, 131:21, 150:2 listed [3] - 19:13, 19:14, 126:1 listing [1] - 150:15 litigation [1] - 152:24 litter [9] - 56:1, 56:9, 56:11. 56:16. 56:24. 57:5, 57:9, 57:10 live [1] - 148:4 living [1] - 160:21 **load** [1] - 39:8 loan [1] - 124:11 **lobby** [1] - 67:2 lobbying [1] - 139:16 location [5] - 66:24. 73:17, 74:2, 77:4, 95:9 locked [1] - 38:24 Lockhart [1] - 144:7 logistics [1] - 146:22 **look** [5] - 47:7, 131:19, 132:17, 144:15, 148:2 looked [5] - 77:15, 95:18, 107:12, 109:10, 114:24 looking [5] - 53:11, 124:8, 130:22, 147:22, 157:23 looks [1] - 135:11 loop [1] - 139:15 **LORI** [1] - 2:16 **Lorna** [4] - 122:17, 122:18, 128:7, 134:15 **LORNA** [1] - 2:16 lose [1] - 143:21 losing [1] - 77:16 loss [1] - 161:2 lost [2] - 168:4, 169:4 loud [1] - 37:12 love [2] - 143:4,

168:23 low [2] - 52:22, 81:15 lower [10] - 55:6, 55:21, 56:6, 57:6, 57:8, 67:3, 67:19, 68:3, 69:15, 69:19 **LTD** [1] - 2:13 luck [5] - 32:6, 32:7, 84:10, 102:15, 121:22 **LUND** [1] - 2:16 М

M-a-r-t-i-n-e-z [1] -86:21 M.D [7] - 2:18, 2:19, 26:14, 50:13, 79:15, 97:7, 116:15 ma'am [2] - 86:19, 94:4 magnanimous [1] -149.8 mail [5] - 32:4, 63:2, 84:8, 102:13, 121:20 main [4] - 110:16, 137:10, 137:21, 165:16 maintain [4] - 91:1, 160:16, 164:23, 166:23 **major** [1] - 107:9 majority [2] - 53:8, 127:2 malingering [1] - 52:3 managed [4] - 127:6, 127:17, 127:20, 128:3 manager [7] - 123:21, 123:22, 126:15, 126:23, 126:24, 127:11, 131:6 managers [16] -123:24, 124:1, 124:2, 124:3, 126:1, 126:18, 127:3, 127:12, 127:15, 128:9, 128:12, 128:15, 128:19, 130:14, 131:2, 134:18 manages [1] - 127:23 managing [2] - 127:3, 127:11 mandatory [1] -140:21 manhole [2] - 88:20, 95:20 Mankowski [20] -

32:15, 32:16, 32:19,

34:2, 37:1, 38:3, 38:8, 38:15, 38:21, 39:8, 39:17, 43:14, 43:23, 45:3, 47:24, 48:13, 48:23, 49:3, 49:6, 59:15 MANKOWSKI [5] -32:20. 49:11. 49:21. 50:1, 63:4 March [22] - 5:16, 5:17, 5:19, 5:20, 5:22, 6:1, 32:24, 55:13, 66:12, 73:3, 76:13, 88:3, 90:1, 95:2, 105:20, 109:2, 123:17, 124:10, 134:3, 134:9, 134:21, 151:3 MARCONI[18] -32:18, 33:20, 34:6, 34:24, 35:14, 35:24, 36:9, 39:19, 41:15, 42:11, 45:9, 47:6, 47:19, 48:7, 48:12, 50:8, 52:16, 63:5 Marconi [3] - 32:19, 33:13, 42:5 Marcus [1] - 138:10 Maria [2] - 94:1, 94:16 MARIA [1] - 94:9 Mark [4] - 37:1, 38:3, 38:8, 43:14 marked [9] - 23:4, 27:15, 33:23, 54:18, 54:19, 80:14, 97:24, 105:2, 117:13 market [3] - 122:24, 124:18, 131:15 Marshal [1] - 59:14 Marshall [4] - 32:15, 32:19, 37:5, 44:20 Marshalls [2] - 43:12, 43:15 Martin [56] - 3:11, 6:6. 6:14. 8:10. 8:21. 9:19, 10:17, 11:14. 12:3, 12:11, 13:9, 14:6, 15:3, 15:19, 16:3, 17:3, 18:1, 19:2, 20:3, 29:18, 30:7, 30:14, 31:7, 31:14, 55:2, 60:4, 60:21, 61:15, 62:7, 62:14, 82:6, 82:11, 83:3, 83:22, 88:2, 100:10, 100:15, 101:8, 102:3,

119:15, 119:20,

120:13, 121:8,

122:4, 122:9,

122:17, 130:12, 135:20, 136:1, 139:9, 149:16, 152:7, 152:12, 154:9, 155:2, 168:4 MARTIN [75] - 2:7, 3:12. 6:4. 6:15. 7:16. 7:19. 7:23. 8:8. 8:22. 9:20, 10:18, 11:15, 12:1, 12:12, 13:10, 14:7, 15:4, 15:17, 16:4, 17:4, 18:2, 19:3, 20:4, 29:19, 30:5, 30:15, 31:4, 31:15, 52:19, 53:10, 54:12, 54:19, 54:22, 56:20, 56:24, 57:14, 58:5, 58:11, 58:19, 60:5, 61:16, 62:5, 62:15, 82:3, 82:12, 83:4, 83:23, 91:14, 100:8, 100:16, 101:9, 102:4, 119:13, 119:21, 120:14, 121:9, 122:2, 122:10, 122:18, 129:12, 129:21, 131:10, 133:16, 134:7, 135:13, 135:17, 136:2, 138:16, 139:13, 148:8, 148:11, 151:21, 152:13, 154:7, 155:3 MARTINEZ[8] - 84:17, 85:8, 85:12, 85:18, 86:6, 86:14, 94:1, 102:16 Martinez [11] - 84:13, 84:15, 84:24, 86:11, 86:21, 86:22, 91:11, 91:12, 95:9, 98:12, 100:7 Martwick [1] - 137:18 Mary [3] - 8:9, 133:23, 149:10 MARY [2] - 2:11, 2:13 massive [1] - 131:12 match [1] - 52:20 material [2] - 149:24, 150:14 MATTER [1] - 1:7 matter [26] - 1:13, 4:7, 21:14, 21:22, 31:3, 32:14, 32:22, 33:4, 33:8, 38:23, 50:18, 62:1, 64:1, 65:23, 85:10, 87:13, 99:9, 101:16, 101:19, 105:7, 120:24,

150:23, 152:23, 153:14, 153:15 matters [10] - 4:23, 21:2, 63:13, 85:2, 103:1, 152:22, 153:23, 154:1, 154:4. 155:24 Maufas [1] - 143:18 maximum [4] - 51:19, 52:2, 92:18, 99:12 McKay [3] - 153:1, 153:9 mean [9] - 46:6, 47:19, 51:16, 53:13, 53:18, 54:14, 57:4, 57:16, 111:13 means [3] - 55:20, 73:24, 151:12 meantime [2] - 33:9, 145:18 measurements [1] -53:1 medic [1] - 142:14 Medical [1] - 68:9 medical [24] - 24:8, 27:7, 27:21, 28:1, 59:3, 74:11, 80:6, 80:22, 81:1, 81:3, 89:1, 94:24, 96:5, 97:19, 98:6, 98:11, 117:6, 117:20, 117:23, 158:6, 160:16, 162:23, 162:24 medication [1] -111:23 medications [2] -70:10, 93:9 medium [1] - 51:6 meet [3] - 99:18, 106:19, 142:4 MEETING [2] - 1:8, 169:9 Meeting [2] - 5:16, 7:6 meeting [41] - 1:12, 3:3, 4:5, 4:13, 4:14, 4:20, 5:10, 5:19, 5:23, 5:24, 6:2, 7:5, 7:7, 7:8, 7:9, 32:24, 33:4, 136:11, 141:11, 141:20, 142:10, 142:11, 143:5, 143:16, 145:15, 145:20, 146:20, 147:1, 147:17, 147:18, 147:23, 151:3,

159:2, 168:12,

168:23, 169:4

168:15, 168:18,

meetings [4] - 137:15, 144:1, 144:16, 144:17 Meetings [4] - 4:13, 6:23, 7:4, 7:15 meets [1] - 98:20 MELISSA [1] - 2:8 member [5] - 19:13, 141:1, 150:17, 151:15, 157:7 MEMBER [331] - 3:4, 3:8, 3:9, 3:10, 3:11, 3:12, 3:13, 3:19, 3:23, 5:13, 6:4, 6:8, 6:10, 6:13, 6:15, 6:17, 6:19, 6:22, 7:16, 7:19, 7:20, 7:23, 8:1, 8:8, 8:15, 8:17, 8:20, 8:22, 8:24, 9:2, 9:5, 9:9, 9:13, 9:15, 9:18, 9:20, 9:22, 9:24, 10:3, 10:7, 10:11, 10:13, 10:16, 10:18, 10:20, 10:22, 11:1, 11:4, 11:8, 11:10, 11:13, 11:15, 11:17, 11:19, 11:22, 12:1, 12:5, 12:7, 12:10, 12:12, 12:14, 12:16, 12:19, 12:22, 13:3, 13:5, 13:8, 13:10, 13:12, 13:14, 13:17, 13:20, 13:24, 14:2, 14:5, 14:7, 14:9, 14:11, 14:14, 14:17, 14:21, 14:23, 15:2, 15:4. 15:6. 15:8. 15:11, 15:17, 15:21, 15:23, 16:2, 16:4, 16:6, 16:8, 16:11, 16:16, 16:21, 16:23, 17:2, 17:4, 17:6, 17:8, 17:11, 17:15, 17:19, 17:21, 17:24, 18:2, 18:4, 18:6, 18:12, 18:16, 18:20, 18:22, 19:1, 19:3, 19:5, 19:7, 19:10, 19:17, 19:21, 19:23, 20:2, 20:4, 20:6, 20:8, 20:11, 29:3, 29:5, 29:8, 29:13, 29:15, 29:17, 29:19, 29:21, 29:23, 30:2, 30:5, 30:9, 30:11, 30:13, 30:15, 30:17, 30:19, 30:22, 31:4, 31:9, 31:11, 31:13, 31:15, 31:17, 31:19,

32:10, 45:17, 49:2, 49:14, 49:23, 50:2, 52:19, 53:10, 54:12, 54:19, 54:22, 55:1, 55:5, 55:17, 55:19, 56:6, 56:9, 56:14, 56:20, 56:22, 56:24, 57:4, 57:14, 58:2, 58:5, 58:7, 58:11, 58:19, 58:20, 58:22, 59:13, 59:16, 59:21, 59:23, 60:3, 60:5, 60:7, 60:14, 60:18, 60:24, 61:3, 61:6, 61:10, 61:12, 61:14, 61:16, 61:18, 61:20, 61:23, 62:5, 62:9, 62:11, 62:13, 62:15, 62:17, 62:19, 63:6, 71:3, 71:10, 81:24, 82:3, 82:8, 82:10, 82:12, 82:14, 82:17, 82:20, 82:24, 83:2, 83:4, 83:6, 83:9, 83:15, 83:19, 83:21, 83:23, 84:1, 84:12, 91:14, 100:5, 100:8, 100:12, 100:14, 100:16, 100:18, 100:21, 100:24, 101:5, 101:7, 101:9, 101:11, 101:14, 101:20, 101:24, 102:2, 102:4, 102:6, 102:18, 112:13, 116:2, 119:11, 119:13, 119:17, 119:19, 119:21, 119:23, 120:2, 120:5, 120:10, 120:12, 120:14, 120:16, 120:19, 121:1, 121:5, 121:7, 121:9, 121:11, 121:24, 122:2, 122:6, 122:8, 122:10, 122:12, 122:15, 122:18, 129:12, 129:21, 131:10, 131:24, 132:2, 133:16, 134:7, 135:13, 135:14, 135:17, 135:22, 135:24, 136:2, 136:4, 136:7, 138:16, 140:8, 140:12, 141:17, 141:24, 142:9, 143:1, 143:9, 143:12, 148:7, 148:8, 148:11,

149:19, 151:21, 152:5, 152:9, 152:11, 152:13, 152:15, 154:2, 154:7, 154:10, 154:19, 154:23, 155:1, 155:3, 155:5, 162:4, 162:16, 162:21, 163:3, 164:13, 164:20, 165:9, 165:15, 166:6, 167:1, 168:20 Member [43] - 9:7, 9:8, 10:5, 11:3, 11:24, 12:21, 13:19, 14:15, 14:16, 15:14, 16:12, 16:13, 17:13, 149:23, 150:3, 150:12, 150:16, 150:19, 150:20, 151:6, 151:14, 151:24, 152:1, 153:20, 156:10, 157:17, 157:21, 157:23, 158:23, 159:8, 159:23, 160:2, 160:4, 160:9, 160:14, 160:15, 161:5, 163:23, 165:17 Member's [4] - 151:9, 151:20, 153:18, 155:16 MEMBERS [1] - 2:2 Members [5] - 12:20, 15:14, 157:12, 157:14, 161:18 members [17] - 4:22, 15:16, 22:2, 64:12, 73:21, 77:7, 85:21, 103:22, 114:4, 114:6, 137:22, 139:15, 147:3, 153:4, 155:14, 156:2, 167:22 membership [1] -143:7 mention [2] - 145:7, 145:8 mentioned [5] - 55:2, 118:11, 131:2, 133:24, 153:4 Mesirow [1] - 127:1 mess [1] - 162:5 message [1] - 47:11 Michael [7] - 26:21, 63:7. 63:10. 65:10. 71:3, 97:13, 116:21 MICHAEL [5] - 2:19, 26:14, 65:3, 97:7,

116:15 Michele [6] - 84:13, 86:21, 95:8, 96:3, 96:4, 100:7 MICHELE [1] - 86:14 Michelle [1] - 84:23 mid [1] - 131:6 might [6] - 44:23, 59:2, 118:23, 128:16, 136:24, 153:16 Mike [7] - 74:8, 74:19, 77:13, 77:16, 77:20, 77:24, 78:9 military [1] - 148:16 million [10] - 124:11, 127:6, 132:8, 132:9, 132:11, 132:14, 132:20, 132:23, 134:2, 135:3 mind [2] - 141:13, 158:15 minds [1] - 157:18 Minimal [1] - 163:5 Minimum [2] - 9:7, 164:14 minor [2] - 11:3, 161:7 minority [1] - 125:18 minutes [9] - 5:17, 5:22, 5:24, 6:3, 6:24, 7:3, 7:13, 8:6, 123:9 Minutes [1] - 5:18 mirror [1] - 138:6 misjudged [1] -106:11 miss [1] - 142:3 missed [1] - 58:9 mistake [1] - 69:1 misunderstanding [1] - 164:19 MMI [1] - 118:14 moderate [1] - 99:11 **modify** [1] - 158:12 moment [1] - 114:14 money [2] - 134:9, 151:17 monitor [1] - 137:7 monitoring [3] -125:9, 140:2, 140:6 month [18] - 15:12, 16:12, 32:24, 48:16, 50:19, 68:23, 150:17, 150:22, 151:2, 151:3, 151:18, 152:20, 158:18. 162:8. 163:10. 164:5. 164:7, 168:14 monthly [3] - 132:13, 133:8, 133:10

25:7, 55:11, 55:13, 55:15, 55:16, 135:10, 147:20 MORALES [2] - 41:18, 147.13 Morales' [1] - 144:8 Morgan [2] - 18:15, 145:9 morning [17] - 3:1, 4:1, 4:24, 20:23, 35:4, 35:16, 37:11, 43:6, 72:7, 73:8, 84:17, 84:18, 94:4, 102:21, 115:7, 136:17, 144:19 most [10] - 24:16, 53:7, 118:4, 123:20, 127:12, 129:23, 130:24, 147:23, 149:7 motion [81] - 5:21, 6:5, 7:21, 8:12, 9:6, 9:10, 10:4, 10:8, 11:1, 11:5, 11:22, 12:2, 12:20, 12:23, 13:18. 13:21. 14:14. 14:18, 15:15, 15:18, 16:13, 16:17, 17:14, 17:16, 18:13, 18:17, 19:12, 19:18, 29:6, 29:9, 30:3, 30:6, 31:1, 31:5, 33:3, 59:13, 59:17, 60:16, 61:4, 61:7, 62:3, 62:6, 82:1, 82:4, 82:18, 82:21, 83:13, 83:16, 90:13, 100:5, 100:10, 100:22, 101:1, 101:17, 101:21, 110:10, 110:12, 110:17, 111:12, 118:10, 119:11, 119:14, 120:3, 120:6, 120:23, 121:2, 121:24, 122:3, 135:15, 135:18, 151:13, 151:22, 151:23, 152:6, 152:20, 153:24, 154:3, 154:5, 154:20, 155:23, 168:9 Motion [32] - 6:21, 9:4, 10:2, 10:24, 11:21, 12:18, 13:16, 14:13, 15:10, 16:10, 17:10, 18:8, 19:9, 20:10, 30:1, 30:21, 31:21,

months [8] - 7:12,

61:22, 62:21, 82:16, 83:8, 84:3, 100:20, 101:13, 102:8, 120:1, 120:18, 121:13, 122:14, 136:6, 152:17, 155:7 move [10] - 5:7, 7:2, 23:15. 34:9. 51:15. 66:2, 87:16, 105:9, 122:16, 161:15 moved [2] - 7:10, 137.11 moving [14] - 9:5, 15:11, 20:11, 32:11, 34:4, 34:18, 122:15, 132:2, 136:9, 143:12, 144:12, 148:22, 164:6 MR [200] - 2:14, 5:2, 18:9, 20:14, 20:16, 20:18, 21:11, 21:12, 21:16, 21:17, 21:23, 21:24, 22:9, 22:10, 22:16, 23:14, 23:22, 23:23, 26:3, 26:8, 26:11, 26:18, 28:23, 31:23, 32:8, 32:13, 32:18, 32:20, 32:21, 33:20, 33:21, 34:6, 34:7, 34:18, 34:24, 35:11, 35:14, 35:17, 35:20, 35:21, 35:24, 36:1, 36:4, 36:9, 39:19, 39:20, 39:21, 40:1, 40:21, 41:1, 41:3, 41:4, 41:7, 41:9, 41:12, 41:14, 41:15, 41:18, 41:19, 41:21, 41:22, 41:23, 42:5, 42:11, 45:9, 45:14, 45:20, 46:20, 46:23, 46:24, 47:6, 47:15, 47:19, 48:4, 48:7, 48:9, 48:12, 48:19, 49:11, 49:21, 50:1, 50:6, 50:8, 50:9, 50:17, 52:13, 52:16, 52:18, 59:1, 59:10, 63:4, 63:5, 63:8, 63:22, 63:23, 64:3. 64:4. 64:9. 64:10. 64:20. 64:21. 64:24, 65:7, 66:1, 66:9, 66:10, 70:23, 71:6, 71:20, 72:1, 72:7, 72:17, 75:8, 75:15, 75:19, 75:20, 76:4, 79:3, 79:8, 79:11, 79:12, 79:19, 81:19, 84:11, 84:15, 84:18, 85:9, 85:13,

85:19, 86:7, 86:10, 86:18, 87:15, 87:23, 88:1, 91:17, 93:17, 93:22, 94:4, 94:13, 96:19, 96:24, 97:4, 97:11, 99:24, 102:21, 103:9, 103:10, 103:13, 103:14, 103:19, 103:20, 104:4, 104:5, 104:8, 104:15, 105:9, 105:16, 112:9, 112:15, 112:18, 112:20, 113:6, 115:21, 116:5, 116:9, 116:11, 116:19. 119:6. 121:15. 121:23. 125:7, 125:22, 128:7, 136:10, 136:12, 139:9, 139:14, 139:22, 140:7, 140:11, 141:5, 141:23, 142:3, 142:19, 143:8, 143:11, 143:15, 147:6, 147:13, 147:15, 148:10, 149:12, 156:4, 156:15, 162:10, 163:8, 164:16, 166:17, 167:14 **MRI** [10] - 53:18, 54:8, 54:16, 58:17, 68:14, 68:16, 69:2, 81:11, 108:17, 109:5 MRI's [1] - 58:14 MRIs [4] - 53:15, 53:18, 53:23, 54:18 MRSA[1] - 138:11 MS [53] - 2:13, 4:1, 5:8, 8:2, 8:10, 60:11, 71:15, 71:22, 72:2, 75:13, 75:17, 84:17, 85:8, 85:12, 85:18, 86:6, 91:13, 93:24, 94:1, 94:3, 97:3, 102:16, 122:20, 125:21, 126:6, 128:21, 129:20, 130:12, 131:21, 132:4, 133:17, 133:23, 134:6, 134:11, 149:21, 151:23, 152:18, 154:13, 155:8, 156:9, 162:14, 162:20, 162:24,

164:2, 164:17, 165:5, 165:14, 165:22, 166:12, 167:7, 167:23, 169:2, 169:5 multiple [1] - 98:14 Murphy [70] - 3:16, 4:11, 5:12, 6:6, 6:7, 8:14, 9:11, 9:12, 10:9, 10:10, 11:6, 11:7, 12:3, 12:4, 12:24, 13:2, 13:22, 13:23, 14:19, 14:20, 15:19, 15:20, 16:18, 16:20, 17:17, 17:18, 18:18, 18:19, 19:19, 19:20, 29:10, 29:12, 30:7, 30:8, 31:6, 31:8, 59:18, 59:20, 60:20, 61:2, 61:8, 61:9, 62:7, 62:8, 82:5, 82:7, 82:22, 82:23, 83:17, 83:18, 100:9, 100:11, 101:2, 101:4, 101:22, 101:23, 119:15, 119:16, 120:7, 120:9, 121:3, 121:4, 122:4, 122:5, 135:19, 135:21, 149:17, 152:8, 154:6, 154:22 MURPHY [88] - 2:6, 3:4, 3:9, 3:11, 3:13, 3:19, 5:13, 6:8, 6:22, 8:1, 8:15, 9:5, 9:13, 10:3, 10:11, 11:1, 11:8, 11:22, 12:5, 12:19, 13:3, 13:17, 13:24, 14:14, 14:21, 15:11, 15:21, 16:11, 16:21, 17:11, 17:19, 18:12, 18:20, 19:10, 19:21, 20:11, 29:3, 29:5, 29:13, 30:2, 30:9, 30:22, 31:9, 32:10, 45:17, 59:13, 59:21, 61:3, 61:10, 61:23, 62:9, 63:6, 81:24, 82:8, 82:17, 82:24, 83:9, 83:19, 84:12, 100:5, 100:12, 100:21, 101:5, 101:14, 101:24, 102:18, 112:13, 116:2, 119:11, 119:17, 120:2, 120:10, 120:19, 121:5, 121:24, 122:6, 122:15, 131:24,

DEBBIE TYRRELL REPORTING SERVICE

132:2, 135:14, 135:22, 136:7, 143:12, 148:7, 149:19, 152:9, 154:2, 154:23 muscle [3] - 68:17, 91:1. 91:2 must [1] - 106:10 MWDBE [1] - 125:17 Ν name [31] - 22:17, 22:18, 22:19, 26:19, 36:10, 36:11, 36:12, 42:12, 42:14, 65:8, 72:8, 72:19, 76:5, 76:6, 76:7, 76:8, 79:20, 86:19, 86:20, 94:14, 94:15, 94:16, 97:12, 102:21, 104:16, 104:17, 104:18, 116:20, 153.4 named [2] - 153:11, 154:15 nature [1] - 166:20 NCPERS [2] - 139:15 near [2] - 131:20, 149:11 necessary [1] - 158:1 need [16] - 7:17, 41:19, 60:17, 74:20, 109:12, 114:23, 125:11, 130:6, 133:21, 142:17, 143:3, 146:22, 147:11, 153:13, 158:13, 161:8

needed [5] - 37:7, 68:13, 73:24, 110:6, 134:5 needs [3] - 8:4, 35:14, 111:12 needy [1] - 149:7 **negatively** [1] - 166:1 **never** [5] - 68:6, 89:8, 92:4, 142:1, 153:21 nevertheless [1] -105:24

new [8] - 54:18,

142:17, 145:21,

155:13, 155:17,

156:22, 163:20

news [3] - 138:17,

143:17, 144:5 next [25] - 32:10, 33:4, 63:6, 84:12, 102:18, 115:8, 127:24, 130:21, 132:4,

132:16, 133:13, 134:14, 141:12, 144:1, 144:13, 144:16, 144:17, 145:15, 147:1, 149:20, 151:18, 152:18, 163:19, 163:24, 168:14 nice [1] - 116:10 night [5] - 40:7, 47:9, 47:12, 91:7, 146:21 **nine** [1] - 5:4 NO [1] - 1:8 noise [1] - 89:11 none [16] - 5:6, 29:4, 39:23, 40:24, 47:23, 48:12, 71:14, 75:12, 81:23, 100:4, 112:14, 116:4, 119:10, 133:16, 138:13, 154:21 nonspecific [1] -81:11 normal [4] - 46:4, 132:13. 133:8. 160:20 normally [1] - 158:4 North [3] - 94:23, 95:6, 107:3 Northern [1] - 134:16 Northwestern [1] -46:10 note [1] - 168:3 notes [2] - 111:14, 170:14 nothing [6] - 46:7, 68:14, 108:22, 133:8, 135:11, 146:16

115:1, 145:14 noticed [2] - 77:16, 162:21 notified [6] - 32:4, 63:2, 84:8, 102:13, 121:20, 151:14 **notify** [1] - 39:2 November [5] - 7:4, 7:23, 7:24, 92:15, 99:10

notice [3] - 4:12,

Nuber [1] - 112:7 Number [3] - 27:15, 80:14, 97:24 number [4] - 34:19,

56:18, 143:6, 168:21

0

O'CONNELL [4] -2:18, 125:7, 125:22,

128:7 O-e-s-t-e-r-l-e [1] -94:17 oath [5] - 22:2, 64:12, 85:21, 103:22, 170:9 objection [16] - 23:10, 23:16, 23:19, 33:17, 34:8, 34:11, 34:14, 65:22, 66:3, 66:6, 87:11, 87:17, 87:20, 105:6, 105:11, 105:13 objective [5] - 52:21, 52:23, 57:3, 57:18, 98:20 objective/subjective [1] - 57:22 observe [4] - 77:4, 95:11, 95:16, 114:1

observed [3] - 47:17, 73:21, 114:14 obviously [8] -106:10, 110:21, 134:17, 140:23,

165:15, 167:2 occasion [3] - 73:15, 76:18. 95:5 occasions [1] - 89:6

154:15, 157:12,

Occupational [14] -20:20, 32:10, 138:12, 150:7, 155:15, 156:21, 157:16, 159:1,

160:22, 163:18, 164:4, 164:11, 166:5, 166:10

occupationally [1] -163:17

occurred [2] - 105:24, 106:2 occurs [1] - 164:24

October [3] - 7:7, 54:1, 55:15 OESTERLE [4] -

93:24, 94:3, 94:9, 97:3 Oesterle [2] - 94:2,

94:16 **OF** [5] - 1:3, 1:7, 1:11, 170:2, 170:4

off-duty/on-duty[1] -57:16

Office [3] - 33:15, 36:15, 42:19 office [8] - 4:11, 37:6, 37:13, 44:23, 45:2, 71:17, 114:11,

143:22 Officer [4] - 2:16,

24:20, 36:14, 36:22 officers [1] - 137:23 OFI [3] - 39:14, 39:15,

43:3 Ohio [1] - 88:16

oil [4] - 56:10, 56:14, 56:15, 56:16 old [1] - 7:13

on-duty [3] - 56:2, 56:15, 89:17 on-the-job [2] - 53:14,

89:8 onboard [1] - 144:10 once [8] - 52:22, 78:8.

96:18. 108:13. 111:11, 150:8, 158:7, 158:23

one [39] - 16:12, 17:11, 20:23, 41:13. 41:24, 43:14, 53:23,

53:24, 54:4, 54:5, 55:20, 55:24, 57:5, 57:10, 60:12, 63:11,

72:8, 75:20, 84:18, 90:15, 94:5, 95:20, 95:21, 102:22,

112:20, 115:23, 118:9, 128:1,

128:11, 129:10, 130:12, 131:6,

133:17, 137:19, 137:24, 154:15, 164:5, 164:9, 168:23

ones [1] - 47:12 ongoing [2] - 81:12, 81:14

Open [4] - 4:13, 6:22, 7:4, 7:15

open [7] - 4:21, 5:17, 5:22, 5:24, 7:3, 33:5, 132:6

opened [3] - 7:13, 107:7, 115:10 operating [3] - 132:2, 133:18, 135:6

operative [1] - 118:8 opinion [2] - 156:11, 160:8

opinions [1] - 167:15 opportunity [4] - 22:7, 64:18, 86:4, 104:3 opposed [1] - 139:3 order [15] - 3:3, 19:16,

21:9, 21:19, 43:7, 43:11, 63:20, 64:6, 85:6, 85:15, 103:7, 103:16, 150:23,

155:17, 166:7 Order [1] - 19:13 ordered [3] - 37:13,

43:15, 48:15 Orders [2] - 19:11, 37:9 ordinary [2] - 133:9,

135:11 Ordinary [2] - 150:7, 164:22

organizational [1] -125:6

original [1] - 140:22 originally [2] - 165:3, 165:6

Orozco [1] - 109:7 ortho [2] - 109:12, 109:13

orthopedic [1] -109:12

otherwise [1] - 166:9 ourselves [1] - 145:11 outcome [2] - 51:3

outcry [1] - 38:13 outflow [1] - 124:19 outperform [1] -131:17

outperforming [2] -123:13, 123:14

outreach [2] - 150:2, 150:18 outside [2] - 43:13,

46:17 outward [2] - 107:23,

108:2 overhead [2] - 51:9,

51:18 owed [3] - 132:24,

134:2, 134:12 own [4] - 91:4, 139:4, 162:22

owned [2] - 125:16, 125:19

ownership [3] -125:13, 125:15, 125:18

Ρ

P-e-e-b-I-e-s [1] - 76:7 **P-u-c-c-i** [1] - 104:18 page [2] - 132:16, 133.13 PAGE [1] - 170:4 paid [5] - 139:2, 147:9, 160:23, 161:1, 163:4 pain [41] - 38:14, 51:11, 52:20, 52:23, 53:6, 53:7, 59:6, 67:15, 67:19, 67:22, 69:7, 69:9, 69:10, 69:14, 69:19, 69:21,

70:2, 70:12, 77:20,

-DEBBIE TYRRELL REPORTING SERVICE=

(630) 292-1742

130:8

78:2, 78:10, 81:6, 81:12, 90:12, 90:15, 90:19, 90:22, 93:10, 98:18, 98:22, 106:22, 107:1, 108:9, 108:12, 108:23, 109:1, 109:3, 110:3, 111:23, 112:3 pains [1] - 107:9 paperwork [4] - 16:15, 19:15, 111:13, 157:19 parallel [1] - 165:10 Paramedic [14] -22:23, 24:19, 24:20, 24:23, 25:9, 25:10, 36:20, 38:17, 84:13, 84:23, 86:24, 95:8, 100:6, 137:17 paramedic [1] - 141:2 paramedics [1] - 39:3 parameters [2] -139:5, 156:18 parking [6] - 37:14, 37:18, 38:11, 43:8, 43:13, 43:16 part [6] - 49:14, 69:20, 136:10, 141:24, 146:8, 148:13 Part [1] - 134:24 Partial [1] - 14:15 participants [1] -157:7 particular [9] - 33:6, 74:15, 124:13, 157:5, 157:9, 159:5, 159:24, 160:4, 167:18 parties [1] - 34:12 partner [2] - 88:24, 145:21 party [1] - 166:2 **pass** [1] - 161:5 passed [4] - 137:23, 156:6, 156:14, 165:24 passenger [1] - 96:12 passes [1] - 151:13 past [1] - 131:11 Pat [2] - 133:23. 149:10 Pat's [1] - 8:9 patient [6] - 53:3, 55:23, 67:1, 67:10, 67:11, 74:12 **PATRICIA**[1] - 2:13 pause [1] - 145:24 pay [5] - 15:14, 132:12, 139:4,

159:12, 163:19 payable [1] - 132:13 payees [1] - 159:13 payment [3] - 151:24, 163:9, 164:4 Payments [2] - 14:15, 19:10 payments [2] -132:19, 160:5 payroll [1] - 147:8 Peebles [4] - 67:6, 75:15, 75:19, 76:7 PEEBLES [3] - 75:19, 75:24, 79:11 peers [2] - 129:16, 130:5 penalize [1] - 128:14 pending [1] - 151:10 Pension [14] - 20:24, 21:8, 41:24, 63:18, 85:5, 102:23, 103:5, 112:21, 126:11, 137:14, 150:6, 150:24, 153:5, 155:12 pension [3] - 161:6, 167:9, 167:24 people [8] - 43:7, 56:16, 71:23, 128:12, 139:11, 140:14, 145:24, 148:22 per [2] - 37:8, 134:17 percent [19] - 70:1, 91:2, 123:18, 123:19, 125:16, 127:6, 127:17, 127:19, 128:2, 133:1, 135:4, 135:8, 137:20, 145:8, 145:16, 159:7, 159:11, 164:23, 165:7 percentage [1] -160:24 percolating [1] -144:16 perfect [1] - 140:7 perform [16] - 6:23, 27:4, 28:20, 51:10, 52:10, 58:16, 75:4, 78:22, 79:1, 80:3, 81:17, 97:16, 99:21, 115:17, 117:3, 119:3 performance [11] -122:23, 123:10, 123:22, 124:5,

124:6, 129:24,

130:4, 130:20,

130:21, 131:8

perhaps [4] - 144:1, 156:7, 157:20, 161:13 Perhaps [1] - 145:4 period [8] - 69:20, 123:5, 150:9, 150:17, 160:17, 162:8, 162:11, 163:20 periods [2] - 98:23, 157:2 permit [1] - 17:12 person [9] - 74:16, 143:22, 147:21, 148:4, 163:5, 163:11, 164:21, 166:4, 166:9 person's [1] - 159:4 personal [1] - 162:24 personally [1] - 38:22 personnel [1] - 96:10 perspective[1] -127:5 pertain [1] - 140:1 Peters [13] - 22:4, 26:8, 26:9, 26:21, 86:1, 86:8, 86:10, 97:5, 97:13, 104:5, 104:9, 116:12, 116:21 **PETERS** [7] - 2:19, 26:10, 26:14, 86:9, 97:7, 104:7, 116:15 **petitioning** [1] - 157:3 Phelps [3] - 136:11, 136:13 PHELPS [10] - 136:12, 139:9, 139:22, 140:11, 141:5, 141:23, 142:3, 142:19, 143:8, 143:11 phone [2] - 72:3, 91:14 physical [12] - 34:3, 50:21, 51:22, 68:10, 68:11, 68:12, 80:19, 81:13, 89:6, 92:21, 99:11, 150:12 physically [3] - 4:10, 71:17, 92:24 physician [16] - 22:4, 26:22, 27:1, 33:3, 58:12, 59:4, 64:15, 70:11, 79:22, 85:24, 93:10, 97:14, 97:16, 111:24, 116:22, 122:1 Physician [2] - 2:18,

Physician's [1] -48.16 physicians [1] - 93:14 PIC [1] - 94:20 piece [1] - 156:24 piled [1] - 115:7 PIMCO [1] - 126:23 Pinelli [6] - 45:11, 72:8, 102:22, 152:21, 154:1, 154:4 PINELLI [114] - 2:13, 2:14, 20:14, 20:18, 21:12, 21:17, 21:24, 22:10, 22:16, 23:14, 23:22, 23:23, 26:3, 26:8, 26:11, 26:18, 28:23, 32:13, 32:21, 33:21, 34:7, 34:18, 35:11, 35:17, 35:21, 36:1, 36:4, 39:21, 40:1, 40:21, 41:1, 41:4, 41:9, 41:14, 41:23, 42:5, 45:14, 45:20. 46:20. 46:24. 47:15, 48:4, 48:9, 48:19, 50:6, 50:9, 50:17, 52:13, 52:18, 59:1, 59:10, 63:8, 63:23, 64:4, 64:10, 64:21, 64:24, 65:7, 66:1, 66:9, 66:10, 70:23, 71:20, 72:1, 72:7, 72:17, 75:8, 75:15, 75:20, 76:4, 79:3, 79:8, 79:12, 79:19, 81:19, 84:15, 84:18, 85:9, 85:13, 85:19, 86:7, 86:10, 86:18, 87:15, 87:23, 88:1, 91:17, 93:17, 93:22, 94:4, 94:13, 96:19, 96:24, 97:4, 97:11, 99:24, 102:21, 103:10, 103:14, 103:20, 104:5, 104:8, 104:15, 105:9, 105:16, 112:9, 112:15, 112:20, 113:6, 115:21, 116:5, 116:11, 116:19, 119:6 Pinelli's [1] - 134:21 place [7] - 125:14, 147:5, 147:17, 158:7, 158:14, 159:3, 159:14 placed [2] - 39:11,

places [1] - 157:20 plan [3] - 139:3, 148:4, 160:9 platoon [1] - 37:6 pleasure [1] - 134:11 plowed [1] - 115:6 PM [1] - 94:21 point [16] - 43:6, 44:4, 44:17, 57:24, 69:14, 74:4, 78:2, 95:23, 110:24, 125:12, 126:15, 146:3, 146:14, 148:17, 148:23, 165:16 pointing [1] - 149:15 points [1] - 123:20 policies [3] - 30:4, 82:19, 128:13 Policies [1] - 37:9 Policy [1] - 126:11 policy [5] - 61:5, 100:23, 120:4, 127:19, 148:20 pool [1] - 159:24 poor [1] - 123:22 **pop** [2] - 67:15, 67:17 pops [1] - 69:11 position [3] - 36:23, 44:21, 124:19 positions [2] - 156:12, 158:11 positive [1] - 123:16 possible [4] - 68:14, 77:19, 147:22, 149:22 possibly [1] - 142:18 post [1] - 161:20 posted [1] - 4:12 postsurgery [1] -110:22 potentially [1] -166:19 pothole [1] - 88:21 pounds [7] - 51:8, 51:17, 51:18, 51:19, 90:18 poverty [1] - 137:20 practice [1] - 154:17 practices [2] - 155:11, 155:20 prayers [1] - 32:9 preliminary [4] - 21:2, 63:13, 85:2, 103:1 premiums [1] - 139:2 prepared [3] - 4:15, 8:4, 161:15 prescribed [3] - 70:11, 93:10, 111:24 PRESENT [1] - 2:15

2:19

71:23

placeholder [1] -

present [21] - 4:10, 18:9, 21:5, 21:18, 33:14, 35:7, 36:14, 44:17, 44:19, 48:11, 60:22, 63:16, 64:5, 71:17, 75:19, 85:3, 85:14. 94:3. 103:4. 103:15. 143:13 presentation [1] -33:6 presented [1] - 135:16 president [1] - 5:13 President [20] - 2:3, 3:4, 3:17, 9:5, 10:3, 20:11, 61:3, 81:24, 82:17, 84:12, 100:21, 102:18, 120:2, 135:14, 146:18, 147:16, 147:24, 151:21, 154:2, 168:10 **PRESIDENT** [1] - 5:6 press [2] - 5:4, 41:19 pressure [2] - 70:18, 108.5 pretty [5] - 48:4, 81:12, 124:14, 139:16, 142:19 prevent [1] - 40:18 previous [3] - 55:2, 55:3, 142:17 previously [9] - 30:22, 61:23, 79:14, 83:9, 97:6, 101:14, 116:14, 120:19, 153:20 primarily [3] - 123:24, 124:2, 124:24 primary [2] - 137:1, 137:3 principles [1] - 126:19 Private [1] - 123:6 private [3] - 122:24, 124:18, 167:11 proactive [1] - 128:18 problem [6] - 46:23, 69:18, 91:19, 91:22, 114:13, 131:14 problems [7] - 69:16, 78:23, 81:14, 89:2, 89:8, 92:10, 115:19 procedure [5] - 27:11, 68:19, 80:10, 98:17, 117:10 procedures [10] -21:24, 22:8, 64:10, 64:19, 85:19, 86:5, 103:20, 104:3, 155:20, 161:7 **Procedures** [1] - 37:9

22:11, 35:23, 36:4, 42:6, 45:15, 45:16, 61:2, 64:2, 64:22, 71:18, 72:6, 85:11, 86:8, 103:12 proceeded [3] - 74:4, 74:16, 74:18 proceeding [2] - 4:15, 67:10 proceedings [2] -170:12, 170:15 PROCEEDINGS [2] -1:11, 169:8 process [14] - 19:16, 126:20, 127:9, 127:14, 128:2, 128:4, 146:9, 158:8, 158:10, 158:16, 159:1, 162:11, 163:23, 163:24 professionals [2] -160:7, 167:15 Program [1] - 144:7 programming [2] -144:11, 147:10 progress [1] - 146:15 progressing [1] -146:15 projected [1] - 133:3 projects [1] - 144:13 prolonged [1] - 98:23 promoted [2] - 24:20, 25.9 proof [9] - 21:18, 21:21, 64:5, 64:8, 85:14, 85:17, 103:15, 103:18, 157:17 **proper** [1] - 39:12 property [1] - 132:23 proposed [5] - 30:23, 61:24, 83:10, 101:15, 120:20 protect [2] - 74:8, 167:22 protocol [2] - 141:14, 142:7 protrusion [3] - 54:3, 54:7. 54:10 proud [1] - 144:10 prove [1] - 150:13 provide [2] - 147:23,

164:20

150:2

provided [13] - 23:3,

80:21, 87:6, 89:1,

96:6, 98:5, 105:3,

117:19, 146:10,

27:20, 40:17, 50:19,

proceed [15] - 21:15,

providing [1] - 56:19 **provisions** [1] - 157:5 prudence [1] - 167:24 prudent [1] - 168:17 psychiatric [1] - 88:15 PT[1] - 110:23 **Public** [4] - 4:5, 4:9, 4:18, 156:5 public [8] - 4:21, 4:22, 5:1, 5:3, 7:3, 150:21, 167.24 Pucci [6] - 102:19, 104:18. 113:20. 114:14, 117:11, 119:12 **PUCCI** [7] - 103:9, 103:13, 103:19, 104:4, 104:11, 121:15, 121:23 pulled [2] - 96:3, 107:19 pulling [2] - 51:20, 131:7 purchase [3] - 49:8, 148:15 purchased [1] - 49:18 purpose [1] - 66:21 purposes [3] - 133:7, 134:19, 159:24 Pursuant [1] - 19:10 pursuant [4] - 7:3, 7:14, 90:6, 150:11 pushback [1] - 160:1 pushing [1] - 51:19 put [11] - 33:8, 92:17, 107:8, 107:9, 109:4, 110:5, 114:9, 115:9, 143:19, 150:14, 168:13 Q

QILDRO [5] - 19:12, 159:13, 159:15, 165:15, 165:19 QILDROs [1] - 166:3 qualifications [3] -26:24, 79:24, 116:24 qualified [1] - 139:3 qualifiers [1] - 158:14 qualifies [1] - 159:19 quarter [1] - 124:21 quarterly [4] - 122:23, 124:5, 124:17, 130:21 quarters [1] - 106:18 questionable [1] -167:4 **questioned** [1] - 59:6 questioning [1] - 49:5

26:7, 28:24, 29:2, 29:3, 39:21, 40:22, 40:23, 45:15, 45:17, 45:18, 45:22, 46:21, 48:22. 49:1. 50:4. 50:5. 52:14. 52:17. 52:18, 54:24, 58:24, 64:11, 64:13, 70:24, 71:2, 71:13, 75:9, 75:11, 79:4, 79:6, 79:7, 81:20, 81:22, 85:20, 85:22, 93:18, 93:20, 93:21, 94:6, 96:20, 96:22, 96:23, 96:24, 100:1, 100:3, 103:21, 103:23, 112:10, 112:12, 112:13, 112:22, 115:22, 116:1, 116:2, 116:5, 119:7, 119:9, 128:24, 131:22, 133:5, 133:15, 134:22, 135:12, 138:15, 145:5, 148:9, 158:13, 162:5, 168:17, 168:18 queue [1] - 5:4 quick [3] - 40:2, 125:7, 148:11 quickly [3] - 50:7, 123:10, 124:9 quiet [1] - 123:5 quite [5] - 91:3, 115:4, 145:10. 146:12. 157:19 quorum [5] - 3:19, 3:21, 168:4, 169:4, 169:6 R

questions [75] - 22:1,

22:3, 26:4, 26:6,

radiation [1] - 28:15 raise [12] - 22:12, 26:12, 36:2, 42:2, 50:10, 65:1, 72:10, 75:22, 86:11, 94:7, 104:8, 112:23 raises [2] - 137:19, 160:21 Randy [1] - 47:11 range [7] - 90:13, 110:10, 110:12, 110:17, 111:9, 111:11, 118:10 rank [10] - 22:21, 36:21, 42:21, 65:11, 72:21, 76:9, 86:22,

94:18, 104:19, 113:8 Rate [1] - 146:17 rated [1] - 124:14 ray [2] - 118:18, 119:1 rays [3] - 67:24, 108:20, 118:18 reach [6] - 34:24, 35:1, 69:10, 69:11, 92:20, 139:17 reached [3] - 67:11, 74:6, 77:21 reaching [2] - 77:15, 77:16 read [3] - 123:2, 130:4, 146:8 ready [8] - 22:11, 64:22, 71:15, 72:3, 72:5, 79:13, 86:7, 130:17 real [3] - 74:20, 148:11, 162:5 realized [1] - 149:11 really [13] - 40:19, 47:13, 54:15, 57:17, 79:9, 81:10, 131:12, 131:17, 137:11, 155:9, 166:12, 167:12 reason [4] - 51:7, 140:23, 158:19, 167:17 reasonable [1] - 4:19 reassigned [1] - 25:8 rebalance [1] - 130:6 rebalanced [1] - 130:6 recalculation [1] -165:1 recalculations [1] -15:12 receipt [1] - 161:6 Receipts [1] - 132:22 receipts [1] - 133:2 receive [12] - 21:9, 63:20, 65:17, 85:6, 87:7, 103:7, 105:4, 125:2, 134:3, 153:21, 163:11, 164.11 received [5] - 16:15, 19:16, 124:15, 125:23, 133:19 receiving [2] - 150:7, 165:17 recent [2] - 24:16, 110:22 recently [2] - 109:21, 118:11

recipients [2] - 122:1,

recognize [2] - 145:1,

155:16

-DEBBIE TYRRELL REPORTING SERVICE=

163:18 98:18 146:13 Regular [1] - 5:16 recognizing [1] repositioned [1] -161:22 regular [4] - 4:20, 74:12 recommendation [5] -5:18, 40:13, 71:8 represent [5] - 64:1, 7:1. 126:3. 151:9. regularly [1] - 126:13 152:21. 153:13. 155:22, 162:3 rehabilitation [1] -154:1, 154:4 reconciled [1] - 163:6 118:13 representing [3] -21:14, 85:10, 103:11 record [39] - 4:10, 5:8, relate [1] - 47:17 request [5] - 4:22, 20:19, 21:13, 22:18, related [9] - 43:11, 17:11, 17:12, 23:11, 26:20, 32:18, 49:5, 55:17, 56:18, 141:17, 153:6 32:22, 33:5, 33:19, 56:21, 89:18, 89:20, 34:5, 36:10, 42:13, 122:22, 129:14 requested [13] - 29:6, 56:21, 63:8, 63:12, relating [2] - 155:11, 32:3, 59:14, 63:1, 63:23, 65:9, 65:23, 155:24 82:1, 84:7, 100:6, 72:10, 72:19, 76:6, 102:12, 107:11, relative [1] - 4:23 79:20, 80:13, 80:24, 119:12, 121:19, relatively [1] - 155:13 84:20, 84:21, 86:20, 146:19, 150:12 release [1] - 151:16 87:12, 88:12, 94:15, requests [2] - 4:24, released [4] - 47:1, 102:24, 103:10, 150:18 79:9, 106:21, 108:8 104:17, 105:7, require [4] - 28:6, relief [2] - 25:10, 128:22, 146:9, 168:3 74:10, 156:22, 93:10 recorded [1] - 4:14 157:18 remain [4] - 39:2, records [21] - 7:12, required [10] - 6:22, 39:14, 39:15, 159:13 24:4, 24:8, 27:8, 6:23. 16:15. 19:15. remainder [1] - 133:4 27:21, 59:3, 80:7, 51:22. 98:15. 118:8. remained [2] - 25:5, 80:22, 81:2, 81:3, 133:20. 144:22. 150:13 97:20, 98:6, 98:11, 146:2 remaining [1] - 134:1 117:7, 117:20, requirement [2] remember [4] - 40:17. 117:23, 158:5, 151:1, 151:7 40:19, 44:12, 95:21 162:22, 162:23, requirements [5] remind [2] - 111:10, 163:1 7:14, 99:18, 151:11, 150:19 recover [2] - 118:10, 152:2, 157:6 reminder [1] - 126:10 153:20 requires [6] - 4:7, removal [2] - 25:17, recovered [2] -21:8, 63:18, 85:5, 49:24 118:10, 165:12 103:5, 128:14 Removals [2] - 18:12, recovery [2] - 153:6, Research [1] - 28:17 18:13 153:10 **RESHMA**[1] - 2:10 removed [1] - 28:6 reevaluated [1] reside [2] - 17:12, removing [1] - 28:7 70:19 17:13 render [3] - 38:20, reexam [10] - 30:3, resolved [1] - 81:7 38:21, 44:16 30:6, 61:4, 61:8, resources [2] rendered [3] - 38:23, 82:18, 82:21, 128:14, 144:11 44:13, 96:4 100:22, 101:2, respect [20] - 27:12, rendering [1] - 44:20 120:3, 120:7 43:22, 45:22, 47:16, repair [2] - 98:16, reexams [1] - 160:16 48:6, 51:2, 51:14, 118:8 referencing [1] -52:10, 69:6, 73:21, **REPORT** [1] - 1:11 154:12 80:11, 89:23, 90:11, Report [1] - 143:14 reflect [6] - 5:8, 15:13, 92:24, 107:13, report [15] - 27:8, 20:19, 58:18, 63:8, 110:2, 117:11, 27:14, 52:4, 80:7, 84:21 118:15, 142:21, 80:17, 97:20, 97:23, **reflexes** [1] - 53:2 148:13 117:7, 117:13, refund [3] - 140:9, responded [3] - 106:5, 124:5, 125:23, 140:16, 141:4 107:1, 126:1 130:17, 146:16, Refunds [1] - 12:20 responses [2] -148:5, 149:17 refunds [2] - 12:24, 125:24, 126:2 reported [1] - 170:11 15:13 responsibility [1] -Reporter [1] - 170:9 regarding [4] - 27:22, 167:13 reporter [1] - 170:9 38:9, 149:23, 152:2 responsible [2] reporting [2] - 53:4, regards [1] - 44:1 127:18, 166:10 130.22 regional [2] - 90:19, responsive [1] reports [2] - 122:20,

150:18 rest [2] - 50:6, 124:6 resting [1] - 90:15 restrictions [3] -80:18, 92:23, 98:3 result [4] - 74:10, 78:6, 99:1, 125:13 results [4] - 52:5, 99:13, 99:21, 125:15 retainers [1] - 133:11 retire [1] - 143:19 retired [18] - 95:24, 155:15, 156:21, 157:2, 157:11, 157:21, 159:23, 160:5, 160:23, 162:6, 162:14, 162:17, 163:16, 163:17, 163:23, 164:18, 165:4, 165:6 retiree [2] - 160:6, 166:15 Retirement [1] - 159:1 retirement [15] -125:9, 125:14, 139:2, 139:3, 140:22, 146:20, 147:2, 157:11, 157:14, 159:4, 159:24, 160:20, 163:11, 163:13, 165:12 RETIREMENT [1] - 1:2 retiring [1] - 144:4 Retro [1] - 147:7 retro [1] - 160:24 return [3] - 58:1, 109:11, 165:12 returned [1] - 45:6 reverted [1] - 140:18 reverting [1] - 142:16 review [23] - 6:24, 23:8, 27:7, 30:24, 50:24, 62:2, 65:20, 80:6, 83:12, 87:9, 97:19, 101:17, 117:6, 120:22, 124:24, 125:4, 126:7, 130:13, 134:20, 134:23, 146:10, 158:12, 160:2 reviewed [6] - 27:22, 59:3, 66:19, 80:22, 98:7, 117:20 reviewing [4] - 21:12, 63:23, 81:1, 98:10

reviews [1] - 122:1

revised [1] - 33:12

RFP [4] - 123:6, 123:7,

125:24, 128:24 Rhumbline [4] -125:6, 125:8, 126:22, 130:7 rights [1] - 153:18 rigs [1] - 114:14 rise [2] - 51:21, 53:20 risk [1] - 146:7 risks [1] - 146:4 Rivera [1] - 112:17 road [3] - 144:12, 166:19, 167:17 **Rob** [3] - 57:2, 57:15, 140:8 **ROBERT** [2] - 2:5, 113:2 Robert [1] - 112:18 Robert's [1] - 168:11 role [2] - 141:2, 142:14 **roll** [4] - 3:3, 4:7, 88:22, 89:5 rolled [3] - 88:19, 89:19, 106:16 rolling [1] - 107:22 room [2] - 71:22, 144.6 rotator [6] - 68:18, 81:9, 118:4, 118:8, 118:21, 118:24 rough [2] - 123:11 round [1] - 139:24 routinely [2] - 49:16, 49:23 rule [1] - 167:6 Rules [1] - 168:11 rules [1] - 168:11 ruling [1] - 167:12 **rumors** [1] - 136:23 run [4] - 131:12, 138:7, 163:13, 165:9 runs [1] - 37:21 Russian [1] - 124:22

S

S-h-a-u-n [1] - 76:8 saddened [1] - 143:21 safest [1] - 160:9 salary [3] - 159:7, 164:14, 165:1 Samo [14] - 48:20, 48:23, 50:7, 50:10, 52:14, 52:19, 55:1, 58:6, 58:7, 58:12, 64:22, 64:24, 79:13, 79:21 SAMO [18] - 2:18, 50:13, 52:22, 53:22,

54:14, 54:21, 55:4,

-DEBBIE TYRRELL REPORTING SERVICE-

55:7, 55:18, 55:23, 56:8, 56:13, 58:9, 58:17, 58:21, 59:9, 64:23, 79:15 Sarah [3] - 8:3, 149:1, 149:9 **saw** [12] - 39:17, 44:7, 44:11, 47:24, 48:6, 68:12, 73:21, 77:8, 77:15, 95:19, 96:13, 115:3 **SCBA** [5] - 107:4, 107:8, 107:10, 107:19, 118:7 **scenario** [1] - 142:13 scene [7] - 46:10, 46:16, 73:6, 76:19, 77:9, 95:6, 113:17 schedule [1] - 70:16 scheduled [5] - 25:19, 32:14, 70:14, 93:13, 112:4 SCOTT [8] - 2:16, 122:20, 125:21, 126:6, 128:21, 129:20. 130:12. 131:21 scream [4] - 44:6, 44:8, 44:10, 48:2 screen [1] - 122:21 Sean [2] - 75:15, 75:19 **SEAN**[1] - 75:24 seasoned [1] - 143:22 Second [15] - 6:4, 10:7, 11:4, 12:1, 14:17, 15:17, 16:16, 29:8, 30:5, 31:4, 61:6, 62:5, 82:3, 119:13, 135:17 second [34] - 7:17, 7:20, 7:22, 8:13, 9:9, 12:22, 13:20, 17:15, 18:16, 19:17, 34:2, 59:16, 60:16, 61:8, 82:20, 83:15, 96:6, 96:7, 100:8, 100:10, 100:24, 101:20, 106:23, 108:10, 115:23, 120:5, 121:1, 122:2, 133:17, 152:4, 152:5, 153:15, 154:7, 154:21 secondary [1] - 28:9 seconded [30] - 6:6, 9:11, 10:9, 11:6, 12:3, 12:24, 13:22, 14:19, 15:19, 16:18, 17:17, 18:18, 19:19,

29:10, 30:7, 31:6, 59:18, 62:7, 82:5, 82:22, 83:17, 101:2, 101:22, 119:15, 120:7, 121:3, 122:4, 135:19, 152:7, 154:8 secondly [1] - 148:24 Secretary [4] - 2:6. 3:16, 5:12, 149:17 Secretary/Treasurer [1] - 4:11 **Section** [7] - 7:3, 7:15, 150:5, 151:7, 152:2, 155:11, 155:24 section [3] - 132:4, 132:6, 134:24 securities [3] -122:24, 124:8, 124:10 security [1] - 127:23 see [43] - 3:21, 38:9, 38:20, 39:5, 41:7, 43:18, 43:21, 44:4, 44:5, 44:7, 53:24, 55:19, 58:14, 59:2, 71:24, 73:17, 77:4, 77:19, 78:3, 78:10, 78:22, 85:9, 95:11, 95:14, 99:7, 109:12, 109:13, 112:8, 114:1. 122:21. 127:4, 131:1, 131:5, 131:14, 132:7, 132:21, 133:13, 138:3, 139:19, 140:1, 140:19, 146:3, 167:3 seeing [1] - 160:15 seek [2] - 139:18, 152:20 seeking [2] - 103:17, 162:12 seeks [3] - 21:20, 64:7, 153:10 Segal [3] - 146:11, 148:13, 148:19 semiannual [1] - 6:24 seminar [1] - 147:2 Senate [10] - 136:15, 136:16, 136:24, 137:12, 137:16, 137:18, 138:7, 139:23, 140:10, 141:6

Senator [2] - 137:12,

send [3] - 136:22,

154:14, 160:11

senior [1] - 125:10

sense [3] - 71:21,

137:18

130:19, 135:8 sensitive [2] - 118:22, 128:11 sent [10] - 30:23, 41:15. 61:24. 68:10. 83:10, 101:15. 114:23, 120:20, 144:19, 154:18 separate [1] - 127:22 **separately** [1] - 128:8 **September** [3] - 55:9, 56:3, 146:19 service [7] - 24:1, 24:12, 36:18, 137:17, 140:15, 141:3, 142:15 session [6] - 6:3, 6:24, 7:2, 137:6, 137:8, sessions [1] - 70:21 set [2] - 57:9, 98:19 setting [1] - 57:4 seven [6] - 21:5, 24:1, 63:15, 67:4, 77:11, 90:16 several [3] - 51:11, 157:20, 161:7 severe [3] - 67:23, 68:15, 69:9 **severity** [1] - 58:18 **shake** [2] - 67:20, 78:3 **shall** [2] - 150:8, 164:4 share [1] - 143:17 shared [1] - 122:21 **sharp** [4] **-** 67:15, 67:19, 69:10, 107:9 Sharrieff [4] - 47:8, 47:13, 47:16, 47:19 Shaun [1] - 76:8 **SHERIDAN** [40] - 2:11, 3:8, 6:10, 8:17, 9:15, 10:13, 11:10, 12:7, 13:5, 13:20, 14:2, 14:23, 15:23, 16:23, 17:21, 18:22, 19:17, 19:23, 29:15, 30:11, 31:11, 59:23, 61:12, 62:11, 82:10, 83:2, 83:15. 83:21. 100:14, 101:7, 101:20. 102:2. 119:19, 120:12, 121:1, 121:7, 122:8, 135:24, 152:11, 155:1 **Sheridan** [40] - 3:7, 6:9, 8:16, 9:14, 10:12, 11:9, 12:6, 13:4, 13:22, 14:1,

17:20, 18:21, 19:19, 19:22, 29:14, 30:10, 31:10, 59:22, 60:23, 61:11, 62:10, 82:9, 83:1, 83:17, 83:20, 100:13, 101:6, 101:22, 102:1, 119:18, 120:11, 121:3, 121:6, 122:7, 135:23, 152:10, 154:24 shift [1] - 91:9 **ship** [1] - 130:11 **shipping** [1] - 133:11 short [1] - 55:8 **Shorthand** [1] - 170:8 shorthand [2] -170:11, 170:14 shortly [2] - 24:19, 81:6 shoulder [34] - 51:9, 51:18, 67:14, 67:15, 68:3, 68:5, 68:8, 68:13, 68:17, 68:21, 69:7, 69:8, 70:11, 74:14, 75:5, 78:23, 81:5, 81:8, 81:15, 109:15, 109:21, 110:1, 110:2, 110:5, 110:6, 110:14, 110:16, 111:11, 112:6, 114:16, 114:18, 118:8, 118:12, 118:15 shoulders [13] -106:16, 106:17, 107:10, 107:12, 107:17, 108:3, 108:5, 108:10, 108:18, 111:4, 111:8, 111:14, 115:18 **shovel** [14] - 37:16, 43:7, 43:13, 43:15, 49:7, 49:9, 49:11, 49:16, 49:17, 49:18, 49:19, 49:20, 49:21 shoveling [7] - 37:14, 37:24, 38:6, 40:5, 40:11, 43:24, 47:23 shovels [9] - 40:11, 40:13, 40:14, 45:23, 45:24, 46:3, 46:4, 46:7, 49:5 show [2] - 54:2, 130:17 **showed** [2] - 54:6, 150:20 **shows** [1] - 124:9

side [11] - 57:5, 69:19, 77:13, 91:9, 95:18, 96:12, 96:13, 115:7, 118:9, 144:5 sign [4] - 35:15, 41:8, 41:10. 41:16 sign-in [3] - 35:15, 41:8, 41:10 signatories [1] - 127:8 **signatory** [2] - 127:5, 127:7 signed [3] - 127:5, 127:7, 136:21 significant [3] - 53:19, 109:3, 129:19 signing [1] - 161:21 simply [1] - 91:20 single [2] - 141:2, 142:14 sitting [4] - 37:20, 74:3, 107:6, 111:18 **situation** [3] - 48:9, 160:4, 167:8 six [8] - 5:5, 25:7, 35:15, 38:1, 41:20, 148:21, 150:17, 162:7 size [2] - 46:1, 46:4 sledge [1] - 107:18 sleep [2] - 91:6, 91:9 sleeping [1] - 91:7 **slide** [1] - 124:9 slightly [1] - 163:9 sling [1] - 110:8 **slip** [4] - 55:13, 55:15, 115:1, 115:3 slipped [2] - 106:11, 115:10 slushy [1] - 40:10 **small** [6] - 54:3, 114:7, 123:13, 128:15, 131:5, 131:6 Smith [2] - 149:3, 149:4 **snow** [12] - 37:14, 37:16, 38:6, 38:12, 40:3, 40:4, 40:14, 43:24, 44:3, 49:16, 49:24, 115:4 snowblower [1] -47:22 snowy [1] - 106:9 solicit [1] - 32:9 solid [1] - 134:9 **someone** [4] - 162:6, 162:17, 166:18, 167:16 **sometime** [1] - 73:7 **sometimes** [1] - 56:14 somewhere [2] -

14:22, 15:22, 16:22,

shut [1] - 92:8

46:14, 154:11 SONI [8] - 2:10, 29:17, 30:13, 31:13, 60:3, 61:6, 61:14, 62:13 Soni [13] - 3:6, 3:15, 5:9, 18:9, 29:16. 30:12, 31:12, 60:2, 60:21, 61:8, 61:13, 62:12, 134:8 soon [2] - 68:14, 115:10 sore [1] - 114:18 sorry [4] - 91:14, 91:16, 92:6, 92:7 sort [1] - 81:10 sought [1] - 153:12 sound [1] - 8:3 sounds [3] - 47:2, 92:11, 118:2 South [1] - 1:13 speaker [1] - 37:12 **special** [1] - 49:20 specific [2] - 37:8, 127:11 specifically [5] -25:23, 37:15, 44:12, 90:14, 126:16 **specifics** [1] - 141:16 spell [8] - 22:18, 36:10, 42:12, 72:19, 76:5, 86:20, 94:14, 104.17 spend [3] - 146:5, 161:8, 169:1 spent [1] - 135:5 **spills** [1] - 56:15 spine [1] - 67:19 spoken [1] - 35:3 **sporting** [3] - 70:7, 93:6, 111:20 spot [1] - 137:14 squarely [1] - 125:18 **SS** [1] - 170:3 **St** [1] - 109:6 **staff** [9] - 23:6, 138:3, 139:23, 144:3, 150:1, 151:5, 151:15, 155:19, 161:9 staff's [2] - 16:14, 19:14 staffers [1] - 139:23 stairs [21] - 67:4, 67:10, 67:13, 71:4, 71:7, 71:8, 71:9, 74:1, 74:5, 74:6, 77:11, 77:12, 77:14, 90:14, 90:20, 91:4, 91:24, 92:3 stand [3] - 147:12,

147:14, 160:3 standard [2] - 118:24, 145:21 standing [1] - 69:20 **standpoint** [1] - 168:1 stands [1] - 160:8 **staple** [1] - 130:9 star [4] - 5:4, 5:5, 35:15, 41:20 stared [1] - 96:5 start [14] - 21:2, 22:1, 22:11, 35:12, 35:22, 37:14, 63:13, 64:11, 85:2, 85:20, 103:1, 103:21, 123:11, 143:4 started [6] - 55:7, 106:4, 110:23, 111:1, 144:8, 146:11 starting [5] - 9:7, 10:5, 18:14, 156:18, 164:11 **STATE** [1] - 170:2 state [14] - 17:12, 17:13, 22:17, 26:19, 65:8, 72:18, 76:5, 79:20, 86:19, 94:14, 97:12, 104:16, 111:7, 116:20 State [2] - 1:14, 170:10 statement [6] - 44:1, 66:18, 88:10, 105:23, 133:15, 134:16 Statement [2] -126:12, 144:20 status [6] - 25:10, 28:2, 139:7, 160:23, 163:16, 165:13 statute [1] - 164:3 statutory [1] - 150:11 stay [1] - 166:15 stayed [1] - 46:17 STENOGRAPHIC [1] -1.11 step [2] - 88:17, 88:18 stepped [1] - 98:13 stepping [3] - 88:19, 89:20, 92:3 steps [3] - 67:1, 128:9, 144:13 sticking [1] - 165:16 stiffen [1] - 90:21 still [20] - 25:18, 35:19, 39:2, 69:9, 88:11, 91:1, 91:21, 92:10, 104:5, 106:5,

107:1, 108:23,

111:12, 113:19,

114:7, 132:9, 132:24, 140:2, 147:7, 156:9 stopped [1] - 112:1 store [1] - 40:14 straight [2] - 107:23, 108.2 **strain** [3] - 55:3, 55:21, 57:6 streamlining [1] -157:24 Street [4] - 1:13, 73:7, 76:20, 95:6 strength [2] - 110:11, 118:11 strengthen [1] -110:20 stretcher [2] - 95:24, 96:3 **strongly** [1] - 147:16 **structure** [2] - 130:13, 131:4 stuff [2] - 70:18, 139:10 subject [4] - 50:7, 140:21, 159:15, 165:19 **subjective** [5] - 52:20, 53:3, 53:7, 53:9, 59.6 **submission** [2] - 33:5, 105:23 submitted [4] - 33:10, 33:22, 66:18, 88:10 **subpoena** [1] - 41:13 subpoenaed [2] -34:20, 41:10 **subscribe** [2] - 157:13 subsequent [1] - 68:7 subsequently [1] -109:13 subtle [1] - 54:15 successful [1] -151:19 suffer [1] - 161:2 **suffered** [2] - 98:14, 99:2 sufficient [4] - 21:18, 64:5, 85:14, 103:15 suggested [2] - 110:9, 168:16 suggestion [1] - 59:5 suggestions [1] -156:3 **Suite** [1] - 1:13 summarize [5] -27:24, 51:2, 80:24, 98:9, 155:21

support [3] - 23:11, 66:18, 118:23 **Support** [1] - 19:13 **supportive** [1] - 148:1 surgeon [2] - 109:12, 112.5 surgery [15] - 68:22, 68:23, 69:2, 69:7, 81:10, 89:8, 89:22, 90:1, 90:3, 90:9, 109:14, 109:20, 109:24, 110:7, 110:18 surgical [1] - 98:16 surplus [1] - 132:14 survey [1] - 126:22 suspected [1] - 39:10 suspend [1] - 151:24 suspended [1] -151:10 sustain [4] - 66:14, 77:5, 88:6, 95:11 sustainability [4] -127:4, 128:10, 128:20, 129:2 sustainable [14] -126:7, 126:9, 126:10, 126:13, 126:16, 126:19, 127:12, 127:13, 127:15, 128:6, 128:23, 128:24, 129:6, 129:8 sustained [3] - 78:7, 105:19, 114:1 swelling [1] - 70:2 **swing** [1] - 118:7 switching [1] - 158:24 sworn [29] - 22:14, 26:13, 26:15, 36:3, 36:6, 42:4, 42:8, 50:12, 50:14, 65:2, 65:4, 72:12, 72:14, 75:23, 76:1, 79:14, 79:16, 86:13, 86:15, 94:8, 94:10, 97:6, 97:8, 104:10, 104:12, 113:1, 113:3, 116:14, 116:16 symptoms [5] - 53:4, 54:15, 58:18, 81:16, 98:22 **syndrome** [2] - 90:19, 98:19 system [3] - 147:8,

156:20, 156:24

Т

table [1] - 122:19 takeaway [4] - 124:12, 124:18, 127:2, 127:10 task [2] - 91:5, 153:8 tasks [1] - 51:10 Tax [1] - 132:22 tax [5] - 133:2, 138:23, 160:11, 167:14, 167:19 taxability [1] - 167:5 taxable [3] - 160:10, 160:12, 167:17 taxes [1] - 132:23 team [2] - 144:8, 145:17 tear [2] - 68:18, 81:9 tears [2] - 68:20, 118:21 **TEBBENS** [84] - 2:5, 3:10, 6:17, 7:20, 8:24, 9:9, 9:22, 10:20, 11:17, 12:14, 12:22, 13:12, 14:9, 15:6, 16:6, 17:6, 17:15, 18:4, 18:16, 19:5, 20:6, 29:21, 30:17, 31:17, 49:2, 49:14. 49:23. 50:2. 55:1. 55:5. 55:17. 55:19. 56:6. 56:9. 56:14, 56:22, 57:4, 58:2, 58:7, 58:20, 58:22, 59:16, 60:7, 61:18, 62:17, 71:3, 71:10, 82:14, 82:20, 83:6, 84:1, 100:18, 100:24, 101:11, 102:6, 119:23, 120:5, 120:16, 121:11, 122:12, 136:4, 140:8, 140:12, 141:17, 141:24, 142:9, 143:1, 143:9, 152:5, 152:15, 154:10, 154:19, 155:5, 162:4, 162:16, 162:21, 163:3, 164:13, 164:20, 165:9, 165:15, 166:6, 167:1, 168:20 Tebbens [55] - 3:9, 6:16, 8:23, 9:11, 9:21, 10:19, 11:16, 12:13, 13:1, 13:11, 14:8, 15:5, 16:5, 17:5, 17:17, 18:3,

DEBBIE TYRRELL REPORTING SERVICE

summer [1] - 136:24

summoned [1] - 39:2

18:18, 19:4, 20:5, 29:20, 30:16, 31:16, 59:19, 60:6, 60:22, 61:17, 62:16, 82:13, 82:22, 83:5, 83:24, 100:17, 101:3, 101:10, 102:5, 119:22, 120:8, 120:15, 121:10, 122:11, 136:3, 140:8, 141:5, 142:3, 142:19, 143:11, 152:7, 152:14, 155:4, 162:15, 164:2, 166:18, 168:8, 168:16, 169:2 technical [1] - 18:10 techniques [1] - 39:12 telephone [4] - 27:19, 80:19, 98:4, 117:18 ten [3] - 55:14, 90:17, 125:23 tendon [1] - 53:2 tentatively [1] -146:19 term [1] - 159:9 terms [2] - 146:13, 161:2 test [3] - 92:18, 99:13. 118:22 tester [3] - 52:5, 52:7, 99:14 testified [15] - 26:16, 36:7, 42:9, 50:15, 50:18, 65:5, 72:15, 76:2, 79:17, 86:16, 94:11, 97:9, 104:13, 113:4, 116:17 testify [6] - 22:4, 47:3, 64:14, 85:24, 97:5, 116:13 testimony [10] - 33:2, 33:7, 35:3, 42:1, 48:5, 52:9, 56:22, 58:4, 58:8, 118:17 testing [1] - 93:1 text [2] - 35:15, 41:15 Thanksgiving [1] -137:6 THE [6] - 1:2, 1:7, 2:12, 45:13, 169:8, 169:9 themes [1] - 123:15 therapist [2] - 68:12, 110:9 therapy [12] - 34:3, 50:21, 68:11, 70:19, 70:20, 70:21, 81:13, 89:6, 110:14, 111:2, 112:2

thereafter [1] - 81:6 therefore [5] - 51:13, 133:20, 147:9, 160:10, 168:5 thigh [2] - 53:1, 91:2 thinking [2] - 69:2, 130:9 third [1] - 166:2 third-party [1] - 166:2 THIS [1] - 169:10 thoughts [1] - 140:20 three [10] - 15:12, 55:16. 90:16. 106:24, 109:22, 109:23, 135:10, 137:21, 147:20, 151:4 throughout [1] - 25:11 throw [1] - 128:17 thunderous [1] -144:9 Tier [1] - 11:23 tight [2] - 77:19, 107:19 tile [3] - 71:8 tilt [1] - 131:13 **TIME** [1] - 169:10 timeline [1] - 148:22 timely [1] - 145:6 timing [2] - 48:17, 146:14 timing-wise [1] -48:17 tiny [1] - 54:7 tipped [1] - 77:18 today [15] - 21:15, 42:1, 47:21, 48:5, 57:21, 66:15, 69:24, 88:12, 91:11, 91:21, 97:1, 116:6, 143:15, 160:15, 164:9 today's [5] - 34:20, 65:18, 66:20, 87:6, 105:3 together [5] - 73:15, 78:18, 78:19, 110:19, 150:15 ton [1] - 144:11 tony [1] - 56:23 took [2] - 92:18, 108:20 tools [3] - 106:13, 107:24, 118:3 top [5] - 40:8, 67:1, 77:11, 77:13 toppled [1] - 74:7 torn [1] - 68:16 total [1] - 132:10

touch [3] - 125:5,

129:13, 141:15

touched [1] - 163:9 towards [1] - 127:15 Tower [3] - 63:7, 65:16, 78:18 track [1] - 165:10 traffic [1] - 114:12 trailer [1] - 141:6 trained [2] - 25:3, 38:17 Training [2] - 36:14, 36:22 training [2] - 24:22, 145:14 transcript [5] - 4:15, 5:19, 5:20, 6:1, 170:13 transcripts [1] - 5:23 transfer [1] - 158:4 transferred [1] - 96:7 transition [1] - 145:9 transitioned [1] -145:16 transmitted [1] - 138:2 transplant [3] - 25:22, 25:23, 25:24 transported [4] - 46:9, 46:19, 74:22, 78:6 Treasurer [3] - 2:8, 3:5, 137:13 treat [1] - 167:11 treated [1] - 59:5 treating [3] - 59:8, 70:15, 93:14 treatment [3] - 68:8, 89:23, 99:4 tried [3] - 35:1, 67:19, 118:6 Trotter [1] - 25:2 Truck [6] - 23:2, 24:17, 25:12, 102:20, 104:24, 113:22 truck [4] - 47:22, 106:7, 115:6, 115:8 trucks [1] - 115:5 true [1] - 170:13 truly [2] - 149:7, 149:13 Trust [1] - 134:16 TRUSTEE[1] - 139:13 trustee [81] - 3:7, 6:7, 6:9, 6:18, 8:16, 9:1, 9:12, 9:14, 9:23, 10:10, 10:12, 10:21, 11:7, 11:9, 11:18, 12:4, 12:6, 12:15, 13:4, 13:13, 13:23, 14:1, 14:10, 14:20, 14:22, 15:7, 15:20, 15:22, 16:7, 16:22,

20:7, 29:14, 29:16, 29:22, 30:8, 30:10, 30:12, 30:18, 31:10, 31:18, 59:22, 60:8, 61:11, 61:13, 61:19, 62:8, 62:10, 62:12, 62:18, 82:7, 82:9, 82:23, 83:1, 83:18, 83:20, 100:11, 100:13, 101:6, 101:23, 102:1, 119:16, 119:18, 120:11, 121:4, 121:6, 122:5, 122:7, 135:23, 152:8, 152:10. 154:22. 154:24 Trustee [199] - 2:4, 2:5, 2:6, 2:7, 2:11, 3:6, 3:9, 3:11, 3:14, 3:15, 3:21, 4:1, 4:3, 5:9, 6:6, 6:11, 6:14, 6:16, 8:10, 8:14, 8:18, 8:21, 8:23, 9:11, 9:16, 9:19, 9:21, 10:9, 10:14, 10:17, 10:19, 11:6, 11:11, 11:14, 11:16, 12:3, 12:8, 12:11, 12:13, 12:24, 13:2, 13:6, 13:9, 13:11, 13:22, 14:3, 14:6, 14:8, 14:19, 14:24, 15:3, 15:5, 15:18, 15:19, 15:24, 16:3, 16:5, 16:18, 16:20, 16:24, 17:3, 17:5, 17:17, 17:22, 18:1, 18:3, 18:9, 18:17, 18:18, 18:23, 19:2, 19:4, 19:18, 19:19, 19:24, 20:3, 20:5, 29:10, 29:12, 29:18, 29:20, 30:7, 30:14, 30:16, 31:6, 31:7, 31:8, 31:12, 31:14, 31:16, 55:2, 59:18, 59:20, 59:24, 60:2, 60:4, 60:6, 60:13, 60:15, 60:20, 60:21, 60:22, 60:23, 61:2, 61:8, 61:9, 61:15, 61:17, 62:7, 62:14, 62:16, 82:5, 82:11, 82:13, 82:22, 83:3, 83:5, 83:17, 83:22, 83:24, 100:9, 100:10, 100:15,

17:7, 17:18, 17:20,

18:5, 18:19, 18:21,

19:6, 19:20, 19:22,

100:17, 101:2, 101:4, 101:8, 101:10, 101:21, 101:22, 102:3, 102:5, 119:15, 119:20, 119:22, 120:7, 120:9, 120:13, 120:15, 121:2, 121:3, 121:8, 121:10, 122:4, 122:9, 122:11, 122:17, 130:12, 135:19, 135:21, 136:1, 136:3, 139:9, 141:5, 142:3, 142:19, 143:11, 149:15, 152:7, 152:12, 152:14, 154:6, 154:8, 155:2, 155:4, 162:15, 164:2, 166:18, 168:4, 168:7, 168:15, 169:2 Trustees [40] - 4:20, 8:7, 21:9, 24:14, 26:5, 29:1, 32:2, 39:21, 48:24, 50:3, 54:23, 62:23, 62:24, 63:16, 63:19, 71:1, 71:12, 75:10, 79:5, 81:21, 84:5, 84:6, 85:3, 85:6, 87:12, 93:19, 100:2, 102:10, 102:11, 103:3, 103:6, 112:11, 115:24, 121:18, 129:23, 144:23, 148:1, 154:16 trustees [6] - 21:5, 52:18, 96:21, 119:8, 168:1, 168:6 try [4] - 3:13, 91:1, 137:1, 156:9 trying [9] - 3:23, 38:12, 67:18, 74:8, 77:18, 78:3, 90:22, 147:7, 167:21 tumbling [1] - 77:17 turn [5] - 5:11, 5:14, 20:12, 88:18, 160:18 turned [5] - 38:15, 44:6, 44:11, 91:15, 114:12 turnover [1] - 125:10 tweak [1] - 140:4 twelve [1] - 55:12 twice [1] - 96:18 two [19] - 11:2, 35:3. 47:20, 57:12, 60:11,

DEBBIE TYRRELL REPORTING SERVICE=

67:5, 89:5, 89:19, 90:15, 96:9, 105:19, 105:24, 126:24, 129:13, 147:20, 148:11, 152:19, 153:23

type [6] - 28:14, 49:7, 90:16, 99:1, 139:17, 162:12

Type [1] - 70:17

types [1] - 46:6

typically [1] - 165:18

typo [1] - 8:11

TYRRELL [2] - 170:8, 170:19

U

U.S [5] - 123:12, 124:1, 130:14, 130:23, 131:4 ultimately [5] - 25:11, 90:1, 109:14, 118:7, unable [2] - 88:23, 107:10 unanimous [3] -137:23, 138:1, 138:10 unbalanced [1] - 91:3 unchanged [1] - 54:7 under [23] - 13:17, 16:11, 18:12, 19:10, 22:1, 64:11, 85:20, 103:21, 135:2, 136:7, 142:13, 142:16, 149:24, 150:5, 151:7, 155:9, 157:15, 159:10, 159:15, 162:18, 165:20, 168:10 undergo [1] - 150:12 undergoing [1] - 99:4 underperformance [4] - 123:21, 129:14, 129:19, 131:1 underperforming [4] -123:18, 123:20, 124:3, 130:23 understood [1] -167:1 underwent [6] - 48:17, 68:7, 92:14, 99:8, 109:14, 118:17 uneven [1] - 88:20 unexpected [1] -124:21 unfortunately [4] -70:17, 161:5, 165:22, 169:3

unique [1] - 40:15 University [1] - 67:24 unless [1] - 148:2 unmute [2] - 35:15, 41:20 **UNPRI** [1] - 127:7 unresponsive [1] -81:12 unusual [2] - 38:5, 43:22 up [31] - 38:24, 40:2, 55:10, 55:12, 55:14, 55:16, 67:19, 73:24, 74:8, 77:15, 77:21, 88:23, 89:10, 90:20, 90:21, 96:1, 108:10, 108:21, 109:11, 110:4, 114:15, 115:7, 115:11, 131:11, 132:6, 141:12, 147:18, 150:20, 163:14, 164:6, 165:20 update [5] - 114:11, 123:8, 125:7, 136:7, 151:18 **Update** [1] - 149:20 uptick [1] - 148:3 usual [1] - 122:22 utilizing [1] - 39:12

٧

3:23, 6:19, 9:2, 9:24,

10:7, 10:22, 11:19,

14:17, 15:8, 16:8,

17:8, 18:6, 19:7,

12:16, 13:14, 14:11,

VALENCIA [27] - 2:9,

20:8, 29:8, 29:23, 30:19, 31:19, 60:14, 60:18, 60:24, 61:20, 62:19 Valencia [30] - 3:4, 3:14, 3:21, 4:2, 4:3, 6:18, 9:1, 9:23, 10:9, 10:21, 11:18, 12:15, 13:13, 14:10, 14:19, 15:7, 16:7, 17:7, 18:5, 19:6, 20:7, 29:11, 29:22, 30:18, 31:18, 60:8, 60:13, 60:15, 61:19, 62:18 valid [2] - 52:5, 99:13 value [6] - 123:14, 130:7, 130:15, 131:6, 131:13, 131.16 VanPelt [1] - 137:12 VanPelt's [1] - 138:7

various [1] - 153:2 verbatim [1] - 7:12 verify [1] - 8:3 vested [2] - 153:22, 166.2 veto [2] - 137:5, 140:5 **via** [1] - 149:5 Vice [1] - 3:4 Vice-President [1] -3.4 video [1] - 4:6 videoconference [1] -1.12 view [3] - 57:21, 160:10. 161:12 viewed [1] - 57:23 Vince [18] - 20:13, 26:7, 32:12, 39:23, 40:24, 50:5, 71:14, 72:5, 72:8, 75:17, 79:7, 91:13, 93:21, 96:23, 102:22, 112:14, 116:4, 119:10 vince [1] - 32:18 **VINCENT**[1] - 2:14 virtually [1] - 158:8 virus [1] - 148:3 visibly [1] - 78:10 visualized [1] - 38:15 VLAHOS [4] - 2:17, 132:4, 133:23, 134:11 vote [11] - 4:7, 21:8, 60:11, 60:17, 60:24, 63:19, 64:17, 85:5, 86:3, 103:6, 137:24 voted [5] - 32:2, 62:24, 84:6, 102:11, 121:18 votes [1] - 60:19

W

W-e-a-v-e-r [1] - 72:20 W-i-l-i-a-m [1] -36:11 waist [5] - 39:1, 51:9, 51:17 wait [2] - 110:8, 162:11 waiting [1] - 35:18 Waldemar [2] - 47:10, 47:21 walk [9] - 45:2, 67:20, 78:3, 90:20, 90:22, 90:24, 98:23, 156:2, 156:16 walked [2] - 44:23, 77:10

walking [3] - 90:16, 91:4, 91:24 Walsh [1] - 47:12 wants [6] - 48:13, 128:5, 134:22, 156:17, 161:9, 166:18 watch [1] - 114:12 watching [2] - 44:17, 44.19 ways [1] - 146:12 weaker [1] - 90:24 **WEAVER** [1] - 72:13 Weaver [4] - 67:7. 71:16. 72:4. 72:20 website [1] - 4:17 Wednesday [1] - 3:2 week [5] - 48:15, 48:18, 141:12, 144:17 weekend [1] - 47:10 weeks [6] - 106:24, 109:22, 109:23, 110:8, 148:21 weigh [2] - 142:13, 159:18 weight [2] - 51:15, 91:6 weightbearing [1] -90:17 weird [1] - 167:7 welcome [4] - 22:10, 41:4, 72:4, 143:15 welcomed [1] - 149:12 WELLER [22] - 2:15, 5:2, 18:9, 41:7, 41:12, 41:19, 41:22, 136:10, 139:14, 140:7, 143:15, 147:6, 147:15, 148:10, 149:12, 156:4, 156:15, 162:10, 163:8, 164:16, 166:17, 167:14 Weller [1] - 140:6 Wells [2] - 88:16, 95:6 **WERE** [1] - 169:8 West [1] - 113:18 wet [2] - 40:4, 71:4 whatnot [1] - 159:20 whatsoever [2] -115:20, 137:24 wheelchair [8] - 74:4, 74:7, 74:9, 74:17,

77:17, 77:19, 77:22,

whole [2] - 32:7, 46:18

whereas [1] - 54:9

WHICH [1] - 169:8

77:23

wide [1] - 127:18 widow [1] - 11:24 Widow's [2] - 10:4, 11.23 WILLIAM [2] - 2:6, 36:5 William [3] - 35:22, 36:11, 112:17 willing [1] - 5:2 wins [1] - 167:18 wise [1] - 48:17 wish [3] - 35:21, 48:10. 161:18 withhold [2] - 159:22, 160:13 WITNESS [1] - 45:13 Witness [12] - 22:14, 26:13, 36:3, 42:4, 50:12, 72:12, 75:23, 79:14, 94:8, 97:6, 113:1, 116:14 witness [21] - 26:15, 33:12, 34:21, 36:6, 39:22, 42:8, 47:7, 50:14, 65:4, 72:2, 72:14, 76:1, 79:16, 86:15, 93:23, 94:10, 97:8, 104:12, 113:3, 116:16 witnessed [1] - 95:13 Witnesses [2] - 86:13, 104:10 witnesses [18] - 33:7, 34:19, 34:20, 35:1, 35:7, 35:9, 41:10, 47:3, 47:14, 47:20, 64:14, 64:16, 65:2, 71:16, 85:23, 86:2, 103:23, 103:24 witnessing [1] - 67:8 **Wojt** [5] - 47:10, 47:13, 47:17, 47:21 women [1] - 102:17 wonderful [2] -129:22, 167:20 words [3] - 46:2, 46:13, 149:12 workers [1] - 106:15 world [2] - 139:24, 145.9 worse [2] - 28:8, 166:19 worth [2] - 126:17, 145:12 wow [1] - 114:16 writing [1] - 80:17 written [6] - 27:14, 80:13, 88:10, 97:23, 105:23, 117:13

DEBBIE TYRRELL REPORTING SERVICE

Χ

x-ray [2] - 118:18, 119:1 **x-rays** [3] - 67:24, 108:20, 118:18

Υ

year [15] - 25:7, 76:14, 109:17, 123:11, 123:17, 123:23, 125:2, 129:3, 132:24, 134:2, 135:1, 135:5, 150:9, 156:6 year-to-date [4] -123:23, 135:1, 135:5 years [18] - 24:1, 24:21, 24:24, 25:2, 25:6, 36:20, 78:20, 140:15, 141:2, 141:3, 142:14, 142:15, 143:18, 147:20, 157:2, 157:10, 162:15 yelp [2] - 38:13, 48:2 yesterday[5] - 111:1, 111:6, 112:2, 130:16, 136:21 yourself [1] - 41:20