

1
2 COOK COUNTY/FOREST PRESERVE DISTRICT
3 ANNUITY AND BENEFIT FUND
4
5
6
7
8
9

10 STENOGRAPHIC REPORT OF PROCEEDINGS had at
11 the audio/video meeting of the above-entitled
12 matter, held at 70 West Madison Street, Suite 230,
13 in the City of Chicago, County of Cook, State of
14 Illinois, on April 1, 2021, commencing at the hour
15 of 9:30 a.m.
16
17
18
19
20
21
22
23
24

APPEARANCES

BOARD MEMBERS:

Patrick McFadden, Vice-President

Diahann Goode, Secretary

John Blair

Stephen Hughes

Joseph Nevius

Kevin Ochalla

James M. O'Rourke

Bill Kouruklis

ATTORNEYS FOR THE BOARD:

Burke, Burns and Pinelli, Ltd.

By: Ms. Mary Patricia Burns

ALSO PRESENT:

Regina Tuczak, Executive Director

Margaret Fahrenbach, Legal Advisor

Caroline Vullmahn, Deputy Executive Director

Mike Maratea, Director of Finance

Brent Lewandowski, Director of Member Services

Fernando Vinzons, Director of Investments

Gary LeDonne, Director of Benefits Administration

Virgilio Calahong, Sr. Investment Analyst

Jane Hawes, Director of Health Benefits

Jodi Weinstein, IT Administrator

Jacqueline Walsh, Cook County Adult Probation

Ann O'Bradovich, Callan

Bo Abesamis, Callan

John McCabe, John McCabe & Associates

Derek Blaida, John McCabe & Associates

Lindsay Saienni, Reporter, FIN News

Kevin, Journalist, Fundmap

Cyril Espanol, Journalist

Rosa E. Moreno, Guest

Angela Falls, Guest

Austin Esceson, Guest

Todd Rossignol, BNY Mellon

1 Mary J. Snyder, BNY Mellon
Patrick Vatel, BNY Mellon
2 Maurice Campbell, BNY Mellon
Don Bobeck, BNY Mellon
3 Declan Denehan, BNY Mellon
John Fox, BNY Mellon
4 Shaun M. Flavin, BNY Mellon
Gregory Johnson, Northern Trust
5 Lori M. Paris, Northern Trust
Jeffrey M. Porta, Northern Trust
6 Gary J. Guibert, Northern Trust
Jennifer Norfleet, Northern Trust
7 Anton J. Britton, Northern Trust
Dan Houlihan, Northern Trust

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

1 TRUSTEE MCFADDEN: Good morning.

2 The hour having reached 9:30, on
3 Thursday, the 1st of April, I'd like to call the
4 meeting to order.

5 But I want to preface it with a note that
6 we have that we should speak publicly of.

7 I hereby convene this meeting of the Cook
8 County and Forest Preserve District Annuity and
9 Benefit Fund of trustees for Thursday, April 1,
10 2021.

11 Because of the uncertainty surrounding
12 the COVID-19 pandemic, the Board is adhering to
13 guidance provided most recently by the Governor's
14 March 5, 2021 Disaster Proclamation, the Governor's
15 Executive Order 2021-4, as well as the provisions
16 of Public Act 101-0640. There may not be a quorum
17 of trustees physically present in the room. Some
18 trustees, however, are present at the public
19 meeting location as is the Executive Director and
20 Fund counsel. The remaining trustees will
21 participate by video conference as allowed by the
22 Governor's Executive Orders.

23 For the record, the public has received
24 notice of this meeting and of their ability to

1 participate by video conference or to be physically
2 present at the meeting. In addition, the Fund is
3 recording the meeting and a transcript of the
4 proceedings will, after future approval by the
5 Board, be made available on the Fund's website.

6 Peggy, could we call the roll, please?

7 MS. FAHRENBACH: Yes, Trustee McFadden.
8 Trustee Blair.

9 TRUSTEE BLAIR: Here.

10 MS. FAHRENBACH: Trustee Goode.

11 TRUSTEE GOODE: Here.

12 MS. FAHRENBACH: Trustee Hughes.

13 TRUSTEE HUGHES: Here.

14 MS. FAHRENBACH: Trustee Kouruklis.

15 TRUSTEE KOURUKLIS: Here.

16 MS. FAHRENBACH: Trustee McFadden.

17 TRUSTEE MCFADDEN: Here.

18 MS. FAHRENBACH: Trustee Nevius.

19 TRUSTEE NEVIUS: Here.

20 MS. FAHRENBACH: Trustee Ochalla.

21 TRUSTEE OCHALLA: Here.

22 MS. FAHRENBACH: Trustee O'Rourke.

23 TRUSTEE O'ROURKE: Here.

24 MS. FAHRENBACH: Trustee Wilson.

1 TRUSTEE MCFADDEN: Thank you, Peggy. We
2 have a quorum. Therefore, I believe we are just
3 missing Trustee Wilson and Trustee Nevius is on
4 electronically.

5 Consistent with Public Act 91-0715 and
6 reasonable constraints determined by the Board of
7 Trustees, at each meeting of the Board, members of
8 the public may request a brief time to address the
9 Board on relevant matters within its jurisdiction.

10 Are there any requests for public comment
11 today? If any of the members of the public wants
12 to speak, please identify yourself for the record.

13 Hearing none, we'll proceed to the
14 public business matters.

15 The first item on the Agenda is the
16 review and consideration of the minutes from the
17 board meeting of March 4, 2021 and along with the
18 transcripts of that meeting.

19 May I have a motion to approve the
20 minutes of March 4th as well as the transcript,
21 please?

22 TRUSTEE O'ROURKE: Moved.

23 TRUSTEE BLAIR: Second.

24 TRUSTEE MCFADDEN: Moved by Trustee

1 O'Rourke. Seconded by Trustee Blair.

2 Roll call, please.

3 MS. FAHRENBACH: Trustee Blair.

4 TRUSTEE BLAIR: Aye.

5 MS. FAHRENBACH: Trustee Goode.

6 TRUSTEE GOODE: Aye.

7 MS. FAHRENBACH: Trustee Hughes.

8 TRUSTEE HUGHES: Aye.

9 MS. FAHRENBACH: Trustee Kouruklis.

10 TRUSTEE KOURUKLIS: Aye.

11 MS. FAHRENBACH: Trustee McFadden.

12 TRUSTEE MCFADDEN: Aye.

13 MS. FAHRENBACH: Trustee Nevius.

14 TRUSTEE NEVIUS: Aye.

15 MS. FAHRENBACH: Trustee Ochalla.

16 TRUSTEE OCHALLA: Aye.

17 MS. FAHRENBACH: Trustee O'Rourke.

18 TRUSTEE O'ROURKE: Aye.

19 TRUSTEE MCFADDEN: The minutes and the
20 transcript have been approved.

21 Next item is consideration of the bills
22 and payroll records. Can I have a motion to
23 approve the bills and payroll records?

24 TRUSTEE GOODE: Move.

1 TRUSTEE BLAIR: Second.

2 TRUSTEE MCFADDEN: Trustee Goode moves
3 approval and the approval is seconded by Trustee
4 Blair.

5 May we have a roll call, please?

6 MS. FAHRENBACH: Trustee Blair.

7 TRUSTEE BLAIR: Aye.

8 MS. FAHRENBACH: Trustee Goode.

9 TRUSTEE GOODE: Aye.

10 MS. FAHRENBACH: Trustee Hughes.

11 TRUSTEE HUGHES: Aye.

12 MS. FAHRENBACH: Trustee Kouruklis.

13 TRUSTEE KOURUKLIS: Aye.

14 MS. FAHRENBACH: Trustee McFadden.

15 TRUSTEE MCFADDEN: Aye.

16 MS. FAHRENBACH: Trustee Nevius.

17 TRUSTEE NEVIUS: Aye.

18 MS. FAHRENBACH: Trustee Ochalla.

19 TRUSTEE OCHALLA: Aye.

20 MS. FAHRENBACH: Trustee O'Rourke.

21 TRUSTEE O'ROURKE: Aye.

22 TRUSTEE MCFADDEN: The bills and payroll
23 records have been approved.

24 The next item is the Review and

1 Consideration of the Annuities, Spouse and Child
2 Annuities, and Refunds.

3 TRUSTEE GOODE: Move approval.

4 TRUSTEE HUGHES: Second.

5 TRUSTEE MCFADDEN: Moved by Trustee Goode
6 and seconded by Trustee Hughes.

7 May we have a roll call, please?

8 MS. FAHRENBACH: Trustee Blair.

9 TRUSTEE BLAIR: Aye.

10 MS. FAHRENBACH: Trustee Goode.

11 TRUSTEE GOODE: Aye.

12 MS. FAHRENBACH: Trustee Hughes.

13 TRUSTEE HUGHES: Aye.

14 MS. FAHRENBACH: Trustee Kouruklis.

15 TRUSTEE KOURUKLIS: Aye.

16 MS. FAHRENBACH: Trustee McFadden.

17 TRUSTEE MCFADDEN: Aye.

18 MS. FAHRENBACH: Trustee Nevius.

19 TRUSTEE NEVIUS: Aye.

20 MS. FAHRENBACH: Trustee Ochalla.

21 TRUSTEE OCHALLA: Aye.

22 MS. FAHRENBACH: Trustee O'Rourke.

23 TRUSTEE O'ROURKE: Aye.

24 TRUSTEE MCFADDEN: The Annuities, Spouse

1 and Child Annuities and Refunds have been approved.

2 The next item is Review and Consideration
3 of Ordinary and Duty Disabilities.

4 Absent any conversation or questions or
5 discussion, may I have a motion to approve all the
6 Ordinary and Duty Disabilities?

7 TRUSTEE BLAIR: Move.

8 TRUSTEE GOODE: Second.

9 TRUSTEE MCFADDEN: Moved by Trustee
10 Blair. Seconded by Trustee Goode.

11 May we have a roll call, please?

12 MS. FAHRENBACH: Trustee Blair.

13 TRUSTEE BLAIR: Aye.

14 MS. FAHRENBACH: Trustee Goode.

15 TRUSTEE GOODE: Aye.

16 MS. FAHRENBACH: Trustee Hughes.

17 TRUSTEE HUGHES: Aye.

18 MS. FAHRENBACH: Trustee Kouruklis.

19 TRUSTEE KOURUKLIS: Aye.

20 MS. FAHRENBACH: Trustee McFadden.

21 TRUSTEE MCFADDEN: Aye.

22 MS. FAHRENBACH: Trustee Nevius.

23 TRUSTEE NEVIUS: Aye.

24 MS. FAHRENBACH: Trustee Ochalla.

1 TRUSTEE OCHALLA: Aye.

2 MS. FAHRENBACH: Trustee O'Rourke.

3 TRUSTEE O'ROURKE: Aye.

4 TRUSTEE MCFADDEN: Ordinary and Duty
5 disabilities have been approved.

6 The next item is Legislative Matters. An
7 update from the Fund's legislative liaison, John
8 McCabe.

9 MR. MCCABE: Good morning, Mr. President,
10 members of the Fund. I think Derek Blaida is
11 present in the meeting room. Either of us are
12 available for questions at any time.

13 The House deadline has passed. The
14 Senate extended their deadline until April 16th,
15 which means they technically have one more week,
16 because they are off one week. But there is a
17 deadline of April 23rd for passing bills out of
18 each chamber so that may become more difficult in
19 the Senate than it will be in the House.

20 About 1700 bills in the House were by
21 rule returned to the Rules Committee, which is if
22 you are on defense, that is always a good thing.

23 I received a phone call from the County
24 lobbyist stating that he had a communication with

1 Senator Martwick about getting together sometime
2 during the break or starting to get together, he
3 didn't have any time frame, with representatives of
4 the Fund, the employer and unions.

5 Apparently, I have unions twice, so I
6 think it only means once, on my report.

7 I actually had a followup conversation on
8 another matter with Senator Martwick and asked him
9 about that and he just said he wants to start
10 getting discussions going as we have been messing
11 around with this for too many years -- he says, you
12 know, his memory was four years and I told him it
13 was closer to ten or eleven in my memory.

14 So, hopefully, he can encourage all the
15 parties to get together and start discussing this.

16 Anybody have any questions on that?

17 TRUSTEE MCFADDEN: No. Thank you, John.

18 MR. MCCABE: What we have ahead of us is
19 what we call Third Reading Deadline, which is final
20 passage in the First Chamber, that is the 23rd.

21 The General Assembly is in an unique
22 position of having to deal with the decennial
23 reapportion requirements while they do not have the
24 census data from the U.S. Census Bureau.

1 There is another organization out there
2 that estimates increases to population. They are
3 going to start using that data and they have begun
4 last week and this week public hearings on
5 reapportionment.

6 If they fail to adopt and pass a
7 reapportionment plan, I think it is by July 1st,
8 then it will force basically creation of a
9 Commission. If the Commission can't adopt a map,
10 then they will have to go to picking the name out
11 of a hat, which has happened four out of the last
12 five decades.

13 So that is mostly an insider thing but it
14 has a lot of impact, who draws, and then there are
15 of course groups circulating around calling
16 something called a Fair Commission. That has not
17 been able to get on the ballot for adoption to
18 amend the State Constitution and it is generally
19 thought to be a more or less Republican inspired
20 thing because they have done so poorly when the
21 Democrats control the General Assembly.

22 Our legislation, our bills, are out of
23 the House Committee, but our amendment has not been
24 filed and our bills are still in the Senate

1 Committee.

2 Senator Martwick at one point was talking
3 about taking noncontroversial bills and putting
4 them on one bill into a second pension bill. That
5 would, obviously, not include any negotiations we
6 have with the employer.

7 TRUSTEE MCFADDEN: Is Senator Martwick
8 still of the same mind about the noncontroversial
9 items?

10 MR. MCCABE: As far as I know, yes,
11 because he hasn't passed bills out of Committee.
12 Whereas, the House Committee passed bills out that
13 they wanted out and they were mostly
14 noncontroversial.

15 So, for instance, House Bill 447, which
16 was the denial of benefits for the enumerated list
17 of offenses targeted at public safety employees,
18 that bill did not come out. So highly
19 controversial and the votes were not there in
20 Committee.

21 There was an amendment filed and that was
22 more or less a Poison Pill Amendment from the House
23 Republican spokesman on the Committee, Mark
24 Batinick, out of Will County, and that was to

1 expand it to all public employees, not just public
2 safety.

3 TRUSTEE MCFADDEN: Okay. Thank you.

4 MR. MCCABE: It was filed but not
5 adopted.

6 TRUSTEE MCFADDEN: Okay. Thank you.

7 MR. MCCABE: The other bill that we had
8 people were inquiring about was the
9 indemnification, mandatory indemnification, and
10 that has not moved out of the Senate yet and I am
11 waiting for any reason why.

12 Any other questions I can answer?

13 TRUSTEE MCFADDEN: No, no more questions.
14 No questions. Thank you.

15 MR. MCCABE: Thank you.

16 TRUSTEE MCFADDEN: Thanks, John.

17 MR. MCCABE: Thank you.

18 TRUSTEE MCFADDEN: The next item on the
19 agenda are Administrative Matters, which I will ask
20 Gina to run through, please.

21 MS. TUCZAK: If I may go to the Item 3-B,
22 right before it, which was the summary that I wrote
23 up. Mary Pat took a look at it, as did Mr. McCabe,
24 and this is just informational. This is what I am

1 providing to Mr. McCabe with respect to a summary
2 of the legislation that this Board approved last
3 month for submission.

4 So I just wanted the Trustees to have it
5 available and to see it and barring any comments or
6 changes you will have that as a final document and
7 to use as he sees fit.

8 TRUSTEE MCFADDEN: Thank you.

9 MS. TUCZAK: I will move on to the
10 Administrative Matters, as you had requested.

11 The first item is matters that have come
12 to the Fund staff's attention that appear to be
13 fraudulent endorsements and altered checks and it
14 does appear that there is a couple of these.

15 We had been kind of gathering these up
16 when the pandemic started. A lot of the intention
17 was that the meetings were limited to essential
18 matters only.

19 The Fund has not been out any monies as a
20 result of this. In one case a check was altered
21 and our positive pay functionality kicked it out as
22 a do not pay.

23 The other two we had payments that were
24 made on behalf of the Fund. However, we have

1 subsequently recovered the funds.

2 So in all the situations presented, the
3 Fund has not been out the money. Nevertheless,
4 based on the information that we have, it appears
5 that there was fraudulent activity and we are
6 required to bring that to your attention. And, if
7 the Board agrees, we would submit that to the
8 State's Attorney in accordance with the Pension
9 Code.

10 TRUSTEE BLAIR: So the State's Attorney's
11 Office is the investigative authority on this, the
12 State's Attorney Investigators?

13 MS. BURNS: Yes, sir.

14 TRUSTEE BLAIR: So a police report
15 wouldn't be generated. So we are in the city, in
16 Chicago, we just go to the Cook County State's
17 Attorney's office, correct?

18 MS. BURNS: The Statute says you report
19 it to the State's Attorney of the county in which
20 the alleged fraudulent activity occurred.

21 TRUSTEE BLAIR: Got it.

22 MS. BURNS: We're just complying with the
23 Statute.

24 TRUSTEE BLAIR: Got it.

1 MS. BURNS: What the State's Attorney
2 does is up to the State's Attorney.

3 TRUSTEE BLAIR: Sure.

4 TRUSTEE HUGHES: Do they typically report
5 back on their investigation or do you know?

6 MS. TUCZAK: They have occasionally. In
7 the two years I have been here, they have
8 occasionally called us but a lot of times we don't
9 have information for them to pursue the matter with
10 any significance.

11 TRUSTEE BLAIR: Is there a specific unit
12 at the State's Attorney's office that you deal
13 with?

14 MS. BURNS: It has morphed over time so
15 no.

16 TRUSTEE OCHALLA: I think they have a --
17 I know they have got like a major fraud monetary
18 theft. At least they did a couple of years ago. I
19 think they have that.

20 Do we have any idea what these are
21 stemming from? Is it a matter of maybe our
22 annuitant has died and the checks keep going and we
23 haven't checked in on that? Is it something on our
24 end we can do to make sure that we are not sending

1 those checks out continually or to stop that?

2 MS. TUCZAK: Each situation is a little
3 bit different. We did have one situation where it
4 was a disabled member that passed away and the
5 checks did continue.

6 We have many procedures in place to
7 detect deaths of members. This one was not
8 detected. We did recover the funds.

9 Another situation was somebody got a hold
10 of one of our checks and altered it.

11 And then the last situation is somebody
12 who applied for a refund of contributions and
13 claims he never got the payment. The bank honored
14 the check so I don't know if it was something
15 happened in the mail or the member accidentally
16 gave it to somebody else, it's hard to say.

17 They are each pretty unique. And given
18 the volume of checks that we write, and this does
19 cover in essence a whole year of activity, it seems
20 to be, in the two and a half years I have been
21 here, the volume has been somewhat consistent. In
22 other words, this volume is not out of the ordinary
23 from what I saw the year before.

24 TRUSTEE GOODE: I have a question. I

1 recall us talking about subscribing to a software
2 or database. I cannot think of the name right now.
3 It is something attorneys use all the time. If I
4 recall correctly, that was supposed to help us
5 identify the deaths sooner.

6 TRUSTEE MCFADDEN: I remember that, too.

7 TRUSTEE GOODE: Was that about
8 identifying the deaths? Did we proceed with that?

9 TRUSTEE MCFADDEN: Do you have a
10 recollection of that, Gary?

11 MR. LEDONNE: A couple of years ago it
12 was approved by the Board, that is a tool that may
13 help in some situations.

14 TRUSTEE MCFADDEN: It was simply another
15 resource to check with -- to monitor --

16 MR. LEDONNE: I don't know what all the
17 intentions were with that tool. One was to look up
18 divorce records. I think it might also help with
19 death, but I don't know if that was going to be a
20 pure intention to do a full data match against
21 that. It was more a one off on unusual things we
22 couldn't explain to look up divorce and maybe death
23 records.

24 MS. BURNS: If I can add to that, since

1 that happened, and that was under Nickol, when she
2 was the Executive Director, right, if my
3 recollection is correct.

4 Since then the State of Illinois has
5 passed a law that allows this fund and other
6 pension funds to have access to the Vital Records
7 of the State of Illinois, including the death
8 records.

9 So now you are obligated, and your fund
10 does, run a match against the State's Vital
11 Records, which before weren't available to you.
12 And, therefore, you pick up all the death records
13 that are filed in the State of Illinois, which
14 helps eliminate the prior problem you had of not
15 knowing someone was dead.

16 Social Security only gets reports on
17 average of 60 some percent of the deaths. And so
18 the Fund had been using an outside entity, a third
19 party, who would check Social Security records and
20 then give the Fund a report, but that was not 100
21 percent efficient or accurate.

22 This new process is much more efficient
23 and as Gina said has lowered the number of times
24 where the Fund pays out not knowing that someone

1 has died.

2 MS. TUCZAK: I might add that we continue
3 to use the private service as well so we have both
4 of those. We have PBI is the entity that we use,
5 that is the private service, and then we have the
6 State of Illinois Vital Records match as well and
7 we receive information from them on a weekly basis.

8 TRUSTEE GOODE: How often are we trying
9 to match those records?

10 MS. TUCZAK: Every week we receive a
11 match file from Vital Records and PBI every Monday.

12 TRUSTEE HUGHES: Gina, one question. For
13 the second instance that you cite here in your
14 memo, is that something that you the staff caught
15 with the death of the annuitant or how did you go
16 about finding it out in that case?

17 MS. TUCZAK: My understanding, and I may
18 have to get back to you on specifics, but that we
19 learned of their death several months after they
20 had passed and the checks were sent and they were
21 cashed.

22 TRUSTEE HUGHES: I see.

23 MS. TUCZAK: So, eventually, we stopped
24 it but we did send out a number of checks until we

1 learned of the passing of the member.

2 TRUSTEE O'ROURKE: Gina, do I understand
3 this correctly that on each occasion that there is
4 suspicion of fraudulent behavior that this Board
5 needs to approve the behavior being turned into an
6 indictment or information by the State's Attorney?

7 MS. TUCZAK: I don't know that I would
8 say an indictment, but if there is fraudulent
9 activity that is suspected, the Board is obligated
10 to report that under the Pension Code.

11 TRUSTEE MCFADDEN: To the State's
12 Attorney?

13 MS. BURNS: Section 1-135.

14 TRUSTEE MCFADDEN: A different angle,
15 though, several years ago the Board insisted that
16 nothing goes to the -- is referred to the State's
17 Attorney, regardless of what it is, without the
18 Board's approval.

19 TRUSTEE O'ROURKE: So my question is in
20 the here and now do we automatically approve these
21 or are there circumstances when we say, no, there
22 is some activity here that we don't like but we
23 don't want to press charges. Do we have that
24 ability? Do we exercise that ability?

1 MS. BURNS: Can I answer that because it
2 is a legal issue?

3 TRUSTEE MCFADDEN: Okay.

4 MS. TUCZAK: Certainly, go ahead.

5 MS. BURNS: The Statute puts the onus on
6 the Board as its fiduciary duty to report any
7 reasonable suspicion of false statement or
8 fraudulent activity so it is the Board's decision.

9 The staff has the obligation, because you
10 are not here 24/7, they have the obligation to
11 report these matters to you. But if you were to
12 determine as a board not to report them, that is on
13 you. You always have the final say on this matter.

14 TRUSTEE O'ROURKE: So, thank you, for all
15 that. I think I understand it now. So do we have
16 a way to separate where we say we don't want to
17 report this or press charges, which might be -- we
18 may need to resolve that little problem or
19 question. But do we have times when we say, no, we
20 are not going to press charges, based on some kind
21 of objective criteria? Or, do we always approve
22 charges? And if we don't always approve charges,
23 do we have something to rely on to say we didn't
24 approve charges because, whatever, the person had

1 dementia or something.

2 TRUSTEE HUGHES: We are just referring to
3 the State's Attorney. We are not pressing charges.
4 We are just referring to the State's Attorney.

5 MS. BURNS: That is exactly right. We
6 are never pressing charges.

7 TRUSTEE KOURUKLIS: We don't know if they
8 are going to followup with any charges either, that
9 is the other thing, too, right. They have to do
10 their investigation. That happens in our office a
11 lot. We don't have a lot of it but when it does
12 the State's Attorney gets involved and then they
13 are going to decide if they are going to pursue it
14 with charges or not.

15 In rare cases they do and then they get a
16 statement from us and they submit it in the record
17 and they tell us if they arrested that person and
18 that sort of thing.

19 Other than that, I don't think, from our
20 experience, they don't spend too much time
21 investigating. They will log it as a fraudulent
22 case. And unless they are going into the mailbox
23 and switching things, which we found that people
24 have done, they have gone out and found that person

1 and stopped it.

2 But I think it is all -- we are all
3 saying is it is contingent on the State's Attorney.

4 If they brought it to the Board and they
5 wanted to press charges, I don't know if any of us
6 would say no and I don't think we have ever said no
7 but I don't even remember --

8 MS. BURNS: What happens is it is your
9 obligation, sir, to report it to the State's
10 Attorney and then your obligations are met. You
11 don't have any discretion as to whether to indict,
12 not indict, charge, not charge.

13 That being said, sometimes the State's
14 Attorney has come back to this Board in the past
15 and recommended we contact the police to
16 investigate the matter. The Board has determined
17 not to do that because the Board puts the interest
18 of its members before anybody else, so it just
19 let's it go. But the State's Attorney makes the
20 decision, not you. You met the requirements of the
21 Code, which says you have to report fraudulent
22 matters to the State's Attorney.

23 TRUSTEE O'ROURKE: Typically, we, in a
24 year's time, have not obtained convictions or

1 indictments? Typically that doesn't happen?

2 MS. BURNS: Never. I represent four or
3 five pension funds.

4 TRUSTEE MCFADDEN: We don't make those
5 determinations. The Statute requires us to forward
6 it to the State's Attorney and unless we hear from
7 them on some peculiar circumstance, that is the
8 extent of our obligation. We have been made whole
9 by whoever cashed it in error and that is the end
10 of the process for us.

11 If the State's Attorney comes back to us
12 under some peculiar circumstance, then maybe there
13 is something to talk about, but I would be very
14 surprised that we would have the latitude to begin
15 with.

16 TRUSTEE O'ROURKE: Ultimately, if there
17 is a trial, somebody from this office has to go
18 testify.

19 TRUSTEE MCFADDEN: They have to testify
20 that the thing is fraudulent. Period.

21 TRUSTEE O'ROURKE: Right.

22 TRUSTEE MCFADDEN: Okay.

23 TRUSTEE O'ROURKE: Like in a car theft,
24 people will testify lack of consent. It is like a

1 two second thing. But you can't get it without it.
2 So we have been getting a little too far into this.
3 I was just curious.

4 TRUSTEE MCFADDEN: I think maybe we are.

5 TRUSTEE GOODE: We have to remember we
6 have to protect this fund, period, and the assets
7 thereof.

8 TRUSTEE MCFADDEN: Is this the entire
9 three matters for the fund counsel?

10 MS. TUCZAK: There are three matters,
11 yes.

12 TRUSTEE MCFADDEN: Okay.

13 TRUSTEE HUGHES: Does this require a
14 motion for us to approve to turn it over to the
15 State's Attorney? Is that what you are
16 recommending?

17 TRUSTEE MCFADDEN: Yes, because of what I
18 said earlier, that we want to know what is over
19 there.

20 TRUSTEE HUGHES: Okay.

21 TRUSTEE MCFADDEN: Several years ago, we
22 turned around one day and there is a half a dozen
23 of things over there that weren't inappropriate but
24 we weren't aware of. It was handled

1 administratively.

2 So we would like a motion. This is the
3 first item here, isn't it?

4 MS. TUCZAK: Yes.

5 TRUSTEE GOODE: Trustee Goode moves
6 approval.

7 TRUSTEE BLAIR: Second.

8 TRUSTEE MCFADDEN: Moved by Trustee
9 Goode. Seconded by Trustee Blair.

10 Peggy, can we call the roll, please?

11 MS. FAHRENBACH: Trustee Blair.

12 TRUSTEE BLAIR: Aye.

13 MS. FAHRENBACH: Trustee Goode.

14 TRUSTEE GOODE: Aye.

15 MS. FAHRENBACH: Trustee Hughes.

16 TRUSTEE HUGHES: Aye.

17 MS. FAHRENBACH: Trustee Kouruklis.

18 TRUSTEE KOURUKLIS: Aye.

19 MS. FAHRENBACH: Trustee McFadden.

20 TRUSTEE MCFADDEN: Aye.

21 MS. FAHRENBACH: Trustee Nevius.

22 TRUSTEE NEVIUS: Aye.

23 MS. FAHRENBACH: Trustee Ochalla.

24 TRUSTEE OCHALLA: Aye.

1 MS. FAHRENBACH: Trustee O'Rourke.

2 TRUSTEE O'ROURKE: Aye.

3 TRUSTEE MCFADDEN: Motion passes.

4 The next item on the agenda is approval
5 of an extension with AIS regarding the Managed
6 Backup and Disaster Recovery Services that are
7 offsite.

8 MS. TUCZAK: Yes.

9 TRUSTEE MCFADDEN: Gina has a letter, the
10 Executive Director has a letter here, so if there
11 are any questions now would be a good time.

12 Otherwise, may I have a motion to approve
13 the extension for a year?

14 TRUSTEE BLAIR: So moved.

15 TRUSTEE GOODE: Second.

16 TRUSTEE MCFADDEN: Moved by Trustee
17 Blair. Seconded by Trustee Goode.

18 Peggy, can we have a roll call?

19 TRUSTEE KOURUKLIS: For one year and then
20 are we going to bid it after is that the plan?

21 MS. TUCZAK: We have started to
22 investigate other service providers so the answer
23 to that is yes, that is my intention. I want to
24 get our email into the cloud and then I think we

1 may open up another window of opportunity.

2 TRUSTEE BLAIR: We talked about that
3 cloud already?

4 MS. TUCZAK: Yes, we are working on the
5 legal documents on that, but yes.

6 TRUSTEE KOURUKLIS: That is all.

7 TRUSTEE MCFADDEN: Peggy, call the
8 roll.

9 MS. FAHRENBACH: Trustee Blair.

10 TRUSTEE BLAIR: Aye.

11 MS. FAHRENBACH: Trustee Goode.

12 TRUSTEE GOODE: Aye.

13 MS. FAHRENBACH: Trustee Hughes.

14 TRUSTEE HUGHES: Aye.

15 MS. FAHRENBACH: Trustee Kouruklis.

16 TRUSTEE KOURUKLIS: Aye.

17 MS. FAHRENBACH: Trustee McFadden.

18 TRUSTEE MCFADDEN: Aye.

19 MS. FAHRENBACH: Trustee Nevius.

20 TRUSTEE NEVIUS: Aye.

21 MS. FAHRENBACH: Trustee Ochalla.

22 TRUSTEE OCHALLA: Aye.

23 MS. FAHRENBACH: Trustee O'Rourke.

24 TRUSTEE O'ROURKE: Aye.

1 TRUSTEE MCFADDEN: The motion passes.
2 Thank you.

3 Gina, the Executive Director, has a
4 couple of items that she would like to address with
5 us, please.

6 MS. TUCZAK: Yes, thank you.

7 I will note in Item 4-C I mentioned about
8 a Health Benefit Committee meeting that has been
9 scheduled to do the annual reviews with the
10 vendors. You can put that into your calendars.

11 Moving on to 4-D on the Executive
12 Director Report, it is nice and short this month, a
13 couple of items.

14 As I indicated via email, on Tuesday, Mr.
15 Rizki reached out to me for the cost information on
16 the proposal that the Board brought down to the
17 General Assembly.

18 I emailed you and I spoke with Mary Pat,
19 came up with just a nice response to him, and the
20 projections have been provided to him.

21 On that note, with respect to Cook
22 County, Number 3 here, I did get a call from the
23 Office of Commissioner Gainer last week regarding
24 scheduling a Pension Committee meeting with the

1 Cook County and Forest Preserve Commissioners.

2 I don't have the information on the date
3 on that. Once I hear from them with that, I will
4 provide it to you.

5 In the past two years that I have been
6 here, typically, they have asked me to come and
7 present to them in February and then in July. So
8 this year we are already in April but just wanted
9 to let you know that I received that communication.
10 There will be more to come.

11 The last item on my report is the
12 Statement of Economic Interest, that has to be
13 filed with the Cook County Clerk. It is due April
14 30th. Beginning May 1st, typically there has been
15 a late fee if it is not submitted by that date.

16 I am not aware of an extension on that
17 submission. Last year they did provide an
18 extension. I am not aware of an extension so I
19 just wanted to put this on your radar. If you
20 haven't completed those, please do so.

21 TRUSTEE BLAIR: I can only do one,
22 though, right? I just need to do one because I do
23 one anyway. Does that suffice?

24 TRUSTEE OCHALLA: Do you file with the

1 State?

2 TRUSTEE BLAIR: The County one.

3 MS. TUCZAK: The County, the Cook County
4 Clerk.

5 TRUSTEE MCFADDEN: There is explicit
6 language there at the top end.

7 TRUSTEE KOURUKLIS: When you register,
8 you do under both and then the one applies to both,
9 but initially you kind of merge them.

10 TRUSTEE MCFADDEN: That was brief, thank
11 you. It is nice to think everything is so quiet.

12 The next item is consideration of the
13 Global Custody and Ancillary Services RFP; the
14 responses to it. So can you introduce these people
15 then take control of how it is presented?

16 MS. TUCZAK: Absolutely. Thank you.

17 As you may recall, the Board approved a
18 RFP for Global Trust and Custody Services back in
19 October. The responses were due in November.

20 Callan has been retained and hired to
21 work on that RFP. Not only to produce it, but also
22 assist in the evaluation of that.

23 Through the process that we have gone
24 through, which involves quite a comprehensive

1 matrix of scoring by Callan and multiple semi-
2 finalists and deeper dive discussions, there are
3 two finalists that we have for you today to hear
4 presentation talks from, that is BNY Mellon and
5 Northern Trust. They are going to be
6 conducted in alphabetical order so BNY Mellon is
7 first.

8 I have asked each of the organizations to
9 have a half hour presentation, that covers a
10 variety of topics.

11 TRUSTEE MCFADDEN: Not to exceed a half
12 hour.

13 MS. TUCZAK: Not to exceed a half hour,
14 unless of course if there are trustee questions,
15 then adequate time. Not to exceed a half hour.

16 And the outlines that they have for you,
17 which are behind tab 5, so 5A is BNY Mellon, and
18 Northern Trust is actually behind 5A as well. They
19 are outlined there, too.

20 The topics are the important functions
21 that they perform for us. And then at the
22 conclusion of these presentations, I will suggest
23 that we hold an executive session to discuss these
24 presentations and any related recommendations.

1 With that, I would like to begin with BNY
2 Mellon.

3 (Todd Rossignol, Mary J. Snyder,
4 Patrick Vatel, Maurice Campbell,
5 Don Bobeck, Declan Denehan and John
6 Fox from BNY Mellon appeared for
7 the presentation to the Board.)
8 (Gregory Johnson, Lori M. Paris,
9 Jeffrey Porta, Gary J. Guibert,
10 Dan Houlihan, Jennifer Norfleet and
11 Anton J. Britton from Northern Trust
12 appeared for the presentation
13 to the Board.)

14 TRUSTEE MCFADDEN: Thank you. It's been
15 suggested we go into executive session to discuss
16 these presentations.

17 TRUSTEE KOURUKLIS: Motion.

18 TRUSTEE BLAIR: Second.

19 TRUSTEE MCFADDEN: Motion by Trustee
20 Kouruklis. Seconded by Trustee Blair.

21 MS. BURNS: For the record, the Board is
22 going into executive session pursuant to Section
23 2(c)7 to discuss the investment contract custodian
24 matter just heard. As long as the Board is going

1 into closed session, it is also doing so under
2 2(c)11 to discuss some legal matters.

3 TRUSTEE MCFADDEN: Moved by Trustee
4 Kouruklis. Seconded by Trustee Blair.

5 Peggy, the roll call.

6 MS. FAHRENBACH: Trustee Blair.

7 TRUSTEE BLAIR: Aye.

8 MS. FAHRENBACH: Trustee Goode.

9 TRUSTEE GOODE: Aye.

10 MS. FAHRENBACH: Trustee Hughes.

11 TRUSTEE HUGHES: Aye.

12 MS. FAHRENBACH: Trustee Kouruklis.

13 TRUSTEE KOURUKLIS: Aye.

14 MS. FAHRENBACH: Trustee McFadden.

15 TRUSTEE MCFADDEN: Aye.

16 MS. FAHRENBACH: Trustee Nevius.

17 TRUSTEE NEVIUS: Aye.

18 MS. FAHRENBACH: Trustee Ochalla.

19 TRUSTEE OCHALLA: Aye.

20 (Whereupon, the Board went into
21 executive session off the record.

22 No action was taken in Executive
23 Session.)

24 TRUSTEE MCFADDEN: So we have had a

1 motion to come out of executive session and that is
2 where we are.

3 As I mentioned before we went into
4 executive session, during closed session one item
5 the Board discussed was the custodian RFP
6 presentations and I believe the Board is now
7 prepared to take action on that RFP.

8 May I have a motion, based upon the
9 recommendations of the Fund's staff and our
10 investment consultant, to select BNY Mellon to
11 serve as the Cook County and Forest Preserve
12 District's Fund's Global Custodian, subject to
13 successful contract negotiations.

14 TRUSTEE GOODE: Motion.

15 TRUSTEE BLAIR: Second.

16 TRUSTEE MCFADDEN: Trustee Goode moves
17 and Trustee Blair seconds the motion.

18 May we have a roll call, please?

19 MS. FAHRENBACH: Trustee Blair.

20 TRUSTEE BLAIR: Aye.

21 MS. FAHRENBACH: Trustee Goode.

22 TRUSTEE GOODE: Aye.

23 MS. FAHRENBACH: Trustee Hughes.

24 TRUSTEE HUGHES: Aye.

1 MS. FAHRENBACH: Trustee Kouruklis.
2 TRUSTEE KOURUKLIS: Aye.
3 MS. FAHRENBACH: Trustee McFadden.
4 TRUSTEE MCFADDEN: Aye.
5 MS. FAHRENBACH: Trustee Nevius.
6 TRUSTEE NEVIUS: Aye.
7 MS. FAHRENBACH: Trustee Ochalla.
8 TRUSTEE OCHALLA: Aye.
9 TRUSTEE MCFADDEN: The motion passes.
10 Any old business or new business?
11 Could we have a motion to close the
12 meeting?
13 TRUSTEE GOODE: Motion.
14 TRUSTEE BLAIR: Second.
15 TRUSTEE MCFADDEN: Motion by Trustee
16 Goode. Seconded by Trustee Blair. All in favor?
17 (Chorus of ayes.)
18 TRUSTEE MCFADDEN: Opposed?
19 The meeting is adjourned.
20 (WHICH WERE ALL THE PROCEEDINGS
21 IN THE ABOVE-ENTITLED MEETING
22 AT THIS DATE AND TIME.)
23 STATE OF ILLINOIS)
24) SS.

COUNTY OF DU PAGE)

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

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

1	ABOVE [1] - 40:1 above-entitled [1] - 1:11 ABOVE-ENTITLED [1] - 40:1 absent [1] - 10:4 absolutely [1] - 34:16 access [1] - 21:6 accidentally [1] - 19:15 accordance [1] - 17:8 accurate [1] - 21:21 Act [2] - 4:16, 6:5 action [2] - 37:24, 38:9 activity [6] - 17:5, 17:20, 19:19, 23:9, 23:22, 24:8 add [2] - 20:24, 22:2 addition [1] - 5:2 address [2] - 6:8, 32:4 adequate [1] - 35:15 adhering [1] - 4:12 adjourned [1] - 39:22 Administration [1] - 2:17 Administrative [2] - 15:19, 16:10 administratively [1] - 29:1 Administrator [1] - 2:18 adopt [2] - 13:6, 13:9 adopted [1] - 15:5 adoption [1] - 13:17 Adult [1] - 2:19 Advisor [1] - 2:14 Agenda [1] - 6:15 agenda [2] - 15:19, 30:4 ago [4] - 18:18, 20:11, 23:15, 28:21 agrees [1] - 17:7 ahead [2] - 12:18, 24:4 AIS [1] - 30:5 ALL [1] - 39:24 alleged [1] - 17:20 allowed [1] - 4:21 allows [1] - 21:5 alphabetical [1] - 35:6 ALSO [1] - 2:13 altered [3] - 16:13, 16:20, 19:10 amend [1] - 13:18 Amendment [1] - 14:22 amendment [2] - 13:23, 14:21 Analyst [1] - 2:17	Ancillary [1] - 34:13 AND [2] - 1:3, 40:2 Angela [1] - 2:23 angle [1] - 23:14 Ann [1] - 2:19 annual [1] - 32:9 annuitant [2] - 18:22, 22:15 Annuities [4] - 9:1, 9:2, 9:24, 10:1 Annuity [1] - 4:8 ANNUITY [1] - 1:3 answer [3] - 15:12, 24:1, 30:22 Anton [2] - 3:7, 36:11 anyway [1] - 33:23 appear [2] - 16:12, 16:14 APPEARANCES [1] - 2:1 appeared [2] - 36:6, 36:12 applied [1] - 19:12 applies [1] - 34:8 approval [7] - 5:4, 8:3, 9:3, 23:18, 29:6, 30:4 approve [10] - 6:19, 7:23, 10:5, 23:5, 23:20, 24:21, 24:22, 24:24, 28:14, 30:12 approved [7] - 7:20, 8:23, 10:1, 11:5, 16:2, 20:12, 34:17 April [7] - 1:14, 4:3, 4:9, 11:14, 11:17, 33:8, 33:13 arrested [1] - 25:17 Assembly [3] - 12:21, 13:21, 32:17 assets [1] - 28:6 assist [1] - 34:22 Associates [2] - 2:20, 2:21 AT [1] - 40:2 attention [2] - 16:12, 17:6 Attorney [19] - 17:8, 17:12, 17:19, 18:1, 18:2, 23:6, 23:12, 23:17, 25:3, 25:4, 25:12, 26:3, 26:10, 26:14, 26:19, 26:22, 27:6, 27:11, 28:15 Attorney's [3] - 17:10, 17:17, 18:12 attorneys [1] - 20:3 ATTORNEYS [1] - 2:11 audio/video [1] - 1:11	Austin [1] - 2:24 authority [1] - 17:11 automatically [1] - 23:20 available [4] - 5:5, 11:12, 16:5, 21:11 average [1] - 21:17 aware [3] - 28:24, 33:16, 33:18 aye [24] - 7:4, 7:6, 7:16, 8:7, 8:9, 8:19, 9:9, 9:11, 9:21, 10:13, 10:15, 11:1, 29:12, 29:14, 29:24, 31:10, 31:12, 31:22, 37:7, 37:9, 37:19, 38:22, 38:24, 39:10 Aye [39] - 7:8, 7:10, 7:12, 7:14, 7:18, 8:11, 8:13, 8:15, 8:17, 8:21, 9:13, 9:15, 9:17, 9:19, 9:23, 10:17, 10:19, 10:21, 10:23, 11:3, 29:16, 29:18, 29:20, 29:22, 30:2, 31:14, 31:16, 31:18, 31:20, 31:24, 37:11, 37:13, 37:15, 37:17, 37:21, 39:2, 39:4, 39:6, 39:8 ayes [1] - 39:19	bill [4] - 14:4, 14:18, 15:7 bills [10] - 7:21, 7:23, 8:22, 11:17, 11:20, 13:22, 13:24, 14:3, 14:11, 14:12 bit [1] - 19:3 Blaida [2] - 2:21, 11:10 Blair [19] - 2:5, 5:8, 7:1, 7:3, 8:4, 8:6, 9:8, 10:10, 10:12, 29:9, 29:11, 30:17, 31:9, 36:20, 37:4, 37:6, 38:19, 38:21, 39:18 BLAIR [26] - 5:9, 6:23, 7:4, 8:1, 8:7, 9:9, 10:7, 10:13, 17:10, 17:14, 17:21, 17:24, 18:3, 18:11, 29:7, 29:12, 30:14, 31:2, 31:10, 33:21, 34:2, 36:18, 37:7, 38:17, 38:22, 39:16 BNY [14] - 2:24, 3:1, 3:1, 3:2, 3:2, 3:3, 3:3, 3:4, 35:4, 35:6, 35:17, 36:1, 36:6, 38:12 Bo [1] - 2:20 board [2] - 6:17, 24:12 Board [25] - 4:12, 5:5, 6:6, 6:7, 6:9, 16:2, 17:7, 20:12, 23:4, 23:9, 23:15, 24:6, 26:4, 26:14, 26:16, 26:17, 32:16, 34:17, 36:7, 36:13, 36:21, 36:24, 37:22, 38:7, 38:8 BOARD [2] - 2:2, 2:11 Board's [2] - 23:18, 24:8 Bobeck [2] - 3:2, 36:5 break [1] - 12:2 Brent [1] - 2:16 brief [2] - 6:8, 34:10 bring [1] - 17:6 Britton [2] - 3:7, 36:11 brought [2] - 26:4, 32:16 Bureau [1] - 12:24 Burke [1] - 2:12 Burns [2] - 2:12, 2:12 BURNS [13] - 17:13, 17:18, 17:22, 18:1, 18:14, 20:24, 23:13, 24:1, 24:5, 25:5, 26:8, 27:2, 36:21
2	2(c)11 [1] - 37:2 2(c)7 [1] - 36:23 2021 [4] - 1:14, 4:10, 4:14, 6:17 2021-4 [1] - 4:15 230 [1] - 1:12 23rd [2] - 11:17, 12:20 24/7 [1] - 24:10			
3	3 [1] - 32:22 3-B [1] - 15:21 30th [1] - 33:14			
4	4 [1] - 6:17 4-C [1] - 32:7 4-D [1] - 32:11 447 [1] - 14:15 4th [1] - 6:20			
5	5 [2] - 4:14, 35:17 5A [2] - 35:17, 35:18			
6	60 [1] - 21:17			
7	70 [1] - 1:12			
9	91-0715 [1] - 6:5 9:30 [2] - 1:15, 4:2			
A	a.m [1] - 1:15 Abesamis [1] - 2:20 ability [3] - 4:24, 23:24 able [1] - 13:17		B	
			Backup [1] - 30:6 ballot [1] - 13:17 bank [1] - 19:13 barring [1] - 16:5 based [3] - 17:4, 24:20, 38:10 basis [1] - 22:7 Batinick [1] - 14:24 become [1] - 11:18 begin [2] - 27:14, 36:1 beginning [1] - 33:14 begun [1] - 13:3 behalf [1] - 16:24 behavior [2] - 23:4, 23:5 behind [2] - 35:17, 35:18 Benefit [2] - 4:9, 32:8 BENEFIT [1] - 1:3 benefits [1] - 14:16 Benefits [2] - 2:17, 2:18 bid [1] - 30:20 Bill [3] - 2:10, 14:15, 14:22	

business [3] - 6:14, 39:12	commencing [1] - 1:14 comment [1] - 6:10 comments [1] - 16:5 Commission [3] - 13:9, 13:16 Commissioner [1] - 32:23 Commissioners [1] - 33:1 Committee [9] - 11:21, 13:23, 14:1, 14:11, 14:12, 14:20, 14:23, 32:8, 32:24 communication [2] - 11:24, 33:9 completed [1] - 33:20 complying [1] - 17:22 comprehensive [1] - 34:24 conclusion [1] - 35:22 conducted [1] - 35:6 conference [2] - 4:21, 5:1 consent [1] - 27:24 consideration [3] - 6:16, 7:21, 34:12 Consideration [2] - 9:1, 10:2 consistent [2] - 6:5, 19:21 Constitution [1] - 13:18 constraints [1] - 6:6 consultant [1] - 38:12 contact [1] - 26:15 contingent [1] - 26:3 continually [1] - 19:1 continue [2] - 19:5, 22:2 contract [2] - 36:23, 38:15 contributions [1] - 19:12 control [2] - 13:21, 34:15 controversial [1] - 14:19 convene [1] - 4:7 conversation [2] - 10:4, 12:7 convictions [1] - 26:24 COOK [1] - 1:2 Cook [9] - 1:13, 2:19, 4:7, 17:16, 32:21, 33:1, 33:13, 34:3, 38:13 correct [2] - 17:17, 21:3	correctly [2] - 20:4, 23:3 cost [1] - 32:15 counsel [2] - 4:20, 28:9 County [13] - 1:13, 2:19, 4:8, 11:23, 14:24, 17:16, 32:22, 33:1, 33:13, 34:2, 34:3, 38:13 county [1] - 17:19 COUNTY/FOREST [1] - 1:2 couple [5] - 16:14, 18:18, 20:11, 32:4, 32:13 course [2] - 13:15, 35:14 cover [1] - 19:19 covers [1] - 35:9 COVID-19 [1] - 4:12 creation [1] - 13:8 criteria [1] - 24:21 curious [1] - 28:3 Custodian [1] - 38:14 custodian [2] - 36:23, 38:7 Custody [2] - 34:13, 34:18 Cyril [1] - 2:22	denial [1] - 14:16 Deputy [1] - 2:15 Derek [2] - 2:21, 11:10 detect [1] - 19:7 detected [1] - 19:8 determinations [1] - 27:5 determine [1] - 24:12 determined [2] - 6:6, 26:16 Diahann [1] - 2:4 died [2] - 18:22, 22:1 different [2] - 19:3, 23:14 difficult [1] - 11:18 Director [12] - 2:14, 2:15, 2:15, 2:16, 2:16, 2:17, 2:18, 4:19, 21:2, 30:10, 32:3, 32:12 Disabilities [2] - 10:3, 10:6 disabilities [1] - 11:5 disabled [1] - 19:4 Disaster [2] - 4:14, 30:6 discretion [1] - 26:11 discuss [4] - 35:23, 36:15, 36:23, 37:2 discussed [1] - 38:7 discussing [1] - 12:15 discussion [1] - 10:5 discussions [2] - 12:10, 35:2 District [1] - 4:8 DISTRICT [1] - 1:2 District's [1] - 38:14 dive [1] - 35:2 divorce [2] - 20:18, 20:22 document [1] - 16:6 documents [1] - 31:5 Don [2] - 3:2, 36:5 done [2] - 13:20, 25:24 down [1] - 32:16 dozen [1] - 28:22 draws [1] - 13:14 due [2] - 33:13, 34:19 during [2] - 12:2, 38:6 duty [1] - 24:6 Duty [3] - 10:3, 10:6, 11:4	electronically [1] - 6:4 eleven [1] - 12:13 eliminate [1] - 21:14 email [2] - 30:24, 32:14 emailed [1] - 32:18 employees [2] - 14:17, 15:1 employer [2] - 12:4, 14:6 encourage [1] - 12:14 end [3] - 18:24, 27:9, 34:6 endorsements [1] - 16:13 entire [1] - 28:8 entitled [1] - 1:11 ENTITLED [1] - 40:1 entity [2] - 21:18, 22:4 enumerated [1] - 14:16 error [1] - 27:9 Esceson [1] - 2:24 Espanol [1] - 2:22 essence [1] - 19:19 essential [1] - 16:17 estimates [1] - 13:2 evaluation [1] - 34:22 eventually [1] - 22:23 exactly [1] - 25:5 exceed [3] - 35:11, 35:13, 35:15 Executive [10] - 2:14, 2:15, 4:15, 4:19, 4:22, 21:2, 30:10, 32:3, 32:11, 37:24 executive [6] - 35:23, 36:15, 36:22, 37:23, 38:3, 38:6 exercise [1] - 23:24 expand [1] - 15:1 experience [1] - 25:20 explain [1] - 20:22 explicit [1] - 34:5 extended [1] - 11:14 extension [5] - 30:5, 30:13, 33:16, 33:18 extent [1] - 27:8
C	D	E	F	
Calahong [1] - 2:17 calendars [1] - 32:10 Callan [4] - 2:19, 2:20, 34:20, 35:1 Campbell [2] - 3:2, 36:4 cannot [1] - 20:2 car [1] - 27:23 Caroline [1] - 2:15 carries [1] - 39:21 case [3] - 16:20, 22:16, 25:22 cases [1] - 25:15 cashed [2] - 22:21, 27:9 caught [1] - 22:14 census [1] - 12:24 Census [1] - 12:24 certainly [1] - 24:4 CHAIRMAN [1] - 8:2 chamber [1] - 11:18 Chamber [1] - 12:20 changes [1] - 16:6 charge [2] - 26:12 charges [11] - 23:23, 24:17, 24:20, 24:22, 24:24, 25:3, 25:6, 25:8, 25:14, 26:5 check [4] - 16:20, 19:14, 20:15, 21:19 checked [1] - 18:23 checks [8] - 16:13, 18:22, 19:1, 19:5, 19:10, 19:18, 22:20, 22:24 Chicago [2] - 1:13, 17:16 Child [2] - 9:1, 10:1 Chorus [1] - 39:19 circulating [1] - 13:15 circumstance [2] - 27:7, 27:12 circumstances [1] - 23:21 cite [1] - 22:13 city [1] - 17:15 City [1] - 1:13 claims [1] - 19:13 Clerk [2] - 33:13, 34:4 close [1] - 39:13 closed [2] - 37:1, 38:6 closer [1] - 12:13 cloud [2] - 30:24, 31:3 Code [3] - 17:9, 23:10, 26:21	Dan [2] - 3:7, 36:10 data [3] - 12:24, 13:3, 20:20 database [1] - 20:2 date [2] - 33:2, 33:15 DATE [1] - 40:2 dead [1] - 21:15 deadline [3] - 11:13, 11:14, 11:17 Deadline [1] - 12:19 deal [2] - 12:22, 18:12 death [6] - 20:19, 20:22, 21:7, 21:12, 22:15, 22:19 deaths [4] - 19:7, 20:5, 20:8, 21:17 decades [1] - 13:12 decennial [1] - 12:22 decide [1] - 25:13 decision [2] - 24:8, 26:20 Declan [1] - 3:3 deeper [1] - 35:2 defense [1] - 11:22 dementia [1] - 25:1 Democrats [1] - 13:21 Denehan [1] - 3:3	Economic [1] - 33:12 efficient [2] - 21:21, 21:22 either [2] - 11:11, 25:8	Fahrenbach [1] - 2:14 FAHRENBACH [72] - 5:7, 5:10, 5:12, 5:14, 5:16, 5:18, 5:20, 5:22, 5:24, 7:3, 7:5, 7:7, 7:9, 7:11, 7:13, 7:15, 7:17, 8:6, 8:8, 8:10, 8:12, 8:14, 8:16, 8:18, 8:20, 9:8,	

<p>9:10, 9:12, 9:14, 9:16, 9:18, 9:20, 9:22, 10:12, 10:14, 10:16, 10:18, 10:20, 10:22, 10:24, 11:2, 29:11, 29:13, 29:15, 29:17, 29:19, 29:21, 29:23, 30:1, 31:9, 31:11, 31:13, 31:15, 31:17, 31:19, 31:21, 31:23, 37:6, 37:8, 37:10, 37:12, 37:14, 37:16, 37:18, 37:20, 38:21, 38:23, 39:1, 39:3, 39:5, 39:7, 39:9</p> <p>fail [1] - 13:6 Fair [1] - 13:16 Falls [1] - 2:23 false [1] - 24:7 far [2] - 14:10, 28:2 favor [1] - 39:18 February [1] - 33:7 fee [1] - 33:15 Fernando [1] - 2:16 fiduciary [1] - 24:6 file [2] - 22:11, 33:24 filed [5] - 13:24, 14:21, 15:4, 21:13, 33:13 FIN [1] - 2:21 final [3] - 12:19, 16:6, 24:13 finalists [2] - 35:2, 35:3 Finance [1] - 2:15 first [4] - 6:15, 16:11, 29:3, 35:7 First [1] - 12:20 fit [1] - 16:7 five [2] - 13:12, 27:3 Flavin [1] - 3:4 followup [2] - 12:7, 25:8 FOR [1] - 2:11 force [1] - 13:8 Forest [3] - 4:8, 33:1, 38:13 FORTUNA [1] - 8:2 forward [1] - 27:5 four [3] - 12:12, 13:11, 27:2 Fox [2] - 3:3, 36:5 frame [1] - 12:3 fraud [1] - 18:17 fraudulent [9] - 16:13, 17:5, 17:20, 23:4, 23:8, 24:8, 25:21, 26:21, 27:20 full [1] - 20:20 functionality [1] -</p>	<p>16:21 functions [1] - 35:20 FUND [1] - 1:3 Fund [12] - 4:9, 4:20, 5:2, 11:10, 12:4, 16:12, 16:19, 16:24, 17:3, 21:18, 21:20, 21:24 fund [4] - 21:5, 21:9, 28:6, 28:9 Fund's [4] - 5:5, 11:7, 38:11, 38:14 Fundmap [1] - 2:22 funds [4] - 17:1, 19:8, 21:6, 27:3 future [1] - 5:4</p>	<p>handled [1] - 28:24 hard [1] - 19:16 hat [1] - 13:11 Hawes [1] - 2:18 Health [2] - 2:18, 32:8 hear [3] - 27:6, 33:3, 35:3 heard [1] - 36:24 hearing [1] - 6:13 Hearing [1] - 39:21 hearings [1] - 13:4 held [1] - 1:12 help [3] - 20:4, 20:13, 20:18 helps [1] - 21:14 hereby [1] - 4:7 highly [1] - 14:18 hired [1] - 34:20 hold [2] - 19:9, 35:23 honored [1] - 19:13 hopefully [1] - 12:14 Houlihan [2] - 3:7, 36:10 hour [6] - 1:14, 4:2, 35:9, 35:12, 35:13, 35:15 House [7] - 11:13, 11:19, 11:20, 13:23, 14:12, 14:15, 14:22 HUGHES [16] - 5:13, 7:8, 8:11, 9:4, 9:13, 10:17, 18:4, 22:12, 22:22, 25:2, 28:13, 28:20, 29:16, 31:14, 37:11, 39:2 Hughes [11] - 2:6, 5:12, 7:7, 8:10, 9:6, 9:12, 10:16, 29:15, 31:13, 37:10, 39:1</p>	<p>indict [2] - 26:11, 26:12 indictment [2] - 23:6, 23:8 indictments [1] - 27:1 information [6] - 17:4, 18:9, 22:7, 23:6, 32:15, 33:2 informational [1] - 15:24 inquiring [1] - 15:8 insider [1] - 13:13 insisted [1] - 23:15 inspired [1] - 13:19 instance [2] - 14:15, 22:13 intention [3] - 16:16, 20:20, 30:23 intentions [1] - 20:17 Interest [1] - 33:12 interest [1] - 26:17 introduce [1] - 34:14 investigate [2] - 26:16, 30:22 investigating [1] - 25:21 investigation [2] - 18:5, 25:10 investigative [1] - 17:11 Investigators [1] - 17:12 investment [2] - 36:23, 38:12 Investment [1] - 2:17 Investments [1] - 2:16 involved [1] - 25:12 involves [1] - 34:24 issue [1] - 24:2 item [12] - 6:15, 7:21, 8:24, 10:2, 11:6, 15:18, 16:11, 29:3, 30:4, 33:11, 34:12, 38:6 Item [2] - 15:21, 32:7 items [3] - 14:9, 32:4, 32:13</p>	<p>Johnson [2] - 3:4, 36:8 Joseph [1] - 2:7 Journalist [2] - 2:22, 2:22 July [2] - 13:7, 33:7 jurisdiction [1] - 6:9</p>
	G			K
	<p>Gainer [1] - 32:23 Gary [4] - 2:17, 3:6, 20:10, 36:9 gathering [1] - 16:15 General [3] - 12:21, 13:21, 32:17 generally [1] - 13:18 generated [1] - 17:15 gina [2] - 22:12, 23:2 Gina [4] - 15:20, 21:23, 30:9, 32:3 given [1] - 19:17 Global [3] - 34:13, 34:18, 38:14 Goode [18] - 2:4, 5:10, 7:5, 8:2, 8:8, 9:5, 9:10, 10:10, 10:14, 29:5, 29:9, 29:13, 30:17, 31:11, 37:8, 38:18, 38:23, 39:18 GOODE [20] - 5:11, 7:6, 7:24, 8:9, 9:3, 9:11, 10:8, 10:15, 19:24, 20:7, 22:8, 28:5, 29:5, 29:14, 30:15, 31:12, 37:9, 38:16, 38:24, 39:15 Governor's [3] - 4:13, 4:14, 4:22 Gregory [2] - 3:4, 36:8 groups [1] - 13:15 Guest [3] - 2:23, 2:23, 2:24 Guibert [2] - 3:6, 36:9 guidance [1] - 4:13</p>	I		
	H			L
	<p>half [6] - 19:20, 28:22, 35:9, 35:11, 35:13, 35:15</p>	<p>ID [1] - 2:18 idea [1] - 18:20 identify [2] - 6:12, 20:5 identifying [1] - 20:8 Illinois [5] - 1:14, 21:4, 21:7, 21:13, 22:6 impact [1] - 13:14 important [1] - 35:20 IN [1] - 40:1 inappropriate [1] - 28:23 include [1] - 14:5 including [1] - 21:7 increases [1] - 13:2 indemnification [2] - 15:9 indicated [1] - 32:14</p>	<p>Jacqueline [1] - 2:19 James [1] - 2:9 Jane [1] - 2:18 Jeffrey [2] - 3:5, 36:9 Jennifer [2] - 3:6, 36:10 Jodi [1] - 2:18 John [9] - 2:5, 2:20, 2:21, 3:3, 11:7, 12:17, 15:16, 36:5</p>	<p>lack [1] - 27:24 language [1] - 34:6 last [7] - 13:4, 13:11, 16:2, 19:11, 32:23, 33:11, 33:17 late [1] - 33:15 latitude [1] - 27:14 law [1] - 21:5 learned [2] - 22:19, 23:1 least [1] - 18:18 LeDonne [1] - 2:17 LEDONNE [2] - 20:11, 20:16 legal [3] - 24:2, 31:5, 37:2 Legal [1] - 2:14 legislation [2] - 13:22, 16:2 Legislative [1] - 11:6 legislative [1] - 11:7 less [2] - 13:19, 14:22 letter [2] - 30:9, 30:10 Lewandowski [1] - 2:16 liaison [1] - 11:7 limited [1] - 16:17 Lindsay [1] - 2:21 list [1] - 14:16</p>

<div>lobbyist^[1] - 11:24</div> <div>location^[1] - 4:19</div> <div>log^[1] - 25:21</div> <div>look^[3] - 15:23, 20:17, 20:22</div> <div>Lori^[2] - 3:5, 36:8</div> <div>lowered^[1] - 21:23</div> <div>Ltd^[1] - 2:12</div>	<div>24:3, 27:4, 27:19, 27:22, 28:4, 28:8, 28:12, 28:17, 28:21, 29:8, 29:20, 30:3, 30:9, 30:16, 31:7, 31:18, 32:1, 34:5, 34:10, 35:11, 36:14, 36:19, 37:3, 37:15, 38:2, 38:18, 39:6, 39:11, 39:17, 39:20</div> <div>means^[2] - 11:15, 12:6</div> <div>MEETING^[1] - 40:1</div> <div>meeting^[15] - 1:11, 4:4, 4:7, 4:19, 4:24, 5:2, 5:3, 6:7, 6:17, 6:18, 11:11, 32:8, 32:24, 39:14, 39:22</div> <div>meetings^[1] - 16:17</div> <div>Mellon^[14] - 2:24, 3:1, 3:1, 3:2, 3:2, 3:3, 3:3, 3:4, 35:4, 35:6, 35:17, 36:2, 36:6, 38:12</div> <div>member^[3] - 19:4, 19:15, 23:1</div> <div>Member^[1] - 2:16</div> <div>MEMBERS^[1] - 2:2</div> <div>members^[5] - 6:7, 6:11, 11:10, 19:7, 26:18</div> <div>memo^[1] - 22:14</div> <div>memory^[2] - 12:12, 12:13</div> <div>mentioned^[2] - 32:7, 38:5</div> <div>merge^[1] - 34:9</div> <div>messing^[1] - 12:10</div> <div>met^[2] - 26:10, 26:20</div> <div>might^[3] - 20:18, 22:2, 24:17</div> <div>Mike^[1] - 2:15</div> <div>mind^[1] - 14:8</div> <div>minutes^[3] - 6:16, 6:20, 7:19</div> <div>missing^[1] - 6:3</div> <div>Monday^[1] - 22:11</div> <div>monetary^[1] - 18:17</div> <div>money^[1] - 17:3</div> <div>monies^[1] - 16:19</div> <div>monitor^[1] - 20:15</div> <div>month^[2] - 16:3, 32:12</div> <div>months^[1] - 22:19</div> <div>Moreno^[1] - 2:23</div> <div>morning^[2] - 4:1, 11:9</div> <div>morphed^[1] - 18:14</div> <div>most^[1] - 4:13</div> <div>mostly^[2] - 13:13, 14:13</div>	<div>motion^[19] - 6:19, 7:22, 10:5, 28:14, 29:2, 30:3, 30:12, 32:1, 36:17, 36:19, 38:3, 38:10, 38:16, 38:19, 39:11, 39:13, 39:15, 39:17, 39:21</div> <div>move^[2] - 7:24, 16:9</div> <div>Move^[2] - 9:3, 10:7</div> <div>moved^[9] - 6:22, 6:24, 9:5, 10:9, 15:10, 29:8, 30:14, 30:16, 37:3</div> <div>moves^[3] - 8:2, 29:5, 38:18</div> <div>Moving^[1] - 32:11</div> <div>MR^[9] - 11:9, 12:18, 14:10, 15:4, 15:7, 15:15, 15:17, 20:11, 20:16</div> <div>MS^[104] - 5:7, 5:10, 5:12, 5:14, 5:16, 5:18, 5:20, 5:22, 5:24, 7:3, 7:5, 7:7, 7:9, 7:11, 7:13, 7:15, 7:17, 8:6, 8:8, 8:10, 8:12, 8:14, 8:16, 8:18, 8:20, 9:8, 9:10, 9:12, 9:14, 9:16, 9:18, 9:20, 9:22, 10:12, 10:14, 10:16, 10:18, 10:20, 10:22, 10:24, 11:2, 15:21, 16:9, 17:13, 17:18, 17:22, 18:1, 18:6, 18:14, 19:2, 20:24, 22:2, 22:10, 22:17, 22:23, 23:7, 23:13, 24:1, 24:4, 24:5, 25:5, 26:8, 27:2, 28:10, 29:4, 29:11, 29:13, 29:15, 29:17, 29:19, 29:21, 29:23, 30:1, 30:8, 30:21, 31:4, 31:9, 31:11, 31:13, 31:15, 31:17, 31:19, 31:21, 31:23, 32:6, 34:3, 34:16, 35:13, 36:21, 37:6, 37:8, 37:10, 37:12, 37:14, 37:16, 37:18, 37:20, 38:21, 38:23, 39:1, 39:3, 39:5, 39:7, 39:9</div> <div>multiple^[1] - 35:1</div>	<div>needs^[1] - 23:5</div> <div>negotiations^[2] - 14:5, 38:15</div> <div>never^[3] - 19:13, 25:6, 27:2</div> <div>nevertheless^[1] - 17:3</div> <div>Nevius^[11] - 2:7, 5:18, 6:3, 7:13, 8:16, 9:18, 10:22, 29:21, 31:19, 37:16, 39:7</div> <div>NEVIUS^[9] - 5:19, 7:14, 8:17, 9:19, 10:23, 29:22, 31:20, 37:17, 39:8</div> <div>new^[2] - 21:22, 39:12</div> <div>News^[1] - 2:21</div> <div>next^[7] - 7:21, 8:24, 10:2, 11:6, 15:18, 30:4, 34:12</div> <div>nice^[3] - 32:12, 32:19, 34:11</div> <div>Nickol^[1] - 21:1</div> <div>noncontroversial^[3] - 14:3, 14:8, 14:14</div> <div>none^[2] - 6:13, 39:21</div> <div>Norfleet^[2] - 3:6, 36:10</div> <div>Northern^[10] - 3:4, 3:5, 3:5, 3:6, 3:6, 3:7, 3:7, 35:5, 35:18, 36:11</div> <div>note^[3] - 4:5, 32:7, 32:21</div> <div>nothing^[1] - 23:16</div> <div>notice^[1] - 4:24</div> <div>November^[1] - 34:19</div> <div>Number^[1] - 32:22</div> <div>number^[2] - 21:23, 22:24</div>	<div>obligations^[1] - 26:10</div> <div>obtained^[1] - 26:24</div> <div>obviously^[1] - 14:5</div> <div>occasion^[1] - 23:3</div> <div>occasionally^[2] - 18:6, 18:8</div> <div>occurred^[1] - 17:20</div> <div>Ochalla^[10] - 2:8, 5:20, 7:15, 8:18, 9:20, 10:24, 29:23, 31:21, 37:18, 39:9</div> <div>OCHALLA^[11] - 5:21, 7:16, 8:19, 9:21, 11:1, 18:16, 29:24, 31:22, 33:24, 37:19, 39:10</div> <div>October^[1] - 34:19</div> <div>OF^[1] - 1:10</div> <div>offenses^[1] - 14:17</div> <div>Office^[2] - 17:11, 32:23</div> <div>office^[4] - 17:17, 18:12, 25:10, 27:17</div> <div>offsite^[1] - 30:7</div> <div>often^[1] - 22:8</div> <div>old^[1] - 39:12</div> <div>once^[2] - 12:6, 33:3</div> <div>one^[19] - 11:15, 11:16, 14:2, 14:4, 16:20, 19:3, 19:7, 19:10, 20:17, 20:21, 22:12, 28:22, 30:19, 33:21, 33:22, 33:23, 34:2, 34:8, 38:6</div> <div>onus^[1] - 24:5</div> <div>open^[1] - 31:1</div> <div>opportunity^[1] - 31:1</div> <div>opposed^[1] - 39:20</div> <div>order^[2] - 4:4, 35:6</div> <div>Order^[1] - 4:15</div> <div>Orders^[1] - 4:22</div> <div>Ordinary^[2] - 10:3, 10:6</div> <div>ordinary^[2] - 11:4, 19:22</div> <div>organization^[1] - 13:1</div> <div>organizations^[1] - 35:8</div> <div>otherwise^[1] - 30:12</div> <div>outlined^[1] - 35:19</div> <div>outlines^[1] - 35:16</div> <div>outside^[1] - 21:18</div>
M				
<div>Madison^[1] - 1:12</div> <div>mail^[1] - 19:15</div> <div>mailbox^[1] - 25:22</div> <div>major^[1] - 18:17</div> <div>Managed^[1] - 30:5</div> <div>mandatory^[1] - 15:9</div> <div>map^[1] - 13:9</div> <div>Maratea^[1] - 2:15</div> <div>March^[3] - 4:14, 6:17, 6:20</div> <div>Margaret^[1] - 2:14</div> <div>Mark^[1] - 14:23</div> <div>Martwick^[4] - 12:1, 12:8, 14:2, 14:7</div> <div>Mary^[5] - 2:12, 3:1, 15:23, 32:18, 36:3</div> <div>match^[5] - 20:20, 21:10, 22:6, 22:9, 22:11</div> <div>matrix^[1] - 35:1</div> <div>matter^[7] - 1:12, 12:8, 18:9, 18:21, 24:13, 26:16, 36:24</div> <div>matters^[9] - 6:9, 6:14, 16:11, 16:18, 24:11, 26:22, 28:9, 28:10, 37:2</div> <div>Matters^[3] - 11:6, 15:19, 16:10</div> <div>Maurice^[2] - 3:2, 36:4</div> <div>MCCABE^[7] - 11:9, 12:18, 14:10, 15:4, 15:7, 15:15, 15:17</div> <div>McCabe^[6] - 2:20, 2:21, 11:8, 15:23, 16:1</div> <div>McFadden^[11] - 2:3, 5:7, 5:16, 7:11, 8:14, 9:16, 10:20, 29:19, 31:17, 37:14, 39:5</div> <div>MCFADDEN^[57] - 4:1, 5:17, 6:1, 6:24, 7:12, 7:19, 8:15, 8:22, 9:5, 9:17, 9:24, 10:9, 10:21, 11:4, 12:17, 14:7, 15:3, 15:6, 15:13, 15:16, 15:18, 16:8, 20:6, 20:9, 20:14, 23:11, 23:14,</div>				
N				
<div>name^[2] - 13:10, 20:2</div> <div>need^[2] - 24:18, 33:22</div>				
O				
<div>O'Bradovich^[1] - 2:19</div> <div>O'ROURKE^[16] - 5:23, 6:22, 7:18, 8:21, 9:23, 11:3, 23:2, 23:19, 24:14, 26:23, 27:16, 27:21, 27:23, 30:2, 31:24, 37:21</div> <div>O'Rourke^[10] - 2:9, 5:22, 7:1, 7:17, 8:20, 9:22, 11:2, 30:1, 31:23, 37:20</div> <div>objective^[1] - 24:21</div> <div>obligated^[2] - 21:9, 23:9</div> <div>obligation^[4] - 24:9, 24:10, 26:9, 27:8</div>				
P				
<div>pandemic^[2] - 4:12, 16:16</div> <div>Paris^[2] - 3:5, 36:8</div> <div>participate^[2] - 4:21, 5:1</div>				

<p>parties [1] - 12:15</p> <p>party [1] - 21:19</p> <p>pass [1] - 13:6</p> <p>passage [1] - 12:20</p> <p>passed [6] - 11:13, 14:11, 14:12, 19:4, 21:5, 22:20</p> <p>passes [3] - 30:3, 32:1, 39:11</p> <p>passing [2] - 11:17, 23:1</p> <p>past [2] - 26:14, 33:5</p> <p>Pat [2] - 15:23, 32:18</p> <p>Patricia [1] - 2:12</p> <p>Patrick [3] - 2:3, 3:1, 36:4</p> <p>pay [2] - 16:21, 16:22</p> <p>payment [1] - 19:13</p> <p>payments [1] - 16:23</p> <p>payroll [3] - 7:22, 7:23, 8:22</p> <p>pays [1] - 21:24</p> <p>PBI [2] - 22:4, 22:11</p> <p>peculiar [2] - 27:7, 27:12</p> <p>Peggy [6] - 5:6, 6:1, 29:10, 30:18, 31:7, 37:5</p> <p>pension [3] - 14:4, 21:6, 27:3</p> <p>Pension [3] - 17:8, 23:10, 32:24</p> <p>people [4] - 15:8, 25:23, 27:24, 34:14</p> <p>percent [2] - 21:17, 21:21</p> <p>perform [1] - 35:21</p> <p>period [2] - 27:20, 28:6</p> <p>person [3] - 24:24, 25:17, 25:24</p> <p>phone [1] - 11:23</p> <p>physically [2] - 4:17, 5:1</p> <p>pick [1] - 21:12</p> <p>picking [1] - 13:10</p> <p>Pinelli [1] - 2:12</p> <p>place [1] - 19:6</p> <p>plan [2] - 13:7, 30:20</p> <p>point [1] - 14:2</p> <p>Poison [1] - 14:22</p> <p>police [2] - 17:14, 26:15</p> <p>poorly [1] - 13:20</p> <p>population [1] - 13:2</p> <p>Porta [2] - 3:5, 36:9</p> <p>position [1] - 12:22</p> <p>positive [1] - 16:21</p> <p>preface [1] - 4:5</p>	<p>prepared [1] - 38:9</p> <p>PRESENT [1] - 2:13</p> <p>present [5] - 4:17, 4:18, 5:2, 11:11, 33:7</p> <p>presentation [4] - 35:4, 35:9, 36:7, 36:12</p> <p>presentations [4] - 35:22, 35:24, 36:16, 38:8</p> <p>presented [2] - 17:2, 34:15</p> <p>PRESERVE [1] - 1:2</p> <p>Preserve [3] - 4:8, 33:1, 38:13</p> <p>President [2] - 2:3, 11:9</p> <p>press [4] - 23:23, 24:17, 24:20, 26:5</p> <p>pressing [2] - 25:3, 25:6</p> <p>pretty [1] - 19:17</p> <p>private [2] - 22:3, 22:5</p> <p>Probation [1] - 2:19</p> <p>problem [2] - 21:14, 24:18</p> <p>procedures [1] - 19:6</p> <p>proceed [2] - 6:13, 20:8</p> <p>PROCEEDINGS [2] - 1:10, 39:24</p> <p>proceedings [1] - 5:4</p> <p>process [3] - 21:22, 27:10, 34:23</p> <p>Proclamation [1] - 4:14</p> <p>produce [1] - 34:21</p> <p>projections [1] - 32:20</p> <p>proposal [1] - 32:16</p> <p>protect [1] - 28:6</p> <p>provide [2] - 33:4, 33:17</p> <p>provided [2] - 4:13, 32:20</p> <p>providers [1] - 30:22</p> <p>providing [1] - 16:1</p> <p>provisions [1] - 4:15</p> <p>Public [2] - 4:16, 6:5</p> <p>public [10] - 4:18, 4:23, 6:8, 6:10, 6:11, 6:14, 13:4, 14:17, 15:1</p> <p>publicly [1] - 4:6</p> <p>pure [1] - 20:20</p> <p>pursuant [1] - 36:22</p> <p>pursue [2] - 18:9, 25:13</p> <p>put [2] - 32:10, 33:19</p> <p>puts [2] - 24:5, 26:17</p>	<p>putting [1] - 14:3</p> <p>Q</p> <p>questions [8] - 10:4, 11:12, 12:16, 15:12, 15:13, 15:14, 30:11, 35:14</p> <p>quiet [1] - 34:11</p> <p>quite [1] - 34:24</p> <p>quorum [2] - 4:16, 6:2</p> <p>R</p> <p>radar [1] - 33:19</p> <p>rare [1] - 25:15</p> <p>reached [2] - 4:2, 32:15</p> <p>Reading [1] - 12:19</p> <p>reapportion [1] - 12:23</p> <p>reapportionment [2] - 13:5, 13:7</p> <p>reason [1] - 15:11</p> <p>reasonable [2] - 6:6, 24:7</p> <p>receive [2] - 22:7, 22:10</p> <p>received [3] - 4:23, 11:23, 33:9</p> <p>recently [1] - 4:13</p> <p>recollection [2] - 20:10, 21:3</p> <p>recommendations [2] - 35:24, 38:11</p> <p>recommended [1] - 26:15</p> <p>recommending [1] - 28:16</p> <p>record [5] - 4:23, 6:12, 25:16, 36:21, 37:23</p> <p>recording [1] - 5:3</p> <p>records [9] - 7:22, 7:23, 8:23, 20:18, 20:23, 21:8, 21:12, 21:19, 22:9</p> <p>Records [4] - 21:6, 21:11, 22:6, 22:11</p> <p>recover [1] - 19:8</p> <p>recovered [1] - 17:1</p> <p>Recovery [1] - 30:6</p> <p>referred [1] - 23:16</p> <p>referring [2] - 25:2, 25:4</p> <p>refund [1] - 19:12</p> <p>Refunds [2] - 9:2, 10:1</p> <p>regarding [2] - 30:5, 32:23</p> <p>regardless [1] - 23:17</p> <p>Regina [1] - 2:14</p>	<p>register [1] - 34:7</p> <p>related [1] - 35:24</p> <p>relevant [1] - 6:9</p> <p>rely [1] - 24:23</p> <p>remaining [1] - 4:20</p> <p>remember [3] - 20:6, 26:7, 28:5</p> <p>report [13] - 12:6, 17:14, 17:18, 18:4, 21:20, 23:10, 24:6, 24:11, 24:12, 24:17, 26:9, 26:21, 33:11</p> <p>REPORT [1] - 1:10</p> <p>Report [1] - 32:12</p> <p>Reporter [1] - 2:21</p> <p>reports [1] - 21:16</p> <p>represent [1] - 27:2</p> <p>representatives [1] - 12:3</p> <p>Republican [2] - 13:19, 14:23</p> <p>request [1] - 6:8</p> <p>requested [1] - 16:10</p> <p>requests [1] - 6:10</p> <p>require [1] - 28:13</p> <p>required [1] - 17:6</p> <p>requirements [2] - 12:23, 26:20</p> <p>requires [1] - 27:5</p> <p>resolve [1] - 24:18</p> <p>resource [1] - 20:15</p> <p>respect [2] - 16:1, 32:21</p> <p>response [1] - 32:19</p> <p>responses [2] - 34:14, 34:19</p> <p>result [1] - 16:20</p> <p>retained [1] - 34:20</p> <p>returned [1] - 11:21</p> <p>review [1] - 6:16</p> <p>Review [2] - 8:24, 10:2</p> <p>reviews [1] - 32:9</p> <p>RFP [5] - 34:13, 34:18, 34:21, 38:7, 38:9</p> <p>Rizki [1] - 32:15</p> <p>Roll [1] - 7:2</p> <p>roll [9] - 5:6, 8:5, 9:7, 10:11, 29:10, 30:18, 31:8, 37:5, 38:20</p> <p>room [2] - 4:17, 11:11</p> <p>Rosa [1] - 2:23</p> <p>Rossignol [2] - 2:24, 36:3</p> <p>rule [1] - 11:21</p> <p>Rules [1] - 11:21</p> <p>run [2] - 15:20, 21:10</p>	<p>S</p> <p>safety [2] - 14:17, 15:2</p> <p>Saienni [1] - 2:21</p> <p>saw [1] - 19:23</p> <p>scheduled [1] - 32:9</p> <p>scheduling [1] - 32:24</p> <p>scoring [1] - 35:1</p> <p>Second [4] - 29:7, 30:15, 36:18, 39:16</p> <p>second [8] - 6:23, 8:1, 9:4, 10:8, 14:4, 22:13, 28:1, 38:17</p> <p>seconded [9] - 7:1, 8:3, 9:6, 10:10, 29:9, 30:17, 36:20, 37:4, 39:18</p> <p>seconds [1] - 38:19</p> <p>Secretary [1] - 2:4</p> <p>Section [2] - 23:13, 36:22</p> <p>Security [2] - 21:16, 21:19</p> <p>see [2] - 16:5, 22:22</p> <p>sees [1] - 16:7</p> <p>select [1] - 38:12</p> <p>semi [1] - 35:1</p> <p>Senate [4] - 11:14, 11:19, 13:24, 15:10</p> <p>Senator [4] - 12:1, 12:8, 14:2, 14:7</p> <p>send [1] - 22:24</p> <p>sending [1] - 18:24</p> <p>sent [1] - 22:20</p> <p>separate [1] - 24:16</p> <p>serve [1] - 38:13</p> <p>service [3] - 22:3, 22:5, 30:22</p> <p>Services [4] - 2:16, 30:6, 34:13, 34:18</p> <p>session [8] - 35:23, 36:15, 36:22, 37:1, 37:23, 38:3, 38:6</p> <p>Session [1] - 38:1</p> <p>several [3] - 22:19, 23:15, 28:21</p> <p>Shaun [1] - 3:4</p> <p>short [1] - 32:12</p> <p>significance [1] - 18:10</p> <p>simply [1] - 20:14</p> <p>situation [4] - 19:2, 19:3, 19:9, 19:11</p> <p>situations [2] - 17:2, 20:13</p> <p>Snyder [2] - 3:1, 36:3</p> <p>Social [2] - 21:16, 21:19</p> <p>software [1] - 20:1</p>
---	--	---	--	--

<p>someone [2] - 21:15, 21:24</p> <p>sometime [1] - 12:1</p> <p>sometimes [1] - 26:13</p> <p>somewhat [1] - 19:21</p> <p>sooner [1] - 20:5</p> <p>sort [1] - 25:18</p> <p>specific [1] - 18:11</p> <p>specifics [1] - 22:18</p> <p>spend [1] - 25:20</p> <p>spokesman [1] - 14:23</p> <p>Spouse [2] - 9:1, 9:24</p> <p>Sr [1] - 2:17</p> <p>staff [3] - 22:14, 24:9, 38:11</p> <p>staff's [1] - 16:12</p> <p>start [3] - 12:9, 12:15, 13:3</p> <p>started [2] - 16:16, 30:21</p> <p>starting [1] - 12:2</p> <p>State [7] - 1:13, 13:18, 21:4, 21:7, 21:13, 22:6, 34:1</p> <p>State's [23] - 17:8, 17:10, 17:12, 17:16, 17:19, 18:1, 18:2, 18:12, 21:10, 23:6, 23:11, 23:16, 25:3, 25:4, 25:12, 26:3, 26:9, 26:13, 26:19, 26:22, 27:6, 27:11, 28:15</p> <p>Statement [1] - 33:12</p> <p>statement [2] - 24:7, 25:16</p> <p>stating [1] - 11:24</p> <p>Statute [4] - 17:18, 17:23, 24:5, 27:5</p> <p>stemming [1] - 18:21</p> <p>STENOGRAPHIC [1] - 1:10</p> <p>Stephen [1] - 2:6</p> <p>still [2] - 13:24, 14:8</p> <p>stop [1] - 19:1</p> <p>stopped [2] - 22:23, 26:1</p> <p>Street [1] - 1:12</p> <p>subject [1] - 38:14</p> <p>submission [2] - 16:3, 33:17</p> <p>submit [2] - 17:7, 25:16</p> <p>submitted [1] - 33:15</p> <p>subscribing [1] - 20:1</p> <p>subsequently [1] - 17:1</p> <p>successful [1] - 38:15</p> <p>suffice [1] - 33:23</p>	<p>suggest [1] - 35:22</p> <p>suggested [1] - 36:15</p> <p>Suite [1] - 1:12</p> <p>summary [2] - 15:22, 16:1</p> <p>supposed [1] - 20:4</p> <p>surprised [1] - 27:14</p> <p>surrounding [1] - 4:11</p> <p>suspected [1] - 23:9</p> <p>suspicion [2] - 23:4, 24:7</p> <p>switching [1] - 25:23</p>	<p>5:17, 5:19, 5:21, 5:23, 6:1, 6:22, 6:23, 6:24, 7:4, 7:6, 7:8, 7:10, 7:12, 7:14, 7:16, 7:18, 7:19, 7:24, 8:1, 8:7, 8:9, 8:11, 8:13, 8:15, 8:17, 8:19, 8:21, 8:22, 9:3, 9:4, 9:5, 9:9, 9:11, 9:13, 9:15, 9:17, 9:19, 9:21, 9:23, 9:24, 10:7, 10:8, 10:9, 10:13, 10:15, 10:17, 10:19, 10:21, 10:23, 11:1, 11:3, 11:4, 12:17, 14:7, 15:3, 15:6, 15:13, 15:16, 15:18, 16:8, 17:10, 17:14, 17:21, 17:24, 18:3, 18:4, 18:11, 18:16, 19:24, 20:6, 20:7, 20:9, 20:14, 22:8, 22:12, 22:22, 23:2, 23:11, 23:14, 23:19, 24:3, 24:14, 25:2, 25:7, 26:23, 27:4, 27:16, 27:19, 27:21, 27:22, 27:23, 28:4, 28:5, 28:8, 28:12, 28:13, 28:17, 28:20, 28:21, 29:5, 29:7, 29:8, 29:12, 29:14, 29:16, 29:18, 29:20, 29:22, 29:24, 30:2, 30:3, 30:9, 30:14, 30:15, 30:16, 30:19, 31:2, 31:6, 31:7, 31:10, 31:12, 31:14, 31:16, 31:18, 31:20, 31:22, 31:24, 32:1, 33:21, 33:24, 34:2, 34:5, 34:7, 34:10, 35:11, 36:14, 36:17, 36:18, 36:19, 37:3, 37:7, 37:9, 37:11, 37:13, 37:15, 37:17, 37:19, 37:21, 38:2, 38:16, 38:17, 38:18, 38:22, 38:24, 39:2, 39:4, 39:6, 39:8, 39:10, 39:11, 39:15, 39:16, 39:17, 39:20</p> <p>trustee [74] - 5:8, 5:10, 5:12, 5:14, 5:16, 5:18, 5:20, 5:22, 5:24, 7:3, 7:5, 7:7, 7:9, 7:11, 7:13, 7:15, 7:17, 8:6, 8:8, 8:10, 8:12, 8:14, 8:16, 8:18, 8:20, 9:8, 9:10,</p>	<p>9:12, 9:14, 9:16, 9:18, 9:20, 9:22, 10:12, 10:14, 10:16, 10:18, 10:20, 10:22, 10:24, 11:2, 29:5, 29:11, 29:13, 29:15, 29:17, 29:19, 29:21, 29:23, 30:1, 31:9, 31:11, 31:13, 31:15, 31:17, 31:19, 31:21, 31:23, 35:14, 37:6, 37:8, 37:10, 37:12, 37:14, 37:16, 37:18, 37:20, 38:21, 38:23, 39:1, 39:3, 39:5, 39:7, 39:9</p> <p>trustees [4] - 4:9, 4:17, 4:18, 4:20</p> <p>Trustees [2] - 6:7, 16:4</p> <p>trying [1] - 22:8</p> <p>TUCZAK [19] - 15:21, 16:9, 18:6, 19:2, 22:2, 22:10, 22:17, 22:23, 23:7, 24:4, 28:10, 29:4, 30:8, 30:21, 31:4, 32:6, 34:3, 34:16, 35:13</p> <p>Tuczak [1] - 2:14</p> <p>Tuesday [1] - 32:14</p> <p>turn [1] - 28:14</p> <p>turned [2] - 23:5, 28:22</p> <p>twice [1] - 12:5</p> <p>two [6] - 16:23, 18:7, 19:20, 28:1, 33:5, 35:3</p> <p>Typically [1] - 26:23</p> <p>typically [4] - 18:4, 27:1, 33:6, 33:14</p>	<p>V</p> <p>variety [1] - 35:10</p> <p>Vatel [2] - 3:1, 36:4</p> <p>vendors [1] - 32:10</p> <p>via [1] - 32:14</p> <p>Vice [1] - 2:3</p> <p>Vice-President [1] - 2:3</p> <p>video [2] - 4:21, 5:1</p> <p>Vinzons [1] - 2:16</p> <p>Virgilio [1] - 2:17</p> <p>Vital [4] - 21:6, 21:10, 22:6, 22:11</p> <p>volume [3] - 19:18, 19:21, 19:22</p> <p>votes [1] - 14:19</p> <p>Vullmahn [1] - 2:15</p>
	<p>T</p> <p>tab [1] - 35:17</p> <p>talks [1] - 35:4</p> <p>targeted [1] - 14:17</p> <p>technically [1] - 11:15</p> <p>ten [1] - 12:13</p> <p>testify [3] - 27:18, 27:19, 27:24</p> <p>THE [3] - 2:11, 39:24, 40:1</p> <p>theft [2] - 18:18, 27:23</p> <p>therefore [2] - 6:2, 21:12</p> <p>thereof [1] - 28:7</p> <p>Third [1] - 12:19</p> <p>third [1] - 21:18</p> <p>THIS [1] - 40:2</p> <p>three [2] - 28:9, 28:10</p> <p>Thursday [2] - 4:3, 4:9</p> <p>TIME [1] - 40:2</p> <p>today [2] - 6:11, 35:3</p> <p>Todd [2] - 2:24, 36:3</p> <p>together [3] - 12:1, 12:2, 12:15</p> <p>took [1] - 15:23</p> <p>tool [2] - 20:12, 20:17</p> <p>top [1] - 34:6</p> <p>topics [2] - 35:10, 35:20</p> <p>transcript [3] - 5:3, 6:20, 7:20</p> <p>transcripts [1] - 6:18</p> <p>trial [1] - 27:17</p> <p>Trust [11] - 3:4, 3:5, 3:5, 3:6, 3:6, 3:7, 3:7, 34:18, 35:5, 35:18, 36:11</p> <p>Trustee [23] - 5:7, 6:3, 6:24, 7:1, 8:2, 8:3, 9:5, 9:6, 10:9, 10:10, 29:8, 29:9, 30:16, 30:17, 36:19, 36:20, 37:3, 37:4, 38:18, 38:19, 39:17, 39:18</p> <p>TRUSTEE [169] - 4:1, 5:9, 5:11, 5:13, 5:15,</p>		<p>U</p> <p>U.S [1] - 12:24</p> <p>ultimately [1] - 27:16</p> <p>uncertainty [1] - 4:11</p> <p>under [5] - 21:1, 23:10, 27:12, 34:8, 37:1</p> <p>unions [2] - 12:4, 12:5</p> <p>unique [2] - 12:21, 19:17</p> <p>unit [1] - 18:11</p> <p>unless [3] - 25:22, 27:6, 35:14</p> <p>unusual [1] - 20:21</p> <p>up [8] - 15:23, 16:15, 18:2, 20:17, 20:22, 21:12, 31:1, 32:19</p> <p>update [1] - 11:7</p>	<p>W</p> <p>waiting [1] - 15:11</p> <p>Walsh [1] - 2:19</p> <p>wants [2] - 6:11, 12:9</p> <p>website [1] - 5:5</p> <p>week [6] - 11:15, 11:16, 13:4, 22:10, 32:23</p> <p>weekly [1] - 22:7</p> <p>Weinstein [1] - 2:18</p> <p>WERE [1] - 39:24</p> <p>West [1] - 1:12</p> <p>whereas [1] - 14:12</p> <p>WHICH [1] - 39:24</p> <p>whole [2] - 19:19, 27:8</p> <p>Wilson [2] - 5:24, 6:3</p> <p>window [1] - 31:1</p> <p>words [1] - 19:22</p> <p>write [1] - 19:18</p> <p>wrote [1] - 15:22</p>
			<p>Y</p> <p>year [6] - 19:19, 19:23, 30:13, 30:19, 33:8, 33:17</p> <p>year's [1] - 26:24</p> <p>years [9] - 12:11, 12:12, 18:7, 18:18, 19:20, 20:11, 23:15, 28:21, 33:5</p> <p>yourself [1] - 6:12</p>	