	Page 1
1	STATE OF CONNECTICUT
	STATE EMPLOYEES' RETIREMENT COMMISSION
2	
	DATE: December 18, 2025
3	
	LOCATION: VIA ZOOM
4	
5	Present:
6	Peter Adomeit, Chairman
	Michael Bailey, Trustee
7	Karen Buffkin, Trustee
	Michael Carey, Trustee
8	Carl Chisem, Trustee
	John Disette, Trustee
9	Tara Downes, Deputy Comptroller, Ex Officio Member
	Brian Hill, Trustee
10	David Krayeski, Trustee
	Sal Luciano, Trustee
11	Karen Nolen, Trustee
	Michael O'Brien, Trustee
12	Claude Poulin, Trustee
	Ted Wright, Chief Investment Officer, Office of the
13	Treasurer, Ex Officio Member
14	Absent were:
	Angel Quiros, Trustee
15	Rebecca Simonsen, Trustee
16	Also present were:
	Bruce Barth, Tax Counsel, Robinson & Cole
17	Cindy Cieslak, General Counsel to the Commission, Rose
18	Kallor
19	Robert Helfand, Retirement Services Division
20	John Herrington, Director, Retirement Services Division
21	Virginia McGarrity, Tax Counsel, Robinson & Cole
22	Michael Rose, General Counsel to the Commission, Rose
23	Kallor
24	Benjamin Sedrowski, Retirement Services Division
25	Larry Langer, CavMac

1

(Proceedings began at 9:04 a.m.)

\_

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

CHAIRMAN ADOMEIT: Okay, we'll call the meeting to order. This is the monthly meeting of the Connecticut State Employees' Retirement Commission being held remotely using Zoom technology. Do you have the attendance, Cindy?

ATTORNEY CIESLAK: Yes. Good morning, everyone. This is Cindy Cieslak. Present this morning we have Chairman Peter Adomeit, Trustee Michael Bailey; Tax Counsel from Robinson and Cole Bruce Barth; Trustee Michael Carey, Trustee Carl Chisem; General Counsel from Rose Kallor, Cindy Cieslak; Trustee John Disette; Deputy Comptroller and ex officio member of the Retirement Commission, Tara Downes; Assistant Director, Retirement Services Division, Robert Helfand; Division Director, Retirement Services Division, John Herrington; Trustee Brian Hill, Trustee David Krayeski, Trustee Sal Luciano; Tax Counsel from Robinson and Cole, Virginia McGarrity; Trustee Karen Nolen, Trustee Michael O'Brien, Actuarial Trustee Claude Poulin; General Counsel from Rose Kallor, Michael Rose; from the Retirement Services Division, Benjamin Sedrowski, and Chief Investment Officer, Office of

the Treasurer, ex officio member of the Retirement Commission, Ted Wright and Larry Langer from CAVMAC.

CHAIRMAN ADOMEIT: Okay, Claude, we need a motion to amend the agenda, please.

MR. POULIN: Yes, Mr. Chairman, this is Claude Poulin. I move to amend the agenda to add after Item 14 the following Item 15; to request the Commission to accept the Connecticut Judges, Family Support Magistrates and Compensation Commissioners Retirement System Actuarial Evaluation Report prepared as of June 30th, 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it. Thank you very much.

There is going to be a very short Chairman's Report. Tim Ryor has resigned and has taken a new job with CavMac as of December 11th.

Okay, Division Director's Report.

MR. HERRINGTON: Yes, everyone, I've forwarded the report. Again, we have had relatively low retirement activity in SERS. Again, the numbers have been much lower in the past couple of years than they have been historically. I would say a

great deal of our emphasis over the past couple of months, and particularly this month, have been directed towards the MERS 2.0 implementations.

A lot of the things are relatively steady state for SERS. One thing that we'd like to make you all aware of is that, in connection with SERS, however, there was a disability retiree, and there was a case where someone did not respond to the annual survey and we stopped the checks for those people pursuant to the agreement, and through researching that we found that although the member had passed away, there were checks that continued to be paid to an And when we attempted to recoup those account. monies, there was no money in the account. That led to a coordination between this office and the Office of the State's Attorney, and there ultimately was an arrest last month of an individual who was collecting benefits on behalf of a deceased member. So, that does raise issues for us.

We continue to try to maximize our abilities to look into those types of cases, but this was clear evidence of fraud that we were able to uncover, stop, and to bring someone to justice.

**Veritext Companies** 

MR. LUCIANO: Good work.

CHAIRMAN ADOMEIT: Thank you. Thank you, John.

1

2

3

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

1	Any Any addition, John Herrington?
2	MR. HERRINGTON: Nope. I would say unless
3	Trustees have questions.
4	CHAIRMAN ADOMEIT: Okay. Hearing none. Let's
5	go on to New Matters.
6	ATTORNEY CIESLAK: Mr. Chairman, this is Cindy
7	Cieslak. I apologize for the interruption. If the
8	individual at 9571 is a Trustee, can you identify
9	yourself?
10	MS. BUFFKIN: It's Karen Buffkin, and I have to
11	leave at 10 o'clock because I have a Board of
12	Regents meeting today. But thank you.
13	ATTORNEY CIESLAK: Thank you. Thank you,
14	Karen.
15	CHAIRMAN ADOMEIT: Okay. On to New Matters.
16	MR. BAILEY: Mr. Chairman, this is Michael
17	Bailey. With your approval, I'd like to move to
18	Item 15 on the agenda, seeing Larry Langer here and
19	not requiring him to sit through the entire meeting.
20	MR. LUCIANO: Sal Luciano, second.
21	CHAIRMAN ADOMEIT: All in favor say aye.
22	Opposed nay. It's unanimous, the ayes have it.
23	MR. BAILEY: Item 15 is to move to request
24	Commission acceptance of the Connecticut Judges,
25	Family Support Magistrates and Compensation

1 Commissioners Retirement System Actuarial Evaluation 2 Report prepared as of June 30th, 2025. Sal Luciano, second. 3 MR. BAILEY: CHAIRMAN ADOMEIT: All in favor say aye or 5 raise your hand. Opposed nay or raise your hand. It's unanimous. The ayes have it. 6 7 MR. BAILEY: Thank you, Larry. 8 MR. LANGER: Thank you all. Have really good 9 I don't think I'm needed anymore. 10 MR. BAILEY: No. 11 MR. LANGER: I saw one head shaking back and forth. You all have a great holiday season. 12 MR. LUCIANO: You too. 13 14 CHAIRMAN ADOMEIT: Take care. 15 MR. BAILEY: Mr. Chairman, this is Michael 16 Bailev. I move approval of the State Employees' 17 Retirement Minutes with the Director's Report from 18 November 2025 meeting. 19 MR. LUCIANO: Sal Luciano, second. 20 CHAIRMAN ADOMEIT: Any discussion? Hearing 21 none, all in favor say aye or raise your hand. 22 Opposed nay or raise your hand. The ayes have it --23 unanimous. 24 Mr. Chairman, I move approval of MR. BAILEY:

the Connecticut State Employees' Retirement System

	rage /
1	expenses for November 2025.
2	MR. LUCIANO: Sal Luciano, second.
3	CHAIRMAN ADOMEIT: Any discussion? Hearing
4	none, all in favor say aye or raise your hand.
5	Opposed nay or raise your hand. It's unanimous.
6	The ayes have it.
7	MR. BAILEY: Mr. Chairman, Michael Bailey. I
8	move approval of the State Employees' Retirement
9	Commission Chairman's per diem expenses for November
10	2025.
11	MR. LUCIANO: Sal Luciano, second.
12	CHAIRMAN ADOMEIT: Any discussion? Hearing
13	none, all in favor say aye or raise your hand.
14	Opposed nay or raise your hand. It's unanimous.
15	The ayes have it.
16	MR. BAILEY: Mr. Chairman, I move approval of
17	the State Employees' Retirement Commission Union
18	Trustee Claude Poulin's per diem and travel expenses
19	reimbursement for November 2025.
20	MR. LUCIANO: Sal Luciano, second.
21	CHAIRMAN ADOMEIT: Any discussion? Hearing
22	none, all in favor say aye or raise your hand.
23	Opposed nay or raise your hand. It's unanimous.

Mr. Chairman, I move approval of

The ayes have it.

MR. BAILEY:

24

Item 5 on the agenda, the State Employees'
Retirement Commission Management Trustee Timothy
Ryor's per diem expenses for November 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous. The ages have it.

MR. BAILEY: Mr. Chairman, I move Items 6 and 7 on the agenda, Acceptance of invoices from Rose Kallor, executive session and invoices from Robinson and Cole for federal tax matters services, executive session, November 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous. The ages have it.

MR. BAILEY: Mr. Chairman, I move items 8, 9, 10, and 11 on the agenda, approval of the Connecticut State Employees' Retirement System service retirements, voluntary pending retirements, disability retirements, and retroactive retirements for November 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

MR. BAILEY: Mr. Chairman, I move acceptance of the recommendations by the Medical Examining Board for SERS continued entitlement approvals for November 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

MR. BAILEY: Mr. Chairman, I move acceptance of the recommendations by the Medical Examining Board for SERS continued entitlement tabled and denials for November 2025.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

MR. BAILEY: Mr. Chairman, I move approval of the Retirement Services Division to discontinue disability applications 1-year limitations for

1	November	2025
2	MR.	LUCI

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

MR. BAILEY: And Mr. Chairman, seeing nothing more on the main menu, I move that we suspend the Regular Meeting and go into Executive Session for the purpose of discussing Items one through three.

I'd also like to ask Bruce Barth, Cindy
Cieslak, John Herrington, Michael Rose, Virginia
McGarrity, Robert Helfand and Ben Sedrowski to stay
with us because they may give opinions or factual
background with respect to the topics at issue.

MR. LUCIANO: Sal Luciano, second.

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

(Executive Session from 9:14 a.m. to 9:28 a.m.)

CHAIRMAN ADOMEIT: Okay, Item 1, Sal.

MR. LUCIANO: Mr. Chairman, I'd like to make a

Page 11 motion that we table the Judicial Department issue 1 2 until next month as we await further information. Bailey, second. 3 MR. BAILEY: CHAIRMAN ADOMEIT: Any discussion? Hearing 5 none, all in favor say aye or raise your hand. Opposed nay or raise your hand. It's unanimous. 6 7 The ayes have it. MR. LUCIANO: Mr. Chairman, I'd like to make a 8 9 motion that we approve the draft declaratory ruling 10 regarding Butler. 11 MR. BAILEY: Bailey, second. CHAIRMAN ADOMEIT: Any discussion? Hearing 12 13

CHAIRMAN ADOMEIT: Any discussion? Hearing none, all in favor say age or raise your hand.

Opposed nay or raise your hand. It's unanimous.

The ages have it.

MR. LUCIANO: Seeing as there's no further business, I would like to make a motion to adjourn.

MR. BAILEY: Bailey, second.

14

15

16

17

18

19

20

21

22

23

24

25

CHAIRMAN ADOMEIT: Any discussion? There's never -- all in favor say age or raise your hand.

Opposed nay or raise your hand. We got through this meeting in less than a half an hour.

MR. BAILEY: Happy holidays, everybody.

CHAIRMAN ADOMEIT: Happy holidays, everybody.

(Meeting adjourned at 9:29 a.m.)

	Page 12
1	REPORTER'S CERTIFICATE
2	
3	I, Wendy Malitsky, do hereby certify that the
4	foregoing is, to the best of my skill and ability, a true
5	and accurate transcript of the State Employees'
6	Retirement Commission, held on December 18, 2025.
7	Wendy Malitary
8	<del></del>
9	Wendy Malitsky, Notary Public
LO	My Commission Expires March 31, 2030
L1	
L2	
L3	
L 4	
L5	
L6	
L7	
18	
L9	
20	
21	
22	
23	

24

[& - bring] Page 1

&	8	<b>adomeit</b> 1:6 2:2	9:11,20 10:4
<b>&amp;</b> 1:16,21	<b>8</b> 8:19	2:9 3:3,13 4:25	10:18 11:5,13
1	9	5:4,15,21 6:4	11:20
	-	6:14,20 7:3,12	ayes 3:16 5:22
<b>1</b> 9:25 10:24	<b>9</b> 8:19	7:21 8:5,15 9:1	6:6,22 7:6,15
<b>10</b> 5:11 8:20	<b>9571</b> 5:8	9:10,19 10:3	7:24 8:8,18 9:4
11 8:20	<b>9:04</b> 2:1	10:17,24 11:4	9:13,22 10:6
<b>11th</b> 3:19	<b>9:14</b> 10:22	11:12,19,24	10:20 11:7,15
<b>14</b> 3:7	<b>9:28</b> 10:22	agenda 3:4,6	b
<b>15</b> 3:7 5:18,23	<b>9:29</b> 11:25	5:18 8:1,10,20	<b>back</b> 6:11
<b>18</b> 1:2 12:6	a	agreement 4:10	background
2	<b>a.m.</b> 2:1 10:22	<b>amend</b> 3:4,6	10:15
<b>2.0</b> 4:3	10:22 11:25	angel 1:14	<b>bailey</b> 1:6 2:10
<b>2025</b> 1:2 3:11	abilities 4:20	annual 4:8	5:16,17,23 6:3
6:2,18 7:1,10	ability 12:4	<b>anymore</b> 6:9	6:7,10,15,16,24
7:19 8:3,13,24	<b>able</b> 4:22	apologize 5:7	7:7,7,16,25 8:9
9:8,17 10:1	absent 1:14	applications	8:19 9:5,14,23
12:6	accept 3:8	9:25	10:7 11:3,3,11
<b>2030</b> 12:10	acceptance	approval 5:17	11:11,18,18,23
3	5:24 8:10 9:5	6:16,24 7:8,16	<b>barth</b> 1:16 2:11
<b>30th</b> 3:11 6:2	9:14	7:25 8:20 9:23	10:11
<b>31</b> 12:10	account 4:13	approvals 9:7	began 2:1
<b>35502</b> 12:7	4:14	approve 11:9	behalf 4:18
5	accurate 12:5	arrest 4:17	<b>ben</b> 10:13
_	activity 3:23	assistant 2:15	benefits 4:18
5 8:1	actuarial 2:21	attempted 4:13	benjamin 1:24
6	3:10 6:1	attendance 2:6	2:23
6 8:9	<b>add</b> 3:6	attorney 2:7	<b>best</b> 12:4
7	addition 5:1	4:16 5:6,13	<b>board</b> 5:11 9:6
7 8:9	adjourn 11:17	await 11:2	9:15
1 0.7	adjourned	aware 4:6	<b>brian</b> 1:9 2:18
	11:25	aye 3:14 5:21	<b>bring</b> 4:23
		6:4,21 7:4,13	
		7:22 8:6,16 9:2	

<b>bruce</b> 1:16 2:11	<b>cieslak</b> 1:17 2:7	2:12,19,22	<b>disette</b> 1:8 2:13
10:11	2:8,13 5:6,7,13	<b>couple</b> 3:24 4:1	division 1:19
<b>buffkin</b> 1:7	10:12	d	1:20,24 2:16
5:10,10	<b>cindy</b> 1:17 2:6		2:16,17,23
business 11:17	2:8,12 5:6	date 1:2	3:20 9:24
<b>butler</b> 11:10	10:11	david 1:10 2:18	downes 1:9
c	claude 1:12	<b>days</b> 6:9 <b>deal</b> 4:1	2:15
call 2:2	2:21 3:3,5 7:18		draft 11:9
can 2:2	clear 4:21	deceased 4:18	e
	<b>cole</b> 1:16,21	<b>december</b> 1:2 3:19 12:6	
carey 1:7 2:11 carl 1:8 2:11	2:10,19 8:12		emphasis 4:1
case 4:7	collecting 4:18	declaratory 11:9	<b>employees</b> 1:1 2:4 6:16,25 7:8
cases 4:21	commission 1:1	<b>denials</b> 9:16	7:17 8:1,21
cavmac 1:25	1:17,22 2:4,14	department	12:5
3:2,19	3:2,8 5:24 7:9	11:1	entire 5:19
certificate 12:1	7:17 8:2 12:6	<b>deputy</b> 1:9 2:13	entitlement 9:7
certify 12:3	12:10	diem 7:9,18 8:3	9:16
chairman 1:6	commissioners	directed 4:3	evaluation 3:10
2:2,9 3:3,5,13	3:9 6:1	director 1:20	6:1
4:25 5:4,6,15	compensation	2:15,16	everybody
5:16,21 6:4,14	3:9 5:25	director's 3:20	11:23,24
6:15,20,24 7:3	comptroller 1:9	6:17	evidence 4:22
7:7,12,16,21,25	2:13	disability 4:7	ex 1:9,13 2:14
8:5,9,15,19 9:1	connecticut 1:1	8:23 9:25	3:1
9:5,10,14,19,23	2:4 3:8 5:24	discontinue	examining 9:6
10:3,7,17,24,25	6:25 8:21	9:24	9:15
11:4,8,12,19,24	connection 4:6	discussing	executive 8:11
chairman's	continue 4:20	10:10	8:12 10:9,22
3:17 7:9	continued 4:12	discussion 3:13	<b>expenses</b> 7:1,9
checks 4:9,12	9:7,16	6:20 7:3,12,21	7:18 8:3
chief 1:12 2:24	coordination	8:5,15 9:1,10	expires 12:10
<b>chisem</b> 1:8 2:12	4:15	9:19 10:3,17	<b>P</b>
1.0 2.12	counsel 1:16,17 1:21,22 2:10	11:4,12,19	
	1.21,22 2.10		

f	9:3,11,12,20,21	interruption	larry 1:25 3:2
factual 10:14	10:4,5,18,19	5:7	5:18 6:7
family 3:8 5:25	11:5,6,13,14,20	investment	<b>leave</b> 5:11
<b>favor</b> 3:14 5:21	11:21	1:12 2:24	<b>led</b> 4:14
6:4,21 7:4,13	<b>happy</b> 11:23,24	invoices 8:10	limitations
7:22 8:6,16 9:2	<b>head</b> 6:11	8:11	9:25
9:11,20 10:4	hearing 3:13	<b>issue</b> 10:15	location 1:3
10:18 11:5,13	5:4 6:20 7:3,12	11:1	look 4:21
11:20	7:21 8:5,15 9:1	issues 4:19	lot 4:4
federal 8:12	9:10,19 10:3	item 3:7,7 5:18	low 3:22
following 3:7	10:17 11:4,12	5:23 8:1 10:24	<b>lower</b> 3:24
foregoing 12:4	<b>held</b> 2:5 12:6	items 8:9,19	luciano 1:10
forth 6:12	helfand 1:19	10:10	2:19 3:12,12
forwarded 3:21	2:16 10:13	$oldsymbol{j}$	4:24 5:20,20
<b>found</b> 4:11	herrington	<b>job</b> 3:19	6:3,13,19,19
<b>fraud</b> 4:22	1:20 2:17 3:21	<b>john</b> 1:8,20	7:2,2,11,11,20
<b>further</b> 11:2,16	5:1,2 10:12	2:13,17 4:25	7:20 8:4,4,14
g	<b>hill</b> 1:9 2:18	5:1 10:12	8:14,25,25 9:9
	historically	judges 3:8 5:24	9:9,18,18 10:2
general 1:17,22	3:25	judicial 11:1	10:2,16,16,25
2:12,22	holiday 6:12	june 3:11 6:2	11:8,16
give 10:14	holidays 11:23	justice 4:23	m
<b>go</b> 5:5 10:9	11:24	k	magistrates 3:9
going 3:17	<b>hour</b> 11:22		5:25
<b>good</b> 2:7 4:24 6:8	i	<b>kallor</b> 1:18,23	<b>main</b> 10:8
	identify 5:8	2:12,22 8:11	make 4:5 10:25
great 4:1 6:12	implementati	<b>karen</b> 1:7,11	11:8,17
h	4:3	2:20 5:10,14	malitsky 12:3,9
<b>half</b> 11:22	individual 4:17	<b>krayeski</b> 1:10 2:18	management
<b>hand</b> 3:14,15	5:8		8:2
6:5,5,21,22 7:4	information	1	<b>march</b> 12:10
7:5,13,14,22,23	11:2	langer 1:25 3:2	<b>matters</b> 5:5,15
8:6,7,16,17 9:2		5:18 6:8,11	8:12
		eall   A Plus Reporting	

resigned 3:18	saw 6:11	steady 4:4	travel 7:18
respect 10:15	season 6:12	<b>stop</b> 4:23	treasurer 1:13
respond 4:8	second 3:12	stopped 4:9	3:1
retiree 4:7	5:20 6:3,19 7:2	support 3:9	true 12:4
retirement 1:1	7:11,20 8:4,14	5:25	<b>trustee</b> 1:6,7,7
1:19,20,24 2:4	8:25 9:9,18	survey 4:8	1:8,8,9,10,10
2:14,15,17,23	10:2,16 11:3	suspend 10:8	1:11,11,12,14
3:1,10,23 6:1	11:11,18	<b>system</b> 3:10 6:1	1:15 2:9,11,11
6:17,25 7:8,17	sedrowski 1:24	6:25 8:21	2:13,18,18,18
8:2,21 9:24	2:24 10:13	t	2:20,20,21 5:8
12:6	seeing 5:18	<b>table</b> 11:1	7:18 8:2
retirements	10:7 11:16	<b>tabled</b> 9:16	trustees 5:3
8:22,22,23,23	sers 3:23 4:5,6	take 6:14	try 4:20
retroactive	9:7,16	taken 3:18	<b>types</b> 4:21
8:23	service 8:22	tara 1:9 2:15	u
robert 1:19	services 1:19	tax 1:16,21	ultimately 4:16
2:16 10:13	1:20,24 2:15	2:10,19 8:12	unanimous
robinson 1:16	2:17,23 8:12	technology 2:5	3:15 5:22 6:6
1:21 2:10,19	9:24	ted 1:12 3:2	6:23 7:5,14,23
8:11	<b>session</b> 8:11,13	thank 3:16 4:25	8:7,17 9:3,12
rose 1:17,22,22	10:9,22	4:25 5:12,13	9:21 10:5,19
2:12,22,22	shaking 6:11	5:13 6:7,8	11:6,14
8:10 10:12	<b>short</b> 3:17	thing 4:5	uncover 4:22
ruling 11:9	signature 12:7	things 4:4	<b>union</b> 7:17
<b>ryor</b> 3:18	simonsen 1:15	<b>think</b> 6:9	using 2:5
ryor's 8:3	sit 5:19	three 10:10	v
S	<b>skill</b> 12:4	<b>tim</b> 3:18	
<b>sal</b> 1:10 2:19	state 1:1,1 2:4	timothy 8:2	virginia 1:21
3:12 5:20 6:3	4:4 6:16,25 7:8	today 5:12	2:20 10:12
6:19 7:2,11,20	7:17 8:1,21	<b>topics</b> 10:15	voluntary 8:22
8:4,14,25 9:9	12:5	towards 4:3	W
9:18 10:2,16	state's 4:16	transcript 12:5	<b>wendy</b> 12:3,9
10:24	<b>stay</b> 10:13		

[work - zoom] Page 6

work	4:24			
wright	1:12 3:2			
<b>y</b>				
year	9:25			
years	3:24			
Z				
zoom	1:3 2:5			