

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

STATE OF CONNECTICUT
STATE EMPLOYEES' RETIREMENT COMMISSION
PURCHASE OF SERVICE AND RELATED MATTERS SUBCOMMITTEE

DATE: May 5, 2026

LOCATION: VIA ZOOM

PRESENT:

Peter Adomeit, Chairperson

John Disette

Carl Chisem

David Krayske

OTHERS PRESENT:

Ben Sedrowski, Retirement Services Division

Robert Helfand, Retirement Services Division

Cindy Cieslak, Rose Kallor

1 (Proceedings began at 9:31 a.m.)

2

3 PETER ADOMEIT: Okay. Can you do the
4 attendance, please? Cindy?

5 CINDY CIESLAK: Yes, good morning. This is
6 Cindy Cieslak. Present today is Chairman Peter Adomeit,
7 Trustee David Krayeske, Trustee John Disette, Trustee
8 Carl Chisem.

9 From the Office of the State Comptroller
10 Retirement Services Division, Robert Helfand and Benjamin
11 Sedrowski. And I'm Cindy Cieslak, General Counsel from
12 Rose Kallor.

13 PETER ADOMEIT: Okay, thank you. We need a
14 motion to approve the agenda, please.

15 DAVID KRAYESKE: Mr. Chairman, this is David
16 Krayeske. I make a motion to approve the agenda.

17 JOHN DISETTE: Second, John Disette

18 PETER ADOMEIT: All in favor say --

19 CINDY CIESLAK: Mr. Chairman?

20 PETER ADOMEIT: Yes.

21 CINDY CIESLAK: For discussion, I believe Mr.
22 Sedrowski had said there was a matter that either needed
23 to be tabled --

24 PETER ADOMEIT: Oh, I'm sorry. Yes, indeed.

25 BEN SEDROWSKI: I wasn't sure if we were going

1 to do that in line -- this is Ben Sedrowski, for the
2 record. I wasn't sure if we were doing that in line with
3 the agenda or if it would be prior in the beginning.

4 PETER ADOMEIT: Whatever's right. We could do
5 it right now. We need a motion please to table the
6 William Burns matter, under New Business,

7 CINDY CIESLAK: The prior motion would need to
8 be withdrawn.

9 PETER ADOMEIT: Okay.

10 DAVID KRAYESKE: Mr. Chairman, this is David
11 Krayeske. I withdraw the prior motion and request to
12 make a motion that we remove the William Burns matter
13 from the agenda this morning

14 PETER ADOMEIT: We table it.

15 DAVID KRAYESKE: Table the motion then.

16 JOHN DISETTE: Yeah.

17 PETER ADOMEIT: Table.

18 CARL CHISEM: Second, Carl Chisem.

19 PETER ADOMEIT: All right. All in favor say
20 aye or raise your hand. Yeah, it's unanimous, the ayes
21 have it.

22 Okay. Now, have we approved the agenda yet?
23 We were in the middle of that.

24 DAVID KRAYESKE: Mr. Chairman, this is David
25 Krayeske. I make a motion that we approve the revised

1 agenda.

2 CARL CHISEM: Carl Chisem, second.

3 PETER ADOMEIT: Thank you. All in favor, say
4 aye or raise your hand. It's always unanimous. The ayes
5 have it.

6 Okay. New Business, Michael Bugbee.

7 BEN SEDROWSKI: Okay. Good morning everyone.
8 Mr. Bugbee is at page two of your packet. Mr. Bugbee is
9 requesting that the Retirement Commission permits a
10 purchase of prior military service request that is beyond
11 the one year deadline associated with such purchase.

12 Mr. Bugbee was first hired into a retirement
13 eligible position back in 2015. At that time he became a
14 member of SERS Tier III and he did not submit a purchase
15 application at that time. He has continued in employment
16 until the present day.

17 Earlier this year, in January of 2026, he did
18 submit a prior military service purchase request to us.
19 By letter a few weeks later, on January 27th of 2026 we
20 administratively denied that request as untimely.

21 Following that, he did submit this appeal to
22 the Commission. Mr. Bugbee has not raised assertions of
23 agency error or extenuating circumstances. In
24 particular, in his appeal he has focused more on the
25 fairness and the relationship of the purchase in relation

1 to other purchases within the SERS plan.

2 DAVID KRAYESKE: Ben, this is David Krayeske.
3 Can you -- fairness in terms of other purchases in the
4 SERS plan? Is he making a correlation between requesting
5 military leave and perhaps buying prior service credit?

6 BEN SEDROWSKI: So, if you look to Exhibit A,
7 sir, his second paragraph, he references two sentences
8 where he's speaking essentially the comparison to the
9 time limitation on the application for the prior military
10 service as it relates to veterans in comparison to, say,
11 different services of municipal work or other forms of
12 service purchase.

13 DAVID KRAYESKE: Okay.

14 BEN SEDROWSKI: So, not necessarily
15 restoration, but other forms of miscellaneous services it
16 appears to be.

17 DAVID KRAYESKE: And sorry, where does -- where
18 is the individual employed? Mr. Bugbee, where is he
19 employed, Ben?

20 BEN SEDROWSKI: He's employed at DOT.

21 DAVID KRAYESKE: He's employed at DOT.

22 JOHN DISETTE: Ben, is there anything that
23 triggered this? He'd been around for 10 years and then -
24 - any idea what triggered it?

25 BEN SEDROWSKI: Not to my -- there wasn't

1 anything specifically in the record that I saw that
2 triggered it in regards to that. His appeal didn't
3 specify it either. We did not reach out in this regard.
4 We received the application and then responded in kind to
5 it once we had received it and scanned it in.

6 DAVID KRAYESKE: Yep. Again, barring any
7 mitigating circumstances, I'm not really -- I don't see
8 an avenue here to approve Mr. Bugbee's request.

9 JOHN DISETTE: I'm inclined to agree. Do we
10 see anything that is in his favor?

11 CARL CHISEM: I couldn't see nothing either.

12 DAVID KRAYESKE: No. And given the -- I mean,
13 if this was one of the other employers, such as one of
14 the colleges or, you know, one of those folks who have a
15 history of maybe not following or informing employees of
16 procedures, but DOT hires a lot of folks, and they have a
17 pretty routine system. So, I would make a motion that we
18 unfortunately have to deny Mr. Bugbee's request.

19 PETER ADOMEIT: We're making a recommendation
20 to the Commission that we deny.

21 DAVID KRAYESKE: Okay. All right. Thank you,
22 Mr. Chairman.

23 PETER ADOMEIT: That's all right. Okay. Is
24 there a second?

25 JOHN DISETTE: Yeah, I'll second that

1 recommendation.

2 PETER ADOMEIT: Okay. All in favor, say aye or
3 raise your hand. Opposed nay or raise your hand. It's
4 unanimous. The ayes have it.

5 Okay. Thomas Monka.

6 BEN SEDROWSKI: Okay. Thomas Monka is at page
7 7 of your packet. Thomas Monka is another appeal
8 request, particularly for a prior military service
9 purchase.

10 Mr. Monka's situation does differ in that he
11 did apply timely originally within his first year of
12 service, however, he did not respond to the invoice that
13 was given to him. Mr. Monka raises the assertion that
14 the nature of his employment in particular led him to not
15 feel that it was a good financial decision or necessarily
16 was that he wasn't guaranteed a permanent position
17 following the completion of his apprenticeship program
18 that he had been employed in when he initially commenced
19 state service. As such, he did not complete that.

20 However, following his promotion to a permanent
21 position and completion of that program, he did turn
22 around and reapply for that purchase. However, that was
23 outside of the one year deadline at that point. So, RSD
24 did administratively deny it.

25 DAVID KRAYESKE: Hmm.

1 CARL CHISEM: Well, to his defense, it is a
2 program which I'm involved with and they're not
3 guaranteed a job until after, you know, when the year
4 comes up, even though they're training and stuff. He
5 wouldn't have really applied until he got the job
6 permanently.

7 So, I would say to make an exception on this
8 one because we're going to have a lot of people in this
9 situation that are military, unfortunately, because this
10 is going on the third year for the program.

11 JOHN DISETTE: I get it, but we have a
12 statutory problem, don't we?

13 CARL CHISEM: Probably ought to try to, I don't
14 know what we can do about that. I mean, they wouldn't
15 know, John, until after they go through the program --

16 JOHN DISETTE: Right. I mean, is there a way -
17 -

18 CARL CHISEM: -- if they got a permanent job.

19 JOHN DISETTE: Is there a way on the other side
20 though? And that -- and this is aside from the Monka
21 issue right now, but is there a way on the other side to
22 that? Maybe the apprenticeship program ends a month
23 early or two weeks early and we notify anybody that has
24 potential military time to purchase that they have to do
25 it immediately and they don't have to pay right away,

1 right? It's not an upfront payment if they notify within
2 that one year. Payments don't actually happen until
3 after. So, if they don't successfully complete the
4 program, they would have effectively paid nothing, right?

5 CARL CHISEM: Right. But, can I guarantee the
6 job, number one. Number two, that's something we could
7 put into the MOU, and we have to, according to the
8 program apprentice director, we have -- they have to go
9 through a one year program. It cannot, you know, be
10 shortened.

11 JOHN DISETTE: Right. And at the same time, we
12 kind of have that one year time limit.

13 BEN SEDROWSKI: It does feel very similar to
14 the issue we run into with seasonal employees and the
15 legislative employees that we've seen in the past where
16 the statute is so firm in its language that it's upon
17 commencement of state service, and if that state service
18 is eligible, that clock starts running. So, you know,
19 this is, at least to me, this looked very analogous in
20 that situation to the apprenticeship program runs the one
21 year. I don't have that guaranteed position, similar to
22 if I'm a seasonal employee or I'm a part time, maybe
23 coming back, maybe not. But the clock is still running
24 on that. So, we did deny that afterwards for that point.

25 DAVID KRAYESKE: Yep. So, I think one of the -

1 - this is David Krayeske. I think one of the other
2 issues, like when John was talking about the, you know,
3 you don't have to purchase that particular time, but
4 there are -- how many of those instances have we also
5 seen where somebody does apply, chooses not to purchase
6 because their future is uncertain, and then three years
7 later gets hired back by the State, and we're like, Not!
8 You blew the clock, you're done. And I think that's one
9 of the ideas that we had discussed during some of our
10 pension and benefits discussions about trying to rectify
11 those kind of things because we get stuck in this
12 statutory situation. It's not --

13 CINDY CIESLAK: So, this is not --

14 DAVID KRAYESKE: I mean -- I'm sorry, go ahead,
15 Cindy.

16 CINDY CIESLAK: Oh, I didn't want to cut you
17 off. No, I just wanted to get a clarification --
18 clarifying point, and I apologize. I would look this up
19 myself, but my Internet at my office is not working, so,
20 I'm using my hotspot here.

21 Ben, the one year rule to apply, is that a plan
22 rule or a statutory rule? Because my memory tells me
23 it's a plan rule and not a statutory rule.

24 BEN SEDROWSKI: I believe it's Â§ 5-180(b).
25 It's in the language directly for the one year. I'll

1 pull it up just to be safe, but I'm not sure if CBAC Â§ 5
2 reiterated it in 193, but I'll double check with 5 or not
3 -- sorry, not 193, but the relevant statute.

4 CINDY CIESLAK: And then --

5 BEN SEDROWSKI: I'll bring up Â§ 5-180 real
6 quick.

7 CINDY CIESLAK: They typically have to pay in a
8 lump sum or spread it out like over a 12 or 24 month
9 period so --

10 BEN SEDROWSKI: Mm hmm.

11 CINDY CIESLAK: -- they do have to start paying
12 at least immediately, right? Because this, you know, we
13 have someone -- actually, I think it's this guy where he
14 got an invoice but didn't pay, and one of his reasons is
15 because, you know, his circumstances were uncertain at
16 the time. But if the gentleman had been, you know, full
17 time employment and just simply didn't pay -- we come
18 into those situations where, you know, we have to confirm
19 that they received the notice and whether there are any
20 extenuating circumstances which would allow them to pay
21 late. So, I just wanted to make sure we're all sort of
22 clear on the rules around these military purchases. But
23 they do have to start paying either the lump sum
24 immediately or the, like, payment plan from their, like,
25 payroll contribution or payroll deductions.

1 BEN SEDROWSKI: Just to piggyback on that a
2 little bit too. In the past, one of the facts that we've
3 kind of turned on as well has been the election of that.
4 So, if they had, you know, affirmatively elected that
5 purchase as of that last day in that pay period,
6 theoretically that would then still be sufficient, even
7 though the payments hadn't technically started yet, but
8 they had actually affirmatively elected it or submitted
9 it at that point. So, that's one thing that we've also,
10 looked at. So, in this instance, it is, you know, Mr.
11 Monka here is very analogous to the ones we have denied
12 in the past where, you know, he did receive that invoice,
13 and then because of the, you know, circumstances, whether
14 that be financially or professionally, he then did not
15 take advantage of that purchase at that time, then
16 applied later.

17 So, I will say for the specifics of this case
18 as well, the turnaround for that reapplication is shortly
19 thereafter that one year rule. But the one year rule is
20 there for the purpose.

21 JOHN DISETTE: But in Monka's case, he did make
22 the request timely.

23 BEN SEDROWSKI: He did. He made the initial
24 one timely, that is correct. He just did not -- so, the
25 invoice expired and then when he had reapplied

1 afterwards, it was already after the one year deadline.

2 JOHN DISETTE: One year deadline to start
3 paying.

4 BEN SEDROWSKI: The language -- I'm still
5 trying to bring it up, Â§ 5-180(b), is a large paragraph
6 in the center. But it's the election -- it's the request
7 for it and the election of it. We've -- the prior cases
8 where we've had this -- there is -- the statute itself is
9 silent and so is CBAC on the election period. So, it
10 says you must apply within the commencement -- one year
11 of commencement of state service, and then it has the
12 limitation on the payroll deductions as well. It doesn't
13 actually specify in any direct language on, you need to
14 elect or authorize the purchase. That it is silent on.

15 JOHN DISETTE: So, we would be safe sliding it
16 in under that -- that he did make the election, he just
17 didn't agree to the payments with him.

18 BEN SEDROWSKI: I mean that would be directly
19 on point with a lot of facts in previous cases we've had,
20 we've denied the claimant though, I would say. Cindy and
21 Bert, I'm not sure if you disagree on that, but it
22 doesn't feel as distinct. The trainee program -- or the
23 apprenticeship program feels like the more unique fact in
24 this instance compared the application and the non
25 response to the invoice.

1 CINDY CIESLAK: Yeah, I agree. If this -- if
2 he didn't have the apprenticeship or trainee program, I
3 don't think there would be a debate here. He simply did
4 not elect it and start his payments. He would be too
5 late. I think the question is whether or not this
6 apprenticeship program is an extenuating circumstance in
7 order to waive the rule. And typically it's agency
8 error, right? Like, the agency didn't give them the
9 materials in time or something of that nature.

10 We just lost someone. I'm trying to figure out
11 -- we just lost John, so, I'll look in the waiting room
12 and see when he comes back in.

13 DAVID KRAYESKE: Did Mr. Monka have an actual
14 break in service, Ben, or did he continue straight into
15 employment?

16 BEN SEDROWSKI: He made a direct transition, I
17 do believe. I will open up STARS just for one hundred
18 percent while we're on the phone -- and it is CBAC Â§ 5-
19 193(i)(K). It is commencement within one year of state
20 service.

21 DAVID KRAYESKE: Okay.

22 BEN SEDROWSKI: So, it is --

23 CARL CHISEM: Yeah, so --

24 BEN SEDROWSKI: -- it's to receive -- sorry.

25 CARL CHISEM: I'm sorry, he should have went

1 right into -- I'm sorry, he should have went right to --
2 from the apprenticeship right into employment. That was
3 the issue that we were thinking when we did it.

4 DAVID KRAYESKE: Mmm.

5 CARL CHISEM: So, there was no break.

6 BEN SEDROWSKI: Yep, it was a direct
7 transition. That's correct.

8 CARL CHISEM: Yeah.

9 DAVID KRAYESKE: I'm trying here, Carl.

10 CARL CHISEM: Yeah, I know. So he made the
11 initial request and then he didn't -- he didn't follow up
12 on it.

13 DAVID KRAYESKE: Yeah.

14 CARL CHISEM: I think that's one thing that we
15 need to include in the MOU with the program about that,
16 because I didn't even think about it until just now.

17 DAVID KRAYESKE: Yeah. And, yeah, I do think
18 some of those other discussions on military service --

19 CARL CHISEM: That wouldn't typically -- yeah,
20 that typically wouldn't be discussed because HR doesn't
21 even know they're going to be permanent.

22 DAVID KRAYESKE: But when they -- so, obviously
23 he knew about the purchase, right? Because he filled out
24 the application.

25 CARL CHISEM: Right.

1 DAVID KRAYESKE: So, we know that they actually
2 went through that with him upon hire. And the
3 apprenticeship's paid, right, Carl? This is a paid
4 position, right?

5 CARL CHISEM: Yep. Yes.

6 DAVID KRAYESKE: Okay. That's the other thing
7 that makes it difficult. Do we have John back?

8 CARL CHISEM: No, I don't see him yet.

9 DAVID KRAYESKE: So, we lost our quorum, right?
10 No, we didn't?

11 CINDY CIESLAK: No. Peter counts towards the
12 quorum, so, if there is a tie or if it's a one to one
13 vote, in this instance, Peter would break the tie. Oh,
14 here's John.

15 DAVID KRAYESKE: All right.

16 CINDY CIESLAK: We have John here twice.

17 JOHN DISETTE: I apologize.

18 CINDY CIESLAK: I'm going to take this one out
19 since the other one's working.

20 JOHN DISETTE: All right. I got booted. Now
21 I'm having more trouble.

22 CINDY CIESLAK: We can hear you.

23 PETER ADOMEIT: We can see you.

24 CINDY CIESLAK: Yeah.

25 JOHN DISETTE: Does my voice sound like angels

1 singing right now?

2 CINDY CIESLAK: No.

3 CARL CHISEM: Not that good, John.

4 DAVID KRAYESKE: If it does, John, go to the
5 karaoke bar.

6 JOHN DISETTE: All right. I got a weird echo
7 on my end. Hey, guys, if you don't like what I'm saying
8 you can just tell me, you don't have to --

9 CINDY CIESLAK: I'll remove the other one.
10 Here we go. Because that is why -- you're logged in with
11 two devices. I just removed one, so, you shouldn't hear
12 the echo anymore.

13 JOHN DISETTE: All right, kick me out.

14 CINDY CIESLAK: No, no, you -- we can still
15 hear and see you.

16 DAVID KRAYESKE: We got you.

17 CINDY CIESLAK: Can you hear and see us?

18 JOHN DISETTE: Oh, that's a tough one. I'm
19 gonna go with, yes. I thought about saying no, but --
20 okay. So, did you guys resolve Monka?

21 DAVID KRAYESKE: No, we're waiting on you.

22 JOHN DISETTE: Seriously? Oh. Well, I missed
23 a little bit. I guess I can back up.

24 So, Ben, I think my question or curiosity was
25 around whether we can skate this one through based off

1 the fact that he did elect, just didn't follow through
2 with payments because of the circumstances and therefore
3 start his payments as soon as it became -- as soon as he
4 became aware that he was now going to be permanent and
5 continue to have paychecks to make those payments?

6 BEN SEDROWSKI: Yeah. The concern that we
7 discussed briefly was that it -- aside from the fact that
8 he's in a unique apprenticeship program that explicitly
9 states that you are not guaranteed a position at the end
10 of it, the fact pattern of the case is very analogous to
11 seasonal employees or temporary employees that that clock
12 starts running when they do make that election or, sorry,
13 when they do make that application, and then in the past,
14 we have denied a number of claims that have a very
15 similar circumstance behind that in regards to it where
16 they did apply timely, they just did not respond to the
17 invoice. And therefore it was marked as a permanent
18 forfeiture in the record, and then we then eventually did
19 deny the appeals when they came forward to that. So,
20 that would be my concern if that was the logic for
21 approval.

22 JOHN DISETTE: Understood.

23 DAVID KRAYESKE: This is Dave Krayeske again.
24 This is -- we kind of like -- I just asked Carl a couple
25 questions about the apprenticeship program because I

1 wasn't fully aware of how it worked. So, he did not have
2 a break. There was no break in service either. He went
3 straight into going from apprentice -- paid apprentice to
4 full-time employment.

5 CARL CHISEM: Right.

6 DAVID KRAYESKE: So.

7 JOHN DISETTE: Okay, so, Ben, what you're
8 saying is really the precedent here is that we've got to
9 deny this.

10 BEN SEDROWSKI: That would be RSD's perspective
11 on that in regards to it in light of the prior cases as
12 well and the circumstance of this, yes, that's correct.

13 JOHN DISETTE: And Dave, what I'm hearing from
14 you is this is kind of one of those rules that should
15 probably be fixed down the road.

16 DAVID KRAYESKE: I, you know, I mean, some of
17 our discussions was to allow greater flexibility in
18 purchases because of these situations. And obviously it
19 was something, you know (indiscernible) as a matter of
20 fact, that tried to alleviate administrative issues like
21 this. But, my idea was to, you know, in our discussions
22 throughout the year, was to change that rule and perhaps
23 open a window at full actuarial cost for folks that
24 missed it along the way because of the rules. So, I
25 think that's something that should be strongly considered

1 for the next window of bargaining. We lost your sound,
2 John.

3 JOHN DISETTE: Turns out there's a mute button
4 in Zoom.

5 DAVID KRAYESKE: Well, you are in rare form
6 today.

7 CARL CHISEM: That's John. Dave, you should
8 know.

9 JOHN DISETTE: I missed it.

10 CARL CHISEM: So, then I got a quick question
11 and maybe -- so, before he got out of the program, he had
12 applied --

13 BEN SEDROWSKI: Correct.

14 CARL CHISEM: -- he just did not follow up on
15 the invoice in a timely manner.

16 BEN SEDROWSKI: So, he had successfully applied
17 within, I actually believe it was on his initial date of
18 hire, yep, so, it was on his date of hire that he filled
19 out the application. So, with his onboarding paperwork
20 likely, we then invoiced him later on in January. He
21 then let that invoice lapse and did not respond to that
22 by the end of the one year. So, RSD procedure would be
23 if he had reached back out to us, so, the invoice itself
24 has a shorter expiration date on the top of it. And
25 that's a byproduct, of course, in the actual way the

1 module is set up. However, if they had reached out to us
2 still within that one year deadline, we would have
3 honored that application and been able to reissue an
4 invoice and then process it as such, and that would have
5 been, you know, that next step where we would be talking
6 about whether or not he had made that affirmative
7 election to accept that purchase, you know, by that one
8 year deadline. Unfortunately, we do not have that here
9 for Mr. Monko.

10 CARL CHISEM: All right, I got it. So, somehow
11 another day we gotta work on that MOU or something.

12 CINDY CIESLAK: I have a question. So, he went
13 into the apprenticeship program November 29th, I believe?

14 BEN SEDROWSKI: Mm hmm.

15 CINDY CIESLAK: So, would he have completed the
16 apprenticeship program November 29th of twenty-twenty...

17 CARL CHISEM: Five. He went in '24, he would
18 have completed '25.

19 JOHN DISETTE: Right.

20 CARL CHISEM: And it was -- we had already --
21 and they didn't know that though, but we had already,
22 with myself and management, we had already established a
23 permanent position, but they wouldn't know that until
24 they got up till November anyway.

25 CINDY CIESLAK: And then, Ben, are you saying

1 he would have had a year from January 7, 2025 to elect?

2 BEN SEDROWSKI: No, I'm sorry, apologies. What
3 I meant was from his original date of hire, if he came
4 back, like, within that one year, we would then still
5 honor that, you know, one year deadline and just reissue
6 it. We wouldn't take issue with the fact that, you know,
7 we had given him an invoice that had a 90 day expiration
8 date for response on it, so to speak. That's more that.
9 But if he -- it still is all driving off of that initial
10 date of hire for that eligible employment.

11 CINDY CIESLAK: Okay, thank you for that.

12 CARL CHISEM: I'm sure -- a couple things, and
13 you know this, Dave. One of the things is he wasn't sure
14 if he was going to be permanent. Number two, probably
15 was looking at his salary after he was here one year.

16 DAVID KRAYESKE: Yeah.

17 CARL CHISEM: Yeah.

18 DAVID KRAYESKE: And that's the, you know,
19 that's the concept behind that idea I threw out there.
20 And our discussion was that, you know, when you first get
21 hired, by the time you get all this stuff taken out of
22 your paycheck for the first time, you're left scratching
23 your head, wondering how you're going to pay your bills.

24 CARL CHISEM: Yeah.

25 DAVID KRAYESKE: To, you know, spread that over

1 a longer period of time makes all the sense in the world
2 to me. But, you know, I couldn't get agreement on that,
3 so...

4 CARL CHISEM: We definitely need to look at
5 that seriously.

6 DAVID KRAYESKE: Mm hmm.

7 JOHN DISETTE: (Indiscernible) qualify for a
8 pension for 10 years, right?

9 DAVID KRAYESKE: Right.

10 CARL CHISEM: Right.

11 DAVID KRAYESKE: So, and then, you know, if
12 you, personally, if, you know, you want to pay the full
13 actuarial value later on, you know, what do I care?

14 CARL CHISEM: Mm hmm.

15 DAVID KRAYESKE: But that's a choice that
16 somebody can make, right? I mean, I want to -- I want to
17 provide a little bit of that, but that's a different
18 discussion for a different day for a different under
19 secretary, apparently.

20 CARL CHISEM: We'll catch you before you leave,
21 Dave.

22 DAVID KRAYESKE: Carl, he's got a list for me
23 that looks like a five year old's Christmas list.

24 CARL CHISEM: About right too.

25 DAVID KRAYESKE: Pony, motorcycle.

1 JOHN DISETTE: Light Bright -- you have Light
2 Bright on the list?

3 CARL CHISEM: I love those.

4 JOHN DISETTE: So, oh, I had a question. My
5 thought -- my train of thought got derailed.

6 DAVID KRAYESKE: Sorry about that.

7 JOHN DISETTE: That's all right. Ain't coming
8 to me. All right, but we're kind of stuck. As bad as
9 this situation is --

10 CARL CHISEM: Yeah.

11 JOHN DISETTE: -- we have the opportunity to
12 fix it, but it's not fixed yet. It's kind of
13 unfortunately where we are.

14 Oh, you know what I was gonna ask, Ben? I
15 think we've gone over this before. If he quits and comes
16 back next year, does he have another opportunity or is
17 the clock over?

18 BEN SEDROWSKI: No.

19 JOHN DISETTE: It's over.

20 DAVID KRAYESKE: No, that's the problem.

21 BEN SEDROWSKI: The exact language, I think I
22 actually pulled it up while you were out of the meeting a
23 little bit. It's, "A member shall apply to the
24 Retirement Commission within one year of his commencement
25 of state service or within one year of June 22nd, 1992,

1 whichever is later." So, it's very, very specific in the
2 language for that initial date of hire.

3 I think there would be a question to be had
4 about a permanent break in service and they return to a
5 different tier, however, that's a different can of worms
6 for a different day, I would say.

7 CARL CHISEM: Okay.

8 JOHN DISETTE: All right. Well, I know nobody
9 wants to make the motion, so, I elect Dave.

10 DAVID KRAYESKE: Mr. Chairman, this is David
11 Krayeske. I make a motion that we deny Mr. Monka's
12 request.

13 JOHN DISETTE: I'll second it, John Disette.

14 PETER ADOMEIT: All in favor, say aye or raise
15 your hand.

16 CARL CHISEM: I guess, Dave.

17 PETER ADOMEIT: Opposed, nay or raise your
18 hand. It's unanimous, right?

19 DAVID KRAYESKE: It is.

20 PETER ADOMEIT: It is.

21 Okay, moving on to Old Business. Roderick
22 Chance.

23 BEN SEDROWSKI: Okay, Mr. Roderick Chance is at
24 page 19 of your packet. Mr. Roderick Chance has
25 requested that the Retirement Commission permit him to

1 make a new retirement plan election to the Alternate
2 Retirement Program at the 5% contribution level for the
3 employee in lieu of his prior default placement into the
4 6.5% employee contribution level.

5 Mr. Chance was first hired by UConn back in
6 January of this year. At that time, he did not submit an
7 affirmative election on or prior to his first day of
8 employment, and as such, he was defaulted in the 6.5.

9 Following notification of that default, he then
10 submitted this appeal requesting that the Commission
11 permit him to contribute at the 5% rate in lieu of that,
12 citing a cross country move and complications arising
13 from that, as well as an increased burdensome schedule in
14 relation to his duties as a coach and setting up a new
15 football team or new football program.

16 In the past and in recent cases, the
17 Subcommittee has recommended and the Commission has
18 approved new plan elections in cases where there has been
19 clear agency error. The most distinct was the recent
20 case where the employee's onboarding documents they
21 received misidentified SERS as a 3% contribution level as
22 opposed to the actual contribution rate for SERS Tier IV.

23 In the present case, Mr. Chance hasn't made an
24 assertion of agency error and instead is making an
25 argument for extenuating circumstances based upon his

1 move and the career changes.

2 JOHN DISETTE: Someone unfamiliar with ARP, do
3 they typically notify the employee what the default is or
4 are they aware that if they don't pick A, B or C they're
5 put into C?

6 BEN SEDROWSKI: UConn does advise them that
7 they will have a default placement

8 JOHN DISETTE: And that default placement is
9 told to them at what point?

10 BEN SEDROWSKI: I don't have the individual job
11 offer and correspondence with UConn here. I can reach in
12 -- or I can look into that if the Subcommittee would
13 like.

14 In the past it has been included at both the
15 job offer stage as well as prior to and during the
16 onboarding stage. We've seen as far as also last minute
17 reminders, you know, that if you do not submit this
18 election by the end of today you will be defaulted into
19 ARP 6.5, but we've seen that with the adjunct population,
20 so, not necessarily one to one.

21 JOHN DISETTE: And he's not making the
22 assertion that he had no idea he'd be defaulted to a
23 plan? He's just saying I had other things going on?

24 BEN SEDROWSKI: Yeah, so, his argument in
25 particular so -- and his -- so, for his appeal in Exhibit

1 A where he's speaking of it, he cites being confused with
2 the election period for the health insurance and other
3 benefits and having that 31 day window opposed to the
4 same day election for the retirement plan election, but
5 he does not specifically state that UConn made any agency
6 error or did not advise him of anything in that regard.

7 DAVID KRAYESKE: I can't tell if he was
8 actually here. Was he on board -- I can't tell if he was
9 onboarded in person or if it was virtual.

10 BEN SEDROWSKI: That I'm not sure about.
11 Again, I can reach out to UConn if you would like. Given
12 the nature of the position as well, I'm not sure how much
13 or how analogous it is with the other standard hiring
14 procedures when it comes to either the lecturers or just
15 standard faculty and staff.

16 DAVID KRAYESKE: I'm just going through his
17 forms here. Oh this is his -- this is a revised form?

18 BEN SEDROWSKI: So, he did not submit a 931
19 upon hire, so, this is the one that was submitted
20 following that when UConn reached out and then requesting
21 the appeal.

22 DAVID KRAYESKE: Got it.

23 BEN SEDROWSKI: To an earlier point, I will,
24 just for the record, bring this back up; he does also
25 state further on down, third paragraph from the bottom,

1 that he had that intention that he did not intend to
2 decline or delay participation and that had he fully
3 understood the deadline implications, so, he does raise
4 that as an issue.

5 JOHN DISETTE: Do we have latitude about --

6 DAVID KRAYESKE: Yep.

7 JOHN DISETTE: Around circumstances --
8 extenuating circumstances?

9 CINDY CIESLAK: So, I have --

10 JOHN DISETTE: Do we have that kind of
11 latitude?

12 CINDY CIESLAK: Well, if there's, like, agency
13 error or, you know, I think generally it's agency error,
14 you know, you have typically denied it where people have
15 simply missed the deadline.

16 One of the questions I had is he indicates
17 there was confusion around his start date, and I don't
18 know what that means, whether that's confusion on his
19 part or confusion -- maybe the agency, you know, kind of
20 changed when he was going to start, and I don't know in
21 what direction that would be, but I don't know if the
22 Trustees want more information on how his start date was
23 communicated to him.

24 DAVID KRAYESKE: Yeah, okay, that makes sense
25 to me. Let's see what else.

1 CINDY CIESLAK: And any other information you
2 want. Like, if you want information about whether the
3 onboarding was virtual, if he was physically in
4 Connecticut and things of that nature.

5 DAVID KRAYESKE: It would be helpful for me
6 just to get that before we deny this, to find out if
7 there's anything else out there that contributed to this.

8 So, if he was trying to do it on a phone while
9 driving cross country or something like that, I mean, the
10 opportunity for error is pretty high there.

11 So, I would make a motion that we table this
12 particular issue regarding Mr. Chance and based on a
13 request for more information to the university.

14 CARL CHISEM: Yeah, I'll second that.

15 PETER ADOMEIT: Is there any further
16 discussion? Hearing none, all in favor say aye or raise
17 your hand. It's unanimous. The ayes have it.

18 Jose Crego.

19 BEN SEDROWSKI: Mr. Crego is at page 28 of your
20 packet. He was tabled at the previous meeting as well.
21 I have no update from him. I have reached out to Western
22 Connecticut for further details regarding his onboarding.

23 For background, he was initially hired as a
24 part time lecturer at WestConn back in 2017 and became a
25 member of SERS Tier III. At that time, he did not submit

1 an application to purchase his prior military service and
2 did not do so until he was rehired into a full time
3 service job at DMHAS in 2019.

4 DMHAS has supported that there's no evidence of
5 him being offered the opportunity or having a purchase
6 record in his employee record at DMHAS. However, the
7 Subcommittee had specifically asked to contact WestConn
8 to see if they had anything in their records particularly
9 related to that.

10 DAVID KRAYESKE: And they have not responded,
11 is that correct, Ben?

12 BEN SEDROWSKI: They have not responded to me,
13 no. I followed up again yesterday just to be safe so, I
14 can, if we tabled it again, I can follow up and see if I
15 can get in contact again with HR.

16 CARL CHISEM: So, we were just waiting for
17 WestConn. Nothing more from Mr. Greco, right, Ben?

18 BEN SEDROWSKI: Correct. Yeah. Correct. So,
19 he, when he had submitted everything for this, he
20 included an affidavit from DMHAS or a statement from
21 DMHAS specifically supporting that and then detailing the
22 instances of it, but because they were not the initial
23 agency that actually would have handled that commencement
24 onboarding package, that was why it was tabled, and then
25 asked for further information from WestConn.

1 CARL CHISEM: Would have been good to get some
2 information from WestConn, but --

3 DAVID KRAYESKE: Yep. But I would agree, Carl.
4 I would -- if -- Ben, if it's helpful, I can also reach
5 out to -- just to nudge Fred Cratty out there, the HR
6 administrator, and ask him to --

7 BEN SEDROWSKI: I believe -- he's who I
8 followed up with yesterday, so...

9 DAVID KRAYESKE: Okay. I can give him a nudge
10 if that's helpful in any way. Just a quick email asking
11 him to please respond or something if you believe that's
12 going to be helpful. Not trying to intervene in any way,
13 shape or form.

14 BEN SEDROWSKI: No worries. I appreciate it.
15 I appreciate the assist.

16 CINDY CIESLAK: And this is Cindy. It looks
17 like this matter was tabled, so, I must have not been on
18 the -- like, this is coming back up. Is that correct,
19 Ben?

20 BEN SEDROWSKI: That is correct.

21 CINDY CIESLAK: Okay. I don't know if I was at
22 the meeting where this came up or if it was one of my
23 colleagues, but I have a little bit of a question about
24 kind of the timeliness of this.

25 BEN SEDROWSKI: Mm hmm.

1 CINDY CIESLAK: Because it looks like the
2 Division denied the request in January of 2020, and then
3 he submitted a new form or an additional form in 2022,
4 so, he's, you know --

5 BEN SEDROWSKI: That's correct.

6 CINDY CIESLAK: He should have appealed the
7 Division's denial within one year of January 2, 2020, and
8 instead he took a different action, and then it looks
9 like the Division again denied him May 5th of 2022, and
10 the process for challenging that would have been an
11 appeal within one year. And it looks like there was no
12 action for over three years until the agency again
13 forwarded the application. So, there's a question of
14 timeliness on here that I think can be reevaluated once
15 we get further information from the agency.

16 BEN SEDROWSKI: I will note to that point --

17 DAVID KRAYESKE: And, Cindy --

18 BEN SEDROWSKI: Oh, sorry. Go ahead.

19 DAVID KRAYESKE: I'm sorry, I was just going to
20 say, Cindy, by the agency, you're talking about WestConn
21 or DMHAS?

22 CINDY CIESLAK: Well, I think you're asking for
23 information from WestConn.

24 DAVID KRAYESKE: Right.

25 CINDY CIESLAK: It looks like DMHAS resubmitted

1 the application that was previously denied three years
2 prior.

3 DAVID KRAYESKE: Okay.

4 CINDY CIESLAK: And so -- and again, then the
5 Division denied that, and then he appealed this third
6 denial. And so, the process should have been an appeal
7 from the first one within one year. I think you have a
8 basis on which to deny it as timely; however, you are
9 also allowed to toll time limitation based on extenuating
10 circumstances, so, I think it would be appropriate to
11 address the timeliness once we have more information from
12 WestConn.

13 DAVID KRAYESKE: So, we will make a motion to
14 table this item pending more information from the
15 University of Connecticut -- or Western Connecticut State
16 University.

17 JOHN DISETTE: I'll second. John Disette, I'll
18 second.

19 PETER ADOMEIT: Okay. All in favor, say aye or
20 raise your hand. Opposed nay -- this is unanimous. The
21 ayes have it.

22 Amanda Kehoe.

23 BEN SEDROWSKI: Okay. Amanda Kehoe is also,
24 returning to you from being tabled at the prior meeting.
25 Ms. Kehoe is petitioning the Retirement Commission to

1 permit a new retirement plan election to standard SERS
2 Tier IV in lieu of her current placement into SERS Tier
3 IV Hybrid. She has asserted that she made a genuine
4 mistake in election and thought that the Tier IV Hybrid
5 was standard SERS but the equivalent at the higher
6 education entities.

7 She was tabled at February's meeting pending
8 more information from her employing agency, particularly
9 relating to her onboarding, because she has asserted in
10 her appeal, and then she has also submitted an additional
11 supplemental email particularly to those circumstances,
12 and that can be found in exhibit D. But to that point
13 she informed -- or she asserts that she had informed her
14 agency specifically that she wanted to elect SERS Tier
15 IV, and that was consistent. However, due to confusion
16 with the HR personnel and circumstances during that time,
17 she mistakenly was told to elect SERS Tier IV Hybrid and
18 did not find out until after talking to her colleagues.

19 This is another situation where I do not have a
20 response from the agency to date on this, so, I can go
21 back again for this instance or we can table again and I
22 leave it to the Subcommittee.

23 CARL CHISEM: What agency is this, Ben?

24 BEN SEDROWSKI: It's Middlesex Community
25 College.

1 CARL CHISEM: Well, it should be easy for you,
2 Dave. You know who's there.

3 DAVID KRAYESKE: I don't. Who is there?

4 CARL CHISEM: No, I take that back. I thought
5 she took over all of them, but I guess not. Nope, it
6 isn't who I thought.

7 DAVID KRAYESKE: Okay.

8 BEN SEDROWSKI: I have Jeanine Fair as the
9 representative. So, to the point of more evidence and
10 more information, Ms. Kehoe has submitted additional
11 details and circumstances for that, and I've followed up
12 specifically citing that as well to the agency in
13 relation to the form that she claims that HR took from
14 her and then was discarded prior to the hybrid election.

15 DAVID KRAYESKE: So, her claim is they -- she
16 filled something out and they threw it out?

17 BEN SEDROWSKI: So, they -- turning to D, I'll
18 just use her words for that. So, she asked the HR rep
19 for information, and she had brought a form that she had
20 already completed and elected SERS Tier IV on. She then
21 says that her -- "My original elected form with the SERS
22 Tier IV was taken and discarded. My intent was to be in
23 the regular plan, which I was led to be Hybrid for
24 professionals."

25 So, following the conversation with the HR

1 personnel, that's when she had completed a new form and
2 made that election to Hybrid on that day, in accordance
3 with her submission.

4 DAVID KRAYESKE: And we have nothing from the
5 agency to support or refute this?

6 BEN SEDROWSKI: Not at the moment.

7 DAVID KRAYESKE: Okay. And we've reached out
8 to them and didn't get a response, is that correct?

9 BEN SEDROWSKI: That is correct. So, I can
10 reach out again. And once again, so, this is, you know,
11 I had a much more pointed question when I followed up
12 more recently, so, that could have also caused for a
13 delay in that respect.

14 DAVID KRAYESKE: Okay, when you send that
15 request out, would you please cc Karen Buffkin?

16 BEN SEDROWSKI: Yes, sir.

17 DAVID KRAYESKE: Who is now the legal counsel
18 Acting Interim Interim Chancellor.

19 CARL CHISEM: That's who I was referring to,
20 Dave.

21 DAVID KRAYESKE: Yes, I kind of figured. I was
22 picking up what you were putting down, Carl.

23 CARL CHISEM: Yeah.

24 DAVID KRAYESKE: But yes, the acting Acting
25 Interim Chancellor. I will also follow up with her as

1 well.

2 CARL CHISEM: Okay.

3 DAVID KRAYESKE: So, I think we should table
4 this. Go ahead.

5 JOHN DISETTE: Are you expecting a speedy
6 reply?

7 DAVID KRAYESKE: I am retiring in '26, John.

8 JOHN DISETTE: Not a chance. You won't be on
9 the final decision if we table this again.

10 CARL CHISEM: That's right.

11 DAVID KRAYESKE: I will personally follow up
12 with Madam Acting Acting Interim Chancellor.

13 CARL CHISEM: There you go.

14 DAVID KRAYESKE: All right.

15 PETER ADOMEIT: Is there a motion to table,
16 please?

17 DAVID KRAYESKE: Mr. Chairman, I make a motion
18 that we table this particular -- I'm sorry, I lost the
19 employee's name.

20 BEN SEDROWSKI: Ms. Kehoe.

21 PETER ADOMEIT: Kehoe.

22 JOHN DISETTE: Before we do that, can I ask
23 another question?

24 PETER ADOMEIT: Go ahead.

25 DAVID KRAYESKE: Go ahead.

1 JOHN DISETTE: Is the assertion here that
2 Jeanine Fair, who signed the document, is it the
3 assertion that it was her that talked -- that made the
4 change or made the assertion that the hybrid is the
5 typical plan? Is that the assertion here? That Jeanine
6 Fair is really the one that would be saying, Yes, I gave
7 that information, or No, I didn't give that information?

8 BEN SEDROWSKI: She has not specifically named
9 her as that. Every reference that Ms. Kehoe has made in
10 her appeals references it as "My HR Rep."

11 JOHN DISETTE: Right. And Fair happens to be
12 the one that signed it, right? So, are we under the
13 impression that Fair is the one that could tell us?

14 BEN SEDROWSKI: So, in her -- in our response
15 to it, we do specifically identify Jeanine Fair as her HR
16 Rep, and that would be the individual that would be able
17 to address questions in regards to the 931 and the
18 receipt of it.

19 So, Ms. Kehoe actually reached out to our
20 office prior to us receiving the original form from
21 Middlesex Community College. That was how quick the
22 turnaround was on this. And that was another one of the
23 points that she had made, so, in that, if we look at
24 Exhibit C, it confirms in our email from Ryan Morrissey
25 he kind of states the specifics in regards to the 931

1 coming over to our office from Ms. Fair.

2 JOHN DISETTE: Okay. And is it improper to
3 directly address Jeanine Fair?

4 BEN SEDROWSKI: So, I also have her for our
5 Member Accounts Unit. I have her as the HR point of
6 contact for Middlesex for employees. If the Subcommittee
7 would like me to reach out to someone else, I'd be more
8 than happy to do so.

9 JOHN DISETTE: No, I'd rather hear from Jeanine
10 Fair.

11 BEN SEDROWSKI: Mm hmm.

12 PETER ADOMEIT: We all on board? We have a
13 motion?

14 JOHN DISETTE: Okay, I'll -- Dave, you want to
15 do the honors?

16 DAVID KRAYESKE: Sure. I make a motion that we
17 table the Kehoe matter pending additional information
18 from the agency.

19 JOHN DISETTE: I'll second.

20 PETER ADOMEIT: All in favor say aye or raise
21 your hand. No nays. It's all unanimous. The ayes have
22 it.

23 Sandra Tapia.

24 BEN SEDROWSKI: Okay. Ms. Tapia is on page 59
25 of your packet. Ms. Tapia has requested that the

1 Retirement Commission permit her a -- or honor her
2 original election to grandfather her retirement age from
3 2013. She asserted this because she had completed and
4 submitted her initial request and the corrected form that
5 was requested of her by her agency timely in 2013.

6 This issue comes to us, and it's similar to
7 cases in the past we've had where the agency had
8 submitted an incorrect form to RSD originally. RSD had
9 then remitted that form to the agency with the
10 instructions to correct that form, and then that
11 corrected form was not received by RSD prior to the close
12 of the deadline, so, no contributions were opened.

13 Following 2013, Ms. Tapia then continued in
14 employment until 2024 when the agency came forward to
15 confirm grandfathering status. And this then came
16 forward from there.

17 The appeal itself was on hold for a period of
18 time due to an ongoing disability application, in which
19 case we were waiting for the outcome of that prior to
20 this going forward due to the administrative cost of it
21 or due to the cost of it to Ms. Tapia.

22 And to that point, as I had said, it is similar
23 in prior cases. However, due to the nature of the amount
24 of time that it has been since that initial election
25 window, there is the cost to the fund that has been

1 incurred without those contributions coming in.

2 So, in the past, where we do have this, clear
3 evidence of agency error, but in conjunction with the
4 member not recognizing the deductions and coming forward,
5 the Commission and the Subcommittee have both recommended
6 and then approved it under the approval of paying full
7 actuarial cost for that retroactive election.

8 DAVID KRAYESKE: So, based on that, Ben, is she
9 requesting us to waive the full actuarial cost?

10 BEN SEDROWSKI: She has not requested that
11 directly, no. I don't -- I'm not sure how much of a
12 discussion Ms. Reed had with her specifically for
13 actuarial cost and that she has just put it forward as a
14 baseline to accept the prior election.

15 DAVID KRAYESKE: Got it.

16 JOHN DISETTE: What value would the
17 grandfathering have if she attains a pending disability -
18 - if she attains the disability retirement?

19 BEN SEDROWSKI: So, likely none due to the
20 capping of the 30 years putting her at normal retirement
21 for her statutory benefit. I will say at this point she
22 has been denied on reconsideration, so, she has exhausted
23 her traditional administrative routes for review by the
24 MEB and she is on a standard retirement at the current
25 moment in time, so, this would involve, you know, a

1 retroactive change in that regard more likely than not.
2 But to that point, if she had been approved for
3 disability, there would have been no improvement to her
4 benefit, more likely than not.

5 JOHN DISETTE: Okay. And just one more second
6 here. I just want to see -- she was hired in '97, so,
7 she's got almost 30 years in, right?

8 BEN SEDROWSKI: Total count was...

9 JOHN DISETTE: Ben, did she pay any -- is this
10 the one where she put the wrong amount in? Is this her?

11 BEN SEDROWSKI: It was a completely wrong form
12 that was submitted, so, the agency and her had completed
13 a CO-996. She, because of her tier or her specific
14 circumstances, she was required to fill out a CO-1094
15 instead. We kicked the original form back to the agency.
16 The agency had the amended corrected form on their
17 record, however, we did not have it and it was not issued
18 to us, so, it wasn't the deduction percentage this time,
19 it was the form itself. It was the, you know, completely
20 wrong form.

21 JOHN DISETTE: I mean, I'm inclined to grant
22 it. It's just, you know, kind of that curious thing
23 because she's got 30 years in already. Does she have the
24 need for it? Was she not 63 at the time? She's Tier
25 IIA, I presume. I have to look again. She might be Tier

1 II.

2 BEN SEDROWSKI: She's Tier II. She came in
3 right before the changeover. So, she came in in January
4 of '97.

5 DAVID KRAYESKE: Well...

6 JOHN DISETTE: And does she have age 63 yet?

7 BEN SEDROWSKI: That is what I am trying --
8 bringing up right now, sir. She was born in '65.

9 JOHN DISETTE: She's 61.

10 DAVID KRAYESKE: Sixty-one, yep.

11 JOHN DISETTE: So, right now this makes a
12 difference whether she can take full retirement or early
13 retirement.

14 DAVID KRAYESKE: Yes, early retirement.
15 Correct.

16 BEN SEDROWSKI: She's sitting at 28 years of
17 service, according to the calculator.

18 DAVID KRAYESKE: And then, John, there would
19 also be that increase in her health insurance cost as
20 well for those two years.

21 JOHN DISETTE: For a couple of years, yep.

22 DAVID KRAYESKE: Yep.

23 JOHN DISETTE: Two years worth.

24 DAVID KRAYESKE: Yep.

25 JOHN DISETTE: Well, under the old math or the

1 new math, Dave?

2 DAVID KRAYESKE: I guess it's the new math.

3 JOHN DISETTE: She might make out better.

4 DAVID KRAYESKE: That's true. Absolutely.

5 Yeah.

6 JOHN DISETTE: No, I guess it passed the other
7 day, right? So, it's new math now.

8 DAVID KRAYESKE: Yeah, it's new math. We're in
9 a new era.

10 JOHN DISETTE: Well, this is big for -- I'm
11 inclined to consider this an error, right? I mean,
12 that's, it seems like the form was submitted; the proper
13 form was eventually submitted, but not fully submitted.
14 Is that how to read this? Partially submitted through
15 the process?

16 BEN SEDROWSKI: At a minimum, it was signed and
17 submitted by her to her agency. I do not believe that
18 the agency completed their section of it prior to sending
19 it over to us either, but they did have it in her HR
20 record of that date that was signed, according to their,
21 you know, emails to us.

22 JOHN DISETTE: And that date that it appears
23 that she signed it and turned it in, that date is within
24 the, I forget, July 1, 2013 or prior to that?

25 BEN SEDROWSKI: Yeah, it was May 20th, I do

1 believe. Let me just double check. May 20, 2013 is when
2 it was signed -- the second -- the corrected form, yes.

3 JOHN DISETTE: In her mind, she had done
4 everything she needed to do.

5 DAVID KRAYESKE: Yep.

6 CARL CHISEM: That's what it sounds like.

7 JOHN DISETTE: And in everybody's mind, that's
8 all she needed to do. There was kind of the back room
9 processing that didn't get completed?

10 BEN SEDROWSKI: I mean, the other -- the only
11 other point I would point to the employee side of it is
12 just the recognition of the contributions over the
13 extended period of time. So, I know initially in 2013,
14 that pay period also coincided with OPEB as well. So,
15 those pay, you know, that pay would have changed at that
16 point and your deductions would have changed, however,
17 you know, the extended period. So, that's where we've
18 just recognized that actuarial cost for it.

19 JOHN DISETTE: Yeah, that I wouldn't hold
20 against the employee. I have to be honest. I mean,
21 I've got it taken out. I don't do the math. I don't
22 know if it's right or wrong.

23 DAVID KRAYESKE: Yep.

24 JOHN DISETTE: I never calculated it out. I
25 don't know whether it's based on gross pay, net pay minus

1 taxes -- minus -- I don't, whatever. I trust the number
2 is right, and if it's wrong, I won't -- I would never
3 know. So, I don't -- I don't hold that against the
4 employee at all.

5 PETER ADOMEIT: Ben, I have a note here that
6 due to the delay, the SERS Fund would not be made whole
7 unless she is required to pay the full actuarial cost to
8 the election. I think -- I took this out of your --

9 BEN SEDROWSKI: Yes, sir. So, the ongoing
10 contributions, had they been made, you know, in time and
11 the correct amount from 2013 forward, we would have had
12 the benefit of those contributions in the fund as well as
13 the gains on those contributions throughout the time for
14 investing in the fund. So, because of that difference,
15 and then the added liability caused by the reduction in
16 the early retirement -- the normal retirement age, as
17 well as the health insurance cost changeover, those would
18 be the -- sorry, not the health, because that's a
19 separate fund, but for the retirement portion of it.

20 JOHN DISETTE: So, we're just talking about
21 that she would only -- she was making some level of
22 contribution, right?

23 BEN SEDROWSKI: No. She had no grandfather in
24 contribution.

25 JOHN DISETTE: No.

1 DAVID KRAYESKE: And that -- but the problem
2 with that is that, you know, there's a certain portion of
3 -- and Mr. Chairman, I understand what you just read, but
4 the employee didn't screw that up, the agency did. And
5 so I struggle with that as a recovering HR guy, you know,
6 that we, you know, put that on the employee because an HR
7 person didn't follow through on their job. So, I
8 struggle with that. I think that's where John fell.

9 JOHN DISETTE: Yeah, I'm not a fan of charging
10 the employee for it either. It's not like we're giving
11 them a break here. We're telling them, they didn't do
12 it, and now you're going to charge me interest. Not a
13 fan.

14 CINDY CIESLAK: Ben, do you have examples of
15 prior similar matters? Because I do believe while the
16 Trustees have been sympathetic to the circumstances, the
17 historical practice has been that the individual who, you
18 know, is allowed to grandfather late due to extenuating
19 circumstances has been made to pay the full actuarial
20 value.

21 BEN SEDROWSKI: So, Mr. Bonilla, the case that
22 I cited in the back of the memo, he's actually pretty
23 much analogous, one for one, to it. He had completed a
24 form that was incorrect. RSD had kicked that back to the
25 agency, and then the agency had never sent a corrected

1 form back to RSD. Mr. Bonilla was required to pay full
2 actuarial cost when he was approved.

3 JOHN DISETTE: And when was that, Ben?

4 BEN SEDROWSKI: That was October 2024. And I
5 know we've had at least a couple other ones that have
6 come in here, but those have been different fact patterns
7 where they were rehires, so, the question then became,
8 you know, were they granted that option when they first
9 were rehired and then would they have been aware of that?
10 And that one split differently, where the person that
11 came back in 2016 was required to pay full actuarial cost
12 because of the nine years that had elapsed at the time,
13 compared to the person was rehired in 2022, where they
14 were only required to pay contribution cost because it
15 was so disconnected from the election window to where
16 there wouldn't have been, or this was what was opined to
17 the Subcommittee, it was so far from the election window
18 that, you know, it wouldn't have been in the common
19 knowledge or the common discourse in the same way that it
20 likely could have been in 2016 and then the time lapse in
21 general.

22 JOHN DISETTE: Is that compounding as well?

23 BEN SEDROWSKI: So, at full actuarial cost,
24 it's not necessarily interest as the calculation, so we
25 send it out to CAVMAC for an actual one-to-one on the

1 difference of cost of the benefit to the fund as it is
2 currently and then as it would be with this amended
3 election.

4 JOHN DISETTE: Yeah, I can save you the money
5 on having CAVMAC do calculation.

6 CARL CHISEM: So, she didn't contribute
7 anything then, Ben, right?

8 BEN SEDROWSKI: No, she did not have any
9 grandfathering contributions up, no.

10 CARL CHISEM: Wow.

11 JOHN DISETTE: It's not like she didn't try,
12 though.

13 CARL CHISEM: Yeah.

14 JOHN DISETTE: Well, I would make the motion
15 that we grant her the grandfathering and pay back the
16 actual cost without the full actuarial value being
17 computed. I would make that recommendation to the
18 Retirement Commission.

19 DAVID KRAYESKE: Do we have -- is that setting
20 new precedent, Ben?

21 BEN SEDROWSKI: I would say so. I would say
22 that that would be a change from the prior precedent
23 where, as I'd referenced for Bonilla. So, I would be
24 concerned in regards to that, that it's essentially a
25 direct reversal of what was held there.

1 DAVID KRAYESKE: Okay. And then, Bonilla; can
2 you give me the fact pattern as to what happened there
3 and making him -- him, I assume, pay back the full
4 actuarial value?

5 BEN SEDROWSKI: Yes. So, in May of 2013, he
6 had signed and completed a form. This one was one of
7 those forms that had the incorrect percentage that was on
8 the form when it was submitted. RSD received that in
9 June and then sent that back to DMHAS. Once it made it
10 back to DMHAS, it then disappears from the records in
11 both DMHAS and RSD and then was not brought back up until
12 April of 2024.

13 After that, he then pursued his appeal. It
14 then went to the Commission, and then it was approved at
15 full actuarial cost for the kind of the compare -- the
16 conjunction of the two factors where there was the state
17 agency error, however, it was then compounded by the fact
18 that Mr. Bonilla did not look at his pay stub for 13
19 years.

20 DAVID KRAYESKE: Which is very similar.

21 JOHN DISETTE: There's a difference, though,
22 right?

23 DAVID KRAYESKE: Okay.

24 JOHN DISETTE: If I recall, it's been 13 years,
25 maybe 14. When we filled out those forms, we were to

1 write in the percentage, right? We -- they gave us a
2 form, and you had to fill in whether it was 0.72, 0.56,
3 0.42, whatever, right? So you are actually making a
4 request to take out a certain amount. So, if Bonilla had
5 written in the wrong amount and they took out the wrong
6 amount, then I can see you blaming Bonilla a little bit.
7 I don't see blaming this one here, though.

8 BEN SEDROWSKI: So, I will, just to confirm
9 that fact pattern for Mr. Bonilla, he did have a form
10 that was incorrect with the percentage, but no deduction
11 was opened at all because of that. So, if there was no
12 -- if we had only received an incorrect form, no
13 deduction was open for that employee.

14 So, even though the form itself had a deduction
15 error in it for the percentage, the deduction itself, by
16 and large, was not opened at all, so, he didn't pay
17 anything until his appeal had come forward. So, he is
18 similar in that regard. There is not just a difference
19 of the percentage.

20 JOHN DISETTE: And would there have been a
21 communication back to him at the time, though, saying, We
22 didn't do your form because it was incorrect? You gave
23 us authority to withdraw an incorrect amount and
24 therefore we can't do that?

25 BEN SEDROWSKI: So, it was sent to the agency

1 from us. So, it -- my understanding from speaking with
2 Ms. Reed is that we work directly with the human
3 resources or the agencies directly, opposed to the
4 employees one-to-one, especially in these batches. So,
5 Bonilla, in particular, was received as part of a batch
6 process and then was sent back in a batch of, you know,
7 forms that required correction.

8 DAVID KRAYESKE: And then the agency didn't
9 follow up with the employee, is that where it kind of
10 goes cold, Ben?

11 BEN SEDROWSKI: So, it goes cold after he fills
12 out the amended one to me. Let me just -- since this was
13 an older one, I want to just make sure I'm not --

14 DAVID KRAYESKE: Yeah.

15 BEN SEDROWSKI: Let me get to a different part
16 of my memo.

17 Okay. So, the record actually goes cold after
18 we return it to DMHAS. So, DMHAS didn't have evidence of
19 the returned form or the need of correction in their
20 records in the case of Mr. Bonilla.

21 DAVID KRAYESKE: So, agency error. Bonilla
22 doesn't notice anything's taken out. He pays a full
23 actuarial value.

24 BEN SEDROWSKI: Yeah. The way it followed in
25 the memo here was looking at that for that agency error,

1 and then the fact that Mr. Bonilla was advised by
2 completing that form that he did need to make those
3 prospective contributions, and therefore, since he did
4 not make those prospective contributions for such a
5 period of time, he should have been on notice that he
6 needed to make those and then due to that delay, the
7 actuarial cost.

8 JOHN DISETTE: So, Dave, can we split the baby
9 on this one a little bit? Looking at it as agency error,
10 the agency would now be responsible for, as of last
11 Thursday, would be responsible for paying the piece, you
12 know, the appropriate piece. I mean, could we -- do we
13 put the actuarial value on the employee?

14 DAVID KRAYESKE: Just contributions. Yeah, the
15 actual actuarial value -- go ahead, Ben.

16 BEN SEDROWSKI: I was just -- I don't think
17 they're one to one. And Bert, Cindy, please jump in if
18 you disagree, but I don't think they're one to one in
19 that regard. So, mandatory contributions in the sense of
20 that agreement, in my understanding, are the standard
21 contributions that are required for your plan. So,
22 whether that's SERS, ARP, what have you, those are the
23 contributions that would be, you know, subject to the
24 agency paying that amount. This, on the other hand, is
25 an optional election that the employee made of their own

1 volition, so, I don't think that that would necessarily
2 fall in that same category. But once again, you know,
3 intent. I'm not sure.

4 ROBERT HELFAND: Yeah, I think that's exactly
5 right.

6 DAVID KRAYESKE: Was it part of the discussion?

7 JOHN DISETTE: Well, we have the guy that made
8 the agreement sitting here with us, so...

9 DAVID KRAYESKE: That was never the discussion
10 about military leave, purchases of service, or those kind
11 of things. It was all about retirement contributions.

12 BEN SEDROWSKI: And the mandatory nature of
13 that, if I'm not mistaken, is one of the main reasons
14 that we wanted to go so heavily on the agency, like, you
15 know, being able to support that cost and then remit that
16 for that purpose, opposed to this, which is much more of
17 the employee centric or employee centered for their
18 election.

19 CARL CHISEM: A hard sell for me, though, as
20 well.

21 DAVID KRAYESKE: For me, too. That's why I'm
22 struggling with this.

23 JOHN DISETTE: Are any of us struggling with
24 the fact that she should be allowed the grandfathering?
25 Can we start there? Do we have consensus on that?

1 CARL CHISEM: Yep.

2 DAVID KRAYESKE: I think she's allowed to
3 grandfather, which is in and of itself a benefit that we
4 are making a decision on. She's allowed to do that.
5 Precedent says she pays the full actuarial value. I
6 mean, could we continue to hold this in advance pending
7 her disability issue?

8 JOHN DISETTE: It sounded like Ben said that
9 was pretty much the end of the road.

10 BEN SEDROWSKI: I believe it is. Except for
11 her petitioning for an appeal to the Commission for a
12 remand, she's exhausted her administrative routes under
13 the MEB, so, that was what I was waiting for before
14 coming forward with this, because of the cost, especially
15 with that actuarial, you know, inflation.

16 DAVID KRAYESKE: Yep. So, Ben, let me ask you
17 this question. I'm sorry, John, I didn't mean to -- so,
18 is she working right now or not working?

19 BEN SEDROWSKI: She's on retirement.

20 DAVID KRAYESKE: She's currently --

21 BEN SEDROWSKI: She is retired. Yes. So, she
22 took a voluntary pending while she was waiting for
23 disability.

24 DAVID KRAYESKE: Okay. So, she takes a
25 voluntary, and if she were to go down this road of a

1 purchase or an election, full actuarial value -- this is
2 not meant to be a rhetorical question, but can she afford
3 to pay this off, and does she need to do it as a lump
4 sum, or does it come out of her paycheck, her retirement
5 check?

6 BEN SEDROWSKI: So, I am not aware of a
7 situation where we would be comfortable doing a monthly
8 deduction for payroll, aside from overpayments, where
9 we're recouping that cost.

10 DAVID KRAYESKE: Okay.

11 BEN SEDROWSKI: And that's -- at least, that's
12 just standard practice, and also the nature that they're
13 post tax as well, I think has been an issue for other
14 aspects of that.

15 DAVID KRAYESKE: That makes sense.

16 BEN SEDROWSKI: She does specifically mention
17 that -- I'm sorry, go ahead.

18 DAVID KRAYESKE: I was just gonna say, so,
19 she's gonna have to write a lump sum check? Yes?

20 BEN SEDROWSKI: That would be my assumption,
21 however, to the discretion of the Commission.

22 DAVID KRAYESKE: I was just asking because
23 ultimately I'm unaware of how that goes, so, that's why I
24 was really asking. She'd have to write a lump sum check.

25 JOHN DISETTE: Probably in the area of 15 to 20

1 grand.

2 DAVID KRAYESKE: Probably. I don't know the
3 answer to that.

4 CARL CHISEM: It would probably be a -- I don't
5 even know her, but probably be a little bit of a
6 struggle, I would imagine.

7 DAVID KRAYESKE: Mm hmm. Yep.

8 PETER ADOMEIT: You run it by the actuary.

9 DAVID KRAYESKE: Excuse me, Mr. Chairman?

10 PETER ADOMEIT: I'm sorry. You run it by the
11 actuary. Let the Actuary tell us what the amount is.

12 DAVID KRAYESKE: Okay.

13 JOHN DISETTE: I don't mind making the
14 determination. I just don't think she would end up
15 taking it because of the value. And on top of that, the
16 cost of it. I don't know how long it would take her to
17 recover based on the reduction in the pension, you know,
18 I don't -- I just don't think they'd equate for two
19 decades, maybe decade and a half.

20 DAVID KRAYESKE: Ben, can I ask one other
21 question? Is there -- she has been retired, regular
22 early retirement or whatever, pending her disability for
23 approximately how long now?

24 BEN SEDROWSKI: So, the date of retirement is
25 9/1/25 for her. The disability was most recently denied

1 on recon in January.

2 DAVID KRAYESKE: Okay.

3 BEN SEDROWSKI: So, there would be, you know, a
4 small retro period in there. But it would not come near
5 the cost of the grandfathering if that was the thought.

6 CARL CHISEM: That was my thought.

7 BEN SEDROWSKI: Yeah, in the past we have had
8 instances where that would be the case. I will also, say
9 that, you know, generally speaking, that is a last, you
10 know, step measure because of the nature of it where, you
11 know, it's paying off the benefit with our own money,
12 essentially, despite it being a wash mathematically.

13 DAVID KRAYESKE: And we actually, you know,
14 it's -- while we understand it's a particularly large
15 chunk of money, we just, we don't know an individual's
16 financial circumstances, so, I don't want to make a
17 judgment based on that. I am quite concerned about
18 changing precedent right now.

19 JOHN DISETTE: Just because of the implications
20 on the Bonilla case?

21 DAVID KRAYESKE: Yeah. And, you know, if we
22 have -- if we've created a precedent on a similar set of
23 circumstances where the employee did some stuff, did
24 submit some forms, there was some agency error, there was
25 no recognition for a period of time that an error had

1 occurred, and now the employee wants to access that
2 benefit years later, that becomes a new way of handling
3 it. And I'm a little concerned about changing that
4 precedent.

5 JOHN DISETTE: And I hear you and I get that.
6 My problem is, I have concerns with the fact that we're
7 charging the actuarial cost in the first place. What is
8 the precedent for us to even do that? Why are we doing
9 that in the first place?

10 CINDY CIESLAK: So, I guess Dave or Ben or
11 Bert, correct me if I'm wrong, but my understanding is
12 that the agreement to grandfather, along with other, you
13 know, types of purchases for, like, prior, you know, out
14 of state service and things of that nature, generally are
15 not supposed to have any cost to the plan. It's a
16 benefit to the employee. And so, here, if we don't
17 require her to make the full actuarial cost, the plan
18 will actually lose money, and then that impact will be
19 spread across the members of the plan.

20 BEN SEDROWSKI: To further that point,
21 actually, the percentages for the grandfathering in 2013,
22 that was the logic behind it on what they set those for,
23 and the idea that the whole population that elected it at
24 those percentage rates would compensate the plan equal,
25 like equally, over the cost, or over the course of their

1 lifetime.

2 JOHN DISETTE: Those are presumptive costs, not
3 necessarily actual costs. Right? I mean, when you, when
4 you're doing an actuarial chart out 30 years, they came
5 to the number of 0.72 as the max, right? And reduced it
6 based on your age. I mean, those are all theoretically
7 theoretical. They're not necessarily true, impactful
8 costs, right?

9 BEN SEDROWSKI: I am not an actuary, so, I will
10 defer on that specific question.

11 JOHN DISETTE: But just logic would tell you?

12 BEN SEDROWSKI: Yeah -- it's -- I would say
13 it's kind of -- if you were going to break it to the
14 point where you are kind of distinguishing them between,
15 you know, actual cost versus actuarial cost in this
16 instance, because the whole plan is administered under
17 the premise of an actuarial valuation, and, you know,
18 everything has to kind of be taken as if this was a
19 universal rule for the population; how would that impact
20 their benefits and then how would that impact the fund at
21 large by kind of, by separating actuarial math and then,
22 you know, say regular math or actual, say, gains and
23 losses from that period. It doesn't feel like they fit
24 well, in my opinion. Please, anyone else chime in in
25 that regard.

1 JOHN DISETTE: But it is all based on
2 assumptions.

3 BEN SEDROWSKI: That is correct. Yes.

4 JOHN DISETTE: Right. I mean, that's clear and
5 obvious that it's all based on assumptions, and I guess
6 my problem is that I don't want to also pretend that this
7 is majorly impactful to a \$60 billion pension fund. It's
8 not, but it is hugely impactful to each individual that
9 gets hammered with a cost that could easily double based
10 on the actuarial math of whatever we're doing. And I
11 don't know that that's fair to anybody that is put in
12 these situations where they successfully appeal based on
13 whether it be error or whatever reason that we find that
14 it was improper in the first place, and then we hammer
15 them with a bill that they look at and go, Oh my
16 goodness, if they had just done it right from the start,
17 it would have cost me half this. And I struggle with
18 making that -- and then we say, Well, it's the actuarial
19 cost. Well, not really. And then the impact of not
20 collecting that actuarial money that may or may not
21 really exist, it doesn't impact the fund the way the
22 words say it does. It just doesn't, right? Her 3,000,
23 4,000, \$5,000 in actuarial costs are a drop in the
24 bucket, but to her it's huge. To her it's going to be
25 the decision whether to accept it or not, but to the

1 fund, a couple of grand? It's nothing. It's \$60
2 billion. It's not even a rounding error in this
3 situation. So, I struggle with it. I struggle with even
4 applying actuarial damages to any of this. I get it,
5 Dave.

6 DAVID KRAYESKE: Mm hmm.

7 JOHN DISETTE: We've gone down this path and
8 accepted this path, but I struggle accepting it as fair
9 to the employee when we're talking about situations where
10 we're making exceptions based on problems or issues or
11 concerns as to how it was conducted in the first place.
12 So, I say my piece on this. I don't know where you guys
13 want to go with it.

14 DAVID KRAYESKE: I, unfortunately, I'm going to
15 fall back on precedent on this one myself.

16 JOHN DISETTE: Oh, that's a cop out, Dave.

17 DAVID KRAYESKE: Thank you, John.

18 JOHN DISETTE: The whole argument was why is
19 there precedent in on this? There shouldn't be. That's
20 my whole point.

21 DAVID KRAYESKE: I do understand your point but
22 I also understand I'm outnumbered. But that's where I'm
23 at. You know, had this never happened before, but we
24 obviously made a different decision and everybody in the
25 -- who chose to grandfather was treated under the same

1 set of rules.

2 JOHN DISETTE: Okay.

3 CARL CHISEM: I get it. I understand your
4 point, Dave but you know --

5 DAVID KRAYESKE: Yep.

6 CARL CHISEM: -- I'm also leaning towards what,
7 you know, the employee, that's a big burden for them and
8 you know, being that it's agency error, that's a lot for
9 -- that's a big nut for somebody that, you know,
10 unexpected and it wasn't their fault. But I understand
11 your point on the precedent, but, you know, it's tough.
12 What's the alternative?

13 DAVID KRAYESKE: The alternative is that we
14 grant her the ability to purchase and she purchases it in
15 accordance with prior practice that she pays the full
16 actuarial value. So, she's being given a benefit, and
17 there's a cost associated with that benefit. So, as far
18 as I'm concerned, that is --

19 CARL CHISEM: What is she getting right now?
20 She's getting what, nothing? Or she's retired --

21 DAVID KRAYESKE: She's getting a pension right
22 now. She's currently on retirement. She took an early
23 retirement pending her disability appeal, which doesn't
24 sound like it's going well either.

25 CARL CHISEM: Right.

1 JOHN DISETTE: And she had 28 years, right? I
2 think Ben said 28 years.

3 BEN SEDROWSKI: Mm hmm.

4 JOHN DISETTE: So, it's a decent pension plan.

5 CARL CHISEM: Right. Yep.

6 JOHN DISETTE: But you figure if she retired in
7 September of '25, you're talking a little bit over 13
8 years at 0.72 of whatever her salary was, so, you figure
9 it's 700 bucks at least for 13 years, right? So, she's
10 looking at 7-8 thousand dollars right there and then you
11 add whatever the actuarial math on that is -- it's
12 probably for 13 years, I mean, it could have doubled,
13 right? It could have been another seven grand. I don't
14 know how they do their math, but it's going to be at
15 least three, four or five, probably up to seven --
16 another seven grand. And therefore you're asking her for
17 probably in the area of 14,000. Maybe more.

18 CARL CHISEM: More like 17, 18 grand.

19 JOHN DISETTE: Could be as high as 17, 18
20 grand.

21 CARL CHISEM: Yep.

22 JOHN DISETTE: Which is not going to offset the
23 -- what is she taking? A 12% penalty? What's her
24 penalty? Do we know, Ben?

25 DAVID KRAYESKE: Six percent a year, right?

1 BEN SEDROWSKI: Since she was 61. So,
2 apologies. My brain is - I've been on word mode. I
3 apologize.

4 JOHN DISETTE: So, if she's 61 and she's taking
5 the penalty, she probably was taking a four year penalty,
6 right?

7 BEN SEDROWSKI: So, she has over 25 years. So,
8 that'd be age 63, correct, Bert?

9 JOHN DISETTE: Okay, correct. Yeah. Yeah.

10 BEN SEDROWSKI: So, six, twelve -- up to 18,
11 right? Six percent a year?

12 CARL CHISEM: Yep.

13 DAVID KRAYESKE: Yep.

14 CARL CHISEM: Eighteen percent. Yeah.

15 JOHN DISETTE: Big penalty too.

16 CARL CHISEM: Plus the health insurance.

17 DAVID KRAYESKE: Yep.

18 JOHN DISETTE: Yeah. I mean, that's small
19 potatoes, but yeah, still something.

20 DAVID KRAYESKE: Mm hmm.

21 JOHN DISETTE: Either way, I don't know that
22 she's got the eight, nine grand to pay up front in the
23 first place, because, Ben, what you're saying, what I
24 think I'm hearing, is that she's got to do it in a lump
25 sum.

1 BEN SEDROWSKI: So, again, I'm not one hundred
2 percent sure if there would be limitations on it, but as
3 it currently stands, my understanding would be, yes, lump
4 sum would be the only option for her. We do not have a
5 precedent for taking personal checks over an extended
6 period of time, to my knowledge, for people that are
7 already post retirement, and the alternative would be
8 that, you know, MIS deduction or MPS deduction that we
9 use for the disability overpayments and recoupments. But
10 those are post-tax, and I do believe those also need to
11 be individually kind of monitored. So, it's a completely
12 different section. We don't have precedent for this
13 action.

14 JOHN DISETTE: Got it.

15 CARL CHISEM: Either path is not going to be
16 easy for her, unfortunately.

17 JOHN DISETTE: No, it's just a matter of how
18 hard do we want to make it.

19 CARL CHISEM: Right. Exactly.

20 JOHN DISETTE: You heard my piece, and I'd like
21 to address this. And maybe there's a different venue to
22 address this, you know, but if -- I want to give her the
23 offer. It doesn't sound like we're going to do this
24 without the actuarial costs. I think it does put us in a
25 little bit of a predicament with the Bonilla case so

1 recently in the rear view.

2 CARL CHISEM: Yep.

3 JOHN DISETTE: You'd be the first one coming
4 back on, What happened to me? I don't like it, but maybe
5 we've got to change it in a different way, Carl, if you
6 get my drift.

7 CARL CHISEM: Yep.

8 JOHN DISETTE: And Dave, if you get my -- you
9 won't be around, what do you care?

10 DAVID KRAYESKE: I always care, John.

11 CARL CHISEM: We're gonna keep him around. He
12 doesn't know it yet.

13 JOHN DISETTE: Yeah.

14 DAVID KRAYESKE: Does it include, like, flexi-
15 cuffs and duct tape or something?

16 PETER ADOMEIT: Hey, are we ready for a motion?

17 DAVID KRAYESKE: The Chairman's trying to get
18 us back to business.

19 PETER ADOMEIT: Anybody else wants to talk,
20 please do so.

21 JOHN DISETTE: No. Hopefully we can get this
22 changed, because I don't want -- I don't like this. I
23 don't, but I'm willing to go along with it, Dave.

24 JOHN DISETTE: I won't say the motion.

25 DAVID KRAYESKE: I will make a motion, Mr.

1 Chairman, that we deny the Tapia request in accordance
2 with past precedent.

3 Oh, actually, no, hang on. Let me revise that.
4 I'm sorry, I said that wrong. I make a motion that we
5 approve the Tapia request, but the request is at full
6 actuarial value, if, in fact, Ms. Tapia chooses to make
7 that payment.

8 JOHN DISETTE: I assume you mean you want to
9 recommend approval?

10 DAVID KRAYESKE: Yes.

11 PETER ADOMEIT: Yeah, you're recommending this
12 to the full Commission.

13 DAVID KRAYESKE: Should I try that one last
14 time? I'm obviously not channeling my Michael Carey
15 right now.

16 JOHN DISETTE: You may need to second it as
17 well, Dave.

18 DAVID KRAYESKE: My Michael Carey is not
19 working today. All right, let's try this one last time.

20 PETER ADOMEIT: Okay. From the top.

21 DAVID KRAYESKE: I make a motion that we
22 recommend to the full Commission that we approve the
23 request, or that they approve the request for Ms. Tapia
24 at the full actuarial value in accordance with prior
25 precedent.

1 JOHN DISETTE: Painfully, I second.

2 PETER ADOMEIT: Is there any further
3 discussion?

4 JOHN DISETTE: I think it's horrible.

5 PETER ADOMEIT: Yeah, well, this is a
6 recommendation to the full Commission. All in favor, say
7 aye or raise your hand.

8 CARL CHISEM: All right, Dave.

9 PETER ADOMEIT: Opposed, if any, nay or raise
10 your hand. It's unanimous. The ayes have it.
11 Okay, moving on with great speed.

12 JOHN DISETTE: Well, I'm glad we got that
13 accomplishment. I am.

14 PETER ADOMEIT: Hey, it's fun.

15 Teresa Wilson.

16 BEN SEDROWSKI: Okay, Ms. Wilson is at page 71
17 of your packet. Ms. Wilson is requesting that the
18 Retirement Commission permit her to submit an application
19 for disability retirement after the 24 month deadline
20 associated with such application from her separation from
21 service date.

22 She's requested this citing that she was not
23 advised that she was eligible to apply for disability
24 retirement prior to her termination from service and that
25 additionally she has had an ongoing workers' compensation

1 claim following her termination of service.

2 To that point, Ms. Wilson was originally hired
3 back in 2005 where she became a member of Tier IIA. She
4 was later effectively terminated from her agency in July
5 of 2023. It's been a long meeting. I will note,
6 however, prior to that she had not received active
7 earnings since 2021.

8 By letter in late 2025, Ms. Wilson contacted us
9 seeking an application for disability retirement. RSD
10 then denied that request citing that it was beyond the 24
11 month deadline and that it could not be -- it could not
12 proceed without Commission approval.

13 I will say that Ms. Wilson does have creditable
14 workers' comp. There is evidence in the past, and this
15 has been an actual issue that was recently brought up
16 that we were discussing on whether or not creditable
17 workers' comp counted for extending that deadline past
18 the separation of service date.

19 In the past, particularly related to Exhibit C
20 that I've sent over, the Commission had before it cases
21 where an individual had been separated from service was
22 still on workers' compensation prior to their MMI date
23 and therefore they would not have had the knowledge to
24 even apply that they were disabled was one of the
25 reasonings that was used when they were debating it.

1 So, to that point she has had two different
2 types of workers' comp following her separation. In 2025
3 in November she received a large PPD payment that is not
4 creditable under our current provisions, so, that one has
5 been only included for reference. She does then start
6 receiving wage differential payments that she is
7 continuing to receive to this day that is generally
8 creditable under SERS provisions for workers' comp. So,
9 to that point she does have, you know, creditable
10 workers' comp following her date of separation that is
11 within 24 months of the current day here. However, this
12 does differ from the hypotheticals and the logic used in
13 that 1980s decision in which case there's this gap in the
14 workers' comp where she wasn't on workers' comp as she
15 was separated. There's this gap in payment to that
16 point.

17 In the event that this was tabled or we wished
18 for further information, that would be something I would
19 like to get information on, would be that workers'
20 compensation claim and in regards to where does that come
21 from and that distance between those.

22 JOHN DISETTE: I don't feel it's necessary.
23 How did this end up with us?

24 BEN SEDROWSKI: She specifically -- so, it was
25 denied when it first came into us because of the gap in

1 the workers' comp, so, there wasn't that continuation of
2 service to establish that. And she had appealed for the
3 Commission for that, to waive that 24 month deadline.

4 The workers' compensation information and so on
5 and so forth from the 80s, that was brought up by us for
6 the memo.

7 CINDY CIESLAK: And so, I'll note there's kind
8 of two ways this could be decided. The first is whether
9 or not that worker's comp payment extends the period of
10 paid service so that she is currently within the 24 month
11 period to apply for disability retirement. That's option
12 one.

13 Option two is under the regulations, even if
14 she misses that 24 month period, she can apply to you for
15 tolling of the time limitation if she has extenuating
16 circumstances, and I think her assertion here is that she
17 was not adequately advised of her option for disability
18 retirement by her agency.

19 So, one or both of those could cause you to
20 grant this or make a recommendation in her favor. And
21 so, I just wanted to highlight the distinction between
22 the two is one actually gets her within that 24 month
23 period. The other one would be whether or not you're
24 going to extend her time period based on extenuating
25 circumstances.

1 DAVID KRAYESKE: Can I ask a quick question
2 about that? So, X amount of service, resigns, right?
3 Workers' comp picks up after in there somewhere and
4 continues on. Is that serviceable credit at that point
5 in time or not?

6 CINDY CIESLAK: So, I will say that the
7 Division has been in contact with me with various kind of
8 questions about this. I wasn't aware that --

9 DAVID KRAYESKE: Bert's laughing at me. That's
10 not good.

11 CINDY CIESLAK: I wasn't aware that it related
12 to this specific matter. Otherwise I would have the
13 answer at the tip of my fingers. And so, if you want
14 that answer you would need to table it for a legal
15 opinion.

16 ROBERT HELFAND: There are a lot of different
17 scenarios, and we don't always have all the information
18 that would allow us to fit a case neatly into one
19 scenario or another.

20 The general idea is -- or, in general, under
21 the statutes, time spent while receiving temporary
22 workers' comp benefits are creditable if they precede the
23 date of retirement. And the idea of allowing creditable
24 service to extend the date for applying for disability
25 retirement is that those temporary benefits would apply

1 in a case where someone is, for example, injured at work.
2 They think they're going to get better, they think
3 they're going to come back to work, but after an extended
4 period of time they've reached maximum medical
5 improvement and they know that they can no longer do it
6 and they shouldn't be prejudiced from applying for a
7 disability at that point.

8 Where it gets murky is when someone leaves
9 work, they've got a workers' comp benefit, and it's just
10 not clear whether what the status of their relationship
11 to their old job is. So, that's why it's -- I can't give
12 a hard and fast answer to that question.

13 DAVID KRAYESKE: And that's the question, in
14 essence. You couched it far better than I said it, is,
15 does the separation, the voluntary separation by the
16 employee and the ability for them to accrue service based
17 on either temporary/total, temporary/partial workers'
18 comp payments.

19 I get, you know, that's the difficulty. So, if
20 I leave and hypothetically move to, you know, Wisconsin
21 and make a claim that because I'm getting TT or TP
22 benefits post my separation, that I should now be able to
23 come back, get service credit for that and apply for a
24 retirement is what -- was I even working or available to
25 work? That's the difficulty where I'm kind of having

1 with this.

2 ROBERT HELFAND: And, you know, as a seat-of-
3 the-pants kind of reaction, I would say the answer is no,
4 because otherwise you could create a situation in which
5 someone is, for example, receiving a partial disability
6 benefit and they're working another job --

7 DAVID KRAYESKE: Sure.

8 ROBERT HELFAND: -- and shouldn't be getting
9 credit in SERS for that. But I don't know whether there
10 is a history of the Commission addressing that question.
11 So, you know, my answer couldn't be definitive at this
12 point.

13 DAVID KRAYESKE: That feels like a slippery
14 slope to me. It really does. But if there is another
15 way to address this through a tolling opportunity, given
16 the circumstances, I might feel slightly more comfortable
17 with that if Mr. Disette puts forth a compelling argument
18 on that.

19 CINDY CIESLAK: Before you move to the tolling.
20 I don't know if this fact distinction makes a difference
21 in the first analysis, however, based on my reading of
22 the papers, it looks like her agency separated her, and
23 it wasn't a voluntary separation.

24 JOHN DISETTE: Seems to say both, doesn't it?

25 BEN SEDROWSKI: Yeah. So, she says that it was

1 a separate -- like that they terminated her, but I do
2 believe it says resigned in good standing in the job data
3 page.

4 CINDY CIESLAK: Okay.

5 BEN SEDROWSKI: But again, that's a known...

6 JOHN DISETTE: Right.

7 DAVID KRAYESKE: Yeah.

8 BEN SEDROWSKI: We could confirm that with the
9 agency, but once again, you know, I can't speak to 100%
10 certainty whether that would be valid, or it was just a
11 human error.

12 JOHN DISETTE: If it was a medical separation,
13 that would be in good standing.

14 BEN SEDROWSKI: And to the point that she was -
15 - so, she had last received wages in 2021. She wasn't
16 terminated from service by her agency until 2023, so, she
17 does have that gap where she is on the books, but she's
18 not receiving pay during that time. So, I mean, that
19 would fit with that logic there.

20 DAVID KRAYESKE: She may have gotten that
21 failure to return from leave separation, which, to John's
22 point, I think is in good standing as well. Failure to
23 approve from a -- return from an approved leave.

24 So, I'm sorry to get really particular here,
25 but that period of '21 to '23, was she receiving workers'

1 comp benefits? And did she, in fact, get retirement
2 credit during that period of time, Ben?

3 BEN SEDROWSKI: So, she did not. She was
4 receiving temporary partial up until April of '21, and
5 then there's nothing until that PPD payment in 2025. And
6 that was one of the reasons that, you know, had the
7 workers' comp not been sufficient to, you know, put her
8 within that, then I would want to look into that for that
9 detail to see if that does cover that period, in which
10 case that would be a different question, in my opinion.

11 DAVID KRAYESKE: And the PPD payment does not
12 give her service credit, correct?

13 BEN SEDROWSKI: Correct.

14 DAVID KRAYESKE: Okay.

15 DAVID KRAYESKE: That's not critical. So,
16 she's got a pretty substantial period without getting
17 service credit here.

18 BEN SEDROWSKI: Mm hmm.

19 DAVID KRAYESKE: Okay. All right.

20 JOHN DISETTE: I apologize, Dave. I'm not
21 inclined here. Love to make an argument for you, but...

22 DAVID KRAYESKE: Okay, yeah. I can second that
23 motion if you want to make it.

24 CINDY CIESLAK: So, here's one final wrinkle.

25 JOHN DISETTE: Okay.

1 CINDY CIESLAK: The regulation for tolling, I'm
2 still trying to figure out -- I think she is making a
3 request for tolling. And then it was the Division that
4 raised the issue of workers' comp. So, when there is a
5 request for tolling, we follow Regulation 5-155A-2, which
6 says, The Commission, in its sole discretion and after
7 hearing held by it, may allow equitable tolling of any of
8 the time period set out in the regulation. So, there
9 should be a hearing.

10 JOHN DISETTE: Was it just me or did everyone
11 hear duck noise?

12 ROBERT HELFAND: I'm sorry, that was -- that
13 was my ringtone.

14 JOHN DISETTE: Okay.

15 ROBERT HELFAND: I'll make sure it doesn't go
16 off again.

17 CINDY CIESLAK: And the reason for the hearing
18 would be for her to explain her argument that she was not
19 properly notified of her option for disability
20 retirement. And so you have the option of tabling it,
21 inviting her to this meeting so that you can make a
22 recommendation, or having her come to a full Commission
23 meeting. Both have been done in the past, so, it might
24 be, you know, more streamlined if she comes to this
25 meeting. But it's really up to you guys.

1 BEN SEDROWSKI: And to the point of the medical
2 separation versus the standard separation, she does make
3 a point specifically stating that because she didn't have
4 medical insurance, she was unable to be seen to be, you
5 know, essentially get the doctor's approval, so, she does
6 note that in her appeal, so, that could be something else
7 in that regards for hearing.

8 DAVID KRAYESKE: And would that be the tolling
9 hearing, Ben, that we're talking?

10 BEN SEDROWSKI: I believe so, yes. Cindy?

11 CINDY CIESLAK: Yeah, yeah. The regulation
12 gives a lot of discretion to whether or not you toll.

13 DAVID KRAYESKE: Yeah.

14 CINDY CIESLAK: Arguably, the hearing has less
15 discretion and that you should at least hear her out on
16 whether or not there are extenuating circumstances and
17 give her the opportunity to explain those extenuating
18 circumstances to you.

19 JOHN DISETTE: Okay. So, Ben, if she's saying
20 that she didn't have insurance, it means she didn't
21 transition into retirement. She had the years of
22 service, but nowhere near the age.

23 BEN SEDROWSKI: I'm just going back to the
24 other record since -- yeah, she has plenty of years of
25 service, correct. Yeah, so...

1 JOHN DISETTE: But she -- is she -- but she, at
2 the time, she did not transition directly into
3 retirement?

4 BEN SEDROWSKI: That's correct. She was just
5 separated.

6 PETER ADOMEIT: Does she have an attorney?

7 JOHN DISETTE: She does.

8 BEN SEDROWSKI: Yes. I do believe, Bert,
9 you've spoken with him, or at least you've been playing
10 phone tag with him, correct?

11 ROBERT HELFAND: I think so.

12 BEN SEDROWSKI: He is cited at the bottom or
13 they are cited here.

14 JOHN DISETTE: It sounds like she had one
15 attorney, and then she got a better attorney, right?

16 BEN SEDROWSKI: She currently has Attorney
17 Charles Senich on the bottom of her appeal request.

18 ROBERT HELFAND: I've played -- I've played
19 phone tag with Attorney Senich.

20 BEN SEDROWSKI: And she was born in '75.

21 DAVID KRAYESKE: Pretty young.

22 JOHN DISETTE: So, she's 50.

23 CARL CHISEM: Yep.

24 JOHN DISETTE: So, she still can't -- she still
25 can't collect unless she goes on disability.

1 Cindy, my sense is not to recommend this, but I
2 get the sense that you feel that there probably is a
3 legal way that we should be accepting this? Not may, but
4 should be?

5 CINDY CIESLAK: It's not that you need to
6 accept it. You would give her the opportunity to be
7 heard, and then after that opportunity to be heard, take
8 all the evidence, and if you still feel you want to deny
9 it, that is within your discretion because whether or not
10 you toll any limitations period and extend the deadline
11 is completely discretionary. But it does say "after
12 hearing."

13 JOHN DISETTE: So, your recommendation is that
14 we accept this as for a hearing.

15 CINDY CIESLAK: You would table it and invite
16 her to the next meeting for a hearing.

17 PETER ADOMEIT: The SERC meeting?

18 JOHN DISETTE: Yeah -- the full Committee --

19 CINDY CIESLAK: I would say this Committee,
20 but...

21 PETER ADOMEIT: Okay.

22 CINDY CIESLAK: That's really what you feel
23 like.

24 PETER ADOMEIT: Yeah.

25 CARL CHISEM: Sounds like the best path to have

1 her come in here -- here at this meeting. My thought.

2 JOHN DISETTE: Yeah. It doesn't hurt to hear
3 from her, I suppose. Just delays it, right?

4 CARL CHISEM: Mm hmm.

5 CINDY CIESLAK: The next meeting is July 21st,
6 I believe.

7 CARL CHISEM: Oh, you good with that date,
8 Dave?

9 DAVID KRAYESKE: I'm gonna defer to Bert's
10 ringtone and duck that issue.

11 CARL CHISEM: That was -- that was a good one,
12 Dave.

13 JOHN DISETTE: So, Dave, we're gonna need to
14 fill your seat. Who are we filling it with?

15 CARL CHISEM: Not going anywhere. I'm telling
16 you, he doesn't know it yet.

17 JOHN DISETTE: Hold on, Carl, let him answer
18 the question.

19 CARL CHISEM: Go ahead.

20 DAVID KRAYESKE: That is -- that has not been
21 determined.

22 JOHN DISETTE: Oh, come on.

23 DAVID KRAYESKE: It's not.

24 JOHN DISETTE: Doesn't it need Legislative
25 approval?

1 DAVID KRAYESKE: For what?

2 CARL CHISEM: For your role.

3 JOHN DISETTE: For your role.

4 DAVID KRAYESKE: No, I don't think so. It's an
5 appointment from the Governor's office.

6 CARL CHISEM: All right.

7 DAVID KRAYESKE: It's an appointment -- I take
8 that back. It's an appointment by the Secretary, but,
9 you know who kind of makes a call, so...

10 JOHN DISETTE: Okay. And so, who did they --
11 who are they thinking of appointing?

12 DAVID KRAYESKE: Nice try, John.

13 JOHN DISETTE: Come on, man.

14 DAVID KRAYESKE: There is -- to date there is -
15 - there is no plan that I am aware of.

16 JOHN DISETTE: All right, well, look, there are
17 only 8 million people in this world. I'm going to start
18 narrowing it down. I'm going to start easy, though. Is
19 it going to be Disette?

20 DAVID KRAYESKE: You'd have to give up all
21 union affiliation.

22 CARL CHISEM: I know who it isn't going to be.
23 We're glad about that. Dave knows who I'm talking about.

24 DAVID KRAYESKE: All right, so, should we -- do
25 we need to make a motion to invite this individual into a

1 meeting?

2 JOHN DISETTE: And that would be a motion, not
3 a recommendation. Correct?

4 PETER ADOMEIT: If she comes here.

5 DAVID KRAYESKE: Yeah. Yes.

6 PETER ADOMEIT: Then we control it.

7 DAVID KRAYESKE: Yes.

8 CARL CHISEM: Yep.

9 DAVID KRAYESKE: Teresa Wilson.

10 JOHN DISETTE: All right.

11 DAVID KRAYESKE: So, Mr. Chairman, I make a
12 motion we invite Teresa Wilson to our next meeting in
13 July to hear directly from her regarding the
14 circumstances of her request for tolling consideration.
15 Correct?

16 CARL CHISEM: I second that.

17 PETER ADOMEIT: Cindy, do we have that date,
18 actually?

19 CINDY CIESLAK: It's currently on my calendar
20 as July 21st. Now, for the record, I will say sometimes
21 circumstances are such that we need to reschedule. So,
22 if it ends up being, you know --

23 PETER ADOMEIT: July 21st --

24 CINDY CIESLAK: -- August versus July, we have
25 some flexibility, but, yes, the next meeting of this

1 Subcommittee.

2 PETER ADOMEIT: Okay,

3 DAVID KRAYESKE: We have a motion.

4 JOHN DISETTE: We have a second.

5 CARL CHISEM: Yeah, I seconded it.

6 PETER ADOMEIT: All in favor, say aye or raise
7 your hand. Opposed nay or raise your hand. It's always
8 unanimous. And the date is July 20...

9 CINDY CIESLAK: It's currently scheduled for
10 July 21st.

11 PETER ADOMEIT: The 21st. At 9:30?

12 CINDY CIESLAK: I'll defer to Ben if he wants 9
13 or 9:30.

14 BEN SEDROWSKI: I'm -- I'm indifferent. I'm
15 fine with 9:30.

16 CINDY CIESLAK: 9:30.

17 PETER ADOMEIT: Okay. I think we're down to
18 adjournment. Do I overstate the case?

19 JOHN DISETTE: Well, the other thing we can do
20 is if we don't actually adjourn, Carl, keep Dave hostage
21 until he either gives us the info, or never gets to
22 retire. Still in a meeting. Still in a meeting.

23 BEN SEDROWSKI: I don't know if that'll hold
24 the benefit back.

25 DAVID KRAYESKE: You're ganging up on me now

1 Ben?

2 JOHN DISETTE: Ben's like, no, just get him out
3 of here. All right. Motion to adjourn.

4 DAVID KRAYESKE: Get rid of this guy.

5 PETER ADOMEIT: This is too much fun. That's
6 the problem.

7 CARL CHISEM: Second.

8 JOHN DISETTE: All right, we got a motion and a
9 second. Thank you, Colonel.

10 PETER ADOMEIT: Yeah. All in favor of the
11 motion, raise your right hand, and say aye.

12 DAVID KRAYESKE: Goodbye.

13 PETER ADOMEIT: Always unanimous. The ayes
14 have it.

15 BEN SEDROWSKI: Have a good day everyone.

16 PETER ADOMEIT: Thank you all very much.

17

18 (Meeting adjourned at 11:21 a.m.)

19

20

21

22

23

24

25

REPORTER'S CERTIFICATE

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

I, Wendy Malitsky, do hereby certify that the foregoing is, to the best of my skill and ability, a true and accurate transcript of the State Employees' Retirement Commission, Purchase of Service and Related Matters Subcommittee held on May 5, 2026.



Wendy Malitsky, Notary Public
My Commission Expires March 31, 2030

0	2	22 88:22	50 81:22
0.42 52:3	2 33:7 79:5	22nd 24:25	59 40:24
0.56 52:2	88:1	23 77:25 88:23	5th 33:9
0.72 52:2 61:5 65:8	20 46:1 57:25	24 11:8 21:17	6
1	86:8 88:20	70:19 71:10	6 88:4
1 45:24 88:1	2005 71:3	72:11 73:3,10	6.5 26:4 27:19
10 5:23 23:8	2013 41:3,5,13	73:14,22 88:24	6.5. 26:8
88:10	45:24 46:1,13	25 21:18 65:7	60 62:7 63:1
100 77:9	47:11 51:5	66:7 88:25	61 44:9 66:1,4
1094 43:14	60:21	26 38:7	63 43:24 44:6
11 88:11	2015 4:13	27th 4:19	66:8
11:21 87:18	2016 49:11,20	28 30:19 44:16	65 44:8
12 11:8 65:23	2017 30:24	65:1,2	7
88:12	2019 31:3	29th 21:13,16	7 7:7 22:1 88:5
13 51:18,24	2020 33:2,7	3	7-8 65:10
65:7,9,12	2021 71:7	3 26:21 88:2	700 65:9
88:13	77:15	3,000 62:22	71 70:16
14 51:25 88:14	2022 33:3,9	30 42:20 43:7	75 81:20
14,000 65:17	49:13	43:23 61:4	8
15 57:25 88:15	2023 71:5	31 28:3 88:11	8 84:17 88:6
16 88:16	77:16	35502 88:8	80s 73:5
17 65:18,19	2024 41:14	4	9
88:17	49:4 51:12	4 88:2	9 86:12 88:9
18 65:18,19	2025 22:1 71:8	4,000 62:23	9/1/25 58:25
66:10 88:18	72:2 78:5	5	90 22:7
19 25:24 88:19	2026 1:4 4:17	5 1:4 11:1,2	931 28:18
193 11:2,3	4:19 88:5	14:18 26:2,11	39:17,25
14:19	2030 88:11	88:3,5	97 43:6 44:4
1980s 72:13	20th 45:25	5,000 62:23	996 43:13
1992 24:25	21 77:25 78:4	5-155a 79:5	9:30 86:11,13
	88:21	5-180 10:24	86:15,16
	21st 83:5 85:20	11:5 13:5	
	85:23 86:10,11		

9:31 2:1	actually 9:2	address 34:11	70:14 81:6
a	11:13 12:8	39:17 40:3	82:17,21,24
a.m. 2:1 87:18	13:13 16:1	67:21,22 76:15	85:4,6,17,23
ability 64:14	20:17 24:22	addressing	86:2,6,11,17
75:16 88:2	28:8 31:23	76:10	87:5,10,13,16
able 21:3 39:16	39:19 48:22	adequately	advance 56:6
55:15 75:22	52:3 53:17	73:17	advantage
absolutely 45:4	59:13 60:18,21	adjourn 86:20	12:15
accept 21:7	69:3 73:22	87:3	advise 27:6
42:14 62:25	85:18 86:20	adjourned	28:6
82:6,14	actuarial 19:23	87:18	advised 54:1
accepted 63:8	23:13 42:7,9	adjournment	70:23 73:17
accepting 63:8	42:13 46:18	86:18	affidavit 31:20
82:3	47:7 48:19	adjunct 27:19	affiliation
access 60:1	49:2,11,23	administered	84:21
accomplishm...	50:16 51:4,15	61:16	affirmative
70:13	53:23 54:7,13	administrative	21:6 26:7
accordance	54:15 56:5,15	19:20 41:20	affirmatively
37:2 64:15	57:1 60:7,17	42:23 56:12	12:4,8
69:1,24	61:4,15,17,21	administrativ...	afford 57:2
accounts 40:5	62:10,18,20,23	4:20 7:24	age 41:2 44:6
accrue 75:16	63:4 64:16	administrator	47:16 61:6
accurate 88:3	65:11 67:24	32:6	66:8 80:22
acting 37:18,24	69:6,24	adomeit 1:7 2:3	agencies 53:3
37:24 38:12,12	actuary 58:8,11	2:6,13,18,20,24	agency 4:23
action 33:8,12	58:11 61:9	3:4,9,14,17,19	14:7,8 26:19
67:13	add 65:11	4:3 6:19,23 7:2	26:24 28:5
active 71:6	added 47:15	16:23 25:14,17	29:12,13,19
actual 14:13	additional 33:3	25:20 30:15	31:23 33:12,15
20:25 26:22	35:10 36:10	34:19 38:15,21	33:20 35:8,14
49:25 50:16	40:17	38:24 40:12,20	35:20,23 36:12
54:15 61:3,15	additionally	47:5 58:8,10	37:5 40:18
61:22 71:15	70:25	68:16,19 69:11	41:5,7,9,14
		69:20 70:2,5,9	42:3 43:12,15

<p>43:16 45:17,18 48:4,25,25 51:17 52:25 53:8,21,25 54:9,10,24 55:14 59:24 64:8 71:4 73:18 76:22 77:9,16 agenda 2:14,16 3:3,13,22 4:1 agree 6:9 13:17 14:1 32:3 agreement 23:2 54:20 55:8 60:12 ahead 10:14 33:18 38:4,24 38:25 54:15 57:17 83:19 ain't 24:7 alleviate 19:20 allow 11:20 19:17 74:18 79:7 allowed 34:9 48:18 55:24 56:2,4 allowing 74:23 alternate 26:1 alternative 64:12,13 67:7 amanda 34:22 34:23</p>	<p>amended 43:16 50:2 53:12 amount 41:23 43:10 47:11 52:4,5,6,23 54:24 58:11 74:2 analogous 9:19 12:11 18:10 28:13 48:23 analysis 76:21 angels 16:25 answer 58:3 74:13,14 75:12 76:3,11 83:17 anybody 8:23 62:11 68:19 anymore 17:12 anything's 53:22 anyway 21:24 apologies 22:2 66:2 apologize 10:18 16:17 66:3 78:20 apparently 23:19 appeal 4:21,24 6:2 7:7 26:10 27:25 28:21 33:11 34:6 35:10 41:17 51:13 52:17</p>	<p>56:11 62:12 64:23 80:6 81:17 appealed 33:6 34:5 73:2 appeals 18:19 39:10 appears 5:16 45:22 application 4:15 5:9 6:4 13:24 15:24 18:13 20:19 21:3 31:1 33:13 34:1 41:18 70:18,20 71:9 applied 8:5 12:16 20:12,16 apply 7:11 10:5 10:21 13:10 18:16 24:23 70:23 71:24 73:11,14 74:25 75:23 applying 63:4 74:24 75:6 appointing 84:11 appointment 84:5,7,8 appreciate 32:14,15</p>	<p>apprentice 9:8 19:3,3 apprenticeship 7:17 8:22 9:20 13:23 14:2,6 15:2 18:8,25 21:13,16 apprenticeshi... 16:3 appropriate 34:10 54:12 approval 18:21 42:6 69:9 71:12 80:5 83:25 approve 2:14 2:16 3:25 6:8 69:5,22,23 77:23 approved 3:22 26:18 42:6 43:2 49:2 51:14 77:23 approximately 58:23 april 51:12 78:4 area 57:25 65:17 arguably 80:14 argument 26:25 27:24 63:18 76:17 78:21 79:18</p>
--	--	---	--

<p>arising 26:12 arp 27:2,19 54:22 aside 8:20 18:7 57:8 asked 18:24 31:7,25 36:18 asking 32:10 33:22 57:22,24 65:16 aspects 57:14 asserted 35:3,9 41:3 assertion 7:13 26:24 27:22 39:1,3,4,5 73:16 assertions 4:22 asserts 35:13 assist 32:15 associated 4:11 64:17 70:20 assume 51:3 69:8 assumption 57:20 assumptions 62:2,5 attains 42:17 42:18 attendance 2:4 attorney 81:6 81:15,15,16,19</p>	<p>august 85:24 authority 52:23 authorize 13:14 available 75:24 avenue 6:8 aware 18:4 19:1 27:4 49:9 57:6 74:8,11 84:15 aye 3:20 4:4 7:2 25:14 30:16 34:19 40:20 70:7 86:6 87:11 eyes 3:20 4:4 7:4 30:17 34:21 40:21 70:10 87:13</p>	<p>51:3,9,10,11 52:21 53:6 63:15 68:4,18 71:3 75:3,23 80:23 84:8 86:24 background 30:23 bad 24:8 bar 17:5 bargaining 20:1 barring 6:6 based 17:25 26:25 30:12 34:9 42:8 46:25 58:17 59:17 61:6 62:1,5,9,12 63:10 73:24 75:16 76:21</p>	<p>81:8 83:6 ben 1:12 2:25 3:1 4:7 5:2,6 5:14,19,20,22 5:25 7:6 9:13 10:21,24 11:5 11:10 12:1,23 13:4,18 14:14 14:16,22,24 15:6 17:24 18:6 19:7,10 20:13,16 21:14 21:25 22:2 24:14,18,21 25:23 27:6,10 27:24 28:10,18 28:23 30:19 31:11,12,17,18 32:4,7,14,19,20 32:25 33:5,16 33:18 34:23 35:23,24 36:8 36:17 37:6,9 37:16 38:20 39:8,14 40:4 40:11,24 42:8 42:10,19 43:8 43:9,11 44:2,7 44:16 45:16,25 46:10 47:5,9 47:23 48:14,21 49:3,4,23 50:7 50:8,20,21 51:5 52:8,25</p>
	<p style="text-align: center;">b</p> <p>b 10:24 13:5 27:4 baby 54:8 back 4:13 9:23 10:7 14:12 16:7 17:23 20:23 22:4 24:16 26:5 28:24 30:24 32:18 35:21 36:4 43:15 46:8 48:22,24 49:1,11 50:15</p>	<p>baseline 42:14 basis 34:8 batch 53:5,6 batches 53:4 began 2:1 beginning 3:3 believe 2:21 10:24 14:17 20:17 21:13 32:7,11 45:17 46:1 48:15 56:10 67:10 77:2 80:10</p>	

<p>53:10,11,15,24 54:15,16 55:12 56:8,10,16,19 56:21 57:6,11 57:16,20 58:20 58:24 59:3,7 60:10,20 61:9 61:12 62:3 65:2,3,24 66:1 66:7,10,23 67:1 70:16 72:24 76:25 77:5,8,14 78:2 78:3,13,18 80:1,9,10,19,23 81:4,8,12,16,20 86:12,14,23 87:1,15 ben's 87:2 benefit 42:21 43:4 47:12 50:1 56:3 59:11 60:2,16 64:16,17 75:9 76:6 86:24 benefits 10:10 28:3 61:20 74:22,25 75:22 78:1 benjamin 2:10 bert 13:21 54:17 60:11 66:8 81:8</p>	<p>bert's 74:9 83:9 best 82:25 88:2 better 45:3 75:2,14 81:15 beyond 4:10 71:10 big 45:10 64:7 64:9 66:15 bill 62:15 billion 62:7 63:2 bills 22:23 bit 12:2 17:23 23:17 24:23 32:23 52:6 54:9 58:5 65:7 67:25 blaming 52:6,7 blew 10:8 board 28:8 40:12 bonilla 48:21 49:1 50:23 51:1,18 52:4,6 52:9 53:5,20 53:21 54:1 59:20 67:25 books 77:17 booted 16:20 born 44:8 81:20 bottom 28:25 81:12,17</p>	<p>brain 66:2 break 14:14 15:5 16:13 19:2,2 25:4 48:11 61:13 briefly 18:7 bright 24:1,2 bring 11:5 13:5 28:24 bringing 44:8 brought 36:19 51:11 71:15 73:5 bucket 62:24 bucks 65:9 buffkin 37:15 bugbee 4:6,8,8 4:12,22 5:18 bugbee's 6:8,18 burden 64:7 burdensome 26:13 burns 3:6,12 business 3:6 4:6 25:21 68:18 button 20:3 buying 5:5 byproduct 20:25</p>	<p>calculated 46:24 calculation 49:24 50:5 calculator 44:17 calendar 85:19 call 84:9 capping 42:20 care 23:13 68:9 68:10 career 27:1 carey 69:14,18 carl 1:9 2:8 3:18,18 4:2,2 6:11 8:1,13,18 9:5 14:23,25 15:5,8,9,10,14 15:19,25 16:3 16:5,8 17:3 18:24 19:5 20:7,10,14 21:10,17,20 22:12,17,24 23:4,10,14,20 23:22,24 24:3 24:10 25:7,16 30:14 31:16 32:1,3 35:23 36:1,4 37:19 37:22,23 38:2 38:10,13 46:6 50:6,10,13 55:19 56:1</p>
		c	
		c 27:4,5 39:24 71:19	

58:4 59:6 64:3 64:6,19,25 65:5,18,21 66:12,14,16 67:15,19 68:2 68:5,7,11 70:8 81:23 82:25 83:4,7,11,15,17 83:19 84:2,6 84:22 85:8,16 86:5,20 87:7 case 12:17,21 18:10 26:20,23 41:19 48:21 53:20 59:8,20 67:25 72:13 74:18 75:1 78:10 86:18 cases 13:7,19 19:11 26:16,18 41:7,23 71:20 catch 23:20 category 55:2 cause 73:19 caused 37:12 47:15 cavmac 49:25 50:5 cbac 11:1 13:9 14:18 cc 37:15 center 13:6 centered 55:17	centric 55:17 certain 48:2 52:4 certainty 77:10 certificate 88:1 certify 88:2 chairman 2:6 2:15,19 3:10 3:24 6:22 25:10 38:17 48:3 58:9 69:1 85:11 chairman's 68:17 chairperson 1:7 challenging 33:10 chance 25:22 25:23,24 26:5 26:23 30:12 38:8 chancellor 37:18,25 38:12 change 19:22 39:4 43:1 50:22 68:5 changed 29:20 46:15,16 68:22 changeover 44:3 47:17 changes 27:1 changing 59:18 60:3	channeling 69:14 charge 48:12 charging 48:9 60:7 charles 81:17 chart 61:4 check 11:2 46:1 57:5,19,24 checks 67:5 chime 61:24 chisem 1:9 2:8 3:18,18 4:2,2 6:11 8:1,13,18 9:5 14:23,25 15:5,8,10,14,19 15:25 16:5,8 17:3 19:5 20:7 20:10,14 21:10 21:17,20 22:12 22:17,24 23:4 23:10,14,20,24 24:3,10 25:7 25:16 30:14 31:16 32:1 35:23 36:1,4 37:19,23 38:2 38:10,13 46:6 50:6,10,13 55:19 56:1 58:4 59:6 64:3 64:6,19,25 65:5,18,21 66:12,14,16	67:15,19 68:2 68:7,11 70:8 81:23 82:25 83:4,7,11,15,19 84:2,6,22 85:8 85:16 86:5 87:7 choice 23:15 chooses 10:5 69:6 chose 63:25 christmas 23:23 chunk 59:15 cieslak 1:14 2:5 2:6,11,19,21 3:7 10:13,16 11:4,7,11 14:1 16:11,16,18,22 16:24 17:2,9 17:14,17 21:12 21:15,25 22:11 29:9,12 30:1 32:16,21 33:1 33:6,22,25 34:4 48:14 60:10 73:7 74:6,11 76:19 77:4 78:24 79:1,17 80:11 80:14 82:5,15 82:19,22 83:5 85:19,24 86:9 86:12,16
---	--	--	---

<p>cindy 1:14 2:4 2:5,6,11,19,21 3:7 10:13,15 10:16 11:4,7 11:11 13:20 14:1 16:11,16 16:18,22,24 17:2,9,14,17 21:12,15,25 22:11 29:9,12 30:1 32:16,16 32:21 33:1,6 33:17,20,22,25 34:4 48:14 54:17 60:10 73:7 74:6,11 76:19 77:4 78:24 79:1,17 80:10,11,14 82:1,5,15,19,22 83:5 85:17,19 85:24 86:9,12 86:16</p> <p>circumstance 14:6 18:15 19:12</p> <p>circumstances 4:23 6:7 11:15 11:20 12:13 18:2 26:25 29:7,8 34:10 35:11,16 36:11 43:14 48:16,19 59:16,23 73:16</p>	<p>73:25 76:16 80:16,18 85:14 85:21</p> <p>cited 48:22 81:12,13</p> <p>cites 28:1</p> <p>citing 26:12 36:12 70:22 71:10</p> <p>claim 36:15 71:1 72:20 75:21</p> <p>claimant 13:20</p> <p>claims 18:14 36:13</p> <p>clarification 10:17</p> <p>clarifying 10:18</p> <p>clear 11:22 26:19 42:2 62:4 75:10</p> <p>clock 9:18,23 10:8 18:11 24:17</p> <p>close 41:11</p> <p>coach 26:14</p> <p>coincided 46:14</p> <p>cold 53:10,11 53:17</p> <p>colleagues 32:23 35:18</p>	<p>collect 81:25</p> <p>collecting 62:20</p> <p>college 35:25 39:21</p> <p>colleges 6:14</p> <p>colonel 87:9</p> <p>come 11:17 49:6 52:17 57:4 59:4 72:20 75:3,23 79:22 83:1,22 84:13</p> <p>comes 8:4 14:12 24:15 28:14 41:6 79:24 85:4</p> <p>comfortable 57:7 76:16</p> <p>coming 9:23 24:7 32:18 40:1 42:1,4 56:14 68:3</p> <p>commenced 7:18</p> <p>commencem... 9:17 13:10,11 14:19 24:24 31:23</p> <p>commission 1:2 4:9,22 6:20 24:24 25:25 26:10,17 34:25 41:1 42:5</p>	<p>50:18 51:14 56:11 57:21 69:12,22 70:6 70:18 71:12,20 73:3 76:10 79:6,22 88:4 88:11</p> <p>committee 82:18,19</p> <p>common 49:18 49:19</p> <p>communicated 29:23</p> <p>communication 52:21</p> <p>community 35:24 39:21</p> <p>comp 71:14,17 72:2,8,10,14,14 73:1,9 74:3,22 75:9,18 78:1,7 79:4</p> <p>compare 51:15</p> <p>compared 13:24 49:13</p> <p>comparison 5:8 5:10</p> <p>compelling 76:17</p> <p>compensate 60:24</p> <p>compensation 70:25 71:22 72:20 73:4</p>
--	---	--	---

<p>complete 7:19 9:3 completed 21:15,18 36:20 37:1 41:3 43:12 45:18 46:9 48:23 51:6 completely 43:11,19 67:11 82:11 completing 54:2 completion 7:17,21 complications 26:12 compounded 51:17 compounding 49:22 comptroller 2:9 computed 50:17 concept 22:19 concern 18:6 18:20 concerned 50:24 59:17 60:3 64:18 concerns 60:6 63:11 conducted 63:11</p>	<p>confirm 11:18 41:15 52:8 77:8 confirms 39:24 confused 28:1 confusion 29:17,18,19 35:15 conjunction 42:3 51:16 connecticut 1:1 30:4,22 34:15 34:15 consensus 55:25 consider 45:11 consideration 85:14 considered 19:25 consistent 35:15 contact 31:7,15 40:6 74:7 contacted 71:8 continuation 73:1 continue 14:14 18:5 56:6 continued 4:15 41:13 continues 74:4 continuing 72:7</p>	<p>contribute 26:11 50:6 contributed 30:7 contribution 11:25 26:2,4 26:21,22 47:22 47:24 49:14 contributions 41:12 42:1 46:12 47:10,12 47:13 50:9 54:3,4,14,19,21 54:23 55:11 control 85:6 conversation 36:25 cop 63:16 correct 12:24 15:7 19:12 20:13 31:11,18 31:18 32:18,20 33:5 37:8,9 41:10 44:15 47:11 60:11 62:3 66:8,9 78:12,13 80:25 81:4,10 85:3 85:15 corrected 41:4 41:11 43:16 46:2 48:25 correction 53:7 53:19</p>	<p>correlation 5:4 corresponden... 27:11 cost 19:23 41:20,21,25 42:7,9,13 44:19 46:18 47:7,17 49:2 49:11,14,23 50:1,16 51:15 54:7 55:15 56:14 57:9 58:16 59:5 60:7,15,17,25 61:15,15 62:9 62:17,19 64:17 costs 61:2,3,8 62:23 67:24 couched 75:14 counsel 2:11 37:17 count 43:8 counted 71:17 country 26:12 30:9 counts 16:11 couple 18:24 22:12 44:21 49:5 63:1 course 20:25 60:25 cover 78:9 cratty 32:5</p>
---	---	--	--

<p>create 76:4 created 59:22 credit 5:5 74:4 75:23 76:9 78:2,12,17 creditable 71:13,16 72:4 72:8,9 74:22 74:23 crego 30:18,19 critical 78:15 cross 26:12 30:9 cuffs 68:15 curiosity 17:24 curious 43:22 current 35:2 42:24 72:4,11 currently 50:2 56:20 64:22 67:3 73:10 81:16 85:19 86:9 cut 10:16</p>	<p>58:24 70:21 71:18,22 72:10 74:23,24 83:7 84:14 85:17 86:8 dave 18:23 19:13 20:7 22:13 23:21 25:9,16 36:2 37:20 40:14 45:1 54:8 60:10 63:5,16 64:4 68:8,23 69:17 70:8 78:20 83:8,12 83:13 84:23 86:20 david 1:10 2:7 2:15,15 3:10 3:10,15,24,24 5:2,2,13,17,21 6:6,12,21 7:25 9:25 10:1,14 14:13,21 15:4 15:9,13,17,22 16:1,6,9,15 17:4,16,21 18:23 19:6,16 20:5 22:16,18 22:25 23:6,9 23:11,15,22,25 24:6,20 25:10 25:10,19 28:7 28:16,22 29:6</p>	<p>29:24 30:5 31:10 32:3,9 33:17,19,24 34:3,13 36:3,7 36:15 37:4,7 37:14,17,21,24 38:3,7,11,14,17 38:25 40:16 42:8,15 44:5 44:10,14,18,22 44:24 45:2,4,8 46:5,23 48:1 50:19 51:1,20 51:23 53:8,14 53:21 54:14 55:6,9,21 56:2 56:16,20,24 57:10,15,18,22 58:2,7,9,12,20 59:2,13,21 63:6,14,17,21 64:5,13,21 65:25 66:13,17 66:20 68:10,14 68:17,25 69:10 69:13,18,21 74:1,9 75:13 76:7,13 77:7 77:20 78:11,14 78:15,19,22 80:8,13 81:21 83:9,20,23 84:1,4,7,12,14 84:20,24 85:5</p>	<p>85:7,9,11 86:3 86:25 87:4,12 day 4:16 12:5 21:11 22:7 23:18 25:6 26:7 28:3,4 37:2 45:7 72:7 72:11 87:15 deadline 4:11 7:23 13:1,2 21:2,8 22:5 29:3,15 41:12 70:19 71:11,17 73:3 82:10 debate 14:3 debating 71:25 decade 58:19 decades 58:19 decent 65:4 decided 73:8 decision 7:15 38:9 56:4 62:25 63:24 72:13 decline 29:2 deduction 43:18 52:10,13 52:14,15 57:8 67:8,8 deductions 11:25 13:12 42:4 46:16 default 26:3,9 27:3,7,8</p>
<p>d</p>			
<p>d 35:12 36:17 damages 63:4 data 77:2 date 1:4 20:17 20:18,24 22:3 22:8,10 25:2 29:17,22 35:20 45:20,22,23</p>			

<p>defaulted 26:8 27:18,22</p> <p>defense 8:1</p> <p>defer 61:10 83:9 86:12</p> <p>definitely 23:4</p> <p>definitive 76:11</p> <p>delay 29:2 37:13 47:6 54:6</p> <p>delays 83:3</p> <p>denial 33:7 34:6</p> <p>denied 4:20 12:11 13:20 18:14 29:14 33:2,9 34:1,5 42:22 58:25 71:10 72:25</p> <p>deny 6:18,20 7:24 9:24 18:19 19:9 25:11 30:6 34:8 69:1 82:8</p> <p>derailed 24:5</p> <p>despite 59:12</p> <p>detail 78:9</p> <p>detailing 31:21</p> <p>details 30:22 36:11</p> <p>determination 58:14</p> <p>determined 83:21</p>	<p>devices 17:11</p> <p>differ 7:10 72:12</p> <p>difference 44:12 47:14 50:1 51:21 52:18 76:20</p> <p>different 5:11 23:17,18,18 25:5,5,6 33:8 49:6 53:15 63:24 67:12,21 68:5 72:1 74:16 78:10</p> <p>differential 72:6</p> <p>differently 49:10</p> <p>difficult 16:7</p> <p>difficulty 75:19 75:25</p> <p>direct 13:13 14:16 15:6 50:25</p> <p>direction 29:21</p> <p>directly 10:25 13:18 40:3 42:11 53:2,3 81:2 85:13</p> <p>director 9:8</p> <p>disability 41:18 42:17,18 43:3 56:7,23 58:22 58:25 64:23</p>	<p>67:9 70:19,23 71:9 73:11,17 74:24 75:7 76:5 79:19 81:25</p> <p>disabled 71:24</p> <p>disagree 13:21 54:18</p> <p>disappears 51:10</p> <p>discarded 36:14,22</p> <p>disconnected 49:15</p> <p>discourse 49:19</p> <p>discretion 57:21 79:6 80:12,15 82:9</p> <p>discretionary 82:11</p> <p>discussed 10:9 15:20 18:7</p> <p>discussing 71:16</p> <p>discussion 2:21 22:20 23:18 30:16 42:12 55:6,9 70:3</p> <p>discussions 10:10 15:18 19:17,21</p> <p>disette 1:8 2:7 2:17,17 3:16 5:22 6:9,25</p>	<p>8:11,16,19 9:11 12:21 13:2,15 16:17 16:20,25 17:6 17:13,18,22 18:22 19:7,13 20:3,9 21:19 23:7 24:1,4,7 24:11,19 25:8 25:13,13 27:2 27:8,21 29:5,7 29:10 34:17,17 38:5,8,22 39:1 39:11 40:2,9 40:14,19 42:16 43:5,9,21 44:6 44:9,11,21,23 44:25 45:3,6 45:10,22 46:3 46:7,19,24 47:20,25 48:9 49:3,22 50:4 50:11,14 51:21 51:24 52:20 54:8 55:7,23 56:8 57:25 58:13 59:19 60:5 61:2,11 62:1,4 63:7,16 63:18 64:2 65:1,4,6,19,22 66:4,9,15,18,21 67:14,17,20 68:3,8,13,21,24</p>
--	--	--	---

<p>69:8,16 70:1,4 70:12 72:22 76:17,24 77:6 77:12 78:20,25 79:10,14 80:19 81:1,7,14,22,24 82:13,18 83:2 83:13,17,22,24 84:3,10,13,16 84:19 85:2,10 86:4,19 87:2,8 distance 72:21 distinct 13:22 26:19 distinction 73:21 76:20 distinguishing 61:14 division 1:12 1:13 2:10 33:2 33:9 34:5 74:7 79:3 division's 33:7 dmhas 31:3,4,6 31:20,21 33:21 33:25 51:9,10 51:11 53:18,18 doctor's 80:5 document 39:2 documents 26:20 doing 3:2 57:7 60:8 61:4 62:10</p>	<p>dollars 65:10 dot 5:20,21 6:16 double 11:2 46:1 62:9 doubled 65:12 drift 68:6 driving 22:9 30:9 drop 62:23 duck 79:11 83:10 duct 68:15 due 35:15 41:18,20,21,23 42:19 47:6 48:18 54:6 duties 26:14</p>	<p>eight 66:22 eighteen 66:14 either 2:22 6:3 6:11 11:23 19:2 28:14 45:19 48:10 64:24 66:21 67:15 75:17 86:21 elapsed 49:12 elect 13:14 14:4 18:1 22:1 25:9 35:14,17 elected 12:4,8 36:20,21 60:23 election 12:3 13:6,7,9,16 18:12 21:7 26:1,7 27:18 28:2,4,4 35:1,4 36:14 37:2 41:2,24 42:7 42:14 47:8 49:15,17 50:3 54:25 55:18 57:1 elections 26:18 eligible 4:13 9:18 22:10 70:23 email 32:10 35:11 39:24 emails 45:21</p>	<p>employed 5:18 5:19,20,21 7:18 employee 9:22 26:3,4 27:3 31:6 46:11,20 47:4 48:4,6,10 52:13 53:9 54:13,25 55:17 55:17 59:23 60:1,16 63:9 64:7 75:16 employee's 26:20 38:19 employees 1:2 6:15 9:14,15 18:11,11 40:6 53:4 88:3 employers 6:13 employing 35:8 employment 4:15 7:14 11:17 14:15 15:2 19:4 22:10 26:8 41:14 ends 8:22 85:22 entities 35:6 equal 60:24 equally 60:25 equate 58:18 equitable 79:7 equivalent 35:5</p>
	<p>e</p>		
	<p>earlier 4:17 28:23 early 8:23,23 44:12,14 47:16 58:22 64:22 earnings 71:7 easily 62:9 easy 36:1 67:16 84:18 echo 17:6,12 education 35:6 effectively 9:4 71:4</p>		

<p>era 45:9 error 4:23 14:8 26:19,24 28:6 29:13,13 30:10 42:3 45:11 51:17 52:15 53:21,25 54:9 59:24,25 62:13 63:2 64:8 77:11 especially 53:4 56:14 essence 75:14 essentially 5:8 50:24 59:12 80:5 establish 73:2 established 21:22 event 72:17 eventually 18:18 45:13 everybody 63:24 everybody's 46:7 evidence 31:4 36:9 42:3 53:18 71:14 82:8 exact 24:21 exactly 55:4 67:19</p>	<p>example 75:1 76:5 examples 48:14 except 56:10 exception 8:7 exceptions 63:10 excuse 58:9 exhausted 42:22 56:12 exhibit 5:6 27:25 35:12 39:24 71:19 exist 62:21 expecting 38:5 expiration 20:24 22:7 expired 12:25 expires 88:11 explain 79:18 80:17 explicitly 18:8 extend 73:24 74:24 82:10 extended 46:13 46:17 67:5 75:3 extending 71:17 extends 73:9 extenuating 4:23 11:20 14:6 26:25 29:8 34:9</p>	<p>48:18 73:15,24 80:16,17 f fact 13:23 18:1 18:7,10 19:20 22:6 49:6 51:2 51:17 52:9 54:1 55:24 60:6 69:6 76:20 78:1 factors 51:16 facts 12:2 13:19 faculty 28:15 failure 77:21 77:22 fair 36:8 39:2,6 39:11,13,15 40:1,3,10 62:11 63:8 fairness 4:25 5:3 fall 55:2 63:15 fan 48:9,13 far 27:16 49:17 64:17 75:14 fast 75:12 fault 64:10 favor 2:18 3:19 4:3 6:10 7:2 25:14 30:16 34:19 40:20 70:6 73:20</p>	<p>86:6 87:10 february's 35:7 feel 7:15 9:13 13:22 61:23 72:22 76:16 82:2,8,22 feels 13:23 76:13 fell 48:8 figure 14:10 65:6,8 79:2 figured 37:21 fill 43:14 52:2 83:14 filled 15:23 20:18 36:16 51:25 filling 83:14 fills 53:11 final 38:9 78:24 financial 7:15 59:16 financially 12:14 find 30:6 35:18 62:13 fine 86:15 fingers 74:13 firm 9:16 first 4:12 7:11 22:20,22 26:5 26:7 34:7 49:8 60:7,9 62:14 63:11 66:23</p>
--	--	--	--

<p>68:3 72:25 73:8 76:21 fit 61:23 74:18 77:19 five 21:17 23:23 65:15 fix 24:12 fixed 19:15 24:12 flexi 68:14 flexibility 19:17 85:25 focused 4:24 folks 6:14,16 19:23 follow 15:11 18:1 20:14 31:14 37:25 38:11 48:7 53:9 79:5 followed 31:13 32:8 36:11 37:11 53:24 following 4:21 6:15 7:17,20 26:9 28:20 36:25 41:13 71:1 72:2,10 football 26:15 26:15 foregoing 88:2 forfeiture 18:18</p>	<p>forget 45:24 form 20:5 28:17 32:13 33:3,3 36:13 36:19,21 37:1 39:20 41:4,8,9 41:10,11 43:11 43:15,16,19,20 45:12,13 46:2 48:24 49:1 51:6,8 52:2,9 52:12,14,22 53:19 54:2 forms 5:11,15 28:17 51:7,25 53:7 59:24 forth 73:5 76:17 forward 18:19 41:14,16,20 42:4,13 47:11 52:17 56:14 forwarded 33:13 found 35:12 four 65:15 66:5 fred 32:5 front 66:22 full 11:16 19:4 19:23 23:12 31:2 42:6,9 44:12 47:7 48:19 49:1,11 49:23 50:16</p>	<p>51:3,15 53:22 56:5 57:1 60:17 64:15 69:5,12,22,24 70:6 79:22 82:18 fully 19:1 29:2 45:13 fun 70:14 87:5 fund 41:25 47:6,12,14,19 50:1 61:20 62:7,21 63:1 further 28:25 30:15,22 31:25 33:15 60:20 70:2 72:18 future 10:6</p> <hr/> <p style="text-align: center;">g</p> <hr/> <p>gains 47:13 61:22 ganging 86:25 gap 72:13,15 72:25 77:17 general 2:11 49:21 74:20,20 generally 29:13 59:9 60:14 72:7 gentleman 11:16 genuine 35:3</p>	<p>getting 64:19 64:20,21 75:21 76:8 78:16 give 14:8 32:9 39:7 51:2 67:22 75:11 78:12 80:17 82:6 84:20 given 6:12 7:13 22:7 28:11 64:16 76:15 gives 80:12 86:21 giving 48:10 glad 70:12 84:23 go 8:15 9:8 10:14 17:4,10 17:19 33:18 35:20 38:4,13 38:24,25 54:15 55:14 56:25 57:17 62:15 63:13 68:23 79:15 83:19 goes 53:10,11 53:17 57:23 81:25 going 2:25 8:8 8:10 15:21 16:18 18:4 19:3 22:14,23 27:23 28:16 29:20 32:12</p>
--	---	--	--

<p>33:19 41:20 48:12 61:13 62:24 63:14 64:24 65:14,22 67:15,23 73:24 75:2,3 80:23 83:15 84:17,18 84:19,22 gonna 17:19 24:14 57:18,19 68:11 83:9,13 good 2:5 4:7 7:15 17:3 32:1 74:10 77:2,13 77:22 83:7,11 87:15 goodbye 87:12 goodness 62:16 gotta 21:11 gotten 77:20 governor's 84:5 grand 58:1 63:1 65:13,16 65:18,20 66:22 grandfather 41:2 47:23 48:18 56:3 60:12 63:25 grandfathering 41:15 42:17 50:9,15 55:24 59:5 60:21</p>	<p>grant 43:21 50:15 64:14 73:20 granted 49:8 great 70:11 greater 19:17 greco 31:17 gross 46:25 guarantee 9:5 guaranteed 7:16 8:3 9:21 18:9 guess 17:23 25:16 36:5 45:2,6 60:10 62:5 guy 11:13 48:5 55:7 87:4 guys 17:7,20 63:12 79:25</p>	<p>handled 31:23 handling 60:2 hang 69:3 happen 9:2 happened 51:2 63:23 68:4 happens 39:11 happy 40:8 hard 55:19 67:18 75:12 head 22:23 health 28:2 44:19 47:17,18 66:16 hear 16:22 17:11,15,17 40:9 60:5 79:11 80:15 83:2 85:13 heard 67:20 82:7,7 hearing 19:13 30:16 66:24 79:7,9,17 80:7 80:9,14 82:12 82:14,16 heavily 55:14 held 50:25 79:7 88:5 helfand 1:13 2:10 55:4 74:16 76:2,8 79:12,15 81:11 81:18</p>	<p>helpful 30:5 32:4,10,12 hey 17:7 68:16 70:14 high 30:10 65:19 higher 35:5 highlight 73:21 hire 16:2 20:18 20:18 22:3,10 25:2 28:19 hired 4:12 10:7 22:21 26:5 30:23 43:6 71:2 hires 6:16 hiring 28:13 historical 48:17 history 6:15 76:10 hmm 7:25 11:10 21:14 23:6,14 32:25 40:11 58:7 63:6 65:3 66:20 78:18 83:4 hold 41:17 46:19 47:3 56:6 83:17 86:23 honest 46:20 honor 22:5 41:1</p>
	h		
	<p>half 58:19 62:17 hammer 62:14 hammered 62:9 hand 3:20 4:4 7:3,3 25:15,18 30:17 34:20 40:21 54:24 70:7,10 86:7,7 87:11</p>		

<p>honored 21:3 honors 40:15 hopefully 68:21 horrible 70:4 hostage 86:20 hotspot 10:20 hr 15:20 31:15 32:5 35:16 36:13,18,25 39:10,15 40:5 45:19 48:5,6 huge 62:24 hugely 62:8 human 53:2 77:11 hundred 14:17 67:1 hurt 83:2 hybrid 35:3,4 35:17 36:14,23 37:2 39:4 hypothetically 75:20 hypotheticals 72:12</p>	<p>ii 43:25 71:3 iii 4:14 30:25 imagine 58:6 immediately 8:25 11:12,24 impact 60:18 61:19,20 62:19 62:21 impactful 61:7 62:7,8 implications 29:3 59:19 impression 39:13 improper 40:2 62:14 improvement 43:3 75:5 inclined 6:9 43:21 45:11 78:21 include 15:15 68:14 included 27:14 31:20 72:5 incorrect 41:8 48:24 51:7 52:10,12,22,23 increase 44:19 increased 26:13 incurred 42:1 indicates 29:16</p>	<p>indifferent 86:14 indiscernible 19:19 23:7 individual 5:18 27:10 39:16 48:17 62:8 71:21 84:25 individual's 59:15 individually 67:11 inflation 56:15 info 86:21 information 29:22 30:1,2 30:13 31:25 32:2 33:15,23 34:11,14 35:8 36:10,19 39:7 39:7 40:17 72:18,19 73:4 74:17 informed 35:13 35:13 informing 6:15 initial 12:23 15:11 20:17 22:9 25:2 31:22 41:4,24 initially 7:18 30:23 46:13 injured 75:1</p>	<p>instance 12:10 13:24 16:13 35:21 61:16 instances 10:4 31:22 59:8 instructions 41:10 insurance 28:2 44:19 47:17 66:16 80:4,20 intend 29:1 intent 36:22 55:3 intention 29:1 interest 48:12 49:24 interim 37:18 37:18,25 38:12 internet 10:19 intervene 32:12 investing 47:14 invite 82:15 84:25 85:12 inviting 79:21 invoice 7:12 11:14 12:12,25 13:25 18:17 20:15,21,23 21:4 22:7 invoiced 20:20 involve 42:25 involved 8:2 issue 8:21 9:14 15:3 22:6 29:4</p>
i			
<p>idea 5:24 19:21 22:19 27:22 60:23 74:20,23 ideas 10:9 identify 39:15 ii 44:1,2</p>			

<p>30:12 41:6 56:7 57:13 71:15 79:4 83:10 issued 43:17 issues 10:2 19:20 63:10 item 34:14 iv 26:22 35:2,3 35:4,15,17 36:20,22</p>	<p>20:2,3,7,9 21:19 23:7 24:1,4,7,11,19 25:8,13,13 27:2,8,21 29:5 29:7,10 34:17 34:17 38:5,7,8 38:22 39:1,11 40:2,9,14,19 42:16 43:5,9 43:21 44:6,9 44:11,18,21,23 44:25 45:3,6 45:10,22 46:3 46:7,19,24 47:20,25 48:8 48:9 49:3,22 50:4,11,14 51:21,24 52:20 54:8 55:7,23 56:8,17 57:25 58:13 59:19 60:5 61:2,11 62:1,4 63:7,16 63:17,18 64:2 65:1,4,6,19,22 66:4,9,15,18,21 67:14,17,20 68:3,8,10,13,21 68:24 69:8,16 70:1,4,12 72:22 76:24 77:6,12 78:20 78:25 79:10,14</p>	<p>80:19 81:1,7 81:14,22,24 82:13,18 83:2 83:13,17,22,24 84:3,10,12,13 84:16 85:2,10 86:4,19 87:2,8 john's 77:21 jose 30:18 judgment 59:17 july 45:24 71:4 83:5 85:13,20 85:23,24 86:8 86:10 jump 54:17 june 24:25 51:9</p>	<p>kind 6:4 9:12 10:11 12:3 18:24 19:14 24:8,12 29:10 29:19 32:24 37:21 39:25 43:22 46:8 51:15 53:9 55:10 61:13,14 61:18,21 67:11 73:7 74:7 75:25 76:3 84:9 knew 15:23 know 6:14 8:3 8:14,15 9:9,18 10:2 11:12,15 11:16,18 12:4 12:10,12,13 15:10,21 16:1 19:16,19,21 20:8 21:5,7,21 21:23 22:5,6 22:13,18,20,25 23:2,11,12,13 24:14 25:8 27:17 29:13,14 29:18,19,20,21 32:21 33:4 36:2 37:10 42:25 43:19,22 45:21 46:13,15 46:17,22,25 47:3,10 48:2,5</p>
j			
<p>january 4:17 4:19 20:20 22:1 26:6 33:2 33:7 44:3 59:1 jeanine 36:8 39:2,5,15 40:3 40:9 job 8:3,5,18 9:6 27:10,15 31:3 48:7 75:11 76:6 77:2 john 1:8 2:7,17 2:17 3:16 5:22 6:9,25 8:11,15 8:16,19 9:11 10:2 12:21 13:2,15 14:11 16:7,14,16,17 16:20,25 17:3 17:4,6,13,18,22 18:22 19:7,13</p>			
		k	
		<p>k 14:19 kallor 1:14 2:12 karaoke 17:5 karen 37:15 keep 68:11 86:20 kehoe 34:22,23 34:25 36:10 38:20,21 39:9 39:19 40:17 kick 17:13 kicked 43:15 48:24</p>	

<p>48:6,18 49:5,8 49:18 53:6 54:12,23 55:2 55:15 56:15 58:2,5,16,17 59:3,9,10,11,13 59:15,21 60:13 60:13 61:15,17 61:22 62:11 63:12,23 64:4 64:7,8,9,11 65:14,24 66:21 67:8,22 68:12 72:9 75:5,19 75:20 76:2,9 76:11,20 77:9 78:6,7 79:24 80:5 83:16 84:9,22 85:22 86:23</p> <p>knowledge 49:19 67:6 71:23</p> <p>known 77:5</p> <p>knows 84:23</p> <p>kraeske 1:10 2:7,15,16 3:10 3:11,15,24,25 5:2,2,13,17,21 6:6,12,21 7:25 9:25 10:1,14 14:13,21 15:4 15:9,13,17,22 16:1,6,9,15</p>	<p>17:4,16,21 18:23,23 19:6 19:16 20:5 22:16,18,25 23:6,9,11,15,22 23:25 24:6,20 25:10,11,19 28:7,16,22 29:6,24 30:5 31:10 32:3,9 33:17,19,24 34:3,13 36:3,7 36:15 37:4,7 37:14,17,21,24 38:3,7,11,14,17 38:25 40:16 42:8,15 44:5 44:10,14,18,22 44:24 45:2,4,8 46:5,23 48:1 50:19 51:1,20 51:23 53:8,14 53:21 54:14 55:6,9,21 56:2 56:16,20,24 57:10,15,18,22 58:2,7,9,12,20 59:2,13,21 63:6,14,17,21 64:5,13,21 65:25 66:13,17 66:20 68:10,14 68:17,25 69:10 69:13,18,21</p>	<p>74:1,9 75:13 76:7,13 77:7 77:20 78:11,14 78:15,19,22 80:8,13 81:21 83:9,20,23 84:1,4,7,12,14 84:20,24 85:5 85:7,9,11 86:3 86:25 87:4,12</p> <p style="text-align: center;">I</p> <p>language 9:16 10:25 13:4,13 24:21 25:2</p> <p>lapse 20:21 49:20</p> <p>large 13:5 52:16 59:14 61:21 72:3</p> <p>late 11:21 14:5 48:18 71:8</p> <p>latitude 29:5 29:11</p> <p>laughing 74:9</p> <p>leaning 64:6</p> <p>leave 5:5 23:20 35:22 55:10 75:20 77:21,23</p> <p>leaves 75:8</p> <p>lecturer 30:24</p> <p>lecturers 28:14</p> <p>led 7:14 36:23</p>	<p>left 22:22</p> <p>legal 37:17 74:14 82:3</p> <p>legislative 9:15 83:24</p> <p>letter 4:19 71:8</p> <p>level 26:2,4,21 47:21</p> <p>liability 47:15</p> <p>lieu 26:3,11 35:2</p> <p>lifetime 61:1</p> <p>light 19:11 24:1 24:1</p> <p>likely 20:20 42:19 43:1,4 49:20</p> <p>limit 9:12</p> <p>limitation 5:9 13:12 34:9 73:15</p> <p>limitations 67:2 82:10</p> <p>line 3:1,2</p> <p>list 23:22,23 24:2</p> <p>little 12:2 17:23 23:17 24:23 32:23 52:6 54:9 58:5 60:3 65:7 67:25</p> <p>location 1:5</p> <p>logged 17:10</p>
--	---	--	---

<p>logic 18:20 60:22 61:11 72:12 77:19 long 58:16,23 71:5 longer 23:1 75:5 look 5:6 10:18 14:11 23:4 27:12 39:23 43:25 51:18 62:15 78:8 84:16 looked 9:19 12:10 looking 22:15 53:25 54:9 65:10 looks 23:23 32:16 33:1,8 33:11,25 76:22 lose 60:18 losses 61:23 lost 14:10,11 16:9 20:1 38:18 lot 6:16 8:8 13:19 64:8 74:16 80:12 love 24:3 78:21 lump 11:8,23 57:3,19,24 66:24 67:3</p>	<p style="text-align: center;">m</p> <p>madam 38:12 made 12:23 14:16 15:10 21:6 26:23 28:5 35:3 37:2 39:3,4,9,23 47:6,10 48:19 51:9 54:25 55:7 63:24 main 55:13 majorly 62:7 make 2:16 3:12 3:25 6:17 8:7 11:21 12:21 13:16 18:5,12 18:13 23:16 25:9,11 26:1 30:11 34:13 38:17 40:16 45:3 50:14,17 53:13 54:2,4,6 59:16 60:17 67:18 68:25 69:4,6,21 73:20 75:21 78:21,23 79:15 79:21 80:2 84:25 85:11 makes 16:7 23:1 29:24 44:11 57:15 76:20 84:9</p>	<p>making 5:4 6:19 26:24 27:21 47:21 51:3 52:3 56:4 58:13 62:18 63:10 79:2 malitsky 88:2 88:10 man 84:13 management 21:22 mandatory 54:19 55:12 manner 20:15 march 88:11 marked 18:17 materials 14:9 math 44:25 45:1,2,7,8 46:21 61:21,22 62:10 65:11,14 mathematically 59:12 matter 2:22 3:6 3:12 19:19 32:17 40:17 67:17 74:12 matters 1:3 48:15 88:5 max 61:5 maximum 75:4 mean 6:12 8:14 8:16 10:14 13:18 19:16</p>	<p>23:16 30:9 43:21 45:11 46:10,20 54:12 56:6,17 61:3,6 62:4 65:12 66:18 69:8 77:18 means 29:18 80:20 meant 22:3 57:2 measure 59:10 meb 42:24 56:13 medical 75:4 77:12 80:1,4 meeting 24:22 30:20 32:22 34:24 35:7 71:5 79:21,23 79:25 82:16,17 83:1,5 85:1,12 85:25 86:22,22 87:18 member 4:14 24:23 30:25 40:5 42:4 71:3 members 60:19 memo 48:22 53:16,25 73:6 memory 10:22 mention 57:16 michael 4:6 69:14,18</p>
--	---	---	---

middle 3:23 middlesex 35:24 39:21 40:6 military 4:10 4:18 5:5,9 7:8 8:9,24 11:22 15:18 31:1 55:10 million 84:17 mind 46:3,7 58:13 minimum 45:16 minus 46:25 47:1 minute 27:16 mis 67:8 miscellaneous 5:15 misidentified 26:21 missed 17:22 19:24 20:9 29:15 misses 73:14 mistake 35:4 mistaken 55:13 mistakenly 35:17 mitigating 6:7 mm 11:10 21:14 23:6,14 32:25 40:11	58:7 63:6 65:3 66:20 78:18 83:4 mmi 71:22 mmm 15:4 mode 66:2 module 21:1 moment 37:6 42:25 money 50:4 59:11,15 60:18 62:20 monitored 67:11 monka 7:5,6,7 7:13 8:20 12:11 14:13 17:20 monka's 7:10 12:21 25:11 monko 21:9 month 8:22 11:8 70:19 71:11 73:3,10 73:14,22 monthly 57:7 months 72:11 morning 2:5 3:13 4:7 morrissey 39:24 motion 2:14,16 3:5,7,11,12,15 3:25 6:17 25:9	25:11 30:11 34:13 38:15,17 40:13,16 50:14 68:16,24,25 69:4,21 78:23 84:25 85:2,12 86:3 87:3,8,11 motorcycle 23:25 mou 9:7 15:15 21:11 move 26:12 27:1 75:20 76:19 moving 25:21 70:11 mps 67:8 municipal 5:11 murky 75:8 mute 20:3 n name 38:19 named 39:8 narrowing 84:18 nature 7:14 14:9 28:12 30:4 41:23 55:12 57:12 59:10 60:14 nay 7:3 25:17 34:20 70:9 86:7	nays 40:21 near 59:4 80:22 neatly 74:18 necessarily 5:14 7:15 27:20 49:24 55:1 61:3,7 necessary 72:22 need 2:13 3:5,7 13:13 15:15 23:4 43:24 53:19 54:2 57:3 67:10 69:16 74:14 82:5 83:13,24 84:25 85:21 needed 2:22 46:4,8 54:6 net 46:25 never 46:24 47:2 48:25 55:9 63:23 86:21 new 3:6 4:6 26:1,14,15,18 33:3 35:1 37:1 45:1,2,7,8,9 50:20 60:2 nice 84:12 nine 49:12 66:22 noise 79:11
--	--	---	--

<p>non 13:24 nope 36:5 normal 42:20 47:16 notary 88:10 note 33:16 47:5 71:5 73:7 80:6 notice 11:19 53:22 54:5 notification 26:9 notified 79:19 notify 8:23 9:1 27:3 november 21:13,16,24 72:3 nudge 32:5,9 number 9:6,6 18:14 22:14 47:1 61:5 nut 64:9</p>	<p>office 2:9 10:19 39:20 40:1 84:5 offset 65:22 oh 2:24 10:16 16:13 17:18,22 24:4,14 28:17 33:18 62:15 63:16 69:3 83:7,22 okay 2:3,13 3:9 3:22 4:6,7 5:13 6:21,23 7:2,5,6 14:21 16:6 17:20 19:7 22:11 25:7,21 25:23 29:24 32:9,21 34:3 34:19,23 36:7 37:7,14 38:2 40:2,14,24 43:5 51:1,23 53:17 56:24 57:10 58:12 59:2 64:2 66:9 69:20 70:11,16 77:4 78:14,19 78:22,25 79:14 80:19 82:21 84:10 86:2,17 old 25:21 44:25 75:11 old's 23:23</p>	<p>older 53:13 onboarded 28:9 onboarding 20:19 26:20 27:16 30:3,22 31:24 35:9 once 6:5 33:14 34:11 37:10 51:9 55:2 77:9 one's 16:19 ones 12:11 49:5 ongoing 41:18 47:9 70:25 opeb 46:14 open 14:17 19:23 52:13 opened 41:12 52:11,16 opined 49:16 opinion 61:24 74:15 78:10 opportunity 24:11,16 30:10 31:5 76:15 80:17 82:6,7 opposed 7:3 25:17 26:22 28:3 34:20 53:3 55:16 70:9 86:7 option 49:8 67:4 73:11,13 73:17 79:19,20</p>	<p>optional 54:25 order 14:7 original 22:3 36:21 39:20 41:2 43:15 originally 7:11 41:8 71:2 ought 8:13 outcome 41:19 outnumbered 63:22 outside 7:23 overpayments 57:8 67:9 overstate 86:18 own 54:25 59:11</p>
<p>o</p>			<p>p</p>
<p>obvious 62:5 obviously 15:22 19:18 63:24 69:14 occurred 60:1 october 49:4 offer 27:11,15 67:23 offered 31:5</p>			<p>package 31:24 packet 4:8 7:7 25:24 30:20 40:25 70:17 page 4:8 7:6 25:24 30:19 40:24 70:16 77:3 paid 9:4 16:3,3 19:3 73:10 painfully 70:1 pants 76:3 papers 76:22 paperwork 20:19</p>

paragraph 5:7 13:5 28:25	23:12 43:9 46:14,15,15,25	58:22 64:23	permanently 8:6
part 9:22 29:19 30:24 53:5,15 55:6	46:25 47:7 48:19 49:1,11 49:14 50:15	pension 10:10 23:8 58:17 62:7 64:21 65:4	permit 25:25 26:11 35:1 41:1 70:18
partial 75:17 76:5 78:4	51:3,18 52:16 57:3 66:22 77:18	people 8:8 29:14 67:6 84:17	permits 4:9 person 28:9 48:7 49:10,13
partially 45:14			personal 67:5
participation 29:2	paycheck 22:22 57:4	percent 14:18 65:25 66:11,14 67:2	personally 23:12 38:11
particular 4:24 7:14 10:3 27:25 30:12 38:18 53:5 77:24	paychecks 18:5 paying 11:11 11:23 13:3 42:6 54:11,24 59:11	percentage 43:18 51:7 52:1,10,15,19 60:24	personnel 35:16 37:1
particularly 7:8 31:8 35:8 35:11 59:14 71:19	payment 9:1 11:24 69:7 72:3,15 73:9 78:5,11	percentages 60:21	perspective 19:10
passed 45:6	payments 9:2 12:7 13:17 14:4 18:2,3,5 72:6 75:18	period 11:9 12:5 13:9 23:1 28:2 41:17 46:13,14,17 54:5 59:4,25 61:23 67:6 73:9,11,14,23 73:24 75:4 77:25 78:2,9 78:16 79:8 82:10	peter 1:7 2:3,6 2:13,18,20,24 3:4,9,14,17,19 4:3 6:19,23 7:2 16:11,13,23 25:14,17,20 30:15 34:19 38:15,21,24 40:12,20 47:5 58:8,10 68:16 68:19 69:11,20 70:2,5,9,14 81:6 82:17,21 82:24 85:4,6 85:17,23 86:2 86:6,11,17 87:5,10,13,16
past 9:15 12:2 12:12 18:13 26:16 27:14 41:7 42:2 59:7 69:2 71:14,17 71:19 79:23	payroll 11:25 11:25 13:12 57:8		petitioning 34:25 56:11
path 63:7,8 67:15 82:25	pays 53:22 56:5 64:15	permanent 7:16,20 8:18 15:21 18:4,17 21:23 22:14 25:4	
pattern 18:10 51:2 52:9	penalty 65:23 65:24 66:5,5 66:15		
patterns 49:6	pending 34:14 35:7 40:17 42:17 56:6,22		
pay 8:25 11:7 11:14,17,20 12:5 22:23			

<p>phone 14:18 30:8 81:10,19</p> <p>physically 30:3</p> <p>pick 27:4</p> <p>picking 37:22</p> <p>picks 74:3</p> <p>piece 54:11,12 63:12 67:20</p> <p>piggyback 12:1</p> <p>place 60:7,9 62:14 63:11 66:23</p> <p>placement 26:3 27:7,8 35:2</p> <p>plan 5:1,4 10:21,23 11:24 26:1,18 27:23 28:4 35:1 36:23 39:5 54:21 60:15,17 60:19,24 61:16 65:4 84:15</p> <p>played 81:18 81:18</p> <p>playing 81:9</p> <p>please 2:4,14 3:5 32:11 37:15 38:16 54:17 61:24 68:20</p> <p>plenty 80:24</p> <p>plus 66:16</p> <p>point 7:23 9:24 10:18 12:9</p>	<p>13:19 27:9 28:23 33:16 35:12 36:9 40:5 41:22 42:21 43:2 46:11,11,16 60:20 61:14 63:20,21 64:4 64:11 71:2 72:1,9,16 74:4 75:7 76:12 77:14,22 80:1 80:3</p> <p>pointed 37:11</p> <p>points 39:23</p> <p>pony 23:25</p> <p>population 27:19 60:23 61:19</p> <p>portion 47:19 48:2</p> <p>position 4:13 7:16,21 9:21 16:4 18:9 21:23 28:12</p> <p>post 57:13 67:7 67:10 75:22</p> <p>potatoes 66:19</p> <p>potential 8:24</p> <p>ppd 72:3 78:5 78:11</p> <p>practice 48:17 57:12 64:15</p>	<p>precede 74:22</p> <p>precedent 19:8 50:20,22 56:5 59:18,22 60:4 60:8 63:15,19 64:11 67:5,12 69:2,25</p> <p>predicament 67:25</p> <p>prejudiced 75:6</p> <p>premise 61:17</p> <p>present 1:6,11 2:6 4:16 26:23</p> <p>presume 43:25</p> <p>presumptive 61:2</p> <p>pretend 62:6</p> <p>pretty 6:17 30:10 48:22 56:9 78:16 81:21</p> <p>previous 13:19 30:20</p> <p>previously 34:1</p> <p>prior 3:3,7,11 4:10,18 5:5,9 7:8 13:7 19:11 26:3,7 27:15 31:1 34:2,24 36:14 39:20 41:11,19,23 42:14 45:18,24 48:15 50:22</p>	<p>60:13 64:15 69:24 70:24 71:6,22</p> <p>probably 8:13 19:15 22:14 57:25 58:2,4,5 65:12,15,17 66:5 82:2</p> <p>problem 8:12 24:20 48:1 60:6 62:6 87:6</p> <p>problems 63:10</p> <p>procedure 20:22</p> <p>procedures 6:16 28:14</p> <p>proceed 71:12</p> <p>proceedings 2:1</p> <p>process 21:4 33:10 34:6 45:15 53:6</p> <p>processing 46:9</p> <p>professionally 12:14</p> <p>professionals 36:24</p> <p>program 7:17 7:21 8:2,10,15 8:22 9:4,8,9,20 13:22,23 14:2 14:6 15:15 18:8,25 20:11 21:13,16 26:2</p>
---	--	---	--

<p>26:15 promotion 7:20 proper 45:12 properly 79:19 prospective 54:3,4 provide 23:17 provisions 72:4 72:8 public 88:10 pull 11:1 pulled 24:22 purchase 1:3 4:10,11,14,18 4:25 5:12 7:9 7:22 8:24 10:3 10:5 12:5,15 13:14 15:23 21:7 31:1,5 57:1 64:14 88:4 purchases 5:1,3 11:22 19:18 55:10 60:13 64:14 purpose 12:20 55:16 pursued 51:13 put 9:7 27:5 42:13 43:10 48:6 54:13 62:11 67:24 78:7</p>	<p>puts 76:17 putting 37:22 42:20</p> <hr/> <p style="text-align: center;">q</p> <p>qualify 23:7 question 14:5 17:24 20:10 21:12 24:4 25:3 32:23 33:13 37:11 38:23 49:7 56:17 57:2 58:21 61:10 74:1 75:12,13 76:10 78:10 83:18 questions 18:25 29:16 39:17 74:8 quick 11:6 20:10 32:10 39:21 74:1 quite 59:17 quits 24:15 quorum 16:9 16:12</p> <hr/> <p style="text-align: center;">r</p> <p>raise 3:20 4:4 7:3,3 25:14,17 29:3 30:16 34:20 40:20 70:7,9 86:6,7 87:11</p>	<p>raised 4:22 79:4 raises 7:13 rare 20:5 rate 26:11,22 rates 60:24 rather 40:9 reach 6:3 27:11 28:11 32:4 37:10 40:7 reached 20:23 21:1 28:20 30:21 37:7 39:19 75:4 reaction 76:3 read 45:14 48:3 reading 76:21 ready 68:16 real 11:5 really 6:7 8:5 19:8 39:6 57:24 62:19,21 76:14 77:24 79:25 82:22 reapplication 12:18 reapplied 12:25 reapply 7:22 rear 68:1 reason 62:13 79:17 reasonings 71:25</p>	<p>reasons 11:14 55:13 78:6 recall 51:24 receipt 39:18 receive 12:12 14:24 72:7 received 6:4,5 11:19 26:21 41:11 51:8 52:12 53:5 71:6 72:3 77:15 receiving 39:20 72:6 74:21 76:5 77:18,25 78:4 recent 26:16,19 recently 37:12 58:25 68:1 71:15 recognition 46:12 59:25 recognized 46:18 recognizing 42:4 recommend 69:9,22 82:1 recommendat... 6:19 7:1 50:17 70:6 73:20 79:22 82:13 85:3</p>
---	--	--	--

recommended 26:17 42:5 recommending 69:11 recon 59:1 reconsideration 42:22 record 3:2 6:1 18:18 28:24 31:6,6 43:17 45:20 53:17 80:24 85:20 records 31:8 51:10 53:20 recouping 57:9 recoupments 67:9 recover 58:17 recovering 48:5 rectify 10:10 reduced 61:5 reduction 47:15 58:17 reed 42:12 53:2 reevaluated 33:14 reference 39:9 72:5 referenced 50:23 references 5:7 39:10	referring 37:19 refute 37:5 regard 6:3 28:6 43:1 52:18 54:19 61:25 regarding 30:12,22 85:13 regards 6:2 18:15 19:11 39:17,25 50:24 72:20 80:7 regular 36:23 58:21 61:22 regulation 79:1 79:5,8 80:11 regulations 73:13 rehired 31:2 49:9,13 rehires 49:7 reissue 21:3 22:5 reiterated 11:2 related 1:3 31:9 71:19 74:11 88:4 relates 5:10 relating 35:9 relation 4:25 26:14 36:13 relationship 4:25 75:10 relevant 11:3	remand 56:12 reminders 27:17 remit 55:15 remitted 41:9 remove 3:12 17:9 removed 17:11 rep 36:18 39:10 39:16 reply 38:6 reporter's 88:1 representative 36:9 request 3:11 4:10,18,20 6:8 6:18 7:8 12:22 13:6 15:11 25:12 30:13 33:2 37:15 41:4 52:4 69:1 69:5,5,23,23 71:10 79:3,5 81:17 85:14 requested 25:25 40:25 41:5 42:10 70:22 requesting 4:9 5:4 26:10 28:20 42:9 70:17 require 60:17	required 43:14 47:7 49:1,11 49:14 53:7 54:21 reschedule 85:21 resigned 77:2 resigns 74:2 resolve 17:20 resources 53:3 respect 37:13 respond 7:12 18:16 20:21 32:11 responded 6:4 31:10,12 response 13:25 22:8 35:20 37:8 39:14 responsible 54:10,11 restoration 5:15 resubmitted 33:25 retire 86:22 retired 56:21 58:21 64:20 65:6 retirement 1:2 1:12,13 2:10 4:9,12 24:24 25:25 26:1,2 28:4 34:25
--	---	---	--

<p>35:1 41:1,2 42:18,20,24 44:12,13,14 47:16,16,19 50:18 55:11 56:19 57:4 58:22,24 64:22 64:23 67:7 70:18,19,24 71:9 73:11,18 74:23,25 75:24 78:1 79:20 80:21 81:3 88:4 retiring 38:7 retro 59:4 retroactive 42:7 43:1 return 25:4 53:18 77:21,23 returned 53:19 returning 34:24 reversal 50:25 review 42:23 revise 69:3 revised 3:25 28:17 rhetorical 57:2 rid 87:4 right 3:4,5,19 6:21,23 8:16 8:21,25 9:1,4,5 9:11 11:12</p>	<p>14:8 15:1,1,2 15:23,25 16:3 16:4,9,15,20 17:1,6,13 19:5 21:10,19 23:8 23:9,10,16,24 24:7,8 25:8,18 31:17 33:24 38:10,14 39:11 39:12 43:7 44:3,8,11 45:7 45:11 46:22 47:2,22 50:7 51:22 52:1,3 55:5 56:18 59:18 61:3,5,8 62:4,16,22 64:19,21,25 65:1,5,9,10,13 65:25 66:6,11 67:19 69:15,19 70:8 74:2 77:6 78:19 81:15 83:3 84:6,16 84:24 85:10 87:3,8,11 ringtone 79:13 83:10 road 19:15 56:9,25 robert 1:13 2:10 55:4 74:16 76:2,8 79:12,15 81:11</p>	<p>81:18 roderick 25:21 25:23,24 role 84:2,3 room 14:11 46:8 rose 1:14 2:12 rounding 63:2 routes 42:23 56:12 routine 6:17 rsd 7:23 20:22 41:8,8,11 48:24 49:1 51:8,11 71:9 rsd's 19:10 rule 10:21,22 10:22,23,23 12:19,19 14:7 19:22 61:19 rules 11:22 19:14,24 64:1 run 9:14 58:8 58:10 running 9:18 9:23 18:12 runs 9:20 ryan 39:24</p>	<p>sandra 40:23 save 50:4 saw 6:1 saying 17:7,19 19:8 21:25 27:23 39:6 52:21 66:23 80:19 says 13:10 36:21 56:5 76:25 77:2 79:6 scanned 6:5 scenario 74:19 scenarios 74:17 schedule 26:13 scheduled 86:9 scratching 22:22 screw 48:4 seasonal 9:14 9:22 18:11 seat 76:2 83:14 second 2:17 3:18 4:2 5:7 6:24,25 25:13 30:14 34:17,18 40:19 43:5 46:2 69:16 70:1 78:22 85:16 86:4 87:7,9 seconded 86:5</p>
		<p>s</p>	
		<p>safe 11:1 13:15 31:13 salary 22:15 65:8</p>	

secretary 23:19 84:8 section 45:18 67:12 sedrowski 1:12 2:11,22,25 3:1 4:7 5:6,14,20 5:25 7:6 9:13 10:24 11:5,10 12:1,23 13:4 13:18 14:16,22 14:24 15:6 18:6 19:10 20:13,16 21:14 22:2 24:18,21 25:23 27:6,10 27:24 28:10,18 28:23 30:19 31:12,18 32:7 32:14,20,25 33:5,16,18 34:23 35:24 36:8,17 37:6,9 37:16 38:20 39:8,14 40:4 40:11,24 42:10 42:19 43:8,11 44:2,7,16 45:16,25 46:10 47:9,23 48:21 49:4,23 50:8 50:21 51:5 52:8,25 53:11 53:15,24 54:16	55:12 56:10,19 56:21 57:6,11 57:16,20 58:24 59:3,7 60:20 61:9,12 62:3 65:3 66:1,7,10 67:1 70:16 72:24 76:25 77:5,8,14 78:3 78:13,18 80:1 80:10,23 81:4 81:8,12,16,20 86:14,23 87:15 see 6:7,10,11 14:12 16:8,23 17:15,17 29:25 31:8,14 43:6 52:6,7 78:9 seeking 71:9 seems 45:12 76:24 seen 9:15 10:5 27:16,19 80:4 sell 55:19 send 37:14 49:25 sending 45:18 senich 81:17,19 sense 23:1 29:24 54:19 57:15 82:1,2 sent 48:25 51:9 52:25 53:6 71:20	sentences 5:7 separate 47:19 77:1 separated 71:21 72:15 76:22 81:5 separating 61:21 separation 70:20 71:18 72:2,10 75:15 75:15,22 76:23 77:12,21 80:2 80:2 september 65:7 serc 82:17 seriously 17:22 23:5 sers 4:14 5:1,4 26:21,22 30:25 35:1,2,5,14,17 36:20,21 47:6 54:22 72:8 76:9 service 1:3 4:10 4:18 5:5,10,12 7:8,12,19 9:17 9:17 13:11 14:14,20 15:18 19:2 24:25 25:4 31:1,3 44:17 55:10 60:14 70:21,24 71:1,18,21	73:2,10 74:2 74:24 75:16,23 77:16 78:12,17 80:22,25 88:4 serviceable 74:4 services 1:12 1:13 2:10 5:11 5:15 set 21:1 59:22 60:22 64:1 79:8 setting 26:14 50:19 seven 65:13,15 65:16 shape 32:13 she'd 57:24 shortened 9:10 shorter 20:24 shortly 12:18 side 8:19,21 46:11 signature 88:8 signed 39:2,12 45:16,20,23 46:2 51:6 silent 13:9,14 similar 9:13,21 18:15 41:6,22 48:15 51:20 52:18 59:22 simply 11:17 14:3 29:15
--	---	--	---

singing 17:1 sir 5:7 37:16 44:8 47:9 sitting 44:16 55:8 situation 7:10 8:9 9:20 10:12 24:9 35:19 57:7 63:3 76:4 situations 11:18 19:18 62:12 63:9 six 65:25 66:10 66:11 sixty 44:10 skate 17:25 skill 88:2 sliding 13:15 slightly 76:16 slippery 76:13 slope 76:14 small 59:4 66:18 sole 79:6 somebody 10:5 23:16 64:9 soon 18:3,3 sorry 2:24 5:17 10:14 11:3 14:24,25 15:1 18:12 22:2 24:6 33:18,19 38:18 47:18 56:17 57:17	58:10 69:4 77:24 79:12 sort 11:21 sound 16:25 20:1 64:24 67:23 sounded 56:8 sounds 46:6 81:14 82:25 speak 22:8 77:9 speaking 5:8 28:1 53:1 59:9 specific 25:1 43:13 61:10 74:12 specifically 6:1 28:5 31:7,21 35:14 36:12 39:8,15 42:12 57:16 72:24 80:3 specifics 12:17 39:25 specify 6:3 13:13 speed 70:11 speedy 38:5 spent 74:21 split 49:10 54:8 spoken 81:9 spread 11:8 22:25 60:19 staff 28:15	stage 27:15,16 standard 28:13 28:15 35:1,5 42:24 54:20 57:12 80:2 standing 77:2 77:13,22 stands 67:3 stars 14:17 start 11:11,23 13:2 14:4 18:3 29:17,20,22 55:25 62:16 72:5 84:17,18 started 12:7 starts 9:18 18:12 state 1:1,2 2:9 7:19 9:17,17 10:7 13:11 14:19 24:25 28:5,25 34:15 51:16 60:14 88:3 statement 31:20 states 18:9 39:25 stating 80:3 status 41:15 75:10 statute 9:16 11:3 13:8	statutes 74:21 statutory 8:12 10:12,22,23 42:21 step 21:5 59:10 straight 14:14 19:3 streamlined 79:24 strongly 19:25 struggle 48:5,8 58:6 62:17 63:3,3,8 struggling 55:22,23 stub 51:18 stuck 10:11 24:8 stuff 8:4 22:21 59:23 subcommittee 1:3 26:17 27:12 31:7 35:22 40:6 42:5 49:17 86:1 88:5 subject 54:23 submission 37:3 submit 4:14,18 4:21 26:6 27:17 28:18 30:25 59:24 70:18
---	--	---	---

<p>submitted 12:8 26:10 28:19 31:19 33:3 35:10 36:10 41:4,8 43:12 45:12,13,13,14 45:17 51:8 substantial 78:16 successfully 9:3 20:16 62:12 sufficient 12:6 78:7 sum 11:8,23 57:4,19,24 66:25 67:4 supplemental 35:11 support 37:5 55:15 supported 31:4 supporting 31:21 suppose 83:3 supposed 60:15 sure 2:25 3:2 11:1,21 13:21 22:12,13 28:10 28:12 40:16 42:11 53:13 55:3 67:2 76:7 79:15 sympathetic 48:16</p>	<p>system 6:17 t table 3:5,14,15 3:17 30:11 34:14 35:21 38:3,9,15,18 40:17 74:14 82:15 tabled 2:23 30:20 31:14,24 32:17 34:24 35:7 72:17 tabling 79:20 tag 81:10,19 take 12:15 16:18 22:6 36:4 44:12 52:4 58:16 82:7 84:7 taken 22:21 36:22 46:21 53:22 61:18 takes 56:24 talk 68:19 talked 39:3 talking 10:2 21:5 33:20 35:18 47:20 63:9 65:7 80:9 84:23 tape 68:15 tapia 40:23,24 40:25 41:13,21</p>	<p>69:1,5,6,23 tax 57:13 67:10 taxes 47:1 team 26:15 technically 12:7 tell 17:8 28:7,8 39:13 58:11 61:11 telling 48:11 83:15 tells 10:22 temporary 18:11 74:21,25 75:17,17 78:4 teresa 70:15 85:9,12 terminated 71:4 77:1,16 termination 70:24 71:1 terms 5:3 thank 2:13 4:3 6:21 22:11 63:17 87:9,16 that'd 66:8 theoretical 61:7 theoretically 12:6 61:6 thing 12:9 15:14 16:6 43:22 86:19</p>	<p>things 10:11 22:12,13 27:23 30:4 55:11 60:14 think 9:25 10:1 10:8 11:13 14:3,5 15:14 15:16,17 17:24 19:25 24:15,21 25:3 29:13 33:14,22 34:7 34:10 38:3 47:8 48:8 54:16,18 55:1 55:4 56:2 57:13 58:14,18 65:2 66:24 67:24 70:4 73:16 75:2,2 77:22 79:2 81:11 84:4 86:17 thinking 15:3 84:11 third 8:10 28:25 34:5 thomas 7:5,6,7 thought 17:19 24:5,5 35:4 36:4,6 59:5 83:1 thousand 65:10 three 10:6 33:12 34:1</p>
--	--	---	--

<p>65:15 threw 22:19 36:16 thursday 54:11 tie 16:12,13 tier 4:14 25:5 26:22 30:25 35:2,2,4,14,17 36:20,22 43:13 43:24,25 44:2 71:3 till 21:24 time 4:13,15 5:9 8:24 9:11 9:12,22 10:3 11:16,17 12:15 14:9 19:4 22:21,22 23:1 26:6 30:24,25 31:2 34:9 35:16 41:18,24 42:25 43:18,24 46:13 47:10,13 49:12,20 52:21 54:5 59:25 67:6 69:14,19 73:15,24 74:5 74:21 75:4 77:18 78:2 79:8 81:2 timeliness 32:24 33:14 34:11</p>	<p>timely 7:11 12:22,24 18:16 20:15 34:8 41:5 tip 74:13 today 2:6 20:6 27:18 69:19 told 27:9 35:17 toll 34:9 80:12 82:10 tolling 73:15 76:15,19 79:1 79:3,5,7 80:8 85:14 took 33:8 36:5 36:13 47:8 52:5 56:22 64:22 top 20:24 58:15 69:20 total 43:8 75:17 tough 17:18 64:11 towards 16:11 64:6 tp 75:21 traditional 42:23 train 24:5 trainee 13:22 14:2 training 8:4 transcript 88:3</p>	<p>transition 14:16 15:7 80:21 81:2 treated 63:25 tried 19:20 triggered 5:23 5:24 6:2 trouble 16:21 true 45:4 61:7 88:2 trust 47:1 trustee 2:7,7,7 trustees 29:22 48:16 try 8:13 50:11 69:13,19 84:12 trying 10:10 13:5 14:10 15:9 30:8 32:12 44:7 68:17 79:2 tt 75:21 turn 7:21 turnaround 12:18 39:22 turned 12:3 45:23 turning 36:17 turns 20:3 twelve 66:10 twenty 21:16 21:16 twice 16:16</p>	<p>two 4:8 5:7 8:23 9:6 17:11 22:14 44:20,23 51:16 58:18 72:1 73:8,13 73:22 types 60:13 72:2 typical 39:5 typically 11:7 14:7 15:19,20 27:3 29:14</p> <hr/> <p style="text-align: center;">u</p> <hr/> <p>uconn 26:5 27:6,11 28:5 28:11,20 ultimately 57:23 unable 80:4 unanimous 3:20 4:4 7:4 25:18 30:17 34:20 40:21 70:10 86:8 87:13 unaware 57:23 uncertain 10:6 11:15 under 3:6 13:16 23:18 39:12 42:6 44:25 56:12 61:16 63:25</p>
---	--	--	---

<p>72:4,8 73:13 74:20 understand 48:3 59:14 63:21,22 64:3 64:10 understanding 53:1 54:20 60:11 67:3 understood 18:22 29:3 unexpected 64:10 unfamiliar 27:2 unfortunately 6:18 8:9 21:8 24:13 63:14 67:16 union 84:21 unique 13:23 18:8 unit 40:5 universal 61:19 university 30:13 34:15,16 untimely 4:20 update 30:21 upfront 9:1 use 36:18 67:9 used 71:25 72:12 using 10:20</p>	<p style="text-align: center;">v</p> <p>valid 77:10 valuation 61:17 value 23:13 42:16 48:20 50:16 51:4 53:23 54:13,15 56:5 57:1 58:15 64:16 69:6,24 various 74:7 venue 67:21 versus 61:15 80:2 85:24 veterans 5:10 view 68:1 virtual 28:9 30:3 voice 16:25 volition 55:1 voluntary 56:22,25 75:15 76:23 vote 16:13</p> <p style="text-align: center;">w</p> <p>wage 72:6 wages 77:15 waiting 14:11 17:21 31:16 41:19 56:13,22 waive 14:7 42:9 73:3</p>	<p>want 10:16 23:12,16,16 29:22 30:2,2 40:14 43:6 53:13 59:16 62:6 63:13 67:18,22 68:22 69:8 74:13 78:8,23 82:8 wanted 10:17 11:21 35:14 55:14 73:21 wants 25:9 60:1 68:19 86:12 wash 59:12 way 8:16,19,21 19:24 20:25 32:10,12 49:19 53:24 60:2 62:21 66:21 68:5 76:15 82:3 ways 73:8 we've 9:15 12:2 12:9 13:7,8,19 13:20 19:8 24:15 27:16,19 37:7 41:7 46:17 49:5 59:22 63:7 68:5 weeks 4:19 8:23</p>	<p>weird 17:6 wendy 88:2,10 went 14:25 15:1 16:2 19:2 21:12,17 51:14 westconn 30:24 31:7,17,25 32:2 33:20,23 34:12 western 30:21 34:15 whatever's 3:4 whichever 25:1 william 3:6,12 willing 68:23 wilson 70:15,16 70:17 71:2,8 71:13 85:9,12 window 19:23 20:1 28:3 41:25 49:15,17 wisconsin 75:20 wished 72:17 withdraw 3:11 52:23 withdrawn 3:8 wondering 22:23 word 66:2 words 36:18 62:22 work 5:11 21:11 53:2</p>
--	---	--	---

<p>75:1,3,9,25 worked 19:1 worker's 73:9 workers 70:25 71:14,17,22 72:2,8,10,14,14 72:19 73:1,4 74:3,22 75:9 75:17 77:25 78:7 79:4 working 10:19 16:19 56:18,18 69:19 75:24 76:6 world 23:1 84:17 worms 25:5 worries 32:14 worth 44:23 wow 50:10 wrinkle 78:24 write 52:1 57:19,24 written 52:5 wrong 43:10,11 43:20 46:22 47:2 52:5,5 60:11 69:4</p>	<p style="text-align: center;">y</p> <p>yeah 3:16,20 6:25 14:1,23 15:8,10,13,17 15:17,19 16:24 18:6 22:16,17 22:24 24:10 27:24 29:24 30:14 31:18 37:23 45:5,8 45:25 46:19 48:9 50:4,13 53:14,24 54:14 55:4 59:7,21 61:12 66:9,9 66:14,18,19 68:13 69:11 70:5 76:25 77:7 78:22 80:11,11,13,24 80:25 82:18,24 83:2 85:5 86:5 87:10</p> <p>year 4:11,17 7:11,23 8:3,10 9:2,9,12,21 10:21,25 12:19 12:19 13:1,2 13:10 14:19 19:22 20:22 21:2,8 22:1,4,5 22:15 23:23 24:16,24,25</p>	<p>26:6 33:7,11 34:7 65:25 66:5,11 years 5:23 10:6 23:8 33:12 34:1 42:20 43:7,23 44:16 44:20,21,23 49:12 51:19,24 60:2 61:4 65:1 65:2,8,9,12 66:7 80:21,24 yep 6:6 9:25 15:6 16:5 20:18 29:6 32:3 44:10,21 44:22,24 46:5 46:23 56:1,16 58:7 64:5 65:5 65:21 66:12,13 66:17 68:2,7 81:23 85:8 yesterday 31:13 32:8 young 81:21</p> <p style="text-align: center;">z</p> <p>zoom 1:5 20:4</p> <p style="text-align: center;">â</p> <p>â 10:24 11:1,5 13:5 14:18</p>
<p style="text-align: center;">x</p>		
<p>x 74:2</p>		