



Minutes
Village of Glen Ellyn
Police Pension Board Meeting
Special Meeting
October 10, 2024
4:30 PM
Glen Ellyn Civic Center, Galligan Board Room

Board or Commission: Police Pension
Meeting: Special
Quorum: Yes

Date: October 10, 2024
Called to Order: 4:30 p.m.
Adjourned: 4:46 p.m.

MEMBER ATTENDANCE:

Jim Monson	President	Present
John Adduci	Trustee	Present
William Housey Jr.	Trustee	Present
James King	Trustee	Present
Anthony Terranova	Trustee	Present

Also Present:

Patrick Brankin	Finance Director
Elisa Pollina	Recording Secretary
Richard Lamb	Lauterbach & Amen
Brian Labardi	Police Pension Board Attorney

Public:

A. CALL TO ORDER

The October 10, 2024 meeting of the Police Pension Board was called to order by President Monson at 4:30 pm at the Glen Ellyn Civic Center, Galligan Board Room.

B. PUBLIC COMMENT – None

C. APPROVAL OF MINUTES FROM JULY 17, 2024 MEETING

MOTION TO APPROVE MINUTES FROM JULY 17, 2024 POLICE PENSION BOARD MEETING
MOTION BY: John Adduci, Trustee
SECONDED BY: James King, Trustee
RESULT: UNANIMOUS APPROVAL

D. Accountant's Report

1. Lauterbach and Amen present the monthly financial report: Richard Lamb from Lauterbach and Amen presents the financial report for the month ending August 31, 2024, to the Police Pension Board.

Statement of Net Position as of August 31, 2024:

- Total Assets: \$41,738,307.26
- Net Position held in trust for Pension Benefits: \$41,735,407.26
- Total Contributions: \$1,818,778.84
- Total Additions: \$5,607,627.33
- Total Deductions: \$2,141,444.08
- Change in Position: \$3,466,183.25
- Total Expenses - \$251,317.93

Trustee Terranova motioned to accept the monthly financial report as presented; Trustee King seconded the motion.

APPROVAL [UNANIMOUS]
MOVER: Anthony Terranova, Trustee
SECONDER: James King, Trustee
AYES: Adduci, Terranova, Housey, King, Monson

2. Presentation and approval of bills as listed in the monthly financial report – The Police Pension Board reviews the quarterly disbursements. Trustee Terranova motioned to approve the disbursements totaling \$17,555.07 as outlined in the Quarterly Disbursement report; Trustee King seconded the motion.

MOTION TO APPROVE QUARTERLY DISBURSEMENTS IN THE AMOUNT OF \$17,555.07
MOTION BY: Anthony Terranova, Trustee
SECONDED BY: James King, Trustee
RESULT: UNANIMOUS APPROVAL
AYES – Adduci, Terranova, Housey, Monson, King

3. Additional Bills & Cash Management Policy – The Police Pension reviews the cash management policy. Richard Lamb reminded the Police Pension Board of the current minimum and maximum parameters set at \$15,000 and \$20,000. He suggested increasing the monthly withdrawals by 3% for 2025. Finance Director Brankin clarified that a decision on the proposed change is not required at this time. Attorney Labardi added that the current monthly withdrawal schedule is only valid through the end of the year, so a new decision will need to be made in January 2025.

President Monson motioned to continue the current monthly payments of \$63,636 until the first-quarter meeting, at which time the Police Pension Board will reassess the policy. Trustee Terranova seconded the motion.

MOTION TO CONTINUE THE CURRENT MONTHLY PAYMENTS OF \$63,636 UNTIL THE FIRST-QUARTER MEETING, AT WHICH TIME THE POLICE PENSION BOARD WILL REASSESS THE POLICY

MOTION BY James Monson, President

SECONDED BY: Anthony Terranova, Trustee

RESULT: UNANIMOUS APPROVAL

AYES - Adduci, Terranova, Housey, Monson, King

E. Investment Report

1. IPOPIF Versus Advisory Inc. – The Police Pension Board reviewed the performance report from IPOPIF, noting that the market value of the fund stands at \$41,656,917.27, reflecting a 5.9% increase.

F. Communication and Reports

1. Affidavits of Continued Eligibility – Richard Lamb confirmed that all affidavits have been sent out, completed, and copies have been received.

G. Trustee Training Updates

1. Approval of Trustee Training Registration Fees and Reimbursable Expenses – Richard Lamb reminds the Police Pension Board members to sign up for their training.

H. Approval of Membership / Withdrawals from Fund - None

I. APPLICATIONS FOR RETIREMENT / DISABILITY BENEFITS - None

J. OLD BUSINESS

1. Portability Update – Caitlin Tabor – No response received; item will be tabled until next month.

2. Portability Update – Kevin Lombard – The Police Pension Board reviewed the portability transfer. Trustee Adduci motioned to revise Kevin Lombard’s hire date to October 17, 2019, noting he is paid in full. Trustee Terranova seconded the motion.

MOTION TO REVISE KEVIN LOMBARD’S HIRE DATE TO OCTOBER 17, 2019

MOTION BY: John Adduci, Trustee

SECONDED BY: Anthony Terranova, Trustee

RESULT: UNANIMOUS APPROVAL

AYES - Terranova, Housey, Monson, King, Adduci

3. Review/Adopt Municipal Compliance Report – The Police Pension reviews the MCR report noting the recommended 2024 municipal contribution. Trustee Housey motioned to approve the recommended municipal contribution in the amount of \$2,762.669; Trustee Adduci seconded the motion.

MOTION TO APPROVE THE RECOMMENDED MUNICIPAL CONTRIBUTION IN THE AMOUNT OF \$2,762.669

MOTION BY: William Housey, Trustee

SECONDED BY: John Adduci, Trustee

RESULT: UNANIMOUS APPROVAL

AYES - Adduci, Terranova, Housey, Monson, King

K. NEW BUSINESS

1. Establish 2025 Board Meeting Dates – The Police Pension Board reviewed and approved the 2025 meeting schedule, with meetings to be held on the third Wednesday of each quarter at 4:30 p.m. The dates are January 15, April 16, July 16, and October 15.

L. ATTORNEY’S REPORT

1. Annual Independent Medical Examinations –Thomas Hartzell and Raymond Munch – Trustee Adduci motioned to initiate Thomas Hartzell and Raymond Munch annual evaluations; Trustee King seconded the motion.

MOTION TO INITIATE THOMAS HARTZELL AND RAYMOND MUNCH ANNUAL EVALUATIONS

MOTION BY: John Adduci, Trustee

SECONDED BY: James King, Trustee

RESULT: UNANIMOUS APPROVAL

AYES - Adduci, Terranova, Housey, Monson, King

M. Public Hearing on Thomas Roman Benefit Issue (See transcribed record for details).

N. Motion to Adjourn to closed executive session for the purpose of considering the evidence produced at the public hearing, provided that a written decision setting forth the Police Pension Board’s determinative reasoning is issued thereafter, pursuant to 5 ILCS 120/2 (c) (4) – Trustee Adduci motioned to adjourn to closed executive session and Trustee King seconded the motion. The open session adjourned at 4:46 p.m. for purposes of deliberation.

MOTION TO ADJOURN TO CLOSED EXECUTIVE SESSION FOR THE PURPOSE OF CONSIDERING THE EVIDENCE PRODUCED AT THE PUBLIC HEARING, PROVIDED THAT A WRITTEN DECISION SETTING FORTH THE POLICE PENSION BOARD’S DETERMINATIVE REASONING IS ISSUED THEREAFTER PURSUANT TO 5 ILCS 120/2 © (4).

MOTION BY: John Adduci, Trustee

SECONDED BY: James King, Trustee

RESULT: UNANIMOUS APPROVAL

AYES: Housey, Terranova, Monson, Adduci, King

O. Return to Open Session to Adopt Decision on Thomas Roman Benefit Issue—Trustee Terranova motioned to return to open session and Trustee King seconded the motion.

Trustee Adduci motioned to reduce Mary Roman's monthly benefit by 4.42 percent, and pay that amount to Thomas Roman until the overpayment amount of \$12,186.18 is repaid commencing with the January 2025 payroll; Trustee Housey seconded the motion.

MOTION TO REDUCE MARY ROMAN'S MONTHLY BENEFIT BY 4.42 PERCENT, AND PAY THAT AMOUNT TO THOMAS ROMAN UNTIL THE OVERPAYMENT AMOUNT OF \$12,186.18 IS REPAID COMMENCING WITH THE JANUARY 2025 PAYROLL

MOTION BY: John Adduci, Trustee

SECONDED BY: William Housey, Trustee

RESULT: UNANIMOUS APPROVAL

AYES: Housey, Terranova, Monson, King, Adduci

P. Motion to Authorize Preparation of the Court Reporter Transcript Trustee Adduci motioned to authorize preparation of the court reporter transcript; Trustee King seconded the motion.

MOTION TO AUTHORIZE PREPARATION OF THE COURT REPORTER TRANSCRIPT

MOTION BY: John Adduci, Trustee

SECONDED BY: James King, Trustee

RESULT: UNANIMOUS APPROVAL

AYES: Housey, Terranova, Monson, King, Adduci

Q. ADJOURNMENT – Trustee Housey motioned to adjourn the meeting; Trustee Terranova seconded the motion.

Submitted by Elisa Pollina, Recording Secretary

Reviewed by Finance Director Brankin

RECEIVED

OCT 29 2024

In The Matter Of: REIMER DOBROVOLNY & LABARDI
Glen Ellyn Police Pension Fund
Overpayment Matter

Mary Roman
October 10, 2024

Schelli Reporting Service, Ltd.
info@schellireporting.com
(312) 558-1113

Original File 101024DH.txt
Min-U-Script® with Word Index

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

BEFORE THE BOARD OF TRUSTEES OF THE
GLEN ELLYN POLICE PENSION FUND

IN THE MATTER OF THE)
OVERPAYMENT OF:)
MARY ROMAN,)
ALTERNATE PAYEE,)

REPORT OF PROCEEDINGS had at the hearing
of the above-entitled cause before Glen Ellyn Police
Pension Fund, commencing on Thursday, October 10,
2024, at 4:30 p.m., at 535 Duane Street, Glen Ellyn,
Illinois.

REPORTED BY: LINDA A. WALICZEK, C.S.R.
CERTIFICATE NO. 84-3865.

1 APPEARANCES:

2 REIMER DOBROVOLNY & LABARDI PC

3 BY: MR. BRIAN J. LABARDI

4 15 Spinning Wheel Road

5 Suite 310

6 Hinsdale, IL 60521

7 (630) 654-9547

8 blabardi@rdlaborlawpc.com

9 Appeared on behalf of the Village of
10 Glen Ellyn;

11

12 LAW OFFICES OF LOFGREN & WENTWORTH, P.C.

13 BY: MR. RICHARD J. LOFGREN

14 536 Crescent Blvd.

15 Suite 200

16 Glen Ellyn, IL 60137

17 (630) 469-7100

18 rlofgren@elrlaw.com

19 Appeared on behalf of the Alternate Payee.

20

21 BOARD MEMBERS:

22 Mr. Jim Monson, President

23 Mr. Tony Terranova, Trustee

24 Mr. John Adduci, Trustee

Mr. William Housey, Trustee

Mr. James King, Trustee

* * *

I N D E X

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

EXHIBITS MARKED FOR IDENTIFICATION PAGE:

Board Exhibit A-F	6
Board Exhibit G-I	7

EXHIBITS RECEIVED INTO EVIDENCE

Board Exhibit A-F	6
Board Exhibit G-I	8

Mary Roman

4

1 MR. LABARDI: Let's go on the record in the
2 matter of the hearing for the QIDRO for Roman before
3 the Glen Ellyn Police Pension Fund.

4 Mr. President, do you want to call
5 the roll and establish a quorum, please?

6 PRESIDENT MONSON: Yes.

7 Jim King?

8 TRUSTEE KING: Here.

9 PRESIDENT MONSON: John Adduci?

10 TRUSTEE ADDUCI: Here.

11 PRESIDENT MONSON: Tony Terranova?

12 TRUSTEE TERRANOVA: Here.

13 PRESIDENT MONSON: William Housey?

14 TRUSTEE HOUSEY: Here.

15 MR. LABARDI: Counsel, would you like --

16 PRESIDENT MONSON: Jim Monson, here.

17 MR. LABARDI: -- to identify yourself for the
18 record as well, please?

19 MR. LOFGREN: Yes. Good evening. My name is
20 Richard Lofgren. I'm here today for Mary Roman, who
21 is sitting to my left.

22 MS. ROMAN: Hi.

23 MR. LABARDI: The record should indicate, as
24 we'll admit in the exhibits, Tom Roman was given

1 notice of the hearing today. I did speak with him
2 last week. He is not here, so I assume he's not
3 showing up.

4 The first motion I would suggest the
5 board to make would be a motion to appoint me as the
6 hearing officer. What that means is I'll preside
7 over the hearing. I'll rule on any objections or
8 evidentiary matters. I may ask some questions, but
9 I'm not here to act as an advocate for one side or
10 the other. If you go into a closed session, I'll
11 certainly attend your closed session.

12 Counsel, do you have any objection to
13 me serving as the hearing officer?

14 MR. LOFGREN: No objection.

15 MR. LABARDI: Anybody want to make that motion?

16 TRUSTEE ADDUCI: Motion for Brian Labardi to
17 serve as the hearing officer.

18 TRUSTEE KING: Second.

19 MR. LABARDI: Roll call on that, please.

20 TRUSTEE HOUSEY: Housey, aye.

21 TRUSTEE TERRANOVA: Terranova, aye.

22 PRESIDENT MONSON: Monson, aye.

23 TRUSTEE KING: King, aye.

24 TRUSTEE ADDUCI: Adduci, aye.

1 MR. LABARDI: I forgot one thing. This is a
2 public meeting just like your regular meeting was,
3 so we did have to ask if there is any public
4 comment?

5 (No response.)

6 MR. LABARDI: Hearing none, fair enough.

7 We've previously provided to both
8 parties what I had marked as Board Exhibits A
9 through F.

10 (WHEREUPON, certain documents were
11 marked Board Exhibits A-F, for
12 identification, as of 10/10/2024.)

13 MR. LABARDI: I know, Counsel, you had a chance
14 to thumb through those before the hearing.

15 Do have any objections to admission
16 of Board Exhibits A through F?

17 MR. LOFGREN: I'd stipulate to their admission.

18 MR. LABARDI: The record should reflect
19 Board Exhibits A through F are admitted without
20 objection.

21 (WHEREUPON, said documents,
22 previously marked Board Exhibits A-F,
23 for identification were offered and
24 received in evidence.)

1 MR. LABARDI: In addition to A through F, I
2 have a couple of procedural exhibits that I've
3 labeled Board Exhibits G, H, and I just for the
4 record.

5 And I'll give you copies of this in a
6 second, Counsel.

7 (WHEREUPON, certain documents were
8 marked Board Exhibits G, H, & I, for
9 identification, as of 10/10/2024.)

10 MR. LABARDI: Board Exhibit H is the notice of
11 hearing for today's date.

12 Board Exhibit I is an e-mail from
13 your law partner, Charles Wentworth, indicating that
14 he's representing Mary Roman.

15 Board Exhibit G is various
16 correspondence to both Mary Roman and Tom Roman
17 discussing changing hearing dates, etc.

18 I believe that's all. I'll give you
19 copies of those, and then I'll ask whether you have
20 any objection to introduction of G, H, and I.

21 MR. LOFGREN: Stipulate to their admission.

22
23
24

1 MR. LABARDI: The record should reflect Board
2 Exhibits G, H, and I are also admitted.

3 (WHEREUPON, said documents,
4 previously marked Board Exhibit G, H,
5 & I, for identification were offered
6 and received in evidence.)

7 MR. LABARDI: I have copies of those for the
8 board if anybody wants to see them; but as I just
9 described, they're really just correspondence
10 matters.

11 Counsel, you know why we're here. I
12 always give anyone an opportunity to make an
13 opening statement if you'd like, be my guest, or
14 waive, whatever you prefer.

15 OPENING STATEMENT

16 ON BEHALF OF THE ALTERNATE PAYEE

17 MR. LOFGREN: My client, Mary Roman, was
18 divorced years ago from her husband, Tom. For the
19 last nine years she was receiving pension payments
20 from the pension fund.

21 Apparently, the pension fund had an
22 error in its calculations as to her monthly payments
23 that she was to receive. It's my understanding that
24 that error has since been corrected, and that

1 overpayment was of \$125 a month, and that
2 overpayment has ceased by the pension board's
3 actions.

4 We're here today to talk about how
5 much Mary's going to be required by the board to pay
6 back the fund. Simply put, under the relevant
7 statute, I think Mr. LaBardi and I would agree, the
8 relevant state deals with the QIDRO situation where
9 a spouse through a divorce action gets an award
10 through the divorce, and that involves assignment of
11 pension payments.

12 That particular section of the code
13 gives -- tells this board that they have to go out
14 and recoup overpayments if there's a mistake. We
15 understand that. We don't dispute that. We
16 certainly don't dispute that there's been a
17 recalculation of what her payments should be. We
18 acknowledge that should be done and has to be
19 done.

20 The question now becomes is this
21 board -- and I'm sure your counsel will advise you,
22 you have what's called a fiduciary duty to protect
23 the assets of the fund, and that is why the statute
24 charges you with the obligation to try to correct

1 your mistakes. Go back and get the money you
2 mistakenly gave someone else incorrectly.

3 We don't dispute that you have that
4 obligation, and you need to discharge that
5 obligation. The particular section of the statute,
6 however, that we're looking at essentially makes
7 reference to another section of the Pension Code,
8 Article 3, which essentially says in these
9 situations, the board when it's deciding on how much
10 to seek back has a limit of up to 10 percent of the
11 actual pension payment that's being made.

12 The most important thing that I want
13 to emphasize is the statute says up to 10 percent.
14 In this case, Mary's payments are roughly \$2,700 a
15 month, so 10 percent roughly -- in our case is
16 actually \$274 would be 10 percent.

17 This board is not obligated to do
18 10 percent. You have the ability or the discretion
19 to decide what's appropriate for purposes of these
20 particular circumstances for purposes of
21 fulfilling your obligation to get the money back and
22 to see that those monies are given to, in this case,
23 Tom.

24 As I mentioned, this is not Mary's

Mary Roman

11

1 mistake. Mary's retired. She has two sources of
2 income right now. She has a Social Security of
3 \$1,300 a month, and she has this pension payment.
4 The reversal of the mistake of \$125 has already
5 blown a hole in her budget, but she has to live with
6 it, and she will. She has no problem with it.
7 Whatever amount of money up to 10 percent of her
8 \$2,700 monthly payment you require her to pay back
9 on a monthly basis will make that hole even larger.
10 She's going to have to figure out ways in which to
11 make things work with less money.

12 We're going to ask the board to
13 exercise its discretion when it's exercising its
14 duty to recoup the money to ask Mary or require Mary
15 to pay back on the same scale that she received the
16 money.

17 She had overpayments of \$125 a
18 month. That's roughly, by my calculations, a little
19 less than 5 percent of her payment. So it's kind of
20 between the zero and the 10 percent, which is your
21 range.

22 We would ask that the board take into
23 consideration that this is not Mary's fault. Mary's
24 not objecting that, yeah, I was overpaid. I didn't

1 know about it. I understand you have to get the
2 money back, and she'll go along with it; but she's
3 just asking, and I'm asking, the board just take
4 into consideration that she's on a fixed income.
5 This has blown a hole in her budget that she's going
6 to have to deal with.

7 She wants to work with the board to
8 fulfill its duty and get the money to the rightful
9 owner, and she merely is going to ask simply take
10 the money out of her monthly payments at \$125 a
11 month the same way that you gave it to her.

12 Because she didn't get -- I think in
13 this case there's like \$12,000 in total payments
14 that were made. It was made over nine years. She
15 doesn't have \$12,000 that she can just give to you,
16 and she didn't get it all at one time. She got it
17 unbeknownst to her. You guys were giving her money
18 for nine years that now you're putting her in a
19 bind.

20 All that being said, Mary says, I'm
21 going to do the right thing, but she's just asking
22 please be fair. Take into consideration her
23 circumstances.

24 At the end of this hearing, I'm

1 simply going to ask if the board could find it to
2 enter an order where the repayment or the recoupment
3 amount on a monthly basis is \$125.

4 Again, as I said, that's roughly
5 between 4 and 5 percent of what her monthly payment
6 is.

7 Thank you.

8 MR. LABARDI: Thank you, Counsel.

9 Before we get into any potential
10 additional evidence or testimony. I have brief
11 ground rules I'll lay out.

12 This is a hearing being conducted
13 pursuant to Article 1 and Article 3 of the Pension
14 Code to determine the amount of any potential
15 overpayment to alternate payee Mary Roman,
16 pursuant to the QIDRO entered in the party's divorce
17 matter.

18 Mr. and Mrs. Roman were previously
19 sent a notice of hearing advising them of the
20 proceedings on this date and advising them of the
21 right to be represented by legal counsel, to present
22 evidence, and to respond to any evidence before the
23 board of trustees of the Glen Ellyn Police Pension
24 Fund.

1 Ms. Roman, do you acknowledge receipt
2 of the notice of hearing, and you're ready to
3 proceed?

4 MS. ROMAN: Yes.

5 MR. LABARDI: The procedures to be utilized in
6 this case are as follows:

7 During the hearing, the parties or
8 their attorneys may make an opening statement.
9 You've already done that.

10 The parties may present any evidence,
11 including testimony and documentation, in support of
12 of their claim.

13 The board or its legal counsel may
14 ask any questions.

15 Rulings on any legal matters will be
16 made by the hearing officer.

17 In the event the hearing can't be
18 completed on this date, the matter will be continued
19 from time to time to dates agreeable to all parties
20 until it's completed.

21 The technical and the formal rules of
22 evidence and the Rules of Civil Procedure do not
23 apply; however, rules of fundamental fairness, such
24 as the hearsay rule do apply.

1 At the conclusion of the hearing, the
2 parties may either file a post-hearing brief to
3 include the post-finding of facts and conclusions of
4 law or make a closing argument or both.

5 And finally, the board will render a
6 written decision that will become the final decision
7 as to the matter in this case.

8 Counsel, do you have any questions
9 about those procedures before we go forward?

10 MR. LOFGREN: No, I do not.

11 MR. LABARDI: Counsel, do you have any
12 witnesses or documentation you'd like to submit into
13 evidence other than what's been tendered by the
14 board.

15 MR. LOFGREN: Counsel, I'm happy to put
16 Ms. Roman on to testify to what I've already stated,
17 but I don't want to waste your time because there's
18 nothing new that she's going to say that hasn't
19 already been said.

20 I would -- for trying to move this
21 along, I understand the amount of money is --
22 Counsel, if you could give me the exact figure? I
23 think it's twelve-thousand and something?

24 MR. LABARDI: Yes. So if you'd like, maybe the

1 easiest thing to do is ask whether -- and if you
2 want to swear your client, and she testifies, that's
3 fine; or if you have the authority to stipulate to
4 it, that's fine. Whatever you prefer.

5 MR. LOFGREN: I have the authority to
6 stipulate. I just need to have the exact dollar
7 amount.

8 MR. LABARDI: Fair enough.

9 Based on the documents that have been
10 admitted, it appears, based on the board's
11 accountants, that the total amount of overpayment to
12 your client was \$12,186.18.

13 MR. LOFGREN: We'll stipulate.

14 MR. LABARDI: Fair enough.

15 The only other question that I have,
16 which you can ask your client about if you need to,
17 or whatever, Exhibit A of the board's exhibits is
18 the QIDRO that was entered March of 2005. It's
19 marked as amended QIDRO. We have a certified copy
20 of it.

21 I don't know if there was any
22 sort of a subsequent QIDRO entered subsequent to the
23 one from 2005, but that's the only one the board
24 has.

1 MR. LOFGREN: We'll stipulate to that as being
2 the affective QIDRO.

3 MR. LABARDI: Fair enough.

4 The only other question that we might
5 need your client's input on is if we look at the
6 board's exhibits with the calculations, they end in
7 October of '23, which means it doesn't have the
8 current benefit amount. But since they had a
9 regular meeting today, we have the payroll journal
10 from last month from August of 2024, which would
11 indicate the monthly benefit to your client is, in
12 gross, \$2,826.62.

13 Does that sound accurate?

14 MS. ROMAN: As far as I -- yeah.

15 MR. LOFGREN: Generally speaking, it's my
16 understanding that prior to the adjustment on the
17 overpayment, the payments were \$2,869; and then
18 after it had been reduced \$125 a month, the payment
19 was reduced down \$2,744.

20 MR. LABARDI: Correct. The discrepancy, the
21 increase that I just threw off might be because she
22 does get a proportional share of the COLA increases,
23 which occur in January.

24 MR. LOFGREN: There we go.

1 MR. LABARDI: My guess is that the \$2,800
2 amount that I just read off is as a result of the
3 January COLA increase.

4 MR. LOFGREN: We'll stipulate to that amount.

5 MR. LABARDI: Fair enough.

6 So then your request is that the
7 board set a repayment amount of no more than
8 \$125?

9 MR. LOFGREN: That is correct.

10 MR. LABARDI: Linda, go off the record for a
11 minute while I do math.

12 (WHEREUPON, a discussion was had off
13 the record.)

14 MR. LABARDI: Let's go back on the record.

15 The record should reflect that
16 someone in the room, who's better at math than
17 Brian, has indicated that the \$125 ask would be
18 4.42 percent.

19 Fair enough. The board will make a
20 decision ultimately, obviously; but, Counsel, I just
21 want to suggest that my suggestion to the board will
22 be we set a percentage as opposed to a specific
23 dollar amount because, as I just indicated, those
24 amounts increase every January, so I don't want to

1 have a fluctuation in terms of the percentage in as
2 much as the statute deals with percentage.

3 MR. LOFGREN: I would ask for a percentage
4 repayment at 4.42.

5 MR. LABARDI: Fair enough.

6 Counsel, you've indicated you have no
7 witnesses and no additional evidence, correct?

8 MR. LOFGREN: That's correct.

9 MR. LABARDI: Do you want to make a closing
10 statement?

11 MR. LOFGREN: I wish not to bore you further.

12 Thank you.

13 MR. LABARDI: Ms. Roman rests?

14 MR. LOFGREN: We rest.

15 MR. LABARDI: Gentlemen, you're introduced to
16 all the evidence we've heard from counsel. We can
17 discuss in open session and take a vote, or we can
18 go into closed session to discuss, and then come
19 out. We can get additional evidence if you
20 think or witnesses if you think that would be
21 helpful.

22 What's the board's pleasure?

23 TRUSTEE ADDUCI: I would move that we go into
24 closed session.

1 MR. LABARDI: It sounds like there's a motion
2 to go into closed session pursuant to Section 2(c)4
3 of the Open Meetings Act to discuss evidence and
4 testimony presented in an open hearing.

5 Anybody want to move that?

6 TRUSTEE ADDUCI: I move.

7 TRUSTEE TERRANOVA: Second.

8 MR. LABARDI: Roll call, please.

9 TRUSTEE HOUSEY: Housey, aye.

10 TRUSTEE TERRANOVA: Terranova, aye.

11 PRESIDENT MONSON: Monson, aye.

12 TRUSTEE KING: King, aye.

13 TRUSTEE ADDUCI: Adduci, aye?

14 MR. LABARDI: Counsel, give us a minute if you
15 don't mind.

16 (WHEREUPON, all members outside of
17 the board and Mr. LaBardi left the
18 meeting.)

19 (WHEREUPON, proceedings were had in
20 closed session outside the hearing of
21 the public which were transcribed
22 under separate seal.)

23

24

1 (WHEREUPON, all parties have
2 re-entered the hearing proceedings
3 and the following proceedings were
4 held with all parties present.)

5 MR. LABARDI: Let's go back on the record in
6 the administrative hearing for the Roman QIDRO
7 matter.

8 The board has met in closed session.
9 No final determination was made in closed session.
10 The session was both transcribed and recorded in
11 accordance with the Open Meetings Act.

12 The first motion we need is a motion
13 to adjourn the closed session.

14 TRUSTEE TERRANOVA: I'll make the motion to
15 adjourn the closed session.

16 TRUSTEE KING: Second.

17 TRUSTEE HOUSEY: Housey, aye.

18 TRUSTEE TERRANOVA: Terranova, aye.

19 PRESIDENT MONSON: Monson, aye.

20 TRUSTEE KING: King, aye.

21 TRUSTEE ADDUCI: Adduci, aye.

22 MR. LABARDI: Just in the interest of full
23 disclosure, Counsel, this isn't in the record as
24 evidence, but in light of the 4.42 percent request,

1 I called the funds' payroll administrator to make
2 sure they can deal with that decimal point, and they
3 said they could.

4 I just wanted to make sure on that
5 before we decided on something.

6 MR. LOFGREN: Thank you.

7 MR. LABARDI: Having heard discussion in closed
8 session, does anyone want to make a motion to reduce
9 Mary Roman's monthly benefit by 4.42 percent, and
10 pay that amount to Tom Roman until the overpayment
11 amount of \$12,186.18 is repaid commencing with the
12 January 2025 payroll?

13 TRUSTEE ADDUCI: I make a motion that we --
14 commencing with the January 2025 payroll, we make a
15 deduction to Mary Roman in order to pay to Thomas
16 Roman of 4.42 percent of her benefit commencing
17 January 2025 until the payment of \$12,186.18 is
18 repaid.

19 TRUSTEE HOUSEY: Second.

20 MR. LABARDI: Counsel, do you have any
21 questions on that motion before we vote?

22 MR. LOFGREN: No, sir.

23 MR. LABARDI: Any discussion?

24 (No response.)

1 MR. LABARDI: If not, a roll call, please.

2 TRUSTEE HOUSEY: Housey, aye.

3 TRUSTEE TERRANOVA: Terranova, aye.

4 PRESIDENT MONSON: Monson, aye.

5 TRUSTEE KING: King, aye.

6 TRUSTEE ADDUCI: Adduci, aye.

7 MR. LABARDI: That's passed.

8 Again, Counsel, obviously that number
9 will go above or fluctuate from the \$125 a month
10 because of the COLA increase, but that will be
11 effective with the January 2025 payroll. We'll let
12 the payroll administrators know.

13 I'll do a written decision and order
14 that will eventually get served on you when it's
15 done, probably not until the Board's January
16 meeting, but that's it.

17 Do you have anything else for the
18 board?

19 MR. LOFGREN: Thank you.

20 MS. ROMAN: Thank you.

21 MR. LOFGREN: Appreciate it.

22 MR. LABARDI: If there's no other business, we
23 just need a motion to authorize preparation of the
24 court reporter transcript, please.

1 TRUSTEE ADDUCI: Motion to authorize
2 preparation of the court reporter transcript.

3 TRUSTEE KING: Second.

4 MR. LABARDI: Roll call, please.

5 TRUSTEE HOUSEY: Housey, aye.

6 TRUSTEE TERRANOVA: Terranova, aye.

7 PRESIDENT MONSON: Monson, aye.

8 TRUSTEE KING: King, aye.

9 TRUSTEE ADDUCI: Adduci, aye.

10 MR. LABARDI: And then a motion to adjourn.

11 TRUSTEE HOUSEY: Motion to adjourn.

12 TRUSTEE TERRANOVA: Second.

13 MR. LABARDI: All in favor?

14 (All responding aye.)

15 (Which were all the proceedings
16 had in the above-entitled cause
17 on this date.)

18

19

20

21

22

23

24

1 STATE OF ILLINOIS)

2) SS:

3 COUNTY OF WILL)

4 I, LINDA A. WALICZEK, a Certified
5 Shorthand Reporter of the State of Illinois, do
6 hereby certify that I reported in shorthand the
7 proceedings had at the hearing aforesaid, and that
8 the foregoing is a true, complete and correct
9 transcript of the proceedings of said hearing as
10 appears from my stenographic notes so taken and
11 transcribed under my personal direction.

12 IN WITNESS WHEREOF, I do hereunto set my
13 hand at Chicago, Illinois, this 25th day of
14 October, 2024.

15

16

17

Certified Shorthand Reporter

18

19 C.S.R. Certifica



20

21

22

23

24

	adjustment (1) 17:16	9:23	6:7;7:16;15:4;	COLA (3) 17:22;18:3;23:10
\$	administrative (1) 21:6	assignment (1) 9:10	21:10	commencing (3) 22:11,14,16
\$1,300 (1) 11:3	administrator (1) 22:1	assume (1) 5:2	Brian (2) 5:16;18:17	comment (1) 6:4
\$12,000 (2) 12:13,15	administrators (1) 23:12	attend (1) 5:11	brief (2) 13:10;15:2	completed (2) 14:18,20
\$12,186.18 (3) 16:12;22:11,17	admission (3) 6:15,17;7:21	attorneys (1) 14:8	budget (2) 11:5;12:5	conclusion (1) 15:1
\$125 (9) 9:1;11:4,17;12:10; 13:3;17:18;18:8,17; 23:9	admit (1) 4:24	August (1) 17:10	business (1) 23:22	conclusions (1) 15:3
\$2,700 (2) 10:14;11:8	admitted (3) 6:19;8:2;16:10	authority (2) 16:3,5	C	conducted (1) 13:12
\$2,744 (1) 17:19	advise (1) 9:21	authorize (2) 23:23;24:1	calculations (3) 8:22;11:18;17:6	consideration (3) 11:23;12:4,22
\$2,800 (1) 18:1	advising (2) 13:19,20	award (1) 9:9	call (5) 4:4;5:19;20:8; 23:1;24:4	continued (1) 14:18
\$2,826.62 (1) 17:12	advocate (1) 5:9	aye (26) 5:20,21,22,23,24; 20:9,10,11,12,13; 21:17,18,19,20,21; 23:2,3,4,5,6;24:5,6,7, 8,9,14	called (2) 9:22;22:1	copies (3) 7:5,19;8:7
\$2,869 (1) 17:17	A-F (2) 6:11,22		can (6) 12:15;16:16;19:16, 17,19;22:2	copy (1) 16:19
\$274 (1) 10:16	affective (1) 17:2	B	case (6) 10:14,15,22;12:13; 14:6;15:7	corrected (1) 8:24
A	Again (2) 13:4;23:8		cause (1) 24:16	correspondence (2) 7:16;8:9
ability (1) 10:18	ago (1) 8:18	back (9) 9:6;10:1,10,21; 11:8,15;12:2;18:14; 21:5	ceased (1) 9:2	Counsel (20) 4:15;5:12;6:13; 7:6;8:11;9:21;13:8, 21;14:13;15:8,11,15, 22;18:20;19:6,16; 20:14;21:23;22:20; 23:8
above (1) 23:9	agree (1) 9:7	Based (2) 16:9,10	certain (2) 6:10;7:7	couple (1) 7:2
above-entitled (1) 24:16	agreeable (1) 14:19	basis (2) 11:9;13:3	certainly (2) 5:11;9:16	court (2) 23:24;24:2
accordance (1) 21:11	ALTERNATE (2) 8:16;13:15	become (1) 15:6	certified (1) 16:19	current (1) 17:8
accountants (1) 16:11	always (1) 8:12	becomes (1) 9:20	chance (1) 6:13	D
accurate (1) 17:13	amended (1) 16:19	BEHALF (1) 8:16	changing (1) 7:17	
acknowledge (2) 9:18;14:1	amount (13) 11:7;13:3,14; 15:21;16:7,11;17:8; 18:2,4,7,23;22:10,11	benefit (4) 17:8,11;22:9,16	charges (1) 9:24	date (4) 7:11;13:20;14:18; 24:17
act (3) 5:9;20:3;21:11	amounts (1) 18:24	better (1) 18:16	Charles (1) 7:13	dates (2) 7:17;14:19
action (1) 9:9	Apparently (1) 8:21	bind (1) 12:19	circumstances (2) 10:20;12:23	deal (2) 12:6;22:2
actions (1) 9:3	appears (1) 16:10	blown (2) 11:5;12:5	Civil (1) 14:22	deals (2) 9:8;19:2
actual (1) 10:11	apply (2) 14:23,24	board (35) 5:5;6:8,11,16,19, 22;7:3,8,10,12,15; 8:1,4,8;9:5,13,21; 10:9,17;11:12,22; 12:3,7;13:1,23; 14:13;15:5,14;16:23; 18:7,19,21;20:17; 21:8;23:18	claim (1) 14:12	decide (1) 10:19
actually (1) 10:16	appoint (1) 5:5	board's (6) 9:2;16:10,17;17:6; 19:22;23:15	client (5) 8:17;16:2,12,16; 17:11	decided (1) 22:5
addition (1) 7:1	Appreciate (1) 23:21	bore (1) 19:11	client's (1) 17:5	deciding (1) 10:9
additional (3) 13:10;19:7,19	appropriate (1) 10:19	both (4)	closed (11) 5:10,11;19:18,24; 20:2,20;21:8,9,13,15; 22:7	decimal (1) 22:2
Adduci (17) 4:9,10;5:16,24,24; 19:23;20:6,13,13; 21:21,21;22:13;23:6, 6;24:1,9,9	argument (1) 15:4		closing (2) 15:4;19:9	decision (4) 15:6,6;18:20;23:13
adjoin (4) 21:13,15;24:10,11	Article (3) 10:8;13:13,13		code (3) 9:12;10:7;13:14	deduction (1) 22:15

<p>described (1) 8:9</p> <p>determination (1) 21:9</p> <p>determine (1) 13:14</p> <p>discharge (1) 10:4</p> <p>disclosure (1) 21:23</p> <p>discrepancy (1) 17:20</p> <p>discretion (2) 10:18;11:13</p> <p>discuss (3) 19:17,18;20:3</p> <p>discussing (1) 7:17</p> <p>discussion (3) 18:12;22:7,23</p> <p>dispute (3) 9:15,16;10:3</p> <p>divorce (3) 9:9,10;13:16</p> <p>divorced (1) 8:18</p> <p>documentation (2) 14:11;15:12</p> <p>documents (5) 6:10,21;7:7;8:3; 16:9</p> <p>dollar (2) 16:6;18:23</p> <p>done (4) 9:18,19;14:9;23:15</p> <p>down (1) 17:19</p> <p>During (1) 14:7</p> <p>duty (3) 9:22;11:14;12:8</p>	<p>enter (1) 13:2</p> <p>entered (3) 13:16;16:18,22</p> <p>error (2) 8:22,24</p> <p>essentially (2) 10:6,8</p> <p>establish (1) 4:5</p> <p>etc (1) 7:17</p> <p>even (1) 11:9</p> <p>evening (1) 4:19</p> <p>event (1) 14:17</p> <p>eventually (1) 23:14</p> <p>evidence (13) 6:24;8:6;13:10,22, 22;14:10,22;15:13; 19:7,16,19;20:3; 21:24</p> <p>evidentiary (1) 5:8</p> <p>exact (2) 15:22;16:6</p> <p>exercise (1) 11:13</p> <p>exercising (1) 11:13</p> <p>Exhibit (5) 7:10,12,15;8:4; 16:17</p> <p>exhibits (12) 4:24;6:8,11,16,19, 22;7:2,3,8;8:2;16:17; 17:6</p>	<p>15:6;21:9</p> <p>finally (1) 15:5</p> <p>find (1) 13:1</p> <p>fine (2) 16:3,4</p> <p>first (2) 5:4;21:12</p> <p>fixed (1) 12:4</p> <p>fluctuate (1) 23:9</p> <p>fluctuation (1) 19:1</p> <p>following (1) 21:3</p> <p>follows (1) 14:6</p> <p>forgot (1) 6:1</p> <p>formal (1) 14:21</p> <p>forward (1) 15:9</p> <p>fulfill (1) 12:8</p> <p>fulfilling (1) 10:21</p> <p>full (1) 21:22</p> <p>Fund (6) 4:3;8:20,21;9:6,23; 13:24</p> <p>fundamental (1) 14:23</p> <p>funds' (1) 22:1</p> <p>further (1) 19:11</p>	<p>ground (1) 13:11</p> <p>guess (1) 18:1</p> <p>guest (1) 8:13</p> <p>guys (1) 12:17</p> <p style="text-align: center;">H</p> <p>happy (1) 15:15</p> <p>heard (2) 19:16;22:7</p> <p>hearing (22) 4:2;5:1,6,7,13,17; 6:6,14;7:11,17; 12:24;13:12,19;14:2, 7,16,17;15:1;20:4,20; 21:2,6</p> <p>hearsay (1) 14:24</p> <p>held (1) 21:4</p> <p>helpful (1) 19:21</p> <p>Hi (1) 4:22</p> <p>hole (3) 11:5,9;12:5</p> <p>Housey (14) 4:13,14;5:20,20; 20:9,9;21:17,17; 22:19;23:2,2;24:5,5, 11</p> <p>husband (1) 8:18</p> <p style="text-align: center;">I</p> <p>identification (4) 6:12,23;7:9;8:5</p> <p>identify (1) 4:17</p> <p>important (1) 10:12</p> <p>include (1) 15:3</p> <p>including (1) 14:11</p> <p>income (2) 11:2;12:4</p> <p>incorrectly (1) 10:2</p> <p>increase (4) 17:21;18:3,24; 23:10</p> <p>increases (1) 17:22</p> <p>indicate (2) 4:23;17:11</p> <p>indicated (3)</p>	<p>18:17,23;19:6</p> <p>indicating (1) 7:13</p> <p>input (1) 17:5</p> <p>interest (1) 21:22</p> <p>into (9) 5:10;11:22;12:4, 22;13:9;15:12;19:18, 23;20:2</p> <p>introduced (1) 19:15</p> <p>introduction (1) 7:20</p> <p>involves (1) 9:10</p> <p style="text-align: center;">J</p> <p>January (8) 17:23;18:3,24; 22:12,14,17;23:11,15</p> <p>Jim (2) 4:7,16</p> <p>John (1) 4:9</p> <p>journal (1) 17:9</p> <p style="text-align: center;">K</p> <p>kind (1) 11:19</p> <p>King (15) 4:7,8;5:18,23,23; 20:12,12;21:16,20, 20;23:5,5;24:3,8,8</p> <p style="text-align: center;">L</p> <p>LABARDI (47) 4:1,15,17,23;5:15, 16,19;6:1,6,13,18; 7:1,10;8:1,7,9;7; 13:8;14:5;15:11,24; 16:8,14;17:3,20;18:1, 5,10,14;19:5,9,13,15; 20:1,8,14,17;21:5,22; 22:7,20,23;23:1,7,22; 24:4,10,13</p> <p>labeled (1) 7:3</p> <p>larger (1) 11:9</p> <p>last (3) 5:2;8:19;17:10</p> <p>law (2) 7:13;15:4</p> <p>lay (1) 13:11</p> <p>left (2) 4:21;20:17</p>
E	F	G		
<p>easiest (1) 16:1</p> <p>effective (1) 23:11</p> <p>either (1) 15:2</p> <p>Ellyn (2) 4:3;13:23</p> <p>else (2) 10:2;23:17</p> <p>e-mail (1) 7:12</p> <p>emphasize (1) 10:13</p> <p>end (2) 12:24;17:6</p> <p>enough (7) 6:6;16:8,14;17:3; 18:5,19;19:5</p>	<p>facts (1) 15:3</p> <p>fair (8) 6:6;12:22;16:8,14; 17:3;18:5,19;19:5</p> <p>fairness (1) 14:23</p> <p>far (1) 17:14</p> <p>fault (1) 11:23</p> <p>favor (1) 24:13</p> <p>fiduciary (1) 9:22</p> <p>figure (2) 11:10;15:22</p> <p>file (1) 15:2</p> <p>final (2)</p>	<p>gave (2) 10:2;12:11</p> <p>Generally (1) 17:15</p> <p>Gentlemen (1) 19:15</p> <p>gets (1) 9:9</p> <p>given (2) 4:24;10:22</p> <p>gives (1) 9:13</p> <p>giving (1) 12:17</p> <p>Glen (2) 4:3;13:23</p> <p>Good (1) 4:19</p> <p>gross (1) 17:12</p>		

<p>legal (3) 13:21;14:13,15</p> <p>less (2) 11:11,19</p> <p>light (1) 21:24</p> <p>limit (1) 10:10</p> <p>Linda (1) 18:10</p> <p>little (1) 11:18</p> <p>live (1) 11:5</p> <p>LOFGREN (23) 4:19,20;5:14;6:17; 7:21;8:17;15:10,15; 16:5,13;17:1,15,24; 18:4,9;19:3,8,11,14; 22:6,22;23:19,21</p> <p>look (1) 17:5</p> <p>looking (1) 10:6</p>	<p>merely (1) 12:9</p> <p>met (1) 21:8</p> <p>might (2) 17:4,21</p> <p>mind (1) 20:15</p> <p>minute (2) 18:11;20:14</p> <p>mistake (3) 9:14;11:1,4</p> <p>mistakenly (1) 10:2</p> <p>mistakes (1) 10:1</p> <p>money (11) 10:1,21;11:7,11,14, 16;12:2,8,10,17; 15:21</p> <p>monies (1) 10:22</p> <p>MONSON (16) 4:6,9,11,13,16,16; 5:22,22;20:11,11; 21:19,19;23:4,4;24:7, 7</p> <p>month (8) 9:1;10:15;11:3,18; 12:11;17:10,18;23:9</p> <p>monthly (8) 8:22;11:8,9;12:10; 13:3,5;17:11;22:9</p> <p>more (1) 18:7</p> <p>most (1) 10:12</p> <p>motion (15) 5:4,5,15,16;20:1; 21:12,12,14;22:8,13, 21;23:23;24:1,10,11</p> <p>move (4) 15:20;19:23;20:5,6</p> <p>Mrs (1) 13:18</p> <p>much (3) 9:5;10:9;19:2</p>	<p>14:2</p> <p>number (1) 23:8</p>	<p>9:12;10:5,20</p> <p>parties (7) 6:8;14:7,10,19; 15:2;21:1,4</p> <p>partner (1) 7:13</p> <p>party's (1) 13:16</p> <p>passed (1) 23:7</p> <p>pay (5) 9:5;11:8,15;22:10, 15</p> <p>PAYEE (2) 8:16;13:15</p> <p>payment (7) 10:11;11:3,8,19; 13:5;17:18;22:17</p> <p>payments (8) 8:19,22;9:11,17; 10:14;12:10,13; 17:17</p> <p>payroll (6) 17:9;22:1,12,14; 23:11,12</p> <p>Pension (11) 4:3;8:19,20,21;9:2, 11;10:7,11;11:3; 13:13,23</p> <p>percent (13) 10:10,13,15,16,18; 11:7,19,20;13:5; 18:18;21:24;22:9,16</p> <p>percentage (4) 18:22;19:1,2,3</p> <p>please (8) 4:5,18;5:19;12:22; 20:8;23:1,24;24:4</p> <p>pleasure (1) 19:22</p> <p>point (1) 22:2</p> <p>Police (2) 4:3;13:23</p> <p>post-finding (1) 15:3</p> <p>post-hearing (1) 15:2</p> <p>potential (2) 13:9,14</p> <p>prefer (2) 8:14;16:4</p> <p>preparation (2) 23:23;24:2</p> <p>present (3) 13:21;14:10;21:4</p> <p>presented (1) 20:4</p> <p>preside (1) 5:6</p> <p>President (11) 4:4,6,9,11,13,16; 5:22;20:11;21:19;</p>	<p>23:4;24:7</p> <p>previously (4) 6:7,22;8:4;13:18</p> <p>prior (1) 17:16</p> <p>probably (1) 23:15</p> <p>problem (1) 11:6</p> <p>procedural (1) 7:2</p> <p>Procedure (1) 14:22</p> <p>procedures (2) 14:5;15:9</p> <p>proceed (1) 14:3</p> <p>proceedings (5) 13:20;20:19;21:2, 3;24:15</p> <p>proportional (1) 17:22</p> <p>protect (1) 9:22</p> <p>provided (1) 6:7</p> <p>public (3) 6:2,3;20:21</p> <p>purposes (2) 10:19,20</p> <p>pursuant (3) 13:13,16;20:2</p> <p>put (2) 9:6;15:15</p> <p>putting (1) 12:18</p>
M				Q
<p>makes (1) 10:6</p> <p>March (1) 16:18</p> <p>marked (6) 6:8,11,22;7:8;8:4; 16:19</p> <p>Mary (10) 4:20;7:14,16;8:17; 11:14,14;12:20; 13:15;22:9,15</p> <p>Mary's (6) 9:5;10:14,24;11:1, 23,23</p> <p>math (2) 18:11,16</p> <p>matter (5) 4:2;13:17;14:18; 15:7;21:7</p> <p>matters (3) 5:8;8:10;14:15</p> <p>may (4) 5:8;14:8,10,13</p> <p>maybe (1) 15:24</p> <p>means (2) 5:6;17:7</p> <p>meeting (5) 6:2,2;17:9;20:18; 23:16</p> <p>Meetings (2) 20:3;21:11</p> <p>members (1) 20:16</p> <p>mentioned (1) 10:24</p>	<p>name (1) 4:19</p> <p>need (6) 10:4;16:6,16;17:5; 21:12;23:23</p> <p>new (1) 15:18</p> <p>nine (3) 8:19;12:14,18</p> <p>none (1) 6:6</p> <p>notice (4) 5:1;7:10;13:19;</p>			<p>QIDRO (8) 4:2;9:8;13:16; 16:18,19,22;17:2; 21:6</p> <p>quorum (1) 4:5</p>
N				R
		<p>number (1) 23:8</p>		
		O		
		<p>objecting (1) 11:24</p> <p>objection (4) 5:12,14;6:20;7:20</p> <p>objections (2) 5:7;6:15</p> <p>obligated (1) 10:17</p> <p>obligation (4) 9:24;10:4,5,21</p> <p>obviously (2) 18:20;23:8</p> <p>occur (1) 17:23</p> <p>October (1) 17:7</p> <p>off (4) 17:21;18:2,10,12</p> <p>offered (2) 6:23;8:5</p> <p>officer (4) 5:6,13,17;14:16</p> <p>one (5) 5:9;6:1;12:16; 16:23,23</p> <p>only (3) 16:15,23;17:4</p> <p>open (4) 19:17;20:3,4;21:11</p> <p>opening (3) 8:13,15;14:8</p> <p>opportunity (1) 8:12</p> <p>opposed (1) 18:22</p> <p>order (3) 13:2;22:15;23:13</p> <p>out (5) 9:13;11:10;12:10; 13:11;19:19</p> <p>outside (2) 20:16,20</p> <p>over (2) 5:7;12:14</p> <p>overpaid (1) 11:24</p> <p>overpayment (6) 9:1,2;13:15;16:11; 17:17;22:10</p> <p>overpayments (2) 9:14;11:17</p> <p>owner (1) 12:9</p>		
		P		
		<p>particular (3)</p>		
				<p>range (1) 11:21</p> <p>read (1) 18:2</p> <p>ready (1) 14:2</p> <p>really (1) 8:9</p> <p>recalculation (1) 9:17</p> <p>receipt (1) 14:1</p> <p>receive (1) 8:23</p> <p>received (3)</p>

6:24;8:6;11:15 receiving (1) 8:19 record (12) 4:1,18,23;6:18;7:4; 8:1;18:10,13,14,15; 21:5,23 recorded (1) 21:10 recoup (2) 9:14;11:14 recoupment (1) 13:2 reduce (1) 22:8 reduced (2) 17:18,19 re-entered (1) 21:2 reference (1) 10:7 reflect (3) 6:18;8:1;18:15 regular (2) 6:2;17:9 relevant (2) 9:6,8 render (1) 15:5 repaid (2) 22:11,18 repayment (3) 13:2;18:7;19:4 reporter (2) 23:24;24:2 represented (1) 13:21 representing (1) 7:14 request (2) 18:6;21:24 require (2) 11:8,14 required (1) 9:5 respond (1) 13:22 responding (1) 24:14 response (2) 6:5;22:24 rest (1) 19:14 rests (1) 19:13 result (1) 18:2 retired (1) 11:1 reversal (1) 11:4 Richard (1) 4:20	right (3) 11:2;12:21;13:21 rightful (1) 12:8 roll (5) 4:5;5:19;20:8; 23:1;24:4 Roman (20) 4:2,20,22,24;7:14, 16,16;8:17;13:15,18; 14:1,4;15:16;17:14; 19:13;21:6;22:10,15, 16;23:20 Roman's (1) 22:9 room (1) 18:16 roughly (4) 10:14,15;11:18; 13:4 rule (2) 5:7;14:24 rules (4) 13:11;14:21,22,23 Rulings (1) 14:15 S same (2) 11:15;12:11 scale (1) 11:15 seal (1) 20:22 Second (7) 5:18;7:6;20:7; 21:16;22:19;24:3,12 section (4) 9:12;10:5,7;20:2 Security (1) 11:2 seek (1) 10:10 sent (1) 13:19 separate (1) 20:22 serve (1) 5:17 served (1) 23:14 serving (1) 5:13 session (13) 5:10,11;19:17,18, 24;20:2,20;21:8,9,10, 13,15;22:8 set (2) 18:7,22 share (1) 17:22 showing (1)	5:3 side (1) 5:9 Simply (3) 9:6;12:9;13:1 sitting (1) 4:21 situation (1) 9:8 situations (1) 10:9 Social (1) 11:2 someone (2) 10:2;18:16 sort (1) 16:22 sound (1) 17:13 sounds (1) 20:1 sources (1) 11:1 speak (1) 5:1 speaking (1) 17:15 specific (1) 18:22 spouse (1) 9:9 state (1) 9:8 stated (1) 15:16 statement (4) 8:13,15;14:8;19:10 statute (5) 9:7,23;10:5,13; 19:2 stipulate (7) 6:17;7:21;16:3,6, 13;17:1;18:4 submit (1) 15:12 subsequent (2) 16:22,22 suggest (2) 5:4;18:21 suggestion (1) 18:21 support (1) 14:11 sure (3) 9:21;22:2,4 swear (1) 16:2 T talk (1) 9:4 technical (1)	14:21 tells (1) 9:13 tendered (1) 15:13 terms (1) 19:1 Terranova (15) 4:11,12;5:21,21; 20:7,10,10;21:14,18, 18;23:3,3;24:6,6,12 testifies (1) 16:2 testify (1) 15:16 testimony (3) 13:10;14:11;20:4 Thomas (1) 22:15 threw (1) 17:21 thumb (1) 6:14 today (4) 4:20;5:1;9:4;17:9 today's (1) 7:11 Tom (5) 4:24;7:16;8:18; 10:23;22:10 Tony (1) 4:11 total (2) 12:13;16:11 transcribed (2) 20:21;21:10 transcript (2) 23:24;24:2 TRUSTEE (37) 4:8,10,12,14;5:16, 18,20,21,23,24; 19:23;20:6,7,9,10,12, 13;21:14,16,17,18, 20,21;22:13,19;23:2, 3,5,6;24:1,3,5,6,8,9, 11,12 trustees (1) 13:23 try (1) 9:24 trying (1) 15:20 twelve-thousand (1) 15:23 two (1) 11:1 U ultimately (1) 18:20 unbeknownst (1) 12:17	under (2) 9:6;20:22 up (4) 5:3;10:10,13;11:7 utilized (1) 14:5 V various (1) 7:15 vote (2) 19:17;22:21 W waive (1) 8:14 wants (2) 8:8;12:7 waste (1) 15:17 way (1) 12:11 ways (1) 11:10 week (1) 5:2 Wentworth (1) 7:13 what's (4) 9:22;10:19;15:13; 19:22 WHEREUPON (8) 6:10,21;7:7;8:3; 18:12;20:16,19;21:1 who's (1) 18:16 William (1) 4:13 wish (1) 19:11 without (1) 6:19 witnesses (3) 15:12;19:7,20 work (2) 11:11;12:7 written (2) 15:6;23:13 Y years (4) 8:18,19;12:14,18 Z zero (1) 11:20 1
---	---	---	---	---

1 (1) 13:13				
10 (7) 10:10,13,15,16,18; 11:7,20				
10/10/2024 (2) 6:12;7:9				
2				
2005 (2) 16:18,23				
2024 (1) 17:10				
2025 (4) 22:12,14,17;23:11				
23 (1) 17:7				
2c4 (1) 20:2				
3				
3 (2) 10:8;13:13				
4				
4 (1) 13:5				
4.42 (5) 18:18;19:4;21:24; 22:9,16				
5				
5 (2) 11:19;13:5				