	Page 106		Page 108
1	has sufficient background information to render it	1	consideration. Worklife tables are driven primarily
2	scientifically valid?	2	by education. There are some out there for race,
3	A. Sure.	3	but I used the gender tables.
4	Q. And you told us earlier that you're	4	Q. Did you use a computer program in
5	unaware of any minimum standard for wage information	5	rendering a report?
6	in making a calculation of lost wages?	6	A. Yes.
7	A. No, I told you I did.	7	Q. What is the name of the program?
8	Q. Have you ever testified on behalf of a	8	A. Excel.
9	party who was challenging another economist in a	9	Q. Okay. Other than Excel, did you use any
10	Daubert type challenge?	10	particular software that is used specifically for
11	A. No.	11	the purpose of calculating either front pay or back
12	Q. Are you aware of any published standards	12	pay issues?
13	for economists to follow that deal with calculation	13	A. No.
14	of front and back pay?	14	Q. For example, software that has included
15	A. If it is, it would be on a by case law,	15	within it certain governmental tables and private
16	as I appreicate it. This is federal cause of	16	tables where you can pick and choose what you want
17	action?	17	to use to generate a report?
18	Q. (Nodding head.)	18	A. No.
19	A. The federal case law seems to me would be	19	Q. Would you agree that economic projections
20	a would apply. That would be the Pfeiffer	20	can vary substantially depending on the hypothesis
21	decisions, low market method of low market	21	used?
22	discount methodology and all the other cases that	22	A. Absolutely.
23	impact that.	23	Q. Would you agree that economic projections
24	Q. Does your calculations take into	24	can vary substantially depending upon the
25	consideration any potential for retraining of these	25	foundational facts that are used?
	Page 107	,	Page 109
1	two individuals?	1	A. Absolutely.
2	A. No.	2	Q. What type of inflation rate did you
3	Q. Have you done that in the past, made	3	assume?
4	calculations for excuse me. Taken into	4	A. I didn't assume any.
5	consideration retraining of individuals?	5	Q. You assumed no inflation?
6	A. I have, but it's at the I'm relying on	6	A. I used the Culver Pfeiffer roots.
7	the opinion of a vocational expert. I'm not a	7	Q. Do you know the difference between an
8	vocational expert. I don't know if they're capable	8	expert opinion and speculation?
9	of being retrained or they need to be retrained.	9	A. I suppose speculation comes from an
10	But if there's evidence to come forward that they	10	expert. I have no idea. I would think that
11	would benefit by retraining, I certainly would	11	speculation would be when there's no reasonable
12	consider that.	12	basis for the assumption.
13	Q. You did take that into consideration,	13	Q. Can you also something be a matter of
14	correct?	14	speculation if you don't have sufficient data from
15	A. I did did or didn't?	15	which to draw conclusions or opinions?
16	Q. The potential that they could work in a	16	A. Well, I think if you embrace it with those
17	job other than a furniture salesman and increase	17	words, everything comes under that umbrella. When
18	their wages?	18	you have enough information to really say that
19	A. I would assume so. I don't know what it	19	you've reached the stage of clairvoyance, if you
20	would be. I'm not a vocational person. I don't	20	ever get there.
21	know what they could do to improve their lot in	21	Q. Have you ever had a case in all your years
22	life.	22	where we were looking for a matter of clairvoyance?

Q. Did you take their race into consideration

in doing any of your analyses?

A. No. I took the gender into

23

25

24

25

24 clairvoyant?

23 Have you ever been asked to testify and be

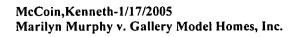
A. Well, yeah. They want it. They want --

	Page 110		Page 112
1	they demand clairvoyance.	1	Q. When was that?
2	Q. Let me be clear. I'm not asking you for	2	A. Just recently. It was a wrongful
3	your clairvoyance here. I'm exploring your opinions	3	termination case.
4	and whether or not they're based upon reasonably	4	Q. Did that case go to trial?
5	accurate information. And if they're not, then of	5	A. Did not.
6	course I would contend that it's not a reasonable	6	Q. Was your deposition taken?
7	accurate expert report.	7	A. Was not.
8	A. Sure.	8	Q. Did it get resolved?
9	Q. Would you agree with me that if an expert	9	A. Yes.
10	report is not based upon reliable data, then it is	10	Q. Have you ever testified for an employer in
11	closer to speculation than expert opinion?	11	a case such as this?
12	A. Yeah, it's closer to error. Whether you	12	A. Yes.
13	label it expert or speculation, if the data are	13	Q. Who was the last employer you testified
14	deemed to be unreliable, the results that flow from	14	for?
15	it would be deemed unreliable.	15	A. I can't remember. I've got one now with
16	Q. Did you take into consideration the	16	HISD. I couldn't remember the employer.
17	potential for early retirement of either of these	17	Q. Have you rendered a report in the HISD
18	individuals?	18	litigation?
19	A. Yes.	19	A. I'm about to.
20	Q. Okay. Did you take into consideration	20	Q. Is your work predominant in one side of
21	layoffs?	21	the bar or the other?
22	A. Yes.	22	A. Yes. Most of it is plaintiffs. Probably
23	Q. Did you take into consideration illnesses	23	60 percent of it is plaintiffs and the rest
24	or career changes? -	24	defendants.
25	A. Yes.	25	Q. If one were to do a study of your case
		<u> </u>	
	Page 111		Page 113
1	Q. Can you show me in your report where you	1	list here, is it your testimony that 60 percent of
2	did that.	2	these cases you've worked on behalf of the
3	A. It's in the worklife expectancy tables.	3	plaintiff's side?
4	Q. All right. So when you say you took	4	A. No, that's more like 90, 95 percent. It's
5	into you took into consideration for example,	5	testimony.
6	you didn't would it be fair to say that you	6	Q. So, this case list here, Exhibit 13,
7	didn't take into consideration Mrs. Murphy or	7	somewhere in the 90 to 95 percent range is cases
8	Mr. McDaniel's thoughts about early retirement?	8	where you've worked on behalf of the plaintiff?
9	A. Correct.	9	A. Testified on behalf of the plaintiff.
10	Q. Or any potential for layoffs as to them	10	Q. Testified on behalf of the plaintiff.
11	specifically?	11	Well, are you telling I don't know how many cases
12	A. Correct.	12	that are here, but let's assume there's
13	Q. And you didn't take into consideration	13	A. It's about 200.
14	specific to them potential for illness or career	14	Q. 200 cases here. So there must be another
15	changes?	15	100 cases that you've worked on behalf of the
16	A. I made no ad hoc adjustments. The courts	16	defense and they're not disclosed here during this
17	have spoken on that in Madorie and other cases.	17	same time period?
18	There's been no personalization of these statistics.	18	A. Yeah.
19	MR. MEYER: Objection,	19	Q. Why wouldn't you disclose cases you worked
20	nonresponsive.	20	for the defense?
21	Q. (By Mr. Meyer) How much time have you	21	A. There are defense and plaintiff there.
		۰- ا	
22	spent on this case prior to today?	22	That's a Rule 26 testifying list. It's not a work
23	spent on this case prior to today?  A. Nine hours.	23	list.
	spent on this case prior to today?		

McCoin, Kenneth-1/17/2005 Marilyn Murphy v. Gallery Model Homes, Inc.

	Page 114		Page 116
1	deposition or trial testimony in, correct?	l 1	A. Just finished up a course on investment.
2	A. Correct.	2	Q. How many hour course was that?
3	Q. Taking all of these cases in Exhibit 13	3	A. Oh, I don't know. It's four hours a week.
4	and setting them to the side, have you been retained	4	Q. So you taught the fall semester
5	in other cases to act as an economist where there is	5	A. Right.
6	litigation ongoing?	6	Q at Houston?
7	A. Where there is litigation ongoing. What	7	Do you have any plans to teach again?
8	do you mean by that?	8	
9	· · · · · · · · · · · · · · · · · · ·	9	A. I don't. I think they have plans for me
10	Q. A plaintiff or defendant hired you but you	1	to teach again, but every year I say I'm not going
	were not deposed.	10	to teach anymore and somehow I show up
11	A. Oh, sure.	11	Q. Discount rate, what rate did you assume?
12	Q. Or gave trial testimony.	12	A. 1-1/2 percent below market.
13	A. Right.	13	Q. And how did you determine market? This is
14	Q. And what is the percentage of those cases	14	for the bonds, government bonds or T bills?
15	plaintiff and defense?	15	A. Yes.
16	A. Well, that's what I said, 60/40. In terms	16	Q. And why is it that you chose short-term
17	of work, it's about 60 percent for plaintiff, 40	17	rates rather than long term?
18	percent for defendant. In terms of the testimony,	18	A. Well, because wages are short-term rates.
19	it's about 90, 95 percent in favor of the	19	You're trying to replace wage income with investment
20	plaintiff. Most of the times you're hired by a	20	income and you need something to be responsive to
21	defense firm, they don't necessarily want you to	21	inflation as an investment the same way that wages
22	testify, they want a consulting expert, someone who	22	are responsive to investment. So, short-term rates.
23	can give a yea or nay on the opinion that they're	23	Q. Right now, are short-term rates higher or
24	looking at.	24	lower than long-term rates?
25	Q. When you testified in Sweetwater, were you	25	A. Lower.
1		•	
	<del></del>		
	Page 115		Page 117
1	for plaintiff or defense?	1	Q. Is a six-month rate higher than a
2	for plaintiff or defense? A. Plaintiff.	2	Q. Is a six-month rate higher than a three-month?
2 3	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?	1	Q. Is a six-month rate higher than a three-month? A. Generally.
2 3 4	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.	2 3 4	<ul> <li>Q. Is a six-month rate higher than a three-month?</li> <li>A. Generally.</li> <li>Q. Is a one-year rate higher than a</li> </ul>
2 3	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your	2 3	<ul> <li>Q. Is a six-month rate higher than a three-month?</li> <li>A. Generally.</li> <li>Q. Is a one-year rate higher than a six-month?</li> </ul>
2 3 4 5 6	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain	2 3 4 5 6	<ul> <li>Q. Is a six-month rate higher than a three-month?</li> <li>A. Generally.</li> <li>Q. Is a one-year rate higher than a</li> </ul>
2 3 4 5 6 7	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do	2 3 4 5 6 7	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out
2 3 4 5 6	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain	2 3 4 5 6	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes.
2 3 4 5 6 7 8 9	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.	2 3 4 5 6 7	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think
2 3 4 5 6 7 8	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year	2 3 4 5 6 7 8	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs?
2 3 4 5 6 7 8 9	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.	2 3 4 5 6 7 8 9	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think
2 3 4 5 6 7 8 9	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year	2 3 4 5 6 7 8 9	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years
2 3 4 5 6 7 8 9 10	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as	2 3 4 5 6 7 8 9 10	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so.
2 3 4 5 6 7 8 9 10 11	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.	2 3 4 5 6 7 8 9 10 11	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate
2 3 4 5 6 7 8 9 10 11 12 13	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as	2 3 4 5 6 7 8 9 10 11 12 13	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would
2 3 4 5 6 7 8 9 10 11 12 13 14	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?	2 3 4 5 6 7 8 9 10 11 12 13 14	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month?  A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs?  A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so.  Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills?  A. Three-month.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.	2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills? A. Three-month. Q. Even though a longer time period generates
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills? A. Three-month. Q. Even though a longer time period generates a higher return?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills? A. Three-month. Q. Even though a longer time period generates a higher return? A. Absolutely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?  A. Houston Baptist.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills? A. Three-month. Q. Even though a longer time period generates a higher return? A. Absolutely. Q. And is there a difference in risk between
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?  A. Houston Baptist.  Q. Are you an adjunct professor there	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month?  A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs?  A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so.  Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills?  A. Three-month. Q. Even though a longer time period generates a higher return?  A. Absolutely. Q. And is there a difference in risk between a three-month and a one-year T bill?  A. Absolutely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?  A. Houston Baptist.  Q. Are you an adjunct professor there presently?  A. Yes.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month?  A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs?  A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so.  Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills?  A. Three-month. Q. Even though a longer time period generates a higher return?  A. Absolutely. Q. And is there a difference in risk between a three-month and a one-year T bill?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?  A. Houston Baptist.  Q. Are you an adjunct professor there presently?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. Is a six-month rate higher than a three-month? A. Generally. Q. Is a one-year rate higher than a six-month? A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs? A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so. Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills? A. Three-month. Q. Even though a longer time period generates a higher return? A. Absolutely. Q. And is there a difference in risk between a three-month and a one-year T bill? A. Absolutely. Q. Is there a meaningful real risk? A. Absolutely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	for plaintiff or defense?  A. Plaintiff.  Q. Do you keep records of who retained you?  A. No formal records, no.  Q. If I wanted to hypothetically test your statement that 60 percent of the parties that retain you were involved in litigation for plaintiffs, do you have sufficient records to evaluate that?  A. I don't know that I do.  Q. How about over the last two or three-year period?  A. That's what I'm speaking of.  Q. What percentage of your time is spent as an expert involved in litigation matters?  A. About 80 percent.  Q. And what do you do otherwise?  A. Teach.  Q. Where do you teach?  A. Houston Baptist.  Q. Are you an adjunct professor there presently?  A. Yes.  Q. Are you teaching a course presently?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. Is a six-month rate higher than a three-month?  A. Generally. Q. Is a one-year rate higher than a six-month?  A. Yes. Q. And how many years are you projecting out this loss of income on the plaintiffs?  A. Well, if we look at Mrs. Murphy I think she's the longer one it would be about nine years so.  Q. If we were trying to use an interest rate for Mrs. Murphy to compensate her for 2006, would you use three-month, six-month, one-year T bills?  A. Three-month. Q. Even though a longer time period generates a higher return?  A. Absolutely. Q. And is there a difference in risk between a three-month and a one-year T bill?  A. Absolutely. Q. Is there a meaningful real risk?

		····	
	Page 118		Page 120
1	bill?	1	A. No.
2	A. The risk of inflation changing.	2	Q. And in fact, interest rates are projected
· 3	Q. Is inflation rates taken into	3	to increase over time, aren't they?
4	consideration by the market in determining what the	4	A. They're projected by someone to increase,
5	valve of T bills are?	5	they're also projected by someone to decrease. But
6	A. Absolutely.	6	my view is that they will be increased.
7	Q. So if the market has gotten sufficient	7	Q. Are you familiar with Mr. Murphy I'm
8	historical information, recent information on	8	sorry, Mr. McDaniel or Mrs. Murphy's experience in
9	inflation, wouldn't you expect the market to be able	9	their new jobs this is post-Gallery with
10	to tab the appropriate price for a T bill?	10	absenteeism?
11	A. As best the market can.	11	A. No.
12	Q. And why did you choose 1-1/2 percent?	12	Q. Do you know whether or not they have been
13	A. Well, the historical record, as we saw	13	disciplined in their new jobs?
14	earlier, is about 1.39 percent. There's been a	14	A. Don't know.
	recent trend in the last 10 years, maybe longer, for	15	MR. MEYER: If we could take a final
15	interest rates to go up. I rounded it up to 1-1/2	16	break for just a moment, I think I'm about done. I
16	<u> </u>	17	just want to make sure that that's the case.
17	percent.	18	(Recess taken.)
18	Q. And what inflation rate did you assume?		MR. MEYER: Pass the witness.
19	A. I didn't assume any.	19 20	
20	Q. I thought you said you took that you		MR. NEWAR: Plaintiff lawyers reserve
21	had to take you chose three-month T bill because	21	questions until the time of trial.
22	anything longer you would be taking into	22	MR. MEYER: On behalf of the
23	consideration inflation would increase the risk.	23	defendant, we don't have any problem with Mr. McCoin
24	Now you're saying that you didn't take inflation	24	acting as custodian for the originals of Exhibits 1
25	into consideration.	25	through 11. And if we have need access to the
	Page 110		Page 121
	Page 119		
1	A. I think you're misconstruing what I said.	1	originals, we ask they be made available in a
1 2	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power	2	originals, we ask they be made available in a reasonable period of time.
	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond,	2	originals, we ask they be made available in a
2	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over	2 3 4	originals, we ask they be made available in a reasonable period of time.
2	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side	2 3 4 5	originals, we ask they be made available in a reasonable period of time.
2 3 4	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a	2 3 4 5 6	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest	2 3 4 5 6 7	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6	A. I think you're misconstruing what I said. Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation	2 3 4 5 6 7 8	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9	A. I think you're misconstruing what I said. Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're	2 3 4 5 6 7 8 9	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9	A. I think you're misconstruing what I said. Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.	2 3 4 5 6 7 8 9 10	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?	2 3 4 5 6 7 8 9 10	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?	2 3 4 5 6 7 8 9 10 11	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?	2 3 4 5 6 7 8 9 10 11 12 13	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.	2 3 4 5 6 7 8 9 10 11 12 13 14	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars	2 3 4 5 6 7 8 9 10 11 12 13 14 15	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?  A. Exactly.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?  A. Exactly.  Q. And you assumed a steady interest rate	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	originals, we ask they be made available in a reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?  A. Exactly.  Q. And you assumed a steady interest rate over time?  A. Yes.  Q. And has it ever been a steady interest	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	reasonable period of time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. I think you're misconstruing what I said.  Longer securities are subject to purchasing power risk. If you lock yourself into a 30-year bond, then you're at the mercy of what inflation does over the next 30 years. You've locked in the return side but you haven't locked in what it will buy. So as a consequence, you've locked in today's low interest rate at 2 percent or whatever it is, and inflation goes back to 15. That's not a good deal. You're opening yourself up for financial failure.  Q. Does your calculation assume any residual?  A. Residual what?  Q. Residual funds remaining?  A. No.  Q. So you're projecting X amount of dollars in as of trial date and at the end of their worklife expectancy, whether it's a true worklife or not, at the end of their worklife expectancy those funds won't run out?  A. Exactly.  Q. And you assumed a steady interest rate over time?  A. Yes.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	originals, we ask they be made available in a reasonable period of time.



Page 1	22
I IN THEUNITED STATES DETRICT (DURT FOR THESOUTHERN DISTRCT OF TEXAS HOUSTON DIVISON	
MARILYNMURPHY AND )NO. H-01-0621  MARTIN GMCDANEL. ) INDIVIDUALLY, AND ON )  BEHALF OF OTHERS ) SIMILARY SITUATED )	·
6 Phonuffs )	·
VS )JURY DBMANDED  8  GALLERYMODEL HOMES. )  9 INC D/BA GALLRY )  FURNITURE )	·
10 ) DETENDANT ) 11 REPORTERS CERTIFICATION	
12 ORAL DEPOSITION OF KENNETH MC(DIN JANUARY 17, 2005  13  [ Jill Bhillips, Certified Shorthand	
14 Reporterin andfor the State of Texas, hereby certify that this deposition transcripts a true 15 record of the testimony given by the winess named herein, after sad witness was duly swon by me.	
16  Ifurther certify that I am neither  17 attorney nor counsel for related to, not employed by any of the parties to the action in which this testimory was taken. Further, I am nota relative or employee of any attorney of ecord in this cause, nor do thave a financial interest in the action	
20 Further certification requirements pursuantto the Rules will be certified to after 21 they have occurred 22 SUBSCRIBED AND SVORN to on this the	
31st day of January, 2005 23 Jill Phillips, Texas CSR 5965 24 Expration Date 12/31/05 1300 Texas Avenue 25 Houson, Texas 77002	
(713) 228-2311	
	•
·	·

	102:1,6 110:5	53:13 54:2	53:5 105:7	aspect 93:24
A	110:7	59:9,14 65:15	118:22	assume 19:25
ability 54:6				1
65:15 99:25	act 85:13 114:5	73:1 94:14	Anyway 8:7 50:21	27:11 39:9
<b>able</b> 51:21 93:18	acting 35:21	108:19,23	apparently 7:18	41:9 42:7 47:1
118:9	120:24	110:9	8:8 27:2 54:18	62:7 63:13
abnormal 91:24	action 85:10	agreed 81:5	71:9	68:14 75:1
about 9:3 10:18	87:9,11 106:17	allegation 50:4	appear 38:1	82:6,7 83:4
11:11 12:14,16	122:17,19	51:11	51:18	93:12 94:25
	actual 34:4	allegations	Appearances 2:1	103:20 107:19
13:17 20:3,5	46:14 70:10	51:10	appears 5:10	109:3,4 113:12
20:20 22:1,2,8	75:9 79:21	alleged 51:17	7:11,17 8:3	116:11 118:18
22:23 23:9	actually 35:17	80:21	30:8 50:19	118:19 119:11
25:21,21 29:8				
29:17 33:24	42:22 66:18	allegedly 14:21	appendices 20:10	assumed 18:4
38:11 48:16	68:6 82:8 83:3	Allen 13:7	appendix 6:25	41:23 54:7,10
50:17,19,22	89:5	allowed 38:22	apply 106:20	57:5 66:15
51:6,9,24	ad 18:3 111:16	44:13	applying 80:8	67:1,24 76:6
53:18,19,20	add 39:21 40:9	almost 73:2	104:10	76:12,16,23
54:3,5,14,15	40:23 75:23	<b>already</b> 39:13,19	appraisal 74:21	78:7 82:18
54:19,22 56:4	103:15	40:10	74:23,24 75:2	93:25 95:4
	adding 84:1	always 25:6	75:6,14,25	104:5 109:5
61:4,14 62:6	addition 105:13	56:25 102:13	appraisals 23:24	119:21
62:18,20 68:25	additional 9:22	amalgamates	100:25	assuming 40:14
70:17 71:15,21	29:14 35:16	21:13	appreciate 32:3	60:9 68:16,20
71:24 73:10	56:18 70:22	among 8:3 15:18	53:9 58:7	75:15 80:20
74:1,2 79:10	72:3 73:16	73:22 86:13	70:14 75:13	82:8,10 104:8
83:1,22 85:2	97:2,5,22	amount 17:21	appreciation	assumption 34:8
86:24 88:13	104:23 105:2,8			
89:19 90:17	•	51:16 62:18	11:3 17:15,16	34:12 42:5,6
98:15 99:10	address 55:16	69:21 73:10	17:20 31:3	42:10,17 46:22
100:16 111:8	56:14 70:20	75:17 80:20	33:22 35:13	60:7 68:8,10
112:19 113:13	adds 37:18	94:24 102:4	44:9 54:23	78:5,11,18
114:17,19	Adjourned 121:3	103:17 119:15	57:11,13	79:17,22,25
115:10,15	adjunct 115:20	amounts 52:23	appreicate	89:5 95:11
117:10 118:14	adjusted 16:11	analyses 107:24	106:16	102:2 109:12
120:16	99:9	analysis 6:16	appropriate	assumptions 45:1
above 79:12	adjustment 18:3	41:2,5,5,8	13:22 55:8	50:9 75:23,24
above-styled	adjustments	44:22,23 45:4	60:17 96:13	76:2 105:22
1:19	17:24 20:14	47:1 51:20	118:10	<b>assure</b> 25:25
absence 85:20	111:16	74:2 85:6	appropriately	attached 1:23
absenteeism	admit100:1	91:22,23	78:21	5:13 23:7
120:10	advancing 93:10	annual 100:4	approximately	attachment 95:17
absolutely 26:23	affect 23:20	annualize 54:21	29:4	attacking 42:19
73:6 97:15,18	27:13,25 31:4	61:14 98:20	arguing 42:8	attempting 96:2
108:22 109:1	31:5,10,12	annualized 98:25	around 74:15	attention 28:10
•	32:23 44:5	annualizing 98:7	arrive 23:25	83:23
117:18,21,23	45:3 60:4 82:5	anomalies 16:11	24:17 29:3	attorney 1:21
118:6	affected 45:19	anomaly 92:16	84:16	3:4 122:17,18
accept 72:2	after 4:3 9:21	another 8:5	arrived 88:15	attribute 13:2
acceptable	96:13,16,17	40:12 56:9	arriving 16:5	61:18
103:11	122:15,20	57:25 76:5,8	28:18 44:25	August 7:24
access 120:25	afterwards 79:20	106:9 113:14	47:3	104:14
accident 38:10	again 15:12 25:9	answer 42:9,23	article 48:11	available 9:17
38:12	35:19 48:8	80:5	asked 9:16 35:23	10:12,25 11:2
according 13:1	54:1 62:6	answered 85:8	53:10 73:22	11:14,16,24
54:20 61:13			74:7 75:2 85:7	
68:2	72:10 77:16	91:2		19:12,18 22:14
account 18:3	92:22 115:24	anticipate 105:3	90:14 91:1	24:9 26:11
24:4 95:12	116:7,9	anybody 59:22	109:23	55:22 62:8
accuracy 102:11	age 58:24 59:11	64:23 100:2	asking 42:4 74:1	76:13 84:14
accurate 8:24	agencies 85:19	anymore 116:10	74:2 80:4	90:1 92:6
9:2 66:4 100:7	ago 11:23	anything 32:14	89:19 90:15,20	96:19 97:6
101:8,12,17	agree 51:21 52:1	32:17 36:15	110:2	121:1
	l	<u>L</u>	1	1
		rain and comment of the comment of t		the second secon

Page 124

Avenue 122:24	99:17 109:12	between 29:11	B-4920:25	38:11,16,18,23
average 17:18,20	batch 9:18	95:22 109:7	B-6021:7	41:9 44:19
18:4 24:8	Bates 5:12	117:19,25		55:9 56:25
54:15 57:8,14	beach 103:23	beyond 90:15	C	57:1 62:9,21
60:12,16 64:2	becomes 10:12	big 27:18 28:4	C3:1.	65:8,11,13
65:25 66:13	45:18 73:17	62:18 85:24	calculable 83:11	66:10 71:14,20
67:3 69:13,14	before 1:20 4:12	biggest 28:6	calculate 83:7	73:25 76:6
83:6 92:13	11:22 24:9	52:24	92:6 94:17	87:8,11 92:18
94:2 95:6,20	47:25 79:19	bill 25:20,25	95:19	93:22 99:11
95:25 96:5	84:19,22 91:8	117:20,25	calculated 61:1	101:5,6,23
averaging 68:17	91:10 95:14	118:1,10,21	96:6	103:12 104:16
avoid 24:6,14	111:24	bills 21:11	calculating	106:15,19
aware 12:7 13:11	begin 24:11	25:18 26:21	42:12 65:24	109:21 111:22
16:10 26:20	84:12	49:15 116:14	70:7 82:20	111:25 112:3,4
37:5,9,11	beginning 95:15	117:14 118:5	92:2 94:22	112:11,25
62:22 78:25	begins 7:15	birth 5:7 6:19	108:11	113:6 120:17
79:24 106:12	behalf 1:5 82:13	8:2	calculation 5:1	cases 6:22 57:4
awful 60:18	106:8 113:2,8	bit 14:25 15:14	6:15 28:5,14	90:7 106:22
a.m1:20	113:9,10,15	15:14 53:19	39:25 42:25	111:17 113:2,7
	120:22 122:5	blocks 16:20	43:24 45:20	113:11,14,15
B	being 4:3 19:1	boat 58:2	50:8 54:3 55:2	113:19,25
back 10:7 12:16	41:4 45:2	bond 119:3	60:17 66:5	114:3,5,14
24:16,22 28:24	51:19 53:10	bonds 21:10	69:19 80:18	cash 28:19 39:22
29:2 32:24	59:9 73:3	116:14,14	88:19,23 99:10	40:7,8,25 43:6
38:7 39:15	93:22 95:18	bonus 85:24	99:13 103:8,24	43:7,14 45:18 45:19,20
40:24 43:7,22	101;1 102:14	booms 24:5 both 6:22 10:9	104:2,19 106:6	categories 53:21
43:25 51:3,10	107:9 believe 4:13,15	28:3 33:7	106:13 119:11	category 31:23
51:17 54:11,18	5:21 10:15	40:17 41:9,10	calculations 17:25 28:16	37:1 41:18
55:7,9 56:7 63:22 74:4	12:12,13 30:6	47:9 67:25	31:18 40:6	45:24
79:18 82:25	55:7 90:23	69:12 76:8	41:21 42:14	cause 1:19 44:12
83:8,10 84:9	117:24	78:19 79:18	61:5 63:2	44:12 106:16
87:13 90:3	below 22:4,24	84:17 97:21	80:20 103:7	122:18
98:13 103:2	27:4 116:12	104:5	106:24 107:4	causes 85:10
104:20 105:23	benefit7:6	bottom 43:10	California 59:7	87:8,11
106:14 108:11	28:13,18 32:25	boys 18:25	call 90:6	centerpiece
119:9	33:1,5 39:14	break 36:22 45:6	called 21:23	19:25
background 65:2	39:16,17,24	45:9 46:23	24:14,20 47:7	cents 41:20
87:21 90:23	41:5,8 43:15	47:13,25	calls 65:18	45:15 46:1
106:1	44:22,23,23,25	120:16	66:21 72:8	73:14 84:2
<b>bad</b> 65:6	45:4 46:9	<b>brief</b> 19:25	87:16 89:14	certain 50:9
Baptist 115:19	62:25 69:25	bring 50:7	came 23:12 31:16	58:19 67:7
bar 96:17 112:21	70:13,19 73:17	<b>broad</b> 85:20	32:23 89:2	68:2 75:23
base 21:21 39:21	75:22 107:11	broader 60:20	Cameron 39:2	91:5 94:24
60:14,20	benefits 29:4,15	broken 36:12,14	cap 29:21	108:15
based 56:20,23	29:15,19,20,23	36:16,19	capable 107:8	certainly 11:4
57:12 58:11	30:2,3 31:24	brought 4:14 6:3	capacity 78:13	34:3,11 37:18
63:4 88:24	31:25 32:3,6,9	6:4	85:1,22	82:23 101:6
110:4,10	33:23,25 34:1	buck 45:14,24	capped 29:24	107:11
basic 58:19	34:3,5 36:7	46:2	care 77:23,24	Certificate 2:6
73:18 94:20	39:11,18,22 41:1 42:12	buggies 24:23 built 14:1	career 110:24	122:11,20
basically 53:22	43:6 44:5 45:2	bulletin 48:20	111:14 case 5:22 9:4	certified 122:13
78:5 105:12 basing 15:6	45:22,25 46:25	48:20	10:16 11:19,22	122:20
basis 21:11 24:5	47:1,16 49:19	Bureau 36:11	12:3 15:9,20	certify 122:14
33:20 36:21,22	51:20 53:21	business 53:2	15:21,23 16:6	122:16
51:22 52:3	best 54:6 118:11	89:19	17:14 20:24	cetera 6:20
54:16 60:13	bet 81:21	busts 24:6	22:12 24:18	chain 13:23
78:18 84:16	better 52:20	buy 119:6	27:16 34:14	challenge 106:10
87:2 88:18	66:11	buys 24:15	35:7 36:2	challenging
	<u> </u>		<u></u>	<u> </u>

	T	,		· · · · · · · · · · · · · · · · · · ·
106:9	28:23 29:7	considerable	18:8,9,13,14	criticisms 50:25
chance 19:4 42:9	30:16 34:25	71:19	23:4 27:8,21	52:4,18
change 18:18	52:12 56:7	consideration	28:8,21 29:6	cross 37:3
21:19 31:7,8	66:4 100:10	11:19 17:6,10	29:10 30:9	cross-examina
31:19 53:5	107:10 115:24	17:25 20:23	32:20,21 33:17	84:2
97:22	comes 105:9	47:3 49:6	34:6,7,23	cryptic 11:3
l .		•		
changes 2:5	109:9,17	51:25 61:17	40:18 41:2,6,7	CSR 1:20 122:23
24:20,24 25:4	comment 15:10	62:4 63:1	42:12 44:9	Culver 109:6
25:7 89:21	comments 51:24	66:23 67:4	46:10 48:2,3	current 70:7,8
110:24 111:15	83:21	69:21 70:9	49:7,11,21	72:12
changing 66:12	Commission 7:19	72:22,25 77:11	50:1,2,5 51:10	currently 68:1
118:2	commonly 13:23	77:25 78:3,4	56:21 57:1	cursory 15:19
characteristics	companies 12:21	79:8,14 87:23	58:20 59:2	custodian 120:24
58:20	77:5	91:24 104:24	62:4,17 63:2	
check 40:12	company 62:12	106:25 107:5	64:16 66:18,24	D
53:10	comparison 53:16	107:13,23	67:5,8,11,12	daily 100:11
cherry 56:5	compensate	108:1 110:16	67:15,16 68:7	Dallas 59:1
children 77:23	117:13	110:20,23	68:21 69:6	damage 23:21
choose 24:2,11	compensation	111:5,7,13	72:24 74:21	54:3 65:21
30:14 108:16	21:1,2,2,24	118:4,23,25	75:7,20 76:21	103:17
118:12	22:1,2 30:7	considered	77:2,3 79:22	damages 27:19
chooses 72:7,12	32:16 33:16	103:25	81:17 82:15,16	64:12,15 65:13
102:18,21	40:1 64:11	Considering 61:3	86:15 92:12,17	72:6 93:21
103:12	80:14 81:20	consist 32:5	94:4,18 97:3,7	103:16,24
<b>chose</b> 16:13	85:12 99:9	consistent 75:15	99:2 101:2,8	Daniel 16:14
19:18 72:2	compensations	consisting 4:24	101:17 102:11	data 7:2,6 8:15
102:15 116:16	81:5 <sup>-</sup>	consists 5:9	107:14 111:9	9:20 10:8
118:21	complaint8:4	32:11	111:12 114:1,2	12:16 13:4
circumstance	complicated	constant 95:8,11	cost 33:2,3 36:6	20:10,11 21:17
86:3	35:18	constitute 11:5	39:14 44:22,25	22:20 24:9,14
circumstances	complies 21:6	78:22	77:23 78:8,12	25:2 26:9,11
87:3	component 31:24	constitutes	79:11	•
		Conscitutes	13.11	20:10,21 2/:2
cites 50:25	99:6	96:14	costs 30:7 32:20	26:16,21 27:2 37:19,21-43:5
1			E .	37:19,21 43:5
cites 50:25 City 18:6 Civil 1:22	99:6	96:14	costs 30:7 32:20	37:19,21 43:5 43:5 45:10
City 18:6	99:6 computer 108:4	96:14 construed 101:3	costs 30:7 32:20 32:23 36:12	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2
City 18:6 Civil 1:22 claim 23:22	99:6 computer 108:4 concept 93:16,20	96:14 construed 101:3 consulting	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12
City 18:6 Civil 1:22 claim 23:22 64:25 65:21	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9	96:14 construed 101:3 consulting 114:22 consumer 21:8	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18	96:14 construed 101:3 consulting 114:22	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6 8:14 12:21	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8 contend 110:6	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 containing 6:19 contains 7:1,6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court1:1 93:11	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court1:1 93:11 100:15 122:1 courtesy 84:3	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 confidence 84:25 conform 43:4	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11 college 17:14	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25 conform 43:4 Congress 87:1	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20 core 94:15,19	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18 cracked 9:8	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19 8:1,5 16:9
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11 college 17:14 column 23:1	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25 conform 43:4 Congress 87:1 consequence	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20 core 94:15,19 correct 5:16,17	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18 cracked 9:8 credence 23:18	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19 8:1,5 16:9 25:10 55:10
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11 college 17:14 column 23:1 42:21 44:8	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25 conform 43:4 Congress 87:1 consequence 119:7	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20 core 94:15, 19 correct 5:16, 17 8:7 11:6, 7	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18 cracked 9:8 credence 23:18 critical 51:20	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19 8:1,5 16:9 25:10 55:10 56:5 80:16,16
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11 college 17:14 column 23:1 42:21 44:8 columns 31:20	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25 conform 43:4 Congress 87:1 consequence 119:7 consider 78:16	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20 core 94:15,19 correct 5:16,17 8:7 11:6,7 14:1 16:1,24	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18 cracked 9:8 credence 23:18 critical 51:20 76:3	37:19,21 43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19 8:1,5 16:9 25:10 55:10 56:5 80:16,16 80:17 102:5
City 18:6 Civil 1:22 claim 23:22 64:25 65:21 clairvoyance 109:19,22 110:1,3 clairvoyant 109:24 clarify 53:7 clarity 37:18 classes 7:6 classification 31:23 clear 110:2 client's 53:10 close 73:3,9 96:20 closer 110:11,12 closing 66:9 clothes 77:21,23 code 79:11 college 17:14 column 23:1 42:21 44:8	99:6 computer 108:4 concept 93:16,20 concerned 49:22 83:9 concerning 5:18 8:12 17:8 36:11 conclude 7:17 97:21 concluded 15:21 concluded 15:21 conclusion 27:8 28:23 29:8 34:25 66:21 72:9 87:16 89:14 conclusions 37:22 50:14 51:16 109:15 conduct 80:22 conducting 90:2 confidence 84:25 conform 43:4 Congress 87:1 consequence 119:7	96:14 construed 101:3 consulting 114:22 consumer 21:8 contain 104:15 contained 75:12 containing 6:19 contains 7:1, 6 8:14 12:21 20:10 21:8 contend 110:6 context 105:20 105:21 contiguous 16:20 16:23 continue 85:2 103:9 continuing 10:10 contract 89:8 contribution 99:7 converted 21:20 core 94:15, 19 correct 5:16, 17 8:7 11:6, 7	costs 30:7 32:20 32:23 36:12 37:7 78:4,19 78:22 counsel 5:15,20 19:10 34:21 35:15,24 83:17 122:17 County 38:20 39:1,2 couple 19:5 course 11:16 34:14 77:19 104:22 110:6 115:23,25 116:1,2 court 1:1 93:11 100:15 122:1 courtesy 84:3 courts 22:4 90:6 99:25 111:16 coverage 33:16 33:18 cracked 9:8 credence 23:18 critical 51:20	37:19,21-43:5 43:5 45:10 49:2,9,12 51:2 52:7,11 54:12 54:17 55:12,21 56:18 57:4 60:20 61:2,9 65:6 67:11,13 67:17 83:12,14 83:15,22 84:13 84:13,15,24 85:5,5,13,15 85:16,20 86:18 87:5,6 88:18 89:19,20 90:1 90:16 91:7,11 92:23,25 96:22 96:24 99:16 100:5,6 105:13 105:15,17,22 109:14 110:10 110:13 date 5:6,7 6:19 8:1,5 16:9 25:10 55:10 56:5 80:16,16

122:24	12.0 10 12.0	25:9	00-10 102-22	7.1.00.0.11
	12:9,18 13:9		80:19 103:23	7:1 20:9,11
dated 6:13 7:9	13:10,16 14:22	diminimous 27:17	104:6 105:3	21:18 22:10,20
7:12,21 12:7	15:17 28:14	diminishing	107:24	23:3,5,23
12:13 30:9,17	32:10 39:16	101:22	dollars 63:15	25:15,15 27:10
47:21	40:24 42:13,18	direction 15:2	84:22 86:25	48:18,23 49:5
dates 6:19 8:1	43:4,13 45:22	Disability 33:14	88:13 89:23	49:10 64:14
Daubert 38:1	46:18 48:21	disagree 51:21	119:15	65:8 66:5,16
44:16 93:7,14	51:1	52:1	done 9:10. 31:18	72:21 86:17,18
106:10	department's	disciplined	66:18 84:11,11	86:20 104:9
day 122:22	45:11	120:13	107:3 120:16	108:19,23
days 100:10	depending 18:11	disclose 113:19	door 66:9	economically
day-to-day 25:8	65:4 108:20,24	disclosed 104:25	doubt 15:4,13	73:12
deal 86:4 106:13	depends 57:22	113:16	37:22	economics 27:19
119:9				1
	58:1 69:7,10	disclosure 9:1,4	down 36:12,14,16	53:7
deals 20:18	73:12 86:4	9:5	36:19 39:17	economist 6:11
debate 37:19	87:3 93:23	disclosures 9:7	45:8 65:17	37:13 52:8,20
42:2 86:13	deposed 114:10	discount 7:2	113:24	55:8 70:18
December 31:16	deposition 1:13	22:4,24 24:1	downturn 81:16	84:8 85:18,20
31:17 80:22	1:18 4:11	53:2,20 106:22	dramatic 31:19	86:14 90:1,3
98:14,16	52:16 84:1	116:11	draw 109:15	90:20 94:15,21
decide 18:20	104:22 112:6	discovery 34:23	dress 78:21	106:9 114:5
61:18 103:1	114:1 122:12	discussed 11:1	79:11	economists 20:11
decided 60:3	122:14	21:14 53:20	drive 78:20	73:22 86:17
decides 103:7,21	designated	dispositive	driven 108:1	106:13
104:3	113:24	97:10	drops 73:14	economy 24:17,21
decision 70:20	desire 69:25	disqualified	due 13:2,3,3,4	24:24 25:4
72:17	desired 56:24	37:23	19:4 27:24	81:8
decisions 106:21	70:2	DISTRICT 1:1,1	50:13,23	education 12:7
decisiontry	desires 58:14	122:1,1	duly 1:19 4:3	108:2
13:22	desk 31:17	divided 46:3	122:15	educational 17:8
decrease 67:21	detail 36:23	DIVISION 1:2	during 113:16	17:12
120:5		122:2		
	details 63:11		duties 74:1	education's
decreases 43:9	determination	document 5:10	duty 19:17 73:24	12:22
deemed 110:14,15	84:8	6:24 7:4 8:6	99:24	effect 12:22
defendant 1:10	determinations	13:17 18:12	DVS 7:13	23:21 39:8
3:8 114:9,18	94:21	20:6,8,14,17	<b>D/B/A</b> 1:9 122:9	46:4,6 74:2
120:23 122:10	determine 14:6	20:22 21:12		Effects 12:6
defendants 1:19	43:21 86:19	22:6,11,16,18	E	effort 66:23
112:24	87:24 94:14,15	23:1,25 28:11	E3:1,1	69:22 70:9,10
defense 113:16	98:12 116:13	28:16 29:3	each 16:8 44:18	70:19 72:22
113:20,21	determined 93:18	30:6 47:18,25	92:8	73:1,5,6
114:15,21	determining 18:7	48:22 49:3	earlier 50:12	103:13
115:1	118:4	documentation	91:15 104:4	efforts 69:23
define 42:20	differ 12:24	5:14,18 8:12	106:4 118:14	eir 94:3
84:7 89:25	13:1 52:19	11:18 12:2	early 110:17	either 13:20
definition 13:22	difference 13:2	15:25 26:20	111:8	18:1 42:7 50:1
45:11 74:24	13:3,4 29:11	32:19 37:14	earn 28:8,8	68:10 83:16
degree 13:10	58:9 69:20	78:25	75:18 81:22	92:15 108:11
29:18 58:8	102:3 109:7	documents 5:8	82:9 85:2	110:17
71:16 84:25	117:19	6:21 7:15,19	88:21	elements 7:25
103:13	differences	8:3 9:13,15,22	earned 10:12	76:3
demand 99:25	50:23	11:11,21 12:14	82:2,4,4,7	elusive 52:9,10
110:1	different 14:23	12:17 19:5,22	83:3 85:14,15	embrace 109:16
DEMANDED 1:7	39:4 51:9,15	32:5 39:8 52:7	98:6 100:4	empirical 26:9
122:7	78:9	52:9 61:13	102:5 105:10	26:11 37:21
demanding 57:25	differential	document's 28:12		96:22
denominator 43:8	43:2,3	doing 41:8 44:11	earnings 50:23	empirically
43:9 46:6	difficulties	44:22 46:25	85:11,16 90:5	
dental 33:12,13	85:19	53:1 57:24	90:24	37:14,16
department 7:5	dilemma 24:13	1	easily 96:7,10	employed 16:16
department /:3	GIIEMMa 24:13	62:10 63:5	economic 6:23	57:20 61:3,9
L	L	- man - man - man - hand street		

61:10 76:25	estimated 18:7	23:10,12 28:11	extends 7:16	120:15
84:8 85:1 96:4	25:17	38:18,23 47:20	extent 50:10	financial 119:10
		47:23 48:2,8	66:20 87:16	122:19
101:1 122:17	estimates 12:6	48:11,22 80:9	89:13	financially
employee 30:7	18:13 50:22	113:6,25 114:3	extra 69:9 72:7	72:16
33:5 44:24	91:17		•	
45:3 51:25	et 6:20	exhibits 2:7	72:18 73:4	find 51:3,5 52:7
86:19,20 87:22	evaluate 115:8	4:12,13 9:11	extrapolate 99:9	64:16 92:20
87:25 88:24	evaluated 92:17	10:20 11:5	F.	99:21
90:10 92:3	even 66:9 95:14	104:22 120:24		finding 72:3
94:25 122:18	117:16	exist 24:19 25:8	£25:18 60:9	findings 13:1
employees 39:5	event 5:7 8:1	exists 24:18	facetious 19:1	97:22
40:18 41:24	68:3,4,8,9	expect 26:10,12	<b>fact</b> 10:9 18:23	fine 6:11 16:18
42:11	72:6 74:8 76:9	64:16,24 118:9	30:1 41:24	finer 36:23
employee's 43:15	76:9 84:18,18	expectancies	63:4 65:4	finished 116:1
73:7 81:19	85:3,4 103:8	12:22	70:14 84:20	fire 89:12
90:24	events 60:15	expectancy 51:25	88:5,24 89:21	fired 103:14
employer 30:7	75:10,11	60:3 77:1 95:9	120:2	firm 114:21
32:20 33:4	ever 12:1 14:6	111:3 119:17	factor 27:15,16	first 4:3 6:23
36:6,11 50:24	14:12 37:23	119:18	28:1,6	9:11 22:9 23:1
57:16 63:6	38:1 55:20	expectation	factored 26:24	43:23 48:9,11
76:20 78:9	93:13 106:8	55:15 85:2	factors 18:11,15	48:15 62:20
81:14,17 95:1	109:20,21,23	expectations	<b>facts</b> 18:17 54:6	74:20 75:21
112:10,13,16	111:24 112:10	67:4	54:10 62:21	80:13 94:14
employers 37:7	119:24	expected 15:1	63:8 79:24	five 27:17 87:4
employer's 32:22	<b>every</b> 116:9	80:14 82:21	86:10 108:25	87:5
33:3 50:23	everyone 100:1	88:20,20	factual 84:10	<b>fixed</b> 55:10
employing 95:7	everything 6:4	<b>expend</b> 77:19	98:11 104:23	flow 110:14
employment 18:7	104:6 109:17	expended 62:25	failure 119:10	fluctuations
18:10 32:2	evidence 15:1,19	66:24	fair 51:23 52:15	24:4
49:25 53:22	62:8 86:10	expense 80:2	111:6	folder 5:23,24
57:14 58:15	107:10	expenses 78:8	<b>fall</b> 45:24 87:13	6:12
72:12 75:18	<b>exact</b> 58:12 78:9	79:7,7,9,15,19	116:4	folks 40:17
76:24 77:20	Exactly 119:20	experience 15:8	familiar 12:19	41:10 67:25
81:3 89:8	Examination 2:4	33:25 34:24	26:16 36:15,18	69:12 102:24
90:11 94:3	4:4	35:21 63:4	61:24 93:5,16	follow 49:4
98:12 99:12	examine 55:11	89:16 120:8	93:20 120:7	58:22 74:16
102:9	example 17:8	experienced 52:8	far 17:18 24:17	106:13
end 53:10 77:1	25:11 48:1	experiences	49:22 51:19,24	followed 4:23
119:16,18	59:18 67:1	34:19 35:3,14	55:7 58:14	5:10 6:14,16
endeavor 37:13	68:16 73:13	64:9	83:8	6:25 7:14,20
41:1 65:1	74:3 77:22	expert 14:15	favor 114:19	following 16:9
ended 32:2	82:24 108:14	15:9 30:17	feasible 99:23	95:3 102:23
ending 7:9	111:5	35:22 37:12,24	99:24	follows 4:3
enlighten 76:10	Excel 108:8,9	92:20 93:10,17	February 12:7	footnote 49:16
enough 52:20	exchange 62:16	97:2 103:11	22:21	49:17
61:2,8 69:8	63:9 101:25	107:7,8 109:8	federal 1:22 9:1	force 15:18
86:14 87:7,10	excuse 21:21	109:10 110:7,9	22:3 27:3	66:16
109:18	58:13 76:19	110:11,13	85:10 86:24,25	foresight 96:18
entitled 48:23	107:4	114:22 115:14	87:8,8 90:5	form 34:22 37:21
49:19 74:21	executive 61:25	expertise 79:1	106:16,19	formal 15:20
enumerated 32:4	exercise 44:16	experts 65:1	feel 69:25	115:4
environment 93:4	101:11	93:3,10	few 74:14 100:10	forms 43:7 60:13
equal 45:25 95:6	exercises 100:22	expert's 72:9	field 79:1,1	formula 87:13
equals 46:9	Exhibit 2:2 4:1	Expiration	86:17	forth 6:15 7:22
equation 43:8	4:17,17,22,23	122:24	figure 43:18	39:23 51:2
error 13:25 14:3	5:2,4,9,14 6:7	explain 21:15	46:7,8 98:8	forthcoming
14:7,9 19:7	6:13,14,18,21	42:9,16 44:21	figures 95:22	105:11
60:25 61:5	7:8 8:11,17	75:2 86:23	file 4:19	forward 25:5
83:8 93:17	9:1,14 11:8,17	exploring 110:3	filed8:4	68:17 83:4
110:12	12:5,25 20:6	extending 5:3	final 43:24	100:10 105:9
	<u> </u>		***************************************	1

McCoin, Kenneth-1/17/2005 Marilyn Murphy v. Gallery Model Homes, Inc.

107:10	G1:4 122:4	41:20 55:9	head 9:9 106:18	76:13 90:2
found 58:14	Gallary 67:11	74:4,14 89:2	health 17:17,19	hire 89:11
foundational	72:5,15 75:19	92:20 103:2	17:20,21,25	hired 11:22
84:10 86:10	76:23 77:13	112:4 118:16	18:3,4,17	38:17 104:18
94:20 108:25	81:3 94:1 95:6	goal 99:21	29:16,18 32:5	114:9,20
four 8:23 61:4,7	101:1	goes 12:16 119:9	33:4,8 34:2	HISD 112:16,17
116:3	Gallery 1:8,9	going 6:1 22:8	39:23 43:15	historic 9:20
fringe 7:6 28:13	32:2 39:5	26:2 28:4	47:6,8 99:7	historical 60:11
28:18	60:10 67:2	29:17,23 40:9	heard 64:18,22	65:25 67:10,13
from 1:20 5:3	69:16 71:10,21	41:16,17 42:15	93:7 103:18	67:17,21 70:3
7:13,21,24	72:14 77:6,20	42:23 43:25	hearing 38:2	72:14 77:8
8:15,19 17:19	78:8,14 82:12	53:5,5 56:16	held 72:5,16	87:22 118:8,13
19:6 20:8,10	83:6,19 88:16	68:17 73:2,4,8	<b>Helen</b> 6:7 8:19	historically
21:9,20 22:20	90:11 96:4	74:15 77:15	help101:20,21	69:15 71:6
23:12 24:3	103:17 122:8,9	78:6,12,13,19	102:1,6,10	history 5:2 8:22
25:4,8 35:16	Gallery's 77:8	83:20 85:24	helpful 80:12	21:9 34:24
35:23 36:10	80:21	86:2 87:1 89:1	92:24 97:16	54:7 58:24
49:2 57:4 58:6	Gamboa 14:18	89:23 92:23	helps 44:11	59:12 60:24
63:6 64:9 70:8	gathering 84:9	94:11,13,17,25	her 6:10,10,16	75:12 88:23
71:9,13 78:20	gauge 6:22	95:5 100:9	6:20 28:19	91:18,21 95:18
83:3 89:2,15	gave 114:12	101:16 102:13	29:25 30:2	hoc 18:3 111:16
103:17 109:9	gears 66:12	102:25 103:3	50:15,21,25	hold 45:7 65:17
109:14 110:14	gender 107:25	103:15,22,25	51:19,21,22,24	holiday 40:11
front 21:1 27:20	108:3	116:9	52:2,18,20	43:1
27:22,24 32:24	general 20:20	gone 104:21	54:7,13,16,23	holidays 40:22
43:22,25 48:5	generally 20:11	good 18:3 52:20	54:24 55:4,24	home 62:1,12
51:10,17 94:22	34:1,25 79:10	84:5 119:9	58:13,14 59:12	HOMES 1:8 122:8
104:19 105:23	86:17 117:3	gotten 118:7	59:24,25 60:2	horns 24:13
106:14 108:11	generate 13:16	government 12:20	60:7,10,24	horse 24:23
fuel 77:23	66:24 69:22	13:13 15:16,22 68:2 95:7	61:19,24 62:1	hour 21:2 45:10 45:25 46:1
full 4:6 19:4 function 29:17	72:23 90:21 108:17	116:14	62:12,12 63:6 63:9 67:24	57:14 70:14
70:18	generated 14:10	governmental	68:17,23 69:1	73:3,14 88:13
funds 119:13,18	58:11	108:15	69:1,2,5 70:7	89:24 116:2
furniture 1:9	generates 117:16	great 30:2 69:25	70:7,8,10,24	hourly 40:17,18
20:18 32:2	generating 14:15	greatest 10:11	72:12 74:1,7	99:8
36:16 39:5	58:18	group 5:8 21:17	98:12,16,17,25	hours 57:8,19,21
60:10 64:2,6	geographical	grow 83:5	99:3,13,15	57:23 59:19,23
66:1,11 67:2	59:15	grown 22:1	100:3 102:9	60:1 68:12,12
67:11,14,20,25	germane 59:16,17	growth 7:2 20:12	103:7,9,13	68:12 69:2,5
72:5,15 75:19	gets 98:21	20:25 21:24	117:13	69:17 70:5
76:24 77:5,14	103:14	28:3 53:3	hereto 1:23	71:7,15,17
79:18 81:3	getting 66:12	guess 38:8 52:9	her's 58:9	72:2,7,13,14
90:11 94:2	76:14 89:18	52:10 71:11	he'll 82:9	72:18 73:10,16
95:6 99:12,14	GF/Murphy 5:11	guessing 54:1	high 17:13,13	73:24 74:5,6
101:2 103:17	7:16	guy 88:14,20	50:20 65:5	88:14,18 89:24
107:17 122:9	give 19:4 23:18	guyw 89:23	70:3 85:23	111:23 116:3
further 17:16	30:1 42:8 45:5	l	92:6,11 95:21	house 63:9
122:16,18,20	58:9 75:5	<u> </u>	95:25	household 77:24
furtherance	91:11 114:23	hand 40:12	higher 26:12,13	Houston 1:2,22
65:21	given 27:15	handwritten 5:5	27:6,9 29:25	3:5,10 18:6
future 16:8 24:8	50:13 103:7	6:18	46:20 56:11	64:3,7 66:1
26:3,5 55:15	105:21 113:25	hang 43:13	66:9,13 72:4	67:14 77:5
55:18 56:6,14	122:15	happen 60:15	96:7 99:18 103:16 116:23	115:19 116:6
56:16 60:23 80:14 84:17	gives 98:17	happened 55:13	117:1,4,17	122:2,25 hundred 69:2
92:24 96:1	giving 15:8 55:8 97:16	happy 16:2 31:11	highers 96:12	hurt 44:12
97:11	Glen 4:7	Harbor 85:13 hard 81:20	highers 90:12 highest 104:7	101:18
]	go 4:11 6:2 22:9	having 58:19	highs 91:24	husband 58:3
G	1 3	1 11G 4 11G JU 1 1 J		I
	23:8 24:16		him 22:15 45:8	hypothesis
	23:8 24:16	80:12 92:5	him 22:15 45:8	hypothesis

	T	<del></del>	Y	<del></del>
108:20	increase 23:17	84:10 87:21,22	53:23 54:11	97:20
				1
hypothetical	26:18,19,22,25	90:23 92:6,21	56:11 73:21	Kenneth 1:14,18
74:7 100:19,22	67:4,8,21 68:1	97:3,6,13,14	108:12	2:3 4:2,7
103:21	69:5 74:8	97:23 98:11	item 49:18 100:9	122:12
hypothetically	82:11,20	99:4 101:15,18	items 43:2 45:15	kind 74:15
,	•	•		
71:23 115:5	102:10 107:17	104:23 105:8	53:17 74:14	knew 20:3 34:21
hypotheticals	118:23 120:3,4	106:1,5 109:18	77:24	101:24 102:4,9
100:15	increased 82:18	110:5 118:8,8	it'd13:5	KNIGHT 3:9
н-04-0621 1:3	120:6	injured 38:13	1	know 6:9,10 13:5
			J	
122:3	increases 43:8	injury 6:19		13:6,15 14:3,9
	95:8	70:24 85:12	January 1:15,20	16:18 17:18
I	increasing 64:20	instance 1:18	51:4 76:25	19:7,17 22:18
idea 31:2 63:7	incredibly 95:24	instances 37:19	80:22 122:12	25:8 26:14
		1		
66:17 109:10	increment/dec	instead 46:13	122:22	29:1 31:14,15
identify 4:11,17	13:21	62:10	<b>Jill</b> 1:20 122:13	33:13 34:4,15
20:7 25:7	incurrence 32:22	insurance 29:16	122:23	35:8 38:19
44:24	index 2:1,2 21:8	29:19 32:6,6	job 56:9,11	39:7 46:5
<b>ill</b> 18:4 56:10	21:20,23	32:11,12 33:4	57:22 58:6	50:20 51:11
illness 111:14	indicate 26:12	33:10,12 34:2	59:24 65:16,21	54:24 55:10,19
illnesses 110:23	26:17,21 37:7	39:23 43:16,16	70:8,21,23,24	56:3 57:2
immaterial 50:4	individual 73:16	45:24 47:5,6,7	70:25 72:13	58:16 59:22,23
	INDIVIDUALLY 1:4	47:8,8,9 99:8		61:12,16 64:1
impact 106:23			76:5,8,12,20	
impacts 103:24	122:4	insurances 43:17	78:21 98:14	64:7,8,9,23
impediment 69:12	individuals 18:1	intend 9:9	107:17	65:24 66:14,19
important 50:25	107:1,5 110:18	100:21	jobs 58:7 64:6	67:20,23 68:6
55:14 66:3	inducement 69:8	intended 75:6,7	78:19 120:9,13	68:22,23 69:1
	73:19			· '
73:18		100:24	<b>Joe</b> 3:8	69:3,11 71:3,5
impression 90:9	industries 36:12	interest 20:12	Johnson 8:6	71:12,13,13
imprimatur 13:12	industry 20:18	21:7,9 22:24	Jose 39:2	72:20 73:24
15:15	36:14,16,24	23:13,16,24	judge 86:25,25	74:16 75:1
improve 105:15	67:14,18,21	24:19 25:11,12		77:4,7,8,17
, -			judgment 50:6	
107:21	81:10	25:14,17 26:13	July 9:3	78:1 81:1,4
inappropriate	inflation 7:3	26:17 27:5,7,9	jump 74:15	82:2 83:10
26:4,6	20:13 25:24	27:12,18,25	jumping 84:1	85:9,9 87:1,2
Inc1:9 7:13	109:2,5 116:21	28:3 50:16	June 30:9,20	89:10,15,22
			•	
122:9	118:2,3,9,18	53:19 64:14,19	47:21 80:25	91:7,14 92:7
incentive 73:15	118:23,24	65:5,9,14	juror 75:1	92:10,15,19,24
include 11:2	119:4,8	66:16 91:17	jury 1:7 75:15	93:23 94:8,10
63:18	influence 56;1	117:12 118:16	75:16 122:7	94:19 95:12,16
	58:4 59:20	119:7,21,24	r e	96:18 97:1,4,5
included 80:9			just 9:10,15	
91:23 108:14	60:16 65:16	120:2 122:19	15:9 17:20	97:25 98:8
including 104:22	69:6 71:1	interested 64:25	18:4,20 21:4	99:5,15,19
income 33:2	81:17,20	interests 104:9	22:25 23:8,17	107:8,19,21
40:13 54:24	influenced 81:6	interval 16:19	33:22 45:7,8	109:7 113:11
55:25 58:4	81:8,10,13	22:6 31:9	46:24 47:18	115:9 116:3
60:1,10 61:19	105:13	interviewed	50:8 54:1 56:5	120:12,14
64:2 68:24,25	information 9:25	58:13	74:15 79:10	knowledge 12:15
69:20,22 70:22	10:4,15 11:18	intimated 71:10	83:6 87:4	63:5
70:25 72:3,4	12:19,21 17:7	investment 116:1	88:14 89:21	known 44:18
	18:5 23:11	116:19,21,22	l e	62:16 73:21
72:23,23 73:8			90:4 95:25	[ 02.10 /3.21 ]
82:17 85:6	28:22 29:7	involved 34:16	96:7,10 98:25	
90:9 91:5,12	30:25 31:3,21	52:22 64:10,20	99:19 102:25	L
92:2,5 94:1,16	33:20 34:14,20	115:7,14	103:7,15 112:2	label 110:13
94:18,25 96:4	34:22 35:4,16	irrelevant 84:15	116:1 120:16	labeled 4:22 5:8
	35:17,23 36:3	84:20,21,23	Programme and the second secon	
96:14 97:25			120:17	21:18
98:25 99:13,16	36:6,10,19	issue 27:20,22		labor 7:5 12:10
99:21 100:25	37:6 55:1,4	34:9 52:6,24	K	12:18 13:9,10
103:16 116:19	56:21,24 65:2	52:25 73:11,23	keep 115:3	13:16 14:21
116:20 117:8	65:9 79:21	80:11 94:15,19		15:17,17 28:14
	81:24 82:14	issues 33:8	Ken 4:9,10,10	
incorrect 19:19	01.24 02.14	Taanea 33:0	47:15 84:6	32:10 36:11
L	L	L.	<u> </u>	<u> </u>
. orrespondence to the second of the desired to the second of the second	The second secon			الله الاستان في المراوي المراوية المحمولة بيات المعمولة والمراوية المحمولة

19:17 20:5   80:13   106:6   53:24,24 54:21   87:5 92:18,18					<u> </u>
46:17 48:21   69:11 70:17   listen 18:25   13:17 66:16   11:4 73:12   13:12	42:13,18 43:4	60:7 61:17	listed 38:18,21	Louisiana 1:21	many 11:23,23
46:17 48:21   69:11 70:17   listen 18:25   13:17 66:16   11:4 73:12   13:12	43:12 45:11,22	62:5 63:7,25	38:23	3:5	34:17.17 38:4
Sil: 66:16	1			1	
Largely 79:20   Largely 79:2					
largely 79:20					
Last 6:14 8:23   89:2 104:3   115:7,14   10:22 115:5,25 22:9   21:25,25 22:9   22:25 38:8   46:24 85:14,15   86:25 93:25   97:8 112:13   104:13   104:13   104:13   104:13   104:13   104:13   104:13   105:15   105:14   17:14   10:25   105:24   10:22   119:27   10:21   10:25				•	1 1
9:3 21:8,12,22   21:52:52 22:9   21:25:25 22:9   22:25:38:8   46:24 85:14,15   66:25:93:25   7:24   7:34   46:3,19:53:19   116:24,25   10wers 96:12   10we	1				March 30:7
9:3 21:8,12,22   21:0:2   110:2   12:14   17:14   10:15   19:17   19:17   10:21   15:14   17:14   10:24, 25   10:8,19,9:19   13:18,19   96:8,9   99:19   16:24, 25   10:8,19,9:10   10:21,3   15:10   118:15   10:18:15   10:18:15   10:18:15   10:18:15   10:18:15   10:18:15   10:18:15   10:18:15   10:18:15   10:19:18:18:15   10:19:18:18:15   10:19:18:18:15   10:19:18:18:15   10:19:18:18:15   10:19:18:18:18   10:19:18:18:18   10:19:18:18:18   10:19:18:18:18   10:19:18   10:19:18:18   10:19:18:18   10:19:18   10:19:18:18   10:19:18   10:19:18   1	last6:14 8:23	89:2 104:3	115:7,14	95:21 106:21	marginal 70:13
21:25, 25 22:9   22:25 38:8   46:24 85:14,15   10	9:3 21:8,12,22	110:2	little 14:25	106:21 119:7	70:13,18,19
22:25 38:8   46:24 85:14,15   16tters 8:15,17   104:13   104:13   15:10 118:15   112:13   115:10 118:15   54:5 55:25   15:12   10x459:4   112:13   12:5 47:2   10x419:13   12:5 47:13   12:					
46:24 85:14,15   letters 8:15,17   73:4   lived 59:4   lived 59:4   lived 59:4   lived 59:4   lived 59:4   lowes 96:12   lowes 64:6   lowes 9:24   marked 21:3   marked 21:3   later 84:2   66:5 69:12   look 119:3					
86:25 93:25   104:13   1ct   12:13   1ct   12:13   15:10   118:15   13:11   12:13   15:10   118:15   13:14   13:15   10:18:15   13:15:10   118:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15   13:14   13:15			•	T	
97:8   112:13   15:10   18:15   54:5   55:25   10cation 59:15   1cok 119:3   1.5	, ,				1
115:10 118:15					I .
lastly 7:4 8:3   late 84:2   64:5 69:12   locked 119:5, 6, 7   long 16:9 26:10   Mi:20   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6, 7   long 14:18   locked 119:5, 6, 7   long 16:9 26:10   Mac 88:16, 19   mark-off 13:23   locked 119:5, 6; 7   long 14:18   locked 119:5, 6, 7   long 14:18   locked 119:5, 6:10   locked 119:5, 6; 7   long 14:18   locked 119:5, 6; 7   long 14:18   locked 119:5, 6; 7   long 14:18   locked 119:5, 6; 7   long 14:24   locked 119:5, 7   long 14:24   locked 119		<b>let's</b> 45:6 53:18	living 58:25	lowest 64:6	12:25 47:23 -
Latexly 7:4 8:3   Latex 84:2   64:5 69:12   Tocked 119:5, 6, 7   Locked 119:5, 6, 7   Locke	115:10 118:15	54:5 55:25	location 59:15	lows 91:24	market 22:4,24
latest	lastly 7:4 8:3	59:25 62:20	lock 119:3		
latest 10:11					
law1:21 3:4	1				
87:8 93:11					1
106:15,19					1
lawsuit 38:10				89:1	Martin 1:4 4:20
lawsuit 38:10	106:15,19	100:11 113:12	59:17.75:25	machine 1:21	122:4
103:1,4   lawyer 72:9	lawsuit 38:10	level 17:8,12		1	
lawyer 72:9   87:17   96:15 99:22   57:20 70:25   56:8 61:11, 12   31:12   3					
87:17			_		
lawyers 120:20 layoffs 110:21 43:16 47:8 117:10,16 59:20 60:2 118:15,22 leads 21:23 least 6:17 61:4 65:11 71:19 96:5 98:14 leave 39:6,10,18 10:3 26:3 31:5 40:9,24 41:19 42:10 43:7 44:3 45:14 56:17 11:7 76:17 11:7 76:17 11:7 76:17 11:7 76:17 11:7 76:17 11:17 76:18 10:16 40:19 10:16,16 10:16,16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:16,16 10:17:3 111:16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:1,13,16 10:18:18:1,13,16 10:18:18:1,13,16 10:18:18:1,13,16 10:18:18:1,13,16 10:18:18:18:18 10:18:18:18:18 10:18:18:18 10:18:18:18 10:18:18:18 10:18:18:18 10:18:18:18 10					
layoffs 110:21				•	I .
111:10				61:13 68:8	mathematics 28:5
111:10	layoffs 110:21	43:16 47:8	117:10,16	79:17 84:19,20	45:19
layout 4:25	111:10	59:20 60:2	118:15,22		matter 4:22 6:5
leads 21:23	lavout 4:25	71:8 73:19			I .
least 6:17 61:4					
65:11 71:19			_		
1   1   1   1   1   1   1   1   1   1			•		
leave 39:6,10,18	1			121:1	
40:9,24 41:19       34:2 36:13       117:9       magnitude 25:23       53:11,13,16         42:10 43:7       49:16 54:5,9       1coked 19:3       major 28:1 53:21       58:17 103:22         44:3 45:14       54:15 56:17       1coking 4:19       majority 36:3       104:17 109:13         1egal 66:21       63:10 64:23       12:5 27:2,3       make 10:25 11:14       109:22       matters 5:5 50:         70:17 72:9       71:17 78:15       39:21 42:19       22:14 23:17       52:19 115:14       52:19 115:14         89:14       97:13 98:7       50:19 54:13       46:16 53:6       88:19 89:1       88:19 89:1         1egally 29:21       104:13 113:4       72:23 74:17       56:9 60:21       max 65:12       max 65:12         47:10       1kelihood 26:24       109:22 114:24       63:7 68:10       max 65:12       max 65:12         18:7,10 57:13       26:21 28:8       1coks 104:13       70:2 72:4 73:2       73:12 74:6,11       66:16         18:7,10 57:13       1ess 15:14 18:11       26:21 28:8       1coss 25:15,15       95:25 99:13       17:19 19:5         124:15 27:10       99:14 101:16       66:5 70:11       74:25 90:10       makes 10:25       72:17 100:11       52:1,11 66:14         18:7,10 57:24       101:21       103:15		like 4:8,11	56:15 74:18	Madorie 111:17	43:22,23 44:1
40:9,24 41:19	leave 39:6,10,18	10:13 21:5	85:10,11,13,16	Magers 8:7	52:23 53:3,5
42:10 43:7 44:3 45:14       49:16 54:5,9 54:15 56:17       looked19:3 31:15       major 28:1 53:21 majority 36:3       58:17 103:22 104:17 109:13         left 83:22 104:17 78:15 70:17 72:9 73:11,23 87:16 89:14       63:10 64:23 71:17 78:15 73:11,23 87:16 89:14       12:5 27:2,3 39:21 42:19 48:8 49:15 50:19 54:13 72:23 74:17       11:24 20:2 22:14 23:17 34:12 41:14 46:16 53:6 56:9 60:21       matters 5:5 50: 52:19 115:14         1egally 29:21 32:7,8,15 34:3 43:17 46:1 1ength 16:14 18:7,10 57:13       104:13 113:4 18:7,10 57:13       109:22 114:24 48:8 49:15 50:19 54:13 72:23 74:17 109:22 114:24       63:6 9 60:21 63:7 68:10 70:2 72:4 73:2 70:2 72:4 73:2 70:17 74:6,11 70:2 72:4 73:2 70:10 79:25 10:10 79:13       109:22 matters 5:5 50: 70:2 72:4 73:2 70:2 72:4 73:2 70:2 72:4 73:2 70:2 72:4 73:2 70:17 74:6,11 70:2 72:4 73:2 70:17 74:6,11 70:17 74:6       maximize 65:13 maximizing 104:8 70:17 74:25 99:10         1ess 15:14 18:11 24:15 27:10 79:6,9 100:14 1esser 71:16 1et 9:11 10:7 19:17 20:5       101:21 1ime 79:6 80:6       70:11 74:25 90:10 103:15 117:8 106:6       makes 71:24 72:17 100:11 10	40:9,24 41:19	34:2 36:13			
44:3 45:14       54:15 56:17       31:15       majority 36:3       104:17 109:13         left 83:22       63:10 64:23       12:5 27:2,3       make 10:25 11:14       109:22       matters 5:5 50:         70:17 72:9       71:17 78:15       39:21 42:19       22:14 23:17       52:19 115:14         73:11,23 87:16       84:6 88:16       48:8 49:15       34:12 41:14       Mattress 88:16         89:14       97:13 98:7       50:19 54:13       46:16 53:6       88:19 89:1         legally 29:21       104:13 113:4       72:23 74:17       56:9 60:21       mattresses 88:1         32:7,8,15 34:3       1ikelihood 26:24       57:12       Looks 104:13       70:2 72:4 73:2       max 65:12         47:10       1ikely 18:24       Lopez 39:1,2       73:12 74:6,11       max 65:12       max 65:12         18:7,10 57:13       26:21 28:8       loss 6:22       78:11 87:1,3       maximize 65:13         18:7,20 79:25       35:2 36:6       loss 25:15,15       95:25 99:13       17:19 19:5         24:15 27:24       10:21       74:25 90:10       10:21       makes 71:24       52:1,11 66:14         1esser 71:16       limited 66:14       lost 42:12 80:21       making 29:13       79:3 84:14,14         1es 9:17 20:5       80:13       106:6					
left 83: 22     58: 15 60: 17     looking 4: 19     make 10: 25 11: 14     109: 22       70: 17 72: 9     71: 17 78: 15     39: 21 42: 19     12: 5 27: 2, 3     39: 21 42: 19     22: 14 23: 17     52: 19 115: 14       89: 14     97: 13 98: 7     50: 19 54: 13     34: 12 41: 14     Mattress 88: 16       89: 14     97: 13 98: 7     50: 19 54: 13     46: 16 53: 6     88: 19 89: 1       1 legally 29: 21     104: 13 113: 4     72: 23 74: 17     56: 9 60: 21     mattresses 88: 16       32: 7, 8, 15 34: 3     1ikelihood 26: 24     109: 22 114: 24     63: 7 68: 10     max 65: 12       47: 10     1ikely 18: 24     Looks 104: 13     70: 2 72: 4 73: 2     maximize 65: 13       1eisure 73: 17     26: 21 28: 8     losing 75: 18     88: 19, 22 95: 5     may 13: 4, 6, 9       18: 7, 10 57: 13     35: 2 36: 6     loss 25: 15, 15     95: 25 99: 13     17: 19 19: 5       24: 15 27: 10     99: 14 101: 16     66: 5 70: 11     74: 25 90: 10     72: 17 100: 11     72: 17 100: 11     69: 1, 2, 23 76: 1       1esser 71: 16     1imited 66: 14     1ime 79: 6 80: 6     94: 18 100: 25     72: 17 100: 11     79: 3 84: 14, 14       1et 9: 11 10: 7     10: 10: 6     94: 18 100: 25     53: 24, 24 54: 21     87: 5 92: 18, 18					
legal 66:21       63:10 64:23       12:5 27:2,3       11:24 20:2       matters 5:5 50: 52:19 115:14         70:17 72:9       71:17 78:15       39:21 42:19       22:14 23:17       52:19 115:14         73:11,23 87:16       84:6 88:16       48:8 49:15       34:12 41:14       Mattress 88:16         89:14       97:13 98:7       50:19 54:13       46:16 53:6       88:19 89:1         legally 29:21       104:13 113:4       72:23 74:17       66:9 60:21       maxtersses 88:1         32:7,8,15 34:3       likelihood 26:24       109:22 114:24       63:7 68:10       max 65:12         47:10       likely 18:24       Looks 104:13       70:2 72:4 73:2       maximize 65:13         leisure 73:17       26:21 28:8       losing 75:18       88:19, 22 95:5       maximize 65:13         less 15:14 18:11       26:21 28:8       losing 75:18       88:19, 22 95:5       may 13:4, 6, 9         12:15 27:10       99:14 101:16       66:5 70:11       74:25 90:10       10:21       72:17 100:11       69:1, 2, 23 76:4         79:6, 9 100:14       limited 66:14       lost 42:12 80:21       makes 71:24       72:17 100:11       79:3 84:14, 14         let 9:11 10:7       10:66:6       94:18 100:25       46:22 51:12       84:20, 21, 21, 2         106:6       53	· .				
70:17 72:9         71:17 78:15         39:21 42:19         22:14 23:17         52:19 115:14           73:11,23 87:16         84:6 88:16         48:8 49:15         34:12 41:14         Mattress 88:16           89:14         97:13 98:7         50:19 54:13         46:16 53:6         88:19 89:1           legally 29:21         104:13 113:4         72:23 74:17         56:9 60:21         mattresses 88:16           43:17 46:1         57:12         Looks 104:13         70:2 72:4 73:2         max 65:12           47:10         likely 18:24         Lopez 39:1,2         73:12 74:6,11         66:16           leisure 73:17         25:13 26:17,19         lose 36:22         78:11 87:1,3         maximize 65:13           less 15:14 18:11         26:21 28:8         losing 75:18         88:19,22 95:5         may 13:4,6,9           18:7, 10 57:13         35:2 36:6         loss 25:15,15         95:25 99:13         17:19 19:5           24:15 27:10         99:14 101:16         66:5 70:11         120:17         44:16 51:6           56:1 57:24         101:21         74:25 90:10         makes 71:24         52:1,11 66:14           79:6,9 100:14         limited 66:14         lost 42:12 80:21         making 29:13         79:3 84:14,14           let 9:11 10:7         10:17					
73:11,23 87:16       84:6 88:16       48:8 49:15       34:12 41:14       Mattress 88:16         89:14       97:13 98:7       104:13 113:4       50:19 54:13       46:16 53:6       88:19 89:1         104:13 113:4       104:13 113:4       72:23 74:17       56:9 60:21       mattresses 88:16         43:17 46:1       57:12       Looks 104:13       70:2 72:4 73:2       max 65:12         47:10       likely 18:24       Looks 104:13       70:2 72:4 73:2       maximize 65:13         1eisure 73:17       25:13 26:17,19       10se 36:22       78:11 87:1,3       maximizing 104:6         1eisy 16:14       26:21 28:8       10sing 75:18       88:19,22 95:5       may 13:4,6,9         1ess 15:14 18:11       57:20 79:25       27:10 41:4,5,8       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       10:20:17       44:16 51:6         79:6,9 100:14       1imited 66:14       103:15 117:8       72:17 100:11       69:1,2,23 76:8         1et 9:11 10:7       1ine 79:6 80:6       94:18 100:25       46:22 51:12       84:20,21,21,22         19:17 20:5       80:13       53:24,24 54:21       87:5 92:18,18					
89:14       97:13 98:7       50:19 54:13       46:16 53:6       88:19 89:1         legally 29:21       104:13 113:4       56:9 60:21       mattresses 88:1         32:7,8,15 34:3       1ikelihood 26:24       57:12       63:7 68:10       max 65:12         47:10       1ikely 18:24       Looks 104:13       70:2 72:4 73:2       maximize 65:13         leisure 73:17       25:13 26:17,19       lose 36:22       78:11 87:1,3       maximizing 104:8         length 16:14       26:21 28:8       losing 75:18       88:19,22 95:5       may 13:4,6,9         18:7,10 57:13       35:2 36:6       loss 25:15,15       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       120:17       44:16 51:6         56:1 57:24       101:21       74:25 90:10       makes 71:24       52:1,11 66:14         79:6,9 100:14       limited 66:14       lost 42:12 80:21       making 29:13       79:3 84:14,14         let 9:11 10:7       10:66       53:24,24 54:21       87:5 92:18,18			39:21 42:19	22:14 23:17	52:19 115:14
89:14       97:13 98:7       50:19 54:13       46:16 53:6       88:19 89:1         1egally 29:21       104:13 113:4       1ikelihood 26:24       56:9 60:21       max 65:12         43:17 46:1       57:12       Looks 104:13       70:2 72:4 73:2       max 65:12         47:10       leisure 73:17       25:13 26:17,19       Lopez 39:1,2       73:12 74:6,11       66:16         length 16:14       26:21 28:8       losing 75:18       88:19,22 95:5       maximizing 104:8         18:7,10 57:13       35:2 36:6       loss 25:15,15       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       74:25 90:10       120:17       44:16 51:6         56:1 57:24       101:21       74:25 90:10       72:17 100:11       69:1,2,23 76:1         1esser 71:16       limited 66:14       lost 42:12 80:21       making 29:13       79:3 84:14,14         1et 9:11 10:7       19:17 20:5       80:13       94:18 100:25       53:24,24 54:21       87:5 92:18,18	73:11,23 87:16	84:6 88:16	48:8 49:15	34:12 41:14	Mattress 88:16
legally 29:21       104:13 113:4       72:23 74:17       56:9 60:21       mattresses 88:17         32:7,8,15 34:3       43:17 46:1       57:12       Looks 104:13       70:2 72:4 73:2       max 65:12         47:10       likely 18:24       Lopez 39:1,2       73:12 74:6,11       66:16         leisure 73:17       25:13 26:17,19       lose 36:22       78:11 87:1,3       maximizing 104:8         length 16:14       26:21 28:8       losing 75:18       88:19,22 95:5       may 13:4,6,9         18:7,10 57:13       35:2 36:6       loss 25:15,15       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       120:17       44:16 51:6         56:1 57:24       101:21       74:25 90:10       makes 71:24       52:1,11 66:14         79:6,9 100:14       limit 84:9       lost 42:12 80:21       making 29:13       79:3 84:14,14         let 9:11 10:7       line 79:6 80:6       94:18 100:25       46:22 51:12       84:20,21,21,22         19:17 20:5       80:13       106:6       53:24,24 54:21       87:5 92:18,18	89:14	97:13 98:7	50:19 54:13		88:19 89:1
32:7,8,15 34:3       likelihood 26:24       109:22 114:24       63:7 68:10       max 65:12         43:17 46:1       57:12       Looks 104:13       70:2 72:4 73:2       maximize 65:13         47:10       likely 18:24       Lopez 39:1,2       73:12 74:6,11       66:16         leisure 73:17       25:13 26:17,19       lose 36:22       78:11 87:1,3       66:16         length 16:14       26:21 28:8       losing 75:18       88:19,22 95:5       maximizing 104:8         18:7,10 57:13       35:2 36:6       loss 25:15,15       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       100:17       24:18 37:9         24:15 27:10       101:21       74:25 90:10       120:17       44:16 51:6         79:6,9 100:14       limited 66:14       103:15 117:8       72:17 100:11       69:1,2,23 76:8         let 9:11 10:7       line 79:6 80:6       94:18 100:25       46:22 51:12       84:20,21,21,22         19:17 20:5       80:13       106:6       53:24,24 54:21       87:5 92:18,18					
43:17 46:1       57:12       Looks 104:13       70:2 72:4 73:2       maximize 65:13         47:10       likely 18:24       Lopez 39:1,2       73:12 74:6,11       66:16         leisure 73:17       25:13 26:17,19       lose 36:22       78:11 87:1,3       maximizing 104:8         length 16:14       26:21 28:8       losing 75:18       88:19,22 95:5       max 13:4,6,9         18:7,10 57:13       57:20 79:25       27:10 41:4,5,8       95:25 99:13       17:19 19:5         24:15 27:10       99:14 101:16       66:5 70:11       120:17       44:16 51:6         56:1 57:24       101:21       74:25 90:10       120:17       44:16 51:6         79:6,9 100:14       limited 66:14       103:15 117:8       72:17 100:11       69:1,2,23 76:8         let 9:11 10:7       10:e7:6       94:18 100:25       46:22 51:12       84:20,21,21,22         19:17 20:5       80:13       106:6       53:24,24 54:21       87:5 92:18,18	32.7.8.15 34.3				
47:10					1
leisure 73:17     25:13 26:17,19     lose 36:22     78:11 87:1,3     maximizing 104:8       length 16:14     26:21 28:8     losing 75:18     88:19,22 95:5     may 13:4,6,9       18:7,10 57:13     35:2 36:6     loss 25:15,15     95:25 99:13     17:19 19:5       24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limit 84:9     103:15 117:8     72:17 100:11     69:1,2,23 76:8       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,21       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18					
length 16:14     26:21 28:8     losing 75:18     88:19,22 95:5     may 13:4,6,9       18:7,10 57:13     35:2 36:6     loss 25:15,15     95:25 99:13     17:19 19:5       24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limited 66:14     103:15 117:8     72:17 100:11     69:1,2,23 76:11       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,21       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18			_		
18:7,10 57:13     35:2 36:6     loss 25:15,15     95:25 99:13     17:19 19:5       less 15:14 18:11     57:20 79:25     27:10 41:4,5,8     104:7,19     24:18 37:9       24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limited 66:14     103:15 117:8     72:17 100:11     69:1,2,23 76:1       lesser 71:16     limited 66:14     lost 42:12 80:21     making 29:13     79:3 84:14,14       let 9:11 10:7     10:0:13     94:18 100:25     46:22 51:12     84:20,21,21,22       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18			1	78:11 87:1,3	maximizing 104:8
18:7,10 57:13     35:2 36:6     loss 25:15,15     95:25 99:13     17:19 19:5       24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limit 84:9     103:15 117:8     72:17 100:11     69:1,2,23 76:8       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,2       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18		26:21 28:8	losing 75:18	88:19,22 95:5	may 13:4,6,9
less 15:14 18:11     57:20 79:25     27:10 41:4,5,8     104:7,19     24:18 37:9       24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limit 84:9     103:15 117:8     72:17 100:11     69:1,2,23 76:8       lesser 71:16     limited 66:14     lost 42:12 80:21     making 29:13     79:3 84:14,14       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,22       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18	18:7,10 57:13	35:2 36:6	loss 25:15,15		
24:15 27:10     99:14 101:16     66:5 70:11     120:17     44:16 51:6       56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limit 84:9     103:15 117:8     72:17 100:11     69:1,2,23 76:10       lesser 71:16     limited 66:14     lost 42:12 80:21     making 29:13     79:3 84:14,14       let 9:11 10:7     19:17 20:5     80:13     94:18 100:25     46:22 51:12     84:20,21,21,22       53:24,24 54:21     87:5 92:18,18					
56:1 57:24     101:21     74:25 90:10     makes 71:24     52:1,11 66:14       79:6,9 100:14     limit 84:9     103:15 117:8     72:17 100:11     69:1,2,23 76:10       lesser 71:16     limited 66:14     lost 42:12 80:21     making 29:13     79:3 84:14,14       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,21       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18					· ·
79:6,9 100:14   limit 84:9   103:15 117:8   72:17 100:11   69:1,2,23 76:8   105t 42:12 80:21   making 29:13   79:3 84:14,14   105t 42:12 80:21   106:6   106:6   106:11   106:	1	0			
lesser 71:16     limited 66:14     lost 42:12 80:21     making 29:13     79:3 84:14,14       let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,22       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18	,				
let 9:11 10:7     line 79:6 80:6     94:18 100:25     46:22 51:12     84:20,21,21,22       19:17 20:5     80:13     106:6     53:24,24 54:21     87:5 92:18,18					
19:17 20:5   80:13   106:6   53:24,24 54:21   87:5 92:18,18					
19:17 20:5   80:13   106:6   53:24,24 54:21   87:5 92:18,18			94:18 100:25	46:22 51:12	84:20,21,21,23
1	19:17 20:5	80:13	106:6		
22:9 28:10,24   linking 45:20   lot 26:8 29:13   60:6 65:5   96:25,25 97:10	1	linking 45:20			96:25,25 97:11
	1			1	
					•
				1	
48:4,10 49:23   list 33:23,24   lottery 18:18,24   102:19 106:6   118:15			_		
55::24 57:12   113:1,6,22,23   18:25   managerial 77:9   McCOIN 1:14,18	55:24 57:12	113:1,6,22,23	18:25	managerial 77:9	McCOIN 1:14,18
	L		l		L

2:3,9,10,11,12
2:13,14,15,16
2:17,18,19,20
2:21,22 4:1,2
4.7.47.00
4:7 47:23
120:23 122:12
McDaniel 1:4
4:20,20 5:2,6 5:19 8:16 9:24
F.10 0.16 0.24
5:19 8:16 9:24
10:1,14 11:6
16.15 25 17.2
16:15,25 17:3
17:14 27:17 28:19,23 29:3 29:14 31:25
20.10 22 20.2
20:19,23 29:3
29:14 31:25
32:1,24 33:8
32:1,24 33:0
l 34:5 39:6
E0.25 65.12
34:5 39:6 58:25 65:12
1 71:4,6,17
74:18 75:17
76:17,18,19
77.10 10 70 15
77:12,18 79:15
81:2.22 82:22
81:2,22 82:22 95:5 104:6
75:5 104:6
120:8 122:4
McDaniels 76:24
McDaniel's 27:23
30:3 82:17
111:8
McDonald 58:12
76:13,16
mean 15:8 18:19
mean 10.0 10:19
49:14 66:6
68:3,23 77:21
00.3,23 //:21
86:23 94:8
103:6 114:8
103.0 114:0
meaningful
117:22,24
meaningless 87:5
means 58:4
1 00 0 74 00
meant 23:2 74:23
measure 105:22
medium 95:21
men 6:25 14:25
15:13
mentioned 40:8
mana: 110: 4
mercy 119:4
merit 52:5 81:6
met 6:10 16:25
17:2,4
mathad   4 * / 4
method 13:23
106:21
106:21
106:21 methodology 13:3
106:21 methodology 13:3 13:15,19,21
106:21 methodology 13:3 13:15,19,21
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22 Meyer 2:4 3:8,9
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22 Meyer 2:4 3:8,9 4:5 19:11,15
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22 Meyer 2:4 3:8,9 4:5 19:11,15
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22 Meyer 2:4 3:8,9
106:21 methodology 13:3 13:15,19,21 14:1,21 27:4 48:1 80:6 84:7 93:13 95:10 106:22 Meyer 2:4 3:8,9 4:5 19:11,15

									,					
	2	0	•	5	_	4	5	-	7		1	3		
	4	067661	:	2	3	,	2	5	•	4	7	:	1	3
	4	7 6	:	12	52	,	2 7	42	:	6 1	5 1	:	2	2
	7	6	:	1	9		8	3	:	2	Ô	,	2	5
	ಶ	4	:	ວ	,	ь		ರ	ь	:	ь	,	ö	
	9	7 1 7	:	4	,	1	0	, ,	· 1	5	,	2	1	
	9	7	:	2	0	1	1	1	1	:	1	9	c	
	1	1	0 T	:	2	9	,	2	2	U	•	T	Э	
1	ic	dc	1]	Le	9	8	Ó	:	2	4	,	2	5	_
n	i (	gr 4	11 :	: 8	T	პ 2	: 5	2	2		1 5	6 8	:	9 5
	5	8	:	1	0	_	6	5	:	7	,	8	•	_
	7	6 6	:	1 2	1	4	6	9	:	8	1	6		
	5 6 7 1	Ő	0	:	1	3	,	1	3	•	_	,		
n.	i] ir	ĻJ	. ]	LC	)[	1	ರ	4	:	2	2			
	8	0	:	3								•		
n.	ir 6	i ?	.I	<b>a</b> 1	ır	a	5 0	5	:	2	1			
	8	8	:	2		3		5		8		1	0	
	8	8	:	1	1		8	9	:	2	2	,	2	5
	99	3	: :	⊥ 4	۲.	9	T	3 1	ó	4	э :	5		
n	iı	10	)		8	0	:	1	1					
n.	i:	ונ בו	21	ξ€ 51	9: C	<b>₃</b> 5	6 6	9	: 1	3 5				
n	is	3 (	20	וכ	1:	3 (	נ	cı	1	ĹI	19	3		
	8 <b>i</b> s										1			
n	is	s t	:	91	r	2	8	:	2	4				
n	<b>i</b> 1	ti 4	٢.	<b>3</b> 6	a 1 4	te	€	6	4	:	1	2		
M	OI	Œ	:1	L	1	:	8		1	2	2	:	8	
n	01 4	16 5	ÐI	at g	t	4	2 จ	:	2	, a	1	0		
	1	2	0	:	1	6								
n	01	3€ 3	• <u>·</u>	7	2 3	9	:	1	3	,	1	4		
	7	3 2 6	:	6	_	7	5	:	i	7	ر			
ď	7	6	:	1	4	3	7	7	:	1	8			
m	01	25	. ( ∋	9	= :	2	2	י י	2	3				
	1	2	:	8		1	3	:	6	,	2	1		
	1	5	:	1	5	Τ	1	8	:	2	3	4		
	2	9	:	1	3	_	3	0	:	1	1			
	5	ზ 2	:	5		5	3	:	2	3				
	5	4	:	1	7		5	8	:	8		_	_	
	7	9	:	5 1	<b>'</b> 7	1	7	2	7	0	:	2	5	
	7	3	:	1	8	,	2	0	,	2	3			
	7	2459624913627	:	5	,	1	3		7	9	:	2	5	
	0	2	:	1	6	_	1	^	7	۷.	6	_	7	

97:16 100:6,7

100:13 101:15

101:16,18,21 102:1,6 113:4
morning 19:3
morning 19:3 50:13 51:3
most 29:22 31:16
most 29:22 31:16 37:14,17,19 52:12,21 53:14 66:4 96:13
66:4 96:13 112:22 114:20
move 29:19
かいへわ しお・しょ ノー
29:25 31:7
29:25 31:7 43:12 46:20 52:23 53:4,6 53:22,23 56:18
53:22,23 56:18
59:6,18 65:2 66:23 86:14
90:22 91:7
111:21
Murphy 1:3 6:8 6:12,16,20
7:10,12,13,15
8:13,20 9:19 9:23 10:5 18
9:23 10:5,18 11:9 16:15,25 17:2 27:24
17:2 27:24
29:8,13 33:8 34:5 39:6
50:19 54:5,9 58:13,20,25
58:13,20,25 59:10,19 62:7
64:5 65:12
70:4 71:4,6,14
71:20,23 72:11 77:12,18 79:16
81 - 2 98 - 11
99:11 102:24
99:11 102:24 104:5 111:7 117:9,13 120:7
122:3
Murphy's 5:24
Murphy's 5:24 55:25 97:25 101:25 120:8
must 113:14
N

N
N 3:1
<b>name</b> 4:6 38:20
38:25 108:7
named 122:15
names 28:25
national 83:5
nature 10:9 12:9
57:22 79:23
nay 114:23
necessarily
16:20 100:8
114:21
necessary 10:15
need 10:10 44:21

```
85:3,3 87:4
 90:9 95:19
 105:15 107:9
 116:20 120:25
needed 9:9 66:23
needs 92:21
 100:14
negative 25:25
 26:1 50:17
neither 17:4.5
 36:4 51:20
 122:16
net 27:25 43:21
 51:16 80:14
never 6:10 19:22
 35:24 97:4
new 59:4 105:13
 105:13,15
 120:9,13
Newar 1:21 3:4
 4:15 7:21,24
 8:15 10:25
 11:14,24 12:1
 19:9,14,19,21
 22:14 45:6
 65:18 66:20
 72:8,19 83:19
 83:24 84:4
 85:7 87:15
 89:13 91:1,6
 91:13,19
 111:24 120:20
news 7:5
newsletter 36:10
next5:4,8 6:12
 7:16 22:4
 119:5
nine 111:23
 117:10
Nodding 106:18
nominal 21:2
 22:5 69:23
nominally 25:21
non 39:22 43:14
 87:16
none 12:18
nonresponsive
  86:7 111:20
normal 85:22
normally 62:16
  84:11
northeast 37:2
Nos 4:1
notes 6:18
```

nothing 76:9

84:19,20

notice 5:10,11

5:13 30:1

75:22 84:24

1 age 13
39:24
noticed 97:20
November 8:5
number 2:8 4:12
16:7 18:11,16 21:16 23:2,18
21:16 23:2,18
43:21 46:14,19
46:20 48:19 49:15 63:22
49:15 63:22 73:24 74:7
82:19 85:23,25
88:14 92:10,11
92:11,12,14
92:11,12,14 95:15,15,16
96:14 98:3
numbered 1:19
numbers 23:20
numbers 23:20 26:25 27:13,25 29:12 32:23
40:5 41:20
42:19 43:4
47.4 53.4
47:4 53:11 54:1 61:16
62:4 65:5,16
62:4 65:5,16 65:25 66:22,24
66:25 69:6
66:25 69:6 70:3 71:1 82:5 92:15 95:24,25
92:15 95:24,25
103:16
numerator 43:13 43:14 46:5
N/A 2:5
0
<b>object</b> 87:15
objection 65:18
66:20 72:8,19
85:7 86:6
89:13 91:1,6 91:13,19
111:19
obligation 20:4
observations
21:16,17 24:16
21:16,17 24:16 obtain 11:21 34:23 35:15
34:23 35:15
obtained 34:13
obviously 10:10

66:11	52:3 55:8	12:9,17,20	paper 45:5	65:20
offers 52:5	57:18 59:21	14:20 25:1	paragraph 48:15	payments 39:22
office 37:6	72:4,15 75:7,8	29:24 30:16	49:19 79:6	43:15
62:10	75:19 78:23,24	31:16 39:15,20	80:13	pays 33:5 76:5
offices 1:21	79:2 86:9,16	42:1,24 45:1	parking 78:15	76:13
offset 70:8 78:5	86:18 91:11	46:5,24 57:15	part 9:16 11:17	pay's 43:25
79:18,20	93:1,14 105:25	57:19 58:14	12:25 13:4	Peckham 3:9
often 9:7,8,9	107:7 109:8	76:5,8 92:21	20:6,22 23:3,5	peculiar 65:14
56:15	110:11 114:23	96:12 99:10,21	28:15 29:22	peculiarities
Oh 8:10 11:23	opinions 10:16	103:4 108:2	41:1,4,5 47:20	20:15
41:15 63:17	11:19 12:3	117:7 119:19	50:12 59:23	pecuniary 74:25
64:22 114:11	16:5 17:7	outcome 31:12	75:21,22 80:8	PEEKHAM 76:18
116:3	20:23 22:12	58:17 103:22	participants	peer 90:21
okay 6:3,6 31:22	37:12 49:7,24	outlined 75:24	5:11	pegged 83:1
31:25 41:13	49:24 50:5,7	over8:23 9:8	participation	pending 103:22
42:15 44:3,15	50:14 54:11	15:2 21:24,25	15:18	pension 33:25
45:5,12 51:8	60:4 83:8	22:5 26:3,10	particular 9:14	34:1
58:23 62:13	91:17 93:3,11	31:8 47:19,25	12:5 13:17	people 12:20
63:12 72:1	93:17 104:16	48:10 54:8	14:13 15:7	53:23 64:19
74:4 83:25	109:15 110:3	63:15 67:5	16:4 17:7	97:12
91:21 108:9	opportunity 69:4	71:4,7,15 73:4	23:12 28:16	per 21:2 71:15
110:20	opposed 41:4	92:7 94:16	34:9 36:9 37:8	71:17 88:13
omniscience	46:4 67:10,13	95:8 104:21	41:24 48:20	89:23
96:16,17 100:1	68:12 72:3	115:10 119:4	57:16 58:23	percent 21:19
101:4	75:9	119:22,25	59:10 80:2,2	22:1,2 23:14
omniscient 94:10	opposing 35:16	120:3	100:8 108:10	23:14 24:1
99:24 101:7	35:23	overall 27:19	particularly	25:18,21,22,24
Once 38:5,7	opposite 44:19	53:16 86:3	57:1,2	26:7,13 27:12
73:18 84:15	option 34:12	overstate 25:14	particulars 7:22	28:19 29:4,9
one 4:24 14:18 17:22 27:11	ORAL 1:13,18 122:12	overtime 57:6,7	58:12	29:22 31:9
31:12,16 39:4		57:9 60:18	parties 115:6 122:17	46:7,7,21,21
39:10 47:21	order 10:16 25:23 43:4	68:11 69:9 70:1 71:19	party 35:16,23	47:3,4 50:20
52:5 57:24	59:25 84:12	73:5	36:4 106:9	54:3 82:24 112:23 113:1,4
60:23 61:13	86:8 90:24	own 58:2 75:22	pass 29:19	113:7 114:17
64:6 65:7	91:16	89:16	120:19	114:18,19
69:19 77:15	ordinarily 79:12	03.10	passes 87:2	115:6,15
79:3 87:7,10	originals 120:24	P	past 34:19 107:3	116:12 118:12
88:3 92:8	121:1	P3:1,1	pattern 41:24	118:14,17
94:20 97:1	other 24:6 29:16	package 29:16	88:6,25 89:21	119:8
98:14 99:12	29:23 31:13	page 2:8 5:1,5	pay 7:9,9,11	percentage 27:15
111:25 112:15	33:1,3 39:22	21:1,8,12 22:9	27:20,22,25	30:3 44:5,25
112:20,25	40:10 44:18	22:25 43:11	32:24 39:17	46:9 67:8
. 117:10	46:17 48:4	48:15 49:15	40:10 41:20	82:18 114:14
ones 9:22	49:5 50:4	74:10	42:11,21 43:1	115:13
one-year 117:4	51:14 53:2,21	pages 4:24 7:17	43:2,3,6,22	percentages
117:14,20,25	58:3 60:21	21:14 23:7	44:4 45:15	43:11,11 82:20
ongoing 25:6	66:9 69:8	paid 29:15 39:6	51:10,10,17	82:20
55:15 57:3	76:12 77:5,24	39:10,18 40:9	54:11,20 63:22	perfect 96:18,21
89:4 114:6,7	88:18 97:1	40:18,21,21,22	69:5,7,9 77:5	performed 61:20
only 39:21 75:11	99:8 104:21	40:23 41:10,19	78:15 82:11	63:21 101:12
83:13 92:5	106:22 107:17	41:25 42:10,24	83:9,10 84:9	perhaps 24:18
98:3	108:9 111:17	43:6 44:3,4	88:20 90:3	perimeters 6:23
open 34:12	112:21 114:5	45:14 57:5,7	94:22 98:16,18	31:8
opening 119:10	others 1:5 14:20	64:6 66:13	98:24 99:1,5	period 7:9 24:2
opinion 15:6,8,9	30:16 58:9	73:3 76:14	100:4 104:19	24:7 26:10
15:11,12,25	122:5	80:14,22,22	104:20 105:23	55:18,21 57:20
16:14 29:4	otherwise 115:16	83:22 89:23	105:23 106:14	62:9 71:15
33:7 44:1	ought 73:9	painted 63:9	108:11,12	92:17 94:16
50:21 51:9	out 7:25 8:7	palpable 73:13	paying 56:11	113:17 115:11
L	<del></del>	L	<u> </u>	l

117:16 121:2	73:14 79:3	61:7	published 51:4	85:3 93:17
person 14:19	83:4 94:13	previously 4:15	106:12	95:16 100:4
37:13 58:5,19	96:1 98:6,17	pre-event 66:10	puppies 46:3,19	109:2 116:11
58:24 59:4,10	101:22	pre-termination	purchasing 119:2	116:11 117:1,4
59:11 62:11		4:25	purpose 101:11	117:12 118:18
1	points 15:1		108:11	
65:8 66:10	54:13	price 21:8		119:8,21,25
80:7 82:13	portion 33:4	118:10	purposes 104:1,1	rates 7:2 8:1,8
84:25 85:16,17	98:15	primarily 108:1	pursuant 1:22	15:18 20:12
85:22 100:2	portions 21:13	prior 23:6 60:24	122:20	21:9 22:5,24
107:20	position 103:5	71:7 81:2	pursuing 64:25	23:16,24 24:19
personal 15:7,11	possibilities	111:22,25	put 12:9,17,20	25:12 26:17
77:12 81:6	76:11	private 12:17,20	43:6 46:5 53:3	27:5,18,25
89:16	possible 56:19	12:21 13:14	101:4 113:24	28:3,3 53:2,3
personalization	73:9 96:21	108:15	putting 16:18	53:19,20 55:24
111:18	101:8,9,13	probability 80:7	P-60 13:8	91:17 116:17
persons 45:23	possibly 65:6	probably 18:17	p.m1:20	116:18,22,23
66:15	post 54:23 68:3	18:23 26:2		116:24 118:3
pertain 7:15	68:4,9 70:24	29:20,23 31:8	Q	118:16 120:2
pertaining 5:5	74:8 76:9	54:2 56:3 97:4	quantity 16:7,17	rather 16:23
Pfeiffer 106:20	84:18 85:3	101:18 112:22	quarter 85:15	27:12,17 56:23
109:6	103:8	problem 52:10,11	quest 86:3	59:11 116:17
Phillips 1:20	post-event 66:6	57:3 82:25	question 12:14	reached 51:15
122:13,23	66:12	120:23	35:18 37:18	67:3 109:19
phrased 74:8	post-Gallery	problems 81:2	42:22 44:2	reaching 43:24
physically 57:25	98:12 99:12,14	Procedure 1:22	46:24 49:23	read 19:2 50:11
pick 25:1,9,13	120:9	Proceedings	54:12 55:13,14	readily 100:1
108:16	post-injury	121:3	55:25 57:13,25	reading 46:2
picking 56:5	70:23	process 16:5	60:8 61:17	real 21:1,23
picture 56:16	post-termination	84:12		22:2,3,23
pivot 53:8	5:1	produce 19:17	63:25 70:16,17	23:13,16 26:12
plaintiff 38:13	potential 25:15	20:4	73:22 74:5,20	27:5,9 75:9,11
, <del>-</del>		produced 1:18	75:13 80:5	117:22,24
38:17 83:16	106:25 107:16	1 -	85:21 91:9	realize 70:10
113:8,9,10,21	110:17 111:10	4:15 19:10	97:9 103:21	1
114:9,15,17,20	111:14	20:1 51:7	questions 22:8	really 31:10
115:1,2 120:20	power 119:2	product 11:6,9	74:11 80:4	53:3 64:25
plaintiffs1:6	pre 54:23 68:8	12:2 99:20	84:16 97:9	80:11 109:18
3:3 5:15,19	76:9 84:17	professional	120:21	realm 45:23
19:10 41:10	85:3	15:12	quibble 15:2	rearview 56:15
46:15 47:2	predominant 64:1	professor 115:20	quit 83:25	reason 11:2
50:1 51:9,12	112:20	program 108:4,7	quite 15:14 19:7	25:16 26:3
51:16 64:10	preliminary	projected 120:2	quotion 43:9	40:23 49:25
65:7 66:5	37:20	120:4,5		83:13
68:11 83:17	premise 20:2	projecting 26:4	R	reasonable 85:2
93:21 94:1	prepared 4:21	117:7 119:15	R3:1	102:11 109:11
112:22,23	10:21 11:11	projections	race 12:6,21	110:6 121:2
115:7 117:8	21:12 52:17	108:19,23	107:23 108:2	reasonably 101:9
122:6	present 25:22	promised 42:15	rain 94:11	101:12,16
plaintiff's	37:1 68:23,25	promoted 56:10	raise 96:17	104:6 110:4
38:15 113:3	70:25	proper 105:6	range 113:7	reasons 25:2
plans 116:7,8	presented 76:10	properly 46:2	rate 6:20 13:25	recall 38:14
play 17:21	presently 26:12	prospect 56:14	14:3,6,9 22:4	54:12
player 27:18	37:9 76:1,14	provide 11:4	22:24 23:13	receipt 97:22
players 28:4	76:21 115:21	22:15 52:17	24:1 25:11,14	receive 32:4,25
pleadings 19:12	115:23,25	65:1	25:18,20 26:13	33:1,24 81:6
please 4:6,18	President 7:1	provided 5:15,19	27:7,10,12	82:11
42:17	20:9 21:19	8:12 10:2,6	29:20 60:25	received 6:5
pled 87:11	22:21 23:3,6	15:24 82:14	61:5 67:2	33:23 34:6
plus 17:13 54:23	48:23 49:6	83:17 97:6	69:24 70:1,12	35:17 42:11
point 16:18	Pretty 59:6	provisions 1:22	73:13 77:6	45:2 62:25
44:10 59:9	previous 21:13	proxy 45:21,21	82:11 83:4,8	63:6
			02.11 03.4,0	
business and added the	an a dia an amendra fra fra a managamente da de an aresta de se	المست المنامث الباشاء أن أن المدايد إلى المرايد إلى المرايد ال	and the same of the same of the same of the same of	and a contract the second

receiving 32:1,1	67:15	replicated 60:19	120:20	48:7,24 49:8
41:25 47:2	regional 16:11	report 4:21 6:7	residual 119:11	49:20 52:2
62:11	20:15 36:21,22	6:13 7:1 8:19	119:12,13	53:25 56:22
recent 12:8	regions 36:20	10:22,23 11:12	resolved 112:8	61:12 65:22
14:10,12 23:17	related 31:22	12:8 19:2 20:9	respect 9:19	67:9 69:18
24:25,25 30:11	41:19 122:17	21:19 22:10,17	36:23 97:10	70:6 71:22
31:16 37:14,17	relationship	22:20,22 23:3	respecting 75:25	78:17 82:10
37:19 85:13	89:3,4	23:5,12,23	response 30:4	83:16 84:5,6
118:8,15	relative 27:24	30:8,14,17,19	responsibility	86:14 90:19
recently 112:2	122:18	30:24 31:4,21	64:12,13	92:8,21 93:1,7
Recess 47:14	release 7:5	47:15,16 48:4	responsible 72:6	93:11 94:6
97:19 120:18	relevant 7:2	48:9,9,12,18	72:16	95:2 96:11
recognize 30:2	8:16 21:13	48:23,25 49:2	responsive	97:23 111:4
recon 56:12	23:6 42:13	49:3,5,10,13	116:20,22	114:13 116:5
record 1:23 6:4	46:16 55:1,4	49:22 50:11,15	rest 59:20 60:2	116:23
19:9,11,22	55:11,18 56:17	50:16 51:19	94:3 95:9 99:3	Rip 88:15
22:25 118:13	84:14,21	52:18 56:20,23	112:23	rise 102:2
122:15,18	104:17	58:11,18,23	result 14:25	risk 25:10
records 115:3,4	reliability	59:1,5,7,10	75:18 77:13	117:19,22,25
115:8	105:16	72:21 74:15,17	80:21 101:1	118:2,23 119:3
recur 85:25	reliable 105:18	74:20 75:3,16	results 14:23	Rohrbach 8:6
Redo 105:6 redounds 33:5	105:20,21	75:24 79:6	102:25 110:14	role 17:21
reduce 27:7,14	110:10 relied 12:2	80:12,16 90:3 90:21,25 97:17	resume 8:22,24 retain 115:6	roots 109:6 round 23:17
103:13	31:21 46:17	100:6 102:1,5	retained 34:21	rounded 23:14,19
reducing 23:21	49:9 67:17	102:6,11	35:24 104:11	118:16
46:7	relies 13:9	105:16,18,20	114:4 115:3	row 58:1
refer 4:8 13:20	rely 18:5 20:12	105:25 108:5	retaining 35:15	Rule 8:22 113:22
reference 47:16	35:15 105:23	108:17 110:7	retention 9:5	rules 1:22 27:3
referenced 22:21	relying 16:3	110:10 111:1	retirement 29:20	122:20
22:23 32:10	67:7,10 107:6	112:17	32:6 43:17	run 25:10 35:19
48:9,12,14,25	remain 16:16	reported 1:21	45:25 47:9	62:6 72:10
49:12,19	57:20 95:8	21:18,18 23:11	110:17 111:8	77:15 119:19
referencing 32:9	remained 60:10	Reporter 122:14	retrained 107:9	
80:15	60:11 76:25	Reporter's 2:6	107:9	S
referred 13:24	96:3	122:11	retraining	<b>s</b> 3:1
22:16	remaining 82:21	reports 14:15	106:25 107:5	salaries 42:20
referring 51:12	88:23,23	30:11 48:6	107:11	salary 40:2,15
93:24	119:13	97:21 100:21	return 61:25	40:16 42:21
refers 19:6	remains 95:11	100:24 104:15	84:3 117:17	44:8 53:23
32:19	remember 27:2	represent 38:15	119:5	62:11 67:4
reflect 58:17	38:20,25	99:17 100:2	returns 101:22	99:6
reflected 23:23 39:19 79:13	112:15,16 render 10:16	representative 56:6	revealing 92:24 review 19:14	sales 20:18,20
105:12	59:1,5 93:1	represents 22:7	90:22	31:22 37:6
reflecting 7:13	95:22 106:1	request 9:20,21	reviewed 15:7	41:19 67:18 81:16 99:6
8:20	rendered 56:20	34:22 84:13	reviewed 13.7	salesman 64:6
reflection 75:12	112:17	requested 10:1,5	revision 37:20	66:11 107:17
reflects 40:25	rendering 11:19	19:13,22 20:1	Reynolds 6:7,9	salesmen 64:2
75:8	12:3 17:7	34:13	8:20 19:2	66:1
regard 8:11 9:13	20:23 22:11	requests 10:8	50:11 51:8,15	salesperson
10:14,20 11:6	37:12 49:7	required 29:21	right 4:10 8:9	66:13
11:8,9 23:24	54:11 56:23	32:7,8,15 34:3	11:8 13:25	same 14:21 22:5
29:2 34:9	93:14 108:5	43:18 46:1	16:4 25:19	27:23 28:22
49:24 54:7,9	rephrase 49:23	47:10 69:22	27:6 28:15	29:7 43:1 52:1
79:15 98:10,12	55:24 57:12	72:22 73:1	30:10,23 32:8	58:24 59:1,5,7
regarding 37:6	60:7 61:17	requirements	32:13 34:9	60:11 68:8,15
50:15 51:16	63:25	73:19 122:20	35:6 40:1,2,4	70:9 71:16
regimen 68:15	replace 116:19	requires 73:5,6	40:19 46:3,9	72:19 73:7,10
region 37:8	replicate 73:8,9	reserve 52:2	46:11 47:25	73:24 74:6,10
			L.	

76:20,20 78:6	39:2 43:11	shown 33:23	91:8 92:16	spoken 111:17
78:9,12,19	50:17 51:21	shows 21:1 40:11	98:6,24 99:8	spot 78:15
	59:15 69:25	44:8 88:15	100:15 101:4	spreadsheet 4:24
82:11,19 84:3			101:22 108:2	6:15
91:6,13 92:1	94:9 103:3,8	sic 28:19 50:23 76:13		
113:17 116:21	seek 65:16		somebody 63:9	stage 4:10
sample 24:15	103:16	side 38:15	83:16 99:17	109:19
samples 13:5	seeking 64:11	112:20 113:3	somehow 116:10	stagnant 67:22
satisfaction	seems 15:3 57:3	114:4 119:5	someone 40:11	stamp 5:12,12
55:14	106:19	sides 44:19	57:21 59:18	stamped 13:13
satisfied 73:18	seen 39:8 52:3	side-bar 15:10	62:10 64:24	stand 50:6
saved 77:18	52:19	83:21	65:4 114:22	standard 68:20
savings 47:9	selecting 24:14	Signature 2:5	120:4,5	74:24 86:21
77:11,12	selection 25:1	significance	something 24:14	88:3,5,8,10,11
saw 118:13	self-supporting	15:3	24:20,24 25:23	89:20,25 95:7
saying 30:5	58:3	similar 12:9,17	26:2,9 33:24	106:5
37:10 40:20	sell 88:17	28:25 59:11	47:7 49:16	standards 87:19
43:20 44:7	selling 79:18	77:3,6 85:17	51:6 52:14	88:2 93:4,10
53:15 65:7,20	semester 116:4	SIMILARLY 1:5	54:15 57:24	93:14 106:12
66:14 87:12,12	sense 33:3 94:12	122:5	63:8,9 65:14	standing 9:19
97:21 118:24	101:4 104:9	simpler 74:12	73:3 78:14,15	10:8
says 4:19 15:22	sent 9:15,16,18	simply 50:8	86:2 98:7,21	Star 38:20 39:1
23:2 39:16,25	9:21,22	72:23 75:19	100:18 103:9	start 4:17 48:10
40:24 41:19	separate 42:23	since 16:2 21:25	109:13 116:20	54:8 71:4
49:14 50:17,20	95:21	30:15,24 53:9	sometime 54:18	98:10
50:21 57:10	separately 23:8	83:22	somewhere 51:1	state 1:20 4:6
79:6 80:7,13	September 98:7	sir 4:6,18 19:19	70:3 113:7	89:12 122:14
88:16 99:6	104:12	20:7,24 69:15	soon 10:12	stated1:23
scale 69:10	series 7:14 13:8	sit 79:4	sorry 8:10 16:15	19:12 51:14
scales 71:18	21:17	sitting 52:16	17:1 32:1	statement 7:14
scan 50:13	serious 18:19	85:21 103:23	35:18 44:23	51:23 75:9
scenario 66:6	serve 100:14	situated1:5	48:10 58:25	115:6
schedule 69:1	services 61:19	85:17 122:5	81:25 82:7,10	statements 7:8
school 17:13,13	61:22,25 62:17	situation 40:15	83:20 102:17	States 1:1 6:24
Schulz 3:9	95:2 101:25	77:3 95:4	104:14 120:8	13:13 122:1
scientific 78:18	set 9:11 50:9	102:10	sort 18:2,19	statistic 80:8,9
85:6	95:23	situations 64:18	20:10 91:8	statistically
scientifically	sets 8:7 16:7	69:20	92:16	24:16
86:9 88:22	setting 6:15	six-month 117:1	sought 14:6	statistics 36:11
90:2,22,25	7:22,25 25:11	117:5,14	66:15	95:13 111:18
91:16 96:13	114:4	small 24:15	source 13:5,8	stay 25:13 76:20
97:17 100:25	several 7:16	27:16 29:15	sources 12:17	steady 119:21,24
106:2	severely 38:13	Social 29:22	SOUTHERN 1:1	steers 57:23
Scott 1:21 3:4	share 52:13,13	32:11,13	122:1	still 97:9,9
7:21	78:22	software 108:10	southwest 37:3	100:11,12,12
second 5:1 48:16	sheet 45:5	108:14	speaking 115:12	stop 103:6,8,12
48:17 70:21,23	she'd 54:21 60:1	some 6:18 7:18	specialized	stores 67:25
70:24 75:21	shift 43:1,3	7:22,25 8:7,14	13:10	stress 58:6,8
79:6,6	short 25:9 27:20	9:20,21 15:6	specific 18:6	strikes 89:22
secretarial	101:6	16:2 22:8	52:17 67:14,18	struck 19:5
61:25	shorter 14:25	36:23 41:25	111:14	structural 24:20
section 20:17	shorthand 1:21	45:1,25 49:9	specifically	25:4,7
21:22	122:13	50:4 52:12,21	108:10 111:11	stub 7:9,12
securities 21:10	shortness 27:24	52:22 53:13	speculation	54:20 98:16,18
119:2	short-term 24:5	55:18,20 56:15	65:19 109:8,9	99:1,5
Security 29:22	116:16,18,22	56:18 58:3,8	109:11,14	stubs 98:24
32:12,14	116:23	62:10 63:6	110:11,13	studied 93:13
see 9:11 12:5	show 23:10 31:20	65:6,21 73:4	spend 53:1	studies 13:14
15:17 19:20,21	33:6 45:15	73:14 77:18	spent 111:22	15:21 16:10
20:3 24:8	79:24 111:1	79:11,24 80:1	115:13	67:7
31:10 35:12	116:10	80:2 84:14,25	split 15:16	study 15:7,16,17
L		and the second s	December 1 Marsh 1 Mar	<del></del>

## ## ## ## ## ## ## ## ## ## ## ## ##	15:22 51:1	56:7	taken 1:19 46:5	112:10,13	52:5,23,24
## 14   ## 12   ## 14   ## 15   ## 14   ## 15   ## 16					
86:13 90:21 119:2 SUBSCRIBED 122:22 subsequent 9:17 60:19 71:1 108:20, 24 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 95:15, 18, 23 100:3, 13 sufficient 85:5 85:10, 19 91:10 91:23 96:23 100:3, 13 sufficient 85:5 85:10, 19 91:10 91:23 96:23 100:3, 13 sufficient 85:5 85:10, 19 91:10 91:23 96:23 100:3, 13 sufficient 85:5 85:10, 19 91:10 91:23 96:23 100:3, 13 sufficient 85:5 85:10, 19 91:10 91:23 96:23 114:25 115:18 118:7 sucgest 51:20 26:9 26:9 26:9 26:9 26:9 27 26:9 27 26:9 28:18 98:14 117:20, 25, 25 118:12 118:5, 10, 21 118:5, 10,					
SUBSCRIBED 12:22 subsequent 9:6 subsquent 9:7 60:19 substaniable 60:22,23 84:17 84:23 85:6 60:19 95:15,18,23 71:1 108:20,24 success 81:13 sufficient 85:5 86:10,19 91:10 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,21 95:15,18,23 95:16,1122: taksin(7:25,23) 18:122 18:112: 53:12 89:11,12:11,112 114:25 118:22 118:22 118:21		1			
95:16					
122:22         subsequent 9:16         subsequent 9:17         60:22.23 84:17         84:23 85:6         60:22.23 84:17         84:23 85:6         60:22.23 84:17         84:23 85:6         60:22.23 84:17         84:23 85:6         96:22 100:22         106:22.23 84:17         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         109:10,16         100:3,13         sustained3:5         86:10,19 9:10         99:15,18,21         20:22         18:22         13:12.2         talks 11:2,18         114:12,18         49:18 80:6,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3         49:18 80:4,3					
subsequent 90:6         60:22,23 84:17.         taking 17:25         113:22.         103:18 105:11           subsquent 90:6         60:22,23 84:23 85:6         51:25 77:23,23         113:22.         103:18 105:11           substantially 71:1 108:20,24         99:15,18,12,3         99:6 114:3         118:22         44:9 104:4         119:1 120:16         119:1 120:16           success 81:13 sufficient 85:5         86:10,19 99:10         99:15,18,23         18:22         114:12,18         119:1 120:16         49:18         49:21 99:13         59:18 52:14         114:12,18         49:19:11 120:16         49:18 80:6,13         99:14         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:6,13         49:11 120:16         49:11 120:16         49:18 80:6,13         49:11 120:16         49:18 80:12         49:11 120:16         49:11 120:16         49:12 13:18         49:11 120:16         49:12 13:18         49:12 13:18         49:12 13:18 <th< td=""><td></td><td></td><td></td><td></td><td></td></th<>					
subsquent 9:17 60:19         84:23 85:6         51:25 77:23,23         testimony 25:3         100:10,16         110:8 117:9           substantially         95:15,18,23         118:22         118:22         44:9 104:4         113:1,5 114:1         10:8 116:8 117:9         119:1 120:16         49:18 80:6,13         28:15,18         23:55:14,20         44:9 104:4         41:13:1,5 114:1         41:12:18         49:18 80:6,13         28:12 86:2         58:10,19 9:10         49:18 80:6,13         28:12 86:2         35:18,22         118:22         44:9 104:4         41:9 118:21         44:9 104:4         41:13:1,5 114:1         49:18 80:6,13         28:18 12:18         44:9 104:4         41:13:1,5 114:1         49:18 80:6,13         28:18 12:18         44:9 104:4         41:13:1,5 114:1         41:12:18         49:18 80:6,13         28:18 12:18         41:18:19,5 114:2         41:12:18         49:18 80:6,13         29:14 40:12,18         49:18 80:6,13					
## 19:19   99:11   99:16   14:3   116:8   117:9   ## 20:11   108:20,24   99:15,18,23   99:15,18,23   44:9   104:4   ## 21:3   99:15,18,23   25:5   56:220   44:9   104:4   113:1,5   114:1   ## 21:23   96:23   99:15,18,23   25:5   56:22   25:5   62:20   33:22   ## 22:3   30:21   100:3,13   31   ## 22:3   96:23   99:15,18,23   25:5   56:220   33:22   ## 22:3   30:21   100:3,13   31   ## 22:3   96:23   99:15,18,23   25:5   56:220   33:22   ## 22:3   26:25,18   113:1,5   114:1   ## 22:3   96:23   99:15,18,23   25:5   62:20   33:5,10   7:18   ## 22:3   62:25,18   114:25   32:5   53:19,20   79:10   ## 22:3   62:25   114:25   32:5   32:5   33:10   ## 23:3   30:20   109:9   32:10   32:10   32:10   33:22   ## 23:3   30:20   109:9   35:22   32:25   33:10   32:24   33:25   33:20   33		60:22,23 84:17 .			
## 18 ## 19:13   29:15, 18, 23   ## 18:20   24   25:15, 18, 23   ## 18:21   25:16   25:16   25:16   ## 18:22   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   25:16   25:16   ## 18:22   25:16   25:16   25:16   25:16   25:16   25:16   ## 18:22   25:16   25:	subsquent 9:17	84:23 85:6			
71: 108:20,24 99:1.1 99:13 success 81:13 sufficient 85:5 100:3,13 sufficient 85:5 100:3,13 sufficient 85:5 100:3,13 sustained 83:5 100:3,13 sustained				28:2 35:14,20	
success 81:13         99:15,18,21         54:5 62:20         114:12,18         49:18 80:6,13         92:14         99:15,18,21         100:3,13         58:22 86:22         114:12,18         49:18 80:6,13         92:14         49:18 80:6,13         92:14         40:21:55.10         20:19         21:19         91:23 96:23         114:12,18         49:18 80:6,13         92:14         40:04:14					119:1 120:16
sufficient 85:5         86:10,19 91:10         91:23 96:23         100:3,13         83:22 86:22         122:15,18         49:215,10         91:23 96:23         40:21 109:14         106:1 109:14         109:14         94:2 95:1,5         85:22 86:2         53:19,20 79:10         89:235         13:5,10 7:18         59:18 5:12         40:04*18         71:12 13:14         12:13,11         12:1,11         40:04*18         71:12 13:17:16         40:04*18         71:12 13:17:18         40:02*18         40:02*18 <td>71:1 108:20,24</td> <td>96:1,14 99:13</td> <td>talk 51:6 53:18</td> <td>113:1,5 114:1</td> <td>third 28:10</td>	71:1 108:20,24	96:1,14 99:13	talk 51:6 53:18	113:1,5 114:1	third 28:10
86:10,19 91:10 sustained83:5	success 81:13	99:15,18,21	54:5 62:20		49:18 80:6,13
99:23 96:23	sufficient 85:5	100:3,13	83:22	122:15,18	92:14
106:1 109:14 96:5	86:10,19 91:10	sustained 83:5	talked 17:4	Texas 1:1,20,22	though 44:18
118:8 118:7   Suggest 15:20   26:9   3   14:25   3   3   3   3   3   1   1   3   3   3	91:23 96:23	85:22 86:2	53:19,20 79:10	3:5,10 7:18	71:12 117:16
118:8 118:7   Suggest 15:20   26:9   3   14:25   3   3   3   3   3   1   1   3   3   3	106:1 109:14	94:2 95:1,5		59:1 85:12	thought 118:20
Sweetwater   14:25   14:25   5   14:25   5   14:25   5   5   14:25   5   5   14:25   5   5   14:25   5   5   14:25   5   14:25   5   5   14:25   5   14:25   5   14:25   14:			talking 13:17	89:11 122:1,14	
26:9 suggests 54:21 sworn1:19 4:3 122:15,22 suggests 54:21 suth 1:22 3:5 3:10					
suggests 54:21         sworn 1:19 4:3         122:15,22         4:3 laks 50:18,22         thair 13:1,13         46:3 88:8         three-month           Sullens 8:6         T         T         T         T         Laks 50:18,22         18:7,10,18         33:6 39:10,13         21:11 17:2,14         117:20,25         21:11 17:2,14         117:10,20,25         116:14 117:14         taxable 40:12         teach 115:17,18         33:6 39:10,13         33:10 40:11,13         117:15,20,25         42:21 44:4         40:25,25 42:16,20         42:25 45:16,20         42:25 45:16,20         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         45:22 64:12,15         46:20 65:13,13         315:25         45:22 64:12,15         45:22 64:12,15         46:20 65:13,13         315:10         46:20 65:14,13         47:77.77:20         47:8:78:77:77:20         47:42         45:22 64:12,15         47:77.77:20         47:42         45:22 64:12,15         46:22 29:93:2         45:22 64:12,15         46:22 29:93:2         45:22 64:12,15         47:77.77:20         47:14         47:77.77:20         47:8:78:77:77:77:20         47:42         47:77					
Suite   1:22   3:5   3:10   Sullens 8:6   Summary 51:8   Supplemental   39:17   41:20   42:11   417:14   117:20, 25; 25   42:14   43:2, 6	1				
Sullens 8:6 summary 51:8 supplemental 39:17 41:20 42:11 43:2, 6 44:4 45:14 support 15:25 16:13 79:2, 22 suppose 9:9 15:2 55:12 65:23 73:13 82:24 88:14 95:23, 24 97:8 100:9, 9 103:12, 13 103:20 109:9 supposition 102:19 supposition 103:10:10:10:10:10:10:10:10:10:10:10:10:10:					
Sullans 8:6         T         taxable 40:12         33:6 39:10,13         117:15,20,25           summary 51:8         T25:20,25 26:21         116:14 17:14         39:17 41:20         41:41 41:20,25,25         41:41 41:20,25,25         41:11 41:20,25,25         41:15:17,18         40:25,25 42:12         42:25 45:16,22         42:25 45:16,20         45:22 64:12,15         45:26 64:20,45:1,13         45:26 64:12,15         45:26 64:12,15         45:26 64:12,15         45:26 64:12,15         45:26 64:12,15         46:20 65:1,13         115:10         47:29 and 45:22         46:20 65:1,13         115:10         47:29 and 45:22         46:20 65:1,13         115:10         47:29 and 45:22         46:20 65:1,13         46:20 65:1,13         115:10         47:29 and 45:22         46:20 65:1,13         4					
summary 51:8         supplemental 39:17 41:20         116:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:14 117:20,25,25 118:5,10,21 tabs 37:4 118:10 table 12:24 14:4 tab 37:4 118:10 table 12:24 14:14 tab 37:4 118:10 table 12:24 14:4 tab 37:4 118:10 table 12:24 14:14 tab 37:4 118:10 table 12:24 14:4 tab 37:4 118:10 table 12:24 14:14 tab 37:4 18:10 table 12:24 14:14 tab 38:12 table 6:24 55:12 56:13 85:21 tables 6:24 55:20 56:13 85:21 tables 6:24 57:51:4 follows 100:19 supposition 102:19 sure 4:19 9:12 18:3 20:23 79:9 80:15 79:9 80:15 11:3 take 17:6,10 take 17:6,10 take 17:6,10 take 17:7,23 day 4:14 4:18 tables 6:24 41:14 4:18 4:18 44:2,17 49:4 51:5 52:14 56:23 63:7,17,23 63:21 66:23 63:7,17,23 63:21 66:23 63:7,17,23 63:21 66:23 67:3 69:1,2,21 70:9 72:22,25 78:18 19:25 99:4 10:10,14 10:28,15 78:2 79:8,14 10:28,15 78:2 79:8,14 10:28,15 10:29 13 11:7,13 10:16,20,23 11:7,13 11:15:15 12:4 tables 6:24 10:10,14 10:10		T			
supplemental         116:14 117:14 117:20 25, 25, 25 118:5, 10, 21 118:10 115:23 118:10 118:10 115:23 118:10 108:14 11.5 12.24 14:10, 17 12:24 14:10			, -		
117:20,25,25   116:7,9,10   42:25 45:16,20   25:24   116:5,10,21   125:25   126:43,13 20:25   16:4,13 20:25   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   21:7 44:24   24:83:18 49:22,23   22:14 10:15   24:84 17:6,10   21:9   21:33   22:14 10:15   22:14 10:15   22:15   22:14   23:13   23:14   22:14 10:15   23:14   22:14 10:15   23:14   22:14 10:15   23:14					1
42:11 43:2,6 44:4 45:14 support 15:25 16:13 79:2,22 suppose 9:9 15:2 55:12 65:23 73:13 82:24 83:2 86:24 83:2 86:24 83:2 86:24 97:8 100:9,9 102:12,13 103:20 109:9 supposition 102:19 supe 4:19 9:12 14:2 17:23 24:4 38:7 24:10 36:8 41:14 42:18 44:2,17 49:4 55:55,3 6 60:22 63:7,17,23 64:20 45:12,15 115:10 115:10 115:10 110:16,20,23 64:20 65:1,13 16:16 69:24 71:7 77:20 78:7 81:3,13 29:19 74:14 102:1223 103:20 109:9 108:1,3,15,16 111:3 102:19 supposition 102:19 suppositio					
44:4 45:14 support 15:25         table 12:24 14:4 14:12         tell 28:11 45:23         66:16 69:24 14:17 77:20         through 4:11,13 6:22:9 23:2           suppose 9:9 15:2 5:12 65:23         75:4 16:4,13 20:25         75:4 78:17 77:20         78:7 81:3,13 3         29:19 74:14         66:2 22:9 23:2         29:19 74:14         102:15 100:4         81:16 90:11 102:5 120:25         102:15 120:25         103:19 104:4         81:16 90:11 102:5 120:25         103:19 104:4         81:16 90:11 102:5 120:25         103:19 104:4         81:16 90:21 102:5 120:25         103:19 104:4         103:19 104:4         104:8 107:18         110:25 120:25         107:21,23         111:7:1         103:19 104:4         104:8 107:18         110:17:18         111:17:1         103:19 104:4         104:8 107:18         110:15 120:25         111:17:1         113:11         104:8 107:18         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:17:1         111:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:10:9,13         11:12:13:3,11         11:12:13:3,11         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1         11:12:13:1,1					
support 15:25         table 12:24 14:4         tell 28:11 45:23         66:16 69:24         through 4:11,13           16:13 79:2,22         16:4,13 20:25         75:4 78:17         71:7 77:20         6:2 22:9 23:2           55:12 65:23         21:7 44:24         103:19 104:4         81:16 90:11         102:5 120:25           73:13 82:24         85:2         51:2 56:13         85:21         37:5 75:14,16         95:2 96:4         102:5 120:25           88:14 95:23,24         97:8 100:9,9         102:24 14:10,17         19:6 68:2         11:3:11         107:21,23         119:16,18         11:17:1         11:21 13:3,11           102:19 supposition 102:19 sure 4:19 9:12 14:2 17:23         18:3 20:23         11:3         53:22         104:10         16:20,21,23         17:22 19:5           41:14 42:18 46:23 47:13         46:23 47:13         46:23 47:13         47:25 50:3         104:10         17:22 19:5           41:14 42:18 46:23 47:13         46:23 47:13         46:23 47:13         49:25 50:3         50:17 5:21         41:10,25 42:21           41:27 79:17 79:20         63:21 66:23         66:12 114:16         16:17 14:18         41:10,25 42:21           42:19 4:40         10:9:9         41:10:21:3         10:10:10         10:20:21:3         10:20:21:3           52:19 6:29 5				•	
16:13 79:2,22       14:7,12,13,22       54:6,10 55:17       71:7 77:20       6:2 22:9 23:2         suppose 9:9 15:2       16:4,13 20:25       75:4 78:17       78:7 81:3,13       29:19 74:14         55:12 65:23       73:13 82:24       83:2 86:24       85:21       37:5 75:14,16       95:2 96:4       102:5 120:25         88:14 95:23,24       97:8 100:9,9       102:12,13       19:6 68:2       107:12,23       113:11       107:21,23       11:12 13:3,11         103:20 109:9       108:1,3,15,16       52:1,6,25       53:22       104:10       16:8,14,17,19         102:19       take17:6,10       18:3 20:23       79:9 80:15       14:42 17:23       24:4 38:7       90:18 116:17       16ey'd 68:14       11:10,25 42:21         44:21 17:49:4       51:5 52:14       76:24       14:10,25 42:21       76:24       14:10,25 42:21       77:40:21       77:					
suppose 9:9 15:2         16:4,13 20:25         75:4 78:17         103:19 104:4         78:7 81:3,13         29:19 74:14           55:12 65:23         73:13 82:24         51:2 56:13         telling 13:6         81:16 90:11         102:5 120:25         throwing 96:12         throwing 16:14         throwing 16:14         throwing 16:14         throwing 16:14         throwing 16:14         throwing 16:14         throwing 16:14<		1		•	
55:12 65:23       21:7 44:24       103:19 104:4       81:16 90:11       102:5 120:25         73:13 82:24       83:2 86:24       85:21       37:5 75:14,16       95:2 96:4       throwing 96:12         88:14 95:23,24       103:2 10:9       102:12,13       103:20 109:9       108:1,3,15,16       113:11       110:16,18       11:12 13:3,11         102:19       take 17:6,10       52:1,6,25       104:10       17:22 19:15         12:19       take 17:6,10       18:3 20:23       79:9 80:15       104:10       17:22 19:15         24:10 36:8       39:20 45:6,9       46:23 47:13       46:23 47:13       46:23 47:13       46:23 47:13       46:16 62:3       76:24       46:16 62:3       44:12,17 49:4       51:5 52:14       49:25 50:3       50:17 52:21       57:21 62:9,24         63:7,17,23       63:21 66:23       67:3 69:1,2,21       70:9 72:22,25       50:3       50:17 52:21       57:18 55:11         81:18 91:25       92:4 101:10,14       82:23 85:23,25       87:23 91:23       14:18       81:42 9:18       92:17 94:16         102:8,15       90:18 106:24       113:11       11:12 13:3       11:12 13:3,11         11:10:8 114:11       11:13       11:14:16       11:14:16       11:14:16       11:15:15       11:15:15       11:14:16					
73:13 82:24         85:21         telling13:6         95:2 96:4         throwing 96:12           88:14 95:23,24         tables 6:24         37:5 75:14,16         104:8 107:18         till 177:1           97:8 100:9,9         12:24 14:10,17         19:6 68:2         113:11         119:16,18         11:12 13:3,11           102:12,13         19:6 68:2         108:13,15,16         52:1,6,25         120:9,13         16:8,14,17,19           supposition         111:3         53:22         term 74:23 75:3         79:9 80:15         104:10         17:22 19:15           sure 4:19 9:12         18:3 20:23         79:9 80:15         104:10         17:22 19:15           14:2 17:23         24:4 38:7         90:18 116:17         16:07:21,23         104:10         17:22 19:15           41:14 42:18         46:23 47:13         46:23 47:13         46:23 47:13         46:23 47:13         46:23 47:13         49:25 50:3         57:24 92:1         41:10,25 42:21         44:18 53:1           46:17,22 65:3         66:12 62:3         66:12 62:3         66:12 114:16         56:12 86:22         71:16 72:17         76:16 72:17           77:17 81:7,9         81:7,9         82:23 85:23,25         114:18         81:14,21 9:18         92:17 94:16           92:4 101:10,14         82:23 85:23					
83:2 86:24 88:14 95:23,24 97:8 100:9,9 102:12,13 103:20 109:9 108:1,3,15,16 102:19 108:19 11:11 11					
88:14 95:23,24       4 97:8 100:9,9       12:24 14:10,17       113:11       119:16,18       11:12 13:3,11         102:12,13       19:6 68:2       108:1,3,15,16       12:24 14:10,17       113:11       119:16,18       11:12 13:3,11         102:19       108:1,3,15,16       52:1,6,25       53:22       104:10       16:20,21,23         supposition       18:3 20:23       79:9 80:15       79:9 80:15       22:6 24:2,7,17         14:2 17:23       24:4 38:7       79:9 80:15       90:18 116:17       16ey'd.68:14       36:4 40:21         41:14 42:18       46:23 47:13       46:23 47:13       46:23 47:13       44:10:10       36:4 40:21         55:3,6 60:22       61:16 62:3       46:16 62:3       46:17,22 65:3       63:21 66:23       49:25 50:3       50:17 52:21       57:21 62:9,24         64:17,22 65:3       67:3 69:1,2,21       112:3       58:15 86:22       71:16 72:17         77:17 81:7,9       78:2 79:8,14       82:23 85:23,25       114:18       8:14,21 9:18       99:8         79:11 100:8,15       92:13 95:12,23       92:13 95:12,23       92:13 95:12,23       99:8       103:17       92:19 90:5,10 91:23         100:19 106:3       96:18 106:24       110:16,20,23       115:15       15:13 17:13       113:17 15:13       113:17 15:					
97:8 100:9,9 102:12,13 103:20 109:9 supposition 102:19 sure 4:19 9:12 14:2 17:23 24:10 36:8 39:20 45:6,9 41:14 42:18 44:2,17 49:4 55:3,6 60:22 63:7,17,23 64:17,22 65:3 71:2 72:11 70:7 17 81:7,9 81:18 91:25 92:4 10:10,14 102:8,15 92:4 10:10,14 102:8,15 102:17 susceptible 93:22 sustain 26:2  12:24 14:10,17 19:6 68:2 108:1,3,15,16 52:1,6,25 53:22 term 74:23 75:3 79:9 80:15 90:18 116:17 theory 93:21 100:10,14 100:18 116:17 theory 93:21 100:10,14 113:11 12:13:3,11 12:12:13:3,11 12:10:9,13 12:10:9,13 12:10:10,14 16:8,14,17,19 16:8,125 104:10 17:22 19:15 16:20,21,23 104:10 17:22 19:15 16:20,21,23 104:10 17:22 19:15 16:20,21,23 104:10 17:22 19:15 16:20,21,23 104:10 17:22 19:15 16:20,21,23 104:10 17:22 19:15 10:16:17 19:16:8,25 104:10 17:22 19:15 10:16:17 19:16:8,25 104:10 17:22 19:15 10:16:20,21 10:16:20,23 10:16:8,15 104:10 17:22 19:15 10:16:20,21 10:16:20,23 10:16:8,15 104:10 17:22 19:15 10:16:20,21 10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20,23 11:10:16:20 11:10:16:20:15 11:10:16:20					
102:12,13 103:20 109:9  supposition 102:19  take 17:6,10  18:3 20:23 14:2 17:23 24:4 38:7 24:10 36:8 41:14 42:18 46:23 47:13 44:2,17 49:4 51:5 52:14 52:1,6,25 63:7,17,23 63:7,17,23 64:17,22 65:3 64:17,22 65:3 64:17,22 65:3 64:17,22 65:3 64:17,22 65:3 64:17,12 72:11 70:9 72:22,25 77:17 81:7,9 81:18 91:25 92:4 101:10,14 102:8,15 102:8,15 103:20 109:9 111:3 102:19 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 20:23 79:9 80:15 90:18 116:17 18:3 10:2 40:21 18:3 20:23 18:21 47:13 18:3 20:23 18:21 47:23 79:9 80:15 14tis1 157:24 151:3 11:1 11:1 12:4 10:16,20,23 114:18 114:18 115:13 1					
103:20 109:9     108:1,3,15,16     52:1,6,25     themselves     16:20,21,23       102:19     take 17:6,10     term 74:23 75:3     17:22 19:15       sure 4:19 9:12     18:3 20:23     79:9 80:15     94:7     26:10 31:9       14:2 17:23     24:4 38:7     90:18 116:17     they'd 68:14     36:4 40:21       24:10 36:8     39:20 45:6,9     terminated 95:1     thing 18:19     41:10,25 42:21       41:14 42:18     46:23 47:13     termination     57:24 92:1     44:18 53:1       55:3,6 60:22     61:16 62:3     76:24     termination     36:12 42:24       63:7,17,23     63:21 66:23     49:25 50:3     50:17 52:21     67:5 68:1,15       64:17,22 65:3     67:3 69:1,2,21     70:9 72:22,25     58:15 86:22     71:16 72:17       77:17 81:7,9     82:2 79:8,14     66:12 114:16     82:23 85:23,25     92:4 101:10,14     87:23 91:23     92:13 95:12,23       105:19 106:3     96:18 106:24     14:18     8:14,21 9:18     92:17 94:16       105:19 106:3     96:18 106:24     15:13 17:13     113:17 115:13       100:16,20,23     11:7,13     10:16,20,23     11:51 12:4     10:15:13 17:13     11:3:17 115:13       11:7,13     15:20 62:8     36:5 38:25     11:12:2       10:21     15:20:25     39:7 51:12,23			r e		
supposition     111:3     53:22     104:10     17:22 19:15       sure 4:19 9:12     18:3 20:23     79:9 80:15     94:7     26:10 31:9       14:2 17:23     24:4 38:7     90:18 116:17     26:10 31:9     36:4 40:21       41:14 42:18     46:23 47:13     46:23 47:13     46:24 49:25     41:10,25 42:21       55:3,6 60:22     61:16 62:3     66:23     63:21 66:23     63:21 66:23     50:17 52:21     57:21 62:9,24       63:7,77,23     63:21 66:23     67:3 69:1,2,21     12:3     58:15 86:22     71:16 72:17       71:2 72:11     70:9 72:22,25     12:3     58:15 86:22     71:16 72:17       77:17 81:7,9     82:23 85:23,25     66:12 114:16     82:23 85:23,25     114:18     81:18 91:25     92:1 95:12,23       92:4 101:10,14     92:13 95:12,23     96:18 106:24     94:9,12 115:5     92:3 10:3,17     98:6,17 100:4       100:8 114:11     107:13,23     10:16,20,23     115:13     18:24 22:18     117:16 119:22       susceptible     111:7,13     18:21,24     55:20 62:8     36:5 38:25     114:20       sustain 26:2     120:15     75:15 106:8     39:7 51:12,23     114:20	,			•	
102:19         take 17:6,10         term 74:23 75:3         theory 93:21         22:6 24:2,7,17           sure 4:19 9:12         18:3 20:23         79:9 80:15         90:18 116:17         they'd 68:14         26:10 31:9           14:2 17:23         24:4 38:7         90:18 116:17         thy'd 68:14         41:10,25 42:21           24:10 36:8         39:20 45:6,9         terminated 95:1         thing 18:19         41:10,25 42:21           41:14 42:18         46:23 47:13         terminating         57:24 92:1         44:10,25 42:21           44:2,17 49:4         61:16 62:3         termination         36:12 42:24         57:21 62:9,24           63:7,17,23         63:21 66:23         49:25 50:3         50:17 52:21         57:21 62:9,24           63:7,17,23         67:3 69:1,2,21         70:9 72:22,25         terms 24:19         58:15 86:22         71:16 72:17           77:17 81:7,9         82:79:8,14         82:23 85:23,25         14:18         81:4:18         14:18         14:18         92:3 10:3,17         92:17 94:16           92:4 101:10,14         92:13 95:12,23         96:18 106:24         14:18         92:23 10:3,17         11:1 12:4         92:3 10:3,17         11:11 12:4         98:6,17 100:4           105:19 106:3         106:18         106:24         107:13,2					
sure 4:19 9:12       18:3 20:23       79:9 80:15       94:7       26:10 31:9         14:2 17:23       24:4 38:7       39:20 45:6,9       terminated 95:1       thing 18:19       41:10,25 42:21         41:14 42:18       46:23 47:13       terminating       57:24 92:1       44:18 53:1         44:2,17 49:4       51:5 52:14       termination       36:12 42:24       57:21 62:9,24         63:7,17,23       63:21 66:23       49:25 50:3       50:17 52:21       67:5 68:1,15         64:17,22 65:3       67:3 69:1,2,21       112:3       58:15 86:22       71:16 72:17         77:17 81:7,9       78:2 79:8,14       66:12 114:16       14:18       99:8       76:1 85:11         81:18 91:25       82:23 85:23,25       82:23 85:23,25       114:18       81:14:19       99:8       76:1 85:11         92:4 101:10,14       87:23 91:23       114:18       81:14:10,17       92:3 10:3,17       98:6,17 100:4         105:19 106:3       96:18 106:24       94:9,12 115:5       15:13 17:13       13:17:16 119:22         100:16,20,23       111:7,13       testable 94:7,8       18:24 22:18       17:16 119:25         93:22       118:21,24       55:20 62:8       36:5 38:25       119:25 120:3         112:25       39:7 51:12,23       114					
14:2 17:23       24:4 38:7       39:20 45:6,9       45:6,9       46:23 47:13       57:24 92:1       41:10,25 42:21         41:14 42:18       46:23 47:13       76:24       41:10;35:6 12:15       57:24 92:1       44:18 53:1         44:2,17 49:4       51:5 52:14       61:16 62:3       76:24       61:16 62:3       76:24       76:24       76:24       76:24       77:27       77:23       77:23       77:24 63:1       77:25 65:3       77:3 69:1,2,21       77:3 69:1,2,21       77:3 69:1,2,21       77:3 69:1,2,21       77:3 69:1,2,21       77:3 69:1,2,21       77:3 72:17       77:17 81:7,9       78:2 79:8,14       78:2 79:8,14       78:2 79:8,14       78:2 79:8,14       78:2 79:8,14       78:2 79:8,14       78:2 79:8,14       78:2 14:16       79:8       76:18 85:11       76:18 85:11       76:18 85:11       90:5,10 91:23       91:23       92:17 94:16       92:17 94:16       92:17 94:16       92:17 94:16       92:17 94:16       92:17 94:16       92:17 94:16       92:17 94:16       11:11 12:4       11:11 12:4       105:19 106:3       96:18 106:24       115:5       15:13 17:13       113:17 115:13       113:17 115:13       113:17 115:13       113:17 115:13       113:17 115:13       112:24       119:25 120:3       119:25 120:3       119:25 120:3       120:21 121:2       120:21 121:2       120:21 121:2					
24:10 36:8       39:20 45:6,9       terminated 95:1       thing 18:19       41:10,25 42:21         41:14 42:18       46:23 47:13       51:5 52:14       57:24 92:1       57:24 92:1       44:18 53:1         55:3,6 60:22       60:22       61:16 62:3       63:21 66:23       69:1,2,21       76:24       50:17 52:21       67:5 68:1,15       71:16 72:17       76:1 85:11       76:18 85:11       76:18 85:11       76:18 85:11       76:18 85:11       76:18 85:11       76:18 85:11       76:18 85:11       81:4,21 9:18       92:17 94:16       92:31 10:3,17       98:6,17 100:4       98:6,17 100:4       10:4       10:4       11:10:12:4       105:9 111:21       11:10:12:1       11:11:12:4       105:9 111:21       11:10:13:17:13       113:17:16 119:22       113:17:16 119:22       113:17:16 119:22       113:16 35:10       113:16 35:10       120:21 121:2       120:	1				l e e e e e e e e e e e e e e e e e e e
41:14 42:18       46:23 47:13       terminating       57:24 92:1       44:18 53:1         55:3,6 60:22       61:16 62:3       63:21 66:23       49:25 50:3       36:12 42:24       57:21 62:9,24         63:7,17,23       63:21 66:23       49:25 50:3       50:17 52:21       67:5 68:1,15         64:17,22 65:3       67:3 69:1,2,21       112:3       58:15 86:22       71:16 72:17         70:9 72:22,25       78:2 79:8,14       66:12 114:16       14:18       99:8       76:1 85:11         81:18 91:25       82:23 85:23,25       114:18       8:14,21 9:18       90:5,10 91:23         92:4 101:10,14       87:23 91:23       14:18       9:23 10:3,17       98:6,17 100:4         102:8,15       92:13 95:12,23       15:13 17:13       13:17 13       13:17 15:13         105:19 106:3       96:18 106:24       14:18 16:17       15:13 17:13       13:17 115:13         10:16,20,23       11:7,13       18:24 22:18       17:16 119:22         10:17       10:16,20,23       11:17,13       18:24 22:18       117:16 119:22         10:23       11:17,13       11:16 35:10       120:21 121:2         10:25       12:15       36:5 38:25       39:7 51:12,23       114:20	j				
44:2,17 49:4       51:5 52:14       76:24       things 5:6 12:15       55:9,18,21         55:3,6 60:22       61:16 62:3       49:25 50:3       36:12 42:24       57:21 62:9,24         63:7,17,23       63:21 66:23       49:25 50:3       50:17 52:21       67:5 68:1,15         64:17,22 65:3       67:3 69:1,2,21       112:3       58:15 86:22       71:16 72:17         71:2 72:11       70:9 72:22,25       78:2 79:8,14       66:12 114:16       14:18       99:8       76:1 85:11         77:17 81:7,9       81:18 91:25       82:23 85:23,25       114:18       8:14,21 9:18       92:17 94:16         92:4 101:10,14       87:23 91:23       14:18       9:23 10:3,17       98:6,17 100:4         102:8,15       92:13 95:12,23       15:15:13 17:13       10:11 12:4       105:9 111:21         105:19 106:3       96:18 106:24       94:9,12 115:5       15:13 17:13       113:17 115:13         110:8 114:11       107:13,23       120:17       15:13 17:13       18:24 22:18       117:16 119:22         120:17       10:16,20,23       11:7,13       13:16 35:10       10:20:21 121:2         18:21,24       55:20 62:8       36:5 38:25       12:12:2         18:21,24       36:5 38:25       114:20	I .				
55:3,6 60:22 63:7,17,23 63:21 66:23 49:25 50:3 50:17 52:21 67:5 68:1,15 64:17,22 65:3 67:3 69:1,2,21 70:9 72:22,25 78:2 79:8,14 68:18 91:25 82:23 85:23,25 114:18 81:10:10,14 87:23 91:23 92:4 101:10,14 87:23 91:23 102:8,15 105:19 106:3 105:19 106:3 110:8 114:11 10:8 114:11 120:17 susceptible 93:22 sustain 26:2 118:21,24 120:15			, -		
63:7,17,23 64:17,22 65:3 71:2 72:11 70:9 72:22,25 81:18 91:25 82:23 85:23,25 14:18 92:4 101:10,14 102:8,15 105:19 106:3 110:8 114:11 107:13,23 110:8 114:11 20:17  susceptible 93:22 sustain 26:2  63:21 66:23 49:25 50:3 112:3 58:15 86:22 99:8 terms 24:19 66:12 114:16 114:18 think 5:12 6:1 8:14,21 9:18 92:17 94:16 92:21 99:8 114:18 111:1 12:4 115:13 110:8 114:11 107:13,23 110:16,20,23 118:21,24 120:15  67:5 68:1,15 71:16 72:17 76:1 85:11 90:5,10 91:23 92:17 94:16 92:17 94:16 92:17 94:9,12 115:5 15:13 17:13 113:17 115:13 113:17 115:13 113:17 115:13 119:25 120:3 119:25 120:3 111:7,13 110:16,20,23 118:21,24 120:15  75:15 106:8  75:15 106:8  70:17 52:21 58:15 86:22 99:8 Think 5:12 6:1 90:5,10 91:23 92:17 94:16 92:17 94:16 92:3 10:3,17 98:6,17 100:4 110:4 110:4 111:1 12:4 105:9 111:21 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 114:20					1 ' '
64:17,22 65:3 71:2 72:11 70:9 72:22,25 77:17 81:7,9 81:18 91:25 92:4 101:10,14 102:8,15 105:19 106:3 110:8 114:11 120:17  susceptible 93:22 sustain 26:2  67:3 69:1,2,21 70:9 72:22,25 70:9 72:22,25 70:18 5:11 70:9 72:22,25 70:18 5:11 70:9 72:22,25 70:18 58:15 86:22 99:8  terms 24:19 66:12 114:16 114:18 8:14,21 9:18 92:17 94:16 92:23 10:3,17 98:6,17 100:4 11:1 12:4 105:9 111:21 113:17 115:13 114:20		1	i .		
71:2 72:11 77:17 81:7,9 81:18 91:25 92:4 101:10,14 102:8,15 105:19 106:3 110:8 114:11 120:17  susceptible 93:22 sustain 26:2  70:9 72:22,25 78:2 79:8,14 66:12 114:16 114:18 66:12 114:16 114:18 66:12 114:16 114:18 66:12 114:16 114:18 106:12 114:16 114:18 114:18 114:18 114:18 114:18 115:13 10:3,17 115:13 115:13 115:13 115:13 115:13 115:13 115:13 117:16 119:22 119:25 120:3 110:21 121:2 120:21 120:21 121:2 120:21 121:2					•
77:17 81:7,9 81:18 91:25 92:4 101:10,14 102:8,15 105:19 106:3 110:8 114:11 120:17 susceptible 93:22 sustain 26:2  78:2 79:8,14 82:23 85:23,25 82:23 85:23,25 114:18 114:18 12:4 12:4 105:19 106:3 110:16,20,23 118:21,24 120:15  78:2 79:8,14 82:23 85:23,25 114:18 114:18 114:18 12:4 12:11:1 12:4 12:4 13:17 115:13 11:1 12:4 105:9 111:21 11:11:13:17 115:13 11:13:17 115:13 11:14:18 9:23 10:3,17 11:1 12:4 105:9 111:21 11:15:13 11:16 35:10 11:17:16 119:22 119:25 120:3 110:21 121:2 120:21 121:2 13:20:21 121:2 14:18 14:18 15:14:18 16:12 114:16 114:18 16:14:18 18:14,21 9:18 90:5,10 91:23 90:5,10 91:23 11:11:12:4 105:9 111:21 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 113:17 115:13 114:20					
81:18 91:25       82:23 85:23,25       114:18       8:14,21 9:18       92:17 94:16         92:4 101:10,14       87:23 91:23       territory 26:1,1       9:23 10:3,17       98:6,17 100:4         102:8,15       92:13 95:12,23       114:18       11:1 12:4       105:9 111:21         105:19 106:3       96:18 106:24       94:9,12 115:5       15:13 17:13       113:17 115:13         110:8 114:11       107:13,23       testable 94:7,8       18:24 22:18       117:16 119:22         120:17       110:16,20,23       tested 93:22       26:3,6 31:11       119:25 120:3         susceptible       111:7,13       55:20 62:8       36:5 38:25       120:21 121:2         sustain 26:2       120:15       75:15 106:8       39:7 51:12,23       114:20	l .				
92:4 101:10,14 102:8,15 105:19 106:3 110:8 114:11 120:17 susceptible 93:22 sustain 26:2  92:13 91:23 102:17 105:19 106:3 110:16,20,23 118:21,24 120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:16,20,23 118:21,24 120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:15  120:16,20,23 120:15  120:15					1
102:8,15       92:13 95:12,23       test 41:16,17       11:1 12:4       105:9 111:21         105:19 106:3       96:18 106:24       94:9,12 115:5       15:13 17:13       113:17 115:13         110:8 114:11       107:13,23       testable 94:7,8       18:24 22:18       117:16 119:22         120:17       11:7,13       tested 93:22       26:3,6 31:11       119:25 120:3         11:7,13       testified 4:3       31:16 35:10       120:21 121:2         93:22       118:21,24       55:20 62:8       36:5 38:25       times 88:13         sustain 26:2       120:15       75:15 106:8       39:7 51:12,23       114:20	1	1	1		
105:19 106:3       96:18 106:24       94:9,12 115:5       15:13 17:13       113:17 115:13         110:8 114:11       107:13,23       testable 94:7,8       18:24 22:18       117:16 119:22         120:17       110:16,20,23       tested 93:22       26:3,6 31:11       119:25 120:3         susceptible       111:7,13       testified 4:3       31:16 35:10       120:21 121:2         93:22       118:21,24       55:20 62:8       36:5 38:25       times 88:13         sustain 26:2       120:15       75:15 106:8       39:7 51:12,23       114:20				•	
110:8 114:11       107:13,23       testable 94:7,8       18:24 22:18       117:16 119:22         120:17       110:16,20,23       tested 93:22       26:3,6 31:11       119:25 120:3         susceptible       111:7,13       testified 4:3       31:16 35:10       120:21 121:2         93:22       118:21,24       55:20 62:8       36:5 38:25       times 88:13         sustain 26:2       120:15       75:15 106:8       39:7 51:12,23       114:20					
120:17     110:16,20,23     tested 93:22     26:3,6 31:11     119:25 120:3       susceptible     111:7,13     testified 4:3     31:16 35:10     120:21 121:2       93:22     118:21,24     55:20 62:8     36:5 38:25     times 88:13       sustain 26:2     120:15     75:15 106:8     39:7 51:12,23     114:20		1		3	
susceptible       111:7,13       testified 4:3       31:16 35:10       120:21 121:2         93:22       118:21,24       55:20 62:8       36:5 38:25       times 88:13         sustain 26:2       120:15       75:15 106:8       39:7 51:12,23       114:20					
93:22 118:21,24 55:20 62:8 36:5 38:25 times 88:13 120:15 75:15 106:8 39:7 51:12,23 114:20					1
sustain 26:2 120:15 75:15 106:8 39:7 51:12,23 114:20	_				
	I .				
	sustain 26:2	120:15	75:15 106:8	39:7 51:12,23	114:20
	a or on when the part of a	L			

title 49:1 today 4:13 6:4 8:24 9:2 19:23 24:19 25:12,20 50:8 52:16 80:4,14,15,16 99:1 102:10 104:25 111:22 today's 25:11,14 119:7 together 50:8 token 73:7 told 90:4 106:4 106:7 tomorrow 94:11 top 4:20 20:8 31:24 tortured 30:4 total 16:21,23 39:25 town 88:15 trade 61:19,22 trading 61:24 traffic 38:12 transcript 122:14 transfer 11:15 11:16 transmittal 7:23 transmitted 71:14 trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19 117:12	
transmitted 71:14 transportation 79:11 Treasury 21:10 49:14 trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	today 4:13 6:4 8:24 9:2 19:23 24:19 25:12,20 50:8 52:16 80:4,14,15,16 99:1 102:10 104:25 111:22 today's 25:11,14 119:7 together 50:8 token 73:7 told 90:4 106:4 106:7 tomorrow 94:11 top 4:20 20:8 31:24 tortured 30:4 total 16:21,23 39:25 town 88:15 trade 61:19,22 trading 61:24 traffic 38:12 transcript 122:14 transfer 11:15 11:16
71:14 transportation 79:11 Treasury 21:10 49:14 trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	l .
transportation 79:11 Treasury 21:10 49:14 trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	1
Treasury 21:10    49:14 trend 23:18    118:15 trial 16:9 53:11    80:16,17 105:6    105:14 112:4    114:1,12    119:16 120:21 tried 51:3 true 18:22 34:11    34:15 43:1,19    43:23 44:3    45:17 54:10    62:3 73:10    75:21 76:14    79:25 119:17    122:14 try 64:12 65:15    69:19 73:8,8    84:16 94:14 trying 42:23    56:14 57:3    66:4 70:10    80:1 87:23    100:18 116:19	transportation
49:14 trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	•
trend 23:18 118:15 trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	49:14
trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21 tried 51:3 true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	trend 23:18
true 18:22 34:11 34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	trial 16:9 53:11 80:16,17 105:6 105:14 112:4 114:1,12 119:16 120:21
34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17 122:14 try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	true 18:22 34:11
try 64:12 65:15 69:19 73:8,8 84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	34:15 43:1,19 43:23 44:3 45:17 54:10 62:3 73:10 75:21 76:14 79:25 119:17
84:16 94:14 trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	try 64:12 65:15
trying 42:23 56:14 57:3 66:4 70:10 80:1 87:23 100:18 116:19	69:19 73:8,8
66:4 70:10 80:1 87:23 100:18 116:19	trying 42:23
80:1 87:23 100:18 116:19	56:14 57:3
	80:1 87:23
643-	
	6430

turn 7:20 28:10
turned 50:18
turnover 77:9
turns 25:1 42:1
45:1
Twice 38:7
two 4:24 29:11
41:20 45:15
46:19 52:4
53:23 54:12
56:5 69:20
84:1 85:5
86:18 88:6
92:5 93:25
95:22,24,25
96:23 104:15
107:1 115:10
type 36:18 38:10
60:15 61:25
62:10 63:6
65:16 106:10
109:2
typically 32:4
35:5 87:3
<u> </u>
Uh-huh 102:22

Ŭ
<b>Uh-huh</b> 102:22
ultimate 27:7
umbrella 109:17
unaware 106:5
undefined 58:19.
58:21
under 27:3 41:18
47:16 50:9
68:14 74:7
75:23 90:8
93:14 103:20
109:17
understand 30:5
35:20 40:23
41:14 44:2,13
44:20 45:13
62:5 63:8 80:12 83:23,24 85:19 93:9 98:13
80:12 83:23,24
85:19 93:9
98:13
understanding
17:11 89:3
unemployment
32:11,13 33:18
unique 78:14
United 1:1 6:24
13:13 122:1
universally 36:1 unless 78:13
unless /8:13 97:2
unlimited 18:17
unpublished 51:2
52:6,11 unreliable
nuletrapte

110:14,15 unreported 33:2 unrepresentative 24:7
until 51:21 52:2 until 51:21 52:2 120:21
update 9:7,10 31:11
updated 9:4 12:15 30:25 31:3
USDL 47:16
use 14:18 16:3 16:13 22:11 24:2,24 25:10 26:4,6 27:4,6 27:9 30:14 39:24 40:5 46:18 80:15 82:19 83:2
90:9 91:18 96:22 108:4,9 108:17 117:12 117:14
12:25 13:15,19
16:5 18:12 21:11 23:25 25:17 28:16,22 29:3,7 40:7
48:1 75:3 79:8 90:18 95:10 99:11 108:3,10 108:21,25
109:6
uses 14:19 43:13 using 27:1 43:12 44:24 46:12,13
98:25 <b>U.S</b> 7:4 12:9 13:16 15:16,16 21:10 28:14 51:1
vacation 42:24 valid 37:14,17 37:21 86:9

13.10 13.10,1	U
21:10 28:14	
51:1	
V .	
vacation 42:24	
valid 37:14,17	
37:21 86:9	
88:22 90:2,22	
90:25 91:3,16	
96:14 97:17	
100:25 106:2	
Valley 38:8,11	
value 62:24	
63:20,21 72:1	6
73:17 75:5	U
94:17	
<b>valve</b> 101:24	
e a custome beauties	. , ,

118:5 Van 88:15 varied 17:19 various 7:6 21:9 43:16 vary 95:12 108:20,24 verification 5:13
vernacular 22:3 very 21:12,22 25:12 27:16 29:15 56:18 via 95:13 view 50:25 53:9 120:6
vocational 14:19 107:7,8,20 voodoo 52:22 VS 1:7 122:7
W
<pre>wage 5:13 6:20 7:2 8:1,8 10:8 20:12,25 29:20 32:23 40:7,8 41:4 44:8</pre>

:9	0:8	:7 4 ,22 25	,14	18 4:7 9 6 7 25	25 :7 ,16 ,11
27:16 66:18 5 53:9 al 14:1 3,20 :22	6:20 ,8 10: 25 29:2	.9 54:7 5 55:4 50:14,2 54:1,25	12 3:13,1	00:24 5 99:18 5 104: 16:19 6:16 28:7 29:5,25 9:13,19	5,17,25
1:12 2 27 5 56 :13 0:25 6 .ona 7,8,	8:1, 2,25	44: 8,19 ,16 4 60 1 66:	,5,1 8 73 75: 77: 9,20	,15 3,13 5 13 5:2 ,20	,16, 0,20 0,12 1 40
25:1 29:1 29:3 29:1 20:1 20:1	7:2 20:1	41:4 45:1 54:8 55:2 62:1 65:6	70:1 71:1 74:8 76:1 80:1	95:5 100: 106: <b>rages</b> 9:20 28:2	40:2 42:2 45:1 45:2

106:6 107:18 116:18,21

							_	_	_			_
wai	.t	10	)2	:	2	5						١
war	ıt.	13	٠	6		1	Я	•	2	1		
1	9:	7 4	5	2	1	•	٦ ٦	•	-	•		١
2	4 :	1 /	1	2	1 1	•	2	5		1	6	I
2	0:	1	ر <del>ا</del>	7	•	1	6	J	;	1	J	١
J	0:	1 /	ر -	-	1	Τ.	0	′	۷	т		l
2	0: 2: 5:	7 (	2	2	Ţ	:	2					l
5	2:	14	1	5	3	:	4	_				ı
5	5:	1:	Ι,	1	3	,	1	6				I
5	6:	3	5	9	:	1	9					l
6	0:	3,	, 2	0	,	2	1					ı
6	5:	24	1	6	8	:	1	1				I
7	6: 0: 5:	15	5	7	2	:	1	8				ı
8	1:	20	)	8	4	:	9					I
8	5:	2:	3.	2	5		8	6	:	1		ı
9	1: 5: 0:	16	5	9	ī		7		2	2		١
9	2:	1	ັລ	2	_	·	2	<b>'</b>	2	5		ı
á	6:	1 4	, <sub>-</sub>	1	7	-	1	'n	1		7	ı
1	U 3		ગ, ર	1	'n	<b>-</b>		1	7	•	'	
1	Vo CO	:	ر 1 م		7	7	0	<u>.</u>	7	_		-
1	V Q		ים רכ	'	1	J	コ	٠	2	7		
1	03 08 09		20	,	1	Ţ	4	:	4	ļ		1
Τ	⊥4	: 2	22	_	Ţ	2	Ų	:	1	/		
<b>war</b> 3	) Ce	⊋d	2	3	:	8	_	_				
3	4:	2(	)	3	5	:	2	2				
6	5:	12	2	7	4	:	5					
9	0:	2.	l	1	1	5	:	5				1
war	ıtı	<b>s</b> ]	L3	:	7		5	8	:	1	4	
5	9:	18	3,	2	2		1	0	3	:	2	
wai	:el	10	u	se	•	2	0	:	ī			
Was	sh:	ĹŊ	σ	t	זכ	2	3	:	1			
was							_	-	_	_		
war	, 1	n.	. 1	1	•	2	7		7	ς		
<b>wa</b> 3	1 •	1 '	. <u>.</u>	4	2	٠.	7	•	1	ρ		1
1	4: 0:	1	1		2	:	1	2	_	J		ı
4	٠.	٠.	T	7	7	•	δ	۷				
Ö	υ: Λ.	1	ر 1	/	4	•	0					
9	4: 03	1.	T	9	1	:	Τ		1	_		
Ţ	U3 ~ ^	: 2	۷4 م		1	U	כ	:	1	U		
1	16	: :	<b>4</b> 1		_							1
wea	ır	/ 9	<i>)</i> :	1	2	_	_		_	_		
wee	ek -	5	/ :	8	į	1	5	,	1	5		
5	7: 9:	1	9,	,1	9	,	1	9	,	2	1	
5	9:	1	9,	2	3		6	0	:	2		
6	8:	1:	2,	1	3	,	1	8	,	2	1	
6	9:	1:	3,	1	4	,	1	7				ļ
	0:	5	, 1	.0		7	1		7			1
	1:	1	, 1 5,	.0	7	,	2	5				
7	2:	3	. 1	. 3		7	4	:	5		6	
В	9:	2	1	1	6	•	3	•	_	•	_	
wee	ok.	~ ~ :	57	•	1	5	٠					
	5 :			•	_	J						
we]					1	٥	:	7				ļ
		2	. O	`	1	·	:	5				
	9:			3	T	•	T					
	4:		6.		5				_			
3	6:	5		4				:	1			
3	7:	1	6		8							
	9:	2		4	0	:	9	,	1	4		
	1:	1	3	4	3	:	1	9	,	2	2	
				20			5		7			
4	4:	/	, ,			7	J		•			
	4: 0:			. o	1	:	1	4	,			ļ
5	0:	1	6	5	1	:	1	4	,			
5 5			6 9	5	1 3 6	:	1	4	q	1		

50.00.50.05				1
58:23 59:25	Winkle 88:15	61:12 64:5	Y	\$82,40054:14
60:25 62:20	winning 18:24	68:1,18,20,22	yea 114:23	<b>\$9.32</b> 55:12
64:24 66:8	wish 54:16	69:13,16 70:13	yeah 11:23 16:22	\$90,00070:4
69:11,23 70:16	withholding 65:9	71:19,24 74:4	21:4 28:9	\$94,00073:2
71:9,23 72:21	witness 1:18	74:13 77:13,20		\$94,80054:14
73:11 75:14,21	21:6 120:19	78:8 82:14	38:22,23 40:22	\$95,00073:2
76:16 78:20	122:15,15	97:12 102:13	47:20.52:4	393,000 /3:2
79:5 81:17			53:12 54:4	l ————————————————————————————————————
	woman 57:19	103:8,9,12,14	56:3 59:24	0
83:25 84:12	women 6:25 14:24	103:14 104:1	60:5 61:11	<b>01</b> 60:18
88:1 92:22,25	15:4,14,18	worklife 6:24	62:15,18 63:3	<b>0161</b> 5:12
93:25 94:13	57:14	12:6,22 14:24	63:18,19 66:2	<b>02</b> 51:4 76:25
95:10,19 96:2	words 24:6 29:16	14:25 18:12	80:4 83:24	02457:16
99:20 100:18	33:1,3 39:22	51:24 60:2	88:1 109:25	02647:17
103:5 104:3	40:10 46:17	71:7 77:1 80:8	110:12 113:18	038:5 98:14,15
109:16,25	49:5 51:14	80:9 82:21		047:24 47:21
113:11 114:16	60:21 66:10	88:24 95:13	year 6:14 9:3	61:11
116:18 117:9	69:8 109:17	108:1 111:3	21:16,20,20,21	04-11057:5
118:13	work 10:10 11:5	119:16,17,18	38:8 54:19,22	l .
went 24:22 47:19	11:9 12:2 16:8	works 57:19,21	56:10 61:15,15	28:14
			68:17 70:4	
47:25 54:18	16:9,18,19	103:4	71:24 80:24,25	1
98:13 103:19	17:22 18:21	work-related	82:9 84:19,22	12:9 4:1,13,17
were 9:15,16,17	37:6 52:20	79:7,7,9,15	85:24 86:25	4:17,22 23:10
9:21,22 10:20	54:18 57:9,14	world 75:10,11	88:3 91:20	23:12 25:24
11:11,13,15	57:15 58:5,24	worry 56:4 70:17	99:12 105:9	80:22 120:24
19:18 25:13	59:11,18,19,22	worth 87:5	116:9	1-1/2 25:18,21
27:11 29:4	60:1 62:1,10	wouldn't4:16	yearly 80:19,20	26:7,13 27:12
40:21 41:24	62:12 63:20	21:4 31:5 36:5		116:12 118:12
42:11 47:2	68:11,11,14	54:2 59:5,14	years 8:23 11:23	1
56:1 62:3 63:5	69:1,2,4,9	59:21 60:4	21:25 23:17	118:16
64:25 69:16,19	70:1,5,15 71:8	63:22 64:7,8	27:17 34:17	1.123:13,14
71:10,19 73:13	72:4,7,12,13	64:24 65:11,15	56:5,8 60:19	1.1/2 24:1
			61:4,7 85:5	<b>1.39</b> 22:2 118:14
78:5,8,8 79:17	72:18 73:4,10	65:24 70:8	86:18 87:4,5	1.7946:2
79:18 83:2,10	73:16,20,24	92:1 100:7	88:6,8 92:5	<b>1:13</b> 1:20
95:24 99:23	76:2,4 77:21	101:20 102:1,6	94:1 96:23	<b>10</b> 2:18 7:8 8:11
100:18 101:25	77:22 78:4,7	113:19 118:9	97:8 109:21	8:17 73:14
104:11,18	78:13,18,20,22	wrestling 57:23	117:7,10	118:15
109:22 112:25	80:7 81:11,20	write 30:19 45:8	118:15 119:5	<b>10ths</b> 31:9
114:10,25	86:1 89:24	53:10	year's 87:7,10	10:091:20
115:7 117:12	95:9 98:13	writing 30:24	yield 26:1	100 113:15
we'll 19:20 20:2	99:20 102:14	wrong 17:1 42:16		1000 3:10
42:2 46:23	102:16,18,21	45:1 102:19	yields 21:24	1 ,
we're 6:1 13:17	103:2,3,22	103:19	22:1,3	1099 63:6
27:1,2,3,3	105:2,3,22	wrongful 50:3	York 59:4	11 2:19 4:13
44:19 45:20	112:20 113:22	112:2	y'all 70:17	8:19 120:25
56:13,16 74:10	114:17	wrote 30:22		12 2:20 4:14
			Z	8:21,21 29:9
82:24 83:21	worked 42:21,22	W-27:8,13,13	zero 23:2	47:4 50:20
86:24 98:5	53:6 62:9	33:2,6 39:13	·	<b>12th</b> 8:5
105:9	69:16 70:24	39:19 40:10,11	\$	<b>12-25-01</b> 7:10
we've 43:5,14	71:6,15 88:14	40:13,25 42:25	\$1.24 41:19	<b>12/31/05</b> 122:24
44:18 53:18,20	111:24 113:2,8	43:5 45:12,16	\$1.24 41:19 \$17 40:2 45:10	<b>13</b> 2:21 4:1,14
56:5 104:21	113:15,19	45:19,20 46:11		8:21,22 9:1
while 71:10	workers 7:7 32:4	46:12,14 54:20	46:4,13	38:18,21,24
whip 9:8	37:2,7 81:5	63:6 82:1 98:5	\$20.73:3	85:14 113:6,25
whole 53:7,16	85:13	100:9	\$22.6340:1	114:3
WILLIAMS 3:9	worker's 32:16	W-2s5:9 54:14	<b>\$30,000</b> 56:8,9	13th 4:21 6:13
willing 70:5	33:16 85:12,12	105:10	<b>\$31,000</b> 54:22	
73:10	Workforce 7:19	-00.10	71:24 99:10	1300 122:24
willingness	working 15:4,13	X	<b>\$5.63</b> 40:3	<b>14</b> 2:22 47:23
81:19	15:14 18:18		<b>\$675</b> 54:19 98:4	48:2
		<b>x</b> 86:25 119:15	98:15	<b>15</b> 69:2 71:17
win 18:18	54:18 56:9			119:9
	The state of the s			<u></u>

				rage 139
171:15 46:18	268:22 113:22	72:15 6:14 11:8		
122:12		7001:21 3:5		
17th 1:19	3	713 122:25		]
17-dollar 46:14	32:1,11 5:4	73 25:4		
46:18	10:20 11:5	<b>77002</b> 1:22 3:5		
<b>18.84</b> 45:18 46:4	47:20	122:25		
1800s 24:23	30 21:25 24:16	<b>77007</b> 3:10	·	
<b>1970</b> 21:21	91:20 97:8	<b>79</b> 12:16 15:4		
<b>1972</b> 24:9	119:5	46:2	ĺ	1
<b>1973</b> 21:25 24:3	30th 80:25			
24:12	30,000 61:15	8		
<b>1986</b> 12:7	83:2,2	82:16 6:18 11:8		
<b>1999</b> 5:3 54:24	30-year 91:21	80 12:16 15:5		
	119:3	70:4 115:15	1	
2	31st 80:23	<b>81</b> 2 : 6		
22:2,10 4:23	122:22	8100 3:10		
5:2 10:20 11:5	31,000 61:15	<b>85</b> 54 : 3		
27:12 48:15	68:17,25 98:21	89,80054:15		
119:8	31,000-dollar			
2nd 7:21	98:8	9		
<b>2-1/4</b> 25:22,22	<b>31-year</b> 91:18	92:17 6:21		
207:17 28:19	<b>33</b> 23:2	11:17 12:5,25		;
29:4 46:7 47:3	35,000 100:11	20:6 28:11		
82:24		47:20 48:8,11		
20,709 61:11,14	4	48:22 80:9	1	1
98:18,20 99:7	42:4,9,10,11,12	9-20-047:12		
20.01 46:7	2:12,13,14,15	99:6		'
200 113:13,14	2:16,17,18,19	9.622:1		
<b>2000</b> 7:9 21:21	2:20,21 5:9,14	90 113:4,7		
54:14 60:12	9:14	114:19		
67:1 82:7 95:6	40 57:21,23	<b>95</b> 113:4,7		
2001 54:15 60:12	68:12 72:2,13	114:19		
67:1 95:7	74:5 114:17	97 56:1	ĺ	
<b>2002</b> 5 <b>:</b> 9	<b>40-hour</b> 69:13,14	98 55:5 56:1		ļ
<b>2003</b> 5:3,9 7:12	71:24	99 55:12 56:1		
54:19 81:25,25	<b>45</b> 45:24	ļ		
82:5 98:3,22	<b>47</b> 2:22			
<b>2004</b> 7:21 20:9				
22:21 24:3	5			
30:8,9 54:22	<b>5</b> 2:13 6:7 51:2			
81:22 82:2,4	<b>53</b> 46:1	ĺ	ľ	
82:17 83:1	<b>5966</b> 122:23		,	
97:13 98:1,5				1
98:23,23,24,25	6			
2005 1:15,20	<b>6</b> 2:14 6:13			1
122:12,22	6.429:22	· ·		
2006 117:13	60 41:20 45:15			
21,924.3781:23	59:19,22 60:1	J	]	'
22,62683:1	68:11 69:16			[ [
2254 13:11	70:5 71:7 74:6			]
<b>228-2311</b> 122:25	112:23 113:1			
23 57:10 71:15	114:17 115:6			1
23,350 82:7	<b>60-hour</b> 68:18			<u> </u>
<b>24</b> 7:24 30:9	70:9			}
45:14	60/40 114:16			į l
24th 47:21	<b>63</b> 57:14,19			
104:14	68:12			[
<b>24.9</b> 46:21			j	1
<b>25</b> 46:21	7			
<b>2550</b> 1:22 3:5		1		
L	l	L	L	L