

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

FERGUSON COMMISSION MEETING

RECORD OF PROCEEDINGS

FEBRUARY 23, 2015

UNIVERSITY OF MISSOURI-ST. LOUIS

ONE UNIVERSITY DRIVE

JC PENNEY CONFERENCE CENTER

ST. LOUIS, MO 63121

5:22 p.m. to 9:10 p.m.

Reported by Suzanne Benoist, CCR, CSR, CSR-IL

FERGUSON COMMISSION

1 CO-CHAIRS:

2 Rev. Starsky Wilson

3 Rich McClure

4

5 MEMBERS:

6 Rev. Traci deVon Blackmon

7 Daniel Isom

8 Scott Negwer

9 Bethany A. Johnson-Javois

10 Gabriel E. Gore

11 Brittany N. Packnett (not present)

12 Rose A. Windmiller

13 Rasheen Aldridge, Jr.

14 Grayling Tobias

15 Becky James-Hatter

16 Felicia Pulliam

17 Sgt. Kevin Ahlbrand

18 Patrick Sly

19 Truman Robert "T.R." Carr

20 Byron Watson

21

22 INDEX

23

24

25

1 (Whereupon, the meeting began at 5:22 p.m.)

2 CHAIRMAN WILSON: Good evening. I
3 want to thank all of you for being here today as
4 has been, my name is Starsky Wilson, I'm blessed
5 and pleased along with Rich McClure to serve as
6 co-chair of the Commission. It has been our kind
7 of practice to begin with a period of invocation
8 and then to have greetings from our host and so
9 today our invocation will come from Mr. Charles
10 Davis of Burger Bar, they have been supportive and
11 engaged in many of our meetings as we needed
12 sustenance and then we'll have a welcome from Dr.
13 Tom George, the chancellor here at the University
14 of St. Louis.

15 MR. DAVIS: Hello everyone. Can we
16 bow?

17 Our Heavenly Father, we come to you
18 at this hour being careful to give you all the
19 praise and glory of all things. We know you are
20 omnipresent because you are everywhere at the same
21 time. We know you are omniscient because you are
22 all knowing. We know you are omnipotent because
23 you are all powerful and supreme so we thank you
24 for allowing us as a diverse group of people to
25 come together and share different ideas and views

1 on how to make a broken situation better. Lord,
2 please open our hearts and our minds as we discuss
3 jobs, income, employment, business and
4 entrepreneurship, housing and transportation. Help
5 us to keep in mind that we exist on this earth for
6 your glory and not for our own selfish wishes and
7 desires. Lord, please bless this assembly and the
8 Ferguson Committee as they strive to make changes
9 in this system that we have. We say this prayer
10 and all prayers, we ask that it come to you on the
11 wings of faith. Amen.

12 CHANCELLOR GEORGE: Well it's great
13 to have the Ferguson Commission here and I want to
14 thank all the members of the Commission for all of
15 the hard work and dedication that you've put into
16 this particular appointment which is critical for
17 this area and beyond. We're glad you're here at
18 the University, this is a big day for us in
19 connection with things related to civil rights.
20 The advisory board from Missouri to the Council on
21 Civil Rights has been here all day meeting and now
22 we have the Ferguson Commission so I couldn't be
23 more pleased.

24 I do apologize for all the capital
25 construction that's going on and I know it's a

1 little difficult, I get lost myself sometimes on
2 campus with all the building, but a year and a
3 half, two years from now it's going to be great and
4 that's always a sign of health.

5 It's great to have all you here in
6 the audience and again I want to thank the
7 Commission for all you've done.

8 Thank you.

9 CHAIRMAN WILSON: Again we say thank
10 you to Dr. George, we have been really blessed to
11 have the support of the University of Missouri St.
12 Louis, they have hosted several of our working
13 group meetings so some of you have been here for
14 meetings in the past and we continue to appreciate
15 the wider support of our higher education community
16 for our work and from all of you as we seek to try
17 to synthesize the best of our knowledge and
18 learning in the community around some of these
19 issues.

20 As you may know and we'll get a recap
21 on your progress to date in a little bit but I'll
22 just frame for tonight, tonight we begin our work
23 around economic inequality and opportunity for our
24 region. Tonight we will officially stand up and
25 introduce, we are blessed that we have two

1 co-chairs who have accepted the charge, I will just
2 quickly ask them to stand, Felicia Pulliam and
3 Patrick Sly have committed to serve as co-chairs
4 for our working group around economic inequality
5 and opportunity, pleased to have their perspectives
6 very specifically with Felicia's work in north, in
7 the north county area and smaller municipalities,
8 also as a resident growing up and living for a
9 period in Ferguson. Also with Patrick Sly of
10 course having Emerson being one of our leading
11 corporate and philanthropic investors in the
12 response and quite frankly across the continuum in
13 some of the supports in our community so we're very
14 pleased to have their partnership leading the
15 working group.

16 As has been our practice we'll have
17 this open community engaged discussion and then the
18 working group will be sent forth with this
19 information in leadership to carry out its charge.

20 You will hear tonight about the
21 charge and the work of the various committees as
22 well and we will speak to some of the activities of
23 the Commission since our last meeting on February
24 23rd.

25 One contextual note we'll make for

1 those of you who have been to other meetings, it
2 has been our practice to hold kind of an open mic
3 period which we'll do again and then to move into
4 some small groups for the sake of engagement.
5 We're going to make a little bit of a shift today
6 because of some of the speakers we have with us and
7 we want to make sure that everyone has the
8 opportunity to hear them before we go to our
9 breakout groups. We will have the open mic period
10 after we do a little bit of recap on where we have
11 been in our meetings and data we have received and
12 then we're going to hear from our speakers, quite
13 distinguished speakers, who will share with us from
14 various perspectives. We'll introduce them in a
15 bit and then we'll go forward into our breakout
16 groups with that information resonating in our
17 hearts and our minds.

18 With that being said as we transition
19 now you'll be in the hands of Ms. Rebeccah Bennett
20 who will provide for us a little bit of context, do
21 some audience polling so we know who's here and
22 then we will get some recap on where we are with
23 educational inequality and child wellbeing in our
24 last meeting.

25 So you're now in the hands of Ms.

1 Rebecca Bennett.

2 MS. BENNETT: Good evening everybody.

3 How many of you have had the
4 opportunity to use an electronic keypad before?

5 Okay. So many of you are familiar with this tool
6 or device. If you are not familiar with it it
7 gives you a series of options, you'll see it has
8 buttons, those buttons have both letters and
9 numbers on them. We will give you some questions
10 that will be multiple choice. We will request you
11 to identify the response that most closely
12 approximates your answer and if it is number 1 or
13 number 2 you'll simply push that button. Everybody
14 with me? So we'll push the button, we'll do a
15 practice exercise so you'll get a chance to use the
16 technology and then we'll jump into our questions.

17 I do want to say at the end of this
18 experience we ask that you turn in your keypads,
19 they will not open your garage doors, they will not
20 change your television channel. We are responsible
21 for them and we have borrowed them so we want to
22 make sure that the number we have distributed is
23 the number we get back.

24 So let us begin with the practice.

25 So what is your favorite color? A,

1 black; B, brown; C, blue; D, green; E, orange; F,
2 purple; G, red; H, yellow; I, white; or J, other.
3 So we ask that you push the answer that reflects
4 your favorite color. Polling is now open, you'll
5 see at the bottom where there's a green light and
6 you've got 25 seconds to push your answer or your
7 response.

8 AUDIENCE MEMBER: What should show up
9 on the little screen?

10 MS. BENNETT: Right now you won't see
11 anything that shows up. If you see a color or you
12 see something, do you see anything?

13 AUDIENCE MEMBER: I don't want to hit
14 it again.

15 MS. BENNETT: It will simply cancel
16 out what you did before so it won't count your
17 responses twice.

18 So in the room blue is the favorite
19 color. 30 percent of you have said that blue is
20 your color of choice.

21 Now that we have gone through the
22 test experiment let's go ahead and actually ask
23 questions that help us understand a little bit
24 about who's in the room.

25 We'd like to know a little bit about

1 you demographic characteristics and whether or not
2 you've been with us through the process.

3 So in what geographic area is your
4 primary home or residence located? Is it A, St.
5 Louis City; B, St. Louis County; C, St. Charles
6 County; D, Jefferson County; E, Franklin County; F,
7 St. Clair County; G, Madison County; H, Monroe
8 County and I, other.

9 Polling is now open. You have 16
10 seconds if you have not pushed the button.

11 Okay. So roughly six out of 10 of
12 you are St. Louis County residents and roughly two
13 out of 10 are St. Louis City with the rest of you
14 disbursed in the other areas.

15 In what geographic area is your
16 primary work or school located? Is it A, St. Louis
17 City; B, St. Louis County; C, St. Charles County;
18 D, Jefferson County; E, Franklin County; F, St.
19 Clair County, Illinois; G, Madison County,
20 Illinois; H, Monroe County, Illinois; or I, other.

21 Polling is now open, you have 18
22 seconds.

23 Okay. So roughly five out of 10 of
24 you go to work or school in St. Louis County and
25 roughly three out of 10 of you go to work in St.

1 Louis City.

2 Let us continue. With which gender
3 do you identify? We ask that you select only one.
4 A, female; B, male; C, other; or D, decline.

5 Interesting. So five out of 10 are
6 women and roughly five out of 10 are men. In the
7 last three or four meetings it's been six out of 10
8 have been women so this is a more balanced group in
9 terms of gender identification.

10 Let us continue. How would you
11 describe your ethnicity or race? A, white; B,
12 black or African American; C, Hispanic, Latino or
13 Spanish origin; D, Asian; E, American Indian or
14 Alaskan native; F, Native Hawaiian or Pacific
15 Islander; G, Other; or H, decline.

16 Polling is now open. If you have not
17 received a keypad and you have just entered I would
18 invite you to raise your hand, we have a wonderful
19 helper who is passing out keypads.

20 So five out of 10 of you identify as
21 white and roughly 4 out of 10 of you identify as
22 African American with the remaining percentages
23 disbursed.

24 Does everyone who needs a keypad now
25 have one? Very good.

1 Let us continue. In what age group
2 do you belong? Please tell the truth. We can't
3 tell what your answers are, this certainly is an
4 anonymous exercise or activity. Are you A, 21 and
5 under; B, 22 to 34 years of age; C, 35 to 44 years;
6 D, 45 to 54 years; E, 55 to 64 years; F, 65 and
7 over; and G, you decline.

8 Polling is now open. Did I hear a
9 decline?

10 Okay. So this is also a departure of
11 what's, what we've seen recently. The largest
12 group of you are between 55 and 64 so one out of
13 three of you roughly with some fairly even
14 representation between 22 and 54 years of age.

15 Let us continue.

16 AUDIENCE MEMBER: What is it usually?

17 MS. BENNETT: It's almost evenly
18 disbursed from 25 up to 64. So you'll see that
19 when I recap from the last meeting.

20 This is the sixth meeting of the
21 Ferguson Commission, how many previous meetings
22 have you attended? Is it A, none; B, one; C, 2; D,
23 3; E, 4; or F, five?

24 AUDIENCE MEMBER: Are you
25 distinguishing general meetings and work group

1 meetings?

2 MS. BENNETT: Yes, so I'm only asking
3 Ferguson Commission meetings, not work group
4 meetings.

5 AUDIENCE MEMBER: Thank you.

6 MS. BENNETT: So roughly half of you
7 have not attended a meeting before but a quarter of
8 you have attended one meeting and then roughly a
9 quarter of you have attended two or more meetings
10 so about half of you have attended at least one
11 meeting and roughly 25 percent of you two or more.

12 Fantastic, that concludes our keypad
13 polling -- one more, I'm sorry.

14 Of the choices below which three are
15 most important to address in creating access to
16 opportunities? Which three. So this means that
17 we're going to ask that you push three responses
18 this time. A, employment and income; B, job skills
19 and training; C, entrepreneurship and small
20 business growth; D, health and wellness; E,
21 housing; or F, transportation. Which three are
22 most important to address in creating access to
23 opportunities.

24 Polling is now open.

25 So the top three are job skills and

1 training, employment and income and transportation,
2 it's a very close split with health and wellness
3 and housing. So it tells us that those are all
4 very important to you. We will get an opportunity
5 later in the meeting to explore in more detail your
6 priorities and what is important, what are the
7 issues and what are the desired improvements in
8 each of these areas so we thank you so much for
9 participating in the keypad polling and we're now
10 going to collect the keypads.

11 So our promise to you is always that
12 whatever information you give to us, whatever input
13 or insight that you provide we will always capture
14 that, document that and that we will use it to help
15 inform our thinking and frame our decision making
16 and to that end we're also transparent about what
17 it is that we have heard and so you'll notice that
18 at each meeting we tend to do a recap of what came
19 out of the preceding meeting in terms of the
20 public's insight and input and we are going to do
21 the same this evening.

22 So you recall that on February 23rd
23 we had the fifth Ferguson Commission meeting and
24 its focus was on education and child wellbeing so
25 I'd like to take the next couple of minutes to go

1 through the discussion findings and highlights that
2 came from our participants.

3 So you all just finished keypad
4 polling so I get to tell you who was at the last
5 meeting. When we asked about where people resided
6 65 percent, or roughly two out of three, so close
7 to that, were St. Louis County residents and
8 roughly one out of three were St. Louis City
9 residents. Nearly six out of 10 worked or went to
10 school in St. Louis County with roughly three out
11 of 10 working or going to school in St. Louis City.

12 Six out of 10 attendees were women.
13 Six out of 10 attendees were African American at
14 the last meeting that we had on education and child
15 wellbeing or identified as African American.

16 Our attendees were generously
17 dispersed across all age groups 22 and older so
18 you'll see that roughly 25 percent were 22 to 34,
19 22 percent were 55 to 64, 21 percent were 35 to 44
20 so really we had good representation there.

21 Roughly four out of 10 had attended
22 at least one Commission meeting and roughly 20
23 percent had attended at least two Commission
24 meetings or more.

25 So those were sort of, that's a recap

1 of what came out of the polling from the last
2 meeting but what came out of the discussion, we had
3 two places where we sought public opinion, one is
4 in the public open mic which we'll do when we're
5 concluded with this and the other was in the small
6 group discussions and we held two types of small
7 groups, or two groups focused on different issues,
8 one was education issues and the other was focused
9 more broadly on child wellbeing issues.

10 With regard to the public open mic
11 comments we heard a lot about education funding,
12 education and poverty, model programs and then
13 teachers in the school to prison pipeline. With
14 regard to funding we heard the districts were
15 severely underfunded, that equity efforts were
16 limited because of lack of resources and that there
17 need to be changes in the way the districts get
18 financed so that those that are really serving some
19 of the, from populations that are most in need have
20 the resources to do the heavy lifting.

21 With regard to education and poverty
22 we heard that education and child wellbeing not
23 only addressed poverty but a whole other series of
24 social ills and social issues so they're really
25 fundamental and they need to be focused on and

1 given the priority that they are due given that the
2 outcomes of not having adequate education or
3 educational attainment and the outcomes of not
4 protecting and ensuring the wellbeing of our
5 children are experienced over a lifetime.

6 We heard that fairness in education
7 is the number one priority because many people felt
8 education is really an opportunity to experience
9 economic mobility and being able to leave poverty
10 and we'll hear some more about that this evening,
11 and in that context it was considered to be really
12 important. We heard a number of people who spoke
13 to us sort of about model programs and they talked
14 about Teach For America or they talked about St.
15 Louis Community College or they talked about local
16 youth programs that were really working with young
17 people, young athletes, young students and so we
18 know that there are things that are working in our
19 community and then we also heard there were some in
20 terms of teachers and what happens inside the
21 classroom, we were, we heard that there were some
22 big disparities in teacher's experience and
23 education levels across districts so not all
24 children necessarily are getting exposure to
25 excellent teachers and we heard that we really need

1 to focus and address on the school to prison
2 pipeline and what happens when our children are not
3 in environments where they are learning and
4 learning to compromise and what are the costs of
5 that.

6 So that was from the open mic. In
7 the small groups the insights that we got around
8 education we asked a couple of questions, the first
9 was what concerns do you have about education in
10 our region? Big question so we could get lots of
11 answers, we didn't want to filter out and there
12 were five concerns that came up as sort of the main
13 concerns. Also if you are interested in a deeper
14 dive you can go to the Commission's website where
15 all the reports with all of the comments are
16 actually online for you to be able to review or
17 download for every meeting up through the fifth
18 meeting. But we heard family and community
19 responsibility is important so part of educational
20 success has to do with what happens outside of the
21 school and we heard there are not enough activities
22 for youth, that parents aren't as involved or
23 engaged as many would like and young people aren't
24 having, or adults aren't having the same kind of
25 expectations for you that are needed.

1 We heard about unequal schools and
2 unequal outcomes so there isn't enough funding, we
3 just talked about that earlier, and that a focus on
4 the basics actually undermines youth development
5 when that's all we focus on. The young people need
6 well-rounded stimuli and not just the basics.

7 We heard again about the school to
8 prison pipeline is certainly a key issue, the
9 neighborhoods and schools that aren't adequately
10 resourced and that were socially isolated really
11 prepared children for prison.

12 We heard about a lack of
13 accountability, is the state investing in what
14 matters most to us which is education and who's
15 held accountable for educational failure, how do we
16 disburse responsibility for that and then safety,
17 we heard a lot about children experiencing danger
18 going to and from school. So that needed to be a
19 priority and a focus for us.

20 Let us continue.

21 With regard to improvements we asked
22 the second question, well you told us what the
23 issues are and what the problems are now tell us
24 what actions do you suggest we take to improve
25 education and student outcomes and there were five

1 that rose to the top although they were an array
2 bigger than five. We heard parental involvement,
3 that we train and support our parents, they are our
4 children's first teachers and are meaningful or can
5 be meaningful longitudinal relationship with those
6 so parents with children over a long period of
7 time. We heard about programs such as funding for
8 Parents As Teachers and the funding that got cut
9 and needing to improve that. We heard about the
10 village, right, it takes a village to raise a child
11 so we heard about village interventions, can we get
12 community members to volunteer both in and out of
13 school, can we get them to mentor our children and
14 that so it's a key piece of the solution. We heard
15 about the need for more youth programs so other
16 than sports but also that there are a lot of
17 programs out there that many of us just aren't
18 aware of so how can we raise awareness about what
19 does exist so that we can access it. We heard about
20 empowered students, that part of what's right with
21 our young people is their ability to influence and
22 tell us what they need and their ability to not
23 only advocate for themselves but to take empowered
24 action and to do that they need good civic
25 education and we also need to be in the business of

1 engaging them on a regular basis in our decision
2 making and in our thinking and in our solution, our
3 work to identify solutions and then we heard about
4 legislative action, that we really need legislation
5 that advances people's access to finding quality
6 education in our region.

7 So we had small groups that also
8 focused on child wellbeing and interestingly enough
9 we asked what concerns do you have about the
10 wellbeing of our children and youth from our region
11 and not surprisingly a good piece of what came out
12 of the child wellbeing focus was still on
13 education. So I would say at least half of the
14 issues that rose to the top in that conversation
15 were still education oriented. Safety came up
16 again which is not a surprise but our young people
17 are surrounded by neighborhood and community
18 violence, gangs, guns, lack of guidance, bullying
19 and fighting are all things that people are
20 concerned about in terms of the wellbeing of our
21 children. We also heard about primary and
22 secondary education and higher education so cuts in
23 school funding and the lack of cultural diversity
24 among educators or leaders, educational leaders,
25 differences in school quality all came up with

1 regard to primary and secondary education.

2 When we looked at higher education
3 what really rose is that we're not graduating as
4 many students as we'd like to see from community
5 colleges and even from other kinds of systems or
6 programs and that students have to in debt
7 themselves to be able to get the credentials that
8 they need to do well and that that is a major
9 issue. But we were told that we need to be mindful
10 that people go to school for a variety of reasons
11 and that the end of that may not be a degree, it
12 may be something else, it may be a certificate or
13 other things, so we need to be mindful.

14 The last issue that really came up
15 was the lack of transparency. So there was a
16 concern that we don't know how funding is
17 determined and how do we figure out what's fair,
18 that there are school closings and these decisions
19 that are happening and we don't know how those
20 decisions are made and we don't feel adequately
21 involved in them and there's a consequence to the
22 community and generally speaking we would like to
23 be more involved in educational decision making as
24 a community.

25 So then we asked, okay, so now we

1 know the problems, tell us what actions you would
2 suggest we take to improve the wellbeing of our
3 children and youth and again the top five, the top
4 two as you can see are still school related, so
5 schools, teachers and curriculum. We want higher
6 experienced teachers, we want reduced class sizes,
7 we want to focus on something other than the
8 basics, right, so not things that we haven't heard
9 before but certainly things that are considered to
10 be important and need to be practiced with greater
11 consistency and quality.

12 With regard to students we heard that
13 a number of our children are suffering from trauma
14 and stress and that we need mental health supports
15 and interventions, we need wraparound services so
16 that they are able to sufficiently focus and learn.

17 We heard that there needs to be more
18 support for parental involvement, that parents need
19 propping up too, not just children, and then again
20 the issue of safety and guidance and supervision
21 came up so how do we have more neighborhood
22 watches, more block monitors, how do we train role
23 models and mentors to really be able to step in and
24 supplement what parents are doing and then
25 community programming in general is important both

1 before and after school because schools can't do it
2 all.

3 So that's what we heard from you, we
4 really appreciate your insight tonight, we look
5 forward to doing something similar once we move
6 into our small groups, we will go ahead and take
7 all the fact information and in the next meeting we
8 will go ahead and take all of that information and
9 then in the next meeting you can expect to see a
10 report out.

11 Thank you so much for your attention.

12 MS. GODWIN: Good evening, my name is
13 Laurna Godwin and I am going to lead you through
14 the public open mic portion of our program this
15 evening and for those of you have who have been
16 here before that means that if I pick your name out
17 of our fish bowl that you get two minutes to come
18 up and address the Commission. I am going to turn
19 this podium around because you are indeed
20 addressing the Commission and I will be here with a
21 timer and I walked over here without my fish bowl.

22 So I'm going to call the first three
23 names so you can be prepared for speaking. Mary
24 Woods, so Mary you can start coming forward, then
25 Clifton Kenny and Ruth Meyer.

1 MS. WOODS: Good evening everyone, I
2 am Mary Woods, I'm with the Quality Home Care
3 Council for Missouri. We've been working with a
4 board in Jefferson City, we've gotten a contract
5 for the home care workers, I guess you all know
6 what home care workers are. Okay. We're trying to
7 get a raise for them in their salary because they
8 don't make a living wage and I'm just here to let
9 people know, let you know that this is a fight,
10 we're not getting Jay Nixon's attention on this
11 thing, he seems not to take us seriously so all the
12 knowledge that we can spread and the more people
13 than can get on our bandwagon when we do the
14 calling and the letter writing and all of the
15 things that we're doing to get this implemented
16 maybe more people can participate with us.

17 And that was basically what I came
18 for. Thank you. Good luck.

19 MS. GODWIN: Thank you, Mary.
20 Clifton.

21 MR. KENNY: Hello, Clifton Kenny,
22 community activist.

23 The problem in St. Louis has become
24 far deeper than just policing, poverty has become a
25 choke hold on the American dream. Although we

1 praise the economic recovery and the low
2 unemployment rate, honestly the recovery has not
3 been felt by many of the African American
4 community, in fact it seems as though it has passed
5 them by. In Ferguson and overall St. Louis for far
6 too long it has been the practice that policies are
7 created to benefit only a select few rather than an
8 unprivileged majority. In earlier meetings I spoke
9 of a tale of two cities. When it comes to the
10 economy in St. Louis it has become a tale of two
11 wallets, one fat and full of influence, the other
12 empty and unheard. Because I was a child who was
13 raised under the poverty line my mother, my late
14 mother, knew how to stretch a dollar. If it
15 weren't for the social safety net my mother
16 wouldn't have been able to care for her children
17 while battling stage four breast cancer, and by the
18 way, Missouri should really expand Medicaid, I mean
19 really it's 2015, no one should have to fear for
20 their health because they can't afford healthcare.
21 But when will the time for stretching the dollar
22 come to an end? When will there be policies that
23 seek to build up the communities rather than tear
24 it done like eminent domain? Instead of a war on
25 poverty it has become a war on people who live in

1 poverty themselves. Instead of targeting foreign
2 countries and black lives there needs to be a war
3 raged on inequality and inequity. As much as we
4 invest in police and military equipment for police
5 we should really invest in youth programs, homeless
6 reduction, business and infrastructure. If we
7 can't do that for the generations now can we at
8 least do it for our kids and the continuous
9 generations? As our thoughts and actions change,
10 our world changes. We have the ability to create a
11 beautiful world with beautiful thoughts and
12 actions.

13 The movement lives. Clifton Kenny.

14 MS. GODWIN: Thank you Clifton.

15 Ruth Meyers about to come up and
16 while she's coming up after Ruth will be Daniel
17 Polk. Danielle, great. Hakeem Mitchell, Derrick
18 Laney. I could tell you were hoping, you were
19 keeping your fingers crossed.

20 There you go Ruth.

21 MS. MEYERS: I would like the
22 economic development working group to focus on
23 Missouri chapter 353 corporate tax abatement and
24 TIFs, which are tax increment financing municipal
25 bonds. They have a tremendous impact, we're

1 talking about many, many, many millions of dollars.
2 My preliminary research has supported what others
3 have said to me which is a drastic underassessment
4 of corporate wealth, the indenturement of municipal
5 government to corporate development, the unequal
6 allocation of risk and benefit between
7 municipalities and the improvement in the districts
8 they contain. If we don't deal with that then
9 poverty will increase, educational opportunity will
10 not come available. We need to talk about where is
11 the money coming and not coming from to finance the
12 essential components of our communities.

13 Thank you.

14 MS. GODWIN: Thank you Ruth.

15 Danielle.

16 MS. POLK: My name is Danielle Polk,
17 I'm here with the Show Me 15 committee and the
18 union and I'm one of your young ladies that works
19 at the Ferguson McDonald's in the middle of
20 Ferguson on West Florissant, 9131 West Florissant.
21 I was actually one of the individuals that was
22 affected when the Mike Brown incident happened.
23 Okay? I had to walk two and a half hours to get to
24 work because I didn't have any money, I couldn't
25 pay my electric bill, I couldn't pay my gas bill

1 nor my rent, okay? I saw my paycheck, it was less
2 than \$100 and I have a newborn, okay? When I first
3 had my newborn I had to leave off of paternity
4 leave in two weeks, I couldn't stay with my
5 daughter. Now I have to wake up at 4 o'clock in
6 the morning to drive my daughter outside in this
7 miserable weather right now, she's only six months,
8 she doesn't even know what's going on in this
9 world. I'm doing my best as a woman to stand up on
10 my two feet and be strong for my family. All I'm
11 asking is for you ladies and gentlemen to give us
12 an opportunity to show you the reason why we
13 deserve \$15 an hour. A lot of us don't have it,
14 we're struggling and we're struggling hard because
15 I was also one of the people that had to wake up on
16 Christmas 2014 and Thanksgiving and tell my kids I
17 can't give you anything but I may have a meal to
18 give you because I'm on welfare. Welfare is 234 a
19 month. I need Pampers, I need wipes, my daughter
20 about to be seven months and I'm just now buying
21 her a crib, not from Wal-Mart, not from Target, not
22 from Brotherton, I'm buying her a crib from the
23 thrift store that has been handed down, okay?
24 I just want to give my daughter an equal
25 opportunity, okay? That I didn't get a chance to

1 have. With my \$7.80 that I get paid now that goes
2 on diapers and wipes. A pack of diapers is \$36
3 before tax. Seven times seven is 49, okay? Take
4 that \$7.80 and do the math, one day, five hours all
5 I get, five hours at work, maybe three days a week,
6 that's only, that's \$35, seven times five. And my
7 paycheck is not enough. Today I owe rent, I'm
8 behind, I don't know what I'm going to do. I owe
9 300 and something dollars. I'm sorry.

10 I come from a wrong family that
11 needed help. I'm not, you guys look at me, I'm not
12 African American, I'm part African American. My
13 life has been very segregated because I am a
14 biracial female, my mother is white, my dad's
15 black. I'm one of the people that had to grow up
16 in that and I'm trying to show my daughter the
17 positive things and I can't do it when my manager
18 told me today, I called in and I said I have a
19 personal issue I have to deal with and I'm not able
20 to come in. She told me well, you're steady
21 calling off. Well Saturday I had to call off
22 because why, I dug in my pockets, I didn't have no
23 money for a babysitter so I had to dig deeper into
24 a hole that I have that I'm in so that someone
25 could watch my daughter. Almost a month ago my

1 manager tried to take my daughter from me because
2 he filed false allegations against me on my
3 daughter saying that I left her at home. No, that
4 would never happen, no.

5 That's all I have. I have no mother
6 to lean on, I have no father, I have no
7 grandparents, it's just me and I'm trying. I don't
8 want to see my daughter fail because I didn't have
9 parents that gave a care about me. I'm trying to
10 break that chain everyone and that \$7.80 is not
11 going to do it. When you have a powerful person
12 that's trying to stand and trying to make something
13 of their self there's always that negativity that
14 wants to knock you down like you don't mean
15 nothing. I've been working for McDonald's 11
16 years, 11, I'm only 27. I started at 16. I'm only
17 a crew person, I know McDonald's like the back of
18 my hand, you could put me in any position. My
19 customers is the three most valuable things that I
20 go to work for, actually four. Number
21 one, put a smile on your face because I know you
22 might have a bad day but maybe me, I could turn
23 your day around. Two, you mean so much to me, you
24 guys are quality. Okay? So I have to give you
25 quality. Three, I do my best to make you guys come

1 into a restaurant that's clean, that's healthy,
2 that provides you guys, now all I'm asking for you
3 guys to do is just to give me an opportunity to
4 make \$15 an hour to show you guys the reason why I
5 needed it and the reason why I'm coming here today
6 and I'm reaching out and I'm asking you guys please
7 don't let it be another mother like me, please,
8 these babies are harmless, they don't have
9 anything, they can't think or do for their self.
10 Please I'm begging for \$15 an hour, it's not that
11 much more. Please, please, that's all I'm asking
12 for.

13 MS. GODWIN: Thank you Danielle.

14 CHAIRMAN WILSON: Danielle, thank
15 you.

16 MR. MITCHELL: My name is Hakeem
17 Mitchell.

18 CHAIRMAN WILSON: Hold on Hakeem.

19 Danielle I want to thank you for your
20 powerful sacrifice for your family and for the
21 power of you sharing your story and the difficulty
22 that that is, that that takes, the power and
23 strength that that takes to help some of us in the
24 room know that this is more than an academic
25 discussion. So people need to understand that, I

1 thank you for sharing your story because someone
2 needed to hear it and our commitment is to continue
3 to share your story Danielle. Thank you, we love
4 you and we will not let you down.

5 MR. MITCHELL: Okay. I'm going to
6 try to be brief. Like Danielle I'm going to tell a
7 real quick testimony of my story. I did 10 years
8 in prison, I came home in 2006, I started an
9 organization ACOP in 2008, Assisting Children of
10 Prison Parents, and in 2009 I thought being
11 discouraged and knocked down by St. Louis and
12 trying my hardest to keep this program alive I was
13 about ready to give up but what happened to us, a
14 14 month old baby girl, she was murdered on March
15 9th of 2009 and she was left at home because her
16 mom had to go to work and she was left at home with
17 her boyfriend who she didn't really know but she
18 didn't have a choice, she had to leave knowing she
19 had to work. Leaving her there because she had to
20 work. So when she came home the next morning he
21 had murdered her child. He was only 19 years old,
22 we don't know at this point, or I don't exactly
23 know why he did it, I don't think they know why he
24 did it. So the only reason I say that is because I
25 advocate for those children, I advocate for

1 children who have a mom who has to work and whose
2 dad may be incarcerated or dad may be on drugs so I
3 advocate for those children and my thoughts and my
4 way of thinking to solve the problem is actually
5 community organizations, put the right financing
6 and funds in community organizations that's
7 reaching to children and working with the children
8 like my organization. We're working with the
9 children, the children are having more of an impact
10 now because they seen someone cares and I know all
11 you guys heard the saying that no one cares what
12 you know until they know that you care. When
13 children know you care they start to believe again.
14 I think our children have lost hope and they've
15 stopped believing as well as some adults as well.

16 So I believe that the decision should
17 be into community organizations and not-for-profit
18 programs.

19 MS. GODWIN: Thank you.

20 And after Derrick will be Bill
21 Monroe. Kaelen Smith.

22 MR. LANEY: Good evening. My name is
23 Derrick Laney, I'm with MORE, member of OBS. Thank
24 you Danielle for your powerful story, I think that
25 is really important that we hear those kinds of

1 stories and I thank you Reverend Starsky for
2 pointing out that that is what moves people, those
3 stories that this is a real life experience for
4 many, many people, it's beyond academic, it's
5 beyond punditry so I'm here to talk to you guys
6 about the economic situation in St. Louis and
7 specifically talk but what one aspect of our
8 society can do, the Federal Reserve Bank and its
9 potential to use Federal policy to help the
10 situation in St. Louis with wages, with employment
11 and specifically what sister Danielle was talking
12 about, with \$7.80 an hour is not enough for anybody
13 to live off of. The Federal Reserve Bank is a very
14 powerful institution that controls the economy of
15 the U.S. and hence the economy of the world, has
16 many, many opportunities to do things in terms of
17 monetary policy, to increase jobs, increase wages
18 by keeping the interest rates low but the Federal
19 Reserve Bank also has the power to do things like
20 introduce low income loans to municipalities, to
21 other entities and the Commission has an
22 opportunity to use your influence and Mr. Boshara I
23 think should be here somewhere from the Federal
24 Reserve, use your influence to encourage the
25 Federal Reserve to use its policy making and its

1 bond issuing power in a way that is unconventional
2 but that can be very impactful on community to
3 serve us in ways that are very needed.

4 So thank you very much.

5 MS. GODWIN: Thank you.

6 Mr. Monroe.

7 MR. MONROE: Good evening. I'm one
8 of the guys that has been here to every meeting, my
9 face is familiar to everybody here and the reason
10 I'm here is, and I'm glad to get this opportunity
11 to speak, one of the most embarrassing moments that
12 I experienced recently, about six months ago, was
13 when I was handed an RFP from Normandy to help
14 produce a school. This would be my second school,
15 Harriet Tubman, I'm the founder of Thurgood
16 Marshall, a former charter school, and it was
17 embarrassing because when they gave me this RFP I
18 couldn't find a bank, a lending institution to help
19 me. And it takes money to educate. I'm talking
20 about educating black boys, I'm talking about my
21 target, the ones we see going down the street with
22 their pants hanging down next to their ankles, the
23 ones that are doing drive-bys, the ones that have
24 no skills and no education, we can do something for
25 them. If we can send people to the moon and Mars

1 surely we can create curriculum that would assist
2 and help our children but like so many things
3 involving race those of us in this community,
4 African Americans, do not have access to the
5 funding to create the institutions that can help
6 our children and that is a huge, huge, huge
7 difference in what happens to white men and white
8 women who seek to finance charter schools and other
9 things. So the issue has to do with race, race,
10 I'm a former policeman too so I know what's going
11 on in these streets and I weep sometimes when I go
12 down in the area and I see our people with nothing,
13 we own nothing, we don't own service stations, we
14 have nothing to do. The Department of Education
15 has failed our children, they've failed us, and we
16 must stand and educate our own. I'm talking to the
17 black people in this community, you got to get
18 involved with educating your own.

19 Thank you.

20 MS. GODWIN: You're welcome.

21 After Kaelen Smith Peggy Fahl and
22 then after Peggy Scott Addison.

23 MS. SMITH: Like she said I'm Kaelen
24 Smith, just like Danielle I am with Show Me 15
25 organization and union.

1 Due to the Ferguson incident my job
2 has actually been closed down and I work at Toys 'R
3 Us on West Florissant. We were hit two times and
4 as everybody knows Toys 'R Us don't get very much
5 business through the year other than Christmas and
6 since we were hit two times we had to repair twice
7 which put us in low funding budget and now we have
8 one day a week on the schedule. I'm only 18 and
9 I'm getting ready to go off to college and it's
10 very hard to buy college things with one day a week
11 on a schedule which is \$27. So we're asking for 15
12 and a union because we need a living wage. We make
13 7.25 starting at Toys 'R Us and we work very hard,
14 especially to put the store back together after the
15 Ferguson incident. We had busted windows, we were
16 cleaning glass, I was actually cut on the job and
17 had to go to the hospital cleaning up the store
18 from the mess that I didn't even make. But
19 hopefully you guys can help out with that.

20 Thank you.

21 MS. GODWIN: Peggy?

22 MS. FAHL: I'm Peggy Fahl from
23 Ferguson, I work for the Ferguson Florissant school
24 district in the Parents As Teachers program so I
25 was very glad to see us mentioned up there and

1 hopefully, apparently tomorrow they're going to
2 vote on a bill to put some more money back into
3 PAT.

4 As the young girls just spoke that's
5 what I'm here to talk about, our city, our
6 destruction of our city. It's not just the windows
7 that are out, these people have lost jobs,
8 businesses have lost and I guess we're all getting
9 pretty tired and I hate to hear bout all the money
10 being spent on different things and yet insurances
11 and the businesses there have not been put back
12 together. So I guess I want to put a fire under
13 everybody's butt and get moving and get the city
14 back to work.

15 Thanks.

16 MS. GODWIN: Thank you Peggy.

17 And I'm going to take the last two
18 since we're on time. Walter McKinney, is Walter
19 here? Okay. Right after Mr. Addison you'll speak
20 and then Mr. Miller, I know you're here.

21 MR. ADDISON: Good evening, my name
22 is Scottie Addison, I'm most infamous for wrangling
23 people on civil rights issues and I have some brief
24 things to address in that regard here and then I
25 want to talk a little bit about community economic

1 development because that's my real gig, I'm a
2 planner.

3 Friday this news item showed up on
4 the Post Dispatch, It's "A Real Disgrace" is the
5 headline and it's about a business owner who was
6 wondering why with the massive deployment of police
7 in November on that fateful night facing off
8 unarmed protesters his business got taken down and
9 lost he says about 75 percent of his business and
10 the problem is that this debate is kind of
11 displaced in trying to blame the governor who
12 haplessly was claiming that the unified command
13 scheme was going to protect lives. That's a red
14 herring answer because unarmed protesters were not
15 going to pose a threat to lives, it was a pretty
16 easy decision, a sensical tactical decision to
17 deploy police in blue on these arterials to keep a
18 watch but that's not what they did. They were
19 there to create a standoff with protesters and a
20 confrontation which was entirely unnecessary and so
21 the Governor really needs to look to the guys who
22 assured him that this unified command scheme was
23 going to work. I'm not a big fan of incident
24 command because we see what they do elsewhere in
25 suppressing speech, we call them the incident

1 creation team.

2 I'm going to move on because this

3 story ain't over and with regard to the community

4 development stuff I have other correspondence that

5 the Commission talked about north county as a post

6 suburban landscape and it grew up in a time when

7 there was ample industrial jobs and incomes to

8 support this kind of wasteful-like sprawl

9 development which now is unsupportable and we

10 really need to look at north county as a post

11 suburban and post industrial landscape. My

12 specialty is about looking at regenerating value

13 added jobs, rehabilitating industrial sites,

14 finding ways to put people back to productive work

15 and rather than treating them as a demographic for

16 the benefit of retail stores and malls with

17 declining income to support them. The problem, my

18 uncle said something one time, the reason people

19 are poor is that they have no money. And what it

20 comes down to is unless people have a way of making

21 a living and doing work with and for each other

22 we're just blowing smoke. When I was 19 years old

23 -- one sentence, I proposed, I came out of an

24 internship on the hill in New Haven and I proposed

25 community development banking, this was before the

1 Community Reinvestment Act, but that's what I'm
2 going to call for and I'm also going to call for
3 community land trusts so people can own their
4 homes.

5 MS. GODWIN: Thank you.

6 Mr. Miller. There's two Mr. Millers,
7 the other one and then you.

8 AUDIENCE MEMBER: My name is
9 McKinney.

10 MR. MCKINNEY: Board members thanks
11 for having me this evening, it's great to see you,
12 Mr. Isom, it's great to see you.

13 My name is Walter McKinney, Jr.

14 I just wanted to talk to the
15 Commission, this is my first meeting, I've been a
16 financial advisor for 15 years and I've been
17 running my own practice since 2005, since 2009
18 rather, and I get the opportunity to see things at
19 ground level and when you know that the average
20 African American family has a net worth of about
21 \$5,647 versus roughly 135,000 for a Caucasian
22 family, 35 times more you get to see what it's like
23 at the ground level and it's only one problem and I
24 think we have two, the first thing I would like to
25 see, I was a Marine also for more than 20 years, my

1 first life, I'm on my second. They first life I
2 understood one thing, unless leadership
3 acknowledges there is a problem, and I haven't
4 heard that yet, no one has said we have a race
5 problem here, no one has said it. I think whenever
6 I was a combat operations officer, chief rather, we
7 had to acknowledge that there was a problem, if
8 there's no ammo you need to say it, you need to own
9 it and you need to change it and then you have a
10 responsibility. I've heard more about the
11 Constitution in Missouri than anywhere else I've
12 been in the world, 20 plus countries, probably 40
13 cities, here more than anyplace and we don't
14 practice it. And I don't understand why we don't
15 have the will and the intestinal fortitude to
16 expand opportunity. I listened to the news this
17 evening, they said we're going to try to find the
18 hot spots for crime. Just simply look at where you
19 haven't expanded opportunity, that will be what we
20 call the tip of the spear, that will be the focus
21 of main effort when you look at a Marine, what is
22 the focus of main effort, what is a FOM, and we
23 have to decide that and if you don't know this city
24 is dying, and I know process and without the
25 expansion of opportunity there is no life, liberty

1 and the pursuit of happiness and we have to expand
2 it to everyone, everyone who will, Thomas Jefferson
3 was clear, the Constitution is clear, not that
4 people just look like us, to people who ever will,
5 that do not look like us, that is what we are
6 charged with as the citizenry of this great union
7 and leadership needs to know that and I don't know
8 if we do but we need to know it and we need to own
9 it.

10 46 years ago I was picking cotton in
11 Braggadocio, Missouri and now I'm one of the
12 largest African American owned firms in this state.
13 So two things are important, let's lead from the
14 front.

15 MS. GODWIN: Thank you. And our last
16 speaker is Mr. Miller and there was a mention of
17 how we need to address race and that is the next
18 topic for the Ferguson Commission next Monday
19 night, March 2nd at the Missouri Historical
20 Society, the museum. 5 to 8:30, it's on race and
21 race relations. It's the Missouri Historical
22 Society, that's the official title but it's the
23 History Museum.

24 Go ahead Mr. Miller.

25 MR. MILLER: Yeah, the first meeting

1 I was three minutes now it's two minutes and I've
2 been out of the country so maybe next time it will
3 be 30 seconds, but anyway.

4 I just wanted to bring everyone's
5 attention to this President's Task Force on 21st
6 Century Policing and you guys have a colleague here
7 that's probably in Washington D.C. right now,
8 otherwise she'd here, so apparently she doesn't
9 have access to one of President Obama's three to
10 five 747s. But maybe she could have brought in a
11 Hornet which we build right here in St.
12 Louis, but I'm talking about Packnett. Okay.

13 And then the other, I don't have
14 enough time so I hope everyone has read this
15 article, "Hard Truths: Law Enforcement And Race"
16 which was a talk given just like a week ago at
17 Georgetown University by the director of the FBI.
18 I don't think they're looking for me but here, one
19 of the truths is, and we're talking about it now,
20 much research points to the widespread existence of
21 unconscious bias. Many people in our white
22 majority culture have unconscious racial biases and
23 react differently to a white face than a black
24 face. That's what I call racism and I've been
25 around too damned long, 78 years, and I lived

1 through the Detroit riots and I told you people
2 read the Detroit riots, The Kerner Commission, a
3 great big book, and we've got the same problems
4 today as we had what, then. We need evolutionary
5 change, not evolutionary change, we need
6 revolutionary change and I hope that's what
7 President Obama comes up with when he initiates
8 this weekend and March 3 is the deadline, you guys
9 have nine months or a year.

10 And then lastly one other article
11 here which I think shows what the demonstrations
12 here in Normandy have brought about, read this
13 article too, "Unlikely Cause Unites The Left And
14 The Right, Justice Reform." Please read this,
15 please read this, this just came out a day or two
16 ago in the New York Times. Unlikely cause and
17 here's where they're talking about the Koch
18 brothers, K-O-C-H, those mega billionaires now
19 concerned, now concerned about racial riots and the
20 race instance. Usually better, usually bitter
21 adversaries, Koch brothers, the liberals, the
22 conservatives and the Center for American Progress
23 have at least finally come together and said we're
24 going to talk about these racial issues. These
25 racial issues. And they have five million dollars,

1 just need money, for these guys that's peanuts but
2 read this article and they have finally agreed to
3 we need conversation and we don't have it and I
4 need to shut up so I can hear an academic, one of
5 my favorites here, Dr. Purnell, who has spent time
6 and time in the great big super computers out there
7 at Washington University, he's a data man and I
8 react from data and he has the 360 problems --

9 MS. GODWIN: Thank you Mr. Miller.

10 MR. MILLER: 360 degrees from
11 education through everything, I hope it works.
12 I've waited a long time, 78 years. Good luck.

13 MS. GODWIN: Thank you Mr. Miller.

14 And now Rich I'll turn it over to
15 you.

16 CHAIRMAN MCCLURE: Well Jason you
17 have a hard job now to fulfill that charge.

18 Well, thank you for your thoughtful
19 contributions, thank you for the heartfelt personal
20 stories, it's very important for us as
21 Commissioners, it's very important for us as a
22 community to hear from each other, to hear what
23 affects lives personally, individually, what
24 affects us all collectively and we are very
25 grateful that folks are willing to get up in front

1 of a group like this and talk about their story and
2 help us learn. So I echo Starsky's comments in
3 that regard.

4 We're going to shift to as Starsky
5 said a discussion here and we have some great
6 panelists, we are fortunate that Commissioner Felicia
7 Pulliam and Commissioner Pat Sly have agreed to
8 co-chair this working group so they're going to set
9 up this discussion and then they're going to set up
10 our three speakers that are here tonight so we
11 appreciate Ray Boshara from the Federal Reserve
12 Bank, Jason Purnell from Washington University and
13 Lara Granich from Missouri Jobs with Justice for
14 joining us here tonight. We think you'll learn
15 from them as we will and then after that we'll have
16 the opportunity to break into working groups to
17 talk about what we're hearing and your thoughts as
18 well.

19 So we'll start with Felicia and Pat.
20 Who's going first?

21 COMMISSIONER SLY: Felicia's going to
22 do all this but I'll stand with her.

23 COMMISSIONER PULLIAM: Good evening
24 everyone, thank you so much for being here. Pat
25 and I are honored that we've been asked to lead

1 this charge and the work looking at economic
2 inequality and opportunity. We've already had
3 great testimony to help us understand why this is
4 such an important topic, we appreciate you being
5 here and ask for your continued engagement and
6 support.

7 So the charge of our effort is to
8 outline the root causes and make sure that we pay
9 attention to the considerations and far reaching
10 consequences of income inequality and deep poverty
11 in our region as a basis for program development
12 and potentially designing or identifying some
13 legitimate legislative action that can affect
14 policy for positive change. We're looking to
15 leverage research, you'll hear a lot of that
16 tonight, looking towards the expertise in our area,
17 more learning from the community and actually if we
18 find that there's some gaps in our learning to fill
19 that with research and data but we'll be looking
20 at, we'll be looking for accessible, sustainable,
21 real transformative ways that we can improve the
22 economy and engage everyone. So I'm going to get
23 out of the way so you can hear from these experts,
24 I am thrilled and excited to be doing this work and
25 to be learning along with you and the people that

1 you'll hear from today. I've been watching their
2 work for quite some time and was with Jason just
3 last week so I'm a fan as well, so Jason Purnell is
4 going to bring to us the work of For the Sake of
5 All. It's a multidisciplinary project on the
6 health and well building of African Americans in
7 the St. Louis region. The first phase of it
8 culminated in May of 2014 and this is the second
9 phase of community engagement, where he gets out
10 and shares with us all of the information he has
11 and helps us understand why even if you're not
12 African American you should pay attention to this
13 issue and how it impacts you and how it impacts the
14 economy of our region. So what we're going to do
15 is watch a little film about a little girl named
16 Jasmine.

17 (Whereupon, a video was shown)

18 CHAIRMAN MCCLURE: So we're going to
19 start with Dr. Boshara from the Federal Reserve and
20 then Jason and then Lara.

21 So Dr. Boshara, please.

22 DR. BOSCHARA: Thank you. Good
23 evening everybody, how are you?

24 My name is Ray Boshara, and I'm,
25 first of all I want to thank the members of the

1 Commission for the invitation to be here this
2 evening, it's a real honor and a real pleasure to
3 do this. I direct something called The Center For
4 Household Financial Stability at the Federal
5 Reserve Bank here in St. Louis. Our job is to look
6 at savings and ownership, people's wealth, what
7 they own and what they don't own and why that
8 matters for helping them move up the economic
9 ladder and why that's also good for helping us
10 build the economy. I need to say that these are my
11 own views and not necessarily the views of the
12 Federal Reserve Bank of St. Louis.

13 So it's a pretty hard act to follow,
14 all the folks we just heard here from the
15 community. It's a little intimidating, I am an
16 academic, I do research, but I can tell you this,
17 I've been doing research on one simple idea for 25
18 years which is how do you help low income people,
19 struggling families, build savings and wealth and
20 ownership. That's all I've done professionally for
21 25 years, nothing else. Most of my time was in
22 Washington trying to get Congress to do something
23 about poor people who did not have wealth. All
24 right? I'm now doing that same work here in St.
25 Louis on behalf of the Federal Reserve.

1 I was really heartened to hear many
2 members of the community talk about not being able
3 to own things, not being able to open up a bank
4 account, the struggles like Danielle to pay the
5 bills and never feeling like she can get ahead. I'm
6 very heartened by those stories and that's why
7 we're doing this work at the St. Louis Fed. We
8 believe that it's good for families, good for
9 communities and good for the economy if more
10 families have a stake in the communities in which
11 they live.

12 So my talk today is in three parts,
13 it's very brief. The first is why does this
14 matter, why does it matter if families have savings
15 and wealth? Secondly, some facts about who owns
16 America and who doesn't and third, some promising
17 ideas that we can build on that the Commission can
18 take under advisement, some things going on around
19 the country and also right here in St. Louis.

20 So first part, why does it matter if
21 the savings and wealth, I mean why does it matter
22 if people have savings or wealth? This chart shows
23 very simply and very starkly who owns America. As
24 you can see the wealth gap dwarfs the income gap.
25 Wealth and equality is a bigger problem, a bigger

1 issue than income inequality. Let me give you just
2 a couple of numbers.

3 First if you look at the top 10
4 percent of the population, all right, they have 50
5 percent of the nation's income but over 70 percent
6 of the nation's wealth. If you look at folks in
7 the middle, right, they have 30 percent of the
8 nation's income but only 12 percent of the nation's
9 wealth. When you go down to the bottom 40 percent,
10 40 percent of the nation they have 10 percent of
11 the nation's income and zero percent of the
12 nation's wealth collectively. All right? That
13 doesn't mean that everybody in the bottom 40
14 percent has no wealth but if you look up the pie,
15 what we own and you divide it up these are the
16 numbers.

17 Now, you might think that I'm
18 concerned about the wealth gap, I'm actually not.
19 I'm not really concerned about how much wealth Bill
20 Gates or Steve Jobs once had, okay, but I do care
21 about the 40 percent that don't have anything,
22 that's the bigger issue. Our task is not to close
23 the gap, our task is to make sure that folks on the
24 bottom have enough savings and wealth to move their
25 lives forward. Why is it important that they have

1 this? I think it's become pretty obvious but we've
2 learned from research that when families have
3 savings and wealth they first of all have more
4 financial stability. If you have a couple of
5 thousand dollars in the bank or even a few hundred
6 you can pay a bill, you lose your job, you have a
7 health emergency, your car breaks down, what's your
8 choice? Going to your savings account or run to
9 the payday lender, right? When you have some
10 assets, you have a little bit of stability in your
11 life but we also have research showing that when
12 you have some assets you're going to move up the
13 economic ladder. We have scholars from the left
14 and right showing that even small amounts of
15 savings and wealth can have a big impact on whether
16 or not you move up the economic ladder. It is one
17 of the strongest predictors of whether or not you
18 move up the economic ladder is whether or not you
19 have wealth and some studies show it's the
20 strongest predictor of whether or not one
21 opportunity gets passed from one generation to the
22 next.

23 So we did a little bit of research
24 and why is this, why do we have this huge wealth
25 gap, and it turns out according to our research

1 that there are three things that predict who has
2 wealth and who does not. Those three things are
3 your age or when you were born, secondly your
4 education and third, your race or your ethnicity,
5 all right? Turns out from a balance sheet
6 perspective families are either thriving or they're
7 struggling. Who are the thriving families, who are
8 the families that are at the top bars, the top
9 green bar, the top red bar and the top blue bar?
10 They clearly have more wealth. It turns out that
11 middle-aged and older families are doing quite well
12 in terms of wealth, better educated families are
13 doing quite well. As you can see the difference
14 going from less than high school to high school,
15 college to a graduate degree, the difference in
16 wealth and then the final is African Americans and
17 Hispanics tend to have about one-tenth of the
18 wealth of whites and Asians, all right? So
19 collectively we call people who are middle-aged or
20 older, who have better, who have higher levels of
21 education and who are white or Asian we call these
22 folks thrivers, their balance sheets are doing
23 quite well. Everybody else which is roughly three
24 out of every four families is what we're calling a
25 struggler, all right? They have weak balance

1 sheets, they don't have enough savings, they have
2 too much debt, they probably lost their house
3 during the great recession, right? So why is that
4 they're struggling, what determines who's
5 struggling and who's thriving in this country?
6 Well, it turns out that people who are young, who
7 are less educated and who are black or Hispanic are
8 already economically vulnerable but then on top of
9 that they take on risky financial choices, right,
10 or they are presented with very bad choices whether
11 it's a payday lender or a mortgage that is not
12 really appropriate, right? And so you combine
13 these two things being already at risk with taking
14 on the wrong choices on your balance sheet and your
15 wealth goes right down the tubes. The recession
16 wiped up two decades worth of wealth but it really
17 wiped out the wealth of these struggling families.
18 As a matter of fact the main problem was that too
19 many families had too much wealth and home
20 ownership, they had too much debt, they had too
21 little savings and that is the reason why they are
22 still to this day trying to recover their wealth.
23 All right?
24 Next slide please. I have two more
25 slides. So let me share with you three surprising

1 facts about wealth, all right, and interesting
2 facts. The first is that the strugglers that I
3 just talked about, well, turns out that public
4 policy is actually not helping them very much. Tax
5 breaks to build savings and wealth which total
6 nearly \$400 billion a year offer the fewest
7 benefits to those with the greatest need. The
8 policy is upside down. If you have savings and
9 wealth tax policy gives you an incentive to have
10 even more. If you don't have any savings and
11 wealth not only can you not take advantage of tax
12 breaks, if you're on food stamps or Medicaid you
13 have to spend down your assets, right? It doesn't
14 make any sense. Right? That's the first thing
15 that's counterintuitive, it doesn't really make any
16 sense. A little bit more hopefully, however, we
17 have some good evidence, this is my second
18 surprising fact, even poor families in experiments
19 when given the opportunity have accumulated savings
20 and wealth, all right? That's because they had
21 access to the right products, programs and
22 policies. You may not believe this but it was
23 women like Danielle in our experiments who were
24 struggling and raising kids who were able to make
25 sacrifices and save and build wealth. Why? Was it

1 because they lacked ability, no, was it because
2 they lacked the willpower, no, it's because they
3 lacked opportunity. No one put an opportunity in
4 front of them that made it possible for them to
5 clean up their credit, right? To learn how to
6 budget, to learn how to save. Right? When you
7 take that idea and you situate it in the poorest
8 struggling communities low income people like
9 anybody else can save and build wealth.
10 All right? It was hard, I'm not saying it was
11 easy, but presented with the opportunity low income
12 families, even very poor families could save and
13 build wealth.

14 Our third very encouraging finding,
15 and this is also coming out of research, is that
16 even very small amounts of wealth can have a pretty
17 big impact on the life course. All right? You
18 don't, it's nice to have more but in terms of
19 changing your attitudes and your beliefs, your
20 hope, you know, your possibilities for the future
21 it turns out that a few hundred or a few thousand
22 dollars can make an enormous difference, right?
23 The few thousand dollars or few hundred that
24 prevents you from going to the payday lender. The
25 few hundred dollars it takes to open up that small

1 business that's going to generate some income.
2 Right? The couple of thousand you might need to
3 start at the community college to get that skill to
4 get that job or the down payment on the apartment
5 or the car that's going to get you to work, right?
6 Well it turns out if you get these little infusions
7 of cash or assets at the right moments it can have
8 a big impact on your life. When you are ready to
9 make a transition in life you have a little bit of
10 savings, a little bit of wealth to propel you
11 forward.

12 Willie Elliott at the University of
13 Kansas found out that if you look at youth, okay,
14 teenagers, youth with a college savings account in
15 their name are four to five times more likely to go
16 to college than youth who do not have a savings
17 account in their own name. Did you guys get that?
18 Four to five times. Do you want to know why that
19 is? \$10, \$50, \$100, whatever it is, you know what
20 that savings says? It says I am going to college.
21 We expect you to go to college, right? We have
22 hope that you are going to go to college. That
23 savings account embodies hope. Researchers call
24 this the college bound identity, right? You know,
25 you think you're going to college so you start to

1 behave differently now, right? That's what a
2 little bit of wealth can do, it's remarkable
3 really.

4 Another researcher, Tom Shapiro, he's
5 the one who actually documented this idea, you know
6 he followed 236 African American and white families
7 over 25 years and discovered that the white
8 families more often than not, and of course some of
9 the black families, you know, they had these small
10 doses of wealth that enabled them to make these big
11 leaps forward on their life trajectory to start
12 college, to buy a home, to start a small business.
13 You know, and when you talk about these services
14 that are really important, you know, it's happening
15 in communities all over St. Louis, places like
16 Kingdom House, Justine Peterson Housing, Beyond
17 Housing, United Way, there are institutions and
18 communities that are doing what I'm talking about.
19 This is not some pipe dream, they are helping
20 people build their credit, start savings, you know,
21 second chance savings accounts, start businesses,
22 get loans, you know the thinking that you've talked
23 about that gets you on a path to ownership are
24 happening here in St. Louis.

25 Last slide. I would like to close

1 with a few of what I think are some promising
2 ideas, all right? I'm going to talk about three
3 things very briefly, how to save, what to save for
4 and when to save. All right? So how to save, I
5 think I've hinted at this already. Communities are
6 coming together to make savings easier, automatic
7 and regular, all right? Now if each one of you had
8 to make a decision to cash a check and walk over to
9 the bank and save how many of you would save? I
10 know that I wouldn't, okay? You want to know how
11 most people save and build wealth? It's done for
12 them, it's automatic. Some of you have 401Ks,
13 right? What happens they set it up for you, they
14 take it out of your paycheck, they put a match,
15 they invest it, they bundle these savings services.
16 When these very low income women manage to save
17 it's because somebody had bundled some services for
18 them, all right, and so we're seeing public private
19 partnerships, banks, some credit unions and
20 nonprofits coming together to put these services
21 together. Again the key is easy, automatic and
22 regular. You want to make one decision to save and
23 then it just happens, all right? What do families
24 need to be saving for? I think it's pretty
25 obvious, emergencies as I mentioned, first and

1 foremost families need liquidity, to pay down debts
2 that don't lead to assets, right? College,
3 retirement, somebody mentioned the dream of opening
4 up a small business, right? And a home at some
5 point when you feel like you've got the rest of
6 your balance sheet in order a home can be a great
7 investment but it's not the right place to start.

8 And let me close then with what to
9 save or when to save. All right? The key is to
10 capture what I call the savings moment, all right?
11 Here is the thing, you have to save while you're
12 doing other things, things that you would be doing
13 anyway, right? So when you're renting or buying a
14 home set up a savings account so in addition to
15 making your rent payment you start to save a little
16 bit. When you're spending there is programs out
17 there that either tell you don't spend that money,
18 you should save it instead, you can get these apps
19 on your phone, there are also programs that help
20 you build up a savings account while you're paying
21 a debt, paying back a debt. When you pay your
22 taxes how many of you get the EITC and 2 or 3 or
23 4,000 in refund to look forward to? Does anybody?
24 No? Okay. Well if you're not claiming EITC and
25 you're eligible you should because refunds average

1 2 to \$3,000, sometimes 4,000 and that turns out to
2 be an amazing time to save and build wealth. All
3 right? And there's programs out there including a
4 tax time program here in St. Louis that is helping
5 people convert their tax refunds into savings,
6 that's another great moment. Another great moment
7 is when you start a job setting up that retirement
8 account or setting up an automatic savings account
9 into an emergency savings fund and the
10 administration, the President just came out with
11 something called the myRA, it's like IRA but it's
12 myRA, it is the perfect starter savings account,
13 you can get started with just 25 bucks and you
14 can't lose any of the principal. All right?

15 And I'm going to close on my all time
16 favorite idea, the one that I think actually could
17 be transformative. All right? That is when a
18 child is born or when a child enters school they
19 get their very own college savings account, all
20 right? Their very own. Just imagine, now for a
21 long time we had to imagine this because it wasn't
22 happening but we worked in countries and cities,
23 cities and states around the country, even over in
24 the United Kingdom on this idea. Right now every
25 kid born in the state of Maine gets a \$500 college

1 savings account automatically. Parents don't have
2 to do anything. All right? Every kid in the state
3 of Nevada when he or she enters kindergarten gets a
4 \$50 savings account. People can contribute to
5 that, all right? Every kid in the city of San
6 Francisco gets a college savings account with \$50
7 in it and \$100 if you're low income and right here
8 in St. Louis thanks to the leadership of Beyond
9 Housing in Pagedale every kid entering kindergarten
10 in the Normandy School District gets a \$500 savings
11 account automatically as part of just being
12 enrolled in Normandy schools. All right? Now, you
13 know, this idea, these kids know that they're going
14 to college, these accounts become a platform for
15 teaching financial basics, the parents and the
16 communities and the banks and the foundations are
17 coming together to make these accounts possible.
18 You know, we have to do everything we can for
19 adults, right, we have to do everything we can, you
20 know, for the folks in this room, for Addison and
21 for Miller and McKinney and for Danielle, you know,
22 they are adults, they are struggling, they are
23 working, they need a little bit of savings, a
24 little bit of wealth to take their lives forward
25 but we have to take it to a generation approach,

1 while we are helping the adults we've got to help
2 the kids too. If you want to really change things
3 you've got to make sure that every kid not only has
4 a good education and safe schools, good parents,
5 they also have to have a savings account. And it's
6 my belief that if every kid grows up with a savings
7 account, a little bit of wealth, the prospect of
8 knowing that they're going to go to college I think
9 then we have a real chance of changing things not
10 only in St. Louis but also around the country.

11 Thank you very much.

12 CHAIRMAN MCCLURE: Jason.

13 DR. PURNELL: Thank you very much.

14 Thanks for the invitation to address the
15 Commission.

16 So it's an honor to be here with you
17 this evening to talk about very fittingly Clifton
18 set me up a little bit, American dreams and St.
19 Louis realities. What it means to live in St.
20 Louis given economic mobility and what we know
21 about economic mobility. I can't hope to match the
22 eloquence of Danielle but I do want to assure you
23 that none of this is purely academic to me. I was
24 born not too far from here in Northwoods, I grew up
25 in St. Louis and St. Louis means something very

1 special to me so none of this is purely academic
2 but I will be walking you through some data so
3 let's get to it.

4 As this graphic suggests there are
5 many ways of defining the American dream but at
6 least one of those definitions includes this notion
7 that each generation should do better than the
8 last. I should do better than my parents and my
9 children should do better than me. The question is
10 how good a job are we doing at that and how
11 realistic an expectation is that both for our
12 region and for our nation? And that's a question
13 that Harvard economist Raj Chetty and his
14 colleagues sought to answer with a couple of
15 studies on this notion of economic mobility and
16 I've tried in this graphic to break down what
17 economic mobility means or at least one way of
18 looking at economic mobility. It's this notion
19 that where you start in childhood, this rung on the
20 economic ladder, you ought to move up that rung and
21 one of the ways of looking at economic mobility is
22 whether or not starting at this lowest level of
23 income what are the chances that you actually make
24 it to this highest rung of income? It turns out
25 that your chances are lower if you live in the

1 United States than if you live in other wealthy
2 developed nations of the world and it also turns
3 out that even though the chances of economic
4 mobility haven't changed all that much over the
5 past several decades the rungs of this ladder have
6 gotten further apart due to something called
7 economic inequality or income inequality and what
8 that means is that your starting place matters a
9 great deal more than it used to. In other words,
10 what your parent's economic resources are going to
11 have a much larger determining factor on your
12 outcomes as an adult. So what we're going to do is
13 take a walk through economic mobility.

14 It also turns out that where you live
15 in the United States determines your probability of
16 economic mobility. This is the same kind of
17 probability that we were talking about before of
18 moving from that lowest rung on the ladder to that
19 highest rung on the ladder and what this map is
20 showing you is a map of the United States with the
21 highest probability of that happening in this kind
22 of light yellow color and the lowest probability of
23 that happening in this dark red color and you can
24 see that the southeastern portion of the United
25 States is also where the highest African American

1 population in the United States is has the lowest
2 probability of that kind of mobility and that
3 includes where we live. In fact of the 50 large
4 metropolitan areas that Raj Chetty looked at St.
5 Louis ranked in the bottom 10, number 42 for
6 economic mobility.

7 Dr. Chetty and his colleagues were
8 also able to identify factors that were related to
9 economic mobility across the country so if some of
10 these factors were higher or lower you had a higher
11 or lower probability of economic mobility. This
12 factor included the amount of African American
13 population, segregation and income inequality.
14 School quality, social capital or this notion that
15 there's trust in social cohesion in a community and
16 family structure. We're going to look at each one
17 of these in turn but first I want to talk to you a
18 little bit about the project that was introduced
19 earlier For the Sake of All, even before Dr. Chetty
20 and his colleagues released their paper six
21 colleagues of mine and myself were working on a
22 project to look at the health and wellbeing of
23 African Americans from St. Louis but not just to
24 report on another study of health disparities, to
25 also tie health to these educational and economic

1 factors that end up being very large contributors
2 to health outcomes and we'll talk a bit about that
3 but also to determine what the impact of these
4 disparities was on the entire St. Louis community
5 regardless of your race, regardless of your
6 socioeconomic status and then to suggest some
7 solutions to how we close these gaps in health and
8 wellbeing in our region.

9 So what you're going to see in these
10 next few slides is some of Dr. Chetty's data and
11 some of the data from For the Sake of All.

12 So that first mobility factor,
13 African American population, turns out that St.
14 Louis ranks 10th in terms of the largest proportion
15 of African American population in these 50 large
16 metro areas that I told you about and African
17 Americans make up roughly a third of the city of
18 St. Louis and St. Louis County combined. Now I
19 want to give you a caveat here. The geographic
20 area that Dr. Chetty's looking at is actually
21 larger, what we looked at in For the Sake of All
22 was just the city and the county so I'll make those
23 distinctions as we go through these slides.

24 Roughly 30 percent of the combined
25 population of St. Louis City and St. Louis County

1 is African American. This is a map of African
2 American population concentration in St. Louis City
3 and St. Louis County. For anybody who lives here
4 this map is not surprising to you. Orange is the
5 highest concentration, anywhere from 45 to 97
6 percent African American, light blue is moderate,
7 six to 44 percent African American, dark blue is
8 the lowest, one to five percent African American.

9 This is a map of poverty,
10 concentrations of poverty in St. Louis City and St.
11 Louis County and what I always say when I show this
12 series of maps is notice how the orange stays
13 orange and the light blue stays light blue and the
14 dark blue stays dark blue. Orange again is the
15 highest concentration, anywhere from 19 to 54
16 percent. Light blue is nine to 18 percent, dark
17 blue is one to eight percent. St. Louis is the
18 fifth most racially segregated of the 50 large
19 metropolitan areas that Dr. Chetty studied. That's
20 in terms of racial segregation and this map is kind
21 of a stark picture of that. It's the 20th most
22 segregated in terms of income of those 50 large
23 metro areas. So we've got segregation by race,
24 we've also got economic segregation.

25 That third mobility factor, income

1 inequality which is just the difference between
2 people who have high levels of income and people
3 who have lower levels of income. What we know is
4 that St. Louis has the 29th highest income
5 inequality among the bottom 99 percent of the
6 population when we looked across those 50 metro
7 areas and the reason that we looked at the bottom
8 99 percent is as Ray just said we're factoring out
9 the Bill Gates and the billionaires and just
10 looking at that bottom 99 percent, the regular
11 folks. Right? 29th highest income inequality,
12 whites have more than twice the median income of
13 African Americans in the City of St. Louis and St.
14 Louis County combined.

15 And that's For the Sake of All data
16 and this is just showing you the numbers. It's
17 actually more than twice in the City of St.
18 Louis, a little less than twice in St. Louis
19 County. Median income just as a refresher on your
20 statistics is the exact midpoint where half the
21 population has more, half the population has less.

22 That fourth mobility factor, school
23 equality. This is a map of high school dropouts in
24 St. Louis City and St. Louis County. Again where
25 the orange is the highest, anywhere from eight to

1 20 percent, light blue is three to seven percent,
2 dark blue is zero to two percent. One in 10
3 African American 9th through 12th graders dropped
4 out of school in 2012. St. Louis ranked 20th of 33
5 cities that reported and had full data in terms of
6 high school dropout even after we control for
7 parent's level of income. And it ranks 15 of 48
8 for teacher student ratio at about roughly 17.2 to
9 1. So slightly better on that ranking.

10 Dr. Chetty and his colleagues used
11 religiousness and rates of violent crime as
12 indicators or markers for this notion of social
13 capital or social cohesion. St. Louis has ranked
14 20th of the 50 large metro areas in terms of the
15 percentage of the population that identified as
16 religious but it ranged 14 out of 46 cities or
17 metropolitan areas reporting crime data in terms of
18 the rate of violent crime and what we reported in
19 For the Sake of All and what you can see in this
20 graphic is that African Americans have a homicide
21 death rate that is 12 times that of whites in the
22 City of St. Louis and St. Louis County combined.

23 And finally the last mobility factor
24 was family structure. St. Louis has the 11th
25 highest rate of children being raised by single

1 mothers of the large 50 metro areas and 65 percent
2 of African American households with children under
3 the age of 18 are headed by single mothers in St.
4 Louis City and St. Louis County combined.

5 And our charge in For the Sake of All
6 was really to look at these social and economic
7 factors and tie them to a set of health outcomes
8 and what I'm about to show you is one of the most
9 stark comparisons that we made in our final report.
10 This notion that these economic realities aren't
11 just about mobility, they aren't just about our
12 gross regional product and how many jobs we're
13 producing, they're actually a matter of life and
14 death. What people have really kind of honed in on
15 and what we reported is what is an 18 year gap in
16 life expectancy between a child born in 63105, in
17 the Clayton area, and a child born in 63106 in
18 north St. Louis City. This is a distance of less
19 than 10 miles in our region. 18 years gap in life
20 expectancy. And what we know is that, we know that
21 63106 is 95 percent African American versus 63105
22 which is nine percent. We know that 63106 has six
23 times the unemployment rate of 63105. We know that
24 63106 has almost eight times the poverty rate of
25 63105 and we know that a household in 63106 has

1 roughly one-sixth the median income of 63105. This
2 is the geography of inequality in our region. When
3 you just look at the income distribution of African
4 Americans in the city of St. Louis and St. Louis
5 County combined you see that 44 percent of African
6 American households are subsisting on less than
7 \$25,000 a year in the city and the county combined
8 and a majority, 58 percent, are living on less than
9 \$35,000 a year.

10 We also reported in For the Sake of
11 All over three times the rate of poverty for
12 African Americans in St. Louis City and St. Louis
13 County combined and nearly four times the
14 unemployment rate. African Americans have nearly
15 four times the unemployment rate of whites in St.
16 Louis City and St. Louis County and my dear friend
17 Rebeccah Bennett noted in a way that I hadn't
18 looked at our data that if you look at the
19 unemployment rate that we reported in our final
20 report you've got great depression level
21 unemployment among African Americans while whites
22 are sitting at roughly six percent unemployment so
23 you talk about, Clifton talked about a tale of two
24 cities, a tale of two wallets, you have one
25 population living in the great depression and

1 another population recovering from the great
2 recession.

3 And then another stark set of data
4 that we reported, we noted that one in six deaths
5 among African American adults 25 years or older was
6 attributable to poverty or having less than a high
7 school education in a single year. And just for
8 context, for us in St. Louis, that's enough lives
9 to fill seven MetroLink cars and it has an economic
10 impact of \$3.3 billion. So even though we should
11 care about shortened lives we also need to note
12 that this is costing everybody, this is costing our
13 entire region.

14 We have recommendations in six major
15 areas for how to close these gaps. First investing
16 in quality early childhood development for all
17 children. And the quality is key there. Not just
18 early childhood, not just daycare centers but high
19 quality early childhood. Every dollar we spend on
20 high quality early childhood returns \$7 to society.
21 Some estimates as much as \$17 and we know that
22 children who have been exposed to high quality
23 early childhood intervention 30 and 40 years later
24 have better health outcomes, they're at decreased
25 risk for things like diabetes and heart disease. I

1 say all the time that there aren't many things in
2 social science for which I'm prepared to say that
3 the jury is in. The jury is in on early childhood
4 development.

5 Helping low to moderate income
6 families create economic opportunity, and I'm glad
7 that Ray brought up child development accounts.
8 One of our recommendations, and we're going to get
9 this done for St. Louis, are universal child
10 development accounts for every baby born in St.
11 Louis City and St. Louis County. A \$500 child
12 development account for every baby with a
13 progressive structure where children who are below
14 the poverty line will receive bolster contributions
15 so that every child grows up knowing that we are
16 investing in their future in the St. Louis region.

17 Investing in coordinated school
18 health programs where children spend most of their
19 day there ought to be healthcare, there ought to be
20 coordinated efforts around their health within
21 schools.

22 Investing in the full range of mental
23 health from awareness and screening to treatment
24 and data collection about the prevalence of mental
25 health conditions.

1 Investing in quality neighborhoods no
2 matter where you live it ought to be possible to
3 buy fresh fruits and vegetables, you ought to be
4 able to walk safely in your neighborhood, you ought
5 to be able to access resources like banks that give
6 out loans for housing and coordinating and
7 expanding chronic and infectious disease prevention
8 and management which means that when your doctor
9 takes your vital signs he or she is also asking do
10 you have a job, do you have a place to live, do you
11 have enough to eat and connecting those resources
12 between communities and clinical settings.

13 We're partnering with Focus St. Louis
14 in our second phase of work on a set of discussion
15 guides and action tool kits based on the work that
16 we've done. We released the first set back in
17 October and perfectly enough it's on creating
18 economic opportunity and our action tool kit walks
19 you through as a community member what are the
20 things that you can do, everything from educating
21 members of your network to advocating in Jefferson
22 City to donating your time and your resources to
23 people on the ground like Jobs with Justice who are
24 working on economic opportunity.

25 Everything For the Sake of All is at

1 forthesakeofall.org including the five briefs that
2 we released in August and December of 2013, the
3 final report that we released in May of 2014, those
4 discussion guides and action tool kits that I just
5 talked about. I should note that there are also
6 youth versions of both the discussion guide and the
7 action tool kit as well. You can e-mail us for
8 more information at forthesakeofall@wustl.edu and
9 you can now follow us on Twitter @4thesakeofall.

10 Thank you very much.

11 MS. GRANICH: Good evening. I am so
12 grateful for the two prior speakers tonight and for
13 their amazing work, they're also going to help me
14 move a little more quickly during my slides so
15 we'll make up some time.

16 My name is Lara Granich, I'm the
17 director of the Missouri Job with Justice
18 Coalition. I really first want to speak to you
19 tonight as someone from north county, I grew up in
20 Glasgow Village and the issues that the Commission
21 is dealing with, not just tonight but in all your
22 work, are very, very near and dear to me and my
23 family and I know all the work and time and
24 leadership you are bringing to this space and I
25 want to just really start by expressing my

1 gratitude for the hard work of the commissioners
2 here.

3 I'm speaking more formally tonight
4 though as a director of Jobs with Justice and we
5 are a state wide coalition of more than 100
6 organizations and tens of thousands of individuals
7 working together on issues of workers rights and
8 economic policy. What we are not is an advocacy
9 group. We are not doing for working people at Jobs
10 with Justice. We are a community that stands
11 behind working people who are standing up for
12 themselves. You already heard from Jobs with
13 Justice when you heard from Kaelen Smith, when you
14 heard from Danielle Polk who told her story for the
15 first time tonight with great courage. You missed
16 Mike Coshall, Mike do you want to stand up for a
17 minute and just waive to folks? Mike works at
18 Sonic and Dollar General, he'll be in smaller
19 groups later where you'll get to know him. It is
20 that perspective, that of working people taking
21 action to make their life better for themselves and
22 their families that really informs our central
23 point tonight and that is that this question of
24 economic inequality and opportunity is not simply
25 one of how do we share the benefits of the economy,

1 it is much more importantly one of how do we share
2 the power within our economy? How do we share the
3 power to make a claim upon and hold on to a fair
4 and secure living for our families.

5 I'm going to start by quickly going
6 over some key dynamics, they're probably not
7 unfamiliar to any of us but it's worth reminding
8 ourselves that this crisis, this loss of ours as a
9 land of opportunity is not the result of forces of
10 nature or the laws of physics. It is a result of
11 decisions and we can make new decisions, we can
12 make different decisions.

13 The heart of this presentation,
14 however, is going to be the stories of the working
15 people in this room and some that couldn't be with
16 us tonight, the people who are solving this
17 problem, inequality and opportunity for themselves
18 and their families by taking a stand. By calling
19 for their place at the table in their workplace and
20 in their community, I believe their stories make
21 the case that all could live in a thriving
22 community if we have more faith in the power and
23 the wisdom of the people doing the work. So our
24 deep belief in ourselves as the land of opportunity
25 is a belief that has given us a faith to work hard.

1 That belief is fading to nostalgia in this country,
2 I'm very grateful to Dr. Purnell for so clearly
3 illustrating that point to us here tonight.

4 The American dream was never actually
5 shared in our nation's history and it's not today
6 but it was at least more complete to the next
7 generation until now. This generation is the first
8 that has no reasonable expectation of being more
9 prosperous than the one before it. This is the
10 result of many things including the dismantling of
11 institutions that created shared power in our
12 communities and in our economy. Workers are losing
13 wages, families are losing health insurance but
14 that we have all lost power is at the heart of
15 things.

16 Let's take a quick closer look.
17 There are so many things greasing the rungs of the
18 ladder. We are losing the key ways that we were
19 taught to invest in ourselves and build our capital
20 in the economy. Our friends from the Federal
21 Reserve talked a good deal about the housing crisis
22 and foreclosures and mortgages. Payday lending
23 rates were also discussed earlier tonight and I
24 want to be clear the situation with payday lending
25 is not just about the choices of folks, it is about

1 the choices of our government and our state to let
2 payday lenders run rampant in this state.

3 Student debt. We are taught higher
4 education is the way that we're going to get ahead,
5 we're going to make things better. It is
6 unfortunately now a stone around the neck of people
7 as they enter that economy. It's hard to even make
8 those investments when work doesn't pay. Over the
9 last 30 to 40 years real wages for the vast
10 majority of the work force have been declining or
11 stagnant even while productivity rose and while
12 wages are lower they're also far more insecure.
13 More than a third of the U.S. work force was
14 contingent as far back as 2006, that means they're
15 in some sort of temporary, part time, subcontracted
16 agreement and that number is expanding quickly in
17 the new kind of gig economy, Task Rabbit, Uber,
18 Bear B&B and if you want job security wouldn't you
19 look were you expect to see the most hiring?
20 You're not going to get many answers there. If you
21 look at projections for the St. Louis condition the
22 top Missouri occupations for job growth all earn
23 \$25,000 a year or less. This is really important.
24 If we take away nothing else tonight even if every
25 St. Louisan got a college education or high skilled

1 training employer's greatest needs are still going
2 to be someone to run the drive-thru, put products
3 on the store shelves and take care of grandma while
4 the rest of us are at work and right now those jobs
5 do not support us. Right now. This is grave and
6 it's grave for all of us. This wild imbalance of
7 power and therefore in the benefits of our society
8 has implications for everyone, from the one percent
9 to the 99 percent. It means a shrinking tax base,
10 it means dropping consumer demand, it means a
11 strain on social institutions like our public
12 educational system, our churches, it means social
13 unrest. It has put our community in the global
14 stage in a terrible way.

15 That doesn't mean we need to turn
16 back the clock though. I don't want to say we need
17 to look back at some nostalgic era, some golden
18 stage of shared prosperity. We really need to look
19 ahead to new models that create shared economic and
20 community power in a new rapidly changing global
21 economy and the good news, we're going to have good
22 news, not just expressing statistics tonight, the
23 good news is right here in our community working
24 people have been innovating and creating new ways
25 to have the power they need together. Workers in

1 some of the fastest growing jobs in our community
2 are taking responsibility for making their jobs
3 better jobs. Not just for themselves but for those
4 that will follow them into this work.

5 In 2006 working people took to the
6 state wide balance and increase in the minimum wage
7 and this like red versus blue state you really
8 found consensus. It won in every county by nearly
9 20 points. But for our discussion today what
10 happened next is actually even more interesting.

11 The state's Department of Labor made an error
12 interpreting the language and they advised that
13 there was no change in the minimum wage for workers
14 who earned tips like restaurant workers, baggage
15 handlers. In response throughout the state working
16 people reached out to those tip employees using tip
17 cards. As a truck driver went through Joplin he
18 got like everyone at the Waffle House in Joplin to
19 like take these cars and call their legislators.

20 At the Denny's on Hampton an entire shift of
21 servers turned in wage complaints together. This
22 citizen to citizen outreach moved Governor Blunt to
23 overturn his own Department of Labor and in this
24 case working people were able to exercise their
25 power together and claim their due. Restaurant

1 servers are the third highest projected job growth
2 in St. Louis.

3 Home care workers too another very
4 innovative approach combining their collective
5 power as voters to collect some collective voice at
6 work. You heard from Ms. Mary Woods today, her
7 daughter Monica Woods is her caregiver. Home care
8 workers are a perfect example of the increasingly
9 complex nature of employment in our economy, the
10 consumer the attendant works for is their employer
11 but a lot of their key working conditions are
12 defined by government programs like the Consumer
13 Directed Service program under Medicaid. So these
14 workers came together and overwhelmingly passed the
15 Quality Home Care Act in 2008 and created this
16 innovative quality home care council that allows
17 attendants an entity to which they can bargain over
18 working conditions. This is a field where unions
19 have not been the norm but where mothers and
20 grandmothers who make a living caring for others
21 decided that that was time to use their voices to
22 make enough money to care for themselves too.

23 These ground breaking leaders
24 bargained a raise to 10.15 at the end of last year
25 but as you heard today they're still waiting for

1 the state to honor the agreement they fairly won.
2 We can help make sure they find the same power to
3 claim what they earned that tip workers did in
4 2007. Personal care attendants are the occupation
5 with the second highest job growth expected in
6 Missouri over the next eight years.

7 Finally, one of the most high profile
8 and very powerful and inspiring efforts under way
9 in our community right now has been organizing by
10 fast food workers for 15 and a union. Your fellow
11 commissioner Rasheen Aldridge was an early leader
12 in the stages of this organizing. This industry is
13 another example where we see workers in this
14 rapidly changing economy taking a stand, we have
15 this image as fast food workers as kids but as you
16 can see tonight and as you might be surprised to
17 hear generally the average age of a fast food
18 worker is 31 and they work in an industry that can
19 well afford higher wages. Fast food workers are
20 the occupation with the number one highest
21 projected job growth in St. Louis and Missouri over
22 the next eight years.

23 I am so grateful for these friends
24 and neighbors that are doing the work of making the
25 work places better like my neighbor that takes a

1 stand and organizes in the face of growing crime in
2 the community instead of just taking the easy way
3 out and picking up and moving. They are taking
4 responsibility for leaving the workplace better
5 than they found it. It's hopeful. Figuring out at
6 least some of our problems might not be as hard as
7 we think. Those in the fastest growing jobs in
8 this community are organized and they are clearly
9 and publicly naming what they need to restore
10 economic security and opportunity for their
11 families. We don't have to wonder what it will
12 take, they're telling us. The most important thing
13 we can do is stop fighting them and listen.

14 Thank you.

15 MS. GODWIN: Thank you so much Lara
16 and to all of our presenters. We are going to just
17 modify the agenda a little bit, instead of taking Q
18 & A now because you have been sitting for a long
19 time we are going to break into our small group
20 discussions, for those of you who have been here
21 before and participated and we have four small
22 group breakout sessions. The first one and then
23 will the facilitator please stand so if you want to
24 follow that facilitator. The first one is on jobs,
25 income and employment and Rebeccah will be

1 facilitating that breakout session. Then we have
2 business and entrepreneurship, Lisa will be
3 facilitating that session. Housing will be
4 facilitated by Cynthia and transportation by
5 Monique who's in the back in the blue.

6 Now again we are asking you two
7 questions, they're the same questions for each
8 subject area and the first one is what are the key
9 issues or concerns you have in this area and the
10 second question is what are your ideas for
11 improving this particular problem in our community.

12 Now I'm going to tell you where the
13 breakout sessions are. If you're interested in
14 jobs, income and employment that room is right to
15 the left of where you registered, room 202. If you
16 want to attend business and entrepreneurship that
17 is in room 204 which is around the corner and down
18 the hall. If you are interested in housing and
19 transportation both of those breakout sessions are
20 upstairs so you can take the steps or you can take
21 the elevator. We have 50 minutes for these
22 breakout sessions and then we'll reconvene in this
23 room.

24 (Whereupon, breakout sessions were held)

25 MS. GODWIN: Could everyone please

1 take their seat so we can continue with the
2 Commission's work?

3 COMMISSIONER JOHNSON-JAVOIS: This is
4 the official part of the meeting where the
5 Commission does its planning and its administration
6 so the first thing I wanted to do is talk about the
7 budget.

8 The Ferguson Commission budget was
9 approved on January 10th and I'd like to walk the
10 Commissioners and the public through the
11 information.

12 On the revenue side you will see in
13 the state of Missouri that we had total Missouri
14 revenue at 200,000 from both MOHELA and Missouri
15 Development Finance Board and in sum total of
16 private support at \$230,000. Those of you that
17 don't see the visual we don't have one for tonight
18 so I'm reading it out loud to you.

19 On the expenses side the budget that
20 we had already approved was at \$1.36 million, those
21 expenses are broken into categories of independent
22 contractors, professional fees, operations, the
23 printing and design of the Commission's report and
24 also most of the funding that we are receiving will
25 go toward the Commission meetings and community

1 engagement. Our work group meetings where each of
2 the co-chairs break out to talk with the specific
3 issues, community investments and website
4 maintenance so to date, as you look at our expenses
5 our total expenses to date are \$58,420 with our
6 total revenue being 330,000 and right now in terms
7 of cash Commissioners we have 271,000 in cash at
8 this time. We do have some commitments that will
9 be coming into the Commission, we're happy to say
10 that there are commitments from funding from the
11 state of Missouri, the Community Service block
12 grant and Community Development block grant
13 funding.

14 Okay? That's an overview of our
15 budget to date. Any questions or comments on that?

16 I want to thank the United Way for
17 their leadership and their partnership in watching
18 our expenses and these reports will come to the
19 Commission on a monthly basis.

20 What went to do now is to transition
21 so if Commissioners are more comfortable to sit
22 where they can see the PowerPoint slide or if you'd
23 like to stay where you are seated we're going to
24 refer to the power slide that is in front of us.
25 However you're most comfortable.

1 Much of this information that's going
2 to be given sets the content for the working group
3 meeting and the priority areas focus so this is as
4 much for the community as for the Commission as a
5 rehash. We know that community priorities have
6 been set by the community conventions that we've
7 had from the November time frame through today so
8 on the left are community priorities that have been
9 set, both the central issues and disparity focus
10 and what we've done is we've taken those priority
11 areas and we focused them in working groups.
12 Citizen law enforcement relations, municipal court
13 and governance, educational inequity and child
14 wellbeing. Economic opportunity, economic inequity
15 and opportunity. Racial and ethnic relations work
16 is in development as we speak which will be our
17 last piece of gathering information and engagement
18 within the community.

19 Again we are examining the principles
20 that we approved during our 1/20 meeting that each
21 working group regardless of what the topic is will
22 explore the underlying and socioeconomic issues in
23 the region using a common set of principles, there
24 are four. One, we will honor community expertise
25 and youth perspective. Although today is important

1 what's more important is to create a model for what
2 can be. We heard a lot about that. We like to
3 always leverage existing to create leverage-based
4 recommendations and the fourth one to center on
5 your principles of equity and justice, and also
6 prioritizing action with a sense of urgency.

7 Working group final products then
8 regardless of the working groups you will see again
9 in front of you best practice recommendations and
10 models that will also be engaged in the feasibility
11 assessment and implementation and translation
12 beyond the Commission and community engagement.
13 All of our meetings are sunshined law in which we
14 gather the inputs and feedback into these working
15 groups to develop these final products. Within
16 each of these levels we will have policy
17 recommendations, there is opportunity for system
18 level change. Some of these can come through
19 practice, they don't have to be legislative, they
20 can be identified and as well on the individual
21 level.

22 I will turn it over to the co-chairs
23 at this time to take us further.

24 CHAIRMAN WILSON: So this is just to
25 give a bit of update on where we've been with the

1 respective working groups. We note that the first
2 working group who stood up was with Commissioner
3 Isom giving leadership to citizen-law enforcement
4 relations. we should note that since the last
5 meeting we have added Commissioner Packnett as a
6 co-chair of this particular working group, this
7 gives us opportunity to leverage the work of the
8 President's 21st Century Policing Task Force and
9 her engagement there to bring that along side the
10 longstanding leadership that Commissioner Isom has
11 provided for our community and now our state in
12 this area. To date this committee has completed
13 three meetings since its launch on the 8th.
14 Several of those have been here, the most recent of
15 which was just last week.

16 Also the municipal courts and
17 governance group was next that was stood up lead by
18 Commissioners Reverend Blackmon and Dr. Carr, they
19 have had one meeting on February 17th and another
20 with context from the 12/15 launch so that meeting
21 had the occasion to be a participated in last week,
22 robustly attended and engaged, they of course have
23 also been in the process of, both of these groups
24 really on going along throughout the community, not
25 just what has happened in these meetings but

1 leaders meeting with various groups that are
2 engaging in reform throughout the community both in
3 municipal courts and citizen law enforcement
4 relations.

5 Just to talk a little bit about the
6 selection of membership for these working groups we
7 recognize that, the members were selected by
8 working group co-chairs but there was a significant
9 amount of thought and process put into those. A
10 few inputs for selection include the use and
11 engagement of folks who have been in these meetings
12 and have been engaged in the work and breakouts
13 have been considered for these. They've conducted
14 these in a stakeholder interviews with folks who
15 have been in the different groups so notably if you
16 look at the municipal courts group you recognize
17 that with the work that's going on within, with
18 several judges, Judge Vaterott has been a part here
19 is one of those folks that have been interviewed
20 and has engaged in the ongoing work. We also have
21 the participation and engagement of the state to
22 help us review the more than 300 applicants for the
23 commission for their respective expertise in
24 various topical areas to consider them and make
25 outreach for various groups to be members of the

1 working groups and then finally inviting notable
2 grass roots and constitutional organizations to
3 nominate representatives to serve on various
4 working groups and that has been a diverse group of
5 institutions and organizations from the Don't Shoot
6 Coalition and the Organization for Black Struggle
7 to the Mosaic Project and the St. Louis Economic
8 Development Council, all of these providing inputs
9 where appropriate for the different working groups.

10 Now I want I thank --

11 CHAIRMAN MCCLURE: Just a quick
12 comment.

13 Just one quick comment, we'll turn
14 this around to the co-chairs so the working groups
15 can address the group as well as the Commission so
16 you all can ask questions. So this is a
17 possibility where these working groups have
18 developed recommendations that are now ready for
19 our action so they will be asking for you all to
20 look at the policy priorities and to react to them
21 and also one thing that I wanted to say on what
22 Starsky said is the education and inequality in
23 child wellbeing group is having their first meeting
24 tomorrow afternoon, co-chair Becky James-Hatter
25 will be chairing that meeting and the other

1 co-chair is Grayling Tobias who unfortunately can
2 not be here. That's tomorrow at 5 p.m.

3 So I think with that Dan we're ready
4 for you to present to us.

5 COMMISSION ISOM: As was mentioned
6 earlier this is the update on the citizen law
7 enforcement relations work group. Co-chairs myself
8 then Brittany Packnett. As you can see the
9 participants in that task force are listed here.

10 In the next slide we recap what we've
11 learned from you. Enforce Missouri profiling laws
12 was mentioned, increase police screening and
13 training, address the fear-based excessive use of
14 force and improve youth and police interactions.

15 As we've worked through some of these
16 issues in our working group you can see in the next
17 slide that we did a review of the legislation that
18 has been filed in Jeff City so far and matched that
19 with some of the suggestions of the community but
20 also input from the work group so one of the first
21 areas is update use of force statute and also
22 consider adequate documentation so the work group
23 suggested that the use of force statute should be
24 updated. There is current legislation out there
25 with regard to that and that there should be

1 documentation state wide of use of force incidents.

2 The second area was create a legal
3 mechanism for the empowerment of a civilian
4 oversight that would emphasize civil rights
5 enforcement. That topic is really a little bit
6 more broadly, should be a little bit more broadly
7 defined and it is there meaning that empower some
8 kind of body to have oversight in terms of civil
9 rights enforcement throughout the state but it
10 could be defined on a local level meaning that we
11 might support policies within municipalities where
12 they would empower a civilian review board or
13 civilian oversight.

14 The next item will be implement
15 measures and standards for anti-bias training and
16 core cultural competencies. And so there is
17 legislation regarding those issues out there and
18 the matter of increased training.

19 Increase the rigor of law enforcement
20 preparation through new certification standards or
21 training opportunities. So another idea in terms
22 of more training opportunities but also
23 certification standards for police departments.

24 Ensure police agencies have access to
25 prior records of prospective hires. So a law that

1 would open up the files of previous police
2 department employees or employees who have left
3 other police departments so the new hiring agency
4 would have their prior records. And then the last
5 item was to strengthen the whistle blower
6 protection within police departments. So allowing
7 police departments, police employees to be able to
8 come forward and tell things that they find that
9 may be inappropriate or illegal.

10 So these are some of the broad areas
11 that we have and the work group will go back and
12 try to marry them with legislation that's out there
13 that's currently been filed.

14 No comments? Call for a motion to
15 accept.

16 AUDIENCE MEMBER: I believe that
17 there's stuff that's missing from that list from
18 just the limited exposure I had with that group
19 when we made the last meeting.

20 COMMISSIONER ISOM: I don't know how
21 we want to handle that.

22 AUDIENCE MEMBER: There has to be a
23 way of looking at it because this can't be thrown
24 at us like a done deal.

25 COMMISSIONER ISOM: This is sort of

1 the comment section and if you have more
2 information you certainly could provide it to us
3 later through e-mail or any type of communication
4 you want to and we will certainly consider that as
5 we move forward. Is this fine?

6 AUDIENCE MEMBER: But this is about
7 producing a certain scope of work and if we believe
8 that part of this scope is inadequate how do we
9 deal with that procedurally?

10 COMMISSIONER ISOM: If you think it's
11 inadequate then you can -- what would be the
12 process for providing more information to us?

13 CHAIRMAN WILSON: So I think there
14 are a couple of things. We should say, so part of
15 what we've asked the working groups to do is to
16 identify priorities within those groups, those that
17 have met in their last meeting spent time reviewing
18 legislation that was moving so that we could make
19 sure that we were being responsive but this is an
20 iterative process, there will continue to be things
21 that are moving so what we're trying to do is make
22 sure that we're in a place to set some broad
23 priorities in the various working groups that are
24 moving to say there are some things here that we
25 know the community has identified and there are

1 legislators perhaps in some setting, there are
2 policy makers in various settings working on it and
3 we want to identify that these are priorities for
4 us so that we have some space and room based upon
5 community input, data that's been received to date
6 and that has been processed to be able to go
7 forward. That's not to say that everything is
8 processed or this is the final and comprehensive
9 work, but so my question would rather be because
10 you were at the meeting do these things reflect
11 conversations that happened in those meetings and
12 do these things reflect, not are they everything
13 but do they reflect the conversations?

14 AUDIENCE MEMBER: They reflect some
15 of the conversations, yeah, but not, to the extent
16 that we can put up some bullets and make known that
17 that was the whole show we have to be watchful of
18 the reductions we do in process. And, you know, I
19 would go back to my notes and come up with a couple
20 of line items of concern, you know, and there are
21 also issues that kind of crossover with the
22 municipal courts and municipal governance groups
23 that are kind of shared issues between those two
24 working groups.

25

1 COMMISSIONER ISOM: I think what we
2 tried to do also is we had three different breakout
3 groups and we looked at each category and tried to
4 see where there was consistency across smaller work
5 groups so there very well might be items that are
6 missing only because we wanted to make sure that
7 this was consistent amongst all the working groups.

8 AUDIENCE MEMBER: Well your polling
9 preferences but that tends to exclude ideas held by
10 a few which may be no less valid and that is the
11 dangerous flow in this process because basically,
12 you know, a show of hands who's in favor of pie,
13 you'll get a lot of that.

14 CHAIRMAN WILSON: The other thing
15 that we've got to be thoughtful about just for the
16 sake of being clear about expectations, as much as
17 I think everyone should do what I want them to do,
18 that's not going to come out of the other end of
19 the process. Everything that happens in every work
20 group and every page of the more than 800 pages of
21 transcription we have in our meetings won't come
22 out of the policy recommendations so there will be
23 things that won't make its way through as well so
24 I'm not saying that that's the case here, I'm
25 saying that this is an iterative process but I'm

1 also saying from an expectation standpoint we know
2 that some of our best thinking, at least I know the
3 best of my thinking had made it through and I think
4 it's a really good idea so that's just from a broad
5 expectation standpoint we want to keep that in mind
6 as well but right now we want the work group to be
7 able to figure out some stuff that reflects the
8 thinking and I think this does reflect the thinking
9 in this work group and even though it's not all of
10 it so what the commissioners are being asked is
11 that the work group chairs have presented to see if
12 we can move forward on these things

13 COMMISSIONER ISOM: Commissioner
14 James-Hatter.

15 COMMISSIONER JAMES-HATTER: I'm just
16 wondering to his point and I'll get to your place
17 in a couple of weeks. So when we report back to
18 the community about what we're hearing in our work
19 groups, if there are members of the community that
20 think we really need to rethink something, left
21 something off it seems to me that rather it's
22 e-mail me directly as the co-chair and I think you
23 left this off, I want you to rethink it, it's just
24 the opportunity not to get lost. It really is a
25 reconsidering or rethinking that should come

1 directly to the co-chairs and shown if we're for
2 whatever reason, say we have rethought it, we're
3 not putting on there or whatever the response is
4 then we can give them that feedback as well.
5 So maybe there's just a place where it goes,
6 whether it's the co-chairs or the staff but it
7 allows him to not let us forget.

8 CHAIRMAN WILSON: The other good
9 thing to remember here although Chief would love to
10 be, he ain't done either so there's another work
11 group where you're going to come and talk tomorrow
12 about these things that are not here and those
13 things will still be processed.

14 AUDIENCE MEMBER: What is you all
15 e-mail address?

16 CHAIRMAN WILSON: Contact at
17 stlpositivechange.org.

18 AUDIENCE MEMBER: Is it possible to
19 approve this as a starting place and not in
20 totality?

21 CHAIRMAN WILSON: That's exactly what
22 we're asking the Commission to do.

23 AUDIENCE MEMBER: So if we put that
24 language in there then there's room to add those
25 things that perhaps are missing.

1 CHAIRMAN WILSON: Yeah. To be clear,
2 these are, let's talk about a couple of things.
3 Our work, our final work in charge is to present
4 policy recommendations that can address some of
5 these underlying issues. These are priority areas
6 where there is policy moving. Does that make
7 sense? So this has to be further refined but we
8 also don't want to be processing and not engaging
9 and this, the affirmation of the Commission today
10 gives the Commission, gives its leadership and
11 various bases the authority to actually work here
12 because right now we're just processing. Okay?

13 Commissioner Gore?

14 COMMISSIONER GORE: I have a
15 question. I just have a question about bullet
16 point 1 and you might have said this, I might have
17 missed it. Where it says, I understand update use
18 of force statute but then it says consider adequate
19 documentation. I'm not sure what that means.

20 COMMISSIONER ISOM: I think the
21 committee was saying that we should I guess on a
22 state wide level have some kind of database that
23 would track use of force issues. Now that does
24 exist in some fashion in UCR but I think that would
25 have to be flushed out a little bit more. So just

1 documentation of use of force incidents.

2 COMMISSIONER GORE: Okay. But that
3 probably, when we talk about the use of force
4 statute we're talking about the actual Missouri
5 statute that sets forth the standard on the use of
6 force?

7 COMMISSIONER ISOM: Yes.

8 COMMISSIONER GORE: Then that being
9 adequate documentation, that probably would be a
10 separate regulation or statute, it wouldn't be part
11 of the same statute?

12 COMMISSIONER ISOM: I think it would
13 be a separate statute that would talk about
14 collection of use of force information. Now
15 there's not necessarily a Federal statute for it
16 but there are Federal guidelines that dictate what
17 type of information should be collected in terms of
18 use of force so the question would be do you want
19 to actually have a state requirement for that.

20 COMMISSIONER GORE: Thank you.

21 COMMISSIONER AHLBRAND: I'd like to
22 move that the Commission support these priorities
23 for further study by the citizen law enforcement
24 relation.

25 COMMISSIONER CARR: Second.

1 AUDIENCE MEMBER: I would amend it
2 not to exclude further --

3 CHAIRMAN WILSON: Sir, on protocol
4 the Commission is acting and while it acts in
5 public it acts as a body and so amendments would
6 need to come from Commissioners as well.

7 COMMISSIONER ISOM: All in favor?

8 AUDIENCE MEMBER: I'd like to ask a
9 question please?

10 CHAIRMAN WILSON: Call the question.

11 COMMISSIONER ISOM: All in favor?

12 AUDIENCE MEMBER: Question. Did he
13 say that we need to have someone to put an
14 amendment on to that so that if there would be
15 something later on to put, if I'm not trying to
16 prolong this but I'm just trying to make it clear
17 that this gentleman's information gets put in. I'm
18 not saying now, I'm asking in the future it could
19 be amended.

20 COMMISSIONER AHLBRAND: Are we under
21 discussion Mr. Chairman?

22 COMMISSIONER ISOM: I thought we had
23 moved past discussion and voted. We said all in
24 favor.

25 Opposed?

1 So move, motion carries.

2 AUDIENCE MEMBER: I hope this doesn't
3 limit the scope of future discussion because it
4 ain't done yet.

5 CHAIRMAN MCCLURE: I think it was
6 very clear by Kevin's motion that that was an
7 endorsement of these priorities now and that they
8 would be further discussed at future meetings so I
9 think it's been clear all the way through and I
10 think that answers your question.

11 We do need to move on to hear from
12 the task force on municipal court reform so I would
13 ask Reverend Traci Blackmon and Dr. T.R. Carr to
14 come up and present those and call for a motion,
15 something to get it on the floor, have discussion
16 and move forward from there.

17 COMMISSIONER BLACKMON: Good evening.
18 Don't go to sleep on us.

19 It is now time for municipal courts,
20 we've only met once, we're not as far along as the
21 group that you just heard from. We had our first
22 meeting last week and we had a response of about 50
23 people showing up for the work group which we were
24 delighted with. As a consequence we have not yet
25 named the members of the group, we wanted to invite

1 everyone that was interested as well as people we
2 were targeting to hear from and the response was
3 overwhelming and now we'll go through that and give
4 personal invitations to people to join so the good
5 thing is there is still room for you if you want to
6 come.

7 We will talk just from two slides,
8 the first one we want to recap what we learned from
9 language in our first meeting and also overlapping
10 that with what we've heard in -- what am I supposed
11 to be doing?

12 So we want to recap what we heard
13 from our meeting as well as what we've heard from
14 the Commission meetings as well.

15 Based on time in the work group and
16 based on the sessions that were done here we've
17 come up with four general areas of focus, very
18 broad areas. Someone mentioned in the group that
19 there's going to be some overlap between municipal
20 courts and the policing work group because those
21 two work in tandem together. We want to look at
22 how we can enforce existing law on revenue caps
23 understanding that the attorney general does have
24 some legislation out now to decrease that cap all
25 from 30 percent to 10 percent and it is passed

1 through the Senate, we're not sure what's going to
2 happen in the House but prior to that we already
3 had on the books a law that called it at 30 percent
4 but it's a poorly written and not implemented law
5 so we want to see what we can go around that, if
6 anything.

7 Secondly we want to address the issue
8 of uniform practices and what that means is that
9 right now in the 82 municipalities we have
10 different fine limits, different procedures, people
11 are being stopped, you can be stopped in Dellwood
12 for one thing and in Ferguson you wouldn't be
13 stopped for it or you get a fine in Normandy for
14 something and the fine is a different amount for
15 the same offense in another municipality, we want
16 to see what we can do to give community voice and
17 community power to the process of uniform fines and
18 uniform policies of engaging citizens.

19 The third area is empowering
20 residents to know their rights. This comes
21 specifically from municipal courts where many of
22 the things that people end up in court for⁸ are not
23 criminal offenses and because they're not criminal
24 offenses they are not required to provide a public
25 defender if you can't afford a lawyer so what can

1 we do to empower residents to know their rights and
2 there are some very innovative things on the table
3 in terms of being able to help in that regard.

4 And the fourth one to improve access
5 to courts and that came from repeated, repeated
6 comments about the court hours, the number of
7 people who are allowed in court, the problem with
8 if you work and you have small children and can't
9 afford child care and not being able to bring your
10 child with you to court, the fact that court is not
11 open except for a couple of days a week which
12 limits one's ability to get into court and the long
13 line there so all of that goes into that big
14 bucket. So these, each one of them encompasses
15 quite a lot of things but we wanted to put it in a
16 way that you could digest it today and as we move
17 forward with the work group we'll be delving into
18 those individual areas. You have an interest in
19 any or all of these we invite you to joint us in
20 the work group sessions, we would like to hear from
21 you.

22 AUDIENCE MEMBER: When is the next
23 work group meeting?

24 COMMISSIONER BLACKMON: So in case
25 you did not hear tentatively we are looking at next

1 Tuesday, we've been trying to have the meetings at
2 a time that makes it conducive for people who work
3 and for young people to attend so we're staying
4 around 4 to 5:30, we're being good. Very diligent
5 about getting out at the time that we say and as
6 soon as that meeting is confirmed it will be on
7 UMSL's campus, as soon as that meeting is confirmed
8 it will be on our website. If you are interested
9 in this work group and you'd like more direct
10 information about what's going on if you'll just
11 send an e-mail to Monique, I bet you thought I was
12 going to say me, didn't you? Send the e-mail to
13 Monique and let her know that you'll be on our
14 directly mailing list as well and you'll be
15 notified when the meeting time occurs.

16 So I'll turn it over to my co-chair
17 who will dig a little deeper.

18 COMMISSIONER CARR: Thank you Traci.

19 Our working group really based its
20 findings on a lot of information that was provided
21 for us at the December larger Commission meeting
22 and then followed up by the actual work group that
23 we had and these priorities are not complete, we
24 are continuing to work in this process, we'll be
25 evaluating it and we'll be expanding it over time.

1 As we look at this we are saying what
2 we want to do is number one is enforce the state
3 established cap on traffic fine revenue that a
4 municipality may collect, that has not been
5 enforced and legal action has been taken by the
6 attorney general. You read the current statute as
7 Traci indicated the statute is very vague, it does
8 not specify enforcement mechanism, it does not
9 specify consequences so we believe it should be
10 enforced. We also believe it should clarify
11 reporting requirements because current reporting
12 requirements don't specify enforcement
13 responsibility and define exactly what is traffic
14 revenue. So Senate bill number 5 is working its
15 way through the House, it will be amended but it
16 doesn't contain a lot of provisions and our working
17 group will continue to address that issue.

18 Second issue with developing
19 alternatives to imprisonment and fines for a
20 failure to appear. Failure to appear is a, there's
21 a phenomenon in St. Louis County, it's kind of
22 manifest itself as what we call a round robin,
23 individuals being picked up in one municipality
24 having to go to another municipality as a result of
25 arrest warrants based on failure to appear and we

1 believe that a mechanism needs to be developed to
2 address that, we've been working with several
3 groups and we want to work with the state
4 legislature to deal with those round robins,
5 failure to appear, the issuing of excessive fines
6 and potential imprisonment for failure to appear.

7 Another issue that he mentioned dealt
8 with ability to pay and one of the things we have
9 talked about is the possibility of developing some
10 type of community service mechanism in concert with
11 fines or payment on time, scheduled payments,
12 things like that. So our bullet points are
13 somewhat narrow, or somewhat broad but they contain
14 lots and lots of specifics that we'll be working on
15 in the coming, in the future. One is to create a
16 uniform list of rights and procedural options and
17 costs across municipalities. One of things that is
18 specified in state law is that a public defender is
19 only required if you face jail but at the same time
20 if you've ever gone to a municipal court you walk
21 into a court there's a judge down front and there's
22 a lot of people sitting around, there's a
23 prosecuting attorney and people are confused.
24 They don't know what their options are, they don't
25 know even what the procedures are going to be

1 followed and we believe that there should be a
2 mechanism that would allow individuals to be
3 informed about what's the process, what are the
4 procedures that are being followed in municipal
5 courts, what are their rights and then we'll begin
6 to investigate other issues such as what kind of
7 assistance the courts probably should provide to
8 individuals at they encounter, having been to
9 municipal court probably not the very first time.
10 So these are some very broad issues, we're going to
11 continue our discussion and even though there are
12 items that have maybe not been included this is a
13 start and we're going to continue to expand on
14 these and define and define these in the future.

15 We'll take a couple of questions and
16 then we'll go from there.

17 AUDIENCE MEMBER: There's one
18 important aspect that needs to be covered and that
19 is the fact that in the event that you have
20 warrants in multiple jurisdictions these court
21 dates are set back into the following, the next
22 court session --

23 COMMISSIONER CARR: That's the round
24 robin that we're talking about and we want to
25 address that, we're very, very aware of that and

1 that's part of our discussion so this is included.

2 AUDIENCE MEMBER: I think he may have
3 a different point.

4 AUDIENCE MEMBER: The point that I'm
5 trying to make is in the event that you are wanted
6 in multiple jurisdictions there's a process in
7 which you would have to wait and you have to, in
8 the event that you can't post bond have you to wait
9 until the next court session in jail --

10 AUDIENCE MEMBER: They'll throw you
11 to another jail where you have another warrant.

12 AUDIENCE MEMBER: They transfer you
13 to another jail and at that point you have to wait
14 until that court, if you can't make bond there you
15 have to wait until that court process starts.

16 COMMISSIONER CARR: We're very really
17 aware of that.

18 COMMISSIONER BLACKMON: What T.R. is
19 mentioning is that we could perhaps get the judges
20 and the municipal courts to sign off on that you
21 could satisfy all warrants at one stop. We're just
22 calling it round robin.

23 AUDIENCE MEMBER: Right. I manage a
24 law office and I deal with this every day. People
25 lose their jobs, their houses --

1 COMMISSIONER BLACKMON: So what are
2 you doing next Tuesday? Stop on by our work group
3 and let's have this conversation.

4 COMMISSIONER CARR: Yes, sir.

5 AUDIENCE MEMBER: First of all before
6 I ask my question I'd like to know what's the name
7 of the group right before this group?

8 COMMISSIONER BLACKMON: Policing.

9 AUDIENCE MEMBER: Okay. When is the
10 next time they meet?

11 COMMISSIONER BLACKMON: Now you're
12 going to take our turn on them?

13 Dan you didn't handle your business.
14 Where's Dan? When is your next meeting?

15 COMMISSIONER ISOM: I'm not sure when
16 the next meeting is but it will be posted on the
17 website.

18 AUDIENCE MEMBER: Who's the chairman
19 of that --

20 COMMISSIONER ISOM: Me.

21 AUDIENCE MEMBER: What's your name?

22 COMMISSIONER ISOM: Dan Isom.

23 COMMISSIONER BLACKMON: He used to be
24 the chief.

25 CHAIRMAN WILSON: So we'll encourage

1 everybody that all meetings will be posted on the
2 stlpositivechange.org website, there will be a
3 posting on all meetings. If you e-mail
4 contact@stlpositivechange.org you can be added to
5 the e-mail list for the repetitive groups.

6 Commissioner Gore did you have a
7 question?

8 COMMISSIONER BLACKMON: What's your
9 question sir, I'm sorry?

10 AUDIENCE MEMBER: I'd like to make a
11 suggestion of something that relates to this is
12 that a lot of times you go to court and you go in
13 to court and you get a lot of white folks up there
14 and it seems like they enjoying making you scared
15 like you coming up, like a slave you coming up and
16 trying to find out what destination, who going to
17 buy you or something like that. I think one of the
18 qualifications for those people up there who are
19 serving the public is for them to realize that you
20 got a job and you got to fight that urge, if you
21 got some kind of design and feel like, you know, I
22 mean like you got control over somebody and you're
23 enjoying that and making these people scared out
24 here you don't need to be in that job.

25 COMMISSIONER BLACKMON: I hear you

1 and I respect that so hear me. We want to hear all
2 of that, we need to hear it in our work group so
3 I'm making light of it by inviting people for the
4 work group to have this conversation but I mean
5 that sincerely. If you will come to the work group
6 and have this conversation with us so we can
7 document it in our process that is very important.

8 AUDIENCE MEMBER: I will come to that
9 work group. I taught at this very institution, I'm
10 a math and electronics instructor and I taught all
11 over different places, several schools in this
12 area. I'm concerned but like I say I'm 69 years
13 old and I fought for civil rights many years ago so
14 I'm turning it over to the youngsters but at the
15 same time --

16 COMMISSIONER BLACKMON: You can't
17 turn it over.

18 But the reason we have the work
19 groups is because there's so much energy around
20 these issues and we want to hear from everybody and
21 get you out of here within the time frame that we
22 said so if you'll please come we welcome that.

23 COMMISSIONER GORE: So a couple
24 questions. One I don't see up there that we're
25 going to consider in the work group the issues that

1 are currently being considered in the legislature
2 which is the issue of what should the cap be? I
3 see that we're going to look at enforcing the
4 current cap but is it a priority to consider what
5 the cap, what should the cap be?

6 AUDIENCE MEMBER: In other words they
7 need percentage of revenues --

8 COMMISSIONER CARR: Excuse me.

9 The short answer is yes, we're
10 looking at that. The first step is to be sure that
11 it's enforced, the current legislation moving
12 through the Missouri legislature deals with
13 reducing the cap from 30 percent to 10 percent. We
14 would hope to be involved in that discussion as
15 well.

16 COMMISSIONER BLACKMON: It's not an
17 either or.

18 COMMISSIONER CARR: It's inclusive.

19 COMMISSIONER GORE: It's a priority
20 to consider that.

21 COMMISSIONER BLACKMON: It is. We
22 spent some time in the work group, actually T.R.
23 gave a small little session on what the SB 5 bill
24 was and what's going through, it had already passed
25 the Senate and we are considering whether or not

1 we're going to endorse that or not.

2 Is that your question?

3 COMMISSIONER GORE: That is my
4 question. And even broader than just the bill,
5 just the issue in general. I mean even, I just
6 think that should be a priority to why what it
7 should be. Not that it should just be whatever
8 it's currently set at.

9 COMMISSIONER CARR: We're trying to
10 discuss that in our work group and that will be an
11 item of discussion.

12 COMMISSIONER GORE: My other question
13 is about item 3. So I look at item 2 and it says
14 alternatives to imprisonment but then if you look
15 at item 3 it says ability to pay hearing before any
16 individual can be detained or otherwise penalized
17 to jail, that makes it sound like we're still
18 contemplating where -- I just want to know if I was
19 misunderstanding that?

20 COMMISSIONER BLACKMON: So what you
21 doing next Tuesday? No, I'm just teasing. It's
22 two different issues really. One was, at least in
23 our mind developing alternatives imprisonment and
24 fines for failure to appear was that because we had
25 people testifying in the work group that they were

1 being detained, jailed because they could not come
2 and when they got arrested for breaking their
3 warrant they couldn't get out. The other issue is
4 about when the fine is set if you already know that
5 a person is not in an economic condition where they
6 can meet the fine that's being set perhaps they
7 could have an alternative to paying with cash by
8 paying with community service or something like
9 that.

10 COMMISSIONER GORE: Let me just ask
11 this question: Are we going to make it a priority
12 to consider a system where no one is ever detained
13 for inability to pay? Because my view is that's
14 the type of system we should have, where no one is
15 ever detained because they can't pay a fine.

16 COMMISSIONER BLACKMON: I think we're
17 on the same page with that.

18 COMMISSIONER GORE: I just want to
19 make sure that was a priority to consider that.

20 COMMISSIONER BLACKMON: Yeah.

21 AUDIENCE MEMBER: I would like to be
22 sure that even to the panel here, and I alluded to
23 these earlier, you refer to the President's Task
24 Force on 21st Century Policing and this was an
25 executive order by President Obama given on

1 December 18th and they have to report, like I said
2 that's where Packnett is right now, in Washington
3 D.C., they have until March 4 to report back to the
4 President.

5 COMMISSIONER BLACKMON: Yes, sir.

6 AUDIENCE MEMBER: And this thing I
7 guess goes on for a year and this is all being
8 regurgitated, all of this and I also ask that you
9 read the article that I alluded to earlier, "Hard
10 Truths, Law Enforcement and Race". This all goes
11 back to racism unfortunately.

12 COMMISSIONER BLACKMON: It does.

13 AUDIENCE MEMBER: Read this report by
14 the director of the FBI and the same stuff is being
15 regurgitated here and, you know, it's already
16 going.

17 COMMISSIONER BLACKMON: Mr. Miller
18 until it's done it's not done --

19 AUDIENCE MEMBER: The director talks
20 about this also, the director of the FBI, he refers
21 in here to Ferguson, he knows what's going on, he
22 knows what's going on and this is all being, I
23 don't know, I don't know, now that legislature's in
24 session they'll be out pretty soon for elections
25 coming up in April and then, you know, I guess

1 we're just kicking the can down another year and
2 all this is already being decided.

3 CHAIRMAN WILSON: Mr. Miller we have
4 great concerns as well, that's actually why we have
5 this portion of our meeting set up so. We've asked
6 the work groups to say what are the things we need
7 to prioritize now, we're coming upon 100 days in
8 our work to be able to say that we have listened to
9 the community, we have heard these things, we have
10 assessed what's moving and to be able to engage
11 that dialogue between the conversation that's
12 appearing around policy and what people are saying
13 in these meetings is what we want to be able to do
14 but we got to act as a body to be able to do that,
15 that's why I need you to give us some space to do
16 that second thing. I'm going to address what
17 you're saying, second thing you said it twice in
18 between your mentioning of the 21st Century Task
19 Force the first time and the second time I suggest
20 in the last month we've added Commissioner Packnett
21 as a co-chair of the citizen law enforcement
22 relations group for this very reason, this report
23 is coming out in March, beginning of March.
24 By the time we get to the end of the time for our
25 report we will have access to the best of that

1 knowledge from her engagement in that room, from
2 the reports there, those meetings quite frankly are
3 live streamed as well, you have access to those and
4 so do we so that we can have that learning as a
5 part of our process. But I'm going to ask you to
6 be seated now actually Mr. Miller because we need
7 to act and we've promised the people that we'd have
8 them out of here 10 minutes ago so I'm just going
9 to ask at this point on a point of order Mr.
10 Miller.

11 AUDIENCE MEMBER: Are these Roberts
12 rules you're following or what?

13 CHAIRMAN WILSON: I'm following the
14 time line.

15 AUDIENCE MEMBER: I'm following
16 Robert's rules, cutting people off.

17 CHAIRMAN WILSON: If we go to our
18 protocols this portion of our meeting is set for
19 the Commission to act and to work on discussions
20 that should happen in work groups on that
21 engagement or should and in the public comment
22 portion, that's not where we are. Where we are now
23 is we need to restrict questions and comments for
24 the Commissioners and on the actions that are
25 before them.

1 So I invite the Commissioners to ask
2 questions or give comments on what is before you at
3 this time.

4 Are there any questions or comments
5 from Commissioners?

6 CHAIRMAN MCCLURE: So I would move
7 with the caveat that the following preliminary
8 priorities be adopted by the Commission.

9 So I would make that motion then with
10 a second then we can go back and see if there are
11 questions from Commissioners.

12 COMMISSIONER: Second.

13 COMMISSIONER BLACKMON: Question.
14 Felicia.

15 COMMISSIONER PULLIAM: I'd like to
16 think the priorities when we adopt them if we could
17 get them aligned to the legislation that's moving,
18 is there somewhere possibly on the website or
19 report back so we can know what's going with that?

20 COMMISSIONER CARR: The question is
21 yes. Answer is yes.

22 CHAIRMAN WILSON: It's been moved and
23 seconded. Any other questions by members of the
24 Commission?

25 All in favor of signify by saying

1 aye.

2 Opposed, abstentions.

3 Passes.

4 COMMISSIONER CARR: We'll turn it
5 back over to the chair.

6 CHAIRMAN MCCLURE: Thank you Traci
7 and thank you T.R.

8 We want to emphasize that there is
9 lots of space to input and lots of space for
10 reactions and we will continue to make that
11 available. The working group chairs and our staff
12 are working very hard to make sure that we have
13 plenty of space for that as well as having in our
14 meeting the chances for open mic and community
15 input and because our work is so broad and because
16 we have so many topics we need to make sure we
17 structure this.

18 I'm just going to very briefly wrap
19 up, thank you for your patience, you have been very
20 kind to stay and sit through this portion of the
21 meeting, I want to say in 30 seconds we learned a
22 great deal tonight and I want to thank our
23 speakers, a few of whom are still here, to say they
24 did an excellent job. It will all be on the
25 website.

1 We learned that the wealth gap dwarfs
2 the income gap. We learned what can happen when
3 you create savings and economic opportunity. We
4 learned that there's a challenge to the dream that
5 the next generation will be better than the last.
6 We learned that place matters. We learned that the
7 economic realities of life and death are very real.
8 We learned that there is power in sharing, the
9 power of the economy and we learned that this
10 should matter to all of us and then we got a chance
11 to talk about that in the breakout groups and we
12 listened very carefully to each other and that
13 information will come back to you at our next
14 meeting as well as be posted on the website. So
15 our next meeting is March 2nd at the Missouri
16 History Museum at 5 p.m. We will in all likelihood
17 discuss the first 100 days of this task force and
18 this Commission so that we are responsive to our
19 community who needs to understand all that we've
20 heard and learned and instilled in a very
21 thoughtful way.

22 So we have ended this meeting as we
23 have done them with just taking a moment so let me
24 ask everybody to stand, let me ask you to touch
25 somebody, grab a hand and just to stay for a

1 moment, bow your head in whatever your faith is and
2 whether you have a faith tradition or not, just
3 take a moment to pause, to be grateful for the day,
4 to be grateful for the time to think, to act, to
5 come together as one in a community just in this
6 room and with each other to be thankful that we
7 have life, that we have opportunity and that we
8 know that we have work to do together and with that
9 we will be adjourned. Thank you God bless you.

10

11 (Whereupon, the meeting concluded at 9:10 p.m.)

12

13

14

15

16

17

18

19

20

21

22

23

24

25

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

REPORTER CERTIFICATE

I, SUZANNE BENOIST, Certified Shorthand Reporter, do hereby certify that there came before me at UMSL, One University Drive, St. Louis, MO 63121, the above-referenced parties, that the proceeding was translated and proofread using computer-aided transcription, and the above transcript of proceedings is a true and accurate transcript of my notes as taken at the time of said event.

I further certify that I am neither attorney nor counsel for nor related nor employed by any of the parties to the action in which this examination is taken; further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto or financially interested in this action.

Dated this 24th day of February, 2015.

SUZANNE BENOIST, RPR, CCR, CSR-IL

A	43:7	administration 63:10 89:5	44:10 45:16 46:16 118:13 124:8	26:3 30:12,12 42:20 44:12 46:22 50:12 60:6 65:18 66:5 67:25 68:12 69:13,15 70:1,2 70:6,7,8 72:3 73:2,21 74:6 75:5 81:4
abatement 27:23	acknowledges 43:3	adopt 125:16	agreed 47:2 48:7	Americans 37:4 50:6 55:16 68:23 69:17 71:13 72:20 74:4,12,14,21
ability 20:21,22 27:10 58:1 110:12 113:8 120:15	ACOP 33:9	adopted 125:8	agreement 82:16 86:1	ammo 43:8
able 17:9 18:16 22:7 23:16,23 26:16 30:19 52:2,3 57:24 68:8 77:4,5 84:24 98:7 100:6 102:7 110:3,9 123:8 123:10,13,14	act 42:1 51:13 85:15 123:14 124:7,19 128:4	adult 67:12	ahead 9:22 24:6 24:8 44:24 52:5 82:4 83:19	amount 68:12 94:9 109:14
above-referenc... 129:6	acting 106:4	adults 18:24 34:15 64:19,22 65:1 75:5	Ahlbrand 2:17 105:21 106:20	amounts 54:14 58:16
abstentions 126:2	action 20:24 21:4 49:13 77:15,18 78:4,7 79:21 92:6 95:19 112:5 129:14 129:18	advances 21:5	ain't 41:3 103:10 107:4	ample 41:7
academic 32:24 35:4 47:4 51:16 65:23 66:1	actions 19:24 23:1 27:9,12 124:24	adversaries 46:21	Alaskan 11:14	ankles 36:22
accept 98:15	activist 25:22	advised 84:12	Aldridge 2:13 86:11	anonymous 12:4
accepted 6:1	activities 6:22 18:21	advisement 52:18	aligned 125:17	answer 8:12 9:3 9:6 40:14 66:14 119:9 125:21
access 13:15,22 20:19 21:5 37:4 45:9 57:21 77:5 97:24 110:4 123:25 124:3	activity 12:4	advisor 42:16	alive 33:12	answers 12:3 18:11 82:20 107:10
accessible 49:20	acts 106:4,5	advisory 4:20	allegations 31:2	anti-bias 97:15
account 52:4 54:8 59:14,17 59:23 62:14,20 63:8,8,12,19 64:1,4,6,11 65:5,7 76:12	actual 105:4 111:22	advocacy 79:8	allocation 28:6	anybody 35:12 58:9 62:23 70:3
accountability 19:13	add 103:24	advocate 20:23 33:25,25 34:3	allow 114:2	anyplace 43:13
accountable 19:15	added 41:13 93:5 117:4 123:20	advocating 77:21	allowed 110:7 98:6	anyway 45:3 62:13
accounts 60:21 64:14,17 76:7 76:10	Addison 37:22 39:19,21,22 64:20	affect 49:13	allows 85:16 103:7	apart 67:6
accumulated 57:19	addition 62:14	affirmation 104:9	alluded 121:22 122:9	apartment 59:4
accurate 129:9	address 13:15,22 18:1 24:18 39:24 44:17 65:14 95:15 96:13 103:15 104:4 109:7 112:17 113:2 114:25 123:16	afford 26:20 86:19 109:25 110:9	alternative 121:7	apologize 4:24
acknowledge	addressed 16:23	African 11:12,22 15:13,15 26:3 30:12,12 37:4 42:20 44:12 50:6,12 55:16 60:6 67:25 68:12,23 69:13 69:15,16 70:1,1 70:6,7,8 71:13 72:3,20 73:2,21 74:3,5,12,14,21 75:5	alternatives 112:19 120:14 120:23	apparently 39:1 45:8
	addressing 24:20	afternoon 95:24	amazing 63:2 78:13	appear 112:20,20 112:25 113:5,6 120:24
	adequate 17:2 96:22 104:18 105:9	age 12:1,5,14 15:17 55:3 73:3 86:17	Amen 4:11	appearing 123:12
	adequately 19:9 22:20	agencies 97:24	amend 106:1	applicants 94:22
	adjourned 128:9	agency 98:3	amended 106:19 112:15	appointment 4:16
		agenda 87:17	amendment 106:14	
		ago 30:25 36:12	amendments 106:5	
			America 17:14 52:16,23	
			American 11:12 11:13,22 15:13 15:15 25:25	

<p>appreciate 5:14 24:4 48:11 49:4 approach 64:25 85:4 appropriate 56:12 95:9 approve 103:19 approved 89:9 89:20 91:20 approximates 8:12 apps 62:18 April 122:25 area 4:17 6:7 10:3,15 37:12 49:16 69:20 73:17 88:8,9 93:12 97:2 109:19 118:12 areas 10:14 14:8 68:4 69:16 70:19,23 71:7 72:14,17 73:1 75:15 91:3,11 94:24 96:21 98:10 104:5 108:17,18 110:18 array 20:1 arrest 112:25 arrested 121:2 arterials 40:17 article 45:15 46:10,13 47:2 122:9 Asian 11:13 55:21 Asians 55:18 asked 15:5 18:8 19:21 21:9 22:25 48:25 99:15 102:10 123:5 asking 13:2 29:11 32:2,6,11 38:11 77:9 88:6 95:19 103:22</p>	<p>106:18 aspect 35:7 114:18 assembly 4:7 assessed 123:10 assessment 92:11 assets 54:10,12 57:13 59:7 62:2 assist 37:1 assistance 114:7 Assisting 33:9 assure 65:22 assured 40:22 athletes 17:17 attainment 17:3 attend 88:16 111:3 attendant 85:10 attendants 85:17 86:4 attended 12:22 13:7,8,9,10 15:21,23 93:22 attendees 15:12 15:13,16 attention 24:11 25:10 45:5 49:9 50:12 attitudes 58:19 attorney 108:23 112:6 113:23 129:12,16 attributable 75:6 audience 5:6 7:21 9:8,13 12:16,24 13:5 42:8 98:16,22 99:6 100:14 101:8 103:14 103:18,23 106:1,8,12 107:2 110:22 114:17 115:2,4 115:10,12,23 116:5,9,18,21 117:10 118:8 119:6 121:21</p>	<p>122:6,13,19 124:11,15 August 78:2 authority 104:11 automatic 61:6 61:12,21 63:8 automatically 64:1,11 available 28:10 126:11 average 42:19 62:25 86:17 aware 20:18 114:25 115:17 awareness 20:18 76:23 aye 126:1</p> <hr/> <p style="text-align: center;">B</p> <hr/> <p>B 9:1 10:5,17 11:4,11 12:5,22 13:18 babies 32:8 baby 33:14 76:10 76:12 babysitter 30:23 back 8:23 31:17 38:14 39:2,11 39:14 41:14 62:21 77:16 82:14 83:16,17 88:5 98:11 100:19 102:17 114:21 122:3 122:11 125:10 125:19 126:5 127:13 bad 31:22 56:10 baggage 84:14 balance 55:5,22 55:25 56:14 62:6 84:6 balanced 11:8 bandwagon 25:13 bank 35:8,13,19 36:18 48:12</p>	<p>51:5,12 52:3 54:5 61:9 banking 41:25 banks 61:19 64:16 77:5 bar 3:10 55:9,9,9 bargain 85:17 bargained 85:24 bars 55:8 base 83:9 based 77:15 100:4 108:15 108:16 111:19 112:25 bases 104:11 basically 25:17 101:11 basics 19:4,6 23:8 64:15 basis 21:1 49:11 90:19 battling 26:17 Bear 82:18 beautiful 27:11 27:11 Becky 2:15 95:24 began 3:1 begging 32:10 beginning 123:23 behalf 51:25 behave 60:1 belief 65:6 80:24 80:25 81:1 beliefs 58:19 believe 34:13,16 52:8 57:22 80:20 98:16 99:7 112:9,10 113:1 114:1 believing 34:15 belong 12:2 benefit 26:7 28:6 41:16 benefits 57:7 79:25 83:7 Bennett 7:19 8:1 8:2 9:10,15</p>	<p>12:17 13:2,6 74:17 Benoist 1:21 129:3,22 best 5:17 29:9 31:25 92:9 102:2,3 123:25 bet 111:11 Bethany 2:9 better 4:1 46:20 55:12,20 66:7,8 66:9 72:9 75:24 79:21 82:5 84:3 86:25 87:4 127:5 beyond 4:17 35:4 35:5 60:16 64:8 92:12 bias 45:21 biases 45:22 big 4:18 17:22 18:10 40:23 46:3 47:6 54:15 58:17 59:8 60:10 110:13 bigger 20:2 52:25 52:25 53:22 bill 28:25,25 34:20 39:2 53:19 54:6 71:9 112:14 119:23 120:4 billion 57:6 75:10 billionaires 46:18 71:9 bills 52:5 biracial 30:14 bit 5:21 7:5,10,15 7:20 9:23,25 39:25 54:10,23 57:16 59:9,10 60:2 62:16 64:23,24 65:7 65:18 68:18 69:2 87:17 92:25 94:5 97:5</p>
--	---	---	---	--

<p>97:6 104:25 bitter 46:20 black 9:1 11:12 27:2 30:15 36:20 37:17 45:23 56:7 60:9 95:6 Blackmon 2:6 93:18 107:13 107:17 110:24 115:18 116:1,8 116:11,23 117:8,25 118:16 119:16 119:21 120:20 121:16,20 122:5,12,17 125:13 blame 40:11 bless 4:7 128:9 blessed 3:4 5:10 5:25 block 23:22 90:11,12 blower 98:5 blowing 41:22 blue 9:1,18,19 40:17 55:9 70:6 70:7,13,13,14 70:14,16,17 72:1,2 84:7 88:5 Blunt 84:22 board 4:20 25:4 42:10 89:15 97:12 body 97:8 106:5 123:14 bolster 76:14 bond 36:1 115:8 115:14 bonds 27:25 book 46:3 books 109:3 born 55:3 63:18 63:25 65:24 73:16,17 76:10</p>	<p>borrowed 8:21 Boshara 35:22 48:11 50:19,21 50:22,24 bottom 9:5 53:9 53:13,24 68:5 71:5,7,10 bound 59:24 bout 39:9 bow 3:16 128:1 bowl 24:17,21 boyfriend 33:17 boys 36:20 Braggadocio 44:11 break 31:10 48:16 66:16 87:19 90:2 breaking 85:23 121:2 breakout 7:9,15 87:22 88:1,13 88:19,22,24 101:2 127:11 breakouts 94:12 breaks 54:7 57:5 57:12 breast 26:17 brief 33:6 39:23 52:13 briefly 61:3 126:18 briefs 78:1 bring 45:4 50:4 93:9 110:9 bringing 78:24 Brittany 2:11 96:8 broad 98:10 99:22 102:4 108:18 113:13 114:10 126:15 broader 120:4 broadly 16:9 97:6,6 broken 4:1 89:21 brothers 46:18</p>	<p>46:21 Brotherton 29:22 brought 45:10 46:12 76:7 brown 9:1 28:22 bucket 110:14 bucks 63:13 budget 38:7 58:6 89:7,8,19 90:15 build 26:23 45:11 51:10,19 52:17 57:5,25 58:9,13 60:20 61:11 62:20 63:2 81:19 building 5:2 50:6 bullet 104:15 113:12 bullets 100:16 bullying 21:18 bundle 61:15 bundled 61:17 Burger 3:10 business 4:3 13:20 20:25 27:6 38:5 40:5 40:8,9 59:1 60:12 62:4 88:2 88:16 116:13 businesses 39:8 39:11 60:21 busted 38:15 butt 39:13 button 8:13,14 10:10 buttons 8:8,8 buy 38:10 60:12 77:3 117:17 buying 29:20,22 62:13 Byron 2:20 B&B 82:18</p> <hr/> <p style="text-align: center;">C</p> <hr/> <p>C 9:1 10:5,17 11:4,12 12:5,22</p>	<p>13:19 ca 20:19 call 24:22 30:21 40:25 42:2,2 43:20 45:24 55:19,21 59:23 62:10 84:19 98:14 106:10 107:14 112:22 called 30:18 51:3 63:11 67:6 109:3 calling 25:14 30:21 55:24 80:18 115:22 campus 5:2 111:7 cancel 9:15 cancer 26:17 cap 108:24 112:3 119:2,4,5,5,13 capital 4:24 68:14 72:13 81:19 caps 108:22 capture 14:13 62:10 car 54:7 59:5 cards 84:17 care 25:2,5,6 26:16 31:9 34:12,13 53:20 75:11 83:3 85:3 85:7,15,16,22 86:4 110:9 careful 3:18 carefully 127:12 caregiver 85:7 cares 34:10,11 caring 85:20 Carr 2:19 93:18 105:25 107:13 111:18 114:23 115:16 116:4 119:8,18 120:9 125:20 126:4 carries 107:1</p>	<p>carry 6:19 cars 75:9 84:19 case 80:21 84:24 101:24 110:24 cash 59:7 61:8 90:7,7 121:7 categories 89:21 category 101:3 Caucasian 42:21 cause 46:13,16 causes 49:8 caveat 69:19 125:7 CCR 1:21 129:22 center 1:14 46:22 51:3 92:4 centers 75:18 central 79:22 91:9 Century 45:6 93:8 121:24 123:18 certain 99:7 certainly 12:3 19:8 23:9 99:2 99:4 certificate 22:12 129:1 certification 97:20,23 Certified 129:3 certify 129:4,12 chain 31:10 chair 126:5 chairing 95:25 chairman 3:2 5:9 32:14,18 47:16 50:18 65:12 92:24 95:11 99:13 101:14 103:8,16,21 104:1 106:3,10 106:21 107:5 116:18,25 123:3 124:13 124:17 125:6 125:22 126:6</p>
---	--	---	--	---

chairs 102:11 126:11	76:15 91:13 95:23 110:9,10	civil 4:19,21 39:23 97:4,8 118:13	collected 105:17 collection 76:24 105:14	117:15,15 122:25 123:7 123:23
challenge 127:4	childhood 66:19	civilian 97:3,12 97:13	collective 85:4,5 collectively 47:24 53:12 55:19	command 40:12 40:22,24
chance 8:15 29:25 60:21 65:9 127:10	75:16,18,19,20 75:23 76:3	claim 80:3 84:25 86:3	college 17:15 38:9,10 55:15 59:3,14,16,20 59:21,22,24,25 60:12 62:2 63:19,25 64:6 64:14 65:8 82:25	comment 95:12 95:13 99:1 124:21
chancellor 3:13 4:12	children 17:5,24 18:2 19:11,17 20:6,13 21:10 21:21 23:3,13 23:19 26:16	claiming 40:12 62:24	Clair 10:7,19	comments 16:11 18:15 48:2 90:15 98:14 110:6 124:23 125:2,4
chances 66:23,25 67:3 126:14	23:19 26:16 33:9,25 34:1,3 34:7,7,9,9,13 34:14 37:2,6,15 66:9 72:25 73:2 75:17,22 76:13 76:18 110:8	clarify 112:10	class 23:6	commission 1:1 1:24 3:6 4:13 4:14,22 5:7 6:23 12:21 13:3 14:23 15:22,23 24:18,20 35:21 41:5 42:15 44:18 46:2 51:1 52:17 65:15 78:20 89:5,8,25 90:9,19 91:4 92:12 94:23 95:15 96:5 103:22 104:9 104:10 105:22 106:4 108:14 111:21 124:19 125:8,24 127:18
change 8:20 27:9 43:9 46:5,5,6 49:14 65:2 84:13 92:18	children's 20:4	classroom 17:21	classroom 17:21	
changed 67:4	choice 8:10 9:20 33:18 54:8	Clayton 73:17	clean 32:1 58:5	
changes 4:8 16:17 27:10	choices 13:14 56:9,10,14 81:25 82:1	cleaning 38:16 38:17	cleaning 38:16 38:17	
changing 58:19 65:9 83:20 86:14	choke 25:25	clear 44:3,3 81:24 101:16 104:1 106:16 107:6,9	clear 44:3,3 81:24 101:16 104:1 106:16 107:6,9	
channel 8:20	Christmas 29:16 38:5	clearly 55:10 81:2 87:8	clearly 55:10 81:2 87:8	
chapter 27:23	chronic 77:7	Clifton 24:25 25:20,21 27:13 27:14 65:17 74:23	Clifton 24:25 25:20,21 27:13 27:14 65:17 74:23	
characteristics 10:1	churches 83:12	clinical 77:12	clinical 77:12	
charge 6:1,19,21 47:17 49:1,7 73:5 104:3	cities 26:9 43:13 63:22,23 72:5 72:16 74:24	clock 83:16	clock 83:16	
charged 44:6	citizen 84:22,22 91:12 94:3 96:6 105:23 123:21	close 14:2 15:6 53:22 60:25 62:8 63:15 69:7 75:15	close 14:2 15:6 53:22 60:25 62:8 63:15 69:7 75:15	
Charles 3:9 10:5 10:17	citizenry 44:6	closed 38:2	closed 38:2	
chart 52:22	citizens 109:18	closely 8:11	closely 8:11	
charter 36:16 37:8	citizen-law 93:3	closer 81:16	closer 81:16	
check 61:8	city 10:5,13,17 11:1 15:8,11 25:4 39:5,6,13 43:23 64:5 69:17,22,25 70:2,10 71:13 71:17,24 72:22 73:4,18 74:4,7 74:12,16 76:11 77:22 96:18	closings 22:18	closings 22:18	
Chetty 66:13 68:4,7,19 70:19 72:10	coalition 78:18 79:5 95:6	coalition 78:18 79:5 95:6	coalition 78:18 79:5 95:6	
Chetty's 69:10 69:20	cohesion 68:15 72:13	cohesion 68:15 72:13	cohesion 68:15 72:13	
chief 43:6 103:9 116:24	colleague 45:6	colleague 45:6	colleague 45:6	
child 7:23 14:24 15:14 16:9,22 20:10 21:8,12 26:12 33:21 63:18,18 73:16 73:17 76:7,9,11	colleagues 66:14 68:7,20,21 72:10	colleagues 66:14 68:7,20,21 72:10	colleagues 66:14 68:7,20,21 72:10	
	collect 14:10 85:5 112:4	collect 14:10 85:5 112:4	collect 14:10 85:5 112:4	
			comes 26:9 41:20 46:7 109:20	
			comfortable 90:21,25	
			coming 24:24 27:16 28:11,11 32:5 58:15 61:6 61:20 64:17 90:9 113:15	

116:20,22,23 117:6,8,25 118:16,23 119:8,16,18,19 119:21 120:3,9 120:12,20 121:10,16,18 121:20 122:5 122:12,17 123:20 125:12 125:13,15,20 126:4 commissioners 47:21 79:1 89:10 90:7,21 93:18 102:10 106:6 124:24 125:1,5,11 Commission's 18:14 89:2,23 commitment 33:2 commitments 90:8,10 committed 6:3 committee 4:8 28:17 93:12 104:21 committees 6:21 common 91:23 communication 99:3 communities 26:23 28:12 52:9,10 58:8 60:15,18 61:5 64:16 77:12 81:12 community 5:15 5:18 6:13,17 17:15,19 18:18 20:12 21:17 22:4,22,24 23:25 25:22 26:4 34:5,6,17 36:2 37:3,17 39:25 41:3,25	42:1,3 47:22 49:17 50:9 51:15 52:2 59:3 68:15 69:4 77:19 79:10 80:20,22 83:13 83:20,23 84:1 86:9 87:2,8 88:11 89:25 90:3,11,12 91:4 91:5,6,8,18,24 92:12 93:11,24 94:2 96:19 99:25 100:5 102:18,19 109:16,17 113:10 121:8 123:9 126:14 127:19 128:5 comparisons 73:9 competencies 97:16 complaints 84:21 complete 81:6 111:23 completed 93:12 complex 85:9 components 28:12 comprehensive 100:8 compromise 18:4 computers 47:6 computer-aided 129:8 concentration 70:2,5,15 concentrations 70:10 concern 22:16 100:20 concerned 21:20 46:19,19 53:18 53:19 118:12 concerns 18:9,12 18:13 21:9 88:9	123:4 concert 113:10 concluded 16:5 128:11 concludes 13:12 condition 82:21 121:5 conditions 76:25 85:11,18 conductive 111:2 conducted 94:13 CONFERENCE 1:14 confirmed 111:6 111:7 confrontation 40:20 confused 113:23 Congress 51:22 connecting 77:11 connection 4:19 consensus 84:8 consequence 22:21 107:24 consequences 49:10 112:9 conservatives 46:22 consider 94:24 96:22 99:4 104:18 118:25 119:4,20 121:12,19 considerations 49:9 considered 17:11 23:9 94:13 119:1 considering 119:25 consistency 23:11 101:4 consistent 101:7 Constitution 43:11 44:3 constitutional 95:2	construction 4:25 consumer 83:10 85:10,12 Contact 103:16 contact@stlpo... 117:4 contain 28:8 112:16 113:13 contemplating 120:18 content 91:2 context 7:20 17:11 75:8 93:20 contextual 6:25 contingent 82:14 continue 5:14 11:2,10 12:1,15 19:20 33:2 89:1 99:20 112:17 114:11,13 126:10 continued 49:5 continuing 111:24 continuous 27:8 continuum 6:12 contract 25:4 contractors 89:22 contribute 64:4 contributions 47:19 76:14 contributors 69:1 control 72:6 117:22 controls 35:14 conventions 91:6 conversation 21:14 47:3 116:3 118:4,6 123:11 conversations 100:11,13,15 convert 63:5	coordinated 76:17,20 coordinating 77:6 core 97:16 corner 88:17 corporate 6:11 27:23 28:4,5 correspondence 41:4 Coshall 79:16 costing 75:12,12 costs 18:4 113:17 cotton 44:10 council 4:20 25:3 85:16 95:8 counsel 129:13 129:16 count 9:16 counterintuitive 57:15 countries 27:2 43:12 63:22 country 45:2 52:19 56:5 63:23 65:10 68:9 81:1 county 6:7 10:5,6 10:6,6,7,7,8,12 10:17,17,18,18 10:19,19,20,24 15:7,10 41:5,10 69:18,22,25 70:3,11 71:14 71:19,24 72:22 73:4 74:5,7,13 74:16 76:11 78:19 84:8 112:21 couple 14:25 18:8 53:2 54:4 59:2 66:14 99:14 100:19 102:17 104:2 110:11 114:15 118:23 courage 79:15
--	--	---	--	---

<p>course 6:10 58:17 60:8 93:22 court 91:12 107:12 109:22 110:6,7,10,10 110:12 113:20 113:21 114:9 114:20,22 115:9,14,15 117:12,13 courts 93:16 94:3 94:16 100:22 107:19 108:20 109:21 110:5 114:5,7 115:20 covered 114:18 co-chair 3:6 48:8 93:6 95:24 96:1 102:22 111:16 123:21 co-chairs 2:1 6:1 6:3 90:2 92:22 94:8 95:14 96:7 103:1,6 create 27:10 37:1 37:5 40:19 76:6 83:19 92:1,3 97:2 113:15 127:3 created 26:7 81:11 85:15 creating 13:15,22 77:17 83:24 creation 41:1 credentials 22:7 credit 58:5 60:20 61:19 crew 31:17 crib 29:21,22 crime 43:18 72:11,17,18 87:1 criminal 109:23 109:23 crisis 80:8 81:21 critical 4:16</p>	<p>crossed 27:19 crossover 100:21 CSR 1:21 CSR-IL 1:21 129:22 culminated 50:8 cultural 21:23 97:16 culture 45:22 current 96:24 112:6,11 119:4 119:11 currently 98:13 119:1 120:8 curriculum 23:5 37:1 customers 31:19 cut 20:8 38:16 cuts 21:22 cutting 124:16 Cynthia 88:4</p> <hr/> <p style="text-align: center;">D</p> <hr/> <p>D 9:1 10:6,18 11:4,13 12:6,22 13:20 dad 34:2,2 dad's 30:14 damned 45:25 Dan 96:3 116:13 116:14,22 danger 19:17 dangerous 101:11 Daniel 2:7 27:16 Danielle 27:17 28:15,16 32:13 32:14,19 33:3,6 34:24 35:11 37:24 52:4 57:23 64:21 65:22 79:14 dark 67:23 70:7 70:14,14,16 72:2 data 7:11 47:7,8 49:19 66:2</p>	<p>69:10,11 71:15 72:5,17 74:18 75:3 76:24 100:5 database 104:22 date 5:21 90:4,5 90:15 93:12 100:5 Dated 129:19 dates 114:21 daughter 29:5,6 29:19,24 30:16 30:25 31:1,3,8 85:7 Davis 3:10,15 day 4:18,21 30:4 31:22,23 38:8 38:10 46:15 56:22 76:19 115:24 128:3 129:19 daycare 75:18 days 30:5 110:11 123:7 127:17 deadline 46:8 deal 28:8 30:19 67:9 81:21 98:24 99:9 113:4 115:24 126:22 dealing 78:21 deals 119:12 dealt 113:7 dear 74:16 78:22 death 72:21 73:14 127:7 deaths 75:4 debate 40:10 debt 22:6 56:2,20 62:21,21 82:3 debts 62:1 decades 56:16 67:5 December 78:2 111:21 122:1 decide 43:23 decided 85:21</p>	<p>123:2 decision 14:15 21:1 22:23 34:16 40:16,16 61:8,22 decisions 22:18 22:20 80:11,11 80:12 decline 11:4,15 12:7,9 declining 41:17 82:10 decrease 108:24 decreased 75:24 dedication 4:15 deep 49:10 80:24 deeper 18:13 25:24 30:23 111:17 defender 109:25 113:18 define 112:13 114:14,14 defined 85:12 97:7,10 defining 66:5 definitions 66:6 degree 22:11 55:15 degrees 47:10 delighted 107:24 Dellwood 109:11 delving 110:17 demand 83:10 demographic 10:1 41:15 demonstrations 46:11 Denny's 84:20 department 37:14 84:11,23 98:2 departments 97:23 98:3,6,7 departure 12:10 deploy 40:17 deployment 40:6</p>	<p>depression 74:20 74:25 Derrick 27:17 34:20,23 describe 11:11 deserve 29:13 design 89:23 117:21 designing 49:12 desired 14:7 desires 4:7 destination 117:16 destruction 39:6 detail 14:5 detained 120:16 121:1,12,15 determine 69:3 determined 22:17 determines 56:4 67:15 determining 67:11 Detroit 46:1,2 develop 92:15 developed 67:2 95:18 113:1 developing 112:18 113:9 120:23 development 19:4 27:22 28:5 40:1 41:4,9,25 49:11 75:16 76:4,7,10,12 89:15 90:12 91:16 95:8 device 8:6 deVon 2:6 diabetes 75:25 dialogue 123:11 diapers 30:2,2 dictate 105:16 difference 37:7 55:13,15 58:22 71:1</p>
--	---	--	---	--

<p>differences 21:25 different 3:25 16:7 39:10 80:12 94:15 95:9 101:2 109:10,10,14 115:3 118:11 120:22 differently 45:23 60:1 difficult 5:1 difficulty 32:21 dig 30:23 111:17 digest 110:16 diligent 111:4 direct 51:3 111:9 Directed 85:13 directly 102:22 103:1 111:14 director 45:17 78:17 79:4 122:14,19,20 disburse 19:16 disbursed 10:14 11:23 12:18 discouraged 33:11 discovered 60:7 discuss 4:2 120:10 127:17 discussed 81:23 107:8 discussion 6:17 15:1 16:2 32:25 48:5,9 77:14 78:4,6 84:9 106:21,23 107:3,15 114:11 115:1 119:14 120:11 discussions 16:6 87:20 124:19 disease 75:25 77:7 Disgrace 40:4 dismantling 81:10</p>	<p>disparities 17:22 68:24 69:4 disparity 91:9 Dispatch 40:4 dispersed 15:17 displaced 40:11 distance 73:18 distinctions 69:23 distinguished 7:13 distinguishing 12:25 distributed 8:22 distribution 74:3 district 38:24 64:10 districts 16:14,17 17:23 28:7 dive 18:14 diverse 3:24 95:4 diversity 21:23 divide 53:15 doctor 77:8 document 14:14 118:7 documentation 96:22 97:1 104:19 105:1,9 documented 60:5 doing 23:24 24:5 25:15 29:9 36:23 41:21 49:24 51:17,24 52:7 55:11,13 55:22 60:18 62:12,12 66:10 79:9 80:23 86:24 108:11 116:2 120:21 dollar 26:14,21 75:19 79:18 dollars 28:1 30:9 46:25 54:5 58:22,23,25 domain 26:24 donating 77:22</p>	<p>doors 8:19 doses 60:10 download 18:17 Dr 3:12 5:10 47:5 50:19,21,22 65:13 68:7,19 69:10,20 70:19 72:10 81:2 93:18 107:13 drastic 28:3 dream 25:25 60:19 62:3 66:5 81:4 127:4 dreams 65:18 drive 1:13 29:6 129:5 driver 84:17 drive-bys 36:23 drive-thru 83:2 dropout 72:6 dropouts 71:23 dropped 72:3 dropping 83:10 drugs 34:2 due 17:1 38:1 67:6 84:25 dug 30:22 dwarfs 52:24 127:1 dying 43:24 dynamics 80:6 D.C 45:7 122:3</p> <hr/> <p style="text-align: center;">E</p> <hr/> <p>E 2:10 9:1 10:6 10:18 11:13 12:6,23 13:20 earlier 19:3 26:8 68:19 81:23 96:6 121:23 122:9 early 75:16,18,19 75:20,23 76:3 86:11 earn 82:22 earned 84:14 86:3</p>	<p>earth 4:5 easier 61:6 easy 40:16 58:11 61:21 87:2 eat 77:11 echo 48:2 economic 5:23 6:4 17:9 26:1 27:22 35:6 39:25 49:1 51:8 54:13,16,18 65:20,21 66:15 66:17,18,20,21 67:3,7,10,13,16 68:6,9,11,25 70:24 73:6,10 75:9 76:6 77:18 77:24 79:8,24 83:19 87:10 91:14,14 95:7 121:5 127:3,7 economically 56:8 economist 66:13 economy 26:10 35:14,15 49:22 50:14 51:10 52:9 79:25 80:2 81:12,20 82:7 82:17 83:21 85:9 86:14 127:9 educate 36:19 37:16 educated 55:12 56:7 educating 36:20 37:18 77:20 education 5:15 14:24 15:14 16:8,11,12,21 16:22 17:2,6,8 17:23 18:8,9 19:14,25 20:25 21:6,13,15,22 21:22 22:1,2 36:24 37:14</p>	<p>47:11 55:4,21 65:4 75:7 82:4 82:25 95:22 educational 7:23 17:3 18:19 19:15 21:24 22:23 28:9 68:25 83:12 91:13 educators 21:24 effort 43:21,22 49:7 efforts 16:15 76:20 86:8 eight 70:17 71:25 73:24 86:6,22 EITC 62:22,24 either 55:6 62:17 103:10 119:17 elections 122:24 electric 28:25 electronic 8:4 electronics 118:10 elevator 88:21 eligible 62:25 Elliott 59:12 eloquence 65:22 embarrassing 36:11,17 embodies 59:23 emergencies 61:25 emergency 54:7 63:9 Emerson 6:10 eminent 26:24 emphasize 97:4 126:8 employed 129:13 129:16 employee 129:16 employees 84:16 98:2,2,7 employer 85:10 employer's 83:1 employment 4:3</p>
---	---	---	--	---

13:18 14:1 35:10 85:9 87:25 88:14 empower 97:7,12 110:1 empowered 20:20,23 empowering 109:19 empowerment 97:3 empty 26:12 enabled 60:10 encompasses 110:14 encounter 114:8 encourage 35:24 116:25 encouraging 58:14 ended 127:22 endorse 120:1 endorsement 107:7 energy 118:19 enforce 96:11 108:22 112:2 enforced 112:5 112:10 119:11 enforcement 45:15 91:12 93:3 94:3 96:7 97:5,9,19 105:23 112:8 112:12 122:10 123:21 enforcing 119:3 engage 49:22 123:10 engaged 3:11 6:17 18:23 92:10 93:22 94:12,20 engagement 7:4 49:5 50:9 90:1 91:17 92:12 93:9 94:11,21	124:1,21 engaging 21:1 94:2 104:8 109:18 enjoying 117:14 117:23 enormous 58:22 enrolled 64:12 Ensure 97:24 ensuring 17:4 enter 82:7 entered 11:17 entering 64:9 enters 63:18 64:3 entire 69:4 75:13 84:20 entirely 40:20 entities 35:21 entity 85:17 entrepreneurs... 4:4 13:19 88:2 88:16 environments 18:3 equal 29:24 equality 52:25 71:23 equipment 27:4 equity 16:15 92:5 era 83:17 error 84:11 especially 38:14 essential 28:12 established 112:3 estimates 75:21 ethnic 91:15 ethnicity 11:11 55:4 evaluating 111:25 evening 3:2 8:2 14:21 17:10 24:12,15 25:1 34:22 36:7 39:21 42:11 43:17 48:23 50:23 51:2	65:17 78:11 107:17 evenly 12:17 event 114:19 115:5,8 129:11 everybody 8:2,13 36:9 38:4 50:23 53:13 55:23 75:12 117:1 118:20 127:24 everybody's 39:13 everyone's 45:4 evidence 57:17 evolutionary 46:4,5 exact 71:20 exactly 33:22 103:21 112:13 examination 129:14 examining 91:19 example 85:8 86:13 excellent 17:25 126:24 excessive 96:13 113:5 excited 49:24 exclude 101:9 106:2 Excuse 119:8 executive 121:25 exercise 8:15 12:4 84:24 exist 4:5 20:19 104:24 existence 45:20 existing 92:3 108:22 expand 26:18 43:16 44:1 114:13 expanded 43:19 expanding 77:7 82:16 111:25 expansion 43:25	expect 24:9 59:21 82:19 expectancy 73:16 73:20 expectation 66:11 81:8 102:1,5 expectations 18:25 101:16 expected 86:5 expenses 89:19 89:21 90:4,5,18 experience 8:18 17:8,22 35:3 experienced 17:5 23:6 36:12 experiencing 19:17 experiment 9:22 experiments 57:18,23 expertise 49:16 91:24 94:23 experts 49:23 explore 14:5 91:22 exposed 75:22 exposure 17:24 98:18 expressing 78:25 83:22 extent 100:15 e-mail 78:7 99:3 102:22 103:15 111:11,12 117:3,5	facilitator 87:23 87:24 facing 40:7 fact 24:7 26:4 56:18 57:18 68:3 110:10 114:19 factor 67:11 68:12 69:12 70:25 71:22 72:23 factoring 71:8 factors 68:8,10 69:1 73:7 facts 52:15 57:1 57:2 fading 81:1 Fahl 37:21 38:22 38:22 fail 31:8 failed 37:15,15 failure 19:15 112:20,20,25 113:5,6 120:24 fair 22:17 80:3 fairly 12:13 86:1 fairness 17:6 faith 4:11 80:22 80:25 128:1,2 false 31:2 familiar 8:5,6 36:9 families 51:19 52:8,10,14 54:2 55:6,7,8,11,12 55:24 56:17,19 57:18 58:12,12 60:6,8,9 61:23 62:1 76:6 79:22 80:4,18 81:13 87:11 family 18:18 29:10 30:10 32:20 42:20,22 68:16 72:24 78:23 fan 40:23 50:3
---	---	---	---	---

F

F 9:1 10:6,18
11:14 12:6,23
13:21
face 31:21 36:9
45:23,24 87:1
113:19
facilitated 88:4
facilitating 88:1
88:3

Fantastic 13:12	30:14	findings 15:1	43:20,22 77:13	98:8 99:5 100:7
far 25:24 26:5	Ferguson 1:1,24	111:20	91:3,9 108:17	102:12 107:16
49:9 65:24	4:8,13,22 6:9	fine 99:5 109:10	focused 16:7,8,25	110:17
82:12,14 96:18	12:21 13:3	109:13,14	21:8 91:11	for8 109:22
107:20	14:23 26:5	112:3 121:4,6	folks 47:25 51:14	fought 118:13
fashion 104:24	28:19,20 38:1	121:15	53:6,23 55:22	found 59:13 84:8
fast 86:10,15,17	38:15,23,23	fin 109:17	64:20 71:11	87:5
86:19	44:18 89:8	112:19 113:5	79:17 81:25	foundations
fastest 84:1 87:7	109:12 122:21	113:11 120:24	94:11,14,19	64:16
fat 26:11	fewest 57:6	fingers 27:19	117:13	founder 36:15
fateful 40:7	field 85:18	finished 15:3	follow 51:13 78:9	four 11:7 15:21
father 3:17 31:6	fifth 14:23 18:17	fire 39:12	84:4 87:24	26:17 31:20
favor 101:12	70:18	firms 44:12	followed 60:6	55:24 59:15,18
106:7,11,24	fight 25:9 117:20	first 18:8 20:4	111:22 114:1,4	74:13,15 87:21
125:25	fighting 21:19	24:22 29:2	following 114:21	91:24 108:17
favorite 8:25 9:4	87:13	42:15,24 43:1,1	124:12,13,15	fourth 71:22
9:18 63:16	figure 22:17	44:25 48:20	125:7	92:4 110:4
favorites 47:5	102:7	50:7,25 52:13	FOM 43:22	frame 5:22 14:15
FBI 45:17 122:14	Figuring 87:5	52:20 53:3 54:3	food 57:12 86:10	91:7 118:21
122:20	filed 31:2 96:18	57:2,14 61:25	86:15,17,19	Francisco 64:6
fear 26:19	98:13	68:17 69:12	force 45:5 82:10	Franklin 10:6,18
fear-based 96:13	files 98:1	75:15 77:16	82:13 93:8 96:9	frankly 6:12
feasibility 92:10	fill 49:18 75:9	78:18 79:15	96:14,21,23	124:2
February 1:6	film 50:15	81:7 87:22,24	97:1 104:18,23	fresh 77:3
6:23 14:22	filter 18:11	88:8 89:6 93:1	105:1,3,6,14,18	Friday 40:3
93:19 129:19	final 55:16 73:9	95:23 96:20	107:12 121:24	friend 74:16
Fed 52:7	74:19 78:3 92:7	107:21 108:8,9	123:19 127:17	friends 81:20
Federal 35:8,9	92:15 100:8	114:9 116:5	forces 80:9	86:23
35:13,18,23,25	104:3	119:10 123:19	foreclosures	front 44:14 47:25
48:11 50:19	finally 46:23	127:17	81:22	58:4 90:24 92:9
51:4,12,25	47:2 72:23 86:7	fish 24:17,21	foreign 27:1	113:21
81:20 105:15	95:1	fittingly 65:17	foremost 62:1	fruits 77:3
105:16	finance 28:11	five 10:23 11:5,6	forget 103:7	fulfill 47:17
feedback 92:14	37:8 89:15	11:20 12:23	formally 79:3	full 26:11 72:5
103:4	financed 16:18	18:12 19:25	former 36:16	76:22
feel 22:20 62:5	financial 42:16	20:2 23:3 30:4	37:10	fund 63:9
117:21	51:4 54:4 56:9	30:5,6 45:10	forth 6:18 105:5	fundamental
feeling 52:5	64:15	46:25 59:15,18	forthesakeofall...	16:25
fees 89:22	financially	70:8 78:1	78:1	funding 16:11,14
feet 29:10	129:17	floor 107:15	forthesakeofall...	19:2 20:7,8
Felicia 2:16 6:2	financing 27:24	Florissant 28:20	78:8	21:23 22:16
48:6,19 125:14	34:5	28:20 38:3,23	fortitude 43:15	37:5 38:7 89:24
Felicia's 6:6	find 36:18 43:17	flow 101:11	fortune 48:6	90:10,13
48:21	49:18 86:2 98:8	flushed 104:25	forward 7:15	funds 34:6
fellow 86:10	117:16	focus 14:24 18:1	24:5,24 53:25	further 67:6
felt 17:7 26:3	finding 21:5	19:3,5,19 21:12	59:11 60:11	92:23 104:7
female 11:4	41:14 58:14	23:7,16 27:22	62:23 64:24	105:23 106:2

107:8 129:12 129:15 future 58:20 76:16 106:18 107:3,8 113:15 114:14	getting 17:24 25:10 38:9 39:8 111:5 gig 40:1 82:17 girl 33:14 50:15 girls 39:4 give 3:18 8:9 14:12 29:11,17 29:18,24 31:24 32:3 33:13 53:1 69:19 77:5 92:25 103:4 108:3 109:16 123:15 125:2 given 17:1,1 45:16 57:19 65:20 80:25 91:2 121:25 gives 8:7 57:9 93:7 104:10,10 giving 93:3 glad 4:17 36:10 38:25 76:6 Glascow 78:20 glass 38:16 global 83:13,20 glory 3:19 4:6 go 7:8,15 9:22 10:24,25 14:25 18:14 22:10 24:6,8 27:20 31:20 33:16 37:11 38:9,17 44:24 53:9 59:15,21,22 65:8 69:23 89:25 98:11 100:6,19 107:18 108:3 109:5 112:24 114:16 117:12 117:12 124:17 125:10 God 128:9 Godwin 24:12,13 25:19 27:14 28:14 32:13	34:19 36:5 37:20 38:21 39:16 42:5 44:15 47:9,13 87:15 88:25 goes 30:1 56:15 103:5 110:13 122:7,10 going 4:25 5:3 7:5,12 13:17 14:10,20 15:11 19:18 24:13,18 24:22 29:8 30:8 31:11 33:5,6 36:21 37:10 39:1,17 40:13 40:15,23 41:2 42:2,2 43:17 46:24 48:4,8,9 48:20,21 49:22 50:4,14,18 52:18 54:8,12 55:14 58:24 59:1,5,20,22,25 61:2 63:15 64:13 65:8 67:10,12 68:16 69:9 76:8 78:13 80:5,5,14 82:4 82:5,20 83:1,21 87:16,19 88:12 90:23 91:1 93:24 94:17 101:18 103:11 108:19 109:1 111:10,12 113:25 114:10 114:13 116:12 117:16 118:25 119:3,24 120:1 121:11 122:16 122:21,22 123:16 124:5,8 125:19 126:18 golden 83:17 good 3:2 8:2 11:25 15:20	20:24 21:11 24:12 25:1,18 34:22 36:7 39:21 47:12 48:23 50:22 51:9 52:8,8,9 57:17 65:4,4 66:10 78:11 81:21 83:21,21 83:23 102:4 103:8 107:17 108:4 111:4 Gore 2:10 104:13 104:14 105:2,8 105:20 117:6 118:23 119:19 120:3,12 121:10,18 gotten 25:4 67:6 governance 91:13 93:17 100:22 government 28:5 82:1 85:12 governor 40:11 40:21 84:22 grab 127:25 graders 72:3 graduate 55:15 graduating 22:3 grandma 83:3 grandmothers 85:20 grandparents 31:7 Granich 48:13 78:11,16 grant 90:12,12 graphic 66:4,16 72:20 grass 95:2 grateful 47:25 78:12 81:2 86:23 128:3,4 gratitude 79:1 grave 83:5,6 Grayling 2:14	96:1 greasing 81:17 great 4:12 5:3,5 27:17 42:11,12 44:6 46:3 47:6 48:5 49:3 56:3 62:6 63:6,6 67:9 74:20,25 75:1 79:15 123:4 126:22 greater 23:10 greatest 57:7 83:1 green 9:1,5 55:9 greetings 3:8 grew 41:6 65:24 78:19 gross 73:12 ground 42:19,23 77:23 85:23 group 3:24 5:13 6:4,15,18 11:8 12:1,12,25 13:3 16:6 27:22 48:1 48:8 79:9 87:19 87:22 90:1 91:2 91:21 92:7 93:2 93:6,17 94:8,16 95:4,15,23 96:7 96:16,20,22 98:11,18 101:20 102:6,9 102:11 103:11 107:21,23,25 108:15,18,20 110:17,20,23 111:9,19,22 112:17 116:2,7 116:7 118:2,4,5 118:9,25 119:22 120:10 120:25 123:22 126:11 groups 7:4,9,16 15:17 16:7,7 18:7 21:7 24:6 48:16 79:19
---	---	---	---	---

91:11 92:8,15 93:1,23 94:1,6 94:15,25 95:1,4 95:9,14,17 99:15,16,23 100:22,24 101:3,5,7 102:19 113:3 117:5 118:19 123:6 124:20 127:11 grow 30:15 growing 6:8 84:1 87:1,7 grows 65:6 76:15 growth 13:20 82:22 85:1 86:5 86:21 guess 25:5 39:8 39:12 104:21 122:7,25 guidance 21:18 23:20 guide 78:6 guidelines 105:16 guides 77:15 78:4 guns 21:18 guys 30:11 31:24 31:25 32:2,3,4 32:6 34:11 35:5 36:8 38:19 40:21 45:6 46:8 47:1 59:17	127:25 handed 29:23 36:13 handle 98:21 116:13 handlers 84:15 hands 7:19,25 101:12 hanging 36:22 haplessly 40:12 happen 31:4 109:2 124:20 127:2 happened 28:22 33:13 84:10 93:25 100:11 happening 22:19 60:14,24 63:22 67:21,23 happens 17:20 18:2,20 37:7 61:13,23 101:19 happiness 44:1 happy 90:9 hard 4:15 29:14 38:10,13 45:15 47:17 51:13 58:10 79:1 80:25 82:7 87:6 122:9 126:12 hardest 33:12 harmless 32:8 Harriet 36:15 Harvard 66:13 hate 39:9 Haven 41:24 Hawaiian 11:14 head 128:1 headed 73:3 headline 40:5 health 5:4 13:20 14:2 23:14 26:20 50:6 54:7 68:22,24,25 69:2,7 73:7 75:24 76:18,20	76:23,25 81:13 healthcare 26:20 76:19 healthy 32:1 hear 6:20 7:8,12 12:8 17:10 33:2 34:25 39:9 47:4 47:22,22 49:15 49:23 50:1 52:1 86:17 107:11 108:2 110:20 110:25 117:25 118:1,1,2,20 heard 14:17 16:11,14,22 17:6,12,19,21 17:25 18:18,21 19:1,7,12,17 20:2,7,9,11,14 20:19 21:3,21 23:8,12,17 24:3 34:11 43:4,10 51:14 79:12,13 79:14 85:6,25 92:2 107:21 108:10,12,13 123:9 127:20 hearing 48:17 102:18 120:15 heart 75:25 80:13 81:14 heartened 52:1,6 heartfelt 47:19 hearts 4:2 7:17 Heavenly 3:17 heavy 16:20 held 16:6 19:15 88:24 101:9 Hello 3:15 25:21 help 4:4 9:23 14:14 30:11 32:23 35:9 36:13,18 37:2,5 38:19 48:2 49:3 51:18 62:19 65:1 78:13 86:2 94:22 110:3	helper 11:19 helping 51:8,9 57:4 60:19 63:4 65:1 76:5 helps 50:11 hereto 129:17 herring 40:14 he'll 79:18 high 55:14,14 71:2,23 72:6 75:6,18,20,22 82:25 86:7 higher 5:15 21:22 22:2 23:5 55:20 68:10,10 82:3 86:19 highest 66:24 67:19,21,25 70:5,15 71:4,11 71:25 72:25 85:1 86:5,20 highlights 15:1 hill 41:24 hinted 61:5 hires 97:25 hiring 82:19 98:3 Hispanic 11:12 56:7 Hispanics 55:17 Historical 44:19 44:21 history 44:23 81:5 127:16 hit 9:13 38:3,6 hold 7:2 25:25 32:18 80:3 hole 30:24 home 10:4 25:2,5 25:6 31:3 33:8 33:15,16,20 56:19 60:12 62:4,6,14 85:3 85:7,15,16 homeless 27:5 homes 42:4 homicide 72:20 honed 73:14	honestly 26:2 honor 51:2 65:16 86:1 91:24 honored 48:25 hope 34:14 45:14 46:6 47:11 58:20 59:22,23 65:21 107:2 119:14 hopeful 87:5 hopefully 38:19 39:1 57:16 hoping 27:18 Hornet 45:11 hospital 38:17 host 3:8 hosted 5:12 hot 43:18 hour 3:18 29:13 32:4,10 35:12 hours 28:23 30:4 30:5 110:6 house 56:2 60:16 84:18 109:2 112:15 household 51:4 73:25 households 73:2 74:6 houses 115:25 housing 4:4 13:21 14:3 60:16,17 64:9 77:6 81:21 88:3 88:18 huge 37:6,6,6 54:24 hundred 54:5 58:21,23,25
<hr/> H <hr/> H 9:2 10:7,20 11:15 Hakeem 27:17 32:16,18 half 5:3 13:6,10 21:13 28:23 71:20,21 hall 88:18 Hampton 84:20 hand 11:18 31:18				<hr/> I <hr/> idea 51:17 58:7 60:5 63:16,24 64:13 97:21 102:4 ideas 3:25 52:17 61:2 88:10

101:9	20:9 23:2 49:21	increment 27:24	initiates 46:7	intestinal 43:15
identification	96:14 110:4	indenturement	innovating 83:24	intimidating
11:9	improvement	28:4	innovative 85:4	51:15
identified 15:15	28:7	independent	85:16 110:2	introduce 5:25
72:15 92:20	improvements	89:21	input 14:12,20	7:14 35:20
99:25	14:7 19:21	INDEX 2:22	96:20 100:5	introduced 68:18
identify 8:11	improving 88:11	Indian 11:13	126:9,15	invest 27:4,5
11:3,20,21 21:3	inability 121:13	indicated 112:7	inputs 92:14	61:15 81:19
68:8 99:16	inadequate 99:8	indicators 72:12	94:10 95:8	investigate 114:6
100:3	99:11	individual 92:20	insecure 82:12	investing 19:13
identifying 49:12	inappropriate	110:18 120:16	inside 17:20	75:15 76:16,17
identity 59:24	98:9	individually	insight 14:13,20	76:22 77:1
illegal 98:9	incarcerated	47:23	24:4	investment 62:7
Illinois 10:19,20	34:2	individuals 28:21	insights 18:7	investments 82:8
10:20	incentive 57:9	79:6 112:23	inspiring 86:8	90:3
ills 16:24	incident 28:22	114:2,8	instance 46:20	investors 6:11
illustrating 81:3	38:1,15 40:23	industrial 41:7	instilled 127:20	invitation 51:1
image 86:15	40:25	41:11,13	institution 35:14	65:14
imagine 63:20,21	incidents 97:1	industry 86:12	36:18 118:9	invitations 108:4
imbalance 83:6	105:1	86:18	institutions 37:5	invite 11:18
impact 27:25	include 94:10	inequality 5:23	60:17 81:11	107:25 110:19
34:9 54:15	included 68:12	6:4 7:23 27:3	83:11 95:5	125:1
58:17 59:8 69:3	114:12 115:1	49:2,10 53:1	instructor	inviting 95:1
75:10	includes 66:6	67:7,7 68:13	118:10	118:3
impactful 36:2	68:3	71:1,5,11 74:2	insurance 81:13	invocation 3:7,9
impacts 50:13,13	including 63:3	79:24 80:17	insurances 39:10	involved 18:22
implement 97:14	78:1 81:10	95:22	interactions	22:21,23 37:18
implementation	inclusive 119:18	inequity 27:3	96:14	119:14
92:11	income 4:3 13:18	91:13,14	interest 35:18	involvement 20:2
implemented	14:1 35:20	infamous 39:22	110:18	23:18
25:15 109:4	41:17 49:10	infectious 77:7	interested 18:13	involving 37:3
implications 83:8	51:18 52:24	influence 20:21	88:13,18 108:1	IRA 63:11
important 13:15	53:1,5,8,11	26:11 35:22,24	111:8 129:17	Islander 11:15
13:22 14:4,6	58:8,11 59:1	inform 14:15	interesting 11:5	isolated 19:10
17:12 18:19	61:16 64:7	information 6:19	57:1 84:10	Isom 2:7 42:12
23:10,25 34:25	66:23,24 67:7	7:16 14:12 24:7	interestingly	93:3,10 96:5
44:13 47:20,21	68:13 70:22,25	24:8 50:10 78:8	21:8	98:20,25 99:10
49:4 53:25	71:2,3,4,11,12	89:11 91:1,17	internship 41:24	101:1 102:13
60:14 82:23	71:19 72:7 74:1	99:2,12 105:14	interpreting	104:20 105:7
87:12 91:25	74:3 76:5 87:25	105:17 106:17	84:12	105:12 106:7
92:1 114:18	88:14 127:2	111:10,20	intervention	106:11,22
118:7	incomes 41:7	127:13	75:23	116:15,20,22
importantly 80:1	increase 28:9	informed 114:3	interventions	116:22
imprisonment	35:17,17 84:6	informs 79:22	20:11 23:15	issue 19:8 22:9
112:19 113:6	96:12 97:19	infrastructure	interviewed	22:14 23:20
120:14,23	increased 97:18	27:6	94:19	30:19 37:9
improve 19:24	increasingly 85:8	infusions 59:6	interviews 94:14	50:13 53:1,22

109:7 112:17 112:18 113:7 119:2 120:5 121:3 issues 5:19 14:7 16:7,8,9,24 19:23 21:14 39:23 46:24,25 78:20 79:7 88:9 90:3 91:9,22 96:16 97:17 100:21,23 104:5,23 114:6 114:10 118:20 118:25 120:22 issuing 36:1 113:5 item 40:3 97:14 98:5 120:11,13 120:13,15 items 100:20 101:5 114:12 iterative 99:20 101:25	63:7 66:10 77:10 78:17 82:18,22 85:1 86:5,21 117:20 117:24 126:24 jobs 4:3 35:17 39:7 41:7,13 48:13 53:20 73:12 77:23 79:4,9,12 83:4 84:1,2,3 87:7 87:24 88:14 115:25 Johnson-Javois 2:9 89:3 join 108:4 joining 48:14 joint 110:19 Joplin 84:17,18 Jr 2:13 42:13 judge 94:18 113:21 judges 94:18 115:19 jump 8:16 jurisdictions 114:20 115:6 jury 76:3,3 justice 46:14 48:13 77:23 78:17 79:4,10 79:13 92:5 Justine 60:16	key 19:8 20:14 61:21 62:9 75:17 80:6 81:18 85:11 88:8 keypad 8:4 11:17 11:24 13:12 14:9 15:3 keypads 8:18 11:19 14:10 kicking 123:1 kid 63:25 64:2,5 64:9 65:3,6 kids 27:8 29:16 57:24 64:13 65:2 86:15 kind 3:6 7:2 18:24 40:10 41:8 67:16,21 68:2 70:20 73:14 82:17 97:8 100:21,23 104:22 112:21 114:6 117:21 126:20 kindergarten 64:3,9 kinds 22:5 34:25 Kingdom 60:16 63:24 kit 77:18 78:7 kits 77:15 78:4 knew 26:14 knock 31:14 knocked 33:11 know 3:19,21,22 4:25 5:20 7:21 9:25 17:18 22:16,19 23:1 25:5,9,9 29:8 30:8 31:17,21 32:24 33:17,22 33:23,23 34:10 34:12,12,13 37:10 39:20 42:19 43:23,24 44:7,7,8 58:20	59:18,19,24 60:5,9,13,14,20 60:22 61:10,10 64:13,13,18,20 64:21 65:20 71:3 73:20,20 73:22,23,25 75:21 78:23 79:19 91:5 98:20 99:25 100:18,20 101:12 102:1,2 109:20 110:1 111:13 113:24 113:25 116:6 117:21 120:18 121:4 122:15 122:23,23,25 125:19 128:8 knowing 3:22 33:18 65:8 76:15 knowledge 5:17 25:12 124:1 known 100:16 knows 38:4 122:21,22 Koch 46:17,21 K-O-C-H 46:18	103:24 108:9 Lara 48:13 50:20 78:16 87:15 large 68:3 69:1 69:15 70:18,22 72:14 73:1 larger 67:11 69:21 111:21 largest 12:11 44:12 69:14 lastly 46:10 late 26:13 Latino 11:12 launch 93:13,20 Laurina 24:13 law 45:15 91:12 92:13 94:3 96:6 97:19,25 105:23 108:22 109:3,4 113:18 115:24 122:10 123:21 laws 80:10 96:11 lawyer 109:25 lead 24:13 44:13 48:25 62:2 93:17 leader 86:11 leaders 21:24,24 85:23 94:1 leadership 6:19 43:2 44:7 64:8 78:24 90:17 93:3,10 104:10 leading 6:10,14 lean 31:6 leaps 60:11 learn 23:16 48:2 48:14 58:5,6 learned 54:2 96:11 108:8 126:21 127:1,2 127:4,6,6,8,9 127:20 learning 5:18 18:3,4 49:17,18 49:25 124:4
J				
J 9:2 jail 113:19 115:9 115:11,13 120:17 jailed 121:1 James-Hatter 2:15 95:24 102:14,15 January 89:9 Jasmine 50:16 Jason 47:16 48:12 50:2,3,20 65:12 Jay 25:10 JC 1:14 Jeff 96:18 Jefferson 10:6,18 25:4 44:2 77:21 job 13:18,25 38:1 38:16 47:17 51:5 54:6 59:4	K			
	Kaelen 34:21 37:21,23 79:13 Kansas 59:13 keep 4:5 33:12 40:17 102:5 keeping 27:19 35:18 Kenny 24:25 25:21,21 27:13 Kerner 46:2 Kevin 2:17 Kevin's 107:6			
			L	
			Labor 84:11,23 lack 16:16 19:12 21:18,23 22:15 lacked 58:1,2,3 ladder 51:9 54:13,16,18 66:20 67:5,18 67:19 81:18 ladies 28:18 29:11 land 42:3 80:9,24 landscape 41:6 41:11 Laney 27:18 34:22,23 language 84:12	

leave 17:9 29:3,4 33:18	43:1,1,25 54:11 58:17 59:8,9	40:13,15 47:23 53:25 64:24	39:7,8 40:9 56:2 81:14	82:12
leaving 33:19 87:4	60:11 73:13,16 73:19 79:21	70:3 75:8,11 living 6:8 25:8	102:24 lot 16:11 19:17	lowest 66:22 67:18,22 68:1 70:8
left 31:3 33:15,16 46:13 54:13	127:7 128:7 lifetime 17:5	38:12 41:21 74:8,25 80:4	20:16 29:13 49:15 85:11	luck 25:18 47:12
88:15 91:8 98:2 102:20,23	lifting 16:20 light 9:5 67:22	85:20 loans 35:20	92:2 101:13 110:15 111:20	<hr/> M <hr/>
legal 97:2 112:5 legislation 21:4	70:6,13,13,16 72:1 118:3	60:22 77:6 local 17:15 97:10	112:16 113:22 117:12,13	Madison 10:7,19 mailing 111:14
96:17,24 97:17 98:12 99:18	likelihood 127:16 limit 107:3	located 10:4,16 long 20:6 26:6	lots 18:10 113:14 113:14 126:9,9	main 18:12 43:21 43:22 56:18
108:24 119:11 125:17	limited 16:16 98:18	45:25 47:12 63:21 87:18	loud 89:18 Louis 1:12,15	Maine 63:25 maintenance 90:4
legislative 21:4 49:13 92:19	limits 109:10 110:12	110:12 longitudinal 20:5	3:14 5:12 10:5 10:5,12,13,16	major 22:8 75:14 majority 26:8
legislators 84:19 100:1	line 26:13 76:14 100:20 110:13	longstanding 93:10	10:17,24 11:1 15:7,8,10,11	45:22 74:8 82:10
legislature 113:4 119:1,12	124:14 liquidity 62:1	look 24:4 30:11 40:21 41:10	17:15 25:23 26:5,10 33:11	makers 100:2 making 14:15
legislature's 122:23	Lisa 88:2 list 98:17 111:14	43:18,21 44:4,5 51:5 53:3,6,14	35:6,10 45:12 50:7 51:5,12,25	21:2 22:23 35:25 41:20
legitimate 49:13 lender 54:9 56:11	113:16 117:5 listed 96:9	59:13 62:23 68:16,22 73:6	52:7,19 60:15 60:24 63:4 64:8	62:15 84:2 86:24 117:14
58:24 lenders 82:2	listen 87:13 listened 43:16	74:3,18 81:16 82:19,21 83:17	65:10,19,20,25 65:25 68:5,23	117:23 118:3 male 11:4
lending 36:18 81:22,24	123:8 127:12 little 5:1,21 7:5	83:18 90:4 94:16 95:20	69:4,14,18,18 69:25,25 70:2,3	mails 41:16 man 47:7
letter 25:14 letters 8:8	7:10,20 9:9,23 9:25 39:25	108:21 112:1 119:3 120:13	70:10,11,17 71:4,13,14,18	manage 61:16 115:23
let's 9:22 44:13 66:3 81:16	50:15,15 51:15 54:10,23 56:21	120:14 looked 22:2 68:4	71:18,24,24 72:4,13,22,22	management 77:8
104:2 116:3 level 42:19,23	57:16 59:6,9,10 60:2 62:15	69:21 71:6,7 74:18 101:3	72:24 73:4,4,18 74:4,4,12,12,16	manager 30:17 31:1
66:22 72:7 74:20 92:18,21	64:23,24 65:7 65:18 68:18	looking 41:12 45:18 49:1,14	74:16 75:8 76:9 76:11,11,16	manifest 112:22 map 67:19,20
97:10 104:22 levels 17:23	71:18 78:14 87:17 94:5 97:5	49:16,19,20 66:18,21 69:20	77:13 82:21 85:2 86:21 95:7	70:1,4,9,20 71:23
55:20 71:2,3 92:16	97:6 104:25 111:17 119:23	71:10 98:23 110:25 119:10	112:21 129:5 Louisian 82:25	maps 70:12 March 33:14
leverage 49:15 92:3 93:7	live 26:25 35:13 52:11 65:19	Lord 4:1,7 lose 54:6 63:14	love 33:3 103:9 low 26:1 35:18	44:19 46:8 122:3 123:23
leverage-based 92:3	66:25 67:1,14 68:3 77:2,10	115:25 losing 81:12,13	35:20 38:7 51:18 58:8,11	123:23 127:15 Marine 42:25
liberals 46:21 liberty 43:25	80:21 124:3 lived 45:25	81:18 loss 80:8	61:16 64:7 76:5 lower 66:25	43:21 markers 72:12
life 30:13 35:3	lives 27:2,13	lost 5:1 34:14	68:10,11 71:3	marry 98:12

Mars 36:25	57:12 85:13	115:10,12,23	miles 73:19	67:4,13,16 68:2
Marshall 36:16	meet 116:10	116:5,9,18,21	military 27:4	68:6,9,11 69:12
Mary 24:23,24	121:6	117:10 118:8	Miller 39:20 42:6	70:25 71:22
25:2,19 85:6	meeting 1:1 3:1	119:6 121:21	44:16,24,25	72:23 73:11
massive 40:6	4:21 6:23 7:24	122:6,13,19	47:9,10,13	model 16:12
match 61:14	12:19,20 13:7,8	124:11,15	64:21 122:17	17:13 92:1
65:21	13:11 14:5,18	members 2:5	123:3 124:6,10	models 23:23
matched 96:18	14:19,23 15:5	4:14 20:12	Millers 42:6	83:19 92:10
math 30:4 118:10	15:14,22 16:2	42:10 50:25	million 46:25	moderate 70:6
matter 52:14,14	18:17,18 24:7,9	52:2 77:21 94:7	89:20	76:5
52:20,21 56:18	36:8 42:15	94:25 102:19	millions 28:1	modify 87:17
73:13 77:2	44:25 89:4 91:3	107:25 125:23	mind 4:5 102:5	MOHELA 89:14
97:18 127:10	91:20 93:5,19	membership	120:23	mom 33:16 34:1
matters 19:14	93:20 94:1	94:6	mindful 22:9,13	moment 62:10
51:8 67:8 127:6	95:23,25 98:19	men 11:6 37:7	minds 4:2 7:17	63:6,6 127:23
McClure 2:3 3:5	99:17 100:10	mental 23:14	mine 68:21	128:1,3
47:16 50:18	107:22 108:9	76:22,24	minimum 84:6	moments 36:11
65:12 95:11	108:13 110:23	mention 44:16	84:13	59:7
107:5 125:6	111:6,7,15,21	mentioned 38:25	minute 79:17	Monday 44:18
126:6	116:14,16	61:25 62:3 96:5	minutes 14:25	monetary 35:17
McDonald's	123:5 124:18	96:12 108:18	24:17 45:1,1	money 28:11,24
28:19 31:15,17	126:14,21	113:7	88:21 124:8	30:23 36:19
McKinney 39:18	127:14,15,22	mentioning	miserable 29:7	39:2,9 41:19
42:9,10,13	128:11	115:19 123:18	missed 79:15	47:1 62:17
64:21	meetings 3:11	mentor 20:13	104:17	85:22
meal 29:17	5:13,14 7:1,11	mentors 23:23	missing 98:17	Monica 85:7
mean 26:18	11:7 12:21,25	mess 38:18	101:6 103:25	Monique 88:5
31:14,23 52:21	13:1,3,4,9	met 99:17 107:20	Missouri 4:20	111:11,13
53:13 83:15	15:24 26:8	metro 69:16	5:11 25:3 26:18	monitors 23:22
117:22 118:4	89:25 90:1	70:23 71:6	27:23 43:11	Monroe 10:7,20
120:5	92:13 93:13,25	72:14 73:1	44:11,19,21	34:21 36:6,7
meaning 97:7,10	94:11 100:11	MetroLink 75:9	48:13 78:17	month 29:19
meaningful 20:4	101:21 107:8	metropolitan	82:22 86:6,21	30:25 33:14
20:5	108:14 111:1	68:4 70:19	89:13,13,14	123:20
means 13:16	117:1,3 123:13	72:17	90:11 96:11	monthly 90:19
24:16 65:19,25	124:2	Meyer 24:25	105:4 119:12	months 29:7,20
66:17 67:8 77:8	mega 46:18	Meyers 27:15,21	127:15	36:12 46:9
82:14 83:9,10	member 9:8,13	mic 7:2,9 16:4,10	MISSOURI-ST	moon 36:25
83:10,12	12:16,24 13:5	18:6 24:14	1:12	morning 29:6
104:19 109:8	34:23 42:8	126:14	misunderstand...	33:20
measures 97:15	77:19 98:16,22	middle 28:19	120:19	mortgage 56:11
mechanism 97:3	99:6 100:14	53:7	Mitchell 27:17	mortgages 81:22
112:8 113:1,10	101:8 103:14	middle-aged	32:16,17 33:5	Mosaic 95:7
114:2	103:18,23	55:11,19	MO 1:15 129:5	mother 26:13,14
median 71:12,19	106:1,8,12	midpoint 71:20	mobility 17:9	26:15 30:14
74:1	107:2 110:22	Mike 28:22 79:16	65:20,21 66:15	31:5 32:7
Medicaid 26:18	114:17 115:2,4	79:16,17	66:17,18,21	mothers 73:1,3

85:19 motion 98:14 107:1,6,14 125:9 move 7:3 24:5 41:2 51:8 53:24 54:12,16,18 66:20 78:14 99:5 102:12 105:22 107:1 107:11,16 110:16 125:6 moved 84:22 106:23 125:22 movement 27:13 moves 35:2 moving 39:13 67:18 87:3 99:18,21,24 104:6 119:11 123:10 125:17 multidisciplina... 50:5 multiple 8:10 114:20 115:6 municipal 27:24 28:4 91:12 93:16 94:3,16 100:22,22 107:12,19 108:19 109:21 113:20 114:4,9 115:20 municipalities 6:7 28:7 35:20 97:11 109:9 113:17 municipality 109:15 112:4 112:23,24 murdered 33:14 33:21 museum 44:20 44:23 127:16 myRA 63:11,12	N 2:11 name 3:4 24:12 24:16 28:16 32:16 34:22 39:21 42:8,13 50:24 59:15,17 78:16 116:6,21 named 50:15 107:25 names 24:23 naming 87:9 narrow 113:13 nation 53:10 66:12 nations 67:2 nation's 53:5,6,8 53:8,11,12 81:5 native 11:14,14 nature 80:10 85:9 near 78:22 nearly 15:9 57:6 74:13,14 84:8 necessarily 17:24 51:11 105:15 neck 82:6 need 16:17,19,25 17:25 19:5 20:15,22,24,25 21:4 22:8,9,13 23:10,14,15,18 28:10 29:19,19 32:25 38:12 41:10 43:8,8,9 44:8,8,17 46:4 46:5 47:1,3,4 51:10 57:7 59:2 61:24 62:1 64:23 75:11 83:15,16,18,25 87:9 102:20 106:6,13 107:11 117:24 118:2 119:7 123:6,15 124:6 124:23 126:16 needed 3:11	18:25 19:18 30:11 32:5 33:2 36:3 needing 20:9 needs 11:24 23:17 27:2 40:21 44:7 83:1 113:1 114:18 127:19 negativity 31:13 Negwer 2:8 neighbor 86:25 neighborhood 21:17 23:21 77:4 neighborhoods 19:9 77:1 neighbors 86:24 neither 129:12 net 26:15 42:20 network 77:21 Nevada 64:3 never 31:4 52:5 81:4 new 41:24 46:16 80:11 82:17 83:19,20,24 97:20 98:3 newborn 29:2,3 news 40:3 43:16 83:21,22,23 nice 58:18 night 40:7 44:19 nine 46:9 70:16 73:22 Nixon's 25:10 nominate 95:3 nonprofits 61:20 norm 85:19 Normandy 36:13 46:12 64:10,12 109:13 north 6:6,7 41:5 41:10 73:18 78:19 Northwoods 65:24	nostalgia 81:1 nostalgic 83:17 notable 95:1 notably 94:15 note 6:25 75:11 78:5 93:1,4 noted 74:17 75:4 notes 100:19 129:10 notice 14:17 70:12 notified 111:15 notion 66:6,15,18 68:14 72:12 73:10 not-for-profit 34:17 November 40:7 91:7 number 8:12,13 8:22,23 17:7,12 23:13 31:20 68:5 82:16 86:20 110:6 112:2,14 numbers 8:9 53:2,16 71:16	officer 43:6 official 44:22 89:4 officially 5:24 okay 8:5 10:11 10:23 12:10 22:25 25:6 28:23 29:1,2,23 29:25 30:3 31:24 33:5 39:19 45:12 53:20 59:13 61:10 62:24 90:14 104:12 105:2 116:9 old 33:14,21 41:22 118:13 older 15:17 55:11 55:20 75:5 omnipotent 3:22 omnipresent 3:20 omniscient 3:21 once 24:5 53:20 107:20 ones 36:21,23,23 one's 110:12 one-sixth 74:1 one-tenth 55:17 ongoing 94:20 online 18:16 open 4:2 6:17 7:2 7:9 8:19 9:4 10:9,21 11:16 12:8 13:24 16:4 16:10 18:6 24:14 52:3 58:25 98:1 110:11 126:14 opening 62:3 operations 43:6 89:22 opinion 16:3 opportunities 13:16,23 35:16 97:21,22 opportunity 5:23
O				
			Obama 46:7 121:25 Obama's 45:9 OBS 34:23 obvious 54:1 61:25 occasion 93:21 occupation 86:4 86:20 occupations 82:22 occurs 111:15 October 77:17 offense 109:15 offenses 109:23 109:24 offer 57:6 office 115:24	

6:5 7:8 8:4 14:4 17:8 28:9 29:12 29:25 32:3 35:22 36:10 42:18 43:16,19 43:25 48:16 49:2 54:21 57:19 58:3,3,11 76:6 77:18,24 79:24 80:9,17 80:24 87:10 91:14,15 92:17 93:7 102:24 127:3 128:7 Opposed 106:25 126:2 options 8:7 113:16,24 orange 9:1 70:4 70:12,13,14 71:25 order 62:6 121:25 124:9 organization 33:9 34:8 37:25 95:6 organizations 34:5,6,17 79:6 95:2,5 organized 87:8 organizes 87:1 organizing 86:9 86:12 oriented 21:15 origin 11:13 ought 66:20 76:19,19 77:2,3 77:4 outcomes 17:2,3 19:2,25 67:12 69:2 73:7 75:24 outline 49:8 outreach 84:22 94:25 outside 18:20 29:6 overall 26:5	overlap 108:19 overlapping 108:9 oversight 97:4,8 97:13 overturn 84:23 overview 90:14 overwhelming 108:3 overwhelmingly 85:14 owe 30:7,8 owned 44:12 owner 40:5 ownership 51:6 51:20 56:20 60:23 owns 52:15,23 o'clock 29:5 <hr/> <p style="text-align: center;">P</p> <hr/> Pacific 11:14 pack 30:2 Packnett 2:11 45:12 93:5 96:8 122:2 123:20 page 101:20 121:17 Pagedale 64:9 pages 101:20 paid 30:1 Pampers 29:19 panel 121:22 panelists 48:6 pants 36:22 paper 68:20 parental 20:2 23:18 parents 18:22 20:3,6,8 23:18 23:24 31:9 33:10 38:24 64:1,15 65:4 66:8 parent's 67:10 72:7 part 18:19 20:20	30:12 52:20 64:11 82:15 89:4 94:18 99:8 99:14 105:10 115:1 124:5 participants 15:2 96:9 participate 25:16 participated 87:21 93:21 participating 14:9 participation 94:21 particular 4:16 88:11 93:6 parties 129:6,14 129:17 partnering 77:13 partnership 6:14 90:17 partnerships 61:19 parts 52:12 passed 26:4 54:21 85:14 108:25 119:24 Passes 126:3 passing 11:19 Pat 39:3 48:7,19 48:24 paternity 29:3 path 60:23 patience 126:19 Patrick 2:18 6:3 6:9 pause 128:3 pay 28:25,25 49:8 50:12 52:4 54:6 62:1,21 82:8 113:8 120:15 121:13 121:15 paycheck 29:1 30:7 61:14 payday 54:9 56:11 58:24	81:22,24 82:2 paying 62:20,21 121:7,8 payment 59:4 62:15 113:11 payments 113:11 peanuts 47:1 Peggy 37:21,22 38:21,22 39:16 penalized 120:16 PENNEY 1:14 people 3:24 15:5 17:7,12,17 18:23 19:5 20:21 21:16,19 22:10 25:9,12 25:16 26:25 29:15 30:15 32:25 35:2,4 36:25 37:12,17 39:7,23 41:14 41:18,20 42:3 44:4,4 45:21 46:1 49:25 51:18,23 52:22 55:19 56:6 58:8 60:20 61:11 63:5 64:4 71:2 71:2 73:14 77:23 79:9,11 79:20 80:15,16 80:23 82:6 83:24 84:5,16 84:24 107:23 108:1,4 109:10 109:22 110:7 111:2,3 113:22 113:23 115:24 117:18,23 118:3 120:25 123:12 124:7 124:16 people's 21:5 51:6 percent 9:19 13:11 15:6,18 15:19,19,23	40:9 53:4,5,5,7 53:8,9,10,10,11 53:14,21 69:24 70:6,7,8,16,16 70:17 71:5,8,10 72:1,1,2 73:1 73:21,22 74:5,8 74:22 83:8,9 108:25,25 109:3 119:13 119:13 percentage 72:15 119:7 percentages 11:22 perfect 63:12 85:8 perfectly 77:17 period 3:7 6:9 7:3,9 20:6 person 31:11,17 121:5 personal 30:19 47:19 86:4 108:4 personally 47:23 perspective 55:6 79:20 91:25 perspectives 6:5 7:14 Peterson 60:16 phase 50:7,9 77:14 phenomenon 112:21 philanthropic 6:11 phone 62:19 physics 80:10 pick 24:16 picked 112:23 picking 44:10 87:3 picture 70:21 pie 53:14 101:12 piece 20:14 21:11 91:17
---	--	--	---	--

pipe 60:19	79:8 92:16	poverty 16:12,21	presenters 87:16	problem 25:23
pipeline 16:13	95:20 100:2	16:23 17:9	President 45:9	34:4 40:10
18:2 19:8	101:22 104:4,6	25:24 26:13,25	46:7 63:10	41:17 42:23
place 62:7 67:8	123:12	27:1 28:9 49:10	121:25 122:4	43:3,5,7 52:25
77:10 80:19	Polk 27:17 28:16	70:9,10 73:24	President's 45:5	56:18 80:17
99:22 102:16	28:16 79:14	74:11 75:6	93:8 121:23	88:11 110:7
103:5,19 127:6	polling 7:21 9:4	76:14	pretty 39:9 40:15	problems 19:23
places 16:3 60:15	10:9,21 11:16	power 32:21,22	51:13 54:1	23:1 46:3 47:8
86:25 118:11	12:8 13:13,24	35:19 36:1 80:2	58:16 61:24	87:6
planner 40:2	14:9 15:4 16:1	80:3,22 81:11	122:24	procedural
planning 89:5	101:8	81:14 83:7,20	prevalence 76:24	113:16
platform 64:14	poor 41:19 51:23	83:25 84:25	prevention 77:7	procedurally
please 4:2,7 12:2	57:18 58:12	85:5 86:2 90:24	prevents 58:24	99:9
32:6,7,10,11,11	poorest 58:7	109:17 127:8,9	previous 12:21	procedures
46:14,15 50:21	poorly 109:4	powerful 3:23	98:1	109:10 113:25
56:24 87:23	population 53:4	31:11 32:20	primary 10:4,16	114:4
88:25 106:9	68:1,13 69:13	34:24 35:14	21:21 22:1	proceeding 129:7
118:22	69:15,25 70:2	86:8	principal 63:14	proceedings 1:4
pleased 3:5 4:23	71:6,21,21	PowerPoint	principles 91:19	129:9
6:5,14	72:15 74:25	90:22	91:23 92:5	process 10:2
pleasure 51:2	75:1	practice 3:7 6:16	printing 89:23	43:24 93:23
plenty 126:13	populations	7:2 8:15,24	prior 78:12 97:25	94:9 99:12,20
plus 43:12	16:19	26:6 42:17	98:4 109:2	100:18 101:11
pockets 30:22	portion 24:14	43:14 92:9,19	priorities 14:6	101:19,25
podium 24:19	67:24 123:5	practiced 23:10	91:5,8 95:20	109:17 111:24
point 33:22 62:5	124:18,22	practices 109:8	99:16,23 100:3	114:3 115:6,15
79:23 81:3	126:20	praise 3:19 26:1	105:22 107:7	118:7 124:5
102:16 104:16	pose 40:15	prayer 4:9	111:23 125:8	processed 100:6
115:3,4,13	position 31:18	prayers 4:10	125:16	100:8 103:13
124:9,9	positive 30:17	preceding 14:19	prioritize 123:7	processing 104:8
pointing 35:2	49:14	predict 55:1	prioritizing 92:6	104:12
points 45:20 84:9	possibilities	predictor 54:20	priority 17:1,7	produce 36:14
113:12	58:20	predictors 54:17	19:19 91:3,10	producing 73:13
police 27:4,4	possibility 95:17	preferences	104:5 119:4,19	99:7
40:6,17 96:12	113:9	101:9	120:6 121:11	product 73:12
96:14 97:23,24	possible 58:4	preliminary 28:2	121:19	productive 41:14
98:1,3,6,7,7	64:17 77:2	125:7	prison 16:13	productivity
policeman 37:10	103:18	preparation	18:1 19:8,11	82:11
policies 26:6,22	possibly 125:18	97:20	33:8,10	products 57:21
57:22 97:11	post 40:4 41:5,10	prepared 19:11	private 61:18	83:2 92:7,15
109:18	41:11 115:8	24:23 76:2	89:16	professional
policing 25:24	posted 116:16	present 2:11 96:4	probability	89:22
45:6 93:8	117:1 127:14	104:3 107:14	67:15,17,21,22	professionally
108:20 116:8	posting 117:3	presentation	68:2,11	51:20
121:24	potential 35:9	80:13	probably 43:12	profile 86:7
policy 35:9,17,25	113:6	presented 56:10	45:7 56:2 80:6	profiling 96:11
49:14 57:4,8,9	potentially 49:12	58:11 102:11	105:3,9 114:7,9	program 24:14

33:12 38:24 49:11 63:4 85:13 programming 23:25 programs 16:12 17:13,16 20:7 20:15,17 22:6 27:5 34:18 57:21 62:16,19 63:3 76:18 85:12 progress 5:21 46:22 progressive 76:13 project 50:5 68:18,22 95:7 projected 85:1 86:21 projections 82:21 prolong 106:16 promise 14:11 promised 124:7 promising 52:16 61:1 proofread 129:7 propel 59:10 proportion 69:14 proposed 41:23 41:24 propping 23:19 prosecuting 113:23 prospect 65:7 prospective 97:25 prosperity 83:18 prosperous 81:9 protect 40:13 protecting 17:4 protection 98:6 protesters 40:8 40:14,19 protocol 106:3 protocols 124:18	provide 7:20 14:13 99:2 109:24 114:7 provided 93:11 111:20 provides 32:2 providing 95:8 99:12 provisions 112:16 public 16:3,4,10 24:14 57:3 61:18 83:11 89:10 106:5 109:24 113:18 117:19 124:21 publicly 87:9 public's 14:20 Pulliam 2:16 6:2 48:7,23 125:15 punditry 35:5 purely 65:23 66:1 Purnell 47:5 48:12 50:3 65:13 81:2 purple 9:2 pursuit 44:1 push 8:13,14 9:3 9:6 13:17 pushed 10:10 put 4:15 31:18,21 34:5 38:7,14 39:2,11,12 41:14 58:3 61:14,20 83:2 83:13 94:9 100:16 103:23 106:13,15,17 110:15 putting 103:3 p.m 1:17,17 3:1 96:2 127:16 128:11	117:18 quality 21:5,25 23:11 25:2 31:24,25 68:14 75:16,17,19,20 75:22 77:1 85:15,16 quarter 13:7,9 question 18:10 19:22 66:9,12 79:23 88:10 100:9 104:15 104:15 105:18 106:9,10,12 107:10 116:6 117:7,9 120:2,4 120:12 121:11 125:13,20 questions 8:9,16 9:23 18:8 88:7 88:7 90:15 95:16 114:15 118:24 124:23 125:2,4,11,23 quick 33:7 81:16 95:11,13 quickly 6:2 78:14 80:5 82:16 quite 6:12 7:12 50:2 55:11,13 55:23 110:15 124:2	raged 27:3 raise 11:18 20:10 20:18 25:7 85:24 raised 26:13 72:25 raising 57:24 Raj 66:13 68:4 rampant 82:2 range 76:22 ranged 72:16 ranked 68:5 72:4 72:13 ranking 72:9 ranks 69:14 72:7 rapidly 83:20 86:14 Rasheen 2:13 86:11 rate 26:2 72:18 72:21,25 73:23 73:24 74:11,14 74:15,19 rates 35:18 72:11 81:23 ratio 72:8 Ray 48:11 50:24 71:8 76:7 reached 84:16 reaching 32:6 34:7 49:9 react 45:23 47:8 95:20 reactions 126:10 read 45:14 46:2 46:12,14,15 47:2 112:6 122:9,13 reading 89:18 ready 33:13 38:9 59:8 95:18 96:3 real 33:7 35:3 40:1,4 49:21 51:2,2 65:9 82:9 127:7 realistic 66:11 realities 65:19	73:10 127:7 realize 117:19 really 5:10 15:20 16:18,24 17:8 17:11,16,25 19:10 21:4 22:3 22:14 23:23 24:4 26:18,19 27:5 33:17 34:25 40:21 41:10 52:1 53:19 56:12,16 57:15 60:3,14 65:2 73:6,14 78:18,25 79:22 82:23 83:18 84:7 93:24 97:5 102:4,20,24 111:19 115:16 120:22 reason 29:12 32:4,5 33:24 36:9 41:18 56:21 71:7 103:2 118:18 123:22 reasonable 81:8 reasons 22:10 Rebecca 7:19 8:1 74:17 87:25 recall 14:22 recap 5:20 7:10 7:22 12:19 14:18 15:25 96:10 108:8,12 receive 76:14 received 7:11 11:17 100:5 receiving 89:24 recession 56:3,15 75:2 recognize 94:7 94:16 recommendati... 75:14 76:8 92:4 92:9,17 95:18 101:22 104:4
	Q	R		
	qualifications	R 38:2,4,13 Rabbit 82:17 race 11:11 37:3,9 37:9 43:4 44:17 44:20,21 45:15 46:20 55:4 69:5 70:23 122:10 racial 45:22 46:19,24,25 70:20 91:15 racially 70:18 racism 45:24 122:11		

<p>reconsidering 102:25</p> <p>reconvene 88:22</p> <p>RECORD 1:4</p> <p>records 97:25 98:4</p> <p>recover 56:22</p> <p>recovering 75:1</p> <p>recovery 26:1,2</p> <p>red 9:2 40:13 55:9 67:23 84:7</p> <p>reduced 23:6</p> <p>reducing 119:13</p> <p>reduction 27:6</p> <p>reductions 100:18</p> <p>refer 90:24 121:23</p> <p>refers 122:20</p> <p>refined 104:7</p> <p>reflect 100:10,12 100:13,14 102:8</p> <p>reflects 9:3 102:7</p> <p>reform 46:14 94:2 107:12</p> <p>refresher 71:19</p> <p>refund 62:23</p> <p>refunds 62:25 63:5</p> <p>regard 16:10,14 16:21 19:21 22:1 23:12 39:24 41:3 48:3 96:25 110:3</p> <p>regarding 97:17</p> <p>regardless 69:5,5 91:21 92:8</p> <p>regenerating 41:12</p> <p>region 5:24 18:10 21:6,10 49:11 50:7,14 66:12 69:8 73:19 74:2 75:13 76:16 91:23</p> <p>regional 73:12</p>	<p>registered 88:15</p> <p>regular 21:1 61:7 61:22 71:10</p> <p>regulation 105:10</p> <p>regurgitated 122:8,15</p> <p>rehabilitating 41:13</p> <p>rehash 91:5</p> <p>Reinvestment 42:1</p> <p>related 4:19 23:4 68:8 129:13</p> <p>relates 117:11</p> <p>relation 105:24</p> <p>relations 44:21 91:12,15 93:4 94:4 96:7 123:22</p> <p>relationship 20:5</p> <p>relative 129:15</p> <p>released 68:20 77:16 78:2,3</p> <p>religious 72:16</p> <p>religiousness 72:11</p> <p>remaining 11:22</p> <p>remarkable 60:2</p> <p>remember 103:9</p> <p>reminding 80:7</p> <p>rent 29:1 30:7 62:15</p> <p>renting 62:13</p> <p>repair 38:6</p> <p>repeated 110:5,5</p> <p>repetitive 117:5</p> <p>report 24:10 68:24 73:9 74:20 78:3 89:23 102:17 122:1,3,13 123:22,25 125:19</p> <p>reported 1:21 72:5,18 73:15 74:10,19 75:4</p>	<p>Reporter 129:1,4</p> <p>reporting 72:17 112:11,11</p> <p>reports 18:15 90:18 124:2</p> <p>representation 12:14 15:20</p> <p>representatives 95:3</p> <p>request 8:10</p> <p>required 109:24 113:19</p> <p>requirement 105:19</p> <p>requirements 112:11,12</p> <p>research 28:2 45:20 49:15,19 51:16,17 54:2 54:11,23,25 58:15</p> <p>researcher 60:4</p> <p>Researchers 59:23</p> <p>Reserve 35:8,13 35:19,24,25 48:11 50:19 51:5,12,25 81:21</p> <p>resided 15:5</p> <p>residence 10:4</p> <p>resident 6:8</p> <p>residents 10:12 15:7,9 109:20 110:1</p> <p>resonating 7:16</p> <p>resourced 19:10</p> <p>resources 16:16 16:20 67:10 77:5,11,22</p> <p>respect 118:1</p> <p>respective 93:1 94:23</p> <p>response 6:12 8:11 9:7 84:15 103:3 107:22 108:2</p>	<p>responses 9:17 13:17</p> <p>responsibility 18:19 19:16 43:10 84:2 87:4 112:13</p> <p>responsible 8:20</p> <p>responsive 99:19 127:18</p> <p>rest 10:13 62:5 83:4</p> <p>restaurant 32:1 84:14,25</p> <p>restore 87:9</p> <p>restrict 124:23</p> <p>result 80:9,10 81:10 112:24</p> <p>retail 41:16</p> <p>rethink 102:20 102:23</p> <p>rethinking 102:25</p> <p>rethought 103:2</p> <p>retirement 62:3 63:7</p> <p>returns 75:20</p> <p>Rev 2:2,6</p> <p>revenue 89:12,14 90:6 108:22 112:3,14</p> <p>revenues 119:7</p> <p>Reverend 35:1 93:18 107:13</p> <p>review 18:16 94:22 96:17 97:12</p> <p>reviewing 99:17</p> <p>revolutionary 46:6</p> <p>RFP 36:13,17</p> <p>Rich 2:3 3:5 47:14</p> <p>right 9:10 20:10 20:20 23:8 29:7 34:5 39:19 45:7 45:11 46:14 51:24 52:19</p>	<p>53:4,7,12 54:9 54:14 55:5,18 55:25 56:3,9,12 56:15,23 57:1 57:13,14,20,21 58:5,6,10,17,22 59:2,5,7,21,24 60:1 61:2,4,7 61:13,18,23 62:2,4,7,9,10 62:13 63:3,14 63:17,20,24 64:2,5,7,12,19 71:11 83:4,5,23 86:9 88:14 90:6 102:6 104:12 109:9 115:23 116:7 122:2</p> <p>rights 4:19,21 39:23 79:7 97:4 97:9 109:20 110:1 113:16 114:5 118:13</p> <p>rigor 97:19</p> <p>riots 46:1,2,19</p> <p>risk 28:6 56:13 75:25</p> <p>risky 56:9</p> <p>Robert 2:19</p> <p>Roberts 124:11</p> <p>Robert's 124:16</p> <p>robin 112:22 114:24 115:22</p> <p>robins 113:4</p> <p>robustly 93:22</p> <p>role 23:22</p> <p>room 9:18,24 32:24 64:20 80:15 88:14,15 88:17,23 100:4 103:24 108:5 124:1 128:6</p> <p>root 49:8</p> <p>roots 95:2</p> <p>rose 2:12 20:1 21:14 22:3 82:11</p>
---	--	--	---	--

<p>roughly 10:11,12 10:23,25 11:6 11:21 12:13 13:6,8,11 15:6 15:8,10,18,21 15:22 42:21 55:23 69:17,24 72:8 74:1,22 round 112:22 113:4 114:23 115:22 RPR 129:22 rules 124:12,16 run 54:8 82:2 83:2 rung 66:19,20,24 67:18,19 rungs 67:5 81:17 running 42:17 Ruth 24:25 27:15 27:16,20 28:14</p> <hr/> <p style="text-align: center;">S</p> <p>sacrifice 32:20 sacrifices 57:25 safe 65:4 safely 77:4 safety 19:16 21:15 23:20 26:15 sake 7:4 50:4 68:19 69:11,21 71:15 72:19 73:5 74:10 77:25 101:16 salary 25:7 San 64:5 satisfy 115:21 Saturday 30:21 save 57:25 58:6,9 58:12 61:3,3,4 61:4,9,9,11,16 61:22 62:9,9,11 62:15,18 63:2 saving 61:24 savings 51:6,19 52:14,21,22</p>	<p>53:24 54:3,8,15 56:1,21 57:5,8 57:10,19 59:10 59:14,16,20,23 60:20,21 61:6 61:15 62:10,14 62:20 63:5,8,9 63:12,19 64:1,4 64:6,10,23 65:5 65:6 127:3 saw 29:1 saying 31:3 34:11 58:10 101:24,25 102:1 104:21 106:18 112:1 123:12,17 125:25 says 40:9 59:20 59:20 104:17 104:18 120:13 120:15 SB 119:23 scared 117:14,23 schedule 38:8,11 scheduled 113:11 scheme 40:13,22 scholars 54:13 school 10:16,24 15:10,11 16:13 18:1,21 19:7,18 20:13 21:23,25 22:10,18 23:4 24:1 36:14,14 36:16 38:23 55:14,14 63:18 64:10 68:14 71:22,23 72:4,6 75:7 76:17 schools 19:1,9 23:5 24:1 37:8 64:12 65:4 76:21 118:11 science 76:2 scope 99:7,8 107:3 Scott 2:8 37:22</p>	<p>Scottie 39:22 screen 9:9 screening 76:23 96:12 seat 89:1 seated 90:23 124:6 second 19:22 36:14 43:1 50:8 57:17 60:21 77:14 86:5 88:10 97:2 105:25 112:18 123:16,17,19 125:10,12 secondary 21:22 22:1 seconded 125:23 secondly 52:15 55:3 109:7 seconds 9:6 10:10,22 45:3 126:21 section 99:1 secure 80:4 security 82:18 87:10 see 8:7 9:5,10,11 9:12,12 12:18 15:18 22:4 23:4 24:9 31:8 36:21 37:12 38:25 40:24 42:11,12 42:18,22,25 52:24 55:13 67:24 69:9 72:19 74:5 82:19 86:13,16 89:12,17 90:22 92:8 96:8,16 101:4 102:11 109:5,16 118:24 119:3 125:10 seeing 61:18 seek 5:16 26:23 37:8</p>	<p>seen 12:11 34:10 segregated 30:13 70:18,22 segregation 68:13 70:20,23 70:24 select 11:3 26:7 selected 94:7 selection 94:6,10 self 31:13 32:9 selfish 4:6 Senate 109:1 112:14 119:25 send 36:25 111:11,12 sense 57:14,16 92:6 104:7 sensical 40:16 sent 6:18 sentence 41:23 separate 105:10 105:13 series 8:7 16:23 70:12 seriously 25:11 serve 3:5 6:3 36:3 95:3 servers 84:21 85:1 service 37:13 85:13 90:11 113:10 121:8 services 23:15 60:13 61:15,17 61:20 serving 16:18 117:19 session 88:1,3 114:22 115:9 119:23 122:24 sessions 87:22 88:13,19,22,24 108:16 110:20 set 48:8,9 61:13 62:14 65:18 73:7 75:3 77:14 77:16 91:6,9,23</p>	<p>99:22 114:21 120:8 121:4,6 123:5 124:18 sets 91:2 105:5 setting 63:7,8 100:1 settings 77:12 100:2 seven 29:20 30:3 30:3,6 72:1 75:9 severely 16:15 67:5 Sgt 2:17 Shapiro 60:4 share 3:25 7:13 33:3 56:25 79:25 80:1,2 shared 81:5,11 83:18,19 100:23 shares 50:10 sharing 32:21 33:1 127:8 sheet 55:5 56:14 62:6 sheets 55:22 56:1 shelves 83:3 she'd 45:8 shift 7:5 48:4 84:20 Shoot 95:5 short 119:9 shortened 75:11 Shorthand 129:3 show 9:8 28:17 29:12 30:16 32:4 37:24 54:19 70:11 73:8 100:17 101:12 showed 40:3 showing 54:11 54:14 67:20 71:16 107:23 shown 50:17 103:1</p>
--	--	--	--	---

<p>shows 9:11 46:11 52:22 shrinking 83:9 shut 47:4 side 89:12,19 93:9 sign 5:4 115:20 significant 94:8 signify 125:25 signs 77:9 similar 24:5 simple 51:17 simply 8:13 9:15 43:18 52:23 79:24 sincerely 118:5 single 72:25 73:3 75:7 sir 106:3 116:4 117:9 122:5 sister 35:11 sit 90:21 126:20 sites 41:13 sitting 74:22 87:18 113:22 situate 58:7 situation 4:1 35:6,10 81:24 six 10:11 11:7 15:9,12,13 29:7 36:12 68:20 70:7 73:22 74:22 75:4,14 sixth 12:20 sizes 23:6 skill 59:3 skilled 82:25 skills 13:18,25 36:24 slave 117:15 sleep 107:18 slide 56:24 60:25 90:22,24 96:10 96:17 slides 56:25 69:10,23 78:14 108:7</p>	<p>slightly 72:9 sly 2:18 6:3,9 48:7,21 small 7:4 13:19 16:5,6 18:7 21:7 24:6 54:14 58:16,25 60:9 60:12 62:4 87:19,21 110:8 119:23 smaller 6:7 79:18 101:4 smile 31:21 Smith 34:21 37:21,23,24 79:13 smoke 41:22 social 16:24,24 26:15 68:14,15 72:12,13 73:6 76:2 83:11,12 socially 19:10 society 35:8 44:20,22 75:20 83:7 socioeconomic 69:6 91:22 solution 20:14 21:2 solutions 21:3 69:7 solve 34:4 solving 80:16 somebody 61:17 62:3 117:22 127:25 somewhat 113:13,13 Sonic 79:18 soon 111:6,7 122:24 sorry 13:13 30:9 117:9 sort 15:25 17:13 18:12 82:15 98:25 sought 16:3</p>	<p>66:14 sound 120:17 southeastern 67:24 space 78:24 100:4 123:15 126:9,9,13 Spanish 11:13 speak 6:22 36:11 39:19 78:18 91:16 speaker 44:16 speakers 7:6,12 7:13 48:10 78:12 126:23 speaking 22:22 24:23 79:3 spear 43:20 special 66:1 specialty 41:12 specific 90:2 specifically 6:6 35:7,11 109:21 specifics 113:14 specified 113:18 specify 112:8,9 112:12 speech 40:25 spend 57:13 62:17 75:19 76:18 spending 62:16 spent 39:10 47:5 99:17 119:22 split 14:2 spoke 17:12 26:8 39:4 sports 20:16 spots 43:18 sprawl 41:8 spread 25:12 St 1:15 3:14 5:11 10:4,5,5,7,12 10:13,16,17,17 10:18,24,25 15:7,8,10,11 17:14 25:23</p>	<p>26:5,10 33:11 35:6,10 45:11 50:7 51:5,12,24 52:7,19 60:15 60:24 63:4 64:8 65:10,18,19,25 65:25 68:4,23 69:4,13,18,18 69:25,25 70:2,3 70:10,10,17 71:4,13,13,17 71:18,24,24 72:4,13,22,22 72:24 73:3,4,18 74:4,4,12,12,15 74:16 75:8 76:9 76:10,11,16 77:13 82:21,25 85:2 86:21 95:7 112:21 129:5 stability 51:4 54:4,10 staff 103:6 126:11 stage 26:17 83:14 83:18 stages 86:12 stagnant 82:11 stake 52:10 stakeholder 94:14 stamps 57:12 stand 5:24 6:2 29:9 31:12 37:16 48:22 79:16 80:18 86:14 87:1,23 127:24 standard 105:5 standards 97:15 97:20,23 standing 79:11 standoff 40:19 standpoint 102:1 102:5 stands 79:10 stark 70:21 73:9</p>	<p>75:3 starkly 52:23 Starsky 2:2 3:4 35:1 48:4 95:22 Starsky's 48:2 start 24:24 34:13 48:19 50:19 59:3,25 60:11 60:12,20,21 62:7,15 63:7 66:19 78:25 80:5 114:13 started 31:16 33:8 63:13 starter 63:12 starting 38:13 66:22 67:8 103:19 starts 115:15 state 19:13 44:12 63:25 64:2 79:5 82:1,2 84:6,7 84:15 86:1 89:13 90:11 93:11 94:21 97:1,9 104:22 105:19 112:2 113:3,18 states 63:23 67:1 67:15,20,25 68:1 state's 84:11 stations 37:13 statistics 71:20 83:22 status 69:6 statute 96:21,23 104:18 105:4,5 105:10,11,13 105:15 112:6,7 stay 29:4 90:23 126:20 127:25 staying 111:3 stays 70:12,13,14 steady 30:20 step 23:23 119:10 steps 88:20</p>
---	--	---	--	---

Steve 53:20	20:20 22:4,6	sure 7:7 8:22	takes 20:10 32:22	teachers 16:13
stimuli 19:6	23:12	49:8 53:23 65:3	32:23 36:19	17:20,25 20:4,8
stlpositivechan...	studied 70:19	86:2 99:19,22	58:25 77:9	23:5,6 38:24
103:17 117:2	studies 54:19	101:6 104:19	86:25	teacher's 17:22
stone 82:6	66:15	109:1 116:15	tale 26:9,10	teaching 64:15
stood 93:2,17	study 68:24	119:10 121:19	74:23,24	team 41:1
stop 87:13	105:23	121:22 126:12	talk 28:10 35:5,7	tear 26:23
115:21 116:2	stuff 41:4 98:17	126:16	39:5,25 42:14	teasing 120:21
stopped 34:15	102:7 122:14	surely 37:1	45:16 46:24	technology 8:16
109:11,11,13	subcontracted	surprise 21:16	48:1,17 52:2,12	teenagers 59:14
store 29:23 38:14	82:15	surprised 86:16	60:13 61:2	television 8:20
38:17 83:3	subject 88:8	surprising 56:25	65:17 68:17	tell 12:2,3 15:4
stores 41:16	subsisting 74:6	57:18 70:4	69:2 74:23 89:6	19:23 20:22
stories 35:1,3	suburban 41:6	surprisingly	90:2 94:5	23:1 27:18
47:20 52:6	41:11	21:11	103:11 104:2	29:16 33:6
80:14,20	success 18:20	surrounded	105:3,13 108:7	51:16 62:17
story 32:21 33:1	suffering 23:13	21:17	127:11	88:12 98:8
33:3,7 34:24	sufficiently 23:16	sustainable	talked 17:13,14	telling 87:12
41:3 48:1 79:14	suggest 19:24	49:20	17:15 19:3 41:5	tells 14:3
strain 83:11	23:2 69:6	sustenance 3:12	57:3 60:22	temporary 82:15
streamed 124:3	123:19	Suzanne 1:21	74:23 78:5	tend 14:18 55:17
street 36:21	suggested 96:23	129:3,22	81:21 113:9	tends 101:9
streets 37:11	suggestion	synthesize 5:17	talking 28:1	tens 79:6
strength 32:23	117:11	system 4:9 83:12	35:11 36:19,20	tentatively
strengthen 98:5	suggestions	92:17 121:12	37:16 45:12,19	110:25
stress 23:14	96:19	121:14	46:17 60:18	terms 11:9 14:19
stretch 26:14	suggests 66:4	systems 22:5	67:17 105:4	17:20 21:20
stretching 26:21	sum 89:15		114:24	35:16 55:12
strive 4:8	sunshined 92:13	T	talks 122:19	58:18 69:14
strong 29:10	super 47:6	table 80:19 110:2	tandem 108:21	70:20,22 72:5
strongest 54:17	supervision	tactical 40:16	target 29:21	72:14,17 90:6
54:20	23:20	take 14:25 19:24	36:21	97:8,21 105:17
structure 68:16	supplement	20:23 23:2 24:6	targeting 27:1	110:3
72:24 76:13	23:24	24:8 25:11 30:3	108:2	terrible 83:14
126:17	support 5:11,15	31:1 39:17	task 45:5 53:22	test 9:22
Struggle 95:6	20:3 23:18 41:8	52:18 56:9	53:23 82:17	testifying 120:25
struggler 55:25	41:17 49:6 83:5	57:11 58:7	93:8 96:9	testimony 33:7
strugglers 57:2	89:16 97:11	61:14 64:24,25	107:12 121:23	49:3
struggles 52:4	105:22	67:13 81:16	123:18 127:17	thank 3:3,23
struggling 29:14	supported 28:2	82:24 83:3	taught 81:19	4:14 5:6,8,9
29:14 51:19	supportive 3:10	84:19 87:12	82:3 118:9,10	13:5 14:8 24:11
55:7 56:4,5,17	supports 6:13	88:20,20 89:1	tax 27:23,24 30:3	25:18,19 27:14
57:24 58:8	23:14	92:23 114:15	57:4,9,11 63:4	28:13,14 32:13
64:22	supposed 108:10	116:12 128:3	63:5 83:9	32:14,19 33:1,3
student 19:25	suppressing	taken 40:8 91:10	taxes 62:22	34:19,23 35:1
72:8 82:3	40:25	112:5 129:10	Teach 17:14	36:4,5 37:19
students 17:17	supreme 3:23	129:15	teacher 72:8	38:20 39:16

42:5 44:15 47:9 47:13,18,19 48:24 50:22,25 65:11,13 78:10 87:14,15 90:16 95:10 105:20 111:18 126:6,7 126:19,22 128:9 thankful 128:6 thanks 39:15 42:10 64:8 65:14 Thanksgiving 29:16 thing 25:11 42:24 43:2 57:14 62:11 87:12 89:6 95:21 101:14 103:9 108:5 109:12 122:6 123:16,17 things 3:19 4:19 17:18 21:19 22:13 23:8,9 25:15 30:17 31:19 35:16,19 37:2,9 38:10 39:10,24 42:18 44:13 52:3,18 55:1,2 56:13 61:3 62:12,12 65:2,9 75:25 76:1 77:20 81:10,15,17 82:5 98:8 99:14 99:20,24 100:10,12 101:23 102:12 103:12,13,25 104:2 109:22 110:2,15 113:8 113:12,17 123:6,9 think 32:9 33:23 34:14,24 35:23	42:24 43:5 45:18 46:11 48:14 53:17 54:1 59:25 61:1 61:5,24 63:16 65:8 87:7 96:3 99:10,13 101:1 101:17 102:3,8 102:20,22 104:20,24 105:12 107:5,9 107:10 115:2 117:17 120:6 121:16 125:16 128:4 thinking 14:15 21:2 34:4 60:22 102:2,3,8,8 third 52:16 55:4 58:14 69:17 70:25 82:13 85:1 109:19 Thomas 44:2 thought 33:10 94:9 106:22 111:11 thoughtful 47:18 101:15 127:21 thoughts 27:9,11 34:3 48:17 thousand 54:5 58:21,23 59:2 thousands 79:6 threat 40:15 three 10:25 11:7 12:13 13:14,16 13:17,21,25 15:6,8,10 24:22 30:5 31:19,25 45:1,9 48:10 52:12 55:1,2,23 56:25 61:2 72:1 74:11 93:13 101:2 thrift 29:23 thrilled 49:24 thrivers 55:22	thriving 55:6,7 56:5 80:21 throw 115:10 thrown 98:23 Thurgood 36:15 tie 68:25 73:7 TIFs 27:24 time 3:21 13:18 20:7 26:21 39:18 41:6,18 45:2,14 47:5,6 47:12 50:2 51:21 63:2,4,15 63:21 76:1 77:22 78:15,23 79:15 82:15 85:21 87:19 90:8 91:7 92:23 99:17 107:19 108:15 111:2,5 111:15,25 113:11,19 114:9 116:10 118:15,21 119:22 123:19 123:19,24,24 124:14 125:3 128:4 129:10 timer 24:21 times 30:3,6 38:3 38:6 42:22 46:16 59:15,18 72:21 73:23,24 74:11,13,15 117:12 tip 43:20 84:16 84:16 86:3 tips 84:14 tired 39:9 title 44:22 Tobias 2:14 96:1 today 3:3,9 7:5 30:7,18 32:5 46:4 50:1 52:12 81:5 84:9 85:6 85:25 91:7,25 104:9 110:16	told 19:22 22:9 30:18,20 46:1 69:16 79:14 Tom 3:13 60:4 tomorrow 39:1 95:24 96:2 103:11 tonight 5:22,22 5:24 6:20 24:4 48:10,14 49:16 78:12,19,21 79:3,15,23 80:16 81:3,23 82:24 83:22 86:16 89:17 126:22 tool 8:5 77:15,18 78:4,7 top 13:25 20:1 21:14 23:3,3 53:3 55:8,8,9,9 56:8 82:22 topic 44:18 49:4 91:21 97:5 topical 94:24 topics 126:16 total 57:5 89:13 89:15 90:5,6 totality 103:20 touch 127:24 Toys 38:2,4,13 Traci 2:6 107:13 111:18 112:7 126:6 track 104:23 tradition 128:2 traffic 112:3,13 train 20:3 23:22 training 13:19 14:1 83:1 96:13 97:15,18,21,22 trajectory 60:11 transcript 129:9 129:10 transcription 101:21 129:8 transfer 115:12	transformative 49:21 63:17 transition 7:18 59:9 90:20 translated 129:7 translation 92:11 transparency 22:15 transparent 14:16 transportation 4:4 13:21 14:1 88:4,19 trauma 23:13 treating 41:15 treatment 76:23 tremendous 27:25 tried 31:1 66:16 101:2,3 truck 84:17 true 129:9 Truman 2:19 trust 68:15 trusts 42:3 truth 12:2 truths 45:15,19 122:10 try 5:16 33:6 43:17 98:12 trying 25:6 30:16 31:7,9,12,12 33:12 40:11 51:22 56:22 99:21 106:15 106:16 111:1 115:5 117:16 120:9 tubes 56:15 Tubman 36:15 Tuesday 111:1 116:2 120:21 turn 8:18 24:18 31:22 47:14 68:17 83:15 92:22 95:13 111:16 116:12
--	---	--	---	---

<p>118:17 126:4 turned 84:21 turning 118:14 turns 54:25 55:5 55:10 56:6 57:3 58:21 59:6 63:1 66:24 67:2,14 69:13 twice 9:17 38:6 71:12,17,18 123:17 Twitter 78:9 two 5:3,25 10:12 13:9,11 15:6,23 16:3,6,7 23:4 24:17 26:9,10 28:23 29:4,10 31:23 38:3,6 39:17 42:6,24 44:13 45:1 46:15 56:13,16 56:24 72:2 74:23,24 78:12 88:6 100:23 108:7,21 120:22 type 99:3 105:17 113:10 121:14 types 16:6 T.R 2:19 107:13 115:18 119:22 126:7</p> <hr/> <p style="text-align: center;">U</p> <p>Uber 82:17 UCR 104:24 UMSL 129:5 UMSL's 111:7 unarmed 40:8,14 uncle 41:18 unconscious 45:21,22 unconventional 36:1 underassessment 28:3 underfunded</p>	<p>16:15 underlying 91:22 104:5 undermines 19:4 understand 9:23 32:25 43:14 49:3 50:11 104:17 127:19 understanding 108:23 understood 43:2 unemployment 26:2 73:23 74:14,15,19,21 74:22 unequal 19:1,2 28:5 unfamiliar 80:7 unfortunately 82:6 96:1 122:11 unheard 26:12 unified 40:12,22 uniform 109:8,17 109:18 113:16 union 28:18 37:25 38:12 44:6 86:10 unions 61:19 85:18 United 60:17 63:24 67:1,15 67:20,24 68:1 90:16 Unites 46:13 universal 76:9 University 1:12 1:13 3:13 4:18 5:11 45:17 47:7 48:12 59:12 129:5 unnecessary 40:20 unprivileged 26:8 unrest 83:13 unsupportable</p>	<p>41:9 update 92:25 96:6,21 104:17 updated 96:24 upside 57:8 upstairs 88:20 urge 117:20 urgency 92:6 use 8:4,15 14:14 35:9,22,24,25 85:21 94:10 96:13,21,23 97:1 104:17,23 105:1,3,5,14,18 usually 12:16 46:20,20 U.S 35:15 82:13</p> <hr/> <p style="text-align: center;">V</p> <p>vague 112:7 valid 101:10 valuable 31:19 value 41:12 variety 22:10 various 6:21 7:14 94:1,24,25 95:3 99:23 100:2 104:11 vast 82:9 Vaterott 94:18 vegetables 77:3 versions 78:6 versus 42:21 73:21 84:7 video 50:17 view 121:13 views 3:25 51:11 51:11 village 20:10,10 20:11 78:20 violence 21:18 violent 72:11,18 visual 89:17 vital 77:9 voice 85:5 109:16 voices 85:21 volunteer 20:12</p>	<p>vote 39:2 voted 106:23 voters 85:5 vulnerable 56:8</p> <hr/> <p style="text-align: center;">W</p> <p>Waffle 84:18 wage 25:8 38:12 84:6,13,21 wages 35:10,17 81:13 82:9,12 86:19 wait 115:7,8,13 115:15 waited 47:12 waiting 85:25 waive 79:17 wake 29:5,15 walk 28:23 61:8 67:13 77:4 89:9 113:20 walked 24:21 walking 66:2 walks 77:18 wallets 26:11 74:24 Walter 39:18,18 42:13 Wal-Mart 29:21 want 3:3 4:13 5:6 7:7 8:17,21 9:13 18:11 23:5 23:6,7 29:24 31:8 32:19 39:12,25 50:25 59:18 61:10,22 65:2,22 68:17 69:19 78:18,25 79:16 81:24 82:18 83:16 87:23 88:16 90:16 95:10 98:21 99:4 100:3 101:17 102:5,6,23 104:8 105:18 108:5,8,12,21</p>	<p>109:5,7,15 112:2 113:3 114:24 118:1 118:20 120:18 121:18 123:13 126:8,21,22 wanted 42:14 45:4 89:6 95:21 101:6 107:25 110:15 115:5 wants 31:14 war 26:24,25 27:2 warrant 115:11 121:3 warrants 112:25 114:20 115:21 Washington 45:7 47:7 48:12 51:22 122:2 wasn't 63:21 wasteful-like 41:8 watch 30:25 40:18 50:15 watches 23:22 watchful 100:17 watching 50:1 90:17 Watson 2:20 way 16:17 26:18 34:4 36:1 41:20 49:23 60:17 66:17 74:17 82:4 83:14 86:8 87:2 90:16 98:23 101:23 107:9 110:16 112:15 127:21 ways 36:3 41:14 49:21 66:5,21 81:18 83:24 weak 55:25 wealth 28:4 51:6 51:19,23 52:15 52:21,22,24,25 53:6,9,12,14,18</p>
---	--	--	--	---

53:19,24 54:3 54:15,19,24 55:2,10,12,16 55:18 56:15,16 56:17,19,22 57:1,5,9,11,20 57:25 58:9,13 58:16 59:10 60:2,10 61:11 63:2 64:24 65:7 127:1 wealthy 67:1 weather 29:7 website 18:14 90:3 111:8 116:17 117:2 125:18 126:25 127:14 week 30:5 38:8 38:10 45:16 50:3 93:15,21 107:22 110:11 weekend 46:8 weeks 29:4 102:17 weep 37:11 welcome 3:12 37:20 118:22 welfare 29:18,18 wellbeing 7:23 14:24 15:15 16:9,22 17:4 21:8,10,12,20 23:2 68:22 69:8 91:14 95:23 wellness 13:20 14:2 well-rounded 19:6 went 15:9 84:17 90:20 weren't 26:15 West 28:20,20 38:3 we'll 3:12 5:20 6:16,25 7:3,14 7:15 8:14,14,16	16:4 17:10 48:15,19 49:19 49:20 69:2 78:15 88:22 95:13 108:3 110:17 111:24 111:25 113:14 114:5,15,16 116:25 126:4 we're 4:17 6:13 7:5,12 13:17 14:9,16 16:4 22:3 25:6,10,15 27:25 29:14,14 34:8 38:11 39:8 39:18 41:22 43:17 45:19 46:23 48:4,17 49:14 50:14,18 52:7 55:24 61:18 67:12 68:16 71:8 73:12 76:8 77:13 82:4,5 83:21 90:9,23 96:3 99:21,22 102:18 103:1,2 103:22 104:12 105:4 107:20 109:1 111:3,4 114:10,13,24 114:25 115:16 115:21 118:24 119:3,9 120:1,9 120:17 121:16 123:1,7 we've 12:11 25:3 25:4 46:3 48:25 49:2 54:1 65:1 70:23,24 77:16 91:6,10,10 92:25 96:10,15 99:15 101:15 107:20 108:10 108:13,16 111:1 113:2 123:5,20 124:7	127:19 whistle 98:5 white 9:2 11:11 11:21 30:14 37:7,7 45:21,23 55:21 60:6,7 117:13 whites 55:18 71:12 72:21 74:15,21 wide 79:5 84:6 97:1 104:22 wider 5:15 widespread 45:20 wild 83:6 Willie 59:12 willing 47:25 willpower 58:2 Wilson 2:2 3:2,4 5:9 32:14,18 92:24 99:13 101:14 103:8 103:16,21 104:1 106:3,10 116:25 123:3 124:13,17 125:22 Windmiller 2:12 windows 38:15 39:6 wings 4:11 wiped 56:16,17 wipes 29:19 30:2 wisdom 80:23 wishes 4:6 woman 29:9 women 11:6,8 15:12 37:8 57:23 61:16 won 84:8 86:1 wonder 87:11 wonderful 11:18 wondering 40:6 102:16 Woods 24:24 25:1,2 85:6,7	words 67:9 119:6 work 4:15 5:16 5:22 6:6,21 10:16,24,25 12:25 13:3 21:3 28:24 30:5 31:20 33:16,19 33:20 34:1 38:2 38:13,23 39:14 40:23 41:14,21 49:1,24 50:2,4 51:24 52:7 59:5 77:14,15 78:13 78:22,23 79:1 80:23,25 82:8 82:10,13 83:4 84:4 85:6 86:18 86:24,25 89:2 90:1 91:15 93:7 94:12,17,20 96:7,20,22 98:11 99:7 100:9 101:4,19 102:6,9,11,18 103:10 104:3,3 104:11 107:23 108:15,20,21 110:8,17,20,23 111:2,9,22,24 113:3 116:2 118:2,4,5,9,18 118:25 119:22 120:10,25 123:6,8 124:19 124:20 126:15 128:8 worked 15:9 63:22 96:15 worker 86:18 workers 25:5,6 79:7 81:12 83:25 84:13,14 85:3,8,14 86:3 86:10,13,15,19 working 5:12 6:4 6:15,18 15:11 17:16,18 25:3	27:22 31:15 34:7,8 48:8,16 64:23 68:21 77:24 79:7,9,11 79:20 80:14 83:23 84:5,15 84:24 85:11,18 91:2,11,21 92:7 92:8,14 93:1,2 93:6 94:6,8 95:1,4,9,14,17 96:16 99:15,23 100:2,24 101:7 111:19 112:14 112:16 113:2 113:14 126:11 126:12 workplace 80:19 87:4 works 28:18 47:11 79:17 85:10 world 27:10,11 29:9 35:15 43:12 67:2 worth 42:20 56:16 80:7 wouldn't 26:16 61:10 82:18 105:10 109:12 wrangling 39:22 wrap 126:18 wraparound 23:15 writing 25:14 written 109:4 wrong 30:10 56:14
<hr/> Y <hr/>				
yeah 44:25 100:15 104:1 121:20 year 5:2 38:5 46:9 57:6 73:15 74:7,9 75:7 82:23 85:24				

122:7 123:1 years 5:3 12:5,5 12:6,6,14 31:16 33:7,21 41:22 42:16,25 44:10 45:25 47:12 51:18,21 60:7 73:19 75:5,23 82:9 86:6,22 118:12,13 yellow 9:2 67:22 York 46:16 young 17:16,17 17:17 18:23 19:5 20:21 21:16 28:18 39:4 56:6 111:3 youngsters 118:14 youth 17:16 18:22 19:4 20:15 21:10 23:3 27:5 59:13 59:14,16 78:6 91:25 96:14	\$5,647 42:21 \$50 59:19 64:4,6 \$500 63:25 64:10 76:11 \$58,420 90:5 \$775 :20 \$7.80 30:1,4 31:10 35:12 <hr/> 1 1 8:12 72:9 104:16 1/20 91:20 10 10:11,13,23,25 11:5,6,7,20,21 15:9,11,12,13 15:21 33:7 53:3 53:10 68:5 72:2 73:19 108:25 119:13 124:8 10th 69:14 89:9 10.15 85:24 100 79:5 123:7 127:17 11 31:15,16 11th 72:24 12 53:8 72:21 12th 72:3 12/15 93:20 135,000 42:21 14 33:14 72:16 15 28:17 37:24 38:11 42:16 72:7 86:10 16 10:9 31:16 17th 93:19 17.2 72:8 18 10:21 38:8 70:16 73:3,15 73:19 18th 122:1 19 33:21 41:22 70:15 <hr/> 2 2 8:13 12:22 62:22 63:1	120:13 2nd 44:19 127:15 20 15:22 42:25 43:12 72:1 84:9 20th 70:21 72:4 72:14 200,000 89:14 2005 42:17 2006 33:8 82:14 84:5 2007 86:4 2008 33:9 85:15 2009 33:10,15 42:17 2012 72:4 2013 78:2 2014 29:16 50:8 78:3 2015 1:6 26:19 129:19 202 88:15 204 88:17 21 12:4 15:19 21st 45:5 93:8 121:24 123:18 22 12:5,14 15:17 15:18,19 23 1:6 23rd 6:24 14:22 234 29:18 236 60:6 24th 129:19 25 9:6 12:18 13:11 15:18 51:17,21 60:7 63:13 75:5 27 31:16 271,000 90:7 29th 71:4,11 <hr/> 3 3 12:23 46:8 62:22 120:13 120:15 30 9:19 45:3 53:7 69:24 75:23 82:9 108:25	109:3 119:13 126:21 300 30:9 94:22 31 86:18 33 72:4 330,000 90:6 34 12:5 15:18 35 12:5 15:19 42:22 353 27:23 360 47:8,10 <hr/> 4 4 11:21 12:23 29:5 111:4 122:3 4thesakeofall 78:9 4,000 62:23 63:1 40 43:12 53:9,10 53:13,21 75:23 82:9 401Ks 61:12 42 68:5 44 12:5 15:19 70:7 74:5 45 12:6 70:5 46 44:10 72:16 48 72:7 49 30:3 <hr/> 5 5 44:20 96:2 112:14 119:23 127:16 5:22 1:17 3:1 5:30 111:4 50 53:4 68:3 69:15 70:18,22 71:6 72:14 73:1 88:21 107:22 54 12:6,14 70:15 55 12:6,12 15:19 58 74:8 <hr/> 6 63105 73:16,21	73:23,25 74:1 63106 73:17,21 73:22,24,25 63121 1:15 129:6 64 12:6,12,18 15:19 65 12:6 15:6 73:1 69 118:12 <hr/> 7 7.25 38:13 70 53:5 747s 45:10 75 40:9 78 45:25 47:12 <hr/> 8 8th 93:13 8:30 44:20 800 101:20 82 109:9 <hr/> 9 9th 33:15 72:3 9:10 1:17 128:11 9131 28:20 95 73:21 97 70:5 99 71:5,8,10 83:9
---	--	---	--	---