

Veterans Advisory Commission

VETERANS ADVISORY COMMISSION

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, September 16, 2026
2:00 p.m.

PRESENT:

MYRA J. FIELDS-ROUSE, CO-CHAIR
ALBERT NEWMAN, COMMISSIONER
DARBY FORD, COMMISSIONER
MIKE HILL, COMMISSIONER
FRANK McKELVEY, COMMISSIONER
DAVID JANNETTA, COMMISSIONER
JAMES ROZIER, COMMISSIONER
MACK DUNCAN, COMMISSIONER

Veterans Advisory Commission

1 - - -

2 MR. DARBY: Good
3 afternoon. This is the Veterans
4 Advisory Commission meeting on
5 September 15 -- I'm sorry, the
6 16th, 2026. Good afternoon. I
7 will now have an opening prayer:

8 Dear Father, give us
9 sense of guidance, give us a sense
10 of engaging, watch over all of us.
11 Bless our families. Bless everyone
12 in the city. Bless our soldiers
13 and the nation. Let them know
14 we're praying for them. And these
15 are our blessings in His name.
16 Amen.

17 (Amen.)

18 MR. NEWMAN: We will now
19 have the Pledge of Allegiance:

20 I pledge allegiance to
21 the flag of the United States of
22 America and to the Republic for
23 which it stands, one nation under
24 God, indivisible, with liberty and

Veterans Advisory Commission

1 justice for all. Please be seated.

2 MR. DARBY: We will now
3 have our MIA/POW ceremony by
4 Commissioner Frank McKelvey.

5 MR. McKELVEY: The
6 Veterans Advisory Commission will
7 now call for designating a POW
8 empty chair. All official meetings
9 of the Veterans Advisory
10 Commission, as simple as a physical
11 symbol of thousands of American
12 POWs, well unaccounted for all wars
13 and conflicts involving the United
14 States.

15 MR. DARBY: You may be
16 seated. The Philadelphia Veterans
17 Advisory Commission is dedicated to
18 honoring and empowering the city's
19 veterans and their families by
20 advising the City Council on
21 policies, programs and services
22 that address their unique needs.

23 We strive to ensure that
24 all veterans in Philadelphia have

Veterans Advisory Commission

1 equitable access to housing, health
2 care, employment and community
3 support while promoting awareness,
4 inclusion and respect for their
5 service and sacrifices. We will
6 now have opening remarks by the
7 Chairwoman Myra Fields-Rouse.
8 Thank you.

9 MS. FIELDS-ROUSE: Thank
10 you. Good afternoon, everyone.
11 This is our fifth meeting of the
12 Veterans Advisory Commission.
13 We're excited to be here. We are
14 working on different things and to
15 bring new ideas. We welcome any
16 ideas and anything that people want
17 to bring to the board. And we're
18 trying to do something different.

19 Just to name a few
20 things, we're going to be doing a
21 lot of different outreach to
22 different facilities where veterans
23 are housed at. We also want to
24 have a couple of fundraisers, try

Veterans Advisory Commission

1 to raise some money and stuff like
2 that for veterans. So we have a
3 lot of things coming up on the
4 horizon. Bear with us. But we are
5 very excited about this being our
6 fifth meeting.

7 MR. FORD: Thank you,
8 Myra. I will now read the minutes
9 from previous meetings. The
10 meeting was on August 31, 2026 at
11 10:00 a.m. The Veterans Advisory
12 Commission had a meeting with the
13 Director of Offensive Affairs, Mr.
14 Gregory Wright. Mr. Gregory Wright
15 had an illness in his family and
16 couldn't attend that meeting. He
17 had his Chief of Staff, Ms. Kat
18 Kirkman, to stand in for him at
19 that meeting.

20 The Commissioners had
21 several questions for the Director,
22 and Ms. Kirkman did a spectacular
23 job in her presentation. The new
24 business that she discussed was the

Veterans Advisory Commission

1 Office of Veterans Affairs updates
2 supporting for additional Office of
3 Veterans Affairs staffing, Office
4 of Veterans Affairs Commissioners,
5 working in coordination with the
6 Office of Veterans Affairs. She
7 updated us on the website and
8 digital resource coordination. She
9 discussed advocacy and
10 recommendations. She put in
11 upcoming priorities, events, and
12 opportunities with collaboration
13 with the Commissioners.

14 I want to thank the
15 Chief of Staff for her presentation
16 that day. And I thought, and as I
17 probably speak for the rest of
18 Commissioners, that meeting went
19 very, very well. The Veterans
20 Advisory Commission, we had a
21 meeting on September 11, 2026.
22 That meeting was at 4:00 p.m. and
23 the location of that meeting was
24 the VFW Post 76050. That is the

1 post of Commissioner Hill.

2 At that meeting, we
3 discussed monthly Commission
4 meetings. The Commissioners
5 discussed and agreed that regular
6 meetings of the Veterans Advisory
7 Commission will be held on the
8 first Thursday of each month. And
9 when I say that, that means our
10 meetings, not official meetings as
11 of like today. We're going to meet
12 monthly. Those meetings and times
13 and locations will be communicated
14 with the Commissioners in advance.

15 We discussed Community
16 outreach. The Commissioners
17 discussed establishing regular
18 outreach opportunities at
19 designated veterans locations
20 throughout the city. The purpose
21 of that outreach event will be to
22 provide veterans and their families
23 with information, assistance and
24 referrals regarding available

Veterans Advisory Commission

1 benefits and services.

2 The services that we
3 discussed that we want to do at
4 those outreach opportunities is
5 having veterans obtain and/or
6 requesting their DD214 and service
7 records, information regarding VFW
8 and American Legion memberships,
9 assistance with VA disability
10 compensation claim and related
11 benefits, information and referrals
12 regarding HUD-VASH housing vouchers
13 and assisting veterans with ID.me
14 accounts for set-up and
15 verifications.

16 We also discussed
17 fundraising opportunities. The
18 Commissioners discussed potential
19 fundraising opportunities to
20 support Veterans Advisory
21 Commissioners programs, outreach
22 activities, veterans events and
23 other initiatives benefiting
24 veterans and their families.

1 Commissioners will
2 continue to identify potential
3 fundraising activities, community
4 partners, sponsors and donors. We
5 also discussed a standdown. The
6 Commissioners discussed planning
7 and supporting a future veterans
8 standdown event. The goal will be
9 to bring multiple veterans
10 resources and services for
11 providers together at one location
12 to assist veterans.

13 The Commissioners also
14 discussed ensuring that
15 representatives from recruiters
16 from the United States Armed Forces
17 are available to participate and
18 are available onsite during those
19 events when appropriate. The
20 Office of Veterans Affairs, we
21 discussed an update from the
22 Director of the Office of
23 Legislative Affairs to develop and
24 distribution of the public service

Veterans Advisory Commission

1 announcements. And we also
2 discussed the continuing update on
3 the Veterans website.

4 The Commissioners also
5 discussed preparing remarks on
6 behalf of the Veterans Advisory
7 Commission for the upcoming
8 Veterans Day. The Commissioners'
9 remarks will recognize that the
10 service and sacrifice of veterans
11 and their families and reinforce
12 the Commissioner's commitment to
13 serving the veterans in their
14 community.

15 The Commissioners
16 discussed strengthening
17 collaboration with City
18 Councilmembers. When
19 Councilmembers sponsor or
20 participate in veterans-related
21 events within their respective
22 districts, the Commissioners will
23 seek opportunities to support those
24 events, provide veterans resource

Veterans Advisory Commission

1 information, increase that
2 outreach, and help connect veterans
3 with available benefits and
4 services.

5 And finally, the
6 Commissioners' recognition of the
7 departing Office of Veterans
8 Affairs Manager. The Commissioners
9 discussed preparing an appropriate
10 retirement and recognition event
11 and honoring of Wanda Dennis, the
12 Manager of the Office of Veterans
13 Affairs. The Commissioners will
14 look to work collaboratively with
15 City Council to recognize the
16 Manager's service, contributions
17 and her commitment to the veterans
18 community and to ensure that the
19 retirement recognition is conducted
20 in an appropriate and meaningful
21 manner. They were the minutes, the
22 agenda that we discussed at our
23 meeting and we closed that meeting
24 at 6:30 p.m. Chairwoman, if anyone

Veterans Advisory Commission

1 has any remarks or not.

2 MS. FIELDS-ROUSE: Does
3 anybody have any remarks?

4 (No response.)

5 MS. FIELDS-ROUSE: Okay.
6 All right. So I'm introducing the
7 Director of Veterans Affairs, Mr.
8 Gregory Wright.

9 MR. WRIGHT: Okay. All
10 right. Good afternoon, everybody.
11 (Good afternoon.)

12 MR. WRIGHT: So we had
13 the meeting. Unfortunately, I
14 wasn't able to go over there, but
15 Kat represented well. So I
16 appreciate you all taking the time
17 for that meeting. Just a quick
18 update. We're also working on our
19 plan for the future for the office.
20 So once we finish with that, it
21 should be before the end of the
22 year.

23 Once we finish with
24 that, we'd definitely like to

Veterans Advisory Commission

1 introduce that to you guys to make
2 sure that it's in alliance with
3 what you see for the office. We're
4 hoping to also get new personnel
5 before the end of the year as well.
6 So we put the ask out to our HR in
7 regard to the posting of the
8 position. So we're just waiting on
9 a response right now. But that's
10 all the updates that I have for
11 today.

12 MS. FIELDS-ROUSE: Okay.
13 Any questions?

14 (No response.)

15 MS. FIELDS-ROUSE: I did
16 have a question, Director Wright,
17 if you don't mind. So I work for
18 DBHIDS and I do get referrals and I
19 don't have points of contact, like
20 phone numbers. Is it possible that
21 we can have the exact phone -- I
22 don't because I walk that work
23 right down the street, so possible
24 phone numbers so I can refer the

Veterans Advisory Commission

1 individuals over to the Office of
2 Veterans Affairs?

3 MR. WRIGHT: The office
4 phone numbers or you mean --

5 MS. FIELDS-ROUSE: I
6 don't have any phone number.

7 MR. WRIGHT: We can
8 absolutely get that. I believe all
9 of our staff members have their
10 cards now. And we'll give your
11 office a few cards so that when the
12 referrals come in, you can just
13 hand them the card and then they
14 can reach out to us whenever they
15 see fit.

16 MS. FIELDS-ROUSE:
17 Perfect. Thank you.

18 MR. HILL: I have a
19 question, Director Wright. I don't
20 know if you want to expand on any
21 of the renovations or staffing
22 updates that you're looking forward
23 to for the Veterans Affairs Office.

24 MR. WRIGHT: So the

Veterans Advisory Commission

1 renovations are underway. We are
2 hoping that they'll be completed by
3 October. And we have expanded the
4 office with MSW, so the Masters of
5 Social Work interns. We have
6 one -- well, we have two actually.
7 So Elle Zhao is one of our interns
8 and she is helping on the clinical
9 side of things. So assisting with
10 the clinical intake for our
11 veterans when we're doing the
12 assessments, trying to make sure
13 that they have what they need, the
14 space that they need to speak on
15 whatever issues they have. And
16 she's also assisting with answering
17 the phones and making sure that
18 we're putting more of our
19 information into the licensing
20 system that we use for our
21 notetaking, which is Vet Pro.

22 Our other intern
23 Stephen, he will be back in the
24 office I believe next week. And

Veterans Advisory Commission

1 Stephen is helping with data
2 gathering. He is not an MSW -- he
3 is not an MSW student. He's
4 actually data analytics. So with
5 Stephen's work, we'll be able to
6 properly map resources on our
7 website for our veterans to be able
8 to get to quicker, more efficiently
9 and be able to use the website and
10 in a more user-friendly way.

11 So right now the website
12 is kind of outdated. We do have
13 our information up there, current,
14 up-to-date. It is up and running,
15 but we're making improvements. And
16 as far as the additional office
17 staff, that personnel will be
18 designated VS0.

19 So currently we have
20 four or five VS0s in the office.
21 However, everybody can't do
22 everything. So we're trying to
23 make sure that we can have a
24 designated person that's able to

Veterans Advisory Commission

1 keep track of these things, they're
2 full-time, and it will allow for
3 more outreach on the outreach side,
4 because Melissa is also a
5 designated VS0. She does claims,
6 quite a few.

7 And so, if we could free
8 her up from that and that'll offer
9 me to be able to free myself up,
10 particularly my evenings and
11 weekends, to be able to get to, you
12 know, different events or different
13 meetings that I need to attend.

14 MR. HILL: Thank you,
15 Director Wright. Just a quick
16 follow-up. Is there any
17 consideration that you or Kat --
18 can I say, Kat -- have towards
19 giving the singular training that
20 you folks are doing with key areas,
21 is there any way you could do any
22 kind of cross-training between
23 other staff members so that it
24 isn't one person's functionality to

Veterans Advisory Commission

1 manage just a claim, at least to
2 keep shepherding it through the
3 system if that person is not
4 available?

5 MR. WRIGHT: That's a
6 great question, Commissioner. All
7 of the staff are cross-trained. So
8 everybody in the staff has been
9 trained how to do claims, how to do
10 real estate tax exemption, any
11 intake that we need and really
12 anything, any resource that any of
13 our veterans can -- any resource
14 that our veterans need so they know
15 how to do it.

16 The reason why we
17 segregate the functionalities is
18 because it allows for continuity
19 with the veterans. And it doesn't
20 have too many chefs in the kitchen,
21 right. We are using a system that
22 we all have access to, which is
23 VetPro and we're using a feature of
24 that system that allows for us to

Veterans Advisory Commission

1 track the interactions. So if
2 you're finished working with the
3 veteran, you put in there what you
4 worked with them on and what's
5 needed next. If that veteran comes
6 in and it's your day off or you're
7 on vacation, you're sick, whatever
8 the case may be, they don't have to
9 wait for one of the staff members
10 to come back in. We can assist
11 them on whatever they need.

12 MR. HILL: That's great.
13 I was worried about that because I
14 think ultimately people have to go
15 to lunch, people have to, you know,
16 have lives.

17 MR. WRIGHT: Absolutely.

18 MR. HILL: Even you have
19 a life. So we need to keep that
20 ball moving and that claim going.
21 It's important.

22 MR. WRIGHT: For sure.
23 Real estate tax exemption is one of
24 the biggest ones I know between the

Veterans Advisory Commission

1 claims. That's kind of personal
2 for the veteran. So they tend to
3 stick with who they know as they're
4 working through it. But if they
5 call in and it's Darby's day off or
6 it's my day off, we can for sure
7 answer those questions for that
8 veteran without the VSO having to
9 be there for the real estate tax
10 exemption.

11 Tai Johnson has put
12 together a spreadsheet for us to be
13 able to reference at any point in
14 time. She's always updating that
15 spreadsheet and making sure that
16 the veterans have what they need in
17 regard to that program. So if
18 anyone were to call at any point in
19 time and the entire staff has been
20 up to Harrisburg or Fort Indiantown
21 Gap, excuse me, where we have
22 really strengthened our
23 relationship with the state for the
24 real estate tax program.

Veterans Advisory Commission

1 So at any point in time,
2 even if we were somehow to get
3 locked out of the document that has
4 created, we can call up to the
5 state and ask for any information
6 that the veteran is asking about.
7 So everyone is cross-trained. But
8 we do believe that keeping everyone
9 in their designated program is how
10 we allow for the most efficient use
11 of the staff.

12 MS. FIELDS-ROUSE: I do
13 have a question. I wanted to
14 ask -- go back to the clinical
15 piece because you said you would
16 have MSW interns, correct?

17 MR. WRIGHT: Yes.

18 MS. FIELDS-ROUSE: Okay.
19 So as an MSW myself, I heard you
20 talking about assessments. Are
21 they ASAM-certified or is it going
22 to be different? Because I'm
23 hearing -- maybe I can refer some
24 of my veterans there if they're

Veterans Advisory Commission

1 doing clinical assessments. So
2 just some insight on that statement
3 that you made.

4 MR. WRIGHT: So when
5 we're talking about clinical
6 assessments, I'm referring to the
7 veterans intake portion for their
8 claims. So if the MSW is there,
9 they'll be able to learn under, Kat
10 who's been an MSW for the last
11 seven years, about what that looks
12 like and what the process is and
13 how to treat that population in
14 regard to this specific process.

15 MS. FIELDS-ROUSE: Okay.
16 Roger that.

17 MR. McKELVEY: I had a
18 question.

19 MR. WRIGHT: Yes.

20 MR. McKELVEY: I know
21 you talked about interns bringing
22 people in. That office, which
23 everybody knows the office has
24 highly classified sensitive items

Veterans Advisory Commission

1 in there. So my thing is when you
2 bring people in there, I don't know
3 if you do your -- what type of
4 vetting do you do when you bring
5 people there? Who do you talk to?
6 Are these people scammed? Do you
7 follow up on them? Do you do a
8 background check? Take us through
9 what you do.

10 MR. WRIGHT: So for the
11 interns that we're bringing in and
12 for any program that is going to
13 use internships, for the most part
14 specifically social working
15 programs, these schools for, one,
16 our interns are coming from UPenn
17 and that school itself has a
18 rigorous screening process when it
19 comes to their interns. So they do
20 have to get vetted, they get
21 background checks, they get their
22 fingerprints.

23 And when we meet with
24 them, they have to go through the

Veterans Advisory Commission

1 process of being matched to us.
2 They have to do an interview
3 process with myself or Kat or a
4 combination of the both of us and
5 then we have to bless off on it.
6 The information that they're
7 getting or that they'll have access
8 to is always secure.

9 VetPro is a secured
10 licensing system. And we also have
11 our cabinetry files, which are in
12 the office space. But, yes, they
13 do get screened and then Kat and I
14 have a conversation with them and
15 let them know the population that
16 they're dealing with, the
17 information that they're going to
18 be looking at and how their role
19 plays into our office.

20 MR. McKELVEY: Thank
21 you.

22 MR. FORD: Good morning,
23 Director Wright. I just have one
24 question for you. Looking at

Veterans Advisory Commission

1 what's called a PIT Count, a
2 Philadelphia homeless veterans PIT
3 Count, that's the Point-in-Time
4 Count for homeless veterans
5 throughout the City of
6 Philadelphia. And I'm looking at
7 it and it says from 2007 to -- this
8 one is from 2007 to 2024. If you
9 can, I want you to look into this.

10 In 2007, the City of
11 Philadelphia said it was 1227
12 homeless veterans that year. That
13 number dropped, from 1227 all the
14 way down to 342 in one year.
15 That's 880 veterans that were
16 removed from homelessness in one
17 year. From 2008 to current is
18 still 241 considered homeless
19 veterans.

20 So my question, if you
21 can look into this for me, what was
22 in place in 2007 where they were
23 able to remove 880 veterans off the
24 road? And from 2008 to 2024, which

Veterans Advisory Commission

1 is a 16-year period, they can't
2 remove 234 people. How can you
3 remove 880 people in one year and
4 over 16 years, you can't remove 236
5 people? So what was in the
6 planning in that year that they
7 were able to remove that many
8 veterans?

9 So if you can just look
10 into that and find out what was in
11 place that year. Because to remove
12 that many veterans in one year,
13 they had to have collaboration with
14 somebody. Somebody had to have
15 been working together and removed
16 that many veterans. And you can't
17 remove 200 people in 16 years. So
18 if you could, you can do your due
19 diligence. For me personally, I
20 just want to know what they had in
21 place in that particular year.

22 MR. HILL: If I may, I
23 may add one follow-up point to
24 that, Director. This may be an

Veterans Advisory Commission

1 ideal task for your intern for data
2 mining, because I would be
3 surprised if, as we say in the
4 Army, garbage in, garbage out. And
5 so, it's likely that there was some
6 data miscalculation, fat-finger or
7 something like that, that throw
8 those numbers off. But it might be
9 a good task for one of your interns
10 who's got some free time.

11 MR. WRIGHT: No, I
12 agree. I think we talked about
13 this in the office at some point.
14 And for me personally, I love your
15 optimism, Commissioner, because I
16 don't think there was that much
17 collaboration. I think if there
18 was, we would have heard about it.
19 What I think happened was there
20 were new guidances and new policies
21 on what's considered homeless and
22 they were able to manipulate the
23 data out of there's more than 200
24 homeless vets out there.

Veterans Advisory Commission

1 MS. FIELDS-ROUSE:

2 Absolutely.

3 MR. WRIGHT: And also, I
4 think that we have to look at how
5 are they collecting this data, the
6 veterans and what time frame are
7 they looking at. What is
8 considered homeless, are you
9 considered homeless after a day.
10 Are you considered homeless after
11 30 days and how are they
12 classifying these things. It's the
13 same thing as a veteran who we're
14 asking, hey, are you a veteran.

15 And if it's a National
16 Guard veteran who's never deployed.
17 And they say, no, I'm not. No, you
18 are a veteran. But now we're
19 asking the question, have you
20 served. And that in itself has a
21 different response. So I think
22 it's how the questions were asked,
23 how the data has been collected.
24 But I'm willing to bet there's more

Veterans Advisory Commission

1 than 200 homeless veterans out
2 there, and the numbers probably are
3 more staggering than what's being
4 presented and probably more aligned
5 with what the data looks like from
6 2007.

7 MS. FIELDS-ROUSE: I can
8 elaborate on that. So I know how
9 the numbers -- because I worked
10 with the shelter system and things
11 like that. So if someone went into
12 a shelter for the evening, they
13 took them off the list. So it
14 wasn't even a permanent supportive
15 housing. So just like you said,
16 the numbers are skewed. They are
17 because there's no way in the world
18 that you go from 1000-something to
19 200, and it remains in that state
20 for X amount of years.

21 So there was also a big
22 push on getting -- it was like it
23 was a couple of programs, a lot of
24 collaboration, allegedly getting

Veterans Advisory Commission

1 veterans housed. We got to get the
2 10,000 veterans housed and stuff
3 like that. But a lot of it was how
4 they counted them. So if somebody
5 was there on a PIT Count one day
6 and didn't show up, oh, they got
7 housing. So it's crazy.

8 So it's, I guess,
9 flexible how they modify it and
10 stuff like that. We know the
11 numbers are not nowhere near there,
12 but that was a big push at that
13 time. And I do remember that
14 because in Philadelphia, it's said
15 that we've eradicated homelessness
16 for veterans in Philadelphia. I
17 was like, really. So I remember
18 that because the PIT Count and also
19 if someone was off the street or if
20 they went to a city shelter or they
21 went and grant per diem and other
22 things, they took them off, that's
23 not permanent supportive housing.
24 So I think that would be

Veterans Advisory Commission

1 something very good to look at
2 because who knows, it'd be nice if
3 we can get our hands on those
4 numbers for the PIT Count and how
5 they do it. Because basically in
6 different areas of the city, if you
7 see the ones who are taking the
8 statistics but if another person is
9 out there and they don't get
10 counted, so you have to have X
11 amount of days. That's another
12 dialogue. But I just wanted to say
13 that that's where that came from.
14 All right. Okay.

15 So do we have any more
16 questions for the Director?

17 MR. JANNETTA: If I
18 could ask a quick question.
19 Director, good to see you. You've
20 been in your chair for many months
21 and settled in hopefully. If you
22 had to focus on -- I was just
23 curious in terms of your day-to-day
24 work experience, what would you say

Veterans Advisory Commission

1 is the single area that you have
2 that you spend the most time on
3 each day? The number one and
4 number two maybe.

5 MR. WRIGHT: So what I
6 spend most of my day on, number
7 one, would be claims, which is why
8 we need a VSO. Me doing claims is
9 not a waste of my time by any
10 means, but it consumes a very large
11 amount of my day and that is the
12 number one thing in my day. After
13 that, it's probably workforce
14 development.

15 We are working with a
16 number of organizations and persons
17 to make sure that we are making
18 Philadelphia one of the premier
19 places that a veteran wants to
20 live. And the best place to do
21 that is to secure them financially,
22 to give them financial security.
23 So looking at the programs that's
24 out there for workforce

Veterans Advisory Commission

1 development, for our veterans,
2 looking at the incentives to hire
3 veterans, working with differing
4 consultant agencies to figure out,
5 okay, what have you done to hire
6 veterans, to make sure that our
7 veterans are staying with you, what
8 does this look like, speaking to
9 Human Resources departments and
10 working with the VA itself to see
11 what programs they have inhouse to
12 ensure that the veterans are
13 getting what they need.

14 One of the projects that
15 we're working on now is working
16 with VRE, and the Vocational
17 Rehabilitation Employment program,
18 seeing where there are some kinks
19 in the armor and how they -- of
20 course, this is a federal issue for
21 them, but seeing where the city can
22 step in, how my office can assist
23 with making sure that the veterans
24 who need to utilize this program,

Veterans Advisory Commission

1 they understand what it is, they
2 understand what they're getting
3 themselves into, the process in
4 itself and what the length of time
5 looks like.

6 A lot of times it's
7 looked at as another GI bill, which
8 it's different from that, but it
9 does offer very similar benefits.
10 And the biggest piece of it is the
11 employment. So making sure that
12 that veteran has sustained
13 employment that doesn't impact
14 their disabilities.

15 So I would say claims, I
16 would say workforce development and
17 then depending on what we have
18 going on during that day, we're
19 just switching between the topics.
20 So my Chief of Staff and I are very
21 much in sync with what we want to
22 see and how we communicate with
23 each other. So she is the primary
24 point of contact with making sure

Veterans Advisory Commission

1 that, hey, are we still meeting
2 this goal, are we still on target
3 with this, and being able to
4 collaborate with her and her vast
5 experience and her connections to
6 make sure that we are hitting the
7 right target points. That's
8 everything.

9 I think that when you
10 guys see the plan that we present
11 to you, you'll be very impressed
12 with it. And you'll see that it
13 aligns with what you want to see
14 out of this office for our veterans
15 in the city.

16 MR. JANNETTA: Thanks.
17 That's very helpful and it's
18 informative. And what I would
19 suggest is that at some point we
20 would like to flip and have you
21 spend more of your time on
22 workforce development.

23 MR. WRIGHT: Yes.

24 MR JANNETTA: I mean,

Veterans Advisory Commission

1 the claims are very important, but
2 there are other people that can do
3 those, but aren't a lot of people
4 that can do the workforce
5 development the way you can.

6 MR. WRIGHT: I agree. I
7 think that the claims are extremely
8 important for our veterans. But
9 again, having me do the claims
10 individually -- we have Darby down
11 there and I'm telling you, when
12 he's in there, they're calling and
13 they're asking for Darby, they're
14 asking for Darby. And he does such
15 a great job at what he's doing.

16 And even for just the
17 two of us, it's still an
18 overwhelming amount, which is the
19 need for our VSO, having someone
20 who can steadily work on this,
21 spend eight hours a day, who has
22 the experience working on claims to
23 really sift through it, I think for
24 me personally I take about an hour

Veterans Advisory Commission

1 per claim depending on what's
2 needed, especially if it's a new
3 claim that's being started.

4 But my days look
5 anywhere from starting at 5:00 a.m.
6 If I'm not in the office, I'm at
7 home just working on claims and to
8 an even longer night. So just
9 making sure that I can knock out
10 these claims and then get into the
11 office to do the things that are
12 more macro and strategic.

13 MS. FIELDS-ROUSE: Can
14 you describe what is the VR? Am I
15 saying it right? The VR program,
16 did I say it right? I'm
17 (inaudible).

18 MR. WRIGHT: The one
19 that I just spoke on, the VRE?

20 MS. FIELDS-ROUSE: I
21 think.

22 MR. WRIGHT: Yeah, the
23 Vocational Rehabilitation and
24 Employment?

Veterans Advisory Commission

1 MS. FIELDS-ROUSE: No, I
2 think that was the wrong one.

3 MR. WRIGHT: Are you
4 talking about the VA?

5 MS. FIELDS-ROUSE: Yes.

6 MR. WRIGHT: The VA is
7 an emergency grant from the state,
8 from the Pennsylvania Department of
9 Military and Veteran Affairs. In
10 order to qualify for that grant,
11 you have to be in an emergent
12 situation and it looks different
13 for everybody. But the easiest way
14 to give the example is if your
15 water heater blows and you need a
16 new water heater and you meet the
17 criteria, which is having served on
18 active duty I believe for more than
19 30 days and being a veteran in
20 Pennsylvania and having a
21 significant financial need, then
22 you'll be able to apply.

23 Once you apply or once
24 you reach out to us to contact us

Veterans Advisory Commission

1 and let us know like, hey, I'm
2 looking for this, I need this,
3 there's a packet. If Melissa
4 doesn't immediately grab the -- or
5 if they don't immediately go to
6 Melissa or if one of us outside of
7 Melissa gets the contact first, we
8 send the packet to the veteran,
9 hey, this is everything that you
10 need, here's the checklist with the
11 packet, here's the packet that you
12 need to fill out and have this
13 return to us as soon as possible.

14 Once they start flowing
15 in with the information, sometimes
16 it's all in one email, sometimes it
17 comes in the span of 20 emails, and
18 then we'll go ahead and put that
19 packet together. Melissa then
20 looks through it and she makes sure
21 if there's anything missing.
22 Typically, she gets in contact with
23 the veteran between 3 to 5 days
24 after they've turned in that

Veterans Advisory Commission

1 packet. And then once she feels
2 like, okay, this is a cogent packet
3 to send up, we go ahead, we send it
4 up to the state. The state takes
5 anywhere from 1 to 4 weeks to give
6 us a decision and the veteran gets
7 the money directly. It's \$1,600 in
8 a 12-month period.

9 MS. FIELDS-ROUSE: Okay.
10 So is it income-based or not,
11 because you said financial
12 difficulty or financial emergency?

13 MR. WRIGHT: So there is
14 an income portion to it. I
15 wouldn't say that you have to show
16 a financial need. So if your water
17 heater blew and you have \$5,000 in
18 your savings account, that may
19 impact your application differently
20 than somebody who has \$5 in their
21 savings account.

22 MS. FIELDS-ROUSE: Okay.

23 Thank you.

24 MR. McKELVEY: You know

Veterans Advisory Commission

1 what, one more thing. I know we're
2 pressed for time, but that's great
3 information. All this is great
4 information. How do we get this
5 out to the public? How do we get
6 this out to the communities? How
7 do we get this information out?

8 It's great information
9 that people can use. They need
10 this. We need to find a way that
11 we can get this information out to
12 the community, to the public so
13 they will know A, B, C and D that
14 you have to do? We got to work on
15 that.

16 MR. WRIGHT: Absolutely,
17 I agree. So one of the things that
18 we're doing outside of outreach
19 there is not a time where I walk
20 into that office and Melissa spends
21 an entire day in that office.
22 She's out there putting the word
23 out for everything that our
24 veterans could need, all the

Veterans Advisory Commission

1 resources.

2 If she's not tabling an
3 event, she's walking into a shelter
4 or she's walking into an
5 organization to let them know like,
6 hey, our office is here, this is
7 what we offer, this is what we're
8 doing. So she's one of our biggest
9 assets to getting the word out.
10 Word of mouth is always great. We
11 also get the word out through the
12 state. It is a state grant
13 program.

14 So a lot of times if a
15 veteran reaches out to myself or to
16 Tai or to Kat or to Derby or to
17 Wanda or anybody besides Melissa,
18 it's because they've seen it from
19 the state's website. Then there's
20 also the updates that we're doing
21 to the website to make sure that we
22 have all the resources without
23 overwhelming the user, to make sure
24 we have all the resources that they

Veterans Advisory Commission

1 need, the more important ones, so
2 VTA tax claims assistance. So we
3 are working on that. We have a
4 four-phase plan for what the
5 website looks like. And we're
6 hoping within the next year, that
7 website has done a complete 180
8 from what you recognize today.

9 MR. MCKELVEY: Thank
10 you. I appreciate that. Thank you
11 very much. And I want -- Melissa
12 is working very hard to get that
13 out. I see it when she does these
14 events. She's out there and she
15 doesn't leave until everything is
16 over. She has been doing a great
17 job and I want to acknowledge that
18 right now. She has been doing
19 that. Thank you.

20 MS. FIELDS-ROUSE: All
21 right. Thank you, Director Wright.
22 We don't have any more questions.
23 Thank you.

24 MR. WRIGHT: You're

Veterans Advisory Commission

1 welcome. Thank you.

2 MS. FIELDS-ROUSE: So we
3 will now have our first guest
4 speaker. Please excuse me if I
5 butcher your name. Kristi Bergey.

6 MS. BERGEY: Yes.

7 MS. FIELDS-ROUSE: Oh,
8 yay. Welcome.

9 MS. BERGEY: Thank you.
10 This feels so formal to me. Hello.
11 I thank you for having me. My name
12 is Kristi Bergey. I'm an associate
13 broker with Coldwell Banker. I'm
14 the KB experience, and I'm here to
15 offer my services to the veterans.
16 I have helped veterans throughout
17 the years. And I was asked to be
18 here to talk about some of the
19 services that I've provided.

20 And I loved very much
21 hearing what is happening with all
22 of these programs, because one of
23 the things that I do as a realtor
24 for all my clients, no matter what

Veterans Advisory Commission

1 their background is, is educate
2 myself and identify programs such
3 as what you were just speaking
4 about. So thank you for inviting
5 me because I just learned and I
6 will do everything to get this
7 information and help you get it out
8 to the public and other veterans
9 what's available to them,
10 especially in need of home repairs.
11 That's been a big thing with our
12 older veterans as well as they've
13 been in their homes, especially in
14 Philadelphia, for many years.

15 Many generations have
16 been through it. And
17 unfortunately, they don't know how
18 to fix that roof, you know, and
19 these are my neighbors and I help
20 them find those programs in many
21 different ways. So I'm really
22 excited because I actually have
23 somebody that I think could use
24 that program.

Veterans Advisory Commission

1 MS. BERGEY: So thank
2 you. So I'm here to offer my
3 services in any way, shape or form
4 that I can to help continue to
5 advocate and educate. There are so
6 many folks that don't understand
7 that a VA loan does not have to
8 come from USAA. Heads up,
9 surprise, surprise. And that may
10 not be your best choice. And the
11 process can be completely tedious
12 and it shouldn't have to be. And
13 other brokers, agents are out
14 there. Lenders are out there that
15 can still provide VA loans.

16 I also help educate in
17 the process. I worked with several
18 veterans, still active veterans and
19 active military with helping them
20 identify their portfolio for when
21 they come out of service. So they
22 buy a home, multi-family home.
23 They live in it. They can still
24 use their VA loan because they're

Veterans Advisory Commission

1 living there. It's a primary home,
2 but now they've got equity.

3 So while they're
4 overseas and serving our country,
5 they're able to still have their
6 bills paid. And they're also still
7 building equity for when they're
8 figuring out how to get back into
9 civilian, because that's we all
10 know how hard that is coming out of
11 service. So I've worked both
12 active and not active retired.

13 What else can I say. I
14 sat on the Armed Services Council
15 at the Union League for many years,
16 so I have been very involved. And
17 when we were talking about the 2007
18 PIT, interestingly enough there was
19 a veterans home that was expanding
20 in West Powelton Village area. And
21 I don't even know if he still is
22 existing. I was helping him at the
23 time.

24 I've been in real estate

Veterans Advisory Commission

1 in some way, shape or form for well
2 over 20 years, I won't date myself,
3 I'll stop there, and nationally as
4 well. So this gentleman had a
5 group home and he had rules and
6 regulations and I don't even think
7 it exists anymore. I'm curious if
8 it does. And then I don't know if
9 many of you are familiar with Dana
10 Spain, but I know that she, right
11 around that same time, started
12 picking up some buildings that also
13 were happening in Sharswood area,
14 the school that was supposed to be
15 turning into veteran housing. I
16 don't think that ever finalized.

17 It was an old high
18 school. So she's no longer in the
19 Philadelphia region. But I do
20 think -- it would be interesting to
21 see what has happened between
22 2007/2009 to today, let alone our
23 current climate and the pandemic.
24 I'm sorry. I think I've taken up

Veterans Advisory Commission

1 too much time. I was only given a
2 few minutes, but you guys asked so
3 many great questions. Now, I'm
4 curious.

5 MR. FORD: Yes, I have a
6 quick question for you. With the
7 housing market so high, do you see
8 veterans just being priced right
9 out of it?

10 MS. BERGEY: Not at all.
11 And here's why. 0% down is what
12 your loan allows for you. That's
13 number one. Number two, you also
14 have a lower interest rate than
15 most of the folks. So as long as
16 your debt-to-income ratio is within
17 reason, ideally under 40%, 25 would
18 be fantastic, you are not going to
19 be priced out. But the biggest
20 issue in Philadelphia is if you
21 wanted to put 3% down in any -- and
22 I'm going to say this, no, not just
23 be a driven. In order to close on
24 a home, you need 10% with only 3%

Veterans Advisory Commission

1 down on your mortgage. You need
2 10% of the actual purchase price to
3 close in cash. So \$300,000, 3%
4 down, to get to closing, you need
5 \$30,000 in cash to close.

6 When you work with me
7 and you're in a situation, you're
8 going to get seller's assist. That
9 helps take that number down. If
10 you're negotiating the sale of your
11 house and you're in a very
12 low-income situation, which I'm
13 dealing with a lot of seniors right
14 now, there's no way that we can
15 lend because there's no income or
16 there's no pension, it's just
17 Social Security, we're asking for
18 the sale of the house, the buyer to
19 pick up the full transfer tax,
20 which is basically 5%. So that
21 helps reduce some of that cost
22 coming out of the pocket of the
23 seller as well, negotiations also
24 on agency fees as well. So no is

Veterans Advisory Commission

1 the short answer.

2 MR. McKELVEY: I have a
3 question. What's the number that
4 the VA will pay for a home? I want
5 to buy a house. Is there a certain
6 set of number you can't go over?
7 Is it 400,000; 300,000?

8 MS. BERGEY: No, no,
9 it's what you qualify for. You're
10 just like everybody else in the
11 sense of the VA is going to approve
12 you for what your income is to what
13 you can afford. But they
14 definitely take in the other
15 considerations that you may have
16 coming in depending if you're
17 active or not. If you're being
18 deployed, that happened to me last
19 year that we got stuck in the
20 middle of one because it was a
21 deployment situation and we just
22 were too afraid to sign.

23 Oh, that's the other
24 thing. I know how to sign the

Veterans Advisory Commission

1 sales package overseas. I know how
2 to get the deals done, how to put
3 in the PO, if necessary, if you are
4 thinking you're going to be
5 deployed in a short period of time
6 during that sale process. I also
7 work with the legal side of that as
8 well as depending on where you're
9 likely to be deployed. I can also
10 dispatch to -- it's usually the
11 Embassies, the U.S. Embassies that
12 you go in and get your notary
13 there. So I work with that. It's
14 called clearing title and taking
15 care of the bank lending side of
16 things. So I take care of that as
17 well. Thank you.

18 MR. HILL: Just a quick
19 follow-up. Do you have any contact
20 information you would share with
21 the group just in case?

22 MS. BERGEY: Yes, I'd be
23 happy to leave this with you. I
24 just gave you some of my rack

Veterans Advisory Commission

1 cards. They're actually more
2 towards people who are looking to
3 invest and have multiple properties
4 and don't want to deal with them
5 anymore. And I am in the process
6 of making new ones. But I brought
7 these for you. So, yes.

8 MR. HILL: Thank you.

9 MS. BERGEY: Thank you.
10 Should I just leave them here?

11 MR. HILL: Yes.

12 MS. BERGEY: Okay.

13 Thank you.

14 MS. FIELDS-ROUSE: Do we
15 have anyone else that wishes to
16 speak today? Rebecca, are you
17 here? Come up. How are you doing?

18 MS. CHALSON: Good
19 afternoon.

20 MS. FIELDS-ROUSE: Good
21 afternoon.

22 MS. CHALSON: My name is
23 Rebecca Chalson, founder and
24 Executive Director of Brave

Veterans Advisory Commission

1 Connections doing business as
2 Veteran Concierge. Last year, I
3 stood before the Commission to
4 introduce the first phase of our
5 mission, our nationwide Veteran
6 Concierge Resource Directory.

7 Today I'm here to share
8 what comes next. But first, I want
9 to tell you why it matters. My
10 younger brother Ben served six
11 years in the United States Navy.
12 He completed his service. He came
13 home and 18 months later, on June
14 27, 2022 we lost him to suicide.
15 As I tried to understand how this
16 could happen, I discovered
17 something devastating.

18 According to the VA's
19 latest national data, veterans ages
20 18 to 34 had the highest suicide
21 rate of any veteran age group in
22 2023. Ben was 30 years old. He
23 was right in the middle of that age
24 group. So when I hear that

Veterans Advisory Commission

1 statistic, I don't hear a number.
2 I see my brother. And there is one
3 question I have asked myself over
4 and over since losing him. What if
5 someone had consistently called in
6 to check in on him, someone who
7 understood the challenges of
8 transitioning back into civilian
9 life, the challenges of
10 rediscovering your identity, of
11 finding community again, of
12 rebuilding a sense of purpose after
13 coming home from such a structured,
14 high-control environment.

15 Not someone calling
16 because Ben was already in crisis.
17 Someone calling so he knew he
18 wasn't navigating the transition
19 alone. Another veteran who could
20 simply say, hey, how are you doing,
21 how's civilian life going, what do
22 you need, let me help you find it.
23 I can't change what my brother
24 didn't have, but we can change what

Veterans Advisory Commission

1 the next veteran does. And that is
2 why we built BridgeBack this fall.

3 Veteran Concierge is
4 preparing to pilot BridgeBack,
5 beginning with veteran-to-veteran
6 service members can enter the
7 program up to -- oh, sorry. Let me
8 say BridgeBack is specifically
9 designed for service members.
10 During that critical first year of
11 transition out of the military,
12 service members can enter the
13 program up to 180 days before their
14 expected discharge, so the
15 connection can begin before ever
16 taking off the uniform.

17 The pilot program will
18 launch with 150 transitioning
19 service members, matched with 150
20 trained veteran mentors one hour a
21 month. Think of it as a big
22 brother, big sister model for the
23 veteran community. And for those
24 watching who may not be familiar,

Veterans Advisory Commission

1 TAP is the Department of Defense's
2 Transition Assistance Program,
3 designed to prepare service members
4 for civilian life as they leave the
5 military. I'm clarifying that
6 because it's important to
7 understand where BridgeBack fits.

8 BridgeBack is not
9 designed to replace TAP, the VA or
10 the extraordinary veteran
11 organizations already doing this
12 work. We're trying to build the
13 bridge between them. TAP helps
14 prepare service members to leave
15 the military. BridgeBack is
16 designed to walk alongside them
17 through that critical first year,
18 after they do with support from a
19 significant grant, from just a mere
20 foundation.

21 We are building the
22 infrastructure to make that
23 possible and scale nationwide. Our
24 Veteran Concierge mobile app will

Veterans Advisory Commission

1 facilitate the entire experience,
2 from mentor matching and monthly
3 check-ins to transition milestones
4 and trusted resource connections,
5 including connecting participants
6 with their local VA.

7 And we're building
8 measurement into the program from
9 day one so we can provide summary
10 reports and prove what works while
11 protecting participant privacy.
12 Because we don't want to tell
13 people BridgeBack works. We want
14 to prove it. And there's another
15 reason I believe this is the year
16 to do it.

17 This year America
18 celebrates its 250th birthday. For
19 250 years, Americans have raised
20 their hands and volunteered to
21 serve this country. Think about
22 what we have built in that time.
23 We know how to recruit them, we
24 know how to train them, and we know

Veterans Advisory Commission

1 how to deploy them. But 250 years
2 later, we still don't have one
3 universally scaled system that
4 ensures somebody personally follows
5 up and says, welcome home, how are
6 you doing, are you connected to
7 support.

8 Maybe it's time we
9 change that. Maybe the next
10 chapter of America's commitment to
11 service isn't about how we send
12 people to serve. Maybe it's about
13 how we welcome them home. And that
14 is why I'm here today. I'm not
15 asking this Commission for a check.
16 We have applied for grants and we
17 are actively speaking with sponsors
18 and community partners about
19 funding.

20 I'm asking for
21 collaboration. I'm asking for an
22 ongoing conversation about how
23 Philadelphia can help us recruit
24 veteran mentors and participants.

Veterans Advisory Commission

1 Help us reach service members
2 preparing to transition. Help us
3 find veterans while willing to give
4 one hour a month to the next
5 generation. Help us connect
6 participants with VA and trusted
7 organizations already serving this
8 community, and help us demonstrate
9 what happens when we stop waiting
10 until a veteran is in crisis before
11 we reach out, because that's really
12 what BridgeBack is about,
13 connection before crisis.

14 And for everyone
15 watching today, you don't have to
16 be a veteran to be part of this
17 mission. You can participate, you
18 can volunteer, you can become a
19 referral or community partner. You
20 can make an introduction. You can
21 support the mission, and you can
22 donate for the veterans watching.
23 I invite you to learn how you too
24 can become a mentor. And both

Veterans Advisory Commission

1 civilians and veterans can go to
2 veteranconciierge.org/support to
3 learn how you can get involved.

4 So whether you give your
5 time, your connections, your
6 resources or simply help us share
7 this mission, there is a place for
8 you on this bridge. And I also
9 want to personally invite you to
10 join us this Veterans Day, November
11 11th at 5:30 p.m. for our inaugural
12 BridgeBack Home Gala. And you can
13 feel free to email us at info at
14 veteranconciierge.org to receive an
15 invite.

16 This event will bring
17 together veterans, families,
18 community leaders, partners and
19 supporters as we celebrate the
20 people helping us build this bridge
21 and raise support for the next
22 chapter of our mission. Because
23 ultimately, this isn't something
24 Veteran Concierge can build alone.

Veterans Advisory Commission

1 It takes a community to welcome
2 veterans home. I can't change what
3 my brother didn't have, but we can
4 change what the next veteran does.

5 So as America celebrates
6 250, I believe we have an
7 opportunity to set a new standard.
8 For 250 years, we have thanked
9 Americans for raising their hands
10 to serve. Now, let's raise ours to
11 welcome them home. That's my ask
12 today. 150 veterans willing to
13 raise their hands. 150
14 transitioning service members who
15 know someone is walking beside
16 them. 300 people impacted through
17 our soon-to-launch Veteran
18 Concierge mobile app. And perhaps
19 someday, a model that reaches far
20 beyond Philadelphia, because thank
21 you for your service shouldn't be
22 where our responsibility ends. It
23 should be the bridge home begins
24 again.

Veterans Advisory Commission

1 For those watching who
2 want to learn how to get involved,
3 please visit
4 veteranconciierge.org/support.
5 Thank you again to the Commission
6 for providing this opportunity
7 today. I'm happy to take any
8 questions.

9 MR. FORD: Quick
10 question.

11 MS. CHALSON: A lot has
12 changed since the last we spoke.

13 MR. FORD: You said you
14 were looking for volunteers. Have
15 you reached out to the American
16 Legion, the VFW, where the veterans
17 actually are to see if those
18 veterans can give you that one hour
19 of time?

20 MS. CHALSON: Yes. So
21 thankfully a lot has changed since
22 the last I presented. I actually
23 have a board now with veterans
24 represented. I have community

Veterans Advisory Commission

1 director, government development
2 people involved in the board, and
3 we are actively reaching out to
4 bases, veteran centers and centers
5 of influence such as colleges that
6 you mentioned.

7 And one of the reasons
8 I'm here today is to officially
9 raise awareness to Philadelphia and
10 the people watching as well. So,
11 yes, thank you for that
12 recommendation as well.

13 MR. NEWMAN: I have your
14 business card.

15 MS. CHALSON: Wonderful.

16 MR. HILL: I just came
17 across your business card today.

18 MS. CHALSON: Wonderful.
19 I have brochures --

20 MR. HILL: Your flyer is
21 still in my Post, my VFW Post. But
22 I appreciate the work you're doing
23 and trying to carry on and coming
24 up with another way. I see this,

Veterans Advisory Commission

1 as my colleague says, my comrade,
2 you know, the VFW and the American
3 Legion, we're always looking for
4 new members to come back and we
5 can't always plug into them. And
6 this may be a really good way to do
7 it. One, because it benefits the
8 veteran who's coming home, that
9 they have a home. And, you know,
10 the VFW and American Legions,
11 they've transitioned over time as
12 well.

13 MS. CHALSON:

14 Absolutely.

15 MR. HILL: So there may
16 be a really good partnership there.

17 MS. CHALSON:

18 Absolutely, yes. And I would
19 welcome continuing conversations
20 with the Commission about how we
21 could potentially collaborate to
22 raise awareness. I have a team,
23 but we are still launching. We
24 have done a lot within the last

Veterans Advisory Commission

1 year. We have about 15,000
2 visitors to our veteran concierge
3 directory. And I can also provide
4 the Commission with our impact
5 report.

6 But that being said,
7 we're actively engaging referral
8 partners, but having the Commission
9 as one of those referral partners
10 would be a huge opportunity for us.

11 MR. HILL: Yeah,
12 absolutely.

13 MR. McKELVEY: Thank
14 you. Leave some brochures.

15 MS. CHALSON: I have a
16 lot of them for today.

17 MR. NEWMAN: Good.

18 MS. CHALSON: Thank you
19 very much. I appreciate you.

20 MS. WORTHINGTON: Okay.
21 I can go now?

22 MS. FIELDS-ROUSE: Yes,
23 ma'am.

24 MS. WORTHINGTON: Hi.

Veterans Advisory Commission

1 My name is Alice Worthington
2 (inaudible). I joined the military
3 in 1964, and that was the
4 (inaudible) at that time. And I'm
5 going to start off by saying, like
6 Jeremiah said, I'm just a boy.
7 Jeremiah in the Bible, when he was
8 asked to go preach, he said, but
9 I'm just a boy.

10 Well, I'm just a veteran
11 and I appreciate y'all giving us
12 this time to heal, but we're not.
13 I'm not going to go through the
14 extra details of what happened.
15 But if one of you pull up HR 7976,
16 then you could understand where I'm
17 coming from and where are we trying
18 to go. Congressman Don Bacon,
19 Congressman Carbajal, they
20 initiated that bill, they put it in
21 in order, but it hasn't been passed
22 yet.

23 When that bill be
24 passed, every male, female that was

Veterans Advisory Commission

1 raped during their military service
2 will be retroactive back to that
3 date. But that is a little time.
4 I've been carrying this burden with
5 me since 1965. I will be 81 years
6 old this year and I pray only thing
7 I ask Jehovah and Jesus Christ able
8 me to live long enough so I can put
9 happiness and pride on my three
10 children face because they saw me
11 at my worst. They didn't know what
12 was going on.

13 When I used to go to
14 family gatherings, all the men,
15 women, they drank cold-blooded
16 alcohol, homemade stove whiskey. I
17 only drank beer. And I always
18 wondered why I drank the less and I
19 always got the drunkest. But when
20 I started going 2014 to this class
21 for military sexual trauma, then I
22 was able to see what would happen
23 all those years and stuff.

24 See, people on the

Veterans Advisory Commission

1 outside see the joy. But only the
2 heart knows the bitterness that's
3 on the inside of it. I didn't come
4 here today for no pity party. I
5 came here for justice, liberty, and
6 I wanted all of us veterans that
7 this terrible thing happened to.
8 Now, I'll take your questions if
9 you all want to ask. If I didn't
10 give you all enough, I'm willing
11 and ready to answer some questions.

12 MS. FIELDS-ROUSE:

13 Anybody have any questions?

14 MS. WORTHINGTON: I
15 mean, don't everybody say something
16 at the same time.

17 MR. FORD: I was trying
18 to hear what bill that was, who
19 sponsored that bill, who
20 co-sponsored it. And as of right
21 now, do you know how many other
22 Congressmen have attached
23 themselves to that bill?

24 MS. WORTHINGTON: We

Veterans Advisory Commission

1 constantly asked our Dwight Evans
2 for help. We haven't gotten no
3 help. Congressman Don Bacon, if
4 you all watch CNN, y'all seen Don
5 Bacon and Salud, those two. Don
6 Bacon is a Republican from
7 Nebraska. And I forget what
8 Carbajal is from, but he is a
9 Democrat. Those two initiated that
10 bill. First, it was all
11 Restitution of Justice Act, but it
12 was a legal formality. They
13 renamed it MIRRA, Moral Injury
14 Recognition and Restitution Act,
15 because that is a mental health.
16 And that way they figured that we
17 can get the recognition and
18 whatever is owed to us by
19 reinstating that bill and we
20 thanked them for it.

21 UNIDENTIFIED SPEAKER:
22 So can I interject to help her out
23 a little bit?

24 MR. DARBY: Yes.

Veterans Advisory Commission

1 UNIDENTIFIED SPEAKER:

2 There are 18 at this moment,
3 Congressmen and women that have
4 cosponsored this bill and it is HR
5 7976. It's called the Moral Injury
6 Recognition and Restitution Act.
7 And this would change the effective
8 date of a veteran's claim to allow
9 veterans who experienced sexual
10 trauma during their service to
11 receive retroactive disability
12 benefits starting from the date
13 after their discharge from service
14 rather than the claim file date.

15 And this is sponsored by
16 Salud Carbajal and he's a
17 Democratic Congressman from
18 California. Representative Don
19 Bacon, he's a Republican out of
20 Nebraska. And they too are
21 bipartisan sponsoring this bill
22 here. I have met with the latest
23 Congressman Thomas Kean from New
24 Jersey, met with his staff members

Veterans Advisory Commission

1 and he just co-sponsored on.

2 So when I was here back
3 in March sitting before you guys
4 and I read my testimony story,
5 there were only 13 Congressmen and
6 women. We're up to 18 now. Thomas
7 Kean, he just signed on with us as
8 well. And we also have Senator
9 Cory Booker, he's interested in
10 supporting us. So we're working,
11 working hard.

12 For those, I don't know,
13 that wasn't here in the past, this
14 bill when I came before you before,
15 it was HR 6023. It has now -- that
16 closed on in the Senate, on the
17 floor. Now, it's renamed, it's
18 reintroduced as of March 18th this
19 year under HR 7976. And it's
20 called now the Moral Injury
21 Recognition and Restitution Act.
22 And it provides a retroactive VA
23 benefits for veterans with mental
24 health or physical conditions

Veterans Advisory Commission

1 resulting from military sexual
2 trauma, effective from the day
3 after the discharge and not when we
4 filed a claim.

5 I came out in 1982 and
6 for 40 years I was not allowed to
7 get my health care or anything as a
8 veteran because it was no name.
9 There was no MST back then. There
10 was no diagnosis. So now since
11 2021, I'm just now receiving my
12 benefits. They're recognizing me
13 as the veteran that served and have
14 a service connected disability.

15 If I could, Salud
16 Carbajal, I'm not sure if you all
17 are familiar, and Don Bacon, he is
18 on CNN and C-SPAN and all different
19 places political. But this was
20 their statements themselves:
21 Sexual assault in our military is a
22 grave injustice. And it is long
23 past time for the VA to expand
24 benefits for those who carry this

Veterans Advisory Commission

1 trauma back home.

2 And this was

3 Representative Carbajal's statement

4 in quotes: "The Moral Injury

5 Recognition and Restitution Act was

6 inspired by a Central Coast veteran

7 who faced the same inexcusable

8 hurdles that far too many survivors

9 encounter when seeking help from

10 the VA. I'm proud to close the

11 gaps in our system -- I'm sorry.

12 I'm proud to join my friend and

13 fellow veteran Congressman Bacon in

14 introducing this bill to close the

15 gaps in our system and finally

16 deliver the justice our veterans

17 deserve."

18 And then Representative

19 Bacon wrote, One sexual assault in

20 the military is one too many.

21 Sexual assault in the military

22 leaves behind a wake of trauma,

23 anxiety and depression. As Wing

24 Commander at Ramstein, I

Veterans Advisory Commission

1 established the best sexual assault
2 prevention program in the Air Force
3 because I recognized the importance
4 of keeping our service members safe
5 from this kind of violence. For
6 those service members who do
7 tragically experience sexual
8 assault, we should ensure that they
9 receive payment for treatment to
10 help them recover. Changing the
11 effective date from when veterans
12 receive payments is the right thing
13 to do.

14 So, yeah, I'm trying to
15 meet with anybody that will listen,
16 trying to get into the virtual
17 rooms, the courtrooms of any and
18 every Congressman and woman we can,
19 if we had a list of those that you
20 may advise us to direct us toward,
21 I'd be more than grateful. We do
22 also have the -- I heard someone
23 mention the VFW. They are in favor
24 of this, of supporting this Act.

Veterans Advisory Commission

1 It's now right now in the Veterans
2 Affairs Subcommittee Health
3 Division. So it has moved a
4 little. But thank you for the
5 time.

6 MS. FIELDS-ROUSE: Thank
7 you. I just wanted to add
8 something. As a survivor myself
9 and going through the system, the
10 VA system, it was very difficult
11 for me several years ago. Now,
12 it's a lot easier. So I'm a
13 staunch advocate for people,
14 whether male or female, that have
15 been victims of sexual assault and
16 things like that.

17 And it sounds like,
18 because I know the other -- when
19 you were here last time you talked
20 about it, I know it was tabled.
21 Hopefully, this will get some, you
22 know, momentum. Because like you
23 said, with the initial claim being
24 filed, they could go from that

Veterans Advisory Commission

1 date. However, the incident or
2 incidents could have occurred like
3 ten years prior. So that would
4 mean really something for veterans
5 to get that back pay quote.

6 It would really mean
7 something, but also would open the
8 door for a lot of different things
9 because a lot of people don't
10 really understand military sexual
11 trauma. They don't understand how
12 trauma stays in your cells. And it
13 has a detrimental effect on your
14 life if you don't seek assistance.
15 And a lot of times we as veterans
16 don't know how to seek assistance.

17 There is that friend
18 that tells you, you need some
19 assistance. And stuff like that
20 may take five years, five months,
21 20 years, but it's never too late.
22 So again, thank you for speaking
23 out. Thank you for your courage.
24 We really appreciate that. Thank

Veterans Advisory Commission

1 you so much.

2 UNIDENTIFIED SPEAKER:

3 Thank you.

4 MR. DUNCAN: Just one
5 question. That HR bill that this
6 young lady and I was speaking on,
7 could you give me that bill number
8 again?

9 UNIDENTIFIED SPEAKER:

10 HR 7976. And I do have some
11 printouts of the letters that I'm
12 emailing to the different
13 legislators' offices, so as a
14 template. And I have the bill
15 actually on there. I do have a
16 copy of the bill itself.

17 MS. FIELDS-ROUSE: Oh,
18 okay.

19 UNIDENTIFIED SPEAKER:

20 I'll leave it here or can I give
21 it --

22 MS. FIELDS-ROUSE: Yeah.

23 UNIDENTIFIED SPEAKER:

24 Okay. Thank you.

Veterans Advisory Commission

1 MS. FIELDS-ROUSE: Thank
2 you so much.

3 UNIDENTIFIED SPEAKER: I
4 appreciate that. Thank you.

5 MS. FIELDS-ROUSE: We
6 appreciate you.

7 UNIDENTIFIED SPEAKER:
8 Is there a list or any contacts?
9 Because I did send this information
10 to Congressman Senator Evans,
11 Dwight Evans (inaudible).

12 COUNCIL TECH SUPPORT:
13 Please speak into the mic for the
14 court reporter.

15 UNIDENTIFIED SPEAKER:
16 Oh, I'm sorry. Yeah, I was just
17 trying to find out is there any
18 other contact information or
19 members or people that I could
20 direct this information towards to
21 see if we can get more support?

22 MS. FIELDS-ROUSE: I can
23 give you my card and you can email
24 me and I can give you some of the

Veterans Advisory Commission

1 names and stuff like that, because
2 there's a lot of new -- so that's
3 what we need, some new blood to go
4 out there and be the advocates and
5 scream and stuff like that. So
6 there's a lot of new Congressmen
7 and Senators and things like that,
8 you know. We don't need just food
9 drives and things like that. We
10 need you to be out there working on
11 these bills to get the bills
12 passed.

13 UNIDENTIFIED SPEAKER:
14 Correct. All right. Thank you.
15 And I'll leave my business card as
16 well. Thank you so much.

17 MS. FIELDS-ROUSE: Okay.
18 Do we have anyone else that wishes
19 to speak because we are coming on
20 up on the end of our time?

21 (No response.)

22 MR. FORD: So if there
23 are no other speakers, I will close
24 out with our closing prayer.

Veterans Advisory Commission

1 Dear Heavenly Father,
2 thank you for this productive
3 meeting. Father, bless everyone
4 that was here today. Allow them to
5 get home safely. Give all of us
6 traveling mercy and continue to
7 bless our city, our nation. These
8 are the blessings I ask in your
9 most graceful name. Amen.

10 (Amen.)

11 MS. FIELDS-ROUSE: This
12 concludes the Veterans Advisory
13 Board meeting. Thank you so much.

14 - - -

15 (Veterans Advisory
16 Commission hearing adjourned at
17 3:11 p.m.)

18 - - -

19

20

21

22

23

24

Veterans Advisory Commission

C E R T I F I C A T I O N

I, hereby certify that the proceedings
and evidence noted are contained fully and
accurately in the stenographic notes taken
by me in the foregoing matter, and that this
is a correct transcript of the same.



TANEHA CARROLL
Court Reporter - Notary Public

(The foregoing certification of this
transcript does not apply to any reproduction
of the same by any means, unless under the
direct control and/or supervision of the
certifying reporter.)

Veterans Advisory Commission Index: \$1,600..across

	200 26:17 27:23 29:1,19	
\$	2007 25:7,8,10,22 29:6 47:17	5
	2007/2009 48:22	
\$1,600 40:7	2008 25:17,24	5 39:23
\$30,000 50:5	2014 68:20	5% 50:20
\$300,000 50:3	2021 73:11	5:00 37:5
\$5 40:20	2022 54:14	5:30 61:11
\$5,000 40:17	2023 54:22	
	2024 25:8,24	6
0	2026 5:10 6:21	
	234 26:2	6023 72:15
0% 49:11	236 26:4	6:30 11:24
	241 25:18	
1	25 49:17	7
	250 58:19 59:1 62:6,8	
1 40:5	250th 58:18	76050 6:24
10% 49:24 50:2	27 54:14	7976 67:15 71:5 72:19 78:10
10,000 30:2		
1000-something 29:18	3	8
10:00 5:11		
11 6:21	3 39:23	81 68:5
11th 61:11	3% 49:21,24 50:3	880 25:15,23 26:3
12-month 40:8	30 28:11 38:19 54:22	
1227 25:11,13	300 62:16	A
13 72:5	300,000 51:7	
15,000 66:1	31 5:10	a.m. 5:11 37:5
150 56:18,19 62:12,13	34 54:20	able 12:14 16:5,7,9,24 17:9,11
16 26:4,17	342 25:14	20:13 22:9 25:23 26:7 27:22
16-year 26:1	3:11 81:17	35:3 38:22 47:5 68:7,22
18 54:13,20 71:2 72:6		about 5:5 19:13 21:6,20 22:5,
180 43:7 56:13	4	11,21 27:12,18 36:24 38:4
18th 72:18		44:18 45:4 47:17 58:21 59:11,
1964 67:3	4 40:5	12,18,22 60:12 65:20 66:1
1965 68:5	40 73:6	76:20
1982 73:5	40% 49:17	absolutely 14:8 19:17 28:2
	400,000 51:7	41:16 65:14,18 66:12
2	4:00 6:22	access 4:1 18:22 24:7
		According 54:18
20 39:17 48:2 77:21		account 40:18,21
		accounts 8:14
		acknowledge 43:17
		across 64:17

Act 70:11,14 71:6 72:21 74:5 75:24 active 38:18 46:18,19 47:12 51:17 actively 59:17 64:3 66:7 activities 8:22 9:3 actual 50:2 actually 15:6 16:4 45:22 53:1 63:17,22 78:15 add 26:23 76:7 additional 6:2 16:16 adjourned 81:16 advance 7:14 advise 75:20 Advisory 4:12 5:11 6:20 7:6 8:20 10:6 81:12,15 advocacy 6:9 advocate 46:5 76:13 advocates 80:4 Affairs 5:13 6:1,3,4,6 9:20,23 11:8,13 12:7 14:2,23 38:9 76:2 afford 51:13 afraid 51:22 after 28:9,10 32:12 39:24 55:12 57:18 71:13 73:3 afternoon 4:10 12:10,11 53:19,21 again 36:9 55:11 62:24 63:5 77:22 78:8 age 54:21,23 agencies 33:4 agency 50:24 agenda 11:22 agents 46:13 ages 54:19 ago 76:11 agree 27:12 36:6 41:17 agreed 7:5	ahead 39:18 40:3 Air 75:2 alcohol 68:16 Alice 67:1 aligned 29:4 aligns 35:13 all 12:6,9,16 13:10 14:8 18:6, 22 25:13 31:14 39:16 41:3,24 42:22,24 43:20 44:21,24 47:9 49:10 68:14,23 69:6,9,10 70:4, 10 73:16,18 80:14 81:5 allegedly 29:24 alliance 13:2 allow 17:2 21:10 71:8 81:4 allowed 73:6 allows 18:18,24 49:12 alone 55:19 61:24 alongside 57:16 already 55:16 57:11 60:7 also 4:23 8:16 9:5,13 10:1,4 12:18 13:4 15:16 17:4 24:10 28:3 29:21 30:18 42:11,20 46:16 47:6 48:12 49:13 50:23 52:6,9 61:8 66:3 72:8 75:22 77:7 always 20:14 24:8 42:10 65:3, 5 68:17,19 Amen 81:9,10 America 58:17 62:5 America's 59:10 American 8:8 63:15 65:2,10 Americans 58:19 62:9 amount 29:20 31:11 32:11 36:18 analytics 16:4 and/or 8:5 announcements 10:1 another 31:8,11 34:7 55:19 58:14 64:24 answer 20:7 51:1 69:11	answering 15:16 anxiety 74:23 any 4:15 12:1,3 13:13 14:6,20 17:16,21 18:10,12,13 20:13,18 21:1,5 23:12 31:15 32:9 43:22 46:3 49:21 52:19 54:21 63:7 69:13 75:17 79:8,17 anybody 12:3 42:17 69:13 75:15 anymore 48:7 53:5 anyone 11:24 20:18 53:15 80:18 anything 4:16 18:12 39:21 73:7 anywhere 37:5 40:5 app 57:24 62:18 application 40:19 applied 59:16 apply 38:22,23 appreciate 12:16 43:10 64:22 66:19 67:11 77:24 79:4,6 appropriate 9:19 11:9,20 approve 51:11 area 32:1 47:20 48:13 areas 17:20 31:6 Armed 9:16 47:14 armor 33:19 Army 27:4 around 48:11 as 6:16 7:10 13:5 16:16 20:3 21:19 27:3 28:13 34:7 39:13 44:23 45:3,12 48:3 49:15 50:23,24 52:7,8,16 54:1,15 56:21 57:4 61:19 62:5 64:5,10, 12 65:1,11 66:9 69:20 72:7,18 73:7,13 74:23 76:8 77:15 78:13 80:15 ASAM-CERTIFIED 21:21 ask 13:6 21:5,14 31:18 62:11 68:7 69:9 81:8 asked 28:22 44:17 49:2 55:3 67:8 70:1
--	---	---

asking 21:6 28:14,19 36:13,14 50:17 59:15,20,21 assault 73:21 74:19,21 75:1,8 76:15 assessments 15:12 21:20 22:1,6 assets 42:9 assist 9:12 19:10 33:22 50:8 assistance 7:23 8:9 43:2 57:2 77:14,16,19 assisting 8:13 15:9,16 associate 44:12 at 4:23 5:10,18 6:22 7:2,18 8:3 9:11 11:22,24 18:1 20:13,18 21:1 24:18,24 25:6 27:13 28:4, 7 30:12 31:1 32:23 33:2 34:7 35:19 36:15 37:5,6 47:15,22 49:10 61:11,13 67:4 68:11 69:16 71:2 74:24 81:16 attached 69:22 attend 5:16 17:13 August 5:10 available 7:24 9:17,18 11:3 18:4 45:9 awareness 4:3 64:9 65:22 B back 15:23 19:10 21:14 47:8 55:8 65:4 68:2 72:2 73:9 74:1 77:5 background 23:8,21 45:1 Bacon 67:18 70:3,5,6 71:19 73:17 74:13,19 ball 19:20 bank 52:15 Banker 44:13 bases 64:4 basically 31:5 50:20 Bear 5:4 because 13:22 17:4 18:18 19:13 21:15,22 26:11 27:2,15	29:9,17 30:14,18 31:2,5 40:11 42:18 44:22 45:5,22 46:24 47:9 50:15 51:20 55:16 57:6 58:12 60:11 61:22 62:20 65:7 68:10 70:15 73:8 75:3 76:18, 22 77:9 79:9 80:1,19 become 60:18,24 beer 68:17 before 12:21 13:5 54:3 56:13, 15 60:10,13 72:3,14 begin 56:15 beginning 56:5 begins 62:23 behalf 10:6 behind 74:22 believe 14:8 15:24 21:8 38:18 58:15 62:6 Ben 54:10,22 55:16 benefiting 8:23 benefits 8:1,11 11:3 34:9 65:7 71:12 72:23 73:12,24 Bergey 44:5,6,9,12 46:1 49:10 51:8 52:22 53:9,12 beside 62:15 besides 42:17 best 32:20 46:10 75:1 bet 28:24 between 17:22 19:24 34:19 39:23 48:21 57:13 beyond 62:20 Bible 67:7 big 29:21 30:12 45:11 56:21,22 49:19 biggest 19:24 34:10 42:8 49:19 bill 34:7 67:20,23 69:18,19,23 70:10,19 71:4,21 72:14 74:14 78:5,7,14,16 bills 47:6 80:11 bipartisan 71:21 birthday 58:18	bit 70:23 bitterness 69:2 bless 24:5 81:3,7 blessings 81:8 blew 40:17 blood 80:3 blows 38:15 board 4:17 63:23 64:2 81:13 Booker 72:9 both 24:4 47:11 60:24 boy 67:6,9 Brave 53:24 bridge 57:13 61:8,20 62:23 Bridgeback 56:2,4,8 57:7,8, 15 58:13 60:12 61:12 bring 4:15,17 9:9 23:2,4 61:16 bringing 22:21 23:11 brochures 64:19 66:14 broker 44:13 brokers 46:13 brother 54:10 55:2,23 56:22 62:3 brought 53:6 build 57:12 61:20,24 building 47:7 57:21 58:7 buildings 48:12 built 56:2 58:22 burden 68:4 business 5:24 54:1 64:14,17 80:15 but 5:4 12:14 13:9 16:15 20:4 21:7 24:12 27:8 28:18,24 30:3, 12 31:8,12 32:10 33:21 34:8 36:1,3,8 37:4 38:13 41:2 47:2 48:10,19 49:2,19 51:13 53:6 54:8 55:24 59:1 62:3 64:21 65:23 66:6,8 67:8,12,15,21 68:3,19 69:1 70:8,11 73:19 76:4 77:7,21
--	---	--

butcher 44:5 buy 46:22 51:5 buyer 50:18 by 4:6 15:2 32:9 67:5 70:18 71:15 74:6 C C-SPAN 73:18 cabinetry 24:11 California 71:18 call 20:5,18 21:4 called 25:1 52:14 55:5 71:5 72:20 calling 36:12 55:15,17 came 31:13 54:12 64:16 69:5 72:14 73:5 Carbajal 67:19 70:8 71:16 73:16 Carbajal's 74:3 card 14:13 64:14,17 79:23 80:15 cards 14:10,11 53:1 care 4:2 52:15,16 73:7 carry 64:23 73:24 carrying 68:4 case 19:8 52:21 cash 50:3,5 celebrate 61:19 celebrates 58:18 62:5 cells 77:12 centers 64:4 Central 74:6 certain 51:5 chair 31:20 Chairwoman 4:7 11:24 challenges 55:7,9 Chalson 53:18,22,23 63:11,20 64:15,18 65:13,17 66:15,18	change 55:23,24 59:9 62:2,4 71:7 changed 63:12,21 Changing 75:10 chapter 59:10 61:22 check 23:8 55:6 59:15 check-ins 58:3 checklist 39:10 checks 23:21 chefs 18:20 Chief 5:17 6:15 34:20 children 68:10 choice 46:10 Christ 68:7 city 7:20 10:17 11:15 25:5,10 30:20 31:6 33:21 35:15 81:7 civilian 47:9 55:8,21 57:4 civilians 61:1 claim 8:10 18:1 19:20 37:1,3 71:8,14 73:4 76:23 claims 17:5 18:9 20:1 22:8 32:7,8 34:15 36:1,7,9,22 37:7,10 43:2 clarifying 57:5 class 68:20 classified 22:24 classifying 28:12 clearing 52:14 clients 44:24 climate 48:23 clinical 15:8,10 21:14 22:1,5 close 49:23 50:3,5 74:10,14 80:23 closed 11:23 72:16 closing 50:4 80:24 CNN 70:4 73:18 co-sponsored 69:20 72:1 Coast 74:6	cogent 40:2 cold-blooded 68:15 Coldwell 44:13 collaborate 35:4 65:21 collaboration 6:12 10:17 26:13 27:17 29:24 59:21 collaboratively 11:14 colleague 65:1 collected 28:23 collecting 28:5 colleges 64:5 combination 24:4 come 14:12 19:10 46:8,21 53:17 65:4 69:3 comes 19:5 23:19 39:17 54:8 coming 5:3 23:16 47:10 50:22 51:16 55:13 64:23 65:8 67:17 80:19 Commander 74:24 Commission 4:12 5:12 6:20 7:3,7 10:7 54:3 59:15 63:5 65:20 66:4,8 81:16 Commissioner 7:1 18:6 27:15 Commissioner's 10:12 Commissioners 5:20 6:4,13,18 7:4,14,16 8:18,21 9:1,6,13 10:4,15,22 11:8,13 Commissioners' 10:8 11:6 commitment 10:12 11:17 59:10 communicate 34:22 communicated 7:13 communities 41:6 community 4:2 7:15 9:3 10:14 11:18 41:12 55:11 56:23 59:18 60:8,19 61:18 62:1 63:24 compensation 8:10 complete 43:7
--	--	--

completed 15:2 54:12 completely 46:11 comrade 65:1 concierge 54:2,6 56:3 57:24 61:24 62:18 66:2 concludes 81:12 conditions 72:24 conducted 11:19 Congressman 67:18,19 70:3 71:17,23 74:13 75:18 79:10 Congressmen 69:22 71:3 72:5 80:6 connect 11:2 60:5 connected 59:6 73:14 connecting 58:5 connection 56:15 60:13 connections 35:5 54:1 58:4 61:5 consideration 17:17 considerations 51:15 considered 25:18 27:21 28:8, 9,10 consistently 55:5 constantly 70:1 consultant 33:4 consumes 32:10 contact 13:19 34:24 38:24 39:7,22 52:19 79:18 contacts 79:8 continue 9:2 46:4 81:6 continuing 10:2 65:19 continuity 18:18 contributions 11:16 conversation 24:14 59:22 conversations 65:19 coordination 6:5,8 copy 78:16 correct 21:16 80:14	Cory 72:9 cosponsored 71:4 cost 50:21 could 17:7,21 26:18 31:18 41:24 45:23 54:16 55:19 65:21 67:16 73:15 76:24 77:2 78:7 79:19 couldn't 5:16 Council 11:15 47:14 79:12 Councilmembers 10:18,19 Count 25:1,3,4 30:5,18 31:4 counted 30:4 31:10 country 47:4 58:21 couple 4:24 29:23 courage 77:23 course 33:20 court 79:14 courtrooms 75:17 crazy 30:7 created 21:4 crisis 55:16 60:10,13 criteria 38:17 critical 56:10 57:17 cross-trained 18:7 21:7 cross-training 17:22 curious 31:23 48:7 49:4 current 16:13 25:17 48:23 currently 16:19 D Dana 48:9 Darby 36:10,13,14 70:24 Darby's 20:5 data 16:1,4 27:1,6,23 28:5,23 29:5 54:19 date 48:2 68:3 71:8,12,14 75:11 77:1	day 6:16 10:8 19:6 20:5,6 28:9 30:5 32:3,6,11,12 34:18 36:21 41:21 58:9 61:10 73:2 day-to-day 31:23 days 28:11 31:11 37:4 38:19 39:23 56:13 DBHIDS 13:18 DD214 8:6 deal 53:4 dealing 24:16 50:13 deals 52:2 Dear 81:1 debt-to-income 49:16 decision 40:6 Defense's 57:1 definitely 12:24 51:14 deliver 74:16 Democrat 70:9 Democratic 71:17 demonstrate 60:8 Dennis 11:11 departing 11:7 Department 38:8 57:1 departments 33:9 depending 34:17 37:1 51:16 52:8 deploy 59:1 deployed 28:16 51:18 52:5,9 deployment 51:21 depression 74:23 Derby 42:16 describe 37:14 deserve 74:17 designated 7:19 16:18,24 17:5 21:9 designed 56:9 57:3,9,16 details 67:14
---	---	--

detrimental 77:13 devastating 54:17 develop 9:23 development 32:14 33:1 34:16 35:22 36:5 64:1 diagnosis 73:10 dialogue 31:12 diem 30:21 different 4:14,18,21,22 17:12 21:22 28:21 31:6 34:8 38:12 45:21 73:18 77:8 78:12 differently 40:19 differing 33:3 difficult 76:10 difficulty 40:12 digital 6:8 diligence 26:19 direct 75:20 79:20 directly 40:7 director 5:13,21 9:22 12:7 13:16 14:19 17:15 24:23 26:24 31:16,19 43:21 53:24 64:1 directory 54:6 66:3 disabilities 34:14 disability 8:9 71:11 73:14 discharge 56:14 71:13 73:3 discovered 54:16 discussed 5:24 6:9 7:3,5,15, 17 8:3,16,18 9:5,6,14,21 10:2, 5,16 11:9,22 dispatch 52:10 distribution 9:24 districts 10:22 Division 76:3 document 21:3 doing 4:20 15:11 17:20 22:1 32:8 36:15 41:18 42:8,20 43:16,18 53:17 54:1 55:20 57:11 59:6 64:22	Don 67:18 70:3,4,5 71:18 73:17 donate 60:22 done 33:5 43:7 52:2 65:24 donors 9:4 door 77:8 down 13:23 25:14 36:10 49:11,21 50:1,4,9 drank 68:15,17,18 driven 49:23 drives 80:9 dropped 25:13 drunkest 68:19 due 26:18 DUNCAN 78:4 during 9:18 34:18 52:6 56:10 68:1 71:10 duty 38:18 Dwight 70:1 79:11 E each 7:8 32:3 34:23 easier 76:12 easiest 38:13 educate 45:1 46:5,16 effect 77:13 effective 71:7 73:2 75:11 efficient 21:10 efficiently 16:8 eight 36:21 elaborate 29:8 Elle 15:7 else 47:13 51:10 53:15 80:18 email 39:16 61:13 79:23 emailing 78:12 emails 39:17	Embassies 52:11 emergency 38:7 40:12 emergent 38:11 employment 4:2 33:17 34:11, 13 37:24 encounter 74:9 end 12:21 13:5 80:20 ends 62:22 engaging 66:7 enough 47:18 68:8 69:10 ensure 11:18 33:12 75:8 ensures 59:4 ensuring 9:14 enter 56:6,12 entire 20:19 41:21 58:1 environment 55:14 equitable 4:1 equity 47:2,7 eradicated 30:15 especially 37:2 45:10,13 established 75:1 establishing 7:17 estate 18:10 19:23 20:9,24 47:24 Evans 70:1 79:10,11 even 19:18 21:2 29:14 36:16 37:8 47:21 48:6 evening 29:12 evenings 17:10 event 7:21 9:8 11:10 42:3 61:16 events 6:11 8:22 9:19 10:21, 24 17:12 43:14 ever 48:16 56:15 every 67:24 75:18 everybody 12:10 16:21 18:8 22:23 38:13 51:10 69:15 everyone 4:10 21:7,8 60:14
--	--	--

81:3 everything 16:22 35:8 39:9 41:23 43:15 45:6 exact 13:21 example 38:14 excited 4:13 5:5 45:22 excuse 20:21 44:4 Executive 53:24 exemption 18:10 19:23 20:10 existing 47:22 exists 48:7 expand 14:20 73:23 expanded 15:3 expanding 47:19 expected 56:14 experience 31:24 35:5 36:22 44:14 58:1 75:7 experienced 71:9 extra 67:14 extraordinary 57:10 extremely 36:7 F face 68:10 faced 74:7 facilitate 58:1 facilities 4:22 fall 56:2 familiar 48:9 56:24 73:17 families 7:22 8:24 10:11 61:17 family 5:15 68:14 fantastic 49:18 far 16:16 62:19 74:8 fat-finger 27:6 Father 81:1,3 favor 75:23	feature 18:23 federal 33:20 feel 61:13 feels 40:1 44:10 fees 50:24 fellow 74:13 female 67:24 76:14 few 4:19 14:11 17:6 49:2 Fields-rouse 4:7,9 12:2,5 13:12,15 14:5,16 21:12,18 22:15 28:1 29:7 37:13,20 38:1, 5 40:9,22 43:20 44:2,7 53:14, 20 66:22 69:12 76:6 78:17,22 79:1,5,22 80:17 81:11 fifth 4:11 5:6 figure 33:4 figured 70:16 figuring 47:8 file 71:14 filed 73:4 76:24 files 24:11 fill 39:12 finalized 48:16 finally 11:5 74:15 financial 32:22 38:21 40:11, 12,16 financially 32:21 find 26:10 41:10 45:20 55:22 60:3 79:17 finding 55:11 fingerprints 23:22 finish 12:20,23 finished 19:2 first 7:8 39:7 44:3 54:4,8 56:10 57:17 70:10 fit 14:15 fits 57:7 five 16:20 77:20	fix 45:18 flexible 30:9 flip 35:20 floor 72:17 flowing 39:14 flyer 64:20 focus 31:22 folks 17:20 46:6 49:15 follow 23:7 follow-up 17:16 26:23 52:19 follows 59:4 food 80:8 for 4:4 5:2,18,21 6:2,15,17 8:14 9:10 10:7 12:17,19 13:3, 10,17 14:23 15:10,20 16:7 17:2 18:18,24 19:9,22 20:2,6, 7,9,12,23 21:5,10 22:7,10 23:10,12,13,15 24:24 25:4,21 26:19 27:1,9,14 29:12,20 30:16 31:4,16,20 32:24 33:1, 20 35:14 36:8,13,14,16,19,23 38:10,13,18 39:2 41:2,23 43:4 44:11,24 45:4,14 46:20 47:7, 15 48:1 49:6,12 50:17 51:4,9, 12 53:7 56:9,22,23 57:4 58:18 59:15,16,20,21 60:14,22 61:7, 11,21 62:8,9,21 63:1,6,14 64:11 65:3 66:10,16 68:21 69:4,5 70:2,20 72:12,23 73:6, 23,24 75:5,9 76:4,11,13 77:4, 8,22,23 79:13 81:2 Force 75:2 Forces 9:16 FORD 5:7 24:22 49:5 63:9,13 69:17 80:22 forget 70:7 form 46:3 48:1 formal 44:10 formality 70:12 Fort 20:20 forward 14:22 foundation 57:20
---	--	---

founder 53:23 four 16:20 four-phase 43:4 frame 28:6 free 17:7,9 27:10 61:13 friend 74:12 77:17 from 5:9 9:15,16,21 17:8 23:16 25:7,8,13,16,17,24 29:5,18 31:13 34:8 37:5 38:7,8 40:5 42:18 43:8 46:8 55:13 57:18, 19 58:2,8 67:17 70:6,8 71:12, 13,17,23 73:1,2 74:9 75:5,11 76:24 full 50:19 full-time 17:2 functionalities 18:17 functionality 17:24 funding 59:19 fundraisers 4:24 fundraising 8:17,19 9:3 future 9:7 12:19 G Gala 61:12 Gap 20:21 gaps 74:11,15 garbage 27:4 gathering 16:2 gatherings 68:14 gave 52:24 generation 60:5 generations 45:15 gentleman 48:4 get 13:4,18 14:8 16:8 17:11 21:2 23:20,21 24:13 30:1 31:3, 9 37:10 41:4,5,7,11 42:11 43:12 45:6,7 47:8 50:4,8 52:2, 12 61:3 63:2 70:17 73:7 75:16 76:21 77:5 79:21 80:11 81:5	gets 39:7,22 40:6 getting 24:7 29:22,24 33:13 34:2 42:9 GI 34:7 give 14:10 32:22 38:14 40:5 60:3 61:4 63:18 69:10 78:7,20 79:23,24 81:5 given 49:1 giving 17:19 67:11 go 12:14 19:14 21:14 23:24 29:18 39:5,18 40:3 51:6 52:12 61:1 66:21 67:8,13,18 68:13 76:24 80:3 goal 9:8 35:2 going 4:20 7:11 19:20 21:21 23:12 24:17 34:18 49:18,22 50:8 51:11 52:4 55:21 67:5,13 68:12,20 76:9 good 4:10 12:10,11 24:22 27:9 31:1,19 53:18,20 65:6,16 66:17 got 27:10 30:1,6 41:14 47:2 51:19 68:19 gotten 70:2 government 64:1 grab 39:4 graceful 81:9 grant 30:21 38:7,10 42:12 57:19 grants 59:16 grateful 75:21 grave 73:22 great 18:6 19:12 36:15 41:2,3, 8 42:10 43:16 49:3 Gregory 5:14 12:8 group 48:5 52:21 54:21,24 Guard 28:16 guess 30:8 guest 44:3 guidances 27:20	guys 13:1 35:10 49:2 72:3 H hand 14:13 hands 31:3 58:20 62:9,13 happen 54:16 68:22 happened 27:19 48:21 51:18 67:14 69:7 happening 44:21 48:13 happens 60:9 happiness 68:9 happy 52:23 63:7 hard 43:12 47:10 72:11 Harrisburg 20:20 having 8:5 20:8 36:9,19 38:17, 20 44:11 66:8 Heads 46:8 heal 67:12 health 4:1 70:15 72:24 73:7 76:2 hear 54:24 55:1 69:18 heard 21:19 27:18 75:22 hearing 21:23 44:21 81:16 heart 69:2 heater 38:15,16 40:17 Heavenly 81:1 held 7:7 Hello 44:10 help 11:2 45:7,19 46:4,16 55:22 59:23 60:1,2,5,8 61:6 70:2,3,22 74:9 75:10 helped 44:16 helpful 35:17 helping 15:8 16:1 46:19 47:22 61:20 helps 50:9,21 57:13 here 4:13 42:6 44:14,18 46:2 53:10,17 54:7 59:14 64:8 69:4, 5 71:22 72:2,13 76:19 78:20
--	--	--

81:4 here's 39:10,11 49:11 hey 28:14 35:1 39:1,9 42:6 55:20 Hi 66:24 high 48:17 49:7 high-control 55:14 highest 54:20 highly 22:24 Hill 7:1 14:18 17:14 19:12,18 26:22 52:18 53:8,11 64:16,20 65:15 66:11 hire 33:2,5 hitting 35:6 home 37:7 45:10 46:22 47:1, 19 48:5 49:24 51:4 54:13 55:13 59:5,13 61:12 62:2,11, 23 65:8,9 74:1 81:5 homeless 25:2,4,12,18 27:21, 24 28:8,9,10 29:1 homelessness 25:16 30:15 homemade 68:16 homes 45:13 honoring 11:11 hopefully 31:21 76:21 hoping 13:4 15:2 43:6 horizon 5:4 hour 36:24 56:20 60:4 63:18 hours 36:21 house 50:11,18 51:5 housed 4:23 30:1,2 housing 4:1 8:12 29:15 30:7, 23 48:15 49:7 how 18:9,15 21:9 22:13 24:18 26:2 28:4,11,22,23 29:8 30:3,9 31:4 33:19,22 34:22 41:4,5,6 45:17 47:8,10 51:24 52:1,2 53:17 54:15 55:20 58:23,24 59:1,5,11,13,22 60:23 61:3 63:2 65:20 69:21 77:11,16	how's 55:21 However 16:21 77:1 HR 13:6 67:15 71:4 72:15,19 78:5,10 HUD-VASH 8:12 huge 66:10 Human 33:9 hurdles 74:8 I ID.ME 8:13 ideal 27:1 ideally 49:17 ideas 4:15,16 identify 9:2 45:2 46:20 identity 55:10 if 11:24 13:17 14:20 17:7 18:3 19:1,5 20:4,17 21:2,24 22:8 23:3 25:8,20 26:9,18,22 27:3, 17 28:15 29:11 30:4,19 31:2,6, 8,17,21 37:2,6 38:14 39:3,5,6, 21 40:16 42:2,14 44:4 47:21 48:7,8 49:20 50:9 51:16,17 52:3 55:4 63:17 67:15 69:8,9 70:3 73:15,16 75:19 77:14 79:21 80:22 illness 5:15 immediately 39:4,5 impact 34:13 40:19 66:4 impacted 62:16 importance 75:3 important 19:21 36:1,8 43:1 57:6 impressed 35:11 improvements 16:15 in 5:15,18,23 6:5,10 7:14 10:13,20 11:20 13:2,6 14:12 15:23 16:10,20 18:8,20 19:3,6, 10 20:5,13,16,18 21:1,9 22:13, 22 23:1,2,11 24:11 25:10,14, 16,22 26:3,5,6,10,12,17,20,21 27:3,4,13 28:20 29:17,19	30:14,16 31:5,20,21,23 32:12 33:19,22 34:3,21 35:15 36:12 37:6 38:9,11,19 39:15,16,17, 22,24 40:7,17,20 41:21 45:10, 13,20 46:3,16,23 47:20,24 48:1,13,18 49:20,21,23 50:3,5, 7,11 51:10,14,16,19 52:3,5,12, 21 53:5 54:11,21,23 55:5,6,16 58:22 60:10 64:2,21 67:3,7,20, 21 72:3,9,13,16 73:5,21 74:4, 11,13,15,19,21 75:2,23 76:1 77:12 81:8 inaudible 37:17 67:2,4 79:11 inaugural 61:11 incentives 33:2 incident 77:1 incidents 77:2 including 58:5 inclusion 4:4 income 40:14 50:15 51:12 income-based 40:10 increase 11:1 Indiantown 20:20 individually 36:10 individuals 14:1 inexcusable 74:7 influence 64:5 info 61:13 information 7:23 8:7,11 11:1 15:19 16:13 21:5 24:6,17 39:15 41:3,4,7,8,11 45:7 52:20 79:9,18,20 informative 35:18 infrastructure 57:22 inhouse 33:11 initial 76:23 initiated 67:20 70:9 initiatives 8:23 Injury 70:13 71:5 72:20 74:4 injustice 73:22
---	--	--

inside 69:3 insight 22:2 inspired 74:6 intake 15:10 18:11 22:7 interactions 19:1 interest 49:14 interested 72:9 interesting 48:20 interestingly 47:18 interject 70:22 intern 15:22 27:1 interns 15:5,7 21:16 22:21 23:11,16,19 27:9 internships 23:13 interview 24:2 into 15:19 24:19 25:9,21 26:10 29:11 34:3 37:10 41:20 42:3,4 47:8 48:15 55:8 58:8 65:5 75:16 79:13 introduce 13:1 54:4 introducing 12:6 74:14 introduction 60:20 invest 53:3 invite 60:23 61:9,15 inviting 45:4 involved 47:16 61:3 63:2 64:2 issue 33:20 49:20 issues 15:15 it 12:20 13:20 16:14 17:2,23 18:2,15,18,19 20:4 21:21 23:18 24:5 25:7,11 27:8,18 29:13,19,22 30:3,9 31:5 32:10 34:1,8,10 35:12 36:23 37:15, 16 38:12 39:16,20 40:3,10,14 42:12,18 43:13 45:7,16 46:12, 23 48:7,8,17,20 49:9 51:7,20 54:9 55:22 56:21 58:14,16 62:1,22 65:7 67:20,21 69:3,20 70:10,11,13,20 71:4 72:15,22 73:8,22 76:3,10,17,20 77:6,12 78:20,21	it'd 31:2 it's 13:2 19:6,21 20:5,6 27:5 28:12,15,22 30:7,8,14 32:13 34:6,8 35:17 36:17 37:2 39:16 40:7 41:8 42:18 47:1 50:16 51:9 52:10,13 57:6 59:8,12 71:5 72:17,19 76:1,12 77:21 items 22:24 its 58:18 itself 23:17 28:20 33:10 34:4 78:16 J JANNETTA 31:17 35:16,24 Jehovah 68:7 Jeremiah 67:6,7 Jersey 71:24 Jesus 68:7 job 5:23 36:15 43:17 Johnson 20:11 join 61:10 74:12 joined 67:2 joy 69:1 June 54:13 just 4:19 12:17 13:8 14:12 17:15 18:1 22:2 24:23 26:9,20 29:15 31:12,22 34:19 36:16 37:7,8,19 45:3,5 49:8,22 50:16 51:10,21 52:18,21,24 53:10 57:19 64:16 67:6,9,10 72:1,7 73:11 76:7 78:4 79:16 80:8 justice 69:5 70:11 74:16 K Kat 5:17 12:15 17:17,18 22:9 24:3,13 42:16 KB 44:14 Kean 71:23 72:7 keep 17:1 18:2 19:19 keeping 21:8 75:4	key 17:20 kind 16:12 17:22 20:1 75:5 kinks 33:18 Kirkman 5:18,22 kitchen 18:20 knew 55:17 knock 37:9 know 14:20 17:12 18:14 19:15,24 20:3 22:20 23:2 24:15 26:20 29:8 30:10 39:1 40:24 41:1,13 42:5 45:17,18 47:10,21 48:8,10 51:24 52:1 58:23,24 62:15 65:2,9 68:11 69:21 72:12 76:18,20,22 77:16 80:8 knows 22:23 31:2 69:2 Kristi 44:5,12 L lady 78:6 large 32:10 last 22:10 51:18 54:2 63:12,22 65:24 76:19 late 77:21 later 54:13 59:2 latest 54:19 71:22 launch 56:18 launching 65:23 leaders 61:18 League 47:15 learn 22:9 60:23 61:3 63:2 learned 45:5 least 18:1 leave 43:15 52:23 53:10 57:4, 14 66:14 78:20 80:15 leaves 74:22 legal 52:7 70:12 Legion 8:8 63:16 65:3 Legions 65:10
--	--	--

Legislative 9:23 legislators' 78:13 lend 50:15 Lenders 46:14 lending 52:15 length 34:4 less 68:18 let 24:15 39:1 42:5 55:22 56:7 let alone 48:22 let's 62:10 letters 78:11 liberty 69:5 licensing 15:19 24:10 life 19:19 55:9,21 57:4 77:14 like 5:1 7:11 12:24 13:19 22:12 27:7 29:5,11,15,22 30:3,10,17 33:8 34:5 35:20 39:1 40:2 42:5 43:5 51:10 67:5 76:16,17,22 77:2,19 80:1,5,7,9 likely 27:5 52:9 list 29:13 75:19 79:8 listen 75:15 little 68:3 70:23 76:4 live 32:20 46:23 68:8 lives 19:16 living 47:1 loan 46:7,24 49:12 loans 46:15 local 58:6 location 6:23 9:11 locations 7:13,19 locked 21:3 long 49:15 68:8 73:22 longer 37:8 48:18 look 11:14 25:9,21 26:9 28:4 31:1 33:8 37:4 looked 34:7	looking 14:22 24:18,24 25:6 28:7 32:23 33:2 39:2 53:2 63:14 65:3 looks 22:11 29:5 34:5 38:12 39:20 43:5 losing 55:4 lost 54:14 lot 4:21 5:3 29:23 30:3 34:6 36:3 42:14 50:13 63:11,21 65:24 66:16 76:12 77:8,9,15 80:2,6 love 27:14 loved 44:20 low-income 50:12 lower 49:14 lunch 19:15 M ma'am 66:23 macro 37:12 made 22:3 make 13:1 15:12 16:23 32:17 33:6 35:6 42:21,23 57:22 60:20 makes 39:20 making 15:17 16:15 20:15 32:17 33:23 34:11,24 37:9 53:6 male 67:24 76:14 manage 18:1 Manager 11:8,12 Manager's 11:16 manipulate 27:22 manner 11:21 many 18:20 26:7,12,16 31:20 45:14,15,20 46:6 47:15 48:9 49:3 69:21 74:8,20 map 16:6 March 72:3,18 market 49:7	Masters 15:4 matched 24:1 56:19 matching 58:2 matter 44:24 matters 54:9 maybe 21:23 32:4 59:8,9,12 Mckelvey 22:17,20 24:20 40:24 43:9 51:2 66:13 me 17:9 20:21 25:21 26:19 27:14 32:8 36:9,24 44:4,10,11 45:5 50:6 51:18 55:22 56:7 68:5,8,10 73:12 76:11 78:7 79:24 mean 14:4 35:24 69:15 77:4,6 meaningful 11:20 means 7:9 32:10 measurement 58:8 meet 7:11 23:23 38:16 75:15 meeting 4:11 5:6,10,12,16,19 6:18,21,22,23 7:2 11:23 12:13,17 35:1 81:3,13 meetings 5:9 7:4,6,10,12 17:13 Melissa 17:4 39:3,6,7,19 41:20 42:17 43:11 members 14:9 17:23 19:9 56:6,9,12,19 57:3,14 60:1 62:14 65:4 71:24 75:4,6 79:19 memberships 8:8 men 68:14 mental 70:15 72:23 mention 75:23 mentioned 64:6 mentor 58:2 60:24 mentors 56:20 59:24 mercy 81:6 mere 57:19 met 71:22,24 mic 79:13
--	---	--

middle 51:20 54:23 milestones 58:3 military 38:9 46:19 56:11 57:5,15 67:2 68:1,21 73:1,21 74:20,21 77:10 mind 13:17 mining 27:2 minutes 5:8 11:21 49:2 MIRRA 70:13 miscalculation 27:6 missing 39:21 mission 54:5 60:17,21 61:7,22 mobile 57:24 62:18 model 56:22 62:19 modify 30:9 moment 71:2 momentum 76:22 money 5:1 40:7 month 7:8 56:21 60:4 monthly 7:3,12 58:2 months 31:20 54:13 77:20 Moral 70:13 71:5 72:20 74:4 more 15:18 16:8,10 17:3 27:23 28:24 29:3,4 31:15 35:21 37:12 38:18 41:1 43:1,22 53:1 75:21 79:21 morning 24:22 mortgage 50:1 most 21:10 23:13 32:2,6 49:15 81:9 mouth 42:10 moved 76:3 moving 19:20 Mr 5:7,13,14 12:7,9,12 14:3,7, 18,24 17:14 18:5 19:12,17,18, 22 21:17 22:4,17,19,20 23:10 24:20,22 26:22 27:11 28:3 31:17 32:5 35:16,23,24 36:6 37:18,22 38:3,6 40:13,24 41:16 43:9,24 49:5 51:2 52:18	53:8,11 63:9,13 64:13,16,20 65:15 66:11,13,17 69:17 70:24 78:4 80:22 Ms 4:9 5:17,22 12:2,5 13:12,15 14:5,16 21:12,18 22:15 28:1 29:7 37:13,20 38:1,5 40:9,22 43:20 44:2,6,7,9 46:1 49:10 51:8 52:22 53:9,12,14,18,20, 22 63:11,20 64:15,18 65:13,17 66:15,18,20,22,24 69:12,14,24 76:6 78:17,22 79:1,5,22 80:17 81:11 MST 73:9 MSW 15:4 16:2,3 21:16,19 22:8,10 much 27:16 34:21 43:11 44:20 49:1 66:19 78:1 79:2 80:16 81:13 multi-family 46:22 multiple 9:9 53:3 my 17:10 20:6 21:24 23:1 25:20 32:6,9,11,12 33:22 34:20 37:4 44:11,15,24 45:19 46:2 52:24 53:22 54:9 55:2,23 62:3,11 64:21 65:1 67:1 68:9, 11 72:4 73:7,11 74:12 79:23 80:15 Myra 4:7 5:8 myself 17:9 21:19 24:3 42:15 45:2 48:2 55:3 76:8 N name 4:19 44:5,11 53:22 67:1 73:8 81:9 names 80:1 nation 81:7 national 28:15 54:19 nationally 48:3 nationwide 54:5 57:23 navigating 55:18 Navy 54:11 near 30:11 Nebraska 70:7 71:20	necessary 52:3 need 15:13,14 17:13 18:11,14 19:11,19 20:16 32:8 33:13,24 36:19 38:15,21 39:2,10,12 40:16 41:9,10,24 43:1 45:10 49:24 50:1,4 55:22 77:18 80:3, 8,10 needed 19:5 37:2 negotiating 50:10 negotiations 50:23 neighbors 45:19 never 28:16 77:21 new 4:15 5:23 13:4 27:20 37:2 38:16 53:6 62:7 65:4 71:23 80:2,3,6 NEWMAN 64:13 66:17 next 15:24 19:5 43:6 54:8 56:1 59:9 60:4 61:21 62:4 nice 31:2 night 37:8 no 12:4 13:14 27:11 28:17 29:17 38:1 44:24 48:18 49:22 50:14,15,16,24 51:8 69:4 70:2 73:8,9,10 80:21,23 not 7:10 12:1 16:2,3 18:3 28:17 30:11,23 32:9 37:6 40:10 41:19 42:2 46:7,10 47:12 49:10,18,22 51:17 55:15 56:24 57:8 59:14 67:12,13 73:3,6,16 notary 52:12 notetaking 15:21 November 61:10 now 4:6 5:8 13:9 14:10 16:11 28:18 33:15 43:18 44:3 47:2 49:3 50:14 62:10 63:23 66:21 69:8,21 72:6,15,17,20 73:10, 11 76:1,11 nowhere 30:11 number 14:6 25:13 32:3,4,6, 12,16 49:13 50:9 51:3,6 55:1 78:7 numbers 13:20,24 14:4 27:8 29:2,9,16 30:11 31:4
---	--	---

O

obtain 8:5**occurred** 77:2**October** 15:3

of 4:11,21,24 5:3,13,17 6:1,2,4, 6,15,17,23 7:1,6,8,11,21 9:20, 22,24 10:6,10 11:6,7,11,12 12:7,21 13:5,7,19 14:1,9,21 15:4,7,9,18 16:12 17:1,22 18:7,12,23 19:9,23 20:1 21:3, 11,24 23:3 24:1,4 25:5,10 27:9,23 29:20,23 30:3 31:6,11, 23 32:6,9,11,16,18 33:14,19 34:4,6,10,20,24 35:14,21 36:3, 17 38:8 39:6,17 41:17,18 42:8, 10,14 44:18,22 45:10 46:21 47:10 48:9 49:9,15 50:2,10,13, 18,21,22 51:6,11,20 52:5,7,15, 16,24 53:6,24 54:4,21,23 55:7, 9,10,11,12 56:10,11,21 57:1 59:10 60:16 61:22 63:19 64:5, 7 66:9,16 67:14,15 69:3,6,20 70:11 71:8,19 72:18 74:22 75:4,5,17,19,24 76:15 77:8,9, 15 78:11,16 79:24 80:2,6,20 81:5

off 19:6 20:5,6 24:5 25:23 27:8 29:13 30:19,22 56:16 67:5

Offensive 5:13**offer** 17:8 34:9 42:7 44:15 46:2

office 6:1,2,3,6 9:20,22 11:7, 12 12:19 13:3 14:1,3,11,23 15:4,24 16:16,20 22:22,23 24:12,19 27:13 33:22 35:14 37:6,11 41:20,21 42:6

offices 78:13**official** 7:10**officially** 64:8**old** 48:17 54:22 68:6**older** 45:12

on 4:14 5:3,10 6:7,21 7:7 10:2, 5 12:18 13:8 14:20 15:8,14 16:6 17:3 19:4,7,11 22:2 23:7 24:5 27:21 29:8,22 30:5 31:3, 22 32:2,6 33:15 34:17,18 35:2,

21 36:20,22 37:1,7,19 38:17 41:14 43:3 47:14 49:23 50:1, 24 52:8 54:13 55:6 61:8 64:23 68:9,12,24 69:3 72:1,7,16 73:18 77:13 78:6,15 80:10,19, 20

once 12:20,23 38:23 39:14 40:1

one 9:11 15:6,7 17:24 19:9,23 23:15 24:23 25:8,14,16 26:3, 12,23 27:9 30:5 32:3,7,12,18 33:14 37:18 38:2 39:6,16 41:1, 17 42:8 44:22 49:13 51:20 55:2 56:20 58:9 59:2 60:4 63:18 64:7 65:7 66:9 67:15 74:19,20 78:4

ones 19:24 31:7 43:1 53:6**ongoing** 59:22**only** 49:1,24 68:6,17 69:1 72:5**onsite** 9:18**open** 77:7**opening** 4:6

opportunities 6:12 7:18 8:4, 17,19 10:23

opportunity 62:7 63:6 66:10**optimism** 27:15**order** 38:10 49:23 67:21**organization** 42:5

organizations 32:16 57:11 60:7

other 8:23 15:22 17:23 30:21 34:23 36:2 45:8 46:13 51:14, 23 69:21 76:18 79:18 80:23

our 4:11 5:5 7:9 11:22 12:18 13:6 14:9 15:7,10,18,20,22 16:6,7,13 18:13,14 20:22 23:16 24:11,19 31:3 33:1,6 35:14 36:8,19 41:23 42:6,8 44:3 45:11 47:4 48:22 54:4,5 57:23 61:11,22 62:17,22 66:2, 4 70:1 73:21 74:11,15,16 75:4 80:20,24 81:7

ours 62:10

out 13:6 14:14 21:3 26:10 27:4,23,24 29:1 31:9 32:24

33:4 35:14 37:9 38:24 39:12 41:5,6,7,11,22,23 42:9,11,15 43:13,14 45:7 46:13,14,21 47:8,10 49:9,19 50:22 56:11 60:11 63:15 64:3 70:22 71:19 73:5 77:23 79:17 80:4,10,24

outdated 16:12

outreach 4:21 7:16,18,21 8:4, 21 11:2 17:3 41:18

outside 39:6 41:18 69:1

over 12:14 14:1 26:4 43:16 48:2 51:6 55:3,4 65:11

overseas 47:4 52:1**overwhelming** 36:18 42:23**owed** 70:18

P

p.m. 6:22 11:24 61:11 81:17**package** 52:1**packet** 39:3,8,11,19 40:1,2**paid** 47:6**pandemic** 48:23**part** 23:13 60:16**participant** 58:11**participants** 58:5 59:24 60:6**participate** 9:17 10:20 60:17**particular** 26:21**particularly** 17:10**partner** 60:19

partners 9:4 59:18 61:18 66:8, 9

partnership 65:16**party** 69:4**passed** 67:21,24 80:12**past** 72:13 73:23**pay** 51:4 77:5**payment** 75:9**payments** 75:12

Pennsylvania 38:8,20 pension 50:16 people 4:16 19:14,15 22:22 23:2,5,6 26:2,3,5,17 36:2,3 41:9 53:2 58:13 59:12 61:20 62:16 64:2,10 68:24 76:13 77:9 79:19 per 30:21 37:1 Perfect 14:17 perhaps 62:18 period 26:1 40:8 52:5 permanent 29:14 30:23 person 16:24 18:3 31:8 person's 17:24 personal 20:1 personally 26:19 27:14 36:24 59:4 61:9 personnel 13:4 16:17 persons 32:16 phase 54:4 Philadelphia 25:2,6,11 30:14, 16 32:18 45:14 48:19 49:20 59:23 62:20 64:9 phone 13:20,21,24 14:4,6 phones 15:17 physical 72:24 pick 50:19 picking 48:12 piece 21:15 34:10 pilot 56:4,17 PIT 25:1,2 30:5,18 31:4 47:18 pity 69:4 place 25:22 26:11,21 32:20 61:7 places 32:19 73:19 plan 12:19 35:10 43:4 planning 9:6 26:6 plays 24:19	please 44:4 63:3 79:13 plug 65:5 PO 52:3 pocket 50:22 point 20:13,18 21:1 26:23 27:13 34:24 35:19 Point-in-time 25:3 points 13:19 35:7 policies 27:20 political 73:19 population 22:13 24:15 portfolio 46:20 portion 22:7 40:14 position 13:8 possible 13:20,23 39:13 57:23 post 6:24 7:1 64:21 posting 13:7 potential 8:18 9:2 potentially 65:21 Powelton 47:20 pray 68:6 prayer 80:24 preach 67:8 premier 32:18 prepare 57:3,14 preparing 10:5 11:9 56:4 60:2 present 35:10 presentation 5:23 6:15 presented 29:4 63:22 pressed 41:2 prevention 75:2 previous 5:9 price 50:2 priced 49:8,19 pride 68:9	primary 34:23 47:1 printouts 78:11 prior 77:3 priorities 6:11 privacy 58:11 Pro 15:21 probably 6:17 29:2,4 32:13 process 22:12,14 23:18 24:1, 3 34:3 46:11,17 52:6 53:5 productive 81:2 program 20:17,24 21:9 23:12 33:17,24 37:15 42:13 45:24 56:7,13,17 57:2 58:8 75:2 programs 8:21 23:15 29:23 32:23 33:11 44:22 45:2,20 projects 33:14 promoting 4:3 properly 16:6 properties 53:3 protecting 58:11 proud 74:10,12 prove 58:10,14 provide 7:22 10:24 46:15 58:9 66:3 provided 44:19 providers 9:11 provides 72:22 providing 63:6 public 9:24 41:5,12 45:8 pull 67:15 purchase 50:2 purpose 7:20 55:12 push 29:22 30:12 put 6:10 13:6 19:3 20:11 39:18 49:21 52:2 67:20 68:8 putting 15:18 41:22
---	--	--

Q qualify 38:10 51:9 question 13:16 14:19 18:6 21:13 22:18 24:24 25:20 28:19 31:18 49:6 51:3 55:3 63:10 78:5 questions 5:21 13:13 20:7 28:22 31:16 43:22 49:3 63:8 69:8,11,13 quick 12:17 17:15 31:18 49:6 52:18 63:9 quicker 16:8 quite 17:6 quote 77:5 quotes 74:4	realtor 44:23 reason 18:16 49:17 58:15 reasons 64:7 Rebecca 53:16,23 rebuilding 55:12 receive 61:14 71:11 75:9,12 receiving 73:11 recognition 11:6,10,19 70:14, 17 71:6 72:21 74:5 recognize 10:9 11:15 43:8 recognized 75:3 recognizing 73:12 recommendation 64:12 recommendations 6:10 records 8:7 recover 75:10 recruit 58:23 59:23 recruiters 9:15 rediscovering 55:10 reduce 50:21 refer 13:24 21:23 reference 20:13 referral 60:19 66:7,9 referrals 7:24 8:11 13:18 14:12 referring 22:6 regard 13:7 20:17 22:14 regarding 7:24 8:7,12 region 48:19 regular 7:5,17 regulations 48:6 Rehabilitation 33:17 37:23 reinforce 10:11 reinstating 70:19 reintroduced 72:18 related 8:10	relationship 20:23 remains 29:19 remarks 4:6 10:5,9 12:1,3 remember 30:13,17 remove 25:23 26:2,3,4,7,11, 17 removed 25:16 26:15 renamed 70:13 72:17 renovations 14:21 15:1 repairs 45:10 replace 57:9 report 66:5 reporter 79:14 reports 58:10 Representative 71:18 74:3, 18 representatives 9:15 represented 12:15 63:24 Republican 70:6 71:19 requesting 8:6 resource 6:8 10:24 18:12,13 54:6 58:4 resources 9:10 16:6 33:9 42:1,22,24 61:6 respect 4:4 respective 10:21 response 12:4 13:9,14 28:21 80:21 responsibility 62:22 rest 6:17 Restitution 70:11,14 71:6 72:21 74:5 resulting 73:1 retired 47:12 retirement 11:10,19 retroactive 68:2 71:11 72:22 return 39:13 right 12:6,10 13:9,23 16:11
R rack 52:24 raise 5:1 61:21 62:10,13 64:9 65:22 raised 58:19 raising 62:9 Ramstein 74:24 raped 68:1 rate 49:14 54:21 rather 71:14 ratio 49:16 reach 14:14 38:24 60:1,11 reached 63:15 reaches 42:15 62:19 reaching 64:3 read 5:8 72:4 ready 69:11 real 18:10 19:23 20:9,24 47:24 really 18:11 20:22 30:17 36:23 45:21 60:11 65:6,16 77:4,6,10, 24		

18:21 31:14 35:7 37:15,16 43:18,21 48:10 49:8 50:13 54:23 69:20 75:12 76:1 80:14 rigorous 23:18 road 25:24 Roger 22:16 role 24:18 roof 45:18 rooms 75:17 rules 48:5 running 16:14 S sacrifice 10:10 sacrifices 4:5 safe 75:4 safely 81:5 said 21:15 25:11 29:15 30:14 40:11 63:13 66:6 67:6,8 76:23 sale 50:10,18 52:6 sales 52:1 Salud 70:5 71:16 73:15 same 28:13 48:11 69:16 74:7 sat 47:14 savings 40:18,21 saw 68:10 say 7:9 17:18 27:3 28:17 31:12,24 34:15,16 37:16 40:15 47:13 49:22 55:20 56:8 69:15 saying 37:15 67:5 says 25:7 59:5 65:1 scale 57:23 scaled 59:3 scammed 23:6 school 23:17 48:14,18 schools 23:15 scream 80:5	screened 24:13 screening 23:18 secure 24:8 32:21 secured 24:9 security 32:22 50:17 see 13:3 14:15 31:7,19 33:10 34:22 35:10,12,13 43:13 48:21 49:7 55:2 63:17 64:24 68:22, 24 69:1 79:21 seeing 33:18,21 seek 10:23 77:14,16 seeking 74:9 seen 42:18 70:4 segregate 18:17 seller 50:23 seller's 50:8 Senate 72:16 Senator 72:8 79:10 Senators 80:7 send 39:8 40:3 59:11 79:9 seniors 50:13 sense 51:11 55:12 sensitive 22:24 September 6:21 serve 58:21 59:12 62:10 served 28:20 38:17 54:10 73:13 service 4:5 8:6 9:24 10:10 11:16 46:21 47:11 54:12 56:6, 9,12,19 57:3,14 59:11 60:1 62:14,21 68:1 71:10,13 73:14 75:4,6 services 8:1,2 9:10 11:4 44:15,19 46:3 47:14 serving 10:13 47:4 60:7 set 51:6 62:7 set-up 8:14 settled 31:21 seven 22:11	several 5:21 46:17 76:11 sexual 68:21 71:9 73:1,21 74:19,21 75:1,7 76:15 77:10 shape 46:3 48:1 share 52:20 54:7 61:6 Sharswood 48:13 shelter 29:10,12 30:20 42:3 shepherding 18:2 short 51:1 52:5 should 12:21 53:10 62:23 75:8 shouldn't 46:12 62:21 show 30:6 40:15 sick 19:7 side 15:9 17:3 52:7,15 sift 36:23 sign 51:22,24 signed 72:7 significant 38:21 57:19 similar 34:9 simply 55:20 61:6 since 55:4 63:12,21 68:5 73:10 single 32:1 singular 17:19 sister 56:22 sitting 72:3 situation 38:12 50:7,12 51:21 six 54:10 skewed 29:16 social 15:5 23:14 50:17 some 5:1 21:23 22:2 27:5,10, 13 33:18 35:19 44:18 48:1,12 50:21 52:24 66:14 69:11 76:21 77:18 78:10 79:24 80:3 somebody 26:14 30:4 40:20 45:23 59:4 someday 62:19 somehow 21:2
---	---	---

someone 29:11 30:19 36:19 55:5,6,15,17 62:15 75:22 something 4:18 27:7 31:1 54:17 61:23 69:15 76:8 77:4,7 sometimes 39:15,16 soon 39:13 soon-to-launch 62:17 sorry 48:24 56:7 74:11 79:16 sounds 76:17 space 15:14 24:12 Spain 48:10 span 39:17 speak 6:17 15:14 53:16 79:13 80:19 speaker 44:4 70:21 71:1 78:2, 9,19,23 79:3,7,15 80:13 speakers 80:23 speaking 33:8 45:3 59:17 77:22 78:6 specific 22:14 specifically 23:14 56:8 spectacular 5:22 spend 32:2,6 35:21 36:21 spends 41:20 spoke 37:19 63:12 sponsor 10:19 sponsored 69:19 71:15 sponsoring 71:21 sponsors 9:4 59:17 spreadsheet 20:12,15 staff 5:17 6:15 14:9 16:17 17:23 18:7,8 19:9 20:19 21:11 34:20 71:24 staffing 6:3 14:21 staggering 29:3 stand 5:18 standard 62:7 standdown 9:5,8	start 39:14 67:5 started 37:3 48:11 68:20 starting 37:5 71:12 state 20:23 21:5 29:19 38:7 40:4 42:12 state's 42:19 statement 22:2 74:3 statements 73:20 States 9:16 54:11 statistic 55:1 statistics 31:8 staunch 76:13 staying 33:7 stays 77:12 steadily 36:20 step 33:22 Stephen 15:23 16:1 Stephen's 16:5 stick 20:3 still 25:18 35:1,2 36:17 46:15, 18,23 47:5,6,21 59:2 64:21 65:23 stood 54:3 stop 48:3 60:9 story 72:4 stove 68:16 strategic 37:12 street 13:23 30:19 strengthened 20:22 strengthening 10:16 structured 55:13 stuck 51:19 student 16:3 stuff 5:1 30:2,10 68:23 77:19 80:1,5 Subcommittee 76:2 such 36:14 45:2 55:13 64:5	suggest 35:19 suicide 54:14,20 summary 58:9 support 4:3 8:20 10:23 57:18 59:7 60:21 61:21 79:12,21 supporters 61:19 supporting 6:2 9:7 72:10 75:24 supportive 29:14 30:23 supposed 48:14 sure 13:2 15:12,17 16:23 19:22 20:6,15 32:17 33:6,23 34:11,24 35:6 37:9 39:20 42:21,23 73:16 surprise 46:9 surprised 27:3 survivor 76:8 survivors 74:8 sustained 34:12 switching 34:19 sync 34:21 system 15:20 18:3,21,24 24:10 29:10 59:3 74:11,15 76:9,10 T tabled 76:20 tabling 42:2 Tai 20:11 42:16 take 23:8 36:24 50:9 51:14 52:16 63:7 69:8 77:20 taken 48:24 takes 40:4 62:1 taking 12:16 31:7 52:14 56:16 talk 23:5 44:18 talked 22:21 27:12 76:19 talking 21:20 22:5 38:4 47:17 TAP 57:1,9,13
---	--	--

target 35:2,7	42:19 48:8 67:16 68:21 73:9 74:18	time 12:16 20:14,19 21:1 27:10 28:6 30:13 32:2,9 34:4 35:21 41:2,19 47:23 48:11 49:1 52:5 58:22 59:8 61:5 63:19 65:11 67:4,12 68:3 69:16 73:23 76:5,19 80:20
task 27:1,9		times 7:12 34:6 42:14 77:15
tax 18:10 19:23 20:9,24 43:2 50:19	there's 27:23 28:24 29:17 39:3,21 42:19 50:14,15,16 58:14 80:2,6	title 52:14
team 65:22	these 17:1 23:6,15 28:12 37:10 43:13 44:22 45:19 53:7 80:11 81:7	to 4:1,13,14,17,18,19,20,21,23 5:1,18 6:14 7:11,21 8:3,19 9:2, 9,12,17,23 10:12,23 11:14,15, 17,18 12:14,24 13:1,4,6,7 14:1,14,20,23 15:12,14 16:5,7, 8,9,22,24 17:9,11,13,24 18:1, 9,15,22,24 19:8,10,14,15,19 20:2,8,12,13,17,18,20 21:2,4, 13,14,22 22:6,9,13,14 23:5,12, 19,20,24 24:1,2,5,8,17 25:7,8, 9,14,17,23,24 26:7,11,13,14, 20,23 27:22 28:4,24 29:18 30:1,20 31:1,10,12,19,22 32:17,19,20,21,22 33:2,4,5,6, 8,10,11,24 34:21 35:3,5,11,13, 20 36:22 37:7,11 38:10,11,14, 22,24 39:5,8,12,13,23 40:3,4, 5,14,15 41:5,6,10,11,12,14 42:5,9,15,16,21,23 43:12,17 44:10,14,15,17,18 45:6,8,9,18 46:2,4,7,12 47:5,8 48:14,20,22 49:18,21,22,23 50:2,4,5,8,18 51:5,11,12,18,22,24 52:2,4,9, 10,23 53:2,4,15 54:3,7,9,14, 15,18,20 55:6 56:4,7,13 57:3, 6,9,12,14,16,22 58:3,12,14,16, 20,23,24 59:1,6,10,12 60:2,3, 4,15,16,23 61:1,2,9,13,14 62:1,7,10,12 63:2,5,7,15,17 64:3,8,9,23 65:4,6,21 66:2 67:5,8,12,13,18 68:2,8,13,20, 22 69:7,9,11,18,23 70:18,22 71:8,10 72:6 73:6,23 74:10,12, 14 75:9,13,14,16,20 76:7 77:5, 16 78:12 79:10,17,20 80:3,10, 11,19 81:4,6
TECH 79:12	they'll 15:2 22:9 24:7	today 7:11 13:11 43:8 48:22 53:16 54:7 59:14 60:15 62:12 63:7 64:8,17 66:16 69:4 81:4
tedious 46:11	they've 39:24 42:18 45:12 47:2 65:11	together 9:11 20:12 26:15 39:19 61:17
tell 54:9 58:12	thing 23:1 28:13 32:12 41:1 45:11 51:24 68:6 69:7 75:12	too 18:20 49:1 51:22 60:23 71:20 74:8,20 77:21
telling 36:11	things 4:14,20 5:3 15:9 17:1 28:12 29:10 30:22 37:11 41:17 44:23 52:16 76:16 77:8 80:7,9	
tells 77:18	think 19:14 27:12,16,17,19 28:4,21 30:24 35:9 36:7,23 37:21 38:2 45:23 48:6,16,20, 24 56:21 58:21	
template 78:14	thinking 52:4	
ten 77:3	this 4:11 5:5 22:14 25:7,9,21 26:24 27:13 28:5 33:8,20,24 35:2,3,14 36:20 39:2,9,12 40:2 41:3,4,6,7,10,11 42:6,7 44:10 45:6 48:4 49:22 52:23 54:15 56:2 57:11 58:15,17,21 59:15 60:7,16 61:7,8,10,16,20,23 63:6 64:24 65:6 67:12 68:4,6, 20 69:7 71:2,4,7,15,21 72:13, 18 73:19,24 74:2,14 75:5,24 76:21 78:5 79:9,20 81:2,11	
tend 20:2	Thomas 71:23 72:6	
terms 31:23	those 7:12 8:4 9:18 10:23 20:7 27:8 31:3 36:3 45:20 56:23 63:1,17 66:9 68:23 70:5,9 72:12 73:24 75:6,19	
terrible 69:7	thought 6:16	
testimony 72:4	three 68:9	
than 27:23 29:1,3 38:18 40:20 49:14 71:14 75:21	through 18:2 20:4 23:8,24 36:23 39:20 42:11 45:16 57:17 62:16 67:13 76:9	
thank 4:8,9 5:7 6:14 14:17 17:14 24:20 40:23 43:9,10,19, 21,23 44:1,9,11 45:4 46:1 52:17 53:8,9,13 62:20 63:5 64:11 66:13,18 76:4,6 77:22, 23,24 78:3,24 79:1,4 80:14,16 81:2,13	throughout 7:20 25:5 44:16	
thanked 62:8 70:20	throw 27:7	
thankfully 63:21	Thursday 7:8	
Thanks 35:16		
that's 13:9 16:24 18:5 19:12 20:1 25:3,15 30:22 31:11,13 32:23 35:7,17 37:3 41:2 45:11 47:9 49:12 51:23 60:11 62:11 69:2 80:2		
them 14:13 19:4,11 23:7,24 24:14,15 29:13 30:4,22 32:21, 22 33:21 42:5 45:9,20 46:19 53:4,10 57:13,16 58:23,24 59:1,13 62:11,16 65:5 66:16 70:20 75:10 81:4		
themselves 34:3 69:23 73:20		
then 14:13 24:5,13 34:17 37:10 38:21 39:18,19 40:1		

took 29:13 30:22 topics 34:19 toward 75:20 towards 17:18 53:2 79:20 track 17:1 19:1 tragically 75:7 train 58:24 trained 18:9 56:20 training 17:19 transfer 50:19 transition 55:18 56:11 57:2 58:3 60:2 transitioned 65:11 transitioning 55:8 56:18 62:14 trauma 68:21 71:10 73:2 74:1, 22 77:11,12 traveling 81:6 treat 22:13 treatment 75:9 tried 54:15 trusted 58:4 60:6 try 4:24 trying 4:18 15:12 16:22 57:12 64:23 67:17 69:17 75:14,16 79:17 turned 39:24 turning 48:15 two 15:6 32:4 36:17 49:13 70:5,9 type 23:3 Typically 39:22 U U.S. 52:11 ultimately 19:14 61:23 under 22:9 49:17 72:19 understand 34:1,2 46:6 54:15	57:7 67:16 77:10,11 understood 55:7 underway 15:1 unfortunately 12:13 45:17 UNIDENTIFIED 70:21 71:1 78:2,9,19,23 79:3,7,15 80:13 uniform 56:16 Union 47:15 United 9:16 54:11 universally 59:3 until 43:15 60:10 up 5:3 16:13,14 17:8,9 20:20 21:4 23:7 30:6 40:3,4 46:8 48:12,24 50:19 53:17 56:7,13 59:5 64:24 67:15 72:6 80:20 up-to-date 16:14 upcoming 6:11 10:7 update 9:21 10:2 12:18 updated 6:7 updates 6:1 13:10 14:22 42:20 updating 20:14 UPENN 23:16 us 5:4 6:7 14:14 18:24 20:12 23:8 24:1,4 36:17 38:24 39:1, 6,13 40:6 59:23 60:1,2,5,8 61:6,10,13,20 66:10 67:11 69:6 70:18 72:7,10 75:20 81:5 USAA 46:8 use 15:20 16:9 21:10 23:13 41:9 45:23 46:24 used 68:13 user 42:23 user-friendly 16:10 using 18:21,23 usually 52:10 utilize 33:24	V VA 8:9 33:10 38:4,6 46:7,15,24 51:4,11 57:9 58:6 60:6 72:22 73:23 74:10 76:10 VA's 54:18 vacation 19:7 vast 35:4 verifications 8:15 very 5:5 6:19 31:1 32:10 34:9, 20 35:11,17 36:1 43:11,12 44:20 47:16 50:11 66:19 76:10 Vet 15:21 veteran 19:3,5 20:2,8 21:6 28:13,14,16,18 32:19 34:12 38:9,19 39:8,23 40:6 42:15 48:15 54:2,5,21 55:19 56:1,3, 20,23 57:10,24 59:24 60:10,16 61:24 62:4,17 64:4 65:8 66:2 67:10 73:8,13 74:6,13 veteran's 71:8 veteran-to-veteran 56:5 veteranconciierge.org 61:14 veteranconciierge.org/ support 61:2 veteranconciierge.org/ support. 63:4 veterans 4:12,22 5:2,11 6:1,3, 4,6,19 7:6,19,22 8:5,13,20,22, 24 9:7,9,12,20 10:3,6,8,10,13, 24 11:2,7,12,17 12:7 14:2,23 15:11 16:7 18:13,14,19 20:16 21:24 22:7 25:2,4,12,15,19,23 26:8,12,16 28:6 29:1 30:1,2,16 33:1,3,6,7,12,23 35:14 36:8 41:24 44:15,16 45:8,12 46:18 47:19 49:8 54:19 60:3,22 61:1, 10,17 62:2,12 63:16,18,23 69:6 71:9 72:23 74:16 75:11 76:1 77:4,15 81:12,15 veterans-related 10:20 Vetpro 18:23 24:9 vets 27:24 vetted 23:20
--	--	---

vetting 23:4 VFW 6:24 8:7 63:16 64:21 65:2,10 75:23 victims 76:15 Village 47:20 violence 75:5 virtual 75:16 visit 63:3 visitors 66:2 Vocational 33:16 37:23 volunteer 60:18 volunteered 58:20 volunteers 63:14 vouchers 8:12 VR 37:14,15 VRE 33:16 37:19 VSO 16:18 17:5 20:8 32:8 36:19 VSOS 16:20 VTA 43:2	64:10 water 38:15,16 40:16 way 16:10 17:21 25:14 29:17 36:5 38:13 41:10 46:3 48:1 50:14 64:24 65:6 70:16 ways 45:21 we 4:5,13,15,23 5:2,4 6:20 7:2, 15 8:2,3,16 9:4,20 10:1 11:22, 23 12:12,20,23 13:6,21 14:7 15:1,3,5,6,20 16:12,19,23 17:7 18:11,16,21,22 19:10,19 20:6, 21 21:2,4,8,10 23:23 24:5,10 27:3,12,18 28:4 30:1,10 31:3, 15 32:8,15,17 34:17,21,22 35:1,2,6,10,19 36:10 39:7 40:3 41:4,5,7,10,11,14 42:7,10,21, 24 43:2,3,22 44:2 47:9,17 50:14 51:19,21 53:14 54:14 55:24 56:2 57:21 58:9,12,13, 22,23,24 59:2,8,11,13,16 60:9, 11 61:19 62:3,6,8 63:12 64:3 65:4,20,23 66:1 67:17 69:24 70:2,16,19 72:8 73:3 75:8,18, 19,21 77:15,24 79:5,21 80:3,8, 9,18,19 we'd 12:24 we'll 14:10 16:5 39:18 we're 4:13,17,20 7:11 12:18 13:3,8 15:11,18 16:15,22 18:23 22:5 23:11 28:13,18 33:15 34:18 41:1,18 42:7,20 43:5 50:17 57:12 58:7 65:3 66:7 67:12 72:6,10 we've 30:15 website 6:7 10:3 16:7,9,11 42:19,21 43:5,7 week 15:24 weekends 17:11 weeks 40:5 welcome 4:15 44:1,8 59:5,13 62:1,11 65:19 well 6:19 12:15 13:5 15:6 45:12 48:1,4 50:23,24 52:8,17 64:10,12 65:12 67:10 72:8 80:16 went 6:18 29:11 30:20,21	West 47:20 what 13:3 15:13 19:3 20:16 22:11,12 23:3,9 25:21 26:5,10, 20 27:19 28:6,7 29:5 31:24 32:5 33:5,7,11,13 34:1,2,4,17, 21 35:13,18 36:15 37:14 41:1 42:7 43:4,8 44:21,24 45:3 47:13 48:21 49:11 51:9,12 54:8 55:4,21,23,24 58:10,22 60:9,12 62:2,4 67:14 68:11,22 69:18 70:7 80:3 what's 19:4 25:1 27:21 29:3 37:1 45:9 51:3 whatever 15:15 19:7,11 70:18 when 7:9 9:19 10:18 14:11 15:11 22:4 23:1,4,18,23 35:9 36:11 43:13 46:20 47:7,17 50:6 54:24 60:9 67:7,23 68:13, 19 72:2,14 73:3 74:9 75:11 76:18 whenever 14:14 where 4:22 20:21 25:22 31:13 33:18,21 41:19 52:8 57:7 62:22 63:16 67:16,17 whether 61:4 76:14 which 15:21 18:22 22:22 24:11 25:24 32:7 34:7 36:18 38:17 50:12,20 while 4:3 47:3 58:10 60:3 Whiskey 68:16 who 20:3 23:5 28:13 31:2,7 33:24 36:20,21 40:20 53:2 55:6,19 56:24 62:14 63:1 69:18,19 71:9 73:24 74:7 75:6 who's 22:10 27:10 28:16 65:8 why 18:16 32:7 49:11 54:9 56:2 59:14 68:18 will 4:5 5:8 7:7,13,21 9:1,8 10:9,22 11:13 15:23 16:17 17:2 41:13 44:3 45:6 51:4 56:17 57:24 61:16 68:2,5 75:15 76:21 80:23 willing 28:24 60:3 62:12 69:10 Wing 74:23 wishes 53:15 80:18
W		
wait 19:9 waiting 13:8 60:9 wake 74:22 walk 13:22 41:19 57:16 walking 42:3,4 62:15 Wanda 11:11 42:17 want 4:16,23 6:14 8:3 14:20 25:9 26:20 34:21 35:13 43:11, 17 51:4 53:4 54:8 58:12,13 61:9 63:2 69:9 wanted 21:13 31:12 49:21 69:6 76:7 wants 32:19 waste 32:9 watch 70:4 watching 56:24 60:15,22 63:1		

with 5:4,12 6:5,12,13 7:14,23 8:9,13 10:17 11:3,14 12:20,23 13:2 15:4,9,16 16:1,4 17:20 18:19 19:2,4 20:3,23 23:23 24:3,14,16 26:13 29:5,10 32:15 33:3,7,10,16,23 34:21, 22,24 35:3,4,12,13 39:10,15, 22 44:13,21 45:11 46:17,19 48:9 49:6,24 50:6,13 52:7,13, 20,23 53:4 56:5,18,19 57:18 58:6 59:17 60:6 63:23 64:24 65:20 66:4 68:4 71:22,24 72:7, 23 75:15 76:23 80:24 within 10:21 43:6 49:16 65:24 without 20:8 42:22 woman 75:18 women 68:15 71:3 72:6 won't 48:2 wondered 68:18 Wonderful 64:15,18 word 41:22 42:9,10,11 work 11:14 13:17,22 15:5 16:5 31:24 36:20 41:14 50:6 52:7, 13 57:12 64:22 worked 19:4 29:9 46:17 47:11 workforce 32:13,24 34:16 35:22 36:4 working 4:14 6:5 12:18 19:2 20:4 23:14 26:15 32:15 33:3, 10,15 36:22 37:7 43:3,12 72:10,11 80:10 works 58:10,13 world 29:17 worried 19:13 worst 68:11 Worthington 66:20,24 67:1 69:14,24 would 21:15 27:2,18 30:24 31:24 32:7 34:15,16 35:18,20 48:20 49:17 52:20 65:18 66:10 68:22 71:7 77:3,6,7 wouldn't 40:15 Wright 5:14 12:8,9,12 13:16 14:3,7,19,24 17:15 18:5 19:17,	22 21:17 22:4,19 23:10 24:23 27:11 28:3 32:5 35:23 36:6 37:18,22 38:3,6 40:13 41:16 43:21,24 wrong 38:2 wrote 74:19 Y y'all 67:11 70:4 yay 44:8 yeah 37:22 66:11 75:14 78:22 79:16 year 12:22 13:5 25:12,14,17 26:3,6,11,12,21 43:6 51:19 54:2 56:10 57:17 58:15,17 66:1 68:6 72:19 years 22:11 26:4,17 29:20 44:17 45:14 47:15 48:2 54:11, 22 58:19 59:1 62:8 68:5,23 73:6 76:11 77:3,20,21 yes 21:17 22:19 24:12 35:23 38:5 44:6 49:5 52:22 53:7,11 63:20 64:11 65:18 66:22 70:24 yet 67:22 young 78:6 younger 54:10 Z Zhao 15:7
---	---