

**Carpenters Local No. 491
Annuity Fund**

Board of Trustees Meeting

March 17, 2021

CARPENTERS LOCAL NO. 491 ANNUITY FUND
AGENDA
MARCH 17, 2021

A. ROLL CALL

B. MINUTES OF THE DECEMBER 16, 2020 BOARD MEETING

C. ADMINISTRATIVE REPORTS

1. Statement of Changes In Fund Balance (Oct - Dec, 2020)
2. Statement of Fund Balance (December 31, 2020)
3. Bills to be Approved and Paid (March 17, 2021)
4. Outstanding Checks
5. Cash Management Statement

D. UNFINISHED BUSINESS

1. Delinquent Employer Listing
2. Positive ID (BuildTask) Request
3. Payroll Audits

E. NEW BUSINESS

1. Terminations - See Attached List
2. Survivor - See Attached List
3. Retired - See Attached List
4. 6 Month Terminations - See Attached Lis
5. Loans - See Attached List
6. Hardship Withdrawals (CARES Act) - See Attached List
7. Bolton Investment Report
8. Conflict of Interest and Gift Policies Form for 2021
9. Update Letters
10. Questions
11. Date of Next Meeting - June 16, 2021

CARPENTERS LOCAL NO. 491
ANNUITY PLAN

REGULAR MEETING OF THE BOARD OF TRUSTEES

December 16, 2020

MINUTES

A regular meeting of the Trustees of the Carpenters Local No. 491 Annuity Plan was held at 9:36 a.m. on December 16, 2020, via telephone conference call. Present on the call were the following Trustees:

UNION TRUSTEES

Sandy Forstner
Bill Sproule
Robert Tarby

EMPLOYER TRUSTEES

Mike Goodwin was absent
Scott Staub
Todd Weitzman

Also present on the call were Albert Kroll, Esq., Counsel for the Union; David J. Jensen, Dawn Welch, and Kathy Phillips, Administrative Manager; Ira Marc Miller, CPA; Alton Fryer, of Bolton Partners Investment Consulting Group, Inc.; Pete Tonia; and Steven I. Batoff, Attorney.

The following matters were discussed with the indicated action taken:

1. The minutes of the meeting of September 16, 2020, were approved as read after a motion was made by Mr. Weitzman and seconded by Mr. Tarby.
2. The Administrative Manager reviewed with the Trustees the Administrative Manager's report for the nine months ending September 30, 2020. The Fund balance as of September 30, 2020, was \$41,058,749.50. Upon motion duly made by Mr. Tarby and seconded by Ms. Forstner, the Administrative Manager's report was unanimously approved by the Trustees.

3. The Administrative Manager then reviewed with the Trustees the bills to be paid, as listed in an attachment to these minutes. The Trustees, upon motion duly made by Mr. Tarby and seconded by Ms. Forstner, unanimously approved payment of the aforementioned checks.

4. The following Delinquent Contractor Listing was reviewed by the Trustees and the Administrative Manager:

NONE

5. Ms. Forstner then discussed revising the coronavirus-related distribution provision to allow Participants to receive distributions up to \$30,000 instead of \$20,000, with the deadline for all distributions to be December 30, 2020. A Participant who elects to receive a coronavirus-related distribution from the Plan must do so before December 30, 2020. A coronavirus-related distribution may be in a total amount up to \$30,000 (previously \$20,000). Pursuant to the Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act"), a Participant may take a distribution from the Plan if: (a) he is diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention; (b) his spouse or dependent is diagnosed with COVID-19; or (c) he experiences adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to COVID-19, being unable to work due to lack of child care due to COVID-19, closing or reducing hours of a business owned or operated by him due to COVID-19, or certain other factors as determined by the Secretary of the Treasury. The Trustees, upon motion duly made by Mr. Tarby and seconded by Ms. Forstner, unanimously agreed to adopt such an amendment to the Plan and requested that Mr. Batoff prepare the amendment and summary of material

modifications and that the Administrative Manager distribute the summary of material modifications as soon as possible.

6. The Administrative Manager reported terminations, as listed in an attachment to these minutes, which were approved by the Trustees.
7. The Administrative Manager reported retirements, as listed in an attachment to these minutes, which were approved by the Trustees.
8. The Administrative Manager reported disability benefits, as listed in an attachment to these minutes, which were approved by the Trustees.
9. The Administrative Manager reported survivor benefits, as listed in an attachment to these minutes, which were approved by the Trustees.
10. The Administrative Manager reported loans, as listed in an attachment to these minutes, which were approved by the Trustees.
11. Alton Fryer, of Bolton Partners Investment Consulting Group, Inc., then reviewed the quarterly review of the Fund as of September 30, 2020. Mr. Fryer then provided a review of the economy and capital markets. He then reviewed asset allocation; asset reconciliation; long term asset growth; portfolio targets; historical performance; calendar year performance; and 3-year risk/reward summary, 5-year risk/reward summary, and 10-year risk/reward summary. He then reviewed calendar year-to-date returns for various investments and their respective benchmark.

He also reviewed the asset allocation as of December 14, 2020.

Mr. Fryer stated that there were no recommended changes to investment managers and no investment managers were on the watch list.

Mr. Fryer then stated that he will be conducting an asset allocation review and will present it to the Trustees in early 2021. He also stated that he will invite some investment

managers to the March 17, 2021, meeting. Upon motion duly made by Mr. Tarby and seconded by Mr. Goodwin, the Trustees approved Mr. Fryer's report.

12. Mr. Jensen reviewed with the Trustees the cyber liability insurance policy renewal. Upon motion duly made by Mr. Staub and seconded by Mr. Tarby, the Trustees unanimously agreed to the renewal.
13. Mr. Tonia and Mr. Miller then reviewed with the Trustees an update as to the payroll audits. Mr. Miller reviewed the status of the payroll audits for Blair, Inc., Exhibit Edge, and Atlantic Skyline. Mr. Miller reported that he was having some problems with the payroll audit of Blair, Inc. The Trustees requested that Mr. Batoff send a demand letter to Blair, Inc.
14. The Administrative Manager reviewed with the Trustees the cash management statement.
15. Mr. Batoff then reviewed with the Trustees the amendment to the trust agreement and the amended delinquency policy regarding the option of the Trustees to seek arbitration in various matters. The Trustees, upon motion by Ms. Forstner and seconded by Mr. Weitzman, unanimously agreed to adopt the amendment to the trust agreement and the amended delinquency policy.
16. Mr. Batoff reported that he had still not yet received an executed copy of the first amendment to the settlement agreement with Buildtask. Mr. Tarby states that he was informed that Buildtask has been making contributions to the Fund as required under the settlement agreement.
17. The Administrative Manager stated that there are a number of uncashed checks. The Trustees requested that the Administrative Manager include, starting with the March 17, 2021, Trustee meeting, an agenda item listing uncashed checks.

18. Mr. Batoff then reviewed with the Trustees update letters emailed to the Administrative Manager since the last Trustees meeting. He also reviewed a Revenue Ruling and Revenue Procedure related to the IRS's position on taxation of unclaimed funds.

There being no further business, the meeting was thereupon adjourned at 11:00 a.m. with the next meeting scheduled for March 17, 2021, at 9:00 a.m.

Respectfully submitted,



Steven I. Batoff
Secretary of the Meeting

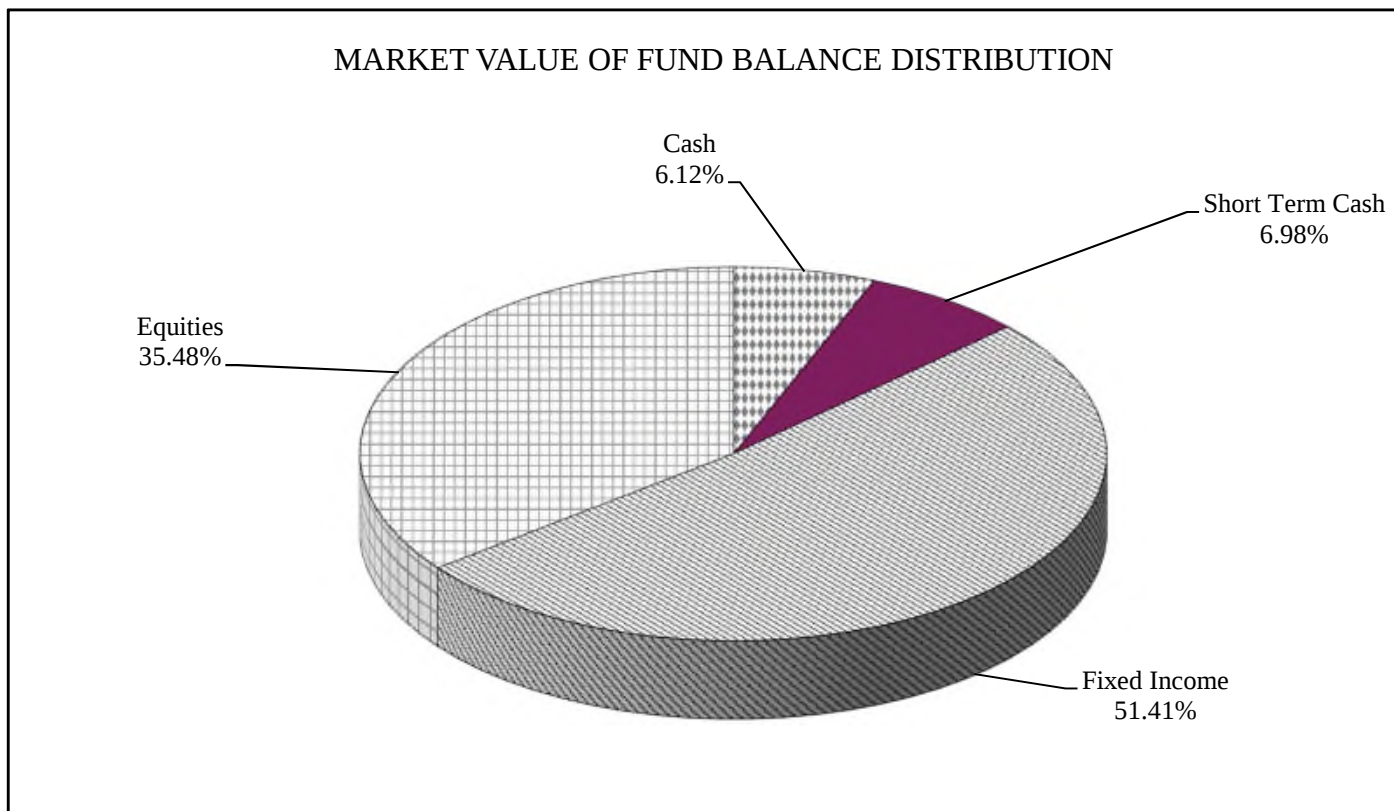
CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF CHANGES IN FUND BALANCE - CASH BASIS
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2020

	<u>October</u>	<u>November</u>	<u>December</u>	<u>Year To Date</u>
<u>Additions</u>				
Employer Contributions	\$ 19,439.08	\$ 17,391.24	\$ 10,918.25	\$ 955,713.29
Interest Income	5.79	14.04	82.51	1,725.38
Dividend Income	46,771.82	17,191.75	452,297.19	1,247,836.09
Interest Income - Loans	1,445.54	740.47	829.43	10,179.66
Realized Gains (Losses)	310,123.88	219,784.15	1,027,747.15	3,852,318.20
Total Additions	<u>377,786.11</u>	<u>255,121.65</u>	<u>1,491,874.53</u>	<u>6,067,772.62</u>
<u>Deductions</u>				
Benefits Paid	1,927,363.43	1,273,183.25	3,903,707.34	12,614,605.80
Administration	5,625.00	-	-	18,925.00
Actuarial Fees	-	-	-	-
Audit Fees	-	1,500.00	-	14,000.00
Consulting Fees	-	-	-	-
Dues	-	-	-	-
Employer Audits	-	-	-	7,265.68
Fidelity Bond	-	-	-	500.00
Fiduciary Liability Insurance	-	-	-	7,488.18
Cyber Liability Insurance	-	1,675.39	-	1,675.39
Investment Manager Fees	-	672.50	-	2,390.00
Investment Performance Fees	-	-	3,375.00	12,937.50
IRS Filing Fees	-	-	-	-
Legal Fees	2,553.45	1,690.65	1,207.50	61,484.40
Meeting Expense	-	-	-	-
Office Expenses	-	124.72	-	866.85
Postage	108.55	-	840.82	6,734.91
Printing	1,136.75	18.61	25.86	5,102.33
Reciprocals	-	166.88	297.50	583.98
Settlement	-	-	-	-
Wire Fees & Service Charges	112.06	232.38	127.13	875.24
Total Deductions	<u>1,936,899.24</u>	<u>1,279,264.38</u>	<u>3,909,581.15</u>	<u>12,755,435.26</u>
Net Increase (Decrease)	<u><u>\$ (1,559,113.13)</u></u>	<u><u>\$ (1,024,142.73)</u></u>	<u><u>\$ (2,417,706.62)</u></u>	<u><u>\$ (6,687,662.64)</u></u>
Fund Balance - December 31, 2019				42,245,695.23
Fund Balance - December 31, 2020				<u><u>\$ 35,558,032.59</u></u>

CARPENTERS LOCAL NO. 491 ANNUITY FUND
STATEMENT OF FUND BALANCE
AS OF DECEMBER 31, 2020

	Cost Basis 12/31/20	Market Basis 12/31/20	Market Basis 12/31/19
Cash - Bank of America - Operating	\$ 2,421,628.88	\$ 2,421,628.88	\$ 583,328.37
Amalgamated Bank of Chicago	31,383,189.93	37,136,154.47	47,747,661.65
Annuity Loans Receivable	1,751,795.50	1,751,795.50	380,830.69
Federal & State Taxes Withheld	1,418.28	1,418.28	(2,164.09)
Due To/Others	-	-	-
Accounts Payable	-	-	-
	<u>\$ 35,558,032.59</u>	<u>\$ 41,310,997.13</u>	<u>\$ 48,709,656.62</u>

Market Value of Fund Balance as of December 31, 2019	48,709,656.62
Decrease in Market Value of Fund Balance as of December 31, 2020	<u>\$ (7,398,659.49)</u>
Decrease in Cash	(6,687,662.64)
Unrealized Loss on Investments	<u>(710,996.85)</u>
	<u>\$ (7,398,659.49)</u>



CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
1 . Joseph Crumpton Hardship Payout		7296	20,000.00
2 . Beatrice Harvell Hardship Payout		7297	10,000.00
3 . Mark Pack Hardship Payout		7298	20,000.00
4 . Zachary Pack Hardship Payout		7299	15,000.00
5 . Shane Frantum Hardship Payout		7300	20,000.00
6 . Void		7301	-
7 . Benjamin Rhodes Hardship Payout		7302	10,000.00
8 . Roger Johnson, Jr. Hardship Payout		7303	10,000.00
9 . Sylvester Williams Hardship Payout		7304	20,000.00
10 . James Jacobs, Jr. Hardship Payout		7305	10,000.00
11 . Briyanna Walls Hardship Payout		7306	5,000.00
12 . Akinsegun Oyekunie Hardship Payout		7307	7,000.00
13 . Walter Blevins, Jr. Hardship Payout		7308	15,767.35
14 . Michael Gusilatar Hardship Payout		7309	3,504.93
15 . Brian McFadgen Hardship Payout		7310	3,655.10
16 . Shawn Teel Hardship Payout		7311	1,174.19
17 . Brandon Cudnik Hardship Payout		7312	5,500.00

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
OPERATING ACCOUNT
March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
18 . Robert Jenkins Hardship Payout		7313	20,000.00
19 . Makenzi McFadden Hardship Payout		7314	4,000.00
20 . Jeffrey Richardson Hardship Payout		7315	10,000.00
21 . Franklin Smith Hardship Payout		7316	10,000.00
22 . Thomas Thompson Hardship Payout		7317	2,337.48
23 . Eugene Doughty Hardship Payout		7318	6,860.02
24 . Devakar Sinha Hardship Payout		7319	6,883.71
25 . Daniel Clary Hardship Payout		7320	10,000.00
26 . Batoff Associates, P.A. Legal Fees	11/20	7321	1,207.50
27 . Bolton Partners, Inc. Investment Performance Fees	10/20 - 12/20	7322	3,375.00
28 . Washington Area Carpenters Annuity Fund Reciprocal Hours - N. Hawkins		7323	297.50
29 . Associated Administrators, LLC Accurint 10/20-11/20 \$120.32 Printing 1099 Forms \$25.86		7324	146.18
30 . Void		7325	-
31 . Martina Morgan Hardship Payout		7326	10,000.00
32 . Toni George Hardship Payout		7327	20,000.00
33 . Lois Goodrich Hardship Payout		7328	20,000.00
34 . Richard Haddocks, III			

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March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Hardship Payout		7329	20,000.00
35 . Delonte Robinson Hardship Payout - Reissued Check#7244 - 11/17/20		7330	10,000.00
36 . Void		7331	-
37 . Stephen Barge Hardship Payout		7332	10,000.00
38 . Richard Wienecke Hardship Payout		7333	20,000.00
39 . Toby Sykes Hardship Payout		7334	10,000.00
40 . Ivan Segarra Hardship Payout		7335	10,000.00
41 . Alberto Alcoba Hardship Payout		7336	1,278.01
42 . Cody Blair Hardship Payout		7337	11,036.95
43 . Deon Cobb Hardship Payout		7338	1,165.51
44 . Cynthia Haley Hardship Payout		7339	483.76
45 . Vincent Denney Lump Sum Payout		7340	295.36
46 . Norma Evans Lump Sum Payout		7341	27,599.99
47 . Willie Hardsy, Jr. Lump Sum Payout		7342	645.95
48 . Roger Hewitt, Jr. Lump Sum Payout		7343	4,186.85
49 . PNCI FBO Roger Hewitt, Jr. Rollover Payout		7344	185,000.00
50 . Robert Nicholson Lump Sum Payout		7345	59,652.08

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March 17, 2021

	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
51 .	Martha Woodland Lump Sum Payout		7346	824.08
52 .	Gordon Gierczak Hardship Payout		7347	5,000.00
53 .	James Hamor Hardship Payout		7348	10,000.00
54 .	Amber Reynolds Hardship Payout		7349	10,000.00
55 .	Schmitz & Sons, Inc. Postage - SMM		7350	720.50
56 .	Jamaine Benning Hardship Payout		7351	10,000.00
57 .	Susan Daniel Hardship Payout		7352	10,000.00
58 .	Dwayne Donn Hardship Payout		7353	10,000.00
59 .	Karen Gunkel Hardship Payout		7354	20,000.00
60 .	Robert Gunkel, Sr. Hardship Payout		7355	20,000.00
61 .	Juan Quiroga Orellana Hardship Payout		7356	10,000.00
62 .	April Smith Hardship Payout		7357	10,000.00
63 .	Kimberly Vankirk Hardship Payout		7358	10,000.00
64 .	Michael Bengtson Hardship Payout		7359	10,000.00
65 .	Lance Luckhardt Hardship Payout		7360	20,000.00
66 .	Belinda McLean Hardship Payout		7361	20,000.00
67 .	Edward Sloane Hardship Payout		7362	10,000.00

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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
68 . Nicholas Biedrzycki Hardship Payout		7363	20,000.00
69 . Warren Brown Hardship Payout		7364	10,000.00
70 . Anthony Giaquinta Hardship Payout		7365	10,000.00
71 . Raymond Green Hardship Payout		7366	10,000.00
72 . Tyrone Green Hardship Payout		7367	10,000.00
73 . Alpha Johnson Hardship Payout		7368	10,000.00
74 . Galvesta Owens Hardship Payout		7369	10,000.00
75 . Justin Pena Hardship Payout		7370	10,000.00
76 . Sean Tuohy Hardship Payout		7371	10,000.00
77 . David Washington Hardship Payout - Replaces Check #7252 - 11/18/20		7372	495.91
78 . Steven Waskiewicz Hardship Payout		7373	30,000.00
79 . Yolanda Benjamin Hardship Payout		7374	10,000.00
80 . Thomas Coe Hardship Payout		7375	10,000.00
81 . Void		7376	-
82 . Chelsea Hall Hardship Payout		7377	10,000.00
83 . Karen Harper Hardship Payout		7378	10,000.00
84 . Willie Haskins			

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March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Hardship Payout		7379	10,000.00
85 . Mark Hornberger Hardship Payout		7380	20,000.00
86 . Tammy Johnson Hardship Payout		7381	20,000.00
87 . Dawn McClary Hardship Payout		7382	10,000.00
88 . David Kortas Hardship Payout		7383	20,000.00
89 . Anthony Lane Hardship Payout		7384	10,000.00
90 . Rasheeda Morrison Hardship Payout		7385	10,000.00
91 . Clint Norman Hardship Payout		7386	10,000.00
92 . Gina Perrera Hardship Payout		7387	10,000.00
93 . Curtis Simon Hardship Payout		7388	10,000.00
94 . Matthew Sowers Hardship Payout		7389	10,000.00
95 . Snyder Frescas Hardship Payout		7390	10,000.00
96 . Jon Alessi Hardship Payout		7391	10,000.00
97 . Richard Allen, Sr. Hardship Payout		7392	10,000.00
98 . Jamie Atkinson Hardship Payout		7393	30,000.00
99 . Christopher Brennan Hardship Payout		7394	10,000.00
100 . Void		7395	-

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	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
101 .	Calvin Francis Hardship Payout		7396	10,000.00
102 .	Vincent Hill Hardship Payout		7397	20,000.00
103 .	Lisa Johnson Hardship Payout		7398	7,500.00
104 .	Anthony Mitchell Hardship Payout		7399	10,000.00
105 .	Harry Repas Hardship Payout		7400	5,000.00
106 .	Jeffrey Richardson Hardship Payout		7401	10,000.00
107 .	Brian Schneider Hardship Payout		7402	20,000.00
108 .	Joshua Vaughters Hardship Payout		7403	10,000.00
109 .	Joshua Weimer Hardship Payout		7404	10,000.00
110 .	Victor Bengtson Hardship Payout		7405	10,000.00
111 .	James Epps Hardship Payout		7406	10,000.00
112 .	Void		7407	-
113 .	Rose Preston Hardship Payout		7408	5,800.00
114 .	Void		7409	-
115 .	Stephen Nolan Hardship Payout		7410	10,000.00
116 .	John Piner Hardship Payout		7411	20,000.00
117 .	Qiana Summers Hardship Payment		7412	10,000.00

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March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
118 . Lawrence Williams Hardship Payout		7413	10,000.00
119 . Robert Wilson Hardship Payout		7414	10,000.00
120 . Jeff Donn Hardship Payout		7415	3,243.43
121 . Edward Feliciano Hardship Payout		7416	9,350.83
122 . James Gaskins, III Hardship Payout		7417	954.62
123 . Pierre Gumucio Hardship Payout		7418	6,238.62
124 . Dominique Jackson Hardship Payout		7419	9,055.45
125 . Sabrina McCoy Hardship Payout		7420	2,999.50
126 . Jessica Potter Hardship Payout		7421	2,092.25
127 . Jerry Smith Hardship Payout		7422	942.45
128 . Dalane Sutton Hardship Payout		7423	8,822.99
129 . Alfonso Watson Hardship Payout		7424	7,663.77
130 . Justin Wynette Hardship Payout		7425	10,000.00
131 . Susan Beane Hardship Payout		7426	20,000.00
132 . Quiana Dupree Hardship Payout		7427	10,000.00
133 . Warren Glenn Hardship Payout		7428	10,000.00
134 . Jeffrey P. Hughes			

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March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Hardship Payout		7429	15,000.00
135 . Roger Johnson, Jr. Hardship Payout		7430	10,000.00
136 . Alan Mansfield Hardship Payout		7431	10,000.00
137 . Ronald Malone Hardship Payout		7432	10,000.00
138 . Scott Smith Hardship Payout		7433	30,000.00
139 . Allen Watts Hardship Payout		7434	10,000.00
140 . Mark Darensburg Hardship Payout		7435	10,000.00
141 . Vernon Davis Hardship Payout		7436	10,000.00
142 . Elizabeth Flores Hardship Payout		7437	10,000.00
143 . John Flores Hardship Payout		7438	10,000.00
144 . Thaddeus Harrison Hardship Payout		7439	20,000.00
145 . Michael Hubbard Hardship Payout		7440	10,000.00
146 . Marian Jackson Hardship Payout		7441	10,000.00
147 . William Lathe, Jr. Hardship Payout		7442	10,000.00
148 . Justin Leake Hardship Payout		7443	30,000.00
149 . Michael Moore Hardship Payout		7444	10,000.00
150 . Ricardo Perkins Hardship Payout		7445	20,000.00

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March 17, 2021

	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
151 .	Kristen Ruff Hardship Payout		7446	13,000.00
152 .	Jason Stanton Hardship Payout		7447	10,000.00
153 .	Thomas Virostek, Jr. Hardship Payout		7448	10,000.00
154 .	Louis Benjamin, Jr. Hardship Payout		7449	10,000.00
155 .	David Bradley Hardship Payout		7450	10,000.00
156 .	Tracy Chamberlain Hardship Payout		7451	10,000.00
157 .	Mario Chamorro Hardship Payout		7452	20,000.00
158 .	Greer Chandler Hardship Payout		7453	10,000.00
159 .	Mark Cole Hardship Payout		7454	10,000.00
160 .	Mark Cranston Hardship Payout		7455	10,000.00
161 .	Shanin Crowe - Hudgins Hardship Payout		7456	10,000.00
162 .	Curtis Cusey Hardship Payout		7457	20,000.00
163 .	Tammy Dailey Hardship Payout		7458	5,000.00
164 .	Randall Fertig, Jr. Hardship Payout		7459	20,000.00
165 .	David Glorioso Hardship Payout		7460	10,000.00
166 .	Lois Goodrich Hardship Payout		7461	10,000.00
167 .	Derrick Harris Hardship Payout		7462	10,000.00

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OPERATING ACCOUNT
March 17, 2021

<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
168 . Beatrice Harvell Hardship Payout		7463	10,000.00
169 . Lisa Jackson Hardship Payout		7464	10,000.00
170 . Sheila Jenkins Hardship Payout		7465	20,000.00
171 . Neil Lawrence Hardship Payout		7466	8,000.00
172 . Esther Lindsay Hardship Payout		7467	10,000.00
173 . Steven Mays Hardship Payout		7468	30,000.00
174 . Steven Norman Hardship Payout		7469	10,000.00
175 . Jaclyn Pack Hardship Payout		7470	10,000.00
176 . George Schneider Hardship Payout		7471	10,000.00
177 . John Sienkiewicz, Jr. Hardship Payout		7472	20,000.00
178 . Charlene Stackhouse Hardship Payout		7473	5,000.00
179 . Tyler Stanton Hardship Payout		7474	8,000.00
180 . William Vangenewitt Hardship Payout		7475	10,000.00
181 . Michael Warren Hardship Payout		7476	20,000.00
182 . Spencer Whitney Hardship Payout		7477	10,000.00
183 . Anthony McCloy Ashburn Hardship Payout		7478	20,000.00
184 . Tom Brantley			

CARPENTERS LOCAL NO. 491 ANNUITY FUND
BILLS TO BE APPROVED AND PAID
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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Hardship Payout		7479	10,000.00
185 . Henry James Michael Burke, Jr. Hardship Payout		7480	10,000.00
186 . Daniel Clary Hardship Payout		7481	10,000.00
187 . Kurtis Dapp Hardship Payout		7482	10,000.00
188 . Richard Douglas Hardship Payout		7483	6,000.00
189 . Graham Gilless Hardship Payout		7484	20,000.00
190 . Mark Gordon Hardship Payout		7485	10,000.00
191 . Henry Hinnant Hardship Payout		7486	15,000.00
192 . William Hruz Hardship Payout		7487	20,000.00
193 . Carol Igbedion Hardship Payout		7488	10,000.00
194 . Teddie Keith Hardship Payout		7489	10,000.00
195 . Glenn Kimble, III Hardship Payout		7490	10,000.00
196 . Kaitlyn Olszewski Hardship Payout		7491	10,000.00
197 . Sandra M. Olszewski Hardship Payout		7492	10,000.00
198 . Jenna Padeletti Hardship Payout		7493	5,000.00
199 . Paul Sagan Hardship Payout		7494	10,000.00
200 . Bladimir Ventura Hardship Payout		7495	10,000.00

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	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
201 .	Tammy Walls Hardship Payout		7496	10,000.00
202 .	Gregory Warren Hardship Payout		7497	20,000.00
203 .	Kali Whitelaw Hardship Payout		7498	30,000.00
204 .	Franklin Williams, Jr. Hardship Payout		7499	20,000.00
205 .	Paul Williams Hardship Payout		7500	10,000.00
206 .	Tammie Able Hardship Payout		7501	10,000.00
207 .	Randolph Allen Hardship Payout		7502	10,000.00
208 .	Tyrone Bryant Hardship Payout		7503	20,000.00
209 .	James Cannon Hardship Payout		7504	10,000.00
210 .	Dexter Cobb Hardship Payout		7505	10,000.00
211 .	Danielle Crislip Hardship Payout		7506	20,000.00
212 .	Delores Dishman Hardship Payout		7507	10,000.00
213 .	Kimberly Dishman Hardship Payout		7508	20,000.00
214 .	Juaquin Duff Hardship Payout		7509	20,000.00
215 .	Robert Gunkel, Jr. Hardship Payout		7510	30,000.00
216 .	Lisa Holmes Hardship Payout		7511	19,800.00
217 .	Alfred Hughes Hardship Payout		7512	10,000.00

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BILLS TO BE APPROVED AND PAID
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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
218 . Ryan Hurd Hardship Payout		7513	10,000.00
219 . Teresa Joyave Hardship Payout		7514	10,000.00
220 . Robert Kimble Hardship Payout		7515	1,750.00
221 . Robert Lawrence Hardship Payout		7516	20,000.00
222 . Void		7517	-
223 . Michael Mackin Hardship Payout		7518	10,000.00
224 . David Maglott Hardship Payout		7519	15,000.00
225 . Marck Maienschein Hardship Payout		7520	30,000.00
226 . Woodward Malone Hardship Payout		7521	10,000.00
227 . Troy Marshall Hardship Payout		7522	10,000.00
228 . Justin McGinnis Hardship Payout		7523	6,000.00
229 . Anthony Moulden Hardship Payout		7524	10,000.00
230 . Jamie Nicholson Hardship Payout		7525	30,000.00
231 . Aaron Pack Hardship Payout		7526	10,000.00
232 . Tammy Raskhodoff Hardship Payout		7527	20,000.00
233 . John Stelmack Hardship Payout		7528	10,000.00
234 . Michael Stempa			

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BILLS TO BE APPROVED AND PAID
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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Hardship Payout		7529	10,000.00
235 . Qiana Summers Hardship Payout		7530	10,000.00
236 . Darren Wallace Hardship Payout		7531	15,000.00
237 . Richard Wienecke Hardship Payout		7532	10,000.00
238 . Ricardo Zanetti Hardship Payout		7533	5,000.00
239 . Tiffany Williams Hardship Payout		7534	10,000.00
240 . Donna Borton Hardship Payout		7535	10,000.00
241 . Billy Davison Hardship Payout		7536	10,000.00
242 . Eugene Helsley Hardship Payout		7537	30,000.00
243 . Glenn Kimble, Jr. Hardship Payout		7538	10,000.00
244 . Kenneth Edwards Hardship Payout		7539	7,000.00
245 . Tyree Montague Hardship Payout		7540	4,000.00
246 . Rajeer Shah Hardship Payout		7541	10,000.00
247 . Clarence Brown Hardship Payout		7542	20,000.00
248 . Ryan Pack Hardship Payout		7543	10,000.00
249 . Russell Brannan, Jr. Hardship Payout		7544	10,000.00
250 . De'Carius Butler Hardship Payout		7545	10,000.00

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	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
251 .	Sandra L. Hauger Hardship Payout		7546	20,000.00
252 .	Joseph James Hardship Payout		7547	20,000.00
253 .	Paul Monahan, Jr. Hardship Payout		7548	10,000.00
254 .	Saul Vela - Portillo Hardship Payout		7549	3,600.00
255 .	Raymond Singletary Hardship Payout		7550	22,000.00
256 .	Timothy Smith Hardship Payout		7551	10,000.00
257 .	Lachon Taylor Hardship Payout		7552	10,000.00
258 .	Sandra Mackenzie Hardship Payout		7553	30,000.00
259 .	Artemus Alston Hardship Payout		7554	2,496.97
260 .	Timothy Bell Hardship Payout		7555	20,000.00
261 .	Daniel Blevins Hardship Payout		7556	6,159.59
262 .	Giovanni Bettis Hardship Payout		7557	5,627.69
263 .	Edward Bitner Hardship Payout		7558	7,767.63
264 .	Randy Cole Hardship Payout		7559	6,978.98
265 .	Donald Farrell Hardship Payout		7560	10,000.00
266 .	Dominic Fullano Hardship Payout		7561	10,454.46
267 .	David Goetschius Hardship Payout		7562	4,715.48

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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
268 . Bonita Gonsalves Hardship Payout		7563	9,036.36
269 . Robert Hudgins Hardship Payout		7564	10,360.93
270 . Jennifer Mendez Hardship Payout		7565	2,237.55
271 . Lorenzo Ramos Hardship Payout		7566	7,562.87
272 . Bryan Riley Hardship Payout		7567	4,000.00
273 . William Shrewsbury Hardship Payout		7568	30,000.00
274 . Joshua Smith Hardship Payout		7569	8,575.02
275 . Toby Sykes Hardship Payout		7570	10,000.00
276 . Cynthia Turner Hardship Payout		7571	871.18
277 . Ronald Vettel Hardship Payout		7572	15,000.00
278 . Devawn Walsh Hardship Payout		7573	4,787.68
279 . Tiffany Wetzel Lump Sum Payout		7574	1,016.89
280 . Judy Young Lump Sum Payout		7575	1,273.60
281 . Jose Angeles Hardship Payout		7576	6,168.65
282 . Dean Cavanaugh, III Hardship Payout		7577	228.49
283 . Deanisha Cavanaugh Hardship Payout		7578	669.36
284 . Tanisha Gibbs			

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Payee/Purpose	Period	Check #	Amount
Hardship Payout		7579	184.18
285 . Timothy Bise Hardship Payout		7580	4,622.07
286 . John Boecker Hardship Payout		7581	20,000.00
287 . Kevin Drayton Hardship Payout		7582	10,000.00
288 . Donald Farrell Hardship Payout		7583	10,000.00
289 . Tayvion Tucker Hardship Payout		7584	1,251.02
290 . Garry Oliver Hardship Payout		7585	760.60
291 . Anthony Thomas Hardship Payout		7586	9,500.00
292 . Frank Tramer Hardship Payout		7587	30,000.00
293 . Roger Dickens, II Hardship Payout		7588	10,000.00
294 . Thomas Green Hardship Payout		7589	10,000.00
295 . Tyrone Minor Hardship Payout		7590	11,118.92
296 . James Paul Hardship Payout		7591	10,000.00
297 . Roger Pena Hardship Payout		7592	5,000.00
298 . Gregory Smith Hardship Payout		7593	10,000.00
299 . Jeffrey Barbour Hardship Payout		7594	20,000.00
300 . Angela Beard Hardship Payout		7595	10,000.00

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	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
301 .	Wayne Bundick Hardship Payout		7596	1,813.52
302 .	Donald Crislip Hardship Payout		7597	20,000.00
303 .	Rene Gonzalez - Cruz Hardship Payout		7598	30,000.00
304 .	Truxtum Gossen Hardship Payout		7599	10,000.00
305 .	Harry Green, III Hardship Payout		7600	3,094.30
306 .	Donald Gregory Hardship Payout		7601	10,000.00
307 .	Michael Howard Hardship Payout		7602	10,000.00
308 .	Antoinette Hough Hardship Payout		7603	5,000.00
309 .	Nathaniel Jones Hardship Payout		7604	10,000.00
310 .	Michael Harris, Jr. Hardship Payout		7605	805.83
311 .	William Kurgan Hardship Payout		7606	10,000.00
312 .	Clayton Loveless Hardship Payout		7607	10,000.00
313 .	Denia Lara Medina Hardship Payout		7608	12,306.99
314 .	Lillian Mobley Hardship Payout		7609	20,000.00
315 .	Tamika Mosby Hardship Payout		7610	10,000.00
316 .	Kenneth Piner Hardship Payout		7611	2,000.00
317 .	Myron Schrodt Hardship Payout		7612	20,000.00

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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
318 . Ashley Schuyler Hardship Payout		7613	3,324.83
319 . Gary Sligh Hardship Payout		7614	10,000.00
320 . Steven Sosebee Hardship Payout		7615	10,000.00
321 . Zachary Stahlman Hardship Payout		7616	20,000.00
322 . Shawn Stanton Hardship Payout		7617	30,000.00
323 . Jose Vargas Hardship Payout		7618	30,000.00
324 . Howard Williams Hardship Payout		7619	10,000.00
325 . Mark Williams, Sr. Hardship Payout		7620	30,000.00
326 . Robert Day Hardship Payout		7621	10,000.00
327 . Wilburn Vanover Hardship Payout		7622	30,000.00
328 . Void		7623	-
329 . Associated Administrators, LLC Administration Fee	1/21 - 3/21	7624	5,625.00
330 . Batoff Associates, P.A. Legal Fees	12/20	7625	4,867.20
331 . Schmitz & Sons, Inc. Printing - SAR & SMM		7626	510.58
332 . Schoenfeld Associates, Inc. Crime Policy Renewal	12/20 - 12/21	7627	500.00
333 . Shane Kesecker Hardship Payout - Replaces Check #7146 - 10/27/20		7628	1,010.69
334 . Merrill Lynch FBO William Beresford, III			

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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
Rollover Payout		7629	58,385.14
335 . David Bjork Lump Sum Payout		7630	1,173.75
336 . Frederick Freas Lump Sum Payout		7631	6,390.24
337 . BB&T FBO Donald Gregory Rollover Payout		7632	309,981.60
338 . Rodney Jones Lump Sum Payout		7633	69.71
339 . Tonika Ross Lump Sum Payout		7634	10,411.99
340 . Vincent Hill Hardship Payout		7635	20,000.00
341 . Margaret Pack Lump Sum Payout - 6 Month		7636	7,225.00
342 . Rudolph Singletary Lump Sum Payout - 6 Month		7637	14,450.00
343 . Charles Welden, III Lump Sum Payout - 6 Months		7638	7,225.00
344 . Jose Tamayo Hardship Payout Reissue of Dec 2020 check #7301		7639	20,000.00
345 . Schmitz & Sons, Inc. Postage - SMM		7640	720.50
346 . Albert Glorioso Lump Sum Payout		7641	99,189.04
347 . Bank of Glen Burnie FBO Patricia Hornberger Rollover Payout		7642	8,071.75
348 . Robert Mandley Lump Sum Payout		7643	43.96
349 . Michael Moore Lump Sum Payout		7644	43,730.60
350 . T. Rowe Price FBO Michael Moore Rollover Payout		7645	179,478.00

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	<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
351 .	William Krug Lump Sum Payout - 6 Months		7646	5,057.50
352 .	Brenda Lewis Lump Sum Payout - 6 Months		7647	1,200.00
353 .	Alberta Lindsay Lump Sum Payout - 6 Months		7648	8,000.00
354 .	Dewaine Woodson Lump Sum Payout - 6 Months		7649	7,225.00
355 .	Batoff Associates, P.A. Legal Fees	1/21	7650	4,519.50
356 .	Ira Marc Miller & Co., P.A. Payroll Audit - Exhibit Edge		7651	437.50
357 .	Associated Administrators, LLC Printing - Envelopes \$13.89 - Accurint - \$37.07	12/20	7652	50.96
358 .	Tyrone Brooks Lump Sum Payout - 6 Months		7653	7,225.00
359 .	Eugene Chavis Lump Sum Payout - 6 Months		7654	7,225.00
360 .	Demanne Persha Lump Sum Payout - 6 Months		7655	6,400.00
361 .	Michael Stradford Lump Sum Payout - 6 Months		7656	14,450.00
362 .	Calvin Thomas, Jr. Lump Sum Payout - 6 Months		7657	14,450.00
363 .	Marvin Washington Lump Sum Payout - 6 Months		7658	8,670.00
364 .	Kevin Bell Lump Sum Payout		7659	946.46
365 .	Phillip Boston Lump Sum Payout		7660	133.79
366 .	Romeo Ortiz Lump Sum Payout		7661	765.98
367 .	John Rock, III Lump Sum Payout		7662	6,372.19

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<u>Payee/Purpose</u>	<u>Period</u>	<u>Check #</u>	<u>Amount</u>
368 . Elkaner Greene Lump Sum Payout - 6 Months		7663	2,638.73
369 . Miguel Quechol Lump Sum Payout - 6 Months		7664	4,786.60
370 . Emanuela Cobb Lump Sum Payout - 6 Months		7665	7,225.00
371 . Curtis Hoilman Lump Sum Payout - 6 Months		7666	7,225.00
372 . John DeSombre Lump Sum Payout		7667	586.03
373 . Emanuel Henson Lump Sum Payout		7668	6,254.17
374 . Joseph Jackson Lump Sum Payout		7669	733.27
375 . United Bank FBO William Pederson Rollover Payout		7670	48,351.31
			<u>\$ 4,855,668.20</u>

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Outstanding Checks Prior to January 2020

1002	36.00	1391	11.85	3297	97.54	3882	527.17	4697	2.41	5245	12.43	5890	23.32
1112	66.09	1409	0.34	3346	304.98	3887	1,682.99	4710	179.93	5247	79.16	5894	83.29
1120	463.93	1419	11.21	3363	1,607.09	3891	183.76	4744	4.94	5250	5.19	5897	22.16
1122	111.32	1611	4,428.78	3385	782.60	3902	368.93	4746	61.28	5251	5.19	5898	98.24
1129	230.58	1620	793.46	3404	10.05	3931	574.88	4747	93.47	5252	2.79	5900	4.92
1130	493.44	1780	745.91	3405	42.81	3940	234.42	4749	82.36	5255	206.36	5902	354.76
1137	72.70	1789	1.17	3406	39.62	3941	4,410.66	4750	4.06	5266	167.14	5903	20.67
1138	235.55	1792	22.11	3407	203.94	3954	3.36	4752	56.38	5300	24.38	5907	19.06
1142	242.31	1793	0.69	3408	137.41	3986	1,796.45	4797	88.69	5301	109.86	5908	6.72
1143	5.77	1796	0.35	3411	36.78	3987	1,886.55	4851	22.28	5307	8.00	5909	162.76
1144	130.08	1798	0.94	3412	264.16	4000	66.69	4853	5.02	5310	180.58	5913	62.17
1146	195.85	1802	0.53	3415	72.61	4015	193.21	4854	12.03	5313	2.64	5914	58.68
1147	247.38	1804	274.50	3417	20.79	4071	48.56	4855	4.87	5318	9.02	5915	6.52
1148	72.17	1806	22.90	3422	12.78	4099	45.43	4898	110.40	5438	11.82	5916	117.23
1149	120.86	1813	4.66	3423	147.25	4104	69.19	4961	12.13	5460	11.40	5919	32.26
1155	3.44	1824	6.17	3427	75.55	4133	6.59	4974	52.95	5467	87.44	5928	16.94
1158	114.31	1825	18.42	3431	737.92	4136	0.79	4984	97.27	5468	4.36	5982	15.31
1159	239.12	1826	5.84	3435	19.05	4138	208.73	4997	242.52	5469	314.30	5984	5.58
1226	123.07	1829	4.22	3441	173.58	4158	75.36	5002	9.13	5470	18.31	5998	39.46
1231	0.08	1831	1.64	3536	437.33	4235	4.08	5006	46.69	5475	26.74	5999	2.22
1266	633.26	1868	2.31	3541	3.02	4246	41.26	5012	29.57	5476	5.94	6000	2.22
1291	3.82	1871	48.95	3653	287.75	4249	168.54	5014	236.35	5477	144.20	6001	5.51
1292	710.18	1879	7.70	3666	375.66	4260	59.20	5018	12.91	5483	5.76		
1296	238.67	1885	0.77	3681	1,105.84	4265	378.63	5019	11.93	5484	71.00		
1305	2.14	1886	0.30	3684	9.82	4276	130.28	5028	73.30	5485	16.40		
1311	6.48	1892	3.57	3685	183.37	4332	241.19	5065	82.21	5486	13.95		
1316	354.67	1895	5.67	3689	193.04	4351	3.63	5066	4.08	5490	11.81		
1323	4.89	1905	3.84	3702	69.20	4354	179.21	5067	294.22	5492	4.04		
1324	654.45	1922	0.11	3704	1,902.11	4363	175.20	5069	25.48	5493	2.82		
1329	56.88	1923	5.13	3709	29.64	4364	393.42	5071	5.75	5498	9.27		
1333	10.92	1928	0.14	3750	77.62	4370	19.52	5072	134.98	5500	106.90		
1346	60.49	1937	9.56	3759	164.60	4503	16.26	5076	5.58	5552	8.84		
1347	2,704.01	1939	0.62	3761	44.94	4520	18.05	5077	44.72	5553	20.71		
1359	2.56	1951	95.99	3774	521.64	4522	22.57	5083	10.68	5579	202.59		
1360	91.51	1964	26.47	3780	183.05	4539	18.12	5088	13.76	5585	138.30		
1362	7.13	1966	228.60	3781	303.14	4542	3.90	5159	0.87	5589	6.86		
1363	23.10	1967	41.24	3788	159.03	4565	0.47	5168	361.32	5595	76.58		
1370	23.76	1973	146.28	3791	94.27	4583	5.29	5171	15.45	5615	128.94		
1379	0.57	1977	4.57	3798	446.49	4589	109.52	5172	20.59	5617	15.36		
1383	12.76	1992	2.29	3814	698.99	4591	25.49	5192	50.00	5622	0.41		
1386	103.01	2059	2,535.28	3833	176.60	4604	34.71	5193	1.87	5629	3.21		
1387	235.27	2183	3,265.46	3836	158.01	4611	7.99	5195	28.18	5742	3.64		
1388	19.21	2286	724.80	3841	835.04	4669	85.99	5196	1.26	5882	12.87		
1389	30.33	2924	78.15	3848	57.66	4681	22.08	5202	0.63	5884	69.96		
1390	7.08	3274	437.33	3877	246.82	4683	41.69	5208	1.00	5885	10.66		
													Total
9,201.20		14,030.82		13,551.19		14,590.01		2,655.50		2,378.13		1,160.00	57,566.85

CARPENTERS LOCAL NO. 491 ANNUITY FUND
Outstanding Checks February 2020 Forward

Feb-20		Aug-20		Sep-20		Oct-20		Nov-20		Dec-20	
Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount	Check #	Amount
6042	23.51	6686	3.34	6863	10,000.00	6991	10,000.00	7234	50.00	7301	void
6043	5.33	6690	6.78		10,000.00	7102	3,522.35	7242	20,000.00	7313	20,000.00
6047	9.96	6691	2.34			7129	10,000.00	7284	14,478.91	7326	10,000.00
6049	27.12	6694	8.07			7133	10,000.00	7289	613.02	7327	20,000.00
	65.92	6698	5.69			7146	void		35,141.93	7346	824.08
		6743	103.75				33,522.35			7365	10,000.00
		6759	181.35							7366	10,000.00
		6762	202.18							7385	10,000.00
		6772	2.05							7397	20,000.00
		6777	12.92							7402	20,000.00
		6780	5.70							7445	20,000.00
		6781	0.59							7463	10,000.00
		6789	25.66							7465	20,000.00
		6808	214.61							7480	10,000.00
		6812	308.44							7481	10,000.00
		6814	300.85							7482	10,000.00
		6815	232.16							7487	20,000.00
		6819	250.53							7498	30,000.00
			1,867.01							7510	30,000.00
										7513	10,000.00
										7522	10,000.00
										7530	10,000.00
										7537	30,000.00
										7545	10,000.00
										7557	5,627.69
										7565	2,237.55
										7586	9,500.00
										7596	1,813.52
										7603	5,000.00
										7617	30,000.00
										7619	10,000.00
											415,002.84
Total		495,600.05									

Carpenters Local 491 Benefit Funds Cash Management

		<u>Annuity</u>
Yearly Deductions		\$ 12,755,435
Loans per Year		<u>\$ 22,923</u>
Total Yearly Deductions		\$ 12,778,358
10% of Expenses		\$ 1,277,836
Current Cash Balance	As of 1/31/21	\$ 1,615,873
5% Floor Replenish		\$ 638,918 Not now
15% Ceiling Send to Amalgamated		\$ 1,913,315 Not now
Transfer Made:	Mar-12-21	\$ -

CARPENTERS DELINQUENCY LIST
AS OF
MARCH 12, 2021

- 1) If Local has "X" in a block, please indicate "Worked" or "No Men"
2) Please fax updates to Ramona at 410-683-7794

EMP #	See Instructions Above		COMPANY NAME	WORK MONTHS DELINQ.
	Balt.	Wash.		

Positive ID

3334 West Penn Street Philadelphia PA 19129 | 215-510-3773 | Jeffh@positiveid-bt.com

09MAR2021

Steven I. Batoff
Batoff Associates, P.A.
Suite 1510 36 South Charles Street Baltimore MD 21201

Re: Failure to pay

Dear Mr. Batoff:

This letter is in response to your certified letter dated on 17FEB2021. Our industry has been closed for business since 10MAR2020 due to the global pandemic and the resulting action of our government to freeze large scale gatherings to slow the spread of the COVID19 Virus. The Convention and Trade Show Industry has been completely shut down for a year, and our financial situation has dwindled. It is my intent to pay the amount off as quickly as possible.

Chris Miller reached out Local 491 and made known our financial issues in 2020. I was not part of the conversations and feel I cannot speak to the arrangements he made specifically.

The purpose I am writing this letter is to ask for help from UBC&J of America Local 491 in making a change to our "Plans." I would like to request that our total debt be divided to the current owners of Positive ID, ½ the responsibility of Jeff Haefner and ½ the responsibility of Chris Miller. I, Jeff Haefner would like to start payments on 7-15-2021 if we are back to work in our venues. If we are not back to work, I would like a chance to ask for an opportunity to contact you and Local 491 again by 01JULY2021 to discuss the "Plans." I Jeff Haefner, 50% owner of Positive ID, am personally responsible for 50% of the benefits owed to the 491 Carpenters Funds.

I am asking that the trustees consider forbearance of the payments that were or are due from June 2020 through June 2021 without interest or penalties. I will resume monthly payments in July 2021 for a period of 4 years. I will also make a \$10,000 dollar payment in good faith on the day I execute the amended payment plan.

I apologize for my part in this debacle that I find myself in and look forward to the day I have resolved this. If there are in questions of me, please do not hesitate to contact me via phone or email.

Regards,

Jeffrey T. Haefner

CARPENTERS LOCAL 491 ANNUITY FUND
PAYOUTS
MARCH 17, 2021

<u>Name</u>	<u>Survivor Of</u>	<u>Type</u>	<u>Age</u>	<u>Amount</u>	<u>Effective</u>
Kevin	Bell	Termination	35	\$ 1,309.97	2/16/2021
Merrill Lynch FBO William	Beresford, III	Termination	55	\$ 58,385.14	1/15/2021
David	Bjork	Termination	51	\$ 1,467.19	1/15/2021
Phillip	Boston	Termination	24	\$ 133.79	2/16/2021
Vincent	Denney	Termination	60	\$ 369.20	12/15/2020
John	Desombre	Termination	26	\$ 811.11	2/26/2021
Norma	Evans	Termination	52	\$ 38,200.68	12/15/2020
Albert	Glorioso	Termination	61	\$ 137,285.86	1/29/2021
Emanuel	Henson	Termination	47	\$ 8,656.29	2/26/2021
Joseph	Jackson	Termination	53	\$ 1,014.90	2/26/2021
Rodney	Jones	Termination	25	\$ 69.71	1/15/2021
Robert	Nicholson	Termination	36	\$ 82,563.44	12/15/2020
United Bank FBO William	Pederson	Termination	56	\$ 48,351.31	2/26/2021
Tiffany	Wetzel	Termination	37	\$ 1,407.46	12/30/2020
Robert	Mandley	Survivor	31	\$ 43.96	1/29/2021
Tonika	Ross	Survivor	25	\$ 14,411.06	1/15/2021
Martha	Woodland	Survivor	63	\$ 1,030.10	12/15/2020
Frederick	Freas	Retired	66	\$ 7,987.80	1/15/2021
BB&T FBO Donald	Gregory	Retired	63	\$ 309,981.60	1/15/2021
Willie	Hardy, Jr.	Retired	64	\$ 807.44	12/15/2020
PNCI FBO Roger	Hewitt, Jr.	Retired	63	\$ 185,000.00	12/15/2020
Roger	Hewitt, Jr.	Retired	63	\$ 5,794.95	12/15/2020
Bank of Glen Burnie Patricia	Hornberger	Retired	66	\$ 8,071.75	1/29/2021
Michael	Moore	Retired	65	\$ 60,526.77	1/29/2021
T Rowe Price FBO Michael	Moore	Retired	65	\$ 179,478.00	1/29/2021
Romeo	Ortiz	Retired	65	\$ 1,060.18	2/16/2021
John	Rock, III	Retired	64	\$ 8,819.64	2/16/2021
Judy	Young	Retired	72	\$ 1,592.00	12/30/2020
Tyrone	Brooks	6-Mo. Term.	65	\$ 10,000.00	2/12/2021
Eugene	Chavis	6-Mo. Term.	44	\$ 10,000.00	2/12/2021
Emanuela	Cobb	6-Mo. Term.	63	\$ 10,000.00	2/25/2021
Elkaner	Greene	6-Mo. Term.	49	\$ 3,298.41	2/19/2021
Curtis	Hoilman	6-Mo. Term.	62	\$ 10,000.00	2/25/2021
William	Krug	6-Mo. Term.	59	\$ 7,000.00	2/3/2021
Brenda	Lewis	6-Mo. Term.	52	\$ 1,500.00	2/3/2021
Alberta	Lindsay	6-Mo. Term.	60	\$ 10,000.00	2/3/2021
Margaret	Pack	6-Mo. Term.	56	\$ 10,000.00	1/25/2021
Demanne	Persha	6-Mo. Term.	29	\$ 8,000.00	2/12/2021
Miguel	Quechol	6-Mo. Term.	25	\$ 6,625.05	2/19/2021
Rudolph	Singletary	6-Mo. Term.	65	\$ 20,000.00	1/25/2021
Michael	Stradford	6-Mo. Term.	51	\$ 20,000.00	2/12/2021
Calvin	Thomas, Jr.	6-Mo. Term.	34	\$ 20,000.00	2/12/2021
Marvin	Washington	6-Mo. Term.	51	\$ 12,000.00	2/12/2021
Charles	Welden, 3rd	6-Mo. Term.	44	\$ 10,000.00	1/25/2021
Dewaine	Woodson	6-Mo. Term.	64	\$ 10,000.00	2/3/2021

Approved By:

Chairman

Secretary

Date

Date

CARPENTERS LOCAL NO. 491 ANNUITY FUND
PARTICIPANT LOANS - 2021

<u>First Name</u>	<u>Last Name</u>	<u>Loan Purpose</u>	<u>Loan Date</u>	<u>Loan Amount</u>
		NONE		

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
658	12/3/2020		Brian	McFadgen	7310	\$3,655.10
659	12/3/2020		Shawn	Teel	7311	\$1,174.19
660	12/4/2020		Brandon	Cudnik	7312	\$5,500.00
661	12/4/2020		Eugene	Doughty	7318	\$6,860.02
662	12/4/2020		Robert	Jenkins	7313	\$20,000.00
663	12/4/2020		Makenzi	McFadden	7314	\$4,000.00
664	12/4/2020		Jeffrey	Richardson	7315	\$10,000.00
665	12/4/2020		Devakar	Sinha	7319	\$6,883.71
666	12/4/2020		Franklin	Smith	7316	\$10,000.00
667	12/4/2020		Thomas	Thompson	7317	\$2,337.48
668	12/7/2020		Daniel	Clary	7320	\$10,000.00
669	12/8/2020		Stephen	Barge	7332	\$10,000.00
670	12/8/2020		Donald	Farrell	7331	\$10,000.00
671	12/8/2020		Toni	George	7327	\$20,000.00
672	12/8/2020		Lois	Goodrich	7328	\$20,000.00
673	12/8/2020		Richard	Haddocks, III	7329	\$20,000.00
674	12/8/2020		Alpha	Johnson	7325	\$10,000.00
675	12/8/2020		Martina	Morgan	7326	\$10,000.00
676	12/8/2020		Toby	Sykes	7334	\$10,000.00
677	12/8/2020		Richard	Wienecke	7333	\$20,000.00
678	12/10/2020		Ivan	Segarra	7335	\$10,000.00
679	12/15/2020		Alberto	Alcoba	7336	\$1,278.01
680	12/15/2020		Cody	Blair	7337	\$11,036.95
681	12/15/2020		Deon	Cobb	7338	\$1,165.51
682	12/15/2020		Gordon	Gierczak	7347	\$5,000.00
683	12/15/2020		James	Hamor	7348	\$10,000.00
684	12/15/2020		Cynthia	Haley	7339	\$483.76
685	12/15/2020		Amber	Reynolds	7349	\$10,000.00
686	12/18/2020		Michael	Bengtson	7359	\$10,000.00
687	12/18/2020		Jamaine	Benning	7351	\$10,000.00
688	12/18/2020		Susan	Daniel	7352	\$10,000.00
689	12/18/2020		Dwayne	Donn	7353	\$10,000.00
690	12/18/2020		Karen	Gunkel	7354	\$20,000.00
691	12/18/2020		Robert	Gunkel, Sr.	7355	\$20,000.00
692	12/18/2020		Lance	Luckhardt	7360	\$20,000.00
693	12/18/2020		Belinda	McClean	7361	\$20,000.00
694	12/18/2020		Juan	Quiroga Orellana	7356	\$10,000.00
695	12/18/2020		Edward	Sloane	7362	\$10,000.00
696	12/18/2020		April	Smith	7357	\$10,000.00
697	12/18/2020		Kimberly	Vankirk	7358	\$10,000.00
698	12/21/2020		Yolanda	Benjamin	7374	\$10,000.00
699	12/21/2020		Nicholas	Biedrzycki	7363	\$20,000.00
700	12/21/2020		Warren	Brown	7364	\$10,000.00
701	12/21/2020		Thomas	Coe	7375	\$10,000.00
702	12/21/2020		Snyder	Frescas	7390	\$10,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
703	12/21/2020		Anthony	Giaquinta	7365	\$10,000.00
704	12/21/2020		Raymond	Green	7366	\$10,000.00
705	12/21/2020		Tyrone	Green	7367	\$10,000.00
706	12/21/2020		Chelsea	Hall	7377	\$10,000.00
707	12/21/2020		Karen	Harper	7378	\$10,000.00
708	12/21/2020		Willie	Haskins	7382	\$10,000.00
709	12/21/2020		Mark	Hornberger	7380	\$20,000.00
710	12/21/2020		Tammy	Johnson	7381	\$20,000.00
711	12/21/2020		David	Kortas	7383	\$20,000.00
712	12/21/2020		Anthony	Lane	7384	\$10,000.00
713	12/21/2020		Dawn	McClary	7382	\$10,000.00
714	12/21/2020		Rasheeda	Morrison	7385	\$10,000.00
715	12/21/2020		Clint	Norman	7386	\$10,000.00
716	12/21/2020		Galvesta	Owens	7369	\$10,000.00
717	12/21/2020		Justin	Pena	7370	\$10,000.00
718	12/21/2020		Gina	Perrera	7387	\$10,000.00
719	12/21/2020		Curtis	Simon	7388	\$10,000.00
720	12/21/2020		Matthew	Sowers	7389	\$10,000.00
721	12/21/2020		Sean	Tuohy	7371	\$10,000.00
722	12/21/2020		Steven	Waskiewicz	7373	\$30,000.00
723	12/22/2020		Jon	Alessi	7391	\$10,000.00
724	12/22/2020		Richard	Allen, Sr.	7392	\$10,000.00
725	12/22/2020		Jamie	Atkinson	7393	\$30,000.00
726	12/22/2020		Victor	Bengston	7405	\$10,000.00
727	12/22/2020		Christopher	Brennan	7394	\$10,000.00
728	12/22/2020		Robert	Day	7395	\$10,000.00
729	12/22/2020		James	Epps	7406	\$10,000.00
730	12/22/2020		Calvin	Francis	7396	\$10,000.00
731	12/22/2020		Vincent	Hill	7397	\$20,000.00
732	12/22/2020		Lisa	Johnson	7398	\$7,500.00
733	12/22/2020		Anthony	Mitchell	7399	\$10,000.00
734	12/22/2020		Rose	Preston	7408	\$5,800.00
735	12/22/2020		Stephen	Nolan	7410	\$10,000.00
736	12/22/2020		John	Piner	7411	\$20,000.00
737	12/22/2020		Harry	Repas	7400	\$5,000.00
738	12/22/2020		Jeffrey	Richardson	7401	\$10,000.00
739	12/22/2020		Brian	Schneider	7402	\$20,000.00
740	12/22/2020		Qiana	Summers	7412	\$10,000.00
741	12/22/2020		Joshua	Vaughters	7403	\$10,000.00
742	12/22/2020		Joshua	Weimer	7404	\$10,000.00
743	12/22/2020		Lawrence	Williams	7413	\$10,000.00
744	12/22/2020		Robert	Wilson	7414	\$10,000.00
745	12/23/2020		Susan	Beane	7426	\$20,000.00
746	12/23/2020		Mark	Darensburg	7435	\$10,000.00
747	12/23/2020		Vernon	Davis	7436	\$10,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
748	12/23/2020		Jeffrey	Donn	7415	\$3,243.43
749	12/23/2020		Quiana	Dupree	7427	\$10,000.00
750	12/23/2020		Edward	Feliciano	7416	\$9,350.83
751	12/23/2020		Elizabeth	Flores	7437	\$10,000.00
752	12/23/2020		John	Flores	7438	\$10,000.00
753	12/23/2020		James	Gaskins, III	7417	\$954.62
754	12/23/2020		Warren	Glenn	7428	\$10,000.00
755	12/23/2020		Pierre	Gumucio	7418	\$6,238.62
756	12/23/2020		Thaddeus	Harrison	7439	\$20,000.00
757	12/23/2020		Michael	Hubbard	7440	\$10,000.00
758	12/23/2020		Jeffrey	Hughes	7429	\$15,000.00
759	12/23/2020		Dominique	Jackson	7419	\$9,055.45
760	12/23/2020		Marian	Jackson	7441	\$10,000.00
761	12/23/2020		Roger	Johnson, Jr.	7430	\$10,000.00
762	12/23/2020		William	Lathe, Jr.	7442	\$10,000.00
763	12/23/2020		Justin	Leake	7443	\$30,000.00
764	12/23/2020		Ronald	Malone	7432	\$10,000.00
765	12/23/2020		Alan	Mansfield	7431	\$10,000.00
766	12/23/2020		Sabrina	MCCoy	7420	\$2,999.50
767	12/23/2020		Michael	Moore	7444	\$10,000.00
768	12/23/2020		Ricardo	Perkins	7445	\$20,000.00
769	12/23/2020		Jessica	Potter	7421	\$2,092.25
770	12/23/2020		Kristen	Ruff	7446	\$13,000.00
771	12/23/2020		Jerry	Smith	7422	\$942.45
772	12/23/2020		Scott	Smith	7433	\$30,000.00
773	12/23/2020		Jason	Stanton	7447	\$10,000.00
774	12/23/2020		Dalane	Sutton	7423	\$8,822.99
775	12/23/2020		Thomas	Virostek, Jr.	7448	\$10,000.00
776	12/23/2020		Allen	Watts	7434	\$10,000.00
777	12/23/2020		Alfonso	Watson	7424	\$7,663.77
778	12/23/2020		Justin	Wynette	7425	\$10,000.00
779	12/28/2020		Anthony	Ashburn	7478	\$20,000.00
780	12/28/2020		Louis	Benjamin, Jr.	7449	\$10,000.00
781	12/28/2020		David	Bradley	7450	\$10,000.00
782	12/28/2020		Tom	Brantley	7479	\$10,000.00
783	12/28/2020		Henry J Michael	Burke, Jr.	7480	\$10,000.00
784	12/28/2020		Tracy	Chamberlain	7451	\$10,000.00
785	12/28/2020		Mario	Chamorro	7452	\$20,000.00
786	12/28/2020		Greer	Chandler	7453	\$10,000.00
787	12/28/2020		Daniel	Clary	7481	\$10,000.00
788	12/28/2020		Mark	Cole	7454	\$10,000.00
789	12/28/2020		Mark	Cranston	7455	\$10,000.00
790	12/28/2020		Shanin	Crowe-Hudgins	7456	\$10,000.00
791	12/28/2020		Curtis	Cusey	7457	\$20,000.00
792	12/28/2020		Tammy	Dailey	7458	\$5,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
793	12/28/2020		Kurtis	Dapp	7482	\$10,000.00
794	12/28/2020		Richard	Douglas	7483	\$6,000.00
795	12/28/2020		Randall	Fertig, Jr.	7459	\$20,000.00
796	12/28/2020		Graham	Gilles	7484	\$20,000.00
797	12/28/2020		David	Glorioso	7460	\$10,000.00
798	12/28/2020		Lois	Goodrich	7461	\$10,000.00
799	12/28/2020		Mark	Gordon	7485	\$10,000.00
800	12/28/2020		Derrick	Harris	7462	\$10,000.00
801	12/28/2020		Beatrice	Harvell	7463	\$10,000.00
802	12/28/2020		Henry	Hinnant	7486	\$15,000.00
803	12/28/2020		Willim	Hurz	7487	\$20,000.00
804	12/28/2020		Carol	Igbedion	7488	\$10,000.00
805	12/28/2020		Lisa	Jackson	7464	\$10,000.00
806	12/28/2020		Sheila	Jenkins	7465	\$20,000.00
807	12/28/2020		Teddie	Keith	7489	\$10,000.00
808	12/28/2020		Glenn	Kimble, III	7490	\$10,000.00
809	12/28/2020		Neil	Lawrence	7466	\$8,000.00
810	12/28/2020		Esther	Lindsay	7467	\$10,000.00
811	12/28/2020		Steven	Mays	7468	\$30,000.00
812	12/28/2020		Steven	Norman	7469	\$10,000.00
813	12/28/2020		Kaitlyn	Olszewski	7491	\$10,000.00
814	12/28/2020		Sandra	Olszewski	7492	\$10,000.00
815	12/28/2020		Jaclyn	Pack	7470	\$10,000.00
816	12/28/2020		Jenna	Padeletti	7493	\$5,000.00
817	12/28/2020		Paul	Sagan	7494	\$10,000.00
818	12/28/2020		George	Schneider	7471	\$10,000.00
819	12/28/2020		John	Sienkiewicz, Jr.	7472	\$20,000.00
820	12/28/2020		Charlene	Stackhouse	7473	\$5,000.00
821	12/28/2020		Tyler	Stanton	7474	\$8,000.00
822	12/28/2020		William	Vangenewitt	7475	\$10,000.00
823	12/28/2020		Bladimir	Ventura	7495	\$10,000.00
824	12/28/2020		Tammy	Walls	7496	\$10,000.00
825	12/28/2020		Gregory	Warren	7497	\$20,000.00
826	12/28/2020		Michael	Warren	7476	\$20,000.00
827	12/28/2020		Kali	Whitelaw	7498	\$30,000.00
828	12/28/2020		Spencer	Whitney	7477	\$10,000.00
829	12/28/2020		Franklin	Williams, Jr.	7499	\$20,000.00
830	12/28/2020		Paul	Williams	7500	\$10,000.00
831	12/29/2020		Tammie	Able	7501	\$10,000.00
832	12/29/2020		Randolph	Allen	7502	\$10,000.00
833	12/29/2020		Donna	Borton	7535	\$10,000.00
834	12/29/2020		Russell	Brannan Jr	7544	\$10,000.00
835	12/29/2020		Clarence	Brown	7542	\$20,000.00
836	12/29/2020		Tyrone	Bryant	7503	\$20,000.00
837	12/29/2020		De'Carius	Butler	7545	\$10,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
838	12/29/2020		James	Cannon	7504	\$10,000.00
839	12/29/2020		Dexter	Cobb	7505	\$10,000.00
840	12/29/2020		Danielle	Crislip	7506	\$20,000.00
841	12/29/2020		Billy	Davison	7536	\$10,000.00
842	12/29/2020		Delores	Dishman	7507	\$10,000.00
843	12/29/2020		Kimberly	Dishman	7508	\$20,000.00
844	12/29/2020		Juaquin	Duff	7509	\$20,000.00
845	12/29/2020		Kenneth	Edwards	7539	\$7,000.00
846	12/29/2020		Robert	Gunkel, Jr.	7510	\$30,000.00
847	12/29/2020		Eugene	Helsley	7537	\$30,000.00
848	12/29/2020		Lissa	Holmes	7511	\$19,800.00
849	12/29/2020		Sandra	Hauger	7546	\$20,000.00
850	12/29/2020		Alfred	Hughes	7512	\$10,000.00
851	12/29/2020		Ryan	Hurd	7513	\$10,000.00
852	12/29/2020		Teresa	Joyave	7514	\$10,000.00
853	12/29/2020		Joseph	James	7547	\$20,000.00
854	12/29/2020		Glenn	Kimble, Jr.	7538	\$10,000.00
855	12/29/2020		Robert	Kimble	7515	\$1,750.00
856	12/29/2020		Robert	Lawrence	7516	\$20,000.00
857	12/29/2020		Michael	Mackin	7518	\$10,000.00
858	12/29/2020		David	Maglott	7519	\$15,000.00
859	12/29/2020		Woodward	Malone	7521	\$10,000.00
860	12/29/2020		Marck	Maienschein	7520	\$30,000.00
861	12/29/2020		Troy	Marshall	7522	\$10,000.00
862	12/29/2020		Paul	Monahan, Jr.	7548	\$10,000.00
863	12/29/2020		Justin	McGinnis	7523	\$6,000.00
864	12/29/2020		Sandra	Mackenzie	7553	\$30,000.00
865	12/29/2020		Tyree	Montague	7540	\$4,000.00
866	12/29/2020		Anthony	Moulden	7524	\$10,000.00
867	12/29/2020		Jamie	Nicholson	7525	\$30,000.00
868	12/29/2020		Arron	Pack	7526	\$10,000.00
869	12/29/2020		Ryan	Pack	7543	\$10,000.00
870	12/29/2020		Saul	Vela- Portillo	7549	\$3,600.00
871	12/29/2020		Tammy	Raskhodoff	7527	\$20,000.00
872	12/29/2020		Rajeer	Shah	7541	\$10,000.00
873	12/29/2020		Raymond	Singletary	7550	\$22,000.00
874	12/29/2020		Timothy	Smith	7551	\$10,000.00
875	12/29/2020		John	Stelmack	7528	\$10,000.00
876	12/29/2020		Michael	Stempa	7529	\$10,000.00
877	12/29/2020		Qiana	Summers	7530	\$10,000.00
878	12/29/2020		Lachon	Taylor	7552	\$10,000.00
879	12/29/2020		Darrell	Wallace	7531	\$15,000.00
880	12/29/2020		Richard	Wienecke	7532	\$10,000.00
881	12/29/2020		Tiffany	Williams	7534	\$10,000.00
882	12/29/2020		Ricardo	Zanetti	7533	\$5,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
883	12/30/2020		Artemus	Alston	7554	\$2,496.97
884	12/30/2020		Jose	Angeles	7576	\$6,168.65
885	12/30/2020		Jeffrey	Barbour	7594	\$20,000.00
886	12/30/2020		Angela	Beard	7595	\$10,000.00
887	12/30/2020		Timothy	Bell	7555	\$20,000.00
888	12/30/2020		Giovanni	Bettis	7557	\$5,627.69
889	12/30/2020		Timothy	Bise	7580	\$4,622.07
890	12/30/2020		Edward	Bitner	7558	\$7,767.63
891	12/30/2020		Daniel	Blevins	7556	\$6,159.59
892	12/30/2020		John	Boecker	7581	\$20,000.00
893	12/30/2020		Wayne	Bundick	7596	\$1,813.52
894	12/30/2020		Dean	Cavanaugh, III	7577	\$228.49
895	12/30/2020		Deanisha	Cavanaugh	7578	\$669.36
896	12/30/2020		Randy	Cole	7559	\$6,978.98
897	12/30/2020		Donald	Crislip	7597	\$20,000.00
898	12/30/2020		Rene	Gonzalez-Cruz	7598	\$30,000.00
899	12/30/2020		Roger	Dickens, II	7588	\$10,000.00
900	12/30/2020		Kevin	Drayton	7582	\$10,000.00
901	12/30/2020		Donald	Farrell	7583	\$10,000.00
902	12/30/2020		Dominic	Fullano	7561	\$10,454.46
903	12/30/2020		Tanisha	Gibbs	7579	\$184.18
904	12/30/2020		David	Goetschius	7562	\$4,715.48
905	12/30/2020		Bonita	Gonsalves	7563	\$9,036.36
906	12/30/2020		Truxtum	Gossen	7599	\$10,000.00
907	12/30/2020		Harry	Green, III	7600	\$3,094.30
908	12/30/2020		Thomas	Green	7589	\$10,000.00
909	12/30/2020		Donald	Gregory	7601	\$10,000.00
910	12/30/2020		Antoinette	Hough	7603	\$5,000.00
911	12/30/2020		Michael	Harris, Jr.	7605	\$805.83
912	12/30/2020		Michael	Howard	7602	\$10,000.00
913	12/30/2020		Robert	Hudgins	7564	\$10,360.93
914	12/30/2020		Nathaniel	Jones	7604	\$10,000.00
915	12/30/2020		William	Kurgan	7606	\$10,000.00
916	12/30/2020		Clayton	Loveless	7607	\$10,000.00
917	12/30/2020		Denia	Lara Medina	7608	\$12,306.99
918	12/30/2020		Jennifer	Mendez	7565	\$2,237.55
919	12/30/2020		Tyrone	Minor	7590	\$11,118.92
920	12/30/2020		Lillian	Mobley	7609	\$20,000.00
921	12/30/2020		Tamika	M osby	7610	\$10,000.00
922	12/30/2020		Garry	Oliver	7585	\$760.60
923	12/30/2020		James	Paul	7591	\$10,000.00
924	12/30/2020		Roger	Pena	7592	\$5,000.00
925	12/30/2020		Kenneth	Piner	7611	\$2,000.00
926	12/30/2020		Lorenzo	Ramos	7566	\$7,562.87
927	12/30/2020		Bryan	Riley	7567	\$4,000.00

CARPENTERS LOCAL NO. 491 ANNUITY HARDSHIP WITHDRAWAL LIST

	Date	SSN	Member		Check #	Hardship W/D
			First	Last		Amount
928	12/30/2028		Myron	Schrodt	7612	\$20,000.00
929	12/30/2020		Ashley	Schuyler	7613	\$3,324.83
930	12/30/2020		William	Shrewsbury	7568	\$30,000.00
931	12/30/2020		Gary	Sligh	7614	\$10,000.00
932	12/30/2020		Gregory	Smith	7593	\$10,000.00
933	12/30/2020		Joshua	Smith	7569	\$8,575.02
934	12/30/2020		Steven	Sosebee	7615	\$10,000.00
935	12/30/2020		Zachary	Stahlman	7616	\$20,000.00
936	12/30/2020		Shawn	Stanton	7617	\$30,000.00
937	12/30/2020		Toby	Sykes	7570	\$10,000.00
938	12/30/2020		Anthony	Thomas	7586	\$9,500.00
939	12/30/2020		Frank	Tramer	7587	\$30,000.00
940	12/30/2020		Tayvion	Tucker	7584	\$1,251.02
941	12/30/2020		Cynthia	Turner	7571	\$871.18
942	12/30/2020		Wilburn	Vanover	7622	\$30,000.00
943	12/30/2020		Jose	Vargas	7618	\$30,000.00
944	12/30/2020		Ronald	Vettel	7572	\$15,000.00
945	12/30/2020		Devawn	Walsh	7573	\$4,787.68
946	12/30/2020		Howard	Williams	7619	\$10,000.00
947	12/30/2020		Mark	Williams, Sr.	7620	\$30,000.00
					947	\$9,521,290.39

Approved By: _____

Chairman

Secretary

Date

Date