

Ted Baxter

November 2007

by source memory errors and false positive errors for semantically related words. His ability to learn and recall pictures of faces was average. New learning of six visual figures was low average, and his ability to spontaneously recall the figures after a delay was impaired. However, he was able to accurately identify the figures in a recognition paradigm. His copy of a complex visual figure was impaired and characterized by poor spatial planning and inattention to detail. Incidental recall of the figure was severely impaired and again reflected poor spatial organization. Recall of the figure after a delay was impaired, but commensurate with encoding. He was able to accurately identify the figure details in a recognition paradigm.

A brief language evaluation was conducted, as Mr. Baxter has undergone many extensive evaluations with a speech therapist. Speech was slow and labored, agrammatic, and with word-finding difficulties. Occasional semantic paraphasic errors were noted. Writing was agrammatic. Auditory comprehension was intact. However, he often required repetition to aid in information processing. Confrontation naming was low average. As described, intrinsic word generation was moderately impaired with a phonemic cue, and average with a categorical cue. He was able to execute sequential commands, but required a lot of time to process the verbal information. Repetition was intact for single words and phrases, but impaired for lengthier grammatical constructions. Silent reading comprehension was relatively preserved, although he had mild difficulty with complex passages. He was able to perform basic mathematical operations of addition, subtraction, multiplication, and division on paper, but could not do complex calculations in his head.

Basic visuoconstructional abilities were performed at the level of expectation. However, deficits were apparent on tasks of spatial planning and organization, reflecting executive dysfunction. On other tests of executive functioning (i.e. cognitive flexibility, problem solving, and reasoning) scores were variable. As described, scores on a measure of non-verbal reasoning were superior. Verbal abstract reasoning was in the average range. Scores were mildly impaired in his ability to initiate strategies for problem solving on a task of cognitive flexibility and reasoning. On a task of spatial planning, rule learning, inhibition, and establishing and maintaining cognitive set, his score was in the low average range. His ability to generate a complex figure was impaired and characterized by poor spatial planning and inattention to detail. Fine motor speed was average bilaterally. Fine motor speed and dexterity was mild to moderately impaired with the dominant right hand, and mildly impaired with the non-dominant left hand.

In regard to his mood, Mr. Baxter scored in the non-depressed range on a questionnaire to assess depressive symptomatology. He is currently in psychotherapy once a month, and indicated that he uses this time to discuss his feelings regarding the adjustment to life after stroke.

Diagnostic Impressions/Recommendations: Results from the present neuropsychological evaluation reveal deficits in the area of language, memory, and some aspects of executive functioning (i.e. problem solving, organization, and cognitive flexibility). His significant aphasia also influenced his performance across all cognitive domains given that many of the tests are verbally mediated. As such, even scores in the average range likely represent a decline for Mr. Baxter given his estimated high average to superior level of premorbid abilities.

Speech output is non-fluent and agrammatic, with pauses for word-finding. Auditory comprehension is relatively preserved, but he requires repetition of information to aid in processing. Silent reading comprehension is also relatively preserved, with mild difficulty on complex and lengthy passages. Memory problems are characterized by mild difficulty with working memory (i.e. the ability to manipulate information online). However, many of these tests are verbally mediated and poor performance was influenced by his aphasia. Mild difficulty was also apparent in his ability to encode, consolidate, and retrieve new information on some memory tasks. However, he was able to recognize information suggesting that with time for consolidation, he was able to process and recognize the previously learned information. Executive dysfunction is characterized by mild difficulty with cognitive flexibility, spatial organization, and his ability to maintain cognitive set. Attentional abilities are below expectation (i.e. low average range) but scores are also likely influenced by the verbal nature of many of the tasks. Processing speed is average when he is presented with non-

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verbal information, but declined when presented with speeded tasks requiring verbal processing. Basic visuospatial abilities are intact. His mood is good, and he denied symptoms of anxiety and depression.

Mr. Baxter's pattern of performance on testing is consistent with cognitive dysfunction secondary to his stroke in the left hemisphere. Most notable is his non-fluent aphasia which influenced his performance across multiple cognitive domains. For example, tests of intellectual ability that are verbally mediated likely underestimate his true intellectual capabilities as he has difficulty articulating concepts secondary to his aphasia. In addition, his verbal processing is slowed, and he requires repetition of information to enhance processing. Additional cognitive deficits are also apparent, and consistent with the large area of encephalomalacia resulting from his stroke. For example, there is evidence of mild executive dysfunction, which was demonstrated on tests that require minimal verbal demands. However, in the context of these deficits, I think it is important to note that Mr. Baxter has been devoted to his recovery and therapy. Clearly his hard work has positively influenced his recovery and his ability to circumvent some of his language deficits.

Mr. Baxter continues to receive speech and cognitive therapy. Continued treatment is recommended as a method of maintenance of cognitive function and for the purpose of learning new strategies to help him circumvent his language deficits on a daily basis. Mr. Baxter would not be able to maintain the demands of his high level job given his significant aphasia, difficulty manipulating verbal information in working memory, need for repetition for information processing, and executive dysfunction that effects his cognitive flexibility and organizational abilities. However, he is encouraged to continue working with his volunteer organization that engages individuals who have aphasia and can work with and understand his language limitations.

Lastly, Mr. Baxter articulated that his mood is good and that he sees a therapist on a regular basis. It is important that he continue his treatment to maintain a healthy mood. In addition, he indicated that his wife is his main source of emotional support. The Baxter's may consider regular couples counseling, as well, as both articulated the dramatic change Mr. Baxter's sudden stroke has understandably caused in their lives.

Dr. Sullivan, it was a pleasure to work with Mr. Baxter. Should any questions arise, please do not hesitate to contact me.

Sincerely,



Alissa Wicklund, PhD
Licensed Psychologist
Clinical Neuropsychologist

DRB/kjs

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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, LAW DIVISION

TED BAXTER and KELLY BAXTER,)

Plaintiffs,)

v.)

No. 06 L 12259

EVANSTON NORTHWESTERN HEALTHCARE)

CORPORATION, d/b/a EVANSTON HOSPITAL;)

THE MCGAW MEDICAL CENTER OF)

NORTHWESTERN UNIVERSITY;)

ENH MEDICAL GROUP, INC.;)

DANIEL HOMER, M.D.; JENNIFER STERN, M.D.)

and SIVARAJA KUPPUSWAMI, M.D.,)

Defendants,)

JILL LEHRMANN, M.D. and IAN KATZNELSON, M.D.,)

Respondents in Discovery.)

PLAINTIFFS' MEDIATION SUBMISSION

Date: March 19, 2007

Plaintiffs' Attorneys: David R. Barry, Jr.
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33 North Dearborn Street
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Chicago, Illinois 60602
(312) 346-3191

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111 W. Washington Street
Suite 937
Chicago, Illinois 60602
(312) 578-0049

Attorney for Defendants: Evanston Northwestern Healthcare Corporation,
d/b/a Evanston Hospital; ENH Medical Group, Inc.; Daniel Homer, M.D.;
Jennifer Stern, M.D. and Sivaraja Kuppuswami, M.D. and as Respondents
in Discovery: Jill Lehrmann, M.D. and Ian Katznelson, M.D.

Date of Occurrence: April 21, 2005

Statement of the Case

On April 21, 2005, 41 year-old Ted Baxter flew back to Chicago from a business trip in London. He was a Managing Director and Global Controller for Citadel Hedge Funds in Chicago, earning a minimum guaranteed annual income of \$1.3 million. Ted was no stranger to the world of high finance, having directed the Tokyo office of Price Waterhouse and the Hong Kong Operation for Credit Suisse First Boston before joining Citadel in June, 2004. He was being groomed to become Chief Financial Officer of Citadel, a position that could earn him \$3 - \$5 million annually.

Unfortunately, the events that took place during the evening of April 21st, and the early morning hours of April 22nd would leave Ted with permanent neurological deficits that would not only effectively end his upward career mobility, but would also render him completely disabled from performing his duties as Global Controller and would change the quality and dignity of his life, as well as that of his wife, Kelly, forever.

It was 8:30 in the evening of April 21st when Ted and Kelly settled in at home to catch up with a favorite TV show that they TIVO'd while Ted was gone. Within a few minutes, Ted began staring at the TV and not responding to Kelly verbally, he was also opening and closing his hand repeatedly. Kelly noticed he was drooling out the right side of his mouth. She immediately called 911. Paramedics responded within minutes and Ted was rushed to Evanston Hospital.

Nurse Kathleen Miller's triage note is timed at 9:23 p.m. It reflects that the patient presented with mental status changes and low blood pressure. On arrival, Ted was awake but non-verbal and was not following commands. Number one on the list of potential diagnoses, was Cerebral Vascular Accident, commonly referred to as a stroke.

An emergent head CT was ordered and the patient left for the scanner at 9:31 p.m. This test is ordered for patients with suspected stroke to ensure that the patient is not bleeding in the brain and can show evidence of abnormalities caused by stroke, even early on. Ruling out bleeding in a patient like Ted is important because the standard of care for treating patients who present as Ted did, is to give the drug tPA to break up any thrombus or clot that may be causing ischemic (low blood flow) injury to the brain.

The use of intravenous tPA has been approved by the FDA for treatment of patients with acute ischemic stroke, despite its risks, because the drug is remarkably effective at not only breaking up an existing clot but also in stopping its growth. Neural death and brain infarction with acute ischemic strokes evolves progressively in a time-dependent fashion. Numerous large studies have demonstrated that patients with acute onset of symptoms from ischemic stroke have much better outcomes if they receive tPA within three hours of the onset of symptoms. Many are completely normal at three months post-event. The patients who tend to recover the best are

those, like Ted, who arrive at the hospital quickly and have a stroke that, while evolving, has produced focal deficits and has not manifested in complete loss of function on one side of the body.

The radiology resident on call completed his analysis of the CT by 9:49 p.m. The timing is important because tPA is considered most effective if given within three hours of the onset of symptoms. While Ted was at the CT scanner, the emergency department physicians were preparing to give Ted tPA and were going over the necessary historical information with Kelly.

Unfortunately, the radiology resident misread the CT scan, reporting at 9:49 p.m. that the CT not only showed no evidence of bleed, but was otherwise normal, with no evidence of stroke. The CT in fact showed evidence of abnormality in the middle cerebral artery, but this was not discovered until the following morning when it was reviewed by attending physicians.

The emergency department personnel had requested an emergency consult from the hospital's stroke team shortly after Ted arrived. By 10:00 p.m., they had spoken by phone with neurologist, Dr. Daniel Homer. When the CT scan had been read as normal, the emergency physicians ordered an emergent MRI and MRA, tests that are very specific for stroke. Dr. Homer agreed with the plan for the emergent MRI, but did not come to the hospital or have an attending neurologist see the patient or examine the films. Instead, neurology resident Jennifer Stern, was paged and she was at bedside within minutes.

In the meantime, Ted had been taken to the MRI scanner at 10:10 p.m. and that test was completed before 11:00 p.m. Unfortunately, the results were again misread as showing no evidence of acute stroke when, in fact, the studies clearly showed evidence of stroke. These also were not interpreted correctly until the following morning.

Expert consultants for the plaintiffs have indicated that Jennifer Stern's analysis of Ted's situation was remarkable for its almost total misinterpretation of the clinical situation. In point of fact, it was not necessary to have an MRI performed before giving Ted tPA. His clinical presentation was "classic" for evolving Middle Cerebral Artery stroke syndrome and the CT scan had ruled out hemorrhage. He could and should have received tPA by 10:00 p.m.

The bottom line is that Ted was never given tPA at all and he was transferred to a telemetry floor overnight while his stroke continued to evolve and progress. Kelly tried repeatedly throughout the night to have Ted's condition re-evaluated but the nurses and resident took no action at all. By the following morning when he was evaluated by neurologist, Dr. Ian Katznelson, Ted's right side was nearly completely plegic and he was in profound danger of losing his life secondary to brain swelling. Kelly Baxter was forced to confront the possibility of her husband being rendered completely incapacitated for the remainder of his life, or dying within a week.

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The intravenous use of tPA for the management of acute stroke in the Emergency Department results from an exhaustive study, published in 1995 by the National Institute of Neurological Disorders and Stroke (NINDS), that demonstrated dramatically improved functional outcomes in patients with ischemic stroke. The study demonstrated, as have subsequent studies, that stroke management is very time sensitive. tPA is typically not given more than three hours after the onset of symptoms. The sooner it is administered, particularly when the signs and symptoms are still relatively limited to a few areas of function, the better. Ted, being in a position to actually receive the medication 90 minutes or less after the onset of symptoms and the symptoms being limited primarily to speech, was an ideal candidate; precisely the type of patient in which studies have demonstrated the best functional outcomes. Indeed, through highly motivated physical therapy, Ted has been able to regain a great deal, although not all, of his motor function on his right side, something the doctors thought very unlikely within days of his stroke. His speech center in his brain, an area in which tPA has demonstrated significant effectiveness, remains profoundly compromised. He suffers from severe expressive and receptive aphasia. His career as a financial wizard is over.

Throughout the ordeal the Baxters have endured, Kelly has remained Ted's constant companion and devoted coach. His deficits however, have changed their lives forever. Kelly functions as his caregiver. Ted's impaired ability to process information results in Kelly having to handle issues that Ted always managed in the past. Ted's recurrent seizure activity, a result of the stroke evolving overnight on the 22nd, precludes his driving a car. He requires some supervision in activities of daily living. He cannot multi-task.

Ted presented to Evanston Hospital on April 21, 2005 with classic Middle Cerebral Artery stroke syndrome. The timing of his arrival and the limited nature of his deficits made him a perfect candidate to benefit from tPA. The images seen on his CT, completed before 10:00 p.m. gave enough evidence to treat. The MRI was not even necessary for treatment. All of plaintiffs' consultants are of the opinion that had he received tPA when he should have, Ted would have minimal to no disability today and likely would not be disabled from his job. Instead, he was misdiagnosed, his stroke evolved and other potential interventions available beyond the three hour window, such as clot retrieval techniques and other intraarterial thrombolytic medications, were neither used or even discussed, despite Kelly Baxter's constant efforts to have Ted re-evaluated by a neurologist or other qualified physician after he was admitted to the floor.

Plaintiffs' Damages

Disability, loss of normal life, disfigurement, lost income, loss of society, physical pain and mental suffering.

Medical Bills

See attached specials summary. Bills from Evanston Hospital have not yet been received.

Lost Time

See attached report of Dr. Roger Skurski: Ted Baxter: Economic Loss, showing net past lost income as of March 19, 2007 as \$997,342.00 and net future lost income ranging from \$28,943,212.00 to \$63,248,192.00.

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TED BAXTER: ECONOMIC LOSS

(PRELIMINARY REPORT)

March 6, 2007

DR. ROGER SKURSKI
1115 RIVERSIDE DRIVE
SOUTH BEND, INDIANA 46616-1510
(574)-232-2280

Roger Skurski

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TABLE 1
SUMMARY OF ECONOMIC LOSS

		Present Values of 2007		
		Option A	Option B	Option C
		d/	e/	f/
Past Losses	a/			
Salary and Other Compensation	b/			
Pre-Injury Earning Capacity		\$2,559,335	\$2,559,335	\$2,559,335
Post-Injury Earnings	c/	1,561,993	1,561,993	1,561,993
Net Past Losses		\$997,342	\$997,342	\$997,342
		d/	e/	f/
Future Losses	a/			
Pre-Injury Earning Capacity		\$28,943,212	\$50,989,958	\$63,248,192
Post-Injury Earning Capacity	c/	0	0	0
Net Future Losses		\$28,943,212	\$50,989,958	\$63,248,192
Net Past and Future Totals		\$29,940,554	\$51,987,300	\$64,245,535

Notes: a/ Based on a mediation date of March 19, 2007 that can be adjusted as needed

b/ No fringe benefits are added to monetary compensation

c/ Payments received in 2005 and 2006 from Citadel

Assuming no future earnings; future payments from Citadel, if any, should be included.

d/ Based on the Citadel employment agreement minimum guarantee with no promotions

e/ Based on the Citadel employment agreement minimum guarantee with one promotion

f/ Based on the Citadel employment agreement minimum guarantee with two promotions

Sources: Tables and appendices of this report

**TABLE 2
INFORMATION AND SOURCES**

SUN BAXTER 001210

NAME	• Ted Baxter		
SEX	• Male		
DATE OF BIRTH	• November 17, 1963		
INJURY DATE	• April 21, 2005		
INJURY AGE	• 41.43	Prior birthday:	November 17, 2004
EDUCATION/CERTIFICATION	<ul style="list-style-type: none"> • BBA (Public Accounting), Hofstra University, 1984 • MBA (General Management/Strategy/Finance), The Wharton School, 1994 • Certified Public Accountant 		
LIFE EXPECTANCY	• 36.02 Years	Based on injury date and National Vital Statistics data in APPENDIX A	
PAST LOSS PERIOD	• 1.91 Years	From incident to mediation date:	March 19, 2007
WORKLIFE EXPECTANCY	• 23.80 Years	Based on injury date, sex, age and education from APPENDIX B	
TIME TO FRA	• 23.67 Years	From mediation date to Social Security Full Retirement Age (APPENDIX C)	
REMAINING WORKLIFE	• 21.89 Years	Reduced by time since the incident	
EMPLOYMENT	<ul style="list-style-type: none"> • Dime Savings Bank of NY: Item Processing Operations Supervisor, 1982-1984 • Price Waterhouse: Management Consultant/Auditor, Financial Services Industry Practice -Asia/Pacific (New York), 1984-1995 • Price Waterhouse: Partner, Financial Services Industry Consulting Practice - Asia/Pacific (Tokyo), 1995-1998 • Credit Suisse First Boston: Managing Director, Regional Head of Financial Control - Asia/Pacific (Hong Kong) 1998-2000 • Credit Suisse First Boston: Managing Director, Regional Head of Financial Control - Americas (New York) 2000-2001 • Credit Suisse First Boston: Managing Director, Global Head of Strategic Change Management - Controllers Department (New York) 2001-2004 • Citadel Investment Group: Managing Director and Global Controller, 2004-2006 		
FAMILY	NAME	RELATION	DATE OF BIRTH
	• Kelly	Spouse	January
SOURCES	<ul style="list-style-type: none"> • Citadel Offer Letter (with employment terms), May 13, 2004 • Citadel Letter Re: 2004 results and 2005 salary and incentives, January 11, 2005 • Citadel Letter Re: Cessation of Employment - Agreement & General release, February 14, 2006 • Citadel, Draft Position Specification: Controller/Chief Accounting Officer, July 2003 • Credit Suisse First Boston, Calculation of Salary Statement: 2001 • Credit Suisse First Boston Summary of 2001 Total Compensation • Credit Suisse First Boston (Hong Kong) Limited: Hong Kong Salaries Tax: 2001 • Income Tax Returns: 1998-2005 • Letter from Michael Salzberg Re: Job Performance/Career Opportunities, February 15, 2007 • Letter from plaintiff's attorney's office, January 15, 2007: Basic Information • List from Kelly Baxter of Colleagues who know Ted Baxter's talents, job description & prospects • Performance Reviews of Ted Baxter, 1997-2003 • Resumes and summaries of Ted Baxter's professional experience • Spreadsheet prepared by Ted Baxter Re: 1997-2004 Compensation • Telephone conversations with Kelly Baxter, February 18, March 2, and March 5, 2007 • W-2 Wage and Tax Statements, 1998-2006 • Other source information cited in the report 		

TABLE 3
ASSUMPTIONS AND BASES OF OPINIONS

- Economic loss included here for Ted Baxter consists of these elements:
EARNING CAPACITY
REDUCTIONS ARE MADE FOR POST-INJURY EARNINGS AND DISCOUNTING TO PRESENT VALUE
- Life expectancy and worklife expectancy are computed as of the date of the incident. They are mean years neither increased nor decreased for health, physical fitness, pre-existing conditions or other factors such as family history, life style or personal plans. Both are based on national data by age and sex, and for worklife also education
- Earning capacity is based on the minimum guarantee of \$1,300,000 for 2004 and for 2005 in Mr. Baxter's employment agreement with Citadel Investment Group which he joined in June 2004. His 1998-2005 earning record (TABLE 4) shows a weighted average of nearly this amount as well (\$1,205,833).
- Earnings for this report will be taken as gross reported earnings including salary, bonuses, profit sharing and so on.
- Fringe benefits at Citadel are "world class" according to the company website. For a list of benefits, please see APPENDIX D. This report concentrates on money earnings, and there is no attempt to value these benefits.
- Earning capacity computations are provided for three options.
OPTION A: MINIMUM GUARANTEE WITH NO PROMOTIONS
> This is a minimum projection with no additional promotions or professional advancement. Given Ted Baxter's relatively young age, earning record, professional experience and aspirations, this option has less support than the other two.
OPTION B: MINIMUM GUARANTEE WITH ONE PROMOTION
> This would be a continuation of Mr. Baxter's earning and professional advancement 5.5 years after he joined Citadel. The position would be CFO at Citadel or a comparable position elsewhere.
Total compensation of \$3,000,000 is assumed subject to adjustment with new information.
OPTION C: MINIMUM GUARANTEE WITH TWO PROMOTIONS
> This would be a continuation of Mr. Baxter's earning and professional advancement 5.5 years after he joined Citadel followed five years later by a second promotion to COO at Citadel or a comparable position elsewhere.
Compensation totals of \$3,000,000 and \$5,000,000 are assumed for the respective promotions subject to adjustment with new information
- Bases for one or more promotions for Ted Baxter:
 1. Earning Record (TABLE 4)
 2. Career Track (RESUMES)
 3. Job Performance (PERFORMANCE REVIEWS)
 4. Ability and willingness to accept and meet challenging assignments (JOB LETTER)
 5. High esteem and expectations of colleagues (Letter from Michael Salzberg)
 6. Appearance that Baxter was hired and being groomed for the Citadel CFO position
 7. The position specification for his job as Controller at Citadel included "Series 7 and 27 preferred."
Series 7 is the General Securities Representative Exam required to become a stock broker in the United States.
Series 27 Exam is required for the chief financial officer of National Association of Security Dealers (NASD) firms.
"This exam, which has the full title of Financial and Operations Principal Qualifications Examination, is one of several offered by the National Association of Security Dealers for people seeking to qualify to become a principal in a brokerage firm or other financial services company...principals are the people who hold the power in a financial brokerage company." (Series 27 Exam Website. http://www.testprepreview.com/series27_test_breakdown.htm)
According to Mrs. Baxter (phone conversation March 2, 2007), after he started at Citadel, Ted studied and prepared for these examinations and passed both of them.
- Account is taken of growth reflecting the long term trend in earnings based on the 20-year annual change in compensation in the business sector (APPENDIX E).
- Losses are divided into past and future based on a mediation date of March 19, 2007 (to be adjusted later as needed)
- Account is taken of the time value of money by discounting to present value based on the 20-year record of 3-month U.S. Treasuries. All computations are in present value terms of 2007 (APPENDIX E).
- The beginning amount will earn interest. By the nature of the discounting computation, both the principal and interest will be required to replace the economic loss. Both are assumed to be exhausted in the last year of these calculations.
- Economic conclusions are summarized in TABLE 1. Year-by-year calculations are in the remaining tables of the report.
- Professional opinions are expressed to a reasonable degree of economic certainty.
- Opinions are based on information provided, published data, assumptions and the methodology detailed in this report. Opinions may change with new information received or the significant passage of time.

TABLE 4
EMPLOYMENT AND EARNING RECORD

Year	Employer	Earnings	CPI	CPI-Adjusted Earnings
		a/	e/	f/
1998	Credit Suisse First Boston	\$137,275		
	Price Waterhouse LLP	235,632 b/		
	Price Waterhouse LLP	87,782 c/		
	Total	\$460,689	163.0	\$569,785
1999	Credit Suisse First Boston	557,749		
	Price Waterhouse LLP	995,640 c/		
	Total	\$1,553,389	166.6	\$1,879,731
2000	Credit Suisse First Boston	\$1,143,399	172.2	\$1,338,613
2001	Credit Suisse First Boston	\$915,000 d/	177.1	\$1,041,581
2002	Credit Suisse First Boston	\$979,270	179.9	\$1,097,392
2003	Credit Suisse First Boston	\$762,733	184.0	\$835,690
2004	Credit Suisse First Boston	\$721,561		
	Citadel Investment Group	338,297		
	Total	\$1,059,858	188.9	\$1,131,114
2005	Credit Suisse First Boston	\$119,315		
	Citadel Investment Group	1,391,897		
	Total	\$1,511,212	195.3	\$1,559,961 g/
2006	Credit Suisse First Boston	\$10,259		
	Citadel Investment Group	654,395		
	Total	\$664,655	201.6	\$664,655
1998-2005 Weighted Average				\$1,205,833

- Notes: a/ Gross Pay/Medicare Wages from W-2 Wage and Tax Statements except as noted
A spreadsheet prepared by Mr. Baxter prior to his stroke shows somewhat higher totals than those here.
- b/ Form 1040, page 1: wages total less W-2 amount from Credit Suisse First Boston Statement 22 provides a more detailed breakdown.
- c/ Form 1040, Schedule E Supplements
- d/ Credit Suisse First Boston Summary of 2001 Total Compensation
W-2 Medicare wages were \$197,774; most earnings were in Hong Kong dollars as shown by Credit Suisse First Boston (Hong Kong) Limited: Hong Kong Salaries Tax: 2001
- e/ Consumer Price Index from APPENDIX E
- f/ In 2006 dollars
- g/ Injury was April 21, 2005, but Mr. Baxter was paid more than the minimum guarantee of his employment agreement.

TABLE 5
EARNING LOSSES OPTION A: MINIMUM GUARANTEE WITH NO PROMOTIONS

Year	Jan 1 Age	Pre Earning Capacity	Post Earnings	Part of Year	Discount Factor	Adjusted Pre Earning Capacity	Adjusted Post Earning Capacity	Lost Earning Capacity	Cumulative Lost Capacity
		a/	b/	c/	d/	e/	e/	f/	
2005	41	1,300,000	1,391,897	0.70	1.0000	907,598	907,598	NA	NA
2006	42	1,354,304	654,395	1.00	1.0000	1,354,304	654,395	699,909	699,909
2007	43	1,410,877	0	0.21	1.0000	297,433	0	297,433	997,342
Past Totals				1.91		\$2,559,335	\$1,561,993	\$997,342	
2007	43	1,410,877	0	0.79	1.0000	1,113,444	0	1,113,444	2,110,786
2008	44	1,469,813	0	1.00	0.9540	1,402,213	0	1,402,213	3,512,999
2009	45	1,531,211	0	1.00	0.9101	1,393,602	0	1,393,602	4,906,600
2010	46	1,595,173	0	1.00	0.8683	1,385,043	0	1,385,043	6,291,643
2011	47	1,661,807	0	1.00	0.8283	1,376,538	0	1,376,538	7,668,181
2012	48	1,731,225	0	1.00	0.7902	1,368,064	0	1,368,064	9,036,265
2013	49	1,803,543	0	1.00	0.7539	1,359,683	0	1,359,683	10,395,948
2014	50	1,878,881	0	1.00	0.7192	1,351,333	0	1,351,333	11,747,281
2015	51	1,957,367	0	1.00	0.6861	1,343,034	0	1,343,034	13,090,315
2016	52	2,039,131	0	1.00	0.6546	1,334,786	0	1,334,786	14,425,101
2017	53	2,124,311	0	1.00	0.6245	1,326,589	0	1,326,589	15,751,691
2018	54	2,213,048	0	1.00	0.5958	1,318,443	0	1,318,443	17,070,133
2019	55	2,305,493	0	1.00	0.5684	1,310,346	0	1,310,346	18,380,479
2020	56	2,401,799	0	1.00	0.5422	1,302,299	0	1,302,299	19,682,778
2021	57	2,502,28	0	1.00	0.5173	1,294,302	0	1,294,302	20,977,080
2022	58	2,606,548	0	1.00	0.4935	1,286,353	0	1,286,353	22,263,433
2023	59	2,715,535	0	1.00	0.4708	1,278,454	0	1,278,454	23,541,887
2024	60	2,828,969	0	1.00	0.4491	1,270,602	0	1,270,602	24,812,489
2025	61	2,947,142	0	1.00	0.4285	1,262,800	0	1,262,800	26,075,289
2026	62	3,070,252	0	1.00	0.4088	1,255,045	0	1,255,045	27,330,333
2027	63	3,198,504	0	1.00	0.3900	1,247,337	0	1,247,337	28,577,670
2028	64	3,332,114	0	1.00	0.3720	1,239,677	0	1,239,677	29,817,348
2029	65	3,471,304	0	0.10	0.3549	123,206	0	123,206	29,940,554
Future Totals				21.89		\$28,943,212	0	\$28,943,212	
Past and Future Totals				23.80		\$31,502,547	\$1,561,993	\$29,940,554	

NOTES: a/ Pre-injury earnings based on the minimum guarantee of the Citadel employment agreement
 Growth at the 20-year annual rate from APPENDIX E:
 No further professional advancements or promotions
 b/ Post-injury Citadel earnings from TABLE 4
 Assuming no future earnings; future payments from Citadel, if any, should be included.
 c/ Years from date of loss to mediation from TABLE 2:
 Years from mediation date to worklife expectancy from TABLE 2:
 d/ Discounting to 2007 present value at the 20-year average interest rate from APPENDIX E:
 e/ Adjusted by part year factor and discount factor after 2007
 f/ Pre-injury earning capacity minus post-injury earnings; no loss is computed for 2005

\$1,300,000
4.18%

1.91 years
23.67 years
4.82%

TABLE 6
EARNING LOSSES OPTION B: MINIMUM GUARANTEE WITH ONE PROMOTION

Year	Jan Age	Pre Earning Capacity a/	Post Earnings b/	Part of Year c/	Discount Factor d/	Adjusted Pre Earning Capacity e/	Adjusted Post Earning Capacity e/	Lost Earning Capacity f/	Cumulative Lost Capacity
2005	41	1,300,000	1,391,897	0.70	1.0000	907,598	971,756	NA	NA
2006	42	1,354,304	634,395	1.00	1.0000	1,354,304	654,395	699,909	699,909
2007	43	1,410,877	0	0.21	1.0000	297,433	0	297,433	997,342
Past Totals				1.91		\$2,559,335	\$1,626,151	\$997,342	
2007	43	1,410,877	0	0.75	1.0000	1,113,444	0	1,113,444	2,110,786
2008	44	1,469,813	0	1.00	0.9540	1,402,213	0	1,402,213	3,512,999
2009	45	1,531,211	0	1.00	0.9101	1,393,602	0	1,393,602	4,906,600
2010	46	3,000,000	0	1.00	0.8683	2,604,815	0	2,604,815	7,511,415
2011	47	3,125,377	0	1.00	0.8283	2,598,818	0	2,598,818	10,100,233
2012	48	3,255,870	0	1.00	0.7902	2,572,920	0	2,572,920	12,673,153
2013	49	3,391,876	0	1.00	0.7539	2,557,119	0	2,557,119	15,230,272
2014	50	3,533,563	0	1.00	0.7192	2,541,415	0	2,541,416	17,771,688
2015	51	3,681,168	0	1.00	0.6861	2,525,809	0	2,525,809	20,297,497
2016	52	3,834,540	0	1.00	0.6546	2,510,298	0	2,510,298	22,807,795
2017	53	3,995,135	0	1.00	0.6245	2,494,882	0	2,494,882	25,302,677
2018	54	4,162,022	0	1.00	0.5958	2,479,561	0	2,479,561	27,782,237
2019	55	4,335,880	0	1.00	0.5684	2,464,333	0	2,464,333	30,246,571
2020	56	4,517,001	0	1.00	0.5422	2,449,200	0	2,449,200	32,695,770
2021	57	4,705,687	0	1.00	0.5173	2,434,159	0	2,434,159	35,129,929
2022	58	4,902,255	0	1.00	0.4935	2,419,211	0	2,419,211	37,549,140
2023	59	5,107,035	0	1.00	0.4708	2,404,354	0	2,404,354	39,953,494
2024	60	5,320,368	0	1.00	0.4491	2,389,589	0	2,389,589	42,343,083
2025	61	5,542,613	0	1.00	0.4285	2,374,914	0	2,374,914	44,717,997
2026	62	5,774,142	0	1.00	0.4088	2,360,329	0	2,360,329	47,078,326
2027	63	6,015,342	0	1.00	0.3900	2,345,834	0	2,345,834	49,424,161
2028	64	6,266,618	0	1.00	0.3720	2,331,429	0	2,331,429	51,755,589
2029	65	6,528,391	0	0.10	0.3549	231,711	0	231,711	51,987,300
Future Totals				21.89		\$50,989,958	0	\$50,989,958	
Past and Future Totals				23.80		\$53,549,293	\$1,626,151	\$51,987,300	

NOTES: a/ Pre-injury earnings based on the minimum guarantee of the Citadel employment agreement
 Growth at the 20-year annual rate from APPENDIX E:
 Promotion after five years to CFO position at Citadel or a comparable position elsewhere with annual compensation at
 No additional promotions or career advancement

b/ Post-injury Citadel earnings from TABLE 4
 Assuming no future earnings; future payments from Citadel, if any, should be included.
 c/ Years from date of loss to mediation from TABLE 2:
 d/ Discounting to 2007 present value at the 20-year average interest rate from APPENDIX E.
 e/ Adjusted by part year factor and discount factor after 2007
 f/ Pre injury earning capacity minus post-injury earnings; no loss is computed for 2005

1.91 years
 23.67 years
 4.82%

TABLE 7
EARNING LOSSES OPTION C: MINIMUM GUARANTEE WITH TWO PROMOTIONS

Year	Jan 1 Age	Pre Earning Capacity	Post Earning Earnings	Part of Year	Discount Factor	Adjusted Pre Earning Capacity	Adjusted Post Earning Capacity	Lost Earning Capacity	Cumulative Lost Capacity
		a/	b/	c/	d/	e/	e/	f/	
2005	41	1,300,000	1,391,897	0.70	1.0000	907,598	971,756	NA	NA
2006	42	1,354,304	654,395	1.00	1.0000	1,354,304	654,395	699,909	699,909
2007	43	1,410,877	0	0.21	1.0000	297,433	0	297,433	997,342
Past Totals				1.91		\$2,559,335	\$1,626,151	\$997,342	
2007	43	1,410,877	0	0.79	1.0000	1,113,444	0	1,113,444	2,110,786
2008	44	1,469,813	0	1.00	0.9540	1,402,213	0	1,402,213	3,512,999
2009	45	1,531,211	0	1.00	0.9101	1,393,602	0	1,393,602	4,906,600
2010	46	3,000,000	0	1.00	0.8683	2,604,815	0	2,604,815	7,511,415
2011	47	3,125,317	0	1.00	0.8283	2,588,818	0	2,588,818	10,100,233
2012	48	3,255,870	0	1.00	0.7902	2,572,920	0	2,572,920	12,673,153
2013	49	3,391,876	0	1.00	0.7539	2,557,119	0	2,557,119	15,230,272
2014	50	3,533,563	0	1.00	0.7192	2,541,416	0	2,541,416	17,771,688
2015	51	5,000,000	0	1.00	0.6861	3,430,716	0	3,430,716	21,202,405
2016	52	5,208,862	0	1.00	0.6546	3,409,648	0	3,409,648	24,612,053
2017	53	5,426,450	0	1.00	0.6245	3,388,709	0	3,388,709	28,000,762
2018	54	5,653,126	0	1.00	0.5958	3,367,899	0	3,367,899	31,368,660
2019	55	5,889,271	0	1.00	0.5684	3,347,216	0	3,347,216	34,715,877
2020	56	6,135,281	0	1.00	0.5422	3,326,661	0	3,326,661	38,042,537
2021	57	6,391,567	0	1.00	0.5173	3,306,231	0	3,306,231	41,348,769
2022	58	6,658,559	0	1.00	0.4935	3,285,928	0	3,285,928	44,634,696
2023	59	6,936,703	0	1.00	0.4708	3,265,748	0	3,265,748	47,900,444
2024	60	7,226,467	0	1.00	0.4491	3,245,693	0	3,245,693	51,146,138
2025	61	7,528,334	0	1.00	0.4285	3,225,761	0	3,225,761	54,371,899
2026	62	7,842,812	0	1.00	0.4088	3,205,951	0	3,205,951	57,577,850
2027	63	8,170,425	0	1.00	0.3900	3,186,263	0	3,186,263	60,764,113
2028	64	8,511,724	0	1.00	0.3720	3,166,696	0	3,166,696	63,930,810
2029	65	8,867,280	0	0.10	0.3549	314,725	0	314,725	64,245,535
Future Totals				21.89		\$63,248,192	0	\$63,248,192	
Past and Future Totals				23.80		\$65,807,527	\$1,626,151	\$64,245,535	

NOTES: a/ Pre-injury earnings based on the minimum guarantee of the Citadel employment agreement
 Growth at the 20-year annual rate from APPENDIX E:
 Promotion after five years to CFO position at Citadel or a comparable position elsewhere with annual compensation at:
 Promotion after five more years to COO position at Citadel or a comparable position elsewhere with annual compensation at:
 b/ Post-injury Citadel earnings from TABLE 4
 Assuming no future earnings; future payments from Citadel, if any, should be included
 c/ Years from date of loss to mediation from TABLE 2:
 Years from mediation date to worklife expectancy from TABLE 2:
 d/ Discounting to 2007 present value at the 20-year average interest rate from APPENDIX E.
 e/ Adjusted by part year factor and discount factor after 2007
 f/ Pre-injury earning capacity minus post-injury earnings; no loss is computed for 2005

APPENDIX A

Life Table for Males: United States, 2001

Age	Fraction of living females	Number surviving to age x	Number dying between ages x and x+1	Probability of death between ages x and x+1	Number of persons aged x	Expected number of years lived at age x
0-1	0.007611	100,000	761	0.007611	99,239	74.72135
1-2	0.000518	99,239	51	0.000518	98,728	74.3
2-3	0.000365	99,187	36	0.000365	98,192	73.9
3-4	0.000293	99,151	29	0.000293	97,663	73.5
4-5	0.000270	99,122	27	0.000270	97,131	73.1
5-6	0.000192	99,100	19	0.000192	96,604	72.7
6-7	0.000173	99,081	17	0.000173	96,082	72.3
7-8	0.000152	99,064	15	0.000152	95,565	71.9
8-9	0.000157	99,049	16	0.000157	95,052	71.5
9-10	0.000138	99,034	14	0.000138	94,543	71.1
10-11	0.000186	99,020	18	0.000186	94,038	70.7
11-12	0.000162	99,007	16	0.000162	93,537	70.3
12-13	0.000217	98,986	22	0.000217	93,040	69.9
13-14	0.000255	98,964	25	0.000255	92,547	69.5
14-15	0.000234	98,939	23	0.000234	92,058	69.1
15-16	0.000430	98,906	43	0.000430	91,574	68.7
16-17	0.000706	98,863	70	0.000706	91,094	68.3
17-18	0.000908	98,793	90	0.000908	90,619	67.9
18-19	0.001212	98,704	120	0.001212	90,148	67.5
19-20	0.001356	98,584	136	0.001356	89,682	67.1
20-21	0.001393	98,450	139	0.001393	89,220	66.7
21-22	0.001412	98,313	141	0.001412	88,763	66.3
22-23	0.001444	98,174	144	0.001444	88,311	65.9
23-24	0.001388	98,037	139	0.001388	87,864	65.5
24-25	0.001373	97,896	134	0.001373	87,422	65.1
25-26	0.001376	97,762	137	0.001376	86,985	64.7
26-27	0.001360	97,637	133	0.001360	86,553	64.3
27-28	0.001317	97,500	128	0.001317	86,125	63.9
28-29	0.001301	97,371	127	0.001301	85,701	63.5
29-30	0.001317	97,244	133	0.001317	85,282	63.1
30-31	0.001393	97,112	139	0.001393	84,867	62.7
31-32	0.001416	96,976	137	0.001416	84,456	62.3
32-33	0.001521	96,839	147	0.001521	84,049	61.9
33-34	0.001505	96,692	146	0.001505	83,646	61.5
34-35	0.001596	96,546	154	0.001596	83,247	61.1
35-36	0.001732	96,392	167	0.001732	82,851	60.7
36-37	0.001876	96,225	181	0.001876	82,459	60.3
37-38	0.002008	96,045	193	0.002008	82,071	59.9
38-39	0.002126	95,852	204	0.002126	81,687	59.5
39-40	0.002341	95,648	224	0.002341	81,307	59.1
40-41	0.002535	95,424	247	0.002535	80,931	58.7
41-42	0.002800	95,182	266	0.002800	80,560	58.3
42-43	0.003040	94,916	289	0.003040	80,194	57.9
43-44	0.003231	94,627	306	0.003231	79,833	57.5
44-45	0.003382	94,321	318	0.003382	79,477	57.1
45-46	0.003777	93,998	353	0.003777	79,126	56.7
46-47	0.004278	93,679	401	0.004278	78,780	56.3
47-48	0.004598	93,279	429	0.004598	78,439	55.9
48-49	0.004926	92,799	457	0.004926	78,103	55.5
49-50	0.005356	92,342	493	0.005356	77,772	55.1
50-51	0.005773	91,848	530	0.005773	77,446	54.7
51-52	0.006153	91,318	562	0.006153	77,125	54.3
52-53	0.006633	90,756	602	0.006633	76,809	53.9
53-54	0.007183	90,154	649	0.007183	76,498	53.5
54-55	0.007888	89,504	700	0.007888	76,192	53.1
55-56	0.008796	88,811	771	0.008796	75,891	52.7
56-57	0.009995	88,147	882	0.009995	75,595	52.3
57-58	0.011489	87,340	1,000	0.011489	75,304	51.9
58-59	0.013298	86,569	1,140	0.013298	75,018	51.5
59-60	0.015498	85,678	1,320	0.015498	74,737	51.1
60-61	0.018191	84,710	1,540	0.018191	74,461	50.7
61-62	0.021394	83,640	1,800	0.021394	74,190	50.3
62-63	0.025141	82,549	2,090	0.025141	73,934	50.0
63-64	0.029478	81,324	2,420	0.029478	73,693	49.6
64-65	0.034460	80,050	2,790	0.034460	73,467	49.2
65-66	0.040156	78,747	3,190	0.040156	73,256	48.8
66-67	0.046634	77,422	3,630	0.046634	73,059	48.4
67-68	0.053998	75,875	4,110	0.053998	72,876	48.0
68-69	0.062397	74,010	4,630	0.062397	72,707	47.6
69-70	0.071877	72,257	5,190	0.071877	72,552	47.2
70-71	0.082507	70,359	5,800	0.082507	72,411	46.8
71-72	0.094375	68,359	6,470	0.094375	72,284	46.4
72-73	0.107593	66,286	7,210	0.107593	72,171	46.0
73-74	0.122281	64,037	7,930	0.122281	72,072	45.6
74-75	0.138563	61,682	8,640	0.138563	72,007	45.2
75-76	0.156460	59,273	9,330	0.156460	71,975	44.8
76-77	0.176018	56,590	9,990	0.176018	71,976	44.4
77-78	0.197282	53,844	10,630	0.197282	71,999	44.0
78-79	0.220316	51,011	11,250	0.220316	72,044	43.6
79-80	0.246187	48,039	11,860	0.246187	72,111	43.2
80-81	0.275062	45,078	12,450	0.275062	72,201	42.8
81-82	0.307115	41,936	13,010	0.307115	72,314	42.4
82-83	0.342532	38,763	13,550	0.342532	72,449	42.0
83-84	0.381517	35,608	14,070	0.381517	72,605	41.6
84-85	0.423382	32,240	14,580	0.423382	72,781	41.2
85-86	0.468447	28,190	15,080	0.468447	72,977	40.8
86-87	0.516947	24,161	15,570	0.516947	73,193	40.4
87-88	0.569119	20,204	16,050	0.569119	73,429	40.0
88-89	0.625200	16,351	16,520	0.625200	73,685	39.6
89-90	0.685444	12,651	16,980	0.685444	73,960	39.2
90-91	0.750000	9,073	17,430	0.750000	74,254	38.8
91-92	0.819119	5,599	17,870	0.819119	74,567	38.4
92-93	0.893048	3,111	18,300	0.893048	74,899	38.0
93-94	0.972052	1,611	18,720	0.972052	75,250	37.6
94-95	1.056406	707	19,130	1.056406	75,620	37.2
95-96	1.146486	316	19,530	1.146486	75,999	36.8
96-97	1.242677	131	19,920	1.242677	76,398	36.4
97-98	1.345376	54	20,300	1.345376	76,806	36.0
98-99	1.454000	23	20,670	1.454000	77,223	35.6
99-100	1.569000	10	21,030	1.569000	77,649	35.2
100+	1.691000	5	21,380	1.691000	78,084	34.8
TOTAL	1.000000	1,150	1,150	2.640	2,640	2.0

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APPENDIX B

Table 28C: Worklife Expectancy: Males, Active, by Education

Age	All Men		Less Than H.S.		High School		Some College		4 Year Degree		Grad. Degree	
	(WLE) Mean	SD	(WLE) Mean	SD	(WLE) Mean	SD	(WLE) Mean	SD	(WLE) Mean	SD	(WLE) Mean	SD
16	39.47	9.88	34.40	9.67								
17	39.01	9.77	33.92	9.59								
18	38.50	9.65	33.38	9.49	37.97	9.72	36.83	9.55				
19	37.95	9.51	32.87	9.38	37.21	9.61	36.26	9.42				
20	37.28	9.39	32.31	9.27	36.44	9.50	37.62	9.29				
21	36.63	9.26	31.89	9.15	35.68	9.38	37.00	9.15				
22	35.94	9.12	31.03	9.04	34.91	9.28	36.39	9.01	36.98	9.20		
23	35.20	8.99	30.33	8.93	34.11	9.15	35.65	8.89	36.17	9.06		
24	34.42	8.87	29.57	8.83	33.30	9.04	34.88	8.76	37.39	8.92		
25	33.62	8.75	28.78	8.73	32.48	8.92	34.06	8.64	36.57	8.78		
26	32.79	8.63	27.97	8.64	31.65	8.81	33.26	8.52	35.69	8.65	37.53	9.28
27	31.85	8.52	27.15	8.55	30.81	8.70	32.41	8.41	34.83	8.53	36.68	9.16
28	31.09	8.41	26.35	8.45	29.98	8.59	31.53	8.30	33.96	8.41	35.76	9.04
29	30.22	8.31	25.53	8.35	29.11	8.48	30.65	8.19	33.07	8.28	34.83	8.93
30	29.35	8.19	24.71	8.25	28.28	8.36	29.75	8.08	32.18	8.16	33.91	8.80
31	28.48	8.08	23.91	8.14	27.40	8.25	28.85	7.97	31.28	8.04	33.02	8.68
32	27.61	7.96	23.13	8.03	26.55	8.14	27.95	7.86	30.39	7.92	32.11	8.55
33	26.75	7.84	22.36	7.90	25.71	8.02	27.06	7.75	29.49	7.80	31.22	8.41
34	25.89	7.72	21.61	7.75	24.86	7.90	26.16	7.63	28.59	7.68	30.33	8.28
35	25.03	7.59	20.88	7.80	24.02	7.78	25.26	7.52	27.68	7.56	29.44	8.14
36	24.17	7.48	20.15	7.44	23.18	7.66	24.37	7.41	26.77	7.44	28.56	8.00
37	23.32	7.34	19.41	7.28	22.35	7.53	23.48	7.30	25.87	7.32	27.69	7.85
38	22.47	7.21	18.67	7.12	21.53	7.40	22.60	7.18	24.96	7.20	26.81	7.71
39	21.62	7.08	17.93	6.96	20.71	7.28	21.71	7.07	24.05	7.08	25.93	7.57
40	20.77	6.94	17.19	6.80	19.89	7.12	20.85	6.95	23.15	6.96	25.05	7.43
41	19.94	6.80	16.46	6.63	19.09	6.98	19.99	6.82	22.25	6.84	24.17	7.29
42	19.11	6.66	15.79	6.44	18.29	6.82	18.13	6.70	21.35	6.72	23.29	7.15
43	18.29	6.52	15.08	6.26	17.51	6.66	18.29	6.57	20.45	6.60	22.42	7.02
44	17.48	6.38	14.37	6.09	16.73	6.51	17.46	6.44	19.56	6.49	21.53	6.88
45	16.64	6.24	13.66	5.92	15.95	6.35	16.62	6.31	18.67	6.37	20.64	6.75
46	15.82	6.10	12.96	5.73	15.17	6.20	15.80	6.18	17.80	6.25	19.75	6.62
47	15.01	5.96	12.28	5.55	14.39	6.04	14.99	6.04	16.93	6.13	18.87	6.50
48	14.21	5.82	11.60	5.38	13.65	5.88	14.18	5.90	16.06	6.01	17.98	6.37
49	13.42	5.67	10.93	5.18	12.91	5.71	13.39	5.76	15.21	5.89	17.10	6.25
50	12.63	5.53	10.24	6.01	12.18	5.54	12.59	5.62	14.37	5.77	16.23	6.13
51	11.86	5.38	9.57	4.84	11.45	5.36	11.82	5.47	13.55	5.64	15.36	6.01
52	11.10	5.23	8.95	4.65	10.72	5.22	11.07	5.32	12.74	5.50	14.50	5.89
53	10.37	5.07	8.33	4.47	10.02	5.06	10.35	5.17	11.94	5.38	13.66	5.77
54	9.66	4.91	7.75	4.28	9.34	4.89	9.66	5.00	11.14	5.25	12.83	5.64
55	8.97	4.76	7.18	4.10	8.66	4.73	9.01	4.82	10.37	5.12	12.02	5.50
56	8.30	4.60	6.58	3.93	8.00	4.58	8.40	4.63	9.63	4.99	11.23	5.37
57	7.65	4.44	6.03	3.76	7.35	4.43	7.81	4.44	8.92	4.85	10.45	5.24
58	7.04	4.28	5.53	3.60	6.73	4.29	7.24	4.25	8.26	4.70	9.72	5.10
59	6.48	4.13	5.06	3.43	6.18	4.15	6.68	4.07	7.62	4.55	9.04	4.94
60	5.97	3.97	4.64	3.28	5.70	4.00	6.15	3.90	7.01	4.41	8.43	4.77
61	5.51	3.82	4.24	3.15	5.30	3.86	5.69	3.72	6.46	4.26	7.85	4.60
62	5.12	3.66	3.90	3.03	4.95	3.72	5.28	3.54	6.01	4.10	7.31	4.43
63	4.77	3.51	3.62	2.92	4.64	3.59	4.89	3.38	5.65	3.94	6.80	4.26
64	4.47	3.37	3.43	2.81	4.39	3.46	4.52	3.19	5.32	3.77	6.34	4.08
65	4.20	3.22	3.25	2.72	4.17	3.34	4.18	3.02	4.99	3.62	5.91	3.90
66	3.96	3.08	3.11	2.62	3.99	3.21	3.86	2.86	4.70	3.47	5.51	3.72
67	3.74	2.94	2.96	2.53	3.84	3.09	3.54	2.71	4.41	3.34	5.17	3.52
68	3.53	2.81	2.85	2.44	3.68	2.95	3.26	2.58	4.15	3.21	4.86	3.32
69	3.36	2.67	2.75	2.34	3.54	2.80	3.07	2.45	3.97	3.08	4.48	3.13
70	3.19	2.52	2.65	2.24	3.40	2.64	2.90	2.32	3.62	2.95	4.12	2.95
71	3.01	2.37	2.56	2.12	3.22	2.47	2.71	2.19	3.81	2.83	3.80	2.77
72	2.81	2.22	2.44	1.98	3.01	2.29	2.53	2.06	3.39	2.72	3.51	2.58
73	2.61	2.06	2.27	1.85	2.77	2.12	2.37	1.94	3.28	2.61	3.20	2.40
74	2.44	1.90	2.16	1.68	2.53	1.95	2.25	1.80	3.22	2.48	2.92	2.22
75	2.28	1.73	2.01	1.49	2.30	1.78	2.14	1.63	3.11	2.32	2.67	2.04

Note: WLE = Worklife Expectancy. SD = Standard Deviation.

SOURCE: Gary Skoog and James Ciecka in DETERMINING ECONOMIC DAMAGES by Gerald D. Martin, July 2004 Supplement, James Publishing: Costa Mesa, CA

2025 RELEASE UNDER E.O. 14176

APPENDIX C

Social Security Full Retirement Age

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Source: Social Security Online, <http://www.ssa.gov/retirechartred.htm>

APPENDIX D
CITADEL FRINGE BENEFITS

CITADEL

Citadel Home | Feedback | Site Map

- Home
- About Citadel
- Investment Services
- Our People
- Our Benefits
- Our Clients
- Our History

Our Benefits

Citadel places a strong emphasis on retaining its employees. Our world-class benefits package is just one aspect of Citadel's comprehensive compensation and benefits program.

Our outstanding benefits package has many components including but not limited to:

- Medical Plan
- Prescription Drug Plan
- Vision Plan
- Hearing Plan
- Dental Plan
- Retirement Savings Plan (401(k) with company match)
- Basic Life and Accidental Death & Dismemberment Insurance
- Short-Term Disability
- Long-Term Disability
- Travel Insurance
- Paid Time Off
- Education and Training Reimbursement
- Transit Benefits
- Back-Up Child Care

This is a general overview of the benefit plans and programs available to eligible Citadel Investment Group, L.L.C. employees. This summary is qualified in its entirety by the more detailed descriptions of the Company's benefits contained in the various plan documents which are subject to change. To be eligible for these benefits, you must be regularly scheduled to work at least 30 hours during at least four days per week, except as otherwise required by law.

Source: <http://www.citadelgroup.com/>

APPENDIX E
COMPENSATION, INTEREST RATES AND CONSUMER PRICE CHANGES

YEAR	COMPENSATION		INTEREST RATE		CONSUMER PRICES	
	(Business Sector) INDEX	% CHANGE	(3 Month Treasuries) ANNUAL AVERAGE %	(All Urban Consumers) INDEX	% CHANGE	
1986	76.15	---	6.30	109.6	---	
1987	78.95	3.68	6.12	113.6	3.65	
1988	82.99	5.11	7.08	118.3	4.14	
1989	85.20	2.67	8.67	124.0	4.82	
1990	90.59	6.33	7.99	130.7	5.40	
1991	95.06	4.93	5.69	136.2	4.21	
1992	100.00	5.20	3.58	140.3	3.01	
1993	102.23	2.22	3.12	144.5	2.99	
1994	103.64	1.38	4.47	148.2	2.56	
1995	105.78	2.06	5.79	152.4	2.83	
1996	109.46	3.48	5.26	156.9	2.95	
1997	112.99	3.22	5.31	160.5	2.29	
1998	119.88	6.10	5.03	163.0	1.56	
1999	125.77	4.92	4.87	166.6	2.21	
2000	134.68	7.08	6.16	172.2	3.36	
2001	140.37	4.22	3.58	177.1	2.85	
2002	145.39	3.58	1.66	179.9	1.58	
2003	151.23	4.02	1.04	184.0	2.28	
2004	156.96	3.78	1.41	188.9	2.66	
2005	163.84	4.39	3.27	195.3	3.39	
2006	172.63	5.37	4.85	201.6	3.23	
ANNUAL CHANGE		4.18%	4.82%		3.09%	

SOURCES: • THE PRESIDENT, 2006, TABLE B-73
 • elected Interest Rates, February 5, 2007
 • AJOR SECTOR PRODUCTIVITY AND COST INDEX,
 Series Id: PRS4006103, extracted February 10, 2007
 • INSUMER PRICE INDEX - ALL URBAN CONSUMERS,
 Series Id: CUUR0000SA0, extracted February 10, 2007

SPECIALS SUMMARY

TED BAXTER

HOSPITALS

EVANSTON NORTHWESTERN HOSPITAL
2650 Ridge Avenue
Evanston, IL 60201
(847)570-2000

NORTHWESTERN MEMORIAL HOSPITAL
251 East Huron
Chicago, Illinois 60611
(312)926-2000

REHABILITATION INSTITUTE OF CHICAGO
345 East Superior Street
Chicago, Illinois 60611

05/31/05 - Therapy	\$ 696.00
06/01/05 - Speech Therapy	264.00
06/02/05 - 06/13/05 - Speech Therapy	7,346.00
06/08/05 - Speech Therapy	180.00
06/10/05 - CD Therapy NSGD IV	208.00
06/15/05 - Speech Therapy	180.00
06/14/05 - 06/17/05 - Therapy	4,392.00
06/20/05 - Speech Therapy	180.00
06/20/05 - OT Evaluation	195.00
06/21/05 - 06/30/05 - Therapy	6,102.00
06/22/05 - Speech Therapy	180.00
06/27/05 - 06/30/05 Speech Therapy	540.00
07/01/05 - 07/08/05 - Therapy	4,868.00
07/06/05 - 09/07/05 - Speech Therapy/OT Therapy	5,742.00
07/15/05 - 07/22/05 - Speech Therapy/OT Therapy	4,384.00
07/26/05 - 07/29/05 - Therapy	2,316.00
08/02/05 - 08/05/05 - Speech Therapy/OT Therapy/PT Therapy	1,228.00
09/08/05 - 09/29/05 - Speech Therapy/OT Therapy	2,016.00
10/03/05 10/31/05 - Speech Therapy/OT Therapy	2,889.00
11/09/05 - 11/30/05 - Therapy	1,080.00
12/01/05 - 12/29/05 - Speech Therapy/OT Therapy	<u>1,998.00</u>
Area Total	\$ 46,984.00

**UNIVERSITY CENTER FOR DEVELOPMENT
OF LANGUAGE AND LITERACY**

01/12/06 - 01/13/06 - Speech Therapy	\$ 1,615.00
01/16/06 - 01/20/06 - Speech Therapy	3,714.50
01/23/06 - 01/27/06 - Speech Therapy	3,876.00
01/30/06 - 02/03/06 - Speech Therapy	4,037.50
02/06/06 - 02/10/06 - Speech Therapy	3,633.75
02/13/06 - 02/17/06 - Speech Therapy	3,391.50
02/20/06 - 02/24/06 - Speech Therapy	<u>3,876.00</u>
Area Total	\$ 24,144.25

PHYSICIANS

SCOTT COOPER, M.D. (Emergency)

ENH Medical Group
777 Park Avenue West
Highland Park, IL 60035
(847) 480-3751

JENNIFER STERN, M.D. (Neurologist)

2650 Ridge Avenue
Evanston, Illinois 60201
(847) 570-2000

SIVARAJA KUPPUSWAMI, M.D.

2650 Ridge Avenue
Evanston, Illinois 60201
(847) 570-2000

JESSE TABER, M.D. (Neurologist)

ENH Medical Group
2650 Ridge Avenue
Evanston, Illinois 60201
(847) 570-2570
Fax (847) 570- 2073

EVANSTON NORTHWESTERN HEALTHCARE MEDICAL GROUP

ENH Faculty Practice Associates
9532 Eagle Way
Chicago, Illinois 60678-1095

- Miledones N. Eliades, M.D.
- John F. Golan, M.D.
- Andrew J. Hamilton, M.D.
- Hani I. Salti, M.D.
- Christopher Winslow, M.D.
- Vivian Y. Lee, M.D.
- Ted E. Feldman, M.D.

IAN KATZNELSON, M.D. (Neurologist)

ENH Medical Group
1000 Central, Suite 800
Evanston, IL 60201
(847)570-2073
444 North Northwest Highway, Suite 200
Park Ridge, Illinois 60068
(847) 825-2366
Billing:
77 Dept. 9532
Chicago, IL 60678

JOHN OH, M.D.

1000 Central Street
Suite 725
Evanston, Illinois 60201
(847) 475-2500

RICHARD HARVEY, M.D.

345 East Superior Street
Chicago, Illinois 60611

TERENCE SULLIVAN, M.D. (General Practitioner)

200 South Michigan Avenue
#830
Chicago, Illinois 60604
(312) 922-2500

NORTHWESTERN MEDICAL FACULTY FOUNDATION, INC.

P. O Box 75494
Chicago, Illinois 60675-5494
(312) 695-9797

Janardian Reddy, M.D. (Pathology)
Sandra Horowitz, M.D. (Radiology)
Jon S. Matsumura, M.D.

MISCELLANEOUS

RESIDENTIAL APHASIA PROGRAM "RAP"

12/05/05 - 2/25/06 - Patient expenses \$ 4,113.68

575 7101 2111 210813

WINNETKA FIRE DEPARTMENT

510 Green Bay Road
Winnetka, Illinois 60093
(847) 501-6034

04/21/05 - EMS Ambulance \$ 300.00

WALGREENS

757 North Michigan
Chicago, Illinois
(312) 664-8686

VISITING NURSE SERVICE

#1 Home Care Place
Akron, Ohio 44320
(330) 745-1601

09/23/05 - Books for Therapy \$ 45.00

ADVOCATE OLDER ADULT SERVICES

9375 Church Street
Des Plaines, Illinois 60016
(847) 824-5141

08/31/05 - Lifeline emergency phone device \$ 39.00

07/01/05 - Lifeline 39 39.00

05/31/05 - Lifeline 39 96.70

Area Total \$ 174.70

RELIABLE MEDICAL SUPPLIES @RIC

345 East Superior, Room 1290L
Chicago, Illinois 60611
(312) 238-6520

05/26/05 - Supplies \$ 19.25

SUPERIOR AIR GROUND AMBULANCE SERVICE

P. O. Box 1407
Elmhurst, Illinois 60126

04/29/05 - Medical Transport \$ 564.00

TOTAL KNOWN SPECIALS TO DATE: \$ 76,344.88

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, LAW DIVISION

TED BAXTER and KELLY BAXTER,)
)
Plaintiffs,)

v.)

No. 06 L 12259

EVANSTON NORTHWESTERN HEALTHCARE)
CORPORATION, d/b/a EVANSTON HOSPITAL;)
THE MCGAW MEDICAL CENTER OF)
NORTHWESTERN UNIVERSITY;)
ENH MEDICAL GROUP, INC.;)
DANIEL HOMER, M.D.; JENNIFER STERN, M.D.)
and SIVARAJA KUPPUSWAMI, M.D.,)
Defendants,)

JILL LEHRMANN, M.D. and IAN KATZNELSON, M.D.,)

Respondents in Discovery.)

**PLAINTIFFS' ANSWERS TO DEFENDANTS', EVANSTON
NORTHWESTERN HEALTHCARE CORPORATION, d/b/a EVANSTON HOSPITAL,
ENH MEDICAL GROUP, INC., DANIEL HOMER, M.D., JENNIFER STERN, M.D. and
SIVARAJA KUPPUSWAMI, M.D., INTERROGATORIES**

NOW COME the plaintiffs, Ted Baxter and Kelly Baxter, by and through their attorneys,
Corboy & Demetrio, P.C., and in answer to the interrogatories propounded by defendants,
Evanston Northwestern Healthcare Corporation d/b/a Evanston Hospital, ENH Medical Group,
Inc., Daniel Homer, M.D., Jennifer Stern, M.D. and Sivaraja Kuppuswami, M.D., state as follows:

1. State the plaintiff's present residence address, date of birth and social security
number.

ANSWER: 55 E. Erie Street, #2305
Chicago, Illinois 60611
DOB: 11
SSN: 084-

2. With respect to loss of income, if any, claimed to have been sustained as a result of the occurrence set forth in the Complaint provide the following:

- (a) state where plaintiff was employed on the date of the occurrence;
- (b) state the name and address of plaintiff's employer or employers at that time;
- (c) describe in what capacity plaintiff was employed;
- (d) state plaintiff's rate of pay immediately before said occurrence complained of; and
- (e) state the total amount of loss of income, if any, claimed to have been sustained as a result of the occurrence complained of, together with the manner or method of computing the same.

ANSWER:

- (a) Citadel
- (b) 131 South Dearborn Street
Chicago, Illinois 60603
- (c) Managing Director, Global Controller
- (d) \$1,300,000.00, yearly
- (e) We are having an economist determine this for us.

3. Other than the employer(s) set forth in the answer to the preceding interrogatory, provide the following information with respect to plaintiff's employment history during the ten (10) year period immediately preceding the occurrence complained of or any employment thereafter.

- (a) state the name and address of each employer during that period of time; and
- (b) describe the capacity in which plaintiff was employed by each employer set forth in the answer to 3(a).

ANSWER:

- (a) Credit Suisse First Boston
11 Madison Avenue
New York, NY 10010
- (b) Managing Director in charge of Global and Financial Control
- (a) Price Waterhouse Coopers
1301 Avenue of the Americas
New York, NY 10019
- (b) Partner in the financial consulting group

4. State the first date following the occurrence complained of when on which plaintiff was employed, stating the name and address of plaintiff's employer, the period of employment and compensation.

ANSWER: Ted has not been able to return to work. He is on long term disability.

5. List in detail any other expenses or monies claimed to have been lost due to the occurrence set forth in the Complaint.

ANSWER: Residential Aphasia Program
Ann Arbor, Michigan
This is an intensive speech therapy program.
1/11/06 - 1/25/06
Hotel, food and miscellaneous expenses: \$4,113.00
Program cost: \$24,573.25
Ted will likely attend three (3) to four (4) more times.

VA Hospital in Tampa
3/01/06 - 4/13/06
Speech study
Hotel, airfare, food and miscellaneous expenses \$5,688.35.

Rehab Institute of Chicago
345 E. Superior Street
Chicago, Illinois 60611
Physical therapy, speech therapy and occupational therapy
Attached are copies of the bills.

Rehab Institute of Chicago - Northbrook
755 Skokie Boulevard
Northbrook, Illinois 60062
Ted attended many weeks of out-patient therapy here.

Out of pocket prescription medication \$1,661.69
Ted continues to take several medications.
See attached spread sheet.

6. Had plaintiff consulted professionally, been examined by, or been treated by any doctors on or since the occurrence set out in the Complaint. If so, state as to each:

- (a) their names and addresses;
- (b) their medical specialties, if any;
- (c) the condition for which each was consulted or for which plaintiff was examined or treated by them;
- (d) whether they were only consulted, whether they examined plaintiff, or whether they rendered any care to plaintiff; and
- (e) if there was treatment or examination, describe in layman's terms the nature of the examination and treatment and the dates on which each was done.

ANSWER: (a - e) Dr. Scott Cooper
777 Park Avenue West
Highland Park, Illinois 60035
(847) 480-3751
Emergency room doctor at Evanston Hospital
Treated Ted the night of the stroke (4/21/05)

Dr. Jennifer Stern
2650 Ridge Avenue
Evanston, Illinois 60201
(847) 570-2000
Resident neurologist treated Ted in the emergency room on 4/21/05

Dr. Ian Katznelson
444 N. Northwest Highway, Suite 200
Park Ridge, Illinois 60068
(847) 825-2366
Neurologist
He treated Ted at Evanston Hospital on 4/22/05.

Dr. Jesse Taber
2650 Ridge Avenue
Evanston, Illinois 60201
(847) 570-2570
Neurologist
He treated Ted at Evanston Hospital and continues to see Ted for seizures. Ted sees Dr. Taber about every six (6) months.

Dr. John Oh
1000 Central Street, Suite 725
Evanston, Illinois 60201
(847) 475-2500
Internal Medicine
He treated Ted when he was at Evanston Hospital 4/22/05 - 4/29/05

Dr. Richard Harvey
345 E. Superior Street
Chicago, Illinois 60611
Treated Ted while he was at Rehab Institute of Chicago from
4/29/05 - 5/27/05. Ted also had 2 - 3 additional appointments with
Dr. Harvey for follow up exams.

Dr. Terrence Sullivan
200 S. Michigan Avenue, Suite 830
Chicago, Illinois 60604
General Medicine

Dr. Sullivan has been treating Ted since the stroke. Ted continues to see Dr. Sullivan every 6 months for follow up exams and prescription refills.

Dr. Ted Feldman
9977 Wood Drive, 3rd Floor
Skokie, Illinois
(847) 570-2142
Cardiologist

He corrected Ted's PFO (hole in the heart) on 7/21/05.

Dr. Andrew Hamilton
Director of Cardiac Imaging
Cardiology
1000 Central, Suite 800
Evanston, Illinois 60201
(847) 570-2250

Dr. Hamilton treated Ted while in Evanston Hospital. He was the doctor who found the PFO. He advised Ted to have the PFO closed. Dr. Hamilton did all preliminary and follow up testing.

Dr. Allen Burke
Northwestern Neurology Associates
150 E. Huron, Suite 803
Chicago, Illinois 60611
Neurologist
(312) 944-0063

University of Michigan Hospitals
1500 E. Medical Center Drive
Ann Arbor, Michigan 48109
2/18/06

Ted had his first seizure and was taken to this hospital via ambulance. Was examined and released.

Mayo Clinic Scottsdale
Dr. Bob Dietrich
5777 E. Mayo Boulevard
Scottsdale, Arizona 85054
10/01/06

Ted had his second seizure and was taken to Mayo Clinic by ambulance. He was examined and released.

Evanston Hospital
2650 Ridge Avenue
Evanston, Illinois 60201
Inpatient from 4/21/05 - 4/29/05
PFO closure 7/12/05 - 7/13/05

Rehab Institute of Chicago
345 E. Superior Street
Chicago, Illinois 60611
4/29/05 - 5/27/05

Ted did inpatient therapy at RIC immediately following his stroke. He continued doing out-patient therapy at RIC throughout 2006. He now attends RIC for research studies and group clubs (ie., book club).

Northwestern University Hospital
251 E. Huron Street
Chicago, Illinois 60611
(312) 926-2000

Ted had outpatient surgery at Northwestern while he was an in-patient at RIC. He had a green field filter inserted on 5/12/05.

7. Has plaintiff been admitted to any hospital, medical clinic, or other medical institution since the occurrence set out in the complaint, either as an in-patient or as an out-patient? If so, state as to each:

- (a) their names and addresses;
- (b) the condition for which plaintiff was admitted;
- (c) the dates you were there;
- (d) whether admitted as an in-patient or as an out-patient; and
- (e) if there was treatment or examination, describe in layman's terms the nature of the examination and treatment and the dates on which each was done.

....ANSWER: (a - c) See answer to number 6. . . .

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8. Did plaintiff consult professionally or was plaintiff examined or treated by any doctors or medical practitioners during the ten (10) year period immediately prior to the occurrence set forth in the complaint. If so, state as to each:

- (a) their names and addresses;
- (b) their medical specialties, if any;
- (c) the condition which each was consulted by plaintiff or for which plaintiff was examined or treated by them;
- (d) whether they were only consulted, whether they examined plaintiff, or whether they rendered any care to plaintiff; and
- (e) if there was treatment or examination, describe in layman's terms the nature of the examination and treatment and the dates on which each was done.

ANSWER: (a - c) Ted does not remember all of his doctors. This is what we remember to the best of our recollection.

Dr. Randy Levine
4 East 76th Street
New York, New York
General Medicine

Dr. Levine was Ted's primary doctor when we lived in New Jersey. He went to her for his annual check ups.

9. Was plaintiff admitted to any hospital, medical clinic, or other medical institution during the ten(10) year period immediately prior to the occurrence set forth in the complaint, either as an in-patient or as an out-patient? If so, state as to each:

- (a) their names and addresses;
- (b) the condition for which plaintiff was admitted or seen as an outpatient;
- (c) the dates plaintiff was there;
- (d) whether admitted as an in-patient or as an out-patient; and
- (e) if there was treatment or examination, describe in layman's terms the nature of ;the examination and treatment and the dates on which each was done.

ANSWER: (a - c) No. Not that I recall.

10. State whether plaintiff was ever injured in any manner either before or after the occurrence described in the Complaint. If so, describe each such injury and state the date and the place where it occurred, as well as how it occurred. If so, state the names and present or last known addresses of all persons involved in the occurrence or present at the time of or immediately after or before the occurrence, and the identity and address of all physicians, specialist, clinics, hospitals, sanitariums, or similar institutions where the plaintiff was examined or treated as a result of any such injury.

ANSWER: No.

11. State whether plaintiff has ever made a claim or any kind for any injury claimed to have been sustained either before or after the occurrence alleged in the Complaint. If so, describe each such claim stating the names and addresses of the party against whom each claim was made, and the name of the plaintiff's attorney, if any.

ANSWER: None.

12. State whether plaintiff has ever filed a suit or action at law for any injury that the plaintiff claims to have been sustained either before or after the occurrence complained of herein. If so, state the name and address of each party sued, the court in which it was filed, and the court number thereof.

ANSWER: None.

13. Does it have or is plaintiff aware of any statements obtained from any witness regarding the occurrence described in the Complaint? If so, give the name and address of each such witness, the date of said statement, state whether such statement was written or oral, and the name and address of the person or entity having possession of the statement.

ANSWER: None other than those notes appearing in the medical records that might be considered statements.

14. State the name and address of all persons known to the plaintiff or plaintiff's attorney with relevant knowledge of the occurrence of which the plaintiff complains.

ANSWER: Christine Davis
1272 Village Run
Atlanta, Georgia 30319

Doug Butler
22 Colony
Summit, New Jersey 07901

Gerald Becsen
14005 Bunratty Drive
Orland Park, Illinois 60467

Ken Griffin
Citadel
131 S. Dearborn Street
Chicago, Illinois 60603

Andrew Robinson
Little Bedwyn
Ridgeway
Pyrford
Surrey, GU22 8PN England

Adam Cooper
Citadel
131 S. Dearborn Street
Chicago, Illinois 60603

15. State the names, addresses and identities of all persons known to the plaintiff and/or plaintiff's attorneys who witnessed the occurrence of which the plaintiff complains.

ANSWER: Parties to this lawsuit and those individuals who treated Ted at Evanston Hospital. Investigation continues.

16. State the names, addresses and identities of all physicians, surgeons, technicians, professional nurses or experts in any scientific field who have been consulted for expert opinion by the plaintiff, plaintiff's attorneys or agents regarding the occurrence complained of, or the alleged injuries and as to each listed, state the following:

- (a) name and address;
- (b) the area of expertise;
- (c) does his opinion relate to liability opinion or injury opinion;
- (d) identification of all statements, reports, letters or documents furnished by him; and
- (e) does plaintiff expect to call the expert as witness at trial?

ANSWER: (a - e) Our experts will be disclosed when we reach that stage of the litigation and we have determined who will be used at trial.

17. Were any photographs taken of the injuries described in the Complaint? If so, state the date or dates on which said photographs were taken, the subject thereof and who now has custody of them.

ANSWER: None to our knowledge.

18. State the following regarding each conversation at which the defendants were present:

- (a) the name and address of each person present;
- (b) what was said by each person? If the exact words are not remembered, state the gist of what was said;
- (c) the place and time of the conversation;
- (d) how the conversation happened to take place; and

ANSWER: (a - d) Objection. There were many, many conversations with doctors at Evanston Hospital. It would be unduly burdensome to write them all out. These can be appropriately addressed at deposition.

19. Have any funds been expended by Medicare on plaintiff's behalf in connection with any of the injuries alleged in the Complaint? If the answer is in the affirmative, please identify such amounts.

ANSWER: None to my knowledge

20. State the name, author, publisher and date of publishing of all texts, articles, journals or medical literature of which plaintiff is advised in any way indicates that the defendant's were negligent in their treatment of plaintiff.

ANSWER: Not determined as yet.

21. Please list all special damages claimed as a result of the allegations raised in plaintiffs' Complaint.

ANSWER: Physical pain, mental suffering, disability, disfigurement, loss of a normal life, loss of society and consortium.

22. In accordance with Section 2-604 of the Illinois Code of Civil Procedure, please state the amount of damages which will be sought in this matter at the time of trial.

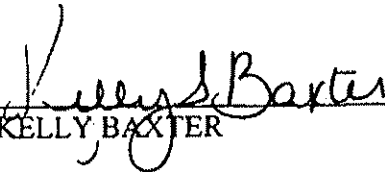
ANSWER: An amount in excess of the jurisdictional limit that a jury would find appropriate based on the evidence.

STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

The undersigned, being first duly sworn on oath, depose and state that they are the plaintiffs in the above cause; that they have read the answers to interrogatories set forth herein above, and to the best of their knowledge and belief, the same is true and correct.



TED BAXTER

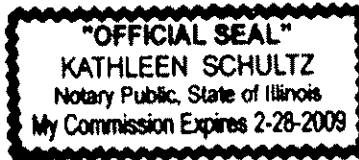


KELLY BAXTER

Subscribed and Sworn to before me
this 26th day of February, 2007.



NOTARY PUBLIC



CORBOY & DEMETRIO
Attorneys for Plaintiff
33 North Dearborn Street
21st Floor
Chicago, Illinois 60602
(312) 346-3191

Residential Aphasia Program "RAP"

Provider	Date	Amount	Who	What
Hawthorn Suites	1/11/06 - 2/25/06	3,267.10	TWB	Hotel for RAP program
Food - RAP		105.11	TWB	Food for TWB
Gas - RAP		87.02	TWB/KSB	Trip to checkout RAP
Residence Inn	12/5/05	117.72	TWB/KSB	Trip to checkout RAP
Gas - RAP		104.17	KSB	Visits to see TWB at RAP
Food - RAP	1/14/06	28.00	TWB	Dinner - RAP
USPS	3/21/06	8.70	KSB	Sending mail TWB RAP
Lunches	1/6/06 - 2/24/06	232.00	TWB	Lunches at RAP
Rental Car			TWB	
YMCA			TWB	
Food			TWB	
RAP - Aphasia Prog	1/6/06 - 2/24/06	24,573.25	TWB	RAP Program
Gas - RAP	1/13/06	57.59	KSB	Gas
Gas - RAP	12/6/06	45.62	KSB	Gas
Food - RAP	12/5/05	19.25	TWB/KSB	Food
Gas - RAP	12/5/05	41.40	KSB	Gas

28,686.93

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TWBservices-1.xls

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Medications

Provider	Date	Amount Covered by Insurance	Out of Pocket	What
Walgreens	11/14/05	79.99	14.46	Lipitor
Walgreens	11/14/05	217.98	26.46	Aciphex
Walgreens	11/14/05	170.29	27.95	Plavix
Walgreens	11/14/05	168.99	28.54	Aricept
Walgreens	12/15/05	54.99	8.47	Plavix
Walgreens	12/15/05	169.99	28.54	Aricept
Walgreens	12/19/05	162.99	26.46	Aciphex
Walgreens	12/19/05	79.99	14.46	Lipitor
Walgreens	4/6/06	180.99	29.94	Aricept
Walgreens	3/21/06	521.09	75.00	Keppra
Walgreens	3/21/06	95.99	15.23	Lipitor
Walgreens	2/27/06	95.99	15.38	Lipitor
Walgreens	3/11/06	11.99	2.22	Amoxicillin
Walgreens	3/11/06	180.99	30.23	Aricept
Walgreens	4/24/06	434.24	60.07	Keppra
Walgreens	5/8/06	11.99	2.14	Amoxicillin
Walgreens	6/30/06	180.99	30.23	Aricept
Walgreens	6/30/06	670.69	75.00	Lamictal
Walgreens	6/30/06	521.09	75.00	Keppra
Walgreens	6/30/06	17.39	3.36	Hydrocodone
Walgreens	6/30/06	10.99	10.99	Excederen
Walgreens	6/30/06	204.87	25.00	Lipitor
Prime	6/3/06	86.85	14.93	Keppra
Walgreens	4/21/06	87.99	15.38	Lipitor
Walgreens	4/21/06	11.99	2.14	Amoxicillin
Walgreens	1/14/06	180.99	27.99	Aricept
Walgreens	1/14/06	95.99	15.09	Lipitor
Prime	7/5/06	407.31	25.00	Aricept
Prime	7/5/06	917.27	25.00	Lamictal
Costco	4/24/06	11.99	3.64	Amoxicillin
Walgreens	2/6/06	180.99	30.23	Aricept
Walgreens	5/22/06	670.69	75.00	Lamictal
Walgreens	5/10/06	11.99	2.14	Amoxicillin

University of Florida Speech Study

Provider	Dates	Amount	Who	What
Southwest Airlines	3/12/06 - 4/13/06	378.10	TWB	RT to Tampa, FL
Embassy Suites	3/12/06 - 4/12/06	4,420.42	TWB	Hotel in Tampa
Hertz Rental Car	3/12/06 - 3/15/06	212.94	TWB	Rental car for arrival
Hertz Rental Car	4/12/06 - 4/13/06	92.27	TWB	Rental car for pickup
Cab to Midway	3/12/06	40.00	TWB/KSB	Cab to Midway
Cab from Midway	3/15/06	40.00	KSB	Cab from Midway
Midway Airport	3/12/06	8.88	TWB/KSB	Food at Midway
Kash N' Karry	3/14/06	20.44	TWB	Food for TWB
Southwest Airlines	4/13/06	270.30	KSB	Tampa to Midway
Southwest Airlines	4/10/06	125.00	KSB	Midway to Tampa
Cab to Midway	4/10/06	40.00	KSB	Cab to Midway to PU TWB
Cab from Midway	4/13/06	40.00	TWB/KSB	Cab from Midway
		<u>5,688.35</u>		

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Medications

Walgreens	5/10/06	180.99	30.23	Aricept
Walgreens	5/22/06	521.09	75.00	Keppra
Walgreens	5/22/06	11.99	2.14	Amoxicillin
Walgreens	5/22/06	87.99	15.38	Lipitor
Walgreens	6/6/06	180.99	30.23	Aricept
CVS	2/19/06	319.87	75.00	Keppra
Carnegie	5/22/06	107.84	0.00	Stockings
Walgreens	10/17/05	162.99	26.46	Aciphex
Walgreens	10/17/05	9.99	2.26	Amoxicillin
Walgreens	5/27/05	85.99	14.46	Lipitor
Walgreens	9/27/05	85.99	14.46	Lipitor
Walgreens	10/1/05	170.29	27.95	Plavix
Walgreens	9/22/05	168.99	28.54	Aricept
Walgreens	9/27/06	173.99	27.77	Aciphex
Walgreens	9/27/06	19.69	19.69	Lipitor
Prime	9/22/06	179.87	25.00	Lipitor
Prime	9/22/06	892.27	25.00	Lamictal
Prime	9/22/06	382.31	25.00	Aricept
Walgreens	5/8/06	180.99	30.23	Aricept
Osco Drug	10/3/06	670.69	75.00	Lamictal
Walgreens	9/27/06	173.99	27.77	Aciphex
Walgreens	10/25/06	173.99	27.77	Aciphex
Walgreens	11/28/06	173.99	27.77	Aciphex
Prime	12/6/06	179.87	25.00	Lipitor
Prime	12/6/06	348.72	25.00	Aciphex
Walgreens	9/27/06	85.99	19.69	Lipitor
Prime	1/2/07	1,437.05	25.00	Lamictal
Prime	1/22/07	435.82	25.00	Aricept
Prime	1/29/07	215.12	25.00	Lipitor
Walgreens	3/11/06	11.99	2.22	Amoxicillin

\$14,739.89 **\$1,661.69**

UNIVERSITY OF TEXAS AT AUSTIN

RUN DATE: 09/18/06
RUN TIME: 1603

Rehab. Institute of Chicago BAR *LIVE*
Selected Transactions

Acct V00016192723 Guar 084-50-3725
BAXTER, TED BAXTER, TED
55 EAST ERIE STREET APT 2305
CHICAGO, IL 60611 APARTMENT 2305
CHICAGO, IL 60611
(312)961-9660 (H)/(847)853-1595 (W) (847)853-1598 (H)

Date	Procedure	Chg. Cat.	Description	Amount
06/14/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: OA CONTRACT COINSURANCE HAS BEEN TAKEN Payment to UCRN: VAE50873 Insurance balances BC-IL-PPO -663.54	-663.54
06/17/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: OA CONTRACT COINSURANCE HAS BEEN TAKEN Payment to UCRN: VAE53968 Insurance balances BC IL PPO -7549.07	-6885.53
06/27/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: OA CONTRACT COINSURANCE HAS BEEN TAKEN Payment to UCRN: VAE54559 Insurance balances BC-IL-PPO -10704.50	-3155.43
07/06/05	PCREDIT		6/13&6/17 DAYREHAB PMT SELF PAY CREDIT CARD posted to bill N Insurance balances SELF -2700.00	-2700.00
07/06/05	PCREDIT		WEEK OF 6/27/05 - DAYREHAB PMT SELF PAY CREDIT CARD posted to bill N Insurance balances SELF -4475.00	-1775.00
07/06/05	PCREDIT		WEEK OF 6/20/05 DAYREHAB PMT SELF PAY CREDIT CARD posted to bill N Insurance balances SELF -6800.00	-2325.00
07/08/05	PCREDIT		WEEK OF 7/4 2 1/2 DAYS AND 2 FULL PMT SELF PAY CREDIT CARD posted to bill N Insurance balances SELF -8850.00	-2050.00
07/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 07/12/05 Insurance balances SELF -882.46	-32.46
07/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 07/12/05 Insurance balances SELF -9342.93	-460.47
07/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 07/12/05 Insurance balances SELF -8850.00	492.93
07/14/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 07/14/05 Insurance balances SELF -9450.78	-600.78
07/14/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting	600.78

RUN DATE: 09/18/06
RUN TIME: 1603

Rehab. Institute of Chicago BAR *LIVE*
Selected Transactions

PAGE 2

Acct V00016192723
BAXTER, TED
55 EAST ERIE STREET APT 2305
CHICAGO, IL 60611
(312)961-9660 (H)/(847)853-1595 (W)

Guar 084-50-3725
BAXTER, TED
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO, IL 60611
(847)853-1598 (H)

Date	Procedure	Chg Cat	Description	Amount
			bill txns flagged 07/14/05	
			Insurance balances	
			SELF -8850.00	
07/15/05	PCREDIT		7/15 - 1 FULL DAY PMT SELF PAY CREDIT CARD posted to bill N	-650.00
			Insurance balances	
			SELF -9500.00	
07/15/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: 400 MAXIMUM BENEFITS HAVE BEEN PAID Payment to UCRN: VAE61189	-2003.07
			Insurance balances	
			BC-IL-PPO -12707.57	
07/15/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: 400 MAXIMUM BENEFITS HAVE BEEN PAID Payment to UCRN: VAE61190	-1166.02
			Insurance balances	
			BC-IL-PPO -13873.59	
07/26/05	PCREDIT		WEEK 7/18/05 - 3 HALF DAYS PMT SELF PAY CREDIT CARD posted to bill N	-1775.00
			Insurance balances	
			SELF -11275.00	
08/01/05	PCREDIT		2 1/2 DAYS AND 1 FULL DAY PMT SELF PAY CREDIT CARD posted to bill N	-1400.00
			Insurance balances	
			SELF -12675.00	
08/04/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: 400 MAXIMUM BENEFITS HAVE BEEN PAID Payment to UCRN: VAE64958	-1217.82
			Insurance balances	
			BC-IL-PPO -15091.41	
08/09/05	PCREDIT		WEEK OF 8/1/05 - DAYREHAB PMT SELF PAY CREDIT CARD posted to bill N	-750.00
			Insurance balances	
			SELF -13425.00	
08/12/05	UBC-IL-PPO		UPPS PMT BC 121 IL PPO; Remit: 400 MAXIMUM BENEFITS HAVE BEEN PAID Payment to UCRN: VAE66922	-784.98
			Insurance balances	
			BC-IL-PPO -15876.39	
09/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 09/12/05	2013.05
			Insurance balances	
			SELF -11411.95	
09/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting bill txns flagged 09/12/05	-1218.34
			Insurance balances	
			SELF -12630.29	
09/12/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting	-794.71

RUN DATE: 09/18/06
 RUN TIME: 1603

Rehab. Institute of Chicago BAR *LIVE*
 Selected Transactions

Acct V00016192723	Guar : 084-50-3725
BAXTER, TED	BAXTER, TED
55 EAST ERIE STREET APT 2305	55 EAST ERIE STREET
	APARTMENT 2305
CHICAGO, IL 60611	CHICAGO, IL 60611
(312)961-9660 (H)/(847)853-1595 (H)	(847)853-1598 (H)

Date	Procedure	Chg Cat	Description	Amount
			bill txns flagged 09/12/05	
			Insurance balances	
			SELF -13425.00	
09/16/05	PCREDIT		PMT SELF PAY CREDIT CARD - flagged	-2666.41
			09/20/05	
			Insurance balances	
			SELF -16091.41	
09/16/05	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting	2666.41
			flag 09/20/05	
			Insurance balances	
			SELF -13425.00	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	125.00
			Insurance balances	
			SELF -13300.00	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	1858.82
			Insurance balances	
			SELF -11441.18	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	3130.31
			Insurance balances	
			SELF -8310.87	
			BC-IL-PPO	0.00
			SELF	0.00

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INTR-1

BAXTER, TED

V00016192723 05/31/05 08/05/05 06/05/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261

05/31/05	4441692505	SPEECH EVALUATION 15 NDR	1	88.00
05/31/05	4344697013	OT EVALUATION 60 NDR	1	260.00
05/31/05	4244697011	PT EVALUATION 60 NDR	1	260.00
05/31/05	5100099215	COMPREHENSIVE-HI OP VISIT TC	1	88.00
06/14/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-663.54
07/06/05	PCREDIT	CREDIT CARD PAYMENT; 6/13&6/17 DAYREHAB	1	-2700.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/27/05 - DAYREHAB	1	-1775.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/20/05 DAYREHAB	1	-2325.00
07/08/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 7/4 2 1/2 DAYS AND 2 FULL	1	-2050.00
07/15/05	PCREDIT	CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00

*** SUMMARY BY SERVICE ***

424 PHYSICAL THERAPY EVALUATE	1	260.00
434 OCCUPATIONAL TPY EVALUATE	1	260.00
444 SPEECH PATH EVALUATION	1	88.00
510 CLINIC GENERAL	1	88.00
RECEIPTS, ADJUSTMENTS, ETC.	9	-14088.54

ESTIMATED INSURANCE DUE
BC 121 ILLINOIS PPO 32.46

V00016192723

696.00
-14088.54
-13392.54
32.46

BAXTER, TED

V00016192723 05/31/05 08/05/05 06/14/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261

06/02/05	4275997150	PT THERAPY GROUP III 45	1	132.00
06/02/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/02/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/03/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/03/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/03/05	4275197150	PT THER PROC DOUBLE IV 60	1	204.00
06/06/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/06/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/06/05	9180496150	HLTH&BEHVR INIT ASS,EA 15M NDR	4	320.00
06/07/05	4300697535	OT SELF CARE/HOME MGT 15 NDR	4	208.00
06/07/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/07/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/07/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/07/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/07/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
06/08/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
06/08/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/08/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/09/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/09/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
06/09/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/09/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/09/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/09/05	4275697110	PT THER PROC SINGLE 15 MIN	2	132.00
06/09/05	4274997150	PT THER PROC DOUBLE II 30	1	102.00
06/10/05	4379697150	OT THERAPY GROUP II 30	1	88.00
06/10/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
06/10/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/10/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/10/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/10/05	4379697150	OT THERAPY GROUP II 30	1	88.00
06/10/05	4275197150	PT THER PROC DOUBLE IV 60	1	204.00
06/13/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/13/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/13/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/17/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-6885.53
07/06/05	PCREDIT	CREDIT CARD PAYMENT; 6/13&6/17 DAYREHAB	1	-2700.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/27/05 V00016192723	1	-1775.00

INTR-2

BAXTER, TED

V00016192723 05/31/05 08/05/05 06/14/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261

Date	Service	Description	Quantity	Amount
07/06/05	PCREDIT	- DAYREHAB CREDIT CARD PAYMENT; WEEK OF 6/20/05 DAYREHAB	1	-2325.00
07/08/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 7/4 2 1/2 DAYS AND 2 FULL	1	-2050.00
07/15/05	PCREDIT	CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00

*** SUMMARY BY SERVICE ***

420 PHYSICAL THERAPY GENERAL	22	1830.00
430 OCCUPATIONAL TPY GENERAL	26	2136.00
440 SPEECH PATH GENERAL	11	2640.00
443 SPEECH PATH GROUP CHG	3	420.00
PSYCH SVC INDIVIDUAL THERAPY	4	320.00
RECEIPTS, ADJUSTMENTS, ETC.	9	-20310.53
ESTIMATED INSURANCE DUE		
BC 121 ILLINOIS PPO		460.47

V00016192723

7346.00
-20310.53
-12964.53
460.47

BAXTER, TED

V00016192723 05/31/05 08/05/05 06/21/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261

06/14/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/14/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
06/14/05	4300697535	OT SELF CARE/HOME MGT 15 NDR	4	208.00
06/14/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/14/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/14/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/15/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
06/15/05	9140496152	IND,HLTH&BHVR INTRVT,EA 15 NDR	4	212.00
06/15/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/16/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/16/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
06/16/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
06/16/05	4275197150	PT THER PROC DOUBLE IV 60	1	204.00
06/16/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/16/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/17/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/17/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/17/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/17/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/17/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/17/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/27/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-3155.43
07/06/05	PCREDIT	CREDIT CARD PAYMENT; 6/13&6/17 DAYREHAB	1	-2700.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/27/05 - DAYREHAB	1	-1775.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/20/05 DAYREHAB	1	-2325.00
07/08/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 7/4 2 1/2 DAYS AND 2 FULL	1	-2050.00
07/14/05	ASELF	ADJ SELF PAY	1	-635.79
07/15/05	PCREDIT	CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00

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BAXTER, TED

V00016192723 05/31/05 08/05/05 06/21/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261

*** SUMMARY BY SERVICE ***

420 PHYSICAL THERAPY GENERAL	5	468.00
430 OCCUPATIONAL TPY GENERAL	20	1688.00
440 SPEECH PATH GENERAL	6	1440.00
443 SPEECH PATH GROUP CHG	4	584.00
PSYCH SVC INDIVIDUAL THERAPY	4	212.00
RECEIPTS, ADJUSTMENTS, ETC.	10	-17216.22
ESTIMATED INSURANCE DUE		
BC 121 ILLINOIS PPO		1236.57

V00016192723

4392.00
-17216.22
-12824.22
1236.57

BAXTER, TED

V00016192723 05/31/05 08/05/05 07/11/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

06/21/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
06/21/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
06/21/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/21/05	4272397150	PT GEN EXERCISE DOUBLE IV 60	1	188.00
06/21/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
06/21/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
06/22/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/22/05	4200697116	PT GAIT TRAINING 15 NDR	1	58.00
06/22/05	4275697110	PT THER PROC SINGLE 15 MIN	3	198.00
06/22/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
06/23/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/23/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/23/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/23/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
06/23/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
06/23/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
06/24/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/24/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/24/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/24/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/24/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
06/24/05	4272897110	PT GEN EXERCISE SINGLE 15 MIN	4	264.00
06/28/05	4402692508	SP SUPERV THER ACTIVITY 30 NDR	1	82.00
06/28/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
06/28/05	4402692507	SPEECH THERAPY 30 NDR	1	120.00
06/28/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/29/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
06/29/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
06/29/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
06/30/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
06/30/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
06/30/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; 6/13&6/17 DAYREHAB	1	-2700.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/27/05 - DAYREHAB	1	-1775.00
07/06/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 6/20/05 DAYREHAB	1	-2325.00
07/08/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 7/4 2	1	-2050.00

V00016192723

BAXTER, TED

V00016192723 05/31/05 08/05/05 07/11/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

07/15/05	PCREDIT	1/2 DAYS AND 2 FULL CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/15/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-2003.07
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00
08/09/05	ASELF	ADJ SELF PAY	1	-1286.00
09/13/05	ASELF	ADJ SELF PAY	1	-1485.90
09/20/05	ASELF	ADJ SELF PAY; TOO MCH ADJ PSTD..SEE NOTES TXN 270	-1	1285.90
09/20/05	PCREDIT	CREDIT CARD PAYMENT	-1	3130.31

*** SUMMARY BY SERVICE ***

420 PHYSICAL THERAPY GENERAL	22	2116.00
430 OCCUPATIONAL TPY GENERAL	24	1984.00
440 SPEECH PATH GENERAL	5	1080.00
443 SPEECH PATH GROUP CHG	7	922.00
RECEIPTS, ADJUSTMENTS, ETC.	9	-13783.76
ESTIMATED INSURANCE DUE		
BC 121 ILLINOIS PPO		4098.93

V00016192723

6102.00
-13783.76
-7681.76
4098.93

BAXTER, TED

V00016192723 05/31/05 08/05/05 07/11/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

07/01/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
07/01/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/01/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/01/05	4379697150	OT THERAPY GROUP II 30	1	88.00
07/01/05	4436692508	SPEECH THERAPY GROUP 90 NDR	1	192.00
07/01/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/05/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
07/05/05	4300697535	OT SELF CARE/HOME MGT 15 NDR	4	208.00
07/05/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/05/05	4275197150	PT THER PROC DOUBLE IV 60	1	204.00
07/05/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/05/05	4273297150	PT GEN FUNC ACT DOUBLE IV 60	1	204.00
07/06/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/06/05	4379697150	OT THERAPY GROUP II 30	1	88.00
07/06/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
07/06/05	4275697110	PT THER PROC SINGLE 15 MIN	2	132.00
07/07/05	4379397150	OT THER PROC DOUBLE VIII 120	1	408.00
07/07/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/08/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/08/05	4438692508	SPEECH THERAPY GROUP 120 NDR	1	288.00
07/08/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/08/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
07/08/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
07/15/05	PCREDIT	CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/15/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-1166.02
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00
08/09/05	ASELF	ADJ SELF PAY	1	-1035.57
09/13/05	ASELF	ADJ SELF PAY	1	-1448.07

*** SUMMARY BY SERVICE ***

420 PHYSICAL THERAPY GENERAL	10	1156.00
430 OCCUPATIONAL TPY GENERAL	19	1540.00

V00016192723

INTR-5

BAXTER, TED

V00016192723 05/31/05 08/05/05 07/11/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

440 SPEECH PATH GENERAL	5	1200.00
443 SPEECH PATH GROUP CHG	5	972.00
RECEIPTS, ADJUSTMENTS, ETC.	7	-8224.66
ESTIMATED INSURANCE DUE		
BC 121 ILLINOIS PPO		3701.98

V00016192723

4868.00
-8224.66
-3356.66
3701.98

BAXTER, TED

V00016192723 05/31/05 08/05/05 08/02/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

07/15/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/15/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
07/15/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/15/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/15/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
07/15/05	PCREDIT	CREDIT CARD PAYMENT; 7/15 - 1 FULL DAY	1	-650.00
07/15/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
07/19/05	4300697112	OT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
07/19/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/19/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/19/05	5100099213	EXPANDED OP VISIT TC	1	56.00
07/20/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/20/05	4200697112	PT NEUROMUSCULAR RE-ED 15 NDR	4	260.00
07/20/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/21/05	4404692508	SP SUPERV THER ACTIVITY 60 NDR	1	164.00
07/21/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
07/21/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
07/22/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/22/05	4378097150	OT THER FUNC ACT DOUBLE IV 60	1	204.00
07/22/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
07/22/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
07/22/05	4434692508	SPEECH THERAPY GROUP 60 NDR	1	128.00
07/22/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/26/05	PCREDIT	CREDIT CARD PAYMENT; WEEK 7/18/05 - 3 HALF DAYS	1	-1775.00
08/01/05	PCREDIT	CREDIT CARD PAYMENT; 2 1/2 DAYS AND 1 FULL DAY	1	-1400.00
08/04/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-1217.82
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00
08/09/05	ASELF	ADJ SELF PAY	1	-1175.00
09/13/05	ASELF	ADJ SELF PAY	1	-1200.00
09/20/05	ASELF	ADJ SELF PAY; TOO MUCH ADJ PSTD. PER NOTES TXN 272	-1	1175.00
09/20/05	PCREDIT	CREDIT CARD PAYMENT	-1	1858.82

*** SUMMARY BY SERVICE ***

V00016192723

BAXTER, TED

V00016192723 05/31/05 08/05/05 08/02/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

420 PHYSICAL THERAPY GENERAL	17	1228.00
430 OCCUPATIONAL TPY GENERAL	12	1264.00
440 SPEECH PATH GENERAL	4	960.00
443 SPEECH PATH GROUP CHG	6	876.00
510 CLINIC GENERAL	1	56.00
RECEIPTS, ADJUSTMENTS, ETC.	5	-5134.00
 ESTIMATED INSURANCE DUE		
BC 121 ILLINOIS PPO		3166.18

V00016192723

4384.00
-5134.00
-750.00
3166.18

BAXTER, TED

V00016192723 05/31/05 08/05/05 08/05/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

07/26/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
07/26/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/26/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/28/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
07/28/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
07/28/05	4402692507	SPEECH THERAPY 30 NDR	1	120.00
07/28/05	4432692508	SPEECH THERAPY GROUP 30 NDR	1	64.00
07/29/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
07/29/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
07/29/05	4275697110	PT THER PROC SINGLE 15 MIN	4	264.00
07/29/05	4276497150	PT THERAPY GROUP VIII 120	1	352.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00
08/12/05	UBC-IL-PPO	UPPS PMT BC 121 IL PPO	1	-784.98
09/13/05	ASELF	ADJ SELF PAY	1	-736.31

*** SUMMARY BY SERVICE ***

420	PHYSICAL THERAPY GENERAL	10	1056.00
430	OCCUPATIONAL TPY GENERAL	6	596.00
440	SPEECH PATH GENERAL	3	600.00
443	SPEECH PATH GROUP CHG	1	64.00
	RECEIPTS, ADJUSTMENTS, ETC.	3	-2271.29
	ESTIMATED INSURANCE DUE		
	BC 121 ILLINOIS PPO		1531.02

V00016192723

2316.00
-2271.29
44.71
1531.02

BAXTER, TED

V00016192723 05/31/05 08/05/05 08/10/05

TED BAXTER
55 EAST ERIE STREET
APARTMENT 2305
CHICAGO IL 60611

BC 121 ILLINOIS PPO XOF847627261
DAY REHAB SP

08/02/05	4276097150	PT THERAPY GROUP IV 60	1	176.00
08/02/05	4379897150	OT THERAPY GROUP IV 60	1	176.00
08/02/05	4272397150	PT GEN EXERCISE DOUBLE IV 60	1	188.00
08/05/05	4378597530	OT THER FUNC ACT SINGLE 15 MIN	4	244.00
08/05/05	4404692507	SPEECH THERAPY 60 NDR	1	240.00
08/05/05	4275197150	PT THER PROC DOUBLE IV 60	1	204.00
08/09/05	PCREDIT	CREDIT CARD PAYMENT; WEEK OF 8/1/05 - DAYREHAB	1	-750.00
09/13/05	ASELF	ADJ SELF PAY	1	-603.00
09/20/05	PCREDIT	CREDIT CARD PAYMENT	-1	125.00

*** SUMMARY BY SERVICE ***

420 PHYSICAL THERAPY GENERAL	3	568.00
430 OCCUPATIONAL TPY GENERAL	5	420.00
440 SPEECH PATH GENERAL	1	240.00
RECEIPTS, ADJUSTMENTS, ETC.	1	-1228.00

ESTIMATED INSURANCE DUE 1228.00
BC 121 ILLINOIS PPO

V00016192723	1228.00
	-1228.00
	0.00
	1228.00

RUN DATE: 09/18/06
 RUN TIME: 1604

Rehab. Institute of Chicago BAR *LIVE*
 Selected Transactions

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Acct V00016190337
 BAXTER, TED
 55 EAST ERIE STREET APT 2305
 CHICAGO, IL 60611
 (312)961-9660 (H)/(847)853-1595 (W)

Guar 084-50-3725
 BAXTER, TED
 55 EAST ERIE STREET
 APARTMENT 2305
 CHICAGO, IL 60611
 (312)944-5220 (H)

Date	Procedure	Chg Cat	Description	Amount
07/05/05	PSELF VRI		VRI PATIENT PAYMENT	-180.00
			Insurance balances	
			SELF -180.00	
07/05/05	PSELF VRI		VRI PATIENT PAYMENT	-388.00
			Insurance balances	
			SELF -568.00	
07/05/05	PSELF VRI		VRI PATIENT PAYMENT	-264.00
			Insurance balances	
			SELF -832.00	
07/22/05	PSELF VRI		VRI PATIENT PAYMENT	-375.00
			Insurance balances	
			SELF -1207.00	
07/22/05	PSELF VRI		VRI PATIENT PAYMENT	-180.00
			Insurance balances	
			SELF -1387.00	
07/22/05	PSELF VRI		VRI PATIENT PAYMENT	-540.00
			Insurance balances	
			SELF -1927.00	
09/16/05	PCREDIT		PMT SELF PAY CREDIT CARD	-2666.41
			Insurance balances	
			SELF -4593.41	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	-1858.82
			Insurance balances	
			SELF -6452.23	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	-125.00
			Insurance balances	
			SELF -6577.23	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD	-1091.77
			Insurance balances	
			SELF -7669.00	
09/20/05	PCREDIT		PMT SELF PAY CREDIT CARD posted to bill	-2038.54
			N	
			Insurance balances	
			SELF -9707.54	
02/07/06	PSELF VRI		VRI PATIENT PAYMENT	-2166.75
			Insurance balances	
			SELF -11874.29	
02/07/06	PSELF VRI		VRI PATIENT PAYMENT	-810.00
			Insurance balances	
			SELF -12684.29	
02/07/06	PSELF VRI		VRI PATIENT PAYMENT	-1498.50
			Insurance balances	
			SELF -14182.79	
02/09/06	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting	22.54
			bill txns flagged 02/09/06	
			Insurance balances	
			SELF -14160.25	
02/09/06	PCREDIT		PMT SELF PAY CREDIT CARD - offsetting	-22.54