

# CERTIFIED TRANSCRIPT

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**BOY SCOUTS OF AMERICA  
OFFICIAL TORT CLAIMANTS COMMITTEE TOWN HALL  
OCTOBER 07, 2021**

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**Court Reporting • Video**

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1 **HUMPHREY:** Hey, everybody. As you are dialing in, we're gonna wait about five  
2 minutes. The system can only move so fast, so we're gonna try to get started at about five  
3 minutes after 7:00. So if you need to grab a drink or a Coke, we won't actually get started in--for  
4 another five minutes. As you guys are joining, we're gonna get started about five minutes after  
5 8:00 Eastern. I'll just use Eastern Standard Time as my anchor. Got a few more people joining,  
6 so it's gonna take us a little bit longer. Okay, 7:02. We're gonna wait a few more minutes. Just a  
7 couple more minutes, folks. We're gonna try and start promptly at 7:05.

8 Okay, folks. We're gonna go ahead and get started. My name is John Humphrey. I'm the  
9 chairman of the Tort Claimants Committee. And we have a few new faces, for those of you who  
10 have been on these Town Halls with us regularly, so I'll introduce those folks. And we've got a  
11 really packed night tonight. We know we have some new folks, because I can look at some of the  
12 numbers. Doug's gonna cover some of that in a moment. But we may go over an hour tonight.  
13 We've got a lot to cover. We're gonna talk about the disclosure statement, and Deb Grassgreen  
14 who has joined us, who's a partner at Pachulski, is going to take us through that. We've got a  
15 presen--brief presentation to sort of give you the roadmap of what's gonna happen from now.  
16 We've got an extra set of fingers on the keyboard helping to answer questions. We've received a  
17 lot of questions over the last week, so we are going to cover those at length. So I don't want to  
18 cut off the deal at 8:00, you know, in an hour, whenever that is, 9:00. So if we go an hour and a  
19 half, that's what we may do.

20 So disclaimer for tonight: Bankruptcy rules are very specific on what is called solicitation. We  
21 cannot technically solicit your vote one way or another until the disclosure statement has been  
22 sent out in the mail either directly to you or to your attorney, and so we're not going to be doing  
23 that tonight. We're going to be talking about the process. Obviously you all know that we object  
24 to the plan. In the words of one of our lead counsel, it's a nothing burger for survivors. And I can  
25 tell you that I'm not gonna be voting for it. So there will be time for us to tell you how we think  
26 you should vote, but that is not tonight. We think in the next few days those documents will start

1 going out, and then we will be very aggressive at telling you our position and why we feel that  
2 way.

3 So tonight I would like to turn it over to Doug, and remind everybody that we are recording these  
4 things. And you can go back, if this is your first time, and look at previous ones. And so we think  
5 we're gonna be doing these every week until--at least until the disclosure hearing, perhaps  
6 maybe after Christmas. So with that, Doug, take it away.

7 **KENNEDY:** Good evening, everyone. I'm--my name is Doug Kennedy, and I'm also a  
8 member of the Tort Claimants Committee. Like John, I'm a survivor, and a volunteer as well. I  
9 want to especially welcome all of our first-time viewers tonight, and I want to give a huge, huge  
10 thank you to the attorneys that let us know that we could share information and contact their  
11 clients so that we could educate them. I have to tell you, I've been reading a lot of email today  
12 that I received. I'm the person that sent out a message yesterday about this. And I was really  
13 shocked by the number of people who said, "I had no idea that these meetings were going on,  
14 that you guys existed to try and advocate for all survivors out there."

15 There are nine of us on the TCC, all shapes and sizes, ethnicities, ages, and all of us are  
16 volunteers. We have a group of professionals who will be speaking tonight that are assisting us  
17 and advocating for all volunteers. So it just--it breaks my heart, quite frankly, that there were  
18 attorneys out there that did not share this information. You can ask them why not, and maybe  
19 you should ask yourself why you weren't told. As I mentioned, we don't get a dime off of this  
20 work that we're doing for you tonight, John and I and the other seven members. And we're not  
21 attorneys that are getting 30% or 40% of your settlement. So perhaps for a lot of attorneys the  
22 reason they weren't letting you know about this is they didn't want you to listen to us, so that's  
23 just the reality.

24 Having said that, I--we can't stress this enough how critical it is for you to communicate with  
25 your attorney, if you have one. And they are supposed to be representing you, so you need to be  
26 on them to do that and communicate with them. And especially, something that we've been

1 saying for almost the last 18 months, is if you can file a case in your state court, you need to do  
2 so or have done so. And one of the things that we found out as we went through this process is  
3 that there are some attorneys that were only representing survivors in the national bankruptcy,  
4 but missing opportunities to file claims in state court. So before the question and answer blows  
5 up with all kinds of questions about that, that's something you should talk to your lawyer to.  
6 Because now is the time to make sure that that person that's taking a chunk of your settlement is  
7 really giving you the best information, making you aware of where the information is, and is  
8 representing you as best as possible.

9 One of the other things tonight we're gonna be talking about is how you'll be able to file--get a  
10 ballot and make sure that your ballot is being registered the right way. Everybody needs to take a  
11 deep breath. There's plenty of time to get your vote in on this. And as John mentioned, we're  
12 gonna be having other weekly Town Hall meetings to talk about that process.

13 The central hub for all of this is our website [tccbsa.com](http://tccbsa.com), and we're gonna post this video, as John  
14 mentioned, and all our other materials on there, so you can keep checking back to there. And at  
15 the end of this video, we'll post a slide as a reminder with that website. So again, for those of  
16 you that are returners, welcome back. For those of you that are new, thank you so much for being  
17 with us tonight, and we hope you'll continue to meet with us and watch our videos. John?

18 **HUMPHREY:** Thanks, Doug, So what are we gonna cover today? Well, there's a very  
19 complicated process that's before you. And what I'm most excited about, and what I kind of got  
20 my sleeves rolled up about, is that your voice will finally be heard. Each one of you, whether  
21 you're represented or not, has the right to vote, and has the right to tell your attorney, if they're  
22 going to vote for you, what you want to do. So I'm excited about that, because, you know,  
23 we've--many of us have lived for 30 or 40 years with the pain and the shame and the what if of  
24 our abuse, and I think now we can finally be heard, and I'm hoping that we are heard loudly.  
25 So what are we gonna do? We're gonna go over the ballot and the process moving forward.  
26 Deb's gonna actually show you what's in the packet that you're gonna get. We're gonna answer

1 some key questions, not just the ones that are coming streaming in on the Q&A, but some that  
2 were sent to us to the bsasurvivors@pszjlaw.com. So if you don't get your question answered,  
3 and if you have another question, we'll prep those questions for next week. And we're gonna do  
4 these every Thursday and try to get a pattern, unless for some reason there's no reason to meet.  
5 You're not in a hurry. By law the BSA has to get this packet out no later than the 15th of  
6 October. It looks like it's gonna start going out in the next few days. We're not completely sure.  
7 And then the deadline for your ballots to be back is December the 15th. So you have time to  
8 think about it. You have time to read these voluminous materials and consult with your attorney  
9 and let your voice be heard.

10 We have a strategy and we have a plan, and we think that strategy and plan is gonna be good for  
11 all survivors, and we're very committed to that. So with that, I'd like to turn it over to Deb  
12 Grassgreen, partner at Pachulski Stang Ziehl & Jones. Deb?

13 **GRASSGREEN:** Good evening, everyone. I'm Debra Grassgreen. And I'm gonna go  
14 through with you a presentation about what you're gonna get in the mail probably next week, if  
15 you're not represented, and sometime shortly thereafter if you are represented, because your  
16 lawyer will be communicating with you. So first I'm just gonna show you, because the BSA's  
17 balloting agent sent me a sample package. So I'm gonna show you what it's gonna look like  
18 when it comes. So I'm just hold it up as close as I can get.  
19 You're gonna get a package in the mail. It's gonna have a booklet and some pages that are in  
20 front of it. I'm gonna explain to you what is here. The booklet has the plan and disclosure  
21 statement, and what you're gonna see is that it's four pages to a page. Can everyone see how tiny  
22 it is? That may be very difficult for you to read. Even with my glasses I can't read it. So on our  
23 website, tcbsa.com, there will be a full size copy that you can look at also to make it easier. But  
24 let me just share my screen, and go through with you some general information about what  
25 you're gonna get. And then this slide deck, so don't feel like you've got to take notes feverishly,  
26 this slide deck will get posted on the website, and you will be able to download it, and read it,

1 and go back to it if you have questions. So I'm just gonna pull this up.  
2 Okay. So here is our presentation. So again, the website, and we'll put this up at the end also,  
3 tccbsa.com, and the email for questions is bsasurvivors@pszjlaw.com. So plan solicitation. So  
4 there was a hearing, and the way bankruptcy works is there is a disclosure statement, which is a  
5 document that describes the plan. The plan is the contract that BSA puts forward about how it's  
6 gonna get out of bankruptcy. The court had to approve the disclosure statement, which is the  
7 informational packet. It's the document that I showed you. They had to approve that before you  
8 can vote. It's the information that you are supposed to read and understand, so that you're  
9 informed when you make your decision, your decision whether to accept the plan or not.  
10 As John said, the package is gonna be mailed in the next few days to you, or to your attorney if  
11 you previously instructed that your attorney should get the documents. The--what's in the  
12 package? There's gonna be a letter from the TCC recommending to vote to reject the plan.  
13 We've already filed that letter, and that's on file with the court, but it will be in your package.  
14 There's also gonna be letters from the BSA, the coalition and FCR, and the Unsecured Creditors  
15 Committee, recommending to vote to accept the plan. Those letters have also been filed with the  
16 court. There's also a document that's called Summary and Frequently Asked Questions. This is  
17 what it looks like. That's more of a plain English document that ha--will help you understand  
18 what's in the plan. Because the plan, the disclosure statement, is this giant book in tiny little  
19 print, four to a page, and the summary is in more plain English.  
20 Again, you get the bound book, and then you will get a ballot. And I will show you later what the  
21 ballot looks like. Unless your lawyer selected what's called a master ballot method, meaning that  
22 the lawyer will communicate with you, you will tell your lawyer how to vote, and the lawyer will  
23 check it off on one ballot for all of that lawyer's clients.  
24 So what is this disclosure statement, this document you're getting? The plan talks about how  
25 your claim is gonna be valued and paid, and the disclosure statement gives you information to  
26 help you decide how to vote. It's gonna include background about the plan, information about

1 proposed settlements, and it's also gonna include projections about what you're gonna get. Now,  
2 here's your little cheat sheet of where to go to see--the BSA has put some charts in based on  
3 what state you're in and the type of abuse you had, and that's pages 35 to 36 of the disclosure  
4 statement. The TCC looks at it a different way. We've calculated the numbers a different way.  
5 And our chart is on pages 36 to 37. Again, you don't have to write this down. You can go look at  
6 this presentation afterwards. This is all just to make it a little bit easier for you. I think I just—  
7 hold on. I just went up a page. Sorry about that, guys. Okay. Yes, next page.  
8 You're gonna get a ballot, and I'll show you what the ballot looks like at the end of this. But the  
9 ballot does three things that are really important. First, the decision. Vote for the plan, accept,  
10 vote against the plan, reject. That's one decision on the ballot. Another decision is that the plan  
11 includes an option to accept a \$3500 expedited distribution, and Jim will talk a little bit about  
12 that. And you might've heard about that. You have to make that decision on your ballot, and  
13 there's information on the ballot about that. And then the third is an option for you to release  
14 directors and officers and affiliates of BSA for any claims you have against them unrelated to sex  
15 abuse claims. You--this is completely optional. It will not change what you get if you check this  
16 box or don't check this box. So those are the three things you have to do on your ballot.  
17 Okay. How do you submit it? You have to return your ballot so that they're received by  
18 December 14th. There is an electronic option. There's instructions on the ballot. The ballot is 20  
19 pages long, by the way. There's instructions on the ballot about how to submit it electronically.  
20 You can also send it in the mail, and they're gonna give you a pre-addressed envelope, or you  
21 could send it by Federal Express or other overnight mail if you wanted to. If you have a lawyer,  
22 and they accepted the master ballot method for you, and you should ask them if they did or not,  
23 they have to record your vote as you instruct. It's your vote. It's not their vote. You do not have  
24 to take your lawyer's recommendation. I can tell you I've been a personal survivor in a mass tort  
25 case, not a sex abuse case, but another mass tort case, and I did not take my lawyer's  
26 recommendation, so you don't either. You can or you can't. They make a recommendation, but

1 it's your decision. We recommend that you talk to your lawyer about it, your lawyer, not a  
2 paralegal, not someone that works in the office, your lawyer. You hired a lawyer. They have  
3 expertise. They've been trained. They should answer all your questions. You should get all your  
4 questions answered before you vote. And you should keep a record of how you instruct them to  
5 vote on your behalf.

6 If you want to vote by yourself, if your lawyer says, "I checked the master ballot, and I'm gonna  
7 record it for you," you can still vote yourself if you feel better with your own ballot. What you  
8 can do is you can request an individual ballot by emailing the email address that's on here or by  
9 calling. And these num--this email address and this number is on the ballot. But you--if your  
10 lawyer took the master ballot method, you might not see that on your ballot, so this will be here  
11 and it will be posted on the website, so that if anybody has any questions, they can reach out to  
12 us. So that's how--

13 **HUMPHREY:** And Deb, I think--

14 **GRASSGREEN:** --you do your ballot.

15 **HUMPHREY:** --it's important--I think it's important for folks to know that that email and  
16 that phone number goes to Omni. They are the official agent for keeping all the confidential—  
17 that's where all your claims were processed. So it's not going to the BSA. It's not coming to us.  
18 It's going directly to the Omni agent.

19 **GRASSGREEN:** That's a great point.

20 **KENNEDY:** Yes. And we also--let me also add we do have time. As we start to learn that  
21 people are receiving their ballots, we'll let people know. So I know everyone right now is, you  
22 know, "When am I gonna get my ballot?" And nervous about how soon they can get this done.  
23 W--don't panic. There's plenty of time. John and I have not received our ballots yet.

24 **HUMPHREY:** Right.

25 **STANG:** Deb, I just wanted to say something, actually one or two things. December 14th is  
26 a hard deadline, folks. It's not December 15th. It's December 14th. And it's not putting it in the

1 mail by December 14th. They have to receive it by December 14th either through the--one of the  
2 three options that Deb has pointed out. So while you have a lot of time, you really do, you don't  
3 have time to do it on December 14th unless you're doing it electronically. So please, we want  
4 your voice to be heard. Whichever way you vote, don't miss the deadline.

5 Second, you can ask your lawyer for the ballot. Now, when you get it from Omni or anyone else,  
6 and we can't control that, but if you want to vote your own claim, and your lawyer says, "No, I'll  
7 do it for you," but you feel more in control, you can do that yourself, and your lawyer should be  
8 sending it to you. I believe there will be places where you can download the ballot, if you wanted  
9 to do that. And you can fill it out yourself or use the electronic option. But I just really want to be  
10 very clear this is a hard deadline. And Deb, why don't you go to the next page?

11 **GRASSGREEN:** I'm actually gonna--before we go through the plan, I'm just gonna show  
12 everybody what the ballot looks like for a minute. So I'm gonna stop this share, and y'all give  
13 me one moment. Okay. Here is the first page of the ballot. What you can see on this page is that  
14 it tells you you have to complete four items. We talked about the three decisions you have to  
15 make, to vote to accept or reject, whether you want to take the 3500 expedited distribution, and  
16 whether you want to opt out of the third party release. And then you have to sign it. There's  
17 gonna be--I'm just gonna scroll through and let you see there's gonna be a lot of explanation  
18 before you get down to where you vote. But here's where you vote.

19 One, the amount of the claim is already filled in at a dollar. It says--it has a blank for debtor. I'm  
20 not exactly sure why they did that, but you can just put Boy Scouts. Here's where you check the  
21 box at the bottom, accept or reject. And again, we will post this on the website for those who  
22 don't necessarily get it in the mail, so you can see it. But I just want to give you guys an idea of  
23 what you're gonna get. And here's where you can elect the distribution, the 3500 election, and  
24 then the next one is gonna be where you elect the release, opt out of the release if you don't want  
25 to release the directors and officers of BSA. And then there's a whole bunch of legal explanation,  
26 which you can ask us about if you don't have a lawyer. You can ask your lawyer about it. Then

1 you have to sign it. You have to sign it. Fill out your information. And as Jim said, here we go,  
2 look at this box, it has to be received by 4:00 p.m. Eastern Time, or your vote will not be  
3 counted. There's explanations about how to use the e-ballot and how to send it in. So this is all  
4 on the document. We'll put it on our website, but I just wanted you all to have an idea of what  
5 you're looking at and what you expect to get. So I'm gonna go--

6 **HUMPHREY:** So not to--not like your taxes, postmarked. It has to be in their hands.

7 **GRASSGREEN:** Okay. So let's go back, Jim. So Jim's gonna talk a little bit about the plan  
8 next.

9 **STANG:** So we're gonna have many more of these Town Halls about the substance of the  
10 plan. But I wanted to talk for a moment about the \$3500 election, and als--because I know some  
11 people are thinking to themselves, "How could I possibly be paid only \$3500 for the abuse I  
12 suffered?" So I want to give you kind of the background of that. And I also wanted to check for a  
13 moment about the messaging that's going out that the TCC doesn't know how to say anything  
14 except no.

15 So let's first start with the \$3500. When you go to the--and I'm basing this on the settlements  
16 that currently exist, and we'll talk about the potential for future settlements in a moment. But if  
17 you go to the charts that Deb identified that are in the disclosure statement, there are people who,  
18 depending on the nature of the abuse you suffered and the state in which the abuse occurred,  
19 that's the statute of limitations discount, based on existing settlements, will not get \$3500. And if  
20 you just went through the process of--thank you, Deb. There's the chart. You'll see it's on page  
21 37 of the disclosure statement. And I'm not gonna get into a lot of detail about how--what all  
22 these columns and rows mean. We will do that in another Town Hall. But the top level of abuse,  
23 which is penetration, which is the top of this page, if you are in what we call a closed state,  
24 which is a--pretty much a consensual agreement amongst the professionals that your statute of  
25 limitations is extremely restrictive, if not entirely shutting you down, you would get from  
26 existing settlements approximately not quite \$3200. Now, that's kind of a no-brainer for the

1 \$3500 election. And as you go through the other levels of abuse, and you look at the other states,  
2 categories where the abuse occurred, you'll see the \$3500 makes sense for some people.  
3 To get the \$3500, which by the way is an option the TCC does support, and I dare say was the  
4 option the TCC came up with, you have to personally sign your claim form, not your lawyer. But  
5 you personally have to sign it under penalty of perjury, and you have to substantially complete it.  
6 So we've seen--we have looked, eyeballed every single claim in this case. And some of you did a  
7 really thorough job of filling them out, and some of you didn't. And when I say "you," you or  
8 your attorney. So those are the two conditions. You sign it yourself, and it be substantially  
9 completed.  
10 So something that I believe it was Doug said at the last Town Hall, we are not the party of no.  
11 We are the party of more. The settlements that are in the existing plan are woefully too low.  
12 They do not represent, in our opinion, the true value of claims. They do not represent the amount  
13 of risk that Hartford insurance company has for the claims in its years, which are over 24,000  
14 claims. We do not believe it reflects the fair value of the settlement by the Church of Latter Day  
15 Saints. And so it's not that we're not interested in settling. We are willing to settle, because we  
16 understand the time, the cost, and the loss that all of you have suffered and are suffering. But we  
17 are not going to be part of a settlement that shortchanges you. We're just not going to.  
18 And in hearing about, I think--it feels like forever ago, but it was probably not more than 10 days  
19 ago, one of the state court lawyers challenged the TCC, challenged the members of the TCC  
20 themselves that they had no solution other than to say no. I have to tell you that working with  
21 Doug and John and the other seven men for the last year and a half, I could feel their pain. It was  
22 insulting. So I had a moment to respond to that, and I pointed to one of the insurance company  
23 lawyers and I said, "You want me to make a deal with him. I'll make a deal with him in five  
24 minutes. All I have to do is accept his number." Hell, I can make a deal with anybody if I accept  
25 what they've offered. The purpose of my firm's representation of the TCC, and the TCC's  
26 purpose in being fiduciary to all of you, is not to accept the lowball number. It's to get the parties

1 up so that the compensation is at least fair.

2 And I said at the end of my short statement, "In a race to the bottom, I can run faster than  
3 anybody, but that is not what we are interested in." We are not interested in a race to the bottom.  
4 What we're interested in is a fair settlement for all of you, understanding the pressures you're  
5 under, the needs that you have. Because as John said, those nine--the nine guys on the  
6 committee, they're like a cross-section, age, ethnicity, income, family backgrounds. They are  
7 truly representative of everyone in this case, and they are acting not out of their personal self-  
8 interests. You've heard them say, and it's true, they don't get a dime. They haven't gotten a free  
9 dinner out of this, because of Zoom, and they are doing this because they care. And they are  
10 what the lawyers will call fiduciaries to all of you. They're not acting in their self-interests.  
11 There will be no deal that gives Doug Kennedy a dime more as a percentage based on his claim  
12 than anybody else. So that's the story of the \$3500, and that is the story of why we think these  
13 settlements are too low. And we will go into more detail in future Town Halls. We'll walk you  
14 through the claims, and we'll walk you through the valuations. But this is the motivation of this  
15 committee, to get you a fair deal. And we don't think this plan in the TCC's opinion, and we've  
16 expressed this on the record, we've said this in public in front of the court, these deals are not  
17 that. But Deb, go ahead.

18 **HUMPHREY:** Where are we on our presentation, Deb? Are we ready to--you're muted.  
19 We ready to go to Q&A or--

20 **GRASSGREEN:** We're ready for Jim to talk about plan comments, so Jim, can you see  
21 page 6 of the slides?

22 **STANG:** I see the slide. So you want to talk about plan treatment?

23 **GRASSGREEN:** Just--

24 **STANG:** Okay.

25 **GRASSGREEN:** --so tonight we're just gonna go through some really high level points  
26 about the plan. As Jim said, we're gonna break the plan down into little pieces. Each week we're

1 gonna take another piece. We're gonna go through the chart slowly. This is kind of the  
2 introductory overview, but we've got a couple of slides for you just to highlight things.

3 **STANG:** So the plan creates something called the settlement trust. That is where the money  
4 will go and the property will go to pay your claims. So because that's where the property is,  
5 that's where your claims go. So your claims, if the plan is confirmed, will not be any longer  
6 against the BSA, and depending on the settlements, against some of the settling parties, like the  
7 local councils. They will be channeled, transferred to the settlement trust. That's where you will  
8 look for the payment of your claim.

9 The property that's transferred to the trust--I'm sorry. We'll get to that in a moment. So then it's  
10 practically none of you, I daresay none of you, have a dollar amount that a court has established  
11 regarding your claim. No one's holding a judgment that says, "I'm owed by the Boy Scouts \$1.2  
12 million." So we have to figure out a way to divide up the money that's in the trust. And the way  
13 that is done is what we call a chart of values. Some people call it a matrix. And I'm not gonna  
14 ask Deb to put that back up, but that chart we had a few minutes ago, those are the tiers of abuse:  
15 penetration, masturbation, there are a couple of other categories. And we start with an  
16 assumption, and I'll use penetration as an example, that the penetration is worth \$600,000. How  
17 did we come up with \$600,000? We sat with people, lawyers, who have literally hundreds of  
18 years collectively of experience of litigating against the Boy Scouts and other institutions  
19 responsible for hurting children. And they said, "Okay. We've got lots of different places in the  
20 country. We're trying to do this in a uniform way to--at least for a start value. What do you think  
21 we should start at?" And the decision was made. It's a recommendation. It's in the plan. It's not  
22 binding on you until the plan is confirmed. That the starting point for valuing your penetration  
23 claim is \$600,000.

24 But we also recognize that these claims can be of much greater value, and so we put a maximum  
25 value on. Why should there be a maximum? Well, frankly, you can break the bank. You can  
26 break the settlement trust. And we want to be sure, to paraphrase someone else, that no claimant

1 is left behind. Incidentally, we think these settlements leave a lot of people behind. Just look at  
2 that chart. That's why we think these settlements are too low. But there is a maximum that you—  
3 for the value of your claim.

4 All right. I've got a \$600,000 penetration claim, but that bastard abused me for three years  
5 straight. Six hundred grand? Does it get to go up because of the severity, the frequency of the  
6 abuse? And the answer is yes, it can. There are things called scaling factors. These are in the  
7 plan. They are in what are called the trust distribution procedures. And again, the lawyers  
8 who've got vast experience, who've actually litigated against the Boy Scouts, actually going to  
9 trial against the Boy Scouts, came up with various categories of things that happened to you that  
10 would increase the base.

11 But unfortunately, there are also legal reasons for why the claim could be worth less than the  
12 base, and the one that stands out the most in people's minds is the statute of limitations. Every  
13 state has its own statute, some states have statutes that are similar, so we created baskets of  
14 states. So in that chart, when you go back and look at it, it says "open," that means that there is  
15 no statute of limitations in the state, at least at the time that your claim was filed. Some of you  
16 are young enough that you're within the statute of limitations, but that's still counted as open.  
17 And then there are the states where, sadly, you're just shut down. And if you're too old, your  
18 claim will not survive in the court. We call those the closed states. And in between are what we  
19 call the gray area, and we even took that into separate categories, category 1, category 2,  
20 category 3. And the plan has a chart that shows you the different discount values, depending on  
21 what state you were abused in.

22 Now, I know that people think that statute of limitations are unfair. They are unfair. They're not  
23 for plaintiffs, folks. They are for defendants. But they exist, and so they are part of the scaling  
24 factors that can take your claim down. Because at the end of the day, when we talk to insurance  
25 companies, when we talk to the Mormons, when we talk to other chartered organizations, when  
26 we talk to local councils, their answer is, "I'm not putting up that much money. You can see me

1 in court. I'm gonna get it tossed on the statute." I mean, it's--they're that blunt about it. They are  
2 that uncaring about it. So when we try to figure out where the money is coming from, and try to  
3 figure out how to fairly distribute it, the statute of limitations becomes a factor. So Deb, we can  
4 go to the next.

5 **HUMPHREY:** So I'm gonna kind of hijack it. I think it's time for us to get to some of the  
6 questions, 'cause we're 20 minutes to the hour. I think this timeline is important, so maybe we  
7 cover that, Deb, and then we'll go to questions.

8 **GRASSGREEN:** Sure. Just, again, we'll post this, but just so all of you see and everybody  
9 remembers, so the packages are gonna get mailed to survivors who do not have lawyers no later  
10 than October 15th. If you have a lawyer, the pa--and they elected to send the packages  
11 themselves, they'll get the package. And there may be a few days delay by the time they get it to  
12 you. On November 30th a little--some additional information, such as the folks that are gonna be  
13 running the trust will be identified. 12/14, ballots must be received. Received. Received. Hard  
14 deadline. 12/21, that's when we're gonna have the first view of how the vote came out. And I've  
15 seen a couple questions here about, "Well, can't the claim get confirmed even if we vote no?" If  
16 the survivor class votes no, then the channeling injunction, which is a condition to all these  
17 settlements that gives the releases to the local councils and the releases to the insurance  
18 companies, can't be approved if the survivor class votes no. So I did see that question, and I  
19 wanted to answer it.

20 And then the court's gonna start the confirmation hearing on January 24th. Independent of how  
21 everybody votes, the judge has to find that the plan meets the requirements in the Bankruptcy  
22 Code to be confirmed, and there's lots of objections that have been thrown out there by various  
23 parties. So that's probably going to be at least a weeklong hearing. So that's the timeline. Again,  
24 we will post this. And let's go on to questions.

25 **HUMPHREY:** Great. Thanks, Deb. Jim, you might have already covered this, but I want  
26 to get another shout out on it. Because, you know, we--the TCC has sort of been accused of

1 accomplishing nothing, and, you know, the other side has put 1.7 billion on the table. What does  
2 that say about us?

3 **STANG:** Well, first of all, people take credit for things that they shouldn't be taking credit  
4 for. We participated as mediation parties in all these cases. And I can't discuss the details of it,  
5 but I can assure you that even the numbers that you're seeing are the result of the pressure,  
6 upward pressure, that the TCC has tried to assert. But, you know, let's just be really straight  
7 about this. If I make--if I demand from someone \$100, and someone else who claims to be more  
8 important in the case says, "I'll take \$70," who do you think the insurance carrier is gonna talk  
9 to? It isn't going to be the person asking for 100 bucks. It's going to be the person asking for  
10 \$70.

11 And so we have done, in the circumstances that exist with other people representing survivors, to  
12 put upward pressure on these numbers, but like I said, you don't talk to the person who demands  
13 the most of you. You talk to the person who demands the least of you.

14 **HUMPHREY:** So how would you respond to the question that we've been completely  
15 unrealistic in our demands?

16 **STANG:** Well, we'll work through--well, I don't know. Ask the person who was  
17 sodomized whether \$600,000 is a fair number for what they experienced. And I'll run the  
18 numbers out at another Town Hall and tell you how many people have asserted that, which forms  
19 the basis for our demands.

20 **HUMPHREY:** Yeah.

21 **STANG:** I mean, folks, you just do some of the math. And take that settlement number, if  
22 you want to use averages, which are just averages, and divide it by 82,200 people, and you tell  
23 me. Congratulations. You've got a claim worth \$600,000? Look at how much you're getting.

24 **LUCAS:** Yeah, and one thing to add--one thing to add to that, John, and Doug, and  
25 everybody, is that our demands are based on facts. Our demands are by looking at the claims,  
26 and our demands are also based on the amount of available insurance out there. We're not

1 picking a number out of thin air and saying, "Wow. This is a big number. This looks good."  
2 We're looking at the claims on the one hand, and then our insurance advisors are looking at the  
3 insurance policies and saying, "Hey, there's insurance that's available on the four corners of this  
4 document to cover those claims." And so we're not telling an insurance carrier, "Hey, you've got  
5 to pay us \$500, even though your policy only covers \$100 claim." The policies cover the amount  
6 of money that we're demanding. And I think there's just a matter of impatience on the mass tort  
7 side with the Mass Torts Bar of them wanting to get paid first and sooner before we can  
8 negotiate a reasonable settlement that's meaningful for survivors.

9 **STANG:** John, I'll just add one other thing. I know we're keeping an eye on the time here,  
10 and people's patience is limited. We did, as the TCC, an analysis of every single local council.  
11 We appraised over 500 pieces of property. We can tell you, and we will be able to tell you soon,  
12 because there's levels of confidentiality, but we're getting there, so you can see this yourself,  
13 how much each local council has in cash, how much each local council has in real estate,  
14 whether those properties are subject to donation limitations by the people who contributed the  
15 money. We can show you how much is--they have per Scout, how much they need per Scout.  
16 There's a big difference between that. And we can show you where their real estate is, and how  
17 many camps there are within a 5-mile radius, 10-mile radius that are surplus. And we've come to  
18 the conclusion that the amount being paid by the local councils is way too low.

19 And by the way, you're here--you'll hear that they're putting up \$600 million. That's not true,  
20 folks. They're putting up \$500 million of cash and property, and a hope note that depends on  
21 how the pension plan performs. Now, we all hope the pension plan performs really well, because  
22 that extra money will go to survivors. But let's be real about what's writ--what is on the table.

23 **KENNEDY:** Let me make a comment and then ask a question. One of the comments I want to  
24 make is I hope people are seeing the reason why we selected Jim and John and Deb's firm to  
25 represent us. They've been in the bankruptcy business for decades, and specifically representing  
26 people that are survivors of sexual abuse. They understand this territory, and they've got a track

1 record with all kinds of organizations.

2 You're probably also starting to see the reason why--and as John Humphrey mentioned, we can't  
3 tell you how to vote, but we can frankly tell you this plan sucks. And I think that's not the legal  
4 term. That's the survivor term. It sucks. The--my question for Jim then though, as I'm reading  
5 some of the questions, is people say, "So if we vote this down, what happens then? Are survivors  
6 going to have to wait years? And what leverage does the TCC have at that point?"

7 **STANG:** Well, I'll give you an example, a real world example, of something that happened  
8 when a plan was denied. It--and I was not the attorney for the survivors in the case. The  
9 archdiocese of Minneapolis-St. Paul had a plan go out that was endorsed by the archdiocese, and  
10 a plan that was supported by survivors. That's not the situation here. The only plan that's going  
11 out right now is the one supported by the BSA and the coalition and the future claims rep.  
12 Neither plan in Minneapolis got approved. The court said, "Go back to mediation, and get it right  
13 this time. Get something that's acceptable to everybody." So if this plan is voted down, and we  
14 don't have our plan available because of certain procedural issues for you to vote on, I suspect  
15 the court will say, "Go back, and get it right this time."

16 Now, you have insurers who want out, and never want to hear the word--the phrase Boy Scouts  
17 again. You have local councils who underst--really do know--by the way, that evaluation I talked  
18 about of each council, each of them has it. We--the Boy Scouts sent each one of them that  
19 information. They know how much they've got left in their pockets. And you go back and you  
20 take another shot at it. And if we can't reach a resolution, we will ask the court to allow you to  
21 vote on our plan, which I cannot describe tonight, because you don't have your plan and  
22 disclosure statement in your hands yet. And see if that sits more favorably with you.

23 **HUMPHREY:** Jim, you know, it's the law of large numbers. And I guess the thing I want  
24 to encourage people is to not get overwhelmed by this billions number, because there's 82,500 of  
25 you. It's completely unprecedented, a class of this size across so many jurisdictions. So one of  
26 the comments that led to this question was, you know, if there's \$1.7 billion, didn't one of the

1 coalition attorneys state that they thought they could double that amount, you know, before  
2 confirmation in any--and even after? How do you respond to that?

3 **STANG:** Well, I don't know. Counting chickens before they hatch immediately comes to  
4 mind.

5 **HUMPHREY:** And should we be impressed that that's a lot of money?

6 **STANG:** Well, I wish I had \$1.7 billion, but I wouldn't want to share it with 82,000 of my  
7 relatives, because I probably couldn't afford much at McDonald's. It's counting your chickens  
8 before they hatch. I mean, God bless the person who can take that 1.7 and multiply it times 10.  
9 But frankly, they don't have those settlements in hand. There is no guarantee that they will be in  
10 hand. All that litigation they say that they're laying at our feet, you know, "All you guys want to  
11 do is litigate, and it'll be years and years," that may be true for them too. And so those values  
12 that you're hearing about are just values of your claims. They're not dollars in your pocket. And  
13 honestly, if, again, using averages, and discounting for the Mormon money, which is by the  
14 Mormons, dedicated to only Mormon survivors. It wasn't anyone's choice but theirs. And taking  
15 off the cost of the trustee, which will be--not be insignificant, you know, \$1.4 million--billion  
16 just doesn't go as far as it used to. And I'm being a little sarcastic about that, well, very sarcastic  
17 about that, but there are 82,000 people who need to be compensated. And that sum is just not  
18 enough.

19 **HUMPHREY:** So interesting question here about sort of how the trust is gonna work, and  
20 a question around how the settlement trustee makes awards that are binding on the carriers.

21 **STANG:** Well, he doesn't. I've never attended Town Halls other than the ones we have  
22 sponsored. But I've been told that the message was this trust distribution procedure, the way of  
23 getting a value of your claim outside of actually going to court, which will be run by the  
24 settlement trustee, you know, you put the information in, the computer whirs, it whistles, and out  
25 comes a number at the end. And that number must be paid by the insurance companies.  
26 Well, A, legally that's just not correct. It doesn't have to be paid by the insurance companies.

1 Second, I don't even think, I mean, I don't even think the people who presented that scenario  
2 even believed it themselves, or believe it today. And so what you're gonna get out of this TDP  
3 process, in my opinion, is a number that you can then put to the insurance carrier and say, "This  
4 is fair. This is reasonable. You should pay it." And there will be possibly a negotiation over that.  
5 Now, you can do that on a case-by-case basis. You can take 10,000 people and present it in one  
6 big bill, if you will. But that TDP process, I mean, if you're talking to any insurance carrier in  
7 this case, they will say to you that, "That number that comes out of the machine at the end is not  
8 binding on us."

9 **LUCAS:** Yeah, and there's something else important to point out too. The BSA, the  
10 coalition, and the future claimants representative are all rushing to settle with insurance  
11 companies, like they've tried to do with Hartford. And Century could be next. AIG could be after  
12 that. But once they settle with them, there's no more going to those insurance carriers to get any  
13 more money, because they've ridden off into the sunset. And so we--the trust will have what  
14 money it has from Hartford, or Century, or AIG, or Liberty Mutual, or whoever it is, and so  
15 regardless of what the trustee can do or not do, if they settle with the insurance carriers, they're  
16 done. So, you know--

17 **HUMPHREY:** Yeah, so that's--so there's two questions that sort of fall under that  
18 category, and I'll try to paraphrase them so that you can answer them both sort of in the same  
19 breath. Is the failure of the plan a nightmare scenario, in which victims will wait years to see a  
20 penny? And what leverage will the TCC gain if a plan is voted down?

21 **STANG:** I just want to just go back to what--something John said for a moment, which is  
22 absolutely true. People, you know, this idea that you pay the num--the insurance company pays  
23 the number that is produced from this process, it's only true if they haven't settled. So Hartford  
24 doesn't care what number comes out of that machine. Hartford's gonna, if the plan's approved,  
25 will pay \$785 some odd million, and they've ridden off into the sunset. And if the total Hartford  
26 claims are valued at \$1.2 million through this TDP process, no one's going back to Hartford to

1 ask them for the difference. You're locked in. That's the number. They're gone. They've erased  
2 the Boy Scouts from their memory banks.

3 So, nightmare scenario. Frankly, I think this is a nightmare scenario. If the plan is voted down,  
4 the judge will articulate why. Well, if the plan is voted down, the plan is voted down. But there  
5 are a host of other things the court has to consider and that the court will opine about. And you  
6 listen, and you learn from what the judge has said. You consider whether she's right or wrong,  
7 and you go back to the negotiation table. Because if we're able to establish that Hartford's claims  
8 are worth a significant more than what they're paying, and that their defenses for why they don't  
9 have to pay are not legally strong, they will pay more. Or they will face, honestly, they will face  
10 lawsuits around the country from people who were abused during the years that Hartford wrote  
11 the insurance.

12 And at some point Hartford will come back. Hartford will come back and go, "I can't take--we  
13 can't take this anymore." So is there a scenario where there could be litigation in the future? Yes.  
14 And what we are trying to do is evaluate the cost of that, the--what it imposes upon you folks as  
15 individual claimants, and how--what to do for the group as a whole. But we just don't think these  
16 numbers cut it.

17 **KENNEDY:** John Lucas, I have a question for you. We're--with voting about to commence in  
18 a big way, do you have any concerns about any sort of fraud, or the court really knowing who  
19 voted, and us being comfortable with the results?

20 **LUCAS:** So a couple points on that. In any bankruptcy case anybody can file a claim. And  
21 so there are a lot of claims here, over 82,000, and I imagine that there are some claims that  
22 probably aren't valid here. I don't think that there are a substantial number of those, and we  
23 believe all the people that have filed claims. And there might be a few bad apples out there that  
24 have filed some claims that aren't valid, and so be it. But I don't think it's enough to move the  
25 needle one way or the other.

26 But what I think is most important, and Jim and Debra had touched on this earlier, is one of two

1 things. If you're doing this by yourself, and you get your ballot, make sure that you've read  
2 everything, and you mark your ballot on the decision that you want to make, and you get it to  
3 Omni by--so it's in their hands by December 14th. That's point number one.  
4 If you're represented by an attorney, and he or she is going to be using a master ballot, then it is  
5 imperative that you talk with your per--attorney, get advice from your attorney, so that you can  
6 make an informed decision. It's your decision. It's not your attorney's decision. And you need to  
7 send a message to your attorney in writing, by, like, email for example, so that you can preserve  
8 the message, and say, "I want to vote to accept, or I want to vote to reject." And so that is what is  
9 going to make things matter is that it's making sure--this is your time for your voice to come out.  
10 And I think that, you know, that's the biggest thing that I have a concern about is making sure  
11 that survivors are in communication with their attorneys, and those who don't have attorneys are  
12 able to review the materials and get their ballot submitted to Omni, so that it's in Omni's hands  
13 by December 14th.

14 **HUMPHREY:** So folks, it's almost 9:00 on the east coast. I'm gonna let it run a little bit  
15 long tonight. I've got a couple of more questions that I think are important, and then we'll move  
16 to try to wrap up. We'll be no more than 10 or 15 minutes. The next two questions were about  
17 the BSA specifically. One was related to their cry of running out of money, and is this sort of the  
18 boy that cried wolf? And then there's a question about the BSA Chapter 7, is that even possible?

19 **STANG:** So BSA's contribution to the settlement trust consists of a couple of different  
20 things. It consists of the Norman Rock--an art collection, a lot of Norman Rockwell, oil and gas  
21 interests, that presumably they--were donated to them, some real estate, and cash. Bankruptcy is  
22 expensive, folks, and that is one of the things we factor in, by the way, when we're talking about  
23 we--whether or not we support a plan. And under the agreement with the--and by the way, we've  
24 scrubbed BSA's national financial condition. We looked at their trusts. We looked at their  
25 endowments. We looked at what they said was restricted by don--by people who made  
26 contributions saying, "It can only be used for Camp Run Amuck." And we concluded that the

1 settlement with the Boy Scouts, not the local councils, not the charters, not the insurance  
2 companies, was something we could get behind.

3 The cash portion of that decreases as the expenses continue. The Boy Scouts, from an  
4 operational perspective, so the--what's shrinking is the cash going to the trust. And as I said,  
5 we're watching that like hawks, and it's part of our consideration on how to respond to what's  
6 going on in the case. Operationally the Boy Scouts have all this other money, and that's based on  
7 our financial advisor's projections. It is more than sufficient for the Boy Scouts to continue  
8 operating.

9 Now, why did we leave money on the table? Some of that money is restricted. Some of it is in  
10 places that would be extremely difficult to get to because of the way where the money has been  
11 deposited in trusts or endowments. And the judge articulated--said something months and  
12 months ago, that it was important for the Boy Scouts to emerge as a stable entity. And so when  
13 we negotiated with the Boy Scouts about their contribution, we kept that in mind. And so is there  
14 money left on the table for the Boy Scouts to operate? Yes, there is. But the Boy Scouts are not--  
15 their checks are not gonna start bouncing. When they talk about the money shrinking, it's not the  
16 money they have to operate.

17 As to Chapter 7, Chapter 7 is Chapter 7 of the Bankruptcy Code. It is the provision that calls for  
18 the liquidation of the company that files bankruptcy. It has a mandatory trustee appointed man—  
19 automatically appointed. Under the Bankruptcy Code, entities that are, the Code uses the word  
20 not monied, some people translate that into non-profit, so I'll use the term non-profit. That non-  
21 profit entities cannot be forced into a Chapter 7. If this were your run of the mill company, and it  
22 was not getting the support of creditors for a plan, or it was running out of operating cash, the  
23 court could convert the case to a Chapter 7. That is not possible with a non-profit entity like the  
24 BSA, or with an entity like the BSA.

25 BSA could voluntarily go into a Chapter 7, but its board would go away, and a bankruptcy  
26 trustee would be appointed if it's really--well, a bankruptcy trustee would be appointed. BSA

1 could dismiss the bankruptcy case, and go back to the day before it ever filed. But it can't be  
2 forced over its objection into a Chapter 7.

3 **HUMPHREY:** Okay. Thanks, Jim.

4 **KENNEDY:** I do, you know, I have one question. Have we discussed at all what the vote split  
5 has to be, how that works? How many people have to vote to accept or reject?

6 **HUMPHREY:** Way to go, Doug. I was just going there.

7 **KENNEDY:** Okay.

8 **HUMPHREY:** Go ahead. Go ahead. Take it away.

9 **STANG:** Okay. So creditors under a plan are divided into classes. The people who provided  
10 the patches and the uniforms, they're in a class of creditors separate from the class of abuse  
11 survivors. The bankruptcy rule applicable to the class of abuse survivors is that 66% of those  
12 people who vote, okay, not the 82,000 and change, but the people who vote, 66% of them must  
13 vote yes in order for the court to confirm the plan for the Boy Scouts. Now, as you know, this  
14 plan has a lot of people hanging onto the Boy Scouts coattails. We've got local councils, who are  
15 looking for relief from your claims because of their relationship with the Boy Scouts. But they're  
16 not in bankruptcy. Not a single local council is in bankruptcy.

17 So because they haven't paid the--suffered the pain, paid the price, whatever you want to call it  
18 as being in bankruptcy, the court will require a higher yes vote to extend these extraordinary  
19 protections to the local councils. How much more than 66% is debatable. If this were an asbestos  
20 company, by statute it has to be at least 75% of the people voting. So I think a lot of lawyers  
21 think that 75% is the floor in a case like this, although that's just, again, that was an asbestos case  
22 number. But people use it for guidance.

23 There are some courts that require an acceptance as high as 90%. So one of the things Judge  
24 Silverstein is gonna have to do is if this plan beats the 66%, she's gonna have to decide whether  
25 the additional percentage points, the additional people over the 66%, represent enough people  
26 saying yes to extend to the local councils and the chartered organizations the extraordinary

1 protections that this plan does offer. So bottom line, two-thirds minimum. How much do you  
2 have to have for the extras? Not clear.

3 **HUMPHREY:** Okay. I think I'm gonna start trying to wrap it up, if that's okay with all  
4 you guys.

5 **LUCAS:** Hey, John, before you do, I wanted to say a couple of things. Because there are  
6 literally hundreds of questions in the Q&A, and me and the other members on the Pachulski team  
7 are doing our best to answer them. But probably the number one question that we're getting is,  
8 "What are the statute of limitations for the claims that I have?" "I was abused in New Mexico,"  
9 or, "I was abused in Ohio," or, "I was abused in New York." I'm just picking, you know, things.  
10 "How is that going to affect my claim, and how is the claim gonna be determined?"  
11 We're not going to get into those details today, but I will tell everybody here today that we will  
12 have a Town Hall that discusses statute of limitations and the TDP on sort of a high level. And so  
13 it is the number one question. And so I apologize if I wasn't able to get to your questions to  
14 your--answer your--some of your questions on that today. But the stuff on statute of limitations  
15 and sort of how claims are calculated under the trust distribution procedures, which we call the  
16 TDP, will be at a future meeting, and we will advertise it as such. Just look at the website  
17 [www.tccbsa.com](http://www.tccbsa.com), and--for a date and a time. Thanks, John.

18 **HUMPHREY:** Thanks, John. So you guys know, if you've been on these before, we are a  
19 passionate lot. And so the question is what are we doing today and where are we going? You  
20 know, we're resetting our purpose, and that is to object, and to try to put pressure on the other  
21 parties to come to the table with a little more meaningful approach. We're going to do these  
22 Town Halls every Thursday night, and the format is gonna be we're gonna pick a topic. So we  
23 sort of breezed over a whole lot of topics, but it might just be on the best way to fill out your  
24 ballot, and what's the fine print say. It might be how the statutes of limitations work. It might be  
25 what is the governance of the trust, and why should you care? There's just a whole host of topics  
26 that we're gonna be covering, and we're gonna be getting to that in the coming weeks. So Doug,

1 you want to just cover high level what we want? I mean, I think a lot of times people think we  
2 just want the Boy Scouts to go away and--

3 **KENNEDY:** Right. Yeah, you know, I think it's worth reiterating John and I are survivors, and  
4 we want some degree of resolution as well. We don't want this to go on forever, but we're really  
5 cognizant of the fact that when there is a settlement someday, that's it. As John said, you can't  
6 go ba--excuse me, Jim said you can't go back to the insurance companies.

7 The future of the Boy Scouts is not the concern of the TCC. We've said that from the very  
8 beginning. It's their bankruptcy. What they do in the future is their business. What we want is an  
9 appropriate settlement from them, and we think that there is going to be an appropriate amount  
10 of money if it increases, especially with the local councils. Local council contributions are  
11 ridiculously low. And as we've alluded to, we're under a little bit of restriction as to what we can  
12 talk about, but we're working very hard. The attorneys are working very hard to be able to share  
13 more of that information.

14 We also want an appropriate settlement with the insurance companies. The settlements thus far  
15 are ridiculously low. And a number of the questions alluded to the fact that yes, all of us helped  
16 pay those premiums. You know, we paid those premiums through our dues, and the uniforms we  
17 bought, and all the money that we spent, so it's time for them to pay back now. And we know  
18 what the exposure is, and it's a lot more than the settlement numbers that are being talked about.  
19 So what we want, as Jim said, is we're not the party of no. We're the party of more. And we  
20 think we deserve it, and we're hoping the media is going to start to scream that loud like we are.  
21 And there's increasing coverage about that. And hopefully through people's votes, and again, we  
22 can't tell you how to vote for this plan that sucks, but next week we'll be having a lot more  
23 specific discussions about that.

24 **HUMPHREY:** We'll tell you how we really feel.

25 **KENNEDY:** Yeah.

26 **HUMPHREY:** Yeah, so as we wrap up, remember tccbsa.com. Remember

1 bsasurvivors@pszjlaw.com. And, you know, I just want to end on a personal note, and just tell  
2 you how I feel about this plan that's being put forth, you know? You've heard me tell my story.  
3 You know that I was pervasively abused for over 200 times in a two-year period, and that my  
4 abuser had complete and total control over my life for a long, long time. And I just refuse today  
5 to allow him to have that power and that control, and I refuse to go back to feeling like a victim  
6 again. And so for me--you're gonna hear lots of reasons from our attorneys on why this plan  
7 needs improvement, but for me it's very simple. There's three things. The monetary side is just  
8 way too low. The Boy Scouts got themselves in a pickle when they did that deal with Hartford,  
9 and they can't get out of that pickle unless the plan is voted down. The coalition are mostly mass  
10 tort lawyers. They've got lots of bills. They tend to make a lot of money in commission. They're  
11 in a race to the bottom. And the local councils, as Doug said, we will show you documentation  
12 that says their--they could maybe come up with three times what they've got right now and not  
13 affect their operation or their credit rating.  
14 But most important, I think to some of us, is we don't ever want this to happen again. And so  
15 we're extraordinarily focused on these non-monetary issues. I mean, do you realize out of the  
16 82,000 claimants, 18,000 happened after the Boy Scouts Youth Protection Program was put in  
17 place? And we just think that's woefully inadequate. There is no oversight. Their plan waters  
18 down what happens to the IV files and how all of that stuff is treated, and we're gonna hold their  
19 feet to the fire. We think that is really, really important.  
20 And then the last thing that bothers the heck out of me is the way this trust is gonna be governed.  
21 It's not clear to me that it's just not gonna consume a shitload of the cash that gets put in it. I'm  
22 not a big fan about how the governance is structured, or who they've selected to put in there.  
23 And so we're gonna have a lot to say about that. But those two things--those three things, non-  
24 monetaries, the monetaries, and the governance, that's what's personal to me, and that's why I'm  
25 gonna object.  
26 So with that, I want to wish you all the best. I want to wish you guys hope. Talk to people. Find a

1 friend. Let's share these Town Halls with people, so that we can all get a little more educated.

2 Good night, everybody.

3 **LUCAS:** And all the Town Halls will be on this same Zoom link and same dial-in, however  
4 you're getting in. And so the date and time will be there found at [www.tccbsa.com](http://www.tccbsa.com). If you have  
5 any questions, please send your questions to that email address right there,  
6 [bsasurvivors@pszjlaw.com](mailto:bsasurvivors@pszjlaw.com).

7 **HUMPHREY:** Same bat time, same bat channel.

8 **KENNEDY:** We're gonna try to do this once a week, everybody. Spread the word.

9 **HUMPHREY:** All right. Thanks.

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