1 STATE OF NEW JERSEY 2 DEPARTMENT OF COMMUNITY AFFAIRS 3 4 -----x RE: LOCAL FINANCE BOARD : 5 6 ----x 7 8 Location: Local Finance Board 9 10 101 South Broad Street 11 Trenton, New Jersey 08625 12 Tuesday, September 22, 2015 Date: 13 Commencing at: 1:05 p.m. 14 15 16 17 18 19 GUY J. RENZI & ASSOCIATES, INC. 20 CERTIFIED COURT REPORTERS & VIDEOGRAPHERS 21 GOLDEN CREST CORPORATE CENTER 2277 STATE HIGHWAY #33, SUITE 410 22 23 TRENTON, NEW JERSEY 08690 TEL: (609) 989-9199 TOLL FREE: (800) 368-7652 24 25 www.renziassociates.com

```
1 BOARD MEMBERS:
 2
3 TIMOTHY J. CUNNINGHAM, Chairman
 4 TED LIGHT
 5 ALAN AVERY
6 FRANCIS BLEE (Via Telephone)
7 IDIDA RODRIGUEZ (Via Telephone)
8
 9 ALSO PRESENT:
10 MELANIE WALKER, DAG
11 PATRICIA PARKIN MCNAMARA, Executive Secretary
12 EMMA SALAY
13
14
15
16
17
18
19
20
21
22
23
24
25
```

INDEX 2 ITEM PAGE 3 Newark City NJSA 52:27BB-87 5 Newark City NJSA 52:27BB-54 7 Atlantic City NJSA 52:27BB-87 9 Atlantic City NJSA 52:27BB-54 11 Adjournment 

1 MR. CUNNINGHAM: We're going to open 2 the meeting up. Good afternoon. Welcome to the 3 specially called meeting of the Local Finance Board. We're going to open the meeting, and I'd 4 5 ask for the Open Public Meetings statement to be 6 read. 7 MS. SALAY: We are in compliance 8 with the Open Public Meetings Act. Notice was given to the Secretary of State, The Star Ledger 9 and the Trenton Times. 10 11 MR. CUNNINGHAM: May we have roll 12 call, please. 13 MS. MCNAMARA: Mr. Cunningham? 14 MR. CUNNINGHAM: Present. MS. MCNAMARA: Mr. Avery? 15 16 MR. AVERY: Here. 17 MS. MCNAMARA: Ms. Rodriguez? 18 MS. RODRIGUEZ: Here. 19 MR. MCNAMARA: Mr. Blee? 20 MR. BLEE: Here. 21 MS. MCNAMARA: Mr. Light? 22 MR. LIGHT: Here. 23 MR. CUNNINGHAM: Thank you very 24 Moving right into the abbreviated agenda much. 25 today. We're going to be hearing from both

1 Newark City and Atlantic City on adoption of 2 their budget and then a clarification I needed to 3 make to a matter that happened last meeting regarding the Supervision Act, but I would first 4 5 ask the City of Newark to appear and we can 6 discuss the proposed adoption of their municipal 7 Because this is a public meeting and budget. testimony is given, I would ask you to introduce 8 9 yourself to the reporter, and those of you who aren't counsel, please be sworn in. 10 11 MR. KELLY: My name is Jack Kelly, 12 and I am the City's Business Administrator. 13 MS. SMITH: Danielle Smith, Finance 14 Director. 15 MS. TATE: Darlene Tate, Budget 16 Officer. 17 (At which time, those wishing to 18 testify were sworn in.) 19 MR. CUNNINGHAM: Thank you for your 20 appearance today. Jack, I would ask if you 21 wanted to make some introductory comments to the 22 Board regarding the city's budget. 23 MR. KELLY: Sure. Well, I am no 24 stranger to Urban Government, Director, as you know. We've been working hard with the city 25

1 budget trying to clean up some problems of the 2 past. We're working diligently trying to do a 3 better job collecting our revenues. Namely, payroll tax, parking tax and hotel tax. As you 4 5 know, and perhaps some of the Board members, the Mayor and I are both a proponent that the State 6 7 Division of Taxation assist the city in collecting our employer payroll tax. 8

9 The City of Newark is the only city in the state with a one percent employer payroll 10 The city collects that tax on its own. 11 tax. Ιt 12 is a revenue item nearly 45 million dollars, and we would much rather have the State Division of 13 14 Taxation collect that revenue on our behalf, 15 similar to New York State where New York State 16 both collects New York City and Yonkers taxes on 17 behalf of those municipalities. As an example, we are settling prior to the end of this year, 18 Conrail fell between the cracks, has never paid 19 20 the city its one percent employer payroll tax and that check due to the city will exceed 21 1.2 million dollars this year. 22

Had the State Division of Taxation 24 collected the city's tax on our behalf, that 25 would not have happened, so we believe that there 1 are, or possibly are, a number of businesses 2 outside that the city is currently collecting 3 from where we can increase that revenue 4 substantially. On the positive side as well, 5 Prudential is opening up its new headquarters 6 this month. There will be paying conventional 7 taxes of nearly four million of which two million 8 of that will benefit the city and local taxes.

9 The Newark Energy Center will start 10 production. It is one of the new power stations 11 that are being built in New Jersey. The other 12 was built in Woodbridge. The city will benefit, 13 approximately, three million dollars in annual 14 revenue from the NEC power plant. The city has 15 been doing a much better job collecting employee 16 healthcare contributions. In the previous year, 17 there were only two million dollars that were collected. 18

This year we will have collected 10 million dollars from employee contributions to healthcare, and next year we'll increase that number by three million, and it's projected that the city will collect 13 million from employees as employee contributions to healthcare. In addition, we are taking a look at other areas of 1 the budget. As an example, the municipal court, 2 there are 14 police officers full-time assigned 3 to our municipal court, the busiest municipal 4 court in the state.

5 We are actually, this month, moving 6 those 14 officers out of the municipal court and 7 replacing them with sworn Class Two officers. 8 Class Two officers don't collect healthcare. 9 Their fringe benefit package is substantially 10 less and they are sworn officers that do carry a 11 weapon, so our 14 full-time officers will be back 12 on the street. All department directors know 13 that fringe benefits is the monster behind the 14 door where the eight year average for PFRS 15 payments was 26,000 dollars.

16 So if I have a police officer that 17 earns 100, I'm writing a check for 26,000 dollars to the state just for their healthcare, just 18 19 rather for pensions prior to talking about 20 healthcare, workers comp or Medicare benefits. 21 So we are very cognisant of all of our costs as 22 well as, you know, head count. In 2007, just 23 eight years ago, there were 4300 employees and 24 the city is down a thousand employees to 3300 employees. 25

That's not to say, on the flip side, 1 2 that we still don't have struggles. Right now, 3 there is a structural imbalance of 44 million dollars. 10 million of that is transitional aid, 4 and outside that 44 million structural balance, 5 there are a few tax appeals that have yet to be 6 7 settled left over from the prior administration. 8 Actually one that filed 12 years ago still has not been settled with Prudential. 9

10 Three tax appeals between Prudential 11 properties and Budweiser property may cost the 12 city 20 million dollars in refunds. In addition 13 to that, in previous years, healthcare was 14 underfunded and the city has a liability due 15 horizon in excess of 15 million dollars. And then of course, the Barack Administration is 16 17 battling operating deficits totaling 15 million 18 dollars that were left from prior 19 administrations, so although we are cognisant of 20 where we need to be, we're going to need the 21 state's help in getting there, so thank you for 22 this opportunity. 23 Thanks, Jack.

23 MR. CUNNINGHAM: Thanks, Jack. And 24 I do thank you and your team for the work that 25 was put in to get this budget at the point it is.

1 Just for the record, and just for my colleagues 2 on the Board, it should be noted that the 3 Division has been working with Treasury on this 4 payroll tax issue. We're exploring the best way 5 to exchange information and to potentially assist 6 the city in collecting.

At any rate, we certainly agree that the payroll tax needs to be collected in the fashion it was contemplated by the legislature, but we'll continue to work to figure out the best path forward. The other thing I wanted to mention to my colleagues on the Board is that there is, in your package, a memorandum from Rick Ricciardelli who is joining us in the audience.

15 Rick is the state monitor assigned 16 by the Division of Local Government Services. He 17 works with the city on a day to day basis, is intimately involved in the daily operations 18 including their budget and he works along with 19 20 McEnerny Brady and Company who was brought in 21 through the provision of transitional aid dollars 22 was brought in to provide financial monitoring 23 oversight to the city.

And that relationship has been doing 25 very well for us in producing considerable

1 information that helps in the development of the 2 budget, but I do thank Rick for his diligence in 3 this regard in getting the budget to where it is. 4 It's not easy on any of our parts, but we have a 5 document in front of us today that is a balanced 6 budget for the city. 7 I just wanted to know if any of my

8 colleagues on the Board had any questions on the 9 budget document or wanted to have Jack, Danielle 10 or Darlene go over any particular line items that 11 are contained in the document.

12 MR. LIGHT: I don't have any. 13 MR. AVERY: I don't have any. 14 MR. CUNNINGHAM: If that's the case, 15 then I will make a motion for the Local Finance 16 Board to approve the adoption of the city's 17 budget in accordance with the State Supervision 18 Act, and I would ask for a second, please. 19 MR. BLEE: Second. 20 MR. CUNNINGHAM: Thank you, Mr. 21 Blee. May we have roll call, Pat? 22 MS. MCNAMARA: Mr. Cunningham? 23 MR. CUNNINGHAM: Yes. 24 MS. MCNAMARA: Mr. Avery? 25 MR. AVERY: Yes.

Miss Rodriguez? 1 MS. MCNAMARA: 2 MS. RODRIGUEZ: Yes. 3 MS. MCNAMARA: Mr. Blee? MR. BLEE: Yes. 4 MS. MCNAMARA: 5 Mr. Light? MR. LIGHT: 6 Yes. 7 MR. CUNNINGHAM: Before we excuse 8 the city from the dais, I just wanted to go to 9 the next matter on the agenda, and it's listed as 10 Clarification to the Continuation of the 11 Supervision Act. I listed this on the agenda for 12 both Newark and Atlantic City which are the two 13 towns that are under the State Supervision Act, 14 and when the Local Finance Board resolutions were 15 originally done authorizing supervision, certain 16 provisions of the statutes were omitted, and I 17 don't know why that may have been. It could have been a clerical error. 18 I really don't know, so what I wanted to do, and 19 20 I meant to do this at the last meeting is I 21 wanted to clarify the issue and memorialize that 22 in the Local Finance Board resolution, the one 23 that will be done after today's amendment, it 24 will be the full breadth of provisions under the State's Revision Act which can be found at 25

N.J.S.A. 52:27BB-67. The Board had voted to
 extend supervision for the period of a year for
 both Newark and Atlantic City at the last
 meeting.

5 As I said, I failed to clarify the 6 record then, so I wanted to clarify it now, and I 7 believe that we should take a vote on that just 8 so the record is clear on that memorialization, 9 so I will make a motion to clarify the Local 10 Finance Board resolution to include all the 11 provisions under 52:27BB-54 et seq, and I would 12 ask for a second from one of my colleagues on the 13 Board. 14 MR. LIGHT: I'll second. 15 MR. CUNNINGHAM: Second from Mr. 16 Light. I'd ask for roll call, please. MS. MCNAMARA: Mr. Cunningham? 17 18 MR. CUNNINGHAM: Yes. 19 MS. MCNAMARA: Mr. Avery? 20 MR. AVERY: Yes. 21 MS. MCNAMARA: Ms. Rodriguez? 22 MS. RODRIGUEZ: Yes. 23 MS. MCNAMARA: Mr. Blee? 24 MR. BLEE: Yes. 25 MS. MCNAMARA: Mr. Light?

1 MR. LIGHT: Yes. 2 MR. CUNNINGHAM: Thank you very 3 Appreciate you coming today. Mayor much. Guardian, would you and your team please take the 4 dais. 5 MR. BLEE: Chairman, since I'm 6 7 recusing on Atlantic City, would it be appropriate for me to disconnect now? 8 9 MR. CUNNINGHAM: It would, Mr. Blee, 10 and I thank you for your time today. 11 MR. BLEE: Thank you, sir. Have a 12 great day everybody. 13 (At which time, Mr. Blee recused 14 himself from the hearing.) 15 MR. CUNNINGHAM: Mayor, thank you. 16 Would you and the members of your team kindly 17 introduce yourself to the reporter and those that 18 aren't counsel, be sworn in. 19 MR. GUARDIAN: Don Guardian, Mayor 20 of Atlantic City. 21 MR. HOLT: Jason Holt. I'm the City 22 Solicitor. 23 MR. STINSON: Michael Stinson, 24 Director of Revenue and Finance and the Chief 25 Financial Officer.

MR. MOORE: Ken Moore, the city's 1 2 auditor. 3 LINDSAY: Cynthia Linday, CFO. MS. 4 MR. MONAGHAN: Tom Monaghan, Budget 5 Officer. 6 (At which time, those wishing to 7 testify were sworn in.) 8 MR. CUNNINGHAM: Thank you, Mayor. 9 Did you want to start with a statement? 10 MR. GUARDIAN: Thank you, Mr. Chairman. 11 First of all, thank you for your 12 support of helping us dig out of a real tough 13 time that we're going through in Atlantic City. 14 I'm sure that everyone is aware that the bottom 15 line issue is the assessed value is decreasing from 20 billion to 7.3 billion in the last six 16 17 years, and the fact that we had raised taxes 50 18 percent in the last two years. 19 It's really through the state and 20 the federal government and things that we're doing in Atlantic City, that we see ourselves 21 22 being able to get back to normalcy. Certainly, 23 on the city's part, I want to assure you that 24 thanks to our monitor, Ed Sasdelli, and of course our emergency manager, Kevin Lavin, and the team 25

1 from Ernst and Young, we are checking everything 2 that we do to find best practices in other 3 cities, to find out how we can lower the cost of 4 government, how we can share services, how we can 5 make sure that what we do in Atlantic City really 6 moves us forward, and so we've been very faithful 7 in following all the recommendations to date.

That includes a continued reduction 8 in our work force, the freezing of salaries, no 9 promotions, lay offs, not filling people through 10 11 attrition, the Safer Grant from the federal 12 government for 85 of our firefighters, and 13 certainly we are very appreciative of the 14 transitional aid essential services and COMPTRA that we received there from the state. 15 We look forward to the redirection of casino taxes and 16 payments that have previously gone for either 17 18 marketing or for CRDA to help Atlantic City with our debt. 19

We have had some new progress in the city as we move away from being strictly gaming centric, to a more tourist base, and beyond tourist base, to do what a city should be doing, so the opening of Bass Pro, the conference center and Harrah's expansion at Tropicana and a new 330 1 person calling center all has helped us this year 2 and will help us in future years as the taxes are 3 now realized as well as the jobs. The conference 4 business is important to us.

5 If I could just leave you with one statistic is casinos traditionally monitor what 6 7 the room reservations are 12 months in advance at the end of September so you know how you did and 8 9 how the public sees you and what they're willing 10 to do. For Harrah's, their booking last year was 11 7,000 rooms. They built a conference center that 12 opened up this week. Their booking for next year is 97,000 rooms, so 90,000 extra rooms for a 13 14 tourism based city, that's not only a few hundred 15 dollars for the room, but of course meals, 16 libation, entertainment that will create jobs, 17 and the casinos appear to be quite sized now with 18 the eight casinos, except for the Taj Mahal, the 19 other properties have seen a very profitable year 20 and we've seen stability on the gaming level.

Because of the state's help, with 22 Grow New Jersey, we see some nice progress. Just 23 last week, the former Showboat casino was sold to 24 Bart Blatstein who already has done wonders with 25 a pier that he turned into an entertainment 1 center. It also frees up Stockton now to be able
2 to build a campus that we want and they want in
3 Atlantic City, so bringing a university in is how
4 we're moving our city forward.

5 Next month, the Atlantic Club, another casino property that has been vacant, 6 7 will be sold and a water park themed property 8 will be announced, so we're continuing to look at 9 best practices. We certainly have not changed 10 our philosophy. We understand that we can't get 11 out of this by ourselves. We want to show you we 12 will do everything we can following advice and 13 best practices of other cities, and so we come to 14 you this year with a balanced budget because we 15 don't think that we could possibly raise taxes again after the 50 percent increase that we have. 16 17 We need to show a stability there.

18 I'm very proud that the Board of Education, 19 again, with the State Monitor, has reduced their 20 budget by 20 million and has 20 million dollars 21 of additional state aides to assure that there's 22 no increase in taxes for the schools as well. 23 MR. CUNNINGHAM: Okay. Mayor, 24 thanks very much. I feel the need to make sure that both the record and my colleagues on the 25

1 Board know that the cooperative relationship that 2 the Division has had with the city of Atlantic 3 City in recent months, at least certainly during my tenure in this position. 4 It's been 5 extraordinary. It's been very much appreciated. When I speak publically, and I did and I know 6 7 Mike was captivated in the audience last Wednesday night, Cynthia as well, you know, 8 whenever I talk about Atlantic City, I talk about 9 the team that's been assembled. 10

11 I think the team that you rely on to 12 support you is extraordinary. I think we work 13 very, very closely with them and I have a lot of 14 respect for them and I think that's one reason 15 why we're able to get to a budget today that does 16 keep the municipal levy flat or the tax rate 17 flat. I also note that if we continue to work together over the next couple of years, we're 18 19 going to see a drop off in debt service and some 20 other rateables potentially come on-line as you mentioned. I think that there is certainly some 21 22 light at the end of the tunnel, but we certainly 23 have some more hard work to do.

The other thing I wanted to note is in the package there is a staff report from Ed

Sasdelli who is in the audience as well. Ed is 1 2 the Division's Monitor for Atlantic City. And Ed 3 does an extraordinary job and has really become someone in the Division that I rely on and I 4 trust, but the fact that we have this 5 6 collaborative relationship, and Ed is down there 7 on a near daily basis, gives me a lot of comfort 8 and confidence in the city's direction, so we 9 have a recommendation from Ed in the package 10 today, recommendation that the budget be adopted 11 by the Board. I would want to know if any of my 12 colleagues on the Board had any specific 13 questions for the city. Obviously, we would be 14 happy to address them

MR. LIGHT: Not a question, just a statement. In the years I've been involved, I've real seen a definite culture change in Atlantic City and the administration, and I wanted to commend them for that. You're headed in the right direction, that's for sure.

21 MR. AVERY: Tim, I just wanted to 22 congratulate you on putting together what's 23 obviously a difficult budget. I had some 24 questions over the weekend. I asked staff for 25 some input. I've got my answers to those

1 questions with one exception, and in the Safer 2 Grant, which I wasn't familiar with, is 3 apparently to support firefighters. Is that term of that grant for additional years out, or is it 4 5 going to end this year? MR. GUARDIAN: We just received a 6 7 renewal for two additional years. 8 MR. AVERY: That's a substantial 9 revenue. MR. GUARDIAN: 21 million dollars. 10 11 MR. AVERY: I wasn't quite sure how 12 you were going to make that up if that went away 13 in 2015, but that is my only other question. Ι 14 appreciate the work you put in and the distance 15 you still have to go. 16 MR. GUARDIAN: Thank you. 17 MR. CUNNINGHAM: We have a lot of 18 work to do, but at least for the 2015 budget, so 19 again, I will make the motion that the Board 20 adopt the calendar year '15 budget for the city 21 of Atlantic City pursuant to the terms of the 22 Supervision Act and I would ask for a second. 23 Second. MR. AVERY: 24 MR. CUNNINGHAM: Thank you, Mr. Avery. Roll call, please. 25

1 MS. MCNAMARA: Mr. Cunningham? 2 MR. CUNNINGHAM: Yes. 3 MS. MCNAMARA: Mr. Avery? MR. AVERY: Yes. 4 5 MR. CUNNINGHAM: Ms. Rodriguez? MS. RODRIGUEZ: Yes. 6 7 MS. MCNAMARA: Mr. Light? MR. LIGHT: 8 Yes. 9 MR. CUNNINGHAM: Thank you. Then 10 the last matter, similar to what was put on the 11 record for the City of Newark, is Clarification 12 to the Continuation of the Supervision Act, so 13 again, in this instance, I would make a motion 14 that the LFB resolution be amended to reflect the 15 full breadth of the Supervision Act, N.J.S.A. 16 52:27BB-54, et seq, and I would ask for a second 17 from my colleagues. 18 I'll second. MR. LIGHT: 19 MR. CUNNINGHAM: Mr. Light, second. 20 We'll take roll call on that, please. 21 MS. MCNAMARA: Mr. Cunningham? 22 MR. CUNNINGHAM: Yes 23 MS. MCNAMARA: Mr. Avery? 24 MR. AVERY: Yes. 25 MS. MCNAMARA: Ms. Rodriguez?

MS. RODRIGUEZ: Yes. MS. MCNAMARA: Mr. Light? MR. LIGHT: Yes. MR. CUNNINGHAM: Okay. Nothing else on the Board's agenda today. I guess the next matter to consider is a motion to adjourn. MR. AVERY: Motion to adjourn. MR. LIGHT: Second. MS. MCNAMARA: All ayes? BOARD MEMBERS: Aye. (Hearing concluded at 1:27 p.m.) 

1	CERTIFICATE
2	
3	I, LAUREN ETIER, a Certified Court
4	Reporter, License No. XI 02211, and Notary Public
5	of the State of New Jersey, that the foregoing is
6	a true and accurate transcript of the testimony
7	as taken stenographically by and before me at the
8	time, place and on the date hereinbefore set
9	forth.
10	I DO FURTHER CERTIFY that I am neither a
11	relative nor employee nor attorney nor counsel of
12	any of the parties to this action, and that I am
13	neither a relative nor employee of such attorney
14	or counsel, and that I am not financially
15	interested in the action.
16	
17	
18	
19	
20	
21	Lauren M. Etier (
22	A WUTCH TH. CUUT.
23	Notary Public of the State of New Jersey
24	My Commission expires June 14, 2016
25	Dated: October 9, 2015

			rage 23
A	announced 18:8	audience 10:14	15:16
abbreviated	<b>annual</b> 7:13	19:7 20:1	Blatstein
4:24	<b>answers</b> 20:25	auditor 15:2	17:24
<b>able</b> 15:22	apparently	authorizing	Blee 2:6 4:19
	21:3	12:15	4:20 11:19
18:1 19:15	<b>appeals</b> 9:6,10	average 8:14	11:21 12:3,4
accurate 24:6	appear 5:5	Avery 2:5 4:15	13:23,24
Act 4:8 5:4	17:17	4:16 11:13	14:6,9,11,13
11:18 12:11	appearance	11:24,25	<b>Board</b> 1:5,9
12:13,25	5:20	13:19,20	2:1 4:4 5:22
21:22 22:12	appreciate	20:21 21:8	6:5 10:2,12
22:15	14:3 21:14	21:11,23,25	11:8,16
action 24:12	appreciated	22:3,4,23,24	12:14,22
24:15	19:5	23:7	13:1,10,13
addition 7:25	appreciative	<b>aware</b> 15:14	18:18 19:1
9:12	16:13	Aye 23:10	20:11,12
additional	appropriate	ayes 23:9	20:11,12 21:19 23:10
18:21 21:4,7		ayes 23.9	Board's 23:5
<b>address</b> 20:14	<b>approve</b> 11:16	В	<b>booking</b> 17:10
<b>adjourn</b> 23:6,7	approximately	back 8:11	17:12
Adjournment	7:13	15:22	<b>bottom</b> 15:14
3:11	areas 7:25	balance 9:5	Brady 10:20
administra	asked 20:24	balanced 11:5	breadth 12:24
9:7,16 20:18	assembled	18:14	22:15
administra	19:10	Barack 9:16	<b>bringing</b> 18:3
9:19	assessed 15:15	Bart 17:24	Broad 1:10
Administrator	assigned 8:2	base 16:22,23	<b>brought</b> 10:20
5:12	10:15	based 17:14	10:22
adopt 21:20	<b>assist</b> 6:7	basis 10:17	<b>budget</b> 5:2,7
<b>adopted</b> 20:10	10:5	20:7	5:15,22 6:1
adoption 5:1,6	ASSOCIATES	Bass 16:24	8:1 9:25
11:16	1:19	battling 9:17	
advance 17:7		<b>behalf</b> 6:14,17	10:19 11:2,3
<b>advice</b> 18:12	<b>assure</b> 15:23	6:24	11:6,9,17 15:4 18:14
AFFAIRS 1:2	18:21	<b>believe</b> 6:25	18:20 19:15
afternoon 4:2	Atlantic 3:7,9 5:1 12:12	13:7	20:10,23
agenda 4:24		<b>benefit</b> 7:8,12	
12:9,11 23:5	13:3 14:7,20	8:9	21:18,20
ago 8:23 9:8	15:13,21	benefits 8:13	Budweiser 9:11
<b>agree</b> 10:7	16:5,18 18:3	8:20	<b>build</b> 18:2
<b>aid</b> 9:4 10:21	18:5 19:2,9	<b>best</b> 10:4,10	<b>built</b> 7:11,12
16:14	20:2,17	16:2 18:9,13	17:11
<b>aides</b> 18:21	21:21	<b>better</b> 6:3	busiest 8:3
<b>ALAN</b> 2:5	attorney 24:11	7:15	business 5:12
<b>amended</b> 22:14	24:13		17:4
amendment	attrition	<b>beyond</b> 16:22 <b>billion</b> 15:16	businesses 7:1
12:23	16:11	0111101112.10	
	I	I	I

C	9:12,14 10:6	coming 14:3	14:18 24:11
C24:1,1	10:17,23	Commencing	24:14
calendar 21:20	11:6 12:8,12	1:13	count 8:22
call 4:12	13:3 14:7,20	commend 20:18	couple 19:18
11:21 13:16	14:21 15:13	comments 5:21	<b>course</b> 9:16
21:25 22:20	15:21 16:5	Commission	15:24 17:15
called 4:3	16:18,21,23	24:24	court 1:20 8:1
calling 17:1	17:14 18:3,4	COMMUNITY 1:2	8:3,4,6 24:3
campus 18:2	19:2,3,9	<b>comp</b> 8:20	<b>cracks</b> 6:19
captivated	20:2,13,17	<b>Company</b> 10:20	<b>CRDA</b> 16:18
19:7	21:20,21	compliance 4:7	<b>create</b> 17:16
<b>carry</b> 8:10	22:11	<b>COMPTRA</b> 16:14	<b>CREST</b> 1:21
case 11:14	city's 5:12,22	concluded	<b>culture</b> 20:17
<b>casino</b> 16:16	6:24 11:16	23:11	Cunningham 2:3
17:23 18:6	15:1,23 20:8	conference	4:1,11,13,14
casinos 17:6	clarification	16:24 17:3	4:23 5:19
17:17,18	5:2 12:10	17:11	9:23 11:14
<b>center</b> 1:21	22:11	confidence	11:20,22,23
7:9 16:24	<b>clarify</b> 12:21	20:8	12:7 13:15
17:1,11 18:1	13:5,6,9	congratulate	13:17,18
<b>centric</b> 16:22	<b>Class</b> 8:7,8	20:22	14:2,9,15
<b>certain</b> 12:15	<b>clean</b> 6:1	Conrail 6:19	15:8 18:23
certainly 10:7	<b>clear</b> 13:8	consider 23:6	21:17,24
15:22 16:13	<b>clerical</b> 12:18	considerable	22:1,2,5,9
18:9 19:3,21	<b>closely</b> 19:13	10:25	22:19,21,22
19:22	<b>Club</b> 18:5	contained	23:4
<b>Certified</b> 1:20	cognisant 8:21	11:11	currently7:2
24:3	9:19	contemplated	<b>Cynthia</b> 15:3
<b>CERTIFY</b> 24:10	collaborative	10:9	19:8
<b>CFO</b> 15:3	20:6	Continuation	
Chairman 2:3	colleagues	12:10 22:12	D
14:6 15:11	10:1,12 11:8	<b>continue</b> 10:10	<b>D</b> 3:1
<b>change</b> 20:17	13:12 18:25	19:17	<b>DAG</b> 2:10
changed 18:9	20:12 22:17	continued 16:8	daily10:18
<b>check</b> 6:21	collect 6:14	continuing	20:7
8:17	7:23 8:8	18:8	dais12:8 14:5
checking 16:1	collected 6:24	contributions	Danielle 5:13
<b>Chief</b> 14:24	7:18,19 10:8	7:16,20,24	11:9
<b>cities</b> 16:3	collecting 6:3	conventional	Darlene 5:15
18:13	6:8 7:2,15	7:6	11:10
<b>city</b> 3:3,5,7,9	10:6	cooperative	<b>date</b> 1:12 16:7
5:1,1,5,25	collects 6:11	19:1	24:8
6:7,9,9,11	6:16	CORPORATE 1:21	<b>Dated</b> 24:25
6:16,20,21	come 18:13	cost 9:11 16:3	day10:17,17
7:2,8,12,14	19:20	costs 8:21	14:12
7:23 8:24	comfort 20:7	<b>counsel</b> 5:10	<b>debt</b> 16:19
	1		

			I
19:19	<b>E</b> 3:1 24:1,1	19:5,12 20:3	<pre>freezing16:9</pre>
decreasing	<b>earns</b> 8:17		<b>fringe</b> 8:9,13
15:15	<b>easy</b> 11:4	F	<b>front</b> 11:5
deficits 9:17	<b>Ed</b> 15:24 19:25	<b>F</b> 24:1	full12:24
<b>definite</b> 20:17	20:1,2,6,9	<b>fact</b> 15:17	22:15
department 1:2	Education	20:5	full-time 8:2
8:12	18:18	<b>failed</b> 13:5	8:11
development	<b>eight</b> 8:14,23	<b>faithful</b> 16:6	<b>FURTHER</b> 24:10
11:1	17:18	familiar 21:2	<b>future</b> 17:2
difficult	<b>either</b> 16:17	fashion10:9	
20:23	emergency	<b>federal</b> 15:20	G
dig15:12	15:25	16:11	gaming 16:21
diligence 11:2	<b>EMMA</b> 2:12	<b>feel</b> 18:24	17:20
diligently 6:2	<b>employee</b> 7:15	<b>fell</b> 6:19	getting 9:21
direction 20:8	7:20,24	<b>figure</b> 10:10	11:3
20:20	24:11,13	<b>filed</b> 9:8	given 4:9 5:8
Director 5:14	employees 7:23	<b>filling</b> 16:10	gives 20:7
5:24 14:24	8:23,24,25	<b>Finance</b> 1:5,9	<b>go</b> 11:10 12:8
directors 8:12	employer 6:8	4:3 5:13	21:15
disconnect	6:10,20	11:15 12:14	going 4:1,4,25
14:8	<b>Energy</b> 7:9	12:22 13:10	9:20 15:13
discuss 5:6	entertainment	14:24	19:19 21:5
distance 21:14	17:16,25	financial	21:12
Division 6:7	<b>Ernst</b> 16:1	10:22 14:25	<b>GOLDEN</b> 1:21
6:13,23 10:3	<b>error</b> 12:18	financially	<b>Good</b> 4:2
10:16 19:2	essential	24:14	government
20:4	16:14	<b>find</b> 16:2,3	5:24 10:16
Division's	et13:11 22:16	firefighters	15:20 16:4
20:2	<b>ETIER</b> 24:3	16:12 21:3	16:12
document 11:5	everybody	first5:4	<b>grant</b> 16:11
11:9,11	14:12	15:11	21:2,4
doing 7:15	<b>example</b> 6:17	<b>flat</b> 19:16,17	<b>great</b> 14:12
10:24 15:21	8:1	<b>flip</b> 9:1	<b>Grow</b> 17:22
16:23	exceed 6:21	following 16:7	Guardian 14:4
<b>dollars</b> 6:12	exception 21:1	18:12	14:19,19
6:22 7:13,17	<b>excess</b> 9:15	<b>force</b> 16:9	15:10 21:6
7:20 8:15,17	exchange 10:5	foregoing 24:5	21:10,16
9:4,12,15,18	<b>excuse</b> 12:7	former 17:23	guess 23:5
10:21 17:15	Executive 2:11	<b>forth</b> 24:9	<b>GUY</b> 1:19
18:20 21:10	expansion	<pre>forward10:11</pre>	
<b>Don</b> 14:19	16:25	16:6,16 18:4	<u>H</u>
<b>door</b> 8:14	<b>expires</b> 24:24	<b>found</b> 12:25	happened 5:3
<b>drop</b> 19:19	exploring 10:4	four 7:7	6:25
<b>due</b> 6:21 9:14	<b>extend</b> 13:2	FRANCIS 2:6	happy 20:14
	<b>extra</b> 17:13	FREE 1:24	hard 5:25
E	extraordinary	<b>frees</b> 18:1	19:23

			4 4 9 94
Harrah's 16:25	14:17	10:9	4:19,21
17:10	introductory	<b>level</b> 17:20	11:22,24
head 8:22	5:21	<b>levy</b> 19:16	12:1,3,5
headed 20:19	<b>involved</b> 10:18	LFB 22:14	13:17,19,21
headquarters	20:16	liability 9:14	13:23,25
7:5	<b>issue</b> 10:4	<b>libation</b> 17:16	22:1,3,7,21
healthcare	12:21 15:15	License 24:4	22:23,25
7:16,21,24	item 3:2 6:12	light 2:4 4:21	23:2,9
8:8,18,20	<b>items</b> 11:10	4:22 11:12	<b>meals</b> 17:15
9:13		12:5,6 13:14	<b>meant</b> 12:20
hearing 4:25	J	13:16,25	Medicare 8:20
14:14 23:11	<b>J</b> 1:19 2:3	14:1 19:22	<b>meeting</b> 4:2,3
help9:21	<b>Jack</b> 5:11,20	20:15 22:7,8	4:4 5:3,7
16:18 17:2	9:23 11:9	22:18,19	12:20 13:4
17:21	<b>Jason</b> 14:21	23:2,3,8	Meetings 4:5,8
helped 17:1	<b>Jersey</b> 1:1,11	Linday 15:3	<b>MELANIE</b> 2:10
helping 15:12	1:23 7:11	<b>LINDSAY</b> 15:3	members 2:1
helps 11:1	17:22 24:5	<b>line</b> 11:10	6:5 14:16
hereinbefore	24:23	15:15	23:10
24:8	<b>job</b> 6:3 7:15	<b>listed</b> 12:9,11	memorandum
HIGHWAY 1:22	20:3	<b>local</b> 1:5,9	10:13
Holt 14:21,21	<b>jobs</b> 17:3,16	4:3 7:8	memorializ
<b>horizon</b> 9:15	<b>joining</b> 10:14	10:16 11:15	13:8
hotel 6:4	<b>June</b> 24:24	12:14,22	memorialize
<b>hundred</b> 17:14	K	13:9	12:21
		Location 1:9	mention 10:12
	keep19:16 Kelly5:11,11	<b>look</b> 7:25	mentioned
IDIDA 2:7	5:23	16:15 18:8	19:21
imbalance 9:3	<b>Ken</b> 15:1	lot 19:13 20:7	Michael 14:23
important 17:4	Kevin 15:25	21:17	<b>Mike</b> 19:7
include 13:10	kindly 14:16	<b>lower</b> 16:3	million 6:12
includes 16:8	know 5:25 6:5	M	6:22 7:7,7
including 10:19	8:12,22 11:7	Mahal 17:18	7:13,17,20
increase 7:3	12:17,19	manager 15:25	7:22,23 9:3
7:21 18:16	17:8 19:1,6	marketing	9:4,5,12,15
18:22	19:8 20:11	16:18	9:17 18:20
information	19.0 20.11	<b>matter</b> 5:3	18:20 21:10
10:5 11:1	L	12:9 22:10	Monaghan 15:4
<b>input</b> 20:25	LAUREN 24:3	23:6	15:4
instance 22:13	Lavin 15:25	<b>Mayor</b> 6:6 14:3	monitor 10:15
interested	<b>lay</b> 16:10	14:15,19	15:24 17:6
24:15	<b>leave</b> 17:5	15:8 18:23	18:19 20:2
intimately	Ledger 4:9	McEnerny 10:20	monitoring 10:22
10:18	<b>left</b> 9:7,18	MCNAMARA 2:11	monster 8:13
introduce 5:8	legislature	4:13,15,17	month 7:6 8:5
	_		
	1		1

18:5	3:10	<b>PARKIN</b> 2:11	previous 7:16
months 17:7	normalcy 15:22	parking 6:4	9:13
19:3	Notary 24:4,23	<b>part</b> 15:23	previously
	<b>note</b> 19:17,24	-	16:17
Moore 15:1,1		particular	
motion 11:15	noted 10:2	11:10	<b>prior</b> 6:18
13:9 21:19	Notice 4:8	parties 24:12	8:19 9:7,18
22:13 23:6,7	<b>number</b> 7:1,22	<b>parts</b> 11:4	<b>Pro</b> 16:24
move 16:21	0	Pat 11:21	problems 6:1
moves 16:6	·	<b>path</b> 10:11	producing
moving 4:24	obviously	PATRICIA 2:11	10:25
8:5 18:4	20:13,23	paying 7:6	production
municipal 5:6	<b>October</b> 24:25	payments 8:15	7:10
8:1,3,3,6	<b>officer</b> 5:16	16:17	profitable
19:16	8:16 14:25	<b>payroll</b> 6:4,8	17:19
municipali	15:5	6:10,20 10:4	progress 16:20
6:17	officers 8:2,6	10:8	17:22
N	8:7,8,10,11	pensions 8:19	projected 7:22
	offs16:10	<b>people</b> 16:10	promotions
N3:1	<b>Okay</b> 18:23	percent 6:10	16:10
N.J.S.A13:1	23:4	6:20 15:18	properties
22:15	omitted 12:16	18:16	9:11 17:19
<b>name</b> 5:11	<b>on-line</b> 19:20	period13:2	<pre>property 9:11</pre>
<b>near</b> 20:7	<b>open</b> 4:1,4,5,8	person17:1	18:6,7
<b>nearly</b> 6:12	<b>opened</b> 17:12	<b>PFRS</b> 8:14	proponent 6:6
7:7	opening 7:5	philosophy	proposed 5:6
<b>NEC</b> 7:14	16:24	18:10	<b>proud</b> 18:18
<b>need</b> 9:20,20	operating 9:17	<b>pier</b> 17:25	<b>provide</b> 10:22
18:17,24	operations	<b>place</b> 24:8	provision
<b>needed</b> 5:2	10:18	<b>plant</b> 7:14	10:21
needs 10:8	opportunity	<b>please</b> 4:12	provisions
<b>neither</b> 24:10	9:22	5:10 11:18	12:16,24
24:13	originally	13:16 14:4	13:11
<b>never</b> 6:19	12:15	21:25 22:20	Prudential 7:5
<b>new</b> 1:1,11,23	outside 7:2	<b>point</b> 9:25	9:9,10
6:15,15,16	9:5	<b>police</b> 8:2,16	<b>public</b> 4:5,8
7:5,10,11	oversight	position 19:4	5:7 17:9
16:20,25	10:23	positive 7:4	24:4,23
17:22 24:5		possibly7:1	publically
24:23	P	18:15	19:6
<b>Newark</b> 3:3,5	p.m1:13 23:11	potentially	pursuant 21:21
5:1,5 6:9	package 8:9	10:5 19:20	put 9:25 21:14
7:9 12:12	10:13 19:25	<b>power</b> 7:10,14	22:10
13:3 22:11	20:9	practices 16:2	<b>putting</b> 20:22
<b>nice</b> 17:22	PAGE 3:2	18:9,13	
<b>night</b> 19:8	<b>paid</b> 6:19	Present 2:9	Q
<b>NJSA</b> 3:4,6,8	<b>park</b> 18:7	4:14	question 20:15

Г

questions 11:8         rely 19:11         20:1         20:24           20:13,24         20:4         schools 18:22         star 4:9           21:1         renewal 21:7         second 11:18         star 7:9 15:9           quite 17:17         RENZI 1:19         11:19 13:12         stat 7:9 15:9           21:11         report 19:25         21:22,23         6:13,15,15           R         report 19:25         22:16,18,19         6:23 8:4,18           R24:1         14:17 24:4         23:8         10:15 11:17           raised 15:17         reservations         sceretary 2:11         12:13 15:19           rateables         12:22 13:10         scere 15:21         12:25 17:21           19:16         resolution         17:2 19:19         24:23           read 4:6         resolutions         scere 17:19,20         state's 9:21           19:20         22:14         20:17         12:25 17:21           really 12:19         revenue 6:12         seq 13:11         statistic 17:6           really 12:19         revenue 6:3         service 19:19         statues 12:16           recoived 16:15         Revision 12:25         side 7:4 9:1         stranger 5:24           stock 10:13,15         settling 6:18         st				
20:13,24       20:4       schools 18:22       Star 4:9         21:1       renewal 21:7       second 11:18       star 7:9 15:9         quite 17:17       RENZI 1:19       11:19 13:12       star 17:9 15:9         21:11       replacing 8:7       13:14,15       4:9 6:6,10         R       report 19:25       21:22,23       6:13,15,15         raise 18:15       reporter 5:9       22:16,18,19       6:23 8:4,18         raised 15:17       resolution       17:7       see 15:21       18:21 24:5         19:16       resolution       17:22 19:19       state's 9:21       22:5 17:21         real 15:12       resolutions       see 15:21       18:21 24:5       15:9 20:16         real 15:12       respect 19:14       respect 19:14       see 13:11       stations 7:10         real 15:12       12:14       seq13:11       stations 7:10       statistic 17:6         received 16:15       8:14 7:3,14       22:16       statistic 17:6       statistic 17:6         recommenda       10:14       settled 9:7,9       stockton 18:1       stranger 5:24         record 10:1       0:14       share 16:4       street 1:10         record 10:1       20:19       sharet16:4       structural 9:3	21:13	24:13	<b>Sasdelli</b> 15:24	<b>staff</b> 19:25
21:1       renewal 21:7       second 11:18       start 7:9 15:9         quite 17:17       RENZI 1:19       11:19 13:12       start 7:9 15:9         21:11       replacing 8:7       13:14,15       4:9 6:6,10         R       report 19:25       22:16,18,19       6:23 8:4,18         R       report 19:25       22:16,18,19       6:23 8:4,18         Raise 18:15       report 19:25       22:16,18,19       6:23 8:4,18         raise 18:15       report 19:20       seert 19:10       12:12 13:15:19         rate 10:7       17:7       see 15:21       18:21 24:53         19:16       resolution       17:22 19:19       24:23         read 4:6       resolutions       sees 17:9       statewent 4:5         real 15:12       12:14       september 1:12       15:9 20:16         realized 17:3       respect 19:14       revenue 6:12       seq 13:11       statistic 17:6         received 16:15       Revision 12:25       Revision 12:25       settled 9:7,9       stockton 18:1         recommenda       10:14       settled 9:7,9       stockton 18:1       strager 5:24         record 10:1       12:2 13:21       similar 6:15       9:5         record 10:1       12:2 13:21       stockton 18:1 <th></th> <th>—</th> <th></th> <th></th>		—		
quite 17:17       RENZI 1:19       11:19 13:12       state1:1,22         21:11       replacing 8:7       13:14,15       4:9 6:6,10         R       report 19:25       21:22,23       6:13,15,15         R24:1       14:17 24:4       23:8       10:15 11:17         raise 18:15       reports 5:9       22:16,18,19       6:23 8:4,18         raise 16:17       reservations       4:9       16:15 18:19         rateables       17:7       see 15:21       12:23 13:10         19:20       22:14       20:17       12:25 17:21         real 15:12       resolution       17:22 19:19       24:23         real 15:12       resolutions       seen 17:19,20       state's 9:21         12:22 13:10       20:17       statesistic 17:6       statistic 17:6         real 15:12       resolutions       seep 17:9       statesistic 17:6         really 12:19       revenue 6:12       seq 13:11       statistic 17:6         15:19 16:5       6:14 7:3,14       22:16       statutes 12:16         recommenda       10:14       settled 9:7,9       statistic 17:6         21:6       recommenda       10:14       settling 6:18       strager 5:24         record 10:1       10:14				
21:11       replacing 8:7 report 19:25       13:14,15       4:9 6:6,10         R       report 19:25       21:22,23       6:13,15,15         R24:1       14:17 24:4       23:8       10:15 11:17         raise 18:15       REFORTERS 1:20       Secretary 2:11       12:13 15:19         raised 15:17       17:7       Secretary 2:11       12:13 15:19         rateables       17:7       see 15:21       18:21 24:5         19:20       22:14       20:17       12:25 17:21         real 15:12       resolutions       see 17:19,20       state * 9:21         real 15:12       12:14       September 1:12       15:9 20:16         real 15:12       respect 19:14       revenue 6:12       seq 13:11       statistic 17:6         real 15:19       16:4       revenue 6:12       services 10:16       statutes 12:16         received 16:15       Rick 10:13,15       settling 6:18       stanograph         recommenda       10:14       settling 6:18       stranger 5:24         recound 10:1       20:19       Rick 10:13,15       sid 7:4 9:1       stranger 5:24         recound 10:1       12:2 13:21       22:10       structural 9:3       structural 9:3         recound 10:1       12:2 13:21				
Rreport 19:2521:22,236:13,15,15Rreporter 5:922:16,18,190:15 11:17raise 18:15REPORTERS 1:20scretary 2:1110:15 11:17raise 15:17REPORTERS 1:20scretary 2:1112:13 15:19rate 10:717:7see 15:2116:15 18:19rateables12:22 13:10seen 17:19,2024:23read 4:6resolutionssees 17:9state's 9:21read 4:6resolutionssees 17:9state's 9:21real 15:1212:14September 1:1215:9 20:16real 15:12respect 19:1417:8statistic 17:6real 15:1212:14septimber 1:1215:9 20:16real 15:1212:14septimber 1:1215:9 20:16real 15:1212:14septimber 1:1215:9 20:16real 15:12revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:16recormenda10:14service 19:19statistic 17:620:9,10revenues 6:3services 10:1624:7record 10:110:14settling 6:18strager 5:2413:6,8 18:25Rodriguez 2:7side 7:4 9:1strictly 16:21record 10:112:2 13:21sim 1a:6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:1612:2 13:16six 15:1621:8reduced 18:1911:21 13:16six 15:177:4 8:9reduced 18:1911:21 13:16six 15:13,137:4 8:9 </th <th>_</th> <th></th> <th></th> <th>-</th>	_			-
R R24:1reporter 5:9 14:17 24:422:16,18,19 23:86:23 8:4,18 	21:11			
R24:114:17 24:422:10,18,190:23:0:4,16raise18:1514:17 24:423:810:15 11:17raise15:17reservations4:916:15 18:19rate10:717:7see15:2112:13 15:1919:16reservations17:22 19:1924:23rateables12:22 13:10see17:19,2024:2319:2022:1420:1712:25 17:21read 4:6resolutionssees 17:9state's 9:21realized17:3respect 19:14respect 19:1417:8realized17:3revenue 6:12seq13:11statistic 17:620:314:24 21:9service 19:19stations 7:10received16:15Revision 12:2516:4,14stanograph20:9,10Ricciardelliset1ling 6:18stranger 5:2410:14Redrigue 2:7similar 6:159:5record10:112:2 13:21similar 6:159:5recused14:1312:2 13:21similar 6:159:5recused14:1312:2 13:21similar 6:159:5reduced18:1911:21 13:16six15:1621:8reduced18:1911:21 13:16six15:13,137:4 8:9reduction 16:821:25 22:20sold17:23Subtantiallyresultion11:21 13:16supervision		=		
raise 18:15REPORTERS 1:20Secretary 2:1112:13 15:19raised 15:17reservations4:916:15 18:19rate 10:717:7sec 15:2118:21 24:519:16resolution17:22 19:1924:23rateables12:22 13:10seen 17:19,2022:14read 4:6resolutionssees 17:9state's 9:21real 15:1212:14sees 17:9statement 4:5realized 17:3respect 19:1417:8statistic 17:6really 12:1912:24 21:9service 19:19statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:3revenue 6:3service 19:19stenographreceived 16:15Revision 12:2516:4,14stinson 14:23recommenda10:14settled 9:7,9stockton 18:120:9,10right 4:24 9:2show 18:11,17strictly 16:21recommenda10:14settled 9:7,9strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1strictly 16:21recusing 14:712:2 13:21similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantialredirection12:21 3:16six 15:1621:8redirection11:21 13:16six 15:1621:8redirection 16:821:25 22:20sold 17:23supervision				
raised 15:17reservations4:916:15 18:19rate 10:717:7see 15:2116:15 18:1919:16resolution17:22 19:1924:23rateables12:22 13:10seen 17:19,2022:1419:2022:1420:1712:25 17:21read 4:6resolutionssees 17:9state's 9:21real 15:1212:14September 1:1215:9 20:16real 12:19respect 19:1417:8stations 7:10real 12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statues 12:1620:314:24 21:9service 19:19stenographrecommenda10:14set1led 9:7,9stockton 18:120:9,10Rickion13,15settling 6:18strager 5:24recommenda11:2similar 6:159:513:6,8 18:25Rodriguez 2:7sid 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10structural 9:316:16roll 4:11sizel 17:17redirection22:25 23:1six 15:1621:816:16roll 4:11sizel 17:17reduced 18:1911:21 13:16smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervision				
rate 10:717:7see 15:2118:21 24:519:16resolution17:22 19:1924:23rateables12:22 13:1020:1724:2319:2022:1420:1712:25 17:21read 4:6resolutionsseen 17:19,2022:11real 15:1212:14seen 17:9state's 9:21real 15:12revenue 6:12seen 17:9state's 9:2115:19 16:56:14 7:3,1422:16statistic17:620:314:24 21:9service 19:19stenographreceived 16:15Rickino:13:15settling 6:18stranger 5:2421:6Rickino:13:15settling 6:18stranger 5:24recormenda11:2showboat 17:23strictly16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1strictly16:2122:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10structural 9:316:16roll 4:11sized 17:17reduced 18:1911:21 13:16smith 5:13,13reduced 18:1911:21 13:16smith 5:13,13reduction 16:821:25 22:20sold 17:23reflect 22:14room 17:7,1518:7		REPORTERS 1:20		12:13 15:19
19:16resolution17:22 19:1924:23rateables12:22 13:1020:1724:2319:2022:1420:1712:25 17:21read 4:6resolutionsseen 17:19,2020:17real 15:1212:14sees 17:9statement 4:5realized 17:3respect 19:1417:8stations 7:10really 12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19statutes 12:16received 16:15Revision 12:2516:4,14stinson 14:2321:6Rick 10:13,15settled 9:7,9stockton 18:1recommenda10:14settled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24record 10:120:19showbat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1sit 12:222:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:16s1:816:16roll 4:11sized 17:17reduced 18:1911:21 13:16smith 5:13,13reflect 22:14room 17:7,1518:7		reservations	4:9	
rateables12:22 13:10seen 17:19,20state's 9:2119:2022:1420:1712:25 17:21read 4:6resolutionssees 17:9statement 4:5realized 17:3respect 19:1417:8statistic 17:6really 12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19statistic 17:6received 16:15Revision 12:2516:4,14stinson 14:2321:6Ricciardellisettled 9:7,9stockton 18:120:9,10Rick 10:13,15settled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2showboat 17:23strictly 16:2113:6, 8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10structural 9:3reduced 18:1911:21 13:16smith 5:13,137:4 8:9reduced 18:1911:21 13:16Smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supstantiallyreflect 22:14room 17:7,1518:7supervision		17:7		18:21 24:5
19:20       22:14       20:17       12:25 17:21         read 4:6       resolutions       sees 17:9       statement 4:5         realized 17:3       respect 19:14       17:8       statistic 17:6         15:19 16:5       6:14 7:3,14       22:16       statistic 17:6         20:3       14:24 21:9       service 19:19       stenograph         received 16:15       Revision 12:25       16:4,14       stinson 14:23         21:6       Ricciardelli       set1led 9:7,9       stockton 18:1         recommenda       10:14       settled 9:7,9       stockton 18:1         20:9,10       Rick 10:13,15       settling 6:18       strager 5:24         record 10:1       20:19       share 16:4       structural 9:3         13:6,8 18:25       Rodriguez 2:7       side 7:4 9:1       structural 9:3         22:11       4:17,18 12:1       similar 6:15       9:5         recused 14:13		resolution	17:22 19:19	24:23
read 4:6resolutionssees 17:9statement 4:5realized 17:3respect 19:1417:8stations 7:10realized 17:3respect 19:1417:8statistic 17:6realized 17:3revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19statom 7:10received 16:15Revision 12:2516:4,14statom 14:2321:6Ricciardellisettled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda10:14settled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24record 10:110:14settled 9:7,9stockton 18:116:7right 4:24 9:2show 18:11,178:12record 10:120:19showboat 17:23strictly 16:2113:6,8 18:2522:10structural 9:39:5recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervision		12:22 13:10	<b>seen</b> 17:19,20	<b>state's</b> 9:21
real 15:1212:14September 1:1215:9 20:16realized 17:3respect 19:1417:8stations 7:10really 12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19stenographreceived 16:15Revision 12:2516:4,14Stinson 14:2321:6Ricciardellisettled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda10:14settled 9:7,9stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24record 10:120:19showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision		22:14	20:17	12:25 17:21
realized 17:3respect 19:1417:8stations 7:10really 12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19stenographreceived 16:15Revision 12:2516:4,14Stinson 14:2321:6Ricciardellisettled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision		resolutions	<b>sees</b> 17:9	<pre>statement 4:5</pre>
really12:19revenue 6:12seq 13:11statistic 17:615:19 16:56:14 7:3,1422:16statutes 12:1620:314:24 21:9service 19:19stenographreason 19:14revenues 6:3services 10:1624:7received 16:15Revision 12:2516:4,14Stinson 14:2321:6Ricciardelliset 24:814:23recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24record 10:120:19show 18:11,178:1213:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17reduced 18:1911:21 13:16smith 5:13,13reduction 16:821:25 22:20sold 17:23reflect 22:14room 17:7,1518:7		12:14	September 1:12	15:9 20:16
15:1916:56:147:3,1422:16statutes12:1620:314:2421:9service19:19stenographreason19:14revenues6:3services10:1624:7received16:15Revision12:2516:4,14stinson14:2321:6Ricciardelliset24:814:23recommenda10:14settled9:7,9stockton18:120:9,10Rick10:13,15settling6:18stranger5:24recommenda11:2show18:11,178:1216:7right4:249:2show18:11,17record10:120:19showboat17:23strictly16:2113:6,818:25Rodriguez2:7side 7:49:122:114:17,1812:1similar6:159:5recusing14:713:2222:5,6sir14:11substantial16:16roll 4:11sized17:17substantialreduced18:1911:2113:16Smith5:13,137:4reflect 22:14room17:7,1518:7supervision		<b>respect</b> 19:14	17:8	<pre>stations 7:10</pre>
20:314:24 21:9service 19:19stenographreason 19:14revenues 6:3services 10:1624:7received 16:15Revision 12:2516:4,14Stinson 14:2321:6Ricciardelliset 24:814:23recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2showboat 17:23strictly 16:21record 10:120:19showboat 17:23structural 9:313:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervision		<b>revenue</b> 6:12	<b>seq</b> 13:11	<pre>statistic17:6</pre>
reason 19:14revenues 6:3services 10:1624:7received 16:15Revision 12:2516:4,14Stinson 14:2321:6Ricciardelliset 24:814:23recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2show 18:11,178:12record 10:120:19Showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16Smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervision		6:14 7:3,14	22:16	<b>statutes</b> 12:16
received 16:15 21:6Revision 12:25 Ricciardelli16:4,14Stinson 14:2321:6Ricciardelliset 24:814:23recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:249:2show 18:11,1716:720:19Showboat 17:23strictly 16:2113:6,818:25Rodriguez 2:7side 7:49:122:114:17,1812:1similar 6:159:5recused 14:1312:213:2222:10struggles 9:2redirection22:25sir 14:11substantial16:16roll 4:11sized 17:17substantiallyreduced 18:1911:2113:16Smith 5:13,137:4reflect 22:14room 17:7,1518:7supervision	20:3	14:24 21:9	<b>service</b> 19:19	stenograph
21:6Ricciardelliset 24:814:23recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2show 18:11,178:12record 10:120:19Showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recusing 14:713:22 22:5,6sir 14:11substantial16:16roll 4:11sized 17:17substantial16:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision	<b>reason</b> 19:14	revenues 6:3	<b>services</b> 10:16	24:7
recommenda10:14settled 9:7,9Stockton 18:120:9,10Rick10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2show18:11,178:12record 10:120:19showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2redirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16Smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision		Revision 12:25	16:4,14	<b>Stinson</b> 14:23
20:9,10Rick 10:13,15settling 6:18stranger 5:24recommenda11:2share 16:4street 1:1016:7right 4:24 9:2show 18:11,178:12record 10:120:19showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2redirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17reduced 18:1911:21 13:16Smith 5:13,13reflect 22:14room 17:7,1518:7Supervision		Ricciardelli	<b>set</b> 24:8	14:23
recommenda11:2share 16:4street 1:1016:7right 4:24 9:2show 18:11,178:12record 10:120:19Showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2redirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantialreduced 18:1911:21 13:16Smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision	recommenda	10:14	<pre>settled 9:7,9</pre>	Stockton 18:1
16:7right 4:24 9:2show 18:11,178:12record 10:120:19show 18:11,178:1213:6,8 18:25Rodriguez 2:7side 7:4 9:1strictly 16:2122:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2recusing 14:713:22 22:5,6sir 14:11substantial16:1622:25 23:1six 15:1621:8reduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision	20:9,10	<b>Rick</b> 10:13,15	<b>settling</b> 6:18	<pre>stranger 5:24</pre>
record 10:120:19Showboat 17:23strictly 16:2113:6,8 18:25Rodriguez 2:7side 7:4 9:1structural 9:322:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2recusing 14:713:22 22:5,6sir 14:11substantial16:1622:25 23:1six 15:1621:8reduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision	recommenda	11:2	<b>share</b> 16:4	<b>street</b> 1:10
13:6,8 18:25 22:11Rodriguez 2:7 4:17,18 12:1side 7:4 9:1 similar 6:15structural 9:3 9:5recused 14:13 recusing 14:712:2 13:21 13:22 22:5,6similar 6:15 22:109:5redirection 16:1622:25 23:1 11:21 13:16six 15:16 six 15:16substantial 21:8reduced 18:19 reduction 16:811:25 22:20 21:25 22:20sold 17:23 18:7supervision	16:7	<b>right</b> 4:24 9:2	<b>show</b> 18:11,17	8:12
22:114:17,18 12:1similar 6:159:5recused 14:1312:2 13:2122:10struggles 9:2recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision		20:19	<b>Showboat</b> 17:23	<b>strictly</b> 16:21
recused 14:1312:2 13:2122:10struggles 9:2recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision	-	Rodriguez 2:7	<b>side</b> 7:4 9:1	<pre>structural 9:3</pre>
recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16Smith 5:13,137:4 8:9reflect 22:14room 17:7,1518:7supervision		4:17,18 12:1	<b>similar</b> 6:15	
recusing 14:713:22 22:5,6sir 14:11substantialredirection22:25 23:1six 15:1621:816:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16Smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervisionreflect 22:14room 17:7,1518:7supervision		12:2 13:21	22:10	struggles 9:2
16:16roll 4:11sized 17:17substantiallyreduced 18:1911:21 13:16smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23supervisionreflect 22:14room 17:7,1518:7supervision		13:22 22:5,6	<b>sir</b> 14:11	
reduced 18:1911:21 13:16Smith 5:13,137:4 8:9reduction 16:821:25 22:20sold 17:23SUITE 1:22reflect 22:14room 17:7,1518:7supervision		22:25 23:1	<b>six</b> 15:16	21:8
reduction 16:8       21:25       22:20       sold 17:23       SUITE 1:22         reflect 22:14       room 17:7,15       18:7       supervision		<b>roll</b> 4:11	<b>sized</b> 17:17	substantially
reflect 22:14 room 17:7,15 18:7 supervision	<b>reduced</b> 18:19	11:21 13:16	<b>Smith</b> 5:13,13	7:4 8:9
	reduction 16:8	21:25 22:20	<b>sold</b> 17:23	<b>SUITE</b> 1:22
<b>refunds</b> 9:12 <b>rooms</b> 17:11,13 <b>Solicitor</b> 5:4 11:17	<b>reflect</b> 22:14	<b>room</b> 17:7,15	18:7	supervision
	<b>refunds</b> 9:12	rooms 17:11,13	Solicitor	5:4 11:17
<b>regard</b> 11:3 17:13 14:22 12:11,13,15	<b>regard</b> 11:3	17:13	14:22	12:11,13,15
regarding 5:4 South 1:10 13:2 21:22			<b>South</b> 1:10	13:2 21:22
5:22 <b>S speak</b> 19:6 22:12,15	5:22	S	<b>speak</b> 19:6	22:12,15
relationship Safer 16:11 specially 4:3 support 15:12	_		<pre>specially 4:3</pre>	<b>support</b> 15:12
10:24 19:1 21:1 <b>specific</b> 20:12 19:12 21:3	10:24 19:1	21:1	<b>specific</b> 20:12	
20:6 salaries 16:9 stability sure 5:23	20:6	<b>salaries</b> 16:9	stability	<b>sure</b> 5:23
relative 24:11 SALAY 2:12 4:7 17:20 18:17 15:14 16:5	<b>relative</b> 24:11	<b>SALAY</b> 2:12 4:7	17:20 18:17	15:14 16:5

		1	
18:24 20:20	<b>thanks</b> 9:23	<b>trying</b> 6:1,2	16:6 17:20
21:11	15:24 18:24	Tuesday 1:12	weapon 8:11
<b>sworn</b> 5:10,18	themed 18:7	tunnel 19:22	Wednesday 19:8
8:7,10 14:18	<b>thing</b> 10:11	turned 17:25	week 17:12,23
15:7	19:24	<b>two</b> 7:7,17 8:7	weekend 20:24
	things 15:20	8:8 12:12	Welcome 4:2
Т	<b>think</b> 18:15	15:18 21:7	went 21:12
<b>T</b> 24:1,1	19:11,12,14		willing 17:9
<b>Taj</b> 17:18	19:21	U	wishing 5:17
take 13:7 14:4	thousand 8:24	underfunded	15:6
22:20	three 7:13,22	9:14	wonders 17:24
<b>taken</b> 24:7	9:10	understand	Woodbridge
<b>talk</b> 19:9,9	<b>Tim</b> 20:21	18:10	7:12
talking 8:19	time 5:17	university	work 9:24
<b>Tate</b> 5:15,15	14:10,13	18:3	10:10 16:9
tax 6:4,4,4,8	15:6,13 24:8	<b>Urban</b> 5:24	19:12,17,23
6:11,11,20	<b>Times</b> 4:10		21:14,18
6:24 9:6,10	TIMOTHY 2:3	v	workers 8:20
10:4,8 19:16	today 4:25	vacant 18:6	working 5:25
Taxation 6:7	5:20 11:5	<b>value</b> 15:15	6:2 10:3
6:14,23	14:3,10	VIDEOGRAPHERS	works 10:17,19
taxes 6:16 7:7	19:15 20:10	1:20	writing 8:17
7:8 15:17	23:5	<b>vote</b> 13:7	-
16:16 17:2		<b>voted</b> 13:1	www.renzia
18:15,22	today's 12:23		1:25
team 9:24 14:4	<b>TOLL</b> 1:24	W	X
14:16 15:25	<b>Tom</b> 15:4	WALKER 2:10	<b>x</b> 1:4,6 3:1
19:10,11	totaling 9:17	want 15:9,23	<b>XI</b> 24:4
<b>TED</b> 2:4	tough 15:12	18:2,2,11	<b>VT</b> 71.1
<b>TEL</b> 1:24	tourism17:14	20:11	Y
Telephone 2:6	tourist 16:22	wanted 5:21	<b>year</b> 6:18,22
2:7	16:23	10:11 11:7,9	7:16,19,21
<b>tenure</b> 19:4	towns 12:13	12:8,19,21	8:14 13:2
term 21:3	traditionally	13:6 19:24	17:1,10,12
terms 21:21	17:6	20:18,21	17:19 18:14
testify 5:18	transcript	wasn't 21:2,11	21:5,20
15:7	24:6	water 18:7	years 8:23 9:8
testimony 5:8	transitional	way10:4	9:13 15:17
24:6	9:4 10:21	we'll 7:21	15:18 17:2
<b>thank</b> 4:23	16:14	10:10 22:20	19:18 20:16
	Treasury 10:3	we're 4:1,4,25	21:4,7
5:19 9:21,24	Trenton 1:11	6:2 9:20	<b>Yonkers</b> 6:16
11:2,20 14:2	1:23 4:10	10:4 15:13	York 6:15,15
14:10,11,15	Tropicana	15:20 18:4,8	6:16
15:8,10,11	16:25	19:15,18	Young 16:1
21:16,24	<b>true</b> 24:6	we've 5:25	
22:9	<b>trust</b> 20:5		
	I		I

Z	<b>45</b> 6:12
0	5
<b>02211</b> 24:4	<b>5</b> 3 : 4
<b>08625</b> 1:11	<b>50</b> 15:17 18:16
<b>08690</b> 1:23	52:27BB-54 3:6
000901.23	3:10 13:11
1	22:16
<b>1.2</b> 6:22	52:27BB-67
<b>1:05</b> 1:13	13:1
<b>1:27</b> 23:11	52:27BB-87 3:4
<b>10</b> 7:19 9:4	3:8
<b>100</b> 8:17	
<b>101</b> 1:10	6
<b>12</b> 3:6 9:8	6091:24
17:7	
<b>13</b> 7:23	7
<b>14</b> 8:2,6,11	<b>7,000</b> 17:11
24:24	<b>7.3</b> 15:16
<b>15</b> 3:8 9:15,17	
21:20	8
	8001:24
2	<b>85</b> 16:12
<b>20</b> 9:12 15:16	9
18:20,20	
<b>2007</b> 8:22	<b>9</b> 24:25
<b>2015</b> 1:12	90,00017:13
21:13,18	97,00017:13
24:25	989-91991:24
<b>2016</b> 24:24	
<b>21</b> 21:10	
<b>22</b> 1:12 3:10	
<b>2277</b> 1:22	
<b>23</b> 3:11	
<b>26,000</b> 8:15,17	
· · · · · · · · · · · · · · · · · · ·	
3	
<b>33</b> 1:22	
<b>330</b> 16:25	
<b>3300</b> 8:24	
368-76521:24	
4	
<b>410</b> 1:22 <b>4300</b> 8:23	
<b>4300</b> 8 · 23 <b>44</b> 9 : 3 , 5	
<b>11</b> J·J , J	
	l

Guy J. Renzi & Associates (609) 989-9199 www.renziassociates.com