

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

STATE OF NEW JERSEY  
DEPARTMENT OF COMMUNITY AFFAIRS

IN RE:

Local Finance Board :

Department of Community Affairs  
101 South Broad Street  
Trenton, New Jersey 08625  
Thursday, July 30, 2020  
Commencing At: 10:02 a.m.  
(Taken Remotely Via Teams.)

RENZI LEGAL RESOURCES  
Court Reporting, Videography & Legal Services  
2277 STATE HIGHWAY #33, SUITE 410  
HAMILTON SQUARE, NEW JERSEY 08690  
TEL: (609) 989-9199 TOLL FREE: (800) 368-7652  
www.RLResources.com No. 331171

1 HELD BEFORE: (ALL MEMBERS APPEARING VIA VTC)

2

3 MELANIE WALTER, Chairwoman

4 ALAN AVERY

5 FRANCIS BLEE

6 ADRIAN MAPP

7 WILLIAM CLOSE

8 TED LIGHT

9

10 A L S O P R E S E N T:

11

12 PATRICIA PARKIN MCNAMARA, Executive Secretary

13 ADAM MASEF, DAG

14

15

16

17

18

19

20

21

22

23

24

25

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

I N D E X

ITEM	PAGE
Roll Call	4
Public Notice	4
Opening Remarks	
By: Miss Walter	4
Paterson City	5
Local Finance Board	21
Adjournment	23

1 MS. MCNAMARA: Miss Walter?

2 MS. WALTER: Here.

3 MS. MCNAMARA: Mr. Mapp?

4 MR. MAPP: Here.

5 MS. MCNAMARA: Mr. Close?

6 MR. CLOSE: Here.

7 MS. MCNAMARA: Mr. Avery?

8 MR. AVERY: Here.

9 MS. MCNAMARA: Miss Rodriguez?

10 MS. RODRIGUEZ: Here.

11 MS. MCNAMARA: Mr. Blee?

12 MR. BLEE: Here.

13 MS. MCNAMARA: Mr. Light? We do  
14 have six members. Mr. DiRocco is not expected on  
15 the call today.

16 MS. WALTER: Before we start with  
17 testimony on the application, if we could please  
18 swear in everyone who is not counsel.

19 MS. MCNAMARA: We are in compliance  
20 with the Open Public Meetings Act. Notice of  
21 this meeting was sent to the Secretary of State,  
22 the Star Ledger and The Times.

23 MR. LIGHT: Ted Light just called  
24 in.

25 MS. WALTER: Anyone who is not

1 counsel, please speak up so you pop up on the  
2 screen and then our stenographer can see you and  
3 she'll be able to swear you in.

4 (At which time those wishing to  
5 testify were sworn in.)

6 MS. WALTER: Really glad to see  
7 everyone here today. I know it's been a  
8 significant effort to get here and it didn't  
9 start just this year. When Paterson first  
10 brought up this question just a few years back,  
11 and it's been a lot of discussion as to whether  
12 or not it would be feasible with the pandemic and  
13 with all of the development that's going on, it  
14 seemed like a good time to make the transition.

15 I know how hard your auditors have  
16 worked and all of your professionals. The  
17 in-house team has been incredible, so I wanted to  
18 take a minute before you introduce the  
19 application to say how much I appreciate all of  
20 your efforts on this project in the middle of  
21 everything else that's going on.

22 And I'm optimistic that it will  
23 really help the city move forward as you go in  
24 the next year, put you in a much stronger  
25 position this fall and it will give you the

1 opportunity to do some wonderful things for the  
2 city that you might not have been able to do  
3 without the surplus that you'll realize through  
4 this transition. Thank you again. And with that  
5 said, I open up to you to present the  
6 application.

7                   MR. WIELKOTZ: I guess, if everybody  
8 is okay, I'll start. Good morning, everybody and  
9 thank you for having a special meeting. And as  
10 the director said, this was a very compressed  
11 time frame and there were a lot of meetings,  
12 Teams calls with both the monitors, the city, the  
13 director, staff, so we appreciate that.

14                   The city of Paterson is requesting  
15 permission to revert back to a calendar year for  
16 budgeting and reporting services effective  
17 01-01-2021 pursuant to Public Laws of 2008  
18 Chapter 92 which amended N.J.S.A. 40A:4-3.1. The  
19 revision will be accomplished through the use of  
20 a six month transition budget for July 1st to  
21 December 2020.

22                   In the application, there was a  
23 certified copy of the introduced ordinance. I  
24 believe that ordinance has since been adopted by  
25 the city counsel. The city is seeking the

1 approval of the director for a TY 2020 lax levy  
2 of 81,206,343 which is 51 percent of the state  
3 fiscal year 2020 municipal tax levy.

4           The budget and the tax levy are all  
5 within the 9510595125 parameters required by the  
6 statute. And as the director said, it took some  
7 convincing to me. In fact, I think the mayor  
8 dubbed me Mr. Negativity during the process for a  
9 period of time.

10           MR. SAYEGH: For the record, it was  
11 Cynical Steve.

12           MR. WIELKOTZ: Thank you, Mayor.  
13 But through the process, I think everybody agrees  
14 with what the director has said in her opening  
15 statement, that this is the opportunity. And by  
16 the way, the mayor and I have had many  
17 conversations going back three or four or  
18 five years ago when he sat on the council about  
19 doing this and what could we do in terms of  
20 getting the city back into some sort of fiscal  
21 stability, structurally balanced budgets, one tax  
22 bill, not a little thing negates the need to have  
23 a certified state fiscal year tax collector which  
24 is very few left around the state.

25           The application contains all the

1 exhibits required. The proposed 2020 transition  
2 budget, the proposed 2021 calendar year budget,  
3 analysis of what we believe could be surplus  
4 generated in the six months. It's a little  
5 tricky right now, as everybody knows, because of  
6 the pandemic and the virus, but to date, the city  
7 revenues have been affected but not so negatively  
8 affected that we think there's going to be a  
9 tremendous issue.

10                   Obviously, if we have Armageddon and  
11 the August and November collections come in much  
12 less than usual, that could be a problem. One of  
13 the, I guess, one of the beauties of the six  
14 month budget, notwithstanding 100 percent state  
15 aid, no pension pavement is that because of the  
16 extension of the May 1st tax payment and because  
17 the city doesn't accelerate a tax sale before  
18 June 30th here before when they were fiscal year,  
19 the main quarter couldn't be sold.

20                   So at June 30th, there was around 10  
21 million dollars of delinquent taxes relative to  
22 the second quarter of 2020 which will be  
23 collected, either have been collected year to  
24 date or will be collected via a tax sale in the  
25 October, November time frame, at least for the



1 May quarter.

2                   In the six month transition budget,  
3 the revenue anticipated for delinquent taxes is  
4 \$400,000, so there is an opportunity to generate  
5 as much as nine million dollars in additional  
6 revenue just for delinquent taxes, which again,  
7 the way if we constructed the six month budget,  
8 the hope was obviously, we pull back on tort  
9 fees, interest on investments, construction fees,  
10 based on what's going on in the world.

11                   But the hope is that that tax  
12 revenue, which we will get with the tax sale one  
13 way or the other, would go a long way in keeping  
14 the six month budget in the black and not having  
15 the deficit situation. That's the hope. So with  
16 that, I would turn it over to the board for any  
17 questions they have for myself or for the mayor  
18 or for the city administration.

19                   MS. WALTER: So first, one of the  
20 things that appears to be resulting from the  
21 transition is stabilization of the tax cycle.  
22 You're really stabilizing your levy and rate; is  
23 that correct?

24                   MR. WIELKOTZ: Yes. Because the  
25 city always did their two percent in the second

1 half of the fiscal year in the February and May  
2 quarters, we were able to set a levy for August  
3 and November that is very similar to what was  
4 billed in municipal taxes in February and May  
5 which means that the municipal taxes that will be  
6 billed when the fourth quarter bill goes out with  
7 the first and second of 2021, municipal taxes  
8 will be the same within a couple \$100,000.

9           And by the way, one of the other  
10 positives, the county taxes for the city in  
11 calendar 2020 went down about two and-a-half  
12 million dollars, which helps offset an increase  
13 of a much greater number by the school district.  
14 So all and all, we pretty much created tax  
15 stabilization for six quarters, which is one of  
16 the driving forces in terms of getting the city  
17 council on board was that there was a true  
18 picture of first and second quarter '20, third  
19 and fourth quarter '20, first and second quarter  
20 '21.

21           And basically, the way that the  
22 proposed budget in the application is constructed  
23 for calendar '21, we actually get the ability to  
24 raise taxes more than two percent, but only have  
25 a two percent impact on calendar year 2021 which

1 is great for the taxpayers and for the city.

2 MS. WALTER: And you've really taken  
3 a very conservative approach by modeling all of  
4 the revenues that are going to come in, so  
5 realistically you put yourself in a strong  
6 position everything will be supplement instead of  
7 risk hopefully.

8 MR. WIELKOTZ: I believe that  
9 collectively, we've done everything we could do  
10 based on the current situation, notwithstanding,  
11 again, you know, if Armageddon presents itself,  
12 then there's nothing we can do about it, but  
13 we're certainly now in a better position to deal  
14 with that than we might have been two months ago.

15 MS. WALTER: As you mentioned  
16 earlier, we've been fortunate so far this year  
17 when we looked at the May revenues that came in  
18 across the state, the state is actually up  
19 3.1 percent on collections. There's only half a  
20 dozen towns that saw more than five percent  
21 shortfall, so I think we're all concerned that  
22 August may still be a challenge, but May came in  
23 substantially better really universally than we  
24 anticipated if that gives any comfort.

25 Something I know you had raised that

1 you were looking for some comfort for before the  
2 board was whether you'd be able to apply for  
3 transitional aid in the calendar year. We're  
4 anticipating it at 85 percent of the prior year  
5 plus the cost of transition. That's what we're  
6 budgeting within the TA program. To account for  
7 cash flow needs, we want to work with you guys to  
8 make sure you have what you need in the first two  
9 quarters of the calendar year during the  
10 transition, so we look to do a 18 month  
11 transition MOU and to set forth anything you  
12 would need around cash flow as we work with you  
13 in the coming weeks.

14                   We're also looking to specify  
15 anything that needs to be reserved or addressed  
16 during that period and that 18 month MOU so we  
17 can support you through the reversion. We are  
18 prepared, if need be, split the award between the  
19 first and second half of the CY, so within our  
20 current year and next year, so effectively that  
21 would be about 10.6 million dollars in the first  
22 two quarters and 10.6 in the second two quarters  
23 that would ease the cash flow concerns that were  
24 raised.

25                   The other thing I would ask, is I

1 know you talked about the tax sale revenues  
2 because you're on a regular tax sale for one  
3 quarter. Do you anticipate proceeding with a  
4 three quarter sale or trying to convert to a  
5 regular tax sale as part of the transition?

6 MR. WIELKOTZ: The goal would be no  
7 more accelerated tax sale, but as we sit here  
8 today, I couldn't even venture a wild guess as to  
9 what's going to happen.

10 MS. WALTER: Okay. Does anyone else  
11 have questions at this time?

12 MR. MAPP: Yes. I'm just curious to  
13 know if you still have any fiscal year adjustment  
14 bonds outstanding.

15 MR. WIELKOTZ: No, none.

16 MR. MAPP: Thank you.

17 MS. RODRIGUEZ: I would like to make  
18 a comment, if I can. First, the mayor, I want to  
19 commend you for putting what I would consider an  
20 outstanding team together and Steve and Tim and  
21 this whole group as a native Patersonian, I would  
22 be remiss if I didn't make a comment. I want to  
23 see Paterson move forward.

24 I know it's been a really difficult  
25 time for yourself as basically the CEO of this

1 corporation called Paterson and I wanted to  
2 commend you for moving forward in spite of  
3 everything that's happening, the pandemic, our  
4 own personal pandemics in certain areas of  
5 Paterson, so I just, you know. I wish you  
6 continued success.

7           If you succeed we all succeed as I  
8 tell a lot of people that I come across. This is  
9 really enlightening to me, how you've moving  
10 forward with the budget and other projects that  
11 are going on in Paterson, so I wanted to take  
12 this time, Mayor, to commend you and wish you  
13 well.

14           MR. SAYEGH: We appreciate you in  
15 Paterson. Thank you, Commissioner

16           MS. CHERONE: Thank you.

17           MR. CLOSE: Steve, first nice job  
18 with the application.

19           MR. WIELKOTZ: Thank you, sir.

20           MR. CLOSE: Nice to see you. And,  
21 Mayor, I would echo those comments as always, I  
22 know you're working diligently to move things  
23 forward and it's good to see your efforts.  
24 Steve, I noticed in the application, you talked  
25 about that this was going to generate 8.6 million

1 dollars in additional surplus with reversion.

2           How does that go to where you are  
3 now and where you will be with this projected  
4 move? That seems like a really nice, an  
5 exponential amount of growth for you.

6           MR. WIELKOTZ: Right. In the June  
7 '19 audit, the city had 1.7 million dollars in  
8 surplus. The expectation is when they close out  
9 fiscal 2020, it might generate maybe a million  
10 dollars all together net which gives us 2.7.  
11 Using nothing in the transition year budget and  
12 the surplus, using nothing in the calendar year  
13 2021 budget out of surplus.

14           We're hoping that the surplus, as I  
15 mentioned, one of the biggest drivers is going to  
16 be the delinquent taxes. In the application I  
17 estimated 5 million because, again, anybody that  
18 knows me, I try to be, you keep the expectations  
19 low and if good things happen, then you get to  
20 take all the credit. That's the way it is.

21           But seriously, it looks like 8.6, it  
22 could be as much as 12 or 13 million if things go  
23 right. If things don't go right, again, we're in  
24 a position, a lot better than some other cities  
25 based upon what's going on in the world right

1 now.

2 MR. CLOSE: Sure. It looks like a  
3 nice effort and it looks like it has some  
4 potential to be better than what you anticipated  
5 given your remarks.

6 MR. WIELKOTZ: That's the goal  
7 because, you know, Idida, I've known a long time,  
8 I know she's from Paterson. I say this to the  
9 mayor all the time. I was born in Paterson at  
10 Barnert Hospital. My mother and my uncle  
11 graduated from Eastside High School in 1948, so  
12 I've got some strong roots back in Paterson as  
13 well, so to be on the team to help see this  
14 through on a fiscal basis is a feel good kind of  
15 thing for me.

16 MR. CLOSE: Sure. I want to commend  
17 you. It's a nice job, nice job with the mayor  
18 and I did want to acknowledge that and give you  
19 an opportunity to talk on that a little bit.  
20 Cash on hand, Steve? Any challenges with that  
21 given your report because it looked like you had  
22 a couple months where you were going to have some  
23 challenges there relative to cash on hand in this  
24 transition. How does that tie back to the  
25 director's remarks relative to kind of segueing



1 you to make sure you get to the point you're  
2 looking to achieve.

3           MR. WIELKOTZ: I think that part of  
4 what took me from Cynical Steve, maybe six or  
5 eight weeks ago to being here today was the  
6 conversations that we had with the state and the  
7 director and her team and her staff to get  
8 certain things in the 18 month MOU that were, I  
9 guess, on the surface not so difficult for the  
10 state to do, but certainly important to the city  
11 like the TA at 85 percent, like the calendar year  
12 for cash flow purposes.

13           The city a little short won't to  
14 have to go out and borrow to pay the interest.  
15 Again, that ended up becoming part of the whole  
16 equation and the cash flow is in the applications  
17 don't reflect any advance of the transitional  
18 aid, so that's why you'll see some deficits in a  
19 couple of months. We're hoping that will even  
20 out based on being able to get some of that money  
21 advanced.

22           MR. CLOSE: Okay. Very nice job,  
23 Steve. Just wanted to give you a chance to talk  
24 about that.

25           MR. WIELKOTZ: Thanks, Bill. Good

1 to see you.

2 MS. LONG: Hi, everybody. My name  
3 is Kathleen Long. I'm the new business  
4 administrator for the city since February and  
5 previously, I was working as the mayor's chief of  
6 staff and I would like to sort of second that,  
7 just that comment and the assistance from the  
8 director and your team.

9 And to put on record just how  
10 grateful we are for the work of Michele Meade and  
11 Chris Ratz because I think I have been both as  
12 chief of staff and the BA has been sitting in  
13 those meetings with them weekly and working  
14 through this topic and just building that  
15 relationship and our CFO, Marge Cherone has been  
16 there as well and just how important it was to be  
17 able to say, this really is a deal breaker for  
18 us.

19 And, you know, to be able to have  
20 that conversation back and forth and for it to be  
21 brought forward here so we are very grateful for  
22 this assistance and we think it wouldn't have  
23 happened without the building of this  
24 relationship over these couple of years.

25 MR. SAYEGH: If I may, I was going

1 to wait until after the vote. I want to duck  
2 tail on some of the sentiments expressed. First,  
3 my colleague in Plainfield, Mayor Mapp, the beard  
4 is looking really good.

5           Second, I'd like to say, as Steve  
6 alluded to earlier, the councilman, five years  
7 ago, I did broach the subject with them to lean  
8 on him for his opinion and see what he thought  
9 relative to this reversion and there was always a  
10 will, but there really wasn't the way. And today  
11 there's the will and you made the way Melanie.  
12 Thank you, Director Walter.

13           I really appreciate your enlightened  
14 and visionary leadership and we're grateful to  
15 our fiscal monitors, Michele Reade and Chris Ratz  
16 and then here at home we're happy to have Steve  
17 on the team and we're glad that Marge did the  
18 work and particularly to my business  
19 administrator, Kathleen, she wasn't going to let  
20 up.

21           She was relentless and she helped  
22 cultivate support among the council members, and  
23 that was helpful here. And quite frankly, it  
24 really wasn't opposition to this. They felt like  
25 it was the time to do it. It will create some

1 budgetary breathing room and we would be like  
2 almost 560 other municipalities within New Jersey  
3 because Camden, I spoke to my counter part in  
4 Camden, Frank Moran, and he was interested in  
5 doing it, my understanding has done it as well.

6           This is what we feel was necessary  
7 at the moment. And again, Director Walter, I  
8 can't thank you enough for your leadership.

9           MS. WALTER: Thank you so much,  
10 Mayor, for those kind words. I know a lot of  
11 times our team is very much behind the scenes on  
12 these type of projects. I know Michele and Chris  
13 will be appreciative for your words today and I  
14 am as well. So with that said, I think this has  
15 been very well considered and the work that's  
16 been done as been extraordinary. I appreciate  
17 the board's interest and vote on this  
18 application. I would ask if anyone would like to  
19 move the application at this time.

20           MS. RODRIGUEZ: I move it.

21           MR. CLOSE: Second.

22           MS. MCNAMARA: Miss Walter?

23           MS. WALTER: Yes.

24           MS. MCNAMARA: Mr. Mapp?

25           MR. MAPP: Yes.

1 MS. MCNAMARA: Mr. Close?

2 MR. CLOSE: Yes.

3 MS. MCNAMARA: Mr. Avery?

4 MR. AVERY: Yes.

5 MS. MCNAMARA: Miss Rodriguez?

6 MS. RODRIGUEZ: Yes.

7 MS. MCNAMARA: Mr. Blee?

8 MR. BLEE: Yes.

9 MS. MCNAMARA: Mr. Light?

10 MR. LIGHT: Yes.

11 MS. MCNAMARA: Motion passes.

12 MS. WALTER: Thank you all so much.

13 MS. LONG: Special thanks to Cynthia  
14 as well. Such hard work and we're so grateful  
15 for her help.

16 MS. MCNAMARA: We have this other  
17 item we wanted to get a vote on for the members.

18 MS. WALTER: Next item on the agenda  
19 is moving the meeting date for November because  
20 it was going to fall on Veterans Day.

21 MS. MCNAMARA: Yes. We had actually  
22 counted for it to be that it had fallen on  
23 Veterans Day. And initially, we moved it to the  
24 Tuesday, the 10th, but we found out that the  
25 meeting room is unavailable on the 10th. That's

1 the Government Records Council meeting date, so  
2 we are proposing to move it to Thursday, the  
3 12th, which is the day after Veterans Day.

4           We may or may not need a room, but  
5 if we happen to be back or we can we can be  
6 somewhat back, then we want to be ready to have  
7 the meeting, so we are asking the board members  
8 to vote to move that meeting date to Thursday,  
9 the 12th.

10           MS. RODRIGUEZ: I make that motion.

11           MR. CLOSE: I second that motion.

12           MS. MCNAMARA: Miss Walter?

13           MS. WALTER: Yes.

14           MS. MCNAMARA: Mr. Mapp?

15           MR. MAPP: Yes.

16           MS. MCNAMARA: Mr. Close?

17           MR. CLOSE: Yes.

18           MS. MCNAMARA: Mr. Avery?

19           MR. AVERY: Yes.

20           MS. MCNAMARA: Miss Rodriguez?

21           MS. RODRIGUEZ: Yes.

22           MS. MCNAMARA: Mr. Blee?

23           MR. BLEE: Yes.

24           MS. MCNAMARA: Mr. Light?

25           MR. LIGHT: Yes.

1 MS. MCNAMARA: Anything else,  
2 Director?

3 MS. WALTER: Just motion to adjourn.

4 MR. BLEE: So moved.

5 MS. RODRIGUEZ: Second.

6 MS. MCNAMARA: All ayes?

7 BOARD MEMBERS: Aye.

8 (Hearing Concluded at 10:27 a.m.)  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

## 1 C E R T I F I C A T E

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 council of  
12 any of the parties to this action, and that I am  
13 neither a relative nor employee of such attorney  
14 or council, and that I am not financially  
15 interested in the action.

16

17

18

19

20

21

22

*Lauren M. Etier*



23

Notary Public of the State of New Jersey

24

My Commission Expires June 30, 2022

25

Dated: August 18, 2020



<b>A</b>	<b>ALAN</b> 2:4	24:25	<b>born</b> 16:9
<b>a.m</b> 1:14 23:8	<b>alluded</b> 19:6	<b>Avery</b> 2:4 4:7	<b>borrow</b> 17:14
<b>ability</b> 10:23	<b>amended</b> 6:18	4:8 21:3,4	<b>breaker</b> 18:17
<b>able</b> 5:3 6:2	<b>amount</b> 15:5	22:18,19	<b>breathing</b> 20:1
10:2 12:2	<b>analysis</b> 8:3	<b>award</b> 12:18	<b>broach</b> 19:7
17:20 18:17	<b>and-a-half</b>	<b>Aye</b> 23:7	<b>Broad</b> 1:11
18:19	10:11	<b>eyes</b> 23:6	<b>brought</b> 5:10
<b>accelerate</b>	<b>anticipate</b>		18:21
8:17	13:3	<b>B</b>	<b>budget</b> 6:20
<b>accelerated</b>	<b>anticipated</b>	<b>BA</b> 18:12	7:4 8:2,2,14
13:7	9:3 11:24	<b>back</b> 5:10 6:15	9:2,7,14
<b>accomplished</b>	16:4	7:17,20 9:8	10:22 14:10
6:19	<b>anticipating</b>	16:12,24	15:11,13
<b>account</b> 12:6	12:4	18:20 22:5,6	<b>budgetary</b> 20:1
<b>accurate</b> 24:6	<b>anybody</b> 15:17	<b>balanced</b> 7:21	<b>budgeting</b> 6:16
<b>achieve</b> 17:2	<b>APPEARING</b> 2:1	<b>Barnert</b> 16:10	12:6
<b>acknowledge</b>	<b>appears</b> 9:20	<b>based</b> 9:10	<b>budgets</b> 7:21
16:18	<b>application</b>	11:10 15:25	<b>building</b> 18:14
<b>Act</b> 4:20	4:17 5:19	17:20	18:23
<b>action</b> 24:12	6:6,22 7:25	<b>basically</b>	<b>business</b> 18:3
24:15	10:22 14:18	10:21 13:25	19:18
<b>ADAM</b> 2:13	14:24 15:16	<b>basis</b> 16:14	
<b>additional</b> 9:5	20:18,19	<b>beard</b> 19:3	<b>C</b>
15:1	<b>applications</b>	<b>beauties</b> 8:13	<b>C</b> 24:1,1
<b>addressed</b>	17:16	<b>becoming</b> 17:15	<b>calendar</b> 6:15
12:15	<b>apply</b> 12:2	<b>believe</b> 6:24	8:2 10:11,23
<b>adjourn</b> 23:3	<b>appreciate</b>	8:3 11:8	10:25 12:3,9
<b>Adjournment</b>	5:19 6:13	<b>better</b> 11:13	15:12 17:11
3:9	14:14 19:13	11:23 15:24	<b>call</b> 3:3 4:15
<b>adjustment</b>	20:16	16:4	<b>called</b> 4:23
13:13	<b>appreciative</b>	<b>biggest</b> 15:15	14:1
<b>administra...</b>	20:13	<b>bill</b> 7:22 10:6	<b>calls</b> 6:12
9:18	<b>approach</b> 11:3	17:25	<b>Camden</b> 20:3,4
<b>administrator</b>	<b>approval</b> 7:1	<b>billed</b> 10:4,6	<b>cash</b> 12:7,12
18:4 19:19	<b>areas</b> 14:4	<b>bit</b> 16:19	12:23 16:20
<b>adopted</b> 6:24	<b>Armageddon</b>	<b>black</b> 9:14	16:23 17:12
<b>ADRIAN</b> 2:6	8:10 11:11	<b>Blee</b> 2:5 4:11	17:16
<b>advance</b> 17:17	<b>asking</b> 22:7	4:12 21:7,8	<b>CEO</b> 13:25
<b>advanced</b> 17:21	<b>assistance</b>	22:22,23	<b>certain</b> 14:4
<b>Affairs</b> 1:2,10	18:7,22	23:4	17:8
<b>agenda</b> 21:18	<b>attorney</b> 24:11	<b>board</b> 1:5 3:8	<b>certainly</b>
<b>ago</b> 7:18 11:14	24:13	9:16 10:17	11:13 17:10
17:5 19:7	<b>audit</b> 15:7	12:2 22:7	<b>certified</b> 6:23
<b>agrees</b> 7:13	<b>auditors</b> 5:15	23:7	7:23 24:3
<b>aid</b> 8:15 12:3	<b>August</b> 8:11	<b>board's</b> 20:17	<b>CERTIFY</b> 24:10
17:18	10:2 11:22	<b>bonds</b> 13:14	<b>CFO</b> 18:15

<b>Chairwoman</b> 2:3	13:22 18:7	<b>counted</b> 21:22	14:22
<b>challenge</b> 11:22	<b>comments</b> 14:21	<b>counter</b> 20:3	<b>director</b> 6:10
<b>challenges</b> 16:20,23	<b>Commission</b> 24:24	<b>county</b> 10:10	6:13 7:1,6
<b>chance</b> 17:23	<b>Commissioner</b> 14:15	<b>couple</b> 10:8	7:14 17:7
<b>Chapter</b> 6:18	<b>Community</b> 1:2	16:22 17:19	18:8 19:12
<b>Cherone</b> 14:16	1:10	18:24	20:7 23:2
18:15	<b>compliance</b>	<b>Court</b> 1:21	<b>director's</b>
<b>chief</b> 18:5,12	4:19	24:3	16:25
<b>Chris</b> 18:11	<b>compressed</b>	<b>create</b> 19:25	<b>DiRocco</b> 4:14
19:15 20:12	6:10	<b>created</b> 10:14	<b>discussion</b>
<b>cities</b> 15:24	<b>concerned</b>	<b>credit</b> 15:20	5:11
<b>city</b> 3:7 5:23	11:21	<b>cultivate</b>	<b>district</b> 10:13
6:2,12,14,25	<b>concerns</b> 12:23	19:22	<b>doing</b> 7:19
6:25 7:20	<b>Concluded</b> 23:8	<b>curious</b> 13:12	20:5
8:6,17 9:18	<b>conservative</b>	<b>current</b> 11:10	<b>dollars</b> 8:21
9:25 10:10	11:3	12:20	9:5 10:12
10:16 11:1	<b>consider</b> 13:19	<b>CY</b> 12:19	12:21 15:1,7
15:7 17:10	<b>considered</b>	<b>cycle</b> 9:21	15:10
17:13 18:4	20:15	<b>Cynical</b> 7:11	<b>dozen</b> 11:20
<b>close</b> 2:7 4:5	<b>constructed</b>	17:4	<b>drivers</b> 15:15
4:6 14:17,20	9:7 10:22	<b>Cynthia</b> 21:13	<b>driving</b> 10:16
15:8 16:2,16	<b>construction</b>		<b>dubbed</b> 7:8
17:22 20:21	9:9	<b>D</b>	<b>duck</b> 19:1
21:1,2 22:11	<b>contains</b> 7:25	<b>D</b> 3:1	
22:16,17	<b>continued</b> 14:6	<b>DAG</b> 2:13	<b>E</b>
<b>colleague</b> 19:3	<b>conversation</b>	<b>date</b> 8:6,24	<b>E</b> 2:10,10 3:1
<b>collected</b> 8:23	18:20	21:19 22:1,8	24:1,1
8:23,24	<b>conversations</b>	24:8	<b>earlier</b> 11:16
<b>collections</b>	7:17 17:6	<b>Dated</b> 24:25	19:6
8:11 11:19	<b>convert</b> 13:4	<b>day</b> 21:20,23	<b>ease</b> 12:23
<b>collectively</b>	<b>convincing</b> 7:7	22:3,3	<b>Eastside</b> 16:11
11:9	<b>copy</b> 6:23	<b>deal</b> 11:13	<b>echo</b> 14:21
<b>collector</b> 7:23	<b>corporation</b>	18:17	<b>effective</b> 6:16
<b>come</b> 8:11 11:4	14:1	<b>December</b> 6:21	<b>effectively</b>
14:8	<b>correct</b> 9:23	<b>deficit</b> 9:15	12:20
<b>comfort</b> 11:24	<b>cost</b> 12:5	<b>deficits</b> 17:18	<b>effort</b> 5:8
12:1	<b>council</b> 7:18	<b>delinquent</b>	16:3
<b>coming</b> 12:13	10:17 19:22	8:21 9:3,6	<b>efforts</b> 5:20
<b>Commencing</b>	22:1 24:11	15:16	14:23
1:14	24:14	<b>Department</b> 1:2	<b>eight</b> 17:5
<b>commend</b> 13:19	<b>councilman</b>	1:10	<b>either</b> 8:23
14:2,12	19:6	<b>development</b>	<b>employee</b> 24:11
16:16	<b>counsel</b> 4:18	5:13	24:13
<b>comment</b> 13:18	5:1 6:25	<b>difficult</b>	<b>ended</b> 17:15
		13:24 17:9	<b>enlightened</b>
		<b>diligently</b>	19:13

<b>enlightening</b> 14:9	19:2	17:14	<b>helped</b> 19:21
<b>equation</b> 17:16	<b>fiscal</b> 7:3, 20 7:23 8:18	<b>goal</b> 13:6 16:6	<b>helpful</b> 19:23
<b>estimated</b> 15:17	10:1 13:13	<b>goes</b> 10:6	<b>helps</b> 10:12
<b>ETIER</b> 24:3	15:9 16:14	<b>going</b> 5:13, 21 7:17 8:8	<b>hereinbefore</b> 24:8
<b>everybody</b> 6:7 6:8 7:13 8:5 18:2	19:15	9:10 11:4	<b>Hi</b> 18:2
<b>Executive</b> 2:12	<b>five</b> 7:18 11:20 19:6	13:9 14:11	<b>High</b> 16:11
<b>exhibits</b> 8:1	<b>flow</b> 12:7, 12 12:23 17:12	14:25 15:15	<b>HIGHWAY</b> 1:22
<b>expectation</b> 15:8	17:16	15:25 16:22	<b>home</b> 19:16
<b>expectations</b> 15:18	<b>forces</b> 10:16	18:25 19:19	<b>hope</b> 9:8, 11, 15
<b>expected</b> 4:14	<b>foregoing</b> 24:5	21:20	<b>hopefully</b> 11:7
<b>Expires</b> 24:24	<b>forth</b> 12:11 18:20 24:9	<b>good</b> 5:14 6:8 14:23 15:19	<b>hoping</b> 15:14 17:19
<b>exponential</b> 15:5	<b>fortunate</b> 11:16	16:14 17:25 19:4	<b>Hospital</b> 16:10
<b>expressed</b> 19:2	<b>forward</b> 5:23 13:23 14:2	<b>Government</b> 22:1	<hr/> <b>I</b> <hr/>
<b>extension</b> 8:16	14:10, 23	<b>graduated</b> 16:11	<b>Idida</b> 16:7
<b>extraordinary</b> 20:16	18:21	<b>grateful</b> 18:10 18:21 19:14 21:14	<b>impact</b> 10:25
<hr/> <b>F</b> <hr/>	<b>found</b> 21:24	<b>great</b> 11:1	<b>important</b> 17:10 18:16
<b>F</b> 24:1	<b>four</b> 7:17	<b>greater</b> 10:13	<b>in-house</b> 5:17
<b>fact</b> 7:7	<b>fourth</b> 10:6, 19	<b>group</b> 13:21	<b>increase</b> 10:12
<b>fall</b> 5:25 21:20	<b>frame</b> 6:11 8:25	<b>growth</b> 15:5	<b>incredible</b> 5:17
<b>fallen</b> 21:22	<b>FRANCIS</b> 2:5	<b>guess</b> 6:7 8:13 13:8 17:9	<b>initially</b> 21:23
<b>far</b> 11:16	<b>Frank</b> 20:4	<b>guys</b> 12:7	<b>interest</b> 9:9 17:14 20:17
<b>feasible</b> 5:12	<b>frankly</b> 19:23	<hr/> <b>H</b> <hr/>	<b>interested</b> 20:4 24:15
<b>February</b> 10:1 10:4 18:4	<b>FREE</b> 1:24	<b>half</b> 10:1 11:19 12:19	<b>introduce</b> 5:18
<b>feel</b> 16:14 20:6	<b>FURTHER</b> 24:10	<b>HAMILTON</b> 1:23	<b>introduced</b> 6:23
<b>fees</b> 9:9, 9	<hr/> <b>G</b> <hr/>	<b>hand</b> 16:20, 23	<b>investments</b> 9:9
<b>felt</b> 19:24	<b>generate</b> 9:4 14:25 15:9	<b>happen</b> 13:9 15:19 22:5	<b>issue</b> 8:9
<b>Finance</b> 1:5 3:8	<b>generated</b> 8:4	<b>happened</b> 18:23	<b>item</b> 3:2 21:17 21:18
<b>financially</b> 24:14	<b>getting</b> 7:20 10:16	<b>happening</b> 14:3	<hr/> <b>J</b> <hr/>
<b>first</b> 5:9 9:19 10:7, 18, 19 12:8, 19, 21 13:18 14:17	<b>give</b> 5:25 16:18 17:23	<b>happy</b> 19:16	<b>Jersey</b> 1:1, 12 1:23 20:2 24:5, 23
	<b>given</b> 16:5, 21	<b>hard</b> 5:15 21:14	<b>job</b> 14:17 16:17, 17 17:22
	<b>gives</b> 11:24 15:10	<b>Hearing</b> 23:8	
	<b>glad</b> 5:6 19:17	<b>HELD</b> 2:1	
	<b>go</b> 5:23 9:13 15:2, 22, 23	<b>help</b> 5:23 16:13 21:15	

<b>July</b> 1:13 6:20	<b>looked</b> 11:17	19:11	20:2
<b>June</b> 8:18,20	16:21	<b>members</b> 2:1	
15:6 24:24	<b>looking</b> 12:1	4:14 19:22	<hr/> <b>N</b> <hr/>
<hr/> <b>K</b> <hr/>	12:14 17:2	21:17 22:7	<b>N</b> 2:10 3:1
<b>Kathleen</b> 18:3	19:4	23:7	<b>N. J. S. A</b> 6:18
19:19	<b>looks</b> 15:21	<b>mentioned</b>	<b>name</b> 18:2
<b>keep</b> 15:18	16:2,3	11:15 15:15	<b>native</b> 13:21
<b>keeping</b> 9:13	<b>lot</b> 5:11 6:11	<b>Michele</b> 18:10	<b>necessary</b> 20:6
<b>kind</b> 16:14,25	14:8 15:24	19:15 20:12	<b>need</b> 7:22 12:8
20:10	20:10	<b>middle</b> 5:20	12:12,18
<b>know</b> 5:7,15	<b>low</b> 15:19	<b>million</b> 8:21	22:4
11:11,25	<hr/> <b>M</b> <hr/>	9:5 10:12	<b>needs</b> 12:7,15
13:1,13,24	<b>main</b> 8:19	12:21 14:25	<b>negates</b> 7:22
14:5,22 16:7	<b>Mapp</b> 2:6 4:3,4	15:7,9,17,22	<b>negatively</b> 8:7
16:8 18:19	13:12,16	<b>minute</b> 5:18	<b>Negativity</b> 7:8
20:10,12	19:3 20:24	<b>modeling</b> 11:3	<b>neither</b> 24:10
<b>known</b> 16:7	20:25 22:14	<b>moment</b> 20:7	24:13
<b>knows</b> 8:5	22:15	<b>money</b> 17:20	<b>net</b> 15:10
15:18	<b>Marge</b> 18:15	<b>monitors</b> 6:12	<b>new</b> 1:1,12,23
<hr/> <b>L</b> <hr/>	19:17	19:15	18:3 20:2
<b>L</b> 2:10	<b>MASEF</b> 2:13	<b>month</b> 6:20	24:5,23
<b>LAUREN</b> 24:3	<b>mayor</b> 7:7,12	8:14 9:2,7	<b>nice</b> 14:17,20
<b>Laws</b> 6:17	7:16 9:17	9:14 12:10	15:4 16:3,17
<b>lax</b> 7:1	13:18 14:12	12:16 17:8	16:17 17:22
<b>leadership</b>	14:21 16:9	<b>months</b> 8:4	<b>nine</b> 9:5
19:14 20:8	16:17 19:3	11:14 16:22	<b>Notary</b> 24:4,23
<b>lean</b> 19:7	20:10	17:19	<b>Notice</b> 3:4
<b>Ledger</b> 4:22	<b>mayor's</b> 18:5	<b>Moran</b> 20:4	4:20
<b>left</b> 7:24	<b>MCNAMARA</b> 2:12	<b>morning</b> 6:8	<b>noticed</b> 14:24
<b>Legal</b> 1:20,21	4:1,3,5,7,9	<b>mother</b> 16:10	<b>notwithsta...</b>
<b>levy</b> 7:1,3,4	4:11,13,19	<b>motion</b> 21:11	8:14 11:10
9:22 10:2	20:22,24	22:10,11	<b>November</b> 8:11
<b>License</b> 24:4	21:1,3,5,7,9	23:3	8:25 10:3
<b>Light</b> 2:8 4:13	21:11,16,21	<b>MOU</b> 12:11,16	21:19
4:23,23 21:9	22:12,14,16	17:8	<b>number</b> 10:13
21:10 22:24	22:18,20,22	<b>move</b> 5:23	<hr/> <b>O</b> <hr/>
22:25	22:24 23:1,6	13:23 14:22	<b>O</b> 2:10
<b>little</b> 7:22	<b>Meade</b> 18:10	15:4 20:19	<b>obviously</b> 8:10
8:4 16:19	<b>means</b> 10:5	20:20 22:2,8	9:8
17:13	<b>meeting</b> 4:21	<b>moved</b> 21:23	<b>October</b> 8:25
<b>Local</b> 1:5 3:8	6:9 21:19,25	23:4	<b>offset</b> 10:12
<b>long</b> 9:13 16:7	22:1,7,8	<b>moving</b> 14:2,9	<b>okay</b> 6:8 13:10
18:2,3 21:13	<b>meetings</b> 4:20	21:19	17:22
<b>look</b> 12:10	6:11 18:13	<b>municipal</b> 7:3	<b>open</b> 4:20 6:5
	<b>Melanie</b> 2:3	10:4,5,7	<b>opening</b> 3:5
		<b>municipali...</b>	

7:14	<b>period</b> 7:9 12:16	<b>pursuant</b> 6:17	19:9 24:11
<b>opinion</b> 19:8	<b>permission</b> 6:15	<b>put</b> 5:24 11:5 18:9	24:13
<b>opportunity</b> 6:1 7:15 9:4 16:19	<b>personal</b> 14:4	<b>putting</b> 13:19	<b>relentless</b> 19:21
<b>opposition</b> 19:24	<b>picture</b> 10:18	<hr/> <b>Q</b> <hr/>	<b>remarks</b> 3:5 16:5,25
<b>optimistic</b> 5:22	<b>place</b> 24:8	<b>quarter</b> 8:19 8:22 9:1	<b>remiss</b> 13:22
<b>ordinance</b> 6:23 6:24	<b>Plainfield</b> 19:3	10:6,18,19 10:19 13:3,4	<b>Remotely</b> 1:15
<b>outstanding</b> 13:14,20	<b>please</b> 4:17 5:1	<b>quarters</b> 10:2 10:15 12:9 12:22,22	<b>RENZI</b> 1:20
<hr/> <b>P</b> <hr/>	<b>plus</b> 12:5	<b>question</b> 5:10	<b>report</b> 16:21
<b>P</b> 2:10	<b>point</b> 17:1	<b>questions</b> 9:17 13:11	<b>Reporter</b> 24:4
<b>PAGE</b> 3:2	<b>pop</b> 5:1	<b>quite</b> 19:23	<b>reporting</b> 1:21 6:16
<b>pandemic</b> 5:12 8:6 14:3	<b>position</b> 5:25 11:6,13 15:24	<hr/> <b>R</b> <hr/>	<b>requesting</b> 6:14
<b>pandemics</b> 14:4	<b>positives</b> 10:10	<b>R</b> 2:10 24:1	<b>required</b> 7:5 8:1
<b>parameters</b> 7:5	<b>potential</b> 16:4	<b>raise</b> 10:24	<b>reserved</b> 12:15
<b>PARKIN</b> 2:12	<b>prepared</b> 12:18	<b>raised</b> 11:25 12:24	<b>RESOURCES</b> 1:20
<b>part</b> 13:5 17:3 17:15 20:3	<b>present</b> 6:5	<b>rate</b> 9:22	<b>resulting</b> 9:20
<b>particularly</b> 19:18	<b>presents</b> 11:11	<b>Ratz</b> 18:11 19:15	<b>revenue</b> 9:3,6 9:12
<b>parties</b> 24:12	<b>pretty</b> 10:14	<b>Reade</b> 19:15	<b>revenues</b> 8:7 11:4,17 13:1
<b>passes</b> 21:11	<b>previously</b> 18:5	<b>ready</b> 22:6	<b>reversion</b> 12:17 15:1 19:9
<b>Paterson</b> 3:7 5:9 6:14 13:23 14:1,5 14:11,15 16:8,9,12	<b>prior</b> 12:4	<b>realistically</b> 11:5	<b>revert</b> 6:15
<b>Patersonian</b> 13:21	<b>problem</b> 8:12	<b>realize</b> 6:3	<b>revision</b> 6:19
<b>PATRICIA</b> 2:12	<b>proceeding</b> 13:3	<b>really</b> 5:6,23 9:22 11:2,23 13:24 14:9 15:4 18:17 19:4,10,13 19:24	<b>right</b> 8:5 15:6 15:23,23,25
<b>pavement</b> 8:15	<b>process</b> 7:8,13	<b>record</b> 7:10 18:9	<b>risk</b> 11:7
<b>pay</b> 17:14	<b>professionals</b> 5:16	<b>Records</b> 22:1	<b>Rodriguez</b> 4:9 4:10 13:17 20:20 21:5,6 22:10,20,21 23:5
<b>payment</b> 8:16	<b>program</b> 12:6	<b>reflect</b> 17:17	<b>Roll</b> 3:3
<b>pension</b> 8:15	<b>project</b> 5:20	<b>regular</b> 13:2,5	<b>room</b> 20:1 21:25 22:4
<b>people</b> 14:8	<b>projected</b> 15:3	<b>relationship</b> 18:15,24	<b>roots</b> 16:12
<b>percent</b> 7:2 8:14 9:25 10:24,25 11:19,20 12:4 17:11	<b>projects</b> 14:10 20:12	<b>relative</b> 8:21 16:23,25	<hr/> <b>S</b> <hr/>
	<b>proposed</b> 8:1,2 10:22		<b>S</b> 2:10,10
	<b>proposing</b> 22:2		<b>sale</b> 8:17,24 9:12 13:1,2
	<b>Public</b> 3:4 4:20 6:17 24:4,23		
	<b>pull</b> 9:8		
	<b>purposes</b> 17:12		

13:4, 5, 7	8:4, 13 9:2, 7	<b>structurally</b>	19:17 20:11
<b>sat</b> 7:18	9:14 10:15	7:21	<b>Teams</b> 1:15
<b>saw</b> 11:20	17:4	<b>subject</b> 19:7	6:12
<b>SAYEGH</b> 7:10	<b>sold</b> 8:19	<b>substantially</b>	<b>Ted</b> 2:8 4:23
14:14 18:25	<b>somewhat</b> 22:6	11:23	<b>TEL</b> 1:24
<b>scenes</b> 20:11	<b>sort</b> 7:20 18:6	<b>succeed</b> 14:7, 7	<b>tell</b> 14:8
<b>school</b> 10:13	<b>South</b> 1:11	<b>success</b> 14:6	<b>terms</b> 7:19
16:11	<b>speak</b> 5:1	<b>SUITE</b> 1:22	10:16
<b>screen</b> 5:2	<b>special</b> 6:9	<b>supplement</b>	<b>testify</b> 5:5
<b>second</b> 8:22	21:13	11:6	<b>testimony</b> 4:17
9:25 10:7, 18	<b>specify</b> 12:14	<b>support</b> 12:17	24:6
10:19 12:19	<b>spite</b> 14:2	19:22	<b>thank</b> 6:4, 9
12:22 18:6	<b>split</b> 12:18	<b>sure</b> 12:8 16:2	7:12 13:16
19:5 20:21	<b>spoke</b> 20:3	16:16 17:1	14:15, 16, 19
22:11 23:5	<b>SQUARE</b> 1:23	<b>surface</b> 17:9	19:12 20:8, 9
<b>Secretary</b> 2:12	<b>stability</b> 7:21	<b>surplus</b> 6:3	21:12
4:21	<b>stabilization</b>	8:3 15:1, 8	<b>thanks</b> 17:25
<b>see</b> 5:2, 6	9:21 10:15	15:12, 13, 14	21:13
13:23 14:20	<b>stabilizing</b>	<b>swear</b> 4:18 5:3	<b>thing</b> 7:22
14:23 16:13	9:22	<b>sworn</b> 5:5	12:25 16:15
17:18 18:1	<b>staff</b> 6:13		<b>things</b> 6:1
19:8	17:7 18:6, 12	<b>T</b>	9:20 14:22
<b>seeking</b> 6:25	<b>Star</b> 4:22	<b>T</b> 2:10 24:1, 1	15:19, 22, 23
<b>segueing</b> 16:25	<b>start</b> 4:16 5:9	<b>TA</b> 12:6 17:11	17:8
<b>sent</b> 4:21	6:8	<b>tail</b> 19:2	<b>think</b> 7:7, 13
<b>sentiments</b>	<b>state</b> 1:1, 22	<b>take</b> 5:18	8:8 11:21
19:2	4:21 7:2, 23	14:11 15:20	17:3 18:11
<b>seriously</b>	7:24 8:14	<b>taken</b> 1:15	18:22 20:14
15:21	11:18, 18	11:2 24:7	<b>third</b> 10:18
<b>services</b> 1:21	17:6, 10 24:5	<b>talk</b> 16:19	<b>thought</b> 19:8
6:16	24:23	17:23	<b>three</b> 7:17
<b>set</b> 10:2 12:11	<b>statement</b> 7:15	<b>talked</b> 13:1	13:4
24:8	<b>statute</b> 7:6	14:24	<b>Thursday</b> 1:13
<b>she'll</b> 5:3	<b>stenographer</b>	<b>tax</b> 7:3, 4, 21	22:2, 8
<b>short</b> 17:13	5:2	7:23 8:16, 17	<b>tie</b> 16:24
<b>shortfall</b>	<b>stenograph...</b>	8:24 9:11, 12	<b>Tim</b> 13:20
11:21	24:7	9:21 10:14	<b>time</b> 5:4, 14
<b>significant</b>	<b>Steve</b> 7:11	13:1, 2, 5, 7	6:11 7:9
5:8	13:20 14:17	<b>taxes</b> 8:21 9:3	8:25 13:11
<b>similar</b> 10:3	14:24 16:20	9:6 10:4, 5, 7	13:25 14:12
<b>sir</b> 14:19	17:4, 23 19:5	10:10, 24	16:7, 9 19:25
<b>sit</b> 13:7	19:16	15:16	20:19 24:8
<b>sitting</b> 18:12	<b>Street</b> 1:11	<b>taxpayers</b> 11:1	<b>times</b> 4:22
<b>situation</b> 9:15	<b>strong</b> 11:5	<b>team</b> 5:17	20:11
11:10	16:12	13:20 16:13	<b>today</b> 4:15 5:7
<b>six</b> 4:14 6:20	<b>stronger</b> 5:24	17:7 18:8	13:8 17:5

19:10 20:13	<b>Videography</b>	7:12 9:24	<b>08690</b> 1:23
<b>TOLL</b> 1:24	1:21	11:8 13:6,15	<hr/>
<b>topic</b> 18:14	<b>virus</b> 8:6	14:19 15:6	<b>1</b>
<b>tort</b> 9:8	<b>visionary</b>	16:6 17:3,25	<hr/>
<b>towns</b> 11:20	19:14	<b>wild</b> 13:8	<b>1.7</b> 15:7
<b>transcript</b>	<b>vote</b> 19:1	<b>WILLIAM</b> 2:7	<b>10</b> 8:20
24:6	20:17 21:17	<b>wish</b> 14:5,12	<b>10.6</b> 12:21,22
<b>transition</b>	22:8	<b>wishing</b> 5:4	<b>10:02</b> 1:14
5:14 6:4,20	<b>VTC</b> 2:1	<b>wonderful</b> 6:1	<b>10:27</b> 23:8
8:1 9:2,21	<hr/>	<b>words</b> 20:10,13	<b>100</b> 8:14
12:5,10,11	<b>W</b>	<b>work</b> 12:7,12	<b>100,000</b> 10:8
13:5 15:11	<hr/>	18:10 19:18	<b>101</b> 1:11
16:24	<b>wait</b> 19:1	20:15 21:14	<b>10th</b> 21:24,25
<b>transitional</b>	<b>Walter</b> 2:3 3:6	<b>worked</b> 5:16	<b>12</b> 15:22
12:3 17:17	4:1,2,16,25	<b>working</b> 14:22	<b>12th</b> 22:3,9
<b>tremendous</b> 8:9	5:6 9:19	18:5,13	<b>13</b> 15:22
<b>Trenton</b> 1:12	11:2,15	<b>world</b> 9:10	<b>18</b> 12:10,16
<b>tricky</b> 8:5	13:10 19:12	15:25	17:8 24:25
<b>true</b> 10:17	20:7,9,22,23	<b>wouldn't</b> 18:22	<b>19</b> 15:7
24:6	21:12,18	<b>www.RLReso...</b>	<b>1948</b> 16:11
<b>try</b> 15:18	22:12,13	1:25	<b>1st</b> 6:20 8:16
<b>trying</b> 13:4	23:3	<hr/>	<hr/>
<b>Tuesday</b> 21:24	<b>want</b> 12:7	<b>X</b>	<b>2</b>
<b>turn</b> 9:16	13:18,22	<b>X</b> 3:1	<b>2.7</b> 15:10
<b>two</b> 9:25 10:11	16:16,18	<b>XI</b> 24:4	<b>20</b> 10:18,19
10:24,25	19:1 22:6	<hr/>	<b>2008</b> 6:17
11:14 12:8	<b>wanted</b> 5:17	<b>Y</b>	<b>2020</b> 1:13 6:21
12:22,22	14:1,11	<b>year</b> 5:9,24	7:1,3 8:1,22
<b>TY</b> 7:1	17:23 21:17	6:15 7:3,23	10:11 15:9
<b>type</b> 20:12	<b>wasn't</b> 19:10	8:2,18,23	24:25
<hr/>	19:19,24	10:1,25	<b>2021</b> 8:2 10:7
<b>U</b>	<b>way</b> 7:16 9:7	11:16 12:3,4	10:25 15:13
<hr/>	9:13,13 10:9	12:9,20,20	<b>2022</b> 24:24
<b>unavailable</b>	10:21 15:20	13:13 15:11	<b>21</b> 3:8 10:20
21:25	19:10,11	15:12 17:11	10:23
<b>uncle</b> 16:10	<b>we're</b> 11:13,21	<b>years</b> 5:10	<b>2277</b> 1:22
<b>understanding</b>	12:3,5,14	7:18 18:24	<b>23</b> 3:9
20:5	15:14,23	19:6	<hr/>
<b>universally</b>	17:19 19:14	<b>Z</b>	<b>3</b>
11:23	19:16,17	<hr/>	<hr/>
<b>use</b> 6:19	21:14	<b>0</b>	<b>3.1</b> 11:19
<b>usual</b> 8:12	<b>we've</b> 11:9,16	<hr/>	<b>30</b> 1:13 24:24
<hr/>	<b>weekly</b> 18:13	<b>01-01-2021</b>	<b>30th</b> 8:18,20
<b>V</b>	<b>weeks</b> 12:13	6:17	<b>33</b> 1:22
<hr/>	17:5	<b>02211</b> 24:4	<b>331171</b> 1:25
<b>venture</b> 13:8	<b>went</b> 10:11	<b>08625</b> 1:12	<b>368-7652</b> 1:24
<b>Veterans</b> 21:20	<b>WIELKOTZ</b> 6:7	<hr/>	<hr/>
21:23 22:3		<b>0</b>	<b>4</b>

**4** 3:3, 4, 6  
**400,000** 9:4  
**40A:4-3.1** 6:18  
**410** 1:22

---

**5**

---

**5** 3:7 15:17  
**51** 7:2  
**560** 20:2

---

**6**

---

**609** 1:24

---

**7**

---

---

**8**

---

**8.6** 14:25  
15:21  
**800** 1:24  
**81,206,343** 7:2  
**85** 12:4 17:11

---

**9**

---

**92** 6:18  
**9510595125** 7:5  
**989-9199** 1:24