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NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS  
LOCAL FINANCE BOARD  
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November 8, 2023  
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Oral sworn testimony in the  
above-captioned matter taken via remote  
videoconference before LISA F. PENROD, Certified  
Court Reporter (XI01753) and Registered Professional  
Reporter, on the above date, commencing at 10:00  
a.m., there being present:

1 A P P E A R A N C E S:

2 Jacquelyn Suarez, Chairwoman

Alan Avery

3 Adrian Mapp

Dominick Di Rocco

4 William Close

Idida Rodriguez

5 Nicholas Bennett

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APPLI CATIONS

1		
2		PAGE
3	Manalapan Township Fire District #1	9
4	Howell Township Fire District #2	23
5	City of Atlantic City	35
6	Board of Education of the Clearview Regional High School District	38
7		
	Monmouth County Improvement Authority	44
8		
	City of Orange Township	59
9		
	City of Orange Township	66
10		
	Eatontown Borough	77
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1 MS. SUAREZ: Good morning, everyone.

2 The first matter before the board

3 today is last month's meeting minutes.

4 Do I have motion to adopt the October

5 11, 2023, minutes as submitted?

6 MS. RODRIGUEZ: So moved.

7 MR. AVERY: Second.

8 MR. BENNETT: Ms. Rodriguez and Mr.

9 Avery.

10 Ms. Suarez.

11 MS. SUAREZ: Yes.

12 MR. BENNETT: Mr. Di Rocco.

13 MR. Di ROCCO: Yes.

14 MR. BENNETT: Mr. Close.

15 MR. CLOSE: Yes.

16 MR. BENNETT: Mr. Avery.

17 MR. AVERY: Yes.

18 MR. BENNETT: And Ms. Rodriguez.

19 MS. RODRIGUEZ: Yes.

20 MR. BENNETT: Motion approved.

21 MS. SUAREZ: Thank you.

22 Ms. Jones, would you please walk us

23 through the complaint considerations before the

24 board today.

25 MR. JONES: Yes. Thank you, Director.

1                   Next up for the board's consideration  
2    is 19-024, and this is two notices of determination  
3    from this matter dismissing the matter for no  
4    reasonable factual basis.

5                   MS. SUAREZ: Thank you.

6                   Are there any questions on that one?

7                   Hearing none, do we have a motion to  
8    issue two notices of determination dismissing the  
9    complaints for a lack of reasonable factual basis?

10                  MR. AVERY: Move it.

11                  MS. RODRIGUEZ: Second.

12                  MR. BENNETT: Mr. Avery and Ms.

13   Rodri guez.

14                  Ms. Suarez.

15                  I'm sorry, Ms. Suarez, I did not hear  
16   you.

17                  MS. SUAREZ: I'm sorry. Yes.

18                  MR. BENNETT: Mr. Di Rocco.

19                  MR. Di ROCCO: Yes.

20                  MR. BENNETT: Mr. Close.

21                  MR. CLOSE: Yes.

22                  MR. BENNETT: Mr. Avery.

23                  MR. AVERY: Yes.

24                  MR. BENNETT: And Ms. Rodri guez.

25                  MS. RODRIGUEZ: Yes.

1 MR. BENNETT: Motion approved.

2 MR. JONES: Next up is 20-005. This  
3 is a notice of investigation where the board is  
4 being asked to authorize an investigation for  
5 potential violations of Subsection C and D of the  
6 local government ethics law.

7 MS. SUAREZ: Do we have any questions  
8 on that one?

9 Hearing none, do we have a motion?

10 MR. CLOSE: So moved.

11 MS. RODRIGUEZ: Second.

12 MR. BENNETT: I have Mr. Close and Ms.  
13 Rodriguez.

14 Ms. Suarez.

15 MS. SUAREZ: Yes.

16 MR. BENNETT: Mr. Di Rocco.

17 MR. DI ROCCO: Yes.

18 MR. BENNETT: Mr. Close.

19 MR. CLOSE: Yes.

20 MR. BENNETT: Mr. Avery.

21 MR. AVERY: Yes.

22 MR. BENNETT: And Ms. Rodriguez.

23 MS. RODRIGUEZ: Yes.

24 MR. BENNETT: Motion approved.

25 MR. JONES: Next up is 22-11, and in

1 this matter, there are three notices of  
2 determination where the matter is being dismissed  
3 for lack of jurisdiction.

4 MS. SUAREZ: Any questions on that  
5 one?

6 Hearing none, do we have a motion to  
7 issue the notices of determination dismissing the  
8 complaints for lack of jurisdiction?

9 MR. AVERY: So moved.

10 MS. RODRIGUEZ: Second.

11 MR. BENNETT: I have Mr. Avery and Ms.  
12 Rodriguez.

13 Ms. Suarez.

14 MS. SUAREZ: Yes.

15 MR. BENNETT: Mr. Di Rocco.

16 MR. Di ROCCO: Yes.

17 MR. BENNETT: Mr. Close.

18 MR. CLOSE: Yes.

19 MR. BENNETT: Mr. Avery.

20 MR. AVERY: Yes.

21 MR. BENNETT: And Ms. Rodriguez.

22 MS. RODRIGUEZ: Yes.

23 MR. BENNETT: Motion approved.

24 MR. JONES: Last before the board is  
25 the matter of 13-005 and 14-004. At this time the

1 board is being asked to accept initial decision of  
2 the administrative law judge as to the factual  
3 findings and the decision of the ALJ, but modify the  
4 reasoning in the initial decision to clarify  
5 unwarranted privilege under Subsection C of the  
6 local government ethics law and prohibited  
7 involvement under Subsection D of the local  
8 government ethics law.

9 MS. SUAREZ: Any questions on that  
10 one?

11 Hearing none, do we have a motion to  
12 adopt the findings of fact and adopt the initial  
13 decision with modifications on the findings of law?

14 MR. AVERY: So moved.

15 MS. RODRIGUEZ: Second.

16 MR. BENNETT: I have Mr. Avery and Ms.  
17 Rodriguez.

18 Ms. Suarez.

19 MS. SUAREZ: Yes.

20 MR. BENNETT: Mr. Di Rocco.

21 MR. DI ROCCO: Yes.

22 MR. BENNETT: Mr. Close.

23 MR. CLOSE: Yes.

24 MR. BENNETT: Mr. Avery.

25 MR. AVERY: Yes.

1 MR. BENNETT: And Ms. Rodriguez.

2 MS. RODRIGUEZ: Yes.

3 MR. BENNETT: Motion approved.

4 MS. SUAREZ: Thank you, Ms. Jones.

5 MR. JONES: Thank you.

6 MS. SUAREZ: Okay. So then as we move  
7 on to the applications, I'm just going to remind our  
8 board members, applicants and members of the public  
9 who have joined us to please remain muted to  
10 eliminate unnecessary background noise.

11 For those who have joined us by phone,  
12 option star 6 should mute and unmute the call.

13 As each applicant appears to testify,  
14 please turn on your camera and speak up when your  
15 application is called so that your image will appear  
16 on the screen which will permit us to swear you in  
17 prior to testifying.

18 I know we're a little ahead of  
19 schedule right now, but I believe the first  
20 applicant appearing before the board today is the  
21 Manalapan Township Fire District Number 1.

22 MR. SPECTOR: Yes, I'm here.

23 MS. SUAREZ: Is there anybody joining  
24 you today?

25 MR. SPECTOR: The attorney was

1 supposed to but I have not seen him yet.

2 MS. SUAREZ: We'll give it a moment,  
3 then.

4 MR. BENNETT: Madam chair, we can get  
5 the representative sworn in at this point, as the  
6 attorney would not have to be.

7 ALAN SPECTOR  
8 is duly sworn by a Notary Public of the State of New  
9 Jersey and testifies under oath as follows:

10 MR. SPECTOR: Our attorney, Mr.  
11 Parker, has arrived.

12 MR. PARKER: Hello.

13 MR. BENNETT: Director, you're not on  
14 mute. I just had a lot of trouble hearing you. I  
15 don't know if anybody else did.

16 MS. SUAREZ: Can you hear me now?

17 MR. BENNETT: It's faint, but it's  
18 better.

19 MS. SUAREZ: So Mr. Parker, we got  
20 Mr. Spector sworn in so if you want to proceed with  
21 the application.

22 MR. PARKER: This is the application  
23 for the Manalapan Township Fire District Board of  
24 Fire Commissioners to purchase two fire trucks to be  
25 delivered in three years, basically because all of

1 the manufacturers are very backed up, and that's why  
2 there's a three-year wait.

3 MS. SUAREZ: I just want to make sure.  
4 Was that the end of the presentation for the  
5 application?

6 MR. PARKER: Sorry. Yes.

7 MS. SUAREZ: That's okay.

8 Okay. So I do have a few questions  
9 for you. I guess one of the ones is just procedural  
10 overall. So Mr. Spector, I don't know if this is  
11 better addressed by you, but wanted to just make  
12 sure that we understand what's kind of been going on  
13 the with audits.

14 I know last year it was a little more  
15 than five months overdue. This year it was a little  
16 over a month overdue. Just kind of want to  
17 understand what happened last year, this year and  
18 how we're going to fix that going forward.

19 MR. SPECTOR: I can address it to the  
20 best of my ability. We use the auditing firm of  
21 Holman, I forget the -- but they are municipal and  
22 fire district auditors, and we, as a district, have  
23 never had an issue up until last year with that  
24 firm. I don't know if they possibly have taken on  
25 too many clients. I don't know, but we gave them

1 all their stuff and this is just, when we got the  
2 stuff back, I post almost immediately to the FAST  
3 system and everything else as soon as I get it.

4 As Mr. Bennett could probably tell  
5 you, I harassed them a lot in the past two weeks  
6 just to get the audit to us. I don't really have an  
7 excuse or a reason, but it's -- it was on the  
8 auditing firm. We definitely gave them all their  
9 information.

10 MS. SUAREZ: Okay. I guess any  
11 conversation with them about just making sure that  
12 everything is timely for next year?

13 MR. SPECTOR: Yes. Actually, I  
14 haven't had a chance this year yet because I  
15 literally just got the audit on Friday afternoon.  
16 So we're going to ask them to come to a meeting so  
17 that we can address them in person.

18 They normally do come to present the  
19 audit each year, and last year they said something  
20 about they waited for the numbers for the state for  
21 the pension stuff. That's what slowed everything  
22 down. I'm not an auditor so I don't understand most  
23 of that, but I don't understand -- and I know the  
24 state did give an extension last year. There must  
25 have been an issue with numbers or something last

1 year, but certainly not making excuses for them.

2 I don't know the answer, but we are  
3 going to have them to one of our next meeting or two  
4 and address it going forward because we do give them  
5 their stuff by March. So I don't understand what --  
6 obviously along the way they ask for additional  
7 information, which we do always try to provide as  
8 timely as possible.

9 MS. SUAREZ: I appreciate that. The  
10 board -- both the board as well as the division have  
11 often granted extensions on these, but those are, of  
12 course, across-the-board extensions, they're not  
13 one-off extensions, and those were permitted over  
14 the last two years. So last year they were supposed  
15 to have been completed in, I think late August and  
16 this year it was, I think September 29th or the end  
17 of September.

18 So yes, and we purposely do that  
19 because the state is, we're all at the behest of  
20 treasury. So if treasury is behind in some of the  
21 their releasing of what the numbers are going to  
22 look like, we want to make sure that we are building  
23 that into the expectation of when the audit should  
24 be due.

25 So that would have been the rationale

1 for why the state extended it, not necessarily the  
2 rationale for why an audit firm didn't get it  
3 completed by the grace period that was extended.

4 MR. SPECTOR: I do understand.

5 MS. SUAREZ: I just want to make sure.

6 MR. SPECTOR: I read all the stuff  
7 that comes from the state, too, all the notices, and  
8 it's not an excuse, but unfortunately, we're kind of  
9 at their mercy.

10 MS. SUAREZ: Understood. Understood.

11 Great. I'm glad they're going to come  
12 to a meeting. You can have those conversations in  
13 person, and anything that our team can do to  
14 continue to provide some technical assistance on  
15 that end, please don't ever hesitate to reach out  
16 because that's what we're here for.

17 MR. SPECTOR: Thank you.

18 MS. SUAREZ: And then the other  
19 question that I do have is I guess just about the  
20 purchase in particular. So I know two apparatus are  
21 being purchased. Neither will be delivered before  
22 about a three-year period, and I know that the  
23 district has an unrestricted fund balance of over a  
24 million dollars.

25 Just curious if you could walk us

1 through the decision-making as to not put any  
2 downpayment down, I guess on either one of these  
3 vehicles.

4 MR. SPECTOR: I think the main reason  
5 is that we were going to -- since it is a three-year  
6 backlog, three plus years is what we're told by the  
7 manufacturers, honestly, we normally would be  
8 purchasing one right now, but with a three-year  
9 backlog, the two trucks that we're replacing, one is  
10 a 1997 and the other is a 2003, so by the time we  
11 receive these trucks, the one is going to be 29  
12 years old and the other one is going to be 23 plus,  
13 and if you had looked, which I don't know if you do,  
14 but you look back in our history, we try to purchase  
15 trucks every five to seven years, but with this 36  
16 to 48 a month backlog on trucks, we just thought it  
17 would be better to try and purchase two at this time  
18 so that -- 'cause if we wait longer, the price  
19 obviously goes up. They're telling us they get  
20 quarterly increases these days, and I don't know if  
21 and when the backlog will ever be caught up.

22 So if we wait then we'll never get  
23 caught back up on -- we'll always be behind on  
24 purchasing trucks, basically.

25 We never really buy two trucks at one

1 time. This is the first time we're doing it.

2 MS. SUAREZ: Understood.

3 And then could you just, I guess walk  
4 us through the decision-making on not utilizing any  
5 of the unrestricted fund balance toward a  
6 downpayment on these, especially because interest  
7 rates have increased, right, so just trying to  
8 understand that thought process.

9 MR. SPECTOR: We did speak with our  
10 accountant and a discussion was had whether to use  
11 or not use.

12 We did use last year some funds to  
13 purchase air packs so that we did not have to  
14 finance anything last year. We spent about \$400,000  
15 of restricted, I guess it would be called?

16 MS. SUAREZ: The unrestricted fund  
17 balance, yes.

18 MR. SPECTOR: So we did about 400,000  
19 last year to purchase air packs and did not finance  
20 that because of the interest rates, and this year we  
21 don't have, from what I understand, I don't think we  
22 have a lot of restricted fund balance available and  
23 that's the reason we went the other way with the  
24 unrestricted fund balance.

25 MS. SUAREZ: Okay. Are there any

1 purchases that are coming up that you're  
2 anticipating not going out for financing?

3 MR. SPECTOR: No. This is -- it was  
4 the air packs and the trucks were our two big  
5 purchases that we were moving forward with.

6 MS. SUAREZ: Okay. And have the air  
7 packs already be paid for? I just want to  
8 understand if that's already been taken care of.

9 MR. SPECTOR: Yes. The air packs have  
10 been paid for, yes, just recently, because they also  
11 took nine months to get.

12 MS. SUAREZ: Okay. I'm going to open  
13 it up to see if the board members or anyone from the  
14 public have any other questions or comments they'd  
15 like to raise.

16 MR. CLOSE: Mr. Spector, again, just  
17 want to follow on the commissioner's question about  
18 the unrestricted fund balance.

19 Given you have no other anticipated  
20 equipment cost, it appears, I just, I guess I'm  
21 trying to understand, given the high interest rates  
22 that you're looking at, why you're not using some  
23 portion of your fund balance to put a downpayment on  
24 one or both of the vehicles. It would still leave  
25 you with an ample balance for your needs.

1                   What are your operational costs  
2                   annually?

3                   MR. SPECTOR: The budget itself is  
4                   about 2.4 million.

5                   MR. CLOSE: Okay. So given you have  
6                   over a million fund balance in reserve, that's a  
7                   significant part relative to your operational cost.

8                   Again, I'm trying to understand why no  
9                   portion of this is being applied to the proposed  
10                  downpayment.

11                  MR. SPECTOR: I was told by our  
12                  accountant that the state, and I could be wrong  
13                  about this, likes to see a quarter of that fund  
14                  balance in the account because of how the election  
15                  goes and when the money becomes available and  
16                  everything else, that supposedly we need to keep a  
17                  quarter of whatever that fund balance is so that we  
18                  have operating money for the first quarter of the  
19                  year. That's kind of what was explained to me.

20                  MR. CLOSE: Okay. So if you keep a  
21                  quarter of \$2 million of annual operating expenses,  
22                  isn't that \$500,000?

23                  MR. SPECTOR: Roughly, yes. So we  
24                  have -- we could use, I guess, somewhere, 3 or  
25                  400,000, 500. You don't like to crunch yourself to

1 nothing.

2 MR. CLOSE: I certainly understand  
3 that, but even if you put 10 percent of it down, we  
4 talked about \$245,000, it still leaves you  
5 approximately three quarters of a million dollars in  
6 fund balance in reserve.

7 That's just the part I'm having some  
8 difficulty understanding, why that wasn't more of a  
9 conversation and consideration with this  
10 application.

11 MR. SPECTOR: I'm not going to lie to  
12 you, I'm not an auditor or an accountant, but I did  
13 have a conversation with the accountant and this was  
14 their recommendation, and we did discuss it as a  
15 board.

16 I'm not opposed to using, and I don't  
17 think the rest of the board is opposed to using more  
18 fund balance. I don't want to go back and say that  
19 we want to change the application at this point, but  
20 if it's -- if it's a stumbling point, we certainly  
21 could go back and discuss it.

22 MR. CLOSE: Okay. Second piece,  
23 you're buying two apparatus. You described their  
24 age, obviously in need.

25 Are they both going to be ordered for

1 deliver at the same time? Are you placing the order  
2 with a staggered delivery time? Which I've seen  
3 some departments doing in buying multiple apparatus  
4 given that in 25 odd years you're going to find  
5 yourself in the same situation.

6 MR. SPECTOR: Yeah, we did discuss  
7 that with the vendor and it's something that  
8 definitely was on the table. We have not made a  
9 decision one way or the other, and you're right, we  
10 do -- that's why we've always bought one at a time  
11 because we don't want two coming up at the same  
12 time.

13 MR. CLOSE: Okay. I guess my main  
14 concern is relative to the downpayment, just I think  
15 it would be prudent to use some portion of that  
16 given the higher interest rate that you're looking  
17 at now as opposed to, and your debt schedule as  
18 opposed to non-utilization of it, but that's just my  
19 observation. I'll defer to the rest of the board on  
20 that.

21 MR. SPECTOR: I have no issue with  
22 that. I would certainly go back to the accountant  
23 and address that. I'm pretty comfortable with using  
24 a quarter million, or like you said, 10 percent or  
25 whatever the number may be.

1 MS. SUAREZ: Mr. Spector, and of  
2 course I know this is not your area of expertise and  
3 that you're relying, of course, on your  
4 professionals that are advising you on these types  
5 of things.

6 Some of the -- with the interest rates  
7 creeping up, of course, we're looking to make sure  
8 that we're making -- the taxpayers' interest is kept  
9 in mind. So utilizing some of the existing funding  
10 where we can so that way we're not paying out as  
11 much in interest over the life of the apparatus or  
12 for the financing portion of it, and then the other  
13 component, too, is sometimes what we've seen, and  
14 this is certainly a question or conversation maybe  
15 to have with the accountant or some sort of  
16 financial advisor, if you guys have one, is if  
17 you're keeping the funding in the unrestricted fund  
18 balance, is that being invested in some way, shape  
19 or form, whether that's to either offset or just to  
20 make sure that you're earning some interest on the  
21 money that's sitting there and what's happening with  
22 it. So just food for thought.

23 Certainly agree with Mr. Close that  
24 any time that we can defray some of the interest  
25 rate, we'd like to see that happen.

1 MR. SPECTOR: That's fine.

2 MS. SUAREZ: Any other questions or  
3 comments from the board members or the public?

4 All right. Then hearing no additional  
5 questions, do we have a motion to issue positive  
6 findings?

7 MS. RODRIGUEZ: I make a motion.

8 MR. Di ROCCO: I'll second it.

9 MR. BENNETT: I have Ms. Rodriguez and  
10 Mr. Di Rocco.

11 Ms. Suarez.

12 MS. SUAREZ: Yes.

13 MR. BENNETT: Mr. Di Rocco.

14 MR. Di ROCCO: Yes.

15 MR. BENNETT: Mr. Close.

16 MR. CLOSE: Yes, but I hope you'll  
17 certainly take a look with your accountant at that  
18 and go forward with, apply some sort of downpayment  
19 towards it, Mr. Spector. I think that would be in  
20 the best interest of everyone.

21 MR. SPECTOR: I will be on the phone  
22 today.

23 MR. CLOSE: Thank you, sir.

24 MR. BENNETT: Mr. Avery.

25 MR. AVERY: Yes.

1 MR. BENNETT: And Ms. Rodriguez.

2 MS. RODRIGUEZ: Yes.

3 MR. BENNETT: Motion is approved.

4 MS. SUAREZ: Thank you very much, and  
5 Mr. Spector, thank you very much for your candor. I  
6 appreciate that.

7 MR. SPECTOR: Thank you.

8 MR. PARKER: Thank you.

9 Let me apologize for holding things  
10 up. I was actually out in the hall and the door was  
11 closed. I was waiting for somebody to open it up.

12 MS. SUAREZ: No problem. We're a  
13 little ahead of schedule today.

14 All right. The second applicant  
15 appearing before the board today is Howell Township  
16 Fire District Number 2. I see Mr. Jessup with us.

17 MR. JESSUP: Yes. Good morning,  
18 Director. Matt Jessup, McManimon, Scotland and  
19 Baumann.

20 We have with us George Patten, the  
21 fire district treasurer, and Frank Biddle, the fire  
22 district commissioner, and we also have Rich  
23 Braslow, who is, of course, general counsel to the  
24 fire district.

25 So the commissioners, George and

1 Frank, will need to be sworn in.

2 GEORGE PATTEN

3 FRANK BIDDLE

4 is duly sworn by a Notary Public of the State of New  
5 Jersey and testifies under oath as follows:

6 MS. SUAREZ: Mr. Jessup, the floor is  
7 yours.

8 MR. JESSUP: Thank you, Director.

9 So as you just mentioned, this is an  
10 application by the Howell Township Fire District  
11 Number 2 pursuant to N.J.S.A. 40A:5A-6 in connection  
12 with the issuance of bonds and notes to finance a  
13 new E1 aerial platform fire truck in an amount not  
14 to exceed \$2.6 million.

15 The acquisition of the fire truck and  
16 the bond and note financing of the fire truck was  
17 approved by the voters at an election held on  
18 September 9, 2023. This vote was 326 in favor and  
19 97 against, for a total of 423 votes. There are  
20 approximately 13,300 registered voters in the fire  
21 district so we had like a .03 percent participation  
22 rate.

23 The fire district will procure the  
24 truck through the Houston-Galveston Area Council.  
25 The purchase price is \$2,262,220. The fire district

1 does project that a separate procurement would  
2 result in a higher purchase price than the HGAC  
3 price, and of course, we always pick up on time and  
4 cost savings resulting from a separate procurement,  
5 as the board is certainly very familiar with.

6 The fire district is not making a  
7 downpayment on this fire truck. That's because the  
8 fire district earlier this year undertook a radio  
9 upgrade project that cost \$800,000, and that project  
10 was fully financed with cash earlier this year, and  
11 that was originally planned to be financed and I  
12 think maybe the director knows some of the history  
13 here, but long story short, due to procedural  
14 issues, it couldn't finance that project. The  
15 project had to get done, township-wide project.

16 So the fire district depleted its  
17 restricted fund balance on a different capital  
18 project, 800,000 bucks, leaving this one to be fully  
19 financed, whereas ordinarily we would have used that  
20 money across multiple capital projects.

21 The new fire truck is replacing an  
22 existing 1996 truck that's 27 years old. The  
23 outgoing truck has approximately 23,200 miles on it  
24 and over 2,300 service hours.

25 The fire district, once the new truck

1 comes in, which is about 30 to 36 months from now,  
2 the fire district does plan to sell the old truck  
3 and use those proceeds to pay down on the financing  
4 of the new truck.

5 The fire district will finance the  
6 purchase through the issuance of bonds and notes  
7 over a ten-year term. At present, the plan of  
8 finance is three years of notes followed by a  
9 seven-year bond.

10 The fire district will make principal  
11 payments in each year with aggregate financing to be  
12 structured to produce level debt service of  
13 approximately \$275,000 per year for the ten-year  
14 combined term. That \$275,000 debt service assumes a  
15 short-term interest rate of 4 percent, which is  
16 pretty much right around where we are now, and  
17 long-term rates of three and-a-half percent.

18 The fire district does anticipate just  
19 under a \$25 tax increase to cover the new debt  
20 service on an approximately \$114 current fire  
21 district portion of a tax bill based on an assumed  
22 \$300,000 assessed value home.

23 And with that, I'll stop, and  
24 Director, turn it back to you to see if you have any  
25 questions.

1 MS. SUAREZ: Thank you.

2 Mr. Jessup, I apologize, what did you  
3 say the district bought outright previously?

4 MR. JESSUP: So there was an \$800,000  
5 acquisition of a radio upgrade and communications  
6 project, which I believe was township-wide, and as a  
7 result, each fire district had to participate,  
8 obviously communication, safety, etc.

9 MR. BRASLOW: Excuse me, Director.  
10 This is Mr. Braslow.

11 Per the township application, and I  
12 don't know if you can follow it, but the issue with  
13 the District 2, they were to be part of the bonds  
14 and notes issued by the township, but apparently  
15 preceding counsel (indiscernible) appropriate notice  
16 requirements. The district happened to have cash  
17 and we (indiscernible) guidelines with the  
18 (indiscernible). We did not want to delay the  
19 project so what they did, they took their capital  
20 reserve, used that to fund the project, which  
21 involved everything with the town as well as the  
22 township as opposed to going out again on a brand  
23 new election and delaying the project.

24 And I don't know if you have a  
25 recollection of that, because we did talk to you,

1 but that was the circumstances which depleted their  
2 capital reserve.

3 MS. SUAREZ: Yes, that has all flooded  
4 back to me now.

5 MR. JESSUP: You're welcome.

6 MS. SUAREZ: Okay, no. Appreciate  
7 that.

8 So just so that I do understand,  
9 though, the district has now built back up its  
10 reserve to a little over \$800,000, is that accurate,  
11 or no, that's completely going to be utilized?

12 MR. JESSUP: The \$800,000 was, per the  
13 I think the 2023 budget, is being used or now has  
14 since been used --

15 MS. SUAREZ: Earmarked.

16 MR. JESSUP: -- to fully fund,  
17 correct, that acquisition project. So I think the  
18 budget notes an increase in expenditures, and that's  
19 largely on account of this project, and it notes the  
20 800,000 from restricted fund balance released in  
21 order to fund 100 percent of this project, as  
22 Mr. Braslow said, because it couldn't be financed,  
23 with a mix of downpayment out of some of that money  
24 and then long-term financing through what was  
25 supposed to be the township financing for all, I

1 guess for all the districts.

2 MS. SUAREZ: Appreciate that.

3 So then we're seeing the \$800,000, but  
4 that's because it already hasn't been spent down  
5 because that's from the audit. So I just want to  
6 make sure that I'm following along the numbers, but  
7 that sounds like what's happening here.

8 MR. BRASLOW: Mr. Braslow. Not only  
9 was the previous money placed in the reserve, but  
10 there are capital projects which the fire district  
11 approval to utilize capital funds, and if you want  
12 specific, you can have one of the commissioners on  
13 the project, but there are projects in line which  
14 have been approved going forward to use additional  
15 capital monies.

16 MS. SUAREZ: Okay. I mean, if it's  
17 not too onerous, that would be great to see the  
18 project list so that we can kind of conceptualize it  
19 all.

20 MR. BRASLOW: (Indiscernible) address  
21 that, that would be helpful.

22 MS. SUAREZ: Yes, that would be great.

23 MR. BRASLOW: Okay. George or Frank,  
24 can you talk about those additional capital projects  
25 where you just had the capital meeting, what those

1 are.

2 MR. PATTEN: Yes. This is George  
3 Patten here.

4 We originally had set aside, had  
5 approved at election \$400,000 to buy a new tractor  
6 for our tanker truck, and then we found out later  
7 that that was not enough money. So one of the  
8 things that we had approved at a special meeting was  
9 another \$100,000 to put towards the tractor.  
10 Another 100,000 was set aside for a generator  
11 project at our Fire Station Number 1 in Adelphi a,  
12 and that added to a previous approved 140,000  
13 because the price was far over what we had  
14 anticipated, and then finally, there is 200,000 to  
15 be set aside for a new command vehicle for the fire  
16 department. It may not cost that much, but DCA has  
17 told us to be sure to ask enough so that we don't  
18 have to come back for a second vote, and that covers  
19 the other expenditures of a total of 400,000.

20 MR. BIDDLE: That was just approved by  
21 the voters just a couple weeks ago.

22 MS. SUAREZ: Was that September? I  
23 guess, was that a special election?

24 MR. PATTEN: That was late September,  
25 October, October 24th, I do believe, a Tuesday.

1 MR. BRASLOW: That was at a council  
2 meeting in accordance with (indiscernible). Notice  
3 had been advertised (indiscernible).

4 MR. BIDDLE: I did upload the results  
5 of that to the FAST system in the '23 budget area.

6 MS. SUAREZ: Thank you. So speaking  
7 of FAST, I have another question.

8 So we have noticed, as you probably  
9 heard from the previous application, just wanted to  
10 kind of hone in a little bit on the audit.

11 So I guess the audit was actually  
12 completed in September but wasn't upload to the FAST  
13 system until about a week ago? So is that a  
14 technical glitch? Did somebody just kind of forget?  
15 It sounds like somebody is inherently familiar with  
16 the FAST system, how to upload, so I just want to  
17 make sure that going forward there aren't any  
18 technical issues.

19 MR. PATTEN: No. I actually uploaded  
20 it late September. I got a confirmation from the  
21 FAST system that said that they received it. I have  
22 paperwork for that.

23 Somewheres on the link or from our  
24 drive to the FAST system, there's a glitch and  
25 nobody could open it or something. So we went

1 through a whole bunch of stuff with the DCA. They  
2 told us what to do, and then we just uploaded it  
3 again and I think now it's finally -- we had the  
4 same issue on our website, because I posted it in  
5 late September and nobody on the website could open  
6 it or find it, and we had to resend it to the  
7 website and got it, but they're both there now, FAST  
8 and our website.

9 MR. JESSUP: Director, I think from  
10 there fire district's perspective, right, they  
11 thought they had filed it and were done and it  
12 wasn't until Zach started communicating with us on  
13 this that we realized. We thought it was done.  
14 Certainly everything, as they just mentioned,  
15 everything they thought was done correctly, but it  
16 wasn't until Zach reached out, and then obviously we  
17 worked real quickly over a couple days to make sure  
18 it all got uploaded.

19 MR. BRASLOW: (Indiscernible)  
20 newspaper for public as part of the process.

21 MS. SUAREZ: Mr. Braslow, I apologize,  
22 but you're breaking up pretty badly there and I  
23 don't think I made out what you said.

24 MR. BRASLOW: I'm sorry, Director.  
25 I just wanted to add that the audit

1 synopsis had been sent to the paper this week for  
2 publication. So everything that we should have done  
3 relative to the audit would now appear to be done.

4 MS. SUAREZ: Thank you.

5 And then last question I have, and  
6 Mr. Jessup, I don't know if this is best answered by  
7 you, I think the interest rate that was proposed  
8 here in the application was somewhere between 2  
9 and-a-half and 3 and-a-half percent while it's in  
10 notes and then out to permanently finance.

11 Most of the applications that we're  
12 seeing coming in are somewhere around the 5  
13 and-a-half percent mark. So just curious as to why  
14 we think that the rates are going to be so much more  
15 favorable.

16 MR. JESSUP: So I think our Exhibit G  
17 debt service schedule showed interest on notes at 4  
18 percent and interest on bonds at 3 and-a-half  
19 percent, and certainly we're seeing certainly of a  
20 bond, note issue of this size, you're seeing note  
21 rates plus or minus 4 percent, right, so that feels  
22 real time.

23 Lease rates are a lot higher and lease  
24 rates on fire trucks are up over 5 percent, which is  
25 why this application, I think we had one or two last

1 month as well, are starting to shift back to the  
2 bond and note financing because, quite frankly,  
3 that's where the better market is.

4 Interest rates are lower. There's  
5 more participants. Part of the challenge with  
6 leasing is we're getting fewer and fewer and fewer  
7 respondents at higher and higher interest rates.

8 So if we were leasing this equipment,  
9 I think 5 and-a-half percent would be a fair number.  
10 We think being in the market weekly that 4 percent  
11 on rates, at least where we sit today, is fair for  
12 the short-term notes, and 3 and-a-half percent,  
13 where we sit today, is pretty fair for the long-term  
14 bonds, obviously plus or minus a couple basis  
15 points.

16 MS. SUAREZ: I do not have any other  
17 questions.

18 I will open it up for the board  
19 members, anyone from the public, if they have any  
20 comments or questions they'd like to raise.

21 MR. CLOSE: Nice presentation by  
22 Mr. Jessup. Answered all my questions relative to  
23 the downpayment and the interest rate. So I  
24 appreciate that. Thank you.

25 MS. SUAREZ: Well, hearing no other

1 questions or comments, do we have a motion to issue  
2 positive findings?

3 MS. RODRIGUEZ: I make a motion.

4 MR. CLOSE: Second.

5 MR. BENNETT: I have Ms. Rodriguez and  
6 Mr. Close.

7 Ms. Suarez.

8 MS. SUAREZ: Yes.

9 MR. BENNETT: Mr. Di Rocco.

10 MR. Di ROCCO: Yes.

11 MR. BENNETT: Mr. Close.

12 MR. CLOSE: Yes.

13 MR. BENNETT: Mr. Avery.

14 MR. AVERY: Yes.

15 MR. BENNETT: And Ms. Rodriguez.

16 MS. RODRIGUEZ: Yes.

17 MR. BENNETT: Motion approved.

18 MR. JESSUP: All right. Thank you  
19 very much. Appreciate it.

20 MR. PATTEN: Thank you very much.  
21 Appreciate your time.

22 MS. SUAREZ: Best of luck.

23 The next applicant appearing before  
24 the board today is the City of Atlantic City. I  
25 would be recusing from this and Ms. Rodriguez will

1 be chairing the board for this application.

2 MR. PEARLMAN: Yes, good morning.

3 Steve Pearlman here.

4 Let me introduce, for Atlantic City, I  
5 see the business administrator, Anthony Swan is on;  
6 CFO, Toro Aboderin; financial advisor, Jen Edwards;  
7 and my partner, Debbie Verderame, I believe is on  
8 also. So a few non-lawyers.

9 And for the record, I'm Steve  
10 Pearlman, Pearlman, Miranda. We're bond counsel.

11 MR. BENNETT: Ms. Penrod, can we have  
12 the non-attorneys sworn in, please.

13 ANTHONY SWAN

14 TORO ABODERIN

15 is duly sworn by a Notary Public of the State of New  
16 Jersey and testifies under oath as follows:

17 MR. PEARLMAN: Good morning,  
18 everybody.

19 This application for a qualified bond  
20 status for a million dollar bond, it's actually I  
21 think the first time Atlantic City's been back here  
22 since the series of financings that we did back, I  
23 think the last one was done in 2018 where we were  
24 dealing with the fiscal crisis. When I went in  
25 front of the council a couple weeks ago, I mentioned

1 there's a significant reduction in the debt,  
2 although even with that, even with so many years  
3 having passed without debt being issued, trying to  
4 get the financial house in order, and they've done a  
5 great job getting their rating back to I believe one  
6 below investment grade, which given where they were  
7 is tremendous, they still need relief from the 3  
8 and-a-half percent debt cap. So that's part of the  
9 application.

10 This particular deal actually found  
11 Atlantic City. The New Jersey I Bank reached out  
12 and said that for this million dollars of general  
13 sewer improvements, they can provide an 80 percent  
14 grant and 20 percent loan forgiveness.

15 So the only reason we're here for  
16 qualified bond status is that, in order to get  
17 through the NJIB program, they need investment grade  
18 borrowing. As I said we're close, but not quite  
19 there yet, so we need the qualified bond status.

20 And then finally, I would remind the  
21 board that bonds that are issued by Atlantic City  
22 also have a casino tax, the IATs. So the order of  
23 payment is the IATs get hit first, then the  
24 qualified bond status, then the general obligation  
25 of the town.

1                   So this one seems easy. Council and  
2 the mayor were in favor of it. We're here for  
3 qualified bond approval and the waiver of the debt  
4 cap.

5                   Any questions?

6                   MS. RODRIGUEZ: No questions?

7                   If there are no questions, can I get a  
8 motion for approval?

9                   MR. Di ROCCO: I'll make a motion to  
10 approve.

11                  MR. AVERY: I'll second.

12                  MR. BENNETT: Mr. Di Rocco and  
13 Mr. Avery.

14                  MR. AVERY: Ms. Suarez is recused.  
15 Mr. Di Rocco.

16                  MR. Di ROCCO: Yes.

17                  MR. BENNETT: Mr. Close.

18                  MR. CLOSE: Yes.

19                  MR. BENNETT: Mr. Avery.

20                  MR. AVERY: Yes.

21                  MR. BENNETT: And Ms. Rodriguez.

22                  MS. RODRIGUEZ: Yes.

23                  MR. PEARLMAN: Thank you very much.

24                  Have a good day, everybody.

25                  MS. SUAREZ: So the next application

1 appearing before the board today is the Board of  
2 Education of the Clearview High School District.

3 I see Ms. Tracey.

4 MR. SOLIMINE: Good afternoon,  
5 Director Suarez. It's Tony Solimine from Wilentz,  
6 Goldman and Spitzer, appearing on behalf of the  
7 Clearview Regional High School District.

8 Also today we have Sherry Tracey of  
9 Phoenix Advisors; Esther Pennell, the board business  
10 administrator; and Caroline Jackson, representative  
11 of Honeywell International, the board's ESCO. They  
12 need to be sworn in.

13 SHERRY TRACEY

14 ESTHER PENNELL

15 CAROLINE JACKSON

16 is duly sworn by a Notary Public of the State of New  
17 Jersey and testifies under oath as follows:

18 MS. SUAREZ: All right. Thank you.

19 Mr. Solimine, the floor is yours.

20 MR. SOLIMINE: Thank you, Director.

21 So the Board of Education of the  
22 Clearview Regional School District is seeking  
23 approval for the Local Finance Board to finance its  
24 proposed ESIP through the issuance of energy savings  
25 refunding obligations.

1                   By way of ground, the school district  
2 has been working on a comprehensive construction  
3 plan consisting of a referendum that they did last  
4 year, and part of their comprehensive construction  
5 plan was to undertake an ESIP.

6                   To that end, the board conducted its  
7 energy audits and then went through a competitive  
8 process to select Honeywell as its ESCO.

9                   Honeywell has worked with the board  
10 and the board's administration to develop a list of  
11 energy savings improvements and to develop an energy  
12 savings plan. That plan has been submitted to the  
13 DCU and has also been submitted to the third-party  
14 reviewer and has been reviewed and approved.

15                  The basics of the plan are to  
16 undertake improvements, including LED lighting,  
17 boiler and chiller replacement, building management  
18 upgrades and building (indiscernible) upgrades, CHP  
19 and a solar component.

20                  As you're all aware, the benefits of  
21 an ESIP are that the energy savings grants, etc.,  
22 from this plan will pay on to debt service on the  
23 proposed refunding bonds.

24                  The total cost is approximately a  
25 little under \$6 million, 5,000,978. The board's

1 requesting approval of not to exceed \$6.2 million of  
2 energy savings refunding obligations.

3 The board's current plan of finance is  
4 to negotiate the sale of bonds. That process will  
5 be overseen by its financial advisor, and  
6 potentially, depending on how the project  
7 implementation is going to proceed, the board may or  
8 may not issue notes on the short term to match the  
9 cash, and that's one of the benefits of issuing  
10 bonds.

11 The reason why they decided to issue  
12 bonds instead of lease is because of the interest  
13 rates, and based on the financial advisor's  
14 recommendation, issuance of bonds will provide  
15 (indiscernible) interest rate with this project.

16 Over the life of the project, the  
17 board's going to receive about \$48,000 worth of  
18 positive cash flow, and approximately \$7.8 million  
19 worth of total energy savings throughout the life of  
20 the project. So it's a really exciting project for  
21 the board.

22 We're here to answer any questions  
23 that you have.

24 MS. SUAREZ: Okay. Thank you very  
25 much for that.

1 I have just one question, and I want  
2 to start off, of course, by just commending the  
3 school district and school board on working towards  
4 energy efficiencies that are going to benefit the  
5 students, that taxpayers, better for the  
6 environment, all the way around a great goal.

7 I just to ensure that I saw correctly  
8 that I think the tightest cost savings margin is  
9 about \$4 and that will go up to a little over \$5,000  
10 in certain years.

11 I just to note, one, confirm that was  
12 correct and just make sure we're all aware that some  
13 of those margins are going to be pretty close.

14 MS. TRACEY: Yes, so that is correct.  
15 It is a very tight cash flow, and part of that has  
16 to do with, of course, the rising interest rate  
17 environment we've been in as this process has moved  
18 forward.

19 We are hopeful. We're starting to see  
20 a little bit of a relief in the bond market  
21 following last week's fed meeting, so maybe we'll be  
22 able to get those rates in a little bit tighter and  
23 have a little better savings.

24 Also, as Mr. Solimine mentioned, we  
25 may take advantage of doing short-term notes to

1 allow the project to get done, which may even allow  
2 rates to come down further.

3 I think the other part, and Caroline  
4 Jackson could speak to this as the ESCO, they've  
5 been very conservative on the solar, the estimate of  
6 the solar savings, so it's likely that the solar  
7 will actually be higher than where they are, so we  
8 kind of wanted to show sort of the worse case, and  
9 it is -- but we are absolutely aware that it has  
10 gotten to be a tight project with the cash flow.

11 The negotiated sale should allow us  
12 also, in working with an underwriter, to customize  
13 coupons as we need to in those years to make sure we  
14 do meet the savings in each year.

15 MS. SUAREZ: And I also just want to  
16 reflect for a moment that I appreciate you being  
17 very conservative in the approaches, making sure  
18 that we always see kind of, like, worse case  
19 scenarios so that way we're never coming back here  
20 as, like, an oops situation. So thank you for that.

21 Any other questions or comments from  
22 the board or the public?

23 Okay. Well, then, hearing none, do we  
24 have a motion to approve the issuance of the school  
25 refunding bonds and proposed ESIP?

1 MS. RODRIGUEZ: I make a motion.

2 MR. CLOSE: Second.

3 MR. BENNETT: I have Ms. Rodriguez and

4 Mr. Close.

5 Ms. Suarez.

6 MS. SUAREZ: Yes.

7 MR. BENNETT: Mr. Di Rocco.

8 MR. DI ROCCO: Yes.

9 MR. BENNETT: Mr. Close.

10 MR. CLOSE: Yes.

11 MR. BENNETT: Mr. Avery.

12 MR. AVERY: Yes.

13 MR. BENNETT: And Ms. Rodriguez.

14 MS. RODRIGUEZ: Yes.

15 MR. BENNETT: Motion approved.

16 MR. SOLIMINE: Thank you, everyone.

17 MS. TRACEY: Thank you so much.

18 MS. SUAREZ: Best of luck with the

19 project.

20 Then we have, the next applicant

21 appearing before us today is the Monmouth County

22 Improvement Authority. I see Mr. Draikiwicz.

23 MR. DRAIKIWICZ: That is me.

24 MS. SUAREZ: All right. And I also

25 see, I believe Monmouth County board room.

1 MR. Di ROCCO: I'm going to be recusing  
2 on this matter. So please note that. Someone let  
3 me know when this application's over so I can come  
4 back on.

5 MS. SUAREZ: Absolutely. Thank you,  
6 Mr. Di Rocco.

7 All right, Mr. Draikiwicz, do you want  
8 to give us a rundown so we know who to get sworn in  
9 before we start with the application.

10 You may have frozen, Mr. Draikiwicz.

11 All right, Ms. Litzebauer, Mr. Bacher,  
12 do you want to run through everybody and then we can  
13 get everyone sworn in, including both of you.

14 MR. BACHER: Heather, do you have a  
15 list of the many participants who are here?

16 MS. LITZEBAUER: From Allenhurst, we  
17 have Donna Campagna and Wayne Sevilla.

18 So Allentown, June Madden.

19 From Asbury Park, JoAnn Boos, Jennifer  
20 Edwards and John Cantalupo.

21 From Highlands, Mike Masiello and Pat  
22 DeBlasio.

23 From Interlaken, Lori Reibrich and  
24 Joseph Zanga.

25 From Long Branch, Michael Martin.

1 From Matawan, Nick Trasente.  
2 From Neptune Township, Michael Bascom.  
3 And from Oceanport, Katie LaPorta and  
4 Jennifer Edwards.

5 MR. BACHER: And we also have county  
6 representatives in the audience.

7 MR. KELLY: Yes. We have Teri  
8 O'Connor, who's the county administrator, and we  
9 have two deputy county administrators, Chris Marion  
10 and Joseph Aticari co, and myself, Joe Kelly, the  
11 CFO.

12 MR. DRAI KI WI CZ: John Dra i ki wi cz now  
13 joi ni ng by phone.

14 MS. SUAREZ: Thank you,  
15 Mr. Dra i ki wi cz.

- 16 HEATHER LITZEBAUER
- 17 DOUG BACHER
- 18 DONNA CAMPAGNA
- 19 WAYNE SEVILLA
- 20 JUNE MADDEN
- 21 JoANN BOOS
- 22 JENNIFER EDWARDS
- 23 JOHN CANTALUPO
- 24 MIKE MASIELLO
- 25 PAT DeBLASIO

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- LORI REIBRICH
- JOSEPH ZANGA
- MICHAEL MARTIN
- NICK TRASENTE
- MICHAEL BASCOM
- KATIE LaPORTA
- TERI O'CONNOR
- CHRIS MARION
- JOSEPH ATICARICO
- JOSEPH KELLY

is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MS. SUAREZ: All right, Mr. Draikiwicz, the floor is yours.

MR. DRAIKIWICZ: Thank you, if I may proceed. Thank you, Director.

The Monmouth County Improvement Authority proposes to issue its bonds in the amount not to exceed \$65,237,450, of which those will be sold to the public, and the proceeds of those bonds will then be used to acquire the authority's bonds in the amount of \$65,237,450, the proceeds of which will be utilized to acquire bonds of the nine participating municipalities that are part of this program.

1                   The nine participants that are  
2 participating and the dollar amounts not to exceed  
3 are the following.

4                   The Borough of Allenhurst in the  
5 amount of \$3,702,500; the Borough of Allentown in  
6 the amount of \$1,460,120; the City of Asbury Park in  
7 the amount of \$9.4 million; the Borough of Highlands  
8 in the amount \$8,036,736; the Borough of Interlaken  
9 in the amount \$1,195,515; City of Long Branch in the  
10 amount of \$24,277,522; the Borough of Matawan in the  
11 amount of \$9,260,000; the Township of Neptune in the  
12 amount of \$6,188,200; and the Borough of Oceanport  
13 in the amount of \$1,716,857.

14                   The authority's bonds will be secured  
15 by a general obligation bond of each participating  
16 municipality. In addition, each series of authority  
17 bonds related to that particular municipality will  
18 be secured by a guarantee by the County of Monmouth.

19                   At this time, Director, if you would  
20 like to ask any questions of the nine participating  
21 municipalities, they would be happy to respond to  
22 those.

23                   Would you like to start with the  
24 Borough of Allenhurst?

25                   MS. SUAREZ: Yes, that would be great.

1                   So just, I guess to preface this  
2 before everybody gets started, I did take a quick  
3 look again this morning just for the application. I  
4 see the amounts for each of the municipalities,  
5 along with the purposes. Some of them are pretty  
6 detailed, some of them are not so detailed.

7                   So I think I just appreciate running  
8 through what all of the amounts are and what they're  
9 for, what the actual projects are. Of course,  
10 there's often just a multipurpose ordinance listed  
11 or various capital improvements, but it would be  
12 very helpful for the board to hear what these are  
13 actually going towards.

14                   And lastly, there are some  
15 municipalities who are going out for quite a lot of  
16 funding, and just want to hear, especially those who  
17 are rated versus those who are not rated, the  
18 rationale for going through the county improvement  
19 authority as opposed to going out on their own under  
20 their own rating.

21                   So those are the things that the board  
22 would like to hear, so I just want to preface that  
23 going forward and then yes, happy to start with  
24 Allenhurst.

25                   MR. SEVILLA: Hello. Allenhurst is

1 going to use the money on boardwalk improvements,  
2 improvements to our beach club. We got some road  
3 projects and equipment that we need in order to move  
4 our dispatch operations over to Monmouth County.

5 MR. DRAIKIWICZ: Next up would be the  
6 Borough of Allentown.

7 MS. MADDEN: June Madden, CFO for  
8 Allentown.

9 Half of our money is notes currently  
10 that we are permanently financing. The other is new  
11 money for three general capital ordinances. One has  
12 to do with streetscape project. It's a balance that  
13 was not funded by grants. The other two  
14 multipurpose ordinances were for public works  
15 equipment, police equipment, as well as open space  
16 development.

17 We have one ordinance for a water  
18 utility, which was for a water tower which was  
19 unfortunately not financed through the NJIB.

20 And again, about half of the money  
21 we're borrowing were currently in notes that are due  
22 to start, become permanent financing, and the rest  
23 is new money.

24 MS. SUAREZ: Thank you.

25 MR. DRAIKIWICZ: The next being City

1 of Asbury Park.

2 MS. BOOS: It's for three projects.

3 One's for a fire truck that we originally put  
4 encumbered back in April of '22 and we expect to  
5 receive either December or January of next year. We  
6 did new lighting along the boardwalk, along the tire  
7 beach front was for another one, and the other one  
8 is for a firehouse that we've just started  
9 construction on, so the costs of that are estimated  
10 to be through the end of next year for partial  
11 payment, and once we get through next year we will  
12 go out for the final hopefully payments once the  
13 firehouse is completed.

14 MS. SUAREZ: Just out of curiosity,  
15 because I know Asbury Park does have its own rating,  
16 so I guess just the rationale for why it's going  
17 through the improvement authority instead of going  
18 out on this nine million and change.

19 MS. EDWARDS: JoAnn, I can jump in if  
20 you like.

21 So the city was just recently upgraded  
22 earlier this year to double A3 so they're still  
23 several notches below the county's credit rating at  
24 triple A, so there's still substantial savings to  
25 see here by using the improvement authority pool,

1 probably by as much as about 30 to 40 basis points  
2 on interest costs over the life of the transaction.

3 So the city views it as a good program  
4 to utilize to save as much interest as they can.

5 MR. DRAIKIWICZ: Thank you, Jen.

6 Next up will be the Borough of  
7 Highlands for \$8,036,736.

8 MR. DeBLASIO: Sure, Pat DeBlasio  
9 here, the CFO for the Borough of Highlands. I'm  
10 also joined by the administrator, Mike Masiello.

11 We also have three projects that we're  
12 looking to fund here. One of the municipal  
13 building. Our municipal building was actually  
14 destroyed by Hurricane Sandy and we finally got a  
15 new one built. It's been 11, 12 years in the making  
16 there. So 3.4 million of these numbers represents  
17 the funding needed for the construction of the  
18 municipal building, which is now completed, by the  
19 way.

20 The second item is, there's a lot of  
21 hills there in Highlands and we have a lot of  
22 stormwater runoff from top of the hills running down  
23 to the bottom. So we have about 1.6 million and  
24 change used for stormwater pump station improvements  
25 and it's much needed to be done in that town.

1                   And the third ordinance represents  
2                   approximately \$3 million of various capital  
3                   improvements. So I would just want to explain that  
4                   real quick.

5                   A good chunk of that is road  
6                   improvement program, park landscape improvements,  
7                   public works equipment, about a quarter million in  
8                   there, and for some electric vehicle charging  
9                   stations is another component of that ordinance.

10                   And exactly what Jennifer Edwards just  
11                   explained, little towns there really look for  
12                   assistance any time we can get it and any  
13                   fluctuations in interest rates really help our town  
14                   out, and we've been going with the Monmouth County  
15                   Improvement Authority there and it seems to help out  
16                   in the past, and we're continuing that route  
17                   hopefully just to save money. Thank you.

18                   MR. DRAKIWICZ: The next town that's  
19                   up is the Borough of Interlaken for 1.195 million.

20                   MR. ZANGA: This is Joseph Zanga,  
21                   chief financial officer.

22                   Interlake is rolling over prior bans.  
23                   There's no new debt being authorized.

24                   Same situation as really the  
25                   Highlands. It's been tough trying to find bidders

1 for our annual ban sale. We're hoping for a more  
2 favorable interest rate going through the county.

3 And also we had a principal payment  
4 each year, and now we'll have a December principal  
5 payment which will help better with our budget going  
6 forward.

7 MS. SUAREZ: Mr. Zanga, just one  
8 question. So I was under the impression that there  
9 was going to be the purchase of a sanitation truck.

10 MR. ZANGA: That was already purchased  
11 two years ago. So we've already had a note on that,  
12 and we're just rolling over that note. So there's  
13 no new debt on this rollover, on the permanent  
14 financing.

15 MR. DRAIKIWICZ: Thank you.

16 The next town that's participating is  
17 the City of Long Branch for 24,277,522.

18 MR. MARTIN: Good morning. This is  
19 Michael Martin for Long Branch.

20 We're financing several years of road  
21 programs with drainage and sidewalks and curbing.

22 We are currently building a new senior  
23 center and we are matching a grant for library  
24 improvements from the state with a lot of those  
25 funds, and we're also building a firehouse museum,

1 which is quite exciting.

2 We also have a rating of double A2,  
3 but we are taking advantage of the county's triple A  
4 rating and saving some points.

5 MS. SUAREZ: Thank you.

6 MR. DRAIKIWICZ: Thank you for that.

7 Next town is Borough of Matawan for  
8 \$9.26 million.

9 MR. MICHELSON: Ryan Michelson here,  
10 the business administrator. I believe our deputy  
11 CFO is also on the call, Nick Trasente.

12 We have not gone out for permanent  
13 financing in quite some time. We are again, like  
14 simulating small towns, looking to take advantage of  
15 the MCI A's bond rating and hopefully save.

16 Most of these items are various road  
17 and sewer improvements that will be made, as well as  
18 some EDA and basketball recreation improvements that  
19 we got that's partially being funded by a grant, and  
20 a road raising program that we are undergoing with  
21 Monmouth County as well.

22 MR. DRAIKIWICZ: And that being  
23 stated, I guess we'll go to Township of Neptune now  
24 for \$6,188,200. Neptune.

25 MR. BASCOM: Good morning. Mike

1 Bascom. I'm calling in from California so it's a  
2 little early, and you can tell by the great view  
3 behind me.

4 So the bulk of our projects are  
5 related to the public works improvements. Our  
6 public works facility was built in 1960s. It's in  
7 great need of expansion, trying to get some of our  
8 equipment inside, trying to meet the modern needs of  
9 Neptune in regard to the delivery of public works'  
10 functions.

11 Another large portion is a road  
12 program that had to be moved kind of quickly to  
13 coincide with, to take opportunities of completing  
14 the project and sharing some of the cost with the  
15 gas company, the water company and meeting the  
16 county's timing on one of the county roads as far as  
17 when they had to restore it. So there's a cost  
18 savings as to why we moved that program as we did  
19 through this process.

20 Number of this -- number of other  
21 projects have to do with our share of transportation  
22 trust fund projects, open space projects, parks  
23 development and an electric garbage truck, which is  
24 about two years in the process at this point.

25 We, too, have double A rating -- so we

1 too, have a double A rating. We've had that since  
2 2014. We've tested the waters multiple times,  
3 comparing, going with the county and triple A,  
4 sharing the cost of issuance with the county and the  
5 other participants, and we continue to find this to  
6 be the best option for us.

7 MS. SUAREZ: Thank you for that.

8 MR. DRAIKIWICZ: Thanks, Mike, and  
9 we'll try to join you in California soon.

10 The last participant is the Borough of  
11 Oceanport, not to exceed \$1,716,857.

12 MS. LaPORTA: So the Borough of  
13 Oceanport is looking to finance our annual road  
14 program and do some drainage improvements.

15 It's pretty straightforward. We have  
16 a schedule of roads we do every year, and we're  
17 looking to take advantage of the financing  
18 opportunities presented by the county, their  
19 borrowing power and their interest rates, and seems  
20 to be the best interest of our taxpayers.

21 MR. DRAIKIWICZ: With that said,  
22 Director, the Monmouth County Improvement Authority  
23 requests positive findings in connection with the  
24 project financing as well as in connection with the  
25 issuance of their nine separate guarantees for each

1 of the participants.

2 If you have any additional questions,  
3 we'd be happy to answer them for sure.

4 MR. BACHER: And Director, if I could,  
5 just real quick. We were before you a couple of  
6 months ago to do another pool, that capital  
7 equipment lease which has since priced and just  
8 closed, and the differential in the pricing that we  
9 got, we got a 4.3 percent all in TIC versus private  
10 leases through banks at the moment are well over 5  
11 percent. So we are seeing and to the county and  
12 this guarantee, we're seeing real benefit out there.

13 MS. SUAREZ: Thank you for that,  
14 Mr. Bacher. It's always nice to actually see how it  
15 completely comes back full circle because we always  
16 get to see it at the outset but not always how it  
17 works out there in the market. So thank you for  
18 that.

19 I do not have any additional  
20 questions. Appreciate everybody answering them in  
21 advance.

22 I will open it up to see if any board  
23 members or if anyone from the public has any  
24 questions or comments that they would like to raise  
25 at this time.

1                   Okay. Hearing none, do we have a  
2 motion to issue positive findings on the proposed  
3 project financing and the county guarantee?

4                   MR. CLOSE: So moved.

5                   MR. AVERY: Second.

6                   MR. BENNETT: I have Mr. Close and Mr.  
7 Avery.

8                   Ms. Suarez.

9                   MS. SUAREZ: Yes.

10                  MR. BENNETT: Mr. Di Rocco is recused.  
11 Mr. Close.

12                  MR. CLOSE: Yes.

13                  MR. BENNETT: Mr. Avery.

14                  MR. AVERY: Yes.

15                  MR. BENNETT: And Ms. Rodriguez.

16                  MS. RODRIGUEZ: Yes.

17                  MR. BENNETT: Motion approved.

18                  MS. SUAREZ: Thank you, everyone, and  
19 I appreciate everybody's time in participating in  
20 this. It's always helpful for the board to see and  
21 hear directly from the municipalities of how this is  
22 going to benefit them, and thank you for the county  
23 improvement authority's participation as well. Best  
24 of luck with the projects.

25                  Okay. The next application appearing

1 before the today is the City of Orange Township. I  
2 see Mr. Johnson with us.

3 MR. JOHNSON: Good morning.

4 MS. SUAREZ: Good morning.

5 MR. JOHNSON: I think we have with us  
6 today, I see in the screen business administrator  
7 Christopher Hartwick, CFO Nile Clement, and budget  
8 consultant Deter Lerch with us this morning. I  
9 don't think we have anyone else joining us on this  
10 application.

11 MS. SUAREZ: Okay, wonderful. Then  
12 Mr. Johnson, if you would like to make sure -- let's  
13 just hold on.

14 Ms. Penrod, would you mind getting  
15 everybody sworn in, please, and then I'll let Mr.  
16 Johnson proceed.

17 CHRISTOPHER HARTWICK

18 NILE CLEMENT

19 DETER LERCH

20 is duly sworn by a Notary Public of the State of New  
21 Jersey and testifies under oath as follows:

22 MR. JOHNSON: So the first  
23 application's related to a bond ordinance. We're  
24 seeking the board's permission to adopt a bond  
25 ordinance into the Municipal Qualified Bond Act.

1                   The bond ordinance relates to  
2           improvements to the city's water and sewer system,  
3           and the ordinance is in the amount of \$5,000,000.

4                   The projects that are being financed  
5           relate to the purchase, acquisition, installation,  
6           replacement, repairs of wells, generators, a well  
7           house, sewer, sewer mains, sewer drains, meters,  
8           water mains, pipes, stormwater improvements, scatter  
9           servers, pump station and curb boxes.

10                  The sewer utility is self-liquidating,  
11           and as a result the ordinance does not utilize any  
12           of the city's bond capacity. Therefore, it has no  
13           impact on its net debt, and the city would be  
14           adopting an ordinance pursuant to the Qualified Bond  
15           Act.

16                  I think it's pretty straightforward.  
17           A lot of these improvements relate to emergencies  
18           that were done already this year that were required  
19           by NJDEP, and therefore, the city would like to move  
20           forward to approve this ordinance, and at this time  
21           I will entertain any questions that this board may  
22           have relating thereto.

23                  MS. SUAREZ: One quick question for  
24           you, because I know that the township came before us  
25           in April of this year.

1                   Can you just differentiate for us the  
2 projects? I know some of them just sound similar in  
3 nature, so I want to make sure that these are  
4 separate and apart from the funding that was  
5 necessary earlier this year.

6                   MR. JOHNSON: Sure. My understanding  
7 is that the ordinance in April related to projects,  
8 improvements that were done in 2022, that were  
9 billed in 2023; whereas, these improvements relate  
10 to projects undertaken in 2023. So they're separate  
11 and distinct projects, although similar description,  
12 but they're different improvements to the system.

13                   I'm not sure if Chris wants to add or  
14 deliberate anymore, elaborate more on that.

15                   MR. HARTWICK: Sure. The 2023  
16 projects include two main emergencies as well as  
17 some capital maintenance issues that arise under our  
18 water operating agreement that are emergency in  
19 nature.

20                   The first project was a \$1.6 million  
21 project that included the replacement of a water  
22 main, sewer main and the separation of a combined  
23 sewer and stormwater piping so we had to put in  
24 stormwater piping as well.

25                   The second project relates to a major

1 sewer main break and replacement on Main Street, the  
2 replacement of which went on for a couple weeks. It  
3 involved the replacement of in excess of 250 feet of  
4 pipe and a number of --

5 (Witness froze.)

6 MR. HARTWICK: -- during the course of  
7 the operating agreement for 2023.

8 In 2022, almost all of the projects  
9 were maintenance cap projects that occurred and  
10 arose in 2022.

11 MS. SUAREZ: Thank you for that. Just  
12 wanted to confirm that these were separate and  
13 distinct projects so appreciate that.

14 The other question that I have is,  
15 when does the township plan to permanently finance  
16 this?

17 MR. LERCH: As far as the permanent  
18 financing plan, the bulk of the qualified bonds to  
19 be financed are going to undertake in 2026, with the  
20 debt service essentially hitting in 2027.

21 MS. SUAREZ: So Mr. Lerch, how does  
22 that comport then with the tight QBA coverage  
23 between now and 2028?

24 MR. LERCH: Well, essentially the  
25 tightest year is 2027. So I guess the real question

1 is, will they have the projects completed by '26 to  
2 go out financing. The application is submitted.  
3 Assume the financing would take place in '26, but  
4 I'm not quite sure and I'd have to turn it over to  
5 Mr. Hartwick for a second. If, in fact -- because  
6 the bulk of it is the PFAS and it's about \$17  
7 million of projects that have been approved for PFAS  
8 that have not been permanently financed.

9 I'm not sure if it's going to be  
10 completed by '26 so that if, in fact, it's put off a  
11 year, which it may, in fact. In other words, if the  
12 completion don't take place until '26 and when we  
13 finance in '27, that would really give us great  
14 relief in the 2027 year. Essentially, the coverage  
15 would go from the 1.03 to 1.08 and then so that may,  
16 in fact, be the way it's actually permanently  
17 financed.

18 Chris, maybe you can add on the  
19 progress of the actual construction.

20 MR. HARTWICK: Sure. The PFAS project  
21 is currently in the final stages of design. It will  
22 then have to be publicly bid. The contract will  
23 have to be awarded. That process, because it's an I  
24 Bank project, will take a little bit more time than  
25 usual because of the review process.

1                   We expect that the construction of the  
2 project is going to take all of about 26 months. We  
3 don't anticipate a completion date until late in  
4 '26, early '27.

5                   MR. JOHNSON: And as you know, the I  
6 Bank, we don't have much wiggle room in terms of  
7 when they actually issue the debt because pursuant  
8 to the procedures, once the project's complete,  
9 obviously you automatically fell into the pool, the  
10 next preceding completion date, whether it be the  
11 fall pool, the spring pool.

12                   So given that scenario, it looks like  
13 we'll be looking at the, probably the fall pool in  
14 2026, assuming all goes according to plan and  
15 construction dates.

16                   MS. SUAREZ: Okay. Thank you for  
17 that.

18                   All right. So it sounds like it won't  
19 be as tight in year 2027 as could possibly be with  
20 this. So I appreciate that.

21                   MR. LERCH: That's correct.

22                   MS. SUAREZ: Going to open it up to  
23 see if there are any questions or other comments  
24 from the board members or anyone from the public at  
25 this time.

1                   Okay. Well, then, hearing no  
2 additional questions or any comments, do we have a  
3 motion to approve the adoption of an ordinance  
4 pursuant to the Municipal Qualified Bond Act?

5                   MS. RODRIGUEZ: I'll make a motion.

6                   MR. AVERY: Second.

7                   MR. BENNETT: I have Ms. Rodriguez and  
8 Mr. Avery.

9                   Ms. Suarez.

10                  MS. SUAREZ: Yes.

11                  MR. BENNETT: Mr. Di Rocco.

12 Mr. Di Rocco. Reach out to him again.

13                  Mr. Close. I'm sorry, Mr. Close,  
14 you're on mute.

15                  MR. CLOSE: Yes.

16                  MR. BENNETT: Mr. Avery.

17                  MR. AVERY: Yes.

18                  MR. BENNETT: And Ms. Rodriguez.

19                  MS. RODRIGUEZ: Yes.

20                  MR. BENNETT: With four votes, the  
21 motion is adopted, and I'll check on Mr. Di Rocco  
22 again.

23                  MS. SUAREZ: Thank you.

24                  All right. So I think the players are  
25 staying the same. So Mr. Johnson, you are also here

1 for the next application for the township.

2 MR. JOHNSON: Yes. So in accordance  
3 with 40A:5A-4, local authority's fiscal control law,  
4 the city seeks the Local Finance Board approval for  
5 its creation of a parking authority.

6 The city came present before the board  
7 of seeking approval for the purpose of managing,  
8 operating and maintaining and improving certain  
9 parking surfaces facilities located in the city and  
10 the undertaking on the managing, operating of  
11 on-street and off-street parking.

12 The creation of the parking authority  
13 will remove the financial burden of the city in  
14 financing this project to meet those needs. Would  
15 also consist with water commissioners whose sole  
16 responsibility would be to oversee the operation,  
17 enforcement of parking projects and financing those  
18 projects and equipment related thereto, which will  
19 allow the city administration and the city council  
20 to focus on the other pressing needs of the city.

21 The city proposes to designate the  
22 parking authority as the parking facilitator for all  
23 parking throughout the entire city, including  
24 parking garages and surface lots that are in close  
25 proximity to New Jersey Transit train stations that

1 are located within the city and within the downtown  
2 business districts within the city to meet the  
3 current needs of development and future parking  
4 demands of the city.

5 The city currently owns and operates  
6 346 parking meters, which includes on-street and  
7 off-street parking meters on some of its parking lot  
8 surfaces, and they've recently entered into a lease  
9 for 160-space parking garage located on Crane  
10 Street.

11 In the third quarter 2024, the city  
12 will lease another 166-space parking garage located  
13 on Lincoln Avenue and Crane Street, and prior to  
14 January of 2024, the city will acquire a 60-space  
15 parking lot on Highland Avenue.

16 Therefore, the parking garages and the  
17 high level parking lot, all which are located within  
18 two blocks of the two New Jersey Transit train  
19 stations, within the next year they will own,  
20 operate, lease or maintain over 730 on-street and  
21 off-street parking spaces.

22 The city currently does not have any  
23 staff in place to efficiently oversee its current  
24 parking needs and the parking authority would be  
25 essential to ensuring the city's appropriately

1       staffed to meet those needs.

2                       The parking authority plans to  
3 eventually hire a part-time assistant director to  
4 monitor and oversee its day-to-day operations. It  
5 will also hire a part-time chief financial officer.  
6 It will hire part-time, three part-time parking  
7 enforcement officers and one part-time coin  
8 collector, meter repair person, at least initially,  
9 and it's expected this will be generated from this  
10 operation will help offset all the cost related to  
11 the operation, the expense related to the employees  
12 and the cost of all of the capital projects related  
13 thereto.

14                      The parking authority also expects to  
15 undertake other capital improvements of these  
16 parking facilities in the coming years, whether it  
17 be repaving or restriping parking lots or building  
18 decks. It will require kiosks and pay stations and  
19 meters at its new and expected facilities, and at  
20 such time the parking authority will likely finance  
21 those items with bonds and/or notes, which at such  
22 point in time we'll be back to the board to seek  
23 permission to issue bonds related to those projects,  
24 but at this time we're merely seeking the approval  
25 to actually create the parking authority.

1           The city believes (i ndi scernible) of  
2   its existing and planned parking operations as well  
3   as planned redevelopment projects, that the parking  
4   authori ty' s most effi cient means of maxi mizing thi s  
5   park operation, implementing future projects and  
6   ongoing managementand operation thereof.

7           Therefore, the city respectfully  
8   requests Local Finance Board' s approval to create  
9   the parking authori ty pursuant to the requirements  
10   of the local authori ty' s fiscal control law.

11           At this point in time, I will defer to  
12   the board and director for any questions you may  
13   have of the city related to the creation of the  
14   parking authori ty.

15           MS. SUAREZ: So Mr. Johnson, I guess  
16   the first question that I have is kind of like just  
17   an overarching one, but why does the township want  
18   to turn the utility into an authority?

19           MR. JOHNSON: It does not have a  
20   current utility. There' s no parking utility.

21           MS. SUAREZ: It does not have a  
22   current --

23           MR. JOHNSON: No.

24           MS. SUAREZ: So who is actually, I  
25   guess, managing everything that' s going on currently

1 for parking?

2 MR. JOHNSON: I'd defer to  
3 Mr. Hartwick.

4 MR. HARTWICK: Thank you.  
5 I oversee a staff of one who's  
6 responsible for the parking. And let me add that,  
7 in addition to the surface parking lots and the  
8 metered spaces, we also have a very robust permit  
9 program for residential on-street parking and  
10 overnight parking permits.

11 MS. SUAREZ: Okay. So I guess,  
12 Mr. Hartwick, what do we think the township's going  
13 to gain by creating the authority?

14 MR. HARTWICK: Consolidation of  
15 management of the parking facilities, 100 percent  
16 attention to those parking facilities.

17 MS. SUAREZ: So, and forgive me, but I  
18 just want to make sure we're very clear, especially  
19 for the record.

20 Is the township under the impression  
21 that perhaps it's not optimizing as efficiently as  
22 possible, there's more to be gained from this in the  
23 sense of collections, etc.?

24 I just want to understand, because I  
25 hear Mr. Johnson saying that there are going to be

1 some part-time staff hired, there's going to be some  
2 full-time staff hired to do this. So just making  
3 sure that we -- that the township believes that they  
4 will actually, not only recoup those finances,  
5 right, whatever they're outlaying and the salaries  
6 that will be paid out, but that this will actually  
7 result in some sort of, I guess, benefit in totality  
8 to the residents.

9 MR. HARTWICK: Sure. Because the  
10 parking situation is, I want to say undermanaged, I  
11 anticipate not only that there will be additional  
12 revenue and revenue sufficient to support the  
13 parking authority's activities, but the residents  
14 will benefit from more communication, better  
15 regulation of parking and an increase in parking  
16 facilities in the town that is particularly crunched  
17 in terms of available parking.

18 There are a number of --

19 MR. LERCH: Chris, I think you should  
20 put on the record that the two parking garages don't  
21 exist right now. They're not operating, so that  
22 there's going to be substantial increase in  
23 capacity. Those two garages don't exist, and I  
24 think that's one of the primary motives to actually  
25 create the authority as well. If you could just

1 touch on that.

2 MR. HARTWICK: Yes.

3 As part of two redevelopment projects,  
4 the developer, as part of those projects, was  
5 required to build an extra level to a deck. That  
6 deck is leased on a long-term low cost basis to the  
7 city in both projects. It's over 340 spaces, 320  
8 spaces that the city will be adding.

9 There's a separate development  
10 involving a parking lot that the city negotiated to  
11 be purchased and built as part of that development.  
12 That's an additional 60 spaces.

13 And there are ongoing negotiations  
14 with other developers on projects that are coming  
15 that will also add parking to the available parking  
16 and parking to be managed.

17 MR. LERCH: So essentially the city  
18 parking capacity is going to double in the next,  
19 really in the next two years.

20 MR. HARTWICK: Exactly.

21 MS. SUAREZ: Now, are we -- I guess,  
22 are you anticipating that the parking authority is  
23 also going to be overseeing redevelopment or just  
24 redevelopment in the construct of parking?

25 MR. HARTWICK: Just redevelopment in

1 the construct of parking.

2 MR. JOHNSON: Parking.

3 MS. SUAREZ: And how many  
4 commissioners are you anticipating appointing?

5 MR. HARTWICK: Five.

6 MS. SUAREZ: Will they be compensated?

7 MR. HARTWICK: No.

8 MR. JOHNSON: No. All voluntary.

9 MR. HARTWICK: Sorry, Director, if I  
10 could just correct myself. It's seven  
11 commissioners, not five.

12 MS. SUAREZ: That's okay. I thought  
13 you were going to correct yourself on saying they  
14 will be compensated.

15 MR. HARTWICK: No, no.

16 MS. SUAREZ: That's just fine.

17 And then so I know that Ms. Johnson  
18 mentioned this, hiring of some part-time and  
19 full-time employees, and again, I just want to put a  
20 finer point on this. So we're anticipating that the  
21 authority will be able to kind of ensure that's  
22 fully sustainable in whatever revenues are being  
23 brought in?

24 MR. HARTWICK: Yes.

25 MS. SUAREZ: Okay.

1 MR. JOHNSON: And I think initially, I  
2 mentioned we're hiring all, I think they're all part  
3 time. I don't think we're having any full-time  
4 employees initially. The ED and the CFO will be  
5 part-time employees, and so will the collectors.

6 MS. SUAREZ: Okay. Then -- go ahead,  
7 Mr. Lerch. Go right ahead.

8 MR. LERCH: I was just going to say  
9 for the record, it's projected the first year of  
10 operation that it will actually generate in excess  
11 of about \$100,000 which the city's going to reserve  
12 for capital improvements. So it more than covers  
13 the actual operating costs.

14 MS. SUAREZ: I did see that in the  
15 application, that there was about 100,000 set aside  
16 for capital.

17 Okay. I do not have any other  
18 questions. I will open it up to see if any board  
19 members or if anyone from the public have any other  
20 questions or comments that they would like to raise  
21 at this time.

22 MS. RODRIGUEZ: I'd like to make a  
23 comment. I want to commend the city for coming in  
24 and looking to do this.

25 Orange, I've seen the growth and the

1 development and the evolution of the city come in  
2 the past decade, decade and-a-half, and it's a city  
3 on the move and wonderful development projects going  
4 on there, and I still think the best is yet to come  
5 for them.

6 I think the parking authority is the  
7 right move. It's a great way to control your  
8 parking and partner with great redevelopment  
9 projects that are coming there.

10 So I'm a big fan of this, and I just  
11 want to commend the administration and everybody  
12 else that took part in the decision, because I think  
13 in the direction that Orange is going, I think this  
14 is going to be a big benefit and a big asset for the  
15 city.

16 MR. HARTWICK: Thank you.

17 MS. SUAREZ: Thank you, Ms. Rodriguez.

18 Any other questions or comments?

19 All right. Then hearing none, do we  
20 have a motion to issue positive findings of the  
21 ordinance to create the authority?

22 MS. RODRIGUEZ: I make a motion.

23 MR. AVERY: Second.

24 MR. BENNETT: I have Ms. Rodriguez and  
25 Mr. Avery.

1 Ms. Suarez.

2 MS. SUAREZ: Yes.

3 MR. BENNETT: Mr. Di Rocco.

4 Mr. Close.

5 MR. CLOSE: Yes.

6 MR. BENNETT: Mr. Avery.

7 MR. AVERY: Yes.

8 MR. BENNETT: And Ms. Rodriguez.

9 MS. RODRIGUEZ: Yes.

10 MR. BENNETT: Motion is approved.

11 MR. JOHNSON: Thank you very much.

12 MR. HARTWICK: Thank you.

13 MS. SUAREZ: Best of luck.

14 Okay. And then I believe the final  
15 application appearing before the board today is  
16 Eatontown Borough. I see Mr. Fearon. I see  
17 Mr. Hanley.

18 MR. FEARON: I will kick it off and  
19 then we can do the interruptions.

20 I'm Jim Fearon from Dilworth Paxon.  
21 We're bond counsel to the Borough of Eatontown.

22 I believe representing the borough  
23 today we have Mayor Anthony Talerico and interim  
24 business administrator Bill Lucia, and also borough  
25 attorney engineer, and Mike Hanley from NW

1 Financial, who is municipal advisor, and I believe  
2 the redeveloper, Monmouth Square NJ, LLC, is  
3 represented today by Michael Sommer, and by their  
4 outside counsel, Patricia Ryou of Pearlman and  
5 Miranda.

6 So we're cued up for swearing in.

7 ANTHONY TALERICO

8 BILL LUCIA

9 MICHAEL HANLEY

10 MICHAEL SOMMER

11 is duly sworn by a Notary Public of the State of New  
12 Jersey and testifies under oath as follows:

13 MR. FEARON: So I'll kick it off.

14 This is an application for approval of  
15 a negotiated sale of \$3 million in pilot backed  
16 redevelopment area bonds in support of approximately  
17 \$525 million redevelopment project involving the  
18 current Monmouth Mall.

19 As we described in the application,  
20 the project is both a commercial retail component of  
21 about 900,000 square foot of renovation and new  
22 construction and a residential component of about  
23 1,000 newly constructed residential units, with a 12  
24 and-a-half percent low and moderate income set  
25 aside.

1 Proposed tax abatement consists of  
2 both a component to equal the debt service and the  
3 RAB bonds and an unpledged component equal to 7  
4 percent of annual gross revenue for the commercial  
5 and retail components and between 8 percent and 10  
6 percent of the AGR for the residential component.

7 As we noted in the application, the  
8 owners of Monmouth Mall properties have pending tax  
9 appeals claiming substantial overpayments of taxes  
10 for the years 2018 through 2023.

11 The adverse determination  
12 (indiscernible) would have a serious negative impact  
13 on the borough. The redevelopment project and the  
14 associated pilot are being implemented as part of  
15 the settlement of these tax appeals, which are  
16 reflected in the tax stipulations that have been  
17 executed and placed into escrow.

18 Another component of that settlement  
19 is a provision and redevelopment agreement calling  
20 for additional transition payments to be made to the  
21 borough by the redeveloper or its affiliates  
22 following the tax court's approval and the tax  
23 stipulations.

24 The supplemental payments will ensure  
25 statewide amount of total payments, that's including

1 taxes and pilot payments, to the borough from the  
2 affected properties ranging from roughly \$4.6  
3 million in 2024 to roughly \$3.8 million in 2027.

4 At this point, I will hand it over to  
5 Mr. Sommer, who technology -- if the technology  
6 permits, will now briefly discuss and illustrate the  
7 concept plan for the project, and after that Mike  
8 Hanley and I will be happy to answer any questions  
9 you may have.

10 MR. SOMMER: Jim, thank you.

11 Can everyone see my screen?

12 MR. FEARON: I can.

13 MR. SOMMER: Commissioner, good  
14 morning. Thank you for the time.

15 Michael Sommer, chief development  
16 officer at Kushner Companies, owner and operator and  
17 redeveloper of what is known today as the Monmouth  
18 Mall.

19 So briefly, for those who aren't  
20 familiar, the Monmouth Mall is located on Routes 35  
21 and 36 in Eatontown. Today it's a million  
22 and-a-half square foot mall, 1.5 million square  
23 feet, and for those who are familiar, you'll note,  
24 and I'll be the first to admit, that the mall has  
25 seen better days in that retail has changed

1 dramatically, and therefore, a complete overhaul and  
2 redevelopment of the property is warranted and  
3 required at this time.

4           So the intent, if I go back for one  
5 side slide for one moment, is to take what exists  
6 today -- this is an aerial view obviously of the  
7 property -- and to demolish, if you can see that  
8 highlight, the center portion of the mall, really  
9 eliminating those areas that are most outdated and  
10 essentially turning an interior mall outside, really  
11 de-malling the mall and really bringing it up to  
12 today's standards.

13           So this is a site plan of what we  
14 intend to move forward with. We have an application  
15 that has been submitted to the borough for  
16 consideration by the planning board.

17           Again, you'll note that the center  
18 section of the mall is eliminated leaving Boscov's  
19 as a freestanding retail box. Macy's will remain on  
20 site. AMC Theater will remain on site.

21           We do a lease with Whole Foods that  
22 frankly is contingent upon the redevelopment of the  
23 property as contemplated. There will be some  
24 additional boxes that will be added, which, again,  
25 will have outward facing entrances as opposed to the

1 interior nature of the mall today.

2 All of the buildings noted in blue are  
3 proposed multi family buildings, all of which are  
4 four-story stick frame construction, a total of a  
5 thousand units, inclusive of 12 and-a-half percent,  
6 or 125, affordable units, as Mr. Fearon noted.

7 The two purple buildings are medical  
8 office buildings, one of which is existing today,  
9 the second of which is being marketed by a  
10 redeveloper that we have done a transaction with on  
11 a ground lease, and last but not least, in the  
12 center of the site, you'll note a green area which  
13 is really the centerpiece of the town center project  
14 which is intended to serve the retail customers, the  
15 future residential customers and the community at  
16 large.

17 We intend to have programming here for  
18 all different sorts of events that the community can  
19 partake in.

20 Moving on to the next slide, this  
21 shows our phasing plan in terms of the intended  
22 demolition followed by each of the phases of both  
23 retail and residential construction.

24 The next slide shows a bird's eye view  
25 of that central green area that I just described,

1 lined with both residential and with retail.

2 This is a rendering of the existing  
3 Macy's box as it stands today on the right-hand side  
4 of the page. Barnes & Noble, in order to effectuate  
5 the Whole Foods lease that I mentioned, will be  
6 relocated to the left-hand side of the screen.

7 We refer to this area of the plan as  
8 our Paseo, which will be a great pedestrian  
9 connection from what is today the front of the  
10 property to the rear of the property.

11 Here's another rendering a little bit  
12 further along in the Paseo, heading towards the rear  
13 of the property.

14 Today, if you're familiar with the  
15 mall, you'll note that the back entrance to Macy's  
16 is an interior entrance. That entrance will now be  
17 exterior facing, allowing for a more modern type of  
18 plaza area, again with new retail boxes lining that.

19 This is the retail that is proposed on  
20 that central green area at the front section closest  
21 to the rear of the Macy's.

22 This rendering gives you a good feel  
23 for the relationship between the newly proposed  
24 retail and the proposed residential creating a nice  
25 boulevard of mixed uses.

1                   This rendering shows residential in  
2 the image, as well as the newly proposed Whole Foods  
3 and the neighboring retail that is to be leased.

4                   And finally, this shows the central  
5 green, just a different look and feel obviously, in  
6 terms of a winter scene and really gives it a good  
7 feel for the opportunities that abound here by way  
8 of the redevelopment.

9                   That's the end of my presentation.  
10 I'm happy to answer any questions, Commissioner.

11                   MS. SUAREZ: Thank you very much.

12                   Mr. Fearon, any other components to  
13 the application before I ask away?

14                   MR. FEARON: No. Actually, we're  
15 happy to answer any questions you may have.

16                   I will mention this, though, at the  
17 pre-meeting that we had, there was a question about  
18 the summing up totals of the construction cost. I  
19 think Nick, I believe it was Nick, mentioned that  
20 the numbers didn't add up.

21                   There was a typo in one of the  
22 columns. The \$525 million number is correct. The  
23 total itself costs on that summary sheet was  
24 misstated. When I went back and I checked all of  
25 the math of the component tables, they added up to

1 49.3 million instead of the 40.8 million that was  
2 shown there.

3 So if you actually added all the  
4 numbers up correctly, they do correctly add up to  
5 the \$525 million number.

6 MS. SUAREZ: Thank you.

7 MR. FEARON: That's it.

8 MS. SUAREZ: Okay. So a couple of  
9 questions that I'd just like to put some finer  
10 points on. Appreciate always the pre-meeting so we  
11 can kind of get through the inaccuracies of these  
12 applications so that we're all on the same page.

13 As far as the RAB, I guess in some of  
14 the things that I was working through, what public  
15 improvements are the bonds going to support?

16 So I know allocated 50 percent to  
17 retail, 50 percent to residential, but what are we  
18 anticipating here?

19 MR. FEARON: Well, at this point we  
20 are not gearing the RAB bonds to any particular  
21 project component improvements. We are not  
22 contemplating tax exempt treatment so there was no  
23 need to try to steer it toward infrastructure.

24 We could, I suppose, drill down and  
25 isolate components of each of the -- it's really six

1 different component projects. It's the three  
2 stand-alone residential projects and then the  
3 commercial project, which itself is really a  
4 combination of three subcomponents.

5 And at this point, we have not felt  
6 the need to identify the RAB, the \$3 million or the  
7 500,000 for the project for the subcomponent, we  
8 felt no need to identify them toward infrastructure  
9 improvements because there was no tax exemption  
10 mandate to do that.

11 So we view it as simply a piece of the  
12 overall project's capital stack and not an  
13 infrastructure financing.

14 MS. SUAREZ: As far as, I guess, the  
15 main question that we always ask of every RAB  
16 application is, is this project possible without the  
17 RAB? And if not, how so?

18 MR. HANLEY: This project is not  
19 possible without the RAB in the form that it's being  
20 created. The RAB is necessary to create a structure  
21 that creates market returns for the developer, and  
22 as we discussed in the application, it also prevents  
23 significant financial harm to the municipality.

24 MS. SUAREZ: And I believe,  
25 Mr. Fearon, you addressed this particularly in the

1 application, or in the presentation, I should say,  
2 because I think it is pretty clear in the  
3 application, but this RAB will actually assist with  
4 settling out the tax appeals that currently exist --

5 MR. FEARON: Yes.

6 MS. SUAREZ: -- for the borough.

7 MR. FEARON: As I tried to make clear,  
8 and maybe could have even been clearer, it's really  
9 a three-part component settlement. One is  
10 settlement of the tax appeals; one is approval of  
11 the pilot for the redevelopment project that we're  
12 unable, the redevelopment project and the ratables  
13 to come online; and the third is that transitional  
14 period of four years of minimum payments, if you  
15 want to call it that, that would bridge the gap from  
16 where the borough's financial take from this  
17 property currently is to where it will be  
18 stabilized, and I think it declines gradually over  
19 the course of those four years to what I think is  
20 intended to be the stabilization point and then it  
21 moves forward with the pilot.

22 Yes, I think they are best considered  
23 as three components of a unified transaction.

24 MS. SUAREZ: Thank you for that.

25 MR. FEARON: Sure.

1 MS. SUAREZ: I just wanted to flush it  
2 out.

3 Now, as far as, I know we've talked  
4 about this previously, but for the record, is the  
5 municipal finance office equipped to process and  
6 track the pledge, non-pledge service charges, or how  
7 is that going to be handled?

8 MR. FEARON: We had contemplated, as  
9 we often do with these transactions, to have a  
10 resolute collection and disbursement agreement which  
11 would unify the payments and provide, with the  
12 assistance of a trustee type entity, to identify  
13 when money comes in, how it gets parceled out  
14 between the pilot and the administrative fee and the  
15 debt service on the RAB bonds.

16 We believe that that will work. Proof  
17 is in the pudding when it actually gets rolled out,  
18 but we've done our best to try to make it as user  
19 friendly as we can, and if we need to make  
20 adjustments in that mechanism, we can do that, but  
21 we have considered it.

22 MS. SUAREZ: Okay. But so I guess  
23 right now the plan is for a trustee or what is the  
24 actual plan going forward right this moment?

25 MR. FEARON: Yeah, there would be a

1 bond trustee for the RAB bonds and it would also  
2 serve in the dual capacity as a revenue collection  
3 agent so that when the payments come in, recognizing  
4 that there are land taxes for the commercial  
5 portion, there's pilot payments for each of the six  
6 components, there's unpledged pilot and there's a 5  
7 percent county fee going out, and exactly as you  
8 mentioned, there's a bit of a complication with  
9 managing all of that.

10 Our hope is that this revenue  
11 collection agreement will give a clear path as to  
12 how it all gets handled. Obviously, we will work  
13 with the borough's officials to make sure that they  
14 understand it, and it will be different from their  
15 normal abatements where they keep everything that  
16 comes in and that's why we think that the structure  
17 makes sense.

18 MS. SUAREZ: Thank you.

19 And then -- go right ahead.

20 Okay. Sorry, must have been just  
21 feedback.

22 I guess my last question is about the  
23 affordable units. So I know that this contemplates  
24 12 and-a-half percent, which is about 125 units.  
25 This will not only satisfy the current settlement

1 agreement with fair share, but actually provides  
2 some credit to the borough for the fourth round.

3 At what stage, I guess, are we  
4 anticipating the affordable units intended to be  
5 constructed?

6 MR. BAYER: I guess I can address  
7 that. Mr. Bayer, the borough's attorney.

8 The agreement requires complaints with  
9 the UHAC regulations, uniform affordability controls  
10 that were promulgated by COA. So there's a phasing  
11 schedule in those regulations which the developer  
12 agreed to abide by.

13 So in terms of market rate versus  
14 affordable units, how those regulations set that out  
15 is what the developer agreed to.

16 MS. SUAREZ: So are those going to be  
17 spread -- are the 125 units going to be spread out  
18 equally amongst the buildings?

19 MR. HANLEY: Yes.

20 MS. SUAREZ: So in other words, as  
21 one's completed, a certain percentage of the  
22 affordable units will also be completed?

23 MR. BAYER: I believe so, but  
24 Mr. Sommer may want to confirm that.

25 MR. HANLEY: Correct.

1 MR. SOMMER: Yes. The answer's yes.

2 MS. SUAREZ: Thank you.

3 All right. I will open it up to see  
4 if any of the board members or if anyone from the  
5 public has any other questions or comments they  
6 would like to raise at this time.

7 MR. AVERY: Commissioner, could I just  
8 ask how long the units will remain as affordable  
9 units? Is there a time period for that?

10 MR. BAYER: It's at least 30 years  
11 under COA's regulations, which are part and parcel  
12 of the redevelopment agreement. So the borough  
13 would be getting -- the units have to be creditable  
14 towards the borough's affordable housing obligation,  
15 and the regulations require at least 30 years.

16 MR. FEARON: Which is the duration of  
17 our proposed pilot bonds.

18 MS. SUAREZ: Thank you.

19 Any other questions or comments?

20 All right. Then hearing none, do we  
21 have a motion to approve the issuance of the RABs  
22 not to exceed \$3 million and the private sale of the  
23 bonds?

24 MR. AVERY: I'll make the motion.

25 MR. Di ROCCO: I'll second it.

1 MR. BENNETT: I have Mr. Avery and  
2 Mr. Di Rocco.

3 Ms. Suarez.

4 MS. SUAREZ: Yes.

5 MR. BENNETT: Mr. Di Rocco.

6 MR. Di ROCCO: Yes.

7 MR. BENNETT: Mr. Close.

8 MR. CLOSE: Yes.

9 MR. BENNETT: Mr. Avery.

10 MR. AVERY: Yes.

11 MR. BENNETT: And Ms. Rodriguez.

12 MS. RODRIGUEZ: Yes.

13 MR. BENNETT: Motion approved.

14 MR. FEARON: Thank you all very much.

15 MS. SUAREZ: Thank you. Wish you the  
16 best of luck with the project.

17 All right, everyone. Well, that does  
18 conclude our agenda for today so I'm going to ask  
19 for a motion to adjourn.

20 MS. RODRIGUEZ: So moved.

21 MR. Di ROCCO: Motion.

22 MR. BENNETT: I heard Ms. Rodriguez,  
23 but I also heard Mr. Di Rocco, so I'm going to make  
24 you the second, if you don't mind.

25 MR. Di ROCCO: Thank you.

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MR. BENNETT: Ms. Suarez.  
MS. SUAREZ: Yes.  
MR. BENNETT: Mr. Di Rocco.  
MR. Di ROCCO: Yes.  
MR. BENNETT: Mr. Close.  
MR. CLOSE: Yes.  
MR. BENNETT: Mr. Avery.  
MR. AVERY: Yes.  
MR. BENNETT: And Ms. Rodriguez.  
MS. RODRIGUEZ: Yes.  
MR. BENNETT: We're adjourned at 12:04

C E R T I F I C A T E

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I, LISA PENROD, a Certified Court Reporter (XI01753), Registered Professional Reporter and Notary Public of the State of New Jersey, do hereby certify the foregoing to be a true and accurate transcript of my original stenographic notes taken at the time and place hereinbefore set forth.



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LISA PENROD, CCR#XI01753

REGISTERED PROFESSIONAL REPORTER

Dated: November 24, 2023

<b>A</b>			
<b>a (268)</b>	62: 20, 21, 22, 25 63: 2, 4 64: 5, 10 64: 24 65: 3 66: 2, 5 67: 5 68: 8, 14 69: 3, 5 70: 19, 21 71: 5 71: 8 72: 18 73: 5, 6, 9, 10 74: 19 75: 22 76: 2, 7, 10, 14 76: 14, 20, 22 78: 11, 15, 20, 22 78: 23 79: 2, 12 79: 19 80: 21 81: 1, 13, 19, 21 82: 4, 4, 9, 10, 11 82: 12, 24 83: 2 83: 8, 11, 17, 22 83: 24 84: 5, 6, 6 84: 17, 21 85: 8 86: 3, 11, 20 87: 9, 23 88: 9 88: 12, 23, 25 89: 2, 6, 8, 8, 11 90: 10, 21 91: 9 91: 21 92: 19 94: 1, 4, 7	<b>above (1)</b> 1: 8 <b>above-capti o...</b> 1: 7 <b>absol utely (2)</b> 43: 9 45: 5 <b>accept (1)</b> 8: 1 <b>accordance (2)</b> 31: 2 67: 2 <b>accordi ng (1)</b> 65: 14 <b>account (2)</b> 18: 14 28: 19 <b>accountant (7)</b> 16: 10 18: 12 19: 12, 13 20: 22 21: 15 22: 17 <b>accurate (2)</b> 28: 10 94: 8 <b>acqui re (3)</b> 47: 21, 23 68: 14 <b>acqui si ti on (4)</b> 24: 15 27: 5 28: 17 61: 5 <b>across (1)</b> 25: 20 <b>across-the-b...</b> 13: 12 <b>Act (3)</b> 60: 25 61: 15 66: 4 <b>acti vi ti es (1)</b> 72: 13 <b>actual (4)</b> 49: 9 64: 19 75: 13 88: 24 <b>actual ly (23)</b> 12: 13 23: 10 31: 11, 19 36: 20 37: 10 43: 7 49: 13 52: 13 58: 14 64: 16 65: 7 69: 25 70: 24 72: 4, 6 72: 24 75: 10 84: 14 85: 3 87: 3 88: 17 90: 1 <b>add (7)</b> 32: 25 62: 13 64: 18 71: 6 73: 15 84: 20 85: 4	<b>added (4)</b> 30: 12 81: 24 84: 25 85: 3 <b>addi ng (1)</b> 73: 8 <b>addi ti on (2)</b> 48: 16 71: 7 <b>addi ti onal (11)</b> 13: 6 22: 4 29: 14 29: 24 58: 2, 19 66: 2 72: 11 73: 12 79: 20 81: 24 <b>address (6)</b> 11: 19 12: 17 13: 4 20: 23 29: 20 90: 6 <b>addressed (2)</b> 11: 11 86: 25 <b>Adel phi a (1)</b> 30: 11 <b>adjourn (1)</b> 92: 19 <b>adjourned (1)</b> 93: 11 <b>adjustments (1)</b> 88: 20 <b>admi ni strati ...</b> 40: 10 67: 19 76: 11 <b>admi ni strati ...</b> 8: 2 88: 14 <b>admi ni strato...</b> 36: 5 39: 10 46: 8 52: 10 55: 10 60: 6 77: 24 <b>admi ni strato...</b> 46: 9 <b>admi t (1)</b> 80: 24 <b>adopt (4)</b> 4: 4 8: 12, 12 60: 24 <b>adopted (1)</b> 66: 21 <b>adopti ng (1)</b> 61: 14 <b>adopti on (1)</b> 66: 3 <b>Adri an (1)</b> 2: 3 <b>advance (1)</b> 58: 21 <b>advantage (4)</b>

42: 25 55: 3, 14 57: 17	<b>AGR (1)</b> 79: 6	12: 2 63: 8	73: 5, 12 78: 14
<b>adverse (1)</b> 79: 11	<b>agree (1)</b> 21: 23	<b>along (6)</b> 13: 6 29: 6 49: 5 51: 6, 6 83: 12	79: 3 81: 6, 10 81: 14 83: 16 86: 12
<b>advertised (1)</b> 31: 3	<b>agreed (2)</b> 90: 12, 15	<b>already (6)</b> 17: 7, 8 29: 4 54: 10, 11 61: 18	<b>and (416)</b> 1: 8 4: 8, 18 5: 2 5: 12, 24 6: 5, 12 6: 22, 25 7: 11 7: 21, 25 8: 3, 6 8: 12, 16 9: 1, 8 9: 12, 14 10: 9 11: 1, 17, 21, 22 12: 1, 3, 19, 23 13: 4, 13, 15, 18 14: 7, 13, 18, 22 15: 10, 12, 13, 17 15: 20, 21 16: 3 16: 10, 19, 20, 22 17: 4, 6 18: 12 18: 15, 15 19: 9 19: 13, 14, 16, 18 19: 21 20: 7, 9 20: 17, 23 21: 1 21: 2, 12, 13, 21 22: 9, 18 23: 1, 4 23: 10, 18, 21, 22 23: 25 24: 5, 12 24: 15, 16, 18 25: 3, 3, 9, 10, 11 25: 24 26: 3, 6 26: 16, 23, 23 27: 5, 6, 11, 14 27: 17, 23, 24 28: 18, 19, 24 29: 11 30: 6, 12 30: 14, 18 31: 24 32: 2, 3, 5, 6, 7, 8 32: 11, 11, 16, 22 33: 5, 5, 9, 10, 18 33: 19, 23 34: 2 34: 6, 6, 7, 12, 23 35: 5, 15, 25 36: 7, 9, 16 37: 4 37: 12, 14, 20 38: 1, 3, 12, 21 39: 6, 10, 17 40: 4, 7, 10, 11 40: 13, 14, 14, 17 40: 18, 19 41: 5 41: 9, 13, 18 42: 1, 3, 9, 12, 15 42: 22 43: 3, 8 43: 15, 25 44: 3 44: 13, 24 45: 12
<b>advising (1)</b> 21: 4	<b>agreement (8)</b> 62: 18 63: 7 79: 19 88: 10 89: 11 90: 1, 8 91: 12	<b>also (29)</b> 17: 10 23: 22 36: 8 37: 22 39: 8 40: 13 42: 24 43: 12, 15 44: 24 46: 5 52: 10, 11 54: 3 54: 25 55: 2, 11 66: 25 67: 15 69: 5, 14 71: 8 73: 15, 23 77: 24 86: 22 89: 1 90: 22 92: 23	
<b>advisor (4)</b> 21: 16 36: 6 41: 5 78: 1	<b>ahead (5)</b> 9: 18 23: 13 75: 6 75: 7 89: 19		
<b>Advisors (1)</b> 39: 9	<b>air (5)</b> 16: 13, 19 17: 4, 6 17: 9		
<b>advisor's (1)</b> 41: 13	<b>Alan (2)</b> 2: 2 10: 7		
<b>aerial (2)</b> 24: 13 81: 6	<b>ALJ (1)</b> 8: 3		
<b>AFFAIRS (1)</b> 1: 1	<b>all (50)</b> 10: 25 12: 1, 8 13: 19 14: 6, 7 22: 4 23: 14 28: 3, 25 29: 1 29: 19 32: 18 34: 22 35: 18 39: 18 40: 20 42: 6, 12 44: 24 45: 7, 11 47: 13 49: 8 58: 9 63: 8 65: 2, 14, 18 66: 24 67: 22 68: 17 69: 10, 12 74: 8 75: 2, 2 76: 19 82: 2, 3 82: 18 84: 24 85: 3, 12 89: 9 89: 12 91: 3, 20 92: 14, 17		
<b>affected (1)</b> 80: 2	<b>ALJ (1)</b> 8: 3	<b>although (2)</b> 37: 2 62: 11	
<b>affiliates (1)</b> 79: 21	<b>all (50)</b> 10: 25 12: 1, 8 13: 19 14: 6, 7 22: 4 23: 14 28: 3, 25 29: 1 29: 19 32: 18 34: 22 35: 18 39: 18 40: 20 42: 6, 12 44: 24 45: 7, 11 47: 13 49: 8 58: 9 63: 8 65: 2, 14, 18 66: 24 67: 22 68: 17 69: 10, 12 74: 8 75: 2, 2 76: 19 82: 2, 3 82: 18 84: 24 85: 3, 12 89: 9 89: 12 91: 3, 20 92: 14, 17	<b>always (11)</b> 13: 7 15: 23 20: 10 25: 3 43: 18 58: 14, 15 58: 16 59: 20 85: 10 86: 15	
<b>affordability...</b> 90: 9	<b>Allenhurst (5)</b> 45: 16 48: 4, 24 49: 24, 25	<b>AMC (1)</b> 81: 20	
<b>affordable (7)</b> 82: 6 89: 23 90: 4 90: 14, 22 91: 8 91: 14	<b>Allentown (4)</b> 45: 18 48: 5 50: 6 50: 8	<b>amongst (1)</b> 90: 18	
<b>after (1)</b> 80: 7	<b>allocated (1)</b> 85: 16	<b>amount (14)</b> 24: 13 47: 18, 22 48: 5, 6, 7, 8, 9 48: 10, 11, 12, 13 61: 3 79: 25	
<b>afternoon (2)</b> 12: 15 39: 4	<b>allow (4)</b> 43: 1, 1, 11 67: 19	<b>amounts (3)</b> 48: 2 49: 4, 8	
<b>again (13)</b> 17: 16 18: 8 27: 22 32: 3 49: 3 50: 20 55: 13 66: 12, 22 74: 19 81: 17, 24 83: 18	<b>allowing (1)</b> 83: 17	<b>ample (1)</b> 17: 25	
<b>against (1)</b> 24: 19	<b>almost (2)</b>	<b>an (42)</b> 6: 4 11: 23 12: 6 12: 22, 24, 25 14: 2, 8, 23 17: 25 19: 12, 12 24: 9, 13, 17 25: 21 26: 20, 21 27: 4 28: 18 37: 13 40: 5, 11 40: 21 43: 12, 20 56: 23 61: 14 64: 23 66: 3 70: 17, 18 72: 15	
<b>age (1)</b> 19: 24			
<b>agenda (1)</b> 92: 18			
<b>agent (1)</b> 89: 3			
<b>aggregate (1)</b> 26: 11			
<b>ago (5)</b> 30: 21 31: 13 36: 25 54: 11 58: 6			

45: 17, 20, 21, 23	84: 3, 4, 5, 6, 24	21: 24 22: 2	36: 1, 19 37: 9
46: 3, 3, 5, 8, 10	85: 24 86: 2, 5	26: 24 31: 17	38: 25 45: 9
46: 10 47: 12, 20	86: 12, 17, 21, 24	34: 16, 19 38: 5	49: 3 59: 25
48: 2, 12 49: 8	87: 8, 12, 13, 18	41: 22 43: 21	60: 10 64: 2
49: 14, 16, 23	87: 20 88: 5, 10	48: 20 53: 12, 12	67: 1 75: 15
50: 3, 20, 22	88: 11, 14, 14, 19	58: 2, 19, 22, 23	77: 15 78: 14, 19
51: 4, 7, 11, 18	89: 1, 6, 7, 14, 16	61: 11, 21 65: 23	79: 7 81: 14
52: 14, 21, 23, 25	89: 19 91: 11, 15	66: 2 68: 22	84: 13 86: 16, 22
53: 1, 8, 10, 12	91: 22 92: 1, 11	70: 12 75: 3, 17	87: 1, 3
53: 14, 15, 16	93: 9 94: 6, 7, 9	75: 18, 19 76: 18	<b>ap p l i c a t i o n s . . .</b>
54: 3, 4, 12, 21	<b>and-a-hal f (13)</b>	80: 8 84: 10, 12	3: 1 9: 7 33: 11
54: 21, 23, 25	26: 17 33: 9, 9, 13	84: 15 85: 20	85: 12
55: 4, 15, 17, 18	33: 18 34: 9, 12	91: 4, 5, 19	<b>ap p l i c a t i o n ' . . .</b>
55: 19, 22 56: 2	37: 8 76: 2	<b>anybody (2)</b>	45: 3 60: 23
56: 14, 15, 23	78: 24 80: 22	9: 23 10: 15	<b>ap p l i e d (1)</b>
57: 3, 4, 5, 8, 14	82: 5 89: 24	<b>anymore (1)</b>	18: 9
57: 16, 19, 19	<b>and/or (1)</b>	62: 14	<b>ap p l y (1)</b>
58: 4, 7, 8, 11, 11	69: 21	<b>anyone (7)</b>	22: 18
59: 3, 6, 15, 18	<b>annual (4)</b>	17: 13 34: 19	<b>ap p o i n t i n g (1)</b>
59: 20, 22 60: 7	18: 21 54: 1	58: 23 60: 9	74: 4
60: 15, 21 61: 2	57: 13 79: 4	65: 24 75: 19	<b>ap p r e c i a t e (14)</b>
61: 3, 9, 11, 13	<b>annuall y (1)</b>	91: 4	13: 9 23: 6 28: 6
61: 19, 20 62: 4	18: 2	<b>an y t h i n g (2)</b>	29: 2 34: 24
62: 11, 22, 23	<b>another (10)</b>	14: 13 16: 14	35: 19, 21 43: 16
63: 1, 4, 9, 12, 23	30: 9, 10 31: 7	<b>ap a r t (1)</b>	49: 7 58: 20
64: 4, 6, 12, 15	51: 7 53: 9	62: 4	59: 19 63: 13
65: 5, 14 66: 7	56: 11 58: 6	<b>ap o l o g i z e (3)</b>	65: 20 85: 10
66: 18, 21 67: 8	68: 12 79: 18	23: 9 27: 2 32: 21	<b>ap p r o a c h e s (1)</b>
67: 8, 9, 11, 17	83: 11	<b>ap p a r a t u s (4)</b>	43: 17
67: 18, 19, 24	<b>answer (6)</b>	14: 20 19: 23	<b>ap p r o p r i a t e (1)</b>
68: 1, 3, 5, 6, 8	13: 2 41: 22 58: 3	20: 3 21: 11	27: 15
68: 13, 13, 16, 20	80: 8 84: 10, 15	<b>ap p a r e n t l y (1)</b>	<b>ap p r o p r i a t e l . . .</b>
68: 24 69: 4, 7, 9	<b>answered (2)</b>	27: 14	68: 25
69: 12, 18, 18, 19	33: 6 34: 22	<b>ap p e a l s (4)</b>	<b>ap p r o v a l (12)</b>
69: 19 70: 2, 5	<b>answeri ng (1)</b>	79: 9, 15 87: 4, 10	29: 11 38: 3, 8
70: 12 71: 6, 7, 9	58: 20	<b>ap p e a r (2)</b>	39: 23 41: 1
71: 17 72: 5, 12	<b>answer' s (1)</b>	9: 15 33: 3	67: 4, 7 69: 24
72: 15, 23 73: 11	91: 1	<b>ap p e a r i n g (8)</b>	70: 8 78: 14
73: 13, 16 74: 3	<b>Anthony (4)</b>	9: 20 23: 15	79: 22 87: 10
74: 17, 18, 19	36: 5, 13 77: 23	35: 23 39: 1, 6	<b>ap p r o v e (5)</b>
75: 1, 4, 5, 24, 25	78: 7	44: 21 59: 25	38: 10 43: 24
76: 1, 2, 3, 4, 8	<b>anti c i p a t e (3)</b>	77: 15	61: 20 66: 3
76: 10, 11, 14, 24	26: 18 65: 3	<b>ap p e a r s (2)</b>	91: 21
77: 8, 14, 18, 23	72: 11	9: 13 17: 20	<b>ap p r o v e d (19)</b>
77: 24, 25 78: 1	<b>anti c i p a t e d (2)</b>	<b>ap p l i c a n t (5)</b>	4: 20 6: 1, 24
78: 3, 4, 12, 21	17: 19 30: 14	9: 13, 20 23: 14	7: 23 9: 3 23: 3
78: 22, 24 79: 2	<b>anti c i p a t i n g . . .</b>	35: 23 44: 20	24: 17 29: 14
79: 3, 5, 5, 5, 13	17: 2 73: 22 74: 4	<b>ap p l i c a n t s (1)</b>	30: 5, 8, 12, 20
79: 17, 19, 22	74: 20 85: 18	9: 8	35: 17 40: 14
80: 1, 6, 7, 8, 16	90: 4	<b>ap p l i c a t i o n . . .</b>	44: 15 59: 17
80: 16, 21, 23, 24	<b>any (44)</b>	9: 15 10: 21, 22	64: 7 77: 10
81: 1, 1, 2, 7, 9	5: 6 6: 7 7: 4 8: 9	11: 5 19: 10, 19	92: 13
81: 11 82: 11, 15	12: 10 15: 1	24: 10 27: 11	<b>ap p r o x i m a t e l . . .</b>
82: 23 83: 1, 24	16: 4, 25 17: 14	31: 9 33: 8, 25	19: 5 24: 20

25: 23 26: 13, 20 40: 24 41: 18 53: 2 78: 16 <b>April (3)</b> 51: 4 61: 25 62: 7 <b>are (97)</b> 5: 6 7: 1 11: 1, 21 13: 2, 11, 21, 22 14: 20 16: 25 17: 1 18: 1 19: 25 20: 1 21: 4 24: 19 26: 16 29: 10, 13 30: 1 33: 12, 14 33: 23, 24 34: 1 34: 4 37: 21 38: 7 40: 15, 21 42: 4, 13, 19 43: 7, 9 45: 15 47: 24 48: 1, 3 49: 5, 6, 8, 9, 12 49: 14, 15, 17, 17 49: 21 50: 10, 21 51: 9 54: 22, 23 55: 3, 13, 16, 20 56: 4 58: 10, 11 61: 4 62: 3, 18 63: 19 65: 23 66: 24, 25 67: 24 68: 1, 17 71: 25 72: 18 73: 13, 14 73: 21, 22 74: 4 74: 22 76: 9 79: 14, 15 80: 23 81: 9 82: 2, 3, 7 85: 15, 17, 20, 21 87: 22 89: 4 90: 3, 16, 17 91: 11 <b>area (9)</b> 21: 2 24: 24 31: 5 78: 16 82: 12, 25 83: 7, 18, 20 <b>areas (1)</b> 81: 9 <b>aren' t (2)</b> 31: 17 80: 19 <b>arise (1)</b> 62: 17 <b>arose (1)</b> 63: 10 <b>around (3)</b> 26: 16 33: 12 42: 6	<b>arrived (1)</b> 10: 11 <b>as (112)</b> 4: 5 8: 2 9: 6, 13 10: 5, 9 11: 22 12: 3, 3, 4 13: 7 13: 8, 10, 10 15: 1 19: 14 20: 17, 17 21: 10 24: 5, 9 25: 5 27: 6, 21, 21, 22 28: 21 31: 8 32: 14, 20 33: 13 34: 1 36: 16 37: 18 39: 17 40: 8, 20 42: 17 42: 24 43: 4, 13 43: 20 47: 12 49: 19 50: 15, 15 52: 1, 1, 3, 4, 4 53: 24 55: 17, 17 55: 21 56: 16, 16 56: 18, 18 57: 24 57: 24 59: 23 60: 21 61: 11 62: 16, 16, 24 63: 17, 17 65: 5 65: 19, 19 67: 22 70: 2, 3 71: 21 71: 21 72: 25 73: 3, 4, 11 78: 12, 19 79: 7 79: 14 80: 17 81: 19, 23, 25 82: 6 83: 3, 7 84: 2, 2 85: 13 85: 13 86: 11, 14 86: 14, 22 87: 7 87: 23 88: 3, 3, 8 88: 18, 19 89: 2 89: 7, 11 90: 20 91: 8 <b>Asbury (4)</b> 45: 19 48: 6 51: 1 51: 15 <b>aside (5)</b> 30: 4, 10, 15 75: 15 78: 25 <b>ask (8)</b> 12: 16 13: 6 30: 17 48: 20 84: 13 86: 15 91: 8 92: 18 <b>asked (2)</b>	6: 4 8: 1 <b>assessed (1)</b> 26: 22 <b>asset (1)</b> 76: 14 <b>assist (1)</b> 87: 3 <b>assistance (3)</b> 14: 14 53: 12 88: 12 <b>assistant (1)</b> 69: 3 <b>associated (1)</b> 79: 14 <b>Assume (1)</b> 64: 3 <b>assumed (1)</b> 26: 21 <b>assumes (1)</b> 26: 14 <b>assumi ng (1)</b> 65: 14 <b>at (54)</b> 1: 8 7: 25 10: 5 13: 19 14: 9 15: 17, 25 17: 22 19: 19 20: 1, 10 20: 11, 17 22: 17 24: 17 26: 7 30: 5, 8, 11 31: 1 33: 17, 18 34: 7 34: 11 48: 19 51: 23 56: 24 58: 10, 16, 25 61: 20 65: 13, 24 69: 8, 19, 19, 21 69: 24 70: 11 75: 21 80: 4, 16 81: 3 82: 15 83: 20 84: 16 85: 19 86: 5 90: 3 91: 6, 10 91: 15 93: 11 94: 9 <b>Aticarico (2)</b> 46: 10 47: 9 <b>Atlantic (6)</b> 3: 5 35: 24 36: 4 36: 21 37: 11, 21 <b>attention (1)</b> 71: 16 <b>attorney (5)</b> 9: 25 10: 6, 10 77: 25 90: 7	<b>audience (1)</b> 46: 6 <b>audit (10)</b> 12: 6, 15, 19 13: 23 14: 2 29: 5 31: 10, 11 32: 25 33: 3 <b>audi ting (2)</b> 11: 20 12: 8 <b>auditor (2)</b> 12: 22 19: 12 <b>auditors (1)</b> 11: 22 <b>audits (2)</b> 11: 13 40: 7 <b>August (1)</b> 13: 15 <b>authori ty (26)</b> 3: 7 44: 22 47: 18 48: 16 49: 19 51: 17, 25 53: 15 57: 22 67: 5, 12 67: 22 68: 24 69: 2, 14, 20, 25 70: 9, 14, 18 71: 13 72: 25 73: 22 74: 21 76: 6, 21 <b>authori ty' s (7)</b> 47: 21 48: 14 59: 23 67: 3 70: 4, 10 72: 13 <b>authorize (1)</b> 6: 4 <b>authorized (1)</b> 53: 23 <b>automati cal I . . .</b> 65: 9 <b>avai lable (4)</b> 16: 22 18: 15 72: 17 73: 15 <b>Avenue (2)</b> 68: 13, 15 <b>Avery (49)</b> 2: 2 4: 7, 9, 16, 17 5: 10, 12, 22, 23 6: 20, 21 7: 9, 11 7: 19, 20 8: 14 8: 16, 24, 25 22: 24, 25 35: 13 35: 14 38: 11, 13 38: 14, 19, 20 44: 11, 12 59: 5 59: 7, 13, 14
--	--	--	---

66: 6, 8, 16, 17 76: 23, 25 77: 6 77: 7 91: 7, 24 92: 1, 9, 10 93: 7 93: 8	<b>banks (1)</b> 58: 10	72: 6, 11, 22 73: 8, 11, 16, 23 74: 6, 14, 21 75: 4 76: 14 79: 20 80: 8, 24 81: 23, 24 83: 5 83: 8, 16 84: 3 87: 17, 20 88: 7 88: 25 89: 14 90: 4, 16, 17, 22 91: 13, 13 94: 7	39: 6
<b>awarded (1)</b> 64: 23	<b>bans (1)</b> 53: 22	<b>Barnes (1)</b> 83: 4	<b>behest (1)</b> 13: 19
<b>aware (3)</b> 40: 20 42: 12 43: 9	<b>Bascom (4)</b> 46: 2 47: 5 55: 25 56: 1	<b>based (2)</b> 26: 21 41: 13	<b>behind (3)</b> 13: 20 15: 23 56: 3
<b>away (1)</b> 84: 13	<b>basically (2)</b> 10: 25 15: 24	<b>basics (1)</b> 40: 15	<b>being (20)</b> 1: 9 6: 4 7: 2 8: 1 14: 21 18: 9 21: 18 28: 13 34: 10 37: 3 43: 16 50: 25 53: 23 55: 19, 22 61: 4 74: 22 79: 14 82: 9 86: 19
<b>a.m (1)</b> 1: 9	<b>basics (1)</b> 40: 15	<b>basis (5)</b> 5: 4, 9 34: 14 52: 1 73: 6	<b>believe (14)</b> 9: 19 27: 6 30: 25 36: 7 37: 5 44: 25 55: 10 77: 14, 22 78: 1 84: 19 86: 24 88: 16 90: 23
<b>A2 (1)</b> 55: 2	<b>basketball (1)</b> 55: 18	<b>basketball (1)</b> 55: 18	<b>believes (2)</b> 70: 1 72: 3
<b>A3 (1)</b> 51: 22	<b>Baumann (1)</b> 23: 19	<b>Bayer (4)</b> 90: 6, 7, 23 91: 10	<b>below (2)</b> 37: 6 51: 23
<b>B</b>	<b>be (112)</b> 10: 6, 24 13: 24 14: 21 15: 7, 11 15: 12, 17, 21, 23 16: 15 17: 7 18: 12 19: 25 20: 15, 25 22: 19 22: 21 24: 1 25: 11, 18 26: 11 27: 13 28: 11, 22 28: 25 29: 17, 21 29: 22 30: 15, 17 33: 3, 14 34: 9 35: 25 36: 1 39: 12 41: 5 42: 13, 21 43: 7 43: 10 45: 1 47: 19, 21, 23 48: 14, 18, 21, 25 49: 11 50: 5 51: 10 52: 6, 25 54: 9 55: 17 56: 12 57: 6, 20 58: 3 61: 13 63: 19 64: 9, 16 64: 22, 23 65: 10 65: 13, 19, 19 67: 16 68: 24 69: 9, 17, 22 71: 22, 25 72: 1	<b>became (1)</b> 50: 22	<b>benefit (6)</b> 42: 4 58: 12 59: 22 72: 7, 14 76: 14
<b>Bacher (6)</b> 45: 11, 14 46: 5 46: 17 58: 4, 14	<b>becomes (1)</b> 18: 15	<b>been (27)</b> 11: 12 12: 25 13: 15, 25 17: 8 17: 10 28: 14 29: 4, 14 31: 3 33: 1 36: 21 40: 2, 12, 13, 14 42: 17 43: 5 52: 15 53: 14, 25 64: 7, 8 79: 16 81: 15 87: 8 89: 20	<b>benefits (2)</b> 40: 20 41: 9
<b>back (22)</b> 12: 2 15: 14, 23 19: 18, 21 20: 22 26: 24 28: 4, 9 30: 18 34: 1 36: 21, 22 37: 5 43: 19 45: 4 51: 4 58: 15 69: 22 81: 4 83: 15 84: 24	<b>before (18)</b> 1: 7 4: 2, 23 7: 24 9: 20 14: 21 23: 15 35: 23 39: 1 44: 21 45: 9 49: 2 58: 5 60: 1 61: 24 67: 6 77: 15 84: 13	<b>become (1)</b> 50: 22	<b>Bennett (86)</b> 2: 5 4: 8, 12, 14 4: 16, 18, 20 5: 12, 18, 20, 22 5: 24 6: 1, 12, 16 6: 18, 20, 22, 24 7: 11, 15, 17, 19 7: 21, 23 8: 16 8: 20, 22, 24 9: 1 9: 3 10: 4, 13, 17 12: 4 22: 9, 13 22: 15, 24 23: 1 23: 3 35: 5, 9, 11 35: 13, 15, 17 36: 11 38: 12, 17 38: 19, 21 44: 3 44: 7, 9, 11, 13 44: 15 59: 6, 10 59: 13, 15, 17 66: 7, 11, 16, 18 66: 20 76: 24
<b>backed (2)</b> 11: 1 78: 15	<b>behalf (1)</b>	<b>background (1)</b> 9: 10	
<b>backlog (4)</b> 15: 6, 9, 16, 21		<b>badly (1)</b> 32: 22	
<b>balance (17)</b> 14: 23 16: 5, 17 16: 22, 24 17: 18 17: 23, 25 18: 6 18: 14, 17 19: 6 19: 18 21: 18 25: 17 28: 20 50: 12		<b>ban (1)</b> 54: 1	
<b>ban (1)</b> 54: 1		<b>Bank (3)</b> 37: 11 64: 24 65: 6	

77: 3, 6, 8, 10 92: 1, 5, 7, 9, 11 92: 13, 22 93: 1 93: 3, 5, 7, 9, 11	39: 21, 23 40: 6 40: 9 41: 7, 21 42: 3 43: 22 44: 25 49: 12, 21 58: 22 59: 20 61: 21 65: 24 67: 4, 6 69: 22 70: 12 75: 18 77: 15 81: 16 91: 4	<b>borough' s (4)</b> 87: 16 89: 13 90: 7 91: 14	<b>bui l di ng (9)</b> 13: 22 40: 17, 18 52: 13, 13, 18 54: 22, 25 69: 17
<b>best (13)</b> 11: 20 22: 20 33: 6 35: 22 44: 18 57: 6, 20 59: 23 76: 4 77: 13 87: 22 88: 18 92: 16	<b>boardwal k (2)</b> 50: 1 51: 6	<b>borrowi ng (3)</b> 37: 18 50: 21 57: 19	<b>bui l di ngs (5)</b> 82: 2, 3, 7, 8 90: 18
<b>better (9)</b> 10: 18 11: 11 15: 17 34: 3 42: 5, 23 54: 5 72: 14 80: 25	<b>board' s (8)</b> 5: 1 39: 11 40: 10 40: 25 41: 3, 17 60: 24 70: 8	<b>Boscov' s (1)</b> 81: 18	<b>bui l t (4)</b> 28: 9 52: 15 56: 6 73: 11
<b>between (5)</b> 33: 8 63: 23 79: 5 83: 23 88: 14	<b>boiler (1)</b> 40: 17	<b>both (10)</b> 13: 10 17: 24 19: 25 32: 7 45: 13 73: 7 78: 20 79: 2 82: 22 83: 1	<b>bul k (3)</b> 56: 4 63: 18 64: 6
<b>bid (1)</b> 64: 22	<b>bond (23)</b> 24: 16 26: 9 33: 20 34: 2 36: 10, 19, 20 37: 16, 19, 24 38: 3 42: 20 48: 15 55: 15 60: 23, 24, 25 61: 1, 12, 14 66: 4 77: 21 89: 1	<b>bottom (1)</b> 52: 23	<b>bunch (1)</b> 32: 1
<b>bidders (1)</b> 53: 25	<b>bonds (29)</b> 24: 12 26: 6 27: 13 33: 18 34: 14 37: 21 40: 23 41: 4, 10 41: 12, 14 43: 25 47: 18, 20, 21, 23 48: 14, 17 63: 18 69: 21, 23 78: 16 79: 3 85: 15, 20 88: 15 89: 1 91: 17, 23	<b>bought (2)</b> 20: 10 27: 3	<b>burden (1)</b> 67: 13
<b>Biddle (4)</b> 23: 21 24: 3 30: 20 31: 4	<b>boos (3)</b> 45: 19 46: 21 51: 2	<b>boulevard (1)</b> 83: 25	<b>busi ness (6)</b> 36: 5 39: 9 55: 10 60: 6 68: 2 77: 24
<b>big (4)</b> 17: 4 76: 10, 14 76: 14	<b>borough (26)</b> 3: 10 48: 4, 5, 7, 8 48: 10, 12, 24 50: 6 52: 6, 9 53: 19 55: 7 57: 10, 12 77: 16 77: 21, 22, 24 79: 13, 21 80: 1 81: 15 87: 6 90: 2 91: 12	<b>box (2)</b> 81: 19 83: 3	<b>but (56)</b> 8: 3 9: 19 10: 1 10: 17 11: 11, 21 11: 25 12: 7, 23 13: 1, 2, 11 14: 8 15: 8, 14, 15 19: 3, 12, 19 20: 18 22: 16 25: 13 27: 12, 14 28: 1 29: 3, 6, 9 29: 13 30: 16 31: 12 32: 7, 15 32: 22 37: 18 43: 9 49: 11 55: 3 58: 16 62: 12 64: 3 69: 24 70: 17 71: 17 72: 6, 13 82: 11 85: 17 87: 3 88: 4, 18 88: 20, 22 90: 1 90: 23 92: 23
<b>bill (3)</b> 26: 21 77: 24 78: 8		<b>boxes (3)</b> 61: 9 81: 24 83: 18	<b>buy (2)</b> 15: 25 30: 5
<b>billed (1)</b> 62: 9		<b>Branch (4)</b> 45: 25 48: 9 54: 17, 19	<b>buyi ng (2)</b> 19: 23 20: 3
<b>bird' s (1)</b> 82: 24		<b>brand (1)</b> 27: 22	<b>by (51)</b> 9: 11 10: 8 11: 11 13: 5 14: 3 15: 6 15: 10 18: 11 24: 4, 10, 17 26: 8 27: 14 30: 20 33: 6 34: 21 36: 15
<b>bit (6)</b> 31: 10 42: 20, 22 64: 24 83: 11 89: 8		<b>break (1)</b> 63: 1	
<b>blocks (1)</b> 68: 18		<b>breaki ng (1)</b> 32: 22	
<b>blue (1)</b> 82: 2		<b>bridge (1)</b> 87: 15	
<b>board (49)</b> 1: 2 3: 6 4: 2, 24 6: 3 7: 24 8: 1 9: 8, 20 10: 23 13: 10, 10 17: 13 19: 15, 17 20: 19 22: 3 23: 15 25: 5 34: 18 35: 24 36: 1 37: 21 39: 1, 1, 9		<b>bri efly (2)</b> 80: 6, 19	
		<b>bri ngi ng (1)</b> 81: 11	
		<b>brought (1)</b> 74: 23	
		<b>bucks (1)</b> 25: 18	
		<b>budget (6)</b> 18: 3 28: 13, 18 31: 5 54: 5 60: 7	
		<b>buil d (1)</b> 73: 5	

37: 21 39: 16 40: 1 41: 5 42: 2 46: 13 47: 11 48: 15, 18, 18 50: 13 51: 25 52: 1, 10, 14, 18 55: 19 56: 2 57: 18 60: 20 61: 19 64: 1, 10 71: 13 78: 3, 3 78: 11 79: 21 81: 16 82: 9, 22 84: 7 90: 10, 12	61: 12 72: 23 73: 18 89: 2 <b>capital (19)</b> 25: 17, 20 27: 19 28: 2 29: 10, 11 29: 15, 24, 25 49: 11 50: 11 53: 2 58: 6 62: 17 69: 12, 15 75: 12, 16 86: 12 <b>care (1)</b> 17: 8 <b>Caroline (3)</b> 39: 10, 15 43: 3 <b>case (2)</b> 43: 8, 18 <b>cash (6)</b> 25: 10 27: 16 41: 9, 18 42: 15 43: 10 <b>casino (1)</b> 37: 22 <b>caught (2)</b> 15: 21, 23 <b>cause (1)</b> 15: 18 <b>CCR#XI 01753 (1)</b> 94: 15 <b>center (5)</b> 54: 23 81: 8, 17 82: 12, 13 <b>centerpiece (1)</b> 82: 13 <b>central (3)</b> 82: 25 83: 20 84: 4 <b>certain (3)</b> 42: 10 67: 8 90: 21 <b>certainly (11)</b> 13: 1 19: 2, 20 20: 22 21: 14, 23 22: 17 25: 5 32: 14 33: 19, 19 <b>Certified (2)</b> 1: 7 94: 4 <b>certify (1)</b> 94: 7 <b>CFO (7)</b> 36: 6 46: 11 50: 7 52: 9 55: 11 60: 7 75: 4 <b>chair (1)</b> 10: 4	<b>chairing (1)</b> 36: 1 <b>Chairwoman (1)</b> 2: 2 <b>challenge (1)</b> 34: 5 <b>chance (1)</b> 12: 14 <b>change (3)</b> 19: 19 51: 18 52: 24 <b>changed (1)</b> 80: 25 <b>charges (1)</b> 88: 6 <b>charging (1)</b> 53: 8 <b>check (1)</b> 66: 21 <b>checked (1)</b> 84: 24 <b>chief (3)</b> 53: 21 69: 5 80: 15 <b>chiller (1)</b> 40: 17 <b>CHP (1)</b> 40: 18 <b>Chris (5)</b> 46: 9 47: 8 62: 13 64: 18 72: 19 <b>Christopher (2)</b> 60: 7, 17 <b>chunk (1)</b> 53: 5 <b>circle (1)</b> 58: 15 <b>circumstance...</b> 28: 1 <b>city (45)</b> 3: 5, 5, 8, 9 35: 24 35: 24 36: 4 37: 11, 21 48: 6 48: 9 50: 25 51: 21 52: 3 54: 17 60: 1 61: 13, 19 67: 4 67: 6, 9, 13, 19 67: 19, 20, 21, 23 68: 1, 2, 4, 5, 11 68: 14, 22 70: 1 70: 7, 13 73: 7, 8 73: 10, 17 75: 23 76: 1, 2, 15	<b>city's (5)</b> 36: 21 61: 2, 12 68: 25 75: 11 <b>claiming (1)</b> 79: 9 <b>clarify (1)</b> 8: 4 <b>clear (4)</b> 71: 18 87: 2, 7 89: 11 <b>clearer (1)</b> 87: 8 <b>Clearview (4)</b> 3: 6 39: 2, 7, 22 <b>Clement (2)</b> 60: 7, 18 <b>clients (1)</b> 11: 25 <b>close (50)</b> 2: 4 4: 14, 15 5: 20, 21 6: 10 6: 12, 18, 19 7: 17, 18 8: 22 8: 23 17: 16 18: 5, 20 19: 2 19: 22 20: 13 21: 23 22: 15, 16 22: 23 34: 21 35: 4, 6, 11, 12 37: 18 38: 17, 18 42: 13 44: 2, 4, 9 44: 10 59: 4, 6 59: 11, 12 66: 13 66: 13, 15 67: 24 77: 4, 5 92: 7, 8 93: 5, 6 <b>closed (2)</b> 23: 11 58: 8 <b>closest (1)</b> 83: 20 <b>club (1)</b> 50: 2 <b>COA (1)</b> 90: 10 <b>COA's (1)</b> 91: 11 <b>coin (1)</b> 69: 7 <b>coincide (1)</b> 56: 13 <b>collection (3)</b> 88: 10 89: 2, 11 <b>collections (1)</b> 71: 23
<b>C</b>			
<b>C (5)</b> 2: 1 6: 5 8: 5 94: 1, 1 <b>California (2)</b> 56: 1 57: 9 <b>call (3)</b> 9: 12 55: 11 87: 15 <b>called (2)</b> 9: 15 16: 15 <b>calling (2)</b> 56: 1 79: 19 <b>came (2)</b> 61: 24 67: 6 <b>camera (1)</b> 9: 14 <b>Campagna (2)</b> 45: 17 46: 18 <b>can (32)</b> 10: 4, 16 11: 19 12: 17 14: 12, 13 21: 10, 24 27: 12 29: 12, 18, 24 36: 11 37: 13 38: 7 45: 3, 12 51: 19 52: 4 53: 12 56: 2 62: 1 64: 18 77: 19 80: 11, 12 81: 7 82: 18 85: 11 88: 19, 20 90: 6 <b>candor (1)</b> 23: 5 <b>Cantalupe (2)</b> 45: 20 46: 23 <b>cap (3)</b> 37: 8 38: 4 63: 9 <b>capacity (4)</b>			

<b>collector (1)</b> 69: 8	<b>communi cati n. . .</b> 32: 12	29: 18	<b>contract (1)</b> 64: 22
<b>collectors (1)</b> 75: 5	<b>communi cati o. . .</b> 27: 8 72: 14	<b>concern (1)</b> 20: 14	<b>control (3)</b> 67: 3 70: 10 76: 7
<b>columns (1)</b> 84: 22	<b>communi cati o. . .</b> 27: 5	<b>conclude (1)</b> 92: 18	<b>controls (1)</b> 90: 9
<b>combi nati on (1)</b> 86: 4	<b>communi ty (3)</b> 1: 1 82: 15, 18	<b>conducted (1)</b> 40: 6	<b>conversati on. . .</b> 12: 11 19: 9, 13 21: 14
<b>combi ned (2)</b> 26: 14 62: 22	<b>Compani es (1)</b> 80: 16	<b>confi rm (3)</b> 42: 11 63: 12 90: 24	<b>conversati on. . .</b> 14: 12
<b>come (10)</b> 12: 16, 18 14: 11 30: 18 43: 2 45: 3 76: 1, 4 87: 13 89: 3	<b>company (2)</b> 56: 15, 15	<b>confi rmati on. . .</b> 31: 20	<b>correct (8)</b> 28: 17 42: 12, 14 65: 21 74: 10, 13 84: 22 90: 25
<b>comes (5)</b> 14: 7 26: 1 58: 15 88: 13 89: 16	<b>compari ng (1)</b> 57: 3	<b>connecti on (4)</b> 24: 11 57: 23, 24 83: 9	<b>correctly (4)</b> 32: 15 42: 7 85: 4 85: 4
<b>comfortable (1)</b> 20: 23	<b>compensated (2)</b> 74: 6, 14	<b>conservati ve. . .</b> 43: 5, 17	<b>cost (14)</b> 17: 20 18: 7 25: 4 25: 9 30: 16 40: 24 42: 8 56: 14, 17 57: 4 69: 10, 12 73: 6 84: 18
<b>comi ng (8)</b> 17: 1 20: 11 33: 12 43: 19 69: 16 73: 14 75: 23 76: 9	<b>competi ti ve (1)</b> 40: 7	<b>consi derati o. . .</b> 5: 1 19: 9 81: 16	<b>costs (5)</b> 18: 1 51: 9 52: 2 75: 13 84: 23
<b>command (1)</b> 30: 15	<b>compl ai nt (1)</b> 4: 23	<b>consi derati o. . .</b> 4: 23	<b>could (16)</b> 12: 4 14: 25 16: 3 18: 12, 24 19: 21 31: 25 32: 5 43: 4 58: 4 65: 19 72: 25 74: 10 85: 24 87: 8 91: 7
<b>commenci ng (1)</b> 1: 8	<b>compl ai nts (3)</b> 5: 9 7: 8 90: 8	<b>consi dered (2)</b> 87: 22 88: 21	<b>couldn' t (2)</b> 25: 14 28: 22
<b>commend (2)</b> 75: 23 76: 11	<b>complete (2)</b> 65: 8 81: 1	<b>consist (1)</b> 67: 15	<b>council (5)</b> 24: 24 31: 1 36: 25 38: 1 67: 19
<b>commendi ng (1)</b> 42: 2	<b>completed (9)</b> 13: 15 14: 3 31: 12 51: 13 52: 18 64: 1, 10 90: 21, 22	<b>consisti ng (1)</b> 40: 3	<b>counsel (5)</b> 23: 23 27: 15 36: 10 77: 21 78: 4
<b>comment (1)</b> 75: 23	<b>completel y (2)</b> 28: 11 58: 15	<b>consists (1)</b> 79: 1	<b>county (22)</b> 3: 7 44: 21, 25 46: 5, 8, 9 47: 17 48: 18 49: 18 50: 4 53: 14 54: 2 55: 21 56: 16 57: 3, 4 57: 18, 22 58: 11
<b>comments (12)</b> 17: 14 22: 3 34: 20 35: 1 43: 21 58: 24 65: 23 66: 2 75: 20 76: 18 91: 5, 19	<b>completi ng (1)</b> 56: 13	<b>Consol i dati o. . .</b> 71: 14	
<b>commerci al (4)</b> 78: 20 79: 4 86: 3 89: 4	<b>completi on (3)</b> 64: 12 65: 3, 10	<b>construct (2)</b> 73: 24 74: 1	
<b>commi ssi oner. . .</b> 23: 22 80: 13 84: 10 91: 7	<b>compl i cati on. . .</b> 89: 8	<b>constructed (2)</b> 78: 23 90: 5	
<b>commi ssi oner. . .</b> 10: 24 23: 25 29: 12 67: 15 74: 4, 11	<b>component (13)</b> 21: 13 40: 19 53: 9 78: 20, 22 79: 2, 3, 6, 18 84: 25 85: 21 86: 1 87: 9	<b>constructi on. . .</b> 40: 2, 4 51: 9 52: 17 64: 19 65: 1, 15 78: 22 82: 4, 23 84: 18	
<b>commi ssi oner. . .</b> 17: 17	<b>components (5)</b> 79: 5 84: 12 85: 25 87: 23 89: 6	<b>consultant (1)</b> 60: 8	
	<b>comport (1)</b> 63: 22	<b>contemplated. . .</b> 81: 23 88: 8	
	<b>comprehensi v. . .</b> 40: 2, 4	<b>contemplates. . .</b> 89: 23	
	<b>concept (1)</b> 80: 7	<b>contemplati n. . .</b> 85: 22	
	<b>conceptual i z. . .</b> 29: 18	<b>contingent (1)</b> 81: 22	
		<b>continue (2)</b> 14: 14 57: 5	
		<b>conti nui ng (1)</b> 53: 16	

59: 3, 22 89: 7 <b>county's (3)</b> 51: 23 55: 3 56: 16 <b>couple (7)</b> 30: 21 32: 17 34: 14 36: 25 58: 5 63: 2 85: 8 <b>coupons (1)</b> 43: 13 <b>course (11)</b> 13: 12 21: 2, 3, 7 23: 23 25: 3 42: 2, 16 49: 9 63: 6 87: 19 <b>Court (2)</b> 1: 8 94: 4 <b>court's (1)</b> 79: 22 <b>cover (1)</b> 26: 19 <b>coverage (2)</b> 63: 22 64: 14 <b>covers (2)</b> 30: 18 75: 12 <b>Crane (2)</b> 68: 9, 13 <b>create (5)</b> 69: 25 70: 8 72: 25 76: 21 86: 20 <b>created (1)</b> 86: 20 <b>creates (1)</b> 86: 21 <b>creating (2)</b> 71: 13 83: 24 <b>creation (3)</b> 67: 5, 12 70: 13 <b>credit (2)</b> 51: 23 90: 2 <b>credible (1)</b> 91: 13 <b>creeping (1)</b> 21: 7 <b>crisis (1)</b> 36: 24 <b>crunch (1)</b> 18: 25 <b>crunched (1)</b> 72: 16 <b>cued (1)</b> 78: 6 <b>curb (1)</b>	61: 9 <b>curbing (1)</b> 54: 21 <b>curiosity (1)</b> 51: 14 <b>curious (2)</b> 14: 25 33: 13 <b>current (8)</b> 26: 20 41: 3 68: 3 68: 23 70: 20, 22 78: 18 89: 25 <b>currently (9)</b> 50: 9, 21 54: 22 64: 21 68: 5, 22 70: 25 87: 4, 17 <b>customers (2)</b> 82: 14, 15 <b>customize (1)</b> 43: 12	54: 13 61: 13 63: 20 65: 7 79: 2 88: 15 <b>decade (2)</b> 76: 2, 2 <b>December (2)</b> 51: 5 54: 4 <b>decided (1)</b> 41: 11 <b>decision (6)</b> 8: 1, 3, 4, 13 20: 9 76: 12 <b>decision-mak...</b> 15: 1 16: 4 <b>deck (2)</b> 73: 5, 6 <b>decks (1)</b> 69: 18 <b>declines (1)</b> 87: 18 <b>defer (3)</b> 20: 19 70: 11 71: 2 <b>definitely (2)</b> 12: 8 20: 8 <b>defray (1)</b> 21: 24 <b>delay (1)</b> 27: 18 <b>delaying (1)</b> 27: 23 <b>deliberate (1)</b> 62: 14 <b>deliver (1)</b> 20: 1 <b>delivered (2)</b> 10: 25 14: 21 <b>delivery (2)</b> 20: 2 56: 9 <b>demands (1)</b> 68: 4 <b>demolish (1)</b> 81: 7 <b>demolition (1)</b> 82: 22 <b>department (2)</b> 1: 1 30: 16 <b>departments (1)</b> 20: 3 <b>depending (1)</b> 41: 6 <b>depleted (2)</b> 25: 16 28: 1 <b>deputy (2)</b>	46: 9 55: 10 <b>described (3)</b> 19: 23 78: 19 82: 25 <b>description (1)</b> 62: 11 <b>design (1)</b> 64: 21 <b>designate (1)</b> 67: 21 <b>destroyed (1)</b> 52: 14 <b>detailed (2)</b> 49: 6, 6 <b>Deter (2)</b> 60: 8, 19 <b>determinatio...</b> 5: 2, 8 7: 2, 7 79: 11 <b>develop (2)</b> 40: 10, 11 <b>developer (4)</b> 73: 4 86: 21 90: 11, 15 <b>developers (1)</b> 73: 14 <b>development (8)</b> 50: 16 56: 23 68: 3 73: 9, 11 76: 1, 3 80: 15 <b>de-malling (1)</b> 81: 11 <b>did (23)</b> 5: 15 10: 15 12: 24 16: 9, 12 16: 13, 18, 19 19: 12, 14 20: 6 27: 2, 18, 19, 25 31: 4, 14 36: 22 40: 3 49: 2 51: 6 56: 18 75: 14 <b>didn't (2)</b> 14: 2 84: 20 <b>different (6)</b> 25: 17 62: 12 82: 18 84: 5 86: 1 89: 14 <b>differential...</b> 58: 8 <b>differentiat...</b> 62: 1 <b>difficult (1)</b> 19: 8 <b>Dilworth (1)</b>
<hr/> <b>D</b> <hr/>			
<b>D (2)</b> 6: 5 8: 7 <b>date (3)</b> 1: 8 65: 3, 10 <b>Dated (1)</b> 94: 18 <b>dates (1)</b> 65: 15 <b>day (1)</b> 38: 24 <b>days (3)</b> 15: 20 32: 17 80: 25 <b>day-to-day (1)</b> 69: 4 <b>DCA (2)</b> 30: 16 32: 1 <b>DCU (1)</b> 40: 13 <b>deal (1)</b> 37: 10 <b>dealing (1)</b> 36: 24 <b>Debbie (1)</b> 36: 7 <b>DeBlasio (4)</b> 45: 22 46: 25 52: 8, 8 <b>debt (17)</b> 20: 17 26: 12, 14 26: 19 33: 17 37: 1, 3, 8 38: 3 40: 22 53: 23			

77: 20 <b>direction (1)</b> 76: 13 <b>directly (1)</b> 59: 21 <b>director (18)</b> 4: 25 10: 13 23: 18 24: 8 25: 12 26: 24 27: 9 32: 9, 24 39: 5, 20 47: 16 48: 19 57: 22 58: 4 69: 3 70: 12 74: 9 <b>Di Rocco (39)</b> 2: 3 4: 12, 13 5: 18, 19 6: 16 6: 17 7: 15, 16 8: 20, 21 22: 8 22: 10, 13, 14 35: 9, 10 38: 9 38: 12, 15, 16 44: 7, 8 45: 1, 6 59: 10 66: 11, 12 66: 21 77: 3 91: 25 92: 2, 5, 6 92: 21, 23, 25 93: 3, 4 <b>disbursement...</b> 88: 10 <b>discuss (4)</b> 19: 14, 21 20: 6 80: 6 <b>discussed (1)</b> 86: 22 <b>discussions (1)</b> 16: 10 <b>dismissed (1)</b> 7: 2 <b>dismissal (3)</b> 5: 3, 8 7: 7 <b>dispatch (1)</b> 50: 4 <b>distinct (2)</b> 62: 11 63: 13 <b>district (36)</b> 3: 3, 4, 6 9: 21 10: 23 11: 22, 22 14: 23 23: 16, 21 23: 22, 24 24: 10 24: 21, 23, 25 25: 6, 8, 16, 25 26: 2, 5, 10, 18 26: 21 27: 3, 7	27: 13, 16 28: 9 29: 10 39: 2, 7 39: 22 40: 1 42: 3 <b>districts (2)</b> 29: 1 68: 2 <b>district's (1)</b> 32: 10 <b>division (1)</b> 13: 10 <b>do (49)</b> 4: 4 5: 7 6: 7, 9 7: 6 8: 11 11: 8 12: 18 13: 4, 7 13: 18 14: 4, 13 14: 19 15: 13 20: 10 22: 5 28: 8 30: 25 32: 2 34: 16 35: 1 42: 16 43: 14, 23 45: 7 45: 12, 14 50: 12 56: 21 57: 14, 16 58: 6, 19 59: 1 66: 2 71: 12 72: 2 75: 17, 24 76: 19 77: 19 81: 21 85: 4 86: 10 88: 9, 20 91: 20 94: 6 <b>does (12)</b> 25: 1 26: 2, 18 51: 15 61: 11 63: 15, 21 68: 22 70: 17, 19, 21 92: 17 <b>doing (3)</b> 16: 1 20: 3 42: 25 <b>dollar (2)</b> 36: 20 48: 2 <b>dollars (3)</b> 14: 24 19: 5 37: 12 <b>Domnick (1)</b> 2: 3 <b>done (14)</b> 25: 15 32: 11, 13 32: 15 33: 2, 3 36: 23 37: 4 43: 1 52: 25 61: 18 62: 8 82: 10 88: 18 <b>Donna (2)</b> 45: 17 46: 18	<b>don't (31)</b> 10: 15 11: 10, 24 11: 25 12: 6, 22 12: 23 13: 2, 5 14: 15 15: 13, 20 16: 21, 21 18: 25 19: 16, 18 20: 11 27: 12, 24 30: 17 32: 23 33: 6 60: 9 64: 12 65: 3, 6 72: 20 72: 23 75: 3 92: 24 <b>door (1)</b> 23: 10 <b>double (5)</b> 51: 22 55: 2 56: 25 57: 1 73: 18 <b>DOUG (1)</b> 46: 17 <b>down (8)</b> 12: 22 15: 2 19: 3 26: 3 29: 4 43: 2 52: 22 85: 24 <b>downpayment (9)</b> 15: 2 16: 6 17: 23 18: 10 20: 14 22: 18 25: 7 28: 23 34: 23 <b>downtown (1)</b> 68: 1 <b>Draikiewicz (18)</b> 44: 22, 23 45: 7 45: 10 46: 12, 12 46: 15 47: 14, 15 50: 5, 25 52: 5 53: 18 54: 15 55: 6, 22 57: 8 57: 21 <b>drainage (2)</b> 54: 21 57: 14 <b>drains (1)</b> 61: 7 <b>dramatically...</b> 81: 1 <b>drill (1)</b> 85: 24 <b>drive (1)</b> 31: 24 <b>dual (1)</b> 89: 2 <b>due (3)</b> 13: 24 25: 13	50: 21 <b>duly (7)</b> 10: 8 24: 4 36: 15 39: 16 47: 11 60: 20 78: 11 <b>duration (1)</b> 91: 16 <b>during (1)</b> 63: 6
<hr/> <b>E</b> <hr/>			
<b>E (4)</b> 2: 1, 1 94: 1, 1			
<b>each (13)</b> 9: 13 12: 19 26: 11 27: 7 43: 14 48: 15, 16 49: 4 54: 4 57: 25 82: 22 85: 25 89: 5			
<b>earlier (4)</b> 25: 8, 10 51: 22 62: 5			
<b>early (2)</b> 56: 2 65: 4			
<b>Earmarked (1)</b> 28: 15			
<b>earning (1)</b> 21: 20			
<b>easy (1)</b> 38: 1			
<b>Eatontown (4)</b> 3: 10 77: 16, 21 80: 21			
<b>ED (1)</b> 75: 4			
<b>EDA (1)</b> 55: 18			
<b>Education (3)</b> 3: 6 39: 2, 21			
<b>Edwards (6)</b> 36: 6 45: 20 46: 4 46: 22 51: 19 53: 10			
<b>effectuate (1)</b> 83: 4			
<b>efficiencies...</b> 42: 4			
<b>efficient (1)</b> 70: 4			
<b>efficiently (2)</b> 68: 23 71: 21			
<b>either (3)</b> 15: 2 21: 19 51: 5			

elaborate (1) 62: 14	83: 15, 16, 16	everybody (7) 36: 18 38: 24 45: 12 49: 2 58: 20 60: 15 76: 11	expected (2) 69: 9, 19
election (5) 18: 14 24: 17 27: 23 30: 5, 23	entrances (1) 81: 25	everybody's (1) 59: 19	expects (1) 69: 14
electric (2) 53: 8 56: 23	environment (2) 42: 6, 17	everyone (7) 4: 1 22: 20 44: 16 45: 13 59: 18 80: 11 92: 17	expenditures... 28: 18 30: 19
eliminate (1) 9: 10	equal (2) 79: 2, 3	everything (10) 12: 3, 12, 21 18: 16 27: 21 32: 14, 15 33: 2 70: 25 89: 15	expense (1) 69: 11
eliminated (1) 81: 18	equally (1) 90: 18	evolution (1) 76: 1	expenses (1) 18: 21
eliminating (1) 81: 9	equipment (9) 17: 20 34: 8 50: 3 50: 15, 15 53: 7 56: 8 58: 7 67: 18	exactly (3) 53: 10 73: 20 89: 7	expertise (1) 21: 2
else (5) 10: 15 12: 3 18: 16 60: 9 76: 12	equipped (1) 88: 5	exceed (6) 24: 14 41: 1 47: 19 48: 2 57: 11 91: 22	explain (1) 53: 3
emergencies (2) 61: 17 62: 16	ESCO (3) 39: 11 40: 8 43: 4	excuse (3) 12: 7 14: 8 27: 9	explained (2) 18: 19 53: 11
emergency (1) 62: 18	escrow (1) 79: 17	excuses (1) 13: 1	extended (2) 14: 1, 3
employees (4) 69: 11 74: 19 75: 4, 5	ESIP (4) 39: 24 40: 5, 21 43: 25	executed (1) 79: 17	extension (1) 12: 24
encumbered (1) 51: 4	especially (3) 16: 6 49: 16 71: 18	exempt (1) 85: 22	extensions (3) 13: 11, 12, 13
end (6) 11: 4 13: 16 14: 15 40: 6 51: 10 84: 9	essential (1) 68: 25	exemption (1) 86: 9	exterior (1) 83: 17
energy (8) 39: 24 40: 7, 11 40: 11, 21 41: 2 41: 19 42: 4	essentially (5) 63: 20, 24 64: 14 73: 17 81: 10	Exhibit (1) 33: 16	extra (1) 73: 5
enforcement (2) 67: 17 69: 7	Esther (2) 39: 9, 14	exist (3) 72: 21, 23 87: 4	eye (1) 82: 24
engineer (1) 77: 25	estimate (1) 43: 5	existing (5) 21: 9 25: 22 70: 2 82: 8 83: 2	E1 (1) 24: 13
enough (2) 30: 7, 17	estimated (1) 51: 9	exists (1) 81: 5	
ensure (3) 42: 7 74: 21 79: 24	etc (3) 27: 8 40: 21 71: 23	expansion (1) 56: 7	<b>F</b>
ensuring (1) 68: 25	ethics (3) 6: 6 8: 6, 8	expect (2) 51: 4 65: 1	F (2) 1: 7 94: 1
entered (1) 68: 8	even (5) 19: 3 37: 2, 2 43: 1 87: 8	expectation (1) 13: 23	facilitator (1) 67: 22
entertain (1) 61: 21	events (1) 82: 18		facilities (6) 67: 9 69: 16, 19 71: 15, 16 72: 16
entire (1) 67: 23	eventually (1) 69: 3		facility (1) 56: 6
entity (1) 88: 12	ever (2) 14: 15 15: 21		facing (2) 81: 25 83: 17
entrance (3)	every (3) 15: 15 57: 16 86: 15		fact (5) 8: 12 64: 5, 10, 11 64: 16

<b>familiar (5)</b> 25: 5 31: 15 80: 20, 23 83: 14	<b>finance (18)</b> 1: 2 16: 14, 19 24: 12 25: 14 26: 5, 8 33: 10 39: 23, 23 41: 3 57: 13 63: 15 64: 13 67: 4 69: 20 70: 8 88: 5	27: 7 29: 10 30: 11, 15 32: 10 33: 24 51: 3	5: 1, 3, 9 6: 4 7: 3 7: 8 9: 11 10: 23 11: 4, 9 12: 12 12: 20, 20, 20 13: 1, 6 14: 1, 2 14: 16 17: 2, 7 17: 10, 25 18: 18 19: 25 21: 12, 22 23: 5, 9, 11 24: 19 26: 13 28: 25 29: 1 30: 6, 10, 15, 15 30: 18 31: 22 32: 20 33: 1 34: 11, 13, 18 36: 1, 4, 9, 19, 20 37: 12, 15 38: 2 38: 8 39: 23 41: 20, 25 42: 5 43: 16, 20 49: 3 49: 4, 9, 12, 15 49: 18 50: 7, 11 50: 14, 17, 18 51: 2, 3, 7, 8, 10 51: 12, 16 52: 7 52: 9, 17, 24 53: 8, 11, 19 54: 1, 1, 17, 19 54: 23 55: 6, 7 55: 12, 24 57: 6 57: 7, 25 58: 3 58: 13, 17 59: 20 59: 22 61: 23 62: 1 63: 2, 7, 11 64: 5, 7 65: 16 67: 1, 1, 4, 7, 22 68: 9 70: 12 71: 1, 6, 9, 19 75: 9, 12, 16, 23 76: 5, 14 78: 6 78: 14 79: 4, 6 79: 10, 20 80: 7 80: 14, 19, 23 81: 4, 5, 15 82: 17 83: 17, 23 84: 7 86: 7, 7, 21 87: 6, 11, 24 88: 4, 23 89: 1, 4 89: 5 90: 2 91: 9 92: 18, 19
<b>fan (1)</b> 76: 10	<b>financed (9)</b> 25: 10, 11, 19 28: 22 50: 19 61: 4 63: 19 64: 8, 17	<b>firehouse (3)</b> 51: 8, 13 54: 25	<b>foregoing (1)</b> 94: 7
<b>far (6)</b> 30: 13 56: 16 63: 17 85: 13 86: 14 88: 3	<b>finances (1)</b> 72: 4	<b>firm (4)</b> 11: 20, 24 12: 8 14: 2	<b>forget (2)</b> 11: 21 31: 14
<b>FAST (8)</b> 12: 2 31: 5, 7, 12 31: 16, 21, 24 32: 7	<b>financial (11)</b> 21: 16 36: 6 37: 4 41: 5, 13 53: 21 67: 13 69: 5 78: 1 86: 23 87: 16	<b>first (11)</b> 4: 2 9: 19 16: 1 18: 18 36: 21 37: 23 60: 22 62: 20 70: 16 75: 9 80: 24	
<b>favor (2)</b> 24: 18 38: 2	<b>financing (22)</b> 17: 2 21: 12 24: 16 26: 3, 11 28: 24, 25 34: 2 50: 10, 22 54: 14 54: 20 55: 13 57: 17, 24 59: 3 63: 18 64: 2, 3 67: 14, 17 86: 13	<b>fiscal (3)</b> 36: 24 67: 3 70: 10	
<b>favorable (2)</b> 33: 15 54: 2	<b>financings (1)</b> 36: 22	<b>five (4)</b> 11: 15 15: 15 74: 5, 11	
<b>Fearon (18)</b> 77: 16, 18, 20 78: 13 80: 12 82: 6 84: 12, 14 85: 7, 19 86: 25 87: 5, 7, 25 88: 8 88: 25 91: 16 92: 14	<b>find (4)</b> 20: 4 32: 6 53: 25 57: 5	<b>fix (1)</b> 11: 18	
<b>fed (1)</b> 42: 21	<b>findings (8)</b> 8: 3, 12, 13 22: 6 35: 2 57: 23 59: 2 76: 20	<b>flooded (1)</b> 28: 3	
<b>fee (2)</b> 88: 14 89: 7	<b>fine (2)</b> 22: 1 74: 16	<b>floor (3)</b> 24: 6 39: 19 47: 14	
<b>feedback (1)</b> 89: 21	<b>finer (2)</b> 74: 20 85: 9	<b>flow (3)</b> 41: 18 42: 15 43: 10	
<b>feel (3)</b> 83: 22 84: 5, 7	<b>fire (36)</b> 3: 3, 4 9: 21 10: 23, 24, 24 11: 22 23: 16, 21 23: 21, 24 24: 10 24: 13, 15, 16, 20 24: 23, 25 25: 6 25: 7, 8, 16, 21 25: 25 26: 2, 5 26: 10, 18, 20	<b>fluctuations...</b> 53: 13	
<b>feels (1)</b> 33: 21		<b>flush (1)</b> 88: 1	
<b>feet (2)</b> 63: 3 80: 23		<b>focus (1)</b> 67: 20	
<b>fell (1)</b> 65: 9		<b>follow (2)</b> 17: 17 27: 12	
<b>felt (2)</b> 86: 5, 8		<b>followed (2)</b> 26: 8 82: 22	
<b>few (2)</b> 11: 8 36: 8		<b>following (4)</b> 29: 6 42: 21 48: 3 79: 22	
<b>fewer (3)</b> 34: 6, 6, 6		<b>follows (7)</b> 10: 9 24: 5 36: 16 39: 17 47: 12 60: 21 78: 12	
<b>filed (1)</b> 32: 11		<b>food (1)</b> 21: 22	
<b>final (3)</b> 51: 12 64: 21 77: 14		<b>Foods (3)</b> 81: 21 83: 5 84: 2	
<b>finally (5)</b> 30: 14 32: 3 37: 20 52: 14 84: 4		<b>foot (2)</b> 78: 21 80: 22	
		<b>for (159)</b>	

<b>forgive</b> (1) 71: 17	80: 1, 2 83: 9 87: 15, 16 89: 14 91: 4	72: 20, 23	19: 18, 21 20: 22 22: 18 42: 9 51: 12 55: 23 64: 2, 15 75: 6, 7 81: 4 89: 19
<b>forgiveness</b> (1) 37: 14	<b>front</b> (4) 36: 25 51: 7 83: 9 83: 20	<b>garbage</b> (1) 56: 23	<b>goal</b> (1) 42: 6
<b>form</b> (2) 21: 19 86: 19	<b>froze</b> (1) 63: 5	<b>gas</b> (1) 56: 15	<b>goes</b> (3) 15: 19 18: 15 65: 14
<b>forth</b> (1) 94: 10	<b>frozen</b> (1) 45: 10	<b>gave</b> (2) 11: 25 12: 8	<b>going</b> (66) 9: 7 11: 12, 18, 18 12: 16 13: 3, 4 13: 21 14: 11 15: 5, 11, 12 17: 2, 12 19: 11 19: 25 20: 4 27: 22 28: 11 29: 14 31: 17 33: 14 41: 7, 17 42: 4, 13 45: 1 49: 13, 15, 18, 19 49: 23 50: 1 51: 16, 17 53: 14 54: 2, 5, 9 57: 3 59: 22 63: 19 64: 9 65: 2, 22 70: 25 71: 12, 25 72: 1, 22 73: 18 73: 23 74: 13 75: 8, 11 76: 3 76: 13, 14 85: 15 88: 7, 24 89: 7 90: 16, 17 92: 18 92: 23
<b>forward</b> (13) 11: 18 13: 4 17: 5 22: 18 29: 14 31: 17 42: 18 49: 23 54: 6 61: 20 81: 14 87: 21 88: 24	<b>full</b> (1) 58: 15	<b>gearing</b> (1) 85: 20	
<b>found</b> (2) 30: 6 37: 10	<b>fully</b> (4) 25: 10, 18 28: 16 74: 22	<b>general</b> (5) 23: 23 37: 12, 24 48: 15 50: 11	
<b>four</b> (3) 66: 20 87: 14, 19	<b>full-time</b> (3) 72: 2 74: 19 75: 3	<b>generate</b> (1) 75: 10	
<b>fourth</b> (1) 90: 2	<b>functions</b> (1) 56: 10	<b>generated</b> (1) 69: 9	
<b>four-story</b> (1) 82: 4	<b>fund</b> (20) 14: 23 16: 5, 16 16: 22, 24 17: 18 17: 23 18: 6, 13 18: 17 19: 6, 18 21: 17 25: 17 27: 20 28: 16, 20 28: 21 52: 12 56: 22	<b>generator</b> (1) 30: 10	
<b>frame</b> (1) 82: 4	<b>fund</b> (20) 14: 23 16: 5, 16 16: 22, 24 17: 18 17: 23 18: 6, 13 18: 17 19: 6, 18 21: 17 25: 17 27: 20 28: 16, 20 28: 21 52: 12 56: 22	<b>generators</b> (1) 61: 6	
<b>Frank</b> (4) 23: 21 24: 1, 3 29: 23	<b>funded</b> (2) 50: 13 55: 19	<b>George</b> (5) 23: 20, 25 24: 2 29: 23 30: 2	
<b>frankly</b> (2) 34: 2 81: 22	<b>fund</b> (20) 14: 23 16: 5, 16 16: 22, 24 17: 18 17: 23 18: 6, 13 18: 17 19: 6, 18 21: 17 25: 17 27: 20 28: 16, 20 28: 21 52: 12 56: 22	<b>get</b> (21) 10: 4 12: 3, 6 14: 2 15: 19, 22 17: 11 25: 15 37: 4, 16, 23 38: 7 42: 22 43: 1 45: 8, 13 51: 11 53: 12 56: 7 58: 16 85: 11	
<b>freestanding</b> ... 81: 19	<b>fund</b> (20) 14: 23 16: 5, 16 16: 22, 24 17: 18 17: 23 18: 6, 13 18: 17 19: 6, 18 21: 17 25: 17 27: 20 28: 16, 20 28: 21 52: 12 56: 22	<b>gets</b> (4) 49: 2 88: 13, 17 89: 12	
<b>Friday</b> (1) 12: 15	<b>funds</b> (3) 16: 12 29: 11 54: 25	<b>getting</b> (4) 34: 6 37: 5 60: 14 91: 13	
<b>friendly</b> (1) 88: 19	<b>further</b> (2) 43: 2 83: 12	<b>give</b> (6) 10: 2 12: 24 13: 4 45: 8 64: 13 89: 11	<b>Goldman</b> (1) 39: 6
<b>from</b> (49) 5: 3 14: 7 16: 21 17: 13 22: 3 25: 4 26: 1 28: 20 29: 5 31: 9, 20, 23 32: 9 34: 19 35: 25 37: 7 39: 5 40: 22 43: 21 45: 16, 19 45: 21, 23, 25 46: 1, 2, 3 52: 22 54: 24 56: 1 58: 23 59: 21 62: 4 64: 15 65: 24, 24 69: 9 71: 22 72: 14 75: 19 77: 20, 25	<b>future</b> (3) 68: 3 70: 5 82: 15	<b>given</b> (7) 17: 19, 21 18: 5 20: 4, 16 37: 6 65: 12	<b>gone</b> (1) 55: 12
	<b>G</b>	<b>gives</b> (2) 83: 22 84: 6	<b>good</b> (15) 4: 1 23: 17 36: 2 36: 17 38: 24 39: 4 52: 3 53: 5 54: 18 55: 25 60: 3, 4 80: 13 83: 22 84: 6
	<b>G</b> (1) 33: 16	<b>glad</b> (1) 14: 11	<b>got</b> (11) 10: 19 12: 1, 15 31: 20 32: 7, 18 50: 2 52: 14 55: 19 58: 9, 9
	<b>gain</b> (1) 71: 13	<b>glitch</b> (2) 31: 14, 24	<b>gotten</b> (1) 43: 10
	<b>gained</b> (1) 71: 22	<b>go</b> (13)	<b>government</b> (3)
	<b>gap</b> (1) 87: 15		
	<b>garage</b> (2) 68: 9, 12		
	<b>garages</b> (4) 67: 24 68: 16		

6: 6 8: 6, 8	10: 14 11: 23	91: 5	hear (7)
grace (1)	12: 14 15: 13	hasn't (1)	5: 15 10: 16
14: 3	16: 10 24: 21	29: 4	49: 12, 16, 22
grade (2)	25: 15 27: 7	have (133)	59: 21 71: 25
37: 6, 17	29: 25 30: 4, 4, 8	4: 4 5: 7 6: 7, 9	heard (3)
gradually (1)	30: 13 31: 3	6: 12 7: 6, 11	31: 9 92: 22, 23
87: 18	32: 3, 6, 11 33: 1	8: 11, 16 9: 9, 11	hearing (12)
grant (3)	33: 25 54: 3, 11	10: 1, 6 11: 8, 22	5: 7 6: 9 7: 6
37: 14 54: 23	56: 12, 17 57: 1	11: 24 12: 6, 25	8: 11 10: 14
55: 19	62: 23 84: 17	13: 3, 10, 15, 25	22: 4 34: 25
granted (1)	88: 8	14: 12, 19 16: 7	43: 23 59: 1
13: 11	half (2)	16: 13, 21, 22	66: 1 76: 19
grants (2)	50: 9, 20	17: 6, 9, 14, 19	91: 20
40: 21 50: 13	hall (1)	18: 5, 18, 24	Heather (2)
great (12)	23: 10	19: 13 20: 8, 21	45: 14 46: 16
14: 11 29: 17, 22	hand (1)	21: 15, 16 22: 5	held (1)
37: 5 42: 6	80: 4	22: 9 23: 20, 22	24: 17
48: 25 56: 2, 7	handled (2)	25: 19 26: 24	Hello (2)
64: 13 76: 7, 8	88: 7 89: 12	27: 16, 24 29: 12	10: 12 49: 25
83: 8	Hanley (7)	29: 14 30: 18	help (4)
green (4)	77: 17, 25 78: 9	31: 7, 8, 21 33: 2	53: 13, 15 54: 5
82: 12, 25 83: 20	80: 8 86: 18	33: 5 34: 16, 19	69: 10
84: 5	90: 19, 25	35: 1, 5 36: 11	helpful (3)
gross (1)	happen (1)	37: 22 38: 24	29: 21 49: 12
79: 4	21: 25	39: 8 41: 23	59: 20
ground (2)	happened (2)	42: 1, 23 43: 24	here (21)
40: 1 82: 11	11: 17 27: 16	44: 3, 20 45: 10	9: 22 14: 16
growth (1)	happening (2)	45: 14, 17 46: 5	25: 13 29: 7
75: 25	21: 21 29: 7	46: 7, 9 50: 17	30: 3 33: 8 36: 3
guarantee (3)	happy (6)	51: 15 52: 11, 21	36: 21 37: 15
48: 18 58: 12	48: 21 49: 23	52: 23 54: 4	38: 2 41: 22
59: 3	58: 3 80: 8	55: 2, 12 56: 21	43: 19 45: 15
guarantees (1)	84: 10, 15	56: 25 57: 1, 15	51: 25 52: 9, 12
57: 25	harassed (1)	58: 2, 19 59: 1, 6	55: 9 66: 25
guess (27)	12: 5	60: 5, 9 61: 22	82: 17 84: 7
11: 9 12: 10	harm (1)	63: 14 64: 1, 4, 7	85: 18
14: 19 15: 2	86: 23	64: 8, 22, 23	hereby (1)
16: 3, 15 17: 20	Hartwick (21)	65: 6 66: 2, 7	94: 7
18: 24 20: 13	60: 7, 17 62: 15	68: 22 70: 13, 16	hereinbefore...
29: 1 30: 23	63: 6 64: 5, 20	70: 19, 21 71: 8	94: 9
31: 11 49: 1	71: 3, 4, 12, 14	75: 17, 19 76: 20	Here's (1)
51: 16 55: 23	72: 9 73: 2, 20	76: 24 77: 23	83: 11
63: 25 70: 15, 25	73: 25 74: 5, 7, 9	79: 8, 12, 16	hesitate (1)
71: 11 72: 7	74: 15, 24 76: 16	80: 9 81: 14, 25	14: 15
73: 21 85: 13	77: 12	82: 10, 17 84: 15	HGAC (1)
86: 14 88: 22	has (23)	86: 5 87: 8 88: 9	25: 2
89: 22 90: 3, 6	10: 11 14: 23	88: 21 89: 20	high (5)
gui del i nes (1)	25: 23 28: 3, 9	91: 13, 21 92: 1	3: 6 17: 21 39: 2
27: 17	28: 13 30: 16	haven't (1)	39: 7 68: 17
guys (1)	40: 2, 9, 12, 13	12: 14	higher (6)
21: 16	40: 14 42: 15, 17	having (3)	20: 16 25: 2
	43: 9 50: 11	19: 7 37: 3 75: 3	33: 23 34: 7, 7
	58: 7, 23 61: 12	heading (1)	43: 7
	80: 24, 25 81: 15	83: 12	Highland (1)
H			
had (27)			

68: 15	11: 18 18: 14	49: 22 51: 15, 16	62: 13 64: 5, 9
<b>Highlands (6)</b>	31: 16 41: 6	51: 19 53: 3	64: 10, 11 65: 23
45: 21 48: 7 52: 7	58: 14, 16 59: 21	54: 8 55: 10, 23	72: 25 74: 9
52: 9, 21 53: 25	63: 21 74: 3	58: 4, 19, 22	75: 18, 19 80: 5
<b>highlight (1)</b>	86: 17 88: 6, 13	59: 6, 19 60: 1, 5	81: 4, 7 83: 14
81: 8	89: 12 90: 14	60: 6, 8 61: 16	85: 3 86: 17
<b>hills (2)</b>	91: 8	61: 21, 24 62: 2	87: 14 88: 19
52: 21, 22	<b>Howell (3)</b>	62: 3 63: 14, 25	91: 4, 4 92: 24
<b>him (2)</b>	3: 4 23: 15 24: 10	64: 23 65: 5, 20	<b>illustrate (1)</b>
10: 1 66: 12	<b>Hurricane (1)</b>	66: 7, 24 70: 11	80: 6
<b>hire (3)</b>	52: 14	70: 15, 16, 24	<b>image (2)</b>
69: 3, 5, 6		71: 5, 11, 17, 24	9: 15 84: 2
<b>hired (2)</b>		71: 24 72: 7, 10	<b>immediately (1)</b>
72: 1, 2		72: 10, 19, 23	12: 2
<b>hiring (2)</b>		73: 21 74: 9, 12	<b>impact (2)</b>
74: 18 75: 2		74: 17, 19 75: 1	61: 13 79: 12
<b>history (2)</b>		75: 1, 2, 3, 8, 14	<b>implementati...</b>
15: 14 25: 12		75: 17, 18, 23	41: 7
<b>hit (1)</b>		76: 4, 6, 10, 12	<b>implemented (1)</b>
37: 23		76: 13, 22, 24	79: 14
<b>hitting (1)</b>		77: 14, 16, 16, 18	<b>implementing...</b>
63: 20		77: 22 78: 1	70: 5
<b>hold (1)</b>		80: 4, 8, 12 81: 4	<b>impression (2)</b>
60: 13		82: 25 83: 5	54: 8 71: 20
<b>holding (1)</b>		84: 13, 16, 18, 19	<b>improvement...</b>
23: 9		84: 24, 24 85: 13	3: 7 44: 22 47: 17
<b>Holman (1)</b>		85: 14, 16, 24	49: 18 51: 17, 25
11: 21		86: 14, 24 87: 1	53: 6, 15 57: 22
<b>home (1)</b>		87: 2, 7, 18, 19	59: 23
26: 22		87: 22 88: 1, 3	<b>improvements...</b>
<b>hone (1)</b>		88: 22 89: 22, 23	37: 13 40: 11, 16
31: 10		90: 3, 6, 6, 23	49: 11 50: 1, 2
<b>honestly (1)</b>		91: 3, 7 92: 1, 22	52: 24 53: 3, 6
15: 7		92: 23 94: 1, 1, 4	54: 24 55: 17, 18
<b>Honeywell (3)</b>		<b>IATs (2)</b>	56: 5 57: 14
39: 11 40: 8, 9		37: 22, 23	61: 2, 8, 17 62: 8
<b>hope (2)</b>		<b>identify (3)</b>	62: 9, 12 69: 15
22: 16 89: 10		86: 6, 8 88: 12	75: 12 85: 15, 21
<b>hopeful (1)</b>		<b>Idida (1)</b>	86: 9
42: 19		2: 4	<b>improving (1)</b>
<b>hopefully (3)</b>		<b>if (57)</b>	67: 8
51: 12 53: 17		10: 15, 20 11: 10	<b>in (199)</b>
55: 15		11: 24 13: 20	1: 6 6: 25 8: 4
<b>hoping (1)</b>		14: 25 15: 13, 13	9: 16 10: 5, 20
54: 1		15: 18, 20, 22	10: 25 12: 5, 17
<b>hours (1)</b>		17: 8, 13 18: 20	13: 15, 20 14: 12
25: 24		19: 3, 20, 20	14: 20 15: 14
<b>house (2)</b>		21: 16, 16 26: 24	18: 6, 14 19: 5, 6
37: 4 61: 7		27: 12, 24 29: 11	19: 24 20: 3, 4, 5
<b>housing (1)</b>		29: 16 33: 6	21: 9, 11, 17, 18
91: 14		34: 8, 19 38: 7	22: 19 23: 10
<b>Houston-Gal v...</b>		47: 15 48: 19	24: 1, 11, 13, 18
24: 24		51: 19 58: 2, 4	24: 20 25: 2
<b>how (15)</b>		58: 22, 23 60: 12	26: 1, 11 28: 18

26: 1, 11 28: 18	62: 16	33: 7, 17, 18	28: 10, 13 30: 2
28: 20 29: 9, 13	<b>included (1)</b>	34: 4, 7, 23	30: 14 31: 13, 15
30: 11 31: 2, 5	62: 21	41: 12, 15 42: 16	33: 6, 24 34: 3, 6
31: 10, 12 32: 4	<b>includes (1)</b>	52: 2, 4 53: 13	34: 11, 13 35: 24
33: 8, 9, 12	68: 6	54: 2 57: 19, 20	36: 5, 7, 15 37: 7
34: 10 36: 12, 23	<b>including (4)</b>	<b>interim (1)</b>	37: 16, 23 38: 14
36: 24 37: 1, 4	40: 16 45: 13	77: 23	39: 1, 16, 19, 22
37: 16 38: 2	67: 23 79: 25	<b>interior (3)</b>	40: 24 41: 3, 7
39: 12 42: 10, 17	<b>inclusive (1)</b>	81: 10 82: 1	41: 12 42: 8, 14
42: 20, 22 43: 12	82: 5	83: 16	42: 15 43: 9
43: 13, 14, 17	<b>income (1)</b>	<b>Interlake (1)</b>	44: 21, 23 47: 11
45: 8, 13 46: 6	78: 24	53: 22	47: 14 49: 25
47: 18, 22 48: 4	<b>increase (4)</b>	<b>Interlaken (3)</b>	50: 9, 10, 23
48: 5, 6, 8, 9, 9	26: 19 28: 18	45: 23 48: 8	51: 8, 13 52: 18
48: 10, 11, 13, 16	72: 15, 22	53: 19	52: 20 53: 5, 9
50: 3, 21 51: 4	<b>increased (1)</b>	<b>Internati ona...</b>	53: 19, 20, 22
51: 19 52: 15, 21	16: 7	39: 11	54: 16, 18 55: 1
52: 25 53: 7, 13	<b>increases (1)</b>	<b>interrupti on...</b>	55: 7, 11 56: 11
53: 16 55: 13	15: 20	77: 19	56: 23 57: 10, 13
56: 1, 6, 6, 9, 24	<b>indi scerni bl ...</b>	<b>into (6)</b>	59: 10, 21 60: 1
57: 9, 23, 24	27: 15, 17, 18	13: 23 60: 25	60: 20 61: 3, 10
58: 8, 9, 17, 20	29: 20 31: 2, 3	65: 9 68: 8	62: 7 63: 14, 25
59: 19, 19 60: 6	32: 19 40: 18	70: 18 79: 17	64: 1, 2, 6, 21
60: 15 61: 3, 25	41: 15 70: 1	<b>introduce (1)</b>	65: 2 66: 21
62: 2, 7, 8, 9, 10	79: 12	36: 4	70: 16, 24 71: 20
62: 18, 23 63: 3	<b>information (2)</b>	<b>invested (1)</b>	72: 10, 16 73: 6
63: 8, 10, 19, 20	12: 9 13: 7	21: 18	73: 18, 22 76: 4
64: 3, 5, 10, 11	<b>infrastructu...</b>	<b>investigati o...</b>	76: 6, 13, 14
64: 11, 13, 14, 16	85: 23 86: 8, 13	6: 3, 4	77: 10, 15 78: 1
64: 21 65: 3, 6	<b>inherently (1)</b>	<b>investment (2)</b>	78: 2, 11, 14, 20
65: 13, 19 67: 2	31: 15	37: 6, 17	79: 19 80: 17, 20
67: 9, 13, 24	<b>initial (3)</b>	<b>involved (2)</b>	81: 2, 5, 6, 13, 18
68: 11, 23 69: 16	8: 1, 4, 12	27: 21 63: 3	81: 22 82: 8, 9
69: 22 70: 11	<b>initially (3)</b>	<b>involvement (1)</b>	82: 13, 14 83: 2
71: 7, 22 72: 7, 7	69: 8 75: 1, 4	8: 7	83: 9, 16, 19, 19
72: 15, 16, 17, 22	<b>inside (1)</b>	<b>involvi ng (2)</b>	84: 3, 22 86: 3
73: 7, 18, 19, 24	56: 8	73: 10 78: 17	86: 16, 16, 18, 20
73: 25 74: 22, 23	<b>installati on...</b>	<b>is (190)</b>	87: 2, 9, 10, 13
75: 10, 14, 23	61: 5	4: 3 5: 2, 2 6: 2, 3	87: 17, 19 88: 4
76: 1, 12, 13	<b>instead (3)</b>	6: 3, 25 7: 2, 24	88: 7, 17, 23, 23
78: 6, 15, 16, 19	41: 12 51: 17	8: 1 9: 15, 20, 23	89: 10, 22, 24
79: 7, 16 80: 3, 3	85: 1	10: 8, 22 11: 9	90: 15 91: 9, 16
80: 21, 25 82: 2	<b>intend (2)</b>	11: 10 12: 1, 12	<b>isn't (1)</b>
82: 11, 19, 21	81: 14 82: 17	13: 19, 20 14: 19	18: 22
83: 4, 12 84: 1, 5	<b>intended (4)</b>	15: 5, 5, 6, 9, 10	<b>isolate (1)</b>
84: 21 85: 13	82: 14, 21 87: 20	15: 11, 12 16: 1	85: 25
86: 19, 22, 25	90: 4	17: 3 18: 3, 9, 17	<b>issuance (8)</b>
87: 1, 2 88: 13	<b>intent (1)</b>	19: 17 20: 14	24: 12 26: 6
88: 17, 20 89: 2	81: 4	21: 2, 8, 13, 14	39: 24 41: 14
89: 3, 16 90: 11	<b>interest (26)</b>	21: 16, 18 23: 3	43: 24 57: 4, 25
90: 13, 20	16: 6, 20 17: 21	23: 15, 23 24: 4	91: 21
<b>inaccuraci es...</b>	20: 16 21: 6, 8	24: 6, 9, 25 25: 5	<b>issue (17)</b>
85: 11	21: 11, 20, 24	25: 6, 21 26: 1, 8	5: 8 7: 7 11: 23
<b>include (1)</b>	22: 20 26: 15	26: 15 27: 10	12: 25 20: 21

22: 5 27: 12 32: 4 33: 20 35: 1 41: 8, 11 47: 18 59: 2 65: 7 69: 23 76: 20 <b>issued (3)</b> 27: 14 37: 3, 21 <b>issues (3)</b> 25: 14 31: 18 62: 17 <b>issuing (1)</b> 41: 9 <b>it (116)</b> 5: 10 10: 2 11: 14 11: 15, 19 12: 3 12: 7 13: 4, 16 14: 1, 2 15: 5, 16 16: 1, 15 17: 3 17: 13, 20, 24 19: 3, 4, 14, 21 20: 15, 18 21: 12 21: 22 22: 8, 19 23: 11 25: 14, 23 26: 24 27: 12 28: 19, 22 29: 4 29: 18 30: 16 31: 15, 20, 21, 25 32: 2, 4, 6, 6, 6, 7 32: 11, 11, 13, 15 32: 18 34: 18 35: 19 38: 2 42: 15 43: 9, 9 49: 11 52: 3 53: 12, 15 56: 17 58: 14, 16, 16, 22 61: 12 63: 2 64: 4, 6, 11, 21 65: 10, 12, 18, 18 65: 22 69: 4, 6 69: 16, 18 70: 19 70: 21 75: 10, 12 75: 18 77: 18 78: 13 80: 4 81: 11 83: 3 84: 6, 19 85: 7 85: 23 86: 11, 22 87: 2, 15, 17, 18 87: 20 88: 1, 13 88: 17, 18, 21 89: 1, 12, 14, 14 91: 3, 25 <b>item (1)</b> 52: 20	<b>items (2)</b> 55: 16 69: 21 <b>its (16)</b> 25: 16 28: 9 39: 23 40: 6, 8 41: 5 47: 18 51: 15 61: 13 67: 5 68: 7, 23 69: 4, 19 70: 2 79: 21 <b>itself (3)</b> 18: 3 84: 23 86: 3 <b>it's (44)</b> 10: 17, 17 12: 7 14: 8 19: 20, 20 20: 7 29: 16 32: 3 33: 9 36: 20 39: 5 41: 20 43: 6 50: 12 51: 2, 16 52: 15, 25 53: 25 56: 1, 6 57: 15 58: 14 59: 20 61: 16 64: 6, 9 64: 10, 16, 23 69: 9 71: 21 73: 7 74: 10 75: 9 76: 2, 7 80: 21 85: 25 86: 1, 19 87: 8 91: 10 <b>I'd (4)</b> 64: 4 71: 2 75: 22 85: 9 <b>I'll (12)</b> 20: 19 22: 8 26: 23 38: 9, 11 60: 15 66: 5, 21 78: 13 80: 24 91: 24, 25 <b>I'm (29)</b> 5: 15, 17 9: 7, 22 12: 22 14: 11 17: 12, 20 18: 8 19: 7, 11, 12, 16 20: 23 29: 6 32: 24 36: 9 45: 1 52: 9 56: 1 62: 13 64: 4, 9 66: 13 76: 10 77: 20 84: 10 92: 18, 23 <b>I've (2)</b> 20: 2 75: 25	<b>J</b>	45: 24 46: 10 47: 2, 9, 10 53: 20 <b>judge (1)</b> 8: 2 <b>jump (1)</b> 51: 19 <b>June (3)</b> 45: 18 46: 20 50: 7 <b>jurisdiction...</b> 7: 3, 8 <b>just (84)</b> 9: 7 10: 14 11: 3 11: 9, 11, 16 12: 1, 6, 11, 15 14: 5, 19, 25 15: 16 16: 3, 7 17: 7, 10, 16, 20 19: 7 20: 14, 18 21: 19, 22 24: 9 26: 18 28: 8 29: 5, 25 30: 20 30: 21 31: 9, 14 31: 16 32: 2, 14 32: 25 33: 13 42: 1, 2, 7, 11, 12 43: 15 49: 1, 3, 7 49: 10, 16, 22 51: 8, 14, 16, 21 53: 3, 10, 17 54: 7, 12 58: 5, 7 60: 13 62: 1, 2 63: 11 70: 16 71: 18, 24 72: 2 72: 25 73: 23, 25 74: 10, 16, 19 75: 8 76: 10 82: 25 84: 5 85: 9 88: 1 89: 20 91: 7
		<b>K</b>	<b>Katie (2)</b> 46: 3 47: 6 <b>keep (3)</b> 18: 16, 20 89: 15 <b>keeping (1)</b> 21: 17 <b>Kelly (3)</b> 46: 7, 10 47: 10 <b>kept (1)</b> 21: 8 <b>kick (2)</b>

77: 18 78: 13 <b>kind (13)</b> 11: 12, 16 14: 8 18: 19 29: 18 31: 10, 14 43: 8 43: 18 56: 12 70: 16 74: 21 85: 11 <b>kiosks (1)</b> 69: 18 <b>know (26)</b> 9: 18 10: 15 11: 10, 14, 24, 25 12: 23 13: 2 14: 20, 22 15: 13 15: 20 21: 2 27: 12, 24 33: 6 45: 3, 8 51: 15 61: 24 62: 2 65: 5 74: 17 85: 16 88: 3 89: 23 <b>known (1)</b> 80: 17 <b>knows (1)</b> 25: 12 <b>Kushner (1)</b> 80: 16	13: 15 30: 24 31: 20 32: 5 65: 3 <b>later (1)</b> 30: 6 <b>law (7)</b> 6: 6 8: 2, 6, 8, 13 67: 3 70: 10 <b>lease (10)</b> 33: 23, 23 41: 12 58: 7 68: 8, 12 68: 20 81: 21 82: 11 83: 5 <b>leased (2)</b> 73: 6 84: 3 <b>leases (1)</b> 58: 10 <b>leasing (2)</b> 34: 6, 8 <b>least (5)</b> 34: 11 69: 8 82: 11 91: 10, 15 <b>leave (1)</b> 17: 24 <b>leaves (1)</b> 19: 4 <b>leaving (2)</b> 25: 18 81: 18 <b>LED (1)</b> 40: 16 <b>left-hand (1)</b> 83: 6 <b>Lerch (10)</b> 60: 8, 19 63: 17 63: 21, 24 65: 21 72: 19 73: 17 75: 7, 8 <b>let (5)</b> 23: 9 36: 4 45: 2 60: 15 71: 6 <b>let's (1)</b> 60: 12 <b>level (3)</b> 26: 12 68: 17 73: 5 <b>library (1)</b> 54: 23 <b>lie (1)</b> 19: 11 <b>life (4)</b> 21: 11 41: 16, 19 52: 2 <b>lighting (2)</b> 40: 16 51: 6	<b>like (26)</b> 13: 22 17: 15 18: 25 20: 24 21: 25 24: 21 29: 7 31: 15 34: 20 43: 18, 20 48: 20, 23 49: 22 51: 20 55: 13 58: 24 60: 12 61: 19 65: 12, 18 70: 16 75: 20, 22 85: 9 91: 6 <b>likely (2)</b> 43: 6 69: 20 <b>likes (1)</b> 18: 13 <b>Lincoln (1)</b> 68: 13 <b>line (1)</b> 29: 13 <b>lined (1)</b> 83: 1 <b>lining (1)</b> 83: 18 <b>link (1)</b> 31: 23 <b>LISA (3)</b> 1: 7 94: 4, 15 <b>list (3)</b> 29: 18 40: 10 45: 15 <b>listed (1)</b> 49: 10 <b>literally (1)</b> 12: 15 <b>little (15)</b> 9: 18 11: 14, 15 23: 13 28: 10 31: 10 40: 25 42: 9, 20, 22, 23 53: 11 56: 2 64: 24 83: 11 <b>Litzebauer (3)</b> 45: 11, 16 46: 16 <b>LLC (1)</b> 78: 2 <b>loan (1)</b> 37: 14 <b>local (9)</b> 1: 2 6: 6 8: 6, 7 39: 23 67: 3, 4 70: 8, 10 <b>located (6)</b> 67: 9 68: 1, 9, 12	68: 17 80: 20 <b>long (6)</b> 25: 13 45: 25 48: 9 54: 17, 19 91: 8 <b>longer (1)</b> 15: 18 <b>long-term (4)</b> 26: 17 28: 24 34: 13 73: 6 <b>look (6)</b> 13: 22 15: 14 22: 17 49: 3 53: 11 84: 5 <b>looked (1)</b> 15: 13 <b>looking (9)</b> 17: 22 20: 16 21: 7 52: 12 55: 14 57: 13, 17 65: 13 75: 24 <b>looks (1)</b> 65: 12 <b>Lori (2)</b> 45: 23 47: 1 <b>lot (13)</b> 10: 14 12: 5 16: 22 33: 23 49: 15 52: 20, 21 54: 24 61: 17 68: 7, 15, 17 73: 10 <b>lots (3)</b> 67: 24 69: 17 71: 7 <b>low (2)</b> 73: 6 78: 24 <b>lower (1)</b> 34: 4 <b>Lucia (2)</b> 77: 24 78: 8 <b>luck (5)</b> 35: 22 44: 18 59: 24 77: 13 92: 16
<b>L</b>			<b>M</b>
<b>lack (3)</b> 5: 9 7: 3, 8 <b>land (1)</b> 89: 4 <b>landscape (1)</b> 53: 6 <b>LaPorta (3)</b> 46: 3 47: 6 57: 12 <b>large (2)</b> 56: 11 82: 16 <b>largely (1)</b> 28: 19 <b>last (21)</b> 4: 3 7: 24 11: 14 11: 17, 23 12: 19 12: 24, 25 13: 14 13: 14 16: 12, 14 16: 19 33: 5, 25 36: 23 40: 3 42: 21 57: 10 82: 11 89: 22 <b>lastly (1)</b> 49: 14 <b>late (5)</b>			<b>Macy's (4)</b> 81: 19 83: 3, 15 83: 21 <b>Madam (1)</b> 10: 4 <b>Madden (4)</b> 45: 18 46: 20

50: 7, 7	<b>mandate (1)</b>	<b>maybe (5)</b>	<b>meters (4)</b>
<b>made (4)</b>	86: 10	21: 14 25: 12	61: 7 68: 6, 7
20: 8 32: 23	<b>manufacturer...</b>	42: 21 64: 18	69: 19
55: 17 79: 20	11: 1 15: 7	87: 8	<b>Michael (9)</b>
<b>main (8)</b>	<b>many (4)</b>	<b>mayor (2)</b>	45: 25 46: 2 47: 3
15: 4 20: 13	11: 25 37: 2	38: 2 77: 23	47: 5 54: 19
62: 16, 22, 22	45: 15 74: 3	<b>MCI A's (1)</b>	78: 3, 9, 10
63: 1, 1 86: 15	<b>Mapp (1)</b>	55: 15	80: 15
<b>mains (2)</b>	2: 3	<b>McManimon (1)</b>	<b>Michelson (2)</b>
61: 7, 8	<b>March (1)</b>	23: 18	55: 9, 9
<b>maintain (1)</b>	13: 5	<b>me (11)</b>	<b>Mike (7)</b>
68: 20	<b>margin (1)</b>	10: 16 18: 19	45: 21 46: 24
<b>maintaining (1)</b>	42: 8	23: 9 27: 9 28: 4	52: 10 55: 25
67: 8	<b>margins (1)</b>	36: 4 44: 23	57: 8 77: 25
<b>maintenance (2)</b>	42: 13	45: 3 56: 3 71: 6	80: 7
62: 17 63: 9	<b>Marion (2)</b>	71: 17	<b>miles (1)</b>
<b>major (1)</b>	46: 9 47: 8	<b>mean (1)</b>	25: 23
62: 25	<b>mark (1)</b>	29: 16	<b>million (34)</b>
<b>make (28)</b>	33: 13	<b>means (1)</b>	14: 24 18: 4, 6, 21
11: 3, 11 13: 22	<b>market (6)</b>	70: 4	19: 5 20: 24
14: 5 21: 7, 20	34: 3, 10 42: 20	<b>mechanism (1)</b>	24: 14 36: 20
22: 7 26: 10	58: 17 86: 21	88: 20	37: 12 40: 25
29: 6 31: 17	90: 13	<b>medical (1)</b>	41: 1, 18 48: 7
32: 17 35: 3	<b>marketed (1)</b>	82: 7	51: 18 52: 16, 23
38: 9 42: 12	82: 9	<b>meet (5)</b>	53: 2, 7, 19 55: 8
43: 13 44: 1	<b>Martin (4)</b>	43: 14 56: 8	62: 20 64: 7
60: 12 62: 3	45: 25 47: 3	67: 14 68: 2	78: 15, 17 80: 3
66: 5 71: 18	54: 18, 19	69: 1	80: 3, 21, 22
75: 22 76: 22	<b>Masiello (3)</b>	<b>meeting (9)</b>	84: 22 85: 1, 1, 5
87: 7 88: 18, 19	45: 21 46: 24	4: 3 12: 16 13: 3	86: 6 91: 22
89: 13 91: 24	52: 10	14: 12 29: 25	<b>mind (3)</b>
92: 23	<b>Matawan (3)</b>	30: 8 31: 2	21: 9 60: 14
<b>makes (1)</b>	46: 1 48: 10 55: 7	42: 21 56: 15	92: 24
89: 17	<b>match (1)</b>	<b>members (9)</b>	<b>minimum (1)</b>
<b>making (7)</b>	41: 8	9: 8, 8 17: 13	87: 14
12: 11 13: 1 21: 8	<b>matching (1)</b>	22: 3 34: 19	<b>minus (2)</b>
25: 6 43: 17	54: 23	58: 23 65: 24	33: 21 34: 14
52: 15 72: 2	<b>math (1)</b>	75: 19 91: 4	<b>minutes (2)</b>
<b>mall (12)</b>	84: 25	<b>mention (1)</b>	4: 3, 5
78: 18 79: 8	<b>Matt (1)</b>	84: 16	<b>Miranda (2)</b>
80: 18, 20, 22, 24	23: 18	<b>mentioned (9)</b>	36: 10 78: 5
81: 8, 10, 11, 18	<b>matter (8)</b>	24: 9 32: 14	<b>misstated (1)</b>
82: 1 83: 15	1: 7 4: 2 5: 3, 3	36: 25 42: 24	84: 24
<b>managed (1)</b>	7: 1, 2, 25 45: 2	74: 18 75: 2	<b>mix (1)</b>
73: 16	<b>maximizing (1)</b>	83: 5 84: 19	28: 23
<b>management (2)</b>	70: 4	89: 8	<b>mixed (1)</b>
40: 17 71: 15	<b>may (15)</b>	<b>mercy (1)</b>	83: 25
<b>managementan...</b>	20: 25 30: 16	14: 9	<b>moderate (1)</b>
70: 6	41: 7, 8 42: 25	<b>merely (1)</b>	78: 24
<b>managing (4)</b>	43: 1 45: 10	69: 24	<b>modern (2)</b>
67: 7, 10 70: 25	47: 15 61: 21	<b>meter (1)</b>	56: 8 83: 17
89: 9	64: 11, 15 70: 12	69: 8	<b>modification...</b>
<b>Manalapan (3)</b>	80: 9 84: 15	<b>metered (1)</b>	8: 13
3: 3 9: 21 10: 23	90: 24	71: 8	<b>modify (1)</b>

8: 3	66: 21 76: 20, 22	23: 17 24: 6, 8	77: 7, 8, 10, 11
<b>moment (5)</b>	77: 10 91: 21, 24	27: 2, 4, 9, 10	77: 12, 16, 17, 18
10: 2 43: 16	92: 13, 19, 21	28: 5, 12, 16, 22	78: 13 80: 5, 10
58: 10 81: 5	<b>motives (1)</b>	29: 8, 8, 20, 23	80: 12, 13 82: 6
88: 24	72: 24	30: 2, 20, 24	84: 12, 14 85: 7
<b>money (14)</b>	<b>move (7)</b>	31: 1, 4, 19 32: 9	85: 19 86: 18, 25
18: 15, 18 21: 21	5: 10 9: 6 50: 3	32: 19, 21, 24	87: 5, 7, 25 88: 8
25: 20 28: 23	61: 19 76: 3, 7	33: 6, 16 34: 21	88: 25 90: 6, 7
29: 9 30: 7 50: 1	81: 14	34: 22 35: 4, 5, 6	90: 19, 23, 24, 25
50: 9, 11, 20, 23	<b>moved (9)</b>	35: 9, 9, 10, 11	91: 1, 7, 10, 16
53: 17 88: 13	4: 6 6: 10 7: 9	35: 11, 12, 13, 13	91: 24, 25 92: 1
<b>monies (1)</b>	8: 14 42: 17	35: 14, 15, 17, 18	92: 1, 2, 5, 5, 6, 7
29: 15	56: 12, 18 59: 4	35: 20 36: 2, 11	92: 7, 8, 9, 9, 10
<b>monitor (1)</b>	92: 20	36: 17 38: 9, 11	92: 11, 13, 14, 21
69: 4	<b>moves (1)</b>	38: 12, 12, 13, 14	92: 22, 23, 25
<b>Monmouth (14)</b>	87: 21	38: 15, 16, 17, 17	93: 1, 3, 3, 4, 5, 5
3: 7 44: 21, 25	<b>moving (2)</b>	38: 18, 19, 19, 20	93: 6, 7, 7, 8, 9
47: 17 48: 18	17: 5 82: 20	38: 21, 23 39: 4	93: 11
50: 4 53: 14	<b>Mr (402)</b>	39: 19, 20 42: 24	<b>Ms (194)</b>
55: 21 57: 22	4: 7, 8, 8, 12, 12	44: 2, 3, 4, 7, 7, 8	4: 1, 6, 8, 10, 11
78: 2, 18 79: 8	4: 13, 14, 14, 15	44: 9, 9, 10, 11	4: 18, 19, 21, 22
80: 17, 20	4: 16, 16, 17, 18	44: 11, 12, 13, 15	5: 5, 11, 12, 14
<b>month (3)</b>	4: 20, 25 5: 10	44: 16, 22, 23	5: 15, 17, 24, 25
11: 16 15: 16	5: 12, 12, 18, 18	45: 1, 6, 7, 10, 11	6: 7, 11, 12, 14
34: 1	5: 19, 20, 20, 21	45: 14 46: 5, 7	6: 15, 22, 23 7: 4
<b>months (5)</b>	5: 22, 22, 23, 24	46: 12, 15 47: 13	7: 10, 11, 13, 14
11: 15 17: 11	6: 1, 2, 10, 12, 12	47: 15 49: 25	7: 21, 22 8: 9, 15
26: 1 58: 6 65: 2	6: 16, 16, 17, 18	50: 5, 25 52: 5, 8	8: 16, 18, 19 9: 1
<b>month's (1)</b>	6: 18, 19, 20, 20	53: 18, 20 54: 7	9: 2, 4, 4, 6, 23
4: 3	6: 21, 22, 24, 25	54: 10, 15, 18	10: 2, 16, 19
<b>more (12)</b>	7: 9, 11, 11, 15	55: 6, 9, 22, 25	11: 3, 7 12: 10
11: 14 19: 8, 17	7: 15, 16, 17, 17	57: 8, 21 58: 4	13: 9 14: 5, 10
33: 14 34: 5	7: 18, 19, 19, 20	58: 14 59: 4, 5, 6	14: 18 16: 2, 16
54: 1 62: 14	7: 21, 23, 24	59: 6, 6, 10, 10	16: 25 17: 6, 12
64: 24 71: 22	8: 14, 16, 16, 20	59: 11, 12, 13, 13	21: 1 22: 2, 7, 9
72: 14 75: 12	8: 20, 21, 22, 22	59: 14, 15, 17	22: 11, 12 23: 1
83: 17	8: 23, 24, 24, 25	60: 2, 3, 5, 12, 15	23: 2, 4, 12 24: 6
<b>morning (11)</b>	9: 1, 3, 5, 22, 25	60: 22 62: 6, 15	27: 1 28: 3, 6, 15
4: 1 23: 17 36: 2	10: 4, 10, 10, 12	63: 6, 17, 21, 24	29: 2, 16, 22
36: 17 49: 3	10: 13, 17, 19, 20	64: 5, 20 65: 5	30: 22 31: 6
54: 18 55: 25	10: 22 11: 6, 10	65: 21 66: 6, 7, 8	32: 21 33: 4
60: 3, 4, 8 80: 14	11: 19 12: 4, 13	66: 11, 11, 12, 13	34: 16, 25 35: 3
<b>most (5)</b>	14: 4, 6, 17 15: 4	66: 13, 15, 16, 16	35: 5, 7, 8, 15, 16
12: 22 33: 11	16: 9, 18 17: 3, 9	66: 17, 18, 20, 21	35: 22, 25 36: 11
55: 16 70: 4	17: 16, 16 18: 3	66: 25 67: 2	38: 6, 14, 21, 22
81: 9	18: 5, 11, 20, 23	70: 15, 19, 23	38: 25 39: 3, 18
<b>motion (34)</b>	19: 2, 11, 22	71: 2, 3, 4, 12, 14	41: 24 42: 14
4: 4, 20 5: 7 6: 1	20: 6, 13, 21	71: 25 72: 9, 19	43: 15 44: 1, 3, 5
6: 9, 24 7: 6, 23	21: 1, 23 22: 1, 8	73: 2, 17, 20, 25	44: 6, 13, 14, 17
8: 11 9: 3 22: 5	22: 9, 10, 13, 13	74: 2, 5, 7, 8, 9	44: 18, 24 45: 5
22: 7 23: 3 35: 1	22: 14, 15, 15, 16	74: 15, 24 75: 1	45: 11, 16 46: 14
35: 3, 17 38: 8, 9	22: 19, 21, 23, 24	75: 7, 8 76: 16	47: 13 48: 25
43: 24 44: 1, 15	22: 24, 25 23: 1	76: 23, 24, 25	50: 7, 24 51: 2
59: 2, 17 66: 3, 5	23: 3, 5, 7, 8, 16	77: 3, 3, 4, 5, 6, 6	51: 14, 19 54: 7

55: 5 57: 7, 12 58: 13 59: 8, 9 59: 15, 16, 18 60: 4, 11, 14 61: 23 63: 11, 21 65: 16, 22 66: 5 66: 7, 9, 10, 18 66: 19, 23 70: 15 70: 21, 24 71: 11 71: 17 73: 21 74: 3, 6, 12, 16 74: 17, 25 75: 6 75: 14, 22 76: 17 76: 17, 22, 24 77: 1, 2, 8, 9, 13 84: 11 85: 6, 8 86: 14, 24 87: 6 87: 24 88: 1, 22 89: 18 90: 16, 20 91: 2, 18 92: 3, 4 92: 11, 12, 15, 20 92: 22 93: 1, 2, 9 93: 10	<b>muted (1)</b> 9: 9 <b>my (10)</b> 11: 20 20: 13, 18 34: 22 36: 7 62: 6 80: 11 84: 9 89: 22 94: 8 <b>myself (2)</b> 46: 10 74: 10	<b>new (30)</b> 1: 1 10: 8 24: 4 24: 13 25: 21, 25 26: 4, 19 27: 23 30: 5, 15 36: 15 37: 11 39: 16 47: 11 50: 10, 23 51: 6 52: 15 53: 23 54: 13, 22 60: 20 67: 25 68: 18 69: 19 78: 11, 21 83: 18 94: 6 <b>newly (3)</b> 78: 23 83: 23 84: 2 <b>newspaper (1)</b> 32: 20 <b>next (25)</b> 5: 1 6: 2, 25 12: 12 13: 3 35: 23 38: 25 44: 20 50: 5, 25 51: 5, 10, 11 52: 6 53: 18 54: 16 55: 7 59: 25 65: 10 67: 1 68: 19 73: 18, 19 82: 20 82: 24 <b>nice (3)</b> 34: 21 58: 14 83: 24 <b>Nicholas (1)</b> 2: 5 <b>Nick (5)</b> 46: 1 47: 4 55: 11 84: 19, 19 <b>Nile (2)</b> 60: 7, 18 <b>nine (6)</b> 17: 11 47: 23 48: 1, 20 51: 18 57: 25 <b>NJ (1)</b> 78: 2 <b>NJDEP (1)</b> 61: 19 <b>NJIB (2)</b> 37: 17 50: 19 <b>no (27)</b> 5: 3 17: 3, 19 18: 8 20: 21 22: 4 23: 12	28: 6, 11 31: 19 34: 25 38: 6, 7 53: 23 54: 13 61: 12 66: 1 70: 20, 23 74: 7 74: 8, 15, 15 84: 14 85: 22 86: 8, 9 <b>Noble (1)</b> 83: 4 <b>nobody (2)</b> 31: 25 32: 5 <b>noise (1)</b> 9: 10 <b>none (8)</b> 5: 7 6: 9 7: 6 8: 11 43: 23 59: 1 76: 19 91: 20 <b>non-attorney...</b> 36: 12 <b>non-lawyers (1)</b> 36: 8 <b>non-pledge (1)</b> 88: 6 <b>non-utilizat...</b> 20: 18 <b>normal (1)</b> 89: 15 <b>normally (2)</b> 12: 18 15: 7 <b>not (66)</b> 5: 15 10: 1, 6, 13 12: 22 13: 1, 12 14: 1, 8 15: 1 16: 4, 11, 13, 19 17: 2, 22 19: 11 19: 12, 16 20: 8 21: 2, 10 24: 13 25: 6 27: 18 29: 8, 17 30: 7 30: 16 34: 16 37: 18 41: 1, 8 47: 19 48: 2 49: 6, 17 50: 13 50: 19 55: 12 57: 11 58: 16, 19 61: 11 62: 13 64: 4, 8, 9 68: 22 70: 19, 21 71: 21 72: 4, 11, 21 74: 11 75: 17 82: 11 85: 20, 21 86: 5, 12, 17, 18
<b>much (18)</b> 21: 11 23: 4, 5 26: 16 30: 16 33: 14 35: 19, 20 38: 23 41: 25 44: 17 52: 1, 4 52: 25 65: 6 77: 11 84: 11 92: 14 <b>multi family (1)</b> 82: 3 <b>multiple (3)</b> 20: 3 25: 20 57: 2 <b>multi purpose...</b> 49: 10 50: 14 <b>municipal (8)</b> 11: 21 52: 12, 13 52: 18 60: 25 66: 4 78: 1 88: 5 <b>municipaliti...</b> 47: 24 48: 21 49: 4, 15 59: 21 <b>municipality...</b> 48: 16, 17 86: 23 <b>museum (1)</b> 54: 25 <b>must (2)</b> 12: 24 89: 20 <b>mute (3)</b> 9: 12 10: 14 66: 14	<b>N (1)</b> 2: 1 <b>nature (3)</b> 62: 3, 19 82: 1 <b>necessarily (1)</b> 14: 1 <b>necessary (2)</b> 62: 5 86: 20 <b>need (14)</b> 18: 16 19: 24 24: 1 37: 7, 17 37: 19 39: 12 43: 13 50: 3 56: 7 85: 23 86: 6, 8 88: 19 <b>needed (2)</b> 52: 17, 25 <b>needs (7)</b> 17: 25 56: 8 67: 14, 20 68: 3 68: 24 69: 1 <b>negative (1)</b> 79: 12 <b>negotiate (1)</b> 41: 4 <b>negotiated (3)</b> 43: 11 73: 10 78: 15 <b>negotiations...</b> 73: 13 <b>neighboring (1)</b> 84: 3 <b>Neither (1)</b> 14: 21 <b>Neptune (5)</b> 46: 2 48: 11 55: 23, 24 56: 9 <b>net (1)</b> 61: 13 <b>never (4)</b> 11: 23 15: 22, 25 43: 19		

89: 25 91: 22	84: 20 85: 4	21: 24 22: 18, 20	63: 8, 18 64: 6, 7
<b>Notary (8)</b>	<b>NW (1)</b>	23: 13, 23 24: 4	64: 19, 21, 25
10: 8 24: 4 36: 15	77: 25	24: 4, 12, 15, 16	65: 1, 2, 6 66: 3
39: 16 47: 11	<b>N. J. S. A (1)</b>	24: 19 25: 3, 12	67: 5, 7, 7, 10, 12
60: 20 78: 11	24: 11	26: 4, 6, 7, 8, 12	67: 13, 17, 20
94: 6		26: 15, 17, 21	68: 3, 4, 7, 14, 18
<b>notches (1)</b>	<b>0</b>	27: 5, 13, 25	69: 12, 12, 15
51: 23	<b>oath (7)</b>	28: 19, 21, 23, 23	70: 1, 4, 10, 13
<b>note (12)</b>	10: 9 24: 5 36: 16	28: 23 29: 12, 18	70: 13, 16 71: 5
24: 16 33: 20, 20	39: 17 47: 12	30: 7, 19, 19	71: 14, 15, 23
34: 2 42: 11	60: 21 78: 12	31: 5, 7, 10, 14	72: 7, 15, 17, 18
45: 2 54: 11, 12	<b>obligati on (3)</b>	32: 1, 20 33: 11	72: 24 73: 3, 4
80: 23 81: 17	37: 24 48: 15	33: 19, 20 34: 5	73: 11, 24 74: 1
82: 12 83: 15	91: 14	35: 22, 24 36: 15	74: 18, 21 75: 9
<b>noted (3)</b>	<b>obligati ons (2)</b>	36: 15, 22, 25	75: 11 76: 1, 10
79: 7 82: 2, 6	39: 25 41: 2	37: 8, 12, 22, 25	76: 20 77: 13, 21
<b>notes (15)</b>	<b>observati on (1)</b>	38: 2, 3 39: 1, 2	78: 4, 11, 11, 14
24: 12 26: 6, 8	20: 19	39: 6, 8, 11, 16	78: 15, 16, 20, 21
27: 14 28: 18, 19	<b>obvi ously (10)</b>	39: 16, 21, 21, 24	78: 22 79: 1, 4, 6
33: 10, 17 34: 12	13: 6 15: 19	40: 1, 3, 4, 10, 15	79: 8, 9, 14, 15
41: 8 42: 25	19: 24 27: 8	40: 20 41: 1, 1, 3	79: 18, 25 80: 17
50: 9, 21 69: 21	32: 16 34: 14	41: 4, 9, 9, 12, 12	81: 2, 6, 8, 13, 18
94: 9	65: 9 81: 6 84: 5	41: 14, 16, 17, 19	81: 22 82: 1, 2, 3
<b>nothing (1)</b>	89: 12	41: 19 42: 2, 13	82: 4, 5, 8, 9, 12
19: 1	<b>occurred (1)</b>	42: 15, 16, 20, 25	82: 13, 18, 21, 22
<b>notice (3)</b>	63: 9	43: 5, 8, 8, 18, 24	82: 22, 25 83: 2
6: 3 27: 15 31: 2	<b>Oceanport (4)</b>	44: 18 45: 13, 15	83: 4, 6, 7, 9, 10
<b>noticed (1)</b>	46: 3 48: 12	47: 11, 11, 19, 20	83: 13, 17, 21, 25
31: 8	57: 11, 13	47: 22, 22, 23, 24	84: 6, 8, 9, 18, 21
<b>notices (5)</b>	<b>October (3)</b>	48: 4, 5, 5, 6, 6, 7	84: 24, 25 85: 1
5: 2, 8 7: 1, 7	4: 4 30: 25, 25	48: 7, 8, 9, 10, 10	85: 8, 11, 11, 13
14: 7	<b>odd (1)</b>	48: 11, 11, 12, 12	85: 25, 25 86: 4
<b>November (2)</b>	20: 4	48: 13, 15, 16, 18	86: 11, 15 87: 10
1: 4 94: 18	<b>of (429)</b>	48: 20, 24 49: 4	87: 10, 14, 14, 19
<b>now (23)</b>	1: 1 3: 5, 6, 6, 8, 9	49: 5, 6, 8, 9, 15	87: 23 88: 12
9: 19 10: 16 15: 8	5: 2, 8, 9 6: 3, 5	50: 6, 9, 20 51: 1	89: 5, 8, 9 90: 13
20: 17 26: 1, 16	6: 5 7: 1, 3, 7, 8	51: 4, 5, 9, 10, 14	90: 21 91: 4, 12
28: 4, 9, 13 32: 3	7: 25 8: 1, 3, 5, 7	51: 17 52: 2, 6, 9	91: 16, 21, 22
32: 7 33: 3	8: 12, 13 9: 8, 18	52: 12, 16, 17, 20	92: 16 94: 6, 6, 8
46: 12 52: 18	10: 8, 8, 14, 23	52: 21, 22 53: 2	<b>off (4)</b>
54: 4 55: 23	10: 25 11: 4, 9	53: 5, 9, 19 54: 9	42: 2 64: 10
63: 23 72: 21	11: 12, 16, 20, 20	54: 17, 20, 24	77: 18 78: 13
73: 21 80: 6	12: 23 13: 3, 11	55: 2, 3, 7, 14, 16	<b>offi ce (2)</b>
83: 16 88: 3, 23	13: 17, 19, 20, 21	55: 23 56: 4, 7, 7	82: 8 88: 5
<b>number (12)</b>	13: 23 14: 8, 23	56: 8, 9, 12, 13	<b>offi cer (3)</b>
9: 21 20: 25	15: 2 16: 5, 15	56: 14, 16, 20, 20	53: 21 69: 5
23: 16 24: 11	16: 20, 22 17: 8	56: 21 57: 4, 10	80: 16
30: 11 34: 9	17: 23, 24 18: 9	57: 12, 16, 17, 20	<b>offi cers (1)</b>
56: 20, 20 63: 4	18: 13, 14, 17, 18	57: 25 58: 1, 5	69: 7
72: 18 84: 22	18: 19, 21, 21	59: 21, 24 60: 1	<b>offi cials (1)</b>
85: 5	19: 3, 5, 8, 17	60: 20, 20 61: 3	89: 13
<b>numbers (7)</b>	20: 15, 18, 19	61: 6, 12, 17, 25	<b>offset (2)</b>
12: 20, 25 13: 21	21: 1, 2, 3, 5, 6, 7	62: 2, 21, 22	21: 19 69: 10
29: 6 52: 16	21: 9, 11, 12, 15	63: 2, 3, 3, 3, 4, 6	<b>off-street (3)</b>

67: 11 68: 7, 21	73: 14 74: 13, 20	<b>operate (1)</b>	75: 25 76: 13
<b>often (3)</b>	76: 3, 4 79: 13	68: 20	<b>order (7)</b>
13: 11 49: 10	80: 20 81: 19, 20	<b>operates (1)</b>	20: 1 28: 21 37: 4
88: 9	82: 10, 20 83: 3	68: 5	37: 16, 22 50: 3
<b>okay (30)</b>	83: 19 84: 23	<b>operating (8)</b>	83: 4
9: 6 11: 7, 8	85: 10, 12 88: 15	18: 18, 21 62: 18	<b>ordered (1)</b>
12: 10 16: 25	<b>once (4)</b>	63: 7 67: 8, 10	19: 25
17: 6, 12 18: 5	25: 25 51: 11, 12	72: 21 75: 13	<b>ordinance (14)</b>
18: 20 19: 22	65: 8	<b>operation (6)</b>	49: 10 50: 17
20: 13 28: 6	<b>one (45)</b>	67: 16 69: 10, 11	53: 1, 9 60: 23
29: 16, 23 41: 24	5: 6 6: 8 7: 5	70: 5, 6 75: 10	60: 25 61: 1, 3
43: 23 59: 1, 25	8: 10 11: 9 13: 3	<b>operational (2)</b>	61: 11, 14, 20
60: 11 65: 16	15: 2, 8, 9, 11, 12	18: 1, 7	62: 7 66: 3
66: 1 71: 11	15: 25 17: 24	<b>operations (3)</b>	76: 21
74: 12, 25 75: 6	20: 9, 10 21: 16	50: 4 69: 4 70: 2	<b>ordinances (2)</b>
75: 17 77: 14	25: 18 29: 12	<b>operator (1)</b>	50: 11, 14
85: 8 88: 22	30: 7 33: 25	80: 16	<b>ordinarily (1)</b>
89: 20	36: 23 37: 5	<b>opportunities...</b>	25: 19
<b>old (3)</b>	38: 1 41: 9 42: 1	56: 13 57: 18	<b>original (1)</b>
15: 12 25: 22	42: 11 50: 11, 17	84: 7	94: 8
26: 2	51: 7, 7 52: 12	<b>opposed (7)</b>	<b>originally (3)</b>
<b>on (110)</b>	52: 15 54: 7	19: 16, 17 20: 17	25: 11 30: 4 51: 3
1: 8 5: 6 6: 8 7: 4	56: 16 61: 23	20: 18 27: 22	<b>other (32)</b>
8: 9, 13 9: 7, 14	69: 7 70: 17	49: 19 81: 25	14: 18 15: 10, 12
9: 16 10: 13	71: 5 72: 24	<b>optimizing (1)</b>	16: 23 17: 14, 19
11: 12, 24 12: 7	81: 4, 5 82: 8	71: 21	20: 9 21: 12
12: 15 13: 11	84: 21 87: 9, 10	<b>option (2)</b>	22: 2 30: 19
14: 14 15: 2, 16	<b>onerous (1)</b>	9: 12 57: 6	34: 16, 25 43: 3
15: 23, 23 16: 4	29: 17	<b>or (58)</b>	43: 21 50: 10, 13
16: 6 17: 17, 23	<b>ones (1)</b>	12: 7, 25 13: 3, 16	51: 7 56: 20
20: 8, 19 21: 3, 4	11: 9	16: 11 17: 13, 14	57: 5 63: 14
21: 20 22: 21	<b>one's (2)</b>	17: 24 18: 24	64: 11 65: 23
24: 17 25: 3, 7	51: 3 90: 21	19: 12 20: 9, 24	67: 20 69: 15
25: 17, 23 26: 3	<b>one-off (1)</b>	20: 24 21: 11, 14	73: 14 75: 17, 19
26: 20, 21 27: 22	13: 13	21: 15, 19, 19	76: 18 84: 12
28: 19 29: 12	<b>ongoing (2)</b>	22: 2, 3 28: 11	90: 20 91: 5, 19
31: 10, 23 32: 4	70: 6 73: 13	28: 13 29: 23	<b>our (35)</b>
32: 5, 12 33: 17	<b>online (1)</b>	31: 23, 25 32: 6	9: 7 10: 10 13: 3
33: 18, 24 34: 11	87: 13	33: 21, 25 34: 14	14: 13 15: 14
36: 5, 7 39: 6	<b>only (5)</b>	34: 20 35: 1	16: 9 17: 4
40: 2, 22, 22	29: 8 37: 15 72: 4	41: 7 43: 21, 22	18: 11 30: 6, 11
41: 6, 8, 13 42: 3	72: 11 89: 25	49: 11 51: 5	31: 23 32: 4, 8
43: 5 45: 2, 4	<b>on-street (4)</b>	58: 23, 24 62: 13	33: 16 50: 2, 4, 9
49: 19 50: 1	67: 11 68: 6, 20	65: 23, 24 66: 2	52: 13 53: 13
51: 9, 18 52: 2	71: 9	68: 20 69: 17, 17	54: 1, 5 55: 10
54: 11, 13, 13	<b>oops (1)</b>	73: 23 75: 19, 20	56: 4, 5, 7, 21
55: 11 56: 16	43: 20	76: 18 79: 21	57: 13, 20 62: 17
59: 2 60: 9, 13	<b>open (11)</b>	82: 6 86: 6 87: 1	82: 21 83: 8
61: 13 62: 14	17: 12 23: 11	88: 6, 23 91: 4, 5	88: 18 89: 10
63: 1, 2 64: 18	31: 25 32: 5	91: 19	91: 17 92: 18
66: 14, 21 67: 10	34: 18 50: 15	<b>Oral (1)</b>	<b>out (31)</b>
67: 20 68: 7, 9	56: 22 58: 22	1: 6	14: 15 17: 2
68: 13, 15 70: 25	65: 22 75: 18	<b>Orange (5)</b>	21: 10 23: 10
72: 20 73: 1, 6	91: 3	3: 8, 9 60: 1	27: 22 28: 23

30: 6 32: 16, 23 33: 10 37: 11 49: 15, 19 51: 12 51: 14, 18 53: 14 53: 15 55: 12 58: 12, 17 64: 2 66: 12 72: 6 87: 4 88: 2, 13 88: 17 89: 7 90: 14, 17	<b>overseen (1)</b> 41: 5 <b>own (4)</b> 49: 19, 20 51: 15 68: 19 <b>owner (1)</b> 80: 16 <b>owners (1)</b> 79: 8 <b>owns (1)</b> 68: 5 <b>O' Connor (2)</b> 46: 8 47: 7	76: 6, 8 <b>parks (1)</b> 56: 22 <b>part (17)</b> 18: 7 19: 7 27: 13 32: 20 34: 5 37: 8 40: 4 42: 15 43: 3 47: 24 73: 3, 4 73: 11 75: 2 76: 12 79: 14 91: 11 <b>partake (1)</b> 82: 19 <b>partial (1)</b> 51: 10 <b>partially (1)</b> 55: 19 <b>participant (1)</b> 57: 10 <b>participants...</b> 34: 5 45: 15 48: 1 57: 5 58: 1 <b>participate (1)</b> 27: 7 <b>participati n...</b> 47: 24 48: 2, 15 48: 20 54: 16 59: 19 <b>participati o...</b> 24: 21 59: 23 <b>particular (4)</b> 14: 20 37: 10 48: 17 85: 20 <b>particularly...</b> 72: 16 86: 25 <b>partner (2)</b> 36: 7 76: 8 <b>part-time (8)</b> 69: 3, 5, 6, 6, 7 72: 1 74: 18 75: 5 <b>Paseo (2)</b> 83: 8, 12 <b>passed (1)</b> 37: 3 <b>past (3)</b> 12: 5 53: 16 76: 2 <b>Pat (3)</b> 45: 21 46: 25 52: 8 <b>path (1)</b> 89: 11 <b>Patricia (1)</b>	78: 4 <b>Patten (7)</b> 23: 20 24: 2 30: 2 30: 3, 24 31: 19 35: 20 <b>Paxon (1)</b> 77: 20 <b>pay (3)</b> 26: 3 40: 22 69: 18 <b>paying (1)</b> 21: 10 <b>payment (4)</b> 37: 23 51: 11 54: 3, 5 <b>payments (10)</b> 26: 11 51: 12 79: 20, 24, 25 80: 1 87: 14 88: 11 89: 3, 5 <b>Pearl man (7)</b> 36: 2, 3, 10, 10, 17 38: 23 78: 4 <b>pedestrian (1)</b> 83: 8 <b>pendi ng (1)</b> 79: 8 <b>Pennell (2)</b> 39: 9, 14 <b>Penrod (5)</b> 1: 7 36: 11 60: 14 94: 4, 15 <b>pensi on (1)</b> 12: 21 <b>per (3)</b> 26: 13 27: 11 28: 12 <b>percent (30)</b> 19: 3 20: 24 24: 21 26: 15, 17 28: 21 33: 9, 13 33: 18, 19, 21, 24 34: 9, 10, 12 37: 8, 13, 14 58: 9, 11 71: 15 78: 24 79: 4, 5, 6 82: 5 85: 16, 17 89: 7, 24 <b>percentage (1)</b> 90: 21 <b>perhaps (1)</b> 71: 21 <b>period (4)</b> 14: 3, 22 87: 14
<b>outdated (1)</b> 81: 9 <b>outgoing (1)</b> 25: 23 <b>outlayi ng (1)</b> 72: 5 <b>outright (1)</b> 27: 3 <b>outset (1)</b> 58: 16 <b>outsid e (2)</b> 78: 4 81: 10 <b>outward (1)</b> 81: 25 <b>over (24)</b> 11: 16 13: 13 14: 23 18: 6 21: 11 25: 24 26: 7 28: 10 30: 13 32: 17 33: 24 41: 16 42: 9 45: 3 50: 4 52: 2 53: 22 54: 12 58: 10 64: 4 68: 20 73: 7 80: 4 87: 18 <b>overall (2)</b> 11: 10 86: 12 <b>overarchi ng (1)</b> 70: 17 <b>overdue (2)</b> 11: 15, 16 <b>overhaul (1)</b> 81: 1 <b>overni ght (1)</b> 71: 10 <b>overpayments...</b> 79: 9 <b>oversee (4)</b> 67: 16 68: 23 69: 4 71: 5 <b>overseei ng (1)</b> 73: 23	<b>P (2)</b> 2: 1, 1 <b>packs (5)</b> 16: 13, 19 17: 4, 7 17: 9 <b>page (3)</b> 3: 2 83: 4 85: 12 <b>paid (3)</b> 17: 7, 10 72: 6 <b>paper (1)</b> 33: 1 <b>paperwork (1)</b> 31: 22 <b>parcel (1)</b> 91: 11 <b>parcel ed (1)</b> 88: 13 <b>park (6)</b> 45: 19 48: 6 51: 1 51: 15 53: 6 70: 5 <b>Parker (6)</b> 10: 11, 12, 19, 22 11: 6 23: 8 <b>parki ng (57)</b> 67: 5, 9, 11, 12, 17 67: 22, 22, 23, 24 68: 3, 6, 7, 7, 9 68: 12, 15, 16, 17 68: 21, 24, 24 69: 2, 6, 14, 16 69: 17, 20, 25 70: 2, 3, 9, 14, 20 71: 1, 6, 7, 9, 10 71: 15, 16 72: 10 72: 13, 15, 15, 17 72: 20 73: 10, 15 73: 15, 16, 18, 22 73: 24 74: 1, 2		

91: 9	26: 2, 7 40: 3, 5	11: 24 65: 19	58: 9 91: 22
<b>permanent</b> (4)	40: 12, 12, 15, 22	<b>post</b> (1)	<b>privilege</b> (1)
50: 22 54: 13	41: 3 63: 15, 18	12: 2	8: 5
55: 12 63: 17	65: 14 80: 7	<b>posted</b> (1)	<b>probably</b> (4)
<b>permanently</b> (5)	81: 13 82: 21	32: 4	12: 4 31: 8 52: 1
33: 10 50: 10	83: 7 88: 23, 24	<b>potential</b> (1)	65: 13
63: 15 64: 8, 16	<b>planned</b> (3)	6: 5	<b>problem</b> (1)
<b>permission</b> (2)	25: 11 70: 2, 3	<b>potentially</b> (1)	23: 12
60: 24 69: 23	<b>planning</b> (1)	41: 6	<b>procedural</b> (2)
<b>permit</b> (2)	81: 16	<b>power</b> (1)	11: 9 25: 13
9: 16 71: 8	<b>plans</b> (1)	57: 19	<b>procedures</b> (1)
<b>permits</b> (2)	69: 2	<b>preceding</b> (2)	65: 8
71: 10 80: 6	<b>platform</b> (1)	27: 15 65: 10	<b>proceed</b> (4)
<b>permitted</b> (1)	24: 13	<b>preface</b> (2)	10: 20 41: 7
13: 13	<b>players</b> (1)	49: 1, 22	47: 16 60: 16
<b>person</b> (3)	66: 24	<b>present</b> (4)	<b>proceeds</b> (3)
12: 17 14: 13	<b>plaza</b> (1)	1: 9 12: 18 26: 7	26: 3 47: 20, 22
69: 8	83: 18	67: 6	<b>process</b> (10)
<b>perspective</b> (1)	<b>please</b> (7)	<b>presentation...</b>	16: 8 32: 20 40: 8
32: 10	4: 22 9: 9, 14	11: 4 34: 21 84: 9	41: 4 42: 17
<b>PFAS</b> (3)	14: 15 36: 12	87: 1	56: 19, 24 64: 23
64: 6, 7, 20	45: 2 60: 15	<b>presented</b> (1)	64: 25 88: 5
<b>phases</b> (1)	<b>pledge</b> (1)	57: 18	<b>procure</b> (1)
82: 22	88: 6	<b>pressing</b> (1)	24: 23
<b>phasing</b> (2)	<b>plus</b> (4)	67: 20	<b>procurement</b> (2)
82: 21 90: 10	15: 6, 12 33: 21	<b>pretty</b> (9)	25: 1, 4
<b>Phoenix</b> (1)	34: 14	20: 23 26: 16	<b>produce</b> (1)
39: 9	<b>point</b> (11)	32: 22 34: 13	26: 12
<b>phone</b> (3)	10: 5 19: 19, 20	42: 13 49: 5	<b>Professional...</b>
9: 11 22: 21	56: 24 69: 22	57: 15 61: 16	1: 8 94: 5, 15
46: 13	70: 11 74: 20	87: 2	<b>professional...</b>
<b>pick</b> (1)	80: 4 85: 19	<b>prevents</b> (1)	21: 4
25: 3	86: 5 87: 20	86: 22	<b>program</b> (9)
<b>piece</b> (2)	<b>points</b> (4)	<b>previous</b> (3)	37: 17 47: 25
19: 22 86: 11	34: 15 52: 1 55: 4	29: 9 30: 12 31: 9	52: 3 53: 6
<b>pilot</b> (9)	85: 10	<b>previously</b> (2)	55: 20 56: 12, 18
78: 15 79: 14	<b>police</b> (1)	27: 3 88: 4	57: 14 71: 9
80: 1 87: 11, 21	50: 15	<b>pre-meeting</b> (2)	<b>programming</b> (1)
88: 14 89: 5, 6	<b>pool</b> (6)	84: 17 85: 10	82: 17
91: 17	51: 25 58: 6 65: 9	<b>price</b> (5)	<b>programs</b> (1)
<b>pipe</b> (1)	65: 11, 11, 13	15: 18 24: 25	54: 21
63: 4	<b>portion</b> (8)	25: 2, 3 30: 13	<b>progress</b> (1)
<b>pipes</b> (1)	17: 23 18: 9	<b>priced</b> (1)	64: 19
61: 8	20: 15 21: 12	58: 7	<b>prohibited</b> (1)
<b>pip ing</b> (2)	26: 21 56: 11	<b>pricing</b> (1)	8: 6
62: 23, 24	81: 8 89: 5	58: 8	<b>project</b> (49)
<b>place</b> (4)	<b>positive</b> (6)	<b>primary</b> (1)	25: 1, 9, 9, 14, 15
64: 3, 12 68: 23	22: 5 35: 2 41: 18	72: 24	25: 15, 18 27: 6
94: 9	57: 23 59: 2	<b>principal</b> (3)	27: 19, 20, 23
<b>placed</b> (2)	76: 20	26: 10 54: 3, 4	28: 17, 19, 21
29: 9 79: 17	<b>possible</b> (4)	<b>prior</b> (3)	29: 13, 18 30: 11
<b>placi ng</b> (1)	13: 8 71: 22	9: 17 53: 22	41: 6, 15, 16, 20
20: 1	86: 16, 19	68: 13	41: 20 43: 1, 10
<b>plan</b> (18)	<b>possibly</b> (2)	<b>private</b> (2)	44: 19 50: 12

56: 14 57: 24 59: 3 62: 20, 21 62: 25 64: 20, 24 65: 2 67: 14 78: 17, 20 79: 13 80: 7 82: 13 85: 21 86: 3, 7 86: 16, 18 87: 11 87: 12 92: 16 <b>projected (1)</b> 75: 9 <b>projects (38)</b> 25: 20 29: 10, 13 29: 24 49: 9 50: 3 51: 2 52: 11 56: 4, 21 56: 22, 22 59: 24 61: 4 62: 2, 7, 10 62: 11, 16 63: 8 63: 9, 13 64: 1, 7 67: 17, 18 69: 12 69: 23 70: 3, 5 73: 3, 4, 7, 14 76: 3, 9 86: 1, 2 <b>project's (2)</b> 65: 8 86: 12 <b>promulgated (1)</b> 90: 10 <b>Proof (1)</b> 88: 16 <b>properties (2)</b> 79: 8 80: 2 <b>property (7)</b> 81: 2, 7, 23 83: 10 83: 10, 13 87: 17 <b>proposed (13)</b> 18: 9 33: 7 39: 24 40: 23 43: 25 59: 2 79: 1 82: 3 83: 19, 23, 24 84: 2 91: 17 <b>proposes (2)</b> 47: 18 67: 21 <b>provide (5)</b> 13: 7 14: 14 37: 13 41: 14 88: 11 <b>provides (1)</b> 90: 1 <b>provision (1)</b> 79: 19 <b>proximity (1)</b> 67: 25 <b>prudent (1)</b>	20: 15 <b>public (25)</b> 9: 8 10: 8 17: 14 22: 3 24: 4 32: 20 34: 19 36: 15 39: 16 43: 22 47: 11, 20 50: 14 53: 7 56: 5, 6, 9 58: 23 60: 20 65: 24 75: 19 78: 11 85: 14 91: 5 94: 6 <b>publication (1)</b> 33: 2 <b>publicly (1)</b> 64: 22 <b>pudding (1)</b> 88: 17 <b>pump (2)</b> 52: 24 61: 9 <b>purchase (11)</b> 10: 24 14: 20 15: 14, 17 16: 13 16: 19 24: 25 25: 2 26: 6 54: 9 61: 5 <b>purchased (3)</b> 14: 21 54: 10 73: 11 <b>purchases (2)</b> 17: 1, 5 <b>purchasing (2)</b> 15: 8, 24 <b>purple (1)</b> 82: 7 <b>purpose (1)</b> 67: 7 <b>purposely (1)</b> 13: 18 <b>purposes (1)</b> 49: 5 <b>pursuant (5)</b> 24: 11 61: 14 65: 7 66: 4 70: 9 <b>put (10)</b> 15: 1 17: 23 19: 3 30: 9 51: 3 62: 23 64: 10 72: 20 74: 19 85: 9 <b>p.m (1)</b> 93: 12	<b>Q</b>	88: 15 89: 1 <b>RABs (1)</b> 91: 21 <b>radio (2)</b> 25: 8 27: 5 <b>raise (5)</b> 17: 15 34: 20 58: 24 75: 20 91: 6 <b>raising (1)</b> 55: 20 <b>ranging (1)</b> 80: 2 <b>ratables (1)</b> 87: 12 <b>rate (10)</b> 20: 16 21: 25 24: 22 26: 15 33: 7 34: 23 41: 15 42: 16 54: 2 90: 13 <b>rated (2)</b> 49: 17, 17 <b>rates (17)</b> 16: 7, 20 17: 21 21: 6 26: 17 33: 14, 21, 23, 24 34: 4, 7, 11 41: 13 42: 22 43: 2 53: 13 57: 19 <b>rating (9)</b> 37: 5 49: 20 51: 15, 23 55: 2 55: 4, 15 56: 25 57: 1 <b>rationale (4)</b> 13: 25 14: 2 49: 18 51: 16 <b>reach (2)</b> 14: 15 66: 12 <b>reached (2)</b> 32: 16 37: 11 <b>read (1)</b> 14: 6 <b>real (5)</b> 32: 17 53: 4 58: 5 58: 12 63: 25 <b>realized (1)</b> 32: 13 <b>really (16)</b> 12: 6 15: 25 41: 20 53: 11, 13 53: 24 64: 13
		<b>R</b>	
		<b>R (2)</b> 2: 1 94: 1 <b>RAB (11)</b> 79: 3 85: 13, 20 86: 6, 15, 17, 19 86: 20 87: 3	

73: 19 81: 8, 10 81: 11 82: 13 84: 6 85: 25 86: 3 87: 8 <b>real time (1)</b> 33: 22 <b>rear (3)</b> 83: 10, 12, 21 <b>reason (5)</b> 12: 7 15: 4 16: 23 37: 15 41: 11 <b>reasonable (2)</b> 5: 4, 9 <b>reasoning (1)</b> 8: 4 <b>receive (3)</b> 15: 11 41: 17 51: 5 <b>received (1)</b> 31: 21 <b>recently (3)</b> 17: 10 51: 21 68: 8 <b>recognizing (1)</b> 89: 3 <b>recollecion...</b> 27: 25 <b>recommendati...</b> 19: 14 41: 14 <b>record (5)</b> 36: 9 71: 19 72: 20 75: 9 88: 4 <b>recoup (1)</b> 72: 4 <b>recreation (1)</b> 55: 18 <b>recused (2)</b> 38: 14 59: 10 <b>recusing (2)</b> 35: 25 45: 1 <b>redevelop (4)</b> 78: 2 79: 21 80: 17 82: 10 <b>redevelopmen...</b> 70: 3 73: 3, 23, 24 73: 25 76: 8 78: 16, 17 79: 13 79: 19 81: 2, 22 84: 8 87: 11, 12 91: 12 <b>reduction (1)</b> 37: 1 <b>refer (1)</b>	83: 7 <b>referendum (1)</b> 40: 3 <b>reflect (1)</b> 43: 16 <b>reflected (1)</b> 79: 16 <b>refunding (4)</b> 39: 25 40: 23 41: 2 43: 25 <b>regard (1)</b> 56: 9 <b>Regional (3)</b> 3: 6 39: 7, 22 <b>registered (4)</b> 1: 8 24: 20 94: 5 94: 15 <b>regulation (1)</b> 72: 15 <b>regulations (5)</b> 90: 9, 11, 14 91: 11, 15 <b>Reibrich (2)</b> 45: 23 47: 1 <b>relate (3)</b> 61: 5, 17 62: 9 <b>related (10)</b> 48: 17 56: 5 60: 23 62: 7 67: 18 69: 10, 11 69: 12, 23 70: 13 <b>relates (2)</b> 61: 1 62: 25 <b>relating (1)</b> 61: 22 <b>relationships...</b> 83: 23 <b>relative (4)</b> 18: 7 20: 14 33: 3 34: 22 <b>released (1)</b> 28: 20 <b>releasing (1)</b> 13: 21 <b>relief (3)</b> 37: 7 42: 20 64: 14 <b>relocated (1)</b> 83: 6 <b>relying (1)</b> 21: 3 <b>remain (4)</b> 9: 9 81: 19, 20 91: 8	<b>remind (2)</b> 9: 7 37: 20 <b>remote (1)</b> 1: 7 <b>remove (1)</b> 67: 13 <b>rendering (4)</b> 83: 2, 11, 22 84: 1 <b>renovation (1)</b> 78: 21 <b>repair (1)</b> 69: 8 <b>repairs (1)</b> 61: 6 <b>repaving (1)</b> 69: 17 <b>replacement (6)</b> 40: 17 61: 6 62: 21 63: 1, 2, 3 <b>replacing (2)</b> 15: 9 25: 21 <b>Reporter (5)</b> 1: 8, 8 94: 5, 5, 15 <b>representati...</b> 10: 5 39: 10 <b>representati...</b> 46: 6 <b>represented (1)</b> 78: 3 <b>representing...</b> 77: 22 <b>represents (2)</b> 52: 16 53: 1 <b>requesting (1)</b> 41: 1 <b>requests (2)</b> 57: 23 70: 8 <b>require (2)</b> 69: 18 91: 15 <b>required (3)</b> 61: 18 73: 5 81: 3 <b>requirements...</b> 27: 16 70: 9 <b>requires (1)</b> 90: 8 <b>resend (1)</b> 32: 6 <b>reserve (7)</b> 18: 6 19: 6 27: 20 28: 2, 10 29: 9 75: 11 <b>residential...</b> 71: 9 78: 22, 23 79: 6 82: 15, 23	83: 1, 24 84: 1 85: 17 86: 2 <b>residents (2)</b> 72: 8, 13 <b>resolute (1)</b> 88: 10 <b>respectfully...</b> 70: 7 <b>respond (1)</b> 48: 21 <b>respondents (1)</b> 34: 7 <b>responsibili...</b> 67: 16 <b>responsible (1)</b> 71: 6 <b>rest (3)</b> 19: 17 20: 19 50: 22 <b>restore (1)</b> 56: 17 <b>restricted (4)</b> 16: 15, 22 25: 17 28: 20 <b>restripping (1)</b> 69: 17 <b>result (4)</b> 25: 2 27: 7 61: 11 72: 7 <b>resulting (1)</b> 25: 4 <b>results (1)</b> 31: 4 <b>retail (12)</b> 78: 20 79: 5 80: 25 81: 19 82: 14, 23 83: 1 83: 18, 19, 24 84: 3 85: 17 <b>returns (1)</b> 86: 21 <b>revenue (5)</b> 72: 12, 12 79: 4 89: 2, 10 <b>revenues (1)</b> 74: 22 <b>review (1)</b> 64: 25 <b>reviewed (1)</b> 40: 14 <b>reviewer (1)</b> 40: 14 <b>Rich (1)</b> 23: 22
---	---	---	---

<b>right (28)</b> 9: 19 15: 8 16: 7 20: 9 22: 4 23: 14 26: 16 32: 10 33: 21 35: 18 39: 18 44: 24 45: 7, 11 47: 13 65: 18 66: 24 72: 5, 21 75: 7 76: 7, 19 88: 23, 24 89: 19 91: 3, 20 92: 17	53: 16 <b>Routes (1)</b> 80: 20 <b>run (1)</b> 45: 12 <b>rundown (1)</b> 45: 8 <b>runni ng (2)</b> 49: 7 52: 22 <b>runoff (1)</b> 52: 22 <b>Ryan (1)</b> 55: 9 <b>Ryou (1)</b> 78: 4	<b>say (5)</b> 19: 18 27: 3 72: 10 75: 8 87: 1 <b>saying (2)</b> 71: 25 74: 13 <b>scatter (1)</b> 61: 8 <b>scenario (1)</b> 65: 12 <b>scenarios (1)</b> 43: 19 <b>scene (1)</b> 84: 6 <b>schedule (6)</b> 9: 19 20: 17 23: 13 33: 17 57: 16 90: 11 <b>school (8)</b> 3: 6 39: 2, 7, 22 40: 1 42: 3, 3 43: 24 <b>Scotland (1)</b> 23: 18 <b>screen (4)</b> 9: 16 60: 6 80: 11 83: 6 <b>second (21)</b> 4: 7 5: 11 6: 11 7: 10 8: 15 19: 22 22: 8 23: 14 30: 18 35: 4 38: 11 44: 2 52: 20 59: 5 62: 25 64: 5 66: 6 76: 23 82: 9 91: 25 92: 24 <b>section (2)</b> 81: 18 83: 20 <b>secured (2)</b> 48: 14, 18 <b>see (28)</b> 17: 13 18: 13 21: 25 23: 16 26: 24 29: 17 36: 5 39: 3 42: 19 43: 18 44: 22, 25 49: 4 51: 25 58: 14, 16 58: 22 59: 20 60: 2, 6 65: 23 75: 14, 18 77: 16 77: 16 80: 11	81: 7 91: 3 <b>seei ng (6)</b> 29: 3 33: 12, 19 33: 20 58: 11, 12 <b>seek (1)</b> 69: 22 <b>seeki ng (4)</b> 39: 22 60: 24 67: 7 69: 24 <b>seeks (1)</b> 67: 4 <b>seems (3)</b> 38: 1 53: 15 57: 19 <b>seen (5)</b> 10: 1 20: 2 21: 13 75: 25 80: 25 <b>select (1)</b> 40: 8 <b>sel f-l i qui da . . .</b> 61: 10 <b>sell (1)</b> 26: 2 <b>seni or (1)</b> 54: 22 <b>sense (2)</b> 71: 23 89: 17 <b>sent (1)</b> 33: 1 <b>separate (7)</b> 25: 1, 4 57: 25 62: 4, 10 63: 12 73: 9 <b>separati on (1)</b> 62: 22 <b>September (8)</b> 13: 16, 17 24: 18 30: 22, 24 31: 12 31: 20 32: 5 <b>series (2)</b> 36: 22 48: 16 <b>seri ous (1)</b> 79: 12 <b>serve (2)</b> 82: 14 89: 2 <b>servers (1)</b> 61: 9 <b>servi ce (10)</b> 25: 24 26: 12, 14 26: 20 33: 17 40: 22 63: 20 79: 2 88: 6, 15 <b>set (7)</b> 30: 4, 10, 15
<b>right-hand (1)</b> 83: 3 <b>risi ng (1)</b> 42: 16 <b>road (7)</b> 50: 2 53: 5 54: 20 55: 16, 20 56: 11 57: 13 <b>roads (2)</b> 56: 16 57: 16 <b>robust (1)</b> 71: 8 <b>Rodri guez (55)</b> 2: 4 4: 6, 8, 18, 19 5: 11, 13, 24, 25 6: 11, 13, 22, 23 7: 10, 12, 21, 22 8: 15, 17 9: 1, 2 22: 7, 9 23: 1, 2 35: 3, 5, 15, 16 35: 25 38: 6, 21 38: 22 44: 1, 3 44: 13, 14 59: 15 59: 16 66: 5, 7 66: 18, 19 75: 22 76: 17, 22, 24 77: 8, 9 92: 11 92: 12, 20, 22 93: 9, 10 <b>rolled (1)</b> 88: 17 <b>rolli ng (2)</b> 53: 22 54: 12 <b>rollover (1)</b> 54: 13 <b>room (2)</b> 44: 25 65: 6 <b>roughly (3)</b> 18: 23 80: 2, 3 <b>round (1)</b> 90: 2 <b>route (1)</b>	<b>S (1)</b> 2: 1 <b>safety (1)</b> 27: 8 <b>said (8)</b> 12: 19 20: 24 28: 22 31: 21 32: 23 37: 12, 18 57: 21 <b>salari es (1)</b> 72: 5 <b>sale (5)</b> 41: 4 43: 11 54: 1 78: 15 91: 22 <b>same (7)</b> 20: 1, 5, 11 32: 4 53: 24 66: 25 85: 12 <b>Sandy (1)</b> 52: 14 <b>sani tati on (1)</b> 54: 9 <b>satis fy (1)</b> 89: 25 <b>save (3)</b> 52: 4 53: 17 55: 15 <b>savi ng (1)</b> 55: 4 <b>savi ngs (13)</b> 25: 4 39: 24 40: 11, 12, 21 41: 2, 19 42: 8 42: 23 43: 6, 14 51: 24 56: 18 <b>saw (1)</b> 42: 7		

75: 15 78: 24 90: 14 94: 9 <b>settlement</b> (5) 79: 15, 18 87: 9 87: 10 89: 25 <b>settling</b> (1) 87: 4 <b>seven</b> (2) 15: 15 74: 10 <b>seven-year</b> (1) 26: 9 <b>several</b> (2) 51: 23 54: 20 <b>Sevilla</b> (3) 45: 17 46: 19 49: 25 <b>sewer</b> (10) 37: 13 55: 17 61: 2, 7, 7, 7, 10 62: 22, 23 63: 1 <b>shape</b> (1) 21: 18 <b>share</b> (2) 56: 21 90: 1 <b>sharing</b> (2) 56: 14 57: 4 <b>sheet</b> (1) 84: 23 <b>Sherry</b> (2) 39: 8, 13 <b>shift</b> (1) 34: 1 <b>short</b> (2) 25: 13 41: 8 <b>short-term</b> (3) 26: 15 34: 12 42: 25 <b>should</b> (6) 9: 12 13: 23 33: 2 43: 11 72: 19 87: 1 <b>show</b> (1) 43: 8 <b>showed</b> (1) 33: 17 <b>shown</b> (1) 85: 2 <b>shows</b> (4) 82: 21, 24 84: 1, 4 <b>side</b> (3) 81: 5 83: 3, 6 <b>sidewalks</b> (1) 54: 21 <b>significant</b> (3)	18: 7 37: 1 86: 23 <b>similar</b> (2) 62: 2, 11 <b>simply</b> (1) 86: 11 <b>simulating</b> (1) 55: 14 <b>since</b> (5) 15: 5 28: 14 36: 22 57: 1 58: 7 <b>sir</b> (1) 22: 23 <b>sit</b> (2) 34: 11, 13 <b>site</b> (4) 81: 13, 20, 20 82: 12 <b>sitting</b> (1) 21: 21 <b>situation</b> (4) 20: 5 43: 20 53: 24 72: 10 <b>six</b> (2) 85: 25 89: 5 <b>size</b> (1) 33: 20 <b>slide</b> (3) 81: 5 82: 20, 24 <b>slowed</b> (1) 12: 21 <b>small</b> (1) 55: 14 <b>so</b> (157) 4: 6 6: 10 7: 9 8: 14 9: 6, 15 10: 19, 20 11: 8 11: 10 12: 16, 16 12: 22 13: 5, 14 13: 18, 20, 25 14: 20 15: 10, 18 15: 22 16: 7, 13 16: 18 18: 5, 17 18: 20, 23 21: 9 21: 10, 22 23: 25 24: 9, 21 25: 16 27: 4, 19 28: 8, 8 28: 17 29: 3, 5 29: 18 30: 7, 17 31: 6, 8, 11, 13 31: 16, 25 33: 2 33: 13, 14, 16, 21 34: 8, 23 36: 8 37: 2, 8, 15, 19	37: 22 38: 1, 25 39: 21 41: 20 42: 14, 21 43: 6 43: 7, 19, 20 44: 17 45: 2, 3, 8 45: 18 49: 1, 6, 7 49: 21, 22 51: 9 51: 16, 21, 22, 24 52: 3, 16, 23 53: 3 54: 8, 11 54: 12 56: 1, 4 56: 17, 25 57: 12 58: 11, 17 59: 4 60: 22 62: 3, 10 62: 23 63: 13, 21 63: 25 64: 10, 15 65: 12, 18, 20 66: 24, 25 67: 2 70: 15, 24 71: 11 71: 17 72: 2, 21 73: 17 74: 17, 20 75: 5, 12 76: 10 78: 6, 13 80: 19 81: 4, 13 85: 3, 8 85: 10, 12, 16, 22 86: 11, 17 88: 22 89: 3, 23 90: 10 90: 13, 16, 20, 23 91: 12 92: 18, 20 92: 23 <b>solar</b> (4) 40: 19 43: 5, 6, 6 <b>sold</b> (1) 47: 20 <b>sole</b> (1) 67: 15 <b>Solimine</b> (6) 39: 4, 5, 19, 20 42: 24 44: 16 <b>some</b> (39) 13: 20 14: 14 16: 12 17: 22 19: 7 20: 3, 15 21: 6, 9, 15, 18 21: 20, 24 22: 18 25: 12 28: 23 42: 12 49: 5, 6 49: 14 50: 2 53: 8 55: 4, 13 55: 18 56: 7, 14 57: 14 62: 2, 17 68: 7 72: 1, 1, 7 74: 18 81: 23 85: 9, 13 90: 2	<b>somebody</b> (3) 23: 11 31: 14, 15 <b>Someone</b> (1) 45: 2 <b>something</b> (4) 12: 19, 25 20: 7 31: 25 <b>sometimes</b> (1) 21: 13 <b>somewhere</b> (3) 18: 24 33: 8, 12 <b>Somewheres</b> (1) 31: 23 <b>Sommer</b> (8) 78: 3, 10 80: 5, 10 80: 13, 15 90: 24 91: 1 <b>soon</b> (2) 12: 3 57: 9 <b>sorry</b> (7) 5: 15, 17 11: 6 32: 24 66: 13 74: 9 89: 20 <b>sort</b> (4) 21: 15 22: 18 43: 8 72: 7 <b>sorts</b> (1) 82: 18 <b>sound</b> (1) 62: 2 <b>sounds</b> (3) 29: 7 31: 15 65: 18 <b>space</b> (2) 50: 15 56: 22 <b>spaces</b> (5) 68: 21 71: 8 73: 7 73: 8, 12 <b>speak</b> (3) 9: 14 16: 9 43: 4 <b>speaking</b> (1) 31: 6 <b>special</b> (2) 30: 8, 23 <b>specific</b> (1) 29: 12 <b>Spector</b> (29) 9: 22, 25 10: 7, 10 10: 20 11: 10, 19 12: 13 14: 4, 6 14: 17 15: 4 16: 9, 18 17: 3, 9 17: 16 18: 3, 11 18: 23 19: 11
--	---	--	--

20: 6, 21 21: 1 22: 1, 19, 21 23: 5, 7 <b>spent</b> (2) 16: 14 29: 4 <b>Spitzer</b> (1) 39: 6 <b>spread</b> (2) 90: 17, 17 <b>spring</b> (1) 65: 11 <b>square</b> (4) 78: 2, 21 80: 22 80: 22 <b>stabilizati o...</b> 87: 20 <b>stabilized</b> (1) 87: 18 <b>stack</b> (1) 86: 12 <b>staff</b> (4) 68: 23 71: 5 72: 1 72: 2 <b>staffed</b> (1) 69: 1 <b>stage</b> (1) 90: 3 <b>stages</b> (1) 64: 21 <b>staggered</b> (1) 20: 2 <b>standards</b> (1) 81: 12 <b>stands</b> (1) 83: 3 <b>stand-alone</b> (1) 86: 2 <b>star</b> (1) 9: 12 <b>start</b> (5) 42: 2 45: 9 48: 23 49: 23 50: 22 <b>started</b> (3) 32: 12 49: 2 51: 8 <b>starting</b> (2) 34: 1 42: 19 <b>state</b> (15) 10: 8 12: 20, 24 13: 19 14: 1, 7 18: 12 24: 4 36: 15 39: 16 47: 11 54: 24 60: 20 78: 11 94: 6	<b>stated</b> (1) 55: 23 <b>statewide</b> (1) 79: 25 <b>station</b> (3) 30: 11 52: 24 61: 9 <b>stations</b> (4) 53: 9 67: 25 68: 19 69: 18 <b>status</b> (4) 36: 20 37: 16, 19 37: 24 <b>staying</b> (1) 66: 25 <b>steer</b> (1) 85: 23 <b>stenographi c...</b> 94: 8 <b>Steve</b> (2) 36: 3, 9 <b>stick</b> (1) 82: 4 <b>still</b> (6) 17: 24 19: 4 37: 7 51: 22, 24 76: 4 <b>stipulations...</b> 79: 16, 23 <b>stop</b> (1) 26: 23 <b>stormwater</b> (5) 52: 22, 24 61: 8 62: 23, 24 <b>story</b> (1) 25: 13 <b>straightforw...</b> 57: 15 61: 16 <b>Street</b> (3) 63: 1 68: 10, 13 <b>streetscape</b> (1) 50: 12 <b>structure</b> (2) 86: 20 89: 16 <b>structured</b> (1) 26: 12 <b>students</b> (1) 42: 5 <b>stuff</b> (6) 12: 1, 2, 21 13: 5 14: 6 32: 1 <b>stumbling</b> (1) 19: 20 <b>Suarez</b> (128) 2: 2 4: 1, 10, 11	4: 21 5: 5, 14, 15 5: 17 6: 7, 14, 15 7: 4, 13, 14 8: 9 8: 18, 19 9: 4, 6 9: 23 10: 2, 16 10: 19 11: 3, 7 12: 10 13: 9 14: 5, 10, 18 16: 2, 16, 25 17: 6, 12 21: 1 22: 2, 11, 12 23: 4, 12 24: 6 27: 1 28: 3, 6, 15 29: 2, 16, 22 30: 22 31: 6 32: 21 33: 4 34: 16, 25 35: 7 35: 8, 22 38: 14 38: 25 39: 5, 18 41: 24 43: 15 44: 5, 6, 18, 24 45: 5 46: 14 47: 13 48: 25 50: 24 51: 14 54: 7 55: 5 57: 7 58: 13 59: 8, 9 59: 18 60: 4, 11 61: 23 63: 11, 21 65: 16, 22 66: 9 66: 10, 23 70: 15 70: 21, 24 71: 11 71: 17 73: 21 74: 3, 6, 12, 16 74: 25 75: 6, 14 76: 17 77: 1, 2 77: 13 84: 11 85: 6, 8 86: 14 86: 24 87: 6, 24 88: 1, 22 89: 18 90: 16, 20 91: 2 91: 18 92: 3, 4 92: 15 93: 1, 2 <b>subcomponent...</b> 86: 7 <b>subcomponent...</b> 86: 4 <b>submitted</b> (5) 4: 5 40: 12, 13 64: 2 81: 15 <b>Subsection</b> (3) 6: 5 8: 5, 7 <b>substantial</b> (3) 51: 24 72: 22 79: 9	<b>such</b> (2) 69: 20, 21 <b>sufficient</b> (1) 72: 12 <b>summary</b> (1) 84: 23 <b>summi ng</b> (1) 84: 18 <b>suppl emental ...</b> 79: 24 <b>support</b> (3) 72: 12 78: 16 85: 15 <b>suppose</b> (1) 85: 24 <b>supposed</b> (3) 10: 1 13: 14 28: 25 <b>supposedly</b> (1) 18: 16 <b>sure</b> (29) 11: 3, 12 12: 11 13: 22 14: 5 21: 7, 20 29: 6 30: 17 31: 17 32: 17 42: 12 43: 13, 17 52: 8 58: 3 60: 12 62: 3, 6, 13, 15 64: 4, 9, 20 71: 18 72: 3, 9 87: 25 89: 13 <b>surface</b> (2) 67: 24 71: 7 <b>surfaces</b> (2) 67: 9 68: 8 <b>sustainabl e</b> (1) 74: 22 <b>Swan</b> (2) 36: 5, 13 <b>swear</b> (1) 9: 16 <b>swearing</b> (1) 78: 6 <b>sworn</b> (16) 1: 6 10: 5, 8, 20 24: 1, 4 36: 12 36: 15 39: 12, 16 45: 8, 13 47: 11 60: 15, 20 78: 11 <b>synopsi s</b> (1) 33: 1 <b>system</b> (8) 12: 3 31: 5, 13, 16
--	---	--	---

31: 21, 24 61: 2 62: 12	26: 7, 14 41: 8	16: 13, 20 17: 1	71: 25 72: 3, 3, 3
<b>T</b>	<b>terms (5)</b>	17: 1, 5, 22	72: 6, 6, 11, 16
<b>T (2)</b>	65: 6 72: 17	18: 12, 13, 16, 17	72: 20, 21 73: 1
94: 1, 1	82: 21 84: 6	18: 17, 22 19: 3	73: 5, 8, 10, 11
<b>table (1)</b>	90: 13	19: 8, 18 20: 4, 7	73: 14, 15, 22
20: 8	<b>tested (1)</b>	20: 7, 15, 16, 20	74: 17, 20 75: 10
<b>tables (1)</b>	57: 2	20: 22, 23 21: 3	75: 14, 15, 20
84: 25	<b>testifies (7)</b>	21: 4, 8, 10, 18	76: 9, 12, 13
<b>take (12)</b>	10: 9 24: 5 36: 16	21: 20, 23, 24, 25	79: 16, 18 80: 7
22: 17 42: 25	39: 17 47: 12	22: 17, 19 23: 6	80: 24, 25 81: 7
49: 2 55: 14	60: 21 78: 12	25: 1, 9, 9, 11, 14	81: 9, 15, 17, 21
56: 13 57: 17	<b>testify (1)</b>	25: 19 26: 14, 23	81: 24 82: 10, 18
64: 3, 12, 24	9: 13	27: 20, 25 28: 1	82: 25, 25 83: 5
65: 2 81: 5	<b>testifying (1)</b>	28: 3, 7, 8, 10, 17	83: 15, 16, 18, 19
87: 16	9: 17	28: 23 29: 2, 6, 7	83: 20 84: 3, 7
<b>taken (4)</b>	<b>testimony (1)</b>	29: 17, 18, 21, 21	84: 17, 19, 23
1: 7 11: 24 17: 8	1: 6	29: 22 30: 7, 7, 8	85: 1, 9, 12, 14
94: 9	<b>than (5)</b>	30: 12, 16, 17, 18	86: 10, 15, 19, 21
<b>taking (1)</b>	11: 15 25: 2 43: 7	30: 20, 22, 23, 24	87: 4, 11, 13, 15
55: 3	64: 24 75: 12	31: 1, 5, 13, 17	87: 15, 24 88: 7
<b>Talericco (2)</b>	<b>thank (59)</b>	31: 21, 21, 22	88: 16, 16, 20, 20
77: 23 78: 7	4: 21, 25 5: 5 9: 4	32: 13, 25 33: 2	89: 3, 4, 9, 10, 13
<b>talk (2)</b>	9: 5 14: 17	33: 7, 11, 14, 21	89: 15, 16, 23
27: 25 29: 24	22: 23 23: 4, 5, 7	34: 10, 24 36: 22	90: 7, 10, 14, 24
<b>talked (2)</b>	23: 8 24: 8 27: 1	37: 2, 12, 16, 21	91: 9 92: 17
19: 4 88: 3	31: 6 33: 4	37: 21 40: 3, 6	<b>that's (37)</b>
<b>tanker (1)</b>	34: 24 35: 18, 20	40: 12, 21 41: 4	11: 1, 7 12: 21
30: 6	38: 23 39: 18, 20	41: 23, 25 42: 4	14: 16 16: 23
<b>tax (13)</b>	41: 24 43: 20	42: 5, 7, 8, 9, 11	17: 8 18: 6, 19
26: 19, 21 37: 22	44: 16, 17 45: 5	42: 12, 14, 15	19: 7 20: 10, 18
79: 1, 8, 15, 16	46: 14 47: 15, 16	43: 6, 9, 16, 18	21: 19, 21 22: 1
79: 22, 22 85: 22	50: 24 52: 5	43: 19, 20 44: 23	25: 7, 22 28: 11
86: 9 87: 4, 10	53: 17 54: 15	45: 2 47: 24	28: 18 29: 4, 5
<b>taxes (3)</b>	55: 5, 6 57: 7	48: 1, 17, 25	34: 3 37: 8 41: 9
79: 9 80: 1 89: 4	58: 13, 17 59: 18	49: 21, 22 50: 3	53: 18 54: 16
<b>taxpayers (3)</b>	59: 22 63: 11	50: 10, 12, 21	55: 19 65: 21
21: 8 42: 5 57: 20	65: 16 66: 23	51: 3, 8, 9 52: 11	70: 25 72: 24
<b>team (1)</b>	71: 4 76: 16, 17	52: 25 53: 3, 5, 9	73: 12 74: 12, 16
14: 13	77: 11, 12 80: 10	53: 16 54: 8, 10	74: 21 79: 25
<b>technical (3)</b>	80: 14 84: 11	54: 11, 12 55: 6	84: 9 85: 7
14: 14 31: 14, 18	85: 6 87: 24	55: 17, 18, 20, 22	89: 16
<b>technology (2)</b>	89: 18 91: 2, 18	56: 12, 18 57: 1	<b>the (927)</b>
80: 5, 5	92: 14, 15, 25	57: 7, 21 58: 6, 8	1: 6, 8 3: 6 4: 2, 2
<b>tell (2)</b>	<b>Thanks (1)</b>	58: 13, 18, 24	4: 4, 23, 23 5: 1
12: 4 56: 2	57: 8	61: 4, 18, 18, 21	5: 3, 8 6: 3, 5
<b>telling (1)</b>	<b>that (304)</b>	61: 24 62: 3, 4, 7	7: 2, 7, 7, 24, 25
15: 19	5: 6 6: 8 7: 4 8: 9	62: 8, 8, 14, 17	7: 25 8: 2, 2, 3, 3
<b>ten-year (2)</b>	9: 15 11: 4, 12	62: 18, 21 63: 9	8: 3, 4, 5, 7, 12
26: 7, 13	11: 18, 23 12: 11	63: 11, 12, 13, 14	8: 12, 13 9: 7, 8
<b>Teri (2)</b>	12: 17, 23 13: 9	63: 22 64: 7, 8	9: 12, 16, 19, 20
46: 7 47: 7	13: 18, 22, 23, 25	64: 10, 13, 15, 23	9: 20, 25 10: 5, 5
<b>term (3)</b>	14: 3, 7, 13, 15	65: 1, 12, 17, 20	10: 8, 21, 22, 23
	14: 19, 22 15: 5	67: 24, 25 70: 3	11: 1, 4, 4, 4, 9
	15: 9, 18 16: 8	70: 16 71: 6, 21	11: 13, 19, 20, 21

12: 1, 2, 5, 6, 7	34: 13, 18, 19, 23	57: 2, 3, 4, 4, 4, 6	76: 6, 11, 12, 13
12: 15, 18, 20, 20	34: 23 35: 23, 24	57: 10, 10, 12, 17	76: 14, 20, 21
12: 21, 23 13: 2	35: 24 36: 1, 5, 9	57: 18, 20, 22, 23	77: 14, 15, 19, 21
13: 6, 9, 10, 10	36: 12, 15, 21, 22	57: 24 58: 1, 8, 8	77: 22 78: 2, 11
13: 14, 16, 19, 19	36: 23, 24, 25	58: 10, 11, 16, 17	78: 17, 19, 20
13: 20, 21, 23, 23	37: 1, 4, 7, 8, 11	58: 23 59: 2, 3	79: 2, 2, 4, 6, 6, 7
13: 25 14: 1, 1, 3	37: 15, 17, 19, 20	59: 20, 21, 22, 24	79: 7, 10, 11, 13
14: 6, 7, 7, 18, 19	37: 22, 22, 23, 23	59: 25 60: 1, 1, 6	79: 13, 13, 15, 16
14: 22 15: 1, 4, 6	37: 24, 25 38: 2	60: 20, 22, 24, 25	79: 20, 21, 22, 22
15: 9, 10, 10, 11	38: 3, 3, 25 39: 1	61: 1, 2, 3, 3, 4, 5	79: 24 80: 1, 1, 5
15: 12, 18, 21	39: 1, 2, 6, 9, 11	61: 10, 11, 12, 13	80: 6, 7, 14, 17
16: 1, 4, 5, 16, 20	39: 16, 19, 21, 21	61: 14, 19, 24	80: 20, 24, 24
16: 23, 23, 23	39: 23, 24 40: 1	62: 1, 4, 7, 12, 15	81: 2, 4, 6, 8, 8
17: 4, 4, 6, 9, 13	40: 6, 9, 10, 12	62: 20, 21, 22, 25	81: 11, 15, 16, 17
17: 13, 17, 18, 21	40: 13, 15, 15, 20	63: 1, 3, 6, 7, 8	81: 18, 22, 22, 25
17: 24 18: 3, 9	40: 21, 22, 24, 25	63: 14, 15, 17, 18	82: 1, 2, 7, 9, 11
18: 12, 14, 14, 15	41: 3, 4, 6, 7, 8, 8	63: 18, 19, 22, 24	82: 12, 13, 13, 14
18: 18, 18 19: 7	41: 9, 11, 12, 13	63: 25 64: 1, 2, 3	82: 14, 15, 18, 20
19: 13, 17, 17, 19	41: 16, 16, 16, 19	64: 6, 6, 11, 14	82: 21, 22, 24
20: 1, 1, 5, 7, 8, 9	41: 20, 21 42: 2	64: 14, 15, 16, 18	83: 2, 3, 4, 5, 6, 6
20: 11, 14, 16, 19	42: 4, 5, 6, 8, 16	64: 19, 20, 21, 22	83: 7, 9, 9, 10, 10
20: 19, 22, 25	42: 20 43: 1, 3, 4	64: 25 65: 1, 1, 5	83: 12, 12, 13, 14
21: 6, 6, 8, 9, 11	43: 5, 5, 6, 6, 8	65: 7, 8, 8, 9, 9	83: 15, 19, 20, 21
21: 11, 12, 12, 15	43: 10, 11, 14, 17	65: 10, 11, 13, 13	83: 21, 23, 23, 24
21: 17, 17, 20, 24	43: 22, 22, 24, 24	65: 24, 24 66: 3	84: 2, 2, 3, 4, 7, 8
22: 3, 3, 20, 21	44: 18, 20, 21	66: 4, 20, 24, 25	84: 9, 13, 16, 18
23: 10, 10, 14, 15	45: 9, 15 46: 6, 8	67: 1, 1, 4, 4, 6, 6	84: 18, 20, 21, 22
23: 20, 21, 23, 25	46: 10 47: 11, 14	67: 7, 9, 10, 10	84: 22, 25, 25
24: 4, 6, 10, 12	47: 17, 18, 20, 20	67: 12, 12, 13, 13	85: 1, 3, 5, 10, 11
24: 15, 15, 16, 16	47: 21, 22, 22, 23	67: 16, 19, 19, 20	85: 12, 13, 14, 15
24: 17, 20, 23, 23	48: 1, 2, 3, 4, 4, 5	67: 20, 21, 21, 22	85: 20, 25 86: 1
24: 24, 25, 25	48: 6, 6, 7, 7, 8, 8	67: 23 68: 1, 1, 2	86: 2, 6, 6, 6, 6, 7
25: 2, 5, 6, 7, 12	48: 9, 9, 10, 10	68: 2, 4, 5, 11, 11	86: 7, 11, 14, 16
25: 12, 14, 16, 21	48: 11, 11, 12, 13	68: 14, 16, 16, 18	86: 19, 19, 20, 21
25: 22, 25, 25	48: 14, 18, 20, 23	68: 19, 22, 24, 25	86: 22, 23, 25
26: 2, 2, 3, 4, 5, 5	49: 3, 4, 4, 5, 8, 9	69: 2, 10, 11, 11	87: 1, 2, 4, 6, 10
26: 6, 7, 10, 13	49: 12, 17, 18, 21	69: 11, 12, 12, 14	87: 11, 11, 12, 12
26: 18, 19 27: 3	49: 21 50: 1, 5	69: 16, 20, 22, 24	87: 13, 15, 16, 19
27: 11, 12, 13, 13	50: 10, 13, 19, 20	69: 25 70: 1, 3, 7	87: 20, 21 88: 4
27: 14, 16, 17, 18	50: 22, 25 51: 6	70: 9, 9, 10, 12	88: 4, 6, 11, 11
27: 20, 21, 21, 23	51: 6, 7, 9, 10, 12	70: 13, 13, 13, 16	88: 14, 14, 14, 15
28: 1, 9, 12, 12	51: 12, 16, 17, 21	70: 17, 18 71: 6	88: 17, 23, 23
28: 13, 17, 19, 25	51: 23, 25 52: 2	71: 7, 7, 12, 13	89: 1, 2, 3, 4, 5
29: 1, 3, 5, 6, 9, 9	52: 2, 3, 6, 9, 9	71: 15, 19, 20, 20	89: 13, 16, 22, 25
29: 10, 12, 13, 17	52: 10, 12, 15, 17	71: 22 72: 3, 5, 8	90: 2, 2, 4, 7, 8, 9
29: 25 30: 7, 9	52: 17, 17, 18, 20	72: 9, 12, 13, 16	90: 11, 15, 17, 18
30: 13, 15, 19, 21	52: 22, 23 53: 1	72: 20, 20, 24, 25	90: 21 91: 1, 4, 4
31: 4, 5, 5, 9, 10	53: 14, 16, 18, 19	73: 4, 6, 8, 10, 15	91: 8, 12, 12, 13
31: 11, 12, 16, 20	53: 24 54: 2, 8, 9	73: 17, 18, 19, 22	91: 14, 15, 16, 21
31: 23, 24 32: 1	54: 13, 16, 17, 24	73: 24 74: 1, 20	91: 21, 22, 22, 24
32: 3, 5, 6, 20, 25	55: 3, 10, 11, 15	75: 4, 4, 5, 9, 9	92: 15, 16, 24
33: 1, 3, 7, 8, 11	56: 2, 4, 5, 8, 9	75: 11, 13, 14, 19	94: 6, 7, 9
33: 12, 14 34: 1	56: 14, 14, 14, 15	75: 23, 25, 25	<b>Theater (1)</b>
34: 3, 5, 10, 12	56: 15, 16, 24	76: 1, 1, 2, 3, 4, 6	81: 20

<b>their (18)</b> 12: 1, 8 13: 5, 21 14: 9 19: 14, 23 27: 19 28: 1 37: 5 40: 4 49: 19, 20 57: 18 57: 19, 25 78: 3 89: 14	70: 6 <b>thereto (3)</b> 61: 22 67: 18 69: 13 <b>there's (20)</b> 11: 2 31: 24 34: 4 37: 1 49: 10 51: 24 52: 20 53: 23 54: 12 56: 17 70: 20 71: 22 72: 1, 22 73: 9 89: 5, 6, 6 89: 8 90: 10 <b>these (17)</b> 13: 11 15: 2, 11 15: 20 16: 6 21: 4 49: 12 52: 16 55: 16 61: 17 62: 3, 9 63: 12 69: 15 79: 15 85: 11 88: 9 <b>they (45)</b> 11: 21, 24 12: 18 12: 19, 20 13: 6 13: 14 15: 19 17: 10 19: 25 27: 13, 19, 19 31: 21 32: 1, 10 32: 11, 14, 15 34: 19 37: 6, 7 37: 13, 17 39: 11 40: 3 41: 11 43: 7 48: 21 52: 4 56: 17 58: 24 64: 1 65: 7 68: 19 72: 3 74: 6, 13 75: 20 84: 25 85: 4 87: 22 89: 13, 15 91: 5 <b>they'd (2)</b> 17: 14 34: 20 <b>they're (11)</b> 13: 12 14: 11 15: 19 32: 7 49: 8 51: 22 62: 10, 12 72: 5 72: 21 75: 2 <b>they've (3)</b> 37: 4 43: 4 68: 8 <b>things (5)</b> 21: 5 23: 9 30: 8 49: 21 85: 14	<b>think (44)</b> 13: 15, 16 15: 4 16: 21 19: 17 20: 14 22: 19 25: 12 28: 13, 17 32: 3, 9, 23 33: 7 33: 14, 16, 25 34: 9, 10 36: 21 36: 23 42: 8 43: 3 49: 7 60: 5 60: 9 61: 16 66: 24 71: 12 72: 19, 24 75: 1 75: 2, 3 76: 4, 6 76: 12, 13 84: 19 87: 2, 18, 19, 22 89: 16 <b>third (3)</b> 53: 1 68: 11 87: 13 <b>third-party (1)</b> 40: 13 <b>this (122)</b> 5: 2, 3 6: 2 7: 1 7: 25 10: 5, 22 11: 10, 15, 17 12: 1, 14 13: 16 15: 15, 17 16: 1 16: 20 17: 3 18: 9, 13 19: 9 19: 13, 19 21: 2 21: 14 24: 9, 18 25: 7, 8, 10, 18 27: 10 28: 19, 21 30: 2 32: 13 33: 1, 6, 20, 25 34: 8 35: 25 36: 1, 19 37: 10 37: 12 38: 1 40: 22 41: 15 42: 17 43: 4 45: 2, 3 47: 24 48: 19 49: 1, 3 51: 18, 22 53: 20 54: 13, 18 56: 19 56: 20, 24 57: 5 58: 12, 25 59: 20 59: 21 60: 8, 9 61: 18, 20, 20, 21 61: 25 62: 5 63: 16 65: 20, 25 67: 14 69: 9, 9 69: 24 70: 4, 11 71: 22 72: 2, 6	74: 18, 20 75: 21 75: 24 76: 10, 13 78: 14 80: 4 81: 3, 6, 13 82: 20 83: 2, 7 83: 19, 22 84: 1 84: 4, 16 85: 19 86: 5, 16, 18, 25 87: 3, 16 88: 4 88: 24 89: 10, 23 89: 25 91: 6 <b>those (33)</b> 9: 11 13: 11, 13 14: 12 26: 3 29: 24, 25 42: 13 42: 22 43: 13 47: 19, 20 48: 22 49: 16, 17, 21 54: 24 67: 14, 17 69: 1, 21, 23 71: 16 72: 4, 23 73: 4 80: 19, 23 81: 9 87: 19 90: 11, 14, 16 <b>though (2)</b> 28: 9 84: 16 <b>thought (7)</b> 15: 16 16: 8 21: 22 32: 11, 13 32: 15 74: 12 <b>thousand (1)</b> 82: 5 <b>three (13)</b> 7: 1 10: 25 15: 6 19: 5 26: 8, 17 50: 11 51: 2 52: 11 69: 6 86: 1, 4 87: 23 <b>three-part (1)</b> 87: 9 <b>three-year (4)</b> 11: 2 14: 22 15: 5 15: 8 <b>through (23)</b> 4: 23 15: 1 16: 4 24: 24 26: 6 28: 24 32: 1 37: 17 39: 24 40: 7 45: 12 49: 8, 18 50: 19 51: 10, 11, 17 54: 2 56: 19 58: 10 79: 10 85: 11, 14
---	--	--	---

<b>throughout (2)</b>	19: 18, 19, 25	61: 2, 5, 14, 17	77: 23 78: 3
41: 19 67: 23	20: 4, 14, 15, 17	61: 19, 20 62: 3	80: 17, 21 81: 6
<b>TIC (1)</b>	20: 18, 19, 22	62: 7, 10, 12, 13	82: 1, 8 83: 3, 9
58: 9	21: 7, 15, 19, 19	62: 23, 25 63: 12	83: 14 92: 18
<b>tight (4)</b>	21: 25 22: 5	63: 15, 18, 19	<b>today's (1)</b>
42: 15 43: 10	23: 11, 23 24: 1	64: 1, 4, 4, 9, 15	81: 12
63: 22 65: 19	24: 11, 12, 14	64: 22, 23 65: 2	<b>told (4)</b>
<b>tighter (1)</b>	25: 11, 13, 15, 18	65: 8, 14, 22, 22	15: 6 18: 11
42: 22	26: 1, 2, 3, 11, 12	66: 3, 4, 12	30: 17 32: 2
<b>tightest (2)</b>	26: 19, 24, 24	67: 14, 16, 20, 21	<b>Tony (1)</b>
42: 8 63: 25	27: 7, 13, 16, 18	67: 25 68: 2, 13	39: 5
<b>time (32)</b>	27: 20, 22, 25	68: 23, 25 69: 1	<b>too (6)</b>
7: 25 15: 10, 17	28: 4, 10, 11, 16	69: 2, 3, 10, 11	11: 25 14: 7
16: 1, 1 20: 1, 2	28: 21, 25 29: 5	69: 14, 22, 22, 23	21: 13 29: 17
20: 10, 12 21: 24	29: 11, 14, 17	69: 23, 25 70: 8	56: 25 57: 1
25: 3 35: 21	30: 5, 9, 12, 14	70: 9, 11, 13, 18	<b>took (3)</b>
36: 21 48: 19	30: 17, 17, 18	71: 2, 7, 13, 16	17: 11 27: 19
53: 12 55: 13	31: 5, 9, 12, 16	71: 18, 22, 24, 25	76: 12
58: 25 59: 19	31: 16, 24 32: 2	72: 1, 2, 8, 10, 12	<b>top (1)</b>
61: 20 64: 24	32: 6, 6, 17, 25	72: 22, 24 73: 5	52: 22
65: 25 69: 20, 22	33: 1, 3, 3, 10, 13	73: 5, 6, 10, 15	<b>Toro (2)</b>
69: 24 70: 11	33: 14 34: 1, 1	73: 16, 18, 23	36: 6, 14
75: 3, 21 80: 14	34: 20, 22 35: 1	74: 13, 19, 21	<b>total (7)</b>
81: 3 91: 6, 9	37: 3, 5, 16 38: 9	75: 8, 11, 18, 20	24: 19 30: 19
94: 9	39: 12, 23 40: 5	75: 22, 23, 24	40: 24 41: 19
<b>timely (2)</b>	40: 6, 8, 10, 11	76: 4, 7, 11, 14	79: 25 82: 4
12: 12 13: 8	40: 12, 13, 15, 22	76: 20, 21 77: 21	84: 23
<b>times (1)</b>	41: 1, 4, 7, 8, 11	79: 2, 3, 20, 20	<b>totality (1)</b>
57: 2	41: 17, 22 42: 2	80: 1, 3, 4, 8, 24	72: 7
<b>timing (1)</b>	42: 4, 7, 9, 11, 13	81: 5, 7, 11, 14	<b>totals (1)</b>
56: 16	42: 16, 19, 22, 25	81: 15, 25 82: 14	84: 18
<b>tire (1)</b>	43: 1, 2, 4, 8, 10	82: 17, 20 83: 4	<b>touch (1)</b>
51: 6	43: 12, 13, 13, 15	83: 6, 7, 10, 15	73: 1
<b>to (446)</b>	43: 24 45: 1, 8, 8	83: 21 84: 3, 10	<b>tough (1)</b>
4: 4 5: 7 6: 4 7: 6	45: 12 47: 18, 19	84: 12, 15, 25	53: 25
8: 1, 2, 4, 11 9: 7	47: 20, 21, 23	85: 4, 9, 15, 16	<b>toward (3)</b>
9: 7, 9, 9, 13, 16	48: 2, 17, 20, 21	85: 17, 20, 23, 23	16: 5 85: 23 86: 8
9: 17 10: 1, 6, 20	48: 21, 23 49: 1	86: 6, 8, 10, 20	<b>towards (6)</b>
10: 24, 24 11: 3	49: 12, 16, 19, 22	86: 23 87: 7, 13	22: 19 30: 9 42: 3
11: 11, 16, 18, 19	49: 22, 23 50: 1	87: 15, 17, 19, 20	49: 13 83: 12
12: 2, 6, 6, 16, 16	50: 2, 3, 4, 12, 22	88: 1, 5, 7, 9, 12	91: 14
12: 16, 18 13: 3	51: 4, 10, 22, 24	88: 18, 18, 19	<b>tower (1)</b>
13: 3, 7, 15, 21	52: 1, 4, 4, 12, 23	89: 11, 13 90: 2	50: 18
13: 22 14: 5, 11	52: 25 53: 3, 15	90: 4, 12, 15, 16	<b>town (9)</b>
14: 12, 13, 14, 15	53: 17, 25 54: 9	90: 17, 24 91: 3	27: 21 37: 25
15: 1, 5, 11, 12	55: 14, 23 56: 5	91: 6, 13, 21, 22	52: 25 53: 13, 18
15: 14, 15, 16, 17	56: 7, 8, 9, 12, 12	92: 18, 19, 23	54: 16 55: 7
16: 7, 10, 12, 13	56: 13, 17, 18, 21	94: 7	72: 16 82: 13
16: 19 17: 7, 11	57: 5, 5, 9, 11, 13	<b>today (27)</b>	<b>towns (2)</b>
17: 12, 13, 15, 17	57: 17, 20 58: 3	4: 3, 24 9: 20, 24	53: 11 55: 14
17: 21, 23 18: 7	58: 6, 11, 14, 16	22: 22 23: 13, 15	<b>township (22)</b>
18: 8, 9, 13, 16	58: 22, 24 59: 2	34: 11, 13 35: 24	3: 3, 4, 8, 9 9: 21
18: 19, 25, 25	59: 20, 22 60: 12	39: 1, 8 44: 21	10: 23 23: 15
19: 11, 11, 16, 17	60: 23, 24 61: 1	60: 1, 6 77: 15	24: 10 27: 11, 14



<b>uses (1)</b> 83: 25	<b>voluntary (1)</b> 74: 8	30: 24 31: 1, 11 32: 13, 15 33: 7 33: 8 36: 23 40: 5 42: 11 50: 13, 18, 18 51: 7, 21 52: 13 54: 8, 9, 10 56: 6 62: 4, 20 73: 4 75: 8, 15 84: 17 84: 19, 21, 23 85: 1, 14, 22 86: 9	35: 1 36: 11, 22 36: 23 37: 19 39: 8 42: 19, 24 43: 7, 9, 13, 13 43: 18, 23 44: 20 45: 8, 9, 12, 16 46: 5, 7, 8 50: 2 50: 3, 10, 17 51: 3, 4, 5, 11, 11 52: 11, 14, 21, 23 53: 12 54: 3, 22 54: 23 55: 2, 3 55: 12, 13, 19, 20 56: 18, 18, 25, 25 57: 5, 15, 16 58: 5, 8, 9, 11, 15 59: 1 60: 5, 9 62: 23 64: 12 65: 1, 2, 6 66: 2 71: 8, 12 72: 3 73: 21 76: 19 77: 19, 23 78: 19 79: 7 81: 13, 14 81: 21 82: 10, 17 83: 7 84: 17 85: 10, 17, 19, 21 85: 24 86: 5, 7 86: 11, 15, 22 88: 8, 9, 16, 19 88: 19, 20, 21 89: 12, 16 90: 3 91: 20
<b>using (5)</b> 17: 22 19: 16, 17 20: 23 51: 25	<b>vote (2)</b> 24: 18 30: 18	<b>wasn't (4)</b> 19: 8 31: 12 32: 12, 16	<b>website (4)</b> 32: 4, 5, 7, 8
<b>usual (1)</b> 64: 25	<b>voters (3)</b> 24: 17, 20 30: 21	<b>water (8)</b> 50: 17, 18 56: 15 61: 2, 8 62: 18 62: 21 67: 15	<b>week (2)</b> 31: 13 33: 1
<b>utility (5)</b> 50: 18 61: 10 70: 18, 20, 20	<b>votes (2)</b> 24: 19 66: 20	<b>Wayne (2)</b> 45: 17 46: 19	<b>weekly (1)</b> 34: 10
<b>utilize (3)</b> 29: 11 52: 4 61: 11	<hr/> <b>W</b> <hr/>	<b>we (186)</b> 5: 7 6: 7, 9 7: 6 8: 11 9: 6 10: 4 10: 19 11: 12, 20 11: 22, 25 12: 1 12: 8, 17 13: 2, 4 13: 7, 18, 22, 22 15: 5, 7, 10, 14 15: 16, 18, 22, 25 16: 9, 12, 13, 14 16: 18, 20, 21, 23 17: 5 18: 16, 17 18: 23, 24 19: 3 19: 14, 19, 20 20: 6, 8, 9, 11 21: 10, 24 22: 5 23: 20, 22 24: 21 25: 3, 19 26: 16 27: 17, 18, 25 29: 18 30: 4, 6, 8 30: 13, 17 31: 8 31: 25 32: 2, 3, 6 32: 13, 13, 16 33: 2, 14, 25 34: 8, 10, 11, 13	<b>weeks (4)</b> 12: 5 30: 21 36: 25 63: 2
<b>utilized (2)</b> 28: 11 47: 23	<b>wait (3)</b> 11: 2 15: 18, 22	<b>was (66)</b> 9: 25 11: 4, 14, 15 12: 7 13: 16 14: 3 16: 10 17: 3 18: 11, 19 19: 13 20: 8 23: 10, 10, 11 24: 16, 18 25: 10 25: 11 27: 4, 6 28: 1, 12, 24 29: 9 30: 7, 8, 10 30: 13, 20, 22, 23	<b>week's (1)</b> 42: 21
<b>utilizing (2)</b> 16: 4 21: 9	<b>waited (1)</b> 12: 20	<b>warranted (1)</b> 81: 2	<b>welcome (1)</b> 28: 5
<hr/> <b>V</b> <hr/>	<b>waiting (1)</b> 23: 11	<b>warranted (1)</b> 81: 2	<b>well (21)</b> 13: 10 27: 21 34: 1, 25 43: 23 50: 15 55: 17, 21 57: 24 58: 10 59: 23 61: 6 62: 16, 24 63: 24 66: 1 70: 2 72: 25 84: 2
<b>value (1)</b> 26: 22	<b>waiver (1)</b> 38: 3	<b>was (66)</b> 9: 25 11: 4, 14, 15 12: 7 13: 16 14: 3 16: 10 17: 3 18: 11, 19 19: 13 20: 8 23: 10, 10, 11 24: 16, 18 25: 10 25: 11 27: 4, 6 28: 1, 12, 24 29: 9 30: 7, 8, 10 30: 13, 20, 22, 23	
<b>various (3)</b> 49: 11 53: 2 55: 16	<b>walk (3)</b> 4: 22 14: 25 16: 3		
<b>vehicle (2)</b> 30: 15 53: 8	<b>want (31)</b> 10: 20 11: 3, 16 13: 22 14: 5 17: 7, 17 19: 18 19: 19 20: 11 27: 18 29: 5, 11 31: 16 42: 1 43: 15 45: 7, 12 49: 16, 22 53: 3 62: 3 70: 17 71: 18, 24 72: 10 74: 19 75: 23 76: 11 87: 15 90: 24		
<b>vehicles (2)</b> 15: 3 17: 24	<b>wanted (6)</b> 11: 11 31: 9 32: 25 43: 8 63: 12 88: 1		
<b>vendor (1)</b> 20: 7	<b>wants (1)</b> 62: 13		
<b>Verderame (1)</b> 36: 7	<b>warranted (1)</b> 81: 2		
<b>versus (3)</b> 49: 17 58: 9 90: 13	<b>was (66)</b> 9: 25 11: 4, 14, 15 12: 7 13: 16 14: 3 16: 10 17: 3 18: 11, 19 19: 13 20: 8 23: 10, 10, 11 24: 16, 18 25: 10 25: 11 27: 4, 6 28: 1, 12, 24 29: 9 30: 7, 8, 10 30: 13, 20, 22, 23		
<b>very (17)</b> 11: 1 23: 4, 5 25: 5 35: 19, 20 38: 23 41: 24 42: 15 43: 5, 17 49: 12 71: 8, 18 77: 11 84: 11 92: 14	<b>wanted (6)</b> 11: 11 31: 9 32: 25 43: 8 63: 12 88: 1		
<b>via (1)</b> 1: 7	<b>wants (1)</b> 62: 13		
<b>videoconferenc...</b> 1: 7	<b>warranted (1)</b> 81: 2		
<b>view (4)</b> 56: 2 81: 6 82: 24 86: 11	<b>was (66)</b> 9: 25 11: 4, 14, 15 12: 7 13: 16 14: 3 16: 10 17: 3 18: 11, 19 19: 13 20: 8 23: 10, 10, 11 24: 16, 18 25: 10 25: 11 27: 4, 6 28: 1, 12, 24 29: 9 30: 7, 8, 10 30: 13, 20, 22, 23		
<b>views (1)</b> 52: 3	<b>warranted (1)</b> 81: 2		
<b>violations (1)</b> 6: 5	<b>was (66)</b> 9: 25 11: 4, 14, 15 12: 7 13: 16 14: 3 16: 10 17: 3 18: 11, 19 19: 13 20: 8 23: 10, 10, 11 24: 16, 18 25: 10 25: 11 27: 4, 6 28: 1, 12, 24 29: 9 30: 7, 8, 10 30: 13, 20, 22, 23		

85: 19 92: 17	32: 2, 23 49: 8, 8	45: 8, 15 49: 15	84: 6
<b>wells (1)</b>	49: 9, 12 53: 10	49: 16, 17 70: 24	<b>Wish (1)</b>
61: 6	71: 12 80: 17	78: 1 80: 5, 19	92: 15
<b>went (6)</b>	81: 5, 13 83: 9	80: 23	<b>with (97)</b>
16: 23 31: 25	85: 14, 17 87: 19	<b>whole (4)</b>	8: 13 10: 20
36: 24 40: 7	88: 23 90: 3, 15	32: 1 81: 21 83: 5	11: 13, 23 12: 11
63: 2 84: 24	<b>whatever (4)</b>	84: 2	12: 25 15: 8, 15
<b>were (22)</b>	18: 17 20: 25	<b>whose (1)</b>	16: 9, 23 17: 5
13: 13, 14 15: 5	72: 5 74: 22	67: 15	17: 25 19: 9, 13
17: 4, 5 27: 13	<b>what's (3)</b>	<b>who's (2)</b>	20: 2, 7, 21, 23
32: 11 34: 8	11: 12 21: 21	46: 8 71: 5	21: 6, 15, 21, 23
36: 23 37: 6	29: 7	<b>why (14)</b>	22: 17, 18 23: 16
38: 2 50: 14, 21	<b>when (15)</b>	11: 1 14: 1, 2	23: 20 24: 12
58: 5 61: 18, 18	9: 14 12: 1 13: 23	17: 22 18: 8	25: 5, 10 26: 11
62: 8, 8 63: 9, 12	15: 21 18: 15	19: 8 20: 10	26: 23 27: 12, 17
74: 13 90: 10	36: 24 45: 3	33: 13, 25 41: 11	27: 21 28: 23
<b>we'd (2)</b>	56: 17 63: 15	51: 16 56: 18	31: 2, 15 32: 1
21: 25 58: 3	64: 12 65: 7	70: 17 89: 16	32: 12 34: 5
<b>we'll (9)</b>	84: 24 88: 13, 17	<b>wiggle (1)</b>	36: 24 37: 2, 2
10: 2 15: 22, 23	89: 3	65: 6	40: 9 41: 15
42: 21 54: 4	<b>where (14)</b>	<b>Wilentz (1)</b>	42: 16 43: 10, 12
55: 23 57: 9	6: 3 7: 2 21: 10	39: 5	44: 18 45: 9
65: 13 69: 22	26: 16 29: 25	<b>will (81)</b>	48: 23 49: 5, 23
<b>we're (46)</b>	34: 3, 11, 13	9: 15, 16 14: 21	50: 12 53: 14
9: 18 11: 18	36: 23 37: 6	15: 21 22: 21	54: 5, 21, 24
12: 16 13: 19	43: 7 87: 16, 17	24: 1, 23 26: 5	55: 20 56: 13, 14
14: 8, 16 15: 6, 9	89: 15	26: 10 34: 18	56: 21 57: 3, 4
16: 1 21: 7, 8, 10	<b>whereas (2)</b>	35: 25 40: 22	57: 21, 23, 24
23: 12 29: 3	25: 19 62: 9	41: 4, 14 42: 9	59: 24 60: 2, 5, 8
33: 11, 19 34: 6	<b>whether (4)</b>	43: 7 47: 19, 21	63: 19, 22 65: 19
36: 10 37: 15, 18	16: 10 21: 19	47: 23 48: 14, 17	66: 20 67: 3, 15
38: 2 41: 22	65: 10 69: 16	51: 11 52: 6	69: 21 73: 14
42: 12, 19 43: 19	<b>which (44)</b>	54: 5 55: 17	76: 8 78: 23
50: 21 52: 11	9: 16 13: 7 15: 13	58: 22 61: 21	81: 14, 21 82: 10
53: 16 54: 1, 12	20: 2 26: 1, 15	64: 1, 21, 22, 24	83: 1, 1, 14, 18
54: 20, 25 57: 16	27: 6, 20 28: 1	67: 13, 18 68: 12	87: 3, 21 88: 9
58: 12 60: 23	29: 10, 13 33: 24	68: 14, 19 69: 5	88: 11 89: 8, 13
69: 24 71: 18	37: 6 43: 1	69: 6, 9, 10, 18	90: 1, 8 92: 16
74: 20 75: 2, 3	47: 19, 22 50: 18	69: 20 70: 11	<b>wi thin (5)</b>
77: 21 78: 6	50: 18 52: 18	72: 4, 6, 6, 11, 14	68: 1, 1, 2, 17, 19
84: 14 85: 12	54: 5 55: 1	73: 8, 15 74: 6	<b>wi thout (3)</b>
87: 11 93: 11	56: 23 58: 7	74: 14, 21 75: 4	37: 3 86: 16, 19
<b>we've (10)</b>	63: 2 64: 11	75: 5, 10, 18	<b>Wi tness (1)</b>
20: 10 21: 13	67: 18 68: 6, 17	77: 18 79: 24	63: 5
42: 17 51: 8	69: 21 75: 11	80: 4, 6, 8 81: 19	<b>wonderful (2)</b>
53: 14 54: 11	79: 15 81: 24	81: 20, 23, 24, 25	60: 11 76: 3
57: 1, 2 88: 3, 18	82: 3, 8, 9, 12, 14	83: 5, 8, 16	<b>won't (1)</b>
<b>what (33)</b>	83: 8 86: 3	84: 16 87: 3, 17	65: 18
11: 17 12: 21	88: 10 89: 24	88: 16 89: 11, 12	<b>words (2)</b>
13: 5, 21 14: 16	90: 11 91: 11, 16	89: 14, 25 90: 22	64: 11 90: 20
15: 6 16: 21	<b>while (1)</b>	91: 3, 8	<b>work (2)</b>
18: 1, 19 21: 13	33: 9	<b>William (1)</b>	88: 16 89: 12
27: 2, 19 28: 24	<b>who (13)</b>	2: 4	<b>worked (2)</b>
29: 25 30: 13	9: 9, 11 23: 23	<b>winter (1)</b>	32: 17 40: 9

<b>worki ng (4)</b> 40: 2 42: 3 43: 12 85: 14	15: 6, 12, 15 20: 4 25: 22 26: 8 37: 2 42: 10 43: 13 52: 15 54: 11, 20 56: 24 69: 16 73: 19 79: 10 87: 14, 19 91: 10 91: 15	21: 16 22: 23 23: 4, 5, 7, 8 24: 8, 9 26: 24 26: 24 27: 1, 2 27: 12, 24, 25 29: 11, 12, 24, 25 31: 6, 8 32: 23 33: 4, 7 34: 24 35: 18, 20 38: 23 39: 18, 20 41: 23 41: 24 43: 16, 20 44: 16, 17 45: 5 45: 7, 10, 12, 13 45: 14 46: 14 47: 15, 16 48: 19 48: 23 50: 24 51: 20 52: 5 53: 17 54: 15 55: 5, 6 56: 2 57: 7, 9 58: 2, 5 58: 13, 17 59: 18 59: 22 60: 12, 14 61: 24 62: 1 63: 11 64: 18 65: 5, 9, 16 66: 23, 25 70: 12 71: 4 72: 19, 25 73: 22 74: 4, 13 76: 16, 17 77: 11 77: 12 80: 9, 10 80: 14 81: 7 83: 22 84: 11, 15 85: 3, 6 86: 25 87: 14, 24 89: 7 89: 18 91: 2, 18 92: 14, 15, 15, 24 92: 24, 25	<b>you' re (17)</b> 10: 13 17: 1, 22 17: 22 19: 23 20: 4, 9, 16 21: 3 21: 17, 20 28: 5 32: 22 33: 20 40: 20 66: 14 83: 14
<b>works (6)</b> 50: 14 53: 7 56: 5 56: 6, 9 58: 17	<b>yes (92)</b> 4: 11, 13, 15, 17 4: 19, 25 5: 17 5: 19, 21, 23, 25 6: 15, 17, 19, 21 6: 23 7: 14, 16 7: 18, 20, 22 8: 19, 21, 23, 25 9: 2, 22 11: 6 12: 13 13: 18 16: 17 17: 9, 10 18: 23 22: 12, 14 22: 16, 25 23: 2 23: 17 28: 3 29: 22 30: 2 35: 8, 10, 12, 14 35: 16 36: 2 38: 16, 18, 20, 22 42: 14 44: 6, 8 44: 10, 12, 14 46: 7 48: 25 49: 23 59: 9, 12 59: 14, 16 66: 10 66: 15, 17, 19 67: 2 73: 2 74: 24 77: 2, 5, 7 77: 9 87: 5, 22 90: 19 91: 1, 1 92: 4, 6, 8, 10, 12 93: 2, 4, 6, 8, 10	<hr/> <b>Z</b> <hr/> <b>Zach (2)</b> 32: 12, 16 <b>Zanga (6)</b> 45: 24 47: 2 53: 20, 20 54: 7 54: 10	
<b>worse (2)</b> 43: 8, 18		<hr/> <b>\$</b> <hr/> <b>\$1,195,515 (1)</b> 48: 9 <b>\$1,460,120 (1)</b> 48: 6 <b>\$1,716,857 (2)</b> 48: 13 57: 11 <b>\$1.6 (1)</b> 62: 20 <b>\$100,000 (2)</b> 30: 9 75: 11 <b>\$114 (1)</b> 26: 20 <b>\$17 (1)</b> 64: 6 <b>\$2 (1)</b> 18: 21 <b>\$2,262,220 (1)</b> 24: 25 <b>\$2.6 (1)</b> 24: 14 <b>\$24,277,522 (1)</b> 48: 10 <b>\$245,000 (1)</b> 19: 4 <b>\$25 (1)</b> 26: 19 <b>\$275,000 (2)</b> 26: 13, 14 <b>\$3 (4)</b> 53: 2 78: 15 86: 6 91: 22 <b>\$3,702,500 (1)</b> 48: 5 <b>\$3.8 (1)</b> 80: 3 <b>\$300,000 (1)</b>	
<b>worth (2)</b> 41: 17, 19			
<b>would (46)</b> 4: 22 10: 6 13: 25 15: 7, 17 16: 15 17: 24 20: 15, 22 22: 19 25: 1, 19 29: 17, 21, 22 33: 3 34: 9 35: 25 37: 20 48: 19, 21, 23, 25 49: 11, 22 50: 5 53: 3 58: 24 60: 12, 14 61: 13 61: 19 64: 3, 13 64: 15 67: 14, 16 68: 24 75: 20 79: 12 87: 15 88: 11, 25 89: 1 91: 6, 13			
<b>wrong (1)</b> 18: 12			
<hr/> <b>X</b> <hr/> <b>XI01753 (2)</b> 1: 8 94: 5			
<hr/> <b>Y</b> <hr/> <b>Yeah (2)</b> 20: 6 88: 25			
<b>year (39)</b> 11: 14, 15, 17, 17 11: 23 12: 12, 14 12: 19, 19, 24 13: 1, 14, 16 16: 12, 14, 19, 20 18: 19 25: 8, 10 26: 11, 13 40: 4 43: 14 51: 5, 10 51: 11, 22 54: 4 57: 16 61: 18, 25 62: 5 63: 25 64: 11, 14 65: 19 68: 19 75: 9	<b>yet (4)</b> 10: 1 12: 14 37: 19 76: 4	<b>your (14)</b> 9: 14, 14, 15 17: 23, 25 18: 1 18: 7 20: 17 21: 2, 3 22: 17 23: 5 35: 21 76: 7	
<b>years (22)</b> 10: 25 13: 14	<b>you (141)</b> 4: 21, 22, 25 5: 5 5: 16 9: 4, 5, 16 9: 24 10: 14, 16 10: 20 11: 9, 11 12: 5 14: 12, 17 14: 25 15: 13, 13 15: 14 16: 3 17: 19, 25 18: 5 18: 20, 25 19: 3 19: 4, 12, 23 20: 1, 24 21: 4	<b>yours (3)</b> 24: 7 39: 19 47: 14 <b>yourself (3)</b> 18: 25 20: 5 74: 13 <b>you' ll (5)</b> 22: 16 80: 23 81: 17 82: 12 83: 15	

26: 22 \$4 (1) 42: 9 \$4.6 (1) 80: 2 \$400,000 (2) 16: 14 30: 5 \$48,000 (1) 41: 17 \$5,000 (1) 42: 9 \$5,000,000 (1) 61: 3 \$500,000 (1) 18: 22 \$525 (3) 78: 17 84: 22 85: 5 \$6 (1) 40: 25 \$6,188,200 (2) 48: 12 55: 24 \$6.2 (1) 41: 1 \$65,237,450 (2) 47: 19, 22 \$7.8 (1) 41: 18 \$8,036,736 (2) 48: 8 52: 7 \$800,000 (5) 25: 9 27: 4 28: 10 28: 12 29: 3 \$9,260,000 (1) 48: 11 \$9.2 (1) 55: 8 \$9.4 (1) 48: 7	78: 23 1.03 (1) 64: 15 1.08 (1) 64: 15 1.195 (1) 53: 19 1.5 (1) 80: 22 1.6 (1) 52: 23 10 (3) 19: 3 20: 24 79: 5 10:00 (1) 1: 8 100 (2) 28: 21 71: 15 100,000 (2) 30: 10 75: 15 11 (2) 4: 5 52: 15 12 (4) 52: 15 78: 23 82: 5 89: 24 12:04 (1) 93: 11 125 (3) 82: 6 89: 24 90: 17 13,300 (1) 24: 20 13-005 (1) 7: 25 14-004 (1) 7: 25 140,000 (1) 30: 12 160-space (1) 68: 9 166-space (1) 68: 12 19-024 (1) 5: 2 1960s (1) 56: 6 1996 (1) 25: 22 1997 (1) 15: 10	2,300 (1) 25: 24 2.4 (1) 18: 4 20 (1) 37: 14 20-005 (1) 6: 2 200,000 (1) 30: 14 2003 (1) 15: 10 2014 (1) 57: 2 2018 (2) 36: 23 79: 10 2022 (3) 62: 8 63: 8, 10 2023 (10) 1: 4 4: 5 24: 18 28: 13 62: 9, 10 62: 15 63: 7 79: 10 94: 18 2024 (3) 68: 11, 14 80: 3 2026 (2) 63: 19 65: 14 2027 (5) 63: 20, 25 64: 14 65: 19 80: 3 2028 (1) 63: 23 22 (1) 51: 4 22-11 (1) 6: 25 23 (3) 3: 4 15: 12 31: 5 23,200 (1) 25: 23 24 (1) 94: 18 24th (1) 30: 25 24,277,522 (1) 54: 17 25 (1) 20: 4 250 (1) 63: 3 26 (6) 64: 1, 3, 10, 12 65: 2, 4 27 (3)	25: 22 64: 13 65: 4 29 (1) 15: 11 29th (1) 13: 16 <hr/> 3 <hr/> 3 (5) 18: 24 33: 9, 18 34: 12 37: 7 3.4 (1) 52: 16 30 (4) 26: 1 52: 1 91: 10 91: 15 320 (1) 73: 7 326 (1) 24: 18 340 (1) 73: 7 346 (1) 68: 6 35 (2) 3: 5 80: 20 36 (3) 15: 15 26: 1 80: 21 38 (1) 3: 6 <hr/> 4 <hr/> 4 (4) 26: 15 33: 17, 21 34: 10 4.3 (1) 58: 9 40 (1) 52: 1 40A: 5A-4 (1) 67: 3 40A: 5A-6 (1) 24: 11 40.8 (1) 85: 1 400,000 (3) 16: 18 18: 25 30: 19 423 (1) 24: 19 44 (1) 3: 7 48 (1)
<hr/> # <hr/> #1 (1) 3: 3 #2 (1) 3: 4 <hr/> 0 <hr/> 03 (1) 24: 21 <hr/> 1 <hr/> 1 (2) 9: 21 30: 11 1,000 (1)	<hr/> 2 <hr/> 2 (4) 23: 16 24: 11 27: 13 33: 8		

15: 16 <b>49.3 (1)</b> 85: 1 <hr/> <b>5</b> <hr/> <b>5 (5)</b> 33: 12, 24 34: 9 58: 10 89: 6 <b>5,000,978 (1)</b> 40: 25 <b>50 (2)</b> 85: 16, 17 <b>500 (1)</b> 18: 25 <b>500,000 (1)</b> 86: 7 <b>59 (1)</b> 3: 8 <hr/> <b>6</b> <hr/> <b>6 (2)</b> 9: 12 55: 8 <b>60 (1)</b> 73: 12 <b>60-space (1)</b> 68: 14 <b>66 (1)</b> 3: 9 <hr/> <b>7</b> <hr/> <b>7 (1)</b> 79: 3 <b>730 (1)</b> 68: 20 <b>77 (1)</b> 3: 10 <hr/> <b>8</b> <hr/> <b>8 (2)</b> 1: 4 79: 5 <b>80 (1)</b> 37: 13 <b>800,000 (2)</b> 25: 18 28: 20 <hr/> <b>9</b> <hr/> <b>9 (2)</b> 3: 3 24: 18 <b>900,000 (1)</b> 78: 21 <b>97 (1)</b> 24: 19			
--	--	--	--