

THE CHAIRMAN: I call the meeting to order. I hereby declare this meeting to order and state that this is a reorganization meeting of the Harrison Housing Authority of the Town of Harrison scheduled for June 13, 2023. This meeting is a regularly scheduled meeting, and proper public notice of time, date, location, purpose and agenda have been posted in compliance with the Sunshine Law.

Let do the Pledge of Allegiance first. (Pledge of Allegiance.) THE CHAIRMAN: Clerk, please call the roll. MS. GILMORE: Commissioner Choffo, absent. Commissioner Confessore, absent. Commissioner Kinsella, absent. Commissioner Miller. COMMISSIONER MILLER: Here. MS. GILMORE: Commissioner Mustilli. COMMISSIONER MUSTILLI: Here. MS. GILMORE: Commissioner Pettigrew. COMMISSIONER PETTIGREW: Here. MS. GILMORE: Dr. Doran.

THE CHAIRMAN: Here.
I'm going to turn it over to Executive

|  | Page 3 |
| :---: | :---: |
| 1 | Director Lucas to be the secretary. |
| 2 | Do I need a roll call on that, Joe? |
| 3 | MR. MANFREDI: Yes. |
| 4 | THE CHAIRMAN: Okay. Roll call on |
| 5 | those in favor. |
| 6 | (All ayes.) |
| 7 | THE CHAIRMAN: All ayes. The ayes have |
| 8 | it. |
| 9 | DIRECTOR LUCAS: The floor is now open |
| 10 | to the position of Board chairperson. |
| 11 | COMMISSIONER PETTIGREW: I nominate |
| 12 | James P. Doran. |
| 13 | COMMISSIONER MILLER: Second. |
| 14 | DIRECTOR LUCAS: Pettigrew first, Mr. |
| 15 | Miller second. |
| 16 | Clerk call the roll, please. |
| 17 | MS. GILMORE: Commissioner Miller. |
| 18 | COMMISSIONER MILLER: Aye. |
| 19 | MS. GILMORE: Commissioner Mustilli. |
| 20 | COMMISSIONER MUSTILLI: Aye. |
| 21 | MS. GILMORE: Commissioner Pettigrew. |
| 22 | COMMISSIONER PETTIGREW: Aye. |
| 23 | MS. GILMORE: Dr. Doran. |
| 24 | THE CHAIRMAN: Aye. |
| 25 | DIRECTOR LUCAS: Congratulations. | THE CHAIRMAN: Thank you. Thank you all very much.

DIRECTOR LUCAS: The motion carries.
Dr. Doran is elected the chairperson of the Board.

THE CHAIRMAN: Can we have motion for
the position of vice chair?
Okay. I nominate Commissioner
Pettigrew for vice chair.
COMMISSIONER MILLER: Second.
THE CHAIRMAN: Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.
COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
DIRECTOR LUCAS: Congratulations.
COMMISSIONER PETTIGREW: Thank you, thank you.

THE CHAIRMAN: I look forward to another year working with you.

COMMISSIONER PETTIGREW: I make a
motion to go into regular session.
THE CHAIRMAN: Being no further
business, motion to adjourn the meeting. All
those in favor?
(All ayes.)
THE CHAIRMAN: Those opposed?
(No response.)
(6:03 organizational meeting ended.)
THE CHAIRMAN: I hereby declare this
meeting to order and state that this is a regular
meeting of the Harrison Housing Authority of the
Town of Harrison scheduled for June 13, 2023.
This meeting is a regularly scheduled meeting,
and proper public notice of time, date, location,
purpose and agenda have been posted in compliance
with the Sunshine Law.
Please stand and salute the flag.
(Pledge of Allegiance.)
THE CHAIRMAN: Clerk, please call the
roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.

|  | Page 6 |
| :---: | :---: |
| 1 | COMMISSIONER PETTIGREW: Aye. |
| 2 | MS. GILMORE: Dr. Doran. |
| 3 | THE CHAIRMAN: Aye. |
| 4 | Can I have a motion to approve the |
| 5 | minutes of May 9, 2023. |
| 6 | COMMISSIONER PETTIGREW: Motion. |
| 7 | COMMISSIONER MUSTILLI: Second. |
| 8 | THE CHAIRMAN: Motion made by |
| 9 | Commissioner Pettigrew, second by Commissioner |
| 10 | Mustilli. |
| 11 | Clerk, call the roll. |
| 12 | MS. GILMORE: Commissioner Miller. |
| 13 | COMMISSIONER MILLER: Aye. |
| 14 | MS. GILMORE: Commissioner Mustilli. |
| 15 | COMMISSIONER MUSTILLI: Aye. |
| 16 | MS. GILMORE: Commissioner Pettigrew. |
| 17 | COMMISSIONER PETTIGREW: Aye. |
| 18 | MS. GILMORE: Dr. Doran. |
| 19 | THE CHAIRMAN: Aye. |
| 20 | Can I have a motion to approve the |
| 21 | bills? |
| 22 | COMMISSIONER PETTIGREW: Motion. |
| 23 | COMMISSIONER MUSTILLI: Motion. |
| 24 | THE CHAIRMAN: Motion made by |
| 25 | Commissioner Pettigrew, second by Commissioner |

Mustilli.
Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: No.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.
COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
So the bills are not approved because we don't have a forum?

DIRECTOR LUCAS: Correct.
MR. MANFREDI: Correct.
THE CHAIRMAN: Is there anything in particular about the bills you don't want to approve?

COMMISSIONER MILLER: Yes. I have not had enough time. And the other issue I have is that on the variance report from March of 2023 I have no idea in terms of the variance report other than some explanation that you could have gotten out of the Wall Street Journal, the New York Times or the Jersey Herald. The gas bill, in particular, is very upsetting to me that it
was an excuse letter, explanation, and not a true variance report explaining why the gas bill was above budget.

In the world that $I$ live in, the private sector world, it would have explained the number of hydro therms used in 2021 to ' 22 was X therms. '22 to '23 would have been X therms. And the price of gas $I$ understand might have gone up, which it did, but it would have been a clear definition, just like two sentences, not like a lesson in political upheaval in the world of Ukraine being invaded by Russia. I find that offensive to me being a businessman, so until I understand the bills, I'm voting no.

THE CHAIRMAN: So what is it, for the record, that you would like included in the variance report?

COMMISSIONER MILLER: The variance report I've asked for for months. A report 2 1/2 months later very clearly stated the gas bill was up because of a war in Ukraine, invasion by Russia, and no explanation of, like, how it, the bill was higher.

THE CHAIRMAN: Did we ask the accountant to provide the report?

COMMISSIONER MILLER: Excuse me, Doctor. This is not a bill that comes from the accountant. This is something that management, they take a look at the bills from the gas provider, and it says how many therms you used in the year ' 21 to '22. It says $I$ used $X$ therms in the year ' 22 to '23. I used $X$ therms and the price went up, and the math is very simple. It's a two-sentence explanation.

When I have a bust like this in the line item in the private world, the only one that has to pay the bill is myself. Here it seems like no one really wants to give an explanation because HUD is -- like from the movie Men in Black, they open up the door and everyone says all hail K, it's all hail HUD. HUD saves your ass.

DIRECTOR LUCAS: Excuse me, let's clarify. What do you mean, HUD saves our ass? What do you mean?

COMMISSIONER MILLER: Well, if you have a bust like this of 100 percent or 70 percent in a line item, you would have, in the private world, an explanation that says that this is something that is wrong.

THE CHAIRMAN: So, in other words you're saying the original budget item was a certain amount, and then the actual expenditures are way past that amount.

COMMISSIONER MILLER: Correct.
THE CHAIRMAN: And there's no
explanation for that?
COMMISSIONER MILLER: No, no, wait. I want to be clear. The line item has to do with gas. The Line Item 93300 on the actual versus budget of the variance report. And they've given an explanation that expands, the gas expenses exceeded budget due to several factors including Russia's invasion of Ukraine, which has put a strain on global energy supplies. I understand that. But in the world it's possible -- and I'm not saying this as a -- it's a possibility that the gas bill is wrong. It could be that it's misbilled.

DIRECTOR LUCAS: You're 100 percent right. But to say save our asses, we don't need no saving, Richard.

COMMISSIONER MILLER: No, I'm not saying that. I'm just saying if the bill went from 100 per million BTUs in the year ' 21 to ' 22 ,
from 14 cents a million BTUs to 24 cents of BTU in the next year, that's understandable math. It's a math problem, not a written problem. You don't solve math problems with a written explanation. It's a simple thing. I say how many therms you used in the heating season from '21 to '22, how many therms you used from '22 to '23, and I've been asking for that. And you're asking me what it is. And I'm upset that I get a written explanation that was written for a five year old.

DIRECTOR LUCAS: My apologies.
COMMISSIONER MILLER: And I feel that I do this for a living, and in my world if I had a bust like this I'd have to go into my pocket.

DIRECTOR LUCAS: But we don't live in the private world, Richard.

COMMISSIONER MILLER: Okay. I
understand. So Ray, hold on a second. Ray, are our standards HUD, or are we supposed to get into the huddle and say, okay, you go left, you go right? No. This is a standard of professionals.

DIRECTOR LUCAS: I don't understand the question. Are we HUD? Yes, we are HUD.

COMMISSIONER MILLER: So the only
standards we look to is HUD?
DIRECTOR LUCAS: That's who writes the rules, Richard.

COMMISSIONER MILLER: No, I understand that's the minimum rule. Is there a rule that we can't strive above that? Can we be better than HUD, or is the only thing we care about is HUD? The reason I'm asking is --

DIRECTOR LUCAS: I want to give you an answer. HUD gives us every rule we're supposed to follow, they also give us our subsidy. So they give us the money for that. Now, I am sorry for the Ukraine stuff, that's ridiculous, I agree with you. I've been looking at the therms, and I've been looking at all that stuff. Basically Geltrude, our accounting firm, has not upped our budget in three years, that has a lot to do with the reason why we're so over budget right now. But at the same time --

THE CHAIRMAN: What do you mean, as of right now they haven't --

DIRECTOR LUCAS: It's over budget. So here's the thing. It's not all Geltrude's fault, either. So I'm not trying to pass the buck, Richard, you know what I'm saying. They haven't
raised the budget in the last three years, which is a problem, because we need to raise it. When the coal goes up, you know --

COMMISSIONER MILLER: Yes, I'm aware.
DIRECTOR LUCAS: So that's one of the things we did find. That's one of the reasons why it's so offset.

THE CHAIRMAN: You participate in the development of the budget?

DIRECTOR LUCAS: Yes.
MR. MANFREDI: You're talking about in the projection, Ray.

DIRECTOR LUCAS: Correct, Joe.
MR. MANFREDI: That's part of management. You tell the accountant what you want to put there --

DIRECTOR LUCAS: No, that's not how it works, Joe. We're not going to put this on me either. Let's be real.

MR. MANFREDI: No, I'm not blaming in entirety --

COMMISSIONER MILLER: This is not a gotcha question.

DIRECTOR LUCAS: No, I'm not taking offense to it.
Page 14
COMMISSIONER MILLER: I'm asking for an explanation.
DIRECTOR LUCAS: I'm trying to give it to you.
COMMISSIONER MILLER: I'm asking for a monthly report to review on a timely basis, on a timely basis, not 2 1/2 months later where you give some explanation about a war. I understand. I above anybody else, Ray, I know what you do. It's just if you got a bust like this, it's just, for me it's easy to understand. You put down what you paid in ' 21 to ' 22 .
DIRECTOR LUCAS: I understand what you said the first time. I got you. Like you said to me, you understand. I understand.
THE CHAIRMAN: Is there any way of producing that report?
DIRECTOR LUCAS: 100 percent there is. You'll have it tomorrow.
COMMISSIONER MILLER: So subject to getting the report tomorrow, which I trust, Ray, I have 100 percent faith in Ray Lucas as Executive Director, I can now change my vote.
THE CHAIRMAN: Hold on. Do I have to call a vote to rescind that past vote, Joe?

```

MR. MANFREDI: Yes, Dr. Doran. Yes.
THE CHAIRMAN: All right. So I'm going to make a motion to rescind the last vote on the bills. So a motion to rescind the motion previous to approve the bills.

COMMISSIONER PETTIGREW: Motion.
COMMISSIONER MUSTILLI: Second.
THE CHAIRMAN: Okay. Motion by
Pettigrew, second by Mustilli.
Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.
COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
Okay. Can I have another motion to approve the bills pending, with the direction that Mr. Miller be provided the information in an adequate way.

COMMISSIONER MILLER: I thought I was Commissioner Miller.

THE CHAIRMAN: Yes. Commissioner,
sorry. Commissioner Miller. Is that okay?
COMMISSIONER MILLER: Yes.
THE CHAIRMAN: Okay. Motion to approve the bills as long as Commissioner Miller does get the answers he needs on the budget questions.

COMMISSIONER MUSTILLI: Motion. COMMISSIONER PETTIGREW: Second. THE CHAIRMAN: Motion by Mustilli, second by Pettigrew. Clerk, call the roll. MS. GILMORE: Commissioner Miller. COMMISSIONER MILLER: Aye. MS. GILMORE: Commissioner Mustilli. COMMISSIONER MUSTILLI: Aye. MS. GILMORE: Commissioner Pettigrew. COMMISSIONER PETTIGREW: Aye. MS. GILMORE: Dr. Doran. THE CHAIRMAN: Aye. DIRECTOR LUCAS: No communications, Dr. D.

THE CHAIRMAN: Okay, no communications. Executive Director's report. And we're going to talk briefly about, \(I\) think you all got -- I asked them to send you guys the letter and put a copy of them in your packet. I'll just
scan this briefly. If you read through it, the bottom line to it is this: The contractor that is the second contractor that did the work that the first contractor didn't do also did not do adequate work. There's been a lot of back-and-forth whether who produced -- under state law they had 20 days to produce their bill, which they claimed they did, but they produced it with the wrong type of paperwork, with the wrong reports. We then didn't get back to them because they didn't send us the right reports up front. They put a claim in against the Authority. There was a whole bunch of squabbling about how much. Originally it was well over 100,000. And since we haven't paid for the job, and it is done, albeit it was done wrong and has to be corrected, instead of going through legal fights and taking it to court where it could go either way, and we could wind up paying legal expenses, on our own definitely, and also if we lose paying their legal expenses. Not that that -- that didn't threaten me as much as just having the wisdom to go we can get this thing for 60,000 and settle. That would have been my advice.

The attorney and Ray worked their tails off to make sure that they got that settlement agreement with this group. You know, as your Chair, and having been involved in some of this, I'm recommending that we settle this for 60,000 . Which we actually, I think, owed them 80 something.

DIRECTOR LUCAS: No. We have their bond from the first company that didn't do it right. So we went, Joe went and got the court. So we have their bond. So we have that money still sitting from the first company. But we haven't paid them anything except what so far, Maureen?

MS. GILMORE: We haven't paid them nothing.

DIRECTOR LUCAS: I think the whole job was 106 and change. But what Dr. Doran said was all true. They came here on the weekend when we didn't know they were coming and lined the asphalt. They didn't get any passes. When they submitted the bills to my engineer they were wrong, he sent them back to resubmit. Twenty days went by, before they emailed me 30 days went by. So we settled for 60 , which is better then
paying 175.
THE CHAIRMAN: So we use whatever money
is left to repair some of the things that need to be repaired.

DIRECTOR LUCAS: Correct, correct.
THE CHAIRMAN: Okay. Anything else in
your report you want to talk about?
DIRECTOR LUCAS: No, that's all good.
THE CHAIRMAN: So we'll deal with that
in new business, I think; right?
MR. MANFREDI: There's a resolution,
Dr. Doran, for the Board to approve the resolution.

THE CHAIRMAN: Right, okay. So motion to approve the Executive Director's report.

COMMISSIONER PETTIGREW: Motion.
COMMISSIONER MILLER: Second.
THE CHAIRMAN: That's Pettigrew and Commissioner Miller.

Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.

COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
Any questions on the maintenance
report? Good. Okay, motion to approve.
COMMISSIONER MUSTILLI: Motion.
COMMISSIONER PETTIGREW: Second.
COMMISSIONER MILLER: Second.
THE CHAIRMAN: Motion by Mustilli, second by Pettigrew.

Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.
COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
Any old business?
DIRECTOR LUCAS: No, Dr. Doran.
THE CHAIRMAN: Okay. New business.
Resolution 16718-06-23, Resolution 1619-06-23 extending the modernization consultant, and then Resolution 1620-06-23 authorizing the settlement.

Any questions on the resolutions? Okay. Can I have a motion?

COMMISSIONER PETTIGREW: Motion.
COMMISSIONER MILLER: Second.
THE CHAIRMAN: Motion made by
Pettigrew, second by Miller.
Clerk, call the roll.
MS. GILMORE: Commissioner Miller.
COMMISSIONER MILLER: Aye.
MS. GILMORE: Commissioner Mustilli.
COMMISSIONER MUSTILLI: Aye.
MS. GILMORE: Commissioner Pettigrew.
COMMISSIONER PETTIGREW: Aye.
MS. GILMORE: Dr. Doran.
THE CHAIRMAN: Aye.
I'm going to call for a motion to adjourn.

COMMISSIONER MILLER: I think you have to do the resolution for the settlement.

DIRECTOR LUCAS: He did, he did all
three.
THE CHAIRMAN: No, I did call that one and we voted on all three.

COMMISSIONER MILLER: I wasn't sure if we voted in the executive report or we had to do


\section*{CERTIFICATE}

I, SUSAN M. STYRON, Notary Public, R.P.R., C.S.R., of the State of New Jersey, License No. XIO1704, do hereby certify that the foregoing is a true and accurate transcript of the proceedings as taken stenographically by and before me at the time, place and on the date hereinbefore set forth.

I DO FURTHER CERTIFY that I am neither a relative nor employee nor attorney nor counsel of any of the parties to this action, and that \(I\) am neither a relative nor employee of such attorney or counsel, and that \(I\) am not financially interested in the action.


Notary Public of the State of New Jersey My Certificate expires June 30, 2024 Dated: June 22, 2023
\begin{tabular}{|c|c|c|c|}
\hline 0 & 24 11:1 & adjourn 5:3 & authorizing \\
\hline 01704 1:24 & 3 & 21:17 22:8 & 20:25 \\
\hline 07029 1:7 & 30 18:24 23:19 & (17:25 & avenue 1:7 \\
\hline 1 & 6 & agenda & aware 13:4 aye \(3: 18,20\), \\
\hline \multirow[t]{4}{*}{\[
\begin{array}{lll}
\mathbf{1} & 1: 6 \\
\mathbf{1} / \mathbf{2} & 8: 19 & 14: 7 \\
\mathbf{1 0 0} & 9: 22 & 10: 20 \\
10: 25 & 14: 18,22
\end{array}
\]} & \multirow[t]{3}{*}{\[
\begin{aligned}
& \mathbf{6} \\
& \mathbf{6 0} \\
& \mathbf{6 0} \\
& \mathbf{6 0 , 0 0 0} \quad 18: 25 \\
& \hline
\end{aligned}
\]} & agree 12:13 & 3:24 4:13,15 \\
\hline & & agreement 18:3 & 4:17,19 5:22 \\
\hline & & albeit 17:16 & 5:24 6:1,3,13 \\
\hline & 18:5 & allegiance 2:10 & 6:15,17,19 7:6 \\
\hline \[
\mathbf{1 0 0 , 0 0 0} \quad 17: 15
\] & 6:03 5:8 & 2:115:18 & 7:8,10 15:12 \\
\hline \[
106 \quad 18: 18
\] & 7 & amount 10:3,4 & 15:14,16,18 \\
\hline 13 1:6 2:5 5:12 & 70 9:22 & annual 1:4 & 16:12,14,16,18 \\
\hline 14 11:1 & 788 1:7 & answer 12:10 & 19:22,24 20:1 \\
\hline \[
\begin{gathered}
\text { 1619-06-23 } \\
20: 23
\end{gathered}
\] & -8 & answers 16:5 & 20:3,13,15,17 \\
\hline \multirow[t]{2}{*}{1620-06-23} & 80 18:6 & anybody 14:9 & 20:19 21:9,11 \\
\hline & 9 & approve 6:4,20 & ayes 3:6,7,7 5:5 \\
\hline \[
\begin{aligned}
& \text { 20:25 } \\
& \mathbf{1 6 7 1 8 - 0 6 - 2 3}
\end{aligned}
\] & \multirow[t]{3}{*}{\[
\begin{array}{lll}
\hline 9 & 6: 5 & \\
\mathbf{9 2 8 0} & 23: 18 \\
\mathbf{9 3 3 0 0} & 10: 10 \\
\hline
\end{array}
\]} & 7:17 15:5,20 & 22:12 \\
\hline 20:23 & & 16:3 19:12,15 & b \\
\hline 175 19:1 & & 20:5 & back 17:6, \\
\hline 2 & a & approved 7:11 & back 18:23 \\
\hline \[
2 \text { 8:19 14:7 }
\] & above 8:3 12:6 & arthur 1:10 & basically \(12: 1\) \\
\hline \(20 \quad 17: 7\) & \multirow[t]{2}{*}{\[
\begin{array}{cc}
14: 9 \\
\text { absent } & 2: 15,15
\end{array}
\]} & asked 8:19 & basis 14:6,7 \\
\hline \multirow[t]{2}{*}{} & & 16:24 & better 12:6 \\
\hline & \[
\begin{gathered}
\text { absent } 2: 15,15 \\
2: 16
\end{gathered}
\] & asking 11:8,9 & 18:25 \\
\hline \[
\begin{array}{|rr}
2023 & 1: 62: 5 \\
5: 12 & 6: 57: 20
\end{array}
\] & accountant & 12:8 14:1,5 & bill 7:24 8:2,20 \\
\hline \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 23:20 } \\
& \mathbf{2 0 2 4 \quad 2 3 : 1 9}
\end{aligned}
\]} & \multirow[t]{2}{*}{8:25 9:3 13:15 accounting} & ass \(9: 1719\) & 8:23 9:2,12 \\
\hline & & ass 9:17,19 & 10:18,24 17:7 \\
\hline 21 9:6 10:25 & \multirow[t]{2}{*}{\[
12: 16
\]} & asses 10:21 & bills 6:21 7:11 \\
\hline 11:7 14:12 & & attorney 1:18 & 7:16 8:14 9:4 \\
\hline 22 8:6,7 9:6,7 & \[
\text { action } 23: 12,15
\] & 18:1 23:11,14 & 15:4,5,20 16:4 \\
\hline 10:25 11:7,7 & actual 10:3,10 & authority 1:1,3 & 18:22 \\
\hline 14:12 23:20 & \multirow[t]{2}{*}{actually 18:6 adequate 15:22 17:5} & 1:19,20 2:4 & black 9:15 \\
\hline 23 8:7 9:7 11:8 & & 5:11 17:13 & blaming 13:20 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|}
\hline bldg 1:6 & certain 10:3 & 20:11 21:7 & 21:11,12,13,18 \\
\hline board 1:18 & certificate 23:1 & coal 13:3 & 21:24 22:4,7,9 \\
\hline 3:10 4:5 19:12 & 23:19 & comes 9:2 & 22:10 \\
\hline bond 18:9,11 & certify 23:5,10 & coming 18:20 & communicati... \\
\hline bottom 17:2 & chair 4:7,9 18:4 & commissioner & 16:19,21 \\
\hline briefly 16:23 & chairman 1:9 & 1:11,12,14,14 & company 18:9 \\
\hline 17:1 & 1:10 2:1,12,24 & 1:15 2:14,15 & 18:12 \\
\hline brunilda 1:11 & 3:4,7,24 4:1,6 & 2:16,17,18,19 & compliance 2:8 \\
\hline btu 11:1 & 4:11,19,23 5:2 & 2:20,21,22 & 5:15 \\
\hline btus 10:25 11:1 & 5:6,9,19 6:3,8 & 3:11,13,17,18 & concluded \\
\hline buck 12:24 & 6:19,24 7:10 & 3:19,20,21,22 & 22:16 \\
\hline budget 8:3 10:2 & 7:15 8:15,24 & 4:8,10,12,13,14 & confessore 1:15 \\
\hline 10:11,13 12:17 & 10:1,6 12:20 & 4:15,16,17,21 & 2:15 \\
\hline 12:18,22 13:1 & 13:8 14:16,24 & 4:25 5:21,22 & congratulations \\
\hline 13:9 16:5 & 15:2,8,18,25 & 5:23,24,25 6:1 & 3:25 4:20 \\
\hline bunch 17:13 & 16:3,8,18,21 & 6:6,7,9,9,12,13 & consultant \\
\hline business 5:3 & 19:2,6,9,14,18 & 6:14,15,16,17 & 20:24 \\
\hline 19:10 20:20,22 & 20:3,9,19,22 & 6:22,23,25,25 & contractor 17:2 \\
\hline 22:3 & 21:5,15,22 & 7:3,4,5,6,7,8,18 & 17:3,4 \\
\hline businessman & 22:2,6,11,13 & 8:18 9:1,21 & copy 16:25 \\
\hline 8:13 & chairperson & 10:5,8,23 & correct 7:13,14 \\
\hline bust 9:10,22 & 3:10 4:4 & 11:13,18,25 & 10:5 13:13 \\
\hline 11:15 14:10 & change 14:23 & 12:4 13:4,22 & 19:5,5 \\
\hline c & 18:18 & 14:1,5,20 15:6 & corrected 17:17 \\
\hline s.r. 1:23 & choffo 1:14 & 15:7,11,12,13 & couch 1:20 \\
\hline call \(2: 1,123: 2,4\) & 2:14 & 15:14,15,16,23 & counsel 23:11 \\
\hline 3:16 4:11 5:19 & claim 17:12 & 15:24,25 16:1 & 23:14 \\
\hline 6:11 7:2 14:25 & claimed 17:8 & 16:2,4,6,7,11 & court 17:18 \\
\hline \[
15: 10 \quad 16: 10
\] & clarify 9:19 & 16:12,13,14,15 & 18:10 \\
\hline 19:20 20:11 & clear 8:9 10:9 & 16:16 19:16,17 & d \\
\hline 21:7,16,22 & clearly 8:20 & 19:19,21,22,23 & d 16:20 \\
\hline care 12:7 & clerk 2:12 3:16
\[
4: 115: 196: 11
\] & 19:24,25 20:1
\[
20: 6,7,8,12,13
\] & daniel 1:14 \\
\hline carries 4:3 & \[
\begin{aligned}
& \text { 4:11 5:19 6:11 } \\
& 7: 215: 10
\end{aligned}
\] & \[
20: 14,15,16,17
\] & date \(2: 75: 14\) \\
\hline cents 11:1,1 & 16:10 19:20 & \[
21: 3,4,8,9,10
\] & 23:8 \\
\hline
\end{tabular}

\begin{tabular}{|c|c|c|c|}
\hline global 1 & & & m \\
\hline go 5:1 11:15,21 & \multirow[t]{2}{*}{idea 7:21
included 8:16} & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { law 2:9 5:16 } \\
17: 7
\end{gathered}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
m 1:23 23:3 \\
made 6:8,24
\end{tabular}} \\
\hline 21 17:18,23 & & & \\
\hline es & including 10:13 & left 11:21 19:3 & 21:5 \\
\hline 18 15:2 & information & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { legal } 17: 17,19 \\
& 17: 21
\end{aligned}
\]} & \multirow[t]{2}{*}{maintenance
\[
1: 2120: 4
\]} \\
\hline 18 15:2 & \multirow[t]{2}{*}{} & & \\
\hline 16:23 & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { lesson } 8: 11 \\
& \text { letter } 8: 1 \quad 16: 24
\end{aligned}
\]} & make 4:25 15:3 \\
\hline \(1: 16\) & 3:1 & & 18:2 \\
\hline good 19:8 20:5 & \multirow[t]{2}{*}{\[
\begin{array}{lc}
\text { invaded } & 8: 12 \\
\text { invasion } & 8: 21
\end{array}
\]} & \begin{tabular}{l}
letter 8:1 16:24 \\
license 1:24
\end{tabular} & \multirow[t]{2}{*}{management 9:3 13:15} \\
\hline 7 & & 23:5 & \\
\hline gotcha 1 & \(0 \cdot 1\) & line 9:11, & manfredi 1:18 \\
\hline en & involved 18:4 & 10:9,10 17:2 & 3:3 7:14 13:11 \\
\hline group & \multirow[t]{2}{*}{\[
\begin{array}{ll}
\text { issue } & 7: 19 \\
\text { item } & 9: 11,23
\end{array}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
lined 18:20 \\
live \(8: 411: 16\)
\end{tabular}} & 13:14,20 15:1 \\
\hline & & & 9:11 \\
\hline & 10:2,9,10 & living 11:14 & march 7:20 \\
\hline hail 9:16,16 & j & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { location } 2: 7 \\
5: 14
\end{gathered}
\]} & math 9:8 11:2,3 \\
\hline harriso & \multirow[t]{3}{*}{\[
\begin{array}{cc}
\hline \text { james } & 1: 9 \\
\text { jersey } & 1: 7,24 \\
7: 24 & 23: 4,19
\end{array}
\]} & & maureen 1:19 \\
\hline ,7,7,72:4,5 & & \multirow[t]{2}{*}{\[
\begin{array}{|ll}
\text { long } & 16: 4 \\
\text { look } & 4: 23 \\
9: 4
\end{array}
\]} & maureen 1:19 \\
\hline 5:11,12 & & & 18:14 \\
\hline heating 11:6 & job 17:15 18:17 & 12:1 & mean 9:19,20 \\
\hline herald 7:24 & joe 3:2 13:13 & looking 12:14
\[
12: 15
\] & \begin{tabular}{l}
\[
12: 20
\] \\
meeting \(1 \cdot 2,4,5\)
\end{tabular} \\
\hline hereinbefore
23:9 & 13:18 14:25 & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 12:15 } \\
& \text { lose } 17: 21 \\
& \text { lot } 12: 17 \quad 17: 5
\end{aligned}
\]} & \[
\begin{gathered}
\text { meeting } 1: 2,4,5 \\
2: 1,2,3,6,65: 3
\end{gathered}
\] \\
\hline higher 8:23 & joseph 1:18 & & \multirow[t]{2}{*}{\begin{tabular}{l}
\[
5: 8,10,11,13,13
\] \\
members 1:22
\end{tabular}} \\
\hline hold 11:19 & \multirow[t]{2}{*}{journal 7:23} & \[
\begin{aligned}
& \text { lot 12:17 17:5 } \\
& \text { lucas } 1: 173: 1,9
\end{aligned}
\] & \\
\hline 14:24 & & \multirow[t]{2}{*}{\[
\begin{aligned}
& 3: 14,254: 3,20 \\
& 7: 139: 18
\end{aligned}
\]} & men 9:14 \\
\hline housing 1:1,3 & \[
\begin{array}{rl}
\text { june } & 1: 62: 5 \\
5: 12 & 23: 19,20
\end{array}
\] & & mention 22:5 \\
\hline 2:4 5:11 & \multirow[t]{2}{*}{} & \[
10: 20 \text { 11:12,16 }
\] & miller 1:12 \\
\hline hud \(9: 14,16,16\) & & 11:23 12:2,9 & 2:17,18 3:13 \\
\hline 9:19 11:20,24 & k 9:16 & 12:22 13:5,10 & 3:15,17,18 \\
\hline 11:24 12:1,7,7 & kinsella 1:14 & 13:13,17,24 & 4:10,12,13 \\
\hline 12:10 & \multirow[t]{2}{*}{\[
\begin{array}{cc}
2: 16 \\
\text { know } & 12: 25
\end{array}
\]} & 14:3,13,18,22 & \multirow[t]{2}{*}{\[
\begin{aligned}
& 5: 21,226: 12 \\
& 6: 137: 3,4,18
\end{aligned}
\]} \\
\hline huddle 11:2 & & \multirow[t]{3}{*}{\[
\begin{aligned}
& 16: 19 \quad 18: 8,17 \\
& 19: 5,8 \quad 20: 21 \\
& 21: 20
\end{aligned}
\]} & \\
\hline hydro 8:6 & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { know } 12: 25 \\
& 13: 3 \text { 14:9 } 18: 3 \\
& 18: 20
\end{aligned}
\]} & & 8:18 9:1,21 \\
\hline & & & 10:5,8,23 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|}
\hline 11:13,18,25 & 6:14,15,23 7:1 & 22:4,6 & pending 15:20 \\
\hline 12:4 13:4,22 & 7:5,6 15:7,9,13 & old 11:11 20:20 & percent 9:22,22 \\
\hline 14:1,5,20 & 15:14 16:6,8 & open 3:9 9:15 & 10:20 14:18,22 \\
\hline 15:11,12,21,23 & 16:13,14 19:23 & opposed 5:6 & pettigrew 1:10 \\
\hline 15:24 16:1,2,4 & 19:24 20:6,9 & 22:13 & 2:21,22 3:11 \\
\hline 16:11,12 19:17 & 20:14,15 21:10 & order 2:2,2 & 3:14,21,22 4:9 \\
\hline 19:19,21,22 & 21:11 22:9 & 5:10 & 4:16,17,21,25 \\
\hline 20:8,12,13 & n & organizational & 5:25 6:1,6,9,16 \\
\hline 21:4,6,8,9,18 & n 1:4,5 & 5:8 & 6:17,22,25 7:7 \\
\hline 21:24 22:4,10 & need 3:2 10:21 & original 10:2 & 7:8 15:6,9,15 \\
\hline million 10:25 & 13.2 19.3 & originally & 15:16 16:7,9 \\
\hline 11:1 &  & 17:14 & 16:15,16 19:16 \\
\hline minimum 12:5 & neither 23.10 & owed 18:6 & 19:18,25 20:1 \\
\hline minutes 6:5 & \[
23: 13
\] & own 17:20 & 20:7,10,16,17 \\
\hline misbilled 10:19 & \[
\begin{array}{r}
25: 15 \\
\text { new } 1 \text { : }
\end{array}
\] & p & 21:3,6,12,13 \\
\hline modernization
20:24 & \[
\begin{aligned}
& 19: 1020: 22 \\
& 22: 2 \quad 23: 4,19
\end{aligned}
\] & \[
\begin{aligned}
& \text { p } \quad 1: 4,93: 12 \\
& \text { p.m. } \quad 1: 622: 17
\end{aligned}
\] & \begin{tabular}{l}
place 23:8 \\
please 2:12
\end{tabular} \\
\hline money 12:12 & \[
\text { nominate } 3: 11
\] & packet 16:25 & \[
3: 165: 17,19
\] \\
\hline 18:11 19:2 & 4:8 & paid 14:12 & pledge 2:10,11 \\
\hline monthly 14:6 & notary 1:23 & 17:15 18:13,15 & 5:18 \\
\hline months 8:19,20 & 23:3,19 & paperwork & pocket 11:15 \\
\hline \[
14: 7
\] & notice 2:75:14 & 17:9 & political 8:11 \\
\hline \[
\begin{aligned}
& \text { motion } 4: 3,6 \\
& 5: 1,36: 4,6,8,20
\end{aligned}
\] & number 8:6 & part 13:14 & \[
\begin{array}{|cc}
\text { position } & 3: 10 \\
4: 7
\end{array}
\] \\
\hline 6:22,23,24 & 0 & participate & pos \\
\hline 15:3,4,4,6,8,19 & o 1:4,5 & particular 7:16 & 10:17 \\
\hline 16:3,6,8 19:14 & offense 13:25 & 7:25 & possible 10:16 \\
\hline 19:16 20:5,6,9 & offensive 8:13 & parties 23:12 & posted 2:8 5:15 \\
\hline 21:2,3,5,16 & offset 13:7 & pass 12:24 & present 1:8,16 \\
\hline 22:8,9 & oh 22:4 & passes 18:21 & previous 15:5 \\
\hline movie 9:14 & okay 3:4 4:8 & past 10:4 14:25 & price 8:8 9:8 \\
\hline mustilli 1:11 & 11:18,21 15:8 & pay 9:12 & private 8:5 \\
\hline 2:19,20 3:19 & 15:19 16:1,3 & paying 17:19 & 9:11,23 11:17 \\
\hline 3:20 4:14,15 & 16:21 19:6,14 & \[
17: 21 \quad 19: 1
\] & problem 11:3,3 \\
\hline 5:23,24 6:7,10 & 20:5,22 21:1 & & 13:2 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|}
\hline problems 11:4 & ray \(11: 19,19\) & resolutions & scan 17:1 \\
\hline proceedings & 13:12 14:9,21 & 21 & scheduled 2:5,6 \\
\hline 1:3 22:16 23:7 & 14:22 18:1 & response 5:7 & 5:12,13 \\
\hline produce 17:7 & raymond 1:17 & 22:14 & season 11:6 \\
\hline produced 17:6 & read 17:1 & resubmit 18:23 & second \(3: 13,15\) \\
\hline 17:8 & real 13:19 & review 14:6 & 4:10 6:7,9,25 \\
\hline producing & really 9:13 & richard 1:12 & 11:19 15:7,9 \\
\hline 4:17 & reason 12:8,18 & 10:22 11:17 & 16:7,9 17:3 \\
\hline professionals & reasons 13:6 & 12:3,25 & 19:17 20:7,8 \\
\hline 1:22 & recommending & ridiculous & 20:10 21:4,6 \\
\hline projection & 18:5 & 12:13 & 22:10 \\
\hline 13:12 & record 8:16 & right 10:21 & secretary 3:1 \\
\hline proper 2:7 5:14 & regular 1:5 5:1 & 11:22 12:18,21 & sector 8:5 \\
\hline provide 8:25 & 5:10 & 15:2 17:11 & seems 9:12 \\
\hline provided 15:21 & regularly \(2: 6\) & 18:10 19:10,14 & send 16:24 \\
\hline provider 9:5 & 5:13 & roll \(2: 13\) 3:2,4 & 17:11 \\
\hline public 1:22,23 & relative 23:11 & 3:16 4:11 5:20 & sent 18:23 \\
\hline 2:7 5:14 23:3 & 23:13 & 6:11 7:2 15:10 & sentence 9:9 \\
\hline 23:19 & reorganization & 16:10 19:20 & sentences 8:10 \\
\hline purpose 2:8 & 1:4 2:3 & 20:11 21:7 & session 5:1 \\
\hline 5:15 & repair 19:3 & rule 12:5,5,10 & set 23:9 \\
\hline put 10:14 13:16 & repaired 19:4 & rules 12:3 & settle 17:24 \\
\hline 13:18 14:11 & report 7:20,21 & russia 8:12,22 & 18:5 \\
\hline 16:25 17:12 & 8:2,17,19,19,25 & russia's 10:14 & settled 18:25 \\
\hline q & 10:11 14:6,17 & S & settlement 18:2 \\
\hline question 11:24 & & s 1:5,5,5 & several 10:13 \\
\hline \[
13: 23
\] & & salute 5:17 & several 10:13 \\
\hline questions 16:5 & rel & save 10:21 &  \\
\hline 20:4 21:1 & rep & saves 9:16,19 & \[
\begin{aligned}
& \text { mple } 9: 8 \text { 11:5 } \\
& \text { tting } 18: 12
\end{aligned}
\] \\
\hline r & rescind \(14: 25\) & saving 10:22 & solve \(11: 4\) \\
\hline r.p.r. 1:23 23:4 & 15:3,4 & saying 10:2,17
10:24,24 12:25 & sorry 12:12 \\
\hline raise \(13:\) & resolution & says \(9: 5,6,15\) & 16:1 \\
\hline raised 13:1 & 19:11,13 20:23 & \[
9: 24
\] & squabbling \\
\hline & 20:23,25 21:19 & & 17:13 \\
\hline
\end{tabular}

\begin{tabular}{|c|}
\hline [x - york] \\
\hline \(\mathbf{X}\) \\
\hline \[
\begin{aligned}
& \text { x } \quad 8: 6,79: 6,7 \\
& \text { xi } \quad 1: 24 \\
& \text { xio1704 } \\
& \text { xion }
\end{aligned}
\] \\
\hline \(\mathbf{y}\) \\
\hline ```
year 4:24 9:6,7
    10:25 11:2,11
years 12:17
    13:1
york 7:24
``` \\
\hline
\end{tabular}```

