

APPEARANCES: ULAKY, & MICHELINI, ESQS. Brick, New Jersey By: JOSEPH MICHEL Attorneys for the **the Petitioners** 12 ALSO PRESENT: Kelly Hugg, Secretary James Oris, Planner

INDEX NAME OF WITNESS PAGE STUART WISER

2 is the South Seaside Park Homeowners and Voters 3 Association De-annexation Petitioners hearing. And up is Mr. Stuart Wiser. We'll continue where we left off last month. STUART WISER, previously sworn. MR. WISER: Good evening, Mr. Chairman, board members, members of the public. For the record, once again, Stuart Wiser, ARH Associates, licensed planner in the State of New 11 Jersey. And I am under oath. where we left off last time was, we 13 finished up with the planning section of our report. 14 And we're now going to go into the financial impact 15 section. So, what that means is, if I didn't bore 16 you before, I will be boring you tonight. So, let's 17 see if we can get this going. In addition to their assertion that 19 refusal to consent to de-annexation would be 20 detrimental to their economic well-being, which 21 we've addressed in the past, petitioners assert that 22 de-annexation will not cause a significant financial 23 injury to the well-being of the township. And they 24 engaged a financial expert or an expert in municipal 25 finance to make this case.

MR. WINWARD: Our first application

1 Based on his analysis, this was 2 Mr. Moore, if you'll remember, based on his analysis 3 of township tax assessments and tax rates, Mr. Moore 4 calculated that eliminating the municipal revenue 5 associated with South Seaside Park would reduce the 6 township revenues from 31 million, and I'm going to 7 just round off here, from 31 million to 27 million, 8 which is a reduction of \$3,318,173. Eliminating the 9 school district revenue associated with 10 South Seaside Park would reduce the district 11 revenues from a little over 28 million to a little 12 over 25 million, which is a reduction of \$3,018,994. 13 County and regional school taxes 14 follow the property, so there would be no impact to 15 Berkeley Township, should de-annexation occur. 16 Assuming no change in township or school district 17 services or increase in nontax revenues, the 18 township and the school district will be required to 19 increase taxes to reduce the amounts that we talked 20 about in yellow up on the slide. After identifying 21 direct revenues and making assumption where revenue 22 figures were not identifiable. Mr. Moore calculated 23 the impact of de-annexation to the township's 24 operational revenues based on 2014 figures. And he

25 calculated the impact of 1.6 million with no

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1 reduction of manpower, which is a loss of 2 5.2 percent. 865,000, again, rounded, with the 3 elimination of one police car and the manpower 4 associated with that car, which is a reduction of 5 2.8 percent. And almost \$3,000 with the 6 reduction -- with the elimination of two police cars 7 and the manpower associated with that, which is, 8 effectively, a break even point. 9 With respect to expenses, Mr. Moore 10 calculated that Berkeley spent 42,750,000 and change 11 in 2014. That represents 10.68 percent of the 12 township's total tax assessment. And by his 13 calculation, he offers that South Seaside Park 14 should represent 10.68 percent of township 15 expenditures. That would come out to a little over 16 46 -- \$4.6 million, in his opinion, should have been 17 spent in South Seaside Park. Now. we think this is a rather 18 19 simplistic assumption on Mr. Moore's part. We don't 20 necessarily agree with it. But let's go with this 21 figure for now. After identifying cost and making a 22 whole lot of assumptions, Mr. Moore calculated 2014 23 expenditures attributed to South Seaside Park to 24 be -- I'm sorry, bear with me a second -- I think I 25 missed a slide. Yes. I just want to make sure I'm

1 on the right slide -- to be -- okay. So, after 2 identifying and making a number of assumptions, 3 Mr. Moore calculated the 2014 expenditures 4 attributed to South Seaside Park as 1.6 million. 5 Mr. Moore then postulated that 4.6 million is the 6 amount that should have been in his, in his words, spent for services in South Seaside Park. 7 8 With regards to the assumptions that 9 Mr. Moore made, he testified that it was not 10 possible to determine the municipal cost or revenues 11 specific to South Seaside Park in every category. 12 So, certain assumptions had to be made. Certain 13 municipal positions have costs associated with 14 South Seaside Park, that would not be, but -- that 15 would not be eliminated should de-annexation occur. 16 For example, he used the administrator. So, there 17 would be no cost savings for those, those positions. 18 Other positions have costs based on 19 population. He indicated, in this opinion, the 20 township clerk's job is dependent on population or 21 the amount of work that that slot does is based on 22 that population. So, he calculated a budget 23 reduction for those types of positions. Certain

- 24 functions he says have costs attributed to the
- 25 number of houses and the number of lots, such as the

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1 planning board. So, there would be a budget 2 reduction for those positions. Other functions, like the tax assessor and tax collector, have costs 3 attributed to the number of line items in the tax 4 5 assessor's database. So, with the elimination of 6 South Seaside Park from Berkeley Township, there 7 would be a budget reduction for those positions. 8 Certain administrative expenses, workers' comp., general liability insurances, social security and 9 10 things of that nature, are based on dollars of 11 salaries, employees -- number of employees and job 12 titles. So, there would be, in his opinion, a 13 budget reduction there. 14 with respect to the police 15 department, Mr. Moore calculated the impact that the 16 elimination of one and two police cars would have on 17 the township's budget. We note that this assumption 18 does not take into consideration the fact that the 19 police and the public works services would still 20 have to service Pelican Island. 21 After making all of these assumptions 22 and taking into consideration a number of other 23 municipal counting requirements, Mr. Moore 24 calculated that the financial impact of

25 de-annexation to South Seaside Park as a whole would

1 be 1.7 million dollar reduction if there were no 2 changes in manpower. So, that would be a savings to 3 the township of 3.82 percent. 2.4 million dollar 4 reduction if you assume the elimination of one 5 police car and its attendant manpower, which would 6 be a savings of 5.55 percent. And a 3.3 million 7 dollar reduction if you eliminated two police cars 8 and manpower, which would be a savings of 9 7.52 percent. 10 Mr. Moore then reviewed what he 11 believed to be the post annexation tax -- post 12 de-annexation tax rates and what they would be for 13 the local purpose tax, the township's open space tax 14 and the township's school district tax. He 15 projected the municipal tax increase on the 16 residents of Berkeley Township, the remaining 17 residents of Berkeley Township, for a range of 18 property assessments should de-annexation occur. 19 So, based on 2014 figures, with no changes in 20 manpower, the average remaining assessed valued 21 home, which is \$183,600, would see a total tax 22 increase of \$187 or 5.12 percent -- thank you, I'm 23 sorry -- 5.21 percent. There was a listing of 24 different values, homes of 100,000, 183, 200, 250,

25 350, but let's just go with the -- stick with the

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1 average for now. 2 For -- under the assumption that 3 there would be one police car and manpower, related 4 manpower eliminated, that same \$183,000 house would 5 see a tax increase of \$156 annually, or 6 4.35 percent. And assuming the elimination of two 7 police cars and their officers, that same house 8 would see a tax increase of \$121 or 3.37 percent. 9 Mr. Moore then did a similar 10 calculation for the tax impact of de-annexation on 11 the residents of Seaside Park. And what he showed 12 is that the average assessed value in Seaside Park, 13 which is \$479,900, would see a tax reduction in --14 I'm sorry -- the 400 -- a house of four -- assessed 15 at \$479,900, which is the median assessed value of 16 owner occupied housing in South Seaside Park, would 17 see a reduction in their taxes of \$636 or 18 10.21 percent. And the median assessed valued home 19 in Seaside Park, which is at 767,200, would see a 20 tax reduction of 10.93 percent. 21 So, based on the totality of his 22 analysis and given the information that he was able 23 to review, and recognizing that he did not undertake 24 a full analysis of South Seaside Park's budget, 25 Mr. Moore opined that there would be a property tax

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1 benefit to the residents of both South Seaside Park

and Seaside Park should de-annexation occur.
 Regarding municipal debt. The

4 de-annexation statute says that the receiving

5 municipality, in this case, Seaside Park, shall be

6 liable to pay a proper proportion of the bonded and

7 other indebtedness of the sending municipality, in

8 this case, Berkeley Township. With no statutory or

9 case law to govern how debt is to be treated,

10 Mr. Moore opined that South Seaside Park represented

11 10.68 percent of Berkeley Township's ratables and,

12 therefore, should represent 10.68 or that same

13 number percent of the township's debt. So,

14 10.68 percent of the township's debt would be

15 assumed by Seaside Park under his analysis.

16 There was an extended debate over

17 this issue and how the debt should be calculated,

18 and what amount would be ported over to Seaside Park

19 should de-annexation occur. All of which proved

20 inconclusive. We believe that the debt issue would

21 be subject to negotiations between the township and

22 Seaside Park should de-annexation occur.

23 Regarding impacts to local school

24 districts and school taxes, Mr. Moore calculated

25 that de-annexation would result in an economic

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1 benefit to the township's residents regarding the 2 regional school taxes, but an economic detriment as 3 relates to the local school taxes. He calculated 4 that de-annexation would result in a net school tax 5 increase for the remaining properties in 6 Berkeley Township, should de-annexation occur, of 7 approximately seven cents per \$100 of assessed 8 value. And that the average home in remaining 9 Berkeley Township, and that was the home assessed at 10 \$183,600, would see a first year post de-annexation 11 school tax increase of \$121.18. Another extended discussion took place 12 13 regarding the impact that de-annexation might have 14 on the amount of state aid received by the township 15 school district. While the amount that a municipal 16 school district is to receive under the state school 17 funding program is established by formula, the 18 historic inability of the New Jersey legislature to 19 provide sufficient funding for that formula is well 20 documented. When asked if it would be mere 21 speculation to attempt to calculate changes in state 22 aid due to de-annexation, because the legislation 23 doesn't follow the formula year to year, Mr. Moore 24 replied that he couldn't agree more. And commented

25 on several occasions that we have no idea how to

1 calculate state aid. So, with all due respect to

2 board members and petitioners who testified as to 3 how they thought state aid would work should

4 de-annexation take place, we simply can't know. We

5 do note that Mr. Moore made no calculations

6 regarding the impact that de-annexation might have

7 with respect to the Berkeley Township Sewage 8 Authority.

9 we then heard from the township's chief 10 financial officer. treasurer and assistant 11 administrator, Mr. Fred Ebenau. As with the census 12 data used by the planners the timing of their 13 testimonies resulted in Mr. Moore using 2014 data 14 and Mr. Ebenau using 2017 data. Additionally, 15 Mr. Moore and Mr. Ebenau used different 16 methodologies to do -- to calculate cost and 17 savings. So, rather than presenting Mr. Ebenau's 18 analysis and attempting to normalize it with 19 Mr. Moore's, we utilized Mr. Moore's base data and 20 we augmented it with Mr. Ebenau's information where 21 applicable. And that will become apparent as we 22 move forward.

23 MR. MICHELINI: Just, Joseph

24 Michelini appearing on behalf of the petitioners.

25 Mr. Wiser, with all due respect, is not a financial

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1 expert, he's not a municipal accountant, he's not a 2 CPA. And the fact that he's taking numbers from one 3 expert and then applying them to a methodology of 4 another expert, I think, is well beyond his 5 expertise. If the board wants to hear it, that's 6 fine. I won't continue to stand up, but I have a 7 continuing objection to that testimony. 8 MR. WISER: Well, and that is why we 9 did not do that. And we are using Mr. Moore's 10 numbers. And when -- if and when it becomes 11 apparent that there's a comparison to be made with 12 Mr. Ebenau's numbers, we will advise the board of 13 that and they can take notice of it and do what they 14 wish. 15 MR. MICHELINI: Based upon what he 16 said before his other -- the statement that he just 17 made, it seems to me that he's mixing apples and 18 oranges. And I have a continuing objection. I want 19 that to be clear on the record. I don't want to be 20 bouncing up and down every five seconds. 21 MR. WINWARD: We have that noted for 22 the record. Thank you. 23 MR. MICHELINI: Thank you. 24 MR. WISER: And a review of the 25 testimony that I'm about to give and the

1 testimony -- the contents of our report, against the 2 record that Mr. Moore created with his testimony 3 should answer that question. So, with regard to the impact that 4 5 de-annexation would have on the township's bonding 6 capacity. In New Jersey, the maximum amount a municipality may bond for improvements is, with 7 8 certain statutory exemptions, 3.5 percent of the tax 9 base. Mr. Ebenau testified that the loss of 10 South Seaside Park ratables would place the 11 township's valuation at, and this is a big number, 12 but I'm going to round it off and just say 13 4.5 billion. 3.5 percent of that is \$159 million. 14 De-annexation would, therefore, reduce the 15 township's bonding capacity by \$19 million. 16 Finally, township administrator 17 John Camera testified that many of the savings to 18 which Mr. Moore testified to would not actually 19 happen. According to Mr. Camera, the township does 20 not anticipate reductions in its labor force as a 21 result of de-annexation. Public works, police, 22 sanitation and other departments will still need to

23 service Pelican Island. And along these lines,

24 numerous other township officials testified that

25 they would reassign the existing work force to other

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1 areas of the municipality should de-annexation 2 occur.

So, with all that as background, the 3 4 issue before the planning board is whether or not

5 de-annexation will cause a significant financial

6 injury to the well-being of the remaining residents

7 of Berkeley Township should de-annexation occur.

8 Based on Mr. Moore's calculation, de-annexation

9 would result in the following for the remaining

10 residents of Berkeley Township. Now, these are

11 Mr. Moore's numbers. These are not adjusted based

12 on Mr. Ebenau's calculations. So, assuming no

13 change in manpower, that same \$183,600 average

14 assessed home in remaining South Seaside Park would

15 see a tax increase of \$187 annually or 5.21 percent.

16 Elimination of one police car would see a tax

17 increase of \$156 or 4.35 percent. And the

18 elimination of two police cars and the attendant

19 manpower, would see a tax increase of \$121 or 20 3.37 percent.

I have here in my notes what

21 22 Mr. Moore calculated -- I'm sorry -- what Mr. Ebenau

23 calculated, but so as not to confuse the issue, I'm

24 not going to go into that.

25 Conversely, Mr. Moore calculated that

1 de-annexation to -- or that annexation to Seaside 2 Park of South Seaside Park, would result in a tax 3 savings for South Seaside Park residents of 4 40 percent. And a tax savings for Seaside Park 5 residents of 10.21 percent. Mr. Moore's numbers. 6 These do not include, however, any additional 7 services that may be required to address the needs 8 of South Seaside Park, such as, potentially, 9 increase police coverage, expanding daily beach 10 cleaning to South Seaside Park, expanding water 11 fountains and restrooms to service South Seaside 12 Park, the creation and maintenance of a bay beach, 13 the creation and maintenance of additional parks and 14 amenities for South Seaside Park. Debt service to 15 the extent that any are, would occur. Debt service 16 to be transferred to Seaside Park. And other items 17 to address the issues raised by petitioners during 18 these hearings. 19 Our office cannot concur with 20 petitioners' assertions that de-annexation will not 21 cause a significant injury to the well being of the

residents of Berkeley Township. While South Seaside
Park may represent a small land area, it represents
10.8 -- 10.68 percent of the property tax revenue

25 stream for the township and its school district.

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This loss to the public sector are not one time
 shortfalls, but impacts that will be felt annually.
 Now, logically, tax shortfalls can
 only be addressed by some combination of increasing
 taxes and cutting programs and services. There is a
 third component in there, which could be seeking
 more grant funding. But for our purposes, let's
 stick with tax increases and cutting programs and
 services.

10 Under state law, municipalities and 11 school districts operate under a two percent cap on 12 tax increases. Given the nondiscretionary cost 13 increases built into the system, inflation, 14 contracted commitments, pensions and insurances, the 15 township's governing body and board of education 16 have found it increasingly difficult to adopt 17 budgets that can achieve this two percent cap. 18 De-annexation will only compound this difficulty. 19 So, it is likely that, along with a tax increase, 20 Berkeley Township residents would see a reduction in 21 services should de-annexation occur. An analysis of the relative tax 22 23 implications of de-annexation must be viewed, in our 24 opinion, in the context of Courts' decisions in two 25 specific cases. In Avalon Manor --

1 MR. MICHELINI: I have a continuing 2 objection to our good friend, Judge Wiser, here, 3 commenting on the law. Take that as a joke. To Mr. Wiser commenting about the law, incorporating 4 5 into his testimony anything about the law. He's not a judge. He's not a attorney. He's not trained in 6 the law. That objection has been made at the last 7 8 hearing and it continues. 9 MR. BUCKLEY: Your continued 10 objection is noted. 11 MR. MICHELINI: Thank you. 12 MR. WISER: So, in Avalon Manor 13 Improvement Association versus Middle Township, part 14 of the court's decision held that it's not the Court's proper function to assess the relative 15 16 significance of an annual tax increase of a specific 17 number. In that case, they were debating \$68 18 annually or \$75 annually of a tax increase. Those 19 numbers are rounded, but for our purposes the change 20 isn't relevant. The Court also said that it was not 21 reasonable for the township to have considered 22 lower -- the lower financial impact or the \$67 as 23 significant, especially in view of the tax savings 24 that would have accrued to the residents of Avalon

25 Manor from de-annexation. So, if we take the middle

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1 ground that Mr. Moore proposed to us, and assume 2 that if de-annexation would occur, the township would eliminate one police car and its attendant 3 manpower, Mr. Moore projected a first year post 4 5 de-annexation tax increase for the remaining 6 residents of Berkeley Township of -- I'm sorry, bear 7 with me a second -- of \$100,000 home would see a tax 8 increase of \$85 or 4.35 percent. The average 9 assessed valued home, as we had said, \$156 increase 10 or 4.35 percent. And a home valued at \$500,000 11 would see a \$425 increase or an increase of, again, 12 4.35 percent. These increases will be subject to a 13 compounding effect as the impact of the 14 de-annexation extends in perpetuity. 15 There is a second case, Frank Ryan 16 versus the Borough of Demarest, in which the court 17 condemned tax shopping as a rationale for 18 de-annexation. And we talked a lot about tax 19 shopping, and there was testimony from the 20 petitioners that they are not engaged in tax 21 shopping as part of this petition. But another 22 portion of that ruling found that the legislature's 23 intention in adopting the de-annexation statute was 24 to give precedence to the preservation of municipal 25 boundaries and the maintenance of their integrity

1 against challenge prompted by short-term or even

2 frivolous considerations, such as tax shopping or

3 avoidance of assessments. 4 MR. MICHELINI: I'm just going to 5 object to any suggestion that it's tax shopping, 6 because we had numerous petitioners testify. None 7 of them testified about taxes. And Mr. Moore, when 8 he was specifically asked by Mr. McGuckin whether or 9 not he had disclosed the amount of savings that 10 would exist or would accrue to the members of 11 South Seaside Park, should de-annexation occur. 12 which he said, I think, was a high percentage, maybe 13 40, he said he hadn't even discussed it with them, 14 which he hadn't. And it wasn't in any of his 15 reports. So, the idea that Mr. Wiser is putting out 16 there that this is tax shopping is not in the record 17 in terms of the petitioners' case.

18 We acknowledge that there are tax 19 advantages. I'm not going to ignore that. But they 20 talked about services. They talked about all kinds 21 of things, distance. They talked about being 22 ignored and neglected. They didn't talk about tax 23 shopping. So, with that on the record, I'm sure 24 you'll let Mr. Wiser continue. MR. WINWARD: Okay. Thank you.

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1 That's duly noted. 2 MR. WISER: So, I'm going to move on 3 from that issue. And note that the assertions that 4 the township's financial losses from de-annexation 5 could be offset by projected growth on the mainland. 6 And we heard that from, at the very least, 7 Mr. Bauman. I'm not sure whether we heard -- I 8 think we heard that from Mr. Moore as well. But 9 that concept, that any losses from de-annexation 10 could be offset by projected growth on the mainland, 11 must be viewed in the context of the Avalon Manor 12 decision, where the plaintiff argued that 13 economic -- the economic consequences of 14 de-annexation could be softened by the application 15 of the tax rate proceeds from added assessments, due 16 to growth elsewhere in the township. 17 In reaction to that assertion, the 18 judge held that he did not believe that these 19 techniques may properly be considered as an 20 amelioration of the increase in the proportion of 21 taxes that would be borne by the remaining taxpayers 22 of the township in the event of de-annexation. He 23 ruled that whatever revenues are generated by these 24 activities already belong to all of the property 25 owners in the township, and to suggest that these

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1 revenues could be considered as an offset or

amelioration of the added taxes attendant to 2

- 3 de-annexation is to suggest that the taxpayers of
- 4 the township should apply their own resources to the
- 5 reduction of the increase in their taxes. Without
- 6 de-annexation, these revenue sources, if realized,
- 7 would accrue to the benefits of the taxpayers of the
- 8 township in order to reduce their tax payments below
- 9 current levels, or perhaps offset increases
- 10 unrelated to de-annexation.
- 11 So, beyond revenue, we present what 12 we think is a compelling comparison that likens 13 South Seaside Park's contribution to the township's
- 14 social and economic stability to a personal
- 15 financial portfolio. 16 we've already talked about the
- 17 residents of South Seaside Park being better
- 18 educated, more fully employed, and having higher
- 19 incomes than the residents of the township as a
- 20 whole. We also noted that the higher rate of
- 21 seasonal homeownership in South Seaside Park
- 22 suggests that wealth -- suggests there is wealth
- 23 there that is not captured by the Census reporting
- 24 of income. Also, their location along the
- 25 waterfront adds dimension to this section of the

1 township that is more likely to keep that 2 neighborhood and the housing stock stable in a 3 financial downturn. So, based on all of the financial 5 information we heard, the record shows that while 6 the residents of South Seaside Park would see a 7 financial benefit by de-annexation from Berkeley Township and annexing to Seaside Park, the 8 9 remaining residents of Berkeley Township will be 10 burdened by additional taxes. Petitioners' 11 assertions that the township will experience savings 12 related to municipal services are inconclusive and 13 speculative. Absent a two car reduction in the 14 police force with their attendant manpower, the 15 petitioners' financial expert calculates a tax 16 increase. 17 So, in conclusion -- there was 18 supposed to be cheering behind that slide. 19 MR. MICHELINI: The conclusion will 20 be when I finish cross-examining you, then you can 21 show that slide. 22 MR. WISER: Well, I will attempt to 23 do that, we'll all cheer. So, in conclusion, let me just --25 Okay.

1 Once again, and we've gone through 2 this a couple of times, as required by the 3 de-annexation statute and case law, you, as the 4 planning board, must, as part of your evaluation of 5 the impacts of de-annexation, determine whether the petitioners have sustained their burden of proof in 6 7 proving that refusal to consent to de-annexation 8 would be detrimental to the economic and social 9 well-being of the majority of the residents of 10 South Seaside Park and de-annexation will not cause 11 a significant injury to the well-being of 12 Berkeley Township or the remaining residents of 13 Berkeley Township. Both conditions must be present 14 for de-annexation to be granted. 15 In evaluating the impact of 16 de-annexation upon both South Seaside Park and the 17 township, we previously spoke about the factors case 18 law points to as potentially relevant areas of 19 investigation. We noted that these are not intended 20 to be an exhaustive list, and that local decision 21 makers, you and the governing body, are expected to 22 bring to bear your own knowledge and experience and 23 perceptions in determining what, in the context of 24 de-annexation, would it inflict social injury upon 25 the well being of the community. Additionally, we

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1 note that these -- or the court noted that these 2 values undergo change over time and may be accorded 3 different weight upon -- depending upon the composition of the community. 4 5 So, based on the totality of the 6 testimony and exhibits comprising the record, we 7 find that with respect to distance between South Seaside Park and mainland Berkeley Township 8 9 and proximity to Seaside Park, we recognize that 10 there is a considerable distance between South 11 Seaside Park and mainland Berkeley Township and that 12 Seaside Park is contiguous to South Seaside Park. 13 but neither the de-annexation statute nor case law 14 recognizes distance in and of itself as a valid 15 reason to grant de-annexation. 16 we also note that the distance 17 between South Seaside Park, Seaside Park and 18 mainland Berkeley Township have not changed since 19 these communities were formed and the petitioners 20 elected to purchase their homes on the island. 21 Further, township facilities have historically been 22 located on the mainland. We believe that the fact 23 that petitioners no longer find it acceptable to 24 travel to the mainland, as they once did, while 25 understandable, is a short-term consideration of the

1 type the Ryan Court characterized as invalid reasons

for de-annexation. 2

3 Regarding assertions of general

- 4 unresponsiveness and neglect of South Seaside Park
- 5 by the township, we recognize that many of the
- 6 requests that petitioners have made of the township
- over time have not been fulfilled, have taken longer 7 8
- than petitioners may think is reasonable, or have
- not been fulfilled in a manner that petitioners may 9 10 have envisioned. The record does not reflect that
- 11 the township has been unresponsive or neglectful of
- 12 South Seaside Park, sufficient to warrant
- 13 de-annexation. We note that the size, geometry and
- 14 availability of land in South Seaside Park is a 15 limiting factor in many of the petitioners'
- 16 requests, and that will not change should
- 17 de-annexation occur. We also note that there are
- 18 other mechanisms other than -- there are mechanisms.
- 19 other than de-annexation, that could address many of 20 the petitioners' concerns.
- 21 Regarding lack of investment, as with
- 22 unresponsiveness and neglect, we recognize that many
- 23 of the requests that petitioners have made to the
- 24 township, again, have not been fulfilled, have taken
- 25 longer than petitioners may think is reasonable or
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1 have not been fulfilled in a manner the petitioners 2 would have envisioned. However, the record does not 3 reflect that the township has not invested either capital or human resources in South Seaside Park. 4 5 Neither the de-annexation, nor case law -- neither 6 the de-annexation statute, nor case law provides quidance as to what would constitute a lack of 7 investment in the context of de-annexation. A 8 9 reasonable extrapolation would suggest that lack of 10 investment -- lack of investment must result in some 11 type of economic or social injury. 12 we find and recommend that specific 13 issues cited by petitioners to evidence the lack of 14 investment by Berkeley Township do not establish the 15 kind of long-term structural and inherently 16 irremediable detriment that the legislature had in 17 mind when enacting the de-annexation statute. 18 Again, we note that the size, geometry and **19** availability of land is a limiting factor in many of 20 the petitioners' requests, and we also note once 21 again that there are mechanisms other than 22 de-annexation that could address many of the 23 petitioners' concerns. 24 As to social injury, we recognize the 25 petitioners' lives are more closely aligned with

1 Seaside Park and the surrounding areas than they are 2 with mainland Berkeley Township, but they are not 3 limited to those areas. And while distance may be 4 an inconvenience or cause difficulty for petitioners 5 to participate in the religious, civic, cultural, 6 charitable and intellectual activities of the 7 township, or to meaningfully interact with other 8 members of the community, the petitioners are not 9 being deprived of the ability to participate or 10 interact. The record is replete with testimony 11 12 that the petitioners enjoy activities beyond 13 Seaside Park and South Seaside Park. As with most 14 people, they shop where the stores are. They dine 15 where the food is to their liking. They visit

- 16 doctor at their offices. They worship where their 17 religious institutions are located. And they
- 18 associate with like minded individuals without
- 19 regard to municipal boundaries. These social habits
- 20 will not change should de-annexation occur.
- 21 The record is replete with testimony
- 22 regarding the uniqueness of South Seaside Park. The
- 23 court in the Avalon Manor case held that
- 24 de-annexation of such community would suggest
- 25 implications for the township's prestige and social

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- 1 standing, such that the loss of such a sector of the
- 2 municipality of necessity would inflict a
- 3 significant social injury on the township and its
- 4 ability to continue to attract the kinds of
- 5 residents desirable in any community. The court 6 found that the loss of the intangible enhancements
- 7 to the municipality of one of its nicest areas,
- 8 constituted a significant injury to the well-being
- 9 of the township. Applying this ruling to
- 10 South Seaside Park suggests that de-annexation would
- 11 be detrimental to the prestige and social standing
- 12 of Berkeley Township.
- 13 The demographic information in the 14 record reveals that de-annexation would have a
- 15 de minimis impact on the age, racial composition and
- 16 unemployment rate of the township. However,
- 17 de-annexation would reduce the overall level of
- 18 education of township residents, remove a
- 19 significantly higher income cohort from the township
- 20 and reduce the overall income of township residents,
- 21 remove high median value real estate from the
- 22 township and reduce the township's overall civilian 23 labor force.
- As a result, de-annexation would reduce the social diversity of the township. Since

- 1 there are no schools or libraries in South Seaside 2 Park, Berkeley Township will not incur any loss of
- Park, Berkeley Township will not incur any loss of
   any physical, intellectual or cultural resources
- 4 should de-annexation occur. However, the township
- 5 would lose the active participation of South Seaside
- 6 Park residents in the civic life of the
- 7 municipality.
- 8 Regarding economic injury,
- 9 South Seaside Park being a part of Berkeley Township
- 10 does work an economic injury to the residents of
- 11 South Seaside Park. And de-annexation may address
- 12 many of the issues cited by the petitioners.
- 13 However, once again, there are other mechanisms --
- 14 there are mechanisms other than de-annexation that
- 15 could address many of these concerns.
- 16 Regarding public works services, the 17 record reflects that the township recognizes the
- 18 special needs of South Seaside Park and has
- 18 special needs of south seasing Park and has
- 19 attempted to accommodate those needs. The record
- 20 does not support petitioners' assertions that the
- 21 township does not repave the roads in South Seaside
- 22 Park, that Seaside Park's recycle -- the record does 23 not support petitioners' assertion that the township
- 24 does not repaye the roads in South Seaside Park.
- 25 Seaside Park's recycling facility, we find, is
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- undoubtedly more convenient for the residents of
   South Seaside Park than the township facility which
- 3 is located on the mainland. The record contains no
- 4 evidence to support a contention that the
- 5 White Sands Beach requires cleaning -- requires
- 6 cleaning beyond that provided by the township.
- 7 We note that the bay beach in
- 8 South Seaside Park is not a bathing beach and cannot
- 9 accommodate the types of recreation facilities that
- 10 have been created along the bay in Seaside Park,
- 11 where the land is borough owned and much wider.
- 12 However, petitioners' assertions that the bayfront
- 13 in South Seaside Park is not cared for, is not
- 14 without merit.
- 15Given the testimony that snow plowing16 operations do not begin until four or five inches of
- 17 snow has accumulated, and that depending on snow
- 18 levels, it could take hours to do one pass through
- 19 all of South Seaside Park, it is not surprising that
- 20 petitioners feel their streets do not get cleared of
- 21 snow in a timely manner. However, the record
- 22 contains no evidence to suggest that, should
- 23 de-annexation occur, Seaside Park would do a better
- 24 job than the township in collecting refuse and
- 25 recycling for South Seaside Park, cleaning the roads

1 in South Seaside Park, paving the roads in

2 South Seaside Park, cleaning White Sands Beach or 3 policing the bayfront.

4 Regarding emergency services, the 5 record contains no evidence to support petitioners'

6 contention that South Seaside Park would receive

7 better police services if it were part of

8 Seaside Park. Conversely, the record does reflect

9 that should de-annexation occur, the balance of

10 Berkeley Township would likely receive improved

11 police service due to the patrol area reduction,

12 without a reduction in police personnel, assuming no

13 reduction in police personnel. However, if

14 personnel is reduced, then the service is likely to 15 remain the same or it could conceivably become

16 worse.

17 Both Seaside Park and South Seaside 18 Park are serviced by the same 911 dispatch center, 19 the same volunteer fire company and ambulance squad 20 and the same EMT squad. These services would not 21 change should de-annexation occur.

22 The record reflects that South

23 Seaside Park has little crime, is generally safe and

24 receives timely emergency services, either from

25 Berkeley Township directly or with backup from other

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1 jurisdictions. While certain petitioners have 2 suffered individual tragedies, and we absolutely by 3 no means underestimate them or take them lightly, 4 there is no evidence to suggest that South Seaside 5 Park experiences the type of long-term structural 6 and inherently irremediable detriment of the type 7 the legislature had in mind when enacting the 8 de-annexation statute. 9 Regarding Superstorm Sandy, the nature of 10 Sandy, both in its initial impact and in the public 11 sector's response, was an unprecedented act of 12 nature. Attempting to measure Berkeley Township's 13 prostion assist these of any other municipality

13 reaction against those of any other municipality,

14 and whether or not petitioners would have been 15 better served if they were part of Seaside Park, is

16 supposition at best. Both Seaside Park and

17 South Seaside Park faced mandatory evacuations and 18 both suffered similar damage.

19 Similarly, we believe that attempting to 20 ascribe any link between the storm, the township's 21 response and South Seaside Park's island location, 22 while asserting that the township was somehow 23 ill-prepared or neglectful, we believe is overreach. 24 Petitioners' assertions that the township's planning 25 for and response during and after the storm was 3 The record reflects that the township

4 undertook steps to ensure public safety prior to,

5 during and in the immediate aftermath of the storm.6 While recovery efforts may not have occurred as

7 quickly as petitioners would have liked, temporary

8 inconveniences in the wake of this unprecedented

9 weather event we do not believe is a proper

10 rationale for de-annexation.

11 Regarding planning issues, the loss of

- 12 South Seaside Park, should de-annexation occur,
- 13 would result in the loss of unique and diverse
- 14 housing stock that is distinct from other areas of
- 15 the township. The conclusion that the township's
- 16 master planning efforts do not address South Seaside
- 17 Park, are not supported by the facts in evidence.
- 18 The record demonstrates that the various plans do,

19 indeed, address South Seaside Park.

20 The conclusion that if plans do not

- 21 specifically and individually reference
- 22 South Seaside Park, that they do not apply to
- 23 South Seaside Park, we think, frankly, is unworthy 24 of comment.
- 4 OF COmment.

25 Assertions that the township lacks a

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1 comprehensive planning strategy for South Seaside 2 Park are not supported by the facts in evidence. 3 The record reflects that the township has undertaken 4 numerous planning efforts that specifically address 5 South Seaside Park, as well as township wide planning efforts that do include South Seaside Park. 6 7 We concur with petitioners' assertion that South Seaside Park's demographics reflect a shore 8 9 community more than they do the balance of the 10 township. While petitioners cite this as why the 11 community should be a part of Seaside Park, we 12 believe that such diversity and uniqueness brings 13 considerable value to the township as a whole. In 14 this respect, the township would experience 15 socioeconomic injury if de-annexation were to occur. 16 Regarding financial impact, we cannot concur 17 with petitioners' assertion that de-annexation will 18 not cause a significant injury to the well-being of 19 the residents of Berkeley Township. Petitioners' 20 financial expert projected a first year post 21 de-annexation tax increase for the remaining 22 residents of Berkeley Township of -- and we had --23 this a redo of the slide from before -- of anywhere 24 between 3.37 percent and 5.21 percent, based on

25 whether police cars are eliminated and the

7 the property taxpayers in the district. Since the 8 Berkeley Township school budget will not change

9 should de-annexation occur, the same budgetary

10 figure would be divided by a lesser number of

11 taxpayers should de-annexation occur.

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12 MR. MICHELINI: Objection. You know, 13 we heard all this testimony tonight. Everything he 14 said in the last 15 minutes he's said at least once, 15 if not twice, in the last two meetings. So, with 16 all due respect to Mr. Wiser, can we just get to the 17 end, because you just went through all the --18 MR. WISER: I got four pages. 19 MR. MICHELINI: Well, I understand 20 you got four pages. Four pages of stuff that -- you

21 just went through ten pages of stuff that you've 22 said twice already. And you've said all the 23 financial stuff tonight already, so there's no point

24 in saying it again or going through what you believe

25 the legal standards are. Let's just wrap it up.

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1 We're wasting time. 2 MR. BUCKLEY: I believe he was 3 summarizing. MR. WISER: It's the board's time to 4 5 waste. Whatever you want me to do, I will do. MR. WINWARD: Well, it looks like, 6 7 according to this book here, you're on the next to 8 the last page, so. 9 MR. WISER: Would you like me 10 continue? MR. WINWARD: Yes. It looks like 11 12 you're really close to the end. 13 MR. WISER: I think so. 14 The tax levy -- so I'm trying to 15 figure out where -- okay. So regarding the schools. Since the 16 17 Berkeley Township school budget will not change 18 should de-annexation occur, that same budgetary 19 figure would be divided by a lesser number of 20 taxpayers, thereby increasing the share for each 21 remaining taxpayer. Given the historic inability of 22 the New Jersey legislature to fund the state aid 23 program, there's no way to determine the impact that 24 de-annexation would have on state aid. Again, 25 assertions that any financial loss attributable to

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1 de-annexation would be offset by projected growth on 2 the mainland must be viewed in the context of the 3 court's decision in Avalon Manor. MR. MICHELINI: And I have a 4 5 continuing objection to his misrepresenting or only, 6 only, citing part of the law. So, I just want to make that very clear. He's done it over and over 7 8 and over again. According to him, there's only one 9 case, Avalon Manor. I mean, it's just ridiculous. 10 Thank you. 11 MR. WINWARD: Actually, I think there 12 are more, but --13 MR. MICHELINI: There's a couple 14 more, but he cited Avalon Manor many more times than 15 the others. 16 MR. WINWARD: Okay. Thank you. For 17 the record --18 MR. MICHELINI: Leaving aside the 19 Supreme Court case that deals with de-annexation. 20 MR. WISER: So, based on the totality 21 of the record, we believe that while petitioners may 22 experience some injury, and certainly inconvenience 23 and frustration, in being part of Berkeley Township, 24 they do not suffer the kind of long term, structural

25 and inherently irremediable detriment that the

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1 legislature had in mind when it adopted the 2 de-annexation statute. MR. MICHELINI: I'm going to object 3 4 to that, too, because there's nothing in the statute 5 that talks about irremediable. He's pulling that 6 from the case and basically telling you that's what 7 the legis -- that's what the statute says. But 8 that's not what the statute says. 9 MR. WISER: No, it's what the case 10 says. 11 MR. MICHELINI: That's what the case 12 says. That's correct. 13 MR. WISER: That's what I've said all 14 along. 15 MR. MICHELINI: No, you said what the 16 legislature intended. What the legislature intended 17 is in a statute. It's not in the case. What the 18 court intended is in the case. 19 MR. WINWARD: Do we have a comment 20 from our board attorney? 21 MR. BUCKLEY: I mean, all this would 22 be for cross-examination. But your objection is 23 noted. 24 MR. MICHELINI: Thank you. 25 MR. BUCKLEY: Continue.

1 MR. WISER: So, conversely, we do 2 believe that de-annexation will work a long-term, 3 structural and inherently irremediable detriment --MR. MICHELINI: Same objection. 4 5 MR. WISER: -- to the residents of Berkeley Township. And with that, I am done. 6 MR. WINWARD: I have a couple 7 questions. Are we allowed to ask questions? 8 9 MR. BUCKLEY: Yes, you can ask a 10 guestion. MR. WINWARD: Okay. I just need a 11 12 couple things clarified. You keep mentioning Avalon 13 Manor. Mr. Moore, wasn't he on the other side of 14 that case? Just basically yes or no. 15 MR. WISER: I do not know whether he 16 was on the other side of the Avalon Manor case. I 17 do believe he was on the other side of the Seaview 18 Harbor case. 19 MR. WINWARD: Oh, okay. I know it 20 was one of them, because he stated that when he was 21 here. My second question is: 22 23 Pelican Island, you mentioned that a couple times, 24 that will be still part of Berkeley. Are they 25 serviced by Tri-Boro?

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1 MR. WISER: I believe, yes. MR. WINWARD: So, if de-annexation 2 3 occurs, would we still be contributing the same 4 amount to Tri-Boro or would it be reduced? Does it 5 go by population? MR. WISER: It's my understanding 6 7 that there is a \$40,000 payment that's made 8 annually. And that is a negotiated number. Whether 9 that number would change, we have heard testimony 10 from certain township officials that it would not, 11 but I don't know that we could know that right now. 12 MR. WINWARD: Okay. Then, I had 13 another question. Right near the end there, you 14 mentioned about school debt of Central Regional. 15 This is where I'm confused. Seaside Park attends 16 Central Regional, right? MR. WISER: Did I mention -- I don't 17 18 think I mentioned Central Regional. MR. WINWARD: All right. The 19 20 Regional School District, though, it's the same 21 school district for South Seaside Park and 22 Seaside Park. So I don't think there would be --23 how much change there would be. 24 MR. WISER: I don't remember --25 MR. WINWARD: I was curious about it.

1 I know at least -- I'm not sure about elementary, 2 but their high school, I think if there was a high 3 school student in South Seaside Park --MR. MICHELINI: High school, you're 4 5 correct, Mr. Chairman, for high school, it would 6 still be Central Regional for high school and middle 7 school. For elementary school, the kids from 8 South Seaside Park, who currently get bussed all the 9 way over or would get bussed if there's kids, get 10 bussed all the way over here to the mainland, a 55 11 minute trip, I think, is the testimony. 12 MR. WINWARD: That stays the same? 13 MR. MICHELINI: No, they would go to 14 Washington Street in Toms River. 15 MR. WINWARD: No, I mean the high 16 school. 17 MR. MICHELINI: The high school stavs 18 the same but not the elementary school. The 19 elementary school kids would go to Toms River, which 20 is much closer. The high school kids would still 21 come over here --22 MR. WINWARD: Right. Okay. Then, 23 there's an area of South Seaside Park --24

MR. MICHELINI: -- or Lavallette. 25 MR. WINWARD: -- I was a little

1 confused about, too, if they were part of the -- I 2 have a two part question. Part one is, are they part of the de-annexation, the Midway Beach section? 4 And also, are their house values included in the 5 overall figures that you had for real estate assessment? MR. WISER: They are included in the 8 de-annexation. And whether those proper -- I would 9 assume that those property values are included, but 10 Mr. Moore did that calculation. So, I believe they 11 are included, but I couldn't conclusively state

- 12 that. MR. WINWARD: Okay. Those are all I 13 14 had. Any other board members have any questions?
- 15 You have the opportunity next week, too, for
- 16 Mr. Michelini when he's up here. Do you have 17 something, Brian?
- 18 MR. GINGRICH: Well, through the 19 Chair. Just want to tell Mr. Michelini his tie is 20 right on tonight.
- 21 MR. MICHELINI: Thank you very much,
- 22 Mr. Gingrich. I wore it for you and Mr. Callahan
- 23 tonight. I know you like it very much.
- 24 (Off the record.)
- MR. WINWARD: Any more questions --25

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1 MR. GINGRICH: That's all. 2 MR. WINWARD: -- or statements or 3 comments? All right. Well, with that, we thank 4 5 you so much for your summarization, and we'll look 6 forward to Mr. Michelini's cross-examination next 7 meeting. 8 MR. MICHELINI: Just as a 9 housekeeping matter. Would we be going first next 10 time, so we get the full two hours? That would 11 be --MR. BUCKLEY: I think that's what we 12 13 discussed the last time, if that's okay with the 14 Chair. 15 MR. WINWARD: It's okay with me. I 16 could be advised either way. 17 MR. MICHELINI: I promise to try to 18 do my best to wrap it up. We'll see. 19 MR. WINWARD: It's the same lump of 20 time no matter how you slice it, I quess, whether 21 it's before or after. MR. MICHELINI: Well, except that we 22 23 could get pushed to where I wouldn't have the full 24 two hours. So, I prefer to go first so we can get 25 that done.

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MR. WINWARD: Is there a lot of 1 2 applications next month? MS. HUGG: Yes. Yes. We have, I 3 4 believe we're going to have that large subdivision 5 and site plan. And then I have another, just a 6 minor subdivision. which that one shouldn't be too 7 difficult. MR. WINWARD: Whatever you determine 8 9 with the board attorney and professionals, just let 10 everybody know as soon as possible whether --11 positioning on the agenda. 12 MR. MICHELINI: We would prefer to 13 have the full two hours. If the minor site plan is 14 going to be short, we wouldn't have any objection to 15 that being heard before us. But after that, we 16 would want the full two hours before the big 17 application goes. Because, otherwise, this could 18 end up dragging on for two meetings. And we really 19 prefer to get it done. 20 MR. WINWARD: Okay. All right. 21 MR. WISER: Can I just ask to confirm 22 the meeting is on October 3? 23 MR. MICHELINI: The first Thursday, 24 whatever that is. 25 MR. WISER: But it floats sometimes

1 when there's holidays. I just want to confirm.

- MS. HUGG: Yes, it's October 3.
- MR. WISER: Okay. Thank you.
- MR. MICHELINI: Thank you very much.
  - MR. WINWARD: Okay. Thank you.
    - (Matter adjourned.)

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## 1 2 CERTIFICATE 3 4 I, LINDA SULLIVAN-HILL, a Notary 5 Public and Certified Court Reporter of the State of 6 New Jersey, do hereby certify that the foregoing is 7 a true and accurate transcript of the proceedings as 8 taken stenographically by and before me at the time, place and on the date hereinbefore set forth. 9 10 11 12 13 Notary Public of the State of New Jersey 14 My Commission expires January 26, 2021 15 16 Dated: September 9, 2019 17 18 19 20 21 22 23 24 25

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Min. Wish. [21] wide 1/13/1 [23]         Additionally [21] 13/14 25/25           Additionally [21] 13/14 25/25         Additionally [21] 13/14 25/25           Additionally [21] 13/14 41/24 41/24 41/24 41/24 41/24 41/24 41/24 41/24 41/24 41/24 41/24 41/24         Additionally [21] 13/14 31/15 36/15 36/17           Stop [11] 12/7         A         Billion [1] 15/13         Additionally [21] 13/14 31/15 36           Site [1] 10/14         A 35 [1] 20/10         A 35 [1] 20/10         A 35 [1] 20/10           A 35 [1] 20/10         A 35 [1] 20/10         A 35 [1] 20/10         A 4 million [1] 15/13           Site [1] 10/14         A 5 [1] 20/10         A 4 million [1] 15/13         A doi [1] 11/14           Site [1] 10/14         A 5 [1] 20/10         A 4 million [1] 17/2         A 4 million [1] 17/3           Site [1] 10/14         A 10 [1] 11/14         A 11/14/2         A 20/14 11/14           Site [1] 10/14         A 20/14 [1] 11/14         A 20/14 [1] 13/12         A 13/14           Site [1] 10/14         A 20/14 [21] 12/14         A 20/14 [21] 12/14			
221         231         231 <td></td> <td></td> <td></td>			
4/16       4/17       4/16			
42.16.22.0       40.024.47/1       3.3.12       1.9.16.17.03       addressed [2]       4.2.16.42.2.3.47.1         S       350 [1]       9.2.1       350 [1]       9.2.3       addressed [2]       4.2.16.42.2.3.47.1         S       350 [1]       9.2.5       adjusted [1]       4.3.5       adjusted [1]       2.3.6         S10.000 [1]       10.7       4       adjusted [1]       4.3.5       adjusted [1]       4.3.6         S12.18 [1]       12.11       4.3.5       percent [2]       10.16 [6/17       20.12       adjusted [1]       4.6       4.6       4.6       1.6       4.6       4.6       1.6       4.6       1.6       4.6       1.6       4.6       1.6       4.6       1.6       1.6       1.6			
Inst. Hold:       [2] 46/2 47/1       Sold predent [1] 50/3         Site:       Site:       Site:       Sold predent [1] 50/3         Site:       Site:       Site:       Sold predent [1] 50/3         Site:       Site:       Site:       Site:       Sold predent [1] 50/3         Site:			
S         Similarity [2] 0007         adjustred [1] 47/6           \$100 [1] 12/7         4         adjusted [1] 47/6           \$121,16 [1] 12/1         4,35 [1] 20/10         administrative [1] 8/8           \$121,16 [1] 12/1         4,35 [1] 20/10         administrator [3] 7/16 13/11 15/16           \$121,16 [1] 12/1         4,5 billion [1] 15/13         adopt [1] 18/16           \$183,000 [1] 10/4         4,5 billion [1] 17/5         adopt [1] 10/12           \$183,000 [1] 10/4         40 [1] 21/13         adopt [1] 10/12           \$183,000 [1] 10/4         42,750,000 [1] 6/10         46/15           \$187 [2] 9/22 16/15         42,750,000 [1] 6/10         advise [1] 41/12           \$30,001 [1 6/5         46 [2] 1/24 6/16         ators [1] 9/24           \$30,001 [1 6/5         5.2 percent [1] 9/2         s2,3 and [1] 45/16           \$46,11] 6/16         5.2 percent [1] 9/2         s2,5 percent [1] 9/2           \$40,000 [1] 10/17         5.5 percent [1] 9/2         s36/24           \$56 [1] 19/17         56 [1] 12/4         aligned [1] 28/2           \$66 [1] 19/17         56 (1] 19/17         6           \$61 [1 9/17         77         77           \$75 [1] 19/18         77         77           \$76,10 [1] 17/2         8         aligned [1] 28/2	MS. HUGG: [2] 46/2 4//1		
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\$121.18[1]       12/11       4.35 percent [4]       10/6 16/17 20/8 20/12       adopted [1]       40/14         \$156 [3]       10/5 16/17 20/9       4.5 billion [1]       15/13       adopted [1]       40/1         \$183.600 [3]       10/1 10/4       40 million [1]       15/13       adopted [1]       40/1         \$183.600 [3]       9/21 12/10 16/13       40 million [1]       15/13       adopted [1]       40/1         \$183.600 [3]       9/21 12/10 16/13       40 million [1]       7/1       adipted [1]       40/1         \$183.600 [1]       10/5       42,750,000 [1]       6/10       adipted [1]       4/12       adipted [1]       4/14       4/12       adipted [1]       4/12       4/14       4/14       4/14       4/14 <td< td=""><td></td><td></td><td></td></td<>			
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\$159 [1] 15/13       4.6 million [1] 7/5       advintage [1] 21/19         \$183,000 [3] 9/21 12/10 16/13       40 [1] 17/4       advintage [1] 21/19         \$183,000 [3] 9/21 12/10 16/13       40 [1] 10/14       advise [1] 14/12         \$183,000 [3] 9/21 12/10 16/13       40 [1] 10/14       advise [1] 14/12         \$19 [2] 15/15 37/5       40 [1] 10/14       advise [1] 14/12         \$3,000 [1] 6/5       5.2 percent [1] 10/14       advise [1] 21/19         \$3,000 [1] 6/5       5.2 percent [1] 9/22       28/18 28/21 31/13 37/24 38/24 39/8         \$40,000 [1] 20/10       5.2 percent [1] 9/22       28/18 28/21 31/13 37/24 38/24 39/8         \$40,000 [1] 20/10       5.2 percent [1] 9/6       against [3] 15/1 21/13/3 38/22         \$50,000 [1] 20/10       55 [1] 43/10       ageinst [3] 15/1 21/13/3 38/22         \$66 [1] 10/17       55 [1] 43/10       ageind [1] 46/11         \$50,000 [1] 20/10       55 [1] 43/10       ageind [1] 46/11         \$67 [1] 19/17       55 [1] 43/10       ageind [1] 46/14         \$75 [1] 19/18       6:10 [1] 1/8       21/20 22/24 24/4 24/23 21/19 37/13         \$76 [1] 20/16       7       7       38/24         \$86 [1] 19/17       8       6:10 [1] 1/25       31/18 37/13 37/24 23/19 37/13         \$97 [1] 19/25       7       767,200 [1] 10/19			
\$183,000 [1] 10/4       40 [1] 21/13       adviatages [1] 21/19         \$183,000 [3] 9/21 12/10 16/13       40 percent [1] 17/4       adviatages [1] 21/19         \$187 [2] 9/22 16/15       40 percent [1] 17/4       advise [1] 4/12         \$30,000 [1] 6/5       \$3,018,994 [1] 5/12       \$3,018,994 [1] 5/12       advise [1] 4/12         \$3,018,994 [1] 5/12       \$5,212 [1] 9/22       \$6,161 (6       \$5,12 [1] 9/22       \$6,22 percent [1] 9/22       \$2,21 percent [3] 9/23 16/15 36/24       \$3,21 percent [3] 9/23 16/15 36/24       \$3,22 11/19       \$3,21 11/25       \$3,22 1/1 1/25       \$3,21 percent [3] 9/23 16/15 36/24       \$3,22 1/1 1/25 16/3       \$3,22 1/1 1/25       \$3,21 1/19 13/1 13/3 38/22       \$3,22 1/1 1/25       \$3,21 1/19 13/1 13/3 38/22       \$3,22 1/1 1/25 13/3 23/24       \$3/16 3/172 37/13       \$3/76 3/71 37/22 40/13 40/21 42/19       \$3/76 3/71 37/22 40/13 40/21 42/19       \$3/76 3/71 23/20 23/22 37/23       \$3/76 3/71 23/20 23/22 37/23       \$3/76 3/71 23/20 23/22 32/22 3/24 26/16       \$3/76 3/72 23/23       \$3/76 3/72 23/23       \$3/76 3/72 23/23       \$3/76 3/			
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5       5       again [11] 4'9 6/2 20/11 25/1 27/24         \$4.6 [1] 6/16       5.12 [1] 9/22       28/18 28/21 31/13 37/24 38/24 39/8         \$425 [1] 20/11       5.2 percent [1] 6/2       agains [3] 15/1 21/1 34/13         \$479,900 [2] 10/13 10/15       5.55 percent [1] 9/6       agend [1] 46/11         \$500,000 [1] 20/10       55 [1] 43/10       agend [1] 26/21         \$636 [1] 10/17       5       51 [1] 1/8       agend [1] 28/25         \$677 [1] 19/22       6       38/24       aligned [1] 28/25         \$677 [1] 19/22       6       38/24       aligned [1] 28/25         \$676 [1] 10/17       6       6:10 [1] 1/8       21/20 22/24 24/2 32/19 37/13         \$677 [1] 19/22       6       38/24       aligned [1] 28/25         \$676 [1] 10/17       6       6:10 [1] 1/8       21/20 22/24 24/2 32/19 37/13         \$675 [1] 19/18       7       37/16 37/17 37/22 40/13 40/21 42/19         \$0001 [1] 1/25       732 [1] 1/25       36,000 [1] 10/19       37/16 37/17 37/22 40/13 40/21 42/19         \$08723 [1] 2/7       8       86,000 [1] 10/19       alowed [1] 37/19 aliowed [1] 37/19         \$1.6 [1] 7/4       8       86,000 [1] 6/2       27/17 28/20 43/4       aliowed [1] 37/19         \$1.7 [1] 9/1       9       9       amontis [1] 37/	<b>\$3,000 [1]</b> 6/5	<b>46 [2]</b> 1/24 6/16	
33,31,173 [1] 376       5.12 [1] 9/22       28/18 (28/21 31/13 37/24 38/24 39/8         \$40,000 [1] 42/7       5.2 percent [1] 6/2       against [3] 15/1 21/1 34/13         \$479,900 [2] 10/13 10/15       5.55 percent [1] 9/6       ageinst [3] 15/1 21/1 34/13         \$636 [1] 10/17       55 [1] 43/10       ageinst [3] 12/1 41/12         \$636 [1] 10/17       6       38/24         \$636 [1] 19/17       6       38/24         \$656 [1] 19/17       6       38/24         \$651 [1 20/8       7       31/16 37/17 37/22 40/13 40/21 42/19         0       7.52 percent [1] 9/9       37/16 37/17 37/22 40/13 40/21 42/19         0       7.52 percent [1] 9/9       37/16 37/17 37/22 40/13 40/21 42/19         0       7.52 percent [1] 9/9       37/16 37/17 37/22 40/13 40/21 42/19         0       7.52 percent [1] 9/9       43/8 43/10 44/13 45/1 45/4 46/20         0       7       7       37/16 37/17 37/22 40/13 40/21 42/19         0       7       7       37/16 37/17 37/22 40/13 40/21 42/19         0       7       38/3-0001 [1] 1/25       along [5] 15/23 18/19 23/24 32/10         1.6 [1] 7/4       83-0001 [1] 1/25       along [5] 15/23 18/19 23/24 32/10         1.6 [1] 7/4       9       9       9         1.7 [1] 9/1       31/16 </td <td><b>\$3,018,994 [1]</b> 5/12</td> <td>5</td> <td></td>	<b>\$3,018,994 [1]</b> 5/12	5	
34.0 [1]       0/10       5.1 protent [1]       6/12       against [3]       15/1 21/1 34/13         340.000 [1]       20/11       5.2 protent [1]       9/23 16/15 36/24       agenda [1]       36/11         \$425 [1]       20/11       5.5 percent [1]       9/23 16/15 36/24       agenda [1]       36/11         \$500.000 [1]       20/10       55 [1]       43/10       agenda [1]       36/11       agenda [1]       36/11         \$636 [1]       10/17       6       6       38/24       aligned [1]       28/24       aligned [1]       28/27       aligned [1]       28/24 <td><b>\$3,318,173 [1]</b> 5/8</td> <td></td> <td></td>	<b>\$3,318,173 [1]</b> 5/8		
3425 [1] 20/11       5.21 percent [3] 9/23 16/15 36/24         \$425 [1] 20/11       5.21 percent [3] 9/23 16/15 36/24         \$500,000 [1] 20/10       5.55 percent [1] 9/6         \$501 [1 0/17       5.55 percent [1] 9/6         \$636 [1] 10/17       5.51 percent [1] 9/6         \$636 [1] 10/17       5.51 percent [1] 9/6         \$636 [1] 19/17       6         \$636 [1] 19/17       6         \$611 19/17       6         \$85 [1] 20/8       7         7       7         7.52 percent [1] 9/9         7.52 percent [1] 9/9         7.52 percent [1] 9/9         7.52 percent [1] 9/9         37/16 37/17 37/22 40/13 40/21 42/19         865 [1] 1/2         7.52 percent [1] 9/9         7.52 percent [1] 9/9         3723 [1] 2/7         830001 [1] 1/25         767,200 [1] 10/19         833-0001 [1] 1/25         1.6 [1] 7/4         1.6 [1] 7/4         1.6 [1] 7/4         1.6 [1] 7/4         1.6 [1] 1/12         10.68 percent [5] 6/11 6/14 11/11         11/12         10.68 percent [5] 6/11 6/14 11/11         11/14         10.61 [1 7/24         10.81 [1] 17/24			
3479,900 [2] 10/13 10/15       5.55 percent [1] 9/6       agenda [1] 46/11         \$636 [1] 10/17       5.55 percent [1] 9/6       aid [6] 12/14 12/22 13/1 13/3 38/22         \$66 [1] 10/17       6       38/24         \$66 [1] 19/17       6       38/24         \$75 [1] 19/18       6:10 [1] 1/8       21/20 22/24 24/4 24/23 32/19 37/13         \$85 [1] 20/8       7       37/16 37/17 37/22 40/13 40/21 42/19         0       7.52 percent [1] 9/9       37/16 37/17 37/22 40/13 40/21 42/19         0001 [1] 1/25       767,200 [1] 10/19       allowed [1] 41/8         1       16 [1] 7/4       767,200 [1] 10/19       also [8] 2/12 19/20 23/20 23/24 32/10         00731 [1] 2/4       8       33-0001 [1] 1/25       also [8] 2/12 19/20 23/20 23/24 32/10         10.68 percent [5] 6/11 6/14 11/11       9       9       ambulance [1] 3/19         10.41 11/12       9       11 [1] 33/18       ambulance [1] 3/19         10.58 percent [5] 6/11 6/14 11/11       11/2 2/20 21/20 21/21 21/22 23/16       21/2 2/20 23/2       amount [8] 7/6 7/21 11/18 12/14 12/15         10.68 percent [5] 6/11 6/14 11/11       10/22       about [1] 2/2       29/9 30/4       amount [8] 7/6 7/21 11/18 12/14 12/15         10.8 [1] 17/24       25/17 40/5 42/14 42/25 43/1 44/1       About [1] 2/10/22 12/20 21/21 21/22 23/16       35/22			
37/39300 [2]       10/15 10/15         \$500,000 [1]       20/10         \$636 [1]       10/17         \$67 [1]       19/22         \$68 [1]       19/17         \$67 [1]       19/22         \$68 [1]       19/17         \$67 [1]       19/12         \$68 [1]       19/17         \$67 [1]       19/12         \$68 [1]       19/17         \$67 [1]       19/12         \$67 [1]       19/12         \$67 [1]       10/12         \$67 [1]       1/12         \$67 [1]       1/12         \$67 [1]       1/12         \$67 [1]       1/12         \$67 [2]       1/12         \$67 [2]       1/12         \$67 [2]       1/12         \$67 [2]       10/13         \$67 [2]       1/12         \$67 [2]       10/14         \$67 [2]       10/14         \$67 [2]       10/15         \$67 [2]       10/14         \$67 [2]       10/14         \$67 [2]       10/15         \$67 [2]       10/15         \$67 [2]       10/16         \$16 [1]       7/7			
300,000 [1] 2/3       aid [6] 12/14 12/22 13/1 13/3 38/22         \$636 [1] 10/17       \$636 [1] 12/14 12/22 13/1 13/3 38/22         \$636 [1] 19/17       \$636 [1] 12/14 12/22 13/1 13/3 38/22         \$636 [1] 19/17       \$61 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$61 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/17       \$62 [1] 2/4         \$636 [1] 19/18       \$61 [1] 2/4         \$61 [1] 2/4       \$61 [1] 2/4         \$65 [1] 11/25       \$767,200 [1] 10/19         \$65,000 [1] 1/25       \$65,000 [1] 6/2         \$65,000 [1] 6/2       \$9 \$11 [1] 33/18         \$1.6 [1] 7/4       \$865,000 [1] 6/2         \$9 \$11 [1] 33/18       \$16 [2] 11/12         \$1.6 [1] 11/12       \$10.68 percent [5] 6/11 6/14 11/11         \$1.6 [1] 11/12       \$10.68 percent [5] 6/11 6/14 11/11         \$1.6 [1] 17/24       \$11 [1] 10/20         \$1.6 [1] 17/24       \$2/17 21/20 21/20 21/21 21/22 23/16         \$1.6 [1] 17/24			
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<b>367</b> [1] 19/22 <b>620</b> [1] 2/4 <b>aligned</b> [1] 28/25 <b>687</b> [1] 19/17 <b>6:10</b> [1] 1/8 <b>aligned</b> [1] 28/25 <b>75</b> [1] 19/17 <b>6:10</b> [1] 1/8 <b>7 0 7 7 3</b> /16 37/17 37/22 40/13 40/21 42/19 <b>0001</b> [1] 1/25 <b>7 3</b> /16 37/17 37/22 40/13 40/21 42/19 <b>0001</b> [1] 1/25 <b>7 3</b> /16 37/17 37/22 40/13 40/21 42/19 <b>08527</b> [1] 1/25 <b>7 3</b> /16 37/17 37/22 40/13 40/21 42/19 <b>08723</b> [1] 2/7 <b>8 3</b> -0001 [1] 10/19 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -0001 [1] 1/25 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -0001 [1] 1/25 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -0001 [1] 1/25 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -0001 [1] 1/25 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -0001 [1] 1/25 <b>alimost</b> [1] 6/5 <b>1 8 3</b> -11 11 <b>3</b> -12 12 19/20 23/20 23/24 26/16 <b>1 1 1 3</b> -12 10/18 17/5 <b>1 1 1 1 1 1 1 1 1 1</b>		6	
303 [1] 19/17       511 [1/18         375 [1] 19/18       510 [1] 1/8         385 [1] 20/8       7         0       7.52 percent [1] 9/9         3001 [1] 1/25       7         0001 [1] 1/25       7         08527 [1] 1/25       7         08527 [1] 1/25       767.200 [1] 10/19         1       7         1.6 [1] 7/4       8         1.6 [1] 1/2       833.0001 [1] 1/25         865,000 [1] 6/2       21/17 28/20 44/4         9       303.0001 [1] 1/25         865,000 [1] 6/2       21/17 28/20 44/4         1.6 [1] 7/4       8         1.6 million [1] 5/25       7/17 28/20 44/4         1.6 [1] 11/12       9         10.68 [1] 11/12       9         10.68 [1] 11/12       9         11/14 17/24       9         10.8 [1] 17/24       10/22         10.93 percent [5] 6/11 6/14 11/11       11/2         10.93 percent [1] 10/20       25/17 40/5 42/14 42/25 19/4 19/5 20/18         21/7 21/20 21/20 21/20 21/21 21/22 23/16       25/17 40/5 42/14 42/25 43/1 44/1         15 [1] 37/14       A         17 [1 2/7       3bolutely [1] 34/2         183 [1] 9/24       3ceeptable [1] 26/23 <td></td> <td><b>620 [1]</b> 2/4</td> <td></td>		<b>620 [1]</b> 2/4	
373 [1] 20/8       7       21/20 22/24 24/4 24/23 32/19 37/13         0       7.52 percent [1] 9/9       37/16 37/17 37/22 40/13 40/21 42/19         0001 [1] 1/25       732 [1] 1/25       38/61/1 41/8         08527 [1] 1/25       767,200 [1] 10/19       allowed [1] 41/8         08723 [1] 2/7       8       allowed [1] 41/8         08731 [1] 2/4       8       allowed [1] 41/8         1       667,200 [1] 10/19       almost [1] 6/2         1.6 [1] 7/4       8       27/17 28/20 44/4         1.6 [1] 7/4       8       27/17 28/20 44/4         1.6 [1] 1/4       9       also [8] 2/12 19/20 23/20 23/24 32/10         1.6 [1] 1/4       9       27/17 28/20 44/4         1.6 [1] 1/4       9       also [8] 2/12 19/20 23/20 23/24 26/16         1.7 [1] 9/1       9       also [8] 2/12 19/20 23/20 23/24 26/16         1.7 [1] 9/1       9       amelioration [2] 22/20 23/2         1.6 [1] 11/12       9       amelioration [2] 22/20 23/2         1.6 [1] 11/12       10/22       about [17] 5/20 14/25 19/4 19/5 20/18       amelioration [2] 7/6 7/21 11/18 12/14 12/15         1.6 [1] 10/20       25/17 40/5 42/14 42/25 43/1 44/1       amount [8] 7/6 7/21 11/18 12/14 12/15       15/6 21/9 42/4         1.9 2/4       25/17 40/5 42/14 42/25 43/1 44/1			
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0001 [1] 1/25       732 [1] 1/25         08527 [1] 1/25       767,200 [1] 10/19         08731 [1] 2/7       8         08731 [1] 2/4       833-0001 [1] 1/25         1       833-0001 [1] 1/25         1.6 [1] 7/4       865,000 [1] 6/2         1.6 [1] 7/4       9         1.6 [1] 7/4       9         1.7 [1] 9/1       911 [1] 33/18         10.21 percent [2] 10/18 17/5       9         10.68 percent [5] 6/11 6/14 11/11       11/12         10.68 percent [5] 6/11 6/14 11/11       11/12         10.8 [1] 17/24       ability [2] 29/9 30/4         10.93 percent [1] 10/20       about [17] 5/20 14/25 19/4 19/5 20/18         21/7 21/20 21/20 21/21 21/22 23/16       15/6 21/9 42/4         10.93 percent [1] 10/20       25/17 40/5 42/14 42/25 43/1 44/1         A       ability [2] 24/13         absolutely [1] 34/2       anexation [101]         acceptable [1] 26/23       annexation [101]         annexation [101]       annexing [1] 24/8	0	7.52 percent [1] 9/9	
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1       already [4] 22/24 23/16 37/22 37/23         1       65,000 [1] 6/2         1.6 [1] 7/4       9         1.6 [1] 7/4       9         1.6 [1] 7/4       9         1.7 [1] 9/1       9         10.21 percent [2] 10/18 17/5       9         10.68 [1] 11/12       9         10.68 [1] 11/12       10/68 percent [5] 6/11 6/14 11/11         11/14 17/24       ability [2] 29/9 30/4         10.8 [1] 17/24       ability [2] 29/9 30/4         10.93 percent [1] 10/20       about [17] 5/20 14/25 19/4 19/5 20/18         10.93 percent [1] 10/20       21/7 21/20 21/20 21/21 21/22 23/16         100,000 [1] 9/24       25/17 40/5 42/14 42/25 43/1 44/1         Absent [1] 24/13       absolutely [1] 34/2         absolutely [1] 34/2       anexation [101]         acceptable [1] 26/23       anexation [101]	08731 [1] 2/4		
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