

1 TOWNSHIP OF BERKELEY
2 PLANNING BOARD

3 IN THE MATTER OF:

4 SOUTH SEASIDE PARK HOMEOWNERS
5 AND VOTERS ASSOCIATION
6 DE-ANNEXATION PETITION HEARING

6 -----

7 Pinewald Keswick Road
8 Bayville, New Jersey
9 Monday, November 25, 2019
10 6:10 p.m.

11 B E F O R E:

12 Robert Winward, Chairman
13 Domenick Lorelli, Member
14 Brian Gingrich, Member
15 John A. Bacchione, Councilman
16 Nick Mackres, Member
17 Richard Callahan, Member
18 Frederick Bell, Member

16

17

18

19

20

21

22

23

24

25

LINDA SULLIVAN-HILL & ASSOCIATES
CERTIFIED COURT REPORTERS
46 SOUTH LAKEVIEW DRIVE
JACKSON, NEW JERSEY 08527
(732) 833-0001

1

2 APPEARANCES:

3 DASTI MURPHY, McGUICKIN, ULAKY,
4 CHERKOS & CONNORS, ESQS.
5 620 W. Lacey Road
6 Forked River, New Jersey 08731
7 BY: GREGORY McGUICKIN, ESQ.
8 Attorneys for the Board

9 O'MALLEY, SURMAN & MICHELINI, ESQS.
10 17 Beaverson Blvd.
11 Brick, New Jersey 08723
12 BY: JOSEPH MICHELINI, ESQ.
13 Attorneys for the Petitioners

12 ALSO PRESENT:

13 Kelly Hugg, Secretary
14 James Orfs, Planner
15 Stuart Wiser, Planner

15

16

17

18

19

20

21

22

23

24

25

1 I N D E X

2	NAME OF WITNESS		PAGE
3	STUART WISER		
4	BY MR. MICHELINI	5, 90	
5	BY MR. McGUICKIN	50	

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

E X H I B I T S

11	NUMBER	DESCRIPTION	PAGE
12	A-116	Four pages document/tax rates	7

1 MR. WINWARD: Okay. Next up is the
2 main attraction. The South Seaside Park Homeowners
3 and Voters Association De-annexation petition
4 hearing.

5 MR. MICHELINI: Good evening,
6 Mr. Chairman, members of the planning board.
7 Joseph Michelini, appearing on behalf of the
8 petition signers from South Seaside Park. Tonight
9 we are to proceed with the, hopefully, the
10 conclusion of Mr. Wiser's testimony.

11 I did send a letter to the board,
12 which I will not necessarily go over, but just
13 briefly mention that I was disappointed that we did
14 not proceed on November 7 as originally scheduled.
15 I was advised a couple days ahead of time that
16 Mr. McGuckin wanted to be at this meeting and was
17 unavailable on the 7th, although, in the past, he
18 has been able to send people from his firm. So, I
19 registered my objection. And it is my hope that
20 tonight, regardless of how long it takes, that we
21 can finish with Mr. Wiser, even if that means
22 exceeding the two hour time limit, in light of the
23 circumstances.

24 So, with that said, I would like to
25 recommence my cross-examination of Mr. Wiser.

1 MR. WINWARD: Proceed.
 2 EXAMINATION BY MR. MICHELINI cont'd:
 3 Q Okay. Mr. Wiser, you recall that
 4 last time we were here, we discussed the -- we were
 5 discussing the fact that the taxes have increased,
 6 from 2015 to 2019 in Berkeley Township, as a result
 7 of the rate increasing. Do you recall that general
 8 discussion?
 9 A Yes.
 10 Q And, in particular, I'll just, to
 11 refresh, we were dealing with a \$156 increase based
 12 on a median price of \$183,600, which was a number
 13 that you accepted from Mr. Moore. Do you recall
 14 that?
 15 A Yes.
 16 Q And I had a chart which indicated, we
 17 did some math together, which indicated that over
 18 the course of five years, the taxes had increased
 19 from 2015 to 2019, approximately \$480 over that time
 20 frame. Some years were more, some years were less.
 21 Do you recall that?
 22 A My recollection was, there was a
 23 slight dispute between the number between yourself
 24 and Mr. McGuckin, but there was a 380 some dollar
 25 number, I think that you had calculated, and there

1 A I recall it when it happened and I
 2 read it in the transcript.
 3 MR. MICHELINI: Could we have this
 4 marked.
 5 (The Four pages document/tax rates
 6 was marked as A-116 for identification.)
 7 Q For the record, I'm going to show you
 8 what's A-116, four pages of tax rates from 2015,
 9 '16, '17 and 2018, which I'll represent to you I
 10 printed off the Ocean County Tax Board website. Can
 11 you just take a quick look at those?
 12 A I assume you only want me to look at
 13 the line for Berkeley?
 14 Q You can look at -- yeah, well, that's
 15 what I'm going to point you toward.
 16 A I'm just trying to --
 17 MR. MCGUCKIN: Before you question
 18 him on it, could I see the exhibit --
 19 MR. MICHELINI: Sure.
 20 MR. MCGUCKIN: -- so I could see what
 21 you're talking about?
 22 MR. MICHELINI: Yep.
 23 MR. MCGUCKIN: Thanks.
 24 MR. MICHELINI: Thank you.
 25 Q And in this exhibit, the municipal

1 was a 400 and, I think, seventy some dollar number
 2 that Mr. McGuckin had calculated.
 3 Q I believe Mr. McGuckin indicated that
 4 the average increase, according to the numbers that
 5 we had, was \$94 a year, so --
 6 A Sounds about right.
 7 Q -- but that was still a lot less than
 8 the hundred -- 156, that was his point. Do you
 9 recall that?
 10 A I recall that number.
 11 Q Okay. So, in having that discussion,
 12 there was a comment that appears in the transcript.
 13 By the way, did you get a transcript from the last
 14 hearing?
 15 A Yes, I did.
 16 Q And you read it?
 17 A Yep.
 18 Q Okay. So, then, you're probably
 19 familiar with Mr. Gingrich's comment that the taxes
 20 in Berkeley, that is, the local or municipal tax,
 21 has not gone up in four years. Do you recall that?
 22 A I recall that that was his comment,
 23 yes.
 24 Q Yeah. Okay. And you read that in
 25 the transcript, correct?

1 tax rate for Berkeley has been highlighted in yellow
 2 for each year, correct?
 3 A Pardon me. That appears to be the
 4 case. Well, does not include the open space. It
 5 looks like it's -- doesn't include the municipal --
 6 well, I guess there is no municipal library. But it
 7 does not include the open space tax or any of the
 8 school. So it looks like it's the local purpose tax
 9 without the open space.
 10 Q Okay. And so, if you look at the --
 11 in fact, it's entitled, municipal purpose rate,
 12 correct?
 13 A Correct.
 14 Q And if you look at the year 2015, I'm
 15 sorry, 2015, what was the municipal purpose rate in
 16 2015 for Berkeley Township?
 17 A .600.
 18 Q And in 2016, what was it?
 19 A .618.
 20 Q So, that's an increase in 2016, which
 21 was three years ago, correct?
 22 A Yes.
 23 Q All right. And then in 2017, what
 24 was it?
 25 A Appears to have remained the same at

1 .618.
 2 Q And then what is it in 2018?
 3 A .646, so an increase.
 4 Q So, it increased again in 2018. So,
 5 at least two out of the last four years, the
 6 municipal purpose rate has increased in
 7 Berkeley Township, correct?
 8 A Appears to be the case, yes.
 9 Q And that would be contrary to the
 10 statements that Mr. Gingrich made, I'm sure in good
 11 faith?
 12 A Assuming the data is correct, the
 13 data speaks for itself.
 14 Q Thank you. Now, you had indicated
 15 you're not a municipal accountant, correct?
 16 A Correct.
 17 Q And, therefore, you lack the
 18 expertise to evaluate whether or not Mr. Moore, our
 19 expert, applied the correct methodology in
 20 determining the impact to the municipality of
 21 de-annexation, would that be accurate?
 22 A I'm sorry. Say that again.
 23 Q You lack the expertise to determine
 24 whether or not Mr. Moore utilized the correct
 25 methodology in determining the impact of

11

1 justifiable, correct?
 2 A That kind of analysis did not end up
 3 in the report.
 4 Q Correct. Okay. And would you agree
 5 with me that there's no magic percentage increase in
 6 determining whether or not a tax increase results in
 7 significant injury to Berkeley? In other words,
 8 there isn't a percentage where, if it's going to
 9 increase taxes more than three percent, it's
 10 significant injury, or five percent? You have to
 11 look at each particular case, would that be correct?
 12 A I believe there is no definition for
 13 significant. I believe that the courts have left
 14 that up to the decision makers, which is the
 15 governing body. I will say, if I may, that I think
 16 the Legislature has implied that a two percent
 17 increase is significant, because that is the -- that
 18 is the cutoff where a town is permitted to increase
 19 taxes by.
 20 Q We'll get to that in a moment. Would
 21 you agree that it depends on the totality of the
 22 circumstances to whether or not a certain percentage
 23 results in significant injury to the municipality?
 24 That one -- let's look at -- that the board's job is
 25 to look at the totality of the circumstances?

1 de-annexation to the Township of Berkeley when it
 2 comes to municipal finance?
 3 A I guess that's a correct statement.
 4 Q Okay. More particularly, you're not
 5 qualified to analyze his percentages that he applied
 6 to the line item in his budget analysis, would that
 7 be correct?
 8 A Which percentages are you referring
 9 to?
 10 Q Well, I don't want to go back, and it
 11 would take a long time and we're trying to shorten.
 12 Do you recall that he applied percentages to various
 13 line items?
 14 A Are you referring -- I just want to
 15 understand the question. Are you referring to where
 16 he allocated certain reductions to certain municipal
 17 functions?
 18 Q Yes.
 19 A I think in terms of specific
 20 percentages, one can argue those percentages. I
 21 think my background in municipal government would
 22 give me a basis to determine whether those -- those
 23 allocations are justifiable or not.
 24 Q But you didn't look at those
 25 allocations to determine whether or not they were

12

1 A Yeah, I would think that the totality
 2 of any circumstances relates to a tax increase
 3 should be reviewed.
 4 Q And with regard to what you just
 5 said, the two percent cap is on the levy, correct?
 6 It's not on the tax rate?
 7 A Well, I think that the rate is what
 8 can be controlled. The assessment is a fixed
 9 figure. The rate is derived from the budget. The
 10 budget is then determined what the increase -- or
 11 those two figures go together to determine what a
 12 tax rate increase would be. So, I don't think I
 13 would agree with what you're saying.
 14 Q Well, in the event of de-annexation,
 15 it could affect the rate. But isn't it a fact that
 16 Mr. Moore said that the tax levy would not go up in
 17 the event of de-annexation?
 18 A The overall levy?
 19 Q Correct. You're going to have less
 20 taxes raised because you have less expense and less
 21 people in town; isn't that correct? By
 22 de-annexation, you're going to lose part of the
 23 township, so the levy's going to go down; isn't that
 24 correct?
 25 MR. MCGUCKIN: Hold on a second.

1 You're asking him to determine the impact of a levy
2 on the ratables that are no longer part of the town
3 versus the cost that the expert indicated would be
4 saved?

5 MR. MICHELINI: I'm asking if the
6 levy will go down.

7 Q In the event of de-annexation, does
8 the levy go down?

9 A My recollection is that he
10 specifically said the school budget -- the school
11 levy would not go down.

12 Q Okay.

13 A I do not believe he categorically --
14 my recollection -- but, from my recollection, I do
15 not believe he made that same categorical statement
16 as to the municipal tax.

17 Q So -- but isn't it a fact that the
18 amount of taxes for the municipality should go down,
19 at least slightly, because they're saving some costs
20 through de-annexation, however slight they may be?

21 MR. McGUCKIN: I want to clarify the
22 amount of taxes you're talking about. Now you're
23 trying to mix the tax levy with the overall tax
24 impact.

25 MR. MICHELINI: No, I'm saying the

1 tax levy.

2 Q Isn't it a fact that the tax levy
3 should go down because there are less expenses
4 associated with a portion of the township, as a
5 result of de-annexation?

6 A Let me answer it this way. To the
7 extent that there are savings attributed to
8 de-annexation.

9 Q Yes. The tax levy will go down,
10 correct?

11 MR. McGUCKIN: I'm going to point
12 this out, because it's a matter of fact and a matter
13 of law. The levy's based upon what the tax base is
14 and the tax base will also change. So, while you're
15 correct that if there is savings because the
16 township does not have to pay for certain expenses
17 for that portion of the municipality, there will
18 also be a corresponding reduction in the amount of
19 the tax rate base, which would impact the levy.

20 MR. MICHELINI: Well, theoretically,
21 the -- I disagree with your statement.

22 MR. McGUCKIN: You can't come to a
23 tax levy until you have the rate base and the
24 expenses. That's the only way you get to a levy.
25 You have to have both of those factors to reach a

1 levy, to come up with the number.

2 Q But isn't the levy going to go down
3 as a result of de-annexation? If you can't answer
4 it, you're not a municipal accountant, it's okay.

5 A You know what, I, respectfully, I
6 would prefer not to answer that question.

7 Q So, you don't really know?

8 A I don't know.

9 Q Okay. All right. Now, the --
10 assuming Mr. Moore is correct that the tax increase
11 upon a median priced home of \$183,000 is \$156, do
12 you know what that is per 100, how many cents per
13 100?

14 A Why don't you just enlighten me.

15 Q All right. Well, if -- you would
16 take, first of all, you would --

17 A Divide the number.

18 Q You take 183,600 and divide it by 100
19 to come up with 1836, because we're doing a per 100
20 analysis, correct? We take 156 divided by 1836 to
21 get that number, correct? So, if you would take --

22 A So, you're saying you want me to
23 take --

24 Q 156.

25 A -- 156.

1 Q Divided by 1 --

2 A Divided by 18 --

3 Q 36. 156 divided by 1836 equals?

4 A Is .084 -- let's say .085 because the
5 next number is a nine.

6 Q All right. So, that's eight and a
7 half cents per 100, correct?

8 A Yeah.

9 Q Okay. And that's what the proposed
10 increase is on the median home in the event that
11 de-annexation occurs, according to Mr. Moore's
12 numbers, which you accept for the purposes of your
13 report, correct?

14 A Is that the number he took? He gave
15 us several scenarios. Which scenario is that?

16 Q That was the number that you
17 indicated last time was the number that you were
18 accepting.

19 A Okay.

20 Q Okay. So, have you read
21 Judge Addison's report since last time we were here?

22 A I did.

23 Q Okay. And he found that, in that
24 case, it was going to be, de-annexation 41 years
25 ago, was going to be about a ten cents per 100

1 impact, correct?
 2 A I forget what the number is. It was
 3 a lower number.
 4 Q It was lower than what?
 5 A I forget what the -- I thought it was
 6 lower than what we're talking about now. Perhaps
 7 it's not. I forget what the number is. He did
 8 comment on it. I could find it --
 9 Q So, you don't know?
 10 A -- if you asked me.
 11 Q Well, no, that's fine. I'm sure the
 12 report's in evidence, or the decision.
 13 A Uh-hum.
 14 Q So, you don't know what it is,
 15 correct?
 16 A I don't remember what it is.
 17 Q Okay. And the debt limitation, you
 18 talked about the debt limit and the impact of the
 19 debt limit, as going down from 159 million to
 20 140 million as a result of de-annexation. Do you
 21 recall that?
 22 A Debt limit, I --
 23 Q You testified to it.
 24 A If I did, I did. There was --
 25 Q You don't remember?

1 the township, the average debt service is also
 2 higher. I don't see the -- I don't see the number
 3 you're asking me to comment upon.
 4 Q So, you don't recall testifying that
 5 the debt service would go from 159 million or, I'm
 6 sorry, the debt limitation that the town could
 7 borrow would go from 159 million to 140 million in
 8 the event of de-annexation? You don't recall that?
 9 A I don't recall the numbers. I do
 10 recall that the debt capacity would go down.
 11 Q Okay. And how much does Berkeley
 12 typically borrow, do you have any idea, in a year?
 13 A I don't recall.
 14 Q Okay. Do you have that in front of
 15 you or you don't? If you don't, that's fine.
 16 A I might. I simply don't recall.
 17 Q Do you know how much Berkeley pays
 18 off in debt each year?
 19 A Same thing. I simply don't recall
 20 the numbers.
 21 Q So, I'd like you to assume for a
 22 minute that Berkeley borrows \$5 million a year, and
 23 they pay off two million a year, so they're getting
 24 an additional \$3 million of debt each year. So, in
 25 a situation where their debt limitation goes from

1 A There was a lot of numbers. Do you
 2 want to show me in the report, I'll be happy to look
 3 at it and comment on it.
 4 Q Well, I would expect that you would
 5 know that. But if you don't, that's fine.
 6 Do you know how much Berkeley Township has
 7 historically borrowed and how much they've
 8 historically paid off each year?
 9 A Not off the top of my head. I could
 10 look. I don't --
 11 Q Well, go ahead and look and see if
 12 you can find that. What page are you on, Mr. Wisner?
 13 A I am looking at 356. I'm not sure
 14 whether that's the correct number yet.
 15 On 352, based on the township's total
 16 outstanding debt as of the particular date, well,
 17 December 31, 2014, of 37 million and change, and the
 18 10.68 percent figure, the annual debt service of
 19 423,788 would follow South Seaside Park based on --
 20 Q Okay.
 21 A Based on the average residential
 22 assessment of 183,600, the average home in
 23 Berkeley Township pays 143.03 towards municipal debt
 24 service. Since the average assessment in
 25 South Seaside Park is higher than for the balance of

1 159 million to 140 million, that shouldn't impact \$3
 2 million of debt additional each year; isn't that
 3 correct?
 4 A My recollection was that both
 5 Mr. Moore and Mr. Ebenau said that the impact on the
 6 township's bonding capacity would not be
 7 significant.
 8 Q So, the fact that the debt limitation
 9 goes from, let's say, 159 to 140 million really
 10 isn't going to make a difference, because two and a
 11 half, \$3 million a year, it would take an awful long
 12 time to eat up \$140 million of debt capacity; isn't
 13 that correct?
 14 A I will say that both financial
 15 experts said that it wouldn't be a significant
 16 impact on the debt bonding capacity.
 17 Q Thank you. Whether or not there are
 18 layoffs in the event of de-annexation, I believe you
 19 indicated that that was speculative, when Mr. Camera
 20 said that, when the chief said that, that there, I'm
 21 sorry, that there would be no layoffs, that that was
 22 speculative, correct?
 23 A I think any future action is
 24 speculative.
 25 Q Okay. And school aid, we talked a

1 little bit about school aid. Do you recall
 2 Mr. Moore indicated that he tried to get school aid
 3 but couldn't get it, only the township could get
 4 that aid from the State. Do you know if this
 5 planning board or anyone on behalf of the planning
 6 board, in terms of its professionals, requested
 7 information from the State about school aid?
 8 A I do not know. I think there was
 9 testimony to the fact that they didn't.
 10 Q Did you?
 11 A I did not.
 12 Q Now, I believe you acknowledged that
 13 Seaside Park is almost entirely built out, correct?
 14 A Seaside Park?
 15 Q I'm sorry, South Seaside Park?
 16 A No, actually, I think Mr. Bowman said
 17 it was built out based on a report that was done by
 18 the township somewhere in the mid 2000s.
 19 Q Do you think it's mostly built out?
 20 A I think in terms of development on
 21 existing parcels, it is mostly built out.
 22 Q How many vacant parcels are there?
 23 A Very few. I don't remember the
 24 number.
 25 Q Less than five?

1 an additional cost of time involved. You
 2 acknowledge both those things in your last
 3 testimony, correct?
 4 A Uh-hum. Correct.
 5 Q And also, isn't there an economic
 6 impact to the fact that living in South Seaside
 7 Park, if someone wants to utilize the amenities of
 8 Seaside Park, they have to buy badges in both towns,
 9 should they choose to use White Sands Beach, and
 10 then want to take their grandchild to the park,
 11 let's say, or use the boat launch in Seaside Park,
 12 that they have to buy badges in both towns to do
 13 that?
 14 A I think anybody who wants to use any
 15 service in another town where there's a charge would
 16 have to pay --
 17 Q Right.
 18 A -- regardless of what town that is.
 19 Q But if they become part of
 20 Seaside Park, that extra cost would be eliminated,
 21 because they'd only be paying to one town for
 22 privileges in both?
 23 A Are you referring to beach badges?
 24 Q I'm referring to beach badges,
 25 correct. But the things that come with the beach

1 A I don't remember the number. I also
 2 remember the conversation about teardowns and
 3 redevelopment that was never fully addressed.
 4 Q Are you familiar with an application
 5 before this board called the WOBBM pit, in common
 6 vernacular? Are you familiar with that application?
 7 A No.
 8 Q You're not aware that there's an
 9 application pending to build 60 homes at a value of
 10 \$350,000 or \$21 million of assessments, plus
 11 commercial?
 12 A The sum and substance of my knowledge
 13 of that is Kelly mentioning to one of the board
 14 members that there's a big application coming and it
 15 was sixty lots. I'm assuming that that was the
 16 reference that she was making.
 17 Q And you don't deny that the mainland
 18 portion of the township is not built out, that there
 19 are areas to develop and lots of vacant land?
 20 A I would believe there are areas to
 21 develop.
 22 Q Okay. We talked about financial
 23 injury to the residents of South Seaside Park and
 24 you acknowledge that, according to the IRS rate, it
 25 would be over \$17 for a round trip, and that there's

1 badge, the opportunity to use the pier, the
 2 opportunity to use the ramp, the opportunity to go
 3 to the parks which have amenities that you,
 4 yourself, acknowledged don't exist in South Seaside
 5 Park?
 6 A To the extent that anybody in
 7 Seaside -- now I'm doing it. To the extent that
 8 anybody in the South Seaside Park would wish to use
 9 the White Sands Beach, which I believe would remain
 10 in the -- under the control of the township,
 11 Berkeley Township, presumably, they would have to
 12 pay a beach badge in order to use that facility.
 13 Q So, you don't see that there's going
 14 to be a cost savings? There would be, though, if
 15 White Sands Beach was part of the de-annexation,
 16 correct?
 17 A Cost savings to the residents?
 18 Q Correct.
 19 A To the petitioners?
 20 Q Yes.
 21 A I just want to think through your --
 22 yes. Yes.
 23 Q Yeah. Of course. Now, you talk a
 24 little about something that Mr. Slachetka mentioned,
 25 locational decision making. In other words, these

1 people decided to move over there in South Seaside
2 Park, it's a consequence of their decision that they
3 have these problems and that we're here today; is
4 that accurate?

5 A They made a decision to take -- to
6 take advantage of certain amenities. And those
7 decisions had consequences in terms of their ability
8 to take advantage of other services, amenities, what
9 have you, yes.

10 Q But, in other words, they moved
11 there, so they're stuck with the consequences; isn't
12 that correct? Is that one way of saying it?

13 A That is your way of saying it.

14 Q Well, do you agree?

15 A I wouldn't phrase it that way. But I
16 guess, effectively, that's the case.

17 Q And I'd like to ask you whether or
18 not, in any of the cases that you reviewed, there
19 was a discussion of locational decision making, that
20 term?

21 A I do not believe so.

22 Q Okay. It's not in the cases, it's
23 not in the statute, correct?

24 A No.

25 Q That's something that either you or

1 A I did not do that level of analysis.

2 But I will -- I will venture to guess not many, if
3 any at all.

4 Q Okay. I would say none. How many do
5 you have to go 16 miles to the municipal building,
6 as you do here?

7 A I would have the same answer.

8 Q And how many would you have a 90
9 minute round trip in the summer when there's a lot
10 of traffic?

11 A That one I simply don't know the
12 answer to.

13 Q You testified, and I believe it's in
14 your report, that the furthest area from the
15 municipal building on the mainland would be
16 Bonaire Drive?

17 A Yes.

18 Q Where is that? What community is
19 that in?

20 A I don't know the -- if you're asking
21 what neighborhood that's in, I -- and what that
22 neighborhood is called, I don't know.

23 MR. GINGRICH: Holiday City-Berkeley.

24 A Thank you.

25 Q Mr. Gingrich is correct as to that.

1 Mr. Slachetka came up with, correct?

2 A That would be Mr. Slachetka.

3 Q And the fact that somebody moved
4 somewhere but the statute still allows them to make
5 a de-annexation request, that would be the same in
6 every de-annexation case you could make that
7 argument, right? Well, they moved there, so,
8 therefore, they shouldn't be able to request
9 de-annexation?

10 A That would be correct.

11 Q But the statute doesn't say that?

12 A No.

13 MR. McGUICKIN: No one's saying they
14 can't make the request either.

15 MR. MICHELINI: Okay.

16 Q In terms of geographical isolation,
17 Mr. Slachetka indicated that there were several
18 other municipalities where there were disconnected
19 sections. Do you recall that testimony?

20 A Yes.

21 Q You put it in your report, right?

22 A Yes.

23 Q In those examples, how many of them
24 require you to drive through six other towns to get
25 to the municipal building?

1 It's in Holiday City-Berkeley.

2 Do you know how to get from Holiday
3 City-Berkeley to the municipal building?

4 A I would plug it into Waze and they
5 would tell me.

6 Q How many towns do you have to drive
7 through?

8 A I don't know.

9 Q I'll represent to you that you can
10 drive there to here without going through any other
11 towns. And you could also -- you would accept that,
12 correct?

13 MR. GINGRICH: Mr. Michellini is
14 correct.

15 A I would accept Mr. Gingrich's
16 characterization.

17 Q And there are very few traffic
18 lights, because you can take back roads, are you
19 aware of that?

20 A That seemed to be apparent from the
21 mapping that I did.

22 Q Okay. So, and that -- that still is
23 nine miles away. There's a substantial difference
24 between nine and 16, correct? Not quite double, but
25 it's significantly more, probably about 70 or

1 80 percent more?
 2 A I would say seven miles.
 3 Q And then when you add in the traffic
 4 lights and you add in the additional time and you
 5 add in all the towns you have to go through, it's a
 6 much more arduous trip, is it not, to go from
 7 South Seaside Park to the municipal building than it
 8 is to go from Bonaire Drive to the municipal
 9 building?
 10 A You know what, I don't drive the -- I
 11 wouldn't say -- I cannot say whether it's arduous or
 12 not. It's back roads versus more main roads. It's
 13 traffic. It's a different drive. I couldn't tell
 14 you whether it's more arduous or not.
 15 Q Okay. Did you read the testimony of
 16 Mr. Schwartz or listen to the testimony when he
 17 testified here, about the problems he had with
 18 recycling, how he calls every day for a pickup and
 19 got a different story and got promises?
 20 A Yes. Yes.
 21 Q And he was promised virtually every
 22 day that somebody would be there the next day?
 23 A Often, yes.
 24 Q Yeah. And it didn't happen, after
 25 calling five or six times in a week, do you recall

1 White Sands Beach, in the middle of the summer?
 2 A On the beach, no. At the beach, yes.
 3 Q When you were there -- when were you
 4 there?
 5 A I remember I was there in a June time
 6 period. I --
 7 Q You don't know?
 8 A -- don't specifically remember.
 9 Q Do you know if it was a weekday,
 10 weekend, do you know?
 11 A Weekday. It wasn't a weekend. It
 12 was a weekday.
 13 Q Is it safe to say that you haven't
 14 been to that beach enough times to know whether or
 15 not you really would benefit from having weekly
 16 cleaning versus daily cleaning?
 17 A Oh, that's correct, yeah.
 18 Q There was testimony about --
 19 A My guess, though, is that --
 20 Q I don't want you to guess.
 21 A Well, my response to that is that
 22 given all of the exhibits that were put into
 23 evidence, if the petitioners had evidence that the
 24 beach was dirty and required more cleaning, we would
 25 have seen pictures of that.

1 that testimony?
 2 A Words to that effect, yeah.
 3 Q Do you have any reason to believe
 4 that that's not true?
 5 A No, I don't.
 6 Q With regard to beach maintenance,
 7 there was an indication that the beach is cleaned
 8 daily in Seaside Park and only, I believe, weekly in
 9 South Seaside Park; is that correct?
 10 A My recollection is that there is a --
 11 in the height of the summer, twice a week.
 12 Q So, in the height of the summer,
 13 twice a week and not so height of the summer, once a
 14 week, correct?
 15 A That's my recollection.
 16 Q Wouldn't you expect that the beach
 17 would be maintained in a better fashion if it was
 18 cleaned daily?
 19 A I don't know how dirty that beach
 20 gets, so I can't -- I wouldn't necessarily draw that
 21 conclusion. If it needs to be cleaned, then, yeah,
 22 it needs to be cleaned. If it doesn't need to be
 23 cleaned, then perhaps less often is enough. I don't
 24 know the answer to that.
 25 Q Have you ever been on the beach,

1 Q That's what you -- you assume that to
 2 be the case?
 3 A I assume that to be the case, that's
 4 correct.
 5 Q But there was testimony that
 6 Seaside Park did a better job taking care of their
 7 beaches because it was done on a daily basis,
 8 correct?
 9 A Yes.
 10 Q And you have no reason to believe
 11 that that testimony is inaccurate or wrong from the
 12 people who live on the beach, do you?
 13 A I think there are different
 14 perspectives. And I couldn't say whether it was --
 15 whether it truly was inaccurate or wrong. More does
 16 not necessarily equate to better.
 17 Q You can't say one way or the other,
 18 right --
 19 A That's what I said.
 20 Q -- whether it was inaccurate --
 21 A That's what I said.
 22 Q -- or whether it was accurate,
 23 correct?
 24 A That's what I said, yeah.
 25 Q You wouldn't trust them to tell the

1 truth about that, even though they live there,
 2 correct?
 3 A I wouldn't characterize it that way.
 4 They have a perception.
 5 Q And you think their perception is
 6 skewed, even though they live there and they see the
 7 beach every day, both in South Seaside Park and
 8 Seaside Park; is that what you're saying?
 9 A I'm saying that based on the
 10 testimony that I've heard, I think their view of
 11 things are, in certain cases, things are much worse
 12 than perhaps somebody else would think they are.
 13 Q And just so I can be clear, your
 14 testimony is, just because the beach is cleaned
 15 every day, as opposed to weekly or twice weekly,
 16 depending upon the time of the summer, doesn't mean
 17 that the beach in South Seaside Park is less clean
 18 than it is in Seaside Park, that's your testimony,
 19 right?
 20 A No. I'm saying I can't make that
 21 determination.
 22 Q Okay. There was testimony that the
 23 police presence increased since de-annexation
 24 started about five years ago, do you recall that?
 25 A Something like that, yeah.

1 and you didn't have access to it?
 2 A You have to ask him.
 3 Q So, you don't know?
 4 A No, I don't know why.
 5 Q Do you know why he had access to it
 6 and Mr. Moore didn't have access to it?
 7 A Other than to say he is the CFO of
 8 the town, and one would presume he had access to
 9 things that other people didn't.
 10 Q Do you think it's coincidental that
 11 the police coverage increased over the last five
 12 years after we started these hearings and complained
 13 about police coverage? When I say we, I mean my
 14 clients, obviously?
 15 A My recollection from the police was
 16 that there were meetings about increasing police
 17 coverage before the de-annexation petition was
 18 filed. And that it took awhile for the police to
 19 ramp up their systems.
 20 Q So, you don't find it coincidental or
 21 you do find it coincidental?
 22 A I don't know that I find it coinci --
 23 I don't find it either way. I can -- I could -- I
 24 could -- I could see both sides of that
 25 conversation.

1 Q Do you have any reason to doubt it?
 2 A No. I think the chief -- my
 3 recollection is, one of the police officers, whether
 4 it was the chief or one of her subordinates,
 5 testified to that as well.
 6 Q But you don't -- do you know how much
 7 it's increased since?
 8 A There was testimony to that effect.
 9 I know it's in the report. I don't remember
 10 specifically. I think it was -- it was enough
 11 that -- that one of the petitioners complimented the
 12 police about their presence in South Seaside Park.
 13 Q Do you recall that Mr. Moore
 14 specifically requested access to information
 15 regarding the police, that is, the number of police
 16 per shift, and he was denied that information based
 17 upon alleged safety concerns? Do you recall that?
 18 A Well, allege is your term. I think
 19 the chief or the police denied the request because
 20 of public safety concerns.
 21 Q Okay. Did you have access to police
 22 shift information?
 23 A No.
 24 Q Mr. Ebenau testified that he had
 25 access to it. Do you know why he had access to it

1 Q Now, there was a decision in
 2 Mr. Slachetka's report about this being,
 3 South Seaside Park, in the event of de-annexation,
 4 you're losing a wealthy neighborhood, educated, most
 5 employed neighborhood, you recall that type of
 6 testimony?
 7 A A more wealthy, affluent, I think,
 8 was the term, better educated.
 9 Q More employed? More employed?
 10 A And more employed, yes.
 11 Q And that was, he was comparing that
 12 to Berkeley as a whole --
 13 A That is correct.
 14 Q -- correct?
 15 A Well, yes, mainland Berkeley.
 16 Q Mainland Berkeley?
 17 A Yeah.
 18 Q Yeah, mainland Berkeley. But he
 19 never made a comparison between South Seaside Park
 20 and, let's say, Pelican Island, on those terms,
 21 correct?
 22 A I do not believe he did.
 23 Q And he never did it with Berkeley
 24 Shores or Glen Cove, correct?
 25 A I do not believe he did.

1 Q And he didn't do it with the River
 2 Bank section up on the Toms River either, did he?
 3 A I don't think he broke it out by
 4 neighborhood.
 5 Q And isn't it a fact that there are
 6 other wealthy neighborhoods that are likely to have
 7 the same type of education, employment, value, in
 8 Berkeley, even if South Seaside Park is lost through
 9 de-annexation?
 10 A I think, I think there are. And I
 11 also think that how you measure that depends on how
 12 you gerrymander your sample size. How you
 13 gerrymander your sampling.
 14 Q Well, let's just look at
 15 Pelican Island. Let's take Pelican Island. There's
 16 no gerrymandering there.
 17 A Correct.
 18 Q It's an island, and half of it
 19 belongs to Berkeley, right?
 20 A That's definable.
 21 Q Right. And the testimony from
 22 Barbara Woolley-Dillon was that the house values or
 23 the assessments in Pelican Island, which are in
 24 evidence, are actually higher than they are in
 25 South Seaside Park; isn't that correct?

1 the lines and, excuse me, how you take the sample of
 2 the neighborhood. You could make those statistics
 3 higher or lower by including or excluding houses,
 4 blocks, neighborhoods or -- we're talking about a
 5 neighborhood, housing, blocks, sections.
 6 Q In your report, did you do an
 7 analysis to that effect of where the line was drawn?
 8 A No, because it was -- it would be
 9 arbitrary and I wouldn't -- I could come up with any
 10 number of findings.
 11 Q All right. So, you didn't challenge
 12 Ms. Woolley-Dillon on that in your report; isn't
 13 that correct? In your report, did you challenge
 14 Ms. Woolley-Dillon on the lines that she drew for
 15 Glen Cove, Berkeley Shores, River Bank?
 16 A I don't --
 17 Q In your report, did you do that?
 18 A I'm thinking. I don't recall how we
 19 phrased it.
 20 Q Do you recall any testimony from
 21 Mr. Bauman actually comparing apples to apples, that
 22 is, wealthy neighborhoods to wealthy neighborhoods?
 23 A No, actually, I don't.
 24 Q So, you have no comment if he did
 25 that because you don't recall, and it's not covered

1 A I believe so.
 2 Q You have no reason to dispute the
 3 assessments that came from Mr. Zanetti, do you?
 4 A Who's Mr. Zanetti?
 5 Q He's the tax assessor in Berkeley.
 6 A No.
 7 Q Okay. So, that's a community where
 8 there isn't gerrymandering, where you would expect
 9 that the level of education and the level of
 10 employment would be similar to South Seaside Park
 11 under the circumstances, wouldn't you?
 12 A I don't know that I would make that
 13 supposition. I don't know enough about it to say
 14 that the two neighborhoods would be similar in any
 15 statistical --
 16 Q And you heard testimony about
 17 Glen Cove, Berkeley Shores, River Bank all being
 18 similar to South Seaside Park, maybe a little less,
 19 but up there in terms of value? Did you hear that
 20 testimony?
 21 A I heard the testimony.
 22 Q Do you have reason to believe that
 23 the River Bank neighborhood is less valuable than
 24 South Seaside Park?
 25 A I think it depends on how you draw

1 in your report, correct?
 2 A I don't recall that he did make those
 3 comparisons.
 4 Q Okay. Now, you talk about several
 5 places in your report, and I quote, you utilize a
 6 legal standard that is, quote, long-term structural
 7 and inherently irredeemable detriment that the
 8 legislature had in mind?
 9 A Irremedial.
 10 Q I'm sorry.
 11 A Not irredeemable.
 12 Q I can't read my own writing, so I
 13 apologize.
 14 A My tongue is --
 15 Q Irremedial detriment; is that
 16 correct?
 17 A That is correct.
 18 Q So, I'll say it again. Long-term
 19 structural and inherently irredeemable detriment the
 20 legislature had in mind?
 21 A Yes.
 22 Q And you mention that several times in
 23 your report as a standard that should be applied
 24 here; isn't that correct?
 25 A Yes.

1 Q Okay. But it only occurs in one
2 place, in one case? In other words, there's only
3 one case that quotes that standard; isn't that
4 right?
5 A Well, unless you consider it two
6 cases, because there was an appellate division.
7 Q We're talking about the same case,
8 the --
9 A We're talking about Avalon Manor.
10 Q Correct. And it's only in the trial
11 court where that standard is actually used; isn't
12 that correct? Not even mentioned in the appellate
13 division decision; isn't that correct?
14 A I think so.
15 Q Okay. And it's certainly not in the
16 statute, correct?
17 A No.
18 Q It's not in any other case, is it?
19 A Actually, it's in the Seaview Harbor
20 case.
21 Q Okay.
22 A Yeah.
23 Q The court states it in the
24 Seaview Harbor case?
25 A We don't know, because the

1 Q I will agree with you, Mr. Wiser,
2 that there are a number of cases that talk about the
3 standard, and talk about it and how it's fleshed out
4 in other terms, but I disagree with you when it
5 comes to what the standard is. You are setting
6 forth a legal standard in quoting the Avalon case,
7 which I do not believe, quite frankly, is the law,
8 but that seems to be prevalent in your report, and
9 that's my point. We're going to have to disagree
10 about that.
11 Now, you state that petitioners assert that
12 there is a lack of public recreation in Seaside Park
13 and that is not without merit, correct?
14 A Correct.
15 Q And, in fact, it's, the public
16 recreation situation in South Seaside Park is far
17 different from what it is on the mainland --
18 A Correct.
19 Q -- correct? And far different from
20 what it is in Seaside Park?
21 A Correct.
22 Q And you state that the lack of
23 investment in public amenities in South Seaside Park
24 is not without merit, correct?
25 A The complaint about that, correct.

1 Seaview Harbor case hasn't come down.
2 Q Okay. So, when I say it's in
3 another -- when you say it's in another case, there
4 isn't another court that's used that standard,
5 correct. There's no case? Seaview Harbor hasn't
6 been decided yet?
7 A It may be used in the Strathmere
8 case. I don't -- I think it might have been used in
9 the Strathmere. I'm pretty sure it was used in the
10 Strathmere.
11 Q But you don't know?
12 A I wouldn't testify to that.
13 Q But it's not what the statute says.
14 The statute says, detriment to the economic and
15 social well-being of the majority of the residents
16 affected, right?
17 A Uh-hum.
18 Q And no significant injury to the
19 township, isn't that what the statute says?
20 A Well, right, but the statute doesn't
21 speak to the body of case law that came out of, for
22 example, Ryan, that talks about social injury and
23 economic injury and how you go about measuring
24 social injury. There's a number of cases that
25 refine the standard from the statute.

1 Q Okay. And you note that there are
2 several senior programs on the mainland and you're
3 not sure whether or not there's bussing available,
4 but Ms. Dolobacs testified that she requested senior
5 bussing to go to South Seaside Park and it's still
6 to this date, to my knowledge, I will represent, has
7 not been provided. Do you have any evidence to the
8 contrary?
9 A The only evidence I have is the
10 testimony of one of the recreation officials from
11 the township that said if there was a request, it
12 would be addressed.
13 Q And the representation from me is
14 that that request was made after that testimony, and
15 it was not yet addressed. Do you have any reason to
16 know why that is?
17 A I do not.
18 Q And you state in your report that
19 conducting personal business on the mainland is far
20 more -- I'm sorry -- is more expensive, not far
21 more, for the residents of South Seaside Park than
22 for the residents of other sections of the township,
23 that's true, correct, you stated that?
24 A Run that again.
25 Q Conducting personal business on the

1 mainland is more expensive for the residents of
 2 South Seaside Park than for residents of other
 3 sections of the township. You state that?
 4 A Yeah. Yeah. Yes.
 5 Q And you say there's extra travel cost
 6 for the residents of South Seaside Park to
 7 participate in recreational opportunities on the
 8 mainland --
 9 A Yes.
 10 Q -- right?
 11 There's an extra cost for residents of
 12 South Seaside Park to participate in certain
 13 recreational opportunities in proximity to their
 14 homes, i.e. Seaside Park?
 15 A We talked about that.
 16 Q Now, you quote Russell. Who is
 17 Russell?
 18 A Russell is one of the cases.
 19 Q Okay.
 20 A One of the previous de-annexation
 21 cases.
 22 Q All right. And you suggest that
 23 Russell says that there are other mechanisms short
 24 of de-annexation to address the concerns of the
 25 petitioners. You say, one, Berkeley could enter

1 A At least one, may have been a couple
 2 more, but certainly very few.
 3 Q I'm only aware of one that was
 4 testified to.
 5 A Okay.
 6 Q So, in the last five years, since
 7 we've been doing this, there's only been one meeting
 8 in Tri-Boro, that I'm aware of. So, that really
 9 hasn't occurred, having civic meetings in
 10 Seaside Park on behalf of South Seaside Park
 11 residents?
 12 MR. McGUCKIN: If I can just clarify,
 13 by meeting, you mean a council meeting?
 14 MR. MICHELINI: I'm going with, it
 15 says, public/civic meetings. That's what Mr. Wiser
 16 has in his report.
 17 Q What did you mean in your report when
 18 you said, public/civic meetings?
 19 A My recollection is, as part of the
 20 post Sandy -- Nick, am I correct -- the post Sandy,
 21 what's it called?
 22 MR. DICKERSON: The neighborhood plan
 23 are you referring to?
 24 A No. The initial post Sandy report?
 25 MR. DICKERSON: Oh, the strategic

1 into one or more interlocal agreements with
 2 Seaside Park, whereby South Seaside Park residents
 3 could take advantage of Seaside Park's recreational
 4 facilities, participate in its recreational programs
 5 and otherwise take advantage of facilities that are
 6 closer to their home.
 7 A Yes.
 8 Q Has that occurred?
 9 A Not to my knowledge.
 10 Q You say that Seaside Park's municipal
 11 offices could handle routine matters for the
 12 residents of South Seaside Park. Has that occurred?
 13 A Not to my knowledge.
 14 Q While it may not be realistic for the
 15 borough to handle all township issues, such an
 16 arrangement could address a large number of issues.
 17 But, again, it hasn't occurred, correct?
 18 A Not to my knowledge.
 19 Q You say that the township could hold
 20 occasional public/civic meetings in Seaside Park's
 21 municipal building or in the Tri-Boro First Aid
 22 Squad building, while not in Berkeley proper, such
 23 an effort would provide an added voice to
 24 South Seaside Park. I think there was testimony
 25 that there was one meeting in the Tri-Boro building?

1 recovery planning report.
 2 A The strategic recovery planning
 3 report, there was a meeting at the Tri-Boro, that's
 4 the one I'm referring to.
 5 Q Any other meetings that you're aware
 6 of?
 7 A That's the only one I could remember
 8 specifically. I thought there may have been one or
 9 two more that somebody along the way referenced. I
 10 could be mistaken on that, but that is the one that
 11 I'm sure.
 12 Q But, in any event, one or two over
 13 five years?
 14 A I said very few.
 15 Q Very few. You indicate that Russell
 16 says, the township could further improve its website
 17 and Facebook page to expand the ability of residents
 18 to conduct business via the internet as opposed to
 19 in-person. Has that happened --
 20 A I think it has.
 21 Q -- for South Seaside Park?
 22 A I think my recollection is, there was
 23 testimony that there were increased -- that the
 24 website had been improved and that the township was
 25 continuing to improve the website.

1 Q What did they do, if you remember?
 2 If you don't remember, that's fine.
 3 A There were -- I don't remember
 4 exactly. It was intake -- I thought there was
 5 intake for certain permits. Whatever I am not
 6 remembering is in the report.
 7 Q All right. You say, given the
 8 advancement in technology, the township could stream
 9 all public meetings on the website, so that
 10 interested parties who could not attend in person
 11 would be able to view them. A feedback mechanism
 12 could be implemented so that remote viewers could
 13 participate. Has that happened?
 14 A Not to my knowledge.
 15 Q And you do not dispute that Seaside
 16 Park residents feeling like they're part of Seaside
 17 Park is, in fact, credible, correct?
 18 A Run that by me again. I'm sorry.
 19 Q That Seaside Park residents
 20 feeling -- I'm sorry, South Seaside Park residents
 21 feel like they are part of the Seaside Park
 22 community is a credible feeling?
 23 A Correct.
 24 Q They --
 25 A You threw me off with the two Seaside

1 discussion this evening, I just want to be sure the
 2 board understands. The -- when you were shown
 3 A-116, the breakdown of general tax rate, the
 4 highlighted portions only related to the municipal
 5 purpose rate; is that correct? And I'll show it to
 6 you.
 7 A Municipal, yeah, that is correct, I
 8 remember.
 9 Q So, there were no questions asked of
 10 you about the school rates, whether it be the
 11 regional school district, the Berkeley School
 12 District, the county tax rate, et cetera, county
 13 library tax, or anything like that?
 14 A That is correct.
 15 Q And the total tax bill that a
 16 resident would receive would include all of those
 17 items; is that correct?
 18 A That is correct.
 19 Q The distance of Bonaire Drive to, I
 20 believe Mr. Michelini was referring to town hall
 21 when he talked about the mileage. Do you recall
 22 those questions?
 23 A Yes.
 24 Q If a resident of Bonaire Drive wants
 25 to go to a Berkeley Township beach, they would have

1 Parks.
 2 Q I'm sorry.
 3 A I get it.
 4 MR. MICHELINI: Excuse me one moment.
 5 (Off the record.)
 6 MR. MICHELINI: Thank you, Mr. Wisser.
 7 MR. WISER: Thank you.
 8 MR. MCGUCKIN: Mr. Chairman, I have a
 9 few questions, if I could.
 10 MR. WINWARD: Sure. You caught me
 11 off guard, you're finished.
 12 MR. MICHELINI: Pardon me?
 13 MR. WINWARD: I said, that caught me
 14 off guard, you're finished.
 15 MR. MICHELINI: Well, just as a
 16 matter of -- well, I'll wait till Mr. McGuckin asks
 17 the question before I object. It's probably a good
 18 idea, right, Mr. McGuckin?
 19 MR. MCGUCKIN: You can go first.
 20 MR. WINWARD: Hopefully, put one big
 21 objection on the record.
 22 MR. MICHELINI: I probably will do
 23 that eventually.
 24 EXAMINATION BY MR. MCGUCKIN:
 25 Q Mr. Wisser, for the purposes of

1 to drive in reverse essentially, correct? They
 2 would have just as far to go to use the township's
 3 amenities at the beach, correct?
 4 A Arguably more, because it's further
 5 away than town hall, although I don't know what
 6 specific route they might take.
 7 Q And if somebody were in the --
 8 MR. MICHELINI: Just for
 9 clarification, Mr. McGuckin, are you talking about
 10 an ocean beach or a bay beach in Berkeley Township?
 11 MR. MCGUCKIN: I'm talking about the
 12 use of an ocean beach in Berkeley Township --
 13 MR. MICHELINI: You didn't say ocean,
 14 so it wasn't --
 15 MR. MCGUCKIN: You're right.
 16 Q The township's ocean beach in
 17 South Seaside Park?
 18 A That is what I assumed you meant.
 19 Q And if there was a resident who
 20 resides in the southern portion of Berkeley Township
 21 close to the Lanoka Harbor/Lacey Township border and
 22 they wanted to use the township's ocean beach, they
 23 would have to drive through the same number of towns
 24 as the residents of South Seaside Park would to come
 25 to Berkeley Township mainland; is that correct?

1 A I think, in general, that's correct.
 2 Q Now, the township debt limit, I think
 3 the consensus at this juncture is that, based on the
 4 township's historical -- and I say consensus because
 5 I think that's what the witness -- witnesses
 6 testified to, and I think that's what you pointed
 7 out. You mentioned that based on historical --
 8 historically, the township's debt, that this should
 9 not have a major impact on the ability of the
 10 township to bond in the future?
 11 A That is correct.
 12 Q Even though the ability to bond would
 13 be decreased from 100 -- hold on one second, make
 14 sure I get the right number, if I have it here.
 15 Do you recall what the debt -- what it is and
 16 what it would be decreased to?
 17 A I don't have those numbers in my
 18 head, but let me -- and let me just rephrase. It's
 19 not the ability to bond. It's how much they can
 20 bond.
 21 Q Correct. And the ability to bond
 22 would -- that ability covers not just the township
 23 itself, correct, that bond limit covers the local
 24 school, the Berkeley school district, for instance?
 25 A I think there's a different formula

1 amounts of money, correct?
 2 A Correct.
 3 Q There's a lot of discussion about the
 4 impact of an average tax increase of \$156 and
 5 according to Mr. Moore, and I believe that's the
 6 number he came up with, if de-annexation were to
 7 occur. Is that your understanding of his testimony?
 8 A That would be on top of a background
 9 tax increase that would presumably happen just
 10 during the normal course of business that would
 11 happen without de-annexation. So, that increase is
 12 stacked upon a background increase. And, again, we
 13 never really got an answer as to how that would work
 14 given the two percent cap. And so, logically, if it
 15 gets beyond two percent, there would have to be cuts
 16 in services.
 17 Q So, when we talk about an average
 18 increase of \$156, that's in addition to what
 19 other -- whatever other costs and expenses the
 20 township may incur in that tax year when this first
 21 hits the residents?
 22 A Correct. So, that ties into the
 23 white board exercise that we did last time that
 24 talked about tax increases year to year. Yes.
 25 Q And I believe discussion as to what

1 for the boards of education, for the school boards
 2 than there are for municipalities. But I think, in
 3 general, you are correct.
 4 Q So, when you talk about the ability
 5 of a township to borrow money, it's not just for --
 6 it's what the taxpayers can pay, not just the
 7 township itself, when I say town hall? It's what
 8 all -- it's what all the debt the township can
 9 absorb based on its number of residents?
 10 A It's based on not the number of
 11 residents but it's based on the total value of the
 12 town or the total assessments --
 13 Q Okay.
 14 A -- of the town.
 15 Q Thank you. And in the case of
 16 de-annexation, the assessments of the township would
 17 decrease?
 18 A That is correct.
 19 Q And the bonding capacity would
 20 decrease --
 21 A Correct.
 22 Q -- also? And that would not just
 23 affect the people in town hall, that would also
 24 affect the ability of the school board if they
 25 needed to build something or borrow substantial

1 the average tax increase has been over five years,
 2 whether it's 84, I'm sorry, 94, or another number,
 3 but this would be in addition to that average?
 4 A That's correct.
 5 Q So, if it was 94, on top of \$156 in
 6 one year, that would be that type of an increase, it
 7 would be that --
 8 A Whatever the math works out to, yes.
 9 Q Just make sure I understand it.
 10 So, that would be, assuming a 94 average
 11 increase, in addition to the \$156 increase, that
 12 would be one year tax increase of \$250, correct?
 13 A Yes.
 14 Q If you added 156 and 94?
 15 A Correct.
 16 Q And every year going forward, that
 17 156 increase would be built into the tax rate? So,
 18 for every year going forward, that increase of 156
 19 is built into the tax rate, and then they would have
 20 average increases above that, assuming costs go up?
 21 A The one --
 22 MR. MICHELINI: Objection. I'm going
 23 to object to that, because that doesn't take into
 24 account additional ratables that could be added each
 25 year to mainland Berkeley, which has plenty of room

1 to develop.
 2 MR. McGUCKIN: You can ask him again
 3 if you want to ask him again, Mr. Michelini.
 4 MR. MICHELINI: Well, your question
 5 assumes that there aren't any additional ratables.
 6 MR. McGUCKIN: I was going to get to
 7 that in a second. I was going to get to that in a
 8 second.
 9 MR. MACKRES: That also makes the
 10 assumption there's no additional expenses.
 11 Q So --
 12 A So, the 156 becomes the new baseline
 13 on top of which any -- any, I'll call it an
 14 operational tax increase for any given year is
 15 built.
 16 Q Okay. And now, Mr. Michelini brought
 17 up the 60 new homes that may or may not be coming
 18 before the planning board. I understand now that's
 19 been adjourned to March. And we have no idea if and
 20 when that's actually going to happen. But,
 21 certainly, that is anticipated, that there may be
 22 future development in portions of the township. And
 23 new ratables would affect the tax rate, correct?
 24 A Correct.
 25 Q And it could also affect it expense

1 they place on the school systems.
 2 Q So, when Mr. Michelini indicates that
 3 there'll be newer revenue to offset potential lost
 4 revenue from South Seaside Park, that may not be the
 5 case; is that correct?
 6 A It may not be the case.
 7 Q And, in fact, if it's single-family
 8 housing units, history has shown that's not the
 9 case?
 10 A And even if it's senior units, there
 11 are increases in emergency services costs, that
 12 typically people don't realize they're going to
 13 happen but --
 14 Q Berkeley is a bit of unique community
 15 in that a substantial portion of its residents are
 16 retired, living on a fixed income, you would agree
 17 with that statement?
 18 A Yes.
 19 Q And, in fact, it's one of the
 20 municipal -- it's one of the, probably, one of the
 21 highest municipalities in the state with retired
 22 citizens making up its residents?
 23 A I don't know the answer to that. But
 24 it is a substantial amount.
 25 Q A substantial number of the residents

1 wise, correct?
 2 A Correct.
 3 Q So, if you had 60 homes, 60
 4 single-family homes, there could be concomitant
 5 increases in recreation costs, correct?
 6 A Correct.
 7 Q There could be concomitant increases
 8 in the local Berkeley school district?
 9 A Correct.
 10 Q Per student cost?
 11 A Police.
 12 Q Police, et cetera, right?
 13 A Yes.
 14 Q Public works?
 15 A Yes.
 16 Q You're a planner, you've been doing
 17 this a long time?
 18 A I have.
 19 Q Is a single family house a net
 20 increase or a benefit to a municipality when it
 21 comes to tax rates and tax purposes or a net loser,
 22 a four bedroom single-family home, in most
 23 instances?
 24 A I think the general consensus is that
 25 they're losers because of the additional burden that

1 are on single -- excuse me -- fixed income, correct?
 2 A I believe so, yes.
 3 Q That's based on the retirement
 4 communities in the municipality?
 5 A Correct.
 6 Q Would it be fair to say, from a
 7 planning perspective, that a tax rate increase would
 8 have a disproportionate effect on someone who's on a
 9 fixed income versus someone who's still in the work
 10 force and earning income every month?
 11 MR. MICHELINI: I'm going to object
 12 to this. This is way beyond the scope of his
 13 report, really, and my cross.
 14 MR. McGUCKIN: You asked the question
 15 as to its impact on the tax rate, and I think this
 16 is a followup to that question. I think it's
 17 absolutely the same -- the same issue.
 18 MR. MICHELINI: I disagree with you.
 19 And I would also object for the record that, you
 20 know, every question that you're asking is a leading
 21 question. This is supposed to be redirect
 22 testimony, so it shouldn't be leading. And then,
 23 thirdly, I think throughout these proceedings, and I
 24 might as well just put a blanket objection on the
 25 record, Mr. McGuckin has been attempting to

1 rehabilitate, whether it's Mr. Wisner or
 2 Mr. Slachetka or the township individuals who
 3 testified, every time I do what I think is a
 4 reasonable job in cross-examination, certainly not
 5 perfect, Mr. McGuckin jumps in and tries to ask a
 6 lot of questions to prop them back up and to
 7 rehabilitate them. And I think it's absolutely
 8 totally improper. That's not his role as the
 9 attorney for the planning board.
 10 The planning board is supposed to be
 11 independent and unbiased. He shouldn't even be
 12 asking questions, except perhaps a couple of
 13 clarification questions. But his questions are not
 14 in the nature of clarification. They are in the
 15 nature of advocacy. They are in the nature of
 16 taking the township's position and trying to
 17 undermine my cross-examination.
 18 MR. McGUCKIN: I completely disagree
 19 with that position, Mr. Michelini. I'm just here
 20 for the board --
 21 MR. MICHELINI: No need to raise your
 22 voice, Mr. McGuckin.
 23 MR. McGUCKIN: I'm not raising my
 24 voice.
 25 MR. MICHELINI: I know you disagree.

1 McGuckin. The record speaks for itself.
 2 MR. McGUCKIN: Thank you.
 3 Mr. Chairman, should I continue?
 4 MR. WINWARD: You want to consider
 5 what he said maybe.
 6 MR. McGUCKIN: Sure.
 7 MR. WINWARD: Make sure the questions
 8 are pertinent, not biased, in his opinion.
 9 MR. McGUCKIN: I think any questions
 10 I asked are going to be biased in Mr. Michelini's
 11 opinion, but I will do my best.
 12 BY MR. McGUCKIN
 13 Q There was questioning about --
 14 A I'm sorry. You started a question.
 15 Mr. Michelini objected. Did you finish that
 16 question?
 17 MR. McGUCKIN: I wish I could recall
 18 what it was.
 19 MR. GINGRICH: Ask the little lady
 20 over there.
 21 (Question read back.)
 22 Q Can you answer that question?
 23 A I think not only the people on a
 24 fixed income who may not be earning, but I think it
 25 would have a disproportionate effect on lower income

1 MR. McGUCKIN: I am going to
 2 interrupt you, however.
 3 MR. MICHELINI: And you're raising
 4 your voice.
 5 MR. McGUCKIN: I represent the board.
 6 I represent the board. And the board has a right to
 7 hear from the witness and to be clarified any
 8 questions they may have or that they should hear
 9 based upon your cross-examination.
 10 MR. MICHELINI: Let the board ask
 11 questions, then.
 12 MR. McGUCKIN: And your
 13 cross-examination has the -- I represent the board.
 14 That's my job. And if they wish to ask additional
 15 questions, they're free to do so. If they wish me
 16 not to ask questions, I'm sure they'll tell me so.
 17 They've not instructed me to do so. This board is
 18 trying to find the facts as best as they can. One
 19 way to do that is to question the witnesses. And I
 20 think you've done a very good job in that. And I
 21 think I have the right to make sure any questions
 22 that were asked of him, that I think should be
 23 followed up on, are before the board and that
 24 evidence is also presented to them.
 25 MR. MICHELINI: Thank you, Mr.

1 individuals who may be in the work force but not be
 2 of greater means.
 3 Q There was questioning about the
 4 residents of South Seaside Park as to where they
 5 worship, where they shop, where they go to
 6 restaurants. Do you recall that testimony?
 7 A Yes.
 8 Q If de-annexation were established,
 9 would that change in any way?
 10 A I don't believe so.
 11 Q As opposed to if de-annexation was
 12 not granted?
 13 A I don't see how that changes where
 14 the shops are, where the places of worship are,
 15 where any of the locations for their activities are.
 16 Other than anything that they may take advantage of
 17 in Seaside Park, because they now have access to it,
 18 municipal programs wise.
 19 Q If de-annexation were to occur and
 20 the petitioners successfully argued that the beaches
 21 go with them, would that have an impact on the
 22 residents of Berkeley Township who are not part of
 23 South Seaside Park?
 24 A Yeah, I believe they would pay the
 25 new beach tag fee of Seaside Park, which I believe

1 the testimony was that it's larger than or higher
 2 than the fee for South Seaside Park.
 3 Q I just want to touch upon your
 4 report. I think Mr. Michelini asked you about
 5 provisions, sections of your report. And you quoted
 6 legal standards and so forth and some case law and
 7 some statutes. Do you recall --
 8 A Yes.
 9 Q -- those questions?
 10 A Yes.
 11 Q And it seemed Mr. Michelini was
 12 contending or attempting to question you as to why
 13 that language was the same as, and similar to, or
 14 identical in some cases, to a report you did in
 15 another municipality. Do you recall that --
 16 A Yes.
 17 Q -- testimony?
 18 Has the standard changed at all since you did
 19 your prior report?
 20 A The case law hasn't changed, so the
 21 language wouldn't change.
 22 Q And no one on this board was familiar
 23 with that report, as far as I'm aware. Are you --
 24 have you provided that to any members of the board?
 25 A I have not.

1 years; is that right?
 2 A We've become very close.
 3 Q And he quoted a number. He said that
 4 Remington & Vernick had billed approximately
 5 \$350,000 or so over those five years on this matter;
 6 is that correct?
 7 A Something like that, yeah.
 8 Q And that's about 70,000 a year; is
 9 that correct?
 10 A Yeah. If you do the math, yeah.
 11 Q And that would include anyone from
 12 Remington & Vernick being involved in this project
 13 during those five years, correct?
 14 A Correct.
 15 Q At 70,000 a year, approximately?
 16 A Correct.
 17 Q And he also asked you about some
 18 notes that you had made on prior testimony. Do you
 19 recall that? And that was shared with him and with
 20 other members of the township?
 21 A I believe you're referring to the,
 22 what we've been calling, the annotated transcripts.
 23 Q Yeah.
 24 A Where there was a column that in
 25 certain instances had my comments in it.

1 Q So, they would not know what was in
 2 that report at all, correct?
 3 A That is correct.
 4 Q And the legal standard you quote is
 5 the same in both reports, but this board didn't see
 6 the first report; is that correct?
 7 A That's correct.
 8 Q Mr. Michelini asked you about your
 9 billing. And I think the board should understand,
 10 when you showed your billing of Remington & Vernick,
 11 was that just for your services or was that for
 12 anyone else's, if you know?
 13 A It was, they were invoices that
 14 reflected this matter. So, it would have included
 15 anybody else at R and V who billed to that job
 16 number.
 17 Q And not just you?
 18 A Correct.
 19 Q And you've been part of this process
 20 since it started, correct?
 21 A Correct.
 22 Q How many years is that now?
 23 A Well, the first hearing was
 24 January 2015.
 25 Q So, it's been over four years, five

1 Q And why did you do that?
 2 A Why did I create the --
 3 Q Yes.
 4 A -- annotated?
 5 There was an awful lot of testimony that, as
 6 it was provided, bounced back and forth between
 7 numerous topics, subjects and issues. What I did
 8 was, I pulled out what I thought from -- I pulled
 9 out from the transcripts that the court reporter
 10 provided, what I thought was the pertinent
 11 testimony, and grouped them by subject matter. So,
 12 for example, the police didn't have to sift through
 13 issues related to public works. So, I organized
 14 them in a subject matter format.
 15 Q And provided it to the potential
 16 witnesses?
 17 A And I provided it to Mr. Peters, who
 18 then provided it to the township for the individual
 19 witnesses to be able to understand what they were,
 20 what they needed to respond to.
 21 Q Some of the witnesses were, for lack
 22 of a better term, annoyed that there was no one
 23 assisting them? Is that -- would that be fair to
 24 say?
 25 A I think the police were quite annoyed

1 that they were asked to participate in this process,
 2 without anybody informing them what the process was
 3 or how it was supposed to evolve or what their
 4 participation needed to be.
 5 Q In fact, they were told that at a
 6 meeting, correct, that they weren't being
 7 represented, that they were to present their
 8 testimony, correct?
 9 A I don't know --
 10 MR. MICHELINI: Objection for the
 11 same reasons.
 12 A I don't know that.
 13 Q Okay. Well, the chief's testimony
 14 will -- it's in the record, so we'll go from there.
 15 No reason to talk about that.
 16 Now, the statute requires the planning board
 17 to conduct these hearings, correct?
 18 A Correct.
 19 Q And, as a planner, you've appeared
 20 before numerous boards, planning boards, correct?
 21 A Yes.
 22 Q And the statute requires a member of
 23 the governing body to sit on this board, right?
 24 A Yes.
 25 Q Requires the mayor or his designee to

1 MR. MICHELINI: I'm going to object
 2 to the open-ended question. We've been going on for
 3 a long time in these hearings. Let's be specific
 4 and cut to the chase.
 5 MR. McGUCKIN: Probably my last
 6 question, Mr. Chairman, and I'm giving the board's
 7 planner the opportunity to advise the board if
 8 there's anything further he thinks they should
 9 consider.
 10 MR. MICHELINI: He's already
 11 testified ad nauseam. I don't think there's any
 12 need to give him an open-ended question that says
 13 anything else you want to say.
 14 MR. WISER: I object to the ad
 15 nauseam.
 16 MR. MICHELINI: I don't mean it in a
 17 disrespectful way, Mr. Wisser.
 18 MR. WINWARD: Do you have an answer
 19 that's any different than page 399, the two
 20 paragraphs under findings?
 21 MR. WISER: Mr. Chairman, I don't
 22 have anything with respect to page 399. I do have
 23 some items I would like to talk about in terms of
 24 some of the questions that Mr. Michelini asked of
 25 me. But if you don't want to go in that direction,

1 sit on the planning board, right?
 2 A And a member of the -- an employee of
 3 the municipality and a member of the governing body.
 4 Q As well as a township official,
 5 correct?
 6 A That's what I meant by the member of
 7 the municipality, but, yes.
 8 Q So, member of the township, a member
 9 of the governing body and the mayor or his designee?
 10 A Correct.
 11 Q And the statute doesn't direct this
 12 to the zoning board, which would be completely
 13 officials who have nothing to do with the township,
 14 it's directed to the planning board, correct?
 15 A That is correct. The zoning board is
 16 not employee residents. And, as you discussed, the
 17 planning board has this function or is this makeup.
 18 Q Mr. Wisser, is there anything further
 19 or any other thing you want to clarify with respect
 20 to the report or anything further you want to
 21 provide to the board as to --
 22 MR. MICHELINI: I'm going to object
 23 to that.
 24 Q -- your recommendation and your
 25 findings with respect to this matter?

1 I don't need to.
 2 MR. WINWARD: What's your opinion on
 3 that as our legal adviser?
 4 MR. McGUCKIN: If the board has --
 5 would like to hear the rest of anything else he
 6 wants to say, it's up to you.
 7 MR. WINWARD: Does anybody on the
 8 board have --
 9 MR. GINGRICH: If there's anything
 10 else you'd like to say, I'd like to hear it.
 11 MR. MICHELINI: I just note my
 12 continuing objection for the record.
 13 MR. WISER: Do you want me to
 14 continue?
 15 Just a couple of points.
 16 MR. WINWARD: If you have a summation
 17 or whatever, then if Mr. Michelini wants to ask
 18 anything about that, that's, you know, his
 19 prerogative.
 20 MR. WISER: There was --
 21 Mr. Michelini asked me or asked about the future
 22 developments and would they not compensate the
 23 township for the loss of revenue with respect to
 24 de-annexation. And my reply would be to speak about
 25 it in terms of the Avalon Manor case. Now,

1 Mr. Michelini is going to object to that.
 2 MR. MICHELINI: I do object.
 3 MR. WISER: Okay. So --
 4 MR. MCGUCKIN: He asked you questions
 5 about the Avalon Manor case, so it seems appropriate
 6 for you to respond now.
 7 MR. WISER: In the Avalon Manor case,
 8 the appellate division says that, they begin to
 9 introduce the case, they say that plaintiffs filed
 10 complaint in lieu of prerogative writs challenging
 11 that determination, and determination would have
 12 been the township denying. And then they go on to
 13 characterize this case where that irremedial,
 14 irremediable language came from. And they
 15 characterize the decision as a thorough and
 16 well-reasoned opinion. That meant something to me.
 17 That's why I used it.
 18 The judge then goes through and talks
 19 about the economic -- the plaintiff argued, in that
 20 case, to the planning board and to the court that
 21 the economic consequences of de-annexation could be
 22 softened by the application of a bunch of different
 23 things, among which were new ratables for new
 24 development. And the judge ruled that those
 25 revenues already belonged to -- they already

1 just one case, that is the appellate division
 2 upholding that analysis. I'm not a lawyer. I admit
 3 I'm not a lawyer. But when the appellate division
 4 says, we agree with the analysis, and then they
 5 don't go back and say, well, yeah, the court said
 6 that the -- or the trial court used that particular
 7 language, but we don't think it's appropriate. They
 8 didn't do that at this time. Had they thought it
 9 was inappropriate, they would have commented upon
 10 it.
 11 How do you spell that, for the
 12 record?
 13 So, those things together lead me to
 14 believe that there is validity to this case, that,
 15 this Avalon Manor case, and that it's important for
 16 the board to understand. So, that's all I have
 17 about that.
 18 MR. CALLAHAN: Are these two
 19 situations similar or exactly?
 20 MR. WISER: The two cases?
 21 MR. CALLAHAN: Yes.
 22 MR. MCGUCKIN: No, the two cases --
 23 no two cases are identical. It's the legal analysis
 24 that was applied by the court in that case that Mr.
 25 Wiser's referring to and which was -- he was

1 belonged to all of the property owners in the
 2 township. To suggest that these revenues could be
 3 considered as an offset or amelioration of the added
 4 taxes intended to de-annexation is to suggest that
 5 the taxpayers of the township should apply their own
 6 resources to the reduction of the increase in their
 7 taxes.
 8 MR. MICHELINI: I'm just, I'm going
 9 to object to this. I mean, Mr. Wiser, testified to
 10 that on his direct. He actually quoted the case.
 11 He read it from his report. There's no need to do
 12 it again.
 13 MR. WISER: One thing I --
 14 MR. MICHELINI: It's duplication of
 15 what he previously testified to. I think we're
 16 wasting time.
 17 MR. WISER: And the one piece that's
 18 not a duplication --
 19 MR. MICHELINI: And now the one
 20 piece.
 21 MR. WISER: -- is that after going
 22 through all of the rationale that Mr. Michelini is
 23 correct is in my report and was in my -- in my
 24 presentation, the appellate division finished by
 25 saying, we agree with this analysis. That's not

1 questioned on by Mr. Michelini. And what -- and the
 2 appellate division found that that analysis was the
 3 appropriate analysis in that case. And Mr. Wiser's
 4 arguing that that is the same type of analysis that
 5 should be done in this case, because that's what the
 6 appellate division said, it was an appropriate
 7 analysis. It's the legal analysis, not the facts of
 8 each case, that he's referring to.
 9 MR. CALLAHAN: Well, shouldn't both
 10 situations be almost identical?
 11 MR. MCGUCKIN: Well, they are in that
 12 they're both seeking de-annexation. It's the same,
 13 it's the same type of case. It's the legal analysis
 14 to apply to those facts that is they're identical,
 15 and that's what the court is saying.
 16 MR. CALLAHAN: Okay. Thank you.
 17 MR. WISER: And lastly, and I mean
 18 lastly, with respect to the annotated transcripts.
 19 Mr. Michelini has made some assertions about them
 20 being inappropriate on several, multiple occasions,
 21 questioned why I did them. I think I've explained
 22 that. But the one thing I found interesting, and
 23 you can take it for what it's worth, just as you can
 24 take anything I've said throughout this whole
 25 process for what it's worth, is that he questioned

1 my motives. He questioned who I gave them to and
 2 conversations that may or may not have happened.
 3 But he never questioned the content of them. I find
 4 that interesting.
 5 MR. MICHELINI: I'd be a happy to do
 6 that. We'd be here for another hour or two, but I'd
 7 be happy to. I don't accept the content of your
 8 comments, if that's what you're asking.
 9 MR. WISER: Okay.
 10 MR. MCGUCKIN: Any board members have
 11 any questions, now would be --
 12 MR. MICHELINI: Just very briefly.
 13 I'm going to object to any board members having
 14 questions, because, after all, Mr. McGuckin
 15 represents you. And, as an attorney, usually the
 16 individuals do not give questions if the attorney is
 17 asking the questions. Throughout these hearings,
 18 Mr. McGuckin has taken a lead role in asking lots of
 19 questions, when normally the board would just ask
 20 questions and the attorney wouldn't. So, I
 21 understand that he's going to allow you to ask
 22 questions, I understand that. But I want my
 23 objection noted, because I think his role,
 24 throughout these proceedings, has been highly
 25 unusual. Thank you.

1 mission. This is a legislative function. It's not
 2 a quasi judicial hearing, which we would do for a
 3 variance or something like that. This is a fact
 4 finding planning role of the board. And that's the
 5 way this process has gone on since the beginning.
 6 Thank you.
 7 MR. WINWARD: Are we allowed to ask
 8 questions? If we do, do we go through you?
 9 MR. MCGUCKIN: No.
 10 MR. WINWARD: Do we address
 11 Mr. Michelini or Mr. Wiser?
 12 MR. MCGUCKIN: Just like at any
 13 planning board application that we would have, the
 14 board is certainly allowed to ask questions, as is
 15 the board's attorney, to ensure the board receives
 16 all the appropriate information.
 17 MR. WINWARD: Okay.
 18 MR. MCGUCKIN: So, absolutely, the
 19 board should ask questions, if you have any further
 20 questions of Mr. Wiser.
 21 MR. WINWARD: At the moment, I have
 22 about six or seven different things that, over the
 23 last five years, that could use clarification. I'm
 24 sure some of the other members of the board have
 25 questions. So, maybe we'll start at Nick's end.

1 MR. MCGUCKIN: I got to put some
 2 stuff on the record, Mr. Chairman.
 3 MR. WINWARD: Sure. Go ahead. And I
 4 have questions.
 5 MR. MCGUCKIN: First of all, this is
 6 not a subdivision application or a site plan
 7 application that the board would receive and review
 8 on a monthly basis. This is an extremely unique
 9 situation. One that has occurred a handful of times
 10 in the entire state. One which has little case law
 11 to assist the board in its role. The statute, in my
 12 opinion, could be clearer in that regard but it's
 13 not. And this is exactly the type of role that I
 14 think the board attorney's supposed to do in a
 15 situation like this, because this is something the
 16 board has never seen before, at least this board,
 17 and probably maybe never will. So, it certainly is
 18 unique and a specialized area. And it is for that
 19 reason that the board has asked me to assist them in
 20 reaching their conclusions and in helping to flesh
 21 out the facts that are going to be in the record
 22 before you make your decision. And that's the
 23 purpose of it.
 24 Despite Mr. Michelini's
 25 characterization of it, this is a fact finding

1 Nick, do you have any questions for Mr. Michelini,
 2 Mr. Wiser?
 3 MR. MCGUCKIN: No, no, no. These
 4 would just be questions for Mr Wiser.
 5 MR. WINWARD: Mr. Wiser. I'm sorry,
 6 okay.
 7 MR. MACKRES: I'll defer.
 8 MR. WINWARD: Okay. Brian?
 9 MR. GINGRICH: Are you finished?
 10 MR. WISER: I guess I am.
 11 MR. GINGRICH: Then I got no
 12 questions.
 13 MR. WINWARD: Domenick, do you have
 14 anything --
 15 MR. LORELLI: Nothing.
 16 MR. WINWARD: -- you need
 17 clarification from or about?
 18 MR. LORELLI: Not right now.
 19 MR. WINWARD: John?
 20 MR. BACCHIONE: I do have a question
 21 through the Chair. I don't know -- I have two
 22 questions, actually. I don't know if the first
 23 question you have the authority to answer, but I do
 24 have to ask it.
 25 First I'll make a statement or

1 comments. To the best of my knowledge, the
 2 household median income in Berkeley Township is
 3 around \$43,000. That's not my question.
 4 MR. WISER: Okay. I thought you were
 5 asking me to comment on that.
 6 MR. BACCHIONE: I'm making a comment.
 7 MR. WISER: Okay.
 8 MR. BACCHIONE: My question is, if
 9 the de-annexation does happen, will the household
 10 median income drop because we lose the higher
 11 incomes from South Seaside Park?
 12 MR. WISER: I think for the township
 13 on the whole, statistically, yes.
 14 MR. BACCHIONE: Okay. We don't know
 15 what that number's going to be at this time --
 16 MR. WISER: Right.
 17 MR. BACCHIONE: -- until it happens?
 18 MR. WISER: It's like a batting
 19 average. You take away some good games, some four
 20 for four games, and the average goes down.
 21 MR. BACCHIONE: Okay. Here's my
 22 second question. This one I know you can answer.
 23 Not that you did a bad job with the first answer.
 24 So, right now, Berkeley Township's total budget
 25 depends on residential taxpayers. We don't have a

1 would say, to have that level of understanding.
 2 MR. BACCHIONE: My last comment is,
 3 I'm just going to add some statistics to what I'm
 4 talking about, the subject I'm on. I don't know
 5 why, what the reasons are for what I'm going to say,
 6 but I do know it happened. Lacey Township's
 7 household median income is around 71,000. They have
 8 the Home Depot. They have the Kohl's. They have
 9 all those box stores that you're talking about. I'm
 10 not saying it had anything to do with the household
 11 median income, because I can't prove it, but I'm
 12 just saying. Townships in our area that have the
 13 higher household median income seem to have all
 14 those stores that can pay those commercial ratables
 15 that Berkeley Township's in desperate need of.
 16 That's my last comment. So, I appreciate you
 17 answering my questions.
 18 MR. WISER: Thank you.
 19 MR. BACCHIONE: Thank you.
 20 MR. WINWARD: Rich, do you have any
 21 questions? Fred?
 22 I just had some things over the years
 23 I've been wondering about. I know there was some
 24 statements made in 2015 by residents about, like
 25 every part of the township had recycling cans. And

1 lot of commercial businesses here in Berkeley
 2 Township, probably, and I'm just going to give an
 3 arbitrary number, pretty close, about 250 commercial
 4 paying businesses here in Berkeley Township. Should
 5 the median income go down, would it become more
 6 difficult for Berkeley Township to attract, let's
 7 say, box stores, anchor stores, commercial business?
 8 And I'll just name some box stores that I'm
 9 referring to, Lowe's, Target, in that realm of box
 10 stores. Is it something that these box stores look
 11 at when they want to put a new store in a township
 12 or a town, or state even, what the household median
 13 incomes are?
 14 MR. WISER: I think the more
 15 sophisticated operators, like a Lowe's or a Target
 16 or somebody like that, would look at the data, more
 17 granularly, if I could use that term. They would
 18 look where they were going to locate and look at the
 19 spread of median incomes, the spread of all kinds of
 20 incomes around their story, in whatever radius they
 21 decide is important to them. I think for the less
 22 sophisticated developers trying to locate, they may
 23 limit themselves to a township wide view, as opposed
 24 to being -- having the ability or to get into those
 25 subsets, cross tabulations, as the statisticians

1 I know at that particular time I didn't, but I since
 2 have gotten one. So, what I was going to ask, is
 3 it -- is that customary like other townships, that
 4 they do rollouts of services to their communities in
 5 like phased phases, instead of like hitting
 6 everybody at once with recycling cans and --
 7 MR. WISER: You know, I --
 8 MR. WINWARD: Is it an economic thing
 9 or -- because I certainly didn't have one. They got
 10 it before my section of Bayville did.
 11 MR. WISER: I really -- I can tell
 12 you that, logically, a township might roll things
 13 out based on affordability over time, but I could
 14 not say -- I'm not aware of it happening or not
 15 happening, you know. As a municipal official for a
 16 lot of years, I know that you try to do everybody at
 17 once. Even if you can buy them all at once, there's
 18 a rollout on delivery that takes time. The reason
 19 in Berkeley, I simply couldn't tell you.
 20 MR. WINWARD: Okay. During several
 21 of the reports of the residents of South Seaside
 22 Park, it came up quite a few times that we still
 23 have Island Beach. Do we get a better rate at
 24 Island Beach as Berkeley residents than anybody else
 25 in the state, because it occupies land that used to

1 be called Berkeley Township?
 2 MR. WISER: It's a state park. I
 3 think they are prohibited from making differential
 4 charges, other than if you're a senior, and I
 5 believe more recently if you're a veteran.
 6 MR. WINWARD: So, if I live in
 7 Bayville, Island Heights or Lodi, I still pay the
 8 same at Island Beach?
 9 MR. WISER: I believe so, yes.
 10 MR. WINWARD: I was curious about
 11 that for a long time. And I don't know if you're
 12 allowed to comment on this. Is there an agreement
 13 in place between South Seaside Park and
 14 Seaside Park? Because in '78, there was a similar
 15 de-annexation and it didn't happen. I was just
 16 wondering what could be different this time or --
 17 MR. McGUCKIN: Perhaps I can. The
 18 agreement would come if and when there was an
 19 agreement as to de-annexation or a court order
 20 authorizing de-annexation. Under the statute, at
 21 that point, the two municipalities would have to get
 22 together to negotiate, among other things,
 23 percentage of debt service that's being dissolved
 24 and so forth. So, that would be done after the
 25 determination is made.

1 districts?
 2 MR. WISER: Meaning what?
 3 MR. MACKRES: So, the de-annexation
 4 goes through, it's parceled out and done, that the
 5 school districts lose their financing and --
 6 MR. WISER: The Berkeley School
 7 District would lose any --
 8 MR. MACKRES: Talking about Berkeley.
 9 MR. WISER: Pardon me? Yes, yes.
 10 The Berkeley School District would lose the funding
 11 that is attributable to the ratable base from
 12 South Seaside Park. I hope that answers your
 13 question.
 14 MR. MACKRES: All right. So, the
 15 reason I'm going to this is that Central Regional
 16 has been having issues. I'm not sure if they're
 17 still having those issues, but it's pretty famous
 18 for over a decade now and in the papers and lawsuits
 19 that Seaside Park has been trying to break away from
 20 Central Regional for a long time. Those lawsuits
 21 have gone up to the New Jersey Department of
 22 Education, and has been blocked there. So, I'm
 23 wondering, if this de-annexation does go through,
 24 will NJDOE get involved to block it if Berkeley
 25 Township Elementary School District sues? Is there

1 MR. WINWARD: I've got another
 2 question. Maybe one or two more. I heard some
 3 testimony, I don't remember exactly when, but about
 4 the township debt, that the portion of it that was
 5 responsible for South Seaside Park. If there was a
 6 de-annexation, would that affect the township's bond
 7 rating at all in any way?
 8 MR. WISER: In general, bond rating
 9 agencies base their ratings on the ratable base and
 10 the stability of the government. Clearly, by
 11 definition, the ratable base goes down. How that
 12 would affect the bond ratings from the various
 13 agencies, I don't know.
 14 MR. WINWARD: I think that's all the
 15 questions I had. Just points of clarification.
 16 Anybody else have any? Nick? Go ahead.
 17 MR. MACKRES: Yes, I do.
 18 (Off the record.)
 19 MR. MACKRES: Two major questions.
 20 This is concerning, first one is the school
 21 district. The other one is precedence, setting
 22 precedence.
 23 The first question, basically, a
 24 two-parter. If de-annexation goes through, is that
 25 going to have the final authority over school

1 any jurisdiction or --
 2 MR. WISER: I would have no way of
 3 knowing.
 4 MR. McGUCKIN: Just repeat that
 5 question again. Let me just make sure I understand.
 6 MR. MACKRES: So, from what I recall,
 7 NJDOE has the oversight for the schools. And so, if
 8 this de-annexation does go through, can -- I'm not
 9 sure if they will or not, but is there any
 10 jurisdiction of NJDOE blocking that portion of the
 11 transfer?
 12 MR. McGUCKIN: I've never seen any
 13 such thing. I would strongly doubt they would ever
 14 be involved in that, nor is there any statutory
 15 authority for it.
 16 MR. MACKRES: Okay.
 17 MR. McGUCKIN: So, the answer to
 18 that, I believe, would be no.
 19 MR. MACKRES: And so, my other
 20 question would be, if this does go through, and
 21 we've talked before about net gainers and net
 22 losers, retirees and schoolchildren, and so forth,
 23 do you think this would set precedence for other
 24 portions of the town to de-annex, specifically wards
 25 three and four?

1 MR. McGUCKIN: Why don't we let
2 Mr. Michelini object first.
3 MR. MICHELINI: Well, the case law
4 indicates that precedence is not an issue that the
5 board should consider and Mr. --
6 MR. McGUCKIN: I agree with
7 Mr. Michelini. You're not supposed to consider
8 that.
9 MR. MICHELINI: Only took five years
10 for Mr. McGuckin to agree with me.
11 MR. McGUCKIN: No, we agree on many
12 things.
13 (Applause.)
14 MR. GINGRICH: Playing nice in the
15 sandbox.
16 MR. MACKRES: Thank you. That's it
17 for my questions.
18 MR. WINWARD: Okay.
19 MR. McGUCKIN: Does Mr. Michelini
20 have any questions for --
21 MR. MICHELINI: I have some recross.
22 Try to do it quick.
23 (Recess was taken.)
24 MR. WINWARD: You had a couple
25 questions.

1 Q -- it went up in 2016 and 2018,
2 correct?
3 A Whatever your -- I didn't look that
4 closely. I didn't commit it to memory, but I'll
5 assume you did.
6 Q Okay. And Bonaire Drive, we talked a
7 little bit about that. If somebody wants to go
8 the beach from Bonaire Drive, they can actually go
9 to Seaside Heights? That's closer than the Berkeley
10 beach in White Sands, correct?
11 A If they choose to.
12 Q Right. And they can go to the beach
13 in Seaside Park, a mile and a half, a beach that's
14 actually closer than the White Sands Beach, correct?
15 A If they choose to.
16 Q Right? And they can go to Ortleigh
17 Beach, which is actually also closer. Are you aware
18 of that? It's just north of Seaside Park.
19 A I think this was part of the
20 conversation last month. If they choose to.
21 Q Sure. Of course. They don't have to
22 go to Berkeley to the White Sands Beach, correct?
23 There are closer beaches?
24 A And there are beaches further away
25 that might be attractive to them.

1 FURTHER EXAMINATION BY MR. MICHELINI:
2 Q Mr. Wiser, you recall that
3 Mr. Gingrich's comments last time we were here had
4 to do with the fact that he was objecting to my
5 pointing out increases each year in tax when it came
6 to the average home assessed at 183,6 in
7 Berkeley Township. And he was objecting, saying
8 that the local tax didn't go up. Do you recall
9 that?
10 A Yes. Yes.
11 Q And, in fact, the local tax did go up
12 two times out of the last three years, according to
13 the Exhibit A-116?
14 A That's where we started today.
15 Q Okay. I just want to make sure that
16 is correct, right?
17 A Appears to be.
18 Q And Bonaire Drive, with regard to --
19 MR. GINGRICH: Through the Chair, no,
20 it's not. It was two times in five years.
21 MR. MICHELINI: Okay.
22 Q But it's -- whether it's two times in
23 five years or two times in three years --
24 MR. GINGRICH: That's the year.
25 MR. MICHELINI: Excuse me.

1 Q That's right. The bonding capacity
2 is not going to be significantly affected, to the
3 best of your knowledge, correct?
4 A We went through that, yeah.
5 Q Okay. And Mr. McGuckin was asking
6 you about the increase would be \$94 on average,
7 which is the, according to the numbers that we went
8 over last time, that was the average increase over
9 five years. Do you recall that?
10 A Yes.
11 Q And then there would be an additional
12 increase for the average home of \$156, according to
13 the numbers of Mr. Moore that you accepted, correct?
14 A Due to de-annexation.
15 Q Right. But it's still only eight and
16 a half cents. Having said that, the 156 only
17 represents eight and a half cents per 100 in terms
18 of tax increase, isn't that correct, according to
19 the numbers that you did?
20 A Whatever the math works out.
21 Q Well, that was the math that you
22 testified to, wasn't it?
23 A Okay.
24 Q And any de-annexation in any town
25 always results in some tax increase or change in the

1 rate, isn't that correct, because you're losing
 2 ratables? Whenever you have a de-annexation,
 3 there's going to be a loss of assessments or
 4 ratables, correct?
 5 A I would agree with that second half
 6 of your statement. I would not make that -- I don't
 7 have enough information to make that -- to make the
 8 blanket statement that you started off with.
 9 Q In any of the cases that you read,
 10 did any of them involve no change in the
 11 assessments? They all involved some loss of
 12 assessments; isn't that correct?
 13 A Well, there was the one -- I'll
 14 stipulate that de-annexation by definition involves
 15 the removal of some measure of assessment.
 16 Q Right. And you were asked about
 17 commercial -- I'm sorry -- about residential homes
 18 being added to the tax base and how they may or may
 19 not be advantageous because of the cost of having a
 20 residential home and the cost associated with
 21 sending kids to school, those kinds of things,
 22 correct? Do you remember that testimony?
 23 A Yes.
 24 Q Are you aware that the homes that are
 25 proposed, the 60 homes, also have a significant

1 have a disproportionate effect upon seniors who are
 2 on a fixed income? How can you say that without
 3 having done an analysis?
 4 A I will clarify my statement. To the
 5 extent that any of the seniors are -- who are on a
 6 fixed income are at the lower income level, which is
 7 what I talked about with the non-seniors, to the
 8 extent that anybody is on a lower income level,
 9 de-annexation will have a disproportional impact.
 10 Q And that's your statement, and you're
 11 sticking to it, right?
 12 A That's what I said.
 13 Q When you looked at the case law and,
 14 essentially, you copied the case law from the one
 15 report that you did, and put it into this one,
 16 correct?
 17 A I'm not going to -- we went through
 18 that.
 19 Q No, but you testified about it just
 20 now to Mr. McGuckin. So, you copied the case law,
 21 and you put it into this report that you presented
 22 here, you copied it from another report, about 37
 23 pages, correct?
 24 A With some adjustments, yes.
 25 Q And isn't it a fact that not only did

1 commercial component to that application?
 2 A I was not asked that question.
 3 Q All right. But the commercial,
 4 certainly the commercial ratables, are desirable for
 5 the municipality, are they not?
 6 A Presumably.
 7 Q You talked about seniors being on a
 8 fixed income. Have you done any analysis as to how
 9 many seniors in Berkeley Township are on a fixed
 10 income?
 11 A No.
 12 Q So, you really can't give an opinion
 13 about that, can you?
 14 A I wasn't asked numbers. I was asked
 15 if seniors on a fixed income would be
 16 disproportionately impacted.
 17 Q But you don't know what their income
 18 is, right? The seniors on a fixed income, you don't
 19 know what that income is, do you?
 20 A No.
 21 Q You haven't done any analysis, right?
 22 A Just what the -- the information that
 23 was presented by your witnesses.
 24 Q So, isn't it a fact that you can't
 25 give an opinion about whether de-annexation will

1 you copy the case law, but you copied the analysis
 2 or how those cases affected the municipality
 3 involved in that particular matter?
 4 A I copied the take-away from those
 5 individual cases. It's all part of it.
 6 Q Right. And, in fact, it says
 7 analysis. And then you just substituted the place
 8 names. Wherever it said Seaside Park -- I'm
 9 sorry -- South Seaside Park, you substituted
 10 Seaview Village. And wherever -- you know, you
 11 substituted the place names. Berkeley Township, you
 12 substituted the Egg Harbor Township, or
 13 Berkeley Township for Egg Harbor Township. You
 14 substituted those in the actual analysis; isn't that
 15 correct?
 16 A Largely, yeah.
 17 Q Okay. So, it wasn't just copying the
 18 cases, you copied the analysis and just substituted
 19 the names of the parties in the analysis?
 20 A Wait, wait, wait. Take a step back.
 21 What are you -- are you talking about in the case
 22 law section or in the further sections?
 23 Q I'm talking about 37 pages that you
 24 testified to. If you don't remember, that's fine.
 25 A No, no. There's analysis terms

1 throughout the document. I agree with what you just
 2 said.
 3 Q Okay. Well, the record will speak
 4 for itself. That is an exhibit.
 5 With regard to billing. You testified at the
 6 last hearing that on the de-annexation matter alone,
 7 whether it's you or other people from your firm, you
 8 spent \$350,000. But as we started this meeting,
 9 there was another \$15,000 that was approved in
 10 vouchers. Did that relate to de-annexation?
 11 A That's an R & V bill, I have no idea.
 12 Q So, you don't know. It could. Maybe
 13 it does, maybe it doesn't?
 14 A I would imagine since we had a
 15 meeting last month, that a piece of it does, but I
 16 have no idea what that bill entails.
 17 Q And the Avalon Manor case, which
 18 talks about that language that you quoted,
 19 irremediable harm, right, did I get it right that
 20 time?
 21 A Close enough.
 22 Q Okay. That language is not in the
 23 appellate division decision, correct?
 24 A Exactly. Correct.
 25 Q Okay.

1 Mr. Bacchione asked you about median household
 2 income. Said it was about 43,000, but he wasn't
 3 sure. I don't think he was saying it as a fact,
 4 that's what he understood. Okay. Do you remember
 5 that?
 6 A That's what he -- that was the
 7 interplay.
 8 Q You didn't do any study about the
 9 median household income, did you?
 10 A It wasn't my job to do the study.
 11 Q Okay. So, you don't have any opinion
 12 as to how the median household income will affect
 13 de-annexation?
 14 A I have an opinion as to how
 15 de-annexation might affect the median household
 16 income.
 17 Q Okay. And did you do a study on
 18 that?
 19 A No, I relied on your numbers.
 20 Q So, you're talking about the
 21 assessments that you relied on. When you say my
 22 numbers, you're talking about Mr. Moore's numbers,
 23 correct?
 24 A Who spoke to -- Mr. Moore's numbers
 25 and Mr. Bauman's numbers, who provide information

1 A Leads me to believe that the
 2 appellate division didn't have a problem with it.
 3 Q Or you could just as easily assume
 4 that they weren't adopting that standard, so they
 5 didn't put it in there?
 6 A I would have thought they would have
 7 addressed it. Okay.
 8 Q You would have thought that, but
 9 you're not an attorney, so you don't really know, do
 10 you?
 11 A Probably about the same as you said
 12 you were a mathematician or should have been a
 13 mathematician, so you could work through numbers.
 14 MR. GINGRICH: Touche.
 15 VOICE: Touche.
 16 Q You didn't do any study about the
 17 median household income in Berkeley and how -- what
 18 effect the de-annexation would have on the median
 19 household income, either in an actual number or in a
 20 percentage; isn't that correct?
 21 A I took the numbers that were
 22 presented by you, by your clients or your
 23 professional.
 24 Q Well, do you know the extent to which
 25 the median household income -- we're talking about,

1 about incomes.
 2 Q You didn't rely on Mr. Slachetka's
 3 numbers in that regard?
 4 A I may have. I don't -- I -- the
 5 numbers were provided by a number of people. I
 6 relied on numbers that were presented in the record.
 7 Q Mr., I believe it was Mr. Bacchione,
 8 asked about a Lowe's and a Target and big box
 9 stores, and you indicated that the big box stores
 10 typically use a radius, as opposed to municipal
 11 boundaries, to determine whether or not they're
 12 going to come into an area, correct?
 13 A Rooftops, yes.
 14 Q Okay. But a radius as opposed to a
 15 municipal boundary? That's correct, right?
 16 A It's simplistic, but it's correct.
 17 Q All right. Are you aware that
 18 there's a Wal-Mart and a BJ's virtually next to
 19 Holiday City-Berkeley?
 20 A No.
 21 Q You're not aware of that? Out on
 22 Route 37 West. Those are big box stores, aren't
 23 they?
 24 A What was the second one you said?
 25 Wal-Mart?

1 Q BJ's.
 2 A Yeah.
 3 Q BJ's and Wal-Mart?
 4 A Yeah.
 5 Q They're both big box stores, correct?
 6 A Yeah. Wal-Mart maybe not, but BJ's
 7 is.
 8 Q Do you know why they would be located
 9 next to Holiday City in Berkeley?
 10 A Because there's an awful lot of
 11 rooftops out there.
 12 Q Okay. So, the fact that those were
 13 lower incomes, a lot of people on fixed incomes,
 14 obviously didn't prevent Wal-Mart or BJ's from being
 15 located out there?
 16 A Correct.
 17 Q And then Kohl's is only maybe three
 18 miles away.
 19 A Okay.
 20 Q So, they would be looking at a
 21 radius, correct, that would include that area,
 22 typically?
 23 A That's what I said.
 24 MR. WINWARD: I think he already said
 25 that.

1 otherwise -- if the board doesn't change its mind,
 2 this would conclude the testimony of this process.
 3 So, at this point, my recommendation
 4 would be, we have a meeting next Thursday. I'd like
 5 for that meeting next Thursday if we could get a
 6 list of the various board members to determine what
 7 meetings any may have missed. Let's get a clear
 8 chart as to who missed what meetings. Let's get the
 9 transcripts of those meetings or audiotapes of those
 10 meetings so that any board member who's missed a
 11 meeting and is going to participate in the vote or
 12 decision in this matter, has an opportunity to
 13 review any of those transcripts or audio recordings.
 14 So, for next Thursday, I'd like to do
 15 that. There will be no additional testimony, but I
 16 think at that point we will at least have a game
 17 plan as to how we will then approach what I would
 18 imagine in January or -- I would imagine January
 19 would be the decision making process, but I want to
 20 make sure before anybody votes that they've sat
 21 through each hearing or at least listened to the
 22 tape and can certify they either read the transcript
 23 or listened to the audiotape with respect to those.
 24 Mr. Michelini, any objection to that
 25 process at this point?

1 MR. MICHELINI: I don't have any
 2 further questions. Thank you, Mr. Wisser.
 3 MR. WISER: Thank you.
 4 MR. WINWARD: Okay. At this time, I
 5 just had a quick question for our board attorney.
 6 What are the next steps? Because on the agenda, it
 7 just says hearing every week. It doesn't give us
 8 any instructions as to what we do or what's next.
 9 MR. MCGUCKIN: So, this will at least
 10 now conclude the testimony portion of this entire
 11 process, I think that it's fair to say.
 12 Mr. Michelini, do you have any -- I'm sorry, I
 13 thought you might have additional witnesses. I
 14 apologize.
 15 MR. MICHELINI: I have no further
 16 witnesses. I mean, I was told I couldn't present
 17 rebuttal witnesses after Mr. Wisser testified.
 18 MR. MCGUCKIN: That's correct.
 19 MR. MICHELINI: I would have done
 20 that, but I was precluded from doing that. So,
 21 therefore, I have no further witnesses.
 22 MR. MCGUCKIN: Okay. So --
 23 MR. MICHELINI: Unless the board
 24 changes its mind.
 25 MR. MCGUCKIN: This would

1 MR. MICHELINI: Well, I would just
 2 say that it has to be in January. I think any delay
 3 beyond that would be outside of the statute.
 4 MR. MCGUCKIN: I don't disagree. I
 5 think we all want to get this thing in for a
 6 landing, so --
 7 MR. WINWARD: I agree. I think a
 8 month is more than enough for somebody to listen to
 9 one of the transcripts. That means basically two
 10 hours. I only missed one in five years. It's
 11 painful to listen to those two hours.
 12 MR. MCGUCKIN: There's also a
 13 transcript they can read.
 14 MR. WISER: Transcripts are much
 15 easier.
 16 MR. MCGUCKIN: Transcripts are much
 17 easier.
 18 MR. GINGRICH: Through the Chair.
 19 You're talking about a meeting when?
 20 MR. MCGUCKIN: Our meeting next --
 21 our next meeting would be next week.
 22 MR. GINGRICH: There's no agenda, is
 23 there?
 24 MR. MCGUCKIN: This would be the only
 25 item that I'm aware of which will be on the agenda.

1 MR. GINGRICH: So, now we have an
 2 agenda.
 3 MR. McGUCKIN: It should not take
 4 long, but I think we need to have a game plan so we
 5 all understand what meetings people have to review.
 6 We have the exhibits which I think any members wish
 7 to review would have to stop in and see Kelly. And
 8 then we would look to take some discussions in
 9 January and probably a vote. That would be my
 10 recommendation at this time.
 11 MR. WINWARD: Kelly, do you have such
 12 a list of like who attended what meeting?
 13 MS. HUGG: Yes.
 14 (Matter adjourned.)
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25

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,
 9 place and on the date hereinbefore set forth.
 10
 11
 12
 13 _____
 14 Notary Public of the State of New Jersey
 15 My Commission expires January 26, 2021
 16
 17 Dated: December 19, 2019
 18
 19
 20
 21
 22
 23
 24
 25

MR. BACCHIONE: [8] 80/20
81/6 81/8 81/14 81/17 81/21
83/2 83/19

MR. CALLAHAN: [4] 75/18
75/21 76/9 76/16

MR. DICKERSON: [2] 47/22
47/25

MR. GINGRICH: [13] 27/23
28/13 63/19 72/9 80/9 80/11
89/14 90/19 90/24 98/14
104/18 104/22 105/1

MR. LORELLI: [2] 80/15 80/18

MR. MACKRES: [11] 57/9 80/7
86/17 86/19 87/3 87/8 87/14
88/6 88/16 88/19 89/16

MR. MCGUCKIN: [55] 7/17 7/20
7/23 12/25 13/21 14/11 14/22
26/13 47/12 50/8 50/19 52/11
52/15 57/2 57/6 60/14 61/18
61/23 62/1 62/5 62/12 63/2
63/6 63/9 63/17 71/5 72/4
73/4 75/22 76/11 77/10 78/1
78/5 79/9 79/12 79/18 80/3
85/17 88/4 88/12 88/17 89/1
89/6 89/11 89/19 102/9
102/18 102/22 102/25 104/4
104/12 104/16 104/20 104/24
105/3

MR. MICHELINI: [48] 4/5 7/3
7/19 7/22 7/24 13/5 13/25
14/20 26/15 47/14 50/4 50/6
50/12 50/15 50/22 52/8 52/13
56/22 57/4 60/11 60/18 61/21
61/25 62/3 62/10 62/25 69/10
70/22 71/1 71/10 71/16 72/11
73/2 74/8 74/14 74/19 77/5
77/12 89/3 89/9 89/21 90/21
90/25 102/1 102/15 102/19
102/23 104/1

MR. WINWARD: [34] 3/16 5/1
50/10 50/13 50/20 63/4 63/7
71/18 72/2 72/7 72/16 78/3
79/7 79/10 79/17 79/21 80/5
80/8 80/13 80/16 80/19 83/20
84/8 84/20 85/6 85/10 86/1
86/14 89/18 89/24 101/24
102/4 104/7 105/11

MR. WISER: [32] 50/7 71/14
71/21 72/13 72/20 73/3 73/7
74/13 74/17 74/21 75/20
76/17 77/9 80/10 81/4 81/7
81/12 81/16 81/18 82/14
83/18 84/7 84/11 85/2 85/9
86/8 87/2 87/6 87/9 88/2
102/3 104/14

MS. HUGG: [1] 105/13

VOICE: [1] 98/15

\$

\$140 [1] 20/12
\$140 million [1] 20/12
\$15,000 [1] 97/9
\$156 [7] 5/11 15/11 55/4
55/18 56/5 56/11 92/12
\$17 [1] 22/25
\$183,000 [1] 15/11
\$183,600 [1] 5/12
\$21 [1] 22/10
\$21 million [1] 22/10
\$250 [1] 56/12
\$3 [3] 19/24 20/1 20/11
\$350,000 [3] 22/10 67/5 97/8
\$43,000 [1] 81/3
\$480 [1] 5/19
\$5 [1] 19/22
\$5 million [1] 19/22
\$94 [2] 6/5 92/6

'16 [1] 7/9
'17 [1] 7/9
'78 [1] 85/14

.084 [1] 16/4
.085 [1] 16/4
.600 [1] 8/17
.618 [2] 8/19 9/1
.646 [1] 9/3

0

0001 [1] 1/25
08527 [1] 1/25
08723 [1] 2/7
08731 [1] 2/4

1

10.68 [1] 18/18
100 [8] 15/12 15/13 15/18
15/19 16/7 16/25 53/13 92/17
116 [4] 7/6 7/8 51/3 90/13
140 [1] 20/9
140 million [3] 17/20 19/7
20/1
143.03 [1] 18/23
156 [10] 6/8 15/20 15/24
15/25 16/3 56/14 56/17 56/18
57/12 92/16
159 [3] 19/7 20/1 20/9
159 million [2] 17/19 19/5
16 [2] 27/5 28/24
17 [1] 2/7
18 [1] 16/2
183.6 [1] 90/6
183,600 [2] 15/18 18/22
1836 [3] 15/19 15/20 16/3
19 [1] 106/16

2

2000s [1] 21/18
2014 [1] 18/17
2015 [8] 5/6 5/19 7/8 8/14
8/15 8/16 66/24 83/24
2016 [3] 8/18 8/20 91/1
2017 [1] 8/23
2018 [4] 7/9 9/2 9/4 91/1
2019 [4] 1/8 5/6 5/19 106/16
2021 [1] 106/14
25 [1] 1/8
250 [1] 82/3
26 [1] 106/14

3

31 [1] 18/17
352 [1] 18/15
356 [1] 18/13
36 [1] 16/3
37 [3] 95/22 96/23 100/22
37 million [1] 18/17
380 [1] 5/24
399 [2] 71/19 71/22

4

400 [1] 6/1
41 [1] 16/24
423,788 [1] 18/19
43,000 [1] 99/2
46 [1] 1/24

5

50 [1] 3/5

6

60 [5] 22/9 57/17 58/3 58/3
93/25
620 [1] 2/4

6:10 [1] 1/8

7

70 [1] 28/25
70,000 [2] 67/8 67/15
71,000 [1] 83/7
732 [1] 1/25
7th [1] 4/17

8

80 percent [1] 29/1
833-0001 [1] 1/25
84 [1] 56/2

9

90 [2] 3/4 27/8
94 [4] 56/2 56/5 56/10 56/14

A

ability [10] 25/7 48/17 53/9
53/12 53/19 53/21 53/22 54/4
54/24 82/24

able [4] 4/18 26/8 49/11
68/19

about [91] 6/6 7/21 13/22
16/25 17/6 17/18 21/1 21/7
22/2 22/22 24/24 28/25 29/17
31/18 33/1 33/24 34/12 35/13
35/16 36/2 38/13 38/16 39/4
40/4 41/7 41/9 42/22 42/23
43/2 43/3 43/10 43/25 45/15
51/10 51/21 52/9 52/11 54/4
55/3 55/17 55/24 63/13 64/3
65/4 66/8 67/8 67/17 69/15
71/23 72/18 72/21 72/24 73/5
73/19 75/17 76/19 79/22
80/17 82/3 83/4 83/9 83/23
83/24 85/10 86/3 87/8 88/21
91/7 92/6 93/16 93/17 94/7
94/13 94/25 95/7 95/19 95/22
96/21 96/23 97/18 98/11
98/16 98/25 99/1 99/2 99/8
99/20 99/22 100/1 100/8
104/19

above [1] 56/20

absolutely [3] 60/17 61/7
79/18

absorb [1] 54/9

accept [4] 16/12 28/11 28/15
77/7

accepted [2] 5/13 92/13

accepting [1] 16/18

access [9] 34/14 34/21 34/25
34/25 35/1 35/5 35/6 35/8
64/17

according [8] 6/4 16/11
22/24 55/5 90/12 92/7 92/12
92/18

account [1] 56/24

accountant [2] 9/15 15/4

accurate [4] 9/21 25/4 32/22
106/7

acknowledge [2] 22/24 23/2

acknowledged [2] 21/12 24/4

action [1] 20/23

activities [1] 64/15

actual [2] 96/14 98/19

actually [12] 21/16 37/24
39/21 39/23 41/11 41/19
57/20 74/10 80/22 91/8 91/14
91/17

ad [2] 71/11 71/14

ad nauseam [1] 71/11

add [4] 29/3 29/4 29/5 83/3

added [5] 46/23 56/14 56/24
74/3 93/18

Addison's [1] 16/21

addition [3] 55/18 56/3
56/11

A	among [2] 73/23 85/22	appreciate [1] 83/16
additional [12] 19/24 20/2	amount [4] 13/18 13/22 14/18	approach [1] 103/17
23/1 29/4 56/24 57/5 57/10	59/24	appropriate [5] 73/5 75/7
58/25 62/14 92/11 102/13	amounts [1] 55/1	76/3 76/6 79/16
103/15	analysis [24] 10/6 11/2	approved [1] 97/9
address [3] 45/24 46/16	15/20 27/1 39/7 74/25 75/2	approximately [3] 5/19 67/4
79/10	75/4 75/23 76/2 76/3 76/4	67/15
addressed [4] 22/3 44/12	76/7 76/7 76/13 94/8 94/21	arbitrary [2] 39/9 82/3
44/15 98/7	95/3 96/1 96/7 96/14 96/18	arduous [3] 29/6 29/11 29/14
adjourned [2] 57/19 105/14	96/19 96/25	are [80] 4/9 10/8 10/14
adjustments [1] 95/24	analyze [1] 10/5	10/15 10/23 13/2 14/3 14/7
admit [1] 75/2	anchor [1] 82/7	18/12 20/17 21/22 22/4 22/6
adopting [1] 98/4	annex [1] 88/24	22/19 22/20 23/23 28/17
advancement [1] 49/8	annexation [57] 1/5 4/3 9/21	28/18 32/13 33/11 33/11
advantage [5] 25/6 25/8 46/3	10/1 12/14 12/17 12/22 13/7	33/12 37/5 37/6 37/10 37/23
46/5 64/16	13/20 14/5 14/8 15/3 16/11	37/24 37/24 43/2 43/5 44/1
advantageous [1] 93/19	16/24 17/20 19/8 20/18 24/15	45/23 46/5 47/23 49/21 52/9
advise [1] 71/7	26/5 26/6 26/9 33/23 35/17	54/2 54/3 59/11 59/15 60/1
advised [1] 4/15	36/3 37/9 45/20 45/24 54/16	61/13 61/14 61/15 62/23 63/8
adviser [1] 72/3	55/6 55/11 64/8 64/11 64/19	63/10 64/14 64/14 64/15
advocacy [1] 61/15	72/24 73/21 74/4 76/12 81/9	64/22 65/23 75/18 75/23
affect [9] 12/15 54/23 54/24	85/15 85/19 85/20 86/6 86/24	76/11 78/21 79/7 80/9 82/13
57/23 57/25 86/6 86/12 99/12	87/3 87/23 88/8 92/14 92/24	83/5 85/3 91/17 91/23 91/24
99/15	93/2 93/14 94/25 95/9 97/6	93/24 93/24 94/4 94/5 94/9
affected [3] 42/16 92/2 96/2	97/10 98/18 99/13 99/15	95/1 95/5 95/5 95/6 96/21
affluent [1] 36/7	annotated [3] 67/22 68/4	96/21 100/17 100/22 102/6
affordability [1] 84/13	76/18	104/14 104/16
after [7] 29/24 35/12 44/14	annoyed [2] 68/22 68/25	area [5] 27/14 78/18 83/12
74/21 77/14 85/24 102/17	annual [1] 18/18	100/12 101/21
again [11] 9/4 9/22 40/18	another [10] 23/15 42/3 42/3	areas [2] 22/19 22/20
44/24 46/17 49/18 55/12 57/2	42/4 56/2 65/15 77/6 86/1	aren't [2] 57/5 100/22
57/3 74/12 88/5	95/22 97/9	Arguably [1] 52/4
agencies [2] 86/9 86/13	answer [14] 14/6 15/3 15/6	argue [1] 10/20
agenda [4] 102/6 104/22	27/7 27/12 30/24 55/13 59/23	argued [2] 64/20 73/19
104/25 105/2	63/22 71/18 80/23 81/22	arguing [1] 76/4
ago [3] 8/21 16/25 33/24	81/23 88/17	argument [1] 26/7
agree [14] 11/4 11/21 12/13	answering [1] 83/17	around [3] 81/3 82/20 83/7
25/14 43/1 59/16 74/25 75/4	answers [1] 87/12	arrangement [1] 46/16
89/6 89/10 89/11 93/5 97/1	anticipated [1] 57/21	as [63] 4/14 5/6 7/6 13/16
104/7	any [65] 8/7 12/2 19/12	14/4 15/3 17/19 17/20 18/16
agreement [3] 85/12 85/18	20/23 23/14 25/18 27/3 28/10	27/6 27/25 33/15 34/5 36/12
85/19	30/3 34/1 38/14 39/9 39/20	40/23 47/19 48/18 50/15 52/2
agreements [1] 46/1	41/18 44/7 44/15 48/5 48/12	52/24 55/13 55/25 60/15
ahead [4] 4/15 18/11 78/3	57/5 57/13 57/13 57/14 62/7	60/24 61/8 62/18 62/18 64/4
86/16	62/21 63/9 64/9 64/15 65/24	64/11 65/12 65/13 65/23
aid [6] 20/25 21/1 21/2 21/4	70/19 71/11 71/19 77/10	65/23 68/5 69/19 70/4 70/4
21/7 46/21	77/11 77/13 79/12 79/19 80/1	70/16 70/21 72/3 73/15 74/3
all [38] 8/23 15/9 15/15	83/20 86/7 86/16 87/7 88/1	76/23 77/15 79/14 82/23
15/16 16/6 27/3 29/5 31/22	88/9 88/12 88/14 89/20 92/24	82/25 84/15 84/24 85/19 94/8
38/17 39/11 45/22 46/15 49/7	92/24 93/9 93/10 94/8 94/21	97/8 98/3 98/11 99/3 99/12
49/9 51/16 54/8 54/8 65/18	95/5 98/16 99/8 99/11 102/1	99/14 100/10 100/14 102/8
66/2 74/1 74/22 75/16 77/14	102/8 102/12 103/7 103/10	103/8 103/17 106/7
78/5 79/16 82/19 83/9 83/13	103/13 103/24 104/2 105/6	ask [17] 25/17 35/2 57/2
84/17 86/7 86/14 87/14 93/11	anybody [10] 23/14 24/6 24/8	57/3 61/5 62/10 62/14 62/16
94/3 96/5 100/17 104/5 105/5	66/15 69/2 72/7 84/24 86/16	63/19 72/17 77/19 77/21 79/7
allege [1] 34/18	95/8 103/20	79/14 79/19 80/24 84/2
alleged [1] 34/17	anyone [3] 21/5 66/12 67/11	asked [20] 17/10 51/9 60/14
allocated [1] 10/16	anything [13] 51/13 64/16	62/22 63/10 65/4 66/8 67/17
allocations [2] 10/23 10/25	70/18 70/20 71/8 71/13 71/22	69/1 71/24 72/21 72/21 73/4
allow [1] 77/21	72/5 72/9 72/18 76/24 80/14	78/19 93/16 94/2 94/14 94/14
allowed [3] 79/7 79/14 85/12	83/10	99/1 100/8
allows [1] 26/4	apologize [2] 40/13 102/14	asking [11] 13/1 13/5 19/3
almost [2] 21/13 76/10	apparent [1] 28/20	27/20 60/20 61/12 77/8 77/17
alone [1] 97/6	APPEARANCES [1] 2/2	77/18 81/5 92/5
along [1] 48/9	appeared [1] 69/19	asks [1] 50/16
already [4] 71/10 73/25	appearing [1] 4/7	assert [1] 43/11
73/25 101/24	appears [5] 6/12 8/3 8/25	assertions [1] 76/19
also [18] 2/12 14/14 14/18	9/8 90/17	assessed [1] 90/6
19/1 22/1 23/5 28/11 37/11	appellate [10] 41/6 41/12	assessment [4] 12/8 18/22
54/22 54/23 57/9 57/25 60/19	73/8 74/24 75/1 75/3 76/2	18/24 93/15
62/24 67/17 91/17 93/25	76/6 97/23 98/2	assessments [9] 22/10 37/23
104/12	Appause [1] 89/13	38/3 54/12 54/16 93/3 93/11
although [2] 4/17 52/5	apples [2] 39/21 39/21	93/12 99/21
always [1] 92/25	application [9] 22/4 22/6	assessor [1] 38/5
am [5] 18/13 47/20 49/5 62/1	22/9 22/14 73/22 78/6 78/7	assist [2] 78/11 78/19
80/10	79/13 94/1	assisting [1] 68/23
amelioration [1] 74/3	applied [5] 9/19 10/5 10/12	associated [2] 14/4 93/20
amenities [6] 23/7 24/3 25/6	40/23 75/24	ASSOCIATES [1] 1/23
25/8 43/23 52/3	apply [2] 74/5 76/14	ASSOCIATION [2] 1/4 4/3

A

assume [6] 7/12 19/21 32/1
32/3 91/5 98/3

assumed [1] 52/18

assumes [1] 57/5

assuming [5] 9/12 15/10
22/15 56/10 56/20

assumption [1] 57/10

attempting [2] 60/25 65/12

attend [1] 49/10

attended [1] 105/12

attorney [7] 61/9 77/15
77/16 77/20 79/15 98/9 102/5

attorney's [1] 78/14

Attorneys [2] 2/5 2/8

attract [1] 82/6

attraction [1] 4/2

attractive [1] 91/25

attributable [1] 87/11

attributed [1] 14/7

audio [1] 103/13

audiotape [1] 103/23

audiotapes [1] 103/9

authority [3] 80/23 86/25
88/15

authorizing [1] 85/20

available [1] 44/3

Avalon [7] 41/9 43/6 72/25
73/5 73/7 75/15 97/17

average [17] 6/4 18/21 18/22
18/24 19/1 55/4 55/17 56/1
56/3 56/10 56/20 81/19 81/20
90/6 92/6 92/8 92/12

aware [12] 22/8 28/19 47/3
47/8 48/5 65/23 84/14 91/17
93/24 100/17 100/21 104/25

away [7] 28/23 52/5 81/19
87/19 91/24 96/4 101/18

awful [3] 20/11 68/5 101/10

awhile [1] 35/18

B

Bacchione [3] 1/13 99/1
100/7

back [8] 10/10 28/18 29/12
61/6 63/21 68/6 75/5 96/20

background [3] 10/21 55/8
55/12

bad [1] 81/23

badge [2] 24/1 24/12

badges [4] 23/8 23/12 23/23
23/24

balance [1] 18/25

Bank [4] 37/2 38/17 38/23
39/15

Barbara [1] 37/22

base [9] 14/13 14/14 14/19
14/23 86/9 86/9 86/11 87/11
93/18

based [16] 5/11 14/13 18/15
18/19 18/21 21/17 33/9 34/16
53/3 53/7 54/9 54/10 54/11
60/3 62/9 84/13

baseline [1] 57/12

basically [2] 86/23 104/9

basis [3] 10/22 32/7 78/8

batting [1] 81/18

Bauman [1] 39/21

Bauman's [1] 99/25

bay [1] 52/10

Bayville [3] 1/7 84/10 85/7

be [123]

be at [1] 81/15

beach [39] 23/9 23/23 23/24
23/25 24/9 24/12 24/15 30/6
30/7 30/16 30/19 30/25 31/1
31/2 31/2 31/14 31/24 32/12
33/7 33/14 33/17 51/25 52/3
52/10 52/10 52/12 52/16

52/22 64/25 84/23 84/24 85/8
91/8 91/10 91/12 91/13 91/14
91/17 91/22

beaches [4] 32/7 64/20 91/23
91/24

Beaverson [1] 2/7

because [36] 11/17 12/20
13/19 14/3 14/12 14/15 15/19
16/4 20/10 23/21 28/18 32/7
33/14 34/19 39/8 39/25 41/6
41/25 52/4 53/4 56/23 58/25
64/17 76/5 77/14 77/23 78/15
81/10 83/11 84/9 84/25 85/14
93/1 93/19 101/10 102/6

become [3] 23/19 67/2 82/5

becomes [1] 57/12

bedroom [1] 58/22

been [27] 4/18 8/1 30/25
31/14 42/6 42/8 44/7 47/1
47/7 47/7 48/8 48/24 56/1
57/19 58/16 60/25 66/19
66/25 67/22 71/2 73/12 77/24
83/23 87/16 87/19 87/22
98/12

before [13] 7/17 22/5 35/17
50/17 57/18 62/23 69/20
78/16 78/22 84/10 88/21
103/20 106/8

begin [1] 73/8

beginning [1] 79/5

behalf [3] 4/7 21/5 47/10

being [11] 36/2 38/17 42/15
67/12 69/6 76/20 82/24 85/23
93/18 94/7 101/14

believe [33] 6/3 11/12 11/13
13/13 13/15 20/18 21/12
22/20 24/9 25/21 27/13 30/3
30/8 32/10 36/22 36/25 38/1
38/22 43/7 51/20 55/5 55/25
60/2 64/10 64/24 64/25 67/21
75/14 85/5 85/9 88/18 98/1
100/7

Bell [1] 1/15

belonged [2] 73/25 74/1

belongs [1] 37/19

benefit [2] 31/15 58/20

BERKELEY [63] 1/1 5/6 6/20
7/13 8/1 8/16 9/7 10/1 11/7
18/6 18/23 19/11 19/17 19/22
24/11 27/23 28/1 28/3 36/12
36/15 36/16 36/18 36/23 37/8
37/19 38/5 38/17 39/15 45/25
46/22 51/11 51/25 52/10
52/12 52/20 52/25 53/24
56/25 58/8 59/14 64/22 81/2
81/24 82/1 82/4 82/6 83/15
84/19 84/24 85/1 87/6 87/8
87/10 87/24 90/7 91/9 91/22
94/9 96/11 96/13 98/17
100/19 101/9

Berkeley Township [20] 5/6
8/16 9/7 18/6 18/23 24/11
51/25 52/10 52/12 52/20
52/25 64/22 81/2 82/4 82/6
85/1 90/7 94/9 96/11 96/13

Berkeley Township's [2]
81/24 83/15

best [4] 62/18 63/11 81/1
92/3

better [6] 30/17 32/6 32/16
36/8 68/22 84/23

between [6] 5/23 5/23 28/24
36/19 68/6 85/13

beyond [3] 55/15 60/12 104/3

biased [2] 63/8 63/10

big [6] 22/14 50/20 100/8
100/9 100/22 101/5

bill [3] 51/15 97/11 97/16

billed [2] 66/15 67/4

billing [3] 66/9 66/10 97/5
bit [3] 21/1 59/14 91/7

BJ's [5] 100/18 101/1 101/3
101/6 101/14

blanket [2] 60/24 93/8

block [1] 87/24

blocked [1] 87/22

blocking [1] 88/10

blocks [2] 39/4 39/5

Blvd [1] 2/7

board [61] 1/1 2/5 4/6 4/11
7/10 21/5 21/6 22/5 22/13
51/2 54/24 55/23 57/18 61/9
61/10 61/20 62/5 62/6 62/6
62/10 62/13 62/17 62/23
65/22 65/24 66/5 66/9 69/16
69/23 70/1 70/12 70/14 70/15
70/17 70/21 71/7 72/4 72/8
73/20 75/16 77/10 77/13
77/19 78/7 78/11 78/14 78/16
78/16 78/19 79/4 79/13 79/14
79/15 79/19 79/24 89/5 102/5
102/23 103/1 103/6 103/10

board have [1] 72/8

board's [3] 11/24 71/6 79/15

boards [4] 54/1 54/1 69/20
69/20

boat [1] 23/11

body [5] 11/15 42/21 69/23
70/3 70/9

Bonaire [7] 27/16 29/8 51/19
51/24 90/18 91/6 91/8

Bonaire Drive [5] 27/16 29/8
51/19 51/24 91/6

bond [9] 53/10 53/12 53/19
53/20 53/21 53/23 86/6 86/8
86/12

bonding [4] 20/6 20/16 54/19
92/1

border [1] 52/21

Boro [4] 46/21 46/25 47/8
48/3

borough [1] 46/15

borrow [4] 19/7 19/12 54/5
54/25

borrowed [1] 18/7

borrows [1] 19/22

both [13] 14/25 20/4 20/14
23/2 23/8 23/12 23/22 33/7
35/24 66/5 76/9 76/12 101/5

bounced [1] 68/6

boundaries [1] 100/11

boundary [1] 100/15

Bowman [1] 21/16

box [9] 82/7 82/8 82/9 82/10
83/9 100/8 100/9 100/22
101/5

break [1] 87/19

breakdown [1] 51/3

Brian [2] 1/13 80/8

Brick [1] 2/7

briefly [2] 4/13 77/12

broke [1] 37/3

brought [1] 57/16

budget [5] 10/6 12/9 12/10
13/10 81/24

build [2] 22/9 54/25

building [9] 26/25 27/5
27/15 28/3 29/7 29/9 46/21
46/22 46/25

built [8] 21/13 21/17 21/19
21/21 22/18 56/17 56/19
57/15

bunch [1] 73/22

burden [1] 58/25

business [5] 44/19 44/25
48/18 55/10 82/7

businesses [2] 82/1 82/4

bussing [2] 44/3 44/5

B
buy [3] 23/8 23/12 84/17

C
calculated [2] 5/25 6/2
call [1] 57/13
Callahan [1] 1/14
called [4] 22/5 27/22 47/21 85/1
calling [2] 29/25 67/22
calls [1] 29/18
came [7] 26/1 38/3 42/21 55/6 73/14 84/22 90/5
Camera [1] 20/19
can [33] 4/21 7/10 7/14 10/20 12/8 18/12 28/9 28/18 33/13 35/23 47/12 50/19 53/19 54/6 54/8 57/2 62/18 63/22 76/23 76/23 81/22 83/14 84/11 84/17 85/17 88/8 91/8 91/12 91/16 94/13 95/2 103/22 104/13
can't [10] 14/22 15/3 26/14 30/20 32/17 33/20 40/12 83/11 94/12 94/24
cannot [1] 29/11
cans [2] 83/25 84/6
cap [2] 12/5 55/14
capacity [6] 19/10 20/6 20/12 20/16 54/19 92/1
care [1] 32/6
case [49] 8/4 9/8 11/11 16/24 25/16 26/6 32/2 32/3 41/2 41/3 41/7 41/18 41/20 41/24 42/1 42/3 42/5 42/8 42/21 43/6 54/15 59/5 59/6 59/9 65/6 65/20 72/25 73/5 73/7 73/9 73/13 73/20 74/10 75/1 75/14 75/15 75/24 76/3 76/5 76/8 76/13 78/10 89/3 95/13 95/14 95/20 96/1 96/21 97/17
cases [16] 25/18 25/22 33/11 41/6 42/24 43/2 45/18 45/21 65/14 75/20 75/22 75/23 93/9 96/2 96/5 96/18
categorical [1] 13/15
categorically [1] 13/13
caught [2] 50/10 50/13
Central [2] 87/15 87/20
cents [5] 15/12 16/7 16/25 92/16 92/17
certain [9] 10/16 10/16 11/22 14/16 25/6 33/11 45/12 49/5 67/25
certainly [8] 41/15 47/2 57/21 61/4 78/17 79/14 84/9 94/4
CERTIFIED [2] 1/24 106/5
certify [2] 103/22 106/6
cetera [2] 51/12 58/12
CFO [1] 35/7
Chair [3] 80/21 90/19 104/18
Chairman [7] 1/12 4/6 50/8 63/3 71/6 71/21 78/2
challenge [2] 39/11 39/13
challenging [1] 73/10
change [7] 14/14 18/17 64/9 65/21 92/25 93/10 103/1
changed [2] 65/18 65/20
changes [2] 64/13 102/24
characterization [2] 28/16 78/25
characterize [3] 33/3 73/13 73/15
charge [1] 23/15
charges [1] 85/4
chart [2] 5/16 103/8
chase [1] 71/4

CHERKOS [1] 2/3
chief [4] 20/20 34/2 34/4 34/19
chief's [1] 69/13
choose [4] 23/9 91/11 91/15 91/20
circumstances [5] 4/23 11/22 11/25 12/2 38/11
citizens [1] 59/22
City [5] 27/23 28/1 28/3 100/19 101/9
City-Berkeley [1] 28/3
civic [4] 46/20 47/9 47/15 47/18
clarification [6] 52/9 61/13 61/14 79/23 80/17 86/15
clarified [1] 62/7
clarify [4] 13/21 47/12 70/19 95/4
clean [1] 33/17
cleaned [6] 30/7 30/18 30/21 30/22 30/23 33/14
cleaning [3] 31/16 31/16 31/24
clear [2] 33/13 103/7
clearer [1] 78/12
clearly [1] 86/10
clients [2] 35/14 98/22
close [4] 52/21 67/2 82/3 97/21
closely [1] 91/4
closer [5] 46/6 91/9 91/14 91/17 91/23
coinci [1] 35/22
coincidental [3] 35/10 35/20 35/21
column [1] 67/24
come [9] 14/22 15/1 15/19 23/25 39/9 42/1 52/24 85/18 100/12
comes [3] 10/2 43/5 58/21
coming [2] 22/14 57/17
comment [12] 6/12 6/19 6/22 17/8 18/3 19/3 39/24 81/5 81/6 83/2 83/16 85/12
commented [1] 75/9
comments [4] 67/25 77/8 81/1 90/3
commercial [9] 22/11 82/1 82/3 82/7 83/14 93/17 94/1 94/3 94/4
Commission [1] 106/14
commit [1] 91/4
common [1] 22/5
communities [2] 60/4 84/4
community [4] 27/18 38/7 49/22 59/14
comparing [2] 36/11 39/21
comparison [1] 36/19
comparisons [1] 40/3
compensate [1] 72/22
complained [1] 35/12
complaint [2] 43/25 73/10
completely [2] 61/18 70/12
complimented [1] 34/11
component [1] 94/1
concerning [1] 86/20
concerns [3] 34/17 34/20 45/24
conclude [2] 102/10 103/2
conclusion [2] 4/10 30/21
conclusions [1] 78/20
concomitant [2] 58/4 58/7
conduct [2] 48/18 69/17
conducting [2] 44/19 44/25
CONNORS [1] 2/3
consensus [3] 53/3 53/4 58/24
consequence [1] 25/2

consequences [3] 25/7 25/11 73/21
consider [5] 41/5 63/4 71/9 89/5 89/7
considered [1] 74/3
cont'd [1] 5/2
contending [1] 65/12
content [2] 77/3 77/7
continue [2] 63/3 72/14
continuing [2] 48/25 72/12
contrary [2] 9/9 44/8
control [1] 24/10
controlled [1] 12/8
conversation [3] 22/2 35/25 91/20
conversations [1] 77/2
copied [6] 95/14 95/20 95/22 96/1 96/4 96/18
copy [1] 96/1
copying [1] 96/17
correct [161]
corresponding [1] 14/18
cost [10] 13/3 23/1 23/20 24/14 24/17 45/5 45/11 58/10 93/19 93/20
costs [5] 13/19 55/19 56/20 58/5 59/11
could [44] 7/3 7/18 7/20 12/15 17/8 18/9 19/6 21/3 26/6 28/11 35/23 35/24 35/24 39/2 39/9 45/25 46/3 46/11 46/16 46/19 48/7 48/10 48/16 49/8 49/10 49/12 49/12 50/9 56/24 57/25 58/4 58/7 63/17 73/21 74/2 78/12 79/23 82/17 84/13 85/16 97/12 98/3 98/13 103/5
couldn't [5] 21/3 29/13 32/14 84/19 102/16
council [1] 47/13
Councilman [1] 1/13
county [3] 7/10 51/12 51/12
couple [5] 4/15 47/1 61/12 72/15 89/24
course [4] 5/18 24/23 55/10 91/21
court [12] 1/24 41/11 41/23 42/4 68/9 73/20 75/5 75/6 75/24 76/15 85/19 106/5
courts [1] 11/13
Cove [3] 36/24 38/17 39/15
coverage [3] 35/11 35/13 35/17
covered [1] 39/25
covers [2] 53/22 53/23
create [1] 68/2
credible [2] 49/17 49/22
cross [7] 4/25 60/13 61/4 61/17 62/9 62/13 82/25
cross-examination [4] 4/25 61/4 61/17 62/9
cross-examination has [1] 62/13
curious [1] 85/10
customary [1] 84/3
cut [1] 71/4
cutoff [1] 11/18
cuts [1] 55/15

D
daily [4] 30/8 30/18 31/16 32/7
DASTI [1] 2/3
data [3] 9/12 9/13 82/16
date [3] 18/16 44/6 106/9
Dated [1] 106/16
day [5] 29/18 29/22 29/22 33/7 33/15
days [1] 4/15

D

de [58] 1/5 4/3 9/21 10/1
 12/14 12/17 12/22 13/7 13/20
 14/5 14/8 15/3 16/11 16/24
 17/20 19/8 20/18 24/15 26/5
 26/6 26/9 33/23 35/17 36/3
 37/9 45/20 45/24 54/16 55/6
 55/11 64/8 64/11 64/19 72/24
 73/21 74/4 76/12 81/9 85/15
 85/19 85/20 86/6 86/24 87/3
 87/23 88/8 88/24 92/14 92/24
 93/2 93/14 94/25 95/9 97/6
 97/10 98/18 99/13 99/15
 de-annex [1] 88/24
 de-annexation [57] 1/5 4/3
 9/21 10/1 12/14 12/17 12/22
 13/7 13/20 14/5 14/8 15/3
 16/11 16/24 17/20 19/8 20/18
 24/15 26/5 26/6 26/9 33/23
 35/17 36/3 37/9 45/20 45/24
 54/16 55/6 55/11 64/8 64/11
 64/19 72/24 73/21 74/4 76/12
 81/9 85/15 85/19 85/20 86/6
 86/24 87/3 87/23 88/8 92/14
 92/24 93/2 93/14 94/25 95/9
 97/6 97/10 98/18 99/13 99/15
 dealing [1] 5/11
 debt [24] 17/17 17/18 17/19
 17/22 18/16 18/18 18/23 19/1
 19/5 19/6 19/10 19/18 19/24
 19/25 20/2 20/8 20/12 20/16
 53/2 53/8 53/15 54/8 85/23
 86/4
 decade [1] 87/18
 December [2] 18/17 106/16
 decide [1] 82/21
 decided [2] 25/1 42/6
 decision [13] 11/14 17/12
 24/25 25/2 25/5 25/19 36/1
 41/13 73/15 78/22 97/23
 103/12 103/19
 decisions [1] 25/7
 decrease [2] 54/17 54/20
 decreased [2] 53/13 53/16
 defer [1] 80/7
 definable [1] 37/20
 definition [3] 11/12 86/11
 93/14
 delay [1] 104/2
 delivery [1] 84/18
 denied [2] 34/16 34/19
 deny [1] 22/17
 denying [1] 73/12
 Department [1] 87/21
 depending [1] 33/16
 depends [4] 11/21 37/11
 38/25 81/25
 Depot [1] 83/8
 derived [1] 12/9
 DESCRIPTION [1] 3/11
 designee [2] 69/25 70/9
 desirable [1] 94/4
 desperate [1] 83/15
 Despite [1] 78/24
 determination [4] 33/21
 73/11 73/11 85/25
 determine [7] 9/23 10/22
 10/25 12/11 13/1 100/11
 103/6
 determined [1] 12/10
 determining [3] 9/20 9/25
 11/6
 detriment [4] 40/7 40/15
 40/19 42/14
 develop [3] 22/19 22/21 57/1
 developers [1] 82/22
 development [3] 21/20 57/22
 73/24
 developments [1] 72/22

did [49] 4/11 4/13 5/17 6/13
 6/15 11/2 16/22 17/7 17/24
 17/24 21/10 21/11 27/1 28/21
 29/15 32/6 34/21 36/22 36/23
 36/25 37/2 38/19 39/6 39/13
 39/17 39/24 40/2 47/17 49/1
 55/23 63/15 65/14 65/18 68/1
 68/2 68/7 76/21 81/23 84/10
 90/11 91/5 92/19 93/10 95/15
 95/25 97/10 97/19 99/9 99/17
 didn't [24] 10/24 21/9 29/24
 35/1 35/6 35/9 37/1 39/11
 52/13 66/5 68/12 75/8 84/1
 84/9 85/15 90/8 91/3 91/4
 98/2 98/5 98/16 99/8 100/2
 101/14
 difference [2] 20/10 28/23
 different [10] 29/13 29/19
 32/13 43/17 43/19 53/25
 71/19 73/22 79/22 85/16
 differential [1] 85/3
 difficult [1] 82/6
 Dillon [3] 37/22 39/12 39/14
 direct [2] 70/11 74/10
 directed [1] 70/14
 direction [1] 71/25
 dirty [2] 30/19 31/24
 disagree [7] 14/21 43/4 43/9
 60/18 61/18 61/25 104/4
 disappointed [1] 4/13
 disconnected [1] 26/18
 discussed [2] 5/4 70/16
 discussing [1] 5/5
 discussion [6] 5/8 6/11
 25/19 51/1 55/3 55/25
 discussions [1] 105/8
 disproportional [1] 95/9
 disproportionate [3] 60/8
 63/25 95/1
 disproportionately [1] 94/16
 dispute [3] 5/23 38/2 49/15
 disrespectful [1] 71/17
 dissolved [1] 85/23
 distance [1] 51/19
 district [8] 51/11 51/12
 53/24 58/8 86/21 87/7 87/10
 87/25
 districts [2] 87/1 87/5
 divide [2] 15/17 15/18
 divided [4] 15/20 16/1 16/2
 16/3
 division [10] 41/6 41/13
 73/8 74/24 75/1 75/3 76/2
 76/6 97/23 98/2
 do [117]
 document [3] 3/12 7/5 97/1
 document/tax [2] 3/12 7/5
 does [14] 8/4 8/7 13/7 14/16
 19/11 32/15 72/7 81/9 87/23
 88/8 88/20 89/19 97/13 97/15
 doesn't [10] 8/5 26/11 30/22
 33/16 42/20 56/23 70/11
 97/13 102/7 103/1
 doing [5] 15/19 24/7 47/7
 58/16 102/20
 dollar [2] 5/24 6/1
 Dolobacs [1] 44/4
 Domenick [2] 1/12 80/13
 don't [94] 10/10 12/12 15/7
 15/8 15/14 17/9 17/14 17/16
 17/25 18/5 18/10 19/2 19/2
 19/4 19/8 19/9 19/13 19/15
 19/15 19/16 19/19 21/23 22/1
 22/17 24/4 24/13 27/11 27/20
 27/22 28/8 29/10 30/5 30/19
 30/23 31/7 31/8 31/20 34/6
 34/9 35/3 35/4 35/20 35/22
 35/23 37/3 38/12 38/13 39/16
 39/18 39/23 39/25 40/2 41/25

42/8 42/11 49/2 49/3 52/5
 53/17 59/12 59/23 64/10
 64/13 69/9 69/12 71/11 71/16
 71/21 71/25 72/1 75/5 75/7
 77/7 80/21 80/22 81/14 81/25
 83/4 85/11 86/3 86/13 89/1
 91/21 93/6 94/17 94/18 96/24
 97/12 98/9 99/3 99/11 100/4
 102/1 104/4
 done [10] 21/17 32/7 62/20
 76/5 85/24 87/4 94/8 94/21
 95/3 102/19
 double [1] 28/24
 doubt [2] 34/1 88/13
 down [14] 12/23 13/6 13/8
 13/11 13/18 14/3 14/9 15/2
 17/19 19/10 42/1 81/20 82/5
 86/11
 draw [2] 30/20 38/25
 drawn [1] 39/7
 drew [1] 39/14
 drive [15] 1/24 26/24 27/16
 28/6 28/10 29/8 29/10 29/13
 51/19 51/24 52/1 52/23 90/18
 91/6 91/8
 drop [1] 81/10
 Due [1] 92/14
 duplication [2] 74/14 74/18
 during [3] 55/10 67/13 84/20

E

each [10] 8/2 11/11 18/8
 19/18 19/24 20/2 56/24 76/8
 90/5 103/21
 earning [2] 60/10 63/24
 easier [2] 104/15 104/17
 easily [1] 98/3
 eat [1] 20/12
 Ebenau [2] 20/5 34/24
 economic [6] 23/5 42/14
 42/23 73/19 73/21 84/8
 educated [2] 36/4 36/8
 education [4] 37/7 38/9 54/1
 87/22
 effect [7] 30/2 34/8 39/7
 60/8 63/25 95/1 98/18
 effectively [1] 25/16
 effort [1] 46/23
 Egg [2] 96/12 96/13
 eight [3] 16/6 92/15 92/17
 either [6] 25/25 26/14 35/23
 37/2 98/19 103/22
 Elementary [1] 87/25
 eliminated [1] 23/20
 else [7] 33/12 66/15 71/13
 72/5 72/10 84/24 86/16
 else's [1] 66/12
 emergency [1] 59/11
 employed [4] 36/5 36/9 36/9
 36/10
 employee [2] 70/2 70/16
 employment [2] 37/7 38/10
 end [2] 11/2 79/25
 ended [2] 71/2 71/12
 enlighten [1] 15/14
 enough [7] 30/23 31/14 34/10
 38/13 93/7 97/21 104/8
 ensure [1] 79/15
 entails [1] 97/16
 enter [1] 45/25
 entire [2] 78/10 102/10
 entirely [1] 21/13
 entitled [1] 8/11
 equals [1] 16/3
 equate [1] 32/16
 ESQ [2] 2/5 2/8
 ESQS [2] 2/3 2/6
 essentially [2] 52/1 95/14
 established [1] 64/8

E
et [2] 51/12 58/12
evaluate [1] 9/18
even [10] 4/21 33/1 33/6
37/8 41/12 53/12 59/10 61/11
82/12 84/17
evening [2] 4/5 51/1
event [8] 12/14 12/17 13/7
16/10 19/8 20/18 36/3 48/12
eventually [1] 50/23
ever [2] 30/25 88/13
every [12] 26/6 29/18 29/21
33/7 33/15 56/16 56/18 60/10
60/20 61/3 83/25 102/7
everybody [2] 84/6 84/16
evidence [7] 17/12 31/23
31/23 37/24 44/7 44/9 62/24
evolve [1] 69/3
exactly [5] 49/4 75/19 78/13
86/3 97/24
examination [8] 4/25 5/2
50/24 61/4 61/17 62/9 62/13
90/1
example [2] 42/22 68/12
examples [1] 26/23
exceeding [1] 4/22
except [1] 61/12
excluding [1] 39/3
excuse [4] 39/1 50/4 60/1
90/25
exercise [1] 55/23
exhibit [4] 7/18 7/25 90/13
97/4
exhibits [2] 31/22 105/6
exist [1] 24/4
existing [1] 21/21
expand [1] 48/17
expect [3] 18/4 30/16 38/8
expense [2] 12/20 57/25
expenses [5] 14/3 14/16
14/24 55/19 57/10
expensive [2] 44/20 45/1
expert [2] 9/19 13/3
expertise [2] 9/18 9/23
experts [1] 20/15
expires [1] 106/14
explained [1] 76/21
extent [6] 14/7 24/6 24/7
95/5 95/8 98/24
extra [3] 23/20 45/5 45/11
extremely [1] 78/8

F
Facebook [1] 48/17
facilities [2] 46/4 46/5
facility [1] 24/12
fact [25] 5/5 8/11 12/15
13/17 14/2 14/12 20/8 21/9
23/6 26/3 37/5 43/15 49/17
59/7 59/19 69/5 78/25 79/3
90/4 90/11 94/24 95/25 96/6
99/3 101/12
factors [1] 14/25
facts [4] 62/18 76/7 76/14
78/21
fair [3] 60/6 68/23 102/11
faith [1] 9/11
familiar [4] 6/19 22/4 22/6
65/22
family [4] 58/4 58/19 58/22
59/7
famous [1] 87/17
far [6] 43/16 43/19 44/19
44/20 52/2 65/23
fashion [1] 30/17
fee [2] 64/25 65/2
feedback [1] 49/11
feel [1] 49/21
feeling [3] 49/16 49/20

49/22
few [7] 21/23 28/17 47/2
48/14 48/15 50/9 84/22
figure [2] 12/9 18/18
figures [1] 12/11
filed [2] 35/18 73/9
final [1] 86/25
finance [1] 10/2
financial [2] 20/14 22/22
financing [1] 87/5
find [8] 17/8 18/12 35/20
35/21 35/22 35/23 62/18 77/3
finding [2] 78/25 79/4
findings [3] 39/10 70/25
71/20
fine [5] 17/11 18/5 19/15
49/2 96/24
finish [2] 4/21 63/15
finished [4] 50/11 50/14
74/24 80/9
firm [2] 4/18 97/7
first [13] 15/16 46/21 50/19
55/20 66/6 66/23 78/5 80/22
80/25 81/23 86/20 86/23 89/2
five [18] 5/18 11/10 21/25
29/25 33/24 35/11 47/6 48/13
56/1 66/25 67/5 67/13 79/23
89/9 90/20 90/23 92/9 104/10
five percent [1] 11/10
fixed [12] 12/8 59/16 60/1
60/9 63/24 94/8 94/9 94/15
94/18 95/2 95/6 101/13
flesh [1] 78/20
fleshed [1] 43/3
follow [1] 18/19
followed [1] 62/23
followup [1] 60/16
force [2] 60/10 64/1
foregoing [1] 106/6
forget [3] 17/2 17/5 17/7
Forked [1] 2/4
format [1] 68/14
formula [1] 53/25
forth [6] 43/6 65/6 68/6
85/24 88/22 106/9
forward [2] 56/16 56/18
found [3] 16/23 76/2 76/22
four [10] 3/12 6/21 7/5 7/8
9/5 58/22 66/25 81/19 81/20
88/25
frame [1] 5/20
frankly [1] 43/7
Fred [1] 83/21
Frederick [1] 1/15
free [1] 62/15
front [1] 19/14
fully [1] 22/3
function [2] 70/17 79/1
functions [1] 10/17
funding [1] 87/10
further [12] 48/16 52/4
70/18 70/20 71/8 79/19 90/1
91/24 96/22 102/2 102/15
102/21
furthest [1] 27/14
future [4] 20/23 53/10 57/22
72/21

G
gainers [1] 88/21
game [2] 103/16 105/4
games [2] 81/19 81/20
gave [2] 16/14 77/1
general [6] 5/7 51/3 53/1
54/3 58/24 86/8
geographical [1] 26/16
gerrymander [2] 37/12 37/13
gerrymandering [2] 37/16
38/8

get [22] 6/13 11/20 14/24
15/21 21/2 21/3 21/3 26/24
28/2 50/3 53/14 57/6 57/7
82/24 84/23 85/21 87/24
97/19 103/5 103/7 103/8
104/5
gets [2] 30/20 55/15
getting [1] 19/23
Gingrich [3] 1/13 9/10 27/25
Gingrich's [3] 6/19 28/15
90/3
give [7] 10/22 71/12 77/16
82/2 94/12 94/25 102/7
given [4] 31/22 49/7 55/14
57/14
giving [1] 71/6
Glen [3] 36/24 38/17 39/15
Glen Cove [3] 36/24 38/17
39/15
go [47] 4/12 10/10 12/11
12/16 12/23 13/6 13/8 13/11
13/18 14/3 14/9 15/2 18/11
19/5 19/7 19/10 24/2 27/5
29/5 29/6 29/8 42/23 44/5
50/19 51/25 52/2 56/20 64/5
64/21 69/14 71/25 73/12 75/5
78/3 79/8 82/5 86/16 87/23
88/8 88/20 90/8 90/11 91/7
91/8 91/12 91/16 91/22
goes [7] 19/25 20/9 73/18
81/20 86/11 86/24 87/4
going [48] 7/7 7/15 11/8
12/19 12/22 12/23 14/11 15/2
16/24 16/25 17/19 20/10
24/13 28/10 43/9 47/14 56/16
56/18 56/22 57/6 57/7 57/20
59/12 60/11 62/1 63/10 70/22
71/1 71/2 73/1 74/8 74/21
77/13 77/21 78/21 81/15 82/2
82/18 83/3 83/5 84/2 86/25
87/15 92/2 93/3 95/17 100/12
103/11
gone [3] 6/21 79/5 87/21
good [5] 4/5 9/10 50/17
62/20 81/19
got [7] 29/19 29/19 55/13
78/1 80/11 84/9 86/1
gotten [1] 84/2
governing [4] 11/15 69/23
70/3 70/9
government [2] 10/21 86/10
grandchild [1] 23/10
granted [1] 64/12
granularly [1] 82/17
greater [1] 64/2
GREGORY [1] 2/5
grouped [1] 68/11
guard [2] 50/11 50/14
guess [7] 8/6 10/3 25/16
27/2 31/19 31/20 80/10

H
had [29] 5/16 5/18 5/25 6/2
6/5 9/14 25/7 29/17 31/23
34/24 34/25 35/5 35/8 40/8
40/20 48/24 58/3 67/4 67/18
67/25 75/8 83/10 83/22 83/25
86/15 89/24 90/3 97/14 102/5
half [7] 16/7 20/11 37/18
91/13 92/16 92/17 93/5
hall [4] 51/20 52/5 54/7
54/23
handful [1] 78/9
handle [2] 46/11 46/15
happen [7] 29/24 55/9 55/11
57/20 59/13 81/9 85/15
happened [5] 7/1 48/19 49/13
77/2 83/6
happening [2] 84/14 84/15

H
happens [1] 81/17
happy [3] 18/2 77/5 77/7
Harbor [7] 41/19 41/24 42/1
42/5 52/21 96/12 96/13
Harbor/Lacey [1] 52/21
harm [1] 97/19
has [36] 4/18 6/21 8/1 9/6
11/16 18/6 44/6 46/8 46/12
47/16 48/19 48/20 49/13 56/1
56/25 59/8 60/25 62/6 62/13
65/18 70/17 72/4 76/19 77/18
77/24 78/9 78/10 78/16 78/19
79/5 87/16 87/19 87/22 88/7
103/12 104/2
hasn't [5] 42/1 42/5 46/17
47/9 65/20
have [141]
have any [1] 102/12
haven't [2] 31/13 94/21
having [10] 6/11 31/15 47/9
77/13 82/24 87/16 87/17
92/16 93/19 95/3
he [56] 4/17 10/5 10/12
10/16 13/9 13/13 13/15 16/14
16/14 16/23 17/7 21/2 29/16
29/17 29/18 29/21 34/16
34/24 34/25 35/5 35/7 35/8
36/11 36/18 36/22 36/23
36/25 37/1 37/2 37/3 39/24
40/2 51/21 55/6 61/11 63/5
67/3 67/3 67/17 71/8 72/5
73/4 74/10 74/11 74/15 75/25
76/25 77/1 77/3 90/4 90/7
99/2 99/3 99/4 99/6 101/24
he's [4] 38/5 71/10 76/8
77/21
head [2] 18/9 53/18
hear [5] 38/19 62/7 62/8
72/5 72/10
heard [4] 33/10 38/16 38/21
86/2
hearing [8] 1/5 4/4 6/14
66/23 79/2 97/6 102/7 103/21
hearings [4] 35/12 69/17
71/3 77/17
height [3] 30/11 30/12 30/13
Heights [2] 85/7 91/9
helping [1] 78/20
her [1] 34/4
here [14] 5/4 16/21 25/3
27/6 28/10 29/17 40/24 53/14
61/19 77/6 82/1 82/4 90/3
95/22
Here's [1] 81/21
hereby [1] 106/6
hereinbefore [1] 106/9
higher [7] 18/25 19/2 37/24
39/3 65/1 81/10 83/13
highest [1] 59/21
highlighted [2] 8/1 51/4
highly [1] 77/24
HILL [2] 1/23 106/4
him [8] 7/18 13/1 35/2 57/2
57/3 62/22 67/19 71/12
his [17] 4/18 6/8 6/22 10/5
10/6 47/16 55/7 60/12 61/8
61/13 63/8 69/25 70/9 72/18
74/10 74/11 77/23
historical [2] 53/4 53/7
historically [3] 18/7 18/8
53/8
history [1] 59/8
hits [1] 55/21
hitting [1] 84/5
hold [3] 12/25 46/19 53/13
Holiday [5] 27/23 28/1 28/2
100/19 101/9
Holiday City [1] 101/9

Holiday City-Berkeley [3]
27/23 28/1 100/19
home [9] 15/11 16/10 18/22
46/6 58/22 83/8 90/6 92/12
93/20
HOMEOWNERS [2] 1/4 4/2
homes [8] 22/9 45/14 57/17
58/3 58/4 93/17 93/24 93/25
hope [2] 4/19 87/12
hopefully [2] 4/9 50/20
hour [2] 4/22 77/6
hours [2] 104/10 104/11
house [2] 37/22 58/19
household [13] 81/2 81/9
82/12 83/7 83/10 83/13 98/17
98/19 98/25 99/1 99/9 99/12
99/15
houses [1] 39/3
housing [2] 39/5 59/8
how [38] 4/20 15/12 18/6
18/7 19/11 19/17 21/22 26/23
27/4 27/8 28/2 28/6 29/18
30/19 34/6 37/11 37/11 37/12
38/25 39/1 39/18 42/23 43/3
53/19 55/13 64/13 66/22 69/3
75/11 86/11 93/18 94/8 95/2
96/2 98/17 99/12 99/14
103/17
however [2] 13/20 62/2
Hugg [1] 2/13
hum [3] 17/13 23/4 42/17
hundred [1] 6/8

I
I'd [7] 19/21 25/17 72/10
77/5 77/6 103/4 103/14
I'll [13] 5/10 7/9 18/2 28/9
40/18 50/16 51/5 57/13 80/7
80/25 82/8 91/4 93/13
I'm [70] 7/7 7/15 7/16 8/14
9/10 9/22 13/5 13/25 14/11
17/11 18/13 19/5 20/20 21/15
22/15 23/24 24/7 33/9 33/20
39/18 40/10 42/9 44/20 47/3
47/8 47/14 48/4 48/11 49/18
49/20 50/2 52/11 56/2 56/22
60/11 61/19 61/23 62/16
63/14 65/23 70/22 71/1 71/6
74/8 74/8 75/2 75/3 77/13
79/23 80/5 81/6 82/2 82/8
83/3 83/3 83/4 83/5 83/9
83/11 84/14 87/15 87/16
87/22 88/8 93/17 95/17 96/8
96/23 102/12 104/25
I've [6] 33/10 76/21 76/24
83/23 86/1 88/12
i.e [1] 45/14
idea [5] 19/12 50/18 57/19
97/11 97/16
identical [4] 65/14 75/23
76/10 76/14
identification [1] 7/6
imagine [3] 97/14 103/18
103/18
impact [16] 9/20 9/25 13/1
13/24 14/19 17/1 17/18 20/1
20/5 20/16 23/6 53/9 55/4
60/15 64/21 95/9
impacted [1] 94/16
implemented [1] 49/12
implied [1] 11/16
important [2] 75/15 82/21
improper [1] 61/8
improve [2] 48/16 48/25
improved [1] 48/24
inaccurate [3] 32/11 32/15
32/20
inappropriate [2] 75/9 76/20
include [6] 8/4 8/5 8/7

51/16 67/11 101/21
included [1] 66/14
including [1] 39/3
income [29] 59/16 60/1 60/9
60/10 63/24 63/25 81/2 81/10
82/5 83/7 83/11 83/13 94/8
94/10 94/15 94/17 94/18
94/19 95/2 95/6 95/6 95/8
98/17 98/19 98/25 99/2 99/9
99/12 99/16
incomes [7] 81/11 82/13
82/19 82/20 100/1 101/13
101/13
increase [35] 5/11 6/4 8/20
9/3 11/5 11/6 11/9 11/17
11/18 12/2 12/10 12/12 15/10
16/10 55/4 55/9 55/11 55/12
55/18 56/1 56/6 56/11 56/11
56/12 56/17 56/18 57/14
58/20 60/7 74/6 92/6 92/8
92/12 92/18 92/25
increased [8] 5/5 5/18 9/4
9/6 33/23 34/7 35/11 48/23
increases [6] 55/24 56/20
58/5 58/7 59/11 90/5
increasing [2] 5/7 35/16
incur [1] 55/20
independent [1] 61/11
indicate [1] 48/15
indicated [10] 5/16 5/17 6/3
9/14 13/3 16/17 20/19 21/2
26/17 100/9
indicates [2] 59/2 89/4
indication [1] 30/7
individual [2] 68/18 96/5
individuals [3] 61/2 64/1
77/16
information [8] 21/7 34/14
34/16 34/22 79/16 93/7 94/22
99/25
informing [1] 69/2
inherently [2] 40/7 40/19
initial [1] 47/24
injury [8] 11/7 11/10 11/23
22/23 42/18 42/22 42/23
42/24
instance [1] 53/24
instances [2] 58/23 67/25
instead [1] 84/5
instructed [1] 62/17
instructions [1] 102/8
intake [2] 49/4 49/5
intended [1] 74/4
interested [1] 49/10
interesting [2] 76/22 77/4
interlocal [1] 46/1
internet [1] 48/18
interplay [1] 99/7
interrupt [1] 62/2
introduce [1] 73/9
investment [1] 43/23
invoices [1] 66/13
involve [1] 93/10
involved [6] 23/1 67/12
87/24 88/14 93/11 96/3
involves [1] 93/14
irredeemable [2] 40/7 40/11
irremediable [2] 73/14 97/19
irremedial [4] 40/9 40/15
40/19 73/13
IRS [1] 22/24
is [205]
island [9] 36/20 37/15 37/15
37/18 37/23 84/23 84/24 85/7
85/8
Island Beach [1] 85/8
Island Heights [1] 85/7
isn't [29] 11/8 12/15 12/21
12/23 13/17 14/2 15/2 20/2

I
isn't... [21] 20/10 20/12
23/5 25/11 37/5 37/25 38/8
39/12 40/24 41/3 41/11 41/13
42/4 42/19 92/18 93/1 93/12
94/24 95/25 96/14 98/20
isolation [1] 26/16
issue [2] 60/17 89/4
issues [6] 46/15 46/16 68/7
68/13 87/16 87/17
it [208]
it's [87] 8/5 8/8 8/11 11/8
11/9 12/6 14/12 15/4 17/7
21/19 25/2 25/22 25/22 27/13
28/1 28/25 29/5 29/11 29/12
29/12 29/13 29/14 34/7 34/9
35/10 37/18 39/25 41/10
41/15 41/18 41/19 42/2 42/3
42/13 43/3 43/15 44/5 50/17
52/4 53/18 53/19 54/5 54/6
54/7 54/8 54/10 54/11 56/2
59/7 59/10 59/19 59/20 60/16
61/1 61/7 65/1 66/25 69/14
70/14 72/6 74/14 75/7 75/15
75/23 76/7 76/12 76/13 76/13
76/23 76/25 78/12 79/1 81/18
85/2 87/4 87/17 90/20 90/22
90/22 91/18 92/15 96/5 97/7
100/16 100/16 102/11 104/10
item [2] 10/6 104/25
items [3] 10/13 51/17 71/23
its [10] 21/6 46/4 48/16
54/9 59/15 59/22 60/15 78/11
102/24 103/1
itself [5] 9/13 53/23 54/7
63/1 97/4

J
JACKSON [1] 1/25
James [1] 2/13
January [6] 66/24 103/18
103/18 104/2 105/9 106/14
January 2015 [1] 66/24
Jersey [7] 1/7 1/25 2/4 2/7
87/21 106/6 106/13
job [8] 11/24 32/6 61/4
62/14 62/20 66/15 81/23
99/10
John [2] 1/13 80/19
JOSEPH [2] 2/8 4/7
Joseph Michellini [1] 4/7
judge [3] 16/21 73/18 73/24
Judge Addison's [1] 16/21
judicial [1] 79/2
jumps [1] 61/5
juncture [1] 53/3
June [1] 31/5
jurisdiction [2] 88/1 88/10
just [58] 4/12 5/10 7/11
7/16 10/14 12/4 15/14 24/21
33/13 33/14 37/14 47/12
50/15 51/1 52/2 52/8 53/18
53/22 54/5 54/6 54/22 55/9
56/9 60/24 61/19 65/3 66/11
66/17 72/11 72/15 74/8 75/1
76/23 77/12 77/19 79/12 80/4
82/2 82/8 83/3 83/12 83/22
85/15 86/15 88/4 88/5 90/15
91/18 94/22 95/19 96/7 96/17
96/18 97/1 98/3 102/5 102/7
104/1
justifiable [2] 10/23 11/1

K
kelly [4] 2/13 22/13 105/7
105/11
keswick [1] 1/7
kids [1] 93/21
kind [1] 11/2

kinds [2] 82/19 93/21
know [64] 15/5 15/7 15/8
15/12 17/9 17/14 18/5 18/6
19/17 21/4 21/8 27/11 27/20
27/22 28/2 28/8 29/10 30/19
30/24 31/7 31/9 31/10 31/14
34/6 34/9 34/25 35/3 35/4
35/5 35/22 38/12 38/13 41/25
42/11 44/16 52/5 59/23 60/20
61/25 66/1 66/12 69/9 69/12
72/18 80/21 80/22 81/14
81/22 83/4 83/6 83/23 84/1
84/7 84/15 84/16 85/11 86/13
94/17 94/19 96/10 97/12 98/9
98/24 101/8
knowing [1] 88/3
knowledge [8] 22/12 44/6
46/9 46/13 46/18 49/14 81/1
92/3
Kohl's [2] 83/8 101/17

L
lacey [3] 2/4 52/21 83/6
lack [5] 9/17 9/23 43/12
43/22 68/21
lady [1] 63/19
LAKEVIEW [1] 1/24
land [2] 22/19 84/25
landing [1] 104/6
language [6] 65/13 65/21
73/14 75/7 97/18 97/22
Lanoka [1] 52/21
large [1] 46/16
largely [1] 96/16
larger [1] 65/1
last [19] 5/4 6/13 9/5 16/17
16/21 23/2 35/11 47/6 55/23
71/5 79/23 83/2 83/16 90/3
90/12 91/20 92/8 97/6 97/15
lastly [2] 76/17 76/18
launch [1] 23/11
law [12] 14/13 42/21 43/7
65/6 65/20 78/10 89/3 95/13
95/14 95/20 96/1 96/22
lawsuits [2] 87/18 87/20
lawyer [2] 75/2 75/3
layoffs [2] 20/18 20/21
lead [2] 75/13 77/18
leading [2] 60/20 60/22
Leads [1] 98/1
least [7] 9/5 13/19 47/1
78/16 102/9 103/16 103/21
left [1] 11/13
legal [8] 40/6 43/6 65/6
66/4 72/3 75/23 76/7 76/13
legislative [1] 79/1
legislature [3] 11/16 40/8
40/20
less [12] 5/20 6/7 12/19
12/20 12/20 14/3 21/25 30/23
33/17 38/18 38/23 82/21
let [6] 14/6 53/18 53/18
62/10 88/5 89/1
let's [11] 11/24 16/4 20/9
23/11 36/20 37/14 37/15 71/3
82/6 103/7 103/8
letter [1] 4/11
level [6] 27/1 38/9 38/9
83/1 95/6 95/8
levy [16] 12/5 12/16 12/18
13/1 13/6 13/8 13/11 13/23
14/1 14/2 14/9 14/19 14/23
14/24 15/1 15/2
levy's [2] 12/23 14/13
library [2] 8/6 51/13
lieu [1] 73/10
light [1] 4/22
lights [2] 28/18 29/4
like [27] 4/24 8/5 8/8 19/21

25/17 33/25 49/16 49/21
51/13 67/7 71/23 72/5 72/10
72/10 78/15 79/3 79/12 81/18
82/15 82/16 83/24 84/3 84/5
84/5 103/4 103/14 105/12
likely [1] 37/6
limit [7] 4/22 17/18 17/19
17/22 53/2 53/23 82/23
limitation [4] 17/17 19/6
19/25 20/8
LINDA [2] 1/23 106/4
line [4] 7/13 10/6 10/13
39/7
lines [2] 39/1 39/14
list [2] 103/6 105/12
listen [3] 29/16 104/8
104/11
listened [2] 103/21 103/23
little [6] 21/1 24/24 38/18
63/19 78/10 91/7
live [4] 32/12 33/1 33/6
85/6
living [2] 23/6 59/16
local [6] 6/20 8/8 53/23
58/8 90/8 90/11
locate [2] 82/18 82/22
located [2] 101/8 101/15
locational [2] 24/25 25/19
locations [1] 64/15
Lodi [1] 85/7
logically [2] 55/14 84/12
long [10] 4/20 10/11 20/11
40/6 40/18 58/17 71/3 85/11
87/20 105/4
long-term [2] 40/6 40/18
longer [1] 13/2
look [19] 7/11 7/12 7/14
8/10 8/14 10/24 11/11 11/24
11/25 18/2 18/10 18/11 37/14
82/10 82/16 82/18 82/18 91/3
105/8
looked [1] 95/13
looking [2] 18/13 101/20
looks [2] 8/5 8/8
Lorelli [1] 1/12
lose [5] 12/22 81/10 87/5
87/7 87/10
loser [1] 58/21
losers [2] 58/25 88/22
losing [2] 36/4 93/1
loss [3] 72/23 93/3 93/11
lost [2] 37/8 59/3
lot [10] 6/7 18/1 27/9 55/3
61/6 68/5 82/1 84/16 101/10
101/13
lots [3] 22/15 22/19 77/18
Lowe's [3] 82/9 82/15 100/8
lower [8] 17/3 17/4 17/6
39/3 63/25 95/6 95/8 101/13

M
Mackres [1] 1/14
made [9] 9/10 13/15 25/5
36/19 44/14 67/18 76/19
83/24 85/25
magic [1] 11/5
main [2] 4/2 29/12
mainland [12] 22/17 27/15
36/15 36/16 36/18 43/17 44/2
44/19 45/1 45/8 52/25 56/25
maintained [1] 30/17
maintenance [1] 30/6
major [2] 53/9 86/19
majority [1] 42/15
make [20] 20/10 26/4 26/6
26/14 33/20 38/12 39/2 40/2
53/13 56/9 62/21 63/7 78/22
80/25 88/5 90/15 93/6 93/7
93/7 103/20

M

makers [1] 11/14
 makes [1] 57/9
 makeup [1] 70/17
 making [7] 22/16 24/25 25/19
 59/22 81/6 85/3 103/19
 Manor [6] 41/9 72/25 73/5
 73/7 75/15 97/17
 many [10] 15/12 21/22 26/23
 27/2 27/4 27/8 28/6 66/22
 89/11 94/9
 mapping [1] 28/21
 March [1] 57/19
 marked [2] 7/4 7/6
 Mart [5] 100/18 100/25 101/3
 101/6 101/14
 math [5] 5/17 56/8 67/10
 92/20 92/21
 mathematician [2] 98/12
 98/13
 matter [13] 1/3 14/12 14/12
 50/16 66/14 67/5 68/11 68/14
 70/25 96/3 97/6 103/12
 105/14
 matters [1] 46/11
 may [23] 11/15 13/20 42/7
 46/14 47/1 48/8 55/20 57/17
 57/17 57/21 59/4 59/6 62/8
 63/24 64/1 64/16 77/2 77/2
 82/22 93/18 93/18 100/4
 103/7
 maybe [9] 38/18 63/5 78/17
 79/25 86/2 97/12 97/13 101/6
 101/17
 mayor [2] 69/25 70/9
 MCGUCKIN [20] 2/3 2/5 3/5
 4/16 5/24 6/2 6/3 50/16
 50/18 50/24 52/9 60/25 61/5
 61/22 63/1 77/14 77/18 89/10
 92/5 95/20
 me [38] 7/12 8/3 10/22 11/5
 14/6 15/14 15/22 17/10 18/2
 19/3 28/5 39/1 44/13 49/18
 49/25 50/4 50/10 50/12 50/13
 53/18 53/18 60/1 62/15 62/16
 62/17 71/25 72/13 72/21
 73/16 75/13 78/19 81/5 87/9
 88/5 89/10 90/25 98/1 106/8
 mean [8] 33/16 35/13 47/13
 47/17 71/16 74/9 76/17
 102/16
 Meaning [1] 87/2
 means [3] 4/21 64/2 104/9
 meant [3] 52/18 70/6 73/16
 measure [2] 37/11 93/15
 measuring [1] 42/23
 mechanism [1] 49/11
 mechanisms [1] 45/23
 median [18] 5/12 15/11 16/10
 81/2 81/10 82/5 82/12 82/19
 83/7 83/11 83/13 98/17 98/18
 98/25 99/1 99/9 99/12 99/15
 meeting [16] 4/16 46/25 47/7
 47/13 47/13 48/3 69/6 97/8
 97/15 103/4 103/5 103/11
 104/19 104/20 104/21 105/12
 meetings [12] 35/16 46/20
 47/9 47/15 47/18 48/5 49/9
 103/7 103/8 103/9 103/10
 105/5
 member [12] 1/12 1/13 1/14
 1/14 1/15 69/22 70/2 70/3
 70/6 70/8 70/8 103/10
 members [9] 4/6 22/14 65/24
 67/20 77/10 77/13 79/24
 103/6 105/6
 memory [1] 91/4
 mention [2] 4/13 40/22
 mentioned [3] 24/24 41/12

53/7
 mentioning [1] 22/13
 merit [2] 43/13 43/24
 methodology [2] 9/19 9/25
 MICHELINI [30] 2/6 2/8 3/4
 4/7 5/2 28/13 51/20 57/3
 57/16 59/2 61/19 63/15 65/4
 65/11 66/8 71/24 72/17 72/21
 73/1 74/22 76/1 76/19 79/11
 80/1 89/2 89/7 89/19 90/1
 102/12 103/24
 Michelinis [2] 63/10 78/24
 mid [1] 21/18
 middle [1] 31/1
 might [8] 19/16 42/8 52/6
 60/24 84/12 91/25 99/15
 102/13
 mile [1] 91/13
 mileage [1] 51/21
 miles [4] 27/5 28/23 29/2
 101/18
 million [16] 17/19 17/20
 18/17 19/5 19/7 19/7 19/22
 19/23 19/24 20/1 20/1 20/2
 20/9 20/11 20/12 22/10
 mind [4] 40/8 40/20 102/24
 103/1
 minute [2] 19/22 27/9
 missed [4] 103/7 103/8
 103/10 104/10
 mission [1] 79/1
 mistaken [1] 48/10
 mix [1] 13/23
 moment [3] 11/20 50/4 79/21
 Monday [1] 1/8
 money [2] 54/5 55/1
 month [4] 60/10 91/20 97/15
 104/8
 monthly [1] 78/8
 Moore [11] 5/13 9/18 9/24
 12/16 15/10 20/5 21/2 34/13
 35/6 55/5 92/13
 Moore's [3] 16/11 99/22
 99/24
 more [28] 5/20 10/4 11/9
 28/25 29/1 29/6 29/12 29/14
 31/24 32/15 36/7 36/9 36/9
 36/10 44/20 44/20 44/21 45/1
 46/1 47/2 48/9 52/4 82/5
 82/14 82/16 85/5 86/2 104/8
 most [2] 36/4 58/22
 mostly [2] 21/19 21/21
 motives [1] 77/1
 move [1] 25/1
 moved [3] 25/10 26/3 26/7
 MR [54] 3/4 3/5 4/21 4/25
 5/2 5/3 5/13 6/19 9/10 9/18
 12/16 18/12 20/19 24/24 26/1
 26/2 26/17 27/25 28/13 28/15
 29/16 43/1 47/15 50/6 50/24
 50/25 57/3 61/1 61/19 61/22
 62/25 63/10 70/18 71/6 71/17
 72/17 74/9 75/24 76/3 78/24
 79/11 79/20 80/2 80/4 80/5
 89/5 90/1 90/2 92/13 99/1
 100/7 100/7 102/2 102/17
 Mr. [62] 4/6 4/10 4/16 5/24
 6/2 6/3 9/24 15/10 16/11
 20/5 20/5 21/2 21/16 34/13
 34/24 35/6 36/2 38/3 38/4
 39/21 50/8 50/16 50/18 51/20
 52/9 55/5 57/16 59/2 60/25
 61/2 61/5 63/3 63/15 65/4
 65/11 66/8 68/17 71/21 71/24
 72/21 73/1 74/22 76/1 76/19
 77/14 77/18 78/2 79/11 80/1
 89/2 89/7 89/10 89/19 90/3
 92/5 95/20 99/22 99/24 99/25
 100/2 102/12 103/24

Mr. Bauman [1] 39/21
 Mr. Bauman's [1] 99/25
 Mr. Bowman [1] 21/16
 Mr. Chairman [5] 4/6 50/8
 63/3 71/21 78/2
 Mr. Ebenau [2] 20/5 34/24
 Mr. Gingrich's [1] 90/3
 Mr. McGuckin [14] 4/16 5/24
 6/2 6/3 50/16 50/18 52/9
 60/25 61/5 77/14 77/18 89/10
 92/5 95/20
 Mr. Michelini [20] 51/20
 57/16 59/2 63/15 65/4 65/11
 66/8 71/24 72/21 73/1 74/22
 76/1 76/19 79/11 80/1 89/2
 89/7 89/19 102/12 103/24
 Mr. Moore [7] 9/24 15/10
 20/5 21/2 34/13 35/6 55/5
 Mr. Moore's [3] 16/11 99/22
 99/24
 Mr. Peters [1] 68/17
 Mr. Slachetka [1] 61/2
 Mr. Slachetka's [2] 36/2
 100/2
 Mr. Wiser's [1] 4/10
 Mr. Zanetti [2] 38/3 38/4
 Ms [1] 39/12
 Ms. [2] 39/14 44/4
 Ms. Dolobacs [1] 44/4
 Ms. Woolley-Dillon [1] 39/14
 much [10] 18/6 18/7 19/11
 19/17 29/6 33/11 34/6 53/19
 104/14 104/16
 multiple [1] 76/20
 municipal [29] 6/20 7/25 8/5
 8/6 8/11 8/15 9/6 9/15 10/2
 10/16 10/21 13/16 15/4 18/23
 26/25 27/5 27/15 28/3 29/7
 29/8 46/10 46/21 51/4 51/7
 59/20 64/18 84/15 100/10
 100/15
 municipalities [4] 26/18
 54/2 59/21 85/21
 municipality [11] 9/20 11/23
 13/18 14/17 58/20 60/4 65/15
 70/3 70/7 94/5 96/2
 MURPHY [1] 2/3
 my [61] 4/19 4/19 4/25 5/22
 10/21 13/9 13/14 13/14 18/9
 20/4 22/12 30/10 30/15 31/19
 31/21 34/2 35/13 35/15 40/12
 40/14 43/9 44/6 46/9 46/13
 46/18 47/19 48/22 49/14
 53/17 60/13 61/17 61/23
 62/14 63/11 67/25 71/5 72/11
 72/24 74/23 74/23 74/23 77/1
 77/22 78/11 81/1 81/3 81/8
 81/21 83/2 83/16 83/17 84/10
 88/19 89/17 90/4 95/4 99/10
 99/21 103/3 105/9 106/14

N

name [2] 3/2 82/8
 names [3] 96/8 96/11 96/19
 nature [3] 61/14 61/15 61/15
 nauseam [2] 71/11 71/15
 necessarily [3] 4/12 30/20
 32/16
 need [8] 30/22 61/21 71/12
 72/1 74/11 80/16 83/15 105/4
 needed [3] 54/25 68/20 69/4
 needs [2] 30/21 30/22
 negotiate [1] 85/22
 neighborhood [9] 27/21 27/22
 36/4 36/5 37/4 38/23 39/2
 39/5 47/22
 neighborhoods [5] 37/6 38/14
 39/4 39/22 39/22
 net [4] 58/19 58/21 88/21

N
net... [1] 88/21
never [8] 22/3 36/19 36/23
55/13 77/3 78/16 78/17 88/12
new [14] 1/7 1/25 2/4 2/7
57/12 57/17 57/23 64/25
73/23 73/23 82/11 87/21
106/6 106/13
New Jersey [1] 87/21
newer [1] 59/3
next [13] 4/1 16/5 29/22
100/18 101/9 102/6 102/8
103/4 103/5 103/14 104/20
104/21 104/21
nice [1] 89/14
Nick [4] 1/14 47/20 80/1
86/16
Nick's [1] 79/25
nine [3] 16/5 28/23 28/24
NJDOE [3] 87/24 88/7 88/10
no [62] 8/6 11/5 11/12 13/2
13/25 17/11 20/21 21/16 22/7
25/24 26/12 26/13 30/5 31/2
32/10 33/20 34/2 34/23 35/4
37/16 38/2 38/6 39/8 39/23
39/24 41/17 42/5 42/18 47/24
51/9 57/10 57/19 61/21 65/22
68/22 69/15 74/11 75/22
75/23 79/9 80/3 80/3 80/3
80/11 88/2 88/18 89/11 90/19
93/10 94/11 94/20 95/19
96/25 96/25 97/11 97/16
99/19 100/20 102/15 102/21
103/15 104/22
non [1] 95/7
non-seniors [1] 95/7
none [1] 27/4
normal [1] 55/10
normally [1] 77/19
north [1] 91/18
not [135]
Notary [2] 106/4 106/13
note [2] 44/1 72/11
noted [1] 77/23
notes [1] 67/18
nothing [2] 70/13 80/15
November [2] 1/8 4/14
now [27] 9/14 13/22 15/9
17/6 21/12 24/7 24/23 36/1
40/4 43/11 45/16 53/2 57/16
57/18 64/17 66/22 69/16
72/25 73/6 74/19 77/11 80/18
81/24 87/18 95/20 102/10
105/1
number [37] 3/11 5/12 5/23
5/25 6/1 6/10 15/1 15/17
15/21 16/5 16/14 16/16 16/17
17/2 17/3 17/7 18/14 19/2
21/24 22/1 34/15 39/10 42/24
43/2 46/16 52/23 53/14 54/9
54/10 55/6 56/2 59/25 66/16
67/3 82/3 98/19 100/5
number's [1] 81/15
numbers [20] 6/4 16/12 18/1
19/9 19/20 53/17 92/7 92/13
92/19 94/14 98/13 98/21
99/19 99/22 99/22 99/24
99/25 100/3 100/5 100/6
numerous [2] 68/7 69/20

O
O'MALLEY [1] 2/6
object [12] 50/17 56/23
60/11 60/19 70/22 71/1 71/14
73/1 73/2 74/9 77/13 89/2
objected [1] 63/15
objecting [2] 90/4 90/7
objection [8] 4/19 50/21
56/22 60/24 69/10 72/12

77/23 103/24
obviously [2] 35/14 101/14
occasional [1] 46/20
occasions [1] 76/20
occupies [1] 84/25
occur [2] 55/7 64/19
occurred [5] 46/8 46/12
46/17 47/9 78/9
occurs [2] 16/11 41/1
ocean [6] 7/10 52/10 52/12
52/13 52/16 52/22
ocean beach [4] 52/10 52/12
52/16 52/22
off [11] 7/10 18/8 18/9
19/18 19/23 49/25 50/5 50/11
50/14 86/18 93/8
officers [1] 34/3
offices [1] 46/11
official [2] 70/4 84/15
officials [2] 44/10 70/13
offset [2] 59/3 74/3
often [2] 29/23 30/23
Oh [2] 31/17 47/25
okay [71] 3/16 5/3 6/11 6/18
6/24 8/10 10/4 11/4 13/12
15/4 15/9 16/9 16/19 16/20
16/23 17/17 18/20 19/11
19/14 20/25 22/22 25/22
26/15 27/4 28/22 29/15 33/22
34/21 38/7 40/4 41/1 41/15
41/21 42/2 44/1 45/19 47/5
54/13 57/16 69/13 73/3 76/16
77/9 79/17 80/6 80/8 81/4
81/7 81/14 81/21 84/20 88/16
89/18 90/15 90/21 91/6 92/5
92/23 96/17 97/3 97/22 97/25
98/7 99/4 99/11 99/17 100/14
101/12 101/19 102/4 102/22
once [4] 30/13 84/6 84/17
84/17
one [59] 10/20 11/24 22/13
23/21 25/12 27/11 32/17 34/3
34/4 34/11 35/8 41/1 41/2
41/3 44/10 45/18 45/20 45/25
46/1 46/25 47/1 47/3 47/7
48/4 48/7 48/8 48/10 48/12
50/4 50/20 53/13 56/6 56/12
56/21 59/19 59/20 59/20
62/18 65/22 68/22 74/13
74/17 74/19 75/1 76/22 78/9
78/10 81/22 84/2 84/9 86/2
86/20 86/21 93/13 95/14
95/15 100/24 104/9 104/10
one's [1] 26/13
only [21] 7/12 14/24 21/3
23/21 30/8 41/1 41/2 41/10
44/9 47/3 47/7 48/7 51/4
63/23 89/9 92/15 92/16 95/25
101/17 104/10 104/24
open [5] 8/4 8/7 8/9 71/2
71/12
open-ended [2] 71/2 71/12
operational [1] 57/14
operators [1] 82/15
opinion [9] 63/8 63/11 72/2
73/16 78/12 94/12 94/25
99/11 99/14
opportunities [2] 45/7 45/13
opportunity [5] 24/1 24/2
24/2 71/7 103/12
opposed [6] 33/15 48/18
64/11 82/23 100/10 100/14
order [2] 24/12 85/19
organized [1] 68/13
originally [1] 4/14
Oris [1] 2/13
Ortley [1] 91/16
other [31] 11/7 24/25 25/8
25/10 26/18 26/24 28/10

32/17 35/7 35/9 37/6 41/2
41/18 43/4 44/22 45/2 45/23
48/5 55/19 55/19 64/16 67/20
70/19 79/24 84/3 85/4 85/22
86/21 88/19 88/23 97/7
otherwise [2] 46/5 103/1
our [6] 9/18 72/3 83/12
102/5 104/20 104/21
out [23] 9/5 14/12 21/13
21/17 21/19 21/21 22/18 37/3
42/21 43/3 53/7 56/8 68/8
68/9 78/21 84/13 87/4 90/5
90/12 92/20 100/21 101/11
101/15
outside [1] 104/3
outstanding [1] 18/16
over [18] 4/12 5/17 5/19
22/25 25/1 35/11 48/12 56/1
63/20 66/25 67/5 79/22 83/22
84/13 86/25 87/18 92/8 92/8
overall [2] 12/18 13/23
oversight [1] 88/7
own [2] 40/12 74/5
owners [1] 74/1

P
p.m [1] 1/8
page [6] 3/2 3/11 18/12
48/17 71/19 71/22
pages [5] 3/12 7/5 7/8 95/23
96/23
paid [1] 18/8
painful [1] 104/11
papers [1] 87/18
paragraphs [1] 71/20
parceled [1] 87/4
parcels [2] 21/21 21/22
Pardon [3] 8/3 50/12 87/9
park [75] 1/4 4/2 4/8 18/19
18/25 21/13 21/14 21/15
22/23 23/7 23/8 23/10 23/11
23/20 24/5 24/8 25/2 29/7
30/8 30/9 32/6 33/7 33/8
33/17 33/18 34/12 36/3 36/19
37/8 37/25 38/10 38/18 38/24
43/12 43/16 43/20 43/23 44/5
44/21 45/2 45/6 45/12 45/14
46/2 46/2 46/12 46/24 47/10
47/10 48/21 49/16 49/17
49/19 49/20 49/21 52/17
52/24 59/4 64/4 64/17 64/23
64/25 65/2 81/11 84/22 85/2
85/13 85/14 86/5 87/12 87/19
91/13 91/18 96/8 96/9
Park's [3] 46/3 46/10 46/20
parks [2] 24/3 50/1
part [12] 12/22 13/2 23/19
24/15 47/19 49/16 49/21
64/22 66/19 83/25 91/19 96/5
parter [1] 86/24
participate [6] 45/7 45/12
46/4 49/13 69/1 103/11
participation [1] 69/4
particular [6] 5/10 11/11
18/16 75/6 84/1 96/3
particularly [1] 10/4
parties [2] 49/10 96/19
past [1] 4/17
pay [8] 14/16 19/23 23/16
24/12 54/6 64/24 83/14 85/7
paying [2] 23/21 82/4
pays [2] 18/23 19/17
Pelican [4] 36/20 37/15
37/15 37/23
Pelican Island [3] 36/20
37/15 37/23
pending [1] 22/9
people [12] 4/18 12/21 25/1
32/12 35/9 54/23 59/12 63/23

P	prerogative [2] 72/19 73/10 presence [2] 33/23 34/12 present [3] 2/12 69/7 102/16 presentation [1] 74/24 presented [5] 62/24 94/23 95/21 98/22 100/6 presumably [3] 24/11 55/9 94/6 presume [1] 35/8 pretty [3] 42/9 82/3 87/17 prevalent [1] 43/8 prevent [1] 101/14 previous [1] 45/20 previously [1] 74/15 price [1] 5/12 priced [1] 15/11 printed [1] 7/10 prior [2] 65/19 67/18 privileges [1] 23/22 probably [10] 6/18 28/25 50/17 50/22 59/20 71/5 78/17 82/2 98/11 105/9 problem [1] 98/2 problems [2] 25/3 29/17 proceed [3] 4/9 4/14 5/1 proceedings [3] 60/23 77/24 106/7 process [9] 66/19 69/1 69/2 76/25 79/5 102/11 103/2 103/19 103/25 professional [1] 98/23 professionals [1] 21/6 programs [3] 44/2 46/4 64/18 prohibited [1] 85/3 project [1] 67/12 promised [1] 29/21 promises [1] 29/19 prop [1] 61/6 proper [1] 46/22 property [1] 74/1 proposed [2] 16/9 93/25 prove [1] 83/11 provide [3] 46/23 70/21 99/25 provided [8] 44/7 65/24 68/6 68/10 68/15 68/17 68/18 100/5 provisions [1] 65/5 proximity [1] 45/13 public [12] 34/20 43/12 43/15 43/23 46/20 47/15 47/18 49/9 58/14 68/13 106/5 106/13 public/civic [3] 46/20 47/15 47/18 pulled [2] 68/8 68/8 purpose [6] 8/8 8/11 8/15 9/6 51/5 78/23 purposes [3] 16/12 50/25 58/21 put [9] 26/21 31/22 50/20 60/24 78/1 82/11 95/15 95/21 98/5	62/8 62/11 62/15 62/16 62/21 63/7 63/9 65/9 71/24 73/4 77/11 77/14 77/16 77/17 77/19 77/20 77/22 78/4 79/8 79/14 79/19 79/20 79/25 80/1 80/4 80/12 80/22 83/17 83/21 86/15 86/19 89/17 89/20 89/25 102/2 quick [3] 7/11 89/22 102/5 quite [4] 28/24 43/7 68/25 84/22 quote [4] 40/5 40/6 45/16 66/4 quoted [4] 65/5 67/3 74/10 97/18 quotes [1] 41/3 quoting [1] 43/6
people... [4] 97/7 100/5 101/13 105/5 per [8] 15/12 15/12 15/19 16/7 16/25 34/16 58/10 92/17 percent [8] 11/9 11/10 11/16 12/5 18/18 29/1 55/14 55/15 percentage [5] 11/5 11/8 11/22 85/23 98/20 percentages [5] 10/5 10/8 10/12 10/20 10/20 perception [2] 33/4 33/5 perfect [1] 61/5 perhaps [5] 17/6 30/23 33/12 61/12 85/17 period [1] 31/6 permits [1] 49/5 permitted [1] 11/18 person [2] 48/19 49/10 personal [2] 44/19 44/25 perspective [1] 60/7 perspectives [1] 32/14 pertinent [2] 63/8 68/10 Peters [1] 68/17 petition [4] 1/5 4/3 4/8 35/17 petitioners [7] 2/8 24/19 31/23 34/11 43/11 45/25 64/20 phased [1] 84/5 phases [1] 84/5 phrase [1] 25/15 phrased [1] 39/19 pickup [1] 29/18 pictures [1] 31/25 piece [3] 74/17 74/20 97/15 pier [1] 24/1 Pinewald [1] 1/7 pit [1] 22/5 place [6] 41/2 59/1 85/13 96/7 96/11 106/9 places [2] 40/5 64/14 plaintiff [1] 73/19 plaintiffs [1] 73/9 plan [4] 47/22 78/6 103/17 105/4 planner [5] 2/13 2/14 58/16 69/19 71/7 planning [18] 1/1 4/6 21/5 21/5 48/1 48/2 57/18 60/7 61/9 61/10 69/16 69/20 70/1 70/14 70/17 73/20 79/4 79/13 Playing [1] 89/14 plenty [1] 56/25 plug [1] 28/4 plus [1] 22/10 point [8] 6/8 7/15 14/11 43/9 85/21 103/3 103/16 103/25 pointed [1] 53/6 pointing [1] 90/5 points [2] 72/15 86/15 police [16] 33/23 34/3 34/12 34/15 34/15 34/19 34/21 35/11 35/13 35/15 35/16 35/18 58/11 58/12 68/12 68/25 portion [8] 14/4 14/17 22/18 52/20 59/15 86/4 88/10 102/10 portions [3] 51/4 57/22 88/24 position [2] 61/16 61/19 post [3] 47/20 47/20 47/24 potential [2] 59/3 68/15 precedence [4] 86/21 86/22 88/23 89/4 precluded [1] 102/20 prefer [1] 15/6	R radius [4] 82/20 100/10 100/14 101/21 raise [1] 61/21 raised [1] 12/20 raising [2] 61/23 62/3 ramp [2] 24/2 35/19 ratable [3] 86/9 86/11 87/11 ratables [9] 13/2 56/24 57/5 57/23 73/23 83/14 93/2 93/4 94/4 rate [23] 5/7 8/1 8/11 8/15 9/6 12/6 12/7 12/9 12/12 12/15 14/19 14/23 22/24 51/3 51/5 51/12 56/17 56/19 57/23 60/7 60/15 84/23 93/1 rates [5] 3/12 7/5 7/8 51/10 58/21 rating [2] 86/7 86/8 ratings [2] 86/9 86/12 rationale [1] 74/22 reach [1] 14/25 reaching [1] 78/20 read [11] 6/16 6/24 7/2 16/20 29/15 40/12 63/21 74/11 93/9 103/22 104/13 realistic [1] 46/14 realize [1] 59/12 really [9] 15/7 20/9 31/15 47/8 55/13 60/13 84/11 94/12 98/9 realm [1] 82/9 reason [10] 30/3 32/10 34/1 38/2 38/22 44/15 69/15 78/19 84/18 87/15 reasonable [1] 61/4 reasoned [1] 73/16 reasons [2] 69/11 83/5 rebuttal [1] 102/17 recall [40] 5/3 5/7 5/13 5/21 6/9 6/10 6/21 6/22 7/1 10/12 17/21 19/4 19/8 19/9 19/10 19/13 19/16 19/19 21/1 26/19 29/25 33/24 34/13 34/17 36/5 39/18 39/20 39/25 40/2 51/21 53/15 63/17 64/6 65/7 65/15 67/19 88/6 90/2 90/8 92/9 receive [2] 51/16 78/7 receives [1] 79/15 recently [1] 85/5 Recess [1] 89/23 recollection [11] 5/22 13/9 13/14 13/14 20/4 30/10 30/15 34/3 35/15 47/19 48/22 recommence [1] 4/25 recommendation [3] 70/24 103/3 105/10 record [14] 7/7 50/5 50/21 60/19 60/25 63/1 69/14 72/12 75/12 78/2 78/21 86/18 97/3	
Q	qualified [1] 10/5 quasi [1] 79/2 question [30] 7/17 10/15 15/6 50/17 57/4 60/14 60/16 60/20 60/21 62/19 63/14 63/16 63/21 63/22 65/12 71/2 71/6 71/12 80/20 80/23 81/3 81/8 81/22 86/2 86/23 87/13 88/5 88/20 94/2 102/5 questioned [5] 76/1 76/21 76/25 77/1 77/3 questioning [2] 63/13 64/3 questions [42] 50/9 51/9 51/22 61/6 61/12 61/13 61/13	

R
record... [1] 100/6
recordings [1] 103/13
recovery [2] 48/1 48/2
recreation [4] 43/12 43/16
44/10 58/5
recreational [4] 45/7 45/13
46/3 46/4
recross [1] 89/21
recycling [3] 29/18 83/25
84/6
redevelopment [1] 22/3
redirect [1] 60/21
reduction [2] 14/18 74/6
reductions [1] 10/16
reference [1] 22/16
referenced [1] 48/9
referring [12] 10/8 10/14
10/15 23/23 23/24 47/23 48/4
51/20 67/21 75/25 76/8 82/9
refine [1] 42/25
reflected [1] 66/14
refresh [1] 5/11
regard [6] 12/4 30/6 78/12
90/18 97/5 100/3
regarding [1] 34/15
regardless [2] 4/20 23/18
regional [3] 51/11 87/15
87/20
registered [1] 4/19
rehabilitate [2] 61/1 61/7
relate [1] 97/10
related [2] 51/4 68/13
relates [1] 12/2
relied [3] 99/19 99/21 100/6
rely [1] 100/2
remain [1] 24/9
remained [1] 8/25
remember [17] 17/16 17/25
21/23 22/1 22/2 31/5 31/8
34/9 48/7 49/1 49/2 49/3
51/8 86/3 93/22 96/24 99/4
remembering [1] 49/6
Remington [3] 66/10 67/4
67/12
remote [1] 49/12
removal [1] 93/15
repeat [1] 88/4
rephrase [1] 53/18
reply [1] 72/24
report [38] 11/3 16/13 16/21
18/2 21/17 26/21 27/14 34/9
36/2 39/6 39/12 39/13 39/17
40/1 40/5 40/23 43/8 44/18
47/16 47/17 47/24 48/1 48/3
49/6 60/13 65/4 65/5 65/14
65/19 65/23 66/2 66/6 70/20
74/11 74/23 95/15 95/21
95/22
report's [1] 17/12
reporter [2] 68/9 106/5
REPORTERS [1] 1/24
reports [2] 66/5 84/21
represent [6] 7/9 28/9 44/6
62/5 62/6 62/13
representation [1] 44/13
represented [1] 69/7
represents [2] 77/15 92/17
request [6] 26/5 26/8 26/14
34/19 44/11 44/14
requested [3] 21/6 34/14
44/4
require [1] 26/24
required [1] 31/24
requires [3] 69/16 69/22
69/25
resident [3] 51/16 51/24
52/19
residential [4] 18/21 81/25

93/17 93/20
residents [29] 22/23 24/17
42/15 44/21 44/22 45/1 45/2
45/6 45/11 46/2 46/12 47/11
48/17 49/16 49/19 49/20
52/24 54/9 54/11 55/21 59/15
59/22 59/25 64/4 64/22 70/16
83/24 84/21 84/24
resides [1] 52/20
resources [1] 74/6
respect [6] 70/19 70/25
71/22 72/23 76/18 103/23
respectfully [1] 15/5
respond [2] 68/20 73/6
response [1] 31/21
responsible [1] 86/5
rest [1] 72/5
restaurants [1] 64/6
result [4] 5/6 14/5 15/3
17/20
results [3] 11/6 11/23 92/25
retired [2] 59/16 59/21
retirees [1] 88/22
retirement [1] 60/3
revenue [3] 59/3 59/4 72/23
revenues [2] 73/25 74/2
reverse [1] 52/1
review [4] 78/7 103/13 105/5
105/7
reviewed [2] 12/3 25/18
Rich [1] 83/20
Richard [1] 1/14
right [47] 6/6 8/23 15/9
15/15 16/6 23/17 26/7 26/21
32/18 33/19 37/19 37/21
39/11 41/4 42/16 42/20 45/10
45/22 49/7 50/18 52/15 53/14
58/12 62/6 62/21 67/1 69/23
70/1 80/18 81/16 81/24 87/14
90/16 91/12 91/16 92/1 92/15
93/16 94/3 94/18 94/21 95/11
96/6 97/19 97/19 100/15
100/17
River [6] 2/4 37/1 37/2
38/17 38/23 39/15
Road [2] 1/7 2/4
roads [3] 28/18 29/12 29/12
Robert [1] 1/12
role [6] 61/8 77/18 77/23
78/11 78/13 79/4
roll [1] 84/12
rollout [1] 84/18
rollouts [1] 84/4
rooftops [2] 100/13 101/11
room [1] 56/25
round [2] 22/25 27/9
route [2] 52/6 100/22
routine [1] 46/11
ruled [1] 73/24
Run [2] 44/24 49/18
Russell [5] 45/16 45/17
45/18 45/23 48/15
Ryan [1] 42/22

S
safe [1] 31/13
safety [2] 34/17 34/20
said [30] 4/24 12/5 12/16
13/10 20/5 20/15 20/20 20/20
21/16 32/19 32/21 32/24
44/11 47/18 48/14 50/13 63/5
67/3 75/5 76/6 76/24 92/16
95/12 96/8 97/2 98/11 99/2
100/24 101/23 101/24
same [18] 8/25 13/15 19/19
26/5 27/7 37/7 41/7 52/23
60/17 60/17 65/13 66/5 69/11
76/4 76/12 76/13 85/8 98/11
sample [2] 37/12 39/1

sampling [1] 37/13
sandbox [1] 89/15
Sands [7] 23/9 24/9 24/15
31/1 91/10 91/14 91/22
Sandy [3] 47/20 47/20 47/24
sat [1] 103/20
saved [1] 13/4
saving [1] 13/19
savings [4] 14/7 14/15 24/14
24/17
say [44] 9/22 11/15 16/4
20/9 20/14 23/11 26/11 27/4
29/2 29/11 29/11 31/13 32/14
32/17 35/7 35/13 36/20 38/13
40/18 42/2 42/3 45/5 45/25
46/10 46/19 49/7 52/13 53/4
54/7 60/6 68/24 71/13 72/6
72/10 73/9 75/5 82/7 83/1
83/5 84/14 95/2 99/21 102/11
104/2
saying [15] 12/13 13/25
15/22 25/12 25/13 26/13 33/8
33/9 33/20 74/25 76/15 83/10
83/12 90/7 99/3
says [11] 42/13 42/14 42/19
45/23 47/15 48/16 71/12 73/8
75/4 96/6 102/7
scenario [1] 16/15
scenarios [1] 16/15
scheduled [1] 4/14
school [23] 8/8 13/10 13/10
20/25 21/1 21/2 21/7 51/10
51/11 51/11 53/24 53/24 54/1
54/24 58/8 59/1 86/20 86/25
87/5 87/6 87/10 87/25 93/21
schoolchildren [1] 88/22
schools [1] 88/7
Schwartz [1] 29/16
scope [1] 60/12
SEASIDE [79] 1/4 4/2 4/8
18/19 18/25 21/13 21/14
21/15 22/23 23/6 23/8 23/11
23/20 24/4 24/7 24/8 25/1
29/7 30/8 30/9 32/6 33/7
33/8 33/17 33/18 34/12 36/3
36/19 37/8 37/25 38/10 38/18
38/24 43/12 43/16 43/20
43/23 44/5 44/21 45/2 45/6
45/12 45/14 46/2 46/2 46/3
46/10 46/12 46/20 46/24
47/10 47/10 48/21 49/15
49/16 49/19 49/20 49/21
49/25 52/17 52/24 59/4 64/4
64/17 64/23 64/25 65/2 81/11
84/21 85/13 85/14 86/5 87/12
87/19 91/9 91/13 91/18 96/8
96/9
Seaside Heights [1] 91/9
Seaside Park [19] 21/13
21/14 23/8 23/11 23/20 30/8
32/6 33/8 33/18 43/20 45/14
46/2 47/10 64/17 64/25 85/14
87/19 91/13 96/8
Seaview [5] 41/19 41/24 42/1
42/5 96/10
Seaview Harbor [3] 41/24
42/1 42/5
Seaview Village [1] 96/10
second [7] 12/25 53/13 57/7
57/8 81/22 93/5 100/24
Secretary [1] 2/13
section [3] 37/2 84/10 96/22
sections [6] 26/19 39/5
44/22 45/3 65/5 96/22
see [11] 7/18 7/20 18/11
19/2 19/2 24/13 33/6 35/24
64/13 66/5 105/7
seeking [1] 76/12
seem [1] 83/13

S
seemed [2] 28/20 65/11
seems [2] 43/8 73/5
seen [3] 31/25 78/16 88/12
send [2] 4/11 4/18
sending [1] 93/21
senior [4] 44/2 44/4 59/10
85/4
seniors [7] 94/7 94/9 94/15
94/18 95/1 95/5 95/7
service [6] 18/18 18/24 19/1
19/5 23/15 85/23
services [5] 25/8 55/16
59/11 66/11 84/4
set [2] 88/23 106/9
setting [2] 43/5 86/21
seven [2] 29/2 79/22
seventy [1] 6/1
several [7] 16/15 26/17 40/4
40/22 44/2 76/20 84/20
shared [1] 67/19
she [3] 22/16 39/14 44/4
shift [2] 34/16 34/22
shop [1] 64/5
shops [1] 64/14
shores [3] 36/24 38/17 39/15
short [1] 45/23
shorten [1] 10/11
should [18] 12/3 13/18 14/3
23/9 40/23 53/8 62/8 62/22
63/3 66/9 71/8 74/5 76/5
79/19 82/4 89/5 98/12 105/3
shouldn't [5] 20/1 26/8
60/22 61/11 76/9
show [3] 7/7 18/2 51/5
showed [1] 66/10
shown [2] 51/2 59/8
sides [1] 35/24
sift [1] 68/12
signers [1] 4/8
significant [9] 11/7 11/10
11/13 11/17 11/23 20/7 20/15
42/18 93/25
significantly [2] 28/25 92/2
similar [6] 38/10 38/14
38/18 65/13 75/19 85/14
simplistic [1] 100/16
simply [4] 19/16 19/19 27/11
84/19
since [10] 16/21 18/24 33/23
34/7 47/6 65/18 66/20 79/5
84/1 97/14
single [5] 58/4 58/19 58/22
59/7 60/1
single-family [3] 58/4 58/22
59/7
sit [2] 69/23 70/1
site [1] 78/6
situation [4] 19/25 43/16
78/9 78/15
situations [2] 75/19 76/10
six [3] 26/24 29/25 79/22
sixty [1] 22/15
size [1] 37/12
skewed [1] 33/6
Slachetka [5] 24/24 26/1
26/2 26/17 61/2
Slachetka's [2] 36/2 100/2
slight [2] 5/23 13/20
slightly [1] 13/19
so [125]
social [3] 42/15 42/22 42/24
softened [1] 73/22
some [29] 5/17 5/20 5/20
5/24 6/1 13/19 65/6 65/7
65/14 67/17 68/21 71/23
71/24 76/19 78/1 79/24 81/19
81/19 82/8 83/3 83/22 83/23
86/2 89/21 92/25 93/11 93/15

95/24 105/8
somebody [8] 26/3 29/22
33/12 48/9 52/7 82/16 91/7
104/8
someone [3] 23/7 60/8 60/9
something [9] 24/24 25/25
33/25 54/25 67/7 73/16 78/15
79/3 82/10
somewhere [2] 21/18 26/4
sophisticated [2] 82/15
82/22
sorry [16] 8/15 9/22 19/6
20/21 21/15 40/10 44/20
49/18 49/20 50/2 56/2 63/14
80/5 93/17 96/9 102/12
sounds [1] 6/6
SOUTH [49] 1/4 1/24 4/2 4/8
18/19 18/25 21/15 22/23 23/6
24/4 24/8 25/1 29/7 30/9
33/7 33/17 34/12 36/3 36/19
37/8 37/25 38/10 38/18 38/24
43/16 43/23 44/5 44/21 45/2
45/6 45/12 46/2 46/12 46/24
47/10 48/21 49/20 52/17
52/24 59/4 64/4 64/23 65/2
81/11 84/21 85/13 86/5 87/12
96/9
South Seaside [47] 4/2 4/8
18/19 18/25 21/15 22/23 23/6
24/4 24/8 25/1 29/7 30/9
33/7 33/17 34/12 36/3 36/19
37/8 37/25 38/10 38/18 38/24
43/16 43/23 44/5 44/21 45/2
45/6 45/12 46/2 46/12 46/24
47/10 48/21 49/20 52/17
52/24 59/4 64/4 64/23 65/2
81/11 84/21 85/13 86/5 87/12
96/9
southern [1] 52/20
space [3] 8/4 8/7 8/9
speak [3] 42/21 72/24 97/3
speaks [2] 9/13 63/1
specialized [1] 78/18
specific [3] 10/19 52/6 71/3
specifically [6] 13/10 31/8
34/10 34/14 48/8 88/24
speculative [3] 20/19 20/22
20/24
spell [1] 75/11
spent [1] 97/8
spoke [1] 99/24
spread [2] 82/19 82/19
Squad [1] 46/22
stability [1] 86/10
stacked [1] 55/12
standard [12] 40/6 40/23
41/3 41/11 42/4 42/25 43/3
43/5 43/6 65/18 66/4 98/4
standards [1] 65/6
start [1] 79/25
started [7] 33/24 35/12
63/14 66/20 90/14 93/8 97/8
state [13] 21/4 21/7 43/11
43/22 44/18 45/3 59/21 78/10
82/12 84/25 85/2 106/5
106/13
stated [1] 44/23
statement [9] 10/3 13/15
14/21 59/17 80/25 93/6 93/8
95/4 95/10
statements [2] 9/10 83/24
states [1] 41/23
statistical [1] 38/15
statistically [1] 81/13
statisticians [1] 82/25
statistics [2] 39/2 83/3
statute [15] 25/23 26/4
26/11 41/16 42/13 42/14
42/19 42/20 42/25 69/16

69/22 70/11 78/11 85/20
104/3
statutes [1] 65/7
statutory [1] 88/14
stenographically [1] 106/8
step [1] 96/20
steps [1] 102/6
sticking [1] 95/11
still [9] 6/7 26/4 28/22
44/5 60/9 84/22 85/7 87/17
92/15
stipulate [1] 93/14
stop [1] 105/7
store [1] 82/11
stores [11] 82/7 82/7 82/8
82/10 82/10 83/9 83/14 100/9
100/9 100/22 101/5
story [2] 29/19 82/20
strategic [2] 47/25 48/2
Strathmere [3] 42/7 42/9
42/10
stream [1] 49/8
strongly [1] 88/13
structural [2] 40/6 40/19
Stuart [2] 2/14 3/3
stuck [1] 25/11
student [1] 58/10
study [4] 98/16 99/8 99/10
99/17
stuff [1] 78/2
subdivision [1] 78/6
subject [3] 68/11 68/14 83/4
subjects [1] 68/7
subordinates [1] 34/4
subsets [1] 82/25
substance [1] 22/12
substantial [5] 28/23 54/25
59/15 59/24 59/25
substituted [6] 96/7 96/9
96/11 96/12 96/14 96/18
successfully [1] 64/20
such [4] 46/15 46/22 88/13
105/11
sues [1] 87/25
suggest [3] 45/22 74/2 74/4
SULLIVAN [2] 1/23 106/4
SULLIVAN-HILL [2] 1/23 106/4
sum [1] 22/12
summation [1] 72/16
summer [6] 27/9 30/11 30/12
30/13 31/1 33/16
supposed [5] 60/21 61/10
69/3 78/14 89/7
supposition [1] 38/13
sure [24] 7/19 9/10 17/11
18/13 42/9 44/3 48/11 50/10
51/1 53/14 56/9 62/16 62/21
63/6 63/7 78/3 79/24 87/16
88/5 88/9 90/15 91/21 99/3
103/20
SURMAN [1] 2/6
systems [2] 35/19 59/1

T
tabulations [1] 82/25
tag [1] 64/25
take [27] 7/11 10/11 15/16
15/18 15/20 15/21 15/23
20/11 23/10 25/5 25/6 25/8
28/18 37/15 39/1 46/3 46/5
52/6 56/23 64/16 76/23 76/24
81/19 96/4 96/20 105/3 105/8
take-away [1] 96/4
taken [3] 77/18 89/23 106/8
takes [2] 4/20 84/18
taking [2] 32/6 61/16
talk [8] 24/23 40/4 43/2
43/3 54/4 55/17 69/15 71/23
talked [10] 17/18 20/25

T	99/4 99/6 100/15 101/23	25/11 49/16 58/25 59/12
talked... [8] 22/22 45/15	102/18	62/15 76/12 76/14 87/16
51/21 55/24 88/21 91/6 94/7	their [22] 19/25 23/10 25/2	100/11 101/5
95/7	25/7 32/6 33/5 33/10 34/12	they've [3] 18/7 62/17
talking [17] 7/21 13/22 17/6	35/19 45/13 46/6 64/15 69/3	103/20
39/4 41/7 41/9 52/9 52/11	69/7 74/5 74/6 78/20 82/20	thing [7] 19/19 70/19 74/13
83/4 83/9 87/8 96/21 96/23	84/4 86/9 87/5 94/17	76/22 84/8 88/13 104/5
98/25 99/20 99/22 104/19	them [21] 26/4 26/23 32/25	things [13] 23/2 23/25 33/11
talks [3] 42/22 73/18 97/18	49/11 61/6 61/7 62/24 64/21	33/11 35/9 73/23 75/13 79/22
tape [1] 103/22	68/11 68/14 68/23 69/2 76/19	83/22 84/12 85/22 89/12
target [3] 82/9 82/15 100/8	76/21 77/1 77/3 78/19 82/21	93/21
tax [49] 3/12 6/20 7/5 7/8	84/17 91/25 93/10	think [77] 5/25 6/1 10/19
7/10 8/1 8/7 8/8 11/6 12/2	themselves [1] 82/23	10/21 11/15 12/1 12/7 12/12
12/6 12/12 12/16 13/16 13/23	then [22] 6/18 8/23 9/2	20/23 21/8 21/16 21/19 21/20
13/23 14/1 14/2 14/9 14/13	12/10 23/10 29/3 30/21 30/23	23/14 24/21 32/13 33/5 33/10
14/14 14/19 14/23 15/10 38/5	56/19 60/22 62/11 68/18	33/12 34/2 34/10 34/18 35/10
51/3 51/12 51/13 51/15 55/4	72/17 73/12 73/18 75/4 80/11	36/7 37/3 37/10 37/10 37/11
55/9 55/20 55/24 56/1 56/12	92/11 96/7 101/17 103/17	38/25 41/14 42/8 46/24 48/20
56/17 56/19 57/14 57/23	105/8	48/22 53/1 53/2 53/5 53/6
58/21 58/21 60/7 60/15 90/5	theoretically [1] 14/20	53/25 54/2 58/24 60/15 60/16
90/8 90/11 92/18 92/25 93/18	there [103] 5/22 5/24 5/25	60/23 61/3 61/7 62/20 62/21
taxes [10] 5/5 5/18 6/19	6/12 8/6 11/8 11/12 14/3	62/22 63/9 63/23 63/24 65/4
11/9 11/19 12/20 13/18 13/22	14/7 14/15 14/17 17/24 18/1	66/9 68/25 71/11 74/15 75/7
74/4 74/7	20/17 20/20 20/21 21/8 21/22	76/21 77/23 78/14 81/12
taxpayers [3] 54/6 74/5	22/18 22/20 23/5 24/14 25/1	82/14 82/21 85/3 86/14 88/23
81/25	25/11 25/18 26/7 26/17 26/18	91/19 99/3 101/24 102/11
teardowns [1] 22/2	28/10 28/17 29/22 30/7 30/10	103/16 104/2 104/5 104/7
technology [1] 49/8	31/3 31/4 31/5 31/18 32/5	105/4 105/6
tell [6] 28/5 29/13 32/25	32/13 33/1 33/6 33/22 34/8	thinking [1] 39/18
62/16 84/11 84/19	35/16 36/1 37/5 37/10 37/16	thinks [1] 71/8
ten [1] 16/25	38/8 38/19 41/6 42/3 43/2	thirdly [1] 60/23
term [7] 25/20 34/18 36/8	43/12 44/1 44/11 45/23 46/24	this [77] 4/16 7/3 7/25 14/6
40/6 40/18 68/22 82/17	46/25 48/3 48/8 48/22 48/23	14/12 21/4 22/5 36/2 44/6
terms [12] 10/19 21/6 21/20	49/3 49/4 51/9 52/19 54/2	47/7 51/1 53/3 53/8 55/20
25/7 26/16 36/20 38/19 43/4	55/15 57/5 57/21 58/4 58/7	56/3 58/17 60/12 60/12 60/15
71/23 72/25 92/17 96/25	59/10 63/13 63/20 64/3 67/24	60/21 62/17 65/22 66/5 66/14
testified [17] 17/23 27/13	68/5 68/22 69/14 70/18 72/20	66/19 67/5 67/12 69/1 69/23
29/17 34/5 34/24 44/4 47/4	75/14 83/23 85/12 85/14	70/11 70/17 70/17 70/25
53/6 61/3 71/11 74/9 74/15	85/18 86/5 87/22 87/25 88/9	73/13 74/9 74/25 75/8 75/14
92/22 95/19 96/24 97/5	88/14 91/23 91/24 92/11	75/15 76/5 76/24 78/5 78/8
102/17	93/13 97/9 98/5 101/11	78/13 78/15 78/15 78/16
testify [1] 42/12	101/15 103/15 104/23	78/25 79/1 79/3 79/5 81/15
testifying [1] 19/4	there'll [1] 59/3	81/22 85/12 85/16 86/20
testimony [40] 4/10 21/9	there's [30] 11/5 22/8 22/14	87/15 87/23 88/8 88/20 88/23
23/3 26/19 29/15 29/16 30/1	22/25 23/15 24/13 27/9 28/23	91/19 95/15 95/21 97/8 102/4
31/18 32/5 32/11 33/10 33/14	37/15 41/2 42/5 42/24 44/3	102/9 102/10 102/25 103/2
33/18 33/22 34/8 36/6 37/21	45/5 45/11 47/7 53/25 55/3	103/2 103/3 103/12 103/25
38/16 38/20 38/21 39/20	57/10 71/8 71/11 72/9 74/11	104/5 104/24 105/10
44/10 44/14 46/24 48/23 55/7	84/17 93/3 96/25 100/18	thorough [1] 73/15
60/22 64/6 65/1 65/17 67/18	101/10 104/12 104/22	those [39] 7/11 10/20 10/22
68/5 68/11 69/8 69/13 86/3	therefore [3] 9/17 26/8	10/22 10/24 12/11 14/25 23/2
93/22 102/10 103/2 103/15	102/21	25/6 26/23 36/20 39/2 40/2
than [25] 6/7 11/9 17/4 17/6	these [12] 24/25 25/3 35/12	51/16 51/22 53/17 65/9 67/5
18/25 21/25 29/7 33/12 33/18	60/23 69/17 71/3 74/2 75/18	67/13 73/24 75/13 76/14
35/7 37/24 38/23 44/21 45/2	77/17 77/24 80/3 82/10	82/24 83/9 83/14 83/14 87/17
52/5 54/2 64/16 65/1 65/2	they [98] 10/25 13/20 19/23	87/20 93/21 96/2 96/4 96/14
71/19 84/24 85/4 91/9 91/14	21/9 23/8 23/9 23/12 23/19	100/22 101/12 103/9 103/9
104/8	24/11 25/2 25/5 25/10 26/7	103/13 103/23 104/11
Thank [17] 7/24 9/14 20/17	26/8 26/13 28/4 33/1 33/4	though [5] 24/14 31/19 33/1
27/24 50/6 50/7 54/15 62/25	33/6 33/6 33/12 37/24 49/1	33/6 53/12
63/2 76/16 77/25 79/6 83/18	49/21 49/24 51/25 52/1 52/6	thought [10] 17/5 48/8 49/4
83/19 89/16 102/2 102/3	52/22 52/22 53/19 54/24	68/8 68/10 75/8 81/4 98/6
Thanks [1] 7/23	56/19 59/1 61/14 61/15 62/8	98/8 102/13
that [611]	62/8 62/14 62/15 62/18 64/4	three [6] 8/21 11/9 88/25
that's [76] 7/14 8/20 10/3	64/5 64/5 64/16 64/17 64/24	90/12 90/23 101/17
14/24 16/6 16/9 17/11 18/5	66/1 66/13 68/19 68/20 69/1	threw [1] 49/25
18/14 19/15 25/16 25/25	69/5 69/6 69/7 71/8 72/22	through [24] 13/20 24/21
27/21 30/4 30/15 31/17 32/1	73/8 73/9 73/12 73/14 73/25	26/24 28/7 28/10 29/5 37/8
32/3 32/19 32/21 32/24 33/18	75/4 75/7 75/8 75/9 76/11	52/23 68/12 73/18 74/22 79/8
37/20 38/7 42/4 43/9 44/23	82/11 82/17 82/18 82/20	80/21 86/24 87/4 87/23 88/8
47/15 48/3 48/7 49/2 53/1	82/22 83/7 83/8 83/8 84/4	88/20 90/19 92/4 95/17 98/13
53/5 53/6 55/5 55/18 56/4	84/9 85/3 88/9 88/13 91/8	103/21 104/18
57/18 57/20 59/8 60/3 61/8	91/11 91/12 91/15 91/16	throughout [5] 60/23 76/24
62/14 66/7 67/8 70/6 71/19	91/20 91/21 93/11 93/18 94/5	77/17 77/24 97/1
72/18 73/17 74/17 74/25	98/4 98/4 98/6 100/23 101/8	Thursday [3] 103/4 103/5
75/16 76/5 76/15 77/8 78/22	101/20 103/22 104/13	103/14
79/4 81/3 83/16 85/23 86/14	they'd [1] 23/21	ties [1] 55/22
89/16 90/14 90/24 91/9 91/13	they'll [1] 62/16	till [1] 50/16
92/1 95/10 95/12 96/24 97/11	they're [12] 13/19 19/23	time [31] 4/15 4/22 5/4 5/19

T
time... [27] 10/11 16/17
16/21 20/12 23/1 29/4 31/5
33/16 55/23 58/17 61/3 71/3
74/16 75/8 81/15 84/1 84/13
84/18 85/11 85/16 87/20 90/3
92/8 97/20 102/4 105/10
106/8
times [9] 29/25 31/14 40/22
78/9 84/22 90/12 90/20 90/22
90/23
today [2] 25/3 90/14
together [4] 5/17 12/11
75/13 85/22
told [2] 69/5 102/16
Toms [1] 37/2
Toms River [1] 37/2
tongue [1] 40/14
tonight [2] 4/8 4/20
took [4] 16/14 35/18 89/9
98/21
top [4] 18/9 55/8 56/5 57/13
topics [1] 68/7
total [5] 18/15 51/15 54/11
54/12 81/24
totality [3] 11/21 11/25
12/1
totally [1] 61/8
touch [1] 65/3
Touche [2] 98/14 98/15
toward [1] 7/15
towards [1] 18/23
town [17] 11/18 12/21 13/2
19/6 23/15 23/18 23/21 35/8
51/20 52/5 54/7 54/12 54/14
54/23 82/12 88/24 92/24
towns [7] 23/8 23/12 26/24
28/6 28/11 29/5 52/23
township [69] 1/1 5/6 8/16
9/7 10/1 12/23 14/4 14/16
18/6 18/23 19/1 21/3 21/18
22/18 24/10 24/11 42/19
44/11 44/22 45/3 46/15 46/19
48/16 48/24 49/8 51/25 52/10
52/12 52/20 52/21 52/25 53/2
53/10 53/22 54/5 54/7 54/8
54/16 55/20 57/22 61/2 64/22
67/20 68/18 70/4 70/8 70/13
72/23 73/12 74/2 74/5 81/2
81/12 82/2 82/4 82/6 82/11
82/23 83/25 84/12 85/1 86/4
87/25 90/7 94/9 96/11 96/12
96/13 96/13
township's [12] 18/15 20/6
52/2 52/16 52/22 53/4 53/8
61/16 81/24 83/6 83/15 86/6
townships [2] 83/12 84/3
traffic [4] 27/10 28/17 29/3
29/13
transcript [7] 6/12 6/13
6/25 7/2 103/22 104/13 106/7
transcripts [8] 67/22 68/9
76/18 103/9 103/13 104/9
104/14 104/16
transfer [1] 88/11
travel [1] 45/5
Tri [4] 46/21 46/25 47/8
48/3
Tri-Boro [4] 46/21 46/25
47/8 48/3
trial [2] 41/10 75/6
tried [1] 21/2
tries [1] 61/5
trip [3] 22/25 27/9 29/6
true [3] 30/4 44/23 106/7
truly [1] 32/15
trust [1] 32/25
truth [1] 33/1
try [2] 84/16 89/22

trying [7] 7/16 10/11 13/23
61/16 62/18 82/22 87/19
twice [3] 30/11 30/13 33/15
two [31] 4/22 9/5 11/16 12/5
12/11 19/23 20/10 38/14 41/5
48/9 48/12 49/25 55/14 55/15
71/19 75/18 75/20 75/22
75/23 77/6 80/21 85/21 86/2
86/19 86/24 90/12 90/20
90/22 90/23 104/9 104/11
two-partner [1] 86/24
type [6] 36/5 37/7 56/6 76/4
76/13 78/13
typically [4] 19/12 59/12
100/10 101/22

U
Uh [3] 17/13 23/4 42/17
Uh-hum [3] 17/13 23/4 42/17
ULAKY [1] 2/3
unavailable [1] 4/17
unbiased [1] 61/11
under [4] 24/10 38/11 71/20
85/20
undermine [1] 61/17
understand [10] 10/15 56/9
57/18 66/9 68/19 75/16 77/21
77/22 88/5 105/5
understanding [2] 55/7 83/1
understands [1] 51/2
understood [1] 99/4
unique [3] 59/14 78/8 78/18
units [2] 59/8 59/10
unless [2] 41/5 102/23
until [2] 14/23 81/17
unusual [1] 77/25
up [25] 4/1 6/21 11/2 11/14
12/16 15/1 15/19 20/12 26/1
35/19 37/2 38/19 39/9 55/6
56/20 57/17 59/22 61/6 62/23
72/6 84/22 87/21 90/8 90/11
91/1
upholding [1] 75/2
upon [10] 14/13 15/11 19/3
33/16 34/17 55/12 62/9 65/3
75/9 95/1
us [2] 16/15 102/7
use [13] 23/9 23/11 23/14
24/1 24/2 24/8 24/12 52/2
52/12 52/22 79/23 82/17
100/10
used [8] 41/11 42/4 42/7
42/8 42/9 73/17 75/6 84/25
usually [1] 77/15
utilize [2] 23/7 40/5
utilized [1] 9/24

V
vacant [2] 21/22 22/19
validity [1] 75/14
valuable [1] 38/23
value [4] 22/9 37/7 38/19
54/11
values [1] 37/22
variance [1] 79/3
various [3] 10/12 86/12
103/6
venture [1] 27/2
vernacular [1] 22/6
Vernick [3] 66/10 67/4 67/12
versus [4] 13/3 29/12 31/16
60/9
very [8] 21/23 28/17 47/2
48/14 48/15 62/20 67/2 77/12
veteran [1] 85/5
via [1] 48/18
view [3] 33/10 49/11 82/23
viewers [1] 49/12
village [1] 96/10

virtually [2] 29/21 100/18
voice [4] 46/23 61/22 61/24
62/4
vote [2] 103/11 105/9
VOTERS [2] 1/4 4/3
votes [1] 103/20
vouchers [1] 97/10

W
wait [4] 50/16 96/20 96/20
96/20
Wal [5] 100/18 100/25 101/3
101/6 101/14
Wal-Mart [5] 100/18 100/25
101/3 101/6 101/14
want [23] 7/12 10/10 10/14
13/21 15/22 18/2 23/10 24/21
31/20 51/1 57/3 63/4 65/3
70/19 70/20 71/13 71/25
72/13 77/22 82/11 90/15
103/19 104/5
wanted [2] 4/16 52/22
wants [6] 23/7 23/14 51/24
72/6 72/17 91/7
wards [1] 88/24
was [145]
wasn't [7] 31/11 52/14 92/22
94/14 96/17 99/2 99/10
wasting [1] 74/16
way [17] 6/13 14/6 14/24
25/12 25/13 25/15 32/17 33/3
35/23 48/9 60/12 62/19 64/9
71/17 79/5 86/7 88/2
Waze [1] 28/4
we [59] 4/9 4/13 4/20 5/4
5/4 5/4 5/11 5/16 6/5 7/3
15/20 16/21 20/25 22/22
31/24 35/12 35/13 39/18
41/25 45/15 55/12 55/17
55/23 57/19 74/25 75/4 75/7
79/2 79/7 79/8 79/8 79/10
79/13 81/10 81/14 81/25
84/22 84/23 89/1 89/11 90/3
90/14 91/6 92/4 92/7 95/17
97/8 97/14 102/8 103/4 103/5
103/16 103/17 104/5 105/1
105/4 105/4 105/6 105/8
we'd [1] 77/6
we'll [3] 11/20 69/14 79/25
we're [10] 10/11 15/19 17/6
25/3 39/4 41/7 41/9 43/9
74/15 98/25
we've [5] 47/7 67/2 67/22
71/2 88/21
wealthy [5] 36/4 36/7 37/6
39/22 39/22
website [5] 7/10 48/16 48/24
48/25 49/9
week [6] 29/25 30/11 30/13
30/14 102/7 104/21
weekday [3] 31/9 31/11 31/12
weekend [2] 31/10 31/11
weekly [4] 30/8 31/15 33/15
33/15
well [39] 7/14 8/4 8/6 10/10
12/7 12/14 14/20 15/15 17/11
18/4 18/11 18/16 25/14 26/7
31/21 34/5 34/18 36/15 37/14
41/5 42/15 42/20 50/15 50/16
57/4 60/24 66/23 69/13 70/4
73/16 75/5 76/9 76/11 89/3
92/21 93/13 97/3 98/24 104/1
well-being [1] 42/15
well-reasoned [1] 73/16
went [4] 91/1 92/4 92/7
95/17
were [40] 5/4 5/4 5/11 5/20
5/20 10/25 16/17 16/21 26/17
26/18 31/3 31/3 31/22 35/16

W
were... [26] 48/23 49/3 51/2
51/9 52/7 55/6 62/22 64/8
64/19 66/13 68/19 68/21
68/25 69/1 69/5 69/7 73/23
81/4 82/18 90/3 93/16 98/12
98/21 100/5 100/6 101/12
weren't [2] 69/6 98/4
west [1] 100/22
what [103] 7/15 7/20 8/15
8/18 8/23 9/2 12/4 12/7
12/10 12/11 12/13 14/13 15/5
15/12 16/9 17/2 17/4 17/5
17/6 17/7 17/14 17/16 18/12
23/18 25/8 27/18 27/21 27/21
29/10 32/1 32/19 32/21 32/24
33/8 42/13 42/19 43/5 43/17
43/20 47/15 47/17 49/1 52/5
52/18 53/5 53/6 53/15 53/15
53/16 54/6 54/7 54/8 55/18
55/25 61/3 63/5 63/18 66/1
67/22 68/7 68/8 68/10 68/19
68/20 69/2 69/3 70/6 74/15
76/1 76/5 76/15 76/23 76/25
77/8 81/15 82/12 83/3 83/5
83/5 84/2 85/16 87/2 88/6
94/17 94/19 94/22 95/7 95/12
96/21 97/1 97/16 98/17 99/4
99/6 100/24 101/23 102/6
102/8 103/6 103/8 103/17
105/5 105/12
what the [1] 17/5
what's [4] 7/8 47/21 72/2
102/8
whatever [7] 49/5 55/19 56/8
72/17 82/20 91/3 92/20
whatever your [1] 91/3
when [33] 7/1 10/1 20/19
20/20 27/9 29/3 29/16 31/3
31/3 35/13 42/2 42/3 43/4
47/17 51/2 51/21 54/4 54/7
55/17 55/20 57/20 58/20 59/2
66/10 75/3 77/19 82/11 85/18
86/3 90/5 95/13 99/21 104/19
whenever [1] 93/2
where [21] 10/15 11/8 11/18
19/25 23/15 26/18 27/18 38/7
38/8 39/7 41/11 64/4 64/5
64/5 64/13 64/14 64/15 67/24
73/13 82/18 90/14
whereby [1] 46/2
wherever [2] 96/8 96/10
whether [25] 9/18 9/24 10/22
10/25 11/6 11/22 18/14 20/17
25/17 29/11 29/14 31/14
32/14 32/15 32/20 32/22 34/3
44/3 51/10 56/2 61/1 90/22
94/25 97/7 100/11
which [30] 4/12 5/12 5/16
5/17 7/9 8/20 10/8 11/14
14/19 16/12 16/15 24/3 24/9
37/23 43/7 56/25 57/13 64/25
70/12 73/23 75/25 78/10 79/2
91/17 92/7 95/6 97/17 98/24
104/25 105/6
while [3] 14/14 46/14 46/22
white [8] 23/9 24/9 24/15
31/1 55/23 91/10 91/14 91/22
white Sands [3] 23/9 24/9
24/15
who [19] 23/14 32/12 45/16
49/10 52/19 61/2 63/24 64/1
64/22 66/15 68/17 70/13 77/1
95/1 95/5 99/24 99/25 103/8
105/12
who's [4] 38/4 60/8 60/9
103/10
whole [3] 36/12 76/24 81/13
why [13] 15/14 34/25 35/4

35/5 44/16 65/12 68/1 68/2
73/17 76/21 83/5 89/1 101/8
wide [1] 82/23
will [28] 4/12 11/15 13/6
14/9 14/14 14/17 20/14 27/2
27/2 43/1 44/6 50/22 63/11
69/14 78/17 81/9 87/24 88/9
94/25 95/4 95/9 97/3 99/12
102/9 103/15 103/16 103/17
104/25
winward [1] 1/12
wise [2] 58/1 64/18
wiser [22] 2/14 3/3 4/21
4/25 5/3 18/12 43/1 47/15
50/6 50/25 61/1 70/18 71/17
74/9 79/11 79/20 80/2 80/4
80/5 90/2 102/2 102/17
wiser's [3] 4/10 75/25 76/3
wish [5] 24/8 62/14 62/15
63/17 105/6
without [7] 8/9 28/10 43/13
43/24 55/11 69/2 95/2
witness [3] 3/2 53/5 62/7
witnesses [10] 53/5 62/19
68/16 68/19 68/21 94/23
102/13 102/16 102/17 102/21
WOBM [1] 22/5
wondering [3] 83/23 85/16
87/23
Woolley [3] 37/22 39/12
39/14
Woolley-Dillon [2] 37/22
39/12
words [5] 11/7 24/25 25/10
30/2 41/2
work [4] 55/13 60/9 64/1
98/13
works [4] 56/8 58/14 68/13
92/20
worse [1] 33/11
worship [2] 64/5 64/14
worth [2] 76/23 76/25
would [158]
wouldn't [12] 20/15 25/15
29/11 30/16 30/20 32/25 33/3
38/11 39/9 42/12 65/21 77/20
writing [1] 40/12
writs [1] 73/10
wrong [2] 32/11 32/15

Y
yeah [28] 6/24 7/14 12/1
16/8 24/23 29/24 30/2 30/21
31/17 32/24 33/25 36/17
36/18 41/22 45/4 45/4 51/7
64/24 67/7 67/10 67/10 67/23
75/5 92/4 96/16 101/2 101/4
101/6
year [24] 6/5 8/2 8/14 18/8
19/12 19/18 19/22 19/23
19/24 20/2 20/11 55/20 55/24
55/24 56/6 56/12 56/16 56/18
56/25 57/14 67/8 67/15 90/5
90/24
years [27] 5/18 5/20 5/20
6/21 8/21 9/5 16/24 33/24
35/12 47/6 48/13 56/1 66/22
66/25 67/1 67/5 67/13 79/23
83/22 84/16 89/9 90/12 90/20
90/23 90/23 92/9 104/10
yellow [1] 8/1
Yep [2] 6/17 7/22
yes [56] 5/9 5/15 6/15 6/23
8/22 9/8 10/18 14/9 24/20
24/22 24/22 25/9 26/20 26/22
27/17 29/20 29/20 29/23 31/2
32/9 36/10 36/15 40/21 40/25
45/4 45/9 46/7 51/23 55/24
56/8 56/13 58/13 58/15 59/18

60/2 64/7 65/8 65/10 65/16
68/3 69/21 69/24 70/7 75/21
81/13 85/9 86/17 87/9 87/9
90/10 90/10 92/10 93/23
95/24 100/13 105/13
yet [3] 18/14 42/6 44/15
you [387]
you'd [1] 72/10
you're [40] 6/18 7/21 9/15
10/4 12/13 12/19 12/22 13/1
13/22 13/22 14/14 15/4 15/22
19/3 22/8 27/20 33/8 36/4
44/2 48/5 50/11 50/14 52/15
58/16 60/20 62/3 67/21 77/8
83/9 85/4 85/5 85/11 89/7
93/1 95/10 98/9 99/20 99/22
100/21 104/19
you've [4] 58/16 62/20 66/19
69/19
your [49] 14/21 16/12 23/2
24/21 25/13 26/21 27/14
33/13 33/18 34/18 37/12
37/13 39/6 39/12 39/13 39/17
40/1 40/5 40/23 43/8 44/18
47/17 55/7 57/4 61/21 62/4
62/9 62/12 65/3 65/5 65/19
66/8 66/10 66/11 70/24 70/24
72/2 77/7 78/22 87/12 91/3
92/3 93/6 94/23 95/10 97/7
98/22 98/22 99/19
yourself [2] 5/23 24/4

Z
Zanetti [2] 38/3 38/4
zoning [2] 70/12 70/15