

ATLANTIC CITY MUNICIPAL UTILITIES AUTHORITY
BOARD OF DIRECTORS SPECIAL MEETING

Monday, November 28, 2016

G. Bruce Ward, Executive Director
Garth Moyle, Deputy Executive Director
Fredric L. Bor, Esquire, Board Solicitor
Claude Smith, Engineer
Anita Thapa, Senior Accountant
Kelley Williams, Board Administrator

B E F O R E:

Milton L. Smith, Chairman
Gary L. Hill, Vice Chairman/Secretary
John McGettigan, Treasurer
William Lea, Board Member
William K. Cheatham, Alternate

TAKEN BEFORE: JACQUELINE M. ZARRILLO,
Certified Court Reporter of the State of New Jersey,
License No. XI01786, at the ATLANTIC CITY MUNICIPAL
UTILITIES AUTHORITY, 401 North Virginia Avenue,
Atlantic City, New Jersey 08404, commencing
at 10 a.m.

JACQUELINE M. ZARRILLO, CCR
CERTIFIED COURT REPORTER
1724 TILTON ROAD
NORTHFIELD, NEW JERSEY 08225
(609) 287-2593

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

I N D E X

PUBLIC

PAGE

(NO PUBLIC PRESENT.)

ATLANTIC CITY MUA

1 MR. SMITH: Adequate notice of this
2 meeting has been provided, as required by law, by
3 mailing to the Press a list of the regular scheduled
4 meetings of the Board of Directors, including the
5 notice of the regular meeting scheduled for November
6 28, 2016, at 401 North Virginia Avenue, conference
7 room, Atlantic City, New Jersey. Copy of said notice
8 was sent to city clerk to be posted. All of the
9 aforesaid complies with Chapter 231 of the laws of
10 1975, known as open public meeting laws.

11 Isn't this a special meeting?

12 MS. WILLIAMS: Yes, that's one I got
13 from Stella. It's supposed to say special meeting.

14 MR. SMITH: Yes, special meeting.

15 Roll call?

16 MR. BOR: Mr. Cheatham?

17 MR. CHEATHAM: Here.

18 MR. BOR: Lea?

19 MR. LEA: Here.

20 MR. BOR: McGettigan?

21 MR. MCGETTIGAN: Here.

22 MR. BOR: Hill?

23 MR. HILL: Here.

24 MR. BOR: Smith?

25 MR. SMITH: Here.

ATLANTIC CITY MUA

1 MR. BOR: Quorum. Mr. Director?

2 MR. WARD: Good morning, Commissioners.
3 This special meeting was called as a result of we had
4 a budget meeting last week, which we finally had our
5 final notice from New Jersey American Water. New
6 Jersey American Water has been a bulk customer of the
7 Authority and New Jersey American Water wanted to
8 reduce its outflow from our system. The amount that
9 they wanted to reduce it to would have placed them at
10 a level equal to a hotel account, which would have
11 made them responsible for a connection fee. The bulk
12 rate was because of the very large amount, but come
13 down to a hotel rate, we would have to charge them a
14 connection fee. So we went back and forth and back
15 and forth, and I guess what we're recognizing is the
16 large number of foreclosures which appear in the
17 Press, in the mainland, that their need for our
18 supplemental water has been reduced.

19 So now we now are now negotiating an
20 arrangement with them as an emergency only user,
21 which would greatly reduce the income that we would
22 receive from that account. As a result, the impact
23 on our budget calls for a change in our rates in
24 order to sustain our losses and keep our revenue at a
25 rate that we can operate.

ATLANTIC CITY MUA

1 MR. SMITH: The only question I have
2 is, how much water do they want to buy now compared
3 to what they were?

4 MR. MOYLE: They wanted to guarantee
5 only half a million a day, and when I look at just
6 for my own, I don't know if anybody else checked it,
7 Borgata uses more than that a day and they pay
8 millions in connection fees. And if we wouldn't
9 charge them a connection fee and said, Sure, take it,
10 you know they would be at our door suing.

11 MR. SMITH: I got that. I understand.

12 MR. MOYLE: And other ones would join.

13 MR. SMITH: We couldn't do that.

14 MR. WARD: And the rules and
15 regulations calls for a standard for every customer.

16 MR. SMITH: I was under the assumption
17 we didn't want to give them water because they were
18 cutting back, and I didn't agree with that and I
19 didn't understand what Borgata was giving them, and
20 the connection fee. We sell that kind of water, they
21 should pay for a connection fee.

22 MR. MOYLE: The last contract was only
23 1.5 million, put them in a different category.

24 MR. HILL: So it is in our rules and
25 regulations of last year when they signed the

ATLANTIC CITY MUA

1 contract.

2 MR. WARD: When they're paying for that
3 range of water, so they're dropping down to a level
4 which would subject them to a normal connection fee
5 that we would serve anybody at that level.

6 MR. MOYLE: The bulk user is defined in
7 the rules, rates and regulations, but we could change
8 them. I don't think it would be a good idea for
9 \$600,000 a year.

10 MR. HILL: You mean change the rule?

11 MR. MOYLE: You can, but why would you?

12 MR. SMITH: No, we're not interested in
13 changing the rules now.

14 MR. MOYLE: Absolutely, you can change
15 them at any time.

16 MR. SMITH: Now, we're not selling them
17 any water; is that correct?

18 MR. MOYLE: I'm hoping they will use
19 some. They jumped on this. Well, I saw they wrote
20 to do an emergency. You're going to pay the ten inch
21 meter fee, which is like 11 something a quarter and
22 it's probably going up to 12, probably going to be
23 paying \$50,000 a year to be on standby, plus or minus
24 any water they use they're going to be charged, I
25 guess it will be over \$3 a hundred.

ATLANTIC CITY MUA

1 MR. BOR: They may never need that
2 connection. It's what we have in Ventnor.

3 MR. MOYLE: They wanted a half a
4 million a day for some reason, I'm not sure why.
5 Several years ago I remember seeing they had gotten
6 the rights to drill two new wells and what they write
7 is correct, they say their firm capacity, you have
8 your large source out of commission is over 26
9 million a day; that's a lot of water. I mean, they
10 should be able to --

11 MR. BOR: If they didn't need any of
12 our water, why were they willing to still do 500,000?
13 They're certainly not being nice to us.

14 MR. MOYLE: Why were they? I think
15 they're lying a little. I think they do need some
16 water.

17 MR. BOR: Not if they have 26 million.

18 MR. MOYLE: Yeah, 26 million. I mean,
19 I know we've never approached that in my years.

20 MR. MCGETTIGAN: That is what they use?

21 MR. BOR: They have the ability, the
22 capacity.

23 MR. MOYLE: That's what they say, their
24 firm capacity, which means they're able to deliver
25 that.

ATLANTIC CITY MUA

1 MR. WARD: Would they be looking at our
2 water for differential water in cost, because they're
3 getting raw water?

4 MR. MOYLE: You don't have to treat it.
5 They do remove some iron and some -- but really, I
6 mean, when you look at it, this water is very cheap
7 for them. I don't care how they say it. When you
8 have to redevelop a well, there is 50 or 60 grand. A
9 deep well is even worse, so again, that adds up.

10 MR. WARD: Yeah, that's the point.

11 MR. MOYLE: I think that's why, too,
12 they wanted the water anyway just in case wells fail,
13 which they do.

14 MR. SMITH: So we are now at a
15 contingency plan for them?

16 MR. MOYLE: That's the best I could
17 come up with, this. I sent this to everybody, is
18 having to pay back millions in connection fees if we
19 did accept this plan, and we can't afford that for
20 600,000 a year. It didn't seem worth it, so we're
21 losing about 500,000. If we're lucky, they used
22 100,000 from their plan.

23 MR. SMITH: When does that contract
24 end?

25 MR. MOYLE: It's already over.

ATLANTIC CITY MUA

1 MR. BOR: November 22nd.

2 MR. HILL: 30th or something?

3 MS. THAPA: 22nd.

4 MR. BOR: I guess I'm skeptical as
5 always. If they have all that capacity, why were
6 they still willing to buy 500?

7 MR. MOYLE: I think the way they jumped
8 on that emergency one, it was very quick. It took
9 them an hour.

10 MR. BOR: It kind of made sense. It's
11 kind of like Ventnor's deal.

12 MR. MOYLE: Except they're going to
13 guarantee us money.

14 MR. BOR: We only get money if Ventnor
15 uses it.

16 MR. MOYLE: And they usually run the
17 pressure higher than those, even though it's only a
18 back check, it is truly one way to Ventnor.

19 MR. SMITH: What are we doing with them
20 now? The contract is over, so we have no contract,
21 we have no --

22 MR. WARD: We have no contract at this
23 point. We are anticipating an emergency services
24 contract.

25 MR. SMITH: And they're not using our

ATLANTIC CITY MUA

1 water?

2 MR. WARD: Right, they're not using our
3 water.

4 MR. MOYLE: As far as I know they're
5 not. It was weird. They had shut off last Monday, I
6 believe the 21st or something, and after they sent
7 that e-mail, supposedly they turned back on for a
8 while. I don't know if they're still on or not.

9 MR. SMITH: I think it behooves us to
10 contact them and ask them where they're going, are we
11 threw with New Jersey water or what? We can't leave
12 it hanging.

13 MR. MOYLE: I'm drafting up an
14 emergency contract.

15 MR. BOR: Shut down their access.

16 MR. MOYLE: We can charge them
17 two-ninety-three or something if they use it.

18 MR. SMITH: I think we should have a
19 contract.

20 MR. MOYLE: Yeah, it's nice, but we
21 will have a contract. But you know, again, if
22 they're willing to spend money, the full rate now,
23 they're not getting any bargain rate from us.

24 After they got -- they were paying 85
25 percent after a small amount of water, really. I

ATLANTIC CITY MUA

1 forget what that magic number was, 15 million in a
2 month or something, I forget.

3 MS. THAPA: Yes.

4 MR. HILL: Anita, is their account all
5 current?

6 MS. THAPA: Yes, they're up to date.
7 So far they paid 1.7 million.

8 MR. SMITH: They've been a great
9 customer.

10 MS. THAPA: They're always on time.

11 MR. SMITH: They're a great customer
12 for us and I hate to lose them.

13 MR. BOR: Is some angle going on beyond
14 us?

15 MR. MOYLE: They're putting pressure
16 on.

17 MR. BOR: They're trying to squeeze us.

18 MR. SMITH: They're trying to cause the
19 value of our Authority to lessen because they don't
20 have such a mega contract, so when they come in and
21 try to work out a contract to buy us, we're
22 worthless.

23 MR. MOYLE: That works and that
24 doesn't, because there is supposedly others
25 interested in us, so there could be a bidding war.

ATLANTIC CITY MUA

1 MR. SMITH: All that is right now, is
2 speculation. We want to try to keep us running with
3 monies coming in. But it is what it is. Deal with
4 it, accordingly.

5 MR. BOR: Bruce, do you want to bring
6 the Board up to date on where we are with different
7 options and things?

8 MR. WARD: Well, let's try to get to
9 the budget meeting. So we have the amendment. Any
10 further questions on the changes to the rules,
11 regulations and rates?

12 MR. MCGETTIGAN: At this point, we are
13 a going to continue preparing for emergency?

14 MR. MOYLE: I think today or tomorrow,
15 I'll have it. I'll e-mail it around and get it to
16 them.

17 MR. MCGETTIGAN: So we don't have to
18 deal with it?

19 MR. BOR: The resolution is to modify
20 the budget.

21 MS. THAPA: Before we recommended eight
22 percent. We approved eight percent increase, but now
23 it's going to be ten percent for the residential.
24 It's a little bit higher than ten percent, because
25 before we recommended at 49, now it's going to be at

ATLANTIC CITY MUA

1 50. So it's going to go from 45 to 50 next year a
2 quarter for residential, and for everybody it's a ten
3 percent increase. So does the excess rate too from
4 2.93 something to 3.224. That would be the excess
5 rate.

6 MR. SMITH: What is the residential
7 rate again?

8 MS. THAPA: From, they are paying 45
9 per quarter, so it's going to be 50 next year.

10 MR. HILL: Taxes went up, so why not?
11 Did you get your tax bill?

12 MR. MOYLE: Yes.

13 MR. WARD: I didn't open mine yet.

14 MR. HILL: You don't want to.

15 MR. MOYLE: I thought it was supposed
16 to go down, according to the guy that's running it.
17 The rate is going up, but it's going down; yeah,
18 right.

19 MR. WARD: Did you want to ask for a
20 vote?

21 MR. BOR: Yeah, we need a motion on the
22 resolution to amend the budget.

23 MR. SMITH: Move it.

24 MR. MCGETTIGAN: Second.

25 MR. BOR: Mr. Cheatham?

ATLANTIC CITY MUA

1 MR. CHEATHAM: Yes.

2 MR. BOR: Mr. Lea?

3 MR. LEA: Yes.

4 MR. BOR: McGettigan?

5 MR. MCGETTIGAN: Yes.

6 MR. BOR: Hill?

7 MR. HILL: Yes.

8 MR. BOR: Smith?

9 MR. SMITH: Yes.

10 MR. BOR: Carries.

11 MR. CHEATHAM: One question. Coming in
12 here, comparing about the water and this and that,
13 and their attitude we shouldn't have to pay them.
14 Are we able -- are we going to be prepared to explain
15 to them how important this raise is to the survival
16 of our existence?

17 MR. WARD: Mr. Cheatham, we have two
18 public meetings this week, which have been
19 advertised, which we will be present here to answer
20 any questions.

21 But for the most part, you would have
22 to look at any operation as the combination of
23 manpower and material. In terms of manpower, we have
24 three unions here who have not received a raise in
25 the last three years. In terms of material, material

ATLANTIC CITY MUA

1 costs continue to go up. We have equipment that,
2 obviously, if a toaster in a home breaks, you have to
3 replace. So we believe that we have been
4 exceptionally responsible in terms of managing the
5 city's water system to be able to remain at one of
6 the lowest rates in the county. Members that live in
7 some of the offshore communities are paying somewhere
8 in the neighborhood of \$600 a year, and with this
9 rate, residential normal rate would be \$200 a year.
10 We are trying, we're doing everything that we can to
11 maintain a reasonable rate structure, particularly
12 with respect to the residents. And I'll be able to
13 speak to any resident with respect to our
14 performance.

15 MR. CHEATHAM: This is what I've been
16 asking different times about this. And I explained
17 it similar to what you're saying. I let them know up
18 front. We all have to pitch in here. We all have to
19 pitch in. Stop thinking everything is going to stay
20 the same. That's been our biggest problem in this
21 city for years. We always think everything is going
22 to stay the same and it's not going to be this way
23 this time. We're being pushed to the point where we
24 got to realize, everybody in this town has to feel
25 it.

ATLANTIC CITY MUA

1 MR. WARD: And further to the future,
2 folks having a question about their water service, if
3 we get pushed over the edge and the Authority is no
4 longer operating as a public authority, our rates
5 will go up.

6 MR. CHEATHAM: They got to realize that
7 this Board is trying to keep things at a level that
8 benefits them. And they don't realize that they
9 better wake up, real fast. I just wanted to know,
10 because I'm not going to stand here for someone to
11 intimidate me at all. They can take that somewhere
12 else. That's the way I feel about it.

13 MR. BOR: We have to go into Executive
14 Session, Mr. Chairman, for a couple items.

15 (Closed Session from
16 10:15 a.m. to 10:50 a.m.)

17 MR. BOR: We had several resolutions.
18 First one is to approve the honorarium in the form
19 that's been submitted to the members to the Board
20 today, and if there is a motion on that, we can move
21 forward with the resolution with the honorarium, and
22 the same language that everyone has received today.

23 MR. MCGETTIGAN: I'll make the motion.

24 MR. SMITH: Second.

25 MR. BOR: Mr. Cheatham?

ATLANTIC CITY MUA

1 MR. CHEATHAM: Yes.

2 MR. BOR: Mr. Lea?

3 MR. LEA: Yes.

4 MR. BOR: McGettigan?

5 MR. MCGETTIGAN: Yes.

6 MR. BOR: Hill?

7 MR. HILL: Yes.

8 MR. BOR: Smith?

9 MR. SMITH: Yes.

10 MR. BOR: Let's do Porzio next.

11 MR. WARD: We have a resolution to
12 engage the firm of Porzio Bromberg. They submitted
13 for special counsel in bankruptcy and other matters.
14 The Executive Director will be inviting the firm
15 members to come into the December Board meeting to
16 speak to the Board in private session.

17 MR. MCGETTIGAN: A motion for that?

18 MR. BOR: Yes.

19 MR. MCGETTIGAN: Motion.

20 MR. HILL: Second.

21 MR. BOR: Mr. Cheatham?

22 MR. CHEATHAM: Yes.

23 MR. BOR: Mr. Lea?

24 MR. LEA: Yes.

25 MR. BOR: McGettigan?

ATLANTIC CITY MUA

1 MR. MCGETTIGAN: Yes.

2 MR. BOR: Hill?

3 MR. HILL: Yes.

4 MR. BOR: Smith?

5 MR. SMITH: Yes.

6 MR. BOR: I'm going to excuse myself
7 since I'm effected on that, on the legal issues.

8 (Whereupon Mr. Bor left
9 the conference room.)

10 MR. WARD: Plan the Board has reviewed
11 and is accepting the submissions of solicitor Fred
12 Bor and legal counsel Andrew Weber for a term of
13 contract to continue for one year.

14 MR. MCGETTIGAN: Make a motion.

15 MR. HILL: Second.

16 MR. WARD: Mr. Cheatham?

17 MR. CHEATHAM: Yes.

18 MR. WARD: Mr. Lea?

19 MR. LEA: Yes.

20 MR. WARD: Mr. McGettigan?

21 MR. MCGETTIGAN: Yes.

22 MR. WARD: Mr. Hill?

23 MR. HILL: Yes.

24 MR. WARD: Mr. Smith?

25 MR. SMITH: Yes.

ATLANTIC CITY MUA

1 MR. WARD: Motion for adjournment?

2 MR. HILL: Move.

3 MR. MCGETTIGAN: Second.

4 MR. WARD: We're adjourned.

5 (The meeting concluded at 10:55 a.m.)

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

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

C E R T I F I C A T E

I, JACQUELINE M. ZARRILLO, a Certified Court Reporter of the State of New Jersey, do hereby certify that I am neither a relative nor employee nor attorney nor counsel of any of the parties to this action, and that I am neither a relative nor employee of such attorney or counsel, and that I am not financially interested in the action.

JACQUELINE M. ZARRILLO
Certified Court Reporter
License No. XI01786

DATED: December 1, 2016

\$	6	ATLANTIC [2] - 1:1, 1:17 Atlantic [2] - 1:18, 3:7 attitude [1] - 14:13 attorney [2] - 20:7, 20:9 authority [1] - 16:4 Authority [3] - 4:7, 11:19, 16:3 AUTHORITY [2] - 1:1, 1:17 Avenue [2] - 1:17, 3:6	C	18:9 connection [9] - 4:11, 4:14, 5:8, 5:9, 5:20, 5:21, 6:4, 7:2, 8:18 contact [1] - 10:10 contingency [1] - 8:15 continue [3] - 12:13, 15:1, 18:13 contract [13] - 5:22, 6:1, 8:23, 9:20, 9:22, 9:24, 10:14, 10:19, 10:21, 11:20, 11:21, 18:13 copy [1] - 3:7 correct [2] - 6:17, 7:7 cost [1] - 8:2 costs [1] - 15:1 counsel [4] - 17:13, 18:12, 20:7, 20:9 county [1] - 15:6 couple [1] - 16:14 Court [3] - 1:16, 20:5, 20:16 COURT [1] - 1:23 current [1] - 11:5 customer [4] - 4:6, 5:15, 11:9, 11:11 cutting [1] - 5:18
0	8	B		D
08225 [1] - 1:24 08404 [1] - 1:18	85 [1] - 10:24	bankruptcy [1] - 17:13 bargain [1] - 10:23 BEFORE [1] - 1:16 behooves [1] - 10:9 benefits [1] - 16:8 best [1] - 8:16 better [1] - 16:9 beyond [1] - 11:13 bidding [1] - 11:25 biggest [1] - 15:20 bill [1] - 13:11 bit [1] - 12:24 BOARD [1] - 1:1 Board [10] - 1:7, 1:9, 1:13, 3:4, 12:6, 16:7, 16:19, 17:15, 17:16, 18:10 BOR [41] - 3:16, 3:18, 3:20, 3:22, 3:24, 4:1, 7:1, 7:11, 7:17, 7:21, 9:1, 9:4, 9:10, 9:14, 10:15, 11:13, 11:17, 12:5, 12:19, 13:21, 13:25, 14:2, 14:4, 14:6, 14:8, 14:10, 16:13, 16:17, 16:25, 17:2, 17:4, 17:6, 17:8, 17:10, 17:18, 17:21, 17:23, 17:25, 18:2, 18:4, 18:6 Bor [3] - 1:7, 18:8, 18:12 Borgata [2] - 5:7, 5:19 breaks [1] - 15:2 bring [1] - 12:5 Bromberg [1] - 17:12 Bruce [2] - 1:6, 12:5 budget [5] - 4:4, 4:23, 12:9, 12:20, 13:22 bulk [3] - 4:6, 4:11, 6:6 buy [3] - 5:2, 9:6, 11:21	capacity [4] - 7:7, 7:22, 7:24, 9:5 care [1] - 8:7 carries [1] - 14:10 case [1] - 8:12 category [1] - 5:23 CCR [1] - 1:23 certainly [1] - 7:13 CERTIFIED [1] - 1:23 Certified [3] - 1:16, 20:4, 20:16 certify [1] - 20:6 Chairman [2] - 1:11, 16:14 Chairman/Secretary [1] - 1:12 change [4] - 4:23, 6:7, 6:10, 6:14 changes [1] - 12:10 changing [1] - 6:13 Chapter [1] - 3:9 charge [3] - 4:13, 5:9, 10:16 charged [1] - 6:24 cheap [1] - 8:6 CHEATHAM [8] - 3:17, 14:1, 14:11, 15:15, 16:6, 17:1, 17:22, 18:17 Cheatham [7] - 1:13, 3:16, 13:25, 14:17, 16:25, 17:21, 18:16 check [1] - 9:18 checked [1] - 5:6 City [2] - 1:18, 3:7 CITY [2] - 1:1, 1:17 city [2] - 3:8, 15:21 city's [1] - 15:5 Claude [1] - 1:8 clerk [1] - 3:8 Closed [1] - 16:15 combination [1] - 14:22 coming [2] - 12:3, 14:11 commencing [1] - 1:18 commission [1] - 7:8 Commissioners [1] - 4:2 communities [1] - 15:7 compared [1] - 5:2 comparing [1] - 14:12 complies [1] - 3:9 concluded [1] - 19:5 conference [2] - 3:6,	date [2] - 11:6, 12:6 DATED [1] - 20:18 deal [3] - 9:11, 12:3, 12:18 December [2] - 17:15, 20:18 deep [1] - 8:9 defined [1] - 6:6 deliver [1] - 7:24 Deputy [1] - 1:7 different [3] - 5:23, 12:6, 15:16 differential [1] - 8:2 director [1] - 4:1 Director [3] - 1:6, 1:7, 17:14 Directors [1] - 3:4 DIRECTORS [1] - 1:1 door [1] - 5:10 down [5] - 4:13, 6:3, 10:15, 13:16, 13:17 drafting [1] - 10:13 drill [1] - 7:6 dropping [1] - 6:3
1	a.m [4] - 1:18, 16:16, 19:5 ability [1] - 7:21 able [5] - 7:10, 7:24, 14:14, 15:5, 15:12 absolutely [1] - 6:14 accept [1] - 8:19 accepting [1] - 18:11 access [1] - 10:15 according [1] - 13:16 accordingly [1] - 12:4 account [3] - 4:10, 4:22, 11:4 Accountant [1] - 1:8 action [2] - 20:8, 20:10 adds [1] - 8:9 adequate [1] - 3:1 adjourned [1] - 19:4 adjournment [1] - 19:1 Administrator [1] - 1:9 advertised [1] - 14:19 afford [1] - 8:19 aforsaid [1] - 3:9 ago [1] - 7:5 agree [1] - 5:18 Alternate [1] - 1:13 amend [1] - 13:22 amendment [1] - 12:9 American [3] - 4:5, 4:6, 4:7 amount [3] - 4:8, 4:12, 10:25 Andrew [1] - 18:12 angle [1] - 11:13 Anita [2] - 1:8, 11:4 answer [1] - 14:19 anticipating [1] - 9:23 anyway [1] - 8:12 appear [1] - 4:16 approached [1] - 7:19 approve [1] - 16:18 approved [1] - 12:22 arrangement [1] - 4:20 assumption [1] - 5:16	A		E
1 [1] - 20:18 1.5 [1] - 5:23 1.7 [1] - 11:7 10 [1] - 1:18 100,000 [1] - 8:22 10:15 [1] - 16:16 10:50 [1] - 16:16 10:55 [1] - 19:5 11 [1] - 6:21 12 [1] - 6:22 15 [1] - 11:1 1724 [1] - 1:24 1975 [1] - 3:10				
2				
2.93 [1] - 13:4 2016 [3] - 1:2, 3:6, 20:18 21st [1] - 10:6 22nd [2] - 9:1, 9:3 231 [1] - 3:9 26 [3] - 7:8, 7:17, 7:18 28 [2] - 1:2, 3:6 287-2593 [1] - 1:25				
3				
3 [1] - 6:25 3.224 [1] - 13:4 30th [1] - 9:2				
4				
401 [2] - 1:17, 3:6 45 [2] - 13:1, 13:8 49 [1] - 12:25				
5				
50 [4] - 8:8, 13:1, 13:9 500 [1] - 9:6 500,000 [2] - 7:12, 8:21				
				E
				e-mail [2] - 10:7, 12:15

<p>edge [1] - 16:3 effected [1] - 18:7 eight [2] - 12:21, 12:22 emergency [6] - 4:20, 6:20, 9:8, 9:23, 10:14, 12:13 employee [2] - 20:6, 20:8 end [1] - 8:24 engage [1] - 17:12 Engineer [1] - 1:8 equal [1] - 4:10 equipment [1] - 15:1 Esquire [1] - 1:7 except [1] - 9:12 exceptionally [1] - 15:4 excess [2] - 13:3, 13:4 excuse [1] - 18:6 Executive [4] - 1:6, 1:7, 16:13, 17:14 existence [1] - 14:16 explain [1] - 14:14 explained [1] - 15:16</p>	<p>greatly [1] - 4:21 guarantee [2] - 5:4, 9:13 guess [3] - 4:15, 6:25, 9:4 guy [1] - 13:16</p>	<p>join [1] - 5:12 jumped [2] - 6:19, 9:7</p>	<p>3:20, 14:4, 17:4, 17:25, 18:20 MCGETTIGAN [14] - 3:21, 7:20, 12:12, 12:17, 13:24, 14:5, 16:23, 17:5, 17:17, 17:19, 18:1, 18:14, 18:21, 19:3 mean [4] - 6:10, 7:9, 7:18, 8:6 means [1] - 7:24 meeting [11] - 3:2, 3:5, 3:10, 3:11, 3:13, 3:14, 4:3, 4:4, 12:9, 17:15, 19:5 MEETING [1] - 1:1 meetings [2] - 3:4, 14:18 mega [1] - 11:20 Member [1] - 1:13 members [3] - 15:6, 16:19, 17:15 meter [1] - 6:21 million [8] - 5:5, 5:23, 7:4, 7:9, 7:17, 7:18, 11:1, 11:7 millions [2] - 5:8, 8:18 Milton [1] - 1:11 mine [1] - 13:13 minus [1] - 6:23 modify [1] - 12:19 Monday [2] - 1:2, 10:5 money [3] - 9:13, 9:14, 10:22 monies [1] - 12:3 month [1] - 11:2 morning [1] - 4:2 most [1] - 14:21 motion [7] - 13:21, 16:20, 16:23, 17:17, 17:19, 18:14, 19:1 move [3] - 13:23, 16:20, 19:2 Moyle [1] - 1:7 MOYLE [27] - 5:4, 5:12, 5:22, 6:6, 6:11, 6:14, 6:18, 7:3, 7:14, 7:18, 7:23, 8:4, 8:11, 8:16, 8:25, 9:7, 9:12, 9:16, 10:4, 10:13, 10:16, 10:20, 11:15, 11:23, 12:14, 13:12, 13:15 MR [156] - 3:1, 3:14, 3:16, 3:17, 3:18, 3:19, 3:20, 3:21, 3:22, 3:23, 3:24, 3:25, 4:1, 4:2, 5:1, 5:4, 5:11, 5:12, 5:13,</p>	<p>5:14, 5:16, 5:22, 5:24, 6:2, 6:6, 6:10, 6:11, 6:12, 6:14, 6:16, 6:18, 7:1, 7:3, 7:11, 7:14, 7:17, 7:18, 7:20, 7:21, 7:23, 8:1, 8:4, 8:10, 8:11, 8:14, 8:16, 8:23, 8:25, 9:1, 9:2, 9:4, 9:7, 9:10, 9:12, 9:14, 9:16, 9:19, 9:22, 9:25, 10:2, 10:4, 10:9, 10:13, 10:15, 10:16, 10:18, 10:20, 11:4, 11:8, 11:11, 11:13, 11:15, 11:17, 11:18, 11:23, 12:1, 12:5, 12:8, 12:12, 12:14, 12:17, 12:19, 13:6, 13:10, 13:12, 13:13, 13:14, 13:15, 13:19, 13:21, 13:23, 13:24, 13:25, 14:1, 14:2, 14:3, 14:4, 14:5, 14:6, 14:7, 14:8, 14:9, 14:10, 14:11, 14:17, 15:15, 16:1, 16:6, 16:13, 16:17, 16:23, 16:24, 16:25, 17:1, 17:2, 17:3, 17:4, 17:5, 17:6, 17:7, 17:8, 17:9, 17:10, 17:11, 17:17, 17:18, 17:19, 17:20, 17:21, 17:22, 17:23, 17:24, 17:25, 18:1, 18:2, 18:3, 18:4, 18:5, 18:6, 18:10, 18:14, 18:15, 18:16, 18:17, 18:18, 18:19, 18:20, 18:21, 18:22, 18:23, 18:24, 18:25, 19:1, 19:2, 19:3, 19:4 MS [7] - 3:12, 9:3, 11:3, 11:6, 11:10, 12:21, 13:8 MUNICIPAL [2] - 1:1, 1:17</p>
<p>F</p> <p>fail [1] - 8:12 far [2] - 10:4, 11:7 fast [1] - 16:9 fee [7] - 4:11, 4:14, 5:9, 5:20, 5:21, 6:4, 6:21 fees [2] - 5:8, 8:18 final [1] - 4:5 finally [1] - 4:4 financially [1] - 20:10 firm [4] - 7:7, 7:24, 17:12, 17:14 first [1] - 16:18 folks [1] - 16:2 foreclosures [1] - 4:16 forget [2] - 11:1, 11:2 form [1] - 16:18 forth [2] - 4:14, 4:15 forward [1] - 16:21 Fred [1] - 18:11 Fredric [1] - 1:7 front [1] - 15:18 full [1] - 10:22 future [1] - 16:1</p>	<p>H</p> <p>half [2] - 5:5, 7:3 hanging [1] - 10:12 hate [1] - 11:12 hereby [1] - 20:5 higher [2] - 9:17, 12:24 hill [2] - 3:23, 14:6 Hill [5] - 1:12, 3:22, 17:6, 18:2, 18:22 HILL [13] - 5:24, 6:10, 9:2, 11:4, 13:10, 13:14, 14:7, 17:7, 17:20, 18:3, 18:15, 18:23, 19:2 home [1] - 15:2 honorarium [2] - 16:18, 16:21 hoping [1] - 6:18 hotel [2] - 4:10, 4:13 hour [1] - 9:9 hundred [1] - 6:25</p>	<p>L</p> <p>language [1] - 16:22 large [3] - 4:12, 4:16, 7:8 last [5] - 4:4, 5:22, 5:25, 10:5, 14:25 law [1] - 3:2 laws [2] - 3:9, 3:10 Lea [6] - 1:13, 3:18, 14:2, 17:2, 17:23, 18:18 LEA [5] - 3:19, 14:3, 17:3, 17:24, 18:19 leave [1] - 10:11 left [1] - 18:8 legal [2] - 18:7, 18:12 lessen [1] - 11:19 level [4] - 4:10, 6:3, 6:5, 16:7 License [2] - 1:17, 20:16 list [1] - 3:3 live [1] - 15:6 look [3] - 5:5, 8:6, 14:22 looking [1] - 8:1 lose [1] - 11:12 losing [1] - 8:21 losses [1] - 4:24 lowest [1] - 15:6 lucky [1] - 8:21 lying [1] - 7:15</p>	<p>M</p> <p>magic [1] - 11:1 mail [2] - 10:7, 12:15 mailing [1] - 3:3 mainland [1] - 4:17 maintain [1] - 15:11 managing [1] - 15:4 manpower [2] - 14:23 material [3] - 14:23, 14:25 matters [1] - 17:13 McGettigan [6] - 1:12,</p>	<p>N</p> <p>need [5] - 4:17, 7:1, 7:11, 7:15, 13:21 negotiating [1] - 4:19 neighborhood [1] - 15:8 never [2] - 7:1, 7:19 New [8] - 1:16, 1:18, 3:7, 4:5, 4:7, 10:11,</p>
<p>G</p> <p>Garth [1] - 1:7 Gary [1] - 1:12 grand [1] - 8:8 great [2] - 11:8, 11:11</p>	<p>I</p> <p>idea [1] - 6:8 impact [1] - 4:22 important [1] - 14:15 inch [1] - 6:20 including [1] - 3:4 income [1] - 4:21 increase [2] - 12:22, 13:3 interested [3] - 6:12, 11:25, 20:10 intimidate [1] - 16:11 inviting [1] - 17:14 iron [1] - 8:5 issues [1] - 18:7 items [1] - 16:14</p>	<p>J</p> <p>JACQUELINE [4] - 1:16, 1:23, 20:4, 20:15 JERSEY [1] - 1:24 Jersey [8] - 1:16, 1:18, 3:7, 4:5, 4:6, 4:7, 10:11, 20:5 John [1] - 1:12</p>	<p>N</p>	

<p>20:5 new [1] - 7:6 NEW [1] - 1:24 next [3] - 13:1, 13:9, 17:10 nice [2] - 7:13, 10:20 ninety [1] - 10:17 NO [1] - 2:3 normal [2] - 6:4, 15:9 North [2] - 1:17, 3:6 NORTHFIELD [1] - 1:24 notice [4] - 3:1, 3:5, 3:7, 4:5 November [3] - 1:2, 3:5, 9:1 number [2] - 4:16, 11:1</p>	<p>plus [1] - 6:23 point [4] - 8:10, 9:23, 12:12, 15:23 Porzio [2] - 17:10, 17:12 posted [1] - 3:8 prepared [1] - 14:14 preparing [1] - 12:13 PRESENT [1] - 2:3 present [1] - 14:19 Press [2] - 3:3, 4:17 pressure [2] - 9:17, 11:15 private [1] - 17:16 problem [1] - 15:20 provided [1] - 3:2 PUBLIC [2] - 2:2, 2:3 public [3] - 3:10, 14:18, 16:4 pushed [2] - 15:23, 16:3 put [1] - 5:23 putting [1] - 11:15</p>	<p>reduced [1] - 4:18 regular [2] - 3:3, 3:5 regulations [4] - 5:15, 5:25, 6:7, 12:11 relative [2] - 20:6, 20:8 remain [1] - 15:5 remember [1] - 7:5 remove [1] - 8:5 replace [1] - 15:3 Reporter [3] - 1:16, 20:5, 20:16 REPORTER [1] - 1:23 required [1] - 3:2 resident [1] - 15:13 residential [4] - 12:23, 13:2, 13:6, 15:9 residents [1] - 15:12 resolution [4] - 12:19, 13:22, 16:21, 17:11 resolutions [1] - 16:17 respect [2] - 15:12, 15:13 responsible [2] - 4:11, 15:4 result [2] - 4:3, 4:22 revenue [1] - 4:24 reviewed [1] - 18:10 rights [1] - 7:6 ROAD [1] - 1:24 roll [1] - 3:15 room [2] - 3:7, 18:9 rule [1] - 6:10 rules [5] - 5:14, 5:24, 6:7, 6:13, 12:10 run [1] - 9:16 running [2] - 12:2, 13:16</p>	<p>16:15 several [2] - 7:5, 16:17 shut [2] - 10:5, 10:15 signed [1] - 5:25 similar [1] - 15:17 skeptical [1] - 9:4 small [1] - 10:25 Smith [7] - 1:8, 1:11, 3:24, 14:8, 17:8, 18:4, 18:24 SMITH [26] - 3:1, 3:14, 3:25, 5:1, 5:11, 5:13, 5:16, 6:12, 6:16, 8:14, 8:23, 9:19, 9:25, 10:9, 10:18, 11:8, 11:11, 11:18, 12:1, 13:6, 13:23, 14:9, 16:24, 17:9, 18:5, 18:25 solicitor [1] - 18:11 Solicitor [1] - 1:7 someone [1] - 16:10 somewhere [2] - 15:7, 16:11 source [1] - 7:8 SPECIAL [1] - 1:1 special [5] - 3:11, 3:13, 3:14, 4:3, 17:13 speculation [1] - 12:2 spend [1] - 10:22 squeeze [1] - 11:17 stand [1] - 16:10 standard [1] - 5:15 standby [1] - 6:23 State [2] - 1:16, 20:5 stay [2] - 15:19, 15:22 Stella [1] - 3:13 still [3] - 7:12, 9:6, 10:8 stop [1] - 15:19 structure [1] - 15:11 subject [1] - 6:4 submissions [1] - 18:11 submitted [2] - 16:19, 17:12 suing [1] - 5:10 supplemental [1] - 4:18 supposed [2] - 3:13, 13:15 supposedly [2] - 10:7, 11:24 survival [1] - 14:15 sustain [1] - 4:24 system [2] - 4:8, 15:5</p>	<p>T</p> <p>TAKEN [1] - 1:16 tax [1] - 13:11 taxes [1] - 13:10 ten [4] - 6:20, 12:23, 12:24, 13:2 term [1] - 18:12 terms [3] - 14:23, 14:25, 15:4 THAPA [6] - 9:3, 11:3, 11:6, 11:10, 12:21, 13:8 Thapa [1] - 1:8 they've [1] - 11:8 thinking [1] - 15:19 three [3] - 10:17, 14:24, 14:25 threw [1] - 10:11 TILTON [1] - 1:24 toaster [1] - 15:2 today [3] - 12:14, 16:20, 16:22 tomorrow [1] - 12:14 took [1] - 9:8 town [1] - 15:24 Treasurer [1] - 1:12 treat [1] - 8:4 truly [1] - 9:18 try [3] - 11:21, 12:2, 12:8 trying [4] - 11:17, 11:18, 15:10, 16:7 turned [1] - 10:7 two [3] - 7:6, 10:17, 14:17 two-ninety-three [1] - 10:17</p>
<p>O</p> <p>obviously [1] - 15:2 OF [1] - 1:1 offshore [1] - 15:7 one [7] - 3:12, 9:8, 9:18, 14:11, 15:5, 16:18, 18:13 ones [1] - 5:12 open [2] - 3:10, 13:13 operate [1] - 4:25 operating [1] - 16:4 operation [1] - 14:22 options [1] - 12:7 order [1] - 4:24 outflow [1] - 4:8 own [1] - 5:6</p>	<p>Q</p> <p>quarter [3] - 6:21, 13:2, 13:9 questions [2] - 12:10, 14:20 quick [1] - 9:8 quorum [1] - 4:1</p>	<p>R</p> <p>raise [2] - 14:15, 14:24 range [1] - 6:3 rate [12] - 4:12, 4:13, 4:25, 10:22, 10:23, 13:3, 13:5, 13:7, 13:17, 15:9, 15:11 rates [5] - 4:23, 6:7, 12:11, 15:6, 16:4 raw [1] - 8:3 real [1] - 16:9 realize [3] - 15:24, 16:6, 16:8 really [2] - 8:5, 10:25 reason [1] - 7:4 reasonable [1] - 15:11 receive [1] - 4:22 received [2] - 14:24, 16:22 recognizing [1] - 4:15 recommended [2] - 12:21, 12:25 redevelop [1] - 8:8 reduce [3] - 4:8, 4:9, 4:21</p>	<p>S</p> <p>saw [1] - 6:19 scheduled [2] - 3:3, 3:5 second [5] - 13:24, 16:24, 17:20, 18:15, 19:3 seeing [1] - 7:5 seem [1] - 8:20 sell [1] - 5:20 selling [1] - 6:16 Senior [1] - 1:8 sense [1] - 9:10 sent [3] - 3:8, 8:17, 10:6 serve [1] - 6:5 service [1] - 16:2 services [1] - 9:23 session [1] - 17:16 Session [2] - 16:14,</p>	<p>U</p> <p>under [1] - 5:16 unions [1] - 14:24 up [12] - 6:22, 8:9, 8:17, 10:13, 11:6, 12:6, 13:10, 13:17, 15:1, 15:17, 16:5, 16:9 user [2] - 4:20, 6:6 uses [2] - 5:7, 9:15 UTILITIES [2] - 1:1, 1:17</p>
<p>P</p> <p>PAGE [1] - 2:2 paid [1] - 11:7 part [1] - 14:21 particularly [1] - 15:11 parties [1] - 20:7 pay [5] - 5:7, 5:21, 6:20, 8:18, 14:13 paying [5] - 6:2, 6:23, 10:24, 13:8, 15:7 per [1] - 13:9 percent [6] - 10:25, 12:22, 12:23, 12:24, 13:3 performance [1] - 15:14 pitch [2] - 15:18, 15:19 placed [1] - 4:9 plan [4] - 8:15, 8:19, 8:22, 18:10</p>	<p>V</p> <p>value [1] - 11:19 Ventnor [3] - 7:2, 9:14, 9:18 Ventnor's [1] - 9:11</p>			

Vice ^[1] - 1:12 Virginia ^[2] - 1:17, 3:6 vote ^[1] - 13:20
W
wake ^[1] - 16:9 war ^[1] - 11:25 WARD ^[21] - 4:2, 5:14, 6:2, 8:1, 8:10, 9:22, 10:2, 12:8, 13:13, 13:19, 14:17, 16:1, 17:11, 18:10, 18:16, 18:18, 18:20, 18:22, 18:24, 19:1, 19:4 Ward ^[1] - 1:6 Water ^[3] - 4:5, 4:6, 4:7 water ^[22] - 4:18, 5:2, 5:17, 5:20, 6:3, 6:17, 6:24, 7:9, 7:12, 7:16, 8:2, 8:3, 8:6, 8:12, 10:1, 10:3, 10:11, 10:25, 14:12, 15:5, 16:2 Weber ^[1] - 18:12 week ^[2] - 4:4, 14:18 weird ^[1] - 10:5 wells ^[2] - 7:6, 8:12 William ^[2] - 1:13, 1:13 WILLIAMS ^[1] - 3:12 Williams ^[1] - 1:9 willing ^[3] - 7:12, 9:6, 10:22 works ^[1] - 11:23 worse ^[1] - 8:9 worth ^[1] - 8:20 worthless ^[1] - 11:22 write ^[1] - 7:6 wrote ^[1] - 6:19
X
XI01786 ^[1] - 1:17 XIO1786 ^[1] - 20:16
Y
year ^[9] - 5:25, 6:9, 6:23, 8:20, 13:1, 13:9, 15:8, 15:9, 18:13 years ^[4] - 7:5, 7:19, 14:25, 15:21
Z
ZARRILLO ^[4] - 1:16, 1:23, 20:4, 20:15