

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

HUDSON COUNTY  
BOARD OF CHOSEN FREEHOLDERS

RE:

RE-ORGANIZATION MEETING : TRANSCRIPT OF  
OF THE :  
HUDSON COUNTY BOARD OF : PROCEEDINGS  
CHOSEN FREEHOLDERS :

-----

O P E N S E S S I O N  
Hudson County  
Administration Building,  
Freeholders Chambers  
567 Pavonia Avenue  
Jersey City, New Jersey  
Thursday, January 3, 2013  
6:00 p.m.

B E F O R E:

- ELIU RIVERA, Freeholder
- ALBERT CIFELLI, Freeholder
- DOREEN DiDOMENICO, Freeholder
- JEFFREY DUBLIN, Freeholder
- THOMAS LIGGIO, Freeholder
- JOSE C. MUNOZ, Freeholder
- WILLIAM O'DEA, Freeholder
- TILO RIVAS, Freeholder
- ANTHONY ROMANO, Freeholder

A L S O P R E S E N T:

- EDWARD J. FLORIO, ESQ., Board Counsel
- DONATO J. BATTISTA, Hudson County Counsel
- ABRAHAM ANTUN, County Administrator
- ALBERTO G. SANTOS, County Clerk

Job No. NJ1583724

Page 2

1 THE CLERK: Freeholder Cifelli.  
 2 FREEHOLDER CIFELLI: Here.  
 3 THE CLERK: DiDomenico, absent.  
 4 Dublin.  
 5 FREEHOLDER DUBLIN: Here.  
 6 THE CLERK: Liggio.  
 7 FREEHOLDER LIGGIO: Here.  
 8 THE CLERK: Munoz.  
 9 FREEHOLDER MUNOZ: Here.  
 10 THE CLERK: O'Dea.  
 11 FREEHOLDER O'DEA: Here.  
 12 THE CLERK: Rivas.  
 13 FREEHOLDER RIVAS: Here.  
 14 THE CLERK: Romano.  
 15 FREEHOLDER ROMANO: Here.  
 16 THE CLERK: Chairman Rivera.  
 17 CHAIRMAN RIVERA: Here.  
 18 THE CLERK: Please stand for the  
 19 Pledge of Allegiance.  
 20 (Flag Salute.)  
 21 THE CLERK: Adequate notice of this  
 22 meeting has been provided as follows:  
 23 1. Adoption of Resolution No. 601-5-2012,  
 24 as the meeting of January 3rd, 2013 at 7 p.m. as the  
 25 date and time of this reorganization meeting and

Page 3

1 posting notice of said resolution on the  
 2 Freeholder's Bulletin Board, Third Floor,  
 3 Administration Building Annex, Jersey City, New  
 4 Jersey.  
 5 2. Copies of the above mentioned  
 6 resolution have been sent to the County Clerk and  
 7 the editors of the Jersey Journal and the Star  
 8 Ledger.  
 9 The first order of business is to appoint  
 10 a Chairperson to the Board of Chosen Freeholders for  
 11 2013. Is there a motion, Mr. Chairman?  
 12 CHAIRMAN RIVERA: Motion to appoint  
 13 Freeholder Anthony Romano as the Chairman for 2013.  
 14 FREEHOLDER MUNOZ: Second.  
 15 THE CLERK: Is there a motion to  
 16 close nominations?  
 17 CHAIRMAN RIVERA: Motion to close.  
 18 THE CLERK: All in favor? Opposed?  
 19 (The Board votes unanimously in favor  
 20 of closing nominations.)  
 21 THE CLERK: Resolved by the Board of  
 22 Chosen Freeholders of the County of Hudson that  
 23 Freeholder Anthony Romano, a Member of the Board of  
 24 Chosen Freeholders is hereby appointed Chairman of  
 25 said Board for the year 2013.

Page 4

1 Freeholder Cifelli.  
 2 FREEHOLDER CIFELLI: Yes.  
 3 THE CLERK: Dublin.  
 4 FREEHOLDER DUBLIN: Yes.  
 5 THE CLERK: Liggio.  
 6 FREEHOLDER LIGGIO: Yes.  
 7 THE CLERK: Munoz.  
 8 FREEHOLDER MUNOZ: Yes.  
 9 THE CLERK: O'Dea.  
 10 FREEHOLDER O'DEA: Yes.  
 11 THE CLERK: Rivas.  
 12 FREEHOLDER RIVAS: Yes.  
 13 THE CLERK: Romano.  
 14 FREEHOLDER ROMANO: Yes.  
 15 THE CLERK: Chairman Rivera.  
 16 CHAIRMAN RIVERA: Yes, with pleasure.  
 17 (Freeholder Romano is sworn.)  
 18 CHAIRMAN ROMANO: Should we continue  
 19 with the swearing, or should I say a few words at  
 20 this time?  
 21 THE CLERK: You're the Chairman.  
 22 CHAIRMAN ROMANO: First and foremost,  
 23 I want to thank my predecessor, Eliu Rivera. A lot  
 24 of people don't know the adversity that he went to  
 25 make sure that he attended and performed all his

Page 5

1 functions as Chair, which he did in a fantastic way.  
 2 The man has a heart of gold, and I think we owe him  
 3 a debt for his leadership. I think we all should  
 4 thank him. Thank you, Eliu.  
 5 Since I'm always running late, I forgot to  
 6 write something. I will just say a few quick words.  
 7 First I want to thank God that a boy from Hoboken  
 8 and schools in Jersey City could rise to such a  
 9 distinguished position. I want to thank my peers on  
 10 this Board for considering me, giving me this  
 11 opportunity.  
 12 But as my old uncle used to say about a  
 13 chair, a chair is only as good as the legs that it  
 14 stands on, and I think that we do need to always  
 15 remember to function as a team, and I can't go wrong  
 16 with the four wise men, Al, Tom, Tilo and Eliu, and  
 17 the poet laureate and the watchdog, Bill O'Dea, and  
 18 my running buddies, Jeff, who has been there with me  
 19 from day one, and Josito and my sister, Doreen, who  
 20 we just found out was in a bad car accident. She's  
 21 right now at the Medical Center, and she's going to  
 22 be okay as Captain Martinez just told me.  
 23 With that being said, I want to thank so  
 24 many distinguished elected officials here for taking  
 25 the time out from their schedules. I see we have

Page 6

1 the Mayor of the peninsula of Bayonne. Also, Deputy  
 2 Chief Mark Smith. We have with us from my City, the  
 3 Mayor of the City of Hoboken, Dawn Zimmer, Jason  
 4 O'Donnell, Assemblywoman Angelica Jimenez,  
 5 Councilman of Jersey City, Big Bill Gaughan. Our  
 6 own, someone who is wise, with such sincerity and  
 7 knowledge and wisdom, the Mayor of Kearny, Al  
 8 Santos, and our Sheriff, Frances Schillari. From  
 9 the County Clerk's office, Barbara Netchert, and our  
 10 Registrar, Pam Gardener.

11 I want to set off the tone of the year by  
 12 saying that we look forward to working with everyone  
 13 in the County park -- by the way, I see we have  
 14 another guest, I'm sorry, Hoboken Councilwoman  
 15 Theresa Castellano.

16 We set the tone. We know that we work in  
 17 conjunction with our mayors, who are important. We  
 18 work in conjunction with our State officials, our  
 19 Assembly People and our State Senators, and our  
 20 wonderful Federal officials. We've obviously seen  
 21 with all the tension that's going on in Washington  
 22 that there's a need for people to work together.  
 23 This County has great directors, great workers,  
 24 right from the top, right to the bottom, and we  
 25 appreciate all of you.

Page 7

1 I am doubly honored because I see in the  
 2 audience from Hoboken so many different people. I'm  
 3 glad to see even if there's political differences,  
 4 and Hoboken does have its share if you watch our  
 5 wonderful Council meetings, but it's good to see  
 6 everyone here because we want to work with everyone.  
 7 That's the theme that I hope lead on this year. We  
 8 have to do what's right for the people of this  
 9 County. We have to get things done, and again, I'm  
 10 honored that everyone is here. I'm looking forward  
 11 to working with everyone, and every city is  
 12 important. There are twelve cities in this County,  
 13 and we're there to help every one.

14 And Judge Bariso, we're going to work in  
 15 cooperation with, obviously, the judicial branch,  
 16 with the executive branch, with Bill, who is also  
 17 the Chief of Staff and our County Exec, Tom DeGise,  
 18 and again, so many wonderful people out there. I  
 19 can't thank you enough. We need you. I need you.  
 20 I want your support. I want your guidance. I want  
 21 your input. Everyone is important. Thank you so  
 22 much from the bottom of my heart. God bless you  
 23 all. Please stay in touch, and we're going to get a  
 24 drink afterwards, right, Mayor Smith?

25 I was also told by Al, representing our

Page 8

1 County Surrogate, who is under the weather, Donald  
 2 DeLeo, is a dear friend, the Deputy Surrogate who  
 3 has done a fantastic job, Linda Biasdon.

4 Mr. Clerk, next order of business.

5 THE CLERK: Mr. Chair, the next item  
 6 is a resolution appointing the Vice Chairperson of  
 7 the Board of Chosen Freeholders for 2013. Is there  
 8 a motion?

9 FREEHOLDER LIGGIO: Yes, Mr.  
 10 Chairman, I would like to nominate Freeholder Jose  
 11 Munoz as the Vice Chair.

12 CHAIRMAN ROMANO: I'll second that.

13 THE CLERK: Is there a motion to  
 14 close nominations?

15 FREEHOLDER O'DEA: Motion to close.  
 16 All in favor? Opposed?

17 (The Board votes unanimously in favor  
 18 of closing nominations.)

19 THE CLERK: Resolved by the Board of  
 20 Chosen Freeholders of the County of Hudson that  
 21 Freeholder Jose Munoz, a Member of the Board of  
 22 Chosen Freeholders, is hereby appointed Vice  
 23 Chairperson of said Board for the year 2013.  
 24 Freeholder Cifelli.

25 FREEHOLDER CIFELLI: Yes.

Page 9

1 THE CLERK: Dublin.

2 FREEHOLDER DUBLIN: Aye.

3 THE CLERK: Liggio.

4 FREEHOLDER LIGGIO: Yes.

5 THE CLERK: Munoz.

6 FREEHOLDER MUNOZ: Yes.

7 THE CLERK: O'Dea.

8 FREEHOLDER O'DEA: Yes.

9 THE CLERK: Rivas.

10 FREEHOLDER RIVAS: Yes.

11 THE CLERK: Rivera.

12 FREEHOLDER RIVERA: Yes.

13 THE CLERK: Chairman Romano.

14 CHAIRMAN ROMANO: Yes.  
 15 (Freeholder Munoz is sworn.)

16 CHAIRMAN ROMANO: While we're waiting  
 17 for Jose to come up, also I want to recognize and  
 18 thank our representatives from labor, who we enjoy  
 19 having a good relationship with. You always know  
 20 that you have a seat at the County table, and in  
 21 these tough times, we appreciate a relationship and  
 22 working relationship and understanding on the  
 23 union's part, and we'll work together. Thank you.

24 Freeholder Munoz.

25 FREEHOLDER MUNOZ: Good evening,

Page 10

1 distinguished guests, my colleagues on the Chosen  
 2 Board of Freeholders. I would first like to wish  
 3 all of you a prosperous New Year, and  
 4 congratulations to Freeholder Romano for your  
 5 appointment as the Freeholder Chairman. I would  
 6 also like to acknowledge former Chairperson, Eliu  
 7 Rivera, for his selfless leadership and guidance  
 8 this past year.

9 It's a great honor for me to accept this  
 10 appointment as vice president, one that I assure you  
 11 is not taken lightly. I wish to thank my colleagues  
 12 for honoring me with this opportunity, and I would  
 13 like to especially my constituents and offer my  
 14 deepest gratitude for having confidence in my  
 15 ability in their best interest, I would never have  
 16 received this privilege.

17 I remember a line from a famous poet, John  
 18 Donne, who wrote, no man is an island entire of  
 19 himself. This could not have been spoken more  
 20 correctly. We as people, especially elected  
 21 officials, must all rely on others to fulfill what  
 22 must be done and acquire the informations which is  
 23 necessary to make the correct, and on occasion,  
 24 difficult decisions.

25 For this reason I wish to my express my

Page 11

1 gratitude to County Executive Tom DeGise, West New  
 2 York District Senator Nicholas Sacco, Assemblywoman  
 3 Angelica Jimenez, who is also my municipal  
 4 democratic surrogate, and Assemblyman Vincent Prieto  
 5 for the encouragement, wisdom and support. Perhaps  
 6 most importantly, I would like to thank God because  
 7 without my faith in his guidance, I would not be  
 8 here.

9 2012 was a very difficult year for all of  
 10 us, a storm which left considerable destruction in  
 11 its wake, economic crisis leaving people jobless and  
 12 families fearful of their future. We as a Board  
 13 recognize we have made the best possible decisions  
 14 for the district. We have a balanced budget. We  
 15 cut spending and made government more efficient, but  
 16 we still have more to accomplish, more challenges to  
 17 face and to overcome. As John F. Kennedy said in  
 18 his Presidential speech on January 20th, 1961,  
 19 united, there is little we cannot do; divided there  
 20 is little we can do.

21 In the year ahead, I ask that we all  
 22 challenge our minds to do better than we have done  
 23 in the past and ask that we respect the difference  
 24 in each other. I and the Members of this Board  
 25 cannot accomplish what needs to be accomplished

Page 12

1 alone. We rely on employees, our citizens, and  
 2 equally important, our prayers. May 2013 bring to  
 3 all of us greater happiness, greater prosperity and  
 4 continued good luck. Thank you again for this  
 5 honor.

6 THE CLERK: Mr. Chairman, the next  
 7 item is a resolution appointing a Chairperson Pro  
 8 Tempore of the Board of Chosen Freeholders for 2013.  
 9 Is there a motion?

10 FREEHOLDER CIFELLI: I move the name  
 11 of Thomas Liggio.

12 FREEHOLDER DUBLIN: Second.

13 THE CLERK: Who was the second, Mr.  
 14 Chair?

15 CHAIRMAN ROMANO: Notre Dame.

16 THE CLERK: Freeholder Dublin was the  
 17 second. Was there a motion to close?

18 FREEHOLDER O'DEA: Motion to close.  
 19 All in favor? Opposed?

20 (The Board votes unanimously in favor  
 21 of closing nominations.)

22 THE CLERK: Resolved by the Board of  
 23 Chosen Freeholders of the County of Hudson that  
 24 Freeholder Thomas Liggio, a Member of the Board of  
 25 Chosen Freeholders, is hereby appointed Chairperson

Page 13

1 Pro-Tempore of said Board for the year 2013.  
 2 Freeholder Cifelli.

3 FREEHOLDER CIFELLI: Yes.

4 THE CLERK: Dublin.

5 FREEHOLDER DUBLIN: Aye.

6 THE CLERK: Liggio.

7 FREEHOLDER LIGGIO: Yes.

8 THE CLERK: Munoz.

9 FREEHOLDER MUNOZ: Yes.

10 THE CLERK: O'Dea.

11 FREEHOLDER O'DEA: Yes.

12 THE CLERK: Rivas.

13 FREEHOLDER RIVAS: Yes.

14 THE CLERK: Rivera.

15 FREEHOLDER RIVERA: Yes.

16 THE CLERK: Chairman Romano.

17 CHAIRMAN ROMANO: Yes. Go Fighting  
 18 Irish. While Tom is going up, I would also like to  
 19 mention Pat Kelleher from the trade union, Pete  
 20 Bisacca, one close to my heart, Bobby Kearns, police  
 21 superior president, Jersey City, my brother, Bobby.  
 22 Sheriff Schillari, please approach the table.  
 23 Rolando Navarro of Jersey City is also present.  
 24 Representing Senator Sacco I was told is Chief of  
 25 Staff Anthony Vainieri.

Page 14

1 (Freeholder Liggio is sworn.)  
 2 CHAIRMAN ROMANO: Also, I guess I  
 3 left the best for last. What makes me get up every  
 4 day is someone that is very special in my heart, my  
 5 son. I just want to thank him for all the support  
 6 he gives every day.  
 7 Tom, do you wish to say a few words?  
 8 FREEHOLDER LIGGIO: My prediction,  
 9 Notre Dame, 31; Alabama, 21. We could talk football  
 10 all day, but I don't think that's the purpose we're  
 11 here today. You want to talk to football? That's  
 12 fine with me.  
 13 I want to thank my fellow Freeholders for  
 14 giving me this honor to serve as Chairman Pro  
 15 Tempore. This is my second time since we started  
 16 this rotation, and I feel, you know, very blessed  
 17 that I'm able to be here to perform the duties. I  
 18 look at the Chairman Pro Tempore, the first time I  
 19 had the position I was fairly new on the Board, but  
 20 now coming back to this position, I see myself in  
 21 two roles, the first role, to fill in in case of the  
 22 absence both the Chairman and the Vice Chair, which  
 23 is very rare. My second role is being one of the  
 24 elder statesman on the Board now, to give advice and  
 25 counsel to the Chair and Vice Chair, if they should

Page 15

1 need it, I want to. Any time they need some  
 2 information or advice, I'm available.  
 3 I want to wish everyone a very happy New  
 4 Year, healthy and happy New Year. Thank you.  
 5 CHAIRMAN ROMANO: Chairman Eliu  
 6 Rivera would like to say a few words.  
 7 FREEHOLDER RIVERA: Ex-Chairman.  
 8 Good evening, everyone. First of all I want to  
 9 thank God for giving me the health and the  
 10 opportunity to fulfill my position as Chairman of  
 11 the wonderful Board. I want to thank the Board for  
 12 giving me the opportunity to serve as the Chairman.  
 13 I want to thank the Administration. I want to thank  
 14 all the directors, and all of your staff for a job  
 15 well done. Even though we had our ups and downs in  
 16 2012, we know for sure that with the help of God,  
 17 2013 is going to be a better year for all of us.  
 18 We're looking forward to that.  
 19 I would like to thank my family, my staff  
 20 that works with me. I would like to thank my entire  
 21 community for supporting me when I mostly needed  
 22 them. You know what happened to me, but God allowed  
 23 me to serve you, and I did the job as best as I  
 24 could, but it could not have been done without the  
 25 support of this Board and the support of all of you.

Page 16

1 So from the bottom of my heart, I want to  
 2 thank you. I want to thank everyone. I want to  
 3 congratulate my new Chairman, Tony; my Vice  
 4 Chairman, Jose Munoz. I want to thank Tom again as  
 5 Chairman Pro Tempore. Billy, you have a -- I know  
 6 you took it easy on me because you felt that I was  
 7 sick. Let me tell you, you're going to have a  
 8 harder time now.  
 9 FREEHOLDER O'DEA: Piece of cake, I  
 10 saved up a whole year. Poor Stick has got to get  
 11 double, double trouble.  
 12 FREEHOLDER RIVAS: Anyway, again,  
 13 thank you so much, God bless you and have a healthy  
 14 and happy New Year.  
 15 FREEHOLDER O'DEA: I just want to,  
 16 you know, all the new Chair, Vice Chair, and  
 17 Chairman Pro Tempore, congratulations. You'll do a  
 18 great job. Eliu, you were right.  
 19 CHAIRMAN RIVERA: You took it easy.  
 20 FREEHOLDER O'DEA: I can stop taking  
 21 the blood pressure pills. I took blood pressure  
 22 pills I can revealed now for the past year just so I  
 23 could keep it all in. I know, Anthony, no holds  
 24 barred. You know, I'm just letting you know, nice  
 25 guys, I was a really good friend, good old times. I

Page 17

1 know Anthony Romano would relish it and enjoy it.  
 2 He'll enjoy it.  
 3 Freeholder Munoz, you've got to make sure  
 4 you get here on time because we need somebody to  
 5 start the meeting. As we know Freeholder Romano is  
 6 notoriously tardy, and we don't want to start our  
 7 meeting a half hour later, so at least you get used  
 8 to doing the first part of the meeting so we can get  
 9 the meeting started on a --  
 10 FREEHOLDER RIVERA: Bill, are we  
 11 going to pass that resolution that we're going to  
 12 have a hefty fine?  
 13 FREEHOLDER O'DEA: Because we want to  
 14 help raise money for charity, we're going to fine  
 15 directors and key County staff, Members of this  
 16 Board, but the heftiest fine will go to the chair,  
 17 and we figured we would be able to raise several  
 18 thousand dollars during the upcoming year for  
 19 charity. That's the good news.  
 20 But all kidding aside, Stick and I have  
 21 grown to be very good friends over his tenure on the  
 22 Board. He's tireless. I think he's going to relish  
 23 the opportunity. He's going to spend a lot of time,  
 24 which is good, which I think is important for the  
 25 Chair to do. We have a lot of things we need to

Page 18

1 work on. Each year is difficult. Each year our  
 2 budget gets more and more tough to deal with in  
 3 tough economic times. We're got a lot of issues  
 4 we've got to deal with looking forward in light of  
 5 Hurricane Sandy and some of the issues that raised  
 6 up from introspective thoughts as to what we need to  
 7 make our County better prepared in the future  
 8 because make no mistake about it, those types of --  
 9 that was -- Sheriff Schillari, he's used to it by  
 10 now.

11 So there are a lot of items and  
 12 initiatives that we're going to work on in the year  
 13 ahead. I think that even when we disagree as a  
 14 Board, we have proven over the course, especially  
 15 over the last seven years, that we are ultimately  
 16 able to come to a consensus through that process of  
 17 debate and discussion, whether it's at the committee  
 18 level or in front of this Board. I think that we  
 19 have been able to help shape very, very good changes  
 20 in policy that affect in a positive way the  
 21 direction that this County continues to go forward  
 22 in working, of course, with County Executive Tom  
 23 DeGise, with the judicial branch.

24 I know the assignment judge left. He said  
 25 that, I give you a lot of credit for this, Anthony,

Page 19

1 he said you promised him the \$250 million by the  
 2 summertime. Good luck getting that together.  
 3 Congratulations to all my colleagues.

4 FREEHOLDER ROMANO: Thank you. Mayor  
 5 Zimmer already gave me a list of things Hoboken  
 6 needs.

7 FREEHOLDER O'DEA: Then I guess you  
 8 can put the court off for a few more years.

9 CHAIRMAN ROMANO: Freeholder Rivas.

10 FREEHOLDER RIVAS: Yes, I would like  
 11 to thank you, Chairman, Ex-Chairman Eliu Rivera, for  
 12 a job well done. It was a tough year. It was a  
 13 tough year for you. It was a tough year for us, and  
 14 there was no doubt in our minds that you were going  
 15 to do great with your health, and you were going to  
 16 do great up there as the Chairman, and you did it.  
 17 We are so proud of you. Thank you some much.

18 FREEHOLDER RIVERA: Thank you.

19 FREEHOLDER RIVAS: Chairman Romano,  
 20 welcome aboard. You see we are proud of you.  
 21 You're an excellent human being. You're an  
 22 excellent Freeholder, and we have selected you as  
 23 our Chairman for this year because we know that you  
 24 can perform very well in whatever you're going to  
 25 do. My congratulations.

Page 20

1 CHAIRMAN ROMANO: Freeholder Cifelli.  
 2 FREEHOLDER CIFELLI: Mr. Chairman, I  
 3 wish you from the bottom of my heart much health  
 4 this year. Seeing who was elected as Vice Chairman  
 5 and Chairman Pro Tempore, I really mean that. I  
 6 prepared some rather lengthy remarks tonight. I had  
 7 them all typed up. I was going through them in the  
 8 men's room. I dropped them, but thank God  
 9 Freeholder O'Dea picked up my notes. So all I can  
 10 say is good luck, happy New Year, much health to  
 11 everyone.

12 CHAIRMAN ROMANO: We have here the  
 13 director of Health and Human Services in Hoboken,  
 14 Director Leo Pellegrini. We have the Chairman of  
 15 the Hoboken Democratic Party, Jamie Cryan, the Vice  
 16 Chair, Phil Cohen, the Hoboken Sewerage Commission,  
 17 Stevie Haddock.

18 Freeholder Jeff Dublin.

19 FREEHOLDER DUBLIN: First of all, I  
 20 want to thank Eliu. Eliu has been my friend for  
 21 many years, and Eliu had a lot of obstacles that he  
 22 had to fight during the course of the year. You've  
 23 inspired me because of things you went through and  
 24 things that you continue going through. You were  
 25 always here ready to lead this Board, so my hat goes

Page 21

1 off to you. Thank you for inspiring me last year.  
 2 You are a fighter. You're a tough guy. We're glad  
 3 that you were our Chairman last year.

4 To Stick, he's been a great friend of mine  
 5 since he got on the Board. He calls. He checks on  
 6 me. I went through a situation the previous year,  
 7 and the day that my son was born, a little tiny,  
 8 tiny baby, one pound, five ounces, and he was over  
 9 at St. Mary Hospital, Hoboken University. Stick  
 10 came right over helped me and my wife out with  
 11 things in Hoboken, and so I believe he's going to do  
 12 a wonderful job. He may give you some pain this  
 13 year, but I'm sure being an ex-police captain,  
 14 you're able to handle it. Congratulations, and  
 15 we're going to try to work as a team to get things  
 16 done.

17 I want to thank my great, great friend,  
 18 Munoz, the Vice Chairman. I will tell you once,  
 19 I'll tell you twice. I'm not going to take your  
 20 stuff this year. Fight like a butterfly, sting like  
 21 a bee. I wish you a lot of luck this year.

22 I just want to thank Tom also for his  
 23 leadership. When I came on this Board, Tom Liggio  
 24 really worked hard on this Board. He's doing a  
 25 great job on the committees that he sits on,

Page 22

1 especially the Finance Committee and other  
 2 committees. We look forward for your leadership  
 3 this year also. The County and everybody, I just  
 4 want to wish everybody a happy and healthy New Year.  
 5 CHAIRMAN ROMANO: Thank you, Jeff.  
 6 The former Director of Planning, who is now in  
 7 Hoboken doing his magic, my dear friend, Stephen  
 8 Marks. The second individual, he's the Hoboken  
 9 philanthropist. He's served on many different  
 10 boards. He's currently on the North Hudson Sewerage  
 11 Authority Commissioner, Frank Reia.  
 12 Mr. Clerk.  
 13 THE CLERK: The next item is a  
 14 resolution to appoint a voting member to the New  
 15 Jersey of Association of Counties for 2013.  
 16 FREEHOLDER O'DEA: I nominate  
 17 Freeholder Jeff Dublin or Jeffrey Dublin.  
 18 CHAIRMAN ROMANO: Second by  
 19 Freeholder Rivera.  
 20 THE CLERK: Is there a motion to  
 21 close? All in favor? Opposed?  
 22 (The Board votes unanimously in favor  
 23 of closing nominations.)  
 24 THE CLERK: Resolved by the Board of  
 25 Chosen Freeholders of the County of Hudson that

Page 23

1 Freeholder Jeffrey Dublin, a Member of the Board of  
 2 Chosen Freeholders, is hereby designated as voting  
 3 member to attend all meetings and conferences of the  
 4 New Jersey Association of Counties for the year  
 5 2013.  
 6 Freeholder Cifelli.  
 7 FREEHOLDER CIFELLI: Yes.  
 8 THE CLERK: Dublin.  
 9 FREEHOLDER DUBLIN: Yes.  
 10 THE CLERK: Liggio.  
 11 FREEHOLDER LIGGIO: Yes.  
 12 THE CLERK: Munoz.  
 13 FREEHOLDER MUNOZ: Yes.  
 14 THE CLERK: O'Dea.  
 15 FREEHOLDER O'DEA: Yes.  
 16 THE CLERK: Rivas.  
 17 FREEHOLDER RIVAS: Yes.  
 18 THE CLERK: Rivera.  
 19 FREEHOLDER RIVERA: Yes.  
 20 THE CLERK: Chairman Romano.  
 21 CHAIRMAN ROMANO: Yes.  
 22 Congratulations, Jeff. For those who don't know,  
 23 Jeff is going to be sworn in what date as the  
 24 president?  
 25 FREEHOLDER DUBLIN: January 29th,

Page 24

1 10 a.m., Trenton State House.  
 2 CHAIRMAN ROMANO: We now have one of  
 3 our own as the president of the NJAC.  
 4 Congratulations, Jeff.  
 5 FREEHOLDER DUBLIN: Anyone who would  
 6 like to come to that swearing in, please let me get  
 7 your address because NJAC has to send out  
 8 invitations, and they've got to be cleared by the  
 9 State Police.  
 10 We've got the police superior union  
 11 president back there, Bobby Kearns. How are you  
 12 doing, sir?  
 13 FREEHOLDER O'DEA: Have we left  
 14 anyone in the audience out? Florio. Lopez. We  
 15 have a couple.  
 16 FREEHOLDER DUBLIN: We have Captain  
 17 Martinez.  
 18 FREEHOLDER O'DEA: We got him like  
 19 four times, just to repay him.  
 20 FREEHOLDER ROMANO: We've got the  
 21 Executive Director of the Hoboken Housing Authority,  
 22 Carmello Giovanni Garcia.  
 23 Next order of business, Mr. Clerk.  
 24 THE CLERK: No. 5 is a resolution to  
 25 appoint an alternate voting member to the New Jersey

Page 25

1 Association of Counties for 2013.  
 2 Is there a motion?  
 3 FREEHOLDER RIVERA: Freeholder Rivera  
 4 nominated Freeholder DiDomenico, seconded by  
 5 Freeholder Dublin.  
 6 THE CLERK: Is there a motion to  
 7 close? All in favor? Opposed?  
 8 (The Board votes unanimously in favor  
 9 of closing nominations.)  
 10 THE CLERK: Resolved by the Board of  
 11 Chosen Freeholders of the County of Hudson that  
 12 Freeholder Doreen DiDomenico, a Member of this Board  
 13 of Chosen Freeholders, is hereby designated as  
 14 voting member of the New Jersey Association of  
 15 Counties for the year 2013.  
 16 Freeholder Cifelli.  
 17 FREEHOLDER CIFELLI: Yes.  
 18 THE CLERK: Dublin.  
 19 FREEHOLDER DUBLIN: Yes.  
 20 THE CLERK: Liggio.  
 21 FREEHOLDER LIGGIO: Yes.  
 22 THE CLERK: Munoz.  
 23 FREEHOLDER MUNOZ: Yes.  
 24 THE CLERK: O'Dea.  
 25 FREEHOLDER O'DEA: Yes.

Page 26

1 THE CLERK: Rivas.  
 2 FREEHOLDER RIVAS: Yes.  
 3 THE CLERK: Rivera.  
 4 FREEHOLDER RIVERA: Yes.  
 5 THE CLERK: Chairman Romano.  
 6 CHAIRMAN ROMANO: Yes.  
 7 THE CLERK: The next item is a  
 8 resolution to appoint the second alternate voting  
 9 member to the New Jersey of Association of Counties  
 10 for 2013.  
 11 FREEHOLDER O'DEA: I nominate Abraham  
 12 Antun. That's the only resolution that already has  
 13 a name in it.  
 14 THE CLERK: Is there a second?  
 15 CHAIRMAN ROMANO: Second by  
 16 Freeholder Munoz.  
 17 THE CLERK: All in favor? Opposed?  
 18 (The Board votes unanimously in favor  
 19 of closing nominations.)  
 20 THE CLERK: Nominations are closed.  
 21 Resolved by the Board of Chosen Freeholders of the  
 22 County of Hudson that Abraham Antun is hereby  
 23 designated as the second alternate voting member of  
 24 the New Jersey Association of Counties for the year  
 25 2013.

Page 27

1 Freeholder Cifelli.  
 2 FREEHOLDER CIFELLI: Yes.  
 3 THE CLERK: Dublin.  
 4 FREEHOLDER DUBLIN: Yes.  
 5 THE CLERK: Liggio.  
 6 FREEHOLDER LIGGIO: Yes.  
 7 THE CLERK: Munoz.  
 8 FREEHOLDER MUNOZ: Yes.  
 9 THE CLERK: O'Dea.  
 10 FREEHOLDER O'DEA: Yes.  
 11 THE CLERK: Rivas.  
 12 FREEHOLDER RIVAS: Yes.  
 13 THE CLERK: Rivera.  
 14 FREEHOLDER RIVERA: Yes.  
 15 THE CLERK: Chairman Romano.  
 16 CHAIRMAN ROMANO: Yes.  
 17 THE CLERK: The next item is a  
 18 resolution for legal advertising for the year 2013.  
 19 Is there a sponsor?  
 20 FREEHOLDER DUBLIN: Sponsor.  
 21 FREEHOLDER CIFELLI: Second.  
 22 THE CLERK: Roll call, Mr. Chairman.  
 23 Freeholder Cifelli.  
 24 FREEHOLDER CIFELLI: Yes.  
 25 THE CLERK: Dublin.

Page 28

1 FREEHOLDER DUBLIN: Yes.  
 2 THE CLERK: Liggio.  
 3 FREEHOLDER LIGGIO: Yes.  
 4 THE CLERK: Munoz.  
 5 FREEHOLDER MUNOZ: Yes.  
 6 THE CLERK: O'Dea.  
 7 FREEHOLDER O'DEA: Yes.  
 8 THE CLERK: Rivas.  
 9 FREEHOLDER RIVAS: Yes.  
 10 THE CLERK: Rivera.  
 11 FREEHOLDER RIVERA: Yes.  
 12 THE CLERK: Chairman Romano.  
 13 CHAIRMAN ROMANO: Yes.  
 14 THE CLERK: Resolution No. 8 is  
 15 resolution providing the annual notice of schedule  
 16 of Regular Meetings of the Board of Chosen  
 17 Freeholders for the year 2013.  
 18 Freeholder Rivera and Liggio.  
 19 Roll call, Freeholder Cifelli.  
 20 FREEHOLDER CIFELLI: Yes.  
 21 THE CLERK: Dublin.  
 22 FREEHOLDER DUBLIN: Yes.  
 23 THE CLERK: Liggio.  
 24 FREEHOLDER LIGGIO: Yes.  
 25 THE CLERK: Munoz.

Page 29

1 FREEHOLDER MUNOZ: Yes.  
 2 THE CLERK: O'Dea.  
 3 FREEHOLDER O'DEA: Yes.  
 4 THE CLERK: Rivas.  
 5 FREEHOLDER RIVAS: Yes.  
 6 THE CLERK: Rivera.  
 7 FREEHOLDER RIVERA: Yes.  
 8 THE CLERK: Chairman Romano.  
 9 CHAIRMAN ROMANO: Yes.  
 10 THE CLERK: Next item is the 2013  
 11 temporary appropriations resolution.  
 12 Munoz and Liggio?  
 13 CHAIRMAN ROMANO: Yes.  
 14 THE CLERK: Freeholder Cifelli.  
 15 FREEHOLDER CIFELLI: Yes.  
 16 THE CLERK: Dublin.  
 17 FREEHOLDER DUBLIN: Yes.  
 18 THE CLERK: Liggio.  
 19 FREEHOLDER LIGGIO: Yes.  
 20 THE CLERK: Munoz.  
 21 FREEHOLDER MUNOZ: Yes.  
 22 THE CLERK: O'Dea.  
 23 FREEHOLDER O'DEA: Yes.  
 24 THE CLERK: Rivas.  
 25 FREEHOLDER RIVAS: Yes.

Page 30

1 THE CLERK: Rivera.  
 2 FREEHOLDER RIVERA: Yes.  
 3 THE CLERK: Chairman Romano.  
 4 CHAIRMAN ROMANO: Yes.  
 5 THE CLERK: The final Resolution No.  
 6 10 is the cash management plan approval and adoption  
 7 for 2013. Is there a sponsor?  
 8 Dublin and Liggio.  
 9 FREEHOLDER O'DEA: Mr. Chairman,  
 10 before we vote on this, just for the record, I think  
 11 that we need to reconvene the Banking Committee that  
 12 I've chaired. Two years ago, I guess, we did a  
 13 review of all the banks' performance. I think that  
 14 it's important that we stay on top of that. We were  
 15 just looking at this resolution today. I know that  
 16 there were certain changes in ownership of banks, or  
 17 they're in the process of changing ownership of  
 18 certain banks listed here.  
 19 It's important that we stay on top of it,  
 20 and also that we make sure that some of the  
 21 commitments that certain banks have made to the  
 22 County to programs of the County, et cetera, are  
 23 living up to their committee. I don't have a  
 24 problem approving the depositories. It's important  
 25 that we need to do a follow-up with each and every

Page 31

1 one of the banks. There are some I think actually  
 2 didn't fully comply the first time that we did it.  
 3 We need to make sure that they do it.  
 4 CHAIRMAN ROMANO: Freeholder Dublin.  
 5 Mr. Clerk, can we schedule a committee meeting?  
 6 FREEHOLDER DUBLIN: Yeah, because I  
 7 just think that especially in my district we lost  
 8 two major banks in the community. Capital One  
 9 pulled out from the Monticello area. Bank of  
 10 America pulled out of the Hub. There is no real  
 11 banks in the Ward F community. I think we need to  
 12 really, really sit down and see if we can get a bank  
 13 to come back into that area. We have a lot of  
 14 businesses there. We have a lot of homeowners, and  
 15 to put them in an inconvenience, we had several  
 16 talks with Bank of America and Capital One. They  
 17 didn't want to hear it, you know. I just think  
 18 that, Bill, if you have that meeting, I would like  
 19 to be at that meeting to sit down and talk about it.  
 20 FREEHOLDER O'DEA: Yeah, and one of  
 21 the reasons why I suggested that is exactly that.  
 22 Capital One is still the depository of our payroll  
 23 account, which is a lucrative account for that bank  
 24 to have, and I'm cognizant of the fact that they did  
 25 leave from a distressed area of the city. As you

Page 32

1 and I know there have been some discussions with the  
 2 City of Jersey City about trying to bring a bank  
 3 into the Hub. That bank is not listed on this list  
 4 of depositories, and some of the discussions with  
 5 the City has been in order for that bank to be able  
 6 to open up a branch here, they would need levels of  
 7 deposits from the City, County and probably from the  
 8 State.  
 9 I just think it's interregal that we bring  
 10 up that process, that we make these banks  
 11 accountable to the residents. A lot of banks have  
 12 not been lending money in recent years. I think we  
 13 need to get back on track of identifying what banks  
 14 have been making loans into our community, whether  
 15 they be small business loans or whether they be  
 16 refinancing mortgages. I think that's something  
 17 that we didn't fully look at the last time that we  
 18 had the committee meet because it really was a  
 19 phenomenon that occurred soon after that was  
 20 foreclosures.  
 21 What foreclosures did each of these banks  
 22 do within the County? How were those foreclosures  
 23 handled? How were those foreclosed properties  
 24 disposed of or put back onto the market? How many  
 25 foreclosed properties they may still have that are

Page 33

1 sitting vacant and dormant? We have a lot of people  
 2 in our County that are either living in substandard  
 3 conditions. We could ascertain homeownership.  
 4 So we were a trailblazer in holding banks  
 5 initially accountable. I think that if we fail to  
 6 redo that and make that an ongoing process, these  
 7 banks will just once again become very, very  
 8 complacent and think we got through that one time,  
 9 and we don't have to deal with that issue anymore.  
 10 So I agree with what Freeholder Dublin  
 11 said. I think that we should look to offer a carrot  
 12 to a bank that's willing to open up branches in what  
 13 we would call distressed areas, low income census  
 14 tract areas, so then they're able to make loans for  
 15 mortgages, small business loans, et cetera. Also,  
 16 we need to see what the foundation and philanthropic  
 17 giving back of each and every one of these banks and  
 18 institutions is to the County of Hudson County.  
 19 When I say the County of Hudson, I mean to  
 20 non-profits in the County and to causes such as the  
 21 annual summer youth program that we have. We need  
 22 to recognize those who are leaders, and we need take  
 23 our money out or reduce our deposits when those  
 24 banks don't feel there is any need for them to be  
 25 good corporate citizens in Hudson County.

Page 34

1 CHAIRMAN ROMANO: Freeholder Rivera.  
 2 CHAIRMAN RIVERA: Yeah, we have to  
 3 revisit the Banking Committee to function. I  
 4 personally have a problem with a few of the banks  
 5 that I see on this list as far as CRA are concerned.  
 6 I feel that some of them are not giving our  
 7 community their fair share that we're supposed to be  
 8 receiving. I was certainly proud to see big  
 9 donations that they gave the City of Hoboken for  
 10 Hurricane Sandy from the Providence Bank. I think  
 11 all of those other banks should follow the same  
 12 footsteps as far as giving back something that we  
 13 have been giving them for a long, long time, and the  
 14 Banking Committee has to be a little tougher on this  
 15 matter to make sure our community does get the fair  
 16 share as far as CRA is concern.  
 17 FREEHOLDER O'DEA: Mr. Chairman,  
 18 along those same lines, part of the quandary we have  
 19 is creating our own definition of CRA. One of the  
 20 problems we have is that CRA service areas of many  
 21 of these banks is the Greater New York City. It's  
 22 called the Greater New York City Area. Since it's  
 23 the Greater New York City Area, they make all their  
 24 CRAs up on the other side of the Hudson River.  
 25 We as part of the deliberations of that

Page 35

1 committee and discussions have talked about that, in  
 2 our mind, a CRA is Hudson County. I don't really  
 3 care how you score in your Federal CRA form because  
 4 you give a lot of money to New York City, and you  
 5 make a lot of loans in New York City. We are a very  
 6 poor stepchild on this side of the Hudson River.  
 7 That's why I think it's really important.  
 8 I just wanted to let the Chair know that  
 9 it's my intent to really gear that up to the full  
 10 length it was geared up to a couple years ago.  
 11 Literally, that process took almost a whole year.  
 12 CHAIRMAN ROMANO: I wanted to let you  
 13 know that in the recent mega-storm, all the cities  
 14 received damage. We know Hoboken, Jersey City,  
 15 Bayonne, Kearny, were all hit hard. The leaders of  
 16 those cities are trying to reach out to get help.  
 17 It's frustrating.  
 18 Mr. Clerk, reschedule that meeting, and I  
 19 would like all the Members to give me their  
 20 committee requests so we can ascertain and get that  
 21 going.  
 22 Freeholder Dublin.  
 23 FREEHOLDER DUBLIN: You know, with  
 24 these banks, they have these foreclosed properties  
 25 in areas of the City, and the properties are not

Page 36

1 being maintained. So really if they're really not  
 2 forced to do anything about them, they just stay and  
 3 keep tearing the community down. So these banks  
 4 really need to try to move on getting these houses,  
 5 you know, dealt with it, or you know, run a program  
 6 to help some of these people keep these houses.  
 7 CHAIRMAN ROMANO: Mr. Clerk.  
 8 THE CLERK: Roll call on No. 10,  
 9 Mr. Chair?  
 10 CHAIRMAN ROMANO: Yes, roll call,  
 11 please.  
 12 THE CLERK: Freeholder Cifelli.  
 13 FREEHOLDER CIFELLI: Yes.  
 14 THE CLERK: Dublin.  
 15 FREEHOLDER DUBLIN: Yes.  
 16 THE CLERK: Liggio.  
 17 FREEHOLDER LIGGIO: Yes.  
 18 THE CLERK: Munoz.  
 19 FREEHOLDER MUNOZ: Yes.  
 20 THE CLERK: O'Dea.  
 21 FREEHOLDER O'DEA: Yes.  
 22 THE CLERK: Rivas.  
 23 FREEHOLDER RIVAS: Yes.  
 24 THE CLERK: Rivera.  
 25 FREEHOLDER RIVERA: Yes.

Page 37

1 THE CLERK: Chairman Romano.  
 2 CHAIRMAN ROMANO: Yes.  
 3 THE CLERK: Mr. Chairman, that  
 4 concludes the items of business on today's agenda.  
 5 If there is no further business to come before the  
 6 Board, may I have a motion?  
 7 CHAIRMAN ROMANO: I was just informed  
 8 that Freeholder DiDomenico is fine. She just has  
 9 some bruises on her knee. She's going to be  
 10 released. On behalf of the Board, we want to wish  
 11 everyone a happy New Year. We thank you all for  
 12 attending and taking the time out of your busy  
 13 schedules.  
 14 FREEHOLDER RIVERA: Mr. Chair, where  
 15 is celebration that you promised?  
 16 CHAIRMAN ROMANO: Soporito's  
 17 Trattoria in Hoboken. Everybody is welcome.  
 18 THE CLERK: Is there a second? All  
 19 in favor? The meeting is adjourned.  
 20 (Whereupon the proceeding is then  
 21 concluded at 7:55 p.m.)  
 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

CERTIFICATION

I, SHARI CATHEY, CCR, RPR, License No.  
30XI00234700, and Notary Public of the State of New  
Jersey, hereby certify that the proceedings herein  
are from the notes taken by me of a Re-Organization  
Meeting of the Hudson County Board of Chosen  
Freeholders, held on Thursday, January 3, 2013; and  
that this is a correct transcript of the same.

\_\_\_\_\_  
SHARI CATHEY, CCR, RPR  
A NOTARY PUBLIC of the  
State of New Jersey  
I.D. No. 2283786  
Commission Expires 2/4/17

<b>1</b>	33:14	17:1 18:25	<b>b</b>
<b>1</b> 2:23 <b>10</b> 24:1 30:6 36:8 <b>1961</b> 11:18	<b>aboard</b> 19:20 <b>abraham</b> 1:22 26:11 26:22 <b>absence</b> 14:22 <b>absent</b> 2:3 <b>accept</b> 10:9 <b>accident</b> 5:20 <b>accomplish</b> 11:16 11:25 <b>accomplished</b> 11:25 <b>account</b> 31:23,23 <b>accountable</b> 32:11 33:5 <b>acknowledge</b> 10:6 <b>acquire</b> 10:22 <b>address</b> 24:7 <b>adequate</b> 2:21 <b>adjourned</b> 37:19 <b>administration</b> 1:8 3:3 15:13 <b>administrator</b> 1:22 <b>adoption</b> 2:23 30:6 <b>adversity</b> 4:24 <b>advertising</b> 27:18 <b>advice</b> 14:24 15:2 <b>affect</b> 18:20 <b>agenda</b> 37:4 <b>ago</b> 30:12 35:10 <b>agree</b> 33:10 <b>ahead</b> 11:21 18:13 <b>al</b> 5:16 6:7 7:25 <b>alabama</b> 14:9 <b>albert</b> 1:13 <b>alberto</b> 1:23 <b>allegiance</b> 2:19 <b>allowed</b> 15:22 <b>alternate</b> 24:25 26:8 26:23 <b>america</b> 31:10,16 <b>angelica</b> 6:4 11:3 <b>annex</b> 3:3 <b>annual</b> 28:15 33:21 <b>anthony</b> 1:17 3:13 3:23 13:25 16:23	<b>antun</b> 1:22 26:12,22 <b>anymore</b> 33:9 <b>anyway</b> 16:12 <b>appoint</b> 3:9,12 22:14 24:25 26:8 <b>appointed</b> 3:24 8:22 12:25 <b>appointing</b> 8:6 12:7 <b>appointment</b> 10:5 10:10 <b>appreciate</b> 6:25 9:21 <b>approach</b> 13:22 <b>appropriations</b> 29:11 <b>approval</b> 30:6 <b>approving</b> 30:24 <b>area</b> 31:9,13,25 34:22,23 <b>areas</b> 33:13,14 34:20 35:25 <b>ascertain</b> 33:3 35:20 <b>aside</b> 17:20 <b>assembly</b> 6:19 <b>assemblyman</b> 11:4 <b>assemblywoman</b> 6:4 11:2 <b>assignment</b> 18:24 <b>association</b> 22:15 23:4 25:1,14 26:9 26:24 <b>assure</b> 10:10 <b>attend</b> 23:3 <b>attended</b> 4:25 <b>attending</b> 37:12 <b>audience</b> 7:2 24:14 <b>authority</b> 22:11 24:21 <b>available</b> 15:2 <b>avenue</b> 1:9 <b>aye</b> 9:2 13:5	<b>b</b> 1:12 <b>baby</b> 21:8 <b>back</b> 14:20 24:11 31:13 32:13,24 33:17 34:12 <b>bad</b> 5:20 <b>balanced</b> 11:14 <b>bank</b> 31:9,12,16,23 32:2,3,5 33:12 34:10 <b>banking</b> 30:11 34:3 34:14 <b>banks</b> 30:13,16,18 30:21 31:1,8,11 32:10,11,13,21 33:4 33:7,17,24 34:4,11 34:21 35:24 36:3 <b>barbara</b> 6:9 <b>bariso</b> 7:14 <b>barred</b> 16:24 <b>battista</b> 1:21 <b>bayonne</b> 6:1 35:15 <b>bee</b> 21:21 <b>behalf</b> 37:10 <b>believe</b> 21:11 <b>best</b> 10:15 11:13 14:3 15:23 <b>better</b> 11:22 15:17 18:7 <b>biasdon</b> 8:3 <b>big</b> 6:5 34:8 <b>bill</b> 5:17 6:5 7:16 17:10 31:18 <b>billy</b> 16:5 <b>bisacca</b> 13:20 <b>bless</b> 7:22 16:13 <b>blessed</b> 14:16 <b>blood</b> 16:21,21 <b>board</b> 1:1,5,20 3:2 3:10,19,21,23,25 5:10 8:7,17,19,21 8:23 10:2 11:12,24 12:8,20,22,24 13:1
<b>2</b>			
<b>2</b> 3:5 <b>2/4/17</b> 38:19 <b>2012</b> 11:9 15:16 <b>2013</b> 1:10 2:24 3:11 3:13,25 8:7,23 12:2 12:8 13:1 15:17 22:15 23:5 25:1,15 26:10,25 27:18 28:17 29:10 30:7 38:12 <b>20th</b> 11:18 <b>21</b> 14:9 <b>2283786</b> 38:18 <b>250</b> 19:1 <b>29th</b> 23:25			
<b>3</b>			
<b>3</b> 1:10 38:12 <b>30xi00234700</b> 38:8 <b>31</b> 14:9 <b>3rd</b> 2:24			
<b>5</b>			
<b>5</b> 24:24 <b>567</b> 1:9			
<b>6</b>			
<b>601-5-2012</b> 2:23 <b>6:00</b> 1:11			
<b>7</b>			
<b>7</b> 2:24 <b>7:55</b> 37:21			
<b>8</b>			
<b>8</b> 28:14			
<b>a</b>			
<b>a.m.</b> 24:1 <b>ability</b> 10:15 <b>able</b> 14:17 17:17 18:16,19 21:14 32:5			

<p>14:19,24 15:11,11 15:25 17:16,22 18:14,18 20:25 21:5 21:23,24 22:22,24 23:1 25:8,10,12 26:18,21 28:16 37:6 37:10 38:11</p> <p><b>boards</b> 22:10 <b>bobby</b> 13:20,21 24:11 <b>born</b> 21:7 <b>bottom</b> 6:24 7:22 16:1 20:3 <b>boy</b> 5:7 <b>branch</b> 7:15,16 18:23 32:6 <b>branches</b> 33:12 <b>bring</b> 12:2 32:2,9 <b>brother</b> 13:21 <b>bruises</b> 37:9 <b>buddies</b> 5:18 <b>budget</b> 11:14 18:2 <b>building</b> 1:8 3:3 <b>bulletin</b> 3:2 <b>business</b> 3:9 8:4 24:23 32:15 33:15 37:4,5 <b>businesses</b> 31:14 <b>busy</b> 37:12 <b>butterfly</b> 21:20</p>	<p><b>carrot</b> 33:11 <b>case</b> 14:21 <b>cash</b> 30:6 <b>castellano</b> 6:15 <b>cathey</b> 38:7,17 <b>causes</b> 33:20 <b>ccr</b> 38:7,17 <b>celebration</b> 37:15 <b>census</b> 33:13 <b>center</b> 5:21 <b>certain</b> 30:16,18,21 <b>certainly</b> 34:8 <b>certify</b> 38:9 <b>cetera</b> 30:22 33:15 <b>chair</b> 5:1,13,13 8:5 8:11 12:14 14:22,25 14:25 16:16,16 17:16,25 20:16 35:8 36:9 37:14 <b>chaired</b> 30:12 <b>chairman</b> 2:16,17 3:11,12,13,17,24 4:15,16,18,21,22 8:10,12 9:13,14,16 10:5 12:6,15 13:16 13:17 14:2,14,18,22 15:5,5,7,10,12 16:3 16:4,5,17,19 19:9 19:11,11,16,19,23 20:1,2,4,5,12,14 21:3,18 22:5,18 23:20,21 24:2 26:5 26:6,15 27:15,16,22 28:12,13 29:8,9,13 30:3,4,9 31:4 34:1,2 34:17 35:12 36:7,10 37:1,2,3,7,16 <b>chairperson</b> 3:10 8:6,23 10:6 12:7,25 <b>challenge</b> 11:22 <b>challenges</b> 11:16 <b>chambers</b> 1:9 <b>changes</b> 18:19 30:16 <b>changing</b> 30:17</p>	<p><b>charity</b> 17:14,19 <b>checks</b> 21:5 <b>chief</b> 6:2 7:17 13:24 <b>chosen</b> 1:1,5 3:10,22 3:24 8:7,20,22 10:1 12:8,23,25 22:25 23:2 25:11,13 26:21 28:16 38:11 <b>cifelli</b> 1:13 2:1,2 4:1 4:2 8:24,25 12:10 13:2,3 20:1,2 23:6,7 25:16,17 27:1,2,21 27:23,24 28:19,20 29:14,15 36:12,13 <b>cities</b> 7:12 35:13,16 <b>citizens</b> 12:1 33:25 <b>city</b> 1:10 3:3 5:8 6:2 6:3,5 7:11 13:21,23 31:25 32:2,2,5,7 34:9,21,22,23 35:4 35:5,14,25 <b>cleared</b> 24:8 <b>clerk</b> 1:23 2:1,3,6,8 2:10,12,14,16,18,21 3:6,15,18,21 4:3,5,7 4:9,11,13,15,21 8:4 8:5,13,19 9:1,3,5,7 9:9,11,13 12:6,13 12:16,22 13:4,6,8 13:10,12,14,16 22:12,13,20,24 23:8 23:10,12,14,16,18 23:20 24:23,24 25:6 25:10,18,20,22,24 26:1,3,5,7,14,17,20 27:3,5,7,9,11,13,15 27:17,22,25 28:2,4 28:6,8,10,12,14,21 28:23,25 29:2,4,6,8 29:10,14,16,18,20 29:22,24 30:1,3,5 31:5 35:18 36:7,8 36:12,14,16,18,20 36:22,24 37:1,3,18</p>	<p><b>clerk's</b> 6:9 <b>close</b> 3:16,17 8:14 8:15 12:17,18 13:20 22:21 25:7 <b>closed</b> 26:20 <b>closing</b> 3:20 8:18 12:21 22:23 25:9 26:19 <b>cognizant</b> 31:24 <b>cohen</b> 20:16 <b>colleagues</b> 10:1,11 19:3 <b>come</b> 9:17 18:16 24:6 31:13 37:5 <b>coming</b> 14:20 <b>commission</b> 20:16 38:19 <b>commissioner</b> 22:11 <b>commitments</b> 30:21 <b>committee</b> 18:17 22:1 30:11,23 31:5 32:18 34:3,14 35:1 35:20 <b>committees</b> 21:25 22:2 <b>community</b> 15:21 31:8,11 32:14 34:7 34:15 36:3 <b>complacent</b> 33:8 <b>comply</b> 31:2 <b>concern</b> 34:16 <b>concerned</b> 34:5 <b>concluded</b> 37:21 <b>concludes</b> 37:4 <b>conditions</b> 33:3 <b>conferences</b> 23:3 <b>confidence</b> 10:14 <b>congratulate</b> 16:3 <b>congratulations</b> 10:4 16:17 19:3,25 21:14 23:22 24:4 <b>conjunction</b> 6:17,18 <b>consensus</b> 18:16 <b>considerable</b> 11:10</p>
<b>c</b>			
<p><b>c</b> 1:15 38:1,1 <b>cake</b> 16:9 <b>call</b> 27:22 28:19 33:13 36:8,10 <b>called</b> 34:22 <b>calls</b> 21:5 <b>capital</b> 31:8,16,22 <b>captain</b> 5:22 21:13 24:16 <b>car</b> 5:20 <b>care</b> 35:3 <b>carmello</b> 24:22</p>			

<p><b>considering</b> 5:10  <b>constituents</b> 10:13  <b>continue</b> 4:18 20:24  <b>continued</b> 12:4  <b>continues</b> 18:21  <b>cooperation</b> 7:15  <b>copies</b> 3:5  <b>corporate</b> 33:25  <b>correct</b> 10:23 38:13  <b>correctly</b> 10:20  <b>council</b> 7:5  <b>councilman</b> 6:5  <b>councilwoman</b> 6:14  <b>counsel</b> 1:20,21              14:25  <b>counties</b> 22:15 23:4              25:1,15 26:9,24  <b>county</b> 1:1,5,8,21,22              1:23 3:6,22 6:9,13              6:23 7:9,12,17 8:1              8:20 9:20 11:1              12:23 17:15 18:7,21              18:22 22:3,25 25:11              26:22 30:22,22 32:7              32:22 33:2,18,18,19              33:20,25 35:2 38:11  <b>couple</b> 24:15 35:10  <b>course</b> 18:14,22              20:22  <b>court</b> 19:8  <b>cra</b> 34:5,16,19,20              35:2,3  <b>cras</b> 34:24  <b>creating</b> 34:19  <b>credit</b> 18:25  <b>crisis</b> 11:11  <b>cryan</b> 20:15  <b>currently</b> 22:10  <b>cut</b> 11:15</p>	<p><b>dawn</b> 6:3  <b>day</b> 5:19 14:4,6,10              21:7  <b>deal</b> 18:2,4 33:9  <b>dealt</b> 36:5  <b>dear</b> 8:2 22:7  <b>debate</b> 18:17  <b>debt</b> 5:3  <b>decisions</b> 10:24              11:13  <b>deepest</b> 10:14  <b>definition</b> 34:19  <b>degise</b> 7:17 11:1              18:23  <b>deleo</b> 8:2  <b>deliberations</b> 34:25  <b>democratic</b> 11:4              20:15  <b>depositories</b> 30:24              32:4  <b>depository</b> 31:22  <b>deposits</b> 32:7 33:23  <b>deputy</b> 6:1 8:2  <b>designated</b> 23:2              25:13 26:23  <b>destruction</b> 11:10  <b>didomenico</b> 1:14 2:3              25:4,12 37:8  <b>difference</b> 11:23  <b>differences</b> 7:3  <b>different</b> 7:2 22:9  <b>difficult</b> 10:24 11:9              18:1  <b>direction</b> 18:21  <b>director</b> 20:13,14              22:6 24:21  <b>directors</b> 6:23 15:14              17:15  <b>disagree</b> 18:13  <b>discussion</b> 18:17  <b>discussions</b> 32:1,4              35:1  <b>disposed</b> 32:24  <b>distinguished</b> 5:9,24              10:1</p>	<p><b>distressed</b> 31:25              33:13  <b>district</b> 11:2,14 31:7  <b>divided</b> 11:19  <b>doing</b> 17:8 21:24              22:7 24:12  <b>dollars</b> 17:18  <b>donald</b> 8:1  <b>donations</b> 34:9  <b>donato</b> 1:21  <b>donne</b> 10:18  <b>doreen</b> 1:14 5:19              25:12  <b>dormant</b> 33:1  <b>double</b> 16:11,11  <b>doubly</b> 7:1  <b>doubt</b> 19:14  <b>downs</b> 15:15  <b>drink</b> 7:24  <b>dropped</b> 20:8  <b>dublin</b> 1:14 2:4,5              4:3,4 9:1,2 12:12,16              13:4,5 20:18,19              22:17,17 23:1,8,9              23:25 24:5,16 25:5              25:18,19 27:3,4,20              27:25 28:1,21,22              29:16,17 30:8 31:4              31:6 33:10 35:22,23              36:14,15  <b>duties</b> 14:17</p>	<p><b>eliu</b> 1:13 4:23 5:4,16              10:6 15:5 16:18              19:11 20:20,20,21  <b>employees</b> 12:1  <b>encouragement</b>              11:5  <b>enjoy</b> 9:18 17:1,2  <b>entire</b> 10:18 15:20  <b>equally</b> 12:2  <b>especially</b> 10:13,20              18:14 22:1 31:7  <b>esq</b> 1:20  <b>et</b> 30:22 33:15  <b>evening</b> 9:25 15:8  <b>everybody</b> 22:3,4              37:17  <b>ex</b> 15:7 19:11 21:13  <b>exactly</b> 31:21  <b>excellent</b> 19:21,22  <b>exec</b> 7:17  <b>executive</b> 7:16 11:1              18:22 24:21  <b>expires</b> 38:19  <b>express</b> 10:25</p>
			<b>f</b>
			<p><b>f</b> 1:12 11:17 31:11              38:1  <b>face</b> 11:17  <b>fact</b> 31:24  <b>fail</b> 33:5  <b>fair</b> 34:7,15  <b>fairly</b> 14:19  <b>faith</b> 11:7  <b>families</b> 11:12  <b>family</b> 15:19  <b>famous</b> 10:17  <b>fantastic</b> 5:1 8:3  <b>far</b> 34:5,12,16  <b>favor</b> 3:18,19 8:16              8:17 12:19,20 22:21              22:22 25:7,8 26:17              26:18 37:19  <b>fearful</b> 11:12</p>
<b>d</b>		<b>e</b>	
<p><b>damage</b> 35:14  <b>dame</b> 12:15 14:9  <b>date</b> 2:25 23:23</p>		<p><b>e</b> 1:7,7,12,12,19,19              38:1  <b>easy</b> 16:6,19  <b>economic</b> 11:11              18:3  <b>editors</b> 3:7  <b>edward</b> 1:20  <b>efficient</b> 11:15  <b>either</b> 33:2  <b>elder</b> 14:24  <b>elected</b> 5:24 10:20              20:4</p>	

<p><b>federal</b> 6:20 35:3  <b>feel</b> 14:16 33:24              34:6  <b>fellow</b> 14:13  <b>felt</b> 16:6  <b>fight</b> 20:22 21:20  <b>fighter</b> 21:2  <b>fighting</b> 13:17  <b>figured</b> 17:17  <b>fill</b> 14:21  <b>final</b> 30:5  <b>finance</b> 22:1  <b>fine</b> 14:12 17:12,14              17:16 37:8  <b>first</b> 3:9 4:22 5:7              10:2 14:18,21 15:8              17:8 20:19 31:2  <b>five</b> 21:8  <b>flag</b> 2:20  <b>floor</b> 3:2  <b>florio</b> 1:20 24:14  <b>follow</b> 30:25 34:11  <b>follows</b> 2:22  <b>football</b> 14:9,11  <b>footsteps</b> 34:12  <b>forced</b> 36:2  <b>foreclosed</b> 32:23,25              35:24  <b>foreclosures</b> 32:20              32:21,22  <b>foremost</b> 4:22  <b>forgot</b> 5:5  <b>form</b> 35:3  <b>former</b> 10:6 22:6  <b>forward</b> 6:12 7:10              15:18 18:4,21 22:2  <b>found</b> 5:20  <b>foundation</b> 33:16  <b>four</b> 5:16 24:19  <b>frances</b> 6:8  <b>frank</b> 22:11  <b>freeholder</b> 1:13,13              1:14,14,15,15,16,16              1:17 2:1,2,5,7,9,11              2:13,15 3:13,14,23</p>	<p>4:1,2,4,6,8,10,12,14          4:17 8:9,10,15,21          8:24,25 9:2,4,6,8,10          9:12,15,24,25 10:4          10:5 12:10,12,16,18          12:24 13:2,3,5,7,9          13:11,13,15 14:1,8          15:7 16:9,12,15,20          17:3,5,10,13 19:4,7          19:9,10,18,19,22          20:1,2,9,18,19          22:16,17,19 23:1,6          23:7,9,11,13,15,17          23:19,25 24:5,13,16          24:18,20 25:3,3,4,5          25:12,16,17,19,21          25:23,25 26:2,4,11          26:16 27:1,2,4,6,8          27:10,12,14,20,21          27:23,24 28:1,3,5,7          28:9,11,18,19,20,22          28:24 29:1,3,5,7,14          29:15,17,19,21,23          29:25 30:2,9 31:4,6          31:20 33:10 34:1,17          35:22,23 36:12,13          36:15,17,19,21,23          36:25 37:8,14  <b>freeholder's</b> 3:2  <b>freeholders</b> 1:1,5,9              3:10,22,24 8:7,20              8:22 10:2 12:8,23              12:25 14:13 22:25              23:2 25:11,13 26:21              28:17 38:12  <b>friend</b> 8:2 16:25              20:20 21:4,17 22:7  <b>friends</b> 17:21  <b>front</b> 18:18  <b>frustrating</b> 35:17  <b>fulfill</b> 10:21 15:10  <b>full</b> 35:9  <b>fully</b> 31:2 32:17  <b>function</b> 5:15 34:3</p>	<p><b>functions</b> 5:1  <b>further</b> 37:5  <b>future</b> 11:12 18:7</p> <p style="text-align: center;"><b>g</b></p> <p><b>g</b> 1:23  <b>garcia</b> 24:22  <b>gardener</b> 6:10  <b>gaughan</b> 6:5  <b>gear</b> 35:9  <b>geared</b> 35:10  <b>getting</b> 19:2 36:4  <b>giovanni</b> 24:22  <b>give</b> 14:24 18:25              21:12 35:4,19  <b>gives</b> 14:6  <b>giving</b> 5:10 14:14              15:9,12 33:17 34:6              34:12,13  <b>glad</b> 7:3 21:2  <b>go</b> 5:15 13:17 17:16              18:21  <b>god</b> 5:7 7:22 11:6              15:9,16,22 16:13              20:8  <b>goes</b> 20:25  <b>going</b> 5:21 6:21 7:14              7:23 13:18 15:17              16:7 17:11,11,14,22              17:23 18:12 19:14              19:15,24 20:7,24              21:11,15,19 23:23              35:21 37:9  <b>gold</b> 5:2  <b>good</b> 5:13 7:5 9:19              9:25 12:4 15:8              16:25,25 17:19,21              17:24 18:19 19:2              20:10 33:25  <b>government</b> 11:15  <b>gratitude</b> 10:14 11:1  <b>great</b> 6:23,23 10:9              16:18 19:15,16 21:4              21:17,17,25</p>	<p><b>greater</b> 12:3,3 34:21              34:22,23  <b>grown</b> 17:21  <b>guess</b> 14:2 19:7              30:12  <b>guest</b> 6:14  <b>guests</b> 10:1  <b>guidance</b> 7:20 10:7              11:7  <b>guy</b> 21:2  <b>guys</b> 16:25</p> <p style="text-align: center;"><b>h</b></p> <p><b>haddock</b> 20:17  <b>half</b> 17:7  <b>handle</b> 21:14  <b>handled</b> 32:23  <b>happened</b> 15:22  <b>happiness</b> 12:3  <b>happy</b> 15:3,4 16:14              20:10 22:4 37:11  <b>hard</b> 21:24 35:15  <b>harder</b> 16:8  <b>hat</b> 20:25  <b>he'll</b> 17:2  <b>health</b> 15:9 19:15              20:3,10,13  <b>healthy</b> 15:4 16:13              22:4  <b>hear</b> 31:17  <b>heart</b> 5:2 7:22 13:20              14:4 16:1 20:3  <b>heftiest</b> 17:16  <b>hefty</b> 17:12  <b>held</b> 38:12  <b>help</b> 7:13 15:16              17:14 18:19 35:16              36:6  <b>helped</b> 21:10  <b>hit</b> 35:15  <b>hoboken</b> 5:7 6:3,14              7:2,4 19:5 20:13,15              20:16 21:9,11 22:7              22:8 24:21 34:9              35:14 37:17</p>
--	--	--	--

<p><b>holding</b> 33:4  <b>holds</b> 16:23  <b>homeowners</b> 31:14  <b>homeownership</b> 33:3  <b>honor</b> 10:9 12:5 14:14  <b>honored</b> 7:1,10  <b>honoring</b> 10:12  <b>hope</b> 7:7  <b>hospital</b> 21:9  <b>hour</b> 17:7  <b>house</b> 24:1  <b>houses</b> 36:4,6  <b>housing</b> 24:21  <b>hub</b> 31:10 32:3  <b>hudson</b> 1:1,5,8,21 3:22 8:20 12:23 22:10,25 25:11 26:22 33:18,19,25 34:24 35:2,6 38:11  <b>human</b> 19:21 20:13  <b>hurricane</b> 18:5 34:10</p>	<p><b>intent</b> 35:9  <b>interest</b> 10:15  <b>interregal</b> 32:9  <b>introspective</b> 18:6  <b>invitations</b> 24:8  <b>irish</b> 13:18  <b>island</b> 10:18  <b>issue</b> 33:9  <b>issues</b> 18:3,5  <b>item</b> 8:5 12:7 22:13 26:7 27:17 29:10  <b>items</b> 18:11 37:4</p>	<p><b>kelleher</b> 13:19  <b>kennedy</b> 11:17  <b>key</b> 17:15  <b>kidding</b> 17:20  <b>knee</b> 37:9  <b>know</b> 4:24 6:16 9:19 14:16 15:16,22 16:5 16:16,23,24,24 17:1 17:5 18:24 19:23 23:22 30:15 31:17 32:1 35:8,13,14,23 36:5,5</p>	<p>36:16,17  <b>light</b> 18:4  <b>lightly</b> 10:11  <b>linda</b> 8:3  <b>line</b> 10:17  <b>lines</b> 34:18  <b>list</b> 19:5 32:3 34:5  <b>listed</b> 30:18 32:3  <b>literally</b> 35:11  <b>little</b> 11:19,20 21:7 34:14  <b>living</b> 30:23 33:2  <b>loans</b> 32:14,15 33:14,15 35:5  <b>long</b> 34:13,13  <b>look</b> 6:12 14:18 22:2 32:17 33:11  <b>looking</b> 7:10 15:18 18:4 30:15  <b>lopez</b> 24:14  <b>lost</b> 31:7  <b>lot</b> 4:23 17:23,25 18:3,11,25 20:21 21:21 31:13,14 32:11 33:1 35:4,5  <b>low</b> 33:13  <b>luck</b> 12:4 19:2 20:10 21:21  <b>lucrative</b> 31:23</p>
<p style="text-align: center;"><b>i</b></p>	<p style="text-align: center;"><b>j</b></p> <p><b>j</b> 1:20,21  <b>jamie</b> 20:15  <b>january</b> 1:10 2:24 11:18 23:25 38:12  <b>jason</b> 6:3  <b>jeff</b> 5:18 20:18 22:5 22:17 23:22,23 24:4  <b>jeffrey</b> 1:14 22:17 23:1  <b>jersey</b> 1:10,10 3:3,4 3:7 5:8 6:5 13:21,23 22:15 23:4 24:25 25:14 26:9,24 32:2 35:14 38:9,18  <b>jimenez</b> 6:4 11:3  <b>job</b> 1:25 8:3 15:14 15:23 16:18 19:12 21:12,25  <b>jobless</b> 11:11  <b>john</b> 10:17 11:17  <b>jose</b> 1:15 8:10,21 9:17 16:4  <b>josito</b> 5:19  <b>journal</b> 3:7  <b>judge</b> 7:14 18:24  <b>judicial</b> 7:15 18:23</p>	<p style="text-align: center;"><b>knowledge</b> 6:7</p> <p style="text-align: center;"><b>l</b></p> <p><b>l</b> 1:19  <b>labor</b> 9:18  <b>late</b> 5:5  <b>laureate</b> 5:17  <b>lead</b> 7:7 20:25  <b>leaders</b> 33:22 35:15  <b>leadership</b> 5:3 10:7 21:23 22:2  <b>leave</b> 31:25  <b>leaving</b> 11:11  <b>ledger</b> 3:8  <b>left</b> 11:10 14:3 18:24 24:13  <b>legal</b> 27:18  <b>legs</b> 5:13  <b>lending</b> 32:12  <b>length</b> 35:10  <b>lengthy</b> 20:6  <b>leo</b> 20:14  <b>letting</b> 16:24  <b>level</b> 18:18  <b>levels</b> 32:6  <b>license</b> 38:7  <b>liggio</b> 1:15 2:6,7 4:5 4:6 8:9 9:3,4 12:11 12:24 13:6,7 14:1,8 21:23 23:10,11 25:20,21 27:5,6 28:2,3,18,23,24 29:12,18,19 30:8</p>	<p style="text-align: center;"><b>m</b></p> <p><b>magic</b> 22:7  <b>maintained</b> 36:1  <b>major</b> 31:8  <b>making</b> 32:14  <b>man</b> 5:2 10:18  <b>management</b> 30:6  <b>mark</b> 6:2  <b>market</b> 32:24  <b>marks</b> 22:8  <b>martinez</b> 5:22 24:17  <b>mary</b> 21:9  <b>matter</b> 34:15  <b>mayor</b> 6:1,3,7 7:24 19:4</p>
<p><b>i.d.</b> 38:18  <b>identifying</b> 32:13  <b>important</b> 6:17 7:12 7:21 12:2 17:24 30:14,19,24 35:7  <b>importantly</b> 11:6  <b>income</b> 33:13  <b>inconvenience</b> 31:15  <b>individual</b> 22:8  <b>information</b> 15:2  <b>informations</b> 10:22  <b>informed</b> 37:7  <b>initially</b> 33:5  <b>initiatives</b> 18:12  <b>input</b> 7:21  <b>inspired</b> 20:23  <b>inspiring</b> 21:1  <b>institutions</b> 33:18</p>	<p style="text-align: center;"><b>k</b></p> <p><b>kearns</b> 13:20 24:11  <b>kearny</b> 6:7 35:15  <b>keep</b> 16:23 36:3,6</p>		

<b>mayors</b> 6:17 <b>mean</b> 20:5 33:19 <b>medical</b> 5:21 <b>meet</b> 32:18 <b>meeting</b> 1:4 2:22,24 2:25 17:5,7,8,9 31:5 31:18,19 35:18 37:19 38:11 <b>meetings</b> 7:5 23:3 28:16 <b>mega</b> 35:13 <b>member</b> 3:23 8:21 12:24 22:14 23:1,3 24:25 25:12,14 26:9 26:23 <b>members</b> 11:24 17:15 35:19 <b>men</b> 5:16 <b>men's</b> 20:8 <b>mention</b> 13:19 <b>mentioned</b> 3:5 <b>million</b> 19:1 <b>mind</b> 35:2 <b>minds</b> 11:22 19:14 <b>mine</b> 21:4 <b>mistake</b> 18:8 <b>money</b> 17:14 32:12 33:23 35:4 <b>monticello</b> 31:9 <b>mortgages</b> 32:16 33:15 <b>motion</b> 3:11,12,15 3:17 8:8,13,15 12:9 12:17,18 22:20 25:2 25:6 37:6 <b>move</b> 12:10 36:4 <b>municipal</b> 11:3 <b>munoz</b> 1:15 2:8,9 3:14 4:7,8 8:11,21 9:5,6,15,24,25 13:8 13:9 16:4 17:3 21:18 23:12,13 25:22,23 26:16 27:7 27:8 28:4,5,25 29:1 29:12,20,21 36:18	36:19	<b>o</b>	<b>pain</b> 21:12 <b>pam</b> 6:10 <b>park</b> 6:13 <b>part</b> 9:23 17:8 34:18 34:25 <b>party</b> 20:15 <b>pass</b> 17:11 <b>pat</b> 13:19 <b>pavonia</b> 1:9 <b>payroll</b> 31:22 <b>peers</b> 5:9 <b>pellegrini</b> 20:14 <b>peninsula</b> 6:1 <b>people</b> 4:24 6:19,22 7:2,8,18 10:20 11:11 33:1 36:6 <b>perform</b> 14:17 19:24 <b>performance</b> 30:13 <b>performed</b> 4:25 <b>personally</b> 34:4 <b>pete</b> 13:19 <b>phenomenon</b> 32:19 <b>phil</b> 20:16 <b>philanthropic</b> 33:16 <b>philanthropist</b> 22:9 <b>picked</b> 20:9 <b>piece</b> 16:9 <b>pills</b> 16:21,22 <b>plan</b> 30:6 <b>planning</b> 22:6 <b>please</b> 2:18 7:23 13:22 24:6 36:11 <b>pleasure</b> 4:16 <b>pledge</b> 2:19 <b>poet</b> 5:17 10:17 <b>police</b> 13:20 21:13 24:9,10 <b>policy</b> 18:20 <b>political</b> 7:3 <b>poor</b> 16:10 35:6 <b>position</b> 5:9 14:19 14:20 15:10 <b>positive</b> 18:20
	<b>n</b>	<b>o</b> 1:7,7,12,19 38:1 <b>o'dea</b> 1:16 2:10,11 4:9,10 5:17 8:15 9:7 9:8 12:18 13:10,11 16:9,15,20 17:13 19:7 20:9 22:16 23:14,15 24:13,18 25:24,25 26:11 27:9 27:10 28:6,7 29:2,3 29:22,23 30:9 31:20 34:17 36:20,21 <b>o'donnell</b> 6:4 <b>obstacles</b> 20:21 <b>obviously</b> 6:20 7:15 <b>occasion</b> 10:23 <b>occurred</b> 32:19 <b>offer</b> 10:13 33:11 <b>office</b> 6:9 <b>officials</b> 5:24 6:18 6:20 10:21 <b>okay</b> 5:22 <b>old</b> 5:12 16:25 <b>once</b> 21:18 33:7 <b>ongoing</b> 33:6 <b>open</b> 32:6 33:12 <b>opportunity</b> 5:11 10:12 15:10,12 17:23 <b>opposed</b> 3:18 8:16 12:19 22:21 25:7 26:17 <b>order</b> 3:9 8:4 24:23 32:5 <b>organization</b> 1:4 38:10 <b>ounces</b> 21:8 <b>overcome</b> 11:17 <b>owe</b> 5:2 <b>ownership</b> 30:16,17	<b>p</b>
	<b>n</b> 1:7,7,19 38:1 <b>name</b> 12:10 26:13 <b>navarro</b> 13:23 <b>necessary</b> 10:23 <b>need</b> 5:14 6:22 7:19 7:19 15:1,1 17:4,25 18:6 30:11,25 31:3 31:11 32:6,13 33:16 33:21,22,24 36:4 <b>needed</b> 15:21 <b>needs</b> 11:25 19:6 <b>netchert</b> 6:9 <b>never</b> 10:15 <b>new</b> 1:10 3:3 10:3 11:1 14:19 15:3,4 16:3,14,16 20:10 22:4,14 23:4 24:25 25:14 26:9,24 34:21 34:22,23 35:4,5 37:11 38:8,18 <b>news</b> 17:19 <b>nice</b> 16:24 <b>nicholas</b> 11:2 <b>nj1583724</b> 1:25 <b>njac</b> 24:3,7 <b>nominate</b> 8:10 22:16 26:11 <b>nominated</b> 25:4 <b>nominations</b> 3:16 3:20 8:14,18 12:21 22:23 25:9 26:19,20 <b>non</b> 33:20 <b>north</b> 22:10 <b>notary</b> 38:8,17 <b>notes</b> 20:9 38:10 <b>notice</b> 2:21 3:1 28:15 <b>notoriously</b> 17:6 <b>notre</b> 12:15 14:9	<b>p</b> 1:7,19 <b>p.m.</b> 1:11 2:24 37:21	

<p><b>possible</b> 11:13  <b>posting</b> 3:1  <b>pound</b> 21:8  <b>prayers</b> 12:2  <b>predecessor</b> 4:23  <b>prediction</b> 14:8  <b>prepared</b> 18:7 20:6  <b>present</b> 13:23  <b>president</b> 10:10  13:21 23:24 24:3,11  <b>presidential</b> 11:18  <b>pressure</b> 16:21,21  <b>previous</b> 21:6  <b>prieto</b> 11:4  <b>privilege</b> 10:16  <b>pro</b> 12:7 13:1 14:14  14:18 16:5,17 20:5  <b>probably</b> 32:7  <b>problem</b> 30:24 34:4  <b>problems</b> 34:20  <b>proceeding</b> 37:20  <b>proceedings</b> 1:5  38:9  <b>process</b> 18:16 30:17  32:10 33:6 35:11  <b>profits</b> 33:20  <b>program</b> 33:21 36:5  <b>programs</b> 30:22  <b>promised</b> 19:1  37:15  <b>properties</b> 32:23,25  35:24,25  <b>prosperity</b> 12:3  <b>prosperous</b> 10:3  <b>proud</b> 19:17,20 34:8  <b>proven</b> 18:14  <b>provided</b> 2:22  <b>providence</b> 34:10  <b>providing</b> 28:15  <b>public</b> 38:8,17  <b>pulled</b> 31:9,10  <b>purpose</b> 14:10  <b>put</b> 19:8 31:15  32:24</p>	<p style="text-align: center;"><b>q</b></p> <p><b>quandary</b> 34:18  <b>quick</b> 5:6</p>	<p><b>requests</b> 35:20  <b>reschedule</b> 35:18  <b>residents</b> 32:11  <b>resolution</b> 2:23 3:1  3:6 8:6 12:7 17:11  22:14 24:24 26:8,12  27:18 28:14,15  29:11 30:5,15  <b>resolved</b> 3:21 8:19  12:22 22:24 25:10  26:21  <b>respect</b> 11:23  <b>revealed</b> 16:22  <b>review</b> 30:13  <b>revisit</b> 34:3  <b>right</b> 5:21 6:24,24  7:8,24 16:18 21:10  <b>rise</b> 5:8  <b>rivas</b> 1:16 2:12,13  4:11,12 9:9,10  13:12,13 16:12 19:9  19:10,19 23:16,17  26:1,2 27:11,12  28:8,9 29:4,5,24,25  36:22,23  <b>river</b> 34:24 35:6  <b>rivera</b> 1:13 2:16,17  3:12,17 4:15,16,23  9:11,12 10:7 13:14  13:15 15:6,7 16:19  17:10 19:11,18  22:19 23:18,19 25:3  25:3 26:3,4 27:13  27:14 28:10,11,18  29:6,7 30:1,2 34:1,2  36:24,25 37:14  <b>rolando</b> 13:23  <b>role</b> 14:21,23  <b>roles</b> 14:21  <b>roll</b> 27:22 28:19  36:8,10  <b>romano</b> 1:17 2:14  2:15 3:13,23 4:13  4:14,17,18,22 8:12  9:13,14,16 10:4</p>	<p>12:15 13:16,17 14:2  15:5 17:1,5 19:4,9  19:19 20:1,12 22:5  22:18 23:20,21 24:2  24:20 26:5,6,15  27:15,16 28:12,13  29:8,9,13 30:3,4  31:4 34:1 35:12  36:7,10 37:1,2,7,16  <b>room</b> 20:8  <b>rotation</b> 14:16  <b>rpr</b> 38:7,17  <b>run</b> 36:5  <b>running</b> 5:5,18</p>
	<p style="text-align: center;"><b>r</b></p> <p><b>r</b> 1:12,19 38:1  <b>raise</b> 17:14,17  <b>raised</b> 18:5  <b>rare</b> 14:23  <b>reach</b> 35:16  <b>ready</b> 20:25  <b>real</b> 31:10  <b>really</b> 16:25 20:5  21:24 31:12,12  32:18 35:2,7,9 36:1  36:1,4  <b>reason</b> 10:25  <b>reasons</b> 31:21  <b>received</b> 10:16  35:14  <b>receiving</b> 34:8  <b>recognize</b> 9:17  11:13 33:22  <b>reconvene</b> 30:11  <b>record</b> 30:10  <b>redo</b> 33:6  <b>reduce</b> 33:23  <b>refinancing</b> 32:16  <b>registrar</b> 6:10  <b>regular</b> 28:16  <b>reia</b> 22:11  <b>relationship</b> 9:19,21  9:22  <b>released</b> 37:10  <b>relish</b> 17:1,22  <b>rely</b> 10:21 12:1  <b>remarks</b> 20:6  <b>remember</b> 5:15  10:17  <b>reorganization</b> 2:25  <b>repay</b> 24:19  <b>representatives</b> 9:18  <b>representing</b> 7:25  13:24</p>		<p style="text-align: center;"><b>s</b></p> <p><b>s</b> 1:7,7,7,19,19  <b>sacco</b> 11:2 13:24  <b>salute</b> 2:20  <b>sandy</b> 18:5 34:10  <b>santos</b> 1:23 6:8  <b>saved</b> 16:10  <b>saying</b> 6:12  <b>schedule</b> 28:15 31:5  <b>schedules</b> 5:25  37:13  <b>schillari</b> 6:8 13:22  18:9  <b>schools</b> 5:8  <b>score</b> 35:3  <b>seat</b> 9:20  <b>second</b> 3:14 8:12  12:12,13,17 14:15  14:23 22:8,18 26:8  26:14,15,23 27:21  37:18  <b>seconded</b> 25:4  <b>see</b> 5:25 6:13 7:1,3,5  14:20 19:20 31:12  33:16 34:5,8  <b>seeing</b> 20:4  <b>seen</b> 6:20  <b>selected</b> 19:22  <b>selfless</b> 10:7</p>

<p>senator 11:2 13:24  senators 6:19  send 24:7  sent 3:6  serve 14:14 15:12,23  served 22:9  service 34:20  services 20:13  set 6:11,16  seven 18:15  sewerage 20:16  22:10  shape 18:19  share 7:4 34:7,16  shari 38:7,17  sheriff 6:8 13:22  18:9  sick 16:7  side 34:24 35:6  sincerity 6:6  sir 24:12  sister 5:19  sit 31:12,19  sits 21:25  sitting 33:1  situation 21:6  small 32:15 33:15  smith 6:2 7:24  somebody 17:4  son 14:5 21:7  soon 32:19  soporito's 37:16  sorry 6:14  special 14:4  speech 11:18  spend 17:23  spending 11:15  spoken 10:19  sponsor 27:19,20  30:7  st 21:9  staff 7:17 13:25  15:14,19 17:15  stand 2:18</p>	<p>stands 5:14  star 3:7  start 17:5,6  started 14:15 17:9  state 6:18,19 24:1,9  32:8 38:8,18  statesman 14:24  stay 7:23 30:14,19  36:2  stepchild 35:6  stephen 22:7  stevie 20:17  stick 16:10 17:20  21:4,9  sting 21:20  stop 16:20  storm 11:10 35:13  stuff 21:20  substandard 33:2  suggested 31:21  summer 33:21  summertime 19:2  superior 13:21  24:10  support 7:20 11:5  14:5 15:25,25  supporting 15:21  supposed 34:7  sure 4:25 15:16 17:3  21:13 30:20 31:3  34:15  surrogate 8:1,2 11:4  swearing 4:19 24:6  sworn 4:17 9:15  14:1 23:23</p>	<p>t  t 1:19 38:1,1  table 9:20 13:22  take 21:19 33:22  taken 10:11 38:10  talk 14:9,11 31:19  talked 35:1  talks 31:16</p>	<p>tardy 17:6  team 5:15 21:15  tearing 36:3  tell 16:7 21:18,19  temporary 29:11  tempore 12:8 13:1  14:15,18 16:5,17  20:5  tension 6:21  tenure 17:21  thank 4:23 5:4,4,7,9  5:23 7:19,21 9:18  9:23 10:11 11:6  12:4 14:5,13 15:4,9  15:11,13,13,19,20  16:2,2,4,13 19:4,11  19:17,18 20:8,20  21:1,17,22 22:5  37:11  theme 7:7  theresa 6:15  things 7:9 17:25  19:5 20:23,24 21:11  21:15  think 5:2,3,14 14:10  17:22,24 18:13,18  30:10,13 31:1,7,11  31:17 32:9,12,16  33:5,8,11 34:10  35:7  third 3:2  thomas 1:15 12:11  12:24  thoughts 18:6  thousand 17:18  thursday 1:10 38:12  tilo 1:16 5:16  time 2:25 4:20 5:25  14:15,18 15:1 16:8  17:4,23 31:2 32:17  33:8 34:13 37:12  times 9:21 16:25  18:3 24:19  tiny 21:7,8</p>	<p>tireless 17:22  today 14:11 30:15  today's 37:4  told 5:22 7:25 13:24  tom 5:16 7:17 11:1  13:18 14:7 16:4  18:22 21:22,23  tone 6:11,16  tonight 20:6  tony 16:3  top 6:24 30:14,19  touch 7:23  tough 9:21 18:2,3  19:12,13,13 21:2  tougher 34:14  track 32:13  tract 33:14  trade 13:19  trailblazer 33:4  transcript 1:4 38:13  trattoria 37:17  trenton 24:1  trouble 16:11  try 21:15 36:4  trying 32:2 35:16  twelve 7:12  twice 21:19  two 14:21 30:12  31:8  typed 20:7  types 18:8</p>
			<p><b>u</b></p>	
			<p>ultimately 18:15  unanimously 3:19  8:17 12:20 22:22  25:8 26:18  uncle 5:12  understanding 9:22  union 13:19 24:10  union's 9:23  united 11:19  university 21:9  upcoming 17:18</p>	

<b>ups</b> 15:15	<b>wise</b> 5:16 6:6
<b>v</b>	<b>wish</b> 10:2,11,25 14:7 15:3 20:3 21:21 22:4 37:10
<b>vacant</b> 33:1	<b>wonderful</b> 6:20 7:5 7:18 15:11 21:12
<b>vainieri</b> 13:25	<b>words</b> 4:19 5:6 14:7 15:6
<b>vice</b> 8:6,11,22 10:10 14:22,25 16:3,16 20:4,15 21:18	<b>work</b> 6:16,18,22 7:6 7:14 9:23 18:1,12 21:15
<b>vincent</b> 11:4	<b>worked</b> 21:24
<b>vote</b> 30:10	<b>workers</b> 6:23
<b>votes</b> 3:19 8:17 12:20 22:22 25:8 26:18	<b>working</b> 6:12 7:11 9:22 18:22
<b>voting</b> 22:14 23:2 24:25 25:14 26:8,23	<b>works</b> 15:20
<b>w</b>	<b>write</b> 5:6
<b>waiting</b> 9:16	<b>wrong</b> 5:15
<b>wake</b> 11:11	<b>wrote</b> 10:18
<b>want</b> 4:23 5:7,9,23 6:11 7:6,20,20,20 9:17 14:5,11,13 15:1,3,8,11,13,13 16:1,2,2,4,15 17:6 17:13 20:20 21:17 21:22 22:4 31:17 37:10	<b>y</b>
<b>wanted</b> 35:8,12	<b>yeah</b> 31:6,20 34:2
<b>ward</b> 31:11	<b>year</b> 3:25 6:11 7:7 8:23 10:3,8 11:9,21 13:1 15:4,4,17 16:10,14,22 17:18 18:1,1,12 19:12,13 19:13,23 20:4,10,22 21:1,3,6,13,20,21 22:3,4 23:4 25:15 26:24 27:18 28:17 35:11 37:11
<b>washington</b> 6:21	<b>years</b> 18:15 19:8 20:21 30:12 32:12 35:10
<b>watch</b> 7:4	<b>york</b> 11:2 34:21,22 34:23 35:4,5
<b>watchdog</b> 5:17	<b>youth</b> 33:21
<b>way</b> 5:1 6:13 18:20	<b>z</b>
<b>we've</b> 6:20 18:4 24:10,20	<b>zimmer</b> 6:3 19:5
<b>weather</b> 8:1	
<b>welcome</b> 19:20 37:17	
<b>went</b> 4:24 20:23 21:6	
<b>west</b> 11:1	
<b>wife</b> 21:10	
<b>william</b> 1:16	
<b>willing</b> 33:12	
<b>wisdom</b> 6:7 11:5	