

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

STATE OF NEW YORK

- - - - -

IN RE: VESTAL PARK, LLC

- - - - -

* * * * *

PUBLIC HEARING;

* * * * *

Held at Vestal Town Hall, 605 Vestal Parkway
West, Vestal, New York, on the 8th day of
April, 2014, commencing at 12:01 PM.

REPORTED BY: MICHELE L. KEMAK, RPR
Notary Public
(for:)
CZERENDA COURT REPORTING, INC.
71 State Street, Bache Building
Binghamton, New York 13901
(607) 723-5820/(800) 633-9149

APPEARANCES: JOSEPH B. MEAGHER, ESQ.
Hearing Officer & General Counsel

KEVIN McLAUGHLIN
Broome County IDA
Executive Director

1 HEARING OFFICER: Good afternoon.
2 My name is Joseph Meagher, and I'm General
3 Counsel to the Broome County Industrial
4 Development Agency. The Agency today is
5 conducting a hearing pursuant to General
6 Municipal Law 859-A to seek public comment
7 on the Application for Financial Assistance
8 which has been submitted to the Agency by
9 Vestal Park, LLC, in connection with a
10 proposed multi-unit residential complex to
11 be located at 4710 Vestal Parkway in the
12 Town of Vestal. The acceptance of the
13 filing by the Agency does not infer any
14 position on the approval or disapproval of
15 the financial assistance requested. No
16 position will be taken by the Agency until
17 the public hearing is concluded.

18 Copy of the Application along with
19 the Cost Benefit Analysis prepared by the
20 Agency is available for your review. Notice
21 of this hearing was published in the Press &
22 Sun Bulletin on March 27th, 2014.

23 I request that each person wishing to
24 speak state his or her name, and if you're

1 ization, please identify that entity or
2 organization. The hearing will remain open
3 until all public comment is concluded.

4 Now, first I'm going to request that
5 Kevin McLaughlin, the Executive Director of
6 the Agency, explain the benefits that have
7 been requested by Vestal Park, LLC.

8 Kevin.

9 KEVIN McLAUGHLIN: Thanks, Joe.

10 The project at 4710 Vestal Parkway
11 will comprise of two student projects. The
12 first includes the acquisition of the exist-
13 ing student housing property that includes
14 186 units and 710 student housing units.
15 The property will be refurbished and im-
16 proved to meet the current demands for
17 student housing in the market and to com-
18 plement the growth and expansion plans of
19 Binghamton University.

20 There are four buildings comprising
21 approximately 311,000 square feet which are
22 four-story, wood frame construction with
23 shingle roofs. Each apartment has a full
24 service kitchen and is furnished. A small
25 management office and community spaces are

1 included in one of these buildings.

2 The second project includes the demo-
3 lition of two office buildings that will
4 become vacant at the -- in May of this year
5 and will be replaced in student construction
6 and townhouses, also in position to support
7 the planned growth of Binghamton University.

8 A larger building will comprise
9 350,000 square feet and include 225 apart-
10 ments and 753 beds of new student housing,
11 plus approximately 10 four-bedroom town-
12 houses targeted for graduate students and
13 upper class students. The larger buildings
14 will include several floor plans, including
15 four-bed, four-bath, and each unit will
16 include a full kitchen. The structure will
17 be four stories and is currently planned
18 with wood frame with concrete block stairs
19 and elevator shafts. The townhouses are
20 planned as four-bedroom and four-and-a-half
21 bedrooms -- bathrooms and will have full
22 kitchens and will be fully furnished.

23 The total project as outlined in the
24 Application is \$54,000,000 for the new
25 student housing project, and to acquire the

1 existing, um, project will be approximately
2 \$48,000 -- \$48,000,000 in new -- in new
3 Mortgages. The, um, the pilot there will be
4 approximately 15,882,000 of abatement for
5 this project, but the actual pilot payment
6 that has been agreed to by the Town of
7 Vestal is \$46,285,000.

8 Thank you.

9 HEARING OFFICER: All right. Does
10 anyone wish to speak?

11 MARK BRENO: I do, and I don't care
12 to be on camera. My name is Mark Breno. I
13 live here in Vestal. I own the American
14 Business Express. We're a same-day expe-
15 dited.

16 The IDA, I guess I'm confused, be-
17 cause I hear you're here to bring business
18 into this area, the tune of \$8,000,000.
19 That's not working very well with the Town
20 Square Mall when tax receipts are down. I
21 pay for street lights I don't have where I
22 live out in South Vestal, but I pay for the
23 ones local.

24 IDA, you want to give somebody that's
25 going to create five jobs, as I read that

1 paper article, that doesn't seem proper. We
2 gave them \$8,000,000. You realize these
3 student houses start at \$800 a month and go
4 up? That's a start for a two-bedroom. Now
5 you just add that up, it comes to roughly, I
6 don't know, \$380,000 a month. You want to
7 give these people again our taxpaying money,
8 all of us here?

9 I watch these businesses go out.
10 Hidden Valley's gone. Peg Winn's (phonetic)
11 leaving. IDA, is not the idea that you
12 bring business in here, actual businesses
13 that create jobs? We want to give it to
14 people that want to put student housing up
15 again. They get tax breaks. Well, who's
16 going to pay for the sewage? Again, I'm
17 waiting. I'm on a septic system. I pay for
18 street lights I don't have. I'm waiting to
19 get that through.

20 The IDA is -- the idea is you use
21 this money that is given to you by us, the
22 taxpayers, to bring business in here. Stu-
23 dent housing isn't a business. They say
24 they're going to create five jobs, 200,000,
25 \$40,000 jobs. For doing what? Once again

1 we're confused. What, we want to give away
2 money to these people that if they sit empty
3 nothing's collected, they don't pay taxes on
4 them?

5 The Town -- and it doesn't matter
6 what we say here, because everybody --
7 checks have been spent and everybody's
8 agreed to it. We can't even -- we voted
9 down as taxpayers for a firetruck that the
10 Town decided, well, we need it anyways.

11 You know, student housing, let SUNY
12 put it up there. We're taxpayers, we're
13 going to pay for it anyways. I'm tired of
14 seeing the IDA -- you haven't brought much
15 into this town. I know, I own a business.
16 I take no quarter, I give no quarter. I
17 don't give anything. I don't get loans. I
18 don't get free interest loans. I get no-
19 thing. I pay my taxes. I don't live -- I
20 don't work within a mile of this school, so
21 every employee that I pay, I pay their taxes
22 too.

23 The IDA, the idea is you bring busi-
24 ness in here. What business have you
25 brought? I can name businesses that have

1 left. We're creating -- we want to give
2 these people \$17,000,000. Wow, that's
3 great. For what? To put brick and mortar
4 up. Like I said, just estimate it. Think
5 of \$380,000 a month. Their tax break is
6 42,000,000, 48,000,000. For what? Five
7 jobs.

8 I mean, it seems like it's a no
9 brainer situation. Again, we're here.
10 We're the ones that are going to get stuck
11 with this, folks, whether you realize it or
12 not. You got a sewage treatment plant that
13 can't handle the load now. Who's going to
14 be paying for that?

15 And again, I'm not a happy camper. I
16 live in a two-bedroom home -- starter home
17 that I can't sell here in Vestal. And I pay
18 for lights that I don't have. And the
19 Town's idea is you drive through Vestal,
20 yeah, me and everybody else in the County,
21 turn off the lights. I don't care. You
22 don't collect my garbage. I take care of
23 that myself. I have a septic system. Once
24 again, you're going to give away my money,
25 everybody's money here, to somebody that,

1 where do they live? Where do these folks
2 come from?

3 I love -- BU is a great entity.
4 14,000 students. On average if they spend
5 \$100 a year in this area, do the math. But
6 it seems like you folks don't want to do
7 that.

8 IDA, industrial development. Indus-
9 trial. What do we have industrialwise? Peg
10 Winn, anybody taking over Peg Winn? I3
11 right across here. BAE. Lockheed Martin.
12 You folks are all there for them. The
13 businesses that pay the taxes you're not.
14 Now you want to give away the money again to
15 somebody who doesn't even manufacture
16 anything. That's going to start -- start
17 selling these things and renting them.

18 They have a three-year backlog on the
19 other place. Three years. Now, if I'm a
20 betting man, and I'm only a high school
21 educated, I'm going to say if I have a back-
22 log of three years and I'm making a half-a-
23 million to 650,000 a month, I can go to bank
24 on that, folks. So, they're working off of
25 your money and my money and your taxpayers.

1 I don't know where you folks live.

2 It seems like IDA, industrial, that's
3 where we should be putting our efforts in.
4 Not giving away the money again to somebody
5 else who doesn't need it. They get the tax
6 breaks. How's that working? Pilot? Any-
7 body? It's almost as good as Cuomo's --
8 Cuomo's latest thing to put new business by
9 the school and you get ten years free. Not
10 one company has come in. There's nothing
11 that's come into this area. We watch it
12 leave. And again, as a taxpayer and a
13 businessman I get hit with the bill.

14 And as my kids say, dad, why do you
15 vote? I told them, because people have
16 given their lives and sacrificed for the
17 belief. And it is a belief because it
18 doesn't work. I know that. Come on, you
19 got to be smarter than that, guys. But as I
20 said, it isn't going to matter what anyone
21 of us say, checks have been cashed and it's
22 done. It's a done deal. I'm just tired of
23 paying for it.

24 And if it goes on record, that's
25 great. Like I said, this is pretty much

PUBLIC HEARING
APRIL 8, 2014

11

1 12:00 in the afternoon on a workday. I want
2 to thank you because there's less folks for
3 you to wade through and get through with
4 this.

5 HEARING OFFICER: Thank you.

6 Yes?

7 KARL WOKAN: Karl Wokan. I live on
8 Glenwood Road. And I had one quick question
9 before I make a comment, if I can do that.
10 The 46,000,000, is that \$46,000,000 tax
11 abatement? That is --

12 KEVIN McLAUGHLIN: The information's
13 right here, sir (indicating). You can take
14 a look at it.

15 KARL WOKAN: I thought maybe you
16 could just answer that.

17 KEVIN McLAUGHLIN: Just --

18 MARLINE FREY: Would you get me one,
19 please?

20 KARL WOKAN: Oh, sure. I didn't
21 know they were there to get.
22

1 paid?

2 KEVIN McLAUGHLIN: -- okay? This is
3 what if -- without a pilot (indicating).

4 KARL WOKAN: Okay.

5 KEVIN McLAUGHLIN: And this is how
6 much is going to be abated over twenty-two
7 years (indicating).

8 KARL WOKAN: So -- okay. Now, do
9 you have another copy? Because the lady --

10 KEVIN McLAUGHLIN: I'll make another
11 copy for you.

12 KARL WOKAN: Evidently there's not a
13 lot of money left over to make copies.

14 MARK BRENO: Gave it all away.

15 KARL WOKAN: To how many people?

16 But anyway, according to this, it
17 indicates that, you know, it's going to be
18 just shy of \$16,000,000 in terms of, you
19 know, savings. And I have to agree with the
20 gentleman that just spoke, I don't think
21 this project sounds like these people are
22 going to need to save money, you know, over
23 that time period given, you know, the amount
24 of income they're going to have from this
25 project. Um, I'm certainly not opposed to

1 any kind of economic development, but that
2 amount of money for five jobs is an awful
3 lot of money. And I'm not sure that that's
4 cost effective.

5 And the other thing is our property
6 taxes, you know, um, where do we get our tax
7 abatement, you know? We just don't. It
8 goes up all the time. So, I'm thinking, if
9 we really have development, like we have the
10 Town Square Mall, you know, as far as Vestal
11 goes, we've been shortchanged with all of
12 these things, you know, companies like
13 Walmart and Sam's -- Sam's Club get great
14 tax breaks, you know, but the average guy,
15 like he says. And for years my parents had
16 a small business in Binghamton and I know
17 the small business guy really doesn't get a
18 break, you know. Neither does the --
19 neither does the small homeowner, you know.

20 And, you know, who has stayed here --
21 again, like he mentioned, you know, we've
22 had so many businesses leave the area, but,
23 you know, there are reasons for that but we
24 can't -- you know, I don't think we can
25 continue to give the tax breaks to, you

1 know, situations that create, you know, a
2 handful of jobs at best and then are going
3 to get, you know, a significant amount of
4 money. Plus, you know, they're going to
5 have, you know, quite an income throughout
6 that whole time period.

7 SUNY Binghamton is a great asset to
8 the community, but there are other issues.
9 I think his -- his comment about, you know,
10 the extra sewage that's going to need to be
11 treated from that development is also a
12 major issue and could end up costing mil-
13 lions of dollars. So, overall, um, you
14 know, it's -- it's nice we're going to, you
15 know, get something new. And I do think,
16 you know, student housing is a good -- a
17 good thing to do and those students will
18 spend money in the community and that's
19 nice, but whether the company trying to do
20 this deserves to get millions of dollars in
21 tax breaks, you know, I would say no. And
22 if -- it's the kind of thing, too, that
23 something that we should vote on election
24 day. If most of the people in Vestal want
25 to give them that tax break, fine. If not,

1 then we should be able to vote no.

2 So, I guess that's it. Thank you.

3 HEARING OFFICER: Thank you.

4 Yes, ma'am?

5 MARLINE FREY: Well, I, as a taxpay-
6 er --

7 HEARING OFFICER: Would you state
8 your name for the record, please.

9 MARLINE FREY: Marline Frey,
10 F-R-E-Y.

11 HEARING OFFICER: And your address.

12 MARLINE FREY: 4500 Mansfield Road,
13 Vestal.

14 HEARING OFFICER: Thank you.

15 MARLINE FREY: Okay. I, as a tax-
16 payer, a former landlord of a couple two-
17 family properties, know both sides and can
18 sympathize with both sides. I, as a con-
19 sumer, if I could keep \$1 in my pocket, I
20 can spend it the way I want to. Likewise,
21 these investors are the same way. However,
22 I feel the difference is they'll be subsi-
23 dized with these tax breaks where I, as a
24 consumer, won't get subsidized.

25 And I agree with this man and with

1 that man, why should we subsidize the owners
2 for only five jobs? We, as taxpayers, we
3 provide a lot. We subsidize everybody. We
4 provide student loans. We provide welfare.
5 We provide all kinds of things that the
6 State provides which comes from our money.
7 And when I hear these people say, oh, it's a
8 federal fund, it's a tax fund, it's a fund
9 of fund. The money would not be there with-
10 out every single taxpayer. We're subsidiz-
11 ing the people who don't pay taxes.

12 These people are investors and
13 they're going to get money -- they're going
14 to invest whether they -- they get this
15 subsidy or not, this tax break. They will
16 invest because that's their business.
17 That's how they make money. I know from
18 just a little two-family rental property
19 that the object was to get the money in.
20 That's going to pay the taxes, the mainten-
21 ance and the care plus money in my pocket to
22 repay my expenditure of money.

23 But this is -- they will build these
24 buildings whether they -- whether we give
25 them this tax break or not. I'm convinced

1 of that, because that's the kind of business
2 they're in and that's why they're success-
3 ful. And they're trying to keep that dollar
4 in their pocket, just like I am, but I'm not
5 getting subsidized as a taxpayer. And it's
6 every single taxpayer and we're the last men
7 on the totem pole. And when something
8 happens and they need more money, where do
9 they get it from? Taxpayers. Whether I'm
10 paying \$10 taxes at the end of the year or
11 thousands of dollars, it doesn't matter,
12 it's coming from your salary, everybody's
13 salaries, coming from that. These men know
14 that. They're very good, shrewd business-
15 men, and I admire them. And I want to be
16 subsidized too if you want to subsidize
17 their taxes.

18 And I wish everybody well. I think
19 we should take the emotionalism out and face
20 the facts. Where's the money going to come
21 from? And if something doesn't get a little
22 -- I can't say subsidized, but somehow a
23 little break for the taxpayer, eventually I
24 see revolt down the line in years to come.
25 Because we're finally going to get fed up.

1 Look how few are here to voice for the many.
2 I just think you should think, and like the
3 other man said, put it to a vote, and if the
4 whole population thinks that's what we
5 should do as a town, then do it, but don't
6 do it just on a few people here.

7 Thank you for your time.

8 HEARING OFFICER: Thank you.

9 Does anyone else wish to be heard?

10 MARLINE FREY: Could I have another
11 question?

12 HEARING OFFICER: Yes.

13 MARLINE FREY: Oh, I forgot. What
14 benefit do the taxpayers get from this
15 really? You know, more than -- other than
16 more taxes from the student housing? Do we
17 get tremendous benefit? More money in our
18 pocket? No, I don't see so. I don't. I
19 wish somebody would explain it to me that
20 I'd understand it, because I think I'm being
21 realistic and common sense. Just use common
22 sense in this decision-making, please.

23 HEARING OFFICER: Okay. Thank you.

24 MARK BRENO: I have one other.
25 What's the mission statement of the IDA?

1 HEARING OFFICER: It's available on
2 the IDA's website. I don't have it here
3 with me, but it's available on the website.

4 MARK BRENO: And your position is?

5 HEARING OFFICER: I'm the General
6 Counsel.

7 MARK BRENO: Who are these folks
8 (indicating)?

9 KEVIN McLAUGHLIN: I'm the Executive
10 Director.

11 MARK BRENO: Of the IDA. What's the
12 mission statement?

13 KEVIN McLAUGHLIN: The mission
14 statement is to bring investment and jobs
15 into the community, basically is what it
16 boils down to, and it's investment and jobs.

17 MARK BRENO: Now --

18 MR. McLAUGHLIN: Wait, sir. This is
19 not a question-and-answer session. We've
20 got to get through the public hearing. If
21 you want to talk to me afterward --

22 HEARING OFFICER: This is an oppor-
23 tunity for the public to speak relative to
24 this project so that we will take your
25 comments. We have a court reporter here.

1 She's taking everything down. That will be
2 put into a transcript and that will be
3 presented to the members of the IDA Board.
4 But the purpose isn't to -- for the IDA to
5 answer questions. The purpose is for the
6 public to make comment that we can take back
7 to the Board.

8 MARK BRENO: I think you need to
9 review your statement policy.

10 HEARING OFFICER: Yes?

11 KARL WOKAN: I just wanted to add a
12 comment to what the lady said. If they
13 could show us, the public, that by giving
14 these investors these millions of dollars in
15 tax breaks, that that would also translate
16 into 250 or \$500 in, you know, real estate
17 property taxes to us, to us, then maybe it
18 would make sense. But it's only going to a
19 select handful of people and the end result
20 with this is they're going to create five
21 permanent jobs and that just doesn't seem
22 like a good deal for us.

23 HEARING OFFICER: Just so you're
24 aware, the IDA hasn't taken any position on
25 this --

1 KARL WOKAN: I'm not --

2 HEARING OFFICER: -- at this point.

3 KARL WOKAN: I'm not saying that
4 they have or haven't.

5 HEARING OFFICER: They eventually
6 will vote on this project, but -- and your
7 comments will be given to them to consider
8 in making their determination, and either
9 I -- I'm not a voting member of the IDA, nor
10 is Mr. McLaughlin.

11 KARL WOKAN: Mm-hm. But, you know,
12 that's -- that's my opinion, you know. I
13 mean, if you could show that it was cost
14 effective for me, as a taxpayer, too, then
15 maybe I wouldn't feel like it's not a good
16 deal. But just from what I've seen, it's
17 not a good deal, you know? It's a good deal
18 for a select handful of people, the inves-
19 tors, you know. And that's -- that's our --
20 a problem with our whole country, you know,
21 we have select deals that are good for a
22 select few and the rest of us can just get
23 hungrier and hungrier, and that's not fair.

24 And we need as a population -- you
25 know, he talked about voting -- we all need

1 to get more excited about voting and we all
2 need to have the opportunity to vote on some
3 of these things like this directly, having a
4 direct vote by the public to vote on pro-
5 jects like this. And we could have several
6 elections during the year. Would make it a
7 lot easier for people to, you know, to feel
8 better about things like this.

9 Thank you.

10 HEARING OFFICER: Thank you.

11 Does anyone else wish to be heard?

12 Yes?

13 MARLINE FREY: I just would like to
14 say if -- if you consider -- or I'm giving
15 you input is what I'm considering it, and I
16 give these men some input, if they would
17 include me and give me some of the benefits
18 that they may be getting out of this, I
19 would like to be on -- I want to be on where
20 I get some more money in my pocket so I can
21 spend it the way I want to, so if you want
22 to include me in their investment, I could
23 talk. Can't sing or dance.

24 (Laughing)

25 HEARING OFFICER: Thank you.

1 Does anyone else wish to be heard?
2 (Whereupon there was no verbal
3 response)

4 HEARING OFFICER: It appears there
5 are no further comments, so at this time I'm
6 going to conclude this public hearing. As I
7 mentioned in my conversation with the -- is
8 it Mrs. Frey, that the comments that are
9 made today will be made into a transcript
10 and will be provided to the members of the
11 IDA Board to consider in making their
12 determination and whether or not to grant
13 the financial assistance requested by this
14 applicant.

15 MARLINE FREY: When will this deci-
16 sion be made one way or another? Or when
17 will we know as taxpayers when --

18 HEARING OFFICER: The IDA's next
19 meeting is Friday, the --

20 KEVIN McLAUGHLIN: This Friday.

21 HEARING OFFICER: But that's the
22 11th?

23 KEVIN McLAUGHLIN: Yeah.

24 HEARING OFFICER: Friday, the 11th,
25 at noon, and this may be taken up by them at

1 that time.

2 MARLINE FREY: Thank you.

3 HEARING OFFICER: All right. Again,
4 this matter will now be drawn to a conclu-
5 sion. Thank you.

6 (Whereupon the proceedings were
7 concluded at 12:24 PM)

8 * * * * *

1 **STATE OF NEW YORK :**

2 **COUNTY OF CORTLAND :**

3

4

5

6

7

8

9

 I, MICHELE L. KEMAK, RPR, do hereby
certify that the foregoing is a true and accurate
transcription of the proceedings in the Matter of a
PUBLIC HEARING, held in Vestal, New York, on the 8th
day of April, 2014.

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

MICHELE L. KEMAK, RPR
Notary Public
(for:)
Czerenda Court Reporting, Inc.
71 State Street, Bache Building
Binghamton, NY 13901

		17:15	13: 2	5:11,12;12:14;18:24; 19: 4, 7,11,17;20: 8
\$	3	afternoon (2) 2: 1;11: 1	B	brick (1) 8: 3
\$1 (1) 15:19	311,000 (1) 3:21	afterward (1) 19:21	back (1) 20: 6	bring (5) 5:17;6:12,22;7:23; 19:14
\$10 (1) 17:10	350,000 (1) 4: 9	again (12) 6: 7,15,16,25;8: 9,15, 24;9:14;10: 4,12;13:21; 24: 3	back- (1) 9:21	Broome (1) 2: 3
\$100 (1) 9: 5	4	Agency (7) 2: 4, 4, 8,13,16,20;3: 6	backlog (1) 9:18	brought (2) 7:14,25
\$16,000,000 (1) 12:18	42,000,000 (1) 8: 6	agree (2) 12:19;15:25	BAE (1) 9:11	BU (1) 9: 3
\$17,000,000 (1) 8: 2	4500 (1) 15:12	agreed (2) 5: 6;7: 8	bank (1) 9:23	build (1) 16:23
\$380,000 (2) 6: 6;8: 5	46,000,000 (1) 11:10	almost (1) 10: 7	basically (1) 19:15	building (1) 4: 8
\$40,000 (1) 6:25	4710 (2) 2:11;3:10	along (1) 2:18	bathrooms (1) 4:21	buildings (5) 3:20;4: 1, 3,13;16:24
\$46,000,000 (1) 11:10	48,000,000 (1) 8: 6	American (1) 5:13	be- (1) 5:16	Bulletin (1) 2:22
\$46,285,000 (1) 5: 7	6	amount (3) 12:23;13: 2;14: 3	become (1) 4: 4	busi- (1) 7:23
\$48,000 (1) 5: 2	650,000 (1) 9:23	Analysis (1) 2:19	bedrooms (1) 4:21	Business (12) 5:14,17;6:12,22,23; 7:15,24;10: 8;13:16,17; 16:16;17: 1
\$48,000,000 (1) 5: 2	7	ance (1) 16:21	beds (1) 4:10	business- (1) 17:14
\$500 (1) 20:16	710 (1) 3:14	Any- (1) 10: 6	behalf (1) 2:25	businesses (5) 6: 9,12;7:25;9:13; 13:22
\$54,000,000 (1) 4:24	753 (1) 4:10	anyways (2) 7:10,13	belief (2) 10:17,17	businessman (1) 10:13
\$8,000,000 (2) 5:18;6: 2	8	Benefit (3) 2:19;18:14,17	benefits (2) 3: 6;22:17	C
\$800 (1) 6: 3	859-A (1) 2: 6	best (1) 14: 2	benefit (1) 22: 8	camera (1) 5:12
1	A	applicant (1) 23:14	betting (1) 9:20	camper (1) 8:15
10 (1) 4:11	abated (1) 12: 6	Application (3) 2: 7,18;4:24	bill (1) 10:13	can (10) 7:25;9:23;11: 9,13; 13:24;15:17,20;20: 6; 21:22;22:20
11th (2) 23:22,24	abatement (3) 5: 4;11:11;13: 7	approval (1) 2:14	Binghamton (4) 3:19;4: 7;13:16;14: 7	care (4) 5:11;8:21,22;16:21
12:00 (1) 11: 1	able (1) 15: 1	approximately (4) 3:21;4:11;5: 1, 4	block (1) 4:18	cashed (1) 10:21
12:24 (1) 24: 7	acceptance (1) 2:12	area (4) 5:18;9: 5;10:11;13:22	Board (3) 20: 3, 7;23:11	cause (1) 5:17
14,000 (1) 9: 4	according (1) 12:16	article (1) 6: 1	body (1) 10: 7	certainly (1) 12:25
15,882,000 (1) 5: 4	acquire (1) 4:25	asset (1) 14: 7	boils (1) 19:16	checks (2) 7: 7;10:21
186 (1) 3:14	acquisition (1) 3:12	Assistance (3) 2: 7,15;23:13	both (2) 15:17,18	class (1) 4:13
2	across (1) 9:11	available (3) 2:20;19: 1, 3	brainer (1) 8: 9	Club (1) 13:13
200,000 (1) 6:24	actual (2) 5: 5;6:12	average (2) 9: 4;13:14	break (6) 8: 5;13:18;14:25; 16:15,25;17:23	collect (1) 8:22
2014 (1) 2:22	add (2) 6: 5;20:11	aware (1) 20:24	breaks (7) 6:15;10: 6;13:14,25; 14:21;15:23;20:15	collected (1) 7: 3
225 (1) 4: 9	address (1) 15:11	away (5) 7: 1;8:24;9:14;10: 4; 12:14	BRENO (9)	
250 (1) 20:16	admire (1)	awful (1)		
27th (1) 2:22				

com- (1) 3:17	country (1) 21:20	5:15	7: 6;8:20;16: 3;17:18	floor (1) 4:14
coming (2) 17:12,13	County (2) 2: 3;8:20	dized (1) 15:23	everybody's (3) 7: 7;8:25;17:12	folks (8) 8:11;9: 1, 6,12,24; 10: 1;11: 2;19: 7
comment (6) 2: 6;3: 3;11: 9;14: 9; 20: 6,12	couple (1) 15:16	dollar (1) 17: 3	Evidently (1) 12:12	forgot (1) 18:13
comments (4) 19:25;21: 7;23: 5, 8	court (1) 19:25	dollars (4) 14:13,20;17:11;20:14	excited (1) 22: 1	former (1) 15:16
common (2) 18:21,21	create (5) 5:25;6:13,24;14: 1; 20:20	done (2) 10:22,22	Executive (2) 3: 5;19: 9	four (2) 3:20;4:17
community (4) 3:25;14: 8,18;19:15	creating (1) 8: 1	down (5) 5:20;7: 9;17:24;19:16; 20: 1	exist- (1) 3:12	four-and-a-half (1) 4:20
companies (1) 13:12	Cuomo's (2) 10: 7, 8	drawn (1) 24: 4	existing (1) 5: 1	four-bath (1) 4:15
company (2) 10:10;14:19	current (1) 3:16	drive (1) 8:19	expansion (1) 3:18	four-bed (1) 4:15
complex (1) 2:10	currently (1) 4:17	during (1) 22: 6	expe- (1) 5:14	four-bedroom (2) 4:11,20
comprise (2) 3:11;4: 8	D	E	expenditure (1) 16:22	four-story (1) 3:22
comprising (1) 3:20			explain (2) 3: 6;18:19	frame (2) 3:22;4:18
con- (1) 15:18	dad (1) 10:14	easier (1) 22: 7	Express (1) 5:14	free (2) 7:18;10: 9
conclu- (1) 24: 4	dance (1) 22:23	economic (1) 13: 1	extra (1) 14:10	FREY (12) 11:18;15: 5, 9, 9,12, 15:18;10,13;22:13;23: 8, 15:24: 2
conclude (1) 23: 6	day (1) 14:24	educated (1) 9:21	F	F-R-E-Y (1) 15:10
concluded (3) 2:17;3: 3;24: 7	deal (5) 10:22;20:22;21:16,17, 17	effective (2) 13: 4;21:14		Friday (3) 23:19,20,24
concrete (1) 4:18	deals (1) 21:21	efforts (1) 10: 3	face (1) 17:19	ful (1) 17: 3
conducting (1) 2: 5	deci- (1) 23:15	either (1) 21: 8	facts (1) 17:20	full (3) 3:23;4:16,21
confused (2) 5:16;7: 1	decided (1) 7:10	election (1) 14:23	fair (1) 21:23	fully (1) 4:22
connection (1) 2: 9	decision-making (1) 18:22	elections (1) 22: 6	family (1) 15:17	fund (4) 16: 8, 8, 8, 9
consider (3) 21: 7;22:14;23:11	demands (1) 3:16	elevator (1) 4:19	far (1) 13:10	furnished (2) 3:24;4:22
considering (1) 22:15	demo- (1) 4: 2	else (5) 8:20;10: 5;18: 9; 22:11;23: 1	fed (1) 17:25	further (1) 23: 5
construction (2) 3:22;4: 5	dent (1) 6:23	emotionalism (1) 17:19	federal (1) 16: 8	G
consumer (1) 15:24	deserves (1) 14:20	employee (1) 7:21	feel (3) 15:22;21:15;22: 7	
continue (1) 13:25	determination (2) 21: 8;23:12	empty (1) 7: 2	feet (2) 3:21;4: 9	garbage (1) 8:22
conversation (1) 23: 7	Development (5) 2: 4;9: 8;13: 1, 9; 14:11	end (3) 14:12;17:10;20:19	few (3) 18: 1, 6;21:22	gave (2) 6: 2;12:14
convinced (1) 16:25	difference (1) 15:22	entity (3) 2:25;3: 1;9: 3	filing (1) 2:13	General (3) 2: 2, 5;19: 5
copies (1) 12:13	direct (1) 22: 4	er (1) 15: 6	finally (1) 17:25	gentleman (1) 12:20
Copy (3) 2:18;12: 9,11	directly (1) 22: 3	estate (1) 20:16	Financial (3) 2: 7,15;23:13	given (4) 6:21;10:16;12:23; 21: 7
Cost (3) 2:19;13: 4;21:13	Director (2) 3: 5;19:10	estimate (1) 8: 4	fine (2) 11:23;14:25	giving (3) 10: 4;20:13;22:14
costing (1) 14:12	disapproval (1) 2:14	even (2) 7: 8;9:15	firetruck (1) 7: 9	Glenwood (1) 11: 8
Counsel (2) 2: 3;19: 6	diter (1)	eventually (2) 17:23;21: 5	first (2) 3: 4,12	
		everybody (4)	five (6) 5:25;6:24;8: 6;13: 2; 16: 2;20:20	

goes (3) 10:24;13: 8,11 Good (10) 2: 1;10: 7;14:16,17; 17:14;20:22;21:15,17, 17,21 graduate (1) 4:12 grant (1) 23:12 great (5) 8: 3;9: 3;10:25;13:13; 14: 7 growth (2) 3:18;4: 7 guess (2) 5:16;15: 2 guy (2) 13:14,17 guys (1) 10:19 H half-a- (1) 9:22 handful (3) 14: 2;20:19;21:18 handle (1) 8:13 happens (1) 17: 8 happy (1) 8:15 hear (2) 5:17;16: 7 heard (3) 18: 9;22:11;23: 1 HEARING (30) 2: 1, 5,17,21;3: 2;5: 9; 11: 5;15: 3, 7,11,14; 18: 8,12,23;19: 1, 5,20, 22;20:10,23;21: 2, 5; 22:10,25;23: 4, 6,18,21, 24;24: 3 Hidden (1) 6:10 high (1) 9:20 hit (1) 10:13 home (2) 8:16,16 homeowner (1) 13:19 houses (2) 4:12;6: 3 housing (10) 3:13,14,17;4:10,25; 6:14,23;7:11;14:16; 18:16 How's (1) 10: 6	hungrier (2) 21:23,23 I I3 (1) 9:10 IDA (15) 5:16,24;6:11,20;7:14, 23;9: 8;10: 2;18:25; 19:11;20: 3, 4,24;21: 9; 23:11 IDA's (2) 19: 2;23:18 idea (4) 6:11,20;7:23;8:19 identify (1) 3: 1 im- (1) 3:15 include (5) 4: 9,14,16;22:17,22 included (1) 4: 1 includes (3) 3:12,13;4: 2 including (1) 4:14 income (2) 12:24;14: 5 indicates (1) 12:17 indicating (5) 11:13,24;12: 3, 7;19: 8 Indus- (1) 9: 8 Industrial (3) 2: 3;9: 8;10: 2 industrialwise (1) 9: 9 infer (1) 2:13 information's (1) 11:12 ing (2) 3:13;16:11 input (2) 22:15,16 interest (1) 7:18 into (7) 5:18;7:15;10:11; 19:15;20: 2,16;23: 9 inves- (1) 21:18 invest (2) 16:14,16 investment (3) 19:14,16;22:22 investors (3) 15:21;16:12;20:14 issue (1) 14:12	issues (1) 14: 8 ization (1) 3: 1 J jects (1) 22: 5 jobs (11) 5:25;6:13,24,25;8: 7; 13: 2;14: 2;16: 2;19:14, 16;20:21 Joe (1) 3: 9 Joseph (1) 2: 2 K KARL (13) 11: 7, 7,15,20,25; 12: 4, 8,12,15;20:11; 21: 1, 3,11 keep (2) 15:19;17: 3 Kevin (13) 3: 5, 8, 9;11:12,17,22; 12: 2, 5,10;19: 9,13; 23:20,23 kids (1) 10:14 kind (3) 13: 1;14:22;17: 1 kinds (1) 16: 5 kitchen (2) 3:24;4:16 kitchens (1) 4:22 L lady (2) 12: 9;20:12 landlord (1) 15:16 larger (2) 4: 8,13 last (1) 17: 6 latest (1) 10: 8 Laughing (1) 22:24 Law (1) 2: 6 leave (2) 10:12;13:22 leaving (1) 6:11 left (2) 8: 1;12:13	less (1) 11: 2 lights (4) 5:21;6:18;8:18,21 Likewise (1) 15:20 line (1) 17:24 lions (1) 14:13 lition (1) 4: 3 little (3) 16:18;17:21,23 live (7) 5:13,22;7:19;8:16; 9: 1;10: 1;11: 7 lives (1) 10:16 LLC (2) 2: 9;3: 7 load (1) 8:13 loans (3) 7:17,18;16: 4 local (1) 5:23 located (1) 2:11 Lockheed (1) 9:11 log (1) 9:22 look (2) 11:14;18: 1 lot (4) 12:13;13: 3;16: 3; 22: 7 love (1) 9: 3 M ma'am (1) 15: 4 mainten- (1) 16:20 major (1) 14:12 making (3) 9:22;21: 8;23:11 Mall (2) 5:20;13:10 man (4) 9:20;15:25;16: 1;18: 3 management (1) 3:25 Mansfield (1) 15:12 manufacture (1) 9:15 many (3) 12:15;13:22;18: 1	March (1) 2:22 MARK (9) 5:11,12;12:14;18:24; 19: 4, 7,11,17;20: 8 market (1) 3:17 MARLINE (11) 11:18;15: 5, 9, 9,12, 15;18:10,13;22:13; 23:15;24: 2 Martin (1) 9:11 math (1) 9: 5 matter (4) 7: 5;10:20;17:11;24: 4 May (3) 4: 4;22:18;23:25 maybe (3) 11:15;20:17;21:15 McLaughlin (14) 3: 5, 9;11:12,17,22; 12: 2, 5,10;19: 9,13,18; 21:10;23:20,23 Meagher (1) 2: 2 mean (2) 8: 8;21:13 meet (1) 3:16 meeting (1) 23:19 member (1) 21: 9 members (2) 20: 3;23:10 men (4) 17: 6,13,15;22:16 mentioned (2) 13:21;23: 7 ments (1) 4:10 mil- (1) 14:12 mile (1) 7:20 million (1) 9:23 millions (2) 14:20;20:14 mission (3) 18:25;19:12,13 Mm-hm (1) 21:11 money (26) 6: 7,21;7: 2;8:24,25; 9:14,25,25;10: 4;12:13, 22;13: 2, 3;14: 4,18; 16: 6, 9,13,17,19,21,22; 17: 8,20;18:17;22:20 month (4) 6: 3, 6;8: 5;9:23
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

April 8, 201

more (6) 17: 8;18:15,16,17; 22: 1,20 mortar (1) 8: 3 Mortgages (1) 5: 3 most (1) 14:24 Mrs (1) 23: 8 much (3) 7:14;10:25;12: 6 multi-unit (1) 2:10 Municipal (1) 2: 6 myself (1) 8:23	22:10,25;23: 4,18,21,24; 24: 3 Once (2) 6:25;8:23 one (6) 4: 1;10:10;11: 8,18; 18:24;23:16 ones (2) 5:23;8:10 only (3) 9:20;16: 2;20:18 open (1) 3: 2 opinion (1) 21:12 oppor- (1) 19:22 opportunity (1) 22: 2 opposed (1) 12:25 organ- (1) 2:25 organization (1) 3: 2 out (5) 5:22;6: 9;16:10;17:19; 22:18 outlined (1) 4:23 over (4) 9:10;12: 6,13,22 overall (1) 14:13 own (2) 5:13;7:15 owners (1) 16: 1	people (15) 6: 7,14;7: 2;8: 2; 10:15;12:15,21;14:24; 16: 7,11,12;18: 6;20:19; 21:18;22: 7 period (2) 12:23;14: 6 permanent (1) 20:21 person (1) 2:23 phonetic (1) 6:10 pilot (4) 5: 3, 5;10: 6;12: 3 place (1) 9:19 planned (3) 4: 7,17,20 plans (2) 3:18;4:14 plant (1) 8:12 please (4) 3: 1;11:19;15: 8;18:22 plement (1) 3:18 plus (3) 4:11;14: 4;16:21 PM (1) 24: 7 pocket (5) 15:19;16:21;17: 4; 18:18;22:20 point (1) 21: 2 pole (1) 17: 7 policy (1) 20: 9 population (2) 18: 4;21:24 position (5) 2:14,16;4: 6;19: 4; 20:24 prepared (1) 2:19 presented (1) 20: 3 Press (1) 2:21 pretty (1) 10:25 pro- (1) 22: 4 problem (1) 21:20 proceedings (1) 24: 6 project (10) 3:10;4: 2,23,25;5: 1, 5; 12:21,25;19:24;21: 6 projects (1)	3:11 proper (1) 6: 1 properties (1) 15:17 property (5) 3:13,15;13: 5;16:18; 20:17 proposed (1) 2:10 proved (1) 3:16 provide (4) 16: 3, 4, 4, 5 provided (1) 23:10 provides (1) 16: 6 public (9) 2: 6,17;3: 3;19:20,23; 20: 6,13;22: 4;23: 6 published (1) 2:21 purpose (2) 20: 4, 5 pursuant (1) 2: 5 put (6) 6:14;7:12;8: 3;10: 8; 18: 3;20: 2 putting (1) 10: 3	3:15 relative (1) 19:23 remain (1) 3: 2 rental (1) 16:18 renting (1) 9:17 repay (1) 16:22 replaced (1) 4: 5 reporter (1) 19:25 request (2) 2:23;3: 4 requested (3) 2:15;3: 7;23:13 residential (1) 2:10 response (1) 23: 3 rest (1) 21:22 result (1) 20:19 review (2) 2:20;20: 9 revolt (1) 17:24 right (4) 5: 9;9:11;11:13;24: 3 Road (2) 11: 8;15:12 roofs (1) 3:23 roughly (1) 6: 5
N			Q	
name (5) 2: 2,24;5:12;7:25; 15: 8 need (9) 7:10;10: 5;12:22; 14:10;17: 8;20: 8;21:24, 25;22: 2 Neither (2) 13:18,19 ness (1) 7:24 new (6) 4:10,24;5: 2, 2;10: 8; 14:15 next (1) 23:18 nice (2) 14:14,19 no- (1) 7:18 noon (1) 23:25 nor (1) 21: 9 nothing's (1) 7: 3 Notice (1) 2:20	P	paid (2) 11:24;12: 1 paper (1) 6: 1 parents (1) 13:15 Park (2) 2: 9;3: 7 Parkway (2) 2:11;3:10 pay (13) 5:21,22;6:16,17;7: 3, 13,19,21,21;8:17;9:13; 16:11,20 payer (1) 15:16 paying (3) 8:14;10:23;17:10 payment (1) 5: 5 Peg (3) 6:10;9: 9,10	quarter (2) 7:16,16 question-and-answer (1) 19:19 quick (1) 11: 8 quite (1) 14: 5	
O			R	S
object (1) 16:19 off (2) 8:21;9:24 office (2) 3:25;4: 3 OFFICER (24) 2: 1;5: 9;11: 5;15: 3, 7, 11,14;18: 8,12,23;19: 1, 5,22;20:10,23;21: 2, 5;		read (1) 5:25 real (1) 20:16 realistic (1) 18:21 realize (2) 6: 2;8:11 really (3) 13: 9,17;18:15 reasons (1) 13:23 receipts (1) 5:20 record (2) 10:24;15: 8 refurbished (1)	sacrificed (1) 10:16 salaries (1) 17:13 salary (1) 17:12 same (1) 15:21 same-day (1) 5:14 Sam's (2) 13:13,13 save (1) 12:22 savings (1) 12:19 saying (1) 21: 3 school (3) 7:20;9:20;10: 9 second (1)	

4: 2 seeing (1) 7:14 seek (1) 2: 6 seem (2) 6: 1;20:21 seems (3) 8: 8;9: 6;10: 2 select (4) 20:19;21:18,21,22 sell (1) 8:17 selling (1) 9:17 sense (3) 18:21,22;20:18 septic (2) 6:17;8:23 service (1) 3:24 session (1) 19:19 several (2) 4:14;22: 5 sewage (3) 6:16;8:12;14:10 shafts (1) 4:19 shingle (1) 3:23 shortchanged (1) 13:11 show (2) 20:13;21:13 shows (2) 11:23,23 shrewd (1) 17:14 shy (1) 12:18 sides (2) 15:17,18 significant (1) 14: 3 sing (1) 22:23 single (2) 16:10;17: 6 sion (2) 23:16;24: 5 sit (1) 7: 2 situation (1) 8: 9 situations (1) 14: 1 small (4) 3:24;13:16,17,19 smarter (1) 10:19 somebody (5) 5:24;8:25;9:15;10: 4;	18:19 somehow (1) 17:22 sounds (1) 12:21 South (1) 5:22 spaces (1) 3:25 speak (3) 2:24;5:10;19:23 speaking (1) 2:25 spend (4) 9: 4;14:18;15:20; 22:21 spent (1) 7: 7 spoke (1) 12:20 square (4) 3:21;4: 9;5:20;13:10 stairs (1) 4:18 start (4) 6: 3, 4;9:16,16 starter (1) 8:16 state (3) 2:24;15: 7;16: 6 statement (4) 18:25;19:12,14;20: 9 stayed (1) 13:20 stories (1) 4:17 street (2) 5:21;6:18 structure (1) 4:16 Stu- (1) 6:22 stuck (1) 8:10 student (13) 3:11,13,14,17;4: 5,10, 25:6: 3,14;7:11;14:16; 16: 4;18:16 students (4) 4:12,13;9: 4;14:17 submitted (1) 2: 8 subsi- (1) 15:22 subsidiz- (1) 16:10 subsidize (3) 16: 1, 3;17:16 subsidized (4) 15:24;17: 5,16,22 subsidy (1) 16:15 success- (1)	17: 2 sumer (1) 15:19 Sun (1) 2:22 SUNY (2) 7:11;14: 7 support (1) 4: 6 sure (2) 11:20;13: 3 sympathize (1) 15:18 system (2) 6:17;8:23 T talk (2) 19:21;22:23 talked (1) 21:25 targeted (1) 4:12 tax (15) 5:20;6:15;8: 5;10: 5; 11:10;13: 6,14,25;14:21, 25;15:23;16: 8,15,25; 20:15 tax- (1) 15:15 taxes (11) 7: 3,19,21;9:13;13: 6; 16:11,20;17:10,17; 18:16;20:17 taxpay- (1) 15: 5 taxpayer (6) 10:12;16:10;17: 5, 6, 23;21:14 taxpayers (8) 6:22;7: 9,12;9:25; 16: 2;17: 9;18:14;23:17 taxpaying (1) 6: 7 ten (1) 10: 9 terms (1) 12:18 Thanks (1) 3: 9 thinking (1) 13: 8 thought (1) 11:15 thousands (1) 17:11 Three (2) 9:19,22 three-year (1) 9:18 throughout (1) 14: 5	tired (2) 7:13;10:22 today (2) 2: 4;23: 9 told (1) 10:15 tors (1) 21:19 total (3) 4:23;11:24,25 totem (1) 17: 7 Town (8) 2:12;5: 6,19;7: 5,10, 15;13:10;18: 5 town- (1) 4:11 townhouses (2) 4: 6,19 Town's (1) 8:19 transcript (2) 20: 2;23: 9 translate (1) 20:15 treated (1) 14:11 treatment (1) 8:12 tremendous (1) 18:17 trial (1) 9: 9 trying (2) 14:19;17: 3 tune (1) 5:18 tunity (1) 19:23 turn (1) 8:21 twenty-two (1) 12: 6 two (2) 3:11;4: 3 two- (1) 15:16 two-bedroom (2) 6: 4;8:16 two-family (1) 16:18 U um (5) 5: 1, 3;12:25;13: 6; 14:13 unit (1) 4:15 units (2) 3:14,14 University (2) 3:19;4: 7	up (9) 6: 4, 5,14;7:12;8: 4; 13: 8;14:12;17:25;23:25 upper (1) 4:13 use (2) 6:20;18:21 V vacant (1) 4: 4 Valley's (1) 6:10 verbal (1) 23: 2 Vestal (13) 2: 9,11,12;3: 7,10;5: 7, 13,22;8:17,19;13:10; 14:24;15:13 voice (1) 18: 1 vote (8) 10:15;14:23;15: 1; 18: 3;21: 6;22: 2, 4, 4 voted (1) 7: 8 voting (3) 21: 9,25;22: 1 W wade (1) 11: 3 Wait (1) 19:18 waiting (2) 6:17,18 Walmart (1) 13:13 watch (2) 6: 9;10:11 way (4) 15:20,21;22:21;23:16 website (2) 19: 2, 3 welfare (1) 16: 4 What's (2) 18:25;19:11 Where's (1) 17:20 Whereupon (2) 23: 2;24: 6 whole (3) 14: 6;18: 4;21:20 who's (2) 6:15;8:13 Winn (2) 9:10,10 Winn's (1) 6:10 wish (6)
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

5:10;17:18;18: 9,19;
22:11;23: 1
wishing (1)
2:23
with- (1)
16: 9
within (1)
7:20
without (1)
12: 3
Wokan (13)
11: 7, 7,15,20,25;
12: 4, 8,12,15;20:11;
21: 1, 3,11
wood (2)
3:22;4:18
work (2)
7:20;10:18
workday (1)
11: 1
working (3)
5:19;9:24;10: 6
Wow (1)
8: 2

Y

year (4)
4: 4;9: 5;17:10;22: 6
years (6)
9:19,22;10: 9;12: 7;
13:15;17:24