

1 THE ORANGE COUNTY INDUSTRIAL DEVELOPMENT AGENCY  
2 STATE OF NEW YORK

-----X

3 In The Matter of

4 RE: 2 GIRLS 1 BOY HOLDINGS, LLC

-----X

5 March 27, 2025  
6 12:03 p.m.  
7 Town of Cornwall Town Hall  
8 183 Main Street  
9 Cornwall, NY 12518

10 B E F O R E: WILLIAM FIORAVANTI  
11 CEO OCNIDA

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FRANCES ROTH  
Professional Court Reporter  
(845) 401-1641

1 A P P E A R A N C E S:

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WILLIAM FIORAVANTI  
3 CEO OCNYIDA  
4 Crotty Lane  
5 Suite 100  
New Windsor, New York 12553

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Kelly Reilly  
7 OCNYIDA Director of Administration

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Bart Lansky, Esq.  
2 Girls 1 Boy Holdings, LLC

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William Ibberson, IT

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Frances Roth, RPR  
Court Reporter

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## 2 GIRLS 1 BOY HOLDINGS, LLC

1 MR. FIORAVANTI: Thanks everyone for coming.

2 My name is Bill Fioravanti, I'm the C.E.O. of the

3 Orange County IDA. This is a public hearing

4 starting at 12:03 p.m. for 2 Girls 1 Boy

5 Holdings, we all know it as the boutique hotel

6 planned for Main Street here in Cornwall. I'd

7 like to start with the Pledge of Allegiance

8 please if you'd rise.

9 (Whereupon, the Pledge of Allegiance was

10 recited.)

11 MR. FIORAVANTI: Thank you. I'd just like

12 to explain how it's going to go, I don't think

13 it's going to take too too much of your time but

14 we want to make sure that everyone understands

15 everything perfectly. So we're going to start

16 with reading the public hearing, the notice, the

17 official notice it really kind of explains what

18 the benefits are being sought, it describes the

19 project a little bit and a little bit more

20 legalese so bear with me on that. I'd like to

21 have the applicant just give us a very brief

22 overview, this isn't a planning board hearing of

23 anything like that so we won't get into any

24 specifics but just an overview of the project and

25 then I'm going to take just a minute to explain

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 the benefits. I actually appreciate getting a  
2 number of calls and a couple visitors, people  
3 wanting to understand this better, what would the  
4 benefits being requested exactly, you know, what  
5 is the IDA actually considering so I'd like to  
6 just take a minute and do that. We also do a  
7 cost benefit analysis using a tool that the state  
8 utilizes to assess really the benefits that are  
9 being provided and what is the benefit that's  
10 being returned to the town and to the county so  
11 we'll talk about that. Then we'll open it up for  
12 comments so anyone that would like to speak,  
13 actually kind of come to this fence here and  
14 speak there and we're not afraid to have you come  
15 closer, we just want to have the camera on you  
16 cause we are livestreaming this like we do all  
17 our public meetings. So we'll open it up for  
18 comments and then we'll close it at the end. I  
19 want to be clear that even though we're going to  
20 open and close the public hearing today we will  
21 accept written comments up until our next board  
22 meeting on April 16th, Wednesday, April 16th so  
23 we'll accept written comments before that from  
24 you or others in community. And I think that's  
25 about it. So I do ask if you want to make public

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 comment that you please come and sign in just so  
2 we can have everyone's name, it goes in the  
3 public record, there will be a full transcript of  
4 this hearing, you see we have our stenographer  
5 here and that will be provided to our Board of  
6 Directors and also will be on our website. Just  
7 want t remind you folks that everything is on our  
8 website. Our intention is to be completely  
9 transparent about this project, about the  
10 incentives with this hearing, you can find the  
11 application, the original application which we do  
12 have a couple copies of, you can find the cost  
13 benefit analysis which we have plenty of copies  
14 for if you want to take a look at that, we also  
15 have copies of the public hearing notice. And  
16 everything that the board considers and acts upon  
17 is all on the website under this project. If you  
18 ever have any trouble, and again we do have a  
19 brand new website, we're trying to make it even  
20 more transparent but we're still ironing out some  
21 kinks so if you have any questions after the fact  
22 feel free to reach out to our office, I will  
23 personally talk to you and walk you through  
24 everything at all so thank you. So I mentioned  
25 the handouts that are there. Miss Dana, if you

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 are going to give public comment, we just ask  
2 that you sign in. I'm going to start with the  
3 reading the notice and then we'll get to the  
4 applicant, again bear with me on the legalese.  
5 Notice of Public Hearing. Notice is hereby given  
6 that a public hearing pursuant to Article 18-A of  
7 the New York State Municipal Law will be held by  
8 the Orange County Industrial Development Agency,  
9 known as the Agency, March 27, 2025 at 12:00 p.m.  
10 at Cornwall Town Hall, 183 Main Street, Cornwall,  
11 New York 12518. The public hearing will concern  
12 the Agency providing financial assistance for a  
13 project more fully describe below, 2 Girls 1 Boy  
14 Holdings, LLC and F&B On Main, LLC, that's the  
15 applicant, has requested that the Agency provide  
16 financial assistance for a proposed project in  
17 the Town of Cornwall, New York consisting of  
18 redevelopment of an underutilized property  
19 located on 317 Main Street, Cornwall, New York  
20 known as the Premises in the Town of Cornwall  
21 known as the Project. The estimated cost of the  
22 Project is approximately \$12,281,959. The  
23 Project will include the construction and  
24 redevelopment of the premises to be used as a  
25 hotel facility and administrative offices and the

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 acquisition of machinery and equipment thereto.  
2 The requested financial assistance will include  
3 (i) the providing of an exemption from sales tax  
4 up to \$465,481.25 for amounts expended for the  
5 renovation, furnishing and equipment of the  
6 facility for expenditures up to \$5,729,000 and  
7 (ii) the providing of an exemption from mortgage  
8 recording tax in the amount of \$75,316 for a  
9 mortgage secured by the premises in an amount not  
10 to exceed \$10,586,056.95. Copies of the  
11 applicant's application for financial assistance  
12 including an analysis of the costs and benefits  
13 of the proposed Project will be available for  
14 review by interested persons from the date of the  
15 publication of this notice to the date of the  
16 public hearing for the Project at the offices of  
17 the Agency at 4 Crotty Lane, Suite 100, New  
18 Windsor, New York 12553 during normal business  
19 hours upon reasonable notice to the Agency. The  
20 telephone number of the agency is (854)220-2208.  
21 The Agency will at the above time and place hear  
22 all persons with views in favor of or opposed to  
23 the providing of the financial assistance  
24 described herein. A representative of the Agency  
25 will be at the above-stated time and place to

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 hear all comments and accept written comments  
2 from all persons with views in favor of or  
3 opposed to granting of any of foregoing financial  
4 assistance or the location or nature of the  
5 Project. This is dated February 28, 2025 by the  
6 Orange County Industrial Development Agency.  
7 That is our public notice. We do want to give  
8 the applicant just a minute or so just to give a  
9 brief overview, we have Mr. Bart Lansky  
10 representing 2 Girls 1 Boy Holdings, Bart, if you  
11 just want to do address the public here,  
12 actually, why don't you look at the camera here.

13 MR. LANSKY: Good afternoon, Bart Lansky for  
14 2 Girls 1 Boy Holdings, LLC. As most of the  
15 audience knows, it's a boutique Hilton Hotel, 52  
16 rooms with a restaurant with just more than 100  
17 seats. And we are seeking sales tax and mortgage  
18 recording tax and we're not seeking a PILOT from  
19 the IDA and we're here to listen. So we're  
20 interested in what the public has to say.

21 MR. FIORAVANTI: Very good, thanks very  
22 much. I do want to explain what the benefits are  
23 being requested, take just another minute on  
24 that. As Mr. Lansky said no PILOT's being  
25 requested so we're not abating of phasing in the



## 2 GIRLS 1 BOY HOLDINGS, LLC

1 new property taxes that will result from this,  
2 they will go right to the full assessed value.  
3 immediately, they are requesting sales tax  
4 exemption and mortgage recording tax exemptions.  
5 On the sales tax exemption of course sales tax in  
6 Orange County is 8.125 percent. We have the  
7 ability to exempt the applicant for that for  
8 building materials for the Project, for  
9 furniture, fixtures, equipment, et cetera. They  
10 are requesting \$465,000 roughly in sales tax  
11 exemption. Just to explain really what the  
12 municipalities are giving up, half of that goes  
13 to the state and half goes to Orange County,  
14 \$233,000, there is no requirement or formal  
15 practice that the county share any of that but in  
16 Orange County especially under County Executive  
17 Steve Neuhaus they do share it with our local  
18 municipalities, 42 that we have. Typically it  
19 goes per capita so typically the three cities in  
20 Orange County share the, get the lion's share of  
21 that, but really doing a rough calculation it  
22 seems pretty clear that the town would get  
23 \$20,000 or less of that sales tax exemption, it's  
24 a big impact to the Project, nearly half a  
25 million dollars in savings to help with their

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 bottom line, but again probably less than 20,000,  
2 maybe considerably less than 20,000 is being  
3 given up by the town. And why would the IDA  
4 consider that? Well, they are going to generate  
5 new sales tax, they saw in their projection first  
6 year they expect to generate \$475,000 in new  
7 sales tax so there's that alone. There's also  
8 bed tax, the benefit to Main Street as well as  
9 the new property taxes. There's also mortgage  
10 recording tax being requested that in the county  
11 is 1.05 percent of the principle of the  
12 commercial mortgage so the exemption they're  
13 seeking is about \$75,000. The town's share we  
14 estimate somewhere just over \$50,000. So the  
15 town if you want to look at what it's giving up,  
16 giving up something about 60 to 70,000 in  
17 unrealized tax revenue, again for the benefits  
18 that are described. Going to, and last thing  
19 I'll mention is local labor, that any incentives  
20 received by a Project requires that they build  
21 locally and that's not just Orange County. In  
22 our busiest times we couldn't possibly provide  
23 enough labor but it is actually a work shed we  
24 define as the eight county area from Sullivan  
25 County and Delaware County down to Westchester so

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 it must be constructed by at least 85 percent  
2 local labor on that Project. So that's an  
3 explanation of the benefits. Again there is cost  
4 benefit analysis that we run, just getting to  
5 kind of the bottom line here the benefit to cost  
6 ratio, so the benefit to the local municipality  
7 versus the cost what you're giving up the state  
8 is three to one so they're receiving three times  
9 the benefit for the sales tax they're losing,  
10 locally, it's a ratio of 60 to 1, so 60 times the  
11 incentives that are being offered would be  
12 returned in economic benefit. In terms of job  
13 earnings, taxes generated, et cetera, et cetera,  
14 thank you, Dana, I think we're good there. So  
15 that is available if you want it. And once again  
16 we will accept written comments until April 16th.  
17 So that's the benefits. At this time we're going  
18 to open it up for anyone that wants to make  
19 public comments, I'm not putting a time limit  
20 right now, I'm just asking for just everyone to  
21 be reasonable given the crowd here. So would you  
22 like to start, ma'am?

23 MS. DELANEY: I'm Elizabeth Delaney and I  
24 just had a question on the cost benefit analysis.  
25 What period of time does that cover? Is that

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 annual, is that ten year life of the project,  
2 what are we talking about?

3 MR. FIORAVANTI: This is a ten year  
4 projection over that time, the economic benefits  
5 over that time. So would you like to speak? If  
6 you would just come up, state your name please  
7 for the record and give us your comments, thanks.

8 MRS. BRYAN: Nancy Brian. I was under the  
9 understanding that the legal notice was put in  
10 The Record.

11 MR. FIORAVANTI: Yes.

12 MRS. BRYAN: And so that's a concern. I  
13 don't know who guided you, this is not directed  
14 at the IDA, I don't know who directed you to put  
15 it in The Record and not the Cornwall Local but  
16 it makes me kind of think someone didn't want  
17 full disclosure on this hearing. I am not in any  
18 way in support of this project getting any  
19 financial breaks or financial support. I have  
20 made most meetings and workshops they have  
21 presented at. Their plans are not the same as  
22 they first presented at their first public  
23 hearing and although many in the community have  
24 asked for a second public hearing that has been  
25 conveniently ignored. The facade is now

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 industrial chic, warehousing looking, the parking  
2 exemption asked for will most likely cripple  
3 existing Main Street businesses and Main Street  
4 residents will have no place to park. This group  
5 over a year ago presented a plan for a municipal  
6 lot on an adjacent property, that thought  
7 apparently has evaporated. Every step of the way  
8 they have argued about emergency access and  
9 keeping a 26 foot access to the building for fire  
10 access. The building inspector finally said at a  
11 meeting 26 feet is 26 feet. This project will  
12 not revitalize Main Street, as with the exception  
13 of this building and only one other building  
14 further down on Main Street Main Street is a  
15 beautiful street of small businesses and an older  
16 feel to the buildings. It is thriving. I have  
17 lived here almost 50 years and my husband is a  
18 small business owner on Main Street. When asked  
19 at the last planning board meeting about  
20 supporting the events Cornwall has during the  
21 year where Main Street is shut down from the  
22 traffic circle to Willow Avenue for a few hours  
23 and would they work with the town the answer was  
24 that they couldn't lose access off of Main  
25 Street. I take that as a vote for no support for

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 the town. They have been asked a multitude of  
2 questions from the planning board and they have  
3 not provided substantial answers. They were told  
4 to bring the restaurant operator to their next  
5 meeting, the next meeting happened and they did  
6 not bring the restaurant operator, perhaps that  
7 new restaurant operator is not the restaurant  
8 operator--

9 MR. FIORAVANTI: Miss Bryan, I don't mean to  
10 interrupt but the scope of the hearing are on the  
11 incentives so I want to give you a little room  
12 but do you have several pages where you're not  
13 talking about the incentives?

14 MRS. BRYAN: No, I'm almost done.

15 MR. FIORAVANTI: Okay, thank you.

16 MRS. BRYAN: If I had a vote I would vote  
17 no. This hotel project is not about goodness for  
18 this town, it's about doing what they want and  
19 attempting to circumvent honesty, integrity and  
20 policy every step of the way. Thank you.

21 MR. FIORAVANTI: Thank you. Anyone else?  
22 Miss Dana, please.

23 MS. DANA: I'm Amanda Dana, I run tourism  
24 and film for Orange County, New York. Amanda  
25 Dana, I am the Director of Tourism and Film for

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 Orange County, New York. I stand here in support  
2 of this project. And I have been listening to  
3 all of the comments relative to this project, the  
4 one thing I can say is in my experience which is  
5 five years economic development, seven years  
6 tourism film, I was president of the Hudson  
7 Valley Tourism as well, these kinds of projects  
8 are desperately needed in townships very much  
9 like Cornwall. Just meeting with Warwick, they  
10 would beg for this type of project in Warwick,  
11 New York. This is something that does revitalize  
12 towns, that's been proven time and time again.  
13 Of course a well run ship is requested and I'm  
14 working with a committee that's also requested,  
15 however the benefits really do outweigh the  
16 incentives that they're seeking. The other side  
17 of this is that our big partner over the hill,  
18 West Point, they have many conferences, they have  
19 many events, sporting events, this type of  
20 facility would greatly benefit from those types  
21 of events. In fact I was just on the phone with  
22 a big conference we're bringing in and they asked  
23 specifically can we go into Cornwall and stay  
24 literally this morning. And now the answer will  
25 be yes, we do have those rooms. Now our short

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 term rentals are an option, but 74 percent of  
2 people still will travel using hotel motel. So  
3 it's growing the industry but not as fast as we  
4 thought, that's short term rental, Airbnb. So I  
5 wish you lucky, hope this project goes forward.  
6 I'm in favor of this and good luck to you.

7 MR. LANSKY: Thank you.

8 MR. FIORAVANTI: Thanks. Anyone else?  
9 Please just state your name.

10 MS. SCOTT: Sure. I'm Virginia Scott, I'm  
11 councilwoman for the Town of Cornwall. First of  
12 all, Mr. Fioravanti, I thank you for meeting with  
13 me in person, we looked at some of the concerns I  
14 had especially with the mortgage tax. I just  
15 want to point out and maybe I can get a  
16 correction on the year, what year did you buy the  
17 property, was is it 2018?

18 MR. LANSKY: I think so.

19 MS. SCOTT: So in 2018 I'm worried about the  
20 money and Cornwall is, does not have a lot of  
21 ratables, we have 33, more than 33 percent of the  
22 properties in Cornwall are tax exempt, we have a  
23 population heavy in seniors and veterans. We  
24 just granted a number of exemptions. This year  
25 in our budget we have allocated \$300,000 for



## 2 GIRLS 1 BOY HOLDINGS, LLC

1 mortgage tax. What we have seen in our budgets  
2 is the fact that that is declining. We have a  
3 lot of individuals or businesses that are buying  
4 properties with cash. So we are losing out.  
5 It's very hard to predict. So based on this year  
6 if we were to with our \$300,000 that has been  
7 budgeted for mortgage tax we would lose  
8 approximately, we'd lose out on approximately  
9 18 percent of that revenue. So that's the first  
10 thing. As far as the assessment, let me finish  
11 talking, as far as the assessments, the assessed  
12 value of this property in 2018 was \$543,000. The  
13 Town of Cornwall actually in negotiation with  
14 tax, it wasn't tax certiorari, but we did  
15 readjust the assessed value due to the oil  
16 contamination and remediation to \$333,000. So I  
17 think that's a significant reduction we have had  
18 given already to help the property owner clean  
19 and remediate the property. So they have enjoyed  
20 some tax benefits from this. In addition I  
21 understand this came to my mailbox the other day  
22 and I did reach out to you, Mr. Fioravanti, now  
23 that the property owner, you have every right to  
24 do this, but you're seeking reimbursement for  
25 cleaning up the property if I'm correct with this

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 statement. So we as a town we gave a reduction  
2 in assessment in taxes because of the cleanup but  
3 we're going to and I'm sure it's legal you're  
4 recouping that money, what I'm saying is the  
5 sales tax revenue I really don't have any problem  
6 with that because the county, we benefit from  
7 places like Legoland and all the different hotels  
8 and businesses, Woodbury Commons. I'm more  
9 concerned about the mortgage tax and I would  
10 think as a good neighbor that that part would,  
11 should be taken out because that really does  
12 impact by 18 percent our bottom line. The last  
13 thing I want to get to the financial commitment  
14 that are here, is there a letter from the bank  
15 confirming this mortgage is--

16 MR. FIORAVANTI: We don't have it in our  
17 packet.

18 MS. SCOTT: So you don't have like a  
19 commitment letter?

20 MR. FIORAVANTI: They have a term sheet from  
21 the bank.

22 MR. LANSKY: I just want to clarify. You're  
23 not speaking for the town council, you're  
24 speaking as an individual?

25 MS. SCOTT: No, I don't want to be sued so,

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 the town sued.

2 MR. LANSKY: When you started it gave that  
3 impression.

4 MS. SCOTT: I will say I'm speaking as a  
5 resident.

6 MR. LANSKY: As a resident, thank you.

7 MS. SCOTT: Thank you. But again this is,  
8 this was all fact, I'm not making this up. I  
9 want to talk about, I just lost my train, okay,  
10 the other thing so is there any kind of, I guess  
11 I'm looking to make sure there's a financial,  
12 this is a bit project, obviously we all want this  
13 to be successful, right, because I know there's  
14 been a lot of more than two years of progress and  
15 there's been a lot of work by the town to work  
16 with the business and I want to see you to be  
17 successful in that. I will continue. The other  
18 thing I want to talk about cause I read about  
19 this all the time the job creation. Alright, for  
20 those of you who don't know the median household  
21 income supposedly is \$118,639, that's from the  
22 New York State census. We have 16 and 26 percent  
23 if we add that up that is 42 percent are under  
24 \$100,000. And when I looked at the jobs that  
25 were being provided, these are not livable wage

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 jobs. We have production line workers, I think  
2 the general manager is the only one with a  
3 full-time position that is actually within that  
4 realm, I'm concerned about that because none of  
5 these employees can actually live in Cornwall.  
6 Because if you base some of these salaries it's  
7 over \$17,000 just to rent and if someone's making  
8 \$31,000 they're not going to be able to live here  
9 in Cornwall. So I'm really hoping that the local  
10 employees can stay local because if not we're  
11 going to have to commute from other areas and I  
12 do think that will exacerbate the parking  
13 situation. Thank you.

14 MR. FIORAVANTI: Thank you. Anything you  
15 wanted to clarify based on that? We don't want a  
16 back and forth but just to clarify?

17 MR. LANSKY: Just that it's exactly these  
18 types of incentives which will make the Project  
19 successful. And of course--

20 MS. SCOTT: That concerns me.

21 MR. LANSKY: Yeah but the greater thing, the  
22 mortgage recording tax and the sales use tax  
23 those are benefits that we're applying for so  
24 that we can make this project successful similar  
25 to the Brownfield Credit Program as well and

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 that's based upon not only things in the past but  
2 things in the future, additional expenditures.  
3 So it's something, it's part of this whole  
4 package that we have here to make it a good  
5 project.

6 MS. SCOTT: And I would agree with you but  
7 you're already getting \$1.2 of taxpayer money to  
8 actually help with this project and there may be  
9 more coming.

10 MR. FIORAVANTI: From the state, just to be  
11 clear from the Empire State Development.

12 MS. SCOTT: Yes, from the Empire State  
13 Development so what I'm saying is you're already  
14 getting incentives and that comes from someone  
15 that comes from people like, you know, us and  
16 what I'm saying is I just hope there's finances  
17 to actually, if I were going to build this  
18 project I would make sure I had money and not  
19 working with other people's money. I know that's  
20 how business is done, you get grants and  
21 incentives but I also want to see a buy-in from  
22 this project.

23 MR. LANSKY: There is a substantive, yeah,  
24 there's a substantive buy-in already just to get  
25 to here and it's going to continue and we have a

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 commitment letter from a local bank and, you  
2 know, that's, we were comfortable with the total  
3 expenditures even though some things are  
4 changing, there's, you know, tariffs are  
5 changing, and there's other components which are  
6 changing but we're applying for these incentives  
7 which New York State has and it's part of what we  
8 think is going to make it a successful project  
9 and we thank everyone for your time.

10 MR. FIORAVANTI: Thank you, sir. Any other  
11 public comment? Anyone at all? Alright, we'll  
12 close the public hearing, it's 12:27 p.m. Just  
13 as a reminder, all the information about this  
14 project and any one we consider is on our  
15 website, I did not give the address before but  
16 for anyone, especially listening online  
17 WWW.OCNYIDA.COM, go to our Project section, you  
18 can find this either under Cornwall Hotel or 2  
19 Girls 1 Boy, the official name, any questions on  
20 that please give me a call, (845)234-2134, 4123.

21 MS. REILLY: 4132.

22 MR. FIORAVANTI: I don't call it very much.  
23 234-4123.

24 MS. REILLY: 4132.

25 MR. FIORAVANTI: 4132? Holy cow,

## 2 GIRLS 1 BOY HOLDINGS, LLC

1 (845)234-4132, alright, okay, I guess I should  
2 learn our phone number. And again we'll take  
3 written comments on the Project, on the  
4 incentives aspect of the Project until Wednesday,  
5 April 16th. Till then this public hearing is  
6 closed. Thank you so much for coming. Have a  
7 great day. Thank you.

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10 (Proceedings concluded at 12:27 p.m.)

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## C-E-R-T-I-F-I-C-A-T-I-O-N

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5 I, FRANCES ROTH, a Stenographic Reporter and Notary Public  
6 of the State of New York, do hereby certify:

7

8 That the foregoing is an accurate record of the testimony,  
9 as given, to the best of my knowledge and belief, the same  
10 having been stenographically recorded by me and transcribed  
11 under my supervision.

12

13 That I am not related to any of the parties involved in  
14 this matter, and that I have no personal interest  
15 whatsoever in the outcome thereof.

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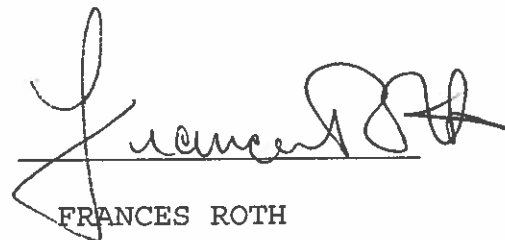
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| \$10,586,056.95 [1] 7/10           | 52 [1] 8/15  | another [1] 8/23  |
| \$100,000 [1] 19/24                | 6  | answer [2] 13/23 15/24  |
| \$118,639 [1] 19/21                | 60 [3] 10/16 11/10 11/10   | answers [1] 14/3  |
| \$12,281,959 [1] 6/22              | 7  | any [14] 3/23 5/18 5/21 8/3<br>9/15 10/19 12/17 12/18 18/5<br>19/10 22/10 22/14 22/19<br>24/13  |
| \$17,000 [1] 20/7                  | 70,000 [1] 10/16   | anyone [6] 4/12 11/18 14/21<br>16/8 22/11 22/16   |
| \$20,000 [1] 9/23                  | 74 percent [1] 16/1  | anything [2] 3/23 20/14   |
| \$233,000 [1] 9/14                 | 8  | apparently [1] 13/7   |
| \$300,000 [2] 16/25 17/6           | 8.125 percent [1] 9/6  | applicant [5] 3/21 6/4 6/15<br>8/8 9/7  |
| \$31,000 [1] 20/8                  | 845 [3] 1/23 22/20 23/1  | applicant's [1] 7/11  |
| \$333,000 [1] 17/16                | 85 percent [1] 11/1  | application [3] 5/11 5/11<br>7/11   |
| \$465,000 [1] 9/10                 | 854 [1] 7/20   | applying [2] 20/23 22/6   |
| \$465,481.25 [1] 7/4               | A  | appreciate [1] 4/1  |
| \$475,000 [1] 10/6                 | abating [1] 8/25   | approximately [3] 6/22 17/8<br>17/8   |
| \$5,729,000 [1] 7/6                | ability [1] 9/7  | April [4] 4/22 4/22 11/16<br>23/5   |
| \$50,000 [1] 10/14                 | able [1] 20/8  | April 16th [4] 4/22 4/22<br>11/16 23/5  |
| \$543,000 [1] 17/12                | about [19] 4/11 4/25 5/9 5/9<br>10/13 10/16 12/2 13/8 13/19<br>14/13 14/17 14/18 16/19 18/9<br>19/9 19/18 19/18 20/4 22/13 | are [28]  |
| \$75,000 [1] 10/13                 | above [2] 7/21 7/25  | area [1] 10/24  |
| \$75,316 [1] 7/8                   | above-stated [1] 7/25  | areas [1] 20/11   |
| -                                  | accept [4] 4/21 4/23 8/1<br>11/16  | argued [1] 13/8   |
| -----                              | access [4] 13/8 13/9 13/10<br>13/24  | Article [1] 6/6   |
| 1/2 1/5                            | accurate [1] 24/8  | as [28]   |
| 1                                  | acquisition [1] 7/1  | ask [2] 4/25 6/1  |
| 1.05 percent [1] 10/11             | acts [1] 5/16  | asked [5] 12/24 13/2 13/18<br>14/1 15/22  |
| 100 [3] 2/4 7/17 8/16              | actually [10] 4/1 4/5 4/13<br>8/12 10/23 17/13 20/3 20/5<br>21/8 21/17   | asking [1] 11/20  |
| 12518 [2] 1/7 6/11                 | add [1] 19/23  | aspect [1] 23/4   |
| 12553 [2] 2/4 7/18                 | addition [1] 17/20   | assess [1] 4/8  |
| 12:00 p.m [1] 6/9                  | additional [1] 21/2  | assessed [3] 9/2 17/11 17/15  |
| 12:03 [1] 1/6                      | address [2] 8/11 22/15   | assessment [2] 17/10 18/2   |
| 12:03 p.m [1] 3/4                  | adjacent [1] 13/6  | assessments [1] 17/11   |
| 12:27 [1] 23/10                    | Administration [1] 2/6   | assistance [6] 6/12 6/16 7/2<br>7/11 7/23 8/4   |
| 12:27 p.m [1] 22/12                | administrative [1] 6/25  | at [23] 3/4 4/18 5/14 5/24<br>6/9 6/10 7/16 7/17 7/21 7/25<br>8/12 10/15 11/1 11/17 12/14<br>12/21 12/22 13/10 13/19<br>16/13 19/24 22/11 23/10 |
| 16 [1] 19/22                       | afraid [1] 4/14  | attempting [1] 14/19  |
| 1641 [1] 1/23                      | after [1] 5/21   | audience [1] 8/15   |
| 16th [4] 4/22 4/22 11/16<br>23/5   | afternoon [1] 8/13   | available [2] 7/13 11/15  |
| 18 percent [2] 17/9 18/12          | again [9] 5/18 6/4 10/1<br>10/17 11/3 11/15 15/12 19/7<br>23/2   | Avenue [1] 13/22  |
| 18-A [1] 6/6                       | agency [11] 1/1 6/8 6/9 6/12<br>6/15 7/17 7/19 7/20 7/21<br>7/24 8/6   | B   |
| 183 [2] 1/7 6/10                   | ago [1] 13/5   | back [1] 20/16  |
| 2                                  | agree [1] 21/6   | bank [3] 18/14 18/21 22/1   |
| 20,000 [2] 10/1 10/2               | Airbnb [1] 16/4  | Bart [4] 2/7 8/9 8/10 8/13  |
| 2018 [3] 16/17 16/19 17/12         | all [15] 3/5 4/16 5/17 5/24<br>7/22 8/1 8/2 15/3 16/12 18/7<br>19/8 19/12 19/19 22/11 22/13                                | base [1] 20/6   |
| 2025 [3] 1/5 6/9 8/5               | Allegiance [2] 3/7 3/9   | based [3] 17/5 20/15 21/1   |
| 2134 [1] 22/20                     | allocated [1] 16/25  | be [20] 4/19 5/3 5/5 5/6 5/8<br>6/7 6/24 7/13 7/25 11/1<br>11/11 11/21 15/25 18/11<br>18/25 19/13 19/16 20/8 21/8<br>21/10                      |
| 220-2208 [1] 7/20                  | almost [2] 13/17 14/14   | bear [2] 3/20 6/4   |
| 2208 [1] 7/20                      | alone [1] 10/7   | beautiful [1] 13/15   |
| 234-2134 [1] 22/20                 | already [4] 17/18 21/7 21/13<br>21/24  | because [7] 18/2 18/6 18/11<br>19/13 20/4 20/6 20/10  |
| 234-4123 [1] 22/23                 | alright [3] 19/19 22/11 23/1   | bed [1] 10/8  |
| 234-4132 [1] 23/1                  | also [7] 4/6 5/6 5/14 10/7<br>10/9 15/14 21/21   | been [8] 12/24 14/1 15/2<br>15/12 17/6 19/14 19/15 24/10  |
| 26 [1] 13/9                        | although [1] 12/23   | before [2] 4/23 22/15   |
| 26 feet [2] 13/11 13/11            | am [3] 12/17 14/25 24/13   |   |
| 26 percent [1] 19/22               | Amanda [2] 14/23 14/24   |   |
| 27 [2] 1/5 6/9                     | amount [2] 7/8 7/9   |   |
| 28 [1] 8/5                         | amounts [1] 7/4  |   |
| 3                                  |  |   |
| 317 [1] 6/19                       |  |   |
| 33 [1] 16/21                       |  |   |
| 33 percent [1] 16/21               |  |   |
| 4                                  |  |   |
| 401-1641 [1] 1/23                  |  |   |
| 4123 [2] 22/20 22/23               |  |   |
| 4132 [4] 22/21 22/24 22/25<br>23/1 |  |   |
| 42 [1] 9/18                        |  |   |
| 42 percent [1] 19/23               |  |   |

|   |   |  |
|---|---|--|
| <p><b>B</b></p> <p>beg [1] 15/10<br/> being [10] 3/18 4/4 4/9 4/10<br/> 8/23 8/24 10/2 10/10 11/11<br/> 19/25<br/> belief [1] 24/9<br/> below, [1] 6/13<br/> below, 2 [1] 6/13<br/> benefit [12] 4/7 4/9 5/13<br/> 10/8 11/4 11/5 11/6 11/9<br/> 11/12 11/24 15/20 18/6<br/> benefits [13] 3/18 4/1 4/4<br/> 4/8 7/12 8/22 10/17 11/3<br/> 11/17 12/4 15/15 17/20 20/23<br/> best [1] 24/9<br/> better [1] 4/3<br/> big [3] 9/24 15/17 15/22<br/> Bill [1] 3/2<br/> bit [3] 3/19 3/19 19/12<br/> board [6] 3/22 4/21 5/5 5/16<br/> 13/19 14/2<br/> bottom [3] 10/1 11/5 18/12<br/> boutique [2] 3/5 8/15<br/> BOY [7] 1/4 2/7 3/4 6/13<br/> 8/10 8/14 22/19<br/> brand [1] 5/19<br/> breaks [1] 12/19<br/> Brian [1] 12/8<br/> brief [2] 3/21 8/9<br/> bring [2] 14/4 14/6<br/> bringing [1] 15/22<br/> Brownfield [1] 20/25<br/> Bryan [1] 14/9<br/> budget [1] 16/25<br/> budgeted [1] 17/7<br/> budgets [1] 17/1<br/> build [2] 10/20 21/17<br/> building [5] 9/8 13/9 13/10<br/> 13/13 13/13<br/> buildings [1] 13/16<br/> busiest [1] 10/22<br/> business [4] 7/18 13/18 19/16<br/> 21/20<br/> businesses [4] 13/3 13/15<br/> 17/3 18/8<br/> but [23] 3/13 3/24 5/20 9/15<br/> 9/21 10/1 10/23 12/15 14/10<br/> 14/12 16/1 16/3 17/14 17/24<br/> 18/2 19/7 20/16 20/21 21/1<br/> 21/6 21/21 22/6 22/15<br/> buy [3] 16/16 21/21 21/24<br/> buy-in [2] 21/21 21/24<br/> buying [1] 17/3</p> | <p>certiorari [1] 17/14<br/> cetera [3] 9/9 11/13 11/13<br/> changing [3] 22/4 22/5 22/6<br/> chic [1] 13/1<br/> circle [1] 13/22<br/> circumvent [1] 14/19<br/> cities [1] 9/19<br/> clarify [3] 18/22 20/15 20/16<br/> clean [1] 17/18<br/> cleaning [1] 17/25<br/> cleanup [1] 18/2<br/> clear [3] 4/19 9/22 21/11<br/> close [3] 4/18 4/20 22/12<br/> closed [1] 23/6<br/> closer [1] 4/15<br/> come [4] 4/13 4/14 5/1 12/6<br/> comes [2] 21/14 21/15<br/> comfortable [1] 22/2<br/> coming [3] 3/1 21/9 23/6<br/> comment [3] 5/1 6/1 22/11<br/> comments [11] 4/12 4/18 4/21<br/> 4/23 8/1 8/1 11/16 11/19<br/> 12/7 15/3 23/3<br/> commercial [1] 10/12<br/> commitment [3] 18/13 18/19<br/> 22/1<br/> committee [1] 15/14<br/> Commons [1] 18/8<br/> community [2] 4/24 12/23<br/> commute [1] 20/11<br/> completely [1] 5/8<br/> components [1] 22/5<br/> concern [2] 6/11 12/12<br/> concerned [2] 18/9 20/4<br/> concerns [2] 16/13 20/20<br/> concluded [1] 23/10<br/> conference [1] 15/22<br/> conferences [1] 15/18<br/> confirming [1] 18/15<br/> consider [2] 10/4 22/14<br/> considerably [1] 10/2<br/> considering [1] 4/5<br/> considers [1] 5/16<br/> consisting [1] 6/17<br/> constructed [1] 11/1<br/> construction [1] 6/23<br/> contamination [1] 17/16<br/> continue [2] 19/17 21/25<br/> conveniently [1] 12/25<br/> copies [4] 5/12 5/13 5/15<br/> 7/10<br/> Cornwall [19] 1/6 1/7 3/6<br/> 6/10 6/10 6/17 6/19 6/20<br/> 12/15 13/20 15/9 15/23 16/11<br/> 16/20 16/22 17/13 20/5 20/9<br/> 22/18<br/> correct [1] 17/25<br/> correction [1] 16/16<br/> cost [7] 4/7 5/12 6/21 11/3<br/> 11/5 11/7 11/24<br/> costs [1] 7/12<br/> couldn't [2] 10/22 13/24<br/> council [1] 18/23<br/> councilwoman [1] 16/11<br/> county [19] 1/1 3/3 4/10 6/8<br/> 8/6 9/6 9/13 9/15 9/16 9/16<br/> 9/20 10/10 10/21 10/24 10/25<br/> 10/25 14/24 15/1 18/6<br/> couple [2] 4/2 5/12<br/> course [3] 9/5 15/13 20/19<br/> Court [2] 1/22 2/10<br/> cover [1] 11/25<br/> cow [1] 22/25</p> | <p>creation [1] 19/19<br/> Credit [1] 20/25<br/> cripple [1] 13/2<br/> Crotty [2] 2/3 7/17<br/> crowd [1] 11/21</p> <p><b>D</b></p> <p>Dana [5] 5/25 11/14 14/22<br/> 14/23 14/25<br/> date [2] 7/14 7/15<br/> dated [1] 8/5<br/> day [2] 17/21 23/7<br/> declining [1] 17/2<br/> define [1] 10/24<br/> Delaney [1] 11/23<br/> Delaware [1] 10/25<br/> describe [1] 6/13<br/> described [2] 7/24 10/18<br/> describes [1] 3/18<br/> desperately [1] 15/8<br/> development [6] 1/1 6/8 8/6<br/> 15/5 21/11 21/13<br/> did [5] 14/5 16/16 17/14<br/> 17/22 22/15<br/> didn't [1] 12/16<br/> different [1] 18/7<br/> directed [2] 12/13 12/14<br/> Director [2] 2/6 14/25<br/> Directors [1] 5/6<br/> disclosure [1] 12/17<br/> do [16] 4/6 4/6 4/16 4/25<br/> 5/11 5/18 8/7 8/11 8/22 9/17<br/> 14/12 15/15 15/25 17/24<br/> 20/12 24/6<br/> does [4] 11/25 15/11 16/20<br/> 18/11<br/> doing [2] 9/21 14/18<br/> dollars [1] 9/25<br/> don't [12] 3/12 8/12 12/13<br/> 12/14 14/9 18/5 18/16 18/18<br/> 18/25 19/20 20/15 22/22<br/> done [2] 14/14 21/20<br/> down [3] 10/25 13/14 13/21<br/> due [1] 17/15<br/> during [2] 7/18 13/20</p> |
| <p><b>C</b></p> <p>C-E-R-T-I-F-I-C-A-T-I-O-N [1]<br/> 24/3<br/> C.E.O [1] 3/2<br/> calculation [1] 9/21<br/> call [2] 22/20 22/22<br/> calls [1] 4/2<br/> came [1] 17/21<br/> camera [2] 4/15 8/12<br/> can [10] 5/2 5/10 5/12 15/4<br/> 15/23 16/15 20/5 20/10 20/24<br/> 22/18<br/> capita [1] 9/19<br/> cash [1] 17/4<br/> cause [2] 4/16 19/18<br/> census [1] 19/22<br/> CEO [2] 1/10 2/3<br/> certify [1] 24/6</p>  | <p>earnings [1] 11/13<br/> economic [3] 11/12 12/4 15/5<br/> eight [1] 10/24<br/> either [1] 22/18<br/> Elizabeth [1] 11/23<br/> else [2] 14/21 16/8<br/> emergency [1] 13/8<br/> Empire [2] 21/11 21/12<br/> employees [2] 20/5 20/10<br/> end [1] 4/18<br/> enjoyed [1] 17/19<br/> enough [1] 10/23<br/> equipment [3] 7/1 7/5 9/9<br/> especially [3] 9/16 16/14<br/> 22/16<br/> Esq [1] 2/7<br/> estimate [1] 10/14<br/> estimated [1] 6/21<br/> et [3] 9/9 11/13 11/13<br/> evaporated [1] 13/7<br/> even [3] 4/19 5/19 22/3<br/> events [4] 13/20 15/19 15/19<br/> 15/21<br/> ever [1] 5/18<br/> every [3] 13/7 14/20 17/23<br/> everyone [4] 3/1 3/14 11/20</p>  | <p><b>E</b></p> <p>earnings [1] 11/13<br/> economic [3] 11/12 12/4 15/5<br/> eight [1] 10/24<br/> either [1] 22/18<br/> Elizabeth [1] 11/23<br/> else [2] 14/21 16/8<br/> emergency [1] 13/8<br/> Empire [2] 21/11 21/12<br/> employees [2] 20/5 20/10<br/> end [1] 4/18<br/> enjoyed [1] 17/19<br/> enough [1] 10/23<br/> equipment [3] 7/1 7/5 9/9<br/> especially [3] 9/16 16/14<br/> 22/16<br/> Esq [1] 2/7<br/> estimate [1] 10/14<br/> estimated [1] 6/21<br/> et [3] 9/9 11/13 11/13<br/> evaporated [1] 13/7<br/> even [3] 4/19 5/19 22/3<br/> events [4] 13/20 15/19 15/19<br/> 15/21<br/> ever [1] 5/18<br/> every [3] 13/7 14/20 17/23<br/> everyone [4] 3/1 3/14 11/20</p>   |

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|--|--|---|
| <b>E</b>   | generate [2] 10/4 10/6<br>generated [1] 11/13<br>get [8] 3/23 6/3 9/20 9/22<br>16/15 18/13 21/20 21/24<br>getting [5] 4/1 11/4 12/18<br>21/7 21/14<br>GIRLS [7] 1/4 2/7 3/4 6/13<br>8/10 8/14 22/19<br>give [8] 3/21 6/1 8/7 8/8<br>12/7 14/11 22/15 22/20<br>given [5] 6/5 10/3 11/21<br>17/18 24/9<br>giving [4] 9/12 10/15 10/16<br>11/7<br>go [4] 3/12 9/2 15/23 22/17<br>goes [5] 5/2 9/12 9/13 9/19<br>16/5<br>going [16] 3/12 3/13 3/15<br>3/25 4/19 6/1 6/2 10/4 10/18<br>11/17 18/3 20/8 20/11 21/17<br>21/25 22/8<br>good [6] 8/13 8/21 11/14<br>16/6 18/10 21/4<br>goodness [1] 14/17<br>granted [1] 16/24<br>granting [1] 8/3<br>grants [1] 21/20<br>great [1] 23/7<br>greater [1] 20/21<br>greatly [1] 15/20<br>group [1] 13/4<br>growing [1] 16/3<br>guess [2] 19/10 23/1<br>guided [1] 12/13  | how [2] 3/12 21/20<br>however [1] 15/15<br>Hudson [1] 15/6<br>husband [1] 13/17 |
| everyone... [1] 22/9<br>everyone's [1] 5/2<br>everything [4] 3/15 5/7 5/16<br>5/24<br>exacerbate [1] 20/12<br>exactly [2] 4/4 20/17<br>exceed [1] 7/10<br>exception [1] 13/12<br>Executive [1] 9/16<br>exempt [2] 9/7 16/22<br>exemption [8] 7/3 7/7 9/4 9/5<br>9/11 9/23 10/12 13/2<br>exemptions [2] 9/4 16/24<br>existing [1] 13/3<br>expect [1] 10/6<br>expended [1] 7/4<br>expenditures [3] 7/6 21/2<br>22/3<br>experience [1] 15/4<br>explain [4] 3/12 3/25 8/22<br>9/11<br>explains [1] 3/17<br>explanation [1] 11/3  | <b>I</b><br>I'd [4] 3/6 3/11 3/20 4/5<br>I'll [1] 10/19<br>I'm [24] 3/2 3/25 6/2 11/19<br>11/20 11/23 14/14 14/23<br>15/13 16/6 16/10 16/10 16/19<br>17/25 18/3 18/4 18/8 19/4<br>19/8 19/11 20/4 20/9 21/13<br>21/16<br>Ibberson [1] 2/8<br>IDA [5] 3/3 4/5 8/19 10/3<br>12/14<br>if [18] 3/8 4/25 5/14 5/17<br>5/21 5/25 8/10 10/15 11/15<br>12/5 14/16 17/6 17/25 19/23<br>20/6 20/7 20/10 21/17<br>ignored [1] 12/25<br>ii [1] 7/7<br>immediately [1] 9/3<br>impact [2] 9/24 18/12<br>impression [1] 19/3<br>in [59]<br>incentives [11] 5/10 10/19<br>11/11 14/11 14/13 15/16<br>20/18 21/14 21/21 22/6 23/4<br>include [2] 6/23 7/2<br>including [1] 7/12<br>income [1] 19/21<br>individual [1] 18/24<br>individuals [1] 17/3<br>industrial [4] 1/1 6/8 8/6<br>13/1<br>industry [1] 16/3<br>information [1] 22/13<br>inspector [1] 13/10<br>integrity [1] 14/19<br>intention [1] 5/8<br>interest [1] 24/14<br>interested [2] 7/14 8/20<br>interrupt [1] 14/10<br>into [2] 3/23 15/23<br>involved [1] 24/13<br>ironing [1] 5/20<br>is [61]<br>isn't [1] 3/22<br>it [27]<br>it's [17] 3/12 3/13 8/15<br>9/23 10/15 11/10 14/18 16/3<br>17/5 18/3 20/6 20/17 21/3<br>21/3 21/25 22/7 22/12 |   |
| <b>F</b>   | <b>H</b><br>had [5] 11/24 14/16 16/14<br>17/17 21/18<br>half [3] 9/12 9/13 9/24<br>Hall [2] 1/6 6/10<br>handouts [1] 5/25<br>happened [1] 14/5<br>hard [1] 17/5<br>has [7] 6/15 8/20 12/24 13/7<br>13/20 17/6 22/7<br>have [47]<br>having [1] 24/10<br>hear [2] 7/21 8/1<br>hearing [17] 3/3 3/16 3/22<br>4/20 5/4 5/10 5/15 6/5 6/6<br>6/11 7/16 12/17 12/23 12/24<br>14/10 22/12 23/5<br>heavy [1] 16/23<br>held [1] 6/7<br>help [3] 9/25 17/18 21/8<br>here [14] 3/6 4/13 5/5 8/11<br>8/12 8/19 11/5 11/21 13/17<br>15/1 18/14 20/8 21/4 21/25<br>hereby [2] 6/5 24/6<br>herein [1] 7/24<br>hill [1] 15/17<br>Hilton [1] 8/15<br>HOLDINGS [6] 1/4 2/7 3/5 6/14<br>8/10 8/14<br>Holy [1] 22/25<br>honesty [1] 14/19<br>hope [2] 16/5 21/16<br>hoping [1] 20/9<br>hotel [6] 3/5 6/25 8/15<br>14/17 16/2 22/18<br>hotels [1] 18/7<br>hours [2] 7/19 13/22<br>household [1] 19/20   | <b>J</b><br>job [2] 11/12 19/19<br>jobs [2] 19/24 20/1<br>just [36]             |
| facade [1] 12/25<br>facility [3] 6/25 7/6 15/20<br>fact [4] 5/21 15/21 17/2<br>19/8<br>far [2] 17/10 17/11<br>fast [1] 16/3<br>favor [3] 7/22 8/2 16/6<br>February [1] 8/5<br>feel [2] 5/22 13/16<br>feet [2] 13/11 13/11<br>fence [1] 4/13<br>few [1] 13/22<br>film [3] 14/24 14/25 15/6<br>finally [1] 13/10<br>finances [1] 21/16<br>financial [10] 6/12 6/16 7/2<br>7/11 7/23 8/3 12/19 12/19<br>18/13 19/11<br>find [3] 5/10 5/12 22/18<br>finish [1] 17/10<br>FIORAVANTI [5] 1/10 2/2 3/2<br>16/12 17/22<br>fire [1] 13/9<br>first [5] 10/5 12/22 12/22<br>16/11 17/9<br>five [1] 15/5<br>fixtures [1] 9/9<br>folks [1] 5/7<br>foot [1] 13/9<br>foregoing [2] 8/3 24/8<br>formal [1] 9/14<br>forth [1] 20/16<br>forward [1] 16/5<br>FRANCES [4] 1/22 2/10 24/5<br>24/19<br>free [1] 5/22<br>full [4] 5/3 9/2 12/17 20/3<br>full-time [1] 20/3<br>fully [1] 6/13<br>furnishing [1] 7/5<br>furniture [1] 9/9<br>further [1] 13/14<br>future [1] 21/2 | <b>K</b><br>keeping [1] 13/9<br>Kelly [1] 2/5<br>kind [5] 3/17 4/13 11/5<br>12/16 19/10<br>kinds [1] 15/7<br>kinks [1] 5/21<br>know [10] 3/5 4/4 12/13<br>12/14 19/13 19/20 21/15<br>21/19 22/2 22/4<br>knowledge [1] 24/9<br>known [3] 6/9 6/20 6/21<br>knows [1] 8/15  |   |
| <b>G</b>   |  |   |
| gave [2] 18/1 19/2<br>general [1] 20/2   |  |   |

**L**

labor [3] 10/19 10/23 11/2  
 Lane [2] 2/3 7/17  
 Lansky [4] 2/7 8/9 8/13 8/24  
 last [3] 10/18 13/19 18/12  
 Law [1] 6/7  
 learn [1] 23/2  
 least [1] 11/1  
 legal [2] 12/9 18/3  
 legalese [2] 3/20 6/4  
 Legoland [1] 18/7  
 less [3] 9/23 10/1 10/2  
 let [1] 17/10  
 letter [3] 18/14 18/19 22/1  
 life [1] 12/1  
 like [13] 3/7 3/11 3/20 3/23  
 4/5 4/12 4/16 11/22 12/5  
 15/9 18/7 18/18 21/15  
 likely [1] 13/2  
 limit [1] 11/19  
 line [4] 10/1 11/5 18/12  
 20/1  
 lion's [1] 9/20  
 listen [1] 8/19  
 listening [2] 15/2 22/16  
 literally [1] 15/24  
 little [3] 3/19 3/19 14/11  
 livable [1] 19/25  
 live [2] 20/5 20/8  
 lived [1] 13/17  
 livestreaming [1] 4/16  
 LLC [5] 1/4 2/7 6/14 6/14  
 8/14  
 local [8] 9/17 10/19 11/2  
 11/6 12/15 20/9 20/10 22/1  
 locally [2] 10/21 11/10  
 located [1] 6/19  
 location [1] 8/4  
 look [3] 5/14 8/12 10/15  
 looked [2] 16/13 19/24  
 looking [2] 13/1 19/11  
 lose [3] 13/24 17/7 17/8  
 losing [2] 11/9 17/4  
 lost [1] 19/9  
 lot [5] 13/6 16/20 17/3  
 19/14 19/15  
 luck [1] 16/6  
 lucky [1] 16/5

**M**

ma'am [1] 11/22  
 machinery [1] 7/1  
 made [1] 12/20  
 mailbox [1] 17/21  
 Main [14] 1/7 3/6 6/10 6/14  
 6/19 10/8 13/3 13/3 13/12  
 13/14 13/14 13/18 13/21  
 13/24  
 make [10] 3/14 4/25 5/19  
 11/18 19/11 20/18 20/24 21/4  
 21/18 22/8  
 makes [1] 12/16  
 making [2] 19/8 20/7  
 manager [1] 20/2  
 many [3] 12/23 15/18 15/19  
 March [2] 1/5 6/9  
 materials [1] 9/8  
 matter [2] 1/3 24/14  
 may [1] 21/8  
 maybe [2] 10/2 16/15  
 me [8] 3/20 6/4 12/16 16/13  
 17/10 20/20 22/20 24/10

mean [1] 14/9  
 median [1] 19/20  
 meeting [7] 4/22 13/11 13/19  
 14/5 14/5 15/9 16/12  
 meetings [2] 4/17 12/20  
 mention [1] 10/19  
 mentioned [1] 5/24  
 million [1] 9/25  
 minute [4] 3/25 4/6 8/8 8/23  
 Miss [3] 5/25 14/9 14/22  
 money [5] 16/20 18/4 21/7  
 21/18 21/19  
 more [8] 3/19 5/20 6/13 8/16  
 16/21 18/8 19/14 21/9  
 morning [1] 15/24  
 mortgage [12] 7/7 7/9 8/17  
 9/4 10/9 10/12 16/14 17/1  
 17/7 18/9 18/15 20/22  
 most [3] 8/14 12/20 13/2  
 motel [1] 16/2  
 Mr. [4] 8/9 8/24 16/12 17/22  
 Mr. Bart [1] 8/9  
 Mr. Fioravanti [2] 16/12  
 17/22  
 Mr. Lansky [1] 8/24  
 much [5] 3/13 8/22 15/8  
 22/22 23/6  
 multitude [1] 14/1  
 municipal [2] 6/7 13/5  
 municipalities [2] 9/12 9/18  
 municipality [1] 11/6  
 must [1] 11/1  
 my [7] 3/2 13/17 15/4 17/21  
 19/9 24/9 24/11

**N**

name [5] 3/2 5/2 12/6 16/9  
 22/19  
 Nancy [1] 12/8  
 nature [1] 8/4  
 nearly [1] 9/24  
 needed [1] 15/8  
 negotiation [1] 17/13  
 neighbor [1] 18/10  
 Neuhaus [1] 9/17  
 new [21] 1/1 2/4 2/4 5/19  
 6/7 6/11 6/17 6/19 7/17 7/18  
 9/1 10/5 10/6 10/9 14/7  
 14/24 15/1 15/11 19/22 22/7  
 24/6  
 next [3] 4/21 14/4 14/5  
 no [8] 8/24 9/14 13/4 13/25  
 14/14 14/17 18/25 24/14  
 none [1] 20/4  
 normal [1] 7/18  
 not [27]  
 Notary [1] 24/5  
 notice [10] 3/16 3/17 5/15  
 6/3 6/5 6/5 7/15 7/19 8/7  
 12/9  
 now [5] 11/20 12/25 15/24  
 15/25 17/22  
 number [4] 4/2 7/20 16/24  
 23/2  
 NY [1] 1/7

**O**

obviously [1] 19/12  
 OCNYIDA [3] 1/10 2/3 2/6  
 off [1] 13/24  
 offered [1] 11/11  
 office [1] 5/22  
 offices [2] 6/25 7/16

official [2] 3/17 22/19  
 oil [1] 17/15  
 okay [3] 14/15 19/9 23/1  
 older [1] 13/15  
 on [27]  
 once [1] 11/15  
 one [5] 11/8 13/13 15/4 20/2  
 22/14  
 online [1] 22/16  
 only [3] 13/13 20/2 21/1  
 open [4] 4/11 4/17 4/20  
 11/18  
 operator [4] 14/4 14/6 14/7  
 14/8  
 opposed [2] 7/22 8/3  
 option [1] 16/1  
 or [11] 4/24 7/22 8/2 8/4  
 8/4 8/8 9/14 9/23 12/19 17/3  
 22/18  
 ORANGE [11] 1/1 3/3 6/8 8/6  
 9/6 9/13 9/16 9/20 10/21  
 14/24 15/1  
 original [1] 5/11  
 other [9] 13/13 15/16 17/21  
 19/10 19/17 20/11 21/19 22/5  
 22/10  
 others [1] 4/24  
 our [21] 4/17 4/21 5/4 5/5  
 5/6 5/7 5/8 5/22 8/7 9/17  
 10/22 15/17 15/25 16/25 17/1  
 17/6 18/12 18/16 22/14 22/17  
 23/2  
 out [7] 5/20 5/22 16/15 17/4  
 17/8 17/22 18/11  
 outcome [1] 24/15  
 outweigh [1] 15/15  
 over [6] 10/14 12/4 12/5  
 13/5 15/17 20/7  
 overview [3] 3/22 3/24 8/9  
 owner [3] 13/18 17/18 17/23

**P**

p.m [5] 1/6 3/4 6/9 22/12  
 23/10  
 package [1] 21/4  
 packet [1] 18/17  
 pages [1] 14/12  
 park [1] 13/4  
 parking [2] 13/1 20/12  
 part [3] 18/10 21/3 22/7  
 parties [1] 24/13  
 partner [1] 15/17  
 past [1] 21/1  
 people [3] 4/2 16/2 21/15  
 people's [1] 21/19  
 per [1] 9/19  
 percent [9] 9/6 10/11 11/1  
 16/1 16/21 17/9 18/12 19/22  
 19/23  
 perfectly [1] 3/15  
 perhaps [1] 14/6  
 period [1] 11/25  
 person [1] 16/13  
 personal [1] 24/14  
 personally [1] 5/23  
 persons [3] 7/14 7/22 8/2  
 phasing [1] 8/25  
 phone [2] 15/21 23/2  
 PILOT [1] 8/18  
 PILOT's [1] 8/24  
 place [3] 7/21 7/25 13/4  
 places [1] 18/7  
 plan [1] 13/5

|          |   |  |  |
|----------|---|--|--|
| <b>P</b> | <p>planned [1] 3/6<br/> planning [3] 3/22 13/19 14/2<br/> plans [1] 12/21<br/> please [6] 3/8 5/1 12/6<br/> 14/22 16/9 22/20<br/> Pledge [2] 3/7 3/9<br/> plenty [1] 5/13<br/> point [2] 15/18 16/15<br/> policy [1] 14/20<br/> population [1] 16/23<br/> position [1] 20/3<br/> possibly [1] 10/22<br/> practice [1] 9/15<br/> predict [1] 17/5<br/> premises [3] 6/20 6/24 7/9<br/> presented [3] 12/21 12/22<br/> 13/5<br/> president [1] 15/6<br/> pretty [1] 9/22<br/> principle [1] 10/11<br/> probably [1] 10/1<br/> problem [1] 18/5<br/> Proceedings [1] 23/10<br/> production [1] 20/1<br/> Professional [1] 1/22<br/> Program [1] 20/25<br/> progress [1] 19/14<br/> project [36]<br/> projection [2] 10/5 12/4<br/> projects [1] 15/7<br/> properties [2] 16/22 17/4<br/> property [10] 6/18 9/1 10/9<br/> 13/6 16/17 17/12 17/18 17/19<br/> 17/23 17/25<br/> proposed [2] 6/16 7/13<br/> proven [1] 15/12<br/> provide [2] 6/15 10/22<br/> provided [4] 4/9 5/5 14/3<br/> 19/25<br/> providing [4] 6/12 7/3 7/7<br/> 7/23<br/> public [22] 3/3 3/16 4/17<br/> 4/20 4/25 5/3 5/15 6/1 6/5<br/> 6/6 6/11 7/16 8/7 8/11 8/20<br/> 11/19 12/22 12/24 22/11<br/> 22/12 23/5 24/5<br/> publication [1] 7/15<br/> pursuant [1] 6/6<br/> put [2] 12/9 12/14<br/> putting [1] 11/19</p> | <p>recorded [1] 24/10<br/> recording [5] 7/8 8/18 9/4<br/> 10/10 20/22<br/> recouping [1] 18/4<br/> redevelopment [2] 6/18 6/24<br/> reduction [2] 17/17 18/1<br/> Reilly [1] 2/5<br/> reimbursement [1] 17/24<br/> related [1] 24/13<br/> relative [1] 15/3<br/> remediate [1] 17/19<br/> remediation [1] 17/16<br/> remind [1] 5/7<br/> reminder [1] 22/13<br/> renovation [1] 7/5<br/> rent [1] 20/7<br/> rental [1] 16/4<br/> rentals [1] 16/1<br/> Reporter [3] 1/22 2/10 24/5<br/> representative [1] 7/24<br/> representing [1] 8/10<br/> requested [8] 4/4 6/15 7/2<br/> 8/23 8/25 10/10 15/13 15/14<br/> requesting [2] 9/3 9/10<br/> requirement [1] 9/14<br/> requires [1] 10/20<br/> resident [2] 19/5 19/6<br/> residents [1] 13/4<br/> restaurant [5] 8/16 14/4 14/6<br/> 14/7 14/7<br/> result [1] 9/1<br/> returned [2] 4/10 11/12<br/> revenue [3] 10/17 17/9 18/5<br/> review [1] 7/14<br/> revitalize [2] 13/12 15/11<br/> right [4] 9/2 11/20 17/23<br/> 19/13<br/> rise [1] 3/8<br/> room [1] 14/11<br/> rooms [2] 8/16 15/25<br/> ROTH [4] 1/22 2/10 24/5<br/> 24/19<br/> rough [1] 9/21<br/> roughly [1] 9/10<br/> RPR [1] 2/10<br/> run [3] 11/4 14/23 15/13</p> | <p>9/20 10/13<br/> shed [1] 10/23<br/> sheet [1] 18/20<br/> ship [1] 15/13<br/> short [2] 15/25 16/4<br/> should [2] 18/11 23/1<br/> shut [1] 13/21<br/> side [1] 15/16<br/> sign [2] 5/1 6/2<br/> significant [1] 17/17<br/> similar [1] 20/24<br/> sir [1] 22/10<br/> situation [1] 20/13<br/> small [2] 13/15 13/18<br/> so [49]<br/> some [5] 5/20 16/13 17/20<br/> 20/6 22/3<br/> someone [2] 12/16 21/14<br/> someone's [1] 20/7<br/> something [3] 10/16 15/11<br/> 21/3<br/> somewhere [1] 10/14<br/> sought [1] 3/18<br/> speak [3] 4/12 4/14 12/5<br/> speaking [3] 18/23 18/24 19/4<br/> specifically [1] 15/23<br/> specifics [1] 3/24<br/> sporting [1] 15/19<br/> stand [1] 15/1<br/> start [4] 3/7 3/15 6/2 11/22<br/> started [1] 19/2<br/> starting [1] 3/4<br/> state [13] 1/1 4/7 6/7 9/13<br/> 11/7 12/6 16/9 19/22 21/10<br/> 21/11 21/12 22/7 24/6<br/> stated [1] 7/25<br/> statement [1] 18/1<br/> stay [2] 15/23 20/10<br/> stenographer [1] 5/4<br/> Stenographic [1] 24/5<br/> stenographically [1] 24/10<br/> step [2] 13/7 14/20<br/> Steve [1] 9/17<br/> still [2] 5/20 16/2<br/> street [14] 1/7 3/6 6/10 6/19<br/> 10/8 13/3 13/3 13/12 13/14<br/> 13/14 13/15 13/18 13/21<br/> 13/25<br/> substantial [1] 14/3<br/> substantive [2] 21/23 21/24<br/> successful [5] 19/13 19/17<br/> 20/19 20/24 22/8<br/> sued [2] 18/25 19/1<br/> Suite [2] 2/4 7/17<br/> Sullivan [1] 10/24<br/> supervision [1] 24/11<br/> support [4] 12/18 12/19 13/25<br/> 15/1<br/> supporting [1] 13/20<br/> supposedly [1] 19/21<br/> sure [5] 3/14 16/10 18/3<br/> 19/11 21/18</p> |
| <b>Q</b> | <p>question [1] 11/24<br/> questions [3] 5/21 14/2 22/19</p>  |  |  |
| <b>R</b> | <p>ratables [1] 16/21<br/> ratio [2] 11/6 11/10<br/> RE [1] 1/4<br/> reach [2] 5/22 17/22<br/> read [1] 19/18<br/> reading [2] 3/16 6/3<br/> readjust [1] 17/15<br/> really [8] 3/17 4/8 9/11<br/> 9/21 15/15 18/5 18/11 20/9<br/> realm [1] 20/4<br/> reasonable [2] 7/19 11/21<br/> received [1] 10/20<br/> receiving [1] 11/8<br/> recited [1] 3/10<br/> record [5] 5/3 12/7 12/10<br/> 12/15 24/8</p>   | <p><b>S</b><br/> said [2] 8/24 13/10<br/> salaries [1] 20/6<br/> sales [12] 7/3 8/17 9/3 9/5<br/> 9/5 9/10 9/23 10/5 10/7 11/9<br/> 18/5 20/22<br/> same [2] 12/21 24/9<br/> savings [1] 9/25<br/> saw [1] 10/5<br/> say [3] 8/20 15/4 19/4<br/> saying [3] 18/4 21/13 21/16<br/> scope [1] 14/10<br/> Scott [1] 16/10<br/> seats [1] 8/17<br/> second [1] 12/24<br/> section [1] 22/17<br/> secured [1] 7/9<br/> see [3] 5/4 19/16 21/21<br/> seeking [5] 8/17 8/18 10/13<br/> 15/16 17/24<br/> seems [1] 9/22<br/> seen [1] 17/1<br/> seniors [1] 16/23<br/> seven [1] 15/5<br/> several [1] 14/12<br/> share [5] 9/15 9/17 9/20</p>   | <p><b>T</b><br/> take [7] 3/13 3/25 4/6 5/14<br/> 8/23 13/25 23/2<br/> taken [1] 18/11<br/> talk [4] 4/11 5/23 19/9<br/> 19/18<br/> talking [3] 12/2 14/13 17/11<br/> tariffs [1] 22/4<br/> tax [27]<br/> taxes [4] 9/1 10/9 11/13</p>   |

|   |   |   |
|---|---|---|
| <b>T</b>  | 18/1 18/23 19/1 19/15<br>town's [1] 10/13<br>towns [1] 15/12<br>townships [1] 15/8<br>traffic [1] 13/22<br>train [1] 19/9<br>transcribed [1] 24/10<br>transcript [1] 5/3<br>transparent [2] 5/9 5/20<br>travel [1] 16/2<br>trouble [1] 5/18<br>trying [1] 5/19<br>two [1] 19/14<br>type [2] 15/10 15/19<br>types [2] 15/20 20/18<br>typically [2] 9/18 9/19   | 20/10 20/23 22/6<br>website [5] 5/6 5/8 5/17 5/19<br>22/15<br>Wednesday [2] 4/22 23/4<br>well [5] 10/4 10/8 15/7<br>15/13 20/25<br>were [5] 14/3 17/6 19/25<br>21/17 22/2<br>West [1] 15/18<br>Westchester [1] 10/25<br>what [18] 3/17 4/3 4/4 4/9<br>8/20 8/22 9/11 10/15 11/7<br>11/25 12/2 14/18 16/16 17/1<br>18/4 21/13 21/16 22/7<br>whatsoever [1] 24/15<br>when [3] 13/18 19/2 19/24<br>where [2] 13/21 14/12<br>Whereupon [1] 3/9<br>which [6] 5/11 5/13 15/4<br>20/18 22/5 22/7<br>who [3] 12/13 12/14 19/20<br>whole [1] 21/3<br>why [2] 8/12 10/3<br>will [24] 4/20 5/3 5/5 5/6<br>5/22 6/7 6/11 6/23 7/2 7/13<br>7/21 7/25 9/1 9/2 11/16 13/2<br>13/4 13/11 15/24 16/2 19/4<br>19/17 20/12 20/18<br>WILLIAM [3] 1/10 2/2 2/8<br>Willow [1] 13/22<br>Windsor [2] 2/4 7/18<br>wish [1] 16/5<br>within [1] 20/3<br>won't [1] 3/23<br>Woodbury [1] 18/8<br>work [4] 10/23 13/23 19/15<br>19/15<br>workers [1] 20/1<br>working [2] 15/14 21/19<br>workshops [1] 12/20<br>worried [1] 16/19<br>would [17] 4/3 4/12 9/22<br>10/3 11/11 11/21 12/5 12/6<br>13/23 14/16 15/10 15/20 17/7<br>18/9 18/10 21/6 21/18<br>written [5] 4/21 4/23 8/1<br>11/16 23/3<br>WWW.OCNYIDA.COM [1] 22/17 |
| taxes... [1] 18/2<br>taxpayer [1] 21/7<br>telephone [1] 7/20<br>ten [2] 12/1 12/3<br>term [3] 16/1 16/4 18/20<br>terms [1] 11/12<br>testimony [1] 24/8<br>than [4] 8/16 10/1 16/21<br>19/14<br>thank [16] 3/11 5/24 11/14<br>14/15 14/20 14/21 16/7 16/12<br>19/6 19/7 20/13 20/14 22/9<br>22/10 23/6 23/7<br>thanks [4] 3/1 8/21 12/7<br>16/8<br>that [89]<br>that's [16] 4/9 4/24 6/14<br>10/21 11/2 11/17 12/12 15/12<br>15/14 16/4 17/9 17/17 19/21<br>21/1 21/19 22/2<br>their [5] 9/25 10/5 12/21<br>12/22 14/4<br>then [6] 3/25 4/11 4/18 6/3<br>10/2 23/5<br>there [10] 4/14 5/3 5/25<br>9/14 11/3 11/14 18/14 19/10<br>21/8 21/23<br>there's [10] 10/7 10/7 10/9<br>19/11 19/13 19/15 21/16<br>21/24 22/4 22/5<br>thereof [1] 24/15<br>thereto [1] 7/1<br>these [6] 15/7 19/25 20/5<br>20/6 20/17 22/6<br>they [24] 9/2 9/3 9/9 9/17<br>10/4 10/5 10/6 10/20 12/20<br>12/22 13/8 13/23 13/24 14/1<br>14/2 14/3 14/5 14/18 15/9<br>15/18 15/18 15/22 17/19<br>18/20<br>they're [5] 10/12 11/8 11/9<br>15/16 20/8<br>thing [7] 10/18 15/4 17/10<br>18/13 19/10 19/18 20/21<br>things [3] 21/1 21/2 22/3<br>think [10] 3/12 4/24 11/14<br>12/16 16/18 17/17 18/10 20/1<br>20/12 22/8<br>this [54]<br>those [4] 15/20 15/25 19/20<br>20/23<br>though [2] 4/19 22/3<br>thought [2] 13/6 16/4<br>three [3] 9/19 11/8 11/8<br>thriving [1] 13/16<br>through [1] 5/23<br>Till [1] 23/5<br>time [13] 3/13 7/21 7/25<br>11/17 11/19 11/25 12/4 12/5<br>15/12 15/12 19/19 20/3 22/9<br>times [3] 10/22 11/8 11/10<br>today [1] 4/20<br>told [1] 14/3<br>too [2] 3/13 3/13<br>tool [1] 4/7<br>total [1] 22/2<br>tourism [4] 14/23 14/25 15/6<br>15/7<br>town [18] 1/6 1/6 4/10 6/10<br>6/17 6/20 9/22 10/3 10/15<br>13/23 14/1 14/18 16/11 17/13 | <b>U</b><br>under [6] 5/17 9/16 12/8<br>19/23 22/18 24/11<br>understand [2] 4/3 17/21<br>understanding [1] 12/9<br>understands [1] 3/14<br>underutilized [1] 6/18<br>unrealized [1] 10/17<br>until [3] 4/21 11/16 23/4<br>up [15] 4/11 4/17 4/21 7/4<br>7/6 9/12 10/3 10/15 10/16<br>11/7 11/18 12/6 17/25 19/8<br>19/23<br>upon [3] 5/16 7/19 21/1<br>us [3] 3/21 12/7 21/15<br>use [1] 20/22<br>used [1] 6/24<br>using [2] 4/7 16/2<br>utilizes [1] 4/8 | <b>V</b><br>Valley [1] 15/7<br>value [3] 9/2 17/12 17/15<br>versus [1] 11/7<br>very [6] 3/21 8/21 8/21 15/8<br>17/5 22/22<br>veterans [1] 16/23<br>views [2] 7/22 8/2<br>Virginia [1] 16/10<br>visitors [1] 4/2<br>vote [3] 13/25 14/16 14/16   |
| <b>W</b><br>wage [1] 19/25<br>walk [1] 5/23<br>want [24] 3/14 4/15 4/19<br>4/25 5/7 5/14 8/7 8/11 8/22<br>10/15 11/15 12/16 14/11<br>14/18 16/15 18/13 18/22<br>18/25 19/9 19/12 19/16 19/18<br>20/15 21/21<br>wanted [1] 20/15<br>wanting [1] 4/3<br>wants [1] 11/18<br>warehousing [1] 13/1<br>Warwick [2] 15/9 15/10<br>was [9] 3/9 12/8 12/9 13/23<br>15/6 15/21 16/17 17/12 19/8<br>wasn't [1] 17/14<br>way [3] 12/18 13/7 14/20<br>we [57]<br>we'd [1] 17/8<br>we'll [8] 4/11 4/11 4/17<br>4/18 4/23 6/3 22/11 23/2<br>we're [16] 3/15 4/14 4/19<br>5/19 5/20 8/18 8/19 8/19<br>8/25 11/14 11/17 15/22 18/3   | <b>Y</b><br>yeah [2] 20/21 21/23<br>year [9] 10/6 12/1 12/3 13/5<br>13/21 16/16 16/16 16/24 17/5<br>years [4] 13/17 15/5 15/5<br>19/14<br>yes [3] 12/11 15/25 21/12<br>YORK [13] 1/1 2/4 6/7 6/11<br>6/17 6/19 7/18 14/24 15/1<br>15/11 19/22 22/7 24/6<br>you [60]<br>you'd [1] 3/8<br>you're [8] 11/7 14/12 17/24<br>18/3 18/22 18/23 21/7 21/13<br>your [5] 3/13 12/6 12/7 16/9<br>22/9  |   |