

## 1 THE PUBLIC UTILITIES COMMISSION OF OHIO

2 ~~~~~

3 IN THE MATTER OF:

4 THE APPLICATION OF COLUMBIA PARK WATER  
5 AND SEWER SYSTEM FOR AN INCREASE IN ITS  
6 RATES AND CHARGES.7  
8 Case No. 11-5500-WS-AIR  
9

10 ~~~~~

11  
12 Public Hearing13  
14  
15 August 23, 201216 6:00 p.m.  
1718  
19 Taken at:

20 Donauschwaben's German-American Cultural Center

21 7370 Columbia Road

22 Olmsted Township, Ohio

23 This is to certify that the images appearing are an  
24 accurate and complete reproduction of a case file  
25 document delivered in the regular course of business.Technician JD Date Processed AUG 31 2012

Charles L. Butera, Notary Public

RECEIVED-DOCKETING DIV  
2012 AUG 31 AM 11:25  
PUCO

<p style="text-align: right;">Page 2</p> <p>1 APPEARANCES:</p> <p>2</p> <p>3 JONATHAN J. TAUBER, ESQ.</p> <p>4 BRYCE MCKENNEY, ESQ.</p> <p>5 LYNN SLABY, CHAIRMAN</p> <p>6 Public Utilities Commission of Ohio</p> <p>7 180 East Broad Street</p> <p>8 12th Floor</p> <p>9 Columbus, Ohio 43215</p> <p>10 (614)466-0659</p> <p>11 jonathan.tauber@puc.state.oh.us</p> <p>12</p> <p>13 DAVID R. HOLLAND, ESQ.</p> <p>14 Columbia Park Homeowners/Tenants</p> <p>15 Association</p> <p>16 1610 The Hanna Building</p> <p>17 1422 Euclid Avenue</p> <p>18 Cleveland, Ohio 44115</p> <p>19 (216)664-0700</p> <p>20 dholland@hollandfoley.com</p> <p>21 ~ ~ ~ ~ ~</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p style="text-align: right;">Page 4</p> <p>1 administrator.</p> <p>2 MR. MCKENNEY: Thank you.</p> <p>3 Columbia Park Water and Sewer</p> <p>4 System filed this application for a rate</p> <p>5 increase on November 7, 2011, and amended it on</p> <p>6 January 9, 2012. Columbia Park, in its</p> <p>7 application, requested a revenue increase of</p> <p>8 approximately 63 percent. The PUCO staff</p> <p>9 report was issued in June. Staff recommended a</p> <p>10 lower revenue increase of 19 percent over</p> <p>11 current revenues. The staff report is a</p> <p>12 recommendation only, and the five PUCO</p> <p>13 commissioners may implement some suggestions</p> <p>14 and reject others.</p> <p>15 The purpose of this evening's</p> <p>16 public hearing is to receive comments from the</p> <p>17 public regarding Columbia Park's application in</p> <p>18 this case. It is not a question-and-answer</p> <p>19 session, but it is your opportunity to let the</p> <p>20 commission know what you think about Columbia</p> <p>21 Park's request.</p> <p>22 The local public hearing scheduled</p> <p>23 in this case is only one aspect of the process.</p> <p>24 An evidentiary hearing is also scheduled and</p> <p>25 will commence on August 28, 2012, at the</p>
<p style="text-align: right;">Page 3</p> <p>1 MR. MCKENNEY: The Public Utilities</p> <p>2 Commission of Ohio has assigned for public</p> <p>3 hearing at this time and place, Case No.</p> <p>4 11-5500-WS-AIR, which is captioned In the</p> <p>5 Matter of the Application of Columbia Park</p> <p>6 Water and Sewer System for an increase in its</p> <p>7 rates and charges.</p> <p>8 My name is Bryce McKenney. With me</p> <p>9 this evening is Jon Tauber, and we are the</p> <p>10 attorney examiners assigned by the commission</p> <p>11 to conduct this hearing. Also presiding with</p> <p>12 me tonight is Commissioner Lynn Slaby. In</p> <p>13 addition, Tonja Toles is here representing our</p> <p>14 Service Monitoring and Enforcement Division and</p> <p>15 Gretchen Blazer and Jonithon LaCross are here</p> <p>16 from our Public Affairs Department. You can</p> <p>17 find them in the back of the room. They will</p> <p>18 be available if you have a question concerning</p> <p>19 a utility matter for reasons other than the</p> <p>20 application, which is the focus of tonight's</p> <p>21 hearing.</p> <p>22 At this time, I would like to take</p> <p>23 appearances. Is there anyone here from the</p> <p>24 company? Would you like to state your name.</p> <p>25 MS. RAMSEY: Tonya Ramsey, I'm the</p>	<p style="text-align: right;">Page 5</p> <p>1 offices of the commission in Columbus.</p> <p>2 When you arrived you were offered</p> <p>3 the opportunity to sign up to testify. After I</p> <p>4 finish with my introduction, I will begin</p> <p>5 calling the witnesses forward that have signed</p> <p>6 the sign-up sheet and ask you to come up to the</p> <p>7 table and face the court reporter at the podium</p> <p>8 here. You will need to take an oath or an</p> <p>9 affirmation that what you're about to say is</p> <p>10 the truth and then state your name and address</p> <p>11 for the record.</p> <p>12 Your testimony will be considered</p> <p>13 part of the official record in this case, and</p> <p>14 it will be reviewed by the commission before</p> <p>15 they make their final decision on the</p> <p>16 application. Additionally, the parties to this</p> <p>17 case will not be permitted to ask you questions</p> <p>18 about your statement.</p> <p>19 Should you decide that you do not</p> <p>20 want to testify when I call your name, you can</p> <p>21 merely state that you would like to pass and</p> <p>22 we'll move on to the next witness. Also, once</p> <p>23 you finish testifying or if you are just here</p> <p>24 to observe, you may leave at any time. If you</p> <p>25 did not sign up to testify, I will take any</p>

<p style="text-align: right;">Page 6</p> <p>1 additional testimony after we finish the list  2 of those who have signed up. Also, we will  3 grant each witness just one opportunity to  4 testify; witnesses will not be granted the  5 opportunity to subsequently testify a second  6 time.</p> <p>7 Tonight's hearing is being  8 transcribed by a court reporter. If you plan  9 to testify, please speak plainly and clearly so  10 that the court reporter can accurately reflect  11 your comments on the record. Also, if you have  12 prepared a written statement, it would be  13 helpful if you could provide a copy to the  14 court reporter.</p> <p>15 The commission appreciates your  16 participation in tonight's hearing and we want  17 everyone who wishes to make a public statement  18 to have the opportunity to do so, so please be  19 considerate of others waiting to give their  20 testimony and keep your statements to a  21 reasonable period of time.</p> <p>22 At this time, I will begin calling  23 witnesses forward.</p> <p>24 I will start with Frank Pojman. Is  25 Frank Pojman here?</p>	<p style="text-align: right;">Page 8</p> <p>1 times, for us that own our home and live on  2 rented land.</p> <p>3 Here we are again asking for your  4 help to stop this unconscionable water and  5 sewer increase that is another attempt by our  6 out-of-state landlords, Columbia Brook-Park  7 Management, dba as Columbia Park Water and  8 Sewer, to take advantage again of seniors on  9 fixed incomes. This attempt to increase our  10 bills by 63 percent is beyond comprehension.  11 The majority of homeowners have indicated their  12 opposition to the proposed increases as  13 written. We have the support of political  14 leaders; AMHRO, The Association of Manufactured  15 Home Residents in Ohio; and the Ohio Consumer  16 Council, who helped guide us in 2004. But  17 unfortunately, due to the state of our budget,  18 cuts are not able to help us at this time.</p> <p>19 Since 1952, the previous owners  20 obviously did a great job making sure the  21 facility was doing its intended job with  22 minimal average of \$5 per month rate increases  23 per year without a tariff. As you may recall,  24 in 2001, these owners originally requested to  25 increase water by 26 percent and the sewer rate</p>
<p style="text-align: right;">Page 7</p> <p>1 MR. POJMAN: Yes.</p> <p>2 MR. MCKENNEY: Mr. Pojman, please  3 raise your right hand for me.</p> <p>4 FRANK POJMAN, of lawful age,  5 having been first duly sworn, was examined and  6 testified as follows:</p> <p>7 MR. POJMAN: I do.</p> <p>8 MR. MCKENNEY: Thank you. Please  9 state your name and address for the record,  10 please.</p> <p>11 MR. POJMAN: My name is Frank  12 Pojman. I live at 87 Periwinkle Drive. I'm a  13 resident of Columbia Park.</p> <p>14 Good evening, everyone. My name is  15 Frank Pojman. I'm a homeowner in Columbia Park  16 and president of the Columbia Park  17 Homeowners/Tenants Association. I want to  18 thank all of you on behalf of our members and  19 many nonmembers for coming to Olmsted Township,  20 Ohio this evening to hear how devastating this  21 sewer and water increase will be on our  22 homeowners through no fault of their own. Our  23 H/TA has been in existence since organization  24 in '01 with a basic mission of protecting the  25 rights of homeowners, as we have done numerous</p>	<p style="text-align: right;">Page 9</p> <p>1 by 219 percent, and you saw through the  2 smokescreen.</p> <p>3 In regards to the treatment  4 facility, I was given a packet that was handed  5 out by community management showing conditions  6 of that facility. To me it appeared that  7 whoever was responsible for the upkeep of that  8 facility certainly has dropped the ball.  9 Columbia Park Water and Sewer System indicates  10 it needs funds to upgrade this facility. In  11 your tariff of 2004, funds were made available  12 for maintenance and upkeep. That appears  13 not to have been done. From the looks of those  14 documents, just a coat of paint would have gone  15 a long way.</p> <p>16 A survey form was sent to all  17 homeowners in Columbia Park requesting feedback  18 on this increase. Of all surveys returned, the  19 average age is 74.4 years, with 91 percent  20 living on fixed incomes of Social Security  21 alone. We can't give them what we don't have.  22 We do agree that there should be an increase,  23 but not on the backs of seniors living in a 55  24 and older community. Our H/TA executive board  25 and council have agreed with PUCO staff of</p>

<p style="text-align: right;">Page 10</p> <p>1 19.65 percent or lower as a reasonable and fair 2 solution. 3       When Columbia Brook-Park Management 4 was applying for a certificate of public 5 convenience and necessity, PUCO Case 6 01-2567-WS-ACE, forming Columbia Park Water and 7 Sewer System, Mr. Ken Burnham, one of the 8 principals, sent a letter October 6, 2001 to 9 Ms. Daly at PUCO indicating a decrease in the 10 original rate increase dated September 24, 11 2001. Mr. Burnham stated, "The vast majority 12 of our customers are senior citizens, living on 13 fixed incomes. In analyzing the proposed rate 14 structure we initially proposed in September 15 2001, we are concerned that our senior 16 customers may not be able to afford an increase 17 of that magnitude." They knew what they were 18 getting into. Well, folks, here we are, 11 19 years later and that hasn't changed. 20       In 2001, in the description of 21 public convenience to be served, the mobile 22 home park had grown to 1,096 lots. The plant 23 also serves a shopping center, medical building 24 and any facility on the former gas station site 25 at the southwest corner of Parkway and Columbia</p>	<p style="text-align: right;">Page 12</p> <p>1 Since our last dialogue with you in 2004, the 2 Homeowners/Tenants Association has instituted a 3 food bank supported by fellow homeowners and 4 community organization food drives to help many 5 that are short at the end of the month. 6       Thank you very much for taking time 7 out of your busy schedules and your personal 8 time to be here for us. We need your help and 9 understanding in this matter. Please decide 10 fairly whose pocket the money should go into. 11 That is the "American Way." 12       Frank Pojman, resident of Columbia 13 Park, president of Columbia Park 14 Homeowners/Tenants Association. Thank you. 15       And I just want to make sure that 16 everybody's statement will go into the public 17 record and the unwritten -- the people have to 18 turn in statements at the end of the hearing. 19       MR. TAUBER: That's correct. If 20 you have a written statement, leave it with the 21 court reporter up front and we'll also have 22 that within the docket. 23       MR. POJMAN: Thank you. 24       MR. MCKENNEY: Thank you, Mr. 25 Pojman. At this time I would like to -- at</p>
<p style="text-align: right;">Page 11</p> <p>1 Road. In current case 11-5500-WS-AIR they 2 indicate 973 customers at this time, a loss of 3 123 customers through no fault of the senior 4 homeowners in Columbia Park. It has been noted 5 by repeated happiness of ongoing preowned home 6 sales and new home sales on the upswing that 7 Columbia Park Water and Sewer is heading in the 8 right direction, which will increase their 9 revenue as well. Mr. Burnham also indicated on 10 October 6, 2001 that "an 8 percent return on 11 invested capital is fair." We believe it 12 should be less than that, based on the fixed 13 incomes of their tenants, who receive 1 percent 14 increase in Social Security. If we don't have 15 it, we can't give it to them. 16       In closing, many homeowners have 17 made the decision to change lifestyles because 18 they can no longer afford to live here. Rents 19 have increased 84 percent since these owners 20 bought Columbia Park and that was to be their 21 last place to live, to live out the "golden 22 years" in peace. Many are still making the 23 decision to eat, split meds and going to 24 doctors. Many from our survey are getting back 25 or looking to get back into the workforce.</p>	<p style="text-align: right;">Page 13</p> <p>1 this time I would like to call forward Chuck 2 Palmer. 3       Mr. Palmer, would you please raise 4 your right hand. 5       CHARLES PALMER, of lawful age, 6 having been first duly sworn, was examined and 7 testified as follows: 8       MR. PALMER: I do. 9       MR. MCKENNEY: Would you please 10 state your name and address. 11       MR. PALMER: My name is Charles 12 Palmer, at 21 Periwinkle Drive, Olmsted Falls, 13 Ohio. I am a resident of Columbia Park. 14       To the Public Utilities Commission 15 of Ohio at the public hearing regarding Rate 16 Case 11-5500-WS-AIR, Columbia Park Water and 17 Sewer System: 18       First of all, I want to thank the 19 staff of the PUCO for their discovery of a 20 major discrepancy in the amount of water 21 purchased by the utility versus the amount of 22 water sold by the utility to the customers of 23 the utility. The company purchased 34,387,165 24 cubic feet of water and delivered to customers 25 27,373,907 cubic feet of water, leaving</p>

<p style="text-align: right;">Page 14</p> <p>1 7,013,258 cubic feet of water unaccounted for.  2 This is in excess of 20 percent of the  3 purchased water that is unaccounted for. While  4 there are four facilities not metered -- the  5 office, social hall, maintenance building and  6 sewage plant -- it appears that there is a  7 major loss of water in the system that  8 ultimately is resulting in higher costs to the  9 customers through higher water-base rates to  10 generate the necessary revenue to pay for this  11 loss of water. I suggest that the cost of the  12 unaccounted for water be removed from the  13 revenue requirements when calculating the new  14 tariff. It is not fair to the customers to  15 make them pay for water that they do not use by  16 including the revenue for it in the base-water  17 rate calculation.  18 Second, I note that on page 6 of  19 the staff recommendation that the rate case  20 expense be amortized over a period of five  21 years. I suggest that this expense should be  22 amortized over a period of eight years since it  23 has been eight years since the previous rate  24 case.  25 Third, since the customer base is</p>	<p style="text-align: right;">Page 16</p> <p>1 Columbia Park Water and Sewer Systems' rate  2 increase of 63 percent and approve as low of a  3 rate increase as is possible. Ohio law  4 requires that the PUCO consider the  5 circumstances of the individuals affected by  6 any rate increase.  7 I am 65 years old and recently  8 retired and I live now on a fixed income. I  9 cannot afford to pay much more for water and  10 sewer services because since I am no longer  11 working, my income is significantly less.  12 Should the rate increase be more than 19  13 percent as recommended by the PUCO staff  14 report, I will have great difficulty in paying  15 for my water and sewer services.  16 Thank you for your consideration of  17 my circumstances and I request that my comments  18 be made part of the official record of these  19 proceedings.  20 MR. MCKENNEY: Thank you. Your  21 comments will be received.  22 I'll next call Bill Rudnickas.  23 Would you please raise your right  24 hand.  25 BILL RUDNICKAS, of lawful age,</p>
<p style="text-align: right;">Page 15</p> <p>1 primarily people on fixed incomes with annual  2 increases in Social Security benefits around 1  3 percent, and the utility is a small part of the  4 overall business of the owners, I suggest the  5 rate of return suggested by the staff be  6 lowered from their recommendation of 9.5  7 percent to 10.5 percent to a rate of return of  8 8 percent. This is a figure suggested by the  9 company in the previous rate case in 2004.  10 Respectfully submitted, Charles F.  11 Palmer.  12 MR. MCKENNEY: Thank you,  13 Mr. Palmer. Next I'll call Janet Yeo.  14 Ms. Yeo, would you please raise  15 your right hand.  16 JANET YEO, of lawful age, having  17 been first duly sworn, was examined and  18 testified as follows:  19 MS. YEO: I do.  20 MR. MCKENNEY: Thank you. Please  21 state your name and address for the record.  22 MS. YEO: My name is Janet Yeo. I  23 live at 10 Peach Street in Columbia Park.  24 I am here to request that the  25 Public Utilities Commission of Ohio deny</p>	<p style="text-align: right;">Page 17</p> <p>1 having been first duly sworn, was examined and  2 testified as follows:  3 MR. RUDNICKAS: I do.  4 MR. MCKENNEY: You may proceed --  5 please state your name and address for the  6 record.  7 MR. RUDNICKAS: Bill Rudnickas. 37  8 Parkway, Olmsted, Columbia Park.  9 I have been a resident in the park  10 for going on 11 years. And I can give you guys  11 a big sob story on how I'm fighting to exist  12 and water means a lot. I would say most of  13 these people that live in the park in some way  14 or another need the precious water, via they  15 have a loved one in a nursing home and are  16 getting supplies or medical supplies, it takes  17 a lot of money when you're 65 and older.  18 And most of them have, including  19 myself, Social Security. But we do need some  20 relief somewhere along the line. If you guys  21 still have the time to talk to each person  22 individually to see what their hardships are,  23 you guys would even not give them a raise at  24 all because it's rough times. I live in that  25 park and I see the squad go in and out of there</p>

<p style="text-align: right;">Page 18</p> <p>1 two, three times every day for people that need  2 emergency help or something. It costs money.  3 Your insurance, you don't get for nothing. You  4 know, we got to pay 50 percent water, where's  5 it going to come from? It's not coming from  6 Social Security. You guys take the time and  7 talk to these people and see the hard times  8 they're having. That's all I got to say.  9 MR. MCKENNEY: Thank you.  10 I want to next call Pat Patterson.  11 Please raise your right hand.  12 PAT PATTERSON, of lawful age,  13 having been first duly sworn, was examined and  14 testified as follows:  15 MS. PATTERSON: I do.  16 MR. MCKENNEY: Please state your  17 name and address for the record.  18 MS. PATTERSON: My name is Pat  19 Patterson and I live at 12 Brightwood in  20 Columbia Park.  21 MR. MCKENNEY: Thank you. You may  22 proceed.  23 MS. PATTERSON: Thank you. I am  24 the vice president of the Homeowners and  25 Tenants Association and I am here also to</p>	<p style="text-align: right;">Page 20</p> <p>1 HARRY SMYTHE, of lawful age, having  2 been first duly sworn, was examined and  3 testified as follows:  4 MR. SMYTHE: I do so swear.  5 MR. MCKENNEY: Please state your  6 name and address for the record.  7 THE WITNESS: My name is Harry  8 Smythe, S-m-y-t-h-e, and I'm a resident of  9 Columbia Park.  10 MR. MCKENNEY: Thank you. You may  11 proceed.  12 MR. SMYTHE: I am a  13 resident/homeowner in Columbia Park. I receive  14 my water -- sewer and water services from  15 Columbia Park Water and Sewer System.  16 I am here to request that the  17 Public Utilities Commission of Ohio deny  18 Columbia Park Water and Sewer Systems' rate  19 increase of 63 percent and approve as low of a  20 rate increase as is possible. That is shown to  21 be necessary. Ohio law requires that the PUCO  22 consider the circumstances of the individuals  23 affected by any rate increase.  24 I am 70 years old, I'm retired and  25 unemployed, live on a fixed income, can't</p>
<p style="text-align: right;">Page 19</p> <p>1 request that the PUCO commission of Ohio will  2 deny Columbia Park Water and Sewer Systems'  3 rate increase of 63 percent. Ohio law requires  4 that the Public Utility Commission consider the  5 circumstances of the individuals affected by  6 any rate increase.  7 I am 73 years old, recently widowed  8 and live on a fixed, Social Security income,  9 which has been lower since my husband passed.  10 I cannot afford to pay much more for water and  11 sewer services because the rents have increased  12 and as of this year, it is costing me \$2,334  13 per year more than the first year that I lived  14 in the park. I should say, since the new  15 owners purchased the park. So my income is  16 less and I am not working any more.  17 And should the rate increase be  18 excessive as requested, I will have great  19 difficulty in paying for my water and sewer  20 services.  21 Thank you for your consideration of  22 my circumstances.  23 MR. MCKENNEY: I'll next call Harry  24 Smythe.  25 Please raise your right hand.</p>	<p style="text-align: right;">Page 21</p> <p>1 afford to pay much more for water and sewer  2 services than we have. I've had no increase in  3 my Social Security for many years and, you  4 know, it's a significant loss as we now see a  5 lot of inflation starting to creep into our  6 economic system again. Should the rate of  7 these services increase more than 19 percent as  8 recommended by the PUCO staff report, I will  9 have great difficulty in paying for water and  10 sewer services.  11 I see no justification for any  12 increase in water or sewer rates within the  13 system, especially one where losses have not  14 been accounted for in the overall system. And  15 I feel that we are being somewhat held to pay  16 for what we have no control over.  17 Thank you for your consideration of  18 my circumstances and point of view, and I  19 request that my comments be made part of the  20 official record of these proceedings,  21 8/23/2012.  22 MR. MCKENNEY: Thank you. Your  23 comments will be received.  24 I apologize if I mispronounce your  25 names. I would like to call to the stand Bob</p>

Page 22

1 Forster.  
 2 Please raise your right hand.  
 3 BOB FORSTER, of lawful age, having  
 4 been first duly sworn, was examined and  
 5 testified as follows:  
 6 MR. FORSTER: Yes, sir.  
 7 MR. MCKENNEY: Please state your  
 8 name and address for the record.  
 9 MR. FORSTER: My name is Bob  
 10 Forster. I'm a resident of Columbia Park and  
 11 receive my water and sewer services from  
 12 Columbia Park Water and Sewer System.  
 13 I am here to request that the  
 14 Public Utilities Commission of Ohio deny  
 15 Columbia Park Water and Sewer Systems' rate  
 16 increase of 63 percent and approve as low of a  
 17 rate increase as possible. Ohio law requires  
 18 that the PUCO consider the circumstances of the  
 19 individuals affected by any rate increase.  
 20 I am 83 years old, retired, on a  
 21 fixed income, I cannot afford to pay much more  
 22 for water and sewer services because my pay,  
 23 which we don't get an increase in Social  
 24 Security, which is a big percentage of it,  
 25 probably 90 percent or more, is taken away to

Page 23

1 pay for medical on our part A or B or C or  
 2 whatever. And should the increase be more than  
 3 19 percent as recommended by the PUCO staff  
 4 report, I will have great difficulty in paying  
 5 for my water and sewer services.  
 6 Thank you for your consideration of  
 7 my circumstances, and I request that my  
 8 comments be made part of the official record of  
 9 these proceedings.  
 10 MR. MCKENNEY: Thank you. Your  
 11 comments will be received; give them to the  
 12 court reporter.  
 13 That concludes the witnesses who  
 14 have signed up to testify. Is there anyone  
 15 else in the audience that would like to testify  
 16 this evening?  
 17 Please raise your right hand.  
 18 RICHARD LEWIS, of lawful age,  
 19 having been first duly sworn, was examined and  
 20 testified as follows:  
 21 MR. LEWIS: I do.  
 22 MR. MCKENNEY: Would you please  
 23 state your name and your address for the  
 24 record.  
 25 MR. LEWIS: Yes. My name is

Page 24

1 Richard Lewis, L-e-w-i-s. I live at 9 Tympani  
 2 Trail in Olmsted Park.  
 3 MR. MCKENNEY: Thank you.  
 4 MR. LEWIS: Or in Olmsted Township  
 5 in Columbia Park.  
 6 I'm 73, retired, and of course, I'm  
 7 on a fixed income also. My wife has MS, so  
 8 medical bills for me are astronomical. I pay  
 9 42.90 a month just for property taxes for  
 10 property that I don't own. This year they  
 11 didn't have an increase, thank God. But with  
 12 that, and all other cost going up, other taxes,  
 13 cost of food and, of course, medical, we just  
 14 can't afford that type of an increase.  
 15 We know that they need some money  
 16 to operate, but if you see the quality of the  
 17 water that we're getting, I have to change the  
 18 inner workings of commodes every two years  
 19 because of the calcium deposits. I have to  
 20 work every year to clean out my drains on my  
 21 air conditioning and heat pump system because  
 22 it clogs with the calcium deposits. And I have  
 23 to do this myself; I can't afford to have  
 24 somebody come in and do this all the time.  
 25 So you understand that a large

Page 25

1 increase is something we just can't afford.  
 2 Thank you very much, I appreciate your time.  
 3 MR. MCKENNEY: Thank you.  
 4 Would you please raise your right  
 5 hand.  
 6 MR. CLARK: Yes, sir.  
 7 TOM CLARK, of lawful age, having  
 8 been first duly sworn, was examined and  
 9 testified as follows:  
 10 MR. CLARK: I so swear.  
 11 MR. MCKENNEY: Would you please  
 12 state your name and address for the record.  
 13 THE WITNESS: Tom Clark, 31  
 14 Periwinkle, Columbia Park, Olmsted Township.  
 15 I'm a resident of Columbia Park and  
 16 I receive my water and sewer services from  
 17 Columbia Park and Sewer System.  
 18 I'm here to request that the Public  
 19 Utilities Commission of Ohio deny Columbia Park  
 20 Water and Sewer Systems' rate increase of 63  
 21 percent and approve as low of a rate increase  
 22 as possible. Ohio law requires that the PUCO  
 23 consider the circumstances of individuals  
 24 affected by any rate increase.  
 25 I will share with you some of my

Page 26

1 circumstances. I'm 73 years old, I retired  
 2 from LTV Steel and if anyone knows the history  
 3 of LTV Steel, you'll know what happened to us.  
 4 One year after I retired, they liquidated, we  
 5 lost 52 percent of our pension, we lost all of  
 6 our healthcare, we lost our stock, our  
 7 annuities and so on and so forth.  
 8 Seven years ago, I suffered an  
 9 arrhythmic seizure of my heart and wound up in  
 10 Elyria Memorial Hospital where I had a  
 11 pacemaker implanted that literally saved my  
 12 life. At the same time they found that my left  
 13 atrial descending was 99.9 percent blocked and  
 14 that is why you read about people dropping dead  
 15 with no signs. I would have been dead in ten  
 16 days, but they fixed that.  
 17 The hospital bill alone for that  
 18 was \$55,000 and counting. Now, my income does  
 19 not change. What little pension that was left  
 20 after our 52 percent loss comes to me through  
 21 the Pension Benefit Guaranty Corporation and  
 22 will never ever increase. The cost of my  
 23 healthcare has increased by leaps and bounds,  
 24 as it has for almost every in this park that I  
 25 know of.

Page 27

1 We are all in our golden years.  
 2 These are supposed to be wonderful times in our  
 3 life. We're being bombarded by rate increases  
 4 and higher prices everywhere we look. Should  
 5 the rate increase be more than 19 percent as  
 6 recommended by the PUCO staff, I will have  
 7 great difficulty paying for my water and sewer  
 8 system services.  
 9 So I thank you for your  
 10 consideration of my circumstances, and I  
 11 request that my comments be made part of the  
 12 official record of these proceedings. Thank  
 13 you.  
 14 MR. MCKENNEY: Would you please  
 15 raise your right hand.  
 16 RICHARD BROWN, of lawful age,  
 17 having been first duly sworn, was examined and  
 18 testified as follows:  
 19 MR. BROWN: I do.  
 20 MR. MCKENNEY: Please state your  
 21 name and address for the record.  
 22 MR. BROWN: Richard Brown, address  
 23 is 8 Tympani Trail Columbia Park.  
 24 MR. MCKENNEY: Could you please  
 25 spell Brown?

Page 28

1 MR. BROWN: B-r-o-w-n.  
 2 MR. MCKENNEY: Thank you.  
 3 MR. BROWN: I've been a resident of  
 4 Columbia Park for almost five years now and  
 5 approximately two years ago I had a problem  
 6 with what I thought were high water bills. And  
 7 one of the employees came out to check the  
 8 meter and everything, and at that time he  
 9 stated that the amount of water that they  
 10 bought every month, they could not account for  
 11 four million gallons of water, which I thought  
 12 was unbelievable at that time. And as I said,  
 13 this is over two years ago. So Frank's  
 14 statement there about the water they can't  
 15 account for, this is a system that's been going  
 16 back for many years and evidently they never  
 17 put any money into or try to keep up to date.  
 18 And now come back and want to tax us with rate  
 19 increases to repair something that they should  
 20 have taken care of all these years ago.  
 21 And I think -- like everybody else  
 22 in this room here, I'm on a fixed income, I'm  
 23 60 years old and times are starting to really  
 24 get hard, so what do you do? You either walk  
 25 away from this place, turn in to the park

Page 29

1 because you can't afford to live here anymore.  
 2 So if you approve this rate increase of 63  
 3 percent, it's just going to be devastating for  
 4 a lot of people.  
 5 And I thank you for coming up here  
 6 tonight and listening to us because we can  
 7 stand here and tell you all of our troubles all  
 8 night long, but basically, we can't have this  
 9 63 percent. Thank you.  
 10 MR. MCKENNEY: Thank you.  
 11 Would you please raise your right  
 12 hand.  
 13 CAROL HACKER, of lawful age, having  
 14 been first duly sworn, was examined and  
 15 testified as follows:  
 16 MRS. HACKER: I do.  
 17 MR. MCKENNEY: Would you please  
 18 state your name and address for the record.  
 19 MRS. HACKER: My name is Carol  
 20 Hacker. I live at 16 Church Street, Olmsted,  
 21 Columbia Park. I lived there for 28 years and  
 22 I receive my water and sewer services from  
 23 Columbia Park Water and Sewer System.  
 24 I'm here to request that the Public  
 25 Utilities Commission of Ohio to deny the



Page 30

1 Columbia Park Water and Sewer Systems' rate  
 2 increase of 63 and approve as low of a rate  
 3 increase as possible. Ohio law requires that  
 4 PUCO consider the circumstances of individuals  
 5 affected by any rate increase.  
 6 I am 70 years old, I just became a  
 7 widow, I am retired, I'm now unemployable due  
 8 to my health. I live on a very fixed income.  
 9 When Ray died, I lost half of all of our  
 10 income. I was notified last week at 20:15 that  
 11 I will lose my healthcare package. I am no  
 12 longer -- I can't get any more healthcare  
 13 because of my health. Should this rate  
 14 increase be more than the 19 percent  
 15 recommended by PUCO, I will have great  
 16 difficulty in paying my water and sewer  
 17 services, plus all my other bills. When we  
 18 lived here 28 years ago, we paid -- there was  
 19 four of us living in our home and we paid \$186  
 20 and now I'm paying \$440 a month.  
 21 Thank you for your consideration of  
 22 my circumstances and I request that the  
 23 comments I made be part of the official record  
 24 of these proceedings.  
 25 MR. MCKENNEY: Could you please

Page 31

1 raise your right hand.  
 2 MARILYN E. FOX, of lawful age,  
 3 having been first duly sworn, was examined and  
 4 testified as follows:  
 5 MS. FOX: Yes.  
 6 MR. MCKENNEY: Please state your  
 7 name and address.  
 8 MS. FOX: I'm Marilyn E. Fox. I  
 9 live at 26 Creekside Trail in Olmsted Township,  
 10 here in Columbia Park.  
 11 I am here to request that the  
 12 Public Utilities Commission of Ohio deny  
 13 Columbia Park Water and Sewer Systems' rate  
 14 increase of 63 percent and approve as low of  
 15 rate increase as possible. Ohio law requires  
 16 that the PUCO consider the circumstances of the  
 17 individuals affected by any rate increase.  
 18 I am 76 years old, retired, and  
 19 live on a fixed income. I cannot afford to pay  
 20 much more for water and sewer services because  
 21 I could -- if it was a reasonable amount, it  
 22 would be okay, but I feel sorry because there  
 23 are so many people that it would really and  
 24 truly affect. Thank you.  
 25 MR. MCKENNEY: Thank you.

Page 32

1 Would you please raise your right  
 2 hand.  
 3 PEGGY ONEIL, of lawful age, having  
 4 been first duly sworn, was examined and  
 5 testified as follows:  
 6 MS. ONEIL: I do.  
 7 MR. MCKENNEY: Please state your  
 8 name and address for the record.  
 9 MS. ONEIL: My name is Peggy ONeil,  
 10 O-N-e-i-l. I live at 8 Jessica, Columbia Park.  
 11 I'm a resident of Columbia Park and I receive  
 12 my water and sewer services from Columbia Park  
 13 Water and Sewer System.  
 14 I am here to request that the  
 15 Public Utility Commission of Ohio deny Columbia  
 16 Park its Water Systems' rate increase of 63  
 17 percent and approve as low of a rate as  
 18 possible. Ohio law requires that the PUCO  
 19 consider the circumstances of any individual  
 20 affected by any rate increase.  
 21 I am 80 years old, I'm retired, a  
 22 widow of 15 years and I live on a fixed income.  
 23 I don't have the funds. Should the rate  
 24 increase be excessive as requested, I will have  
 25 great difficulty in paying for my water and

Page 33

1 sewer service.  
 2 Thank you for your consideration of  
 3 my circumstances.  
 4 MS. FRANZ: My name is Barbara J.  
 5 Franz. I live at 13 Patio Lane.  
 6 MR. MCKENNEY: Would you please  
 7 raise your right hand.  
 8 BARBARA J. FRANZ, of lawful age,  
 9 having been first duly sworn, was examined and  
 10 testified as follows:  
 11 MS. FRANZ: Yes.  
 12 MR. MCKENNEY: Please state your  
 13 name and address one more time for the record.  
 14 MS. FRANZ: Okay. Barbara J.  
 15 Franz, 13 Patio Lane.  
 16 I've been in the park for 12 years,  
 17 I'm 74 years old, retired, I have a fixed  
 18 income. And my medical, of course, has gone up  
 19 almost double a month. I can't afford to pay  
 20 any more water and sewer bills. I think that's  
 21 why everybody's grass around here is brown  
 22 because we can't afford to do our lawn.  
 23 And also I was parked in the  
 24 parking lot and somebody backed into my car,  
 25 which cost me \$700. And three weeks ago or a

Page 34

1 month ago, a 20-foot branch from the tree came  
 2 down and actually hit my carport and, of  
 3 course, I have a thousand deductible and the  
 4 office doesn't -- will not cover any kind of  
 5 damage, you know, in your yard, you're supposed  
 6 to have your insurance. Well, mine will stay  
 7 that way because I don't have a thousand  
 8 dollars after just paying \$700 on my car.  
 9 And the other thing was why is it  
 10 that the City of Parma gets their sewer rates  
 11 down in the summertime so they can water their  
 12 grass and everything where we can't even have  
 13 enough water to drink and they're over there  
 14 watering their grass? I think the whole thing  
 15 is all of us are all in hard times now and this  
 16 63 percent is an unrealable [sic] thing; 19,  
 17 maybe we can. That's why they didn't raise the  
 18 rent this year because they knew we were going  
 19 to get socked with that. Thank you.  
 20 MR. MCKENNEY: Please raise your  
 21 right hand.  
 22 VICTORIA GIBBONS, of lawful age,  
 23 having been first duly sworn, was examined and  
 24 testified as follows:  
 25 MS. GIBBONS: It is.

Page 35

1 MR. MCKENNEY: Please state your  
 2 name and address for the record.  
 3 MS. GIBBONS: My name is Victoria  
 4 Gibbons. I live at 6 Chestnut. I am a  
 5 resident of the park, I'm also the park  
 6 manager.  
 7 MR. MCKENNEY: Can you spell  
 8 Gibbons?  
 9 MS. GIBBONS: G-i-b-b-o-n-s.  
 10 MR. MCKENNEY: Thank you.  
 11 MS. GIBBONS: I've got a prepared  
 12 statement that I've worked on very sincerely  
 13 that I would like to read.  
 14 The Columbia Park treatment plant  
 15 is in operation 24 hours a day to service the  
 16 sewage removal of approximately 1,000 mobile  
 17 homes, the tenants of the Town and Country  
 18 Plaza, and the newly built Family Dollar store  
 19 to the east of the park.  
 20 This operation is not a profit  
 21 industry. As noted in our submitted test case  
 22 for the year 2010, the deficit for all expenses  
 23 exceeded \$110,000. In the year 2011, the  
 24 deficit increased to 180,000. And due to the  
 25 needed repairs and newly imposed upgrades by

Page 36

1 the EPA and the PUCO, the next few years could  
 2 realize a deficit that would exceed a half a  
 3 million dollars.  
 4 The reasons for some of these  
 5 expenses include the following:  
 6 The daily maintenance of the six  
 7 stations that pump the sewage away from the  
 8 homes and businesses to the treatment plant.  
 9 These plants contain two pumps that can become  
 10 clogged and without daily checks backups can  
 11 occur, sending raw sewage to their point of  
 12 origin. Also, because these pumps run 24 hours  
 13 a day and can be clogged with items such as  
 14 bandages and diapers, their lifetime is  
 15 shortened. Replacement pumps range from \$3,500  
 16 to \$10,000 each depending on the size of the  
 17 pump.  
 18 Chemicals to chlorinate and  
 19 dechlorinate the water are required by EPA  
 20 standards and quite costly.  
 21 Weekly -- it's actually twice a  
 22 week. Testing of the plant must take place  
 23 twice weekly by an authorized laboratory and  
 24 these results are then forwarded to the EPA for  
 25 review. Again, this is quite costly.

Page 37

1 A licensed operator is required  
 2 onsite 20 hours a week to oversee plant  
 3 operations by the EPA.  
 4 Electricity is necessary 24 hours a  
 5 day to maintain all facets of the treatment  
 6 plant each and every day.  
 7 Treated sewage must be raked by  
 8 manpower and shoveled into 20-yard dumpsters  
 9 that must be removed from site often by a  
 10 refuse company. This is done on a weekly  
 11 basis.  
 12 And actually, there are 100 other  
 13 items that are categorized into daily, monthly,  
 14 quarterly and annual tasks to complete, plus  
 15 EPA requirements that will assess major  
 16 expenses to this 76-year-old treatment plant.  
 17 Regrettably, sewer costs are  
 18 constantly rising in this world. We cannot  
 19 base the costs on emotion or one's limited  
 20 income. It's just not possible.  
 21 However, we work to keep the sewer  
 22 rates at Columbia Park the lowest in Cuyahoga  
 23 County, which they are now and they will  
 24 continue to be even with future increases.  
 25 This is the reason Family Dollar chose to hook

<p style="text-align: right;">Page 38</p> <p>1 up to our treatment plant rather than services 2 provided by the City of Cleveland. 3 We respect your decision as related 4 to future sewer costs for Columbia Park. 5 MR. MCKENNEY: Thank you. Please 6 leave your statement with the court reporter. 7 Is Mr. Gil Grant here, who wishes 8 to give a statement? 9 MR. GRANT: Good evening. 10 MR. MCKENNEY: Please raise your 11 right hand. 12 GIL GRANT, of lawful age, having 13 been first duly sworn, was examined and 14 testified as follows: 15 MR. GRANT: I do, but it's going to 16 be mostly opinions. You can decide for 17 yourself. 18 MR. MCKENNEY: Please state your 19 name and address. 20 MR. GRANT: My name is Gil Grant. 21 I live at 71 Periwinkle. I just wanted to say, 22 first of all, the huge increases in the rent 23 here the last few years hasn't provided for the 24 road conditions to improve at all. They're in 25 terrible shape. They've gotten worse.</p>	<p style="text-align: right;">Page 40</p> <p>1 nothing for these residents, all they are doing 2 is collecting money from them. Thank you, 3 gentlemen. 4 MR. MCKENNEY: Thank you. That's 5 all the people that I have listed to provide 6 statements this evening. 7 Is there anyone else from the 8 audience that would like to provide a statement 9 at this time? 10 SHARON DETILLIO, of lawful age, 11 having been first duly sworn, was examined and 12 testified as follows: 13 MS. DETILLIO: I do. 14 MR. MCKENNEY: Please state your 15 name and address for the record. 16 MS. DETILLIO: My name is Sharon 17 Detillio, I'm here to speak for my mother, 18 Marlene Flaherty. She lives at 6 Dogwood. 19 MR. MCKENNEY: Could you please 20 spell your name. 21 Last name is D-e-t-i-l-l-i-o and 22 Flaherty is F-l-a-h-e-r-t-y. 23 Since moving to the park, my mom 24 has been here for five years, and she, too, has 25 had health issues. Most recently a severe</p>
<p style="text-align: right;">Page 39</p> <p>1 Empty lots are not maintained. 2 Areas of the park, they're the responsibility 3 of management, have not been maintained. Home 4 values have plummeted. And what guarantee do 5 we get that the utility increase won't just 6 fatten the pockets of the out-of-state New York 7 owners, as the rent increase has. And I'm 8 going back to them not making improvements. 9 I don't understand how this is a 10 water and sewer company anyway, I mean, where 11 are they getting the water from? Where's their 12 pumping station? I mean, can I just buy a few 13 houses and build some kind of a rudimentary 14 sewage treatment plant and then sell my water 15 and sewers services at any rate that I chose? 16 With the regional sewer and water, 17 Cleveland and the Northeast Ohio Sewer District 18 folks, and most of these folks get a large 19 discount in their bills, why don't they get 20 that here? 21 With that in mind, these good folks 22 suggested that rates should be increased 19 to 23 20 percent. I certainly disagree with that. I 24 don't think rates should increase at all; in 25 fact, they should be cut. Management does</p>	<p style="text-align: right;">Page 41</p> <p>1 stroke. She's 79 years old. I handle her 2 budgeting for her, she is on a fixed income. I 3 can honestly tell you she -- I'm sure as many 4 in the area are doing already, not taking 5 medication. She has a \$600 medical bill that 6 she hasn't paid in over eight months because 7 she cannot afford to pay the medical bill. 8 Water, she doesn't use it because she's afraid 9 of what it's going to cost her. Heating and 10 air conditioning, it's the same thing, it's off 11 because she's afraid of what it's going to cost 12 her. We can't keep letting this happen to our 13 seniors in this park. So I'm with everybody 14 else, my opinion is that it should stay as it 15 is or reduce it. Thank you. 16 MR. MCKENNEY: Thank you. 17 Is there anyone else here today 18 that would like to give testimony? 19 Seeing no one -- oh, we have one 20 more. 21 MR. HOLLAND: My name is David 22 Holland. I'm an attorney representing the 23 Homeowners Association. 24 DAVID HOLLAND, of lawful age, 25 having been first duly sworn, was examined and</p>

Page 42

1 testified as follows:  
2 MR. HOLLAND: It is.  
3 MR. MCKENNEY: If you can state  
4 your name on more time.  
5 MR. HOLLAND: David Holland,  
6 H-o-l-l-a-n-d.  
7 MR. MCKENNEY: Thank you.  
8 MR. HOLLAND: We would just like to  
9 request that you ask the audience if there's  
10 anyone that doesn't want to speak, but has  
11 written comments that they could submit those  
12 to the official record.  
13 MR. MCKENNEY: Oh, certainly, we  
14 will make that request.  
15 If you do have written comments, I  
16 would ask you at this time to bring them up to  
17 the court reporter so they may be recorded.  
18 They will be marked as an exhibit.  
19 - - - - -  
20 (Thereupon, Deposition Exhibit A,  
21 Statements, was marked for purposes  
22 of identification.)  
23 - - - - -  
24 MR. MCKENNEY: Is there anyone else  
25 that would like to testify?


Page 43


1 JAMES BAILEY, of lawful age, having  
2 been first duly sworn, was examined and  
3 testified as follows:  
4 MR. BAILEY: I do. My name is  
5 James Bailey. Most all of you know me. I  
6 lived in the park now for over 20-some years  
7 there. And when the other owners was there and  
8 everything else, so I know what is happening  
9 and what's going on and everything. But we  
10 can't do it. I'm 86 years old and I just can't  
11 come on and keep leaving myself or begging my  
12 kids to help me pay these bills.  
13 So please take in some  
14 consideration and let us -- the old senior  
15 citizens of Columbia Park need a little  
16 favoritism and consideration.  
17 Eighty-six and still walking and  
18 talking, but I thank the good Lord for that  
19 each and every day.  
20 MR. MCKENNEY: Thank you.  
21 Is there anybody else that would  
22 like to testify?  
23 Seeing no one. I would like to  
24 thank everyone for coming here this evening.  
25 This will conclude this evening's public

Page 44

1 hearing and it will be submitted on the record  
2 for the commission's consideration in this  
3 case. Staff and I will be here for a while in  
4 case you have any questions about the  
5 commission process or how to file additional  
6 comments in this case. Thank you.  
7 (Hearing concluded at 6:55 p.m.)  
8 - - - - -  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

Page 45

1 REPORTER'S CERTIFICATE  
2  
3  
4 I, Charles L. Butera, do hereby  
5 certify that as such Reporter I took down in  
6 Stenotypy all of the proceedings had in the  
7 foregoing transcript; that I have transcribed  
8 my said Stenotype notes into typewritten form  
9 as appears in the foregoing transcript; that  
10 said transcript is the complete form of the  
11 proceedings had in said cause and constitutes a  
12 true and correct transcript therein.  
13  
14  
15  
16   
17 Charles L. Butera, Notary Public  
18 within and for the State of Ohio  
19  
20 My commission expires December 23, 2013.  
21  
22  
23  
24  
25



12 (Pages 42 - 45)

## WORD INDEX

<b>0</b>	<b>2013</b> 45:20	<b>7</b>	38:19 40:15
<b>01</b> 7:24	<b>20:15</b> 30:10	<b>7</b> 4:5	<b>administrator</b> 4:1
<b>01-2567</b> 10:6	<b>21</b> 13:12	<b>7,013,258</b> 14:1	<b>advantage</b> 8:8
<b>1</b>	<b>216</b> 2:19	<b>70</b> 20:24 30:6	<b>affairs</b> 3:16
<b>1</b> 11:13 15:2	<b>219</b> 9:1	<b>700</b> 33:25 34:8	<b>affect</b> 31:24
<b>1,000</b> 35:16	<b>23</b> 1:15 45:20	<b>71</b> 38:21	<b>affirmation</b> 5:9
<b>1,096</b> 10:22	<b>24</b> 10:10 35:15	<b>73</b> 19:7 24:6 26:1	<b>afford</b> 10:16 11:18
<b>10</b> 15:23	36:12 37:4	<b>7370</b> 1:21	16:9 19:10 21:1
<b>10,000</b> 36:16	<b>26</b> 8:25 31:9	<b>74</b> 33:17	22:21 24:14,23 25:1
<b>10.5</b> 15:7	<b>27,373,907</b> 13:25	<b>74.4</b> 9:19	29:1 31:19 33:19,22
<b>100</b> 37:12	<b>28</b> 4:25 29:21 30:18	<b>76</b> 31:18 37:16	41:7
<b>11</b> 10:18 17:10	<b>3</b>	<b>79</b> 41:1	<b>afraid</b> 41:8,11
<b>11-5500</b> 1:8 3:4 11:1	<b>3,500</b> 36:15	<b>8</b>	<b>age</b> 7:4 9:19 13:5
13:16	<b>31</b> 25:13	<b>8</b> 11:10 15:8 27:23	15:16 16:25 18:12
<b>110,000</b> 35:23	<b>34,387,165</b> 13:23	32:10	20:1 22:3 23:18
<b>12</b> 18:19 33:16	<b>37</b> 17:7	<b>8/23/2012</b> 21:21	25:7 27:16 29:13
<b>123</b> 11:3	<b>4</b>	<b>80</b> 32:21	31:2 32:3 33:8
<b>12th</b> 2:8	<b>42.90</b> 24:9	<b>83</b> 22:20	34:22 38:12 40:10
<b>13</b> 33:5,15	<b>43215</b> 2:9	<b>84</b> 11:19	41:24 43:1
<b>1422</b> 2:17	<b>440</b> 30:20	<b>86</b> 43:10	<b>ago</b> 26:8 28:5,13,20
<b>15</b> 32:22	<b>44115</b> 2:18	<b>87</b> 7:12	30:18 33:25 34:1
<b>16</b> 29:20	<b>466-0659</b> 2:10	<b>9</b>	<b>agree</b> 9:22
<b>1610</b> 2:16	<b>5</b>	<b>9</b> 4:6 24:1	<b>agreed</b> 9:25
<b>180</b> 2:7	<b>5</b> 8:22	<b>9.5</b> 15:6	<b>air</b> 1:8 3:4 11:1
<b>180,000</b> 35:24	<b>50</b> 18:4	<b>90</b> 22:25	13:16 24:21 41:10
<b>186</b> 30:19	<b>52</b> 26:5,20	<b>91</b> 9:19	<b>amended</b> 4:5
<b>19</b> 4:10 16:12 21:7	<b>55</b> 9:23	<b>973</b> 11:2	<b>american</b> 1:20
23:3 27:5 30:14	<b>55,000</b> 26:18	<b>99.9</b> 26:13	12:11
34:16 39:22	<b>6</b>	<b>a</b>	<b>amhro</b> 8:14
<b>19.65</b> 10:1	<b>6</b> 10:8 11:10 14:18	<b>able</b> 8:18 10:16	<b>amortized</b> 14:20,22
<b>1952</b> 8:19	35:4 40:18	<b>account</b> 28:10,15	<b>amount</b> 13:20,21
<b>2</b>	<b>60</b> 28:23	<b>accounted</b> 21:14	28:9 31:21
<b>2,334</b> 19:12	<b>600</b> 41:5	<b>accurately</b> 6:10	<b>analyzing</b> 10:13
<b>20</b> 14:2 34:1 37:2,8	<b>614</b> 2:10	<b>ace</b> 10:6	<b>annual</b> 15:1 37:14
39:23 43:6	<b>63</b> 4:8 8:10 16:2	<b>addition</b> 3:13	<b>annuities</b> 26:7
<b>2001</b> 8:24 10:8,11	19:3 20:19 22:16	<b>additional</b> 6:1 44:5	<b>answer</b> 4:18
10:15,20 11:10	25:20 29:2,9 30:2	<b>additionally</b> 5:16	<b>anybody</b> 43:21
<b>2004</b> 8:16 9:11 12:1	31:14 32:16 34:16	<b>address</b> 5:10 7:9	<b>anymore</b> 29:1
15:9	<b>65</b> 16:7 17:17	13:10 15:21 17:5	<b>anyway</b> 39:10
<b>2010</b> 35:22	<b>664-0700</b> 2:19	18:17 20:6 22:8	<b>apologize</b> 21:24
<b>2011</b> 4:5 35:23	<b>6:00</b> 1:16	23:23 25:12 27:21	<b>appearances</b> 2:1
<b>2012</b> 1:15 4:6,25	<b>6:55</b> 44:7	27:22 29:18 31:7	3:23
		32:8 33:13 35:2	<b>appeared</b> 9:6
			<b>appears</b> 9:12 14:6
			45:9

<b>application</b> 1:4 3:5 3:20 4:4,7,17 5:16 <b>applying</b> 10:4 <b>appreciate</b> 25:2 <b>appreciates</b> 6:15 <b>approve</b> 16:2 20:19 22:16 25:21 29:2 30:2 31:14 32:17 <b>approximately</b> 4:8 28:5 35:16 <b>area</b> 41:4 <b>areas</b> 39:2 <b>arrhythmic</b> 26:9 <b>arrived</b> 5:2 <b>asking</b> 8:3 <b>aspect</b> 4:23 <b>assess</b> 37:15 <b>assigned</b> 3:2,10 <b>association</b> 2:15 7:17 8:14 12:2,14 18:25 41:23 <b>astronomical</b> 24:8 <b>atrial</b> 26:13 <b>attempt</b> 8:5,9 <b>attorney</b> 3:10 41:22 <b>audience</b> 23:15 40:8 42:9 <b>august</b> 1:15 4:25 <b>authorized</b> 36:23 <b>available</b> 3:18 9:11 <b>avenue</b> 2:17 <b>average</b> 8:22 9:19	<b>barbara</b> 33:4,8,14 <b>base</b> 14:9,16,25 37:19 <b>based</b> 11:12 <b>basic</b> 7:24 <b>basically</b> 29:8 <b>basis</b> 37:11 <b>begging</b> 43:11 <b>behalf</b> 7:18 <b>believe</b> 11:11 <b>benefit</b> 26:21 <b>benefits</b> 15:2 <b>beyond</b> 8:10 <b>big</b> 17:11 22:24 <b>bill</b> 16:22,25 17:7 26:17 41:5,7 <b>bills</b> 8:10 24:8 28:6 30:17 33:20 39:19 43:12 <b>blazer</b> 3:15 <b>blocked</b> 26:13 <b>board</b> 9:24 <b>bob</b> 21:25 22:3,9 <b>bombarded</b> 27:3 <b>bought</b> 11:20 28:10 <b>bounds</b> 26:23 <b>branch</b> 34:1 <b>brightwood</b> 18:19 <b>bring</b> 42:16 <b>broad</b> 2:7 <b>brook</b> 8:6 10:3 <b>brown</b> 27:16,19,22 27:22,25 28:1,3 33:21 <b>bryce</b> 2:4 3:8 <b>budget</b> 8:17 <b>budgeting</b> 41:2 <b>build</b> 39:13 <b>building</b> 2:16 10:23 14:5 <b>built</b> 35:18 <b>burnham</b> 10:7,11 11:9 <b>business</b> 15:4	<b>businesses</b> 36:8 <b>busy</b> 12:7 <b>butera</b> 1:25 45:4,17 <b>buy</b> 39:12  <b>c</b>  <b>c</b> 23:1 <b>calcium</b> 24:19,22 <b>calculating</b> 14:13 <b>calculation</b> 14:17 <b>call</b> 5:20 13:1 15:13 16:22 18:10 19:23 21:25 <b>calling</b> 5:5 6:22 <b>capital</b> 11:11 <b>captioned</b> 3:4 <b>car</b> 33:24 34:8 <b>care</b> 28:20 <b>carol</b> 29:13,19 <b>carport</b> 34:2 <b>case</b> 1:8 3:3 4:18,23 5:13,17 10:5 11:1 13:16 14:19,24 15:9 35:21 44:3,4,6 <b>categorized</b> 37:13 <b>cause</b> 45:11 <b>center</b> 1:20 10:23 <b>certainly</b> 9:8 39:23 42:13 <b>certificate</b> 10:4 45:1 <b>certify</b> 45:5 <b>chairman</b> 2:5 <b>change</b> 11:17 24:17 26:19 <b>changed</b> 10:19 <b>charges</b> 1:6 3:7 <b>charles</b> 1:25 13:5,11 15:10 45:4,17 <b>check</b> 28:7 <b>checks</b> 36:10 <b>chemicals</b> 36:18 <b>chestnut</b> 35:4 <b>chlorinate</b> 36:18 <b>chose</b> 37:25 39:15	<b>chuck</b> 13:1 <b>church</b> 29:20 <b>circumstances</b> 16:5 16:17 19:5,22 20:22 21:18 22:18 23:7 25:23 26:1 27:10 30:4,22 31:16 32:19 33:3 <b>citizens</b> 10:12 43:15 <b>city</b> 34:10 38:2 <b>clark</b> 25:6,7,10,13 <b>clean</b> 24:20 <b>clearly</b> 6:9 <b>cleveland</b> 2:18 38:2 39:17 <b>clogged</b> 36:10,13 <b>clogs</b> 24:22 <b>closing</b> 11:16 <b>coat</b> 9:14 <b>collecting</b> 40:2 <b>columbia</b> 1:4,21 2:14 3:5 4:3,6,17,20 7:13,15,16 8:6,7 9:9 9:17 10:3,6,25 11:4 11:7,20 12:12,13 13:13,16 15:23 16:1 17:8 18:20 19:2 20:9,13,15,18 22:10 22:12,15 24:5 25:14 25:15,17,19 27:23 28:4 29:21,23 30:1 31:10,13 32:10,11 32:12,15 35:14 37:22 38:4 43:15 <b>columbus</b> 2:9 5:1 <b>come</b> 5:6 18:5 24:24 28:18 43:11 <b>comes</b> 26:20 <b>coming</b> 7:19 18:5 29:5 43:24 <b>commence</b> 4:25 <b>comments</b> 4:16 6:11 16:17,21 21:19,23 23:8,11 27:11 30:23 42:11,15 44:6
<b>b</b>	<b>b</b> 23:1 28:1 35:9,9 <b>back</b> 3:17 11:24,25 28:16,18 39:8 <b>backed</b> 33:24 <b>backs</b> 9:23 <b>backups</b> 36:10 <b>bailey</b> 43:1,4,5 <b>ball</b> 9:8 <b>bandages</b> 36:14 <b>bank</b> 12:3		

<b>commission</b> 1:1 2:6 3:2,10 4:20 5:1,14 6:15 13:14 15:25 19:1,4 20:17 22:14 25:19 29:25 31:12 32:15 44:5 45:20 <b>commission's</b> 44:2 <b>commissioner</b> 3:12 <b>commissioners</b> 4:13 <b>commodes</b> 24:18 <b>community</b> 9:5,24 12:4 <b>company</b> 3:24 13:23 15:9 37:10 39:10 <b>complete</b> 37:14 45:10 <b>comprehension</b> 8:10 <b>concerned</b> 10:15 <b>concerning</b> 3:18 <b>conclude</b> 43:25 <b>concluded</b> 44:7 <b>concludes</b> 23:13 <b>conditioning</b> 24:21 41:10 <b>conditions</b> 9:5 38:24 <b>conduct</b> 3:11 <b>consider</b> 16:4 19:4 20:22 22:18 25:23 30:4 31:16 32:19 <b>considerate</b> 6:19 <b>consideration</b> 16:16 19:21 21:17 23:6 27:10 30:21 33:2 43:14,16 44:2 <b>considered</b> 5:12 <b>constantly</b> 37:18 <b>constitutes</b> 45:11 <b>consumer</b> 8:15 <b>contain</b> 36:9 <b>continue</b> 37:24 <b>control</b> 21:16 <b>convenience</b> 10:5,21 <b>copy</b> 6:13 <b>corner</b> 10:25	<b>corporation</b> 26:21 <b>correct</b> 12:19 45:12 <b>cost</b> 14:11 24:12,13 26:22 33:25 41:9,11 <b>costing</b> 19:12 <b>costly</b> 36:20,25 <b>costs</b> 14:8 18:2 37:17,19 38:4 <b>council</b> 8:16 9:25 <b>counting</b> 26:18 <b>country</b> 35:17 <b>county</b> 37:23 <b>course</b> 24:6,13 33:18 34:3 <b>court</b> 5:7 6:8,10,14 12:21 23:12 38:6 42:17 <b>cover</b> 34:4 <b>creekside</b> 31:9 <b>creep</b> 21:5 <b>cubic</b> 13:24,25 14:1 <b>cultural</b> 1:20 <b>current</b> 4:11 11:1 <b>customer</b> 14:25 <b>customers</b> 10:12,16 11:2,3 13:22,24 14:9,14 <b>cut</b> 39:25 <b>cuts</b> 8:18 <b>cuyahoga</b> 37:22	<b>dead</b> 26:14,15 <b>december</b> 45:20 <b>dechlorinate</b> 36:19 <b>decide</b> 5:19 12:9 38:16 <b>decision</b> 5:15 11:17 11:23 38:3 <b>decrease</b> 10:9 <b>deductible</b> 34:3 <b>deficit</b> 35:22,24 36:2 <b>delivered</b> 13:24 <b>deny</b> 15:25 19:2 20:17 22:14 25:19 29:25 31:12 32:15 <b>department</b> 3:16 <b>depending</b> 36:16 <b>deposition</b> 42:20 <b>deposits</b> 24:19,22 <b>descending</b> 26:13 <b>description</b> 10:20 <b>detillio</b> 40:10,13,16 40:17 <b>devastating</b> 7:20 29:3 <b>d holland</b> 2:20 <b>dialogue</b> 12:1 <b>diapers</b> 36:14 <b>died</b> 30:9 <b>difficulty</b> 16:14 19:19 21:9 23:4 27:7 30:16 32:25 <b>direction</b> 11:8 <b>disagree</b> 39:23 <b>discount</b> 39:19 <b>discovery</b> 13:19 <b>discrepancy</b> 13:20 <b>district</b> 39:17 <b>division</b> 3:14 <b>docket</b> 12:22 <b>doctors</b> 11:24 <b>documents</b> 9:14 <b>dogwood</b> 40:18 <b>doing</b> 8:21 40:1 41:4 <b>dollar</b> 35:18 37:25	<b>dollars</b> 34:8 36:3 <b>donauschwaben's</b> 1:20 <b>double</b> 33:19 <b>drains</b> 24:20 <b>drink</b> 34:13 <b>drive</b> 7:12 13:12 <b>drives</b> 12:4 <b>dropped</b> 9:8 <b>dropping</b> 26:14 <b>due</b> 8:17 30:7 35:24 <b>duly</b> 7:5 13:6 15:17 17:1 18:13 20:2 22:4 23:19 25:8 27:17 29:14 31:3 32:4 33:9 34:23 38:13 40:11 41:25 43:2 <b>dumpsters</b> 37:8
			<b>e</b>
			<b>e</b> 20:8 24:1 31:2,8 32:10 40:21,22 <b>east</b> 2:7 35:19 <b>eat</b> 11:23 <b>economic</b> 21:6 <b>eight</b> 14:22,23 41:6 <b>eighty</b> 43:17 <b>either</b> 28:24 <b>electricity</b> 37:4 <b>elyria</b> 26:10 <b>emergency</b> 18:2 <b>emotion</b> 37:19 <b>employees</b> 28:7 <b>empty</b> 39:1 <b>enforcement</b> 3:14 <b>epa</b> 36:1,19,24 37:3 37:15 <b>especially</b> 21:13 <b>esq</b> 2:3,4,13 <b>euclid</b> 2:17 <b>evening</b> 3:9 7:14,20 23:16 38:9 40:6 43:24



<b>evening's</b> 4:15 43:25 <b>everybody</b> 28:21 41:13 <b>everybody's</b> 12:16 33:21 <b>evidentiary</b> 4:24 <b>evidently</b> 28:16 <b>examined</b> 7:5 13:6 15:17 17:1 18:13 20:2 22:4 23:19 25:8 27:17 29:14 31:3 32:4 33:9 34:23 38:13 40:11 41:25 43:2 <b>examiners</b> 3:10 <b>exceed</b> 36:2 <b>exceeded</b> 35:23 <b>excess</b> 14:2 <b>excessive</b> 19:18 32:24 <b>executive</b> 9:24 <b>exhibit</b> 42:18,20 <b>exist</b> 17:11 <b>existence</b> 7:23 <b>expense</b> 14:20,21 <b>expenses</b> 35:22 36:5 37:16 <b>expires</b> 45:20	<b>favoritism</b> 43:16 <b>feedback</b> 9:17 <b>feel</b> 21:15 31:22 <b>feet</b> 13:24,25 14:1 <b>fellow</b> 12:3 <b>fighting</b> 17:11 <b>figure</b> 15:8 <b>file</b> 44:5 <b>filed</b> 4:4 <b>final</b> 5:15 <b>find</b> 3:17 <b>finish</b> 5:4,23 6:1 <b>first</b> 7:5 13:6,18 15:17 17:1 18:13 19:13 20:2 22:4 23:19 25:8 27:17 29:14 31:3 32:4 33:9 34:23 38:13,22 40:11 41:25 43:2 <b>five</b> 4:12 14:20 28:4 40:24 <b>fixed</b> 8:9 9:20 10:13 11:12 15:1 16:8 19:8 20:25 22:21 24:7 26:16 28:22 30:8 31:19 32:22 33:17 41:2 <b>flaherty</b> 40:18,22 <b>floor</b> 2:8 <b>focus</b> 3:20 <b>folks</b> 10:18 39:18,18 39:21 <b>following</b> 36:5 <b>follows</b> 7:6 13:7 15:18 17:2 18:14 20:3 22:5 23:20 25:9 27:18 29:15 31:4 32:5 33:10 34:24 38:14 40:12 42:1 43:3 <b>food</b> 12:3,4 24:13 <b>foot</b> 34:1 <b>foregoing</b> 45:7,9 <b>form</b> 9:16 45:8,10	<b>former</b> 10:24 <b>forming</b> 10:6 <b>forster</b> 22:1,3,6,9,10 <b>forth</b> 26:7 <b>forward</b> 5:5 6:23 13:1 <b>forwarded</b> 36:24 <b>found</b> 26:12 <b>four</b> 14:4 28:11 30:19 <b>fox</b> 31:2,5,8,8 <b>frank</b> 6:24,25 7:4,11 7:15 12:12 <b>frank's</b> 28:13 <b>franz</b> 33:4,5,8,11,14 33:15 <b>front</b> 12:21 <b>funds</b> 9:10,11 32:23 <b>future</b> 37:24 38:4	<b>gotten</b> 38:25 <b>grant</b> 6:3 38:7,9,12 38:15,20,20 <b>granted</b> 6:4 <b>grass</b> 33:21 34:12,14 <b>great</b> 8:20 16:14 19:18 21:9 23:4 27:7 30:15 32:25 <b>gretchen</b> 3:15 <b>grown</b> 10:22 <b>guarantee</b> 39:4 <b>guaranty</b> 26:21 <b>guide</b> 8:16 <b>guys</b> 17:10,20,23 18:6
<b>h</b>			
<b>h</b> 7:23 9:24 20:8 40:22 42:6 <b>hacker</b> 29:13,16,19 29:20 <b>half</b> 30:9 36:2 <b>hall</b> 14:5 <b>hand</b> 7:3 13:4 15:15 16:24 18:11 19:25 22:2 23:17 25:5 27:15 29:12 31:1 32:2 33:7 34:21 38:11 <b>handed</b> 9:4 <b>handle</b> 41:1 <b>hanna</b> 2:16 <b>happen</b> 41:12 <b>happened</b> 26:3 <b>happening</b> 43:8 <b>happiness</b> 11:5 <b>hard</b> 18:7 28:24 34:15 <b>hardships</b> 17:22 <b>harry</b> 19:23 20:1,7 <b>heading</b> 11:7 <b>health</b> 30:8,13 40:25 <b>healthcare</b> 26:6,23 30:11,12			
<b>f</b>			
<b>f</b> 15:10 40:22 <b>face</b> 5:7 <b>facets</b> 37:5 <b>facilities</b> 14:4 <b>facility</b> 8:21 9:4,6,8 9:10 10:24 <b>fact</b> 39:25 <b>fair</b> 10:1 11:11 14:14 <b>fairly</b> 12:10 <b>falls</b> 13:12 <b>family</b> 35:18 37:25 <b>fatten</b> 39:6 <b>fault</b> 7:22 11:3			
<b>g</b>			
<b>g</b> 35:9 <b>gallons</b> 28:11 <b>gas</b> 10:24 <b>generate</b> 14:10 <b>gentlemen</b> 40:3 <b>german</b> 1:20 <b>getting</b> 10:18 11:24 17:16 24:17 39:11 <b>gibbons</b> 34:22,25 35:3,4,8,9,11 <b>gil</b> 38:7,12,20 <b>give</b> 6:19 9:21 11:15 17:10,23 23:11 38:8 41:18 <b>given</b> 9:4 <b>go</b> 12:10,16 17:25 <b>god</b> 24:11 <b>going</b> 11:23 17:10 18:5 24:12 28:15 29:3 34:18 38:15 39:8 41:9,11 43:9 <b>golden</b> 11:21 27:1 <b>good</b> 7:14 38:9 39:21 43:18			

<b>hear</b> 7:20 <b>hearing</b> 1:12 3:3,11 3:21 4:16,22,24 6:7 6:16 12:18 13:15 44:1,7 <b>heart</b> 26:9 <b>heat</b> 24:21 <b>heating</b> 41:9 <b>held</b> 21:15 <b>help</b> 8:4,18 12:4,8 18:2 43:12 <b>helped</b> 8:16 <b>helpful</b> 6:13 <b>high</b> 28:6 <b>higher</b> 14:8,9 27:4 <b>history</b> 26:2 <b>hit</b> 34:2 <b>holland</b> 2:13 41:21 41:22,24 42:2,5,5,8 <b>hollandfoley.com</b> 2:20 <b>home</b> 8:1,15 10:22 11:5,6 17:15 30:19 39:3 <b>homeowner</b> 7:15 20:13 <b>homeowners</b> 2:14 7:17,22,25 8:11 9:17 11:4,16 12:2,3 12:14 18:24 41:23 <b>homes</b> 35:17 36:8 <b>honestly</b> 41:3 <b>hook</b> 37:25 <b>hospital</b> 26:10,17 <b>hours</b> 35:15 36:12 37:2,4 <b>houses</b> 39:13 <b>huge</b> 38:22 <b>husband</b> 19:9	<b>imposed</b> 35:25 <b>improve</b> 38:24 <b>improvements</b> 39:8 <b>include</b> 36:5 <b>including</b> 14:16 17:18 <b>income</b> 16:8,11 19:8 19:15 20:25 22:21 24:7 26:18 28:22 30:8,10 31:19 32:22 33:18 37:20 41:2 <b>incomes</b> 8:9 9:20 10:13 11:13 15:1 <b>increase</b> 1:5 3:6 4:5 4:7,10 7:21 8:5,9,25 9:18,22 10:10,16 11:8,14 16:2,3,6,12 19:3,6,17 20:19,20 20:23 21:2,7,12 22:16,17,19,23 23:2 24:11,14 25:1,20,21 25:24 26:22 27:5 29:2 30:2,3,5,14 31:14,15,17 32:16 32:20,24 39:5,7,24 <b>increased</b> 11:19 19:11 26:23 35:24 39:22 <b>increases</b> 8:12,22 15:2 27:3 28:19 37:24 38:22 <b>indicate</b> 11:2 <b>indicated</b> 8:11 11:9 <b>indicates</b> 9:9 <b>indicating</b> 10:9 <b>individual</b> 32:19 <b>individually</b> 17:22 <b>individuals</b> 16:5 19:5 20:22 22:19 25:23 30:4 31:17 <b>industry</b> 35:21 <b>inflation</b> 21:5 <b>initially</b> 10:14 <b>inner</b> 24:18	<b>instituted</b> 12:2 <b>insurance</b> 18:3 34:6 <b>intended</b> 8:21 <b>introduction</b> 5:4 <b>invested</b> 11:11 <b>issued</b> 4:9 <b>issues</b> 40:25 <b>items</b> 36:13 37:13	<b>large</b> 24:25 39:18 <b>law</b> 16:3 19:3 20:21 22:17 25:22 30:3 31:15 32:18 <b>lawful</b> 7:4 13:5 15:16 16:25 18:12 20:1 22:3 23:18 25:7 27:16 29:13 31:2 32:3 33:8 34:22 38:12 40:10 41:24 43:1 <b>lawn</b> 33:22 <b>leaders</b> 8:14 <b>leaps</b> 26:23 <b>leave</b> 5:24 12:20 38:6 <b>leaving</b> 13:25 43:11 <b>left</b> 26:12,19 <b>letter</b> 10:8 <b>letting</b> 41:12 <b>lewis</b> 23:18,21,25 24:1,4 <b>licensed</b> 37:1 <b>life</b> 26:12 27:3 <b>lifestyles</b> 11:17 <b>lifetime</b> 36:14 <b>limited</b> 37:19 <b>line</b> 17:20 <b>liquidated</b> 26:4 <b>list</b> 6:1 <b>listed</b> 40:5 <b>listening</b> 29:6 <b>literally</b> 26:11 <b>little</b> 26:19 43:15 <b>live</b> 7:12 8:1 11:18 11:21,21 15:23 16:8 17:13,24 18:19 19:8 20:25 24:1 29:1,20 30:8 31:9,19 32:10 32:22 33:5 35:4 38:21 <b>lived</b> 19:13 29:21 30:18 43:6 <b>lives</b> 40:18
<b>j</b>			
<b>j</b> 2:3 33:4,8,14 <b>james</b> 43:1,5 <b>janet</b> 15:13,16,22 <b>january</b> 4:6 <b>jessica</b> 32:10 <b>job</b> 8:20,21 <b>jon</b> 3:9 <b>jonathan</b> 2:3 <b>jonathan.tauber</b> 2:11 <b>jonithon</b> 3:15 <b>june</b> 4:9 <b>justification</b> 21:11			
<b>k</b>			
<b>keep</b> 6:20 28:17 37:21 41:12 43:11 <b>ken</b> 10:7 <b>kids</b> 43:12 <b>kind</b> 34:4 39:13 <b>knew</b> 10:17 34:18 <b>know</b> 4:20 18:4 21:4 24:15 26:3,25 34:5 43:5,8 <b>knows</b> 26:2			
<b>l</b>			
<b>l</b> 1:25 24:1 32:10 40:21,21,22 42:6,6 45:4,17 <b>laboratory</b> 36:23 <b>lacross</b> 3:15 <b>land</b> 8:2 <b>landlords</b> 8:6 <b>lane</b> 33:5,15			
<b>i</b>			
<b>identification</b> 42:22 <b>implanted</b> 26:11 <b>implement</b> 4:13			

<b>living</b> 9:20,23 10:12 30:19 <b>local</b> 4:22 <b>long</b> 9:15 29:8 <b>longer</b> 11:18 16:10 30:12 <b>look</b> 27:4 <b>looking</b> 11:25 <b>looks</b> 9:13 <b>lord</b> 43:18 <b>lose</b> 30:11 <b>loss</b> 11:2 14:7,11 21:4 26:20 <b>losses</b> 21:13 <b>lost</b> 26:5,5,6 30:9 <b>lot</b> 17:12,17 21:5 29:4 33:24 <b>lots</b> 10:22 39:1 <b>loved</b> 17:15 <b>low</b> 16:2 20:19 22:16 25:21 30:2 31:14 32:17 <b>lower</b> 4:10 10:1 19:9 <b>lowered</b> 15:6 <b>lowest</b> 37:22 <b>ltv</b> 26:2,3 <b>lynn</b> 2:5 3:12	<b>manufactured</b> 8:14 <b>marilyn</b> 31:2,8 <b>marked</b> 42:18,21 <b>marlene</b> 40:18 <b>matter</b> 1:3 3:5,19 12:9 <b>mckenney</b> 2:4 3:1,8 4:2 7:2,8 12:24 13:9 15:12,20 16:20 17:4 18:9,16,21 19:23 20:5,10 21:22 22:7 23:10,22 24:3 25:3 25:11 27:14,20,24 28:2 29:10,17 30:25 31:6,25 32:7 33:6 33:12 34:20 35:1,7 35:10 38:5,10,18 40:4,14,19 41:16 42:3,7,13,24 43:20 <b>mean</b> 39:10,12 <b>means</b> 17:12 <b>medical</b> 10:23 17:16 23:1 24:8,13 33:18 41:5,7 <b>medication</b> 41:5 <b>meds</b> 11:23 <b>members</b> 7:18 <b>memorial</b> 26:10 <b>merely</b> 5:21 <b>meter</b> 28:8 <b>metered</b> 14:4 <b>million</b> 28:11 36:3 <b>mind</b> 39:21 <b>mine</b> 34:6 <b>minimal</b> 8:22 <b>mispronounce</b> 21:24 <b>mission</b> 7:24 <b>mobile</b> 10:21 35:16 <b>mom</b> 40:23 <b>money</b> 12:10 17:17 18:2 24:15 28:17 40:2 <b>monitoring</b> 3:14	<b>month</b> 8:22 12:5 24:9 28:10 30:20 33:19 34:1 <b>monthly</b> 37:13 <b>months</b> 41:6 <b>mother</b> 40:17 <b>move</b> 5:22 <b>moving</b> 40:23	<b>numerous</b> 7:25 <b>nursing</b> 17:15
		<b>n</b>	<b>o</b>
		<b>n</b> 28:1 32:10 35:9 42:6 <b>name</b> 3:8,24 5:10,20 7:9,11,14 13:10,11 15:21,22 17:5 18:17 18:18 20:6,7 22:8,9 23:23,25 25:12 27:21 29:18,19 31:7 32:8,9 33:4,13 35:2 35:3 38:19,20 40:15 40:16,20,21 41:21 42:4 43:4 <b>names</b> 21:25 <b>necessary</b> 14:10 20:21 37:4 <b>necessity</b> 10:5 <b>need</b> 5:8 12:8 17:14 17:19 18:1 24:15 43:15 <b>needed</b> 35:25 <b>needs</b> 9:10 <b>never</b> 26:22 28:16 <b>new</b> 11:6 14:13 19:14 39:6 <b>newly</b> 35:18,25 <b>night</b> 29:8 <b>nonmembers</b> 7:19 <b>northeast</b> 39:17 <b>notary</b> 1:25 45:17 <b>note</b> 14:18 <b>noted</b> 11:4 35:21 <b>notes</b> 45:8 <b>notified</b> 30:10 <b>november</b> 4:5	<b>o</b> 28:1 32:10 35:9 40:21 42:6 <b>oath</b> 5:8 <b>observe</b> 5:24 <b>obviously</b> 8:20 <b>occur</b> 36:11 <b>october</b> 10:8 11:10 <b>offered</b> 5:2 <b>office</b> 14:5 34:4 <b>offices</b> 5:1 <b>official</b> 5:13 16:18 21:20 23:8 27:12 30:23 42:12 <b>oh</b> 41:19 42:13 <b>ohio</b> 1:1,22 2:6,9,18 3:2 7:20 8:15,15 13:13,15 15:25 16:3 19:1,3 20:17,21 22:14,17 25:19,22 29:25 30:3 31:12,15 32:15,18 39:17 45:18 <b>okay</b> 31:22 33:14 <b>old</b> 16:7 19:7 20:24 22:20 26:1 28:23 30:6 31:18 32:21 33:17 37:16 41:1 43:10,14 <b>older</b> 9:24 17:17 <b>olmsted</b> 1:22 7:19 13:12 17:8 24:2,4 25:14 29:20 31:9 <b>once</b> 5:22 <b>one's</b> 37:19 <b>oneil</b> 32:3,6,9,9 <b>ongoing</b> 11:5 <b>onsite</b> 37:2 <b>operate</b> 24:16 <b>operation</b> 35:15,20 <b>operations</b> 37:3
<b>m</b> 20:8 <b>magnitude</b> 10:17 <b>maintain</b> 37:5 <b>maintained</b> 39:1,3 <b>maintenance</b> 9:12 14:5 36:6 <b>major</b> 13:20 14:7 37:15 <b>majority</b> 8:11 10:11 <b>making</b> 8:20 11:22 39:8 <b>management</b> 8:7 9:5 10:3 39:3,25 <b>manager</b> 35:6 <b>manpower</b> 37:8			

<b>operator</b> 37:1 <b>opinion</b> 41:14 <b>opinions</b> 38:16 <b>opportunity</b> 4:19 5:3 6:3,5,18 <b>opposition</b> 8:12 <b>organization</b> 7:23 12:4 <b>origin</b> 36:12 <b>original</b> 10:10 <b>originally</b> 8:24 <b>overall</b> 15:4 21:14 <b>oversee</b> 37:2 <b>owners</b> 8:19,24 11:19 15:4 19:15 39:7 43:7	<b>parked</b> 33:23 <b>parking</b> 33:24 <b>parkway</b> 10:25 17:8 <b>parma</b> 34:10 <b>part</b> 5:13 15:3 16:18 21:19 23:1,8 27:11 30:23 <b>participation</b> 6:16 <b>parties</b> 5:16 <b>pass</b> 5:21 <b>passed</b> 19:9 <b>pat</b> 18:10,12,18 <b>patio</b> 33:5,15 <b>patterson</b> 18:10,12 18:15,18,19,23 <b>pay</b> 14:10,15 16:9 18:4 19:10 21:1,15 22:21,22 23:1 24:8 31:19 33:19 41:7 43:12 <b>paying</b> 16:14 19:19 21:9 23:4 27:7 30:16,20 32:25 34:8 <b>peace</b> 11:22 <b>peach</b> 15:23 <b>peggy</b> 32:3,9 <b>pension</b> 26:5,19,21 <b>people</b> 12:17 15:1 17:13 18:1,7 26:14 29:4 31:23 40:5 <b>percent</b> 4:8,10 8:10 8:25 9:1,19 10:1 11:10,13,19 14:2 15:3,7,7,8 16:2,13 18:4 19:3 20:19 21:7 22:16,25 23:3 25:21 26:5,13,20 27:5 29:3,9 30:14 31:14 32:17 34:16 39:23 <b>percentage</b> 22:24 <b>period</b> 6:21 14:20 14:22 <b>periwinkle</b> 7:12 13:12 25:14 38:21	<b>permitted</b> 5:17 <b>person</b> 17:21 <b>personal</b> 12:7 <b>place</b> 3:3 11:21 28:25 36:22 <b>plainly</b> 6:9 <b>plan</b> 6:8 <b>plant</b> 10:22 14:6 35:14 36:8,22 37:2 37:6,16 38:1 39:14 <b>plants</b> 36:9 <b>plaza</b> 35:18 <b>please</b> 6:9,18 7:2,8 7:10 12:9 13:3,9 15:14,20 16:23 17:5 18:11,16 19:25 20:5 22:2,7 23:17,22 25:4,11 27:14,20,24 29:11,17 30:25 31:6 32:1,7 33:6,12 34:20 35:1 38:5,10 38:18 40:14,19 43:13 <b>plummeted</b> 39:4 <b>plus</b> 30:17 37:14 <b>pocket</b> 12:10 <b>pockets</b> 39:6 <b>podium</b> 5:7 <b>point</b> 21:18 36:11 <b>pojman</b> 6:24,25 7:1 7:2,4,7,11,12,15 12:12,23,25 <b>political</b> 8:13 <b>possible</b> 16:3 20:20 22:17 25:22 30:3 31:15 32:18 37:20 <b>precious</b> 17:14 <b>preowned</b> 11:5 <b>prepared</b> 6:12 35:11 <b>president</b> 7:16 12:13 18:24 <b>presiding</b> 3:11 <b>previous</b> 8:19 14:23 15:9	<b>prices</b> 27:4 <b>primarily</b> 15:1 <b>principals</b> 10:8 <b>probably</b> 22:25 <b>problem</b> 28:5 <b>proceed</b> 17:4 18:22 20:11 <b>proceedings</b> 16:19 21:20 23:9 27:12 30:24 45:6,11 <b>process</b> 4:23 44:5 <b>profit</b> 35:20 <b>property</b> 24:9,10 <b>proposed</b> 8:12 10:13 10:14 <b>protecting</b> 7:24 <b>provide</b> 6:13 40:5,8 <b>provided</b> 38:2,23 <b>public</b> 1:1,12,25 2:6 3:1,2,16 4:16,17,22 6:17 10:4,21 12:16 13:14,15 15:25 19:4 20:17 22:14 25:18 29:24 31:12 32:15 43:25 45:17 <b>puc.state.oh.us</b> 2:11 <b>puco</b> 4:8,12 9:25 10:5,9 13:19 16:4 16:13 19:1 20:21 21:8 22:18 23:3 25:22 27:6 30:4,15 31:16 32:18 36:1 <b>pump</b> 24:21 36:7,17 <b>pumping</b> 39:12 <b>pumps</b> 36:9,12,15 <b>purchased</b> 13:21,23 14:3 19:15 <b>purpose</b> 4:15 <b>purposes</b> 42:21 <b>put</b> 28:17
<b>p</b>			
<b>p.m.</b> 1:16 44:7 <b>pacemaker</b> 26:11 <b>package</b> 30:11 <b>packet</b> 9:4 <b>page</b> 14:18 <b>paid</b> 30:18,19 41:6 <b>paint</b> 9:14 <b>palmer</b> 13:2,3,5,8 13:11,12 15:11,13 <b>park</b> 1:4 2:14 3:5 4:3,6 7:13,15,16 8:6 8:7 9:9,17 10:3,6,22 11:4,7,20 12:13,13 13:13,16 15:23 16:1 17:8,9,13,25 18:20 19:2,14,15 20:9,13 20:15,18 22:10,12 22:15 24:2,5 25:14 25:15,17,19 26:24 27:23 28:4,25 29:21 29:23 30:1 31:10,13 32:10,11,12,16 33:16 35:5,5,14,19 37:22 38:4 39:2 40:23 41:13 43:6,15 <b>park's</b> 4:17,21			
<b>q</b>			
			<b>quality</b> 24:16 <b>quarterly</b> 37:14

<b>question</b> 3:18 4:18 <b>questions</b> 5:17 44:4 <b>quite</b> 36:20,25	<b>recommendation</b> 4:12 14:19 15:6 <b>recommended</b> 4:9 16:13 21:8 23:3 27:6 30:15 <b>record</b> 5:11,13 6:11 7:9 12:17 15:21 16:18 17:6 18:17 20:6 21:20 22:8 23:8,24 25:12 27:12 27:21 29:18 30:23 32:8 33:13 35:2 40:15 42:12 44:1 <b>recorded</b> 42:17 <b>reduce</b> 41:15 <b>reflect</b> 6:10 <b>refuse</b> 37:10 <b>regarding</b> 4:17 13:15 <b>regards</b> 9:3 <b>regional</b> 39:16 <b>regrettably</b> 37:17 <b>reject</b> 4:14 <b>related</b> 38:3 <b>relief</b> 17:20 <b>removal</b> 35:16 <b>removed</b> 14:12 37:9 <b>rent</b> 34:18 38:22 39:7 <b>rented</b> 8:2 <b>rents</b> 11:18 19:11 <b>repair</b> 28:19 <b>repairs</b> 35:25 <b>repeated</b> 11:5 <b>replacement</b> 36:15 <b>report</b> 4:9,11 16:14 21:8 23:4 <b>reporter</b> 5:7 6:8,10 6:14 12:21 23:12 38:6 42:17 45:5 <b>reporter's</b> 45:1 <b>representing</b> 3:13 41:22 <b>request</b> 4:21 15:24 16:17 19:1 20:16	21:19 22:13 23:7 25:18 27:11 29:24 30:22 31:11 32:14 42:9,14 <b>requested</b> 4:7 8:24 19:18 32:24 <b>requesting</b> 9:17 <b>required</b> 36:19 37:1 <b>requirements</b> 14:13 37:15 <b>requires</b> 16:4 19:3 20:21 22:17 25:22 30:3 31:15 32:18 <b>resident</b> 7:13 12:12 13:13 17:9 20:8,13 22:10 25:15 28:3 32:11 35:5 <b>residents</b> 8:15 40:1 <b>respect</b> 38:3 <b>respectfully</b> 15:10 <b>responsibility</b> 39:2 <b>responsible</b> 9:7 <b>resulting</b> 14:8 <b>results</b> 36:24 <b>retired</b> 16:8 20:24 22:20 24:6 26:1,4 30:7 31:18 32:21 33:17 <b>return</b> 11:10 15:5,7 <b>returned</b> 9:18 <b>revenue</b> 4:7,10 11:9 14:10,13,16 <b>revenues</b> 4:11 <b>review</b> 36:25 <b>reviewed</b> 5:14 <b>richard</b> 23:18 24:1 27:16,22 <b>right</b> 7:3 11:8 13:4 15:15 16:23 18:11 19:25 22:2 23:17 25:4 27:15 29:11 31:1 32:1 33:7 34:21 38:11 <b>rights</b> 7:25	<b>rising</b> 37:18 <b>road</b> 1:21 11:1 38:24 <b>room</b> 3:17 28:22 <b>rough</b> 17:24 <b>rudimentary</b> 39:13 <b>rudnickas</b> 16:22,25 17:3,7,7 <b>run</b> 36:12
<b>r</b> <b>r</b> 2:13 28:1 40:22 <b>raise</b> 7:3 13:3 15:14 16:23 17:23 18:11 19:25 22:2 23:17 25:4 27:15 29:11 31:1 32:1 33:7 34:17,20 38:10 <b>raked</b> 37:7 <b>ramsey</b> 3:25,25 <b>range</b> 36:15 <b>rate</b> 4:4 8:22,25 10:10,13 13:15 14:17,19,23 15:5,7 15:9 16:1,3,6,12 19:3,6,17 20:18,20 20:23 21:6 22:15,17 22:19 25:20,21,24 27:3,5 28:18 29:2 30:1,2,5,13 31:13 31:15,17 32:16,17 32:20,23 39:15 <b>rates</b> 1:6 3:7 14:9 21:12 34:10 37:22 39:22,24 <b>raw</b> 36:11 <b>ray</b> 30:9 <b>read</b> 26:14 35:13 <b>realize</b> 36:2 <b>really</b> 28:23 31:23 <b>reason</b> 37:25 <b>reasonable</b> 6:21 10:1 31:21 <b>reasons</b> 3:19 36:4 <b>recall</b> 8:23 <b>receive</b> 4:16 11:13 20:13 22:11 25:16 29:22 32:11 <b>received</b> 16:21 21:23 23:11	<b>s</b> <b>s</b> 20:8 24:1 35:9 <b>sales</b> 11:6,6 <b>saved</b> 26:11 <b>saw</b> 9:1 <b>scheduled</b> 4:22,24 <b>schedules</b> 12:7 <b>second</b> 6:5 14:18 <b>security</b> 9:20 11:14 15:2 17:19 18:6 19:8 21:3 22:24 <b>see</b> 17:22,25 18:7 21:4,11 24:16 <b>seeing</b> 41:19 43:23 <b>seizure</b> 26:9 <b>sell</b> 39:14 <b>sending</b> 36:11 <b>senior</b> 10:12,15 11:3 43:14 <b>seniors</b> 8:8 9:23 41:13 <b>sent</b> 9:16 10:8 <b>september</b> 10:10,14 <b>served</b> 10:21 <b>serves</b> 10:23 <b>service</b> 3:14 33:1 35:15 <b>services</b> 16:10,15 19:11,20 20:14 21:2 21:7,10 22:11,22 23:5 25:16 27:8 29:22 30:17 31:20 32:12 38:1 39:15 <b>session</b> 4:19		

seven 26:8	sob 17:11	steel 26:2,3	30:1 31:13 32:16
severe 40:25	social 9:20 11:14	stenotype 45:8	t
sewage 14:6 35:16	14:5 15:2 17:19	stenotypy 45:6	t 20:8 40:21,22
36:7,11 37:7 39:14	18:6 19:8 21:3	stock 26:6	ta 7:23 9:24
sewer 1:5 3:6 4:3	22:23	stop 8:4	table 5:7
7:21 8:5,8,25 9:9	socked 34:19	store 35:18	take 3:22 5:8,25 8:8
10:7 11:7 13:17	sold 13:22	story 17:11	18:6 36:22 43:13
16:1,10,15 19:2,11	solution 10:2	street 2:7 15:23	taken 1:19 22:25
19:19 20:14,15,18	somebody 24:24	29:20	28:20
21:1,10,12 22:11,12	33:24	stroke 41:1	takes 17:16
22:15,22 23:5 25:16	somewhat 21:15	structure 10:14	talk 17:21 18:7
25:17,20 27:7 29:22	sorry 31:22	submit 42:11	talking 43:18
29:23 30:1,16 31:13	southwest 10:25	submitted 15:10	tariff 8:23 9:11
31:20 32:12,13 33:1	speak 6:9 40:17	35:21 44:1	14:14
33:20 34:10 37:17	42:10	subsequently 6:5	tasks 37:14
37:21 38:4 39:10,16	spell 27:25 35:7	suffered 26:8	tauber 2:3 3:9 12:19
39:17	40:20	suggest 14:11,21	tax 28:18
sewers 39:15	split 11:23	15:4	taxes 24:9,12
shape 38:25	squad 17:25	suggested 15:5,8	tell 29:7 41:3
share 25:25	staff 4:8,9,11 9:25	39:22	ten 26:15
sharon 40:10,16	13:19 14:19 15:5	suggestions 4:13	tenants 2:14 7:17
sheet 5:6	16:13 21:8 23:3	summertime 34:11	11:13 12:2,14 18:25
shopping 10:23	27:6 44:3	supplies 17:16,16	35:17
short 12:5	stand 21:25 29:7	support 8:13	terrible 38:25
shortened 36:15	standards 36:20	supported 12:3	test 35:21
shoveled 37:8	start 6:24	supposed 27:2 34:5	testified 7:6 13:7
showing 9:5	starting 21:5 28:23	sure 8:20 12:15 41:3	15:18 17:2 18:14
shown 20:20	state 3:24 5:10,21	survey 9:16 11:24	20:3 22:5 23:20
sic 34:16	7:9 8:6,17 13:10	surveys 9:18	25:9 27:18 29:15
sign 5:3,6,25	15:21 17:5 18:16	swear 20:4 25:10	31:4 32:5 33:10
signed 5:5 6:2 23:14	20:5 22:7 23:23	sworn 7:5 13:6	34:24 38:14 40:12
significant 21:4	25:12 27:20 29:18	15:17 17:1 18:13	42:1 43:3
significantly 16:11	31:6 32:7 33:12	20:2 22:4 23:19	testify 5:3,20,25 6:4
signs 26:15	35:1 38:18 39:6	25:8 27:17 29:14	6:5,9 23:14,15
sincerely 35:12	40:14 42:3 45:18	31:3 32:4 33:9	42:25 43:22
sir 22:6 25:6	stated 10:11 28:9	34:23 38:13 40:11	testifying 5:23
site 10:24 37:9	statement 5:18 6:12	41:25 43:2	testimony 5:12 6:1
six 36:6 43:17	6:17 12:16,20 28:14	system 1:5 3:6 4:4	6:20 41:18
size 36:16	35:12 38:6,8 40:8	9:9 10:7 13:17 14:7	testing 36:22
slaby 2:5 3:12	statements 6:20	20:15 21:6,13,14	thank 4:2 7:8,18
small 15:3	12:18 40:6 42:21	22:12 24:21 25:17	12:6,14,23,24 13:18
smokescreen 9:2	station 10:24 39:12	27:8 28:15 29:23	15:12,20 16:16,20
smythe 19:24 20:1,4	stations 36:7	32:13	18:9,21,23 19:21
20:8,12	stay 34:6 41:14	systems 16:1 19:2	20:10 21:17,22 23:6
		20:18 22:15 25:20	

23:10 24:3,11 25:2 25:3 27:9,12 28:2 29:5,9,10 30:21 31:24,25 33:2 34:19 35:10 38:5 40:2,4 41:15,16 42:7 43:18 43:20,24 44:6 <b>thing</b> 34:9,14,16 41:10 <b>think</b> 4:20 28:21 33:20 34:14 39:24 <b>third</b> 14:25 <b>thought</b> 28:6,11 <b>thousand</b> 34:3,7 <b>three</b> 18:1 33:25 <b>time</b> 3:3,22 5:24 6:6 6:21,22 8:18 11:2 12:6,8,25 13:1 17:21 18:6 24:24 25:2 26:12 28:8,12 33:13 40:9 42:4,16 <b>times</b> 8:1 17:24 18:1 18:7 27:2 28:23 34:15 <b>today</b> 41:17 <b>toles</b> 3:13 <b>tom</b> 25:7,13 <b>tonight</b> 3:12 29:6 <b>tonight's</b> 3:20 6:7 6:16 <b>tonja</b> 3:13 <b>tonya</b> 3:25 <b>town</b> 35:17 <b>township</b> 1:22 7:19 24:4 25:14 31:9 <b>trail</b> 24:2 27:23 31:9 <b>transcribed</b> 6:8 45:7 <b>transcript</b> 45:7,9,10 45:12 <b>treated</b> 37:7 <b>treatment</b> 9:3 35:14 36:8 37:5,16 38:1 39:14 <b>tree</b> 34:1	<b>troubles</b> 29:7 <b>true</b> 45:12 <b>truly</b> 31:24 <b>truth</b> 5:10 <b>try</b> 28:17 <b>turn</b> 12:18 28:25 <b>twice</b> 36:21,23 <b>two</b> 18:1 24:18 28:5 28:13 36:9 <b>tympani</b> 24:1 27:23 <b>type</b> 24:14 <b>typewritten</b> 45:8 <b>u</b> <b>ultimately</b> 14:8 <b>unaccounted</b> 14:1,3 14:12 <b>unbelievable</b> 28:12 <b>unconscionable</b> 8:4 <b>understand</b> 24:25 39:9 <b>understanding</b> 12:9 <b>unemployable</b> 30:7 <b>unemployed</b> 20:25 <b>unfortunately</b> 8:17 <b>unrealable</b> 34:16 <b>unwritten</b> 12:17 <b>upgrade</b> 9:10 <b>upgrades</b> 35:25 <b>upkeep</b> 9:7 <b>upkeeping</b> 9:12 <b>upswing</b> 11:6 <b>use</b> 14:15 41:8 <b>utilities</b> 1:1 2:6 3:1 13:14 15:25 20:17 22:14 25:19 29:25 31:12 <b>utility</b> 3:19 13:21,22 13:23 15:3 19:4 32:15 39:5 <b>v</b> <b>values</b> 39:4 <b>vast</b> 10:11 <b>versus</b> 13:21	<b>vice</b> 18:24 <b>victoria</b> 34:22 35:3 <b>view</b> 21:18 <b>w</b> <b>w</b> 24:1 28:1 <b>waiting</b> 6:19 <b>walk</b> 28:24 <b>walking</b> 43:17 <b>want</b> 5:20 6:16 7:17 12:15 13:18 18:10 28:18 42:10 <b>wanted</b> 38:21 <b>water</b> 1:4 3:6 4:3 7:21 8:4,7,25 9:9 10:6 11:7 13:16,20 13:22,24,25 14:1,3 14:7,9,11,12,15,16 16:1,9,15 17:12,14 18:4 19:2,10,19 20:14,14,15,18 21:1 21:9,12 22:11,12,15 22:22 23:5 24:17 25:16,20 27:7 28:6 28:9,11,14 29:22,23 30:1,16 31:13,20 32:12,13,16,25 33:20 34:11,13 36:19 39:10,11,14 39:16 41:8 <b>watering</b> 34:14 <b>way</b> 9:15 12:11 17:13 34:7 <b>week</b> 30:10 36:22 37:2 <b>weekly</b> 36:21,23 37:10 <b>weeks</b> 33:25 <b>widow</b> 30:7 32:22 <b>widowed</b> 19:7 <b>wife</b> 24:7 <b>wishes</b> 6:17 38:7 <b>witness</b> 5:22 6:3 20:7 25:13	<b>witnesses</b> 5:5 6:4,23 23:13 <b>wonderful</b> 27:2 <b>work</b> 24:20 37:21 <b>worked</b> 35:12 <b>workforce</b> 11:25 <b>working</b> 16:11 19:16 <b>workings</b> 24:18 <b>world</b> 37:18 <b>worse</b> 38:25 <b>wound</b> 26:9 <b>written</b> 6:12 8:13 12:20 42:11,15 <b>ws</b> 1:8 3:4 10:6 11:1 13:16 <b>y</b> <b>y</b> 20:8 40:22 <b>yard</b> 34:5 37:8 <b>year</b> 8:23 19:12,13 19:13 24:10,20 26:4 34:18 35:22,23 37:16 <b>years</b> 9:19 10:19 11:22 14:21,22,23 16:7 17:10 19:7 20:24 21:3 22:20 24:18 26:1,8 27:1 28:4,5,13,16,20,23 29:21 30:6,18 31:18 32:21,22 33:16,17 36:1 38:23 40:24 41:1 43:6,10 <b>yeo</b> 15:13,14,16,19 15:22,22 <b>york</b> 39:6
---	--	---	--

**LAWYER'S NOTES**

[illegible]