

NYC - Taxi & Limousine Commission Meeting
July 23, 2019

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

-----X

NEW YORK CITY
TAXI & LIMOUSINE COMMISSION
PUBLIC HEARING

-----X

July 23, 2019
12:15 p.m.

33 Beaver Street
New York, New York

B E F O R E:
CHRIS WILSON, General Counsel

Board of Commissioners:

- JACQUES JIHA
- BILL HEINZEN
- LAUVIENSKA POLANCO
- KENNETH C. MITCHELL
- NORA CONSTANCE MARINO
- STEVEN KEST
- BILL AGUADO
- THOMAS SORRENTINO

Julia M. Speros
Court Reporter

NYC - Taxi & Limousine Commission Meeting
July 23, 2019

2

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

S P E A K E R S:

Brad Lander, NYC Council Member

Golam Istiaque, NYTWA

Richard Chow, NYTWA

Masum Chouhury, NYTWA

Joe Rappaport, BCID

Jimmy Rivera, IDG

Roberto Rodriguez, Driver

Adriana Espinoza, NYLCV

Andrei Greenwalt, Via

Bhairavi Desai, NYTWA

Bryan Lozano, Tech NYC

Jean Ryan, Disabled in Action

John Zhume, Driver

Christopher Schuyler, NYLPI

Brendan Sexton, IDG

Pascal Gabriel, NYTWA

Riyad Noubani, Driver

Jose Altimirano, LBOA

Pedro Acosta, IDG

Jose Hernandez, United Spinal

Yenny Hernandez, 32BJ

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

S P E A K E R S C O N T I N U E D :

- Jonelle Bain, Driver
- Hamza S. Choudhury, NYTWA
- Tina Raveneau, IDG
- Kirill Kostyanosvsky, Driver
- Kent Cameron
- Diana Clemente, Black Car Assistance Corp.
- Jacob Khazrai, Driver
- Zubin Soleimany, NYTWA
- Steven Shanker, NY Livery Fund
- Avik Kabessa, Carmel
- Richard Thaler, Consultant
- Tamara Vishnyakova, Taxi Fleet Owner
- Sergio Cabrera, TMODA
- Mouhamadou Aliyu, NYTWA
- Mohammed Hossen, Driver
- Celestin Rossini
- Mohammed M. Bari
- Chanel Elliot
- Hailing Chen, IDG
- MD Rahman, Driver
- Igor Roman

NYC - Taxi & Limousine Commission Meeting
July 23, 2019

4

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

S P E A K E R S C O N T I N U E D :

- Farhod Ibragimov
- Cristian Torres
- Michele Dottin, IDG
- Richard Lipsky, Owner
- Larbi Aitaabou
- Mohammed Mahbob, NYTWA
- Mallestra Vinod, NYTWA
- Karl Pericles
- Dorothy Leconte
- Sushan Thapa, IDG
- Carolyn Protz, TMODEA
- Raul Rivera, Driver
- Talkuder Ahmed, NYTWA
- David Pollack
- Mohammed Tipu Sultan

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

PROCEEDINGS

COMMISSIONER JIHA: Good afternoon and welcome to the Taxi & Limousine Commission meeting. Let the record reflect that it's 12:15 and that we have a quorum for the meeting.

Today the Commission will hold a hearing on a rules package to implement the findings that the TLC and DOT made in a year-long study of traffic congestion in Manhattan. There will be a presentation by TLC staff of the proposed rules, followed by the public hearing. We do have a plan to vote on the rules today as we will review the comments we receive to determine if any changes of the proposed rules are needed.

Before we start with the items on the agenda, I wanted to note and to confirm that we have received and are currently reviewing NYTWA's petition for rulemaking on fares and lease caps, and we expect to have more information on that very soon.

1 I would also like to note that this
2 meeting is starting later than usual and
3 we have a large number of people who
4 have signed up to speak. Due to the
5 time constraints of our Commissioners, I
6 intend to adjourn this meeting at 4 p.m.

7 In the interest of time and fairness
8 for all of those who have shown up to
9 speak, if there are multiple speakers
10 from the same organization, I would
11 encourage you have one or two speakers
12 represent your perspective. And given
13 the large number of speakers we have
14 today, we'll be strictly applying the
15 time limits and not allowing speakers to
16 yield or share their unused minutes with
17 others.

18 Each speaker will have three minutes
19 to give their testimony. Those
20 testifying through an interpreter will
21 be given additional time to do so. For
22 anyone who has signed up to speak but
23 who we are unable to reach on the list
24 today, or for anyone who we stop once
25 their three minutes expire, I encourage

1 you to submit your testimony in writing
2 so I and my fellow Commissioners can
3 review your testimony in full.

4 Written testimony can be emailed to
5 TLC at TLCRules@tlc.nyc.gov. I ask
6 anyone who wishes to submit written
7 testimony to do so by 5 p.m. on Thursday
8 the 25th.

9 Finally, I see the hearing room is
10 full but there are still quite a few
11 people downstairs who are hoping to come
12 up and give testimony. For those in the
13 audience today who do not plan on
14 speaking, or once anyone gives their
15 testimony, I encourage you to watch the
16 remainder of the hearing remotely on our
17 Livestream channel so that we can free
18 up space in the room.

19 Bill, do you have anything you want
20 to add?

21 COMMISSIONER HEINZEN: Yes, thank
22 you. Thank you, Chair.

23 I want to thank the large number --
24 impressively large number of drivers and
25 other industry members or took time away

1 from the road to share their views today
2 on these important policies. Your
3 testimony is invaluable and we
4 appreciate that you're here.

5 A year ago City Council voted to cap
6 vehicle licenses and asked TLC, as well
7 as the City Department of
8 Transportation, to study the high volume
9 as seen taxi-wide and to evaluate
10 policies to address those impacts.

11 Most drivers in the industry at that
12 time were making below minimum wages.
13 The streets were saturated; there were
14 too many vehicles on the road, and the
15 app companies had drivers who raced to
16 the bottom as they were expected to
17 drive more for less money.

18 We know from our study that the high
19 volume app companies accounted for
20 30 percent of traffic in the Manhattan
21 core, when 40 percent of these cars are
22 empty. These facts have consequences.

23 Traffic speeds are down and there
24 has been a 62 percent increase in
25 greenhouse gases from TLC regulated

1 industries, mostly from the sharp growth
2 in the number of the high volume service
3 vehicles.

4 Today's rules will continue the
5 license cap for an unlimited time
6 period, continuing to exempt wheelchair
7 accessible vehicles, and will also
8 further address congestion by requiring
9 the app company vehicles to spend less
10 time unoccupied and cruising in the most
11 congested part of the City.

12 It is important to make policy based
13 on facts. The City has experienced a
14 vehicle license pause for one year.
15 There were many predictions that bad
16 things would happen if the City paused
17 vehicle licenses. Those issues that
18 were raised were serious, but none of
19 them has proven to be true.

20 We were told that service would
21 suffer; in fact, the high volume service
22 trip numbers have increased Citywide.
23 We were told that even if the Citywide
24 numbers increased, it would only be in
25 Manhattan and service in the outer

1 boroughs would decrease; in fact, the
2 high volume trip numbers have increased
3 the most in the outer boroughs by double
4 digits.

5 We were told that no one with a
6 vehicle license would ever let it go if
7 we paused vehicle licenses; in fact, one
8 year after the cap 75 percent of license
9 holders renewed their license but one in
10 four does not. We were told wait times
11 would increase; in fact, wait times have
12 not increased in the Manhattan core or
13 the outer boroughs, and some of the
14 biggest drops in wait times we have seen
15 have been in the Bronx and in Staten
16 Island.

17 We were told that the exception for
18 new wheelchair accessible vehicles was
19 not real; in fact, that number has
20 tripled. Each of these concerns is
21 important, but we simply have not seen
22 evidence of them. With the data we
23 collect, we will continue to monitor
24 these issues so that the Commission can
25 take action if necessary.

1 These rules will make a big impact
2 on reducing congestion in New York City
3 and that will make life better for
4 drivers, passengers, and New Yorkers.

5 Again, I want to thank all of you
6 for coming here. I also want to thank
7 the Commissioners up here who give their
8 time without pay, and I want to thank
9 all the TLC staff who have worked so
10 hard on these policies. Thank you.

11 COMMISSIONER JIHA: Thank you, Bill.

12 Now, the first item for action is
13 approval of the minutes from April 25,
14 2019.

15 Does anyone move?

16 COMMISSIONER AGUADA: Moved.

17 COMMISSIONER JIHA: Second?

18 COMMISSIONER MARINO: Second.

19 COMMISSIONER JIHA: All in favor?

20 (Chorus of "Ayes".)

21 COMMISSIONER JIHA: The next item is
22 approval of livery-based applications
23 and renewals.

24 Is anyone from licensing here?

25 MR. CANCEL: Good morning,

1 Commissioners. My name is a Fabian
2 Cancel and I'm the Director of the Base
3 and Licensing Unit.

4 Today I have one new base for
5 approval; I have 38 base renewal and
6 change applications for approval. I
7 also have one base renewal for denial.

8 Thank you.

9 COMMISSIONER JIHA: Does anyone
10 move?

11 COMMISSIONER MITCHELL: Move.

12 COMMISSIONER JIHA: Second?

13 UNKNOWN COMMISSIONER: Second.

14 COMMISSIONER JIHA: All in favor?

15 (Chorus of "Ayes".)

16 COMMISSIONER JIHA: Now, we have
17 turned to the proposed rules. Before
18 calling people who have signed up to
19 speak, we will have a presentation by
20 TLC staffers about the rules and the
21 studies from which they were developed.

22 MR. STILES: Good afternoon
23 Commissioners and thank you to everyone
24 who came out today for the hearing.

25 My name is Rodney Stiles and I am

1 the Acting Deputy Commissioner for
2 Policy and External Affairs at TLC. I'm
3 here today to talk about the FHV
4 congestion study completed by TLC, along
5 with our colleagues at the Department of
6 Transportation, as well as the proposed
7 rules. I will be brief so that we can
8 hear from everyone who came out today to
9 testify on the rules.

10 First, some quick background. Last
11 August City Council passed Local Law 147
12 giving TLC and DOT a year to study and
13 propose congestion policies for FHV's, in
14 particular asking us to study the
15 impacts of a utilization standard, or a
16 cap on cruising, to reduce driver
17 downtown and congestion.

18 Council also gave TLC the authority
19 through Local Law 147 to regulate the
20 number of FHV licenses, a power which
21 the TLC previously has not had.

22 TLC and DOT completed a study of
23 these policies and released a report
24 last month detailing their projected
25 impacts. The full report can be found

1 at NYC.gov/tlcresearch.

2 Local Law 147 also paused the
3 issuance of new TLC licenses for a year,
4 with the exception of wheelchair
5 accessible vehicles and vehicles for
6 those who were under existing leased
7 owned arrangements. This pause is set
8 to expire next month.

9 Before I discuss the study and
10 proposed rules, I'd like to share
11 information on what has happened during
12 the one-year pause.

13 This chart shows licensed for-hire
14 vehicles in orange and licensed TLC
15 drivers in blue from the beginning of
16 2018 to today. Since the pause went
17 into effect the total number of FHV's
18 grew as those who had applied before and
19 were in the pool were approved.

20 The number of vehicles peaked at
21 around 122,000 in February but since has
22 decreased to 120,676 vehicles. This is
23 three times the number of FHV's in 2010,
24 which was around 40,000.

25 TLC driver licenses have followed

1 the trend and are now decreasing as
2 well. Currently, there are 204,784
3 drivers, down from over 206,000 in
4 April.

5 The exception during the pause for
6 wheelchair accessible vehicles has
7 increased the number of vehicles more
8 than threefold, and now nearly 700 FHV
9 are accessible -- or over 700. While
10 this increase has helped FHV bases to
11 meet accessibility and mandates that
12 began earlier this year, likely still
13 more are needed to continue the
14 improvements in accessible service.

15 During the pause, as Commissioner
16 Heinen mentioned, wait times decreased
17 Citywide. Most neighborhoods now have
18 average wait times below seven minutes
19 with many neighborhoods across Brooklyn,
20 Queens, the Bronx, and northern
21 Manhattan having average wait time below
22 five minutes.

23 The congestion study conducted by
24 TLC and DOT was built on a wealth of
25 data, including trip data with detailed

1 fare and pay information, driver sign-on
2 data, and data on when vehicles are in
3 the Manhattan core, which is Manhattan
4 below 96th Street.

5 Here are a few key findings from the
6 study. Again, the full version can be
7 found on the TLC website.

8 Average speeds in midtown Manhattan
9 have dropped to below five miles per
10 hour, and 3 out of every 10 cars in the
11 Manhattan core are for-hire vehicle.
12 The app-based high-volume services now
13 perform over three-quarters of a million
14 trips each day, which is around 70
15 percent of all trips made by taxis and
16 FHV's combined.

17 Drivers for the high-volume services
18 spend 41 percent of their time within
19 the Manhattan core empty. This means
20 over 24 minutes an hour on average are
21 spent cruising around waiting for a
22 trip. The large increase in vehicles on
23 the road has led to a 62 percent
24 increase in greenhouse gas emissions in
25 the City.

1 Today we will hear public comment on
2 rules to address these negative impacts
3 of the large increase in FHV's and the
4 inefficient use of drivers' time by
5 companies.

6 First, the proposed rules continue
7 the vehicle licensing pause for another
8 year. After that TLC will review
9 things, like congestion, driver pay, and
10 license renewal rates to decide how many
11 new vehicle licenses to issue. This
12 review will happen every six months
13 after the first year.

14 To continue the expansion of
15 accessible service, new licenses for
16 wheelchair accessible vehicles will
17 continue to be permitted. New licenses
18 for fully electric vehicles will also be
19 permitted.

20 The second part of the proposal
21 applies to high-volume companies holding
22 them accountable for congestion due to
23 inefficient use of drivers' time. The
24 proposed rules mandate that each of the
25 four companies, Uber, Lyft, Via, and

1 Juno reduce cruising or idle time within
2 the Manhattan core by 31 percent by next
3 year.

4 We project that these policies
5 together will reduce FHV related traffic
6 in the Manhattan core by up to 28
7 percent during peak periods.

8 Improvements in driver utilization will
9 lead to more trips for drivers. There
10 are numerous public benefits from a
11 reduction in FHV related traffic,
12 included are improved bus speeds,
13 cleaner air, and improved traffic
14 safety.

15 Thank you for your time this
16 afternoon. We look forward to hearing
17 from drivers and the public on the
18 proposal before the Commission.

19 COMMISSIONER MARINO: Thank you.

20 COMMISSIONER JIHA: Thank you.

21 COMMISSIONER POLANCO: I just want
22 to ask you, Rodney, for the first time,
23 due to Local Law 147, the TLC, as an
24 agency, is able to basically make this
25 proposal. Beforehand, we were basically

1 with our hands tied in terms of making
2 any type of proposal to make any type of
3 changes of the problems that, of course,
4 always have been seen for a while.

5 MR. STILES: Correct. Yeah, before
6 last year, the Commission did not have
7 the authority to regulate the number of
8 licenses.

9 COMMISSIONER MARINO: I just want to
10 make a follow-up statement to that, and
11 I'm going to make it quick cause we're
12 in a rush, it's because of that that I
13 think it is really unfair that the TLC
14 is being blamed for this influx of cars
15 on the road.

16 We had no power and we've been the
17 brunt of a lot of blame here, in the
18 press, and with the City, government and
19 it's not right, and it's not fair, and
20 it's not accurate.

21 COMMISSIONER JIHA: Okay. Now, we
22 will begin hearing testimony from --
23 thank you very much.

24 MR. STILES: Thank you.

25 COMMISSIONER JIHA: We will begin

1 hearing testimony from people who have
2 signed up to speak.

3 As a reminder, we will be strictly
4 limiting comments to three minutes, and
5 in order ensure that we have enough time
6 to hear all perspective, we not allow
7 yielding of time to other speakers.

8 If you require a translator, we'll
9 give you more time, but everyone else is
10 limited to three minutes.

11 Again, if there are multiple
12 speakers from the same organization, I
13 would encourage you have one or two
14 speakers from the same organization
15 represent your perspectives.

16 We encourage everyone who wants to
17 do so, to submit written comments, and
18 there is no limit on the length of such
19 comments. Now, I'll turn to you --

20 MR. WILSON: Okay. So we'll start
21 with the speakers, and the first speaker
22 is Council Member Brad Lander, and he
23 will be followed by Golam Istiaque.

24 MR. LANDER: Good afternoon,
25 Commissioners. As always, it is good to

1 see you and I'm grateful to have this
2 opportunity to testify, and as always
3 I'm really grateful for all the drivers
4 who are organizing to --

5 COMMISSIONER JIHA: Is the mic on?

6 COMMISSIONER MARINO: Yeah, I don't
7 think the mic is on.

8 MR. LANDER: Oh, sorry. Okay.

9 Thank you very much. Good morning,
10 Commissioners. Good to see you; thank
11 you for this opportunity and just a huge
12 thank you to all the drivers who are
13 working together and organizing together
14 to make sure that we do better by them.

15 I support -- first, I also want to
16 just say, as a Council Member, that I
17 recognize the time clock that the City
18 Council has put you under. So I'm glad
19 this hearing is taking place today, and
20 I'm mindful of the legislation last
21 year, which I was proud to be a
22 co-sponsor of, which established the
23 cap, which established the utilization
24 rate, which put us on a better path,
25 both to make sure drivers are paid a

1 living wage and that we are attending to
2 congestion in this City.

3 We did that last year, August 14th.
4 We said that it was a one-year -- on the
5 cap in particular -- and you guys --
6 we've given you until August 14th to act
7 to both renew that cap and to take next
8 steps together. And mindful of that,
9 I'm glad that you're having this
10 hearing, and I urge you to act by
11 August 14th because I don't think we are
12 going to do anything between now and
13 then.

14 So, first, I want to say, I believe
15 broadly that the regulations we
16 authorized you to develop and that you
17 developed are working well. That doom
18 and gloom, the sky will fall, has not
19 taken place.

20 Service is good. Prices have not
21 dramatically changed the marketplace,
22 and drivers are earning much more than
23 they were earning before thanks to the
24 driver pay regulation and utilization.
25 So that is great, and we've got a lot

1 more to do, but that's a good place to
2 be starting from.

3 So, first, I do urge you to keep the
4 cap in place and pass the regulation
5 that you're considering today by August
6 14th.

7 Second, I support the proposed
8 regulation to address cruising in the
9 central business district. I think it
10 is a good additional regulation. The
11 utilization rate, I believe, appears to
12 be working, but more is needed as part
13 of our effort to combat congestion and
14 attend to the particular issues in the
15 CBE. So I support both of the rules
16 you're considering today.

17 I do want to urge you to look at a
18 couple of other things that I think are
19 important.

20 One is leases. Obviously, a concern
21 we have if we keep the cap, which I
22 believe we should, is that those drivers
23 who are leasing might see an increase in
24 their lease prices and that is not
25 something that would be acceptable. So

1 one possibility would be for you guys to
2 promulgate a new rule that gets
3 information about lease prices.

4 You could ask those companies that
5 do larger amount of leases -- require
6 them to provide information so you can
7 watch what is happening with lease
8 prices over time. One, you could factor
9 that into the driver pay formula if it's
10 going up, but, two, we could develop a
11 more thoughtful approach.

12 And one idea that I've heard that I
13 think might be a good idea is individual
14 drivers who are leasing, who have driven
15 for some period of time -- maybe
16 three years when their license is up for
17 renewal -- would have a pathway to get a
18 vehicle licensed of their own, if that's
19 something they're looking to do.

20 But for starters, let's make sure we
21 get leasing information. You've done
22 such a good job using information about
23 trips, about pay, to make smart
24 regulation; let's do it on leases as
25 well.

1 And then the other thing I really
2 want to push on is that I am deeply
3 distressed by Lyft's behavior in recent
4 days. Lyft is really violating the
5 spirit of our driver paylock quite
6 clearly. I've talked to drivers who
7 take a trip to an outer borough, drop
8 someone off, and then find themselves
9 kicked off the app and stuck someone
10 where they can't get a fare. And I've
11 also talked to drivers who find
12 themselves kicked off the app with no
13 reason or understanding at all for long
14 periods of time.

15 That is a complete violation of the
16 spirit of our rule. I will say it seems
17 to me a violation of the law related to
18 independent contractors. The main thing
19 we've heard is people are independent
20 contractors because they set their own
21 hours. But you can't set your own hours
22 if your company is booting you off the
23 app.

24 So this calls for a really serious
25 deep dive. I hope you will bring --

1 (applause -- so because the spirit --
2 that law has a real chance to work, but
3 it can't work if companies are going to
4 come up with ways to cheat their way out
5 of it.

6 And then, finally, in the same
7 spirit, we've also heard issues of
8 drivers getting booted permanently off
9 apps without really any due process,
10 without a reason, without understanding
11 why. As some of you know, I have
12 introduced a bill in the Council to
13 require that fast food workers, before
14 they could be fired, simply get a good
15 reason, you know, and that you can't
16 fire people wantonly for no reason at
17 all.

18 That appears to be happening in this
19 sector as well, and I'd like to work
20 with you to consider appropriate
21 regulations to make sure that people
22 have due process and are treated justly
23 and fairly, just like any other worker
24 ought to be.

25 Thank you for all your thoughtful

1 approach to this work. Thank you again
2 to everyone from both NYTWA and IDG who
3 are organizing, and to all the drivers
4 who are taking their time, not only to
5 earn a living, but to help our City do
6 better by our values. Thank you.

7 COMMISSIONER JIHA: Thank you,
8 Council Member. (Applause.)

9 COMMISSIONER MARINO: And thank you
10 for sponsoring that legislation last
11 year.

12 MR. LANDER: Thank you.

13 MR. WILSON: Thank you. And the
14 next speaker is Golam Istiaque, and he
15 will be followed by Richard Chow.

16 MR. ISTIAQUE: My name is --

17 COMMISSIONER MARINO: Can you speak
18 a little louder, sir?

19 MR. ISTIAQUE: I am a yellow taxicab
20 driver, and thank you to invite us.

21 The reason is that we don't have
22 enough income as a yellow cab driver, or
23 the app company, whatever. Our income
24 is below. Everybody knows that. Now, a
25 couple of -- I have a couple of friends,

1 they are driving the Uber, Lyft, Juno,
2 and the other companies. They are
3 saying that if they are going to the
4 airport -- LaGuardia, JFK -- what they
5 do, they drop the passenger and they are
6 deactivated. There is no reason; they
7 are deactivated.

8 So maybe they have enough cars so
9 they don't have any job, so they come
10 back from the airport and they're
11 waiting for -- on the street for the
12 fare.

13 So this is the time to need a cab
14 because they have thousands of cash that
15 they are not putting -- (inaudible) --
16 they're not putting -- (inaudible) --
17 which one is proposed for all the times.
18 You guys say all the yellow taxi is
19 going for wheelchair accessible. They
20 had the option for the wheelchair
21 accessible and they let it go. What
22 reason are they not going to do that?

23 The income -- their income is going
24 down. It should maybe cap it
25 immediately, otherwise the yellow cab is

1 -- the driver is not serviced and the
2 app driver is not going to be serviced.
3 Thank you so much.

4 COMMISSIONER JIHA: Thank you.

5 MR. WILSON: Thank you. The next
6 speaker is Richard Chow, to be followed
7 by Carlos Sol Davia Torres (phonetic).

8 MR. CHOW: Good morning Commissioner
9 and good morning everyone in this room.
10 My name is Richard Chow. I'm the
11 owner-driver.

12 Last year my dear brother, Kenny
13 Chow, was committed suicide. Because of
14 the too many at-base cars on the street
15 he don't make enough money so all the
16 app-based are flooding the street.
17 That's why he became depressed and
18 financial crisis and he committed
19 suicide.

20 So no driver making money, they
21 can't go and afford a living. So my
22 bases are all behind it. I had to pay
23 the mortgage -- Medallion mortgage, gas,
24 maintenance -- car maintenance -- the
25 insurance, and also I had to raise my

1 two kids to go to the college. So I had
2 a lot of bills to be behind in.

3 And Uber -- the more Uber and Lyft,
4 more cars on the street, the driver --
5 the more driver, they don't make enough
6 money. The more driver not make money,
7 the more suicide and the bankruptcies
8 are coming soon.

9 So I'm supporting the (inaudible).
10 The crisis are not over yet. We keep
11 fighting for the change. Lower the
12 monthly mortgage because we cannot
13 survive. Drivers are not making money
14 for a living so TLC must cap
15 permanently, please, because I don't
16 want to see any -- another driver face
17 the same like desperation as my brother
18 did.

19 I am carrying my burning candle
20 message to you. Please vote yes.
21 Protect our job; please do not sell our
22 job to the Wall Street. Please save the
23 driver. No more suicide and no more
24 bankruptcy. Thank you. (Applause.)

25 AUDIENCE MEMBER: Keep the cab.

1 AUDIENCE MEMBER: Keep the cab.

2 MR. WILSON: Thank you. I would ask
3 people, in the interest of time -- we
4 have a lot of speakers to get through --
5 to please not do that, cause that's just
6 going to mean some of you won't be able
7 to speak.

8 The next speaker will be Carlos Sol
9 Davia Torres, to be followed by Masum
10 Choudhury.

11 COMMISSIONER MARINO: Carlos? Who's
12 Carlos?

13 MR. WILSON: Okay. Masum Choudhury.

14 MR. CHOUDHURY: Hello good morning,
15 everybody. My name is Masum Choudhury
16 and I am --

17 COMMISSIONER MARINO: Speak up, sir;
18 speak up.

19 MR. CHOUDHURY: I am driving yellow
20 cab for last 30 years and it was okay.
21 Now, as you know, the yellow cab study
22 shows down, and down, and down, we are
23 in the bottom, and it's very difficult
24 for us to make our living.

25 You know, the rent, electricity,

1 everything is going up; nothing going
2 down except yellow cab stable earning.
3 You know, beside that we have a lot of
4 problem because my brother, about --
5 (inaudible) -- from about 35 years.
6 Now, he's supposed to retire but he's
7 driving alone because what compensation
8 he give and he get nothing for him
9 because he did not get any pay.

10 And another -- one of my brother,
11 Tarry Choudhury (phonetic), he's one in
12 1997. He's a (inaudible) now and his
13 cab is driven by one person; only one
14 person. He live in Jamaica and he said
15 he cannot make any money. His daughter
16 supporting his cab to keep it in line
17 because this is his heart; the yellow
18 cab.

19 He bought it and everything he made
20 with this yellow cab, and now he's in
21 such a position, you know, because he's
22 saying, "I cannot even pay the money.
23 My daughter finance me", and I think
24 you're look at this thing.

25 And I support the Taxi Alliance and

1 the airports to do better for the
2 diverse -- you know -- and as you know,
3 if -- I don't emphasize -- as you know
4 the petition of yellow cabs today and
5 tomorrow. I don't know. And you can do
6 a lot of things we can't.

7 We believe if we want -- sincerely
8 -- you can do something better for the
9 diverse and everybody. Thank you so
10 much. Thank you, again. (Applause.)

11 MR. WILSON: Thank you. The next
12 speaker is Joe Rappaport and he will be
13 followed by Jimmy Rivera.

14 MR. RAPPAPORT: Good afternoon.
15 Good afternoon. Thanks for
16 accommodating us, or me at least.

17 I'm Joe Rappaport. I am the
18 Executive Director of the Brooklyn
19 Center for Independence of the Disabled,
20 and may I just give you some copies of
21 my testimony?

22 COMMISSIONER JIHA: Sure.

23 MR. RAPPAPORT: (Handing.)

24 We're a core member of the Access
25 for All campaign, which advocates for a

1 fully accessible taxi and for-hire
2 vehicle fleet.

3 We testify today in support of an
4 extension of the rules governing the
5 issuance of FHV licenses for accessible
6 vehicles only, and in opposition to a
7 new proposal, as part of this, to allow
8 electric non-accessible vehicles to
9 avoid the cap that is placed on other
10 non-accessible vehicles.

11 Last year, BCID and our colleagues,
12 some of whom are here, strongly
13 supported the City's decision to cap the
14 number of FHVs, in part because we knew
15 it wasn't a natural cap.

16 Instead, we viewed it as a long
17 overdue course correction and
18 acknowledgment by the City that for-hire
19 vehicles had discriminated against a
20 portion of the City's residents and
21 visitors for years and decades.

22 We applauded the reversal of
23 policies that had resulted in a year
24 total exclusion of wheelchair users from
25 FHV service. Ultimately, our goal is to

1 make FHV service and yellow cabs and
2 green cabs available to all as quickly
3 and reliably as they are for everyone
4 else.

5 According to the TLC's own data, the
6 rules have been a modest success. As
7 the chart below shows, there are now 749
8 licenses issued to wheelchair accessible
9 for-hire vehicles on New York City's
10 streets. That's an increase of 523
11 since last year.

12 But as the chart also shows, while
13 that's a significant increase, that
14 makes up only a minuscule portion of the
15 total for-hire fleet. Fewer than 1 in
16 every 160 FHV vehicle; just .6 percent
17 are accessible, making it a real
18 challenge for anyone who needs an
19 accessible ride to actually get one.

20 And in May, a report by the New York
21 Lawyers for the Public Interest called
22 Still Left Behind, documented how Uber
23 and Lyft's services -- accessible
24 services are still poor, longer waits
25 than other riders encounter, and in many

1 case, no service at all. So you have a
2 long way to go.

3 I also, in that chart, talk about
4 how you're doing on yellow cabs. Your
5 mandate to -- a legal sediment to get to
6 50 percent. You're far from that, and
7 that's by next year. And instead of 20
8 percent green accessible vehicles,
9 you're now at six percent. Not so good,
10 though you had made a little progress.

11 So with that tremendous disparity in
12 service in mind, we oppose the proposal
13 to allow any new non-accessible vehicles
14 on the road. We're breathing the same
15 air as everyone else, so we want less
16 commuting vehicles.

17 But the proposal to allow electric
18 FHV vehicles are aren't accessible are
19 counter to the City and this proposal's
20 stated goal of reducing congestion.
21 There are -- I'll finish up.

22 There are huge number -- 120 --
23 almost 121,000 FHV's on the road. Why
24 who would the TLC contemplate getting
25 more non-accessible vehicles any time

1 soon, whether they are lower polluting
2 or not. Thank you very much.

3 COMMISSIONER JIHA: Thank you.

4 MR. WILSON: Okay. Thank you. The
5 next speaker is Jimmy Rivera, to be
6 followed by Roberto Rodriguez, and then
7 to be followed by Adriana Espinoza.
8 Thank you.

9 MR. RIVERA: Good afternoon. I'm
10 here to speak about the app companies --
11 about keeping (inaudible) and we're
12 supposed to be independent contractors,
13 so there should be no reason why if
14 we're supposed to have 100 percent
15 acceptance rate and 100 rides that we
16 don't kicked off the platform. But they
17 still kick us for the platform.

18 COMMISSIONER JIHA: Sir, this is
19 about -- this is off-topic. This is
20 about the rules that we are debated
21 today. So are you -- do you have
22 comments on the rules or --

23 MR. RIVERA: All right. So --

24 COMMISSIONER JIHA: All right.
25 Thank you.

1 COMMISSIONER MARINO: Thank you for
2 coming though.

3 MR. WILSON: And so the next speaker
4 is Roberto Rodriguez, to be followed by
5 Adriana Espinoza, to be followed by
6 Andrei Greenwalt.

7 Is Mr. Rodriguez here?

8 MR. RODRIGUEZ: Hi. Good afternoon.
9 I need the translator.

10 COMMISSIONER MARINO: What language?

11 MR. RODRIGUEZ: Spanish.

12 (Interpreter used for testimony.)

13 MR. RODRIGUEZ: Good afternoon. My
14 name is Roberto Rodriguez. I'd like to
15 thank the Commissioners that are here; I
16 understand that you're here because
17 you'd like to solve the problems in this
18 industry.

19 The first point is on the free-taxi.
20 I understand that for us in our
21 community it's important that we're
22 allowed to renew. There has been 5,000
23 taxis -- 5,000 taxicabs that have not
24 been able to renew their licenses.

25 The second point is about the

1 cross-call dispatcher because on the
2 same league (sic) that our community
3 has, we'd like to be able to approach
4 the different bases.

5 In the free-industry it's important
6 to our community because we have been
7 servicing adults, children, the elderly
8 for more than 50 years, and that's why I
9 ask that we keep the free-taxis as well
10 as the application both open.

11 Thank you very much for your time.

12 COMMISSIONER JIHA: Thank you.

13 MR. WILSON: Thank you.

14 COMMISSIONER POLANCO: I'm sorry,
15 can I ask him a question?

16 I know we're pressed for time, but I
17 know that you mentioned that there are
18 5,000 vehicles in the garage that have
19 not be able to renew and I imagine
20 because of the situation, but wouldn't
21 this rule help with that because those
22 vehicles are already -- the reason why
23 they have not be been renewed is because
24 of the economy and so forth, not because
25 of the cap.

1 MR. RODRIGUEZ: I understand that
2 you as Commissioners should help us in
3 this because a lot of our drivers, they
4 are elderly and they're no longer
5 working, and they're too elderly to get
6 a different job. So we think that you
7 can help us with this.

8 COMMISSIONER JIHA: Thank you.

9 COMMISSIONER POLANCO: Thank you.

10 MR. WILSON: Thank you. So the next
11 speaker is Adriana Espinoza, to be
12 followed by Andrei Greenwalt, to be
13 followed by Bhairavi Desai.

14 MS. ESPINOZA: Good afternoon. My
15 name is Adriana Espinoza. I am the New
16 York City Program Director at the New
17 York League of Conservation Voters.
18 Thank you for the opportunity to testify
19 here today.

20 Local Law 147 of 2018 authorized the
21 TLC following the study if the impact of
22 FHV's on traffic congestion to establish
23 vehicle utilization standards for FHV's
24 dispatched by high-volume for-hire
25 services. Among the findings of that

1 study, NYLCV finds the following of
2 particular concern.

3 High-volume for-hire services grew
4 from 60,000 daily trips to 770,000 daily
5 trips from 2015 to 2019. FHV's now make
6 up 30 percent of all traffic in the
7 Manhattan cord. Those dispatched by
8 high-volume companies spend about 41
9 percent of their time cruising and
10 greenhouse gas emissions from taxis and
11 FHV's increased 62 percent from 2013 to
12 2018, primarily based on the growth of
13 the number of FHV's.

14 Based on those findings, NYLCV
15 supports the TLC's proposed rules to
16 extend the pause on new licenses and cap
17 cruising for high-volume FHV's at
18 31 percent in the Manhattan core during
19 peak hours.

20 NYLCV worked hard to ensure the
21 passage of congestion pricing, which
22 will require cooperation from State and
23 City government, as well as drivers, and
24 if they work as expected, the proposed
25 rules can help further reduce the City's

1 congestion.

2 To me, the emissions climate goal
3 set out in the State's recently adopted
4 Climate Leadership and Community
5 Protection Act, including economy-wide
6 carbon neutrality, (inaudible) by 2050,
7 we must drastically reduce emissions
8 from the transportation sector which is
9 the number one source of greenhouse gas
10 emissions in New York State.

11 Simply put, the only way to
12 accomplish this is with a significant
13 change in how we move people and good
14 around, including a shift to zero
15 emissions vehicles, a reduction in the
16 number of cars on our streets, and our
17 investment in a 21st century public
18 transportation system.

19 In the area of climate action,
20 sustainable modes like walking, biking,
21 subways and trains should be a priority
22 for all New Yorkers, and when the need
23 does arise for a vehicle, high-occupancy
24 shared rides are the smartest and
25 greenest choice.

1 However, it's worth noting that
2 beyond the impact FHV's have on climate
3 change, is their contribution to serious
4 public health crises, including asthma,
5 heart disease, and traffic deaths. We
6 believe the proposed rules are a
7 critical piece of the puzzle for
8 addressing all of these impacts, and
9 while we suppose the pause on new
10 licenses and a 31 percent cap --
11 cruising cap -- we respectfully submit
12 the following recommendations:

13 One, the TLC must be prudent with
14 exemptions to the license freeze. While
15 we strongly support the growth of
16 electric vehicles, we want EVs to
17 replace fossil fuel vehicles and don't
18 want it to come at the expense of
19 reducing congestion, which again is the
20 point of these rules.

21 If the EV exemption leads to an
22 increase in several thousand new
23 vehicles on the road, further
24 exacerbating congestion, then it should
25 be revisited in a future review. In future

1 reviews of the regulations, TLC should
2 explore cruising caps on CBDs and other
3 boroughs and carefully analyze how the
4 cruising caps impact neighborhoods just
5 outside them Manhattan cord.

6 And while we understand the ease of
7 a phased-in approach from the cruising
8 cap from 36 percent in February 2020 to
9 31 percent in August 30, 2020, that's a
10 mere five percent reduction from the
11 status quo and we believe the cap should
12 be 31 percent at the outset.

13 The New York League of Conservation
14 Voters is committed to working with the
15 Taxi and Limousine Commission on the
16 proposed rules and looks forward to
17 continuing cooperation as the
18 implementation moves forward.

19 Thank you for your time.

20 COMMISSIONER JIHA: Thank you.

21 COMMISSIONER MARINO: Thank you.

22 MR. WILSON: Thank you. The next
23 speaker is Andrei Greenwalt, to be
24 followed by Bhairavi Desai, to be
25 followed in turn in Bryan Lozano.

1 MR. GREENWALT: Good afternoon. My
2 name is Andrei Greenwalt. I work for
3 Via and I appreciate the opportunity to
4 address you today.

5 Via is proud to have supported the
6 TLC's effort to increase driver pay
7 across the industry, as well as various
8 policies to reduce congestion and
9 greenhouse gas emissions in our City.

10 The TLC's recent report shows that
11 vehicles on Via's platform cruise in
12 Manhattan only 13 percent of the time;
13 that's more than three times more
14 efficient than any other company, which
15 are all between 42 and 46 percent, and
16 it's substantially better than your
17 proposed 31 percent standard. So we are
18 already in compliance, well beyond
19 (inaudible) requirements.

20 So I'm going to focus my comments on
21 a small change that we would like to see
22 made to the vehicle cap expansion.

23 In short, to (inaudible) the rule's
24 goal of addressing traffic congestion,
25 as well as the Mayor's and Council's

1 goals of reducing greenhouse gas
2 emissions, improving equity, and
3 increasing driver pay, we recommend that
4 the TLC create a very limited exemption
5 to grant new licenses to high-occupancy
6 vehicles that would be dispatched only
7 for pooled rides and only on platforms
8 that are meeting a cruising threshold.

9 Providing pooled rides in
10 high-occupancy vehicles is the key part
11 of how we have achieved the highest
12 driver pay in the industry, as well as
13 the most efficient sustainable ride, as
14 TLC data shows. It reduced traffic and
15 congestion by displacing vehicles used
16 for single-passenger rides in sedans
17 that can't fit as many people.

18 The cap is preventing even the
19 transfer of existing licenses from
20 sedans to high-occupancy vehicles
21 because vehicle licenses are often held
22 by leasing companies and not drivers.

23 Because of the license cap every
24 week Via turns away more than 150
25 drivers who say they want to drive a

1 high-occupancy vehicle, including a
2 large portion of them who are currently
3 leasing and driving smaller vehicles
4 that are (inaudible) for pooled rides.

5 This is important for several
6 reasons:

7 One, congestion and gas greenhouse
8 emissions. By failing to differentiate
9 between pooled rides and
10 single-passenger ones, the cap is
11 failing to achieve all of its
12 environmental and congestion goals.

13 Leading environmental -- you just
14 heard this in the last testimony --
15 leading environmental transportation
16 organizations have made clear that
17 congestion policy "should encourage the
18 use of multi-passenger options and
19 discourage the use of vehicles being
20 driven alone or transporting only one
21 passenger", and expert after expert has
22 pointed out that simply electrifying
23 vehicles is not nearly enough to address
24 our climate crisis.

25 Second, while securing better driver

1 pay is not a stated goal to this
2 rulemaking, allowing the use of
3 high-occupancy vehicles for pooled rides
4 would contribute to that priority as
5 well. Via pays drivers of those
6 vehicles the highest amount in the
7 industry.

8 And third, pooled rides are
9 requested at a higher rate in low and
10 middle income neighborhoods in New York
11 City than in affluent ones, which
12 encourages greater access to pooled
13 rides for all New Yorkers.

14 So we propose this limited exception
15 if -- to ensure the efficient use of
16 this exception that TLC could require
17 that all vehicles with such a license
18 only be dispatched for pooled rides or
19 only by services who meet a certain
20 cruising threshold. It could also set a
21 numerical limit on the number of those
22 licenses it grants each month, and we
23 believe this targeted change will better
24 address traffic congestion, reduce
25 greenhouse gas emissions and improve

1 equity among New York City residents and
2 increase driver pay.

3 We would be happy to discuss these
4 suggestions further and my written
5 testimony goes into more detail on these
6 matters. Thank you very much.

7 COMMISSIONER JIHA: Thank you.

8 COMMISSIONER MARINO: Do you have
9 the written testimony with you?

10 MR. GREENWALT: I do.

11 COMMISSIONER HEINZEN: We have it.

12 COMMISSIONER MARINO: Okay. I'd
13 like a copy. Thank you.

14 MR. GREENWALT: Thank you.

15 COMMISSIONER JIHA: Thank you.

16 MR. WILSON: Thank you. The next
17 speaker is Bhairavi Desai, to be
18 followed by Bryan Lozano, to be followed
19 by Jean Ryan.

20 MS. DESAI: Hi. Good morning.
21 Before I start, I had some written
22 testimony to submit. Okay.

23 First is actually our comments on
24 the proposed rules, and the second set
25 of documents are the petition for

1 rulemaking. (Handing.) Thank you.

2 Okay. Good morning everybody. My
3 name is Bhairavi Desai. I'm the
4 Executive Director of the New York Taxi
5 Workers Alliance. We're here today in
6 full support of the proposed
7 regulations.

8 I mean, you know, the world hasn't
9 crashed; the sky is still up. Somehow
10 these companies are not only operating,
11 but they even made their way onto Wall
12 Street. This cap was necessary, we
13 know, years and years ago, and we
14 appreciate the fact that this Commission
15 actually tried to, you know, get to the
16 cap even four years ago, but didn't get
17 that authority until just last year.

18 There's no -- I mean, these
19 companies are deactivating drivers.
20 They're -- Uber and Lyft are not even
21 taking new drivers on. Even with the
22 rules that you're proposing -- I mean,
23 they currently have 86,000 vehicles out
24 on the street, but with
25 cross-dispatching, they would have at

1 their disposal another 30,000 livery and
2 black cars that they could dispatch to.

3 What these rules do is fundamentally
4 require them to prioritize work to
5 full-time drivers; to the men and women
6 that already have a license, already
7 have a vehicle, already depend on this
8 job for their day-to-day living. They
9 need to be prioritized.

10 App drivers remain empty still 41
11 percent of the time, which is not
12 acceptable. That means they're burning
13 fuel, paying for expenses solely
14 out-of-pocket. On top of that, they're
15 still earning below minimum wage.
16 Meanwhile, we know that yellow cab
17 sector drivers have seen in real numbers
18 a fall in revenue by over 40 percent
19 from 2011 to today.

20 As my brother Richard said earlier,
21 the bankruptcies and foreclosures have
22 continues. This is a work force that
23 remains in crisis. You know, we've seen
24 nine drivers take their own life to
25 suicide. Thousands more that have lost,

1 you know, their credit, their
2 retirement. We see more and more older
3 drivers that are working because you
4 simply can't earn enough from even doing
5 just a couple of shifts.

6 We needs to fix this situation for
7 the men and women that already are
8 working today. We need to add to the
9 these rules, which our petition is
10 asking you to do, which we submitted to
11 you last week, to support our call at
12 the City Council for legislation that
13 would allow you to regulate a maximum on
14 how much these companies can charge for
15 the lease rate and for financing.

16 And let me just say, high leases
17 started with the over-saturation of
18 vehicles. We saw companies charging
19 \$90,000 for \$30,000 cars way before the
20 cap. They were doing it at the height
21 of the saturation, and in fact Uber had
22 to settle -- a settlement of 20 million
23 dollars with the Federal Trade
24 Commission for false advertising -- for
25 saying that drivers were going to be

1 earning \$96,000 a year so they could
2 come in and be encouraged to enter into
3 this agreements.

4 COMMISSIONER JIHA: Time.

5 MS. DESAI: We can stop that --

6 COMMISSIONER JIHA: Time.

7 MS. DESAI: -- we can stop the
8 deactivations while -- all of it depends
9 on continuing this cap, increasing the
10 utilization requirements, making sure
11 every single driver out there is earning
12 more, and that means more trips only
13 possibly with this cap.

14 Thank you. (Applause.)

15 COMMISSIONER JIHA: Thank you very
16 much.

17 MR. WILSON: Thank you. The next
18 speaker is Bryan Lozano, to be followed
19 by Jean Ryan, to be followed by John
20 Zhume.

21 MR. LOZANO: My name is Bryan
22 Lozano; I'm from tech NYC. Thank you
23 for the opportunity to testify today and
24 allowing public comment on this
25 proposal.

1 Tech NYC is a non-profit (inaudible)
2 supporting the tech industry in New York
3 through the increased engagement between
4 our more than 750 member companies, New
5 York Government and community at large.
6 Tech NYC works to foster a dynamic,
7 diverse (inaudible) ecosystem ensuring
8 New York is the best place to start a
9 grow-tech company, and that New Yorkers
10 benefit from resulting innovations.

11 One innovation that has undoubtedly
12 improved New Yorkers lives over the past
13 several years is ride-sharing.

14 Ride-sharing provided New Yorkers with
15 affordable and convenient transportation
16 options, provided with an important
17 source of income, and ride-sharing
18 companies like Uber, Lyft and Via, Tech
19 NYC members offer important
20 transportation options to New Yorkers
21 and have been there time and time again
22 to fill in public transits gaps.

23 Today New Yorkers of all backgrounds
24 and all boroughs rely on ride-sharing to
25 get around and to go about daily lives.

1 However, over the past year New York
2 City has instituted a number of rules
3 which would negatively impact the
4 services offered by ride-sharing
5 companies and do more harm than good.

6 In particular, the blunt cap on
7 for-hire vehicle licenses, which the
8 proposed rules extend, have failed to
9 produce any discernible benefits and are
10 likely to have negative long-term
11 affects. While the congestion is a
12 serious issue that needs to be
13 addressed, the cap on for-hire vehicle
14 licenses is misdirected and incorrectly
15 singles out FHV's.

16 A study conducted in 2016
17 demonstrated that FHV's weren't a primary
18 source congestion. The report found
19 that while the FHV companies are a
20 contributor to overall congestion, they
21 "did not cause the recent increases in
22 congestion in the central business
23 district".

24 Further, as currently constructed,
25 the license cap fails to account for the

1 difference between single-passenger and
2 pooled rides. The cap will prevent more
3 high-occupancy vehicles from coming
4 online and limit the share of pooled
5 rides.

6 Pooled rides are more efficient than
7 single-occupancy rides and have shown to
8 reduce congestion. Pooled rides are
9 also one of the more equitable forms of
10 travel. Pooled rides are requested at
11 higher rates in low and middle income
12 neighborhoods, and any FHV license cap
13 should exempt high-occupancy vehicles
14 utilized in pooled rides.

15 The gap will also hurt New Yorkers
16 who rely upon ride-sharing (inaudible)
17 income. In the long-term the cap will
18 create a system akin to the taxi
19 medallion system.

20 Recent reporting investigations
21 demonstrate the (inaudible) of the
22 system and how it imperils drivers. FHV
23 licenses are in particular -- are for
24 particular cars and many of these cars
25 are owned by fleet companies which rent

1 vehicles out to individuals who want to
2 drive. The license cap incentives
3 owners -- fleet owners to increase
4 prices, take advantage of people who
5 would otherwise get a license for a car
6 of their own.

7 In order to combat congestion New
8 York needs to act smart and approve
9 policies like the recently passed
10 congestion pricing (inaudible). At the
11 same time we must be careful to avoid
12 using old-fashioned methods to regulate
13 new models of (inaudible) and any
14 regulation, which take into account that
15 FHV firms have world class dynamic rider
16 technology and helps predict and
17 (inaudible).

18 We hope the TLC will reconsider its
19 proposal and look forward to working
20 together and finding more creative ways
21 to regulate to address concerns around
22 congestion while ensure New Yorkers have
23 access to the most transportation
24 (inaudible).

25 Thank you so much.

1 COMMISSIONER JIHA: Thank you.

2 MR. WILSON: Thank you. The next
3 speaker is Jean Ryan, to be followed by
4 John Zhume, to be followed by
5 Christopher Schuyler.

6 MS. RYAN: Hi. I'm Jean Ryan,
7 President of Disabled in Action and a
8 member of Taxis for All campaign.

9 We want for-hire vehicle wheelchair
10 access. We want to ride; we don't want
11 to wait any longer for a ride than
12 anyone else does. The rollout of
13 accessibility in the for-hire vehicle
14 industry has been painfully slow over
15 many years. Now, we have a .6 percent
16 accessibility in the for-hire vehicle
17 industry. That's not even a drop in the
18 bucket, but hopefully it is a start and
19 not a ceiling.

20 If all the vehicles were accessible,
21 we could ride in any one of them.
22 Instead, people have a notion that for
23 some reason they have to ride in or
24 drive a sedan or SUV. That is
25 discriminatory for us.

1 We are all for the cap on for-hire
2 vehicle licenses so that there will
3 hopefully be less pollution and faster
4 speeds in the central business district
5 in Manhattan, as well as better service
6 in the outer boroughs and in northern
7 Manhattan.

8 We agree that there should not be a
9 cap for now on new wheelchair accessible
10 vehicle licenses. Why not make it
11 permanent to allow wheelchair accessible
12 vehicles, however many people want or
13 require them.

14 We are concerned that allowing
15 inaccessible electric powered vehicles
16 to surpass the cap will end up like the
17 hybrids did. More vehicles that we
18 cannot get into to. Instead, why not
19 just allow more licenses if they're
20 wheelchair accessible, whether or not
21 they are electric powered or gasoline
22 powered.

23 In summary, I live in an outer
24 borough and in almost 20 years of
25 fighting for wheelchair access in the

1 for-hire vehicle industry, I have seen
2 unbelievable pushback and justifications
3 for an unfair system. It is good that
4 the City Council and the TLC are finally
5 starting make amends to an unfair system
6 that is separate and unequal. Thank
7 you.

8 COMMISSIONER JIHA: Thank you.

9 MR. WILSON: Thank you. The next
10 speaker is John Zhume, to be followed by
11 Christopher Schuyler, to be followed by
12 Brendan Sexton.

13 MR. ZHUME: Good morning
14 Commissioners. My name is John Zhume;
15 I'm a driver for Uber. Thank you for
16 allowing us to share testimony.

17 I began in December of 2018; I began
18 when the cap was in place. Working for
19 Uber has allowed me to move out of my
20 parents' place, rent my own studio, and
21 claim some independence for myself.

22 I work a lot of hours every week
23 just to live paycheck to paycheck. I
24 find it very unfair that drivers don't
25 get a better opportunity in getting "T"

1 plates. I have to pay twice as much as
2 I would normally pay and I'm working
3 many hours. I was going to school and
4 would end up with \$200 less every week
5 because that went to rent.

6 If there were a way Uber drivers
7 could still get "T" plates I think it
8 would make a lot of us renting be more
9 at ease. Some of us would like to still
10 be working for Uber and driving in our
11 own car.

12 I once asked the TLC to consider
13 allowing drivers to still get "T" plates
14 for our own cars. I hope the TLC and
15 Uber can come to an agreement. Allowing
16 hybrid cars to get "T" plates would not
17 only help drivers and our pockets, but
18 it will help the environment as well.

19 Currently, the only way to purchase
20 TLC vehicle licenses is by purchasing
21 the corporation that that business is
22 placed under. This can go from 10,000
23 to \$100,000. Does this sound reasonable
24 for someone driving part-time, or for
25 someone who would like to use the same

1 car they use for everyday things like
2 dropping off their kids at school, or
3 going to and from work to school?

4 I've considered a wheelchair
5 accessible vehicle but found out only
6 Toyota Siennas could be used and that
7 the vans had their backseats removed.
8 This is a disadvantage for drivers
9 because having all the seats allowed us
10 to take more passengers. There are
11 other vehicles that can wheelchair
12 accessible and also lifts for wheelchair
13 accessible vehicles, however, these are
14 not the common practices.

15 The best way for a driver to make
16 profit is to have their own car and save
17 some money on gas. This is why I ask
18 the TLC to consider and put more thought
19 in allowing hybrid vehicle and electric
20 vehicles to get TLC plates.

21 By allowing only drivers to use
22 their own vehicles that they had already
23 used for personal use, this would
24 discourage an overflow of vehicles on
25 the road. Thank you.

1 COMMISSIONER JIHA: Thank you.

2 MR. WILSON: Thank you. The next
3 speaker is Christopher Schuyler, to be
4 followed by Brendan Sexton, to be
5 followed by Pascal Gabriel.

6 MR. SCHUYLER: Good afternoon. New
7 York City residents using wheelchairs
8 deserve better than what the major
9 for-hire vehicle companies have been
10 giving them. Passing the proposed rules
11 which incentive wheelchair accessible
12 vehicles is a move in the right
13 direction.

14 My name is Christopher Schuyler and
15 I am a senior staff attorney at the New
16 York Lawyers for the Public Interest. I
17 am a person who stutters. Thank you for
18 the opportunity to present testimony
19 today.

20 The proposed rules codifying the
21 Local Law 147 should be tasked thereby
22 extending the freeze on new for-hire
23 vehicle licenses while incentivizing the
24 increase of wheelchair accessible
25 vehicles. For-hire vehicle companies,

1 particularly high-volume for-hire
2 services -- the companies Juno, Lyft,
3 Uber, and Via -- have experienced meager
4 rides in the past several years. Yet
5 while those companies enjoy record
6 profits, their contribution to
7 wheelchair accessibility has been
8 meager.

9 One of the benefits that stands to
10 be gained by passing the proposed rules
11 is the (inaudible) that the rules would
12 provide to these large companies to do
13 the right thing and put more wheelchair
14 accessible vehicles on New York City
15 streets.

16 There are nearly 100,000 New York
17 residents using wheelchairs in addition
18 to countless visitors streaming in daily
19 who uses wheelchairs. Accessible
20 transit is particularly critically for
21 the disability community, which includes
22 veterans with mobility impairments, and
23 a large number of New York City's
24 growing elderly population.

25 People over the age of 65 experience

1 three times the rate of disability
2 compared to the general population,
3 including many who now rely on
4 wheelchairs, and New York City must
5 ensure that that offers accessible
6 transportation to those that use
7 wheelchairs. The codification of Local
8 Law 147 is a modest move in the right
9 direction.

10 From the time that the for-hire
11 vehicle bases began submitting
12 electronic trip records in April of
13 2015, there has been an enormous
14 increase in the number of these vehicles
15 on our streets.

16 In April 2015 there were roughly
17 40,000 for-hire vehicles. As of July
18 2019, that number rose to over 120,000,
19 yet as of the same date, less than one
20 percent of the for-hire vehicle fleet is
21 wheelchair accessible, but by contrast
22 New York medallion vehicles, the yellow
23 cabs, are faring much better. At the
24 end of 2016, there were just over 1,000
25 wheelchair accessible vehicles out of --

1 over the 13,000 of the medallion
2 vehicles.

3 As of July 17, 2019, there were
4 2,823 wheelchair accessible vehicles out
5 of 11,469 active vehicles with
6 wheelchair accessible vehicles equating
7 to nearly 25 percent of the active
8 fleet. Even more promisingly, the Taxi
9 & Limousine Commission is committed to
10 having 50 percent of the medallion
11 fleet, or approximately 6,800 new
12 vehicles being wheelchair accessible by
13 2020.

14 Although there is much work to be
15 done, there has been a small rise in
16 wheelchair accessible vehicles since the
17 enactment of Local Law 147 on August 14,
18 2018, nearly tripling the amount of
19 wheelchair accessible vehicles to 750
20 today. However, equal access for
21 wheelchair users is still not being
22 prioritized adequately.

23 The major app-based companies
24 represent more than 80 percent of the
25 total for-hire vehicle fleet. In recent

1 IPOs Uber, Lyft, and June raised 8.1
2 billion, 2.3 billion, and 893 million
3 respectively. These highly capitalized
4 companies should be expected to do their
5 part to meet the needs of persons with
6 disabilities.

7 When the for-hire vehicle companies
8 fail to provide wheelchair accessible
9 vehicles to New York City residents
10 using wheelchair, these residents
11 suffer. Moreover, many of these
12 would-be customers no longer even look
13 to the for-hire vehicle industry because
14 the service has been so inadequate.

15 Our recommendations are to codify
16 Local Rule 147 by passing the proposed
17 rules as drafted, including the
18 exception to the moratorium on new
19 for-hire vehicle licenses, which
20 provides a modest incentive for the
21 for-hire vehicle companies to increase
22 their wheelchair accessible vehicle
23 fleet, to study the effects of Local Law
24 147, specifically with regards to its
25 effects on wheelchair accessible

1 vehicles, and publish the findings, to
2 consider additional methods to
3 incentivize the increase of wheelchair
4 accessible vehicles, such as subsidies
5 and bonuses for wheelchair accessible
6 drivers --

7 COMMISSIONER MARINO: You have to
8 wrap it up; your light is going.

9 MR. SCHUYLER: -- amend the proposed
10 rules pertaining to the battery electric
11 vehicles exception to the moratorium to
12 require that in order to be exempted
13 such battery electric vehicles must also
14 be wheelchair accessible, and lastly to
15 mandate that the large for-hire vehicle
16 companies increase their wheelchair
17 accessible vehicle fleet similar to the
18 medallion industry's commitment to reach
19 50 percent wheelchair accessibility by
20 2020.

21 Thank you for your time. I look
22 forward to talking about wheelchair
23 accessibility in the future.

24 COMMISSIONER MARINO: Thank you.

25 COMMISSIONER JIHA: Thank you.

1 MR. WILSON: Thank you. The next
2 speaker is Brendan Sexton, to be
3 followed by Pascal Gabriel, to be
4 followed in turn by Riyadh Noubani.

5 COMMISSIONER MARINO: Let me just
6 say, if anyone has a cellphone, please
7 -- that's not on silent -- please put it
8 on silent now.

9 MR. SEXTON: Good afternoon. I'd
10 like to make a point of order before I
11 begin my testimony about the unjust
12 silencing of the for-hire vehicle
13 driver. Our brother Jimmy Rivera was
14 silenced just today when he was trying
15 to illustrate the impact that these
16 policies have. He was shut down and
17 told to leave the podium, and I hope in
18 the future any for-hire vehicle driver
19 that comes up here is given the
20 opportunity to speak.

21 COMMISSIONER MARINO: He wasn't
22 asked --

23 COMMISSIONER JIHA: He wasn't
24 talking about the topic.

25 MR. SEXTON: He was talking about

1 the impact that these policies have, and
2 I'm sorry he didn't articulate it the
3 way that you wanted him to, but that's
4 what he was trying to do.

5 COMMISSIONER MARINO: No, he was not
6 asked to leave the podium, sir. We have
7 an open-door policy here, really. He
8 was talking about the Lyft driver
9 kicking -- the Lyft company kicking
10 people off the app, which is not --

11 COMMISSIONER JIHA: Exactly.

12 COMMISSIONER MARINO: -- the rule
13 today.

14 MR. SEXTON: It's a direct impact of
15 what's happening with the policies.
16 With utilizations, it's a direct impact
17 and Lyft is knocking them off.

18 COMMISSIONER MARINO: Well, maybe he
19 didn't explain that to us.

20 MR. SEXTON: And that's why I'm just
21 making a point of information. So if
22 the for-hire vehicle drivers come up,
23 and they're going to be talking about
24 this, please don't silence them.

25 COMMISSIONER MARINO: We're not

1 silencing anybody.

2 MR. SEXTON: Good afternoon. My
3 name is Brendan Sexton. I'm the
4 Executive Director of the Independent
5 Drivers Guild.

6 IDG is a non-profit affiliated
7 machinist union who have been organizing
8 black car drivers for over 20 years. I
9 want to thank the Commissioners and the
10 TLC staff for all the work you've done
11 in relieving 70,000 working families,
12 specifically the approval of landmark
13 driver income and transparency rules.

14 Commissioners, we have a problem
15 with predatory leasing companies before
16 the moratorium on the issuance of
17 for-hire vehicle licenses, and as we
18 warned, the problem has only worsened
19 over the last year.

20 The vehicle cap means that thousands
21 of existing drivers and all new drivers
22 are stuck renting TLC vehicles. These
23 drivers pay thousands more rent than it
24 would cost to own, and have no vehicle
25 at the end. Plain and simple, the cap

1 on for-hire vehicle licenses done has
2 established another failed medallion
3 system.

4 Predatory leasing companies have not
5 acquired and control thousands of New
6 York City's for-hire vehicle licenses,
7 but have also taken advantage of this
8 position in exploiting drivers through
9 onerous and unfair leasing terms that
10 keep drivers under their control and in
11 unbearable debt.

12 Most leases and rentals are priced
13 way too high over the limit to supply
14 the vehicles; the cost of the drivers go
15 up even higher, just like it happened
16 with the medallions in the 1990s.

17 Without affordable options, this
18 Commission's own studies assumes the
19 number of for-hire vehicles shared by
20 drivers will engage in (inaudible) will
21 triple. To make matters worse, the cap
22 on vehicle license has also allowed
23 app-based companies to take advantage of
24 drivers and continue their exploitive
25 practices.

1 Since August, the Commission has
2 issued TLC driver license to more than
3 12,000 new drivers totaling as much as
4 50 million additional for-hire vehicles
5 that are on our streets. With no cap on
6 new drivers entering the workforce, this
7 dynamic has again shifted the power to
8 the app-based companies who view drivers
9 as expendable.

10 Without a cap on drivers the apps
11 are also empowered to manipulate driver
12 access to their apps for the company's
13 gains. Lyft, for example, has launched
14 this policy that exempted those drivers
15 who rent or lease vehicles through
16 Lyft's own leasing program incentivizing
17 drivers to pay Lyft upwards of \$400 per
18 week.

19 There's a simple to flip this
20 dynamic and empower drivers. Limiting
21 the number of new TLC drivers entering
22 the workforce provides power and value
23 to the existing drivers. Limiting the
24 labor pool will require all companies to
25 compete to keep drivers working for them

1 so they will be provided better working
2 conditions and paying benefits.

3 The IDG is calling on TLC to
4 establish a moratorium on new driver
5 licenses, regulate leasing companies,
6 tie products they offer to for-hire
7 vehicle drivers, tie licenses with the
8 driver plates, create path-ship to
9 ownership for existing drivers, prevent
10 app-based companies from deactivating
11 drivers without a stated cause and
12 ensure app-based companies provide
13 drivers with due process with labor
14 organization representation.

15 With regard to the Commission's
16 proposed rules on utilization and
17 cruising caps, our fear is that the TLC
18 is creating an incentive for the
19 app-based companies to slash pay for
20 drivers and manipulate workers for the
21 benefit of the app-bases companies,
22 exactly as Lyft has already decided to
23 do.

24 These proposed rules would --
25 COMMISSIONER JIHA: Wrap it up,

1 please.

2 MR. SEXTON: -- (inaudible) -- by
3 forcing drivers to log off, prevent
4 drivers from being paid, remove the
5 ability of drivers to have control,
6 providing even more powered app-based
7 companies, create dead-head situations,
8 incentivize companies --

9 COMMISSIONER JIHA: Can you please
10 wrap it up?

11 MR. SEXTON: We agree with the
12 (inaudible). It seems rational to
13 launch an additional cruising cap policy
14 given what we have outlined above, and
15 before the companies specific
16 utilization rate, this Commission passed
17 in December, hasn't even gotten into
18 effect.

19 We thank for you this opportunity to
20 speak on behalf of the more than 70,000
21 families who rely upon app-based
22 for-hire vehicle industry. We need to
23 do more to protect the drivers from the
24 predatory and exploitive practices of
25 both the leasing industry and app-bases

1 companies. Thank you.

2 COMMISSIONER HEINZEN: I have a
3 quick question.

4 MR. SEXTON: Sure.

5 COMMISSIONER HEINZEN: Can you
6 explain again what you said, that Lyft
7 has a policy whereby drivers who lease
8 directly from the Lyft controlled
9 leasing entity will not be deactivated;
10 will be deactivated at a lesser rate?

11 MR. SEXTON: Sure. So on their
12 June 27th new policy that they sent out,
13 there were certain circumstance in which
14 you would not be forced to log out of
15 the app. One of those is if you leased
16 from their leasing company. As long as
17 you lease from their leasing company,
18 they would not deny access to the app,
19 nor kick you off if there's low demand.

20 COMMISSIONER HEINZEN: Can I just
21 ask that you -- that you or someone from
22 your organization just send us a copy of
23 that policy?

24 MR. SEXTON: Yes; absolutely. No
25 problem.

1 COMMISSIONER HEINZEN: Thank you.

2 COMMISSIONER MARINO: And I just
3 have on quick question --

4 MR. SEXTON: Sure.

5 COMMISSIONER MARINO: -- and forgive
6 me, I'm a little confused -- are you --
7 do you support these rules or you don't,
8 because I heard a couple of mixed
9 messages there.

10 MR. SEXTON: No, we don't -- what we
11 support is a cap on drivers license, not
12 vehicles cause what it's creating is a
13 supply and demand issue --

14 COMMISSIONER MARINO: So you support
15 the cap on --

16 MR. SEXTON: Drivers licenses.

17 COMMISSIONER MARINO: -- drivers
18 licenses, not vehicles. Okay.

19 MR. SEXTON: We want to make sure
20 that drivers have powers not vehicles.

21 COMMISSIONER MARINO: Okay. Thank
22 you very much.

23 MR. SEXTON: Thank you.

24 COMMISSIONER JIHA: Thank you.

25 (Applause.)

1 MR. WILSON: Thank you. The next
2 speaker is Pascal Gabriel, to be
3 followed by Riyad Noubani, to be
4 followed in turn by Jose Altimirano.

5 MR. GABRIEL: Good afternoon. My
6 name is Pascal Gabriel. I'm a taxi
7 driver since 2001. I'm an owner-driver;
8 I've been in this industry since that
9 long. I've never seen this kind of
10 crash in the industry. It's really
11 painful and very hard to the drivers.

12 I get a couple of my friends, they
13 are out of business because they don't
14 have enough fare to cover their
15 expenses. They cannot pay their loan;
16 they cannot pay their housing. They
17 cannot supply for their family. Some
18 off them commit suicide but you all know
19 about it. I don't have to repeat it
20 again.

21 So all I'm asking you, Commissioner,
22 Taxi & Limousine Commission, to see if
23 you can keep the cap on so those of us
24 who are already in the industry can
25 survive so we don't have be in that kind

1 of position to pay for leniency to beg
2 for help.

3 Please do as much as you can if it's
4 possible. Keep the cap on, create a
5 playing field where the industry can be
6 on equal playing field. We all can make
7 a living on it. That's what I do for a
8 living, driving taxi. So in this
9 moment, it's so hard. I cannot afford
10 to pay my loan. Please help. Keep the
11 cap on and help us get out of that
12 position so we can all have a better
13 living.

14 Thank you, have a nice day.
15 (Applause.)

16 COMMISSIONER JIHA: Thank you.

17 MR. WILSON: Thank you. The next
18 speaker is Riyadh Noubani, to be followed
19 by Jose Altimirano, to be followed by
20 Pedro Acosta.

21 Is Mr. Noubani here?

22 (No response.)

23 MR. WILSON: Okay. The next speaker
24 would be then be Jose Altimirano.

25 MR. NOUBANI: Hello everyone. My

1 name is Riyadh Noubani. It has more than
2 one year doing Uber, Lyft, and Juno.

3 I'm renting a car and it's -- I have
4 to -- every month I have to pay like
5 almost like \$1,700. My problem is they
6 stopped giving the TLC number of plate.
7 If -- I know there's a lot of cars
8 outside, but if they don't want extra
9 drivers why would they give TLC license?
10 They should have stopped giving TLC
11 license; why would they stop the TLC
12 number plate -- giving people TLC number
13 plate?

14 Cause if I'm renting -- it's very
15 expensive for me to, you know, pay my
16 rent and pay for the car the rent. All
17 I'm asking is if you don't want any
18 extra driver, then stop giving people
19 TLC drivers license. But whoever is --
20 whoever had the TLC license already, at
21 least allow them to have their own TLC
22 number plate. You know, cause it's not
23 fair.

24 That's what I think. Yeah, I'm just
25 making it short.

1 COMMISSIONER JIHA: Thank you.

2 MR. NOUBANI: Thank you very much.

3 MR. WILSON: Thank you.

4 COMMISSIONER JIHA: I just have to
5 remind folks, after you have spoken, can
6 you please leave this room because there
7 are a lot of people waiting downstairs
8 who want to come up. Okay. Please.
9 Thank you.

10 MR. WILSON: Thank you. And so the
11 next speaker is Jose Altimirano, and he
12 will be followed by Pedro Acosta, and
13 followed in turn by Jose Hernandez.

14 MR. ALTIMIRANO: Good afternoon. I
15 was about to say good morning. Good
16 afternoon, everyone. Jose Altimirano,
17 President of the Livery Base Owners.
18 Thank you for having us here.

19 The Livery Base Owners represent
20 over 250 livery bases in New York City.

21 COMMISSIONER MARINO: Can you stop
22 the chatter in the room, please? Sorry,
23 sir.

24 MR. ALTIMIRANO: That's all right.

25 Our member bases serve approximately

1 150,000 New Yorkers every day and every
2 borough across the City except for
3 Staten Island. On behalf of these base
4 owners and customers that we serve, we
5 respectfully submit the following
6 comments on the TLC's implementation of
7 the vehicle license pause established
8 under Local Law 147.

9 In 2014 the livery sector of the
10 for-hire vehicle industry enjoyed over
11 25,000 affiliated vehicles. Our
12 passenger profile are residents of the
13 outer boroughs who may or may not speak
14 English as a first language. Our bases
15 are equipped to serve these passengers
16 because most of our membership are
17 immigrants as well, and we come from the
18 same communities as the passengers.
19 However, 2014 saw the entrance of what
20 we know now as high-volume for-hire
21 vehicle services.

22 These large corporations entitled
23 entities gobbled up market share and
24 provided financial incentives to our
25 affiliated drivers. These high-volume

1 FHV services operated at a cost because
2 their goal is to eliminate competition
3 in the City. As a result, after five
4 years, the number of affiliated vehicles
5 in our sector has dropped to
6 approximately 10,900 vehicles.

7 The livery base owners are asking
8 for the TLC to consider a more flexible
9 approach to the new license pause. TLC
10 reports that there is a 69 percent
11 license renewal rate. What happens to
12 the 31 percent of licenses that are not
13 renewed? The amount represents a
14 service gap that threatens the
15 communities that we serve. Our
16 immigrant-based communities are
17 cash-based and still need
18 transportation. They shouldn't be
19 neglected. We, the livery sector, are
20 still their preferred method of
21 transportation.

22 Our communities of poor and working
23 class immigrants and people of color are
24 the ones suffering from crumbling MTA
25 infrastructure and services disruptions,

1 irregular and inconvenient bus times,
2 and these communities are the ones that
3 will suffer when small bases are unable
4 to provide a ride.

5 Therefore, we would like the TLC to
6 grant new licenses for drivers who would
7 be affiliated with our bases. Our bases
8 are not responsible for the congestion
9 problem, as most of our rides are local
10 and in the outer boroughs.

11 Additionally, we would TLC to allow for
12 cross-class dispatching, and we applaud
13 the TLC in taking steps to fix the
14 issues we have with cross-class
15 dispatching, addressing the reality of
16 where we are today, where the majority
17 of drivers are not in our sectors of the
18 industry, but in the high-volume sector.

19 Cross-class dispatching will allow
20 for struggling bases and drivers to
21 provide service to their customers. If
22 the TLC is going to bind the number of
23 vehicles in circulation then you should
24 allow full utilization of the stock.

25 Our small bases are in crisis and in

1 only five years we have lost more than
2 half of our vehicles, and the trend of
3 loss is not reversed. We are looking
4 for the TLC to provide leadership on
5 this issue and to help us remain viable.
6 We do not want to be forgotten.
7 Currently all the attention is based on
8 high-volume bases growth, the yellow
9 medallion crisis, but we in the livery
10 sector are disappearing. We need the
11 City to allow us to continue serving our
12 communities. Thank you.

13 MR. WILSON: Thank you.

14 COMMISSIONER POLANCO: I'm sorry.
15 So then what do you propose?

16 MR. ALTIMIRANO: We would like for
17 livery bases -- we would like to have
18 for livery bases who have lost over half
19 of their affiliated vehicles to be
20 allowed to affiliate vehicles, and these
21 licenses can still within the livery
22 sector and not necessarily go out of
23 them.

24 COMMISSIONER POLANCO: So that would
25 be new vehicles.

1 MR. ALTIMIRANO: So we went from
2 over 25,000 to 10,900 today roughly. So
3 we haven't -- there is no way for us to
4 increase our -- what we lost to all the
5 larger bases -- larger TNCs -- because
6 we can't have any more vehicles. We
7 have drivers, but they can't get
8 vehicles.

9 As the livery driver said before --
10 I think he said it where he said renewal
11 is not renewal. It's that they have
12 vehicles, but they can't put them on the
13 road. They want to work with livery
14 bases because they like to work in the
15 outer boroughs where most of our -- most
16 of us are located. But we can't do any
17 additions.

18 We've lost over half of our -- you
19 know, let's say 70 percent of our fleets
20 in general, but no one is really paying
21 attention to the livery sector.

22 COMMISSIONER MARINO: So you lost
23 your cars not your drivers is what
24 you're saying?

25 MR. ALTIMIRANO: The vehicles,

1 exactly.

2 COMMISSIONER MARINO: And loss of
3 the affiliate --

4 MR. ALTIMIRANO: So there was time
5 when due to the incentives provided by
6 the TNC, they went to that problem and
7 now we -- in our communities, we have a
8 lack of vehicles to service our
9 community and we're forced to tell them
10 more often than not, "Call back; we
11 don't have anyone. Call back".

12 We're having a service disruption in
13 our vehicles because of the lack of
14 vehicles.

15 COMMISSIONER MARINO: So those
16 licenses were not renewed?

17 MR. ALTIMIRANO: Those licenses --
18 you can transfer from a livery sector
19 into black car into -- I don't know how
20 the new one works -- but it's very easy
21 to transfer and affiliate with another
22 base.

23 COMMISSIONER MARINO: So you
24 transferred those licenses?

25 MR. ALTIMIRANO: So those licenses

1 were transferred to the TNCs and have
2 not returned.

3 So we're asking for the TLC to have
4 an -- I'm not sure how the legislation
5 will --

6 COMMISSIONER POLANCO: You mean to
7 restrict transfer then; restrict
8 transfer --

9 COMMISSIONER MARINO: No, no, no.
10 He wants the licenses back.

11 MR. ALTIMIRANO: We would like our
12 livery bases to be able to affiliate
13 vehicles cause we have shown that we
14 don't affect congestion; we're in the
15 outer boroughs, and there's a need in
16 our community for more vehicles.

17 COMMISSIONER POLANCO: And then
18 those vehicles, if there's not a
19 restriction on transfer, they can just
20 get with your base and then go to the
21 higher volume.

22 MR. ALTIMIRANO: Then we should have
23 a restriction for those additional
24 vehicles.

25 COMMISSIONER MARINO: So it's not

1 new vehicles then you're saying?

2 MR. ALTIMIRANO: It is new vehicles.
3 We need new vehicles in our communities.

4 COMMISSIONER MARINO: And licenses.

5 COMMISSIONER JIHA: New licenses.

6 MR. ALTIMIRANO: It is a vehicle
7 license because we've lost the majority
8 of our pool that we had from five years
9 ago.

10 COMMISSIONER MARINO: But you
11 willingly transferred those licenses.
12 So basically you're saying you want them
13 back.

14 MR. ALTIMIRANO: The drivers
15 transferred them.

16 COMMISSIONER MARINO: Oh, the
17 drivers transferred them.

18 MR. ALTIMIRANO: We're bases; the
19 driver can transfer to any base they
20 want according to TLC rules today.

21 COMMISSIONER MARINO: I see. Okay.
22 The drivers -- you didn't transfer them.

23 MR. ALTIMIRANO: You know, they were
24 -- at one point, the incentives to
25 transfer over, you know, were very

1 profitable.

2 COMMISSIONER MARINO: Tempting.
3 Okay. I understand that. Thank you for
4 clarifying that.

5 MR. ALTIMIRANO: No problem.

6 COMMISSIONER JIHA: Thank you.

7 MR. WILSON: Thank you. The next
8 speaker is Pedro Acosta, to be followed
9 by Jose Hernandez, to be followed in
10 turn by Yenny Hernandez.

11 MR. ACOSTA: Hi. Good afternoon.
12 Thank you Commissioner; thank you
13 everybody for coming here, and thank you
14 for giving us the opportunity again to
15 talk about our problems here.

16 My name is Pedro Acosta and I've
17 been a driver for about 20 years. I've
18 been driving for different app company
19 and I think that the (inaudible) rate
20 has been a lot of problem for all of us
21 drivers around the City.

22 Some of them have been the problem
23 that the leasing company now are doing
24 with the drivers. I know that somebody
25 has already spoke about this already

1 some time ago, but I still have to talk
2 about it because it's too much for them.
3 They're charging too much money to
4 drivers and we don't have that many
5 chances to get -- since we don't have
6 the opportunity to get our own cars, we
7 have to go to those companies.

8 One more thing that I'd like to talk
9 to TLC is to have more incentive for
10 drivers -- not for owners, but for
11 drivers -- who want to buy a WAV vehicle
12 because so far -- I have a vehicle; I
13 just got it like two months ago, and I
14 think TLC, they gave me the sticker
15 free. I didn't pay for it, but all the
16 other things I don't have no more
17 incentive from TLC.

18 But from Uber, that is the only
19 company that I think so far is doing
20 some incentive. They're giving me like
21 \$15 for each fee that I do with WAV.
22 But what I don't see nothing from Lyft
23 or from Juno. Those companies are not
24 doing anything and I know for sure how
25 much the community in wheelchair needs

1 these vehicle all over the City because
2 I also have a son in a wheelchair and
3 know how hard it has been for us to deal
4 with these type of problems.

5 I know a little bit about what's
6 going on with this, but (inaudible) --
7 there is like a monopoly on the licenses
8 for ambulate vehicle here in the City.
9 Okay. They are not giving no more
10 permits to ambulate company to have
11 those licenses and provide services to
12 people who are doing this service
13 through the insurance -- through the
14 health insurance. That is one problem
15 that probably you don't know that is
16 going on, but that is a big issue that
17 is happening.

18 They have some brokers that they
19 have. They have all the jobs and they
20 just give it to whoever they want but
21 not the wheelchair jobs. Nobody has to
22 have a license for those things so
23 that's why they have -- they tend to
24 have this problem to have a vehicle at
25 the time they need it.

1 So I know that it's not on your hand
2 probably to fix that problem, but maybe
3 you could do -- write letters to whoever
4 and do this permit and they can listen
5 to you. But that is a big problem that
6 is happening so far at this moment.

7 COMMISSIONER JIHA: Thank you. Can
8 you wrap up, please?

9 MR. ACOSTA: Huh?

10 COMMISSIONER JIHA: Can you wrap up?

11 MR. ACOSTA: Oh, yes. Also Lyft has
12 been taken out of the app when we in
13 such an area of the City and that make
14 us like an employee from them. If we
15 are independent drivers, they are not
16 supposed to do that to us.

17 There are other things as the
18 congestion rate. So thank you for
19 giving me the opportunity. I hope we
20 can work together to fix all these
21 problems. Thank you very much.

22 COMMISSIONER JIHA: Thank you.

23 MR. WILSON: Thank you. The next
24 speaker is Jose Hernandez, to be
25 followed by Yenny Hernandez, to be

1 followed by Jonelle Bain.

2 MR. HERNANDEZ: Hello everyone. My
3 name is Jose Hernandez. I am the New
4 York City Advocacy Provider at United
5 Spinal Association and was recently
6 named a Commissioner with the Civic
7 Engagement Commission by the Mayor.

8 United Spinal Association is a
9 membership organization of approximately
10 55,000 individuals nationally with
11 spinal cords injuries or disorders. The
12 overwhelming majority of our members use
13 wheelchair to ambulate.

14 United Spinal Association has a
15 vibrant New York City chapter, which I
16 and the president. United Spinal
17 Association wishes to express its
18 support for the Taxi & Limousine
19 Commission's TLC proposed rules insofar
20 as it relates to capping new for-hire
21 vehicle licenses with certain
22 exceptions.

23 Accessible FHV's are serving United
24 Spinal New York City members and other
25 visitors and residents needing

1 wheelchair accessible services. The
2 reports about availability and wait time
3 vary, but service is available, which in
4 history of the FHV industry is a very
5 new, necessary, and welcome development.

6 It frustrates people in wheelchairs
7 to hear this regulation described as an
8 extension of a cap on new vehicle
9 licenses because in fact there is no cap
10 at all if a purchaser wishes to buy a
11 wheelchair accessible vehicle.

12 As our community has pointed out
13 repeatedly to the succession of TLC
14 Commissioners for two decades,
15 transportation needs change and service
16 delivery methods must adapt for
17 transportation providers to remain
18 viable.

19 The FHV industry, as well as the
20 yellow taxi industry, opposed providing
21 accessible services vehemently. While
22 these companies were battling disabled
23 advocates, ride-share companies were
24 reshaping the concept of service
25 delivery. The industry changed

1 dramatically and quickly. Nevertheless,
2 great opportunity exists for the FHV
3 industry to capitalize on providing
4 accessible services.

5 MTA spends approximately 600 million
6 dollars per year on paratransit
7 services, which could be provided and
8 are currently are being provided in a
9 limited way by accessible FHVs and ride
10 shares.

11 Additionally, Medicaid spends over
12 300 million dollars on non-emergency
13 medical transportation annually to take
14 wheelchair users on medical
15 appointments. Both Access-A-Ride and
16 Medicaid wheelchair transportation
17 services are provided by vendors. FHVs
18 and ride shares can provide these
19 services cheaper and better using
20 real-time dispatching.

21 United Spinal Association invites
22 the FHV and ride-share industry to avoid
23 caps and purchase accessible vehicles.
24 Obviously creating this exception to the
25 cap on vehicles was to encourage the

1 purchase of accessible vehicles and
2 United Spinal fully supports this
3 initiative.

4 We would like to voice one concern
5 about the other exception on caps of
6 FHV's. The proposed rule not only allows
7 FHV's to receive more licenses for
8 wheelchair accessible vehicles, but also
9 battery electric vehicles.

10 While United Spinal supports efforts
11 to reduce congestion and pollution, the
12 electric vehicle exemption is slightly
13 troublesome. Just like ride-share
14 services at first barely existed and
15 then redefined the (inaudible) industry
16 almost overnight, we are concerned that
17 -- if existed -- and other electric
18 vehicles become popular as fast as
19 ride-share did, that a huge percentage
20 of new FHV could be inaccessible.

21 To guard against the possibility,
22 the TLC should permit inaccessible
23 electric vehicles to be purchased until
24 the population of FHV fleet City
25 vehicles reach 10 percent. There should

1 be a moratorium on purchases of
2 inaccessible electric vehicles unless
3 and until a study is produced by the TLC
4 which demonstrates that the 10 percent
5 inaccessible battery electric vehicle
6 fleet does not have a negative effect on
7 provision of accessible services with
8 regards to availability and response
9 times.

10 Thank you very much.

11 COMMISSIONER JIHA: Thank you.

12 COMMISSIONER MARINO: Thank you.

13 MR. WILSON: Thank you. The next
14 speaker is Yenny Hernandez, to be
15 followed by Jonelle Bain, to be followed
16 by Hamza Choudhury.

17 MS. HERNANDEZ: Good afternoon. My
18 name is Yenny Hernandez. I am a 32BJ
19 member. I work at commercial cleaner in
20 Newton. 32BJ fight for worker
21 (inaudible) across all sectors.

22 We are proud to stand in solidarity
23 today with all brothers and sisters who
24 drive taxi and app-based vehicles
25 because of the rise in for-hire vehicles

1 on the road due to app-based company
2 like Uber, Lyft, Juno and Via. Drivers
3 increasingly cannot make (inaudible) try
4 to (inaudible) is many to society.

5 No one who is simple trying to make
6 a living should feel like this is their
7 only way out and we must continue to
8 address this crisis before we lose even
9 more drivers.

10 We testified last year in support of
11 the cap on for-hire vehicles but
12 unfortunately, more needs to be done.
13 That is why I am here in strong support
14 of the extension on the cap that prevent
15 the assurance of New York for higher
16 vehicle license.

17 32BJ also supports the new cap of
18 the percentage of time vehicles can
19 cruise in Manhattan south of 97th
20 Street. Both of the rules would help
21 (inaudible) by reducing congestion, as
22 well as providing much needed relief for
23 drivers.

24 On behalf of 165,000 32BJ members, I
25 proudly stand with drivers from all

1 sectors in supporting the extension of
2 the vehicle license cap and (inaudible)
3 without future delay. Drivers' lives
4 depend on it. Thank you. (Applause.)

5 COMMISSIONER JIHA: Thank you.

6 MR. WILSON: Thank you. The next
7 speaker is Hamza Choudhury -- excuse me
8 -- Jonelle Bain -- I'm sorry -- Jonelle
9 Bain, to be followed by Hamza Choudhury,
10 to be followed by Tina Raveneau.

11 MS. BAIN: Good afternoon all. My
12 name is Jonelle Bain. I am a full-time
13 student and part-time Uber driver for
14 the past year. I'm also a mom of two
15 and I lease a vehicle from a family
16 member.

17 I joined for Uber because as a
18 full-time student, I knew that the
19 flexibility to be able to drive when --
20 you know, whenever I had time would be
21 great for me to keep up with my bills
22 and to provide for my family.

23 Soon after the cap was initiated I
24 got my own vehicle, but I'm unable to
25 add plates to the vehicle, so I'm here

1 just to ask for drivers like myself, if
2 we can be able to add our vehicles to
3 the -- you know, yeah. That's why I'm
4 here. Thank you.

5 COMMISSIONER HEINZEN: Thank you.

6 COMMISSIONER MARINO: Thank you,
7 Jonelle.

8 MR. WILSON: Thank you. The next
9 speaker is Hamza Choudhury, to be
10 followed by Tina Raveneau, to be
11 followed by Kirill Kostyanosvsky.

12 MR. CHOUDHURY: Good afternoon
13 Chairperson and Commissioner. My name
14 is Hamza Choudhury. I've been an Uber
15 driver for about two-and-a-half years
16 and I was a livery driver for about a
17 year-and-a-half before that.

18 I'm here with the Taxi Workers
19 Alliance in full support of the proposed
20 rules. In simple terms, the horse has
21 been led to water and there has been
22 nothing to drink really. The amount of
23 demand there has been for rides, it
24 can't be increased by providing more
25 cars on the road, and the amount is

1 already fulfilled, and it's not enough
2 to satisfy the drivers that are
3 currently driving.

4 If I may, I'd like to bring up the
5 historical example of the Great
6 Depression where there were more drivers
7 then there were passengers in the 1930s,
8 a time of -- as we all know -- great
9 crisis for this City and the country,
10 and it was in those times that the
11 medallion rule was first implemented
12 into the system by Mayor LaGuardia, and
13 it has turned the yellow taxi industry
14 from one which is on the verge of
15 bankruptcy to what it used to be at
16 least, the great vehicle (inaudible)
17 mobility in this City.

18 I can't tell you how many people
19 I've spoken to who began as poor
20 immigrants who drove the yellow taxis
21 and were able to provide -- if not for
22 themselves, for their children -- a
23 stable living. My family members are --
24 the ranks of my family members are
25 filled with these people, and it's a

1 travesty really that this once
2 (inaudible) social ability has been
3 turned into what is (inaudible) dead end
4 job.

5 Uber has made grandiose promises to
6 people who are already suffering from
7 terrible minimum wage employment, the
8 onerous burdens of post-recession
9 economy, and told them that they'll find
10 respite, salvation, in driving for Uber,
11 freedom to operate on their terms, which
12 doesn't functionally exist, even if it
13 does on paper, because the demand
14 fluctuates all the time and we're all
15 more or less mandated to work in the
16 same hours, and the long hours that they
17 are. My standard shift in this industry
18 are between 10 and 12 hours from the
19 drivers that I know and my own personal
20 experience.

21 So in short, I am in full
22 unequivocal support of the proposed
23 rules here, and I would like to see them
24 renewed. Thank you very much for your
25 time here. (Applause.)

1 COMMISSIONER MARINO: Thank you.

2 MR. WILSON: Thank you. The next
3 speaker is Tina Raveneau, to be followed
4 by Kirill Kostyanosvsky, to be followed
5 by Kent Cameron.

6 MS. RAVENEAU: Good afternoon
7 Commissioner and thank you for the
8 opportunity to address you today. I
9 feel like whenever I come in front of
10 you guys my list just gets longer and
11 longer.

12 I'm thankful for this Commissioner
13 -- I'm thankful for this Commission's
14 work with IDG, the Independent Drivers
15 Guild, to raise driver pay, but the
16 proposed decision today attempts to undo
17 the benefits of good work for thousands
18 of low income New York families like
19 mine.

20 First, I would like to address the
21 so-called vehicle cap. As currently
22 structured this vehicle cap is blocking
23 thousands of drivers like me from owning
24 their own vehicles and costing us
25 thousands of dollars per year, in

1 addition to the expense of renting
2 vehicles from leasing companies.

3 Last August when this rule passed, I
4 had already been driving full-time for
5 well over a year driving a rental TLC
6 vehicle while I saved up to purchase my
7 own vehicle. By blocking me -- by
8 blocking me from ownership, you are not
9 reducing congestion; you are making me a
10 slave to the big fleet owners and app
11 companies.

12 I am paying thousands of dollars
13 more per year to rent a TLC vehicle than
14 it would cost me to finance my own
15 vehicle because these rules are blocking
16 me from ownership. I'm a single mom;
17 I'm struggling to get by. Because of
18 this rule, I'm stuck throwing my money
19 to these big leasing companies when I
20 could be building equity on my own
21 vehicle. I can barely keep up and I'm
22 not alone.

23 There are many drivers that look
24 like me and sound like me, and there are
25 mothers just like me. This cap has

1 already cost me thousands of dollars and
2 I urge you to extend this policy.

3 Your policy of leasing other than
4 new TLC drivers is hurting the ability
5 for all FHV vehicle drivers to making a
6 living, whether you are Uber, Lyft,
7 yellow, black, or livery. It is unfair
8 to both new and existing drivers to
9 continue leasing unlimited new drivers
10 when existing drivers are already
11 struggling to get by when the City and
12 State keep adding more and more taxes
13 and rules to limit our hours on the
14 road.

15 With unlimited drivers, of course,
16 the app companies treat like
17 disposables. They deactivate drivers in
18 (inaudible) to due process, leaving them
19 in debt for high cost of earning in this
20 industry with no way to pay for their
21 bills, and they are removing critical
22 app features like destination filter.

23 The last time I was here I spoke
24 about destination filter which is
25 affecting me and it's still affecting me

1 now. Okay. I'm a single mother. I
2 have to pick up my son. Like, why am I
3 getting limited? I need this feature.
4 I came into this industry because this
5 feature allowed me to fulfill my duties
6 as a mother. You guys need to help us.

7 Every time I come here I feel like
8 I'm just pleading more and more, and
9 nothing is happening. When you make a
10 decision, I need you to make a decision
11 and think about the families like me
12 when. You sign a paper, think about the
13 families like me that are suffering
14 every day -- every day suffering working
15 hard to pay those bills. Please, I urge
16 you.

17 COMMISSIONER HEINZEN: May I ask you
18 a question?

19 MS. RAVENEAU: Yes.

20 COMMISSIONER HEINZEN: When we met
21 the other day, and you showed me on your
22 phone how the app works and part of the
23 deactivation --

24 MS. RAVENEAU: Correct.

25 COMMISSIONER HEINZEN: -- pause, can

1 you just give a quick explanation of
2 your experience with that?

3 MS. RAVENEAU: So basically --
4 you're asking about Lyft, right? So I
5 would be driving and after a certain
6 time the app will just cut me off the
7 app. So now I'm making less money. You
8 know, I've already planned my day to
9 pick up my son at 2, 3 o'clock, which
10 now I cannot do because now I'm going to
11 get even less money.

12 They will show you a section in the
13 app that's orange or blue or some color,
14 and I'd be like, "Okay, well, you know
15 what, let me just drive over there".
16 Then I drive over there from Brooklyn --
17 right, I live in Brooklyn; my son goes
18 to school in Brooklyn -- and I drive to
19 Manhattan because it's all orange and
20 I'm like, "Yes. Okay. I'll finally
21 make some money", and I get there and
22 I'm off the app. I can't work because
23 I'm still off the app.

24 COMMISSIONER MARINO: You mean they
25 kick you off?

1 MS. RAVENEAU: They kick me off the
2 app. So this is -- there's no way to
3 win. There's no way to win. They tell
4 you to drive someplace; they pick a nice
5 cushy hotspot. Yes, we'll make money,
6 and when you get there you're off the
7 app.

8 So this all ties in together. I
9 know it looks like it's not -- it
10 doesn't affect the payrolls, but it does
11 affect it. We just -- thank you guys
12 for with IDG. We just got money, right?
13 We got to pay a (inaudible) -- something
14 was passed, and I applaud you for it,
15 but every time the TLC do one step
16 further, the app companies go further
17 more.

18 Like this has to stop. We are
19 working hard. This is not -- everyone
20 thinks this is a luxury job. This is
21 not a luxury job; this is not.

22 COMMISSIONER MARINO: We know it's
23 not a luxury job.

24 MS. RAVENEAU: It's not. You know,
25 as a mother -- as a single mother, I

1 have to -- do I leave my son an extra
2 hour in the school and call someone to
3 pick him up because there's no more
4 filter? I can't make money going to
5 pick him up and have to pay somebody to
6 watch him?

7 This is real life situations guys;
8 this is real -- this is happening. This
9 is happening right now and I'm asking
10 the City for help. Where do I have to
11 go; go to welfare? And it's a
12 continuous -- it's a continuous things
13 happening over and over.

14 We are drivers here; black, yellow,
15 anything. Whatever you are, we are all
16 drivers and we all have to support --
17 help our families. Thank you.

18 COMMISSIONER MARINO: Thank you.
19 What was your name, ma'am?

20 MS. RAVENEAU: Tina, Tina Raveneau.

21 COMMISSIONER MARINO: Tina -- spell
22 your last name.

23 MS. RAVENEAU: R-A-V-E-N-E-A-U.

24 COMMISSIONER MARINO: Thank you very
25 much, Ms. Raveneau.

1 MR. WILSON: Thank you. The next
2 speaker is Kirill Kostyanosvsky, to be
3 followed by Kent Cameron, to be followed
4 by Alex Minard (phonetic).

5 MR. KOSTYANOSVSKY: Good afternoon
6 Commissioners. I'm Kirill Kostyanosvsky
7 and I would like to testify in a
8 position to the proposed extension for
9 the cap and share my story as a driver
10 for Lyft and Uber, and --

11 So I got my TLC license in July 2018
12 and my vehicle actually was able to
13 originally be granted the TLC license
14 plate, but it seems like the TLC got
15 this whole process slightly wrong.

16 And what I experienced after that
17 basically was that even though I had a
18 license; plate, I could not make any FHV
19 services -- I could not provide any FHV
20 services because TLC had the inspection
21 sent back for like about four months.
22 And during this whole time, TLC requires
23 you to purchase FHV insurance, which is
24 about five times more than the normal
25 insurance policy for personal use.

1 I contacted the Mayor and I
2 contacted the TLC and all I was offered
3 was to return the license plate to DMV
4 if I could not afford paying for the FHV
5 insurance, which was something I
6 couldn't keep doing for another three
7 months without being able to make money
8 in New York City driving my car for
9 Uber.

10 This is what I did and later I
11 expressed interest in having TLC
12 reactivate this application -- I wrote
13 to the Office of the Mayor and described
14 the situation -- how TLC charged me the
15 application fee -- how I spent about
16 \$1,500 on top of that into the insurance
17 policy, which was a redundant policy on
18 top of my personal one -- basically TLC
19 said that there's no way to reactivate
20 that application; no way to get the
21 vehicle license.

22 So I went to the rental companies,
23 and I can testify with all due diligence
24 that renting is not a long-term
25 solution. If you guys let in drivers to

1 be active FHV services by giving them
2 the TLC license -- this whole ride-share
3 situation is the matter of demand and
4 supply.

5 And during the times when demand is
6 high, you can make money, but, for
7 example, I ended up returning the rental
8 vehicle because I couldn't make money
9 and I just put a stop to my loss. And
10 after realizing that \$500 a week is not
11 a viable solution on a weekly basis, you
12 can make money in some weeks. But other
13 weeks, for example, in the summer,
14 there's no way you can make any money.

15 And you guys shouldn't be creating
16 this situation when people with a lot of
17 money who could've purchased a lot of
18 TLC plates now can make money off of
19 drivers. I think what should be done is
20 allowing drivers to register a vehicle
21 of their choice that they could afford
22 maintaining and running, and allowing
23 drivers to attempt to make money with
24 Uber, Lyft, or whatever other FHV
25 service they can pick and they can find

1 on the market.

2 But regulating the market in the way
3 that it has been done doesn't seem to
4 work for me and I don't think it works
5 for the previous speaker. And people
6 that try to promote the cap, I think
7 that they're not getting the main part
8 here.

9 COMMISSIONER JIHA: Thank you; thank
10 you very much.

11 COMMISSIONER MARINO: Thank you.

12 MR. KOSTYANOSVSKY: All right.
13 You're welcome.

14 MR. WILSON: Thank you. The next
15 speaker is Kent Cameron, to be followed
16 by Alex Minard, to be followed by Diana
17 Clemente.

18 Mr. Cameron?

19 MR. CAMERON: Good afternoon
20 everybody; hope everybody is doing well
21 and having a good one.

22 I wanted to present this email I had
23 with the conditional letter. I mean, if
24 any of you -- anybody wanted to take it,
25 by all means. All right.

1 So the reason why I am against this
2 proposal is license plate, license
3 plate, license plate. I want to change
4 my TLC license plate to get cheaper
5 insurance, but the application
6 requirement inspection and wait time for
7 the TLC conditional letter is working
8 against me because of the FHV license
9 freeze. So please help me and other
10 drivers like myself to gain said TLC
11 conditional letter without the wait
12 time.

13 Instead of going with the said
14 proposal, I ask that you add the
15 additional option, yet again, for New
16 York City livery drivers to do pickups
17 in other states or in nearby states.
18 That can remove the increased congestion
19 inside the City being that New York
20 livery vehicles are restricted only to
21 work in New York State since
22 November 2017.

23 Currently, I can't plan for my
24 future with respect to education, love
25 interests, children, or retirement

1 because of this FHV oversight. I own --
2 I now own my Toyota Highlander vehicle
3 after three-and-a-half years on a lease
4 to own contract. Picking up anybody,
5 you know, including disadvantaged people
6 who use wheelchairs, canes, arm braces,
7 and passengers who need car seats for
8 their children, or their child.

9 Bases in the Bronx, Queens, and
10 Brooklyn are given quotes for TLC
11 insurance costs for an average of \$50
12 per month, or at most, \$250 per month,
13 and right now I currently pay \$200 each
14 week, \$200 each week, \$200 each week
15 because my current base is taking
16 advantage of TLC's resistance to give
17 conditional letters to -- for cheaper
18 insurance and for new plates.

19 And on top of that, my vehicle is
20 broken into -- has been broken into
21 numerous times while parking in New York
22 City along with -- and then along with
23 self-employment taxation, business
24 expenses like repairs and amenities, and
25 then being bombarded by the NYPD at

1 least once a month, I'm currently \$9,000
2 in debt to my bank and living check to
3 check.

4 COMMISSIONER HEINZEN: Mr. Cameron,
5 I'm going to ask -- if someone from
6 External Affairs can please --

7 COMMISSIONER MARINO: You're not on.

8 COMMISSIONER HEINZEN: Oh. If
9 someone form External Affairs can please
10 come and meet with him, and try to help
11 him sort through the issue he's having
12 with his license so that we can better
13 understand it.

14 MR. CAMERON: Okay. I'm just
15 finishing.

16 So I currently live \$9,000 in debt
17 to my bank and am living check to check,
18 and I was denied the letter due to the
19 fact that -- and, you know, I was denied
20 that letter and the vehicle inspection
21 because my base has my title, and since
22 they have the title I'm using that
23 because I'm using their plates to work.

24 So in conclusion, please do not
25 continue the FHV freeze and please

1 consider renewing the option to have
2 pickups in nearby states. (Applause.)

3 COMMISSIONER HEINZEN: Thank you.

4 COMMISSIONER MARINO: Thank you.

5 COMMISSIONER JIHA: We're going to
6 take a break now for 10 minutes. Thank
7 you.

8 COMMISSIONER MARINO: 10 minute
9 break folks.

10 COMMISSIONER JIHA: 10 minute break
11 till we come back.

12 (Whereupon, a brief recess was
13 taken.)

14 COMMISSIONER JIHA: Okay. We're
15 about to begin now.

16 MR. WILSON: And the next speaker is
17 Alex Minard, to be followed by Diana
18 Clemente, to be followed by Jacob Carzon
19 (phonetic).

20 MS. DESAI: Alex had to leave.

21 MR. WILSON: Okay. Thank you. Then
22 the next speaker is Diana Clemente.

23 MS. CLEMENTE: Good afternoon,
24 Commissioners.

25 COMMISSIONER MARINO: The mic is not

1 one. Can someone put the mic --

2 MS. CLEMENTE: Good afternoon,
3 Commissioners. My name is Diana
4 Clemente and I'm the President and owner
5 of Big Apple Car and VIP Gold. I am
6 also the President of the Black Car
7 Assistance Corporation.

8 On behalf of my fellow black car
9 operators, I stand here today to ask you
10 to consider a reasonable request that
11 will give us a chance to survive. More
12 specifically, I'm addressing the
13 expected continued moratorium on new
14 vehicle licenses for other than
15 wheelchair accessible or fully electric
16 vehicles.

17 The high-volume app-based services
18 are here to stay and we ask only that
19 you give us a lifeline that will allow
20 us to operate in their shadow. If you
21 see, under the existing rules and the
22 modifications that are envisioned, we
23 don't stand a chance.

24 When Uber's pricing is high, we lose
25 our drivers. When their pricing is low,

1 we lose our customers. The situation is
2 daunting, but there is a solution that
3 would give us a fighting change.

4 Permit legacy black car companies,
5 luxury bases, and liveries to replace
6 lost vehicles with new restricted
7 vehicle licenses, and don't limit the
8 replacement vehicle to a wheelchair
9 accessible or electric vehicle.

10 Just like green cabs that were
11 introduced in the past that aren't
12 permitted to make pickups in Manhattan,
13 give us the opportunity to grow with
14 restricted vehicle license that would
15 only permit drivers operating that
16 vehicle to operate within a class.

17 The restricted licenses should not
18 be transferable to a different class.
19 By allowing legacy black car companies,
20 luxury bases, and livery bases to add
21 vehicles in this fashion, we could have
22 a fighting chance of being able to
23 provide service to our customer base
24 even when high-volume app-based services
25 are surging.

1 Our ability to grow under the
2 scenario would barely make a noticeable
3 mark in the number of license for-hire
4 vehicles because collectively, our work
5 is down by almost 70 percent due to our
6 inability to service it under the rules
7 are currently exist.

8 I implore the agency and the City
9 Council to recognize that in addition to
10 our drivers who have made substantial
11 investments in the past that are now
12 virtually worthless, there are also many
13 owners, such as myself, who have devoted
14 their lives to their businesses only to
15 see them being destroyed.

16 By allowing black car companies to
17 at least survive, you will be providing
18 a lifeline to thousands of families.
19 How often does life let people in a
20 position of power make a very small
21 concession that can greatly help so many
22 families. I doubt there is any greater
23 gift and our collective gratitude will
24 be heartfelt. Thank you. (Applause.)

25 COMMISSIONER HEINZEN: Just one

1 question in terms of determining, what
2 would your cutoff be in terms of
3 determining the number of lost vehicles
4 that would as of the cap taking affect
5 last summer?

6 MS. CLEMENTE: We would appreciate
7 greatly anything that gives us a
8 reasonable chance to survive. So there
9 have been some opinions that we should
10 be looked at before the emergence of a
11 high-volume app-based service and have
12 room to grow that way.

13 But quite frankly, we would never
14 have the ability to do that even if that
15 were to be granted because our business
16 has been decimated. So anything that's
17 reasonable that would give us a chance
18 to have drivers that are working solely
19 for our class -- because, again, as I
20 said, we lose the customer and the
21 driver depending on the rate structure
22 that is currently being offered by the
23 high-volume app-based services.

24 COMMISSIONER HEINZEN: Okay. Thank
25 you.

1 COMMISSION JIHA: Thank you.

2 MS. CLEMENTE: Thank you.

3 MR. WILSON: Thank you. The next
4 speaker is Jacob Khazrai, to be followed
5 by Zubin Soleimany, to be followed by
6 Steven Shanker.

7 MR. KHAZRAI: How you doing? My
8 name is Jacob Khazrai. I'm 20 years
9 old; I'm a part-time student at City
10 College -- at City College of Technology
11 New York.

12 I feel as though -- like, I feel as
13 though that the one-year ban should be
14 like lifted as far as -- I'm a Uber,
15 Lyft and Juno driver, so like -- so I
16 feel like we should be able to use our
17 own vehicles.

18 I currently rent for about 435 every
19 week. I currently live independently,
20 and I just feel -- I feel like it's just
21 a lot of -- it's like a lot of bills --
22 like congestion. So I feel as though
23 that -- you know, as long you're able to
24 use your own vehicle, that, you know,
25 you'll be able to, you know, to save

1 money and you'll be able to, you know,
2 follow what's more -- (inaudible) into
3 your bills.

4 I feel -- I also came up with this
5 solution where -- that there should be a
6 system set in place for TLC in which it
7 regulates all Uber, Lyft, Juno drivers
8 that should be able to limit the amount
9 of drivers on the road.

10 It should be setup where every --
11 where it should be able to notify every
12 individual ride-share company should be
13 able to notify the TLC automatically if
14 the driver has been inactive for about
15 60 to 90 days. I'm pretty sure that
16 Uber already has system set in place.

17 I feel like that would be like a
18 huge like a benefit cause I know, like,
19 it's a lot of drivers -- a lot of TLC
20 drivers, so -- you know, like if you're
21 not using your TLC license, like, I
22 don't think it should be -- I don't
23 think it should be on the road and they
24 should also have --

25 The TLC should also have a waiting

1 list where -- you know, all the new
2 applicants are applying and so they
3 should be able to -- they should still
4 be able to drive for Uber and Lyft.

5 And -- I'm sorry -- the person who
6 has been not working for 60 to 90 days,
7 they should be -- the TLC license should
8 be suspended for inactive use in replace
9 of the people on the waiting list in
10 order to have a fair shot for everybody
11 to drive for Uber and Lyft.

12 You know, like instead of having
13 like 20, 50,000 drivers on the road, you
14 could limit it to like -- you know, 50,
15 20,000 to reduce congestion.

16 COMMISSIONER HEINZEN: Can I just
17 ask you, what company do you lease from?

18 MR. KHAZRAI: I use Uber, Lyft, and
19 Juno.

20 COMMISSIONER HEINZEN: But your
21 vehicle lease, who do you lease the
22 vehicle from?

23 MR. KHAZRAI: I lease it from Sally.
24 It's outside of Uber and Lyft.

25 COMMISSIONER HEINZEN: Okay.

1 COMMISSIONER MARINO: What's it
2 called?

3 MR. KHAZRAI: Sally.

4 COMMISSIONER MARINO: Sally, like
5 the name?

6 MR. KHAZRAI: Yes, they're located
7 in Long Island City.

8 COMMISSIONER JIHA: Thank you.

9 MR. KHAZRAI: Thank you.

10 MR. WILSON: Thank you. The next
11 speaker is Zubin Soleimany, to be
12 followed by Steven Shanker, to be
13 followed by Avik Kabessa.

14 MR. SOLEIMANY: Good afternoon
15 Commissioners. My name is Zubin
16 Soleimany from the New York Taxi Workers
17 Alliance. I -- we support the rules
18 package in full and hope to see it
19 implemented without delay.

20 I just want to respond to a couple
21 of points raised by Uber, its lobbyists,
22 and other paid entities about possible
23 impacts of extending the vehicle license
24 limitations.

25 We have seen the cap as crucial to

1 stabilize income in all sectors,
2 including the app-based driver sectors
3 and insofar as it limits the over
4 saturation of vehicles that dilute the
5 amount of fares that drivers can get and
6 this the money that they can earn.
7 Removing those limitations will lead
8 back to that dilution.

9 To the extent that there has been
10 fearmongering about a scarcity of
11 vehicles, this is not true. We all know
12 that there was a rush to get vehicle
13 licenses before Local Law number 147
14 went into effect; there is a glutton of
15 vehicles as the two main players, Uber
16 and Lyft, are not even hiring more
17 drivers to be able to go use those
18 vehicles. The proper response here is
19 regulation of those expenses.

20 We do not want to see a situation in
21 which the dilution of the vehicles --
22 the dilution of the fares has been
23 staunched where drivers are losing more
24 money to millionaire leasing companies.
25 That should not be the case. There is

1 not a scarcity and any fears of scarcity
2 are false, need -- those need to be
3 tamped down by regulation.

4 We submitted a petition this past
5 Thursday which reiterates the position
6 that we took last year before Local Law
7 147 went into effect, to cap weekly
8 lease rentals for FHV's at \$350 a week,
9 including service, maintenance and
10 repairs. No driver should have to pay
11 for those expenses when they are not
12 going to take title to the vehicle at
13 the end of it.

14 Similarly for a vehicle with a
15 conditional purchase agreement, the cost
16 should be no more than \$42,900 over
17 three years just as it is in Rule 5821
18 for vehicle with a YC plate. There's no
19 reason that a broker, or lender, or
20 dealer should be able to charge 70,
21 \$80,000 for a black Toyota Camry that
22 the TLC prohibits them from charging
23 more than 42,900 for a yellow Toyota
24 Camry.

25 So I think a lot of drivers are

1 coming up here having been fed a false
2 choice, that they have to choose over
3 saturation of the streets and their
4 ability to get a fair amount of fares,
5 or the regulation of lease expenses, and
6 that is simply not the case.

7 It is not a pro-worker position to
8 trade off the stability of everybody in
9 the work force across every sector for
10 the ability of a small sliver of the
11 app-based sectors to be able to have
12 ownership that's unregulated -- right --
13 that -- to have everybody losing the
14 expense of ownership rights for a small
15 portion of the workforce.

16 And to have folks who ostensibly
17 represent workers saying, "We just want
18 to let the market regulate what drivers
19 have to pay for expenses" is an absurd
20 position. We let the market regulate
21 all those lease expenses before the cap
22 and we were seeing people pay \$80,000
23 for used SUVs, \$70,000 for Toyota
24 Sienna. That is -- that's not the
25 proper response.

1 And I also want to say in terms of
2 deactivation -- I know I may have to
3 wrap up -- but just that the
4 deactivations we're seeing with Lyft are
5 part of a larger problem where there is
6 no oversight of how these companies
7 suspend and terminate their workers.

8 So we are calling on the Council to
9 introduce legislation -- as Council
10 Member Lander indicated -- to create a
11 just cause provision for any termination
12 or suspension. Make no mistake about
13 it, what Lyft is doing right now, these
14 are layoffs. These are temporary and
15 short-term, but short-term layoffs.

16 They are laying off their workers
17 because they don't have enough work for
18 them, and adding new cars to that
19 situation won't fix that problem.

20 So we look forward to working with
21 you on these proposals and I want to --
22 just to end on -- I'm asking -- I know
23 the TLC has already reserved a portion
24 in its rules for regulating lease and
25 conditional sale expenses of FHV's. I'm

1 calling on the TLC to push the Council
2 to pass a Local Law that explicitly
3 authorizes them to set those caps and
4 stop just simply passing along increased
5 driver income to these leasing
6 companies.

7 COMMISSIONER JIHA: Thank you.

8 (Applause.)

9 MR. WILSON: Thank you. The next
10 speaker is Steven Shanker, to be
11 followed by Avik Kabessa, to be followed
12 by Richard Thaler.

13 MR. SHANKER: Good afternoon. May
14 it please the Commission, my name is
15 Steven Shanker. I'm the General Counsel
16 for the New York Independent Livery
17 Driver Benefit Fund.

18 I'm not here today to advocate pro
19 or con for anything that the Commission
20 is proposing, but what I am here to do
21 is to state from a purely legal
22 perspective, there's a problem with the
23 proposed rules under their current form
24 as it relates to the cross-class
25 dispatch.

1 As the General Counsel to the Livery
2 Fund, I can unequivocally state that if
3 a livery base sends a dispatch to a
4 black car, the black car driver will not
5 be provided with any Workers'
6 Compensation benefits if and when they
7 are involved in an accident.

8 Additionally, a livery base that
9 sends a dispatch to a black car will be
10 out of compliance with the law -- the
11 Workers' Comp Law -- because the Livery
12 Fund Law -- which is Article 6G of the
13 Executive Law -- does not provide
14 coverage for a black car driver when a
15 dispatch comes from a livery base.

16 I'm going to repeat this and put it
17 a different way:

18 It's an absolute certainty and we
19 know removal of the cross-class dispatch
20 prohibition will lead black car drivers
21 to having no Workers' Comp coverage when
22 they accept dispatches from livery
23 bases. Additionally, livery bases will
24 be significantly and heavily fined by
25 the Workers' Comp Board for sending

1 dispatches to black cars.

2 But -- this is a problem, however if
3 the TLC wants to allow cross-class
4 dispatch, then the simplest legal way to
5 accomplish it is to require the livery
6 base to have an agreement with the black
7 car base that the black car driver is
8 affiliated with and vice versa. In
9 essence, an agreement amongst
10 cross-class bases.

11 Requiring a dispatching livery base
12 to have an agreement with the black car
13 base, such as when the black car base
14 assumes the Workers' Comp responsibility
15 for the trip performed by the affiliated
16 black car driver, is a very simple
17 solution to this legal and moral
18 dilemma.

19 Making base agreements a legal
20 requirement to cross-class dispatch will
21 surely favor and surely further the
22 TLC's stated goal of providing more
23 options to enable increased dispatching
24 efficiency all while avoiding and
25 eliminating the unintended consequences

1 of having a black car driver who has a
2 lack of Workers' Compensation coverage
3 from receiving a dispatch from a livery
4 base, as well as a livery base being
5 heavily fined for sending a dispatch to
6 a black car driver.

7 Thank you very much.

8 COMMISSIONER JIHA: Thank you.

9 MR. WILSON: Thank you. The next
10 speaker is Avik Kabessa, to be followed
11 by Richard Thaler, to be followed by
12 Charles Kovinov (phonetic).

13 MR. KABESSA: Good afternoon. My
14 name is Avik Kabessa. I'm the
15 (inaudible) of Carmel Car and Limousine
16 Service, member of the Livery Round
17 Table, and the Chairman of the New York
18 State Livery Workers' Compensation Fund,
19 and I'm here opposing the declassing od
20 cross-dispatch in the current form.

21 First, of course, it will not reduce
22 cruising; it will increase cruising. So
23 that's number one. Number two, I echo
24 what Steven said, legalizing
25 cross-dispatch will -- goes against the

1 State law of Workers' Compensation.
2 However, legalizing cross-dispatch on
3 the City level also goes against the
4 State Sales Tax Law.

5 Livery bases may believe that they
6 can dispatch to a black car driver and
7 maintain their exemption from sales tax
8 given to them by the state, but that's
9 -- there's nothing more misleading or
10 false than that because under the
11 exemption is a vehicle specific -- and I
12 quote -- "from the exemption, affiliated
13 livery vehicle means a for-hire motor
14 vehicle other than a black car or luxury
15 limousine".

16 So a year from now when the sales
17 tax department is going to audit livery
18 bases and silence them out of business,
19 it's going to be because we passed it in
20 the current form.

21 As suggested by Steven, a base
22 agreement in the case of a
23 cross-dispatch solves both issues such
24 that the affiliated base assumes the
25 Workers' Comp and the sales tax

1 obligation that's applicable to the
2 affiliating base. That way it covers
3 the black car for Workers' Comp; it
4 covers the livery base for sales tax.

5 So I urge the TLC to add the
6 condition of a base agreement in the
7 case of a cross-dispatch.

8 Next, the TLC proposes to continue
9 the cap on new permits claiming -- and I
10 quote -- "for-hire service has not been
11 reduced so far under the current vehicle
12 license policy".

13 While this may be true with Uber and
14 Lyft, this is not the case for
15 traditional renewal on the black car
16 basis, and you, Commissioner, said that
17 the sky did not fall. But in all
18 fairness, you only measured the sky
19 above Uber, Lyft and Juno. If you have
20 to measure our skies, our skies did
21 fall. 2011, we had 28,000 livery
22 vehicles; today we are 10,000. That's a
23 65 percent business loss.

24 So, therefore, the same as the City
25 is looking to help the yellow, I'm

1 calling upon you to issue a relief
2 program for the livery and black car
3 bases. We're calling it livery only,
4 black car only restricted permits such
5 that would allow us to recover the
6 permits we lost, and those permits will
7 not be able to be dispatched to by the
8 high-volume services.

9 And we are more than willing to work
10 with you on the specifics of such a
11 relief program. Thank you.

12 COMMISSIONER JIHA: Thank you.

13 MR. WILSON: Thank you. The next
14 speaker is Richard Thaler, to be
15 followed by Charles Kovicov, to be
16 followed by Shanequa Andrews (phonetic).

17 MR. THALER: Commissioners, Counsel
18 Wilson, Richard Thaler is to propose an
19 alternative prevention for gridlock.

20 Any plan that intends to prevent
21 gridlock should also satisfy and not
22 conflict with the urgent need to restore
23 medallion value and taxi driver revenue.

24 A wide range of recent reports from
25 the Press Government Industry

1 Association's independent studies and
2 op-eds have described the collapse of
3 medallion value with destruction of the
4 major credit union lenders of 90 percent
5 of long-term low interest independent
6 medallion (inaudible) and the financial
7 suffering of medallion owners.

8 It should be clear that the primary
9 causes of major loss in taxi revenue due
10 to the shift in daily taxi trips to the
11 rapid, uncontrolled growth of new
12 high-volume FHS segment. Well,
13 high-volume FHS bases are licensed as
14 black car bases operating under service
15 contracts normally.

16 HV FHSs operate as liveries, which
17 require a licensed compliance with Rule
18 59(b)08(d) requiring proof that there an
19 established need for additional service
20 and that new licenses will not cause
21 congestion, harm legacy licensees, and
22 increase pollution. Clearly, the
23 failure of license enforcement to
24 control unlimited growth in this primary
25 -- this is the primary cause of the

1 destruction of the medallion taxi
2 segment.

3 But since the Rule 59(b)08(d),
4 cannot apply retroactively to cancel
5 bases, it's unlikely that the proposed
6 untested, unproven cruising limit will
7 definitively cure the problem. For
8 example, they can continue to take trips
9 from taxis to reduce cruising time.

10 An hourly limit on HV FHV's operating
11 below -- it should be 125th Street -- in
12 Manhattan must be determined and
13 enforced, which meets the requirements
14 -- of 59(b)08(d).

15 Now, the written comments that I
16 submitted describe the mechanics of how
17 this proposal alternative should work.
18 So I don't have to take the time of the
19 Commission on the hearing to recite it.

20 So you have that, but each -- in
21 this alternative, each high-volume
22 driver would will be equal in the limit,
23 and once implemented it would ensure the
24 increase in medallion value and the
25 increase in driver revenue. So let's

1 try to increase the medallion value and
2 make the medallion great again.

3 (Applause.)

4 COMMISSIONER JIHA: Thank you.

5 MR. WILSON: Thank you. The next
6 speaker will be Shanequa Andrews, to be
7 followed by Robert Jones, to be followed
8 by Eric Rothman.

9 Shanequa Andrews?

10 (No response.)

11 MR. WILSON: Okay. Following
12 Shanequa Andrews, Robert Jones.

13 (No response.)

14 MR. WILSON: Eric Rothman?

15 (No response.)

16 MR. WILSON: Okay. After that,
17 Tamara Vishnyakova.

18 (No response.)

19 MR. WILSON: Wayne Chin?

20 MS. VISHNYAKOVA: Hello everyone.
21 My name is Tamara Vishnyakova.

22 I am taxi fleet owner and my taxi
23 medallions don't owe to neither bank nor
24 brokers. To nobody I owe even a dime
25 and still my medallions are in big huge

1 trouble because when City of New York
2 was flooded with 120,000 of cars --
3 app-based cars -- business went down.
4 It went down so much that medallion
5 worth nothing right now.

6 When I hear people -- Uber and Lyft
7 people complaining about \$400, \$500, I
8 feel sorry for them, but what about me
9 who lost hundreds of thousands of
10 dollars? My family lost everything. We
11 lost our investment; we lost our income
12 that we depend when we both -- me and
13 husband retired.

14 My husband was driving for 20 years.
15 He trusted in this business; it was well
16 run, well trusted business before, and
17 look at us now. We lost everything.
18 What about us; who going to help us?

19 So I vote for the cap and -- but I
20 am begging you not to give a little loop
21 for those app companies. I don't
22 appreciate this cross-dispatching and
23 electrical, and letting them to have
24 additional electric cars because one day
25 there's going to be 400 electric

1 vehicles -- 500 electric vehicles, and
2 you won't stop them because you gave
3 them a loop to use it.

4 And plus -- from 13,000 -- or for
5 yellow cabs, we have 50 accessible and
6 50 regular. So why not to make the same
7 with them? Why they are given
8 permission to bring more accessible
9 vehicles?

10 So please stop them from growing. I
11 think that's -- so we are taxi drivers
12 and taxi owners, and all who depends on
13 yellow taxi industry. We go -- the taxi
14 medallion price will go up again and
15 business -- industry will go up. We
16 depend on it so much. We are
17 hardworking people and we invested a lot
18 in this business. Thank you.

19 (Applause.)

20 COMMISSIONER JIHA: Thank you.

21 MR. WILSON: Thank you. The next
22 speaker is Wayne Chin, to be followed by
23 Sergio Cabrera, to be followed by
24 Alisiad Ali (phonetic).

25 Wayne Chin?

1 (No response.)

2 MR. WILSON: Sergio Cabrera?

3 (No response.)

4 MR. WILSON: Alisiad Ali?

5 MR. CABRERA: Good afternoon

6 everybody. It seems like the study that
7 was conducted by the TLC and the
8 Department of Traffic has all the right
9 numbers. Everything you said before
10 seems to lean towards keeping the cap
11 going.

12 One thing that troubles me is why
13 would you -- if you see the numbers are
14 not affecting and -- that the cap is on
15 and the numbers haven't been affected,
16 why would you want to have a cross-class
17 dispatching and offer them another
18 32,000 vehicles? They're not hiring any
19 new drivers; vehicles are lying all over
20 the streets of New York.

21 If you just go into Long Island
22 City, and you look at the TLC cars
23 there, they're all Uber and Lyft cars
24 that are not being used. What's the
25 point of cross-class dispatching and

1 given them another loophole, like my
2 colleague just said; it doesn't make any
3 sense.

4 Another thing is in 2013 we had
5 13,000 cabs more or less. We're doing
6 550 to 600,000 trips a day; 13,000 cabs.
7 What is the need for them to have
8 120,000 cars? I don't understand this.
9 It's just simple logic to reduce their
10 numbers. This is going to help the
11 whole industry.

12 Another things with this is the less
13 trips that the taxis have, this program
14 for accessible wheelchair cars depends
15 on this 30 cent surcharge that -- I
16 don't know if you guys are thinking
17 about this -- but the less trips that we
18 do, the less money is being -- the less
19 surcharge is being collected to help the
20 drivers that operate these vehicles.

21 Something else before my time runs
22 out is, is this agency paying any
23 attention to what's going on at the Port
24 Authority and LaGuardia Airport? Why
25 have the taxis -- they've erased any

1 signature of yellow cabs at LaGuardia
2 Airport. The passenger arrives, there's
3 not a yellow cab in sight. They took
4 our spot and they made a hack-line with
5 the Uber and app cars.

6 Now Lyft has now come up with this
7 ingenious invention of having the person
8 get in the car and then they sync up.
9 It's not a pre-arrangement; it's against
10 the law. Now you want to take away our
11 exclusivity to street hails? You're not
12 going intercede into this? Maybe not --
13 maybe some of you do not know about
14 this, but now you're being told.

15 Okay. The next step that they're
16 going to do is the passenger is going to
17 see the car running on Broadway, he's
18 going to wave the Lyft car, he's going
19 to get in, and they're going to sync.
20 That's a street hail; that's not a
21 pre-arrangement and we need you to act
22 on this right away. That's the only
23 reason really why I came here.

24 It just boggles the imagination that
25 these guys are not being ticketed by the

1 agents that are up there for conducting
2 an illegal solicitation. The passenger
3 has to pre-arrange. The best way to do
4 this is just to have a section that says
5 "Lyft passengers wait here" and let them
6 wait for their cars there. But we also
7 need to get our area in the terminal --
8 in the arrivals terminal -- we need to
9 get it back.

10 Some intervention is needed with the
11 Port Authority. I don't know why
12 they've decided that they're going to
13 give the Lyft and the Uber and the app
14 cars our space. It's shameful that the
15 official taxi of the City doesn't have a
16 spot at arrivals. They have to throw
17 our passengers through the margins of
18 the airport and just giving them another
19 free pass -- just another free pass.

20 Thank you. (Applause.)

21 COMMISSIONER MARINO: I just wanted
22 to make a comment. I'm a Queens County
23 Commissioner; I live in Queens and I
24 drive past LaGuardia often and I have
25 seen that line and it is quite

1 disturbing, and this is something I
2 would like to see the Commission look
3 into 100 percent.

4 MR. CABRERA: Thank you.

5 (Applause.)

6 Commissioner, just one quick thing,
7 you said earlier that you guys didn't
8 have the power for this. There's a lot
9 of power that this Commission has. All
10 you -- Rule 52, there's a lot of power
11 there to stop the licenses -- there's
12 just so much stuff there. All you have
13 to do is just Google it. Thank you. I
14 appreciate that.

15 MR. WILSON: Thank you. The next
16 speaker on the list is Alisiad Ali.

17 (No response.)

18 MR. WILSON: Okay. Mouhamadou
19 Aliyu, and the speaker after that will
20 Augustine Tangi (phonetic).

21 MR. ALIYU: Good afternoon
22 Chairperson and good afternoon the
23 Commissioner -- all the Commissioner.
24 My name is Mouhamadou Aliyu and I've
25 been driving yellow cab for over

1 18 years now and I'm a member of New
2 York City Taxi Worker Alliance. I'm
3 here today to fully support the cap.

4 The cap is desperately needed. It's
5 urgent; it's a matter of life and death.
6 We are professional drivers. This is
7 all we do for a living. We got have
8 family; we got responsibility.

9 You got to cap this thing; it can no
10 longer go forward. No way. We can't
11 take it no more. We yellow cab, we're
12 only 13,000. New York City, this is our
13 territory. What do you guys allow
14 people to come and bully us around -- to
15 push us around; over 120,000. If you
16 don't cap it now -- if you don't keep
17 capping it, when will you cap it while
18 we're only 13,000?

19 This is all about justice; this is
20 all about fairness, and this is all
21 about our life. We have been committing
22 suicide; nine people are dead. How many
23 more you want; me, to take my life?
24 You're going to cap it after I take my
25 own life? I've got four kids; I don't

1 do this to go to school. I don't do
2 this as a part-time. This is what I do
3 for a living. (Applause.)

4 People coming here and saying they
5 do for study; they do for school. This
6 is all I have and this is my life. This
7 is my dream and I was living perfectly.
8 Everything was right until all this EL
9 (sic) came up. And then dream become a
10 nightmare and it's a still a nightmare.

11 Every single day I think about
12 taking my own life. I'm telling you,
13 I'm not looking for excuse from nobody.
14 This is how I feel and I still feel that
15 way, and it's very important because you
16 guys here, you said before you do not
17 have a control of capping this thing.
18 Now you do have the power; use that
19 power. Cap it. No more. 85,000, we
20 can't take it. No, we cannot take it.

21 When I go to the street I can no
22 longer make a living. I can't pay my
23 mortgage; I'm two months behind. Every
24 day I can threatened about taking my
25 medallion away from me. Why? Why

1 should you allow somebody to take my
2 medallion away from me? Me, I'm going
3 to the street seven days a week. Add to
4 it, I can't get a job. Once -- when I
5 go all over, it's eight to seven Uber,
6 Lyft cars -- I'm surrounded. I can't
7 get a job no more. I'm 60 percent
8 business down.

9 So I'm calling on you. You are
10 about to do the right thing. You have
11 to do this; you have to keep the cap.
12 Cap it. If you don't cap it, I don't
13 know what's going to happen next. Okay.

14 This is New York City; this is not
15 another state. This is not someplace
16 else where you use your own car to do
17 taxi. No. This is a regulated industry
18 and it has to be kept that way.

19 (Applause.)

20 MR. WILSON: Okay. Thank you. The
21 next speaker is Augustine Tangi.

22 MS. DESAI: He had to leave.

23 MR. WILSON: Okay. To be followed
24 by Jorge Laport.

25 MS. DESAI: He also had to leave.

1 MR. WILSON: Okay. Mohammed Ali.

2 (No response.)

3 MR. WILSON: Okay. I'm going to
4 butcher this, Delmond Denuawidata
5 (phonetic).

6 (No response.)

7 MR. WILSON: Paul Roach.

8 (No response.)

9 MR. WILSON: Samasa Toudani
10 (phonetic).

11 MS. DESAI: He had to leave.

12 MR. WILSON: Okay. Ibrahim Sally
13 (phonetic).

14 (No response.)

15 MR. WILSON: Edward Mingebar
16 (phonetic).

17 (No response.)

18 MR. WILSON: Mohammed Hossen.

19 MR. HOSEN: Good afternoon members
20 of the Commission -- of this Commission,
21 my fellow drivers, the alliance of
22 different taxicab and limousine, those
23 people, this industry, my fellow
24 drivers, brothers and sisters and
25 everyone. Good afternoon.

1 So today I'm not talking about with
2 myself -- my company, no. I'm a driver
3 -- independent driver and work for
4 different company. So I want to say
5 that as a driver, and as a pedestrian,
6 and as a New York City people. So a few
7 -- I know there is no time limit here
8 like for listening because it's from the
9 morning you guys are like fired up. I
10 know that. But this is our home. That
11 is why I'm standing here.

12 I know that it's the Taxi &
13 Limousine Commission work for 50 years;
14 next year we will celebrating maybe the
15 50 years. So the driver are always
16 depend like home; this is our home. The
17 Taxi & Limousine Commission do something
18 for us. It's not only for the
19 (inaudible).

20 So today, it's that cushion. The
21 cushion is for the surviving 100,000
22 driver in the City and the good life in
23 the City, not only for the taxi driver
24 industry. It's a total -- the City and
25 like our lives -- our family, you know.

1 So I want to say that, do something
2 which is really impact the City, really
3 impact the driver lives. No more driver
4 can die anymore. It can be yellow; it
5 can be black, and Uber and Lyft. I
6 don't say, but do something -- is my
7 proposal to you -- do something what
8 about is the really impact this industry
9 and as small (inaudible for this
10 industry.

11 First, no more taxi allowed in the
12 City because it's a limitation. Every
13 day the new car coming, coming, coming.
14 And I have some pictures -- maybe I'll
15 send you later. If you stop any signal
16 you can see that 90 percent car are
17 black or yellow taxi. Every single
18 steps; anywhere you can go.

19 So what is the reason? The reason,
20 they are not following the rules and
21 regulations. They all go, go, go, go
22 and drive them. Before, when I start
23 four years ago with app company, they
24 never say, "Mohammed, drive like this,
25 this, this". They never tell me any

1 rules or regulations. Just go out
2 driving and make money, but what is
3 this? This is not the real thing.

4 New York City is the place for the
5 whole world; people deserving the best,
6 and you guys say, the Taxi & Limousine
7 say, "Okay, Mohammed. You are the first
8 representative for this City". You are
9 honoring us, but what the future?

10 Nothing. If I'm not driving tomorrow,
11 and no one asking me what I eat and what
12 I don't eat.

13 So do something for the driver which
14 is impact their future life. Like the
15 Black Fund, you take the Black Car Fund
16 guys, but what is reason for the Black
17 Car Fund? Do something because you have
18 the right to do for the taxi industry,
19 right.

20 If I'm driving five years and stop
21 tomorrow, no one say, "Mohammed, you
22 have \$1", but I pay \$2 per trip, right
23 -- two person for the Black Car Fund. I
24 pay the tax every trip. I pay 30 person
25 commission for the Uber, Lyft, Juno --

1 whatever we drive -- right. But what is
2 this? They're only for the City taking
3 the money.

4 I know -- it's my assumption -- that
5 maybe 17 million dollar from the Taxi &
6 Limousine budget, right, this year?
7 Almost. Do something; do something
8 because you have the power. Do
9 something for the drivers; do something,
10 please. Okay.

11 I have one proposal -- don't take it
12 otherwise brother -- take one day off to
13 all drivers; it's mandatory. Not seven
14 days driving because for the City
15 congestion. Six days you can drive; any
16 other day you can take off.

17 And (inaudible) the Commission by
18 (inaudible) because before the taxi is
19 20,000, 30,000. Now it's more than
20 100,000. So please redo the commission.

21 COMMISSIONER JIHA: You want to wrap
22 it up, please.

23 MR. HOSSEN: Yeah, thank you.

24 COMMISSIONER JIHA: Thank you.

25 MR. WILSON: Thank you. The next

1 speaker is Garret Wilson.

2 (No response.)

3 MR. WILSON: Okay. Ashraf Abdoroini
4 (phonetic).

5 (No response.)

6 MR. WILSON: Dollup Singh.

7 (No response.)

8 MR. WILSON: Celestin Rossini.

9 MR. ROSSINI: Yes, good afternoon
10 everybody. My name is Mr. Celestin
11 Rossini. I've been driving for
12 41 years.

13 COMMISSIONER MARINO: Sir, talk into
14 the mic so we can hear you.

15 MR. ROSSINI: I've been driving for
16 41 years, but I got some (inaudible) 67
17 years old I'm still (inaudible). But I
18 have been medallion since 1983. I got a
19 clean license. Since I'm driving, I'm a
20 clean guy; I'm always clean.

21 Now, since four years I wait for the
22 Taxi & Limousine Commission to let me
23 purchase a car. You took my medallion;
24 you sell it on ride-share accessible
25 car. Believe me, I would like to have

1 purchased it because I'm a sick man.
2 I've got everything; diabetes, blood
3 pressure, cholesterol, (inaudible),
4 liver. I've got everything, but I want
5 to work. I love to work.

6 When the (inaudible) with the
7 ride-share we had to sit in storage
8 since 2016. First it's on Uber -- on
9 Uber ride -- (inaudible) -- since four
10 years, I don't get one penny from the
11 medallion. I'm explaining to the Taxi
12 and Limousine Commission, I cannot help
13 someone on the wheelchair because of
14 this. It doesn't mean I don't want to.

15 Believe me, my life spent on
16 helping; helping people. That's my
17 life. Anyone knows me here, that's my
18 life; helping people. But for the
19 wheelchair, believe me, I cannot do it.

20 So what I'm looking for, I'm looking
21 for -- I do believe you can do it by
22 tomorrow to give me an example letter to
23 let me buy a car, a (inaudible), because
24 wheelchair come, it cannot be for
25 everybody because you still have so many

1 driver old man -- 75 years old -- 70
2 years old, 72 years old. How can you
3 ask me? I already help -- people see --
4 if I fell, who would (inaudible) on the
5 wheelchair? Who's going to be
6 responsible?

7 So I'm asking you, please do me a
8 favor, by tomorrow because you can do.
9 Give (inaudible) to buy a normal car.
10 Please. All right. That's (inaudible)
11 because new business is down, but I
12 still can work, so let me work.
13 (Applause.)

14 COMMISSIONER JIHA: Thank you.

15 MR. WILSON: Okay. The next speaker
16 will be Mohammed Bari.

17 (No response.)

18 MR. WILSON: Chanel Elliot.

19 MR. BARI: Hi. Good afternoon. My
20 name is Mohammed Bari. I am Uber
21 driver; I have been deactivated for last
22 five days but I don't know why.

23 So we don't need more cars
24 (inaudible); we don't need new car.
25 Keep the cap please. Let me work. My

1 neighborhood right now house rent is
2 more than 2,000. How can I pay my rent
3 without working? Please let --
4 (inaudible) -- deactivators. Also, I
5 don't why I was deactivated. Also, as a
6 driver I don't have right now to know
7 why I have been deactivated.

8 Another thing, in that where I work
9 -- in the Manhattan city, I driving one
10 hour -- (inaudible) -- even five hours
11 no call, no job. I driving around the
12 -- in Manhattan city. That's means lots
13 of cars.

14 So keep the cap so normal TLC plate.
15 And when I'm going to the upstate, when
16 I'm going to the Bronx, Queens, and when
17 I come back to my home -- to the
18 Brooklyn -- I come back no person job --
19 no call, no job. Thank you. Thank you;
20 good afternoon.

21 COMMISSIONER JIHA: Thank you.

22 MR. WILSON: Thank you. The next
23 speaker is Chanel Elliot to be followed
24 by Hailing Chen, to be followed by
25 (inaudible).

1 MS. ELLIOT: Hello. Good morning
2 everyone. My name is Chanel Elliot.
3 I'm a non- owner driver; I've been
4 driving for Uber for one year now. I
5 came in as the cap was being put in
6 place so I never had the opportunity to
7 own the car.

8 I just want to say that I stand with
9 the yellow cab drivers. Nobody should
10 be killing themselves because they're
11 not making enough money to pay their
12 bills. (Applause.)

13 But I've paid to an agency,
14 (inaudible), over \$20,000; over \$20,000
15 in one year. I'm a single parent; I
16 have two young daughters and I drive
17 full-time. It is not fair for you to
18 punish people who -- I've had my license
19 for a year; I'm a good standing driver.
20 I feel like I'm being punished on the
21 backs of everybody else.

22 It should be one license, one plate.
23 And who's to say when you do open it up,
24 are you then going to allow these
25 companies to come in and buy all the

1 plates? I went to Lexor (phonetic); I
2 tried to get a vehicle. They want to
3 charge me \$90,000 for a vehicle that
4 costs \$16,000. I'm paying \$2,000 a
5 month to rent a car to work.

6 I have children. My daughter needs
7 braces. Her braces is less than the
8 price that I pay a month to put on her
9 teeth, but I have to give it to the
10 company so that I can keep the car.

11 I'd rather be giving it to the
12 yellow cab drivers so that they can
13 cover their bills than giving it to a
14 company that you guys allow to come in
15 and buy all the plates and now you're
16 penalizing the drivers -- the new
17 drivers because you guys made a mistake.

18 Let the companies -- all the plates
19 that are sitting outside in Long Island
20 City -- let them release those plates to
21 drivers. Let them -- at least sell it
22 to us at a fair plate (sic) -- they made
23 -- a fair price -- because they made
24 enough money off those plates already.

25 There has got to be some kind of

1 pathway for the non-owner driver to own
2 plates. I heard the Councilman say
3 three years. So at the end of three
4 years I would've already paid \$70,000 to
5 a car company and then I'm supposed to
6 turn around and pay TLC whatever amount
7 you guys are going to set for me to get
8 -- like this is -- I don't know.

9 I don't know what the solution is,
10 but it's a problem and it shouldn't be
11 on the backs of non-owner drivers, and
12 if you guys don't want more cars on the
13 street, you should cap them on the
14 licenses because capping the amount of
15 the cars is not really having less cars
16 on the street.

17 I live in lower Manhattan. I have
18 to rent a car from Uber. I own a car,
19 so now I have two cars on the street
20 instead of one, and then on top of that,
21 the company that owns the car are now
22 allowing more than one driver to drive
23 in that vehicle. So now that vehicle
24 instead of being used for 8, 9, or 10
25 hours, is going to be used 24

1 consecutive hours in a day.

2 Furthermore, by not allowing me to
3 own my car, you're actually making me
4 drive more because I got to come up with
5 \$400 before I make a dollar for myself.
6 So when it's slow outside, I don't want
7 to drive on Monday at 11 a.m. I have to
8 because I have to make the money to
9 cover the cost of the car.

10 I could never take a vacation
11 because I have to come up with \$400
12 every week. Do you think the company
13 that owns that vehicle is going to say
14 to me, "Don't pay it this week. Take
15 your kids to Florida". No. I've never
16 had a vacation because I have to pay
17 \$400 a week for that car and if I don't
18 pay it, they will harass you; they will
19 deactivate the vehicle in the middle of
20 Manhattan wherever.

21 Like, you guys are taking that out
22 on us when we just -- I just want to
23 work and take care of my kids. I don't
24 want to hurt any other driver. I want
25 all of us to be paid fairly. I want all

1 of us to have the opportunity to own our
2 vehicles because not allowing us to own
3 the vehicle is not benefitting anybody.

4 I know there's a problem with
5 congestion. I live in Manhattan, but
6 this is the not answer. You're forcing
7 people to drive more and now you're
8 forcing Lyft -- the reason why Lyft is
9 deactivating drivers is because of their
10 idling (inaudible). You're forcing them
11 to do it. These drivers want to work;
12 you're forcing them to kick them off the
13 app because you're going to fine them if
14 they're idling for more than a specific
15 amount of time.

16 And honestly, I'm coming from a
17 practical place -- I know my time is up
18 -- I just want to say this -- I live in
19 Manhattan. I would rather drive in
20 Brooklyn. I drive in Brooklyn every
21 day. So if the problem -- the reason
22 why I cannot own a car is because of the
23 congestion in Manhattan, which is the
24 community that I live in, I will gladly
25 drive over the bridge and make my money

1 that way. Keep my \$400 and stay the
2 hell of Manhattan. I don't mind driving
3 in Brooklyn because there's money out
4 there too. (Applause.)

5 COMMISSIONER JIHA: Okay. Thank
6 you.

7 MS. ELLIOT: Have a good day.

8 MR. WILSON: Thank you. The next
9 speaker is Hailing Chen.

10 (No response.)

11 MR. WILSON: To be followed by Qu
12 Lin (phonetic), and then (inaudible).

13 MR. CHEN: Good afternoon,
14 Commissioners. Good afternoon everyone.

15 I am an Uber driver and I am also a
16 member of IDG, Independent Driver Guild,
17 affiliate of the machinists unions and
18 we're here to support the FHV drivers.

19 We must address the predatory
20 leasing now because after vehicle cap
21 the leasing company have shown
22 increasing powers over the low income
23 drivers who are depending on the rental
24 TLC vehicle to make a living. We cannot
25 let this situation continue as the

1 driver are struggling every day to make
2 their ends meet.

3 A rental for the Toyota Camry 2017
4 could up to \$1,800 dollars a month.
5 That is more than the rent I pay for my
6 room. A Cadillac can cost up to \$3,200.
7 \$3,200 a month is absurd. That is
8 equivalent to the money that driver can
9 buy for their grocery, pay for their
10 rent, do their shopping, buy some
11 clothing for the kids, for their
12 children, and maybe have a short trip,
13 not -- maybe have a short trip to
14 Florida. I don't know how air ticket
15 costs, but it's important for them to
16 take a break; take a vacation.

17 And we cannot allow leasing company
18 to exploit the vehicle cap to take
19 advantage of our fellow drivers. Any
20 policy that you seem to put into place
21 must ensure that they are taking care of
22 the hardworking drivers and their
23 families. Any system that's not take
24 consideration of drivers should go to
25 the trash can.

1 Licensed cab is much more effective
2 than vehicle cab. The solution is a
3 very simple one. Regulate the leasing
4 companies, standardizing the leading
5 terms, make leasing company being
6 accountable for what they are doing.
7 Sometimes it's a crime.

8 Central business district cruising,
9 right. We use the utilization -- the
10 intentions of the utilization rates
11 needs to penalize the company for
12 letting their driver drive around the
13 City empty car. But this has caused a
14 few problems.

15 One of them is that Uber can
16 (inaudible) destination filter which is
17 very bad. Give people right to go home
18 with a treat going home on their way.
19 Everyone deserves a ride to go home.
20 It's very simple; home sweet home, after
21 a long day of work.

22 So secondly Uber freeze policy.
23 They shut down driver's app any time to
24 avoid paying drivers and not get
25 penalized by TLC. So we have to

1 consider the consequence of the policy.
2 Sometimes it leads to a way that company
3 try to find another way around. It's
4 something I encourage everyone to be
5 mindful of.

6 And more congestion, because a lot
7 of the drivers are simply not making
8 enough money --

9 COMMISSIONER JIHA: Can you wrap it
10 up?

11 MR. CHEN: -- to pay their car
12 leasing -- yes -- and support their
13 families.

14 So I think the IDG and -- you know,
15 we look forward to working with you to
16 improve the working conditions and
17 protect the pay of thousands of drivers.
18 Thank you very much for the opportunity.
19 I hope you can take a consideration of
20 what I said.

21 COMMISSIONER JIHA: Thank you.

22 MR. CHEN: Thank you very much.

23 MR. WILSON: Thank you. The next
24 speaker is Qu Lin.

25 (No response.)

1 MR. WILSON: Mahmood Abuyin

2 (phonetic).

3 (No response.)

4 MR. WILSON: Elsaid Avi (phonetic).

5 (No response.)

6 MR. WILSON: MD Rahman.

7 MR. RAHMAN: Hi. Good afternoon and
8 thank you for this opportunity to
9 address our problems.

10 So my name is MD Rahman and I live
11 in Brooklyn in (inaudible), and in this
12 neighborhood I live for 17 years and
13 also driving for yellow taxi and Uber,
14 Lyft, and Juno since -- I mean, yellow
15 taxi 2009 and started back in 2018 with
16 app-based.

17 So after that, what I have seen in
18 my neighborhood is like 250 cars, you
19 know, around the neighborhood. And so
20 people are so -- you know, have hard
21 time to have parking around the places.
22 Even my own self too. So there is way,
23 way, way over the -- I believe, way over
24 the limit which is 80,230,000 cars;
25 black cars.

1 So I think it's really, really,
2 important to have caps. I don't know
3 for how long, but it is really
4 important. And deactivation, it has
5 been happening for a long enough time.
6 I don't know what reason they actual
7 show; they never show any reason. They
8 deactivate any time -- any moment.

9 So tell me, my home -- my apartment
10 rent is like \$2,000 and then I have
11 family to take care of -- expenses. So
12 if they deactivate me, where should I
13 go; what should I do? Who should I rob?
14 Should I rob someone? No, I don't have
15 that kind of faith in myself. And
16 should I suicide? No, I can't do that
17 because I have faith to live with, you
18 know, dignity, the life like, you know,
19 I deserve.

20 So these are our dreams. Like, you
21 know, we could, you know, work every
22 day, you know, 8 to 10 hours so -- and
23 also we can go home and have a nice
24 dream, sleep with our family. So if
25 this -- you know, if this type of thing

1 is going on and on every day, how can we
2 deserve a better life?

3 I will share one point. The other
4 guy just, you know, he mentioned
5 something, but I just remembered
6 something. I studied in IT but I never
7 get to the job because I need more money
8 to complete the study. So I learned one
9 thing over there. It says (inaudible)
10 develop things, like (inaudible) -- and
11 the test I found something is not
12 behaving as it needs to be.

13 What exactly they do, they -- the
14 tester -- the tester, you know, log into
15 the problem to the developer. Developer
16 -- what developer exactly does; fix it
17 back again. But in this point, I will
18 say before you exactly think to fix
19 something like fixing problems in here
20 with the rules, why don't you do the
21 (inaudible) test first. What
22 (inaudible) coming before you fixing
23 something?

24 There are many (inaudible) same
25 thing like he said like the leasing

1 system. You know, before you fixing a
2 rule -- you know, passing another rule,
3 look into, you know, the negative
4 scenario. Just (inaudible) we are
5 passing this law for everyone in here
6 and every of the drivers in here.

7 So look at the negative scenario at
8 the same time so you can have both at
9 the same time. Thank you very much.

10 (Applause.)

11 COMMISSIONER JIHA: Thank you.

12 MR. WILSON: Thank you. The next
13 speaker is Lorena Murika (phonetic).

14 (No response.)

15 MR. WILSON: Ruben Pickle -- Pinkle
16 -- excuse me -- Ruben Pinkle (phonetic).

17 (No response.)

18 MR. WILSON: Ry Singh (phonetic).

19 (No response.)

20 MR. WILSON: Fabian Jiminez.

21 (No response.)

22 MR. WILSON: Igor Roman.

23 MR. ROMAN: Good afternoon

24 Commission. Good afternoon my fellow
25 drivers. Well, I just came to brought

1 to the attention that problem with cap
2 of TLC plates is coming to the problem
3 because there is a black market of
4 stolen TLC plates, and renting cars.
5 There's million dollars not paid to the
6 New York City budget and New York State.

7 This was made because of the gap,
8 because we have a lot of TLC drivers,
9 but we don't have TLC cars. Personally,
10 I'm not working in Manhattan. I'm
11 trying to stay in the Brooklyn and
12 Manhattan, but I must rent a car from
13 the Lyft or somebody else. If I going
14 to rent it from the Lyft, I'm supposed
15 to pay \$500. If I'm going to rent it
16 from another guy who is only in TLC car,
17 I just pay him \$300 and I'm not paying
18 the taxes.

19 Just brought this to your attention.

20 COMMISSIONER HEINZEN: Okay. How
21 long have you been a driver?

22 MR. ROMAN: I've been driver for six
23 months.

24 COMMISSIONER HEINZEN: Who do you
25 drive for?

1 MR. ROMAN: I am driving for the
2 Lyft. Just letting you know.

3 COMMISSIONER JIHA: Okay. Thank
4 you.

5 MR. WILSON: Thank you. The next
6 speaker is Farhod Ibragimov.

7 MR. IBRAGIMOV: Hi. Good afternoon
8 everybody. Thank for you opportunity to
9 speak.

10 I'm a driver for Lyft and Uber for
11 more than two years and I've been
12 renting car since then. I pay on
13 average \$1,800 a month for renting the
14 car. Like three months ago I bought my
15 own car and put out all my investments
16 and paid off my car about \$15,000 so --
17 in hopes that the cap going to be at
18 least for the people who have been
19 renting the cars.

20 Just for that because I spent on the
21 road about average 70 hours a week, on
22 the road, out of home. Sometimes for
23 longer if I have a long trip, but then
24 on those days I have to go home and
25 drive back home.

1 So if I would have my own car with
2 my own plates instead of renting --
3 instead of paying I only will have to
4 pay insurance -- which is going to
5 reduce about 20 hours a week with my
6 driving time because 20 hours a week I
7 drive only to make -- to make up the
8 payment -- you know what I'm saying --
9 which is going to have a great impact on
10 me -- on most drivers -- to invest time
11 in ourself and our wellbeing.

12 I have diabetes; I have blood
13 pressure. I have (inaudible). My
14 doctors tell me, "You have to work out".
15 I have no energy when I come back home.
16 I don't and my health is not getting
17 better either.

18 So, please, if you would let us at
19 least to give it out to the drivers who
20 have been driving for a while, like the
21 Counselor (sic) said -- and let us to
22 put our own cars into service.

23 We're going to drive less, which is
24 great, less congestion first of all.
25 Second thing, more trips for less

1 drivers. Right -- I'm sorry -- more
2 earning for enough drivers and it's
3 going to create more -- like less
4 driving time for everybody else little
5 by little. You know what I mean.

6 And, okay, another option -- I was
7 concerning about wheelchair or electric
8 vehicle, but anybody knows how much the
9 wheelchair cost? 50,000. 50,000 plus
10 all the taxes, plus finance interest.
11 It's going to be really luxury
12 investment. And getting paid by the
13 UberX rates. You know what I'm saying.

14 Investing \$70,000 in this vehicle
15 and then it's basically the same -- make
16 alterations -- if I were going to go
17 ahead and buy wheelchair, (inaudible) is
18 going to be (inaudible) just this
19 vehicle plus insurance.

20 COMMISSIONER HEINZEN: Can I ask,
21 what company do you lease a vehicle
22 from?

23 MR. IBRAGIMOV: (Inaudible.)

24 COMMISSIONER HEINZEN: And can you
25 just -- like what are the terms of that

1 lease?

2 MR. IBRAGIMOV: I pay 425 a week.

3 COMMISSIONER HEINZEN: Are long is
4 the lease for; are you renting on a
5 weekly basis?

6 MR. IBRAGIMOV: No, it's long-term,
7 but I --

8 COMMISSIONER HEINZEN: Three years?

9 MR. IBRAGIMOV: I think it's one
10 year, but I've been changed. I used be
11 on American Lease. I left American
12 Lease because I had to go on vacation; I
13 had to turn in the car back.

14 (Inaudible.) Whenever I want to go like
15 to do something --

16 Like, I spent two weeks in the
17 hospital. When I called the company and
18 I explained the situation, "I spent two
19 weeks in the hospital, please give me a
20 break", they said, "No". I said, "What
21 about if I return the car". "Okay.
22 You're not going to get your deposit
23 back and you haven't given us two weeks
24 notice".

25 So, I mean, if you would let us to

1 own our own cars, it would be really
2 great impact for us.

3 COMMISSIONER HEINZEN: Okay.

4 COMMISSIONER JIHA: Thank you.

5 MR. IBRAGIMOV: Thank you.

6 COMMISSIONER HEINZEN: Thank you.

7 MR. WILSON: Thank you. The next
8 speaker is Cristian Torres.

9 MR. TORRES: Hi. Good afternoon.

10 My name is Cristian Torres. I drive for
11 Uber and Lyft, and I don't think that
12 the new group by TLC is going to be the
13 solution for everyone because like it's
14 going to help like a group of people but
15 it's also going to hurt another group.

16 Like, for example, I have to work at
17 least today just to pay the payment of
18 the car and the renting company, they
19 don't really care about us. And I see
20 the proposal from the TLC like talking
21 about how they want drivers like to make
22 enough and other stuff, but like
23 sometimes we're making more just to pay
24 to somebody else.

25 So like if we have like our own

1 cars, like it would be different. We
2 wouldn't be -- have to be working that
3 long cause we'd have to work so we can
4 make more money to have enough to pay
5 for the car and to have -- to pay for,
6 you know, our expenses and stuff like
7 that.

8 And I think that everybody is taking
9 like their own benefits. Instead, I
10 think the TLC should like work like
11 together and find a solution like for
12 every group of people. Like, we are
13 here, okay, but let's not like push like
14 people out.

15 Okay. If you keep the cab, what's
16 that going to do cause I just go to a
17 company and I can get a car because they
18 have thousands of cars just sitting
19 there like waiting for people to go and
20 rent.

21 COMMISSIONER JIHA: Thank you.

22 MR. TORRES: I just wanted to say
23 that I think the TLC should think like
24 how to work like for each group of
25 people and help us out too. Thank you.

1 (Applause.)

2 COMMISSIONER JIHA: Thank you.

3 MR. WILSON: Thank you. The next
4 speaker is Peter Piciano (phonetic).

5 (No response.)

6 MR. WILSON: Nissan Ahmed
7 (phonetic).

8 (No response.)

9 MR. WILSON: Mohammed Asan
10 (phonetic).

11 (No response.)

12 MR. WILSON: Claudio Richetti
13 (phonetic).

14 (No response.)

15 MR. WILSON: Azeez Bah (phonetic).

16 (No response.)

17 MR. WILSON: Amadou Nassar
18 (phonetic).

19 (No response.)

20 MR. WILSON: I know she's here;
21 Michele Dottin.

22 MS. DOTTIN: Good afternoon
23 Commissioners. How are you? It's a
24 long day for you as well.

25 First, I'd like to talk about call

1 cruising just for a quick second.
2 That's an issue that's going to be
3 impactful (sic) on all the drivers.
4 That's going to cause the companies to
5 start utilizing the ability to knock
6 drivers off the app at will.

7 That means that drivers now won't be
8 making the money that they now drive 10,
9 12, 14 hours to make. They're going to
10 end up being on the road 16 hours.
11 There's an issue of safety. It's going
12 to really, really impact the drivers,
13 and you're only putting it on us FHV
14 drivers. What happened to the trucks
15 that come into the City?

16 There's 70 percent of it that does
17 not have a thing to do with FHV drivers,
18 but only to do with the livery -- the
19 trucks that come in -- and when you say
20 emissions are coming out of our -- our
21 cars energy efficient. The trucks are
22 not. They amass enough gas on those old
23 trucks that run the City night and day.

24 There's no parking for our drivers.
25 Both sides have commercial parking. Not

1 one side left open so that if a truck is
2 blocking, there's always a flow of
3 traffic. These things are not even
4 being looked into as far as what's being
5 put on us, FHV drivers.

6 Now, as far as leasing and rental
7 companies, that's a huge issue. A huge
8 issue because when you put the cap on,
9 it should have also been a cap on
10 license because now that would not give
11 the leasing companies the fact to say,
12 "Oh, there's more drivers coming in and
13 so they're going to need our cars and
14 let's put up the price at will".

15 There's not enough consideration on
16 both sides of the fence. There should
17 always be two sides. If you cap one,
18 cap the other. We are workers; give our
19 drivers the opportunity to really earn a
20 living when you're doing -- when you're
21 making those decisions.

22 But here's the other issue of
23 drivers who have been renting should be
24 able to be grandfathered in to able to
25 get a plate because that does not allow

1 the leasing companies to hold them to
2 that lease. And those who have paid off
3 their loans should be given a plate
4 immediately, inspection immediately, and
5 insurance to be able to insure their car
6 immediately so they do not lose a day on
7 the job.

8 The thing is right now the leasing
9 companies are holding them to
10 insurances. \$275 a week; \$200 a week.
11 \$300 a week. Why is it that they cannot
12 be given plates immediately? There
13 should not be a waiting list for these
14 drivers who have paid the huge loan.
15 \$70,000 for a \$20,000 car. That's
16 ridiculous. You can do this.

17 As far as what -- and as far as the
18 yellows are concerned, why the hell are
19 the medallion companies not bringing
20 down the cost for those drivers. \$1,000
21 a week. They should be ashamed. That's
22 a shame, to see a yellow car pass me and
23 a \$1,000 a week for that driver.

24 Of course, they're going to go what
25 they're doing because they are not being

1 treated fairly. And they're saying that
2 they care about us; they don't care
3 about us. When they talk, they double
4 talk. Talk on your own but care about
5 the driver's properly.

6 And as far as that, give the drivers
7 a real, real relief. Please give them a
8 real relief. Okay.

9 COMMISSIONER JIHA: Thank you.

10 MR. WILSON: Thank you. The next
11 speaker is Marian Wolf.

12 (No response.)

13 MR. WILSON: Richard Lipsky.

14 MR. LIPSKY: I know it's a long day.
15 I'm reminded of Fantasia; did you all
16 see that? Mickey Mouse, the Sorcerer's
17 Apprentice -- that's what the City did
18 and that's what this agency did. It
19 unleashed the Sorcerer's Apprentice, and
20 what you kept on doing was proliferating
21 and proliferating more and more cars,
22 and now you've reached a point of
23 saturation. But there's a lot of
24 problems here with your analysis and how
25 you went about it.

1 In 2012 when the Bloomberg
2 administration proposed 2,000 accessible
3 medallions, the same consultant that you
4 used on this particular congestion study
5 did a full environmental impact
6 statement and found that it was
7 unmitigatable (sic) -- 2,000 additional
8 taxis on the road.

9 And then what did you do? You
10 turned a blind eye to tens of thousands
11 of for-hire vehicles and the result is
12 what you see today. You sought
13 synthesis and all you achieved by
14 composite error. You're overwhelmed;
15 you can't possibly regulate all of these
16 different problems because you've let
17 too many people in.

18 There's one other thing that's
19 important to point out about the study
20 that you did; it's not an environmental
21 impact study. It falls far short. It
22 doesn't comply with SEQRA and there's a
23 reason why. It's not willful blindness;
24 it's conscious blindness on the part of
25 the TLC and the DOT.

1 If you did a full environmental
2 impact study, you'd have to do socio and
3 economic impact, and then you'd have to
4 mention taxi. In that entire study,
5 there's not one time that the word
6 "taxi" appears. (Applause.)

7 When those laws were passed in
8 August of 2018, it was in response to
9 the suicide epidemic of medallion owners
10 and drivers, and what have you done to
11 respond to that? In the introduction
12 Mr. Stiles gave today, not one mention
13 of the word taxi. A lot of talk about
14 driver income, but nothing about taxi.

15 And not only that, but the study
16 that was done takes as a baseline
17 assumption the number of cars that
18 exists today. Why; why does it assume
19 that that's the right number? When you
20 do an environmental impact study -- do
21 build, no-build -- done about 35, over
22 40 years -- either as an opponent or as
23 a proponent -- you look at the numbers
24 of cars and you say, "It's
25 over-saturated".

1 So instead of the looking at how to
2 deal with over-saturation, which to a
3 layperson is reducing the number of
4 cars, you come up and transpose
5 over-saturation into under-utilization.
6 That's an app-based theory. That has
7 nothing do with the environment.

8 You know, sometimes when you look at
9 something you don't look at decisions;
10 you look at non-decisions and that tells
11 you a lot more. The non-decision here
12 was not to look at what would happen if
13 we reduce the number of cars by
14 20 percent, by 25 percent, by 30
15 percent; what would happen to driver
16 incomes? What would happen to medallion
17 values; what would happen to congestion?

18 Go back and say, "We started in 2012
19 with 60,000 cars; what would be the
20 result of adding those cars". Go back
21 and do that scenario.

22 COMMISSIONER JIHA: Wrap it up,
23 please.

24 COMMISSIONER MARINO: I just have a
25 question. Are you saying that you don't

1 think the 120,000 cars has an
2 environmental impact --

3 MR. LIPSKY: I'm saying the
4 opposite.

5 COMMISSIONER JIHA: He's saying the
6 opposite.

7 MR. LIPSKY: I'm saying the
8 opposite. I'm saying that you accept
9 that as the baseline assumption as the
10 number of cars that there should be, and
11 I'm saying that no one has looked at the
12 thought or asked the question, perhaps
13 that number is too high.

14 COMMISSIONER MARINO: Are you in
15 support of these rules or not?

16 MR. LIPSKY: I am not in support of
17 the vacancy rule. I think there's a lot
18 stronger ways to do it, but it's in my
19 testimony and you can see it there.

20 I think a trolling charge, where you
21 charge people to come into the central
22 business district to do business is a
23 lot efficacious.

24 COMMISSIONER MARINO: Well, that's
25 not what --

1 MR. LIPSKY: I'm just telling you, I
2 don't think that current rule is going
3 to be as effective to reduce the number
4 of cars.

5 COMMISSIONER JIHA: Okay.

6 MR. LIPSKY: And that's what I
7 think.

8 COMMISSIONER MARINO: So you don't
9 support the rules cause you don't think
10 they go far enough?

11 MR. LIPSKY: Correct.

12 COMMISSIONER MARINO: Thank you.

13 COMMISSIONER JIHA: Okay. Thank
14 you.

15 MR. WILSON: Thank you. The next
16 speaker is Paul Kilmas (phonetic).

17 (No response.)

18 MR. WILSON: Larbi Aitaabou.

19 MR. AITAABOU: Good afternoon
20 everyone. I've been sitting there for
21 the past four hours almost. I mean,
22 everybody said their part.

23 What I'm going to say here is that
24 this is not the end of the cap; it
25 should not be the end of the cap. Of

1 course, you're going to do your study
2 again. You have another -- just, don't
3 rush it; take your time. Study it well;
4 this can affect a lot of people's lives.

5 Leasing companies are taking
6 advantage of the situation to find a
7 loophole to use; they're pocketing a lot
8 of money from the drivers.

9 I'm a driver myself. I have
10 hypertension. If I get upset, I have to
11 go home and take my medication. I can't
12 deal with the stress; I can't deal the
13 City congestion. I can't deal with
14 driver complaining; I can't deal with
15 the passenger complaining because of the
16 traffic we're dealing with.

17 So it's really a ripple affect that
18 happened when we put the first time the
19 cap. Everything close and a lot of
20 problems start to show up. How can we
21 fix it? I can't fix it by myself, but
22 you guys can. Can you fix it tomorrow?
23 No, it's going to take you time.

24 So talk to the drivers. Bring them
25 in; you have the list. You have their

1 phone numbers; you have their
2 information. You have translators. So
3 bring them in; talk to them. Say how
4 this is affecting you on a daily basis,
5 on a weekly basis, on a monthly basis.

6 I don't have enough things to say,
7 but I want to finish it by saying thank
8 you very much for being here.

9 COMMISSIONER JIHA: Thank you.

10 MR. WILSON: Thank you. The next
11 speaker is Mohammed Mahbob.

12 MR. MAHBOB: Thank you. Good
13 afternoon Mr. Commissioner and the
14 audience, and I'd like to say this is a
15 real theatre talking, talking, talking.
16 We doing, doing, doing, but substance is
17 nothing if nothing happens after that.
18 Same thing. It was like 30 years -- the
19 last five years -- the same thing.
20 Nothing changed.

21 Why is not change? It is my sense
22 we are not realizing the situation.
23 What the situation out there?

24 I'm sorry. My name is Mohammed
25 Mahbob. I'm a taxi medallion owner, and

1 I'm the member of Taxi Alliance.
2 Bhairavi Desai is our leader and I
3 appreciate her all proposals and actions
4 and I'm thanks -- I'm very grateful to
5 her.

6 Okay. So we -- the same thing is
7 happening years and years, but nothing
8 change because our attitude not change.
9 We not realize the situation; real life
10 street situation my fellow drivers say.
11 Okay. Talk to the 50 taxi driver --
12 taxi owner-driver. You're going to get
13 everything -- all the pictures --
14 because someone is not good in English
15 like me. If someone is like needs
16 translator, fine. But listen to them
17 carefully; you're going to get
18 everything.

19 Now, we are the 13,000 taxi out
20 there. Of 13,000 (inaudible), I know
21 how many. 120,000 cab there, like Uber
22 drivers, and app cars. So what do you
23 think? It makes sense; 13,000 versus
24 120,000? No, it not make sense; very
25 simple. Take it easy; it's not -- it's

1 very simple.

2 13,000 versus 120,000; what happened
3 in the street? Every street corner,
4 every intersection you're going to see
5 the two, three car turning right or left
6 because that's making traffic, making
7 congestion, making -- not getting fare
8 because they are -- my fare is other
9 side of the street and I can't turn
10 because all the black cars, and app
11 cars, or some with TLC plate blocking
12 me. I can't pick up; I cannot make
13 business.

14 My wife keep calling, "Why you
15 there", because your car is sitting in
16 front of my house. Nobody working; I'm
17 here. I just answer her, "Look, I am
18 the place they're going to listen to me
19 today, and that's a great day. I'm
20 going to tell them my situation and
21 that's very important in today's work".

22 So I urge you, please listen to the
23 drivers; listen to the owner-drivers
24 privately. You're going to find
25 everything.

1 I have a kid -- two kids are going
2 to university, going to schools, and I'm
3 here driving like 30 years. I had a
4 dream, but now when I look back, my
5 dream is gone. Medallion prices under
6 -- 110,000 now. I -- my -- I'm sorry.
7 Give me a minute.

8 COMMISSIONER MARINO: We can't give
9 you a minute, please, sir. We've got a
10 lot of people that want to talk.

11 COMMISSIONER JIHA: We have a lot of
12 people waiting.

13 MR. MAHBOB: Okay. One second.

14 So everything (inaudible). Done.
15 Thank you. (Applause.)

16 MR. WILSON: Thank you. Yohan
17 Nickman (phonetic).

18 (No response.)

19 MR. WILSON: Okay. Yoel Shirabi
20 (phonetic).

21 (No response.)

22 MR. WILSON: Jing Shang Lin
23 (phonetic).

24 (No response.)

25 MR. WILSON: Giaro Conjour

1 (phonetic).

2 (No response.)

3 MR. WILSON: Mallestra Vinod.

4 (No response.)

5 MR. WILSON: Hanmi Sirotta

6 (phonetic).

7 (No response.)

8 MR. VINOD: Hi. Good afternoon
9 everyone. Commissioners, thank you so
10 much.

11 My name is (inaudible). So I'm a
12 driver taxi, 20 years, yes. So I am
13 father of three girls -- two going to
14 college -- and one in school. And I
15 know I am making -- (inaudible) -- very
16 hard. It's -- you know everything; you
17 know how much we're making, but we
18 wanted (inaudible) drivers.

19 So all Commissioners, thanks a lot.
20 You are doing right thing, which you
21 should do long time ago. It's very
22 important to control app vehicles in the
23 Manhattan business district because it's
24 not all driver making very less money,
25 but they need to survive their families.

1 Also very important to move
2 (inaudible) then the New Yorkers can get
3 their jobs and pay less money for their
4 rights. What they choose to pay before.
5 So as everybody knows how much traffic
6 goes slow after the 110 (inaudible) --
7 they keep blocking the bus lane, keep
8 blocking bike lanes, keep blocking the
9 person walkways.

10 So please do it as soon as possible.
11 I think the best idea to control the app
12 vehicles in Manhattan business district,
13 (inaudible) numbers. When the order
14 number (inaudible) even car number can
15 (inaudible). That's the best way if you
16 like my idea.

17 So I want to bring to your attention
18 very important problem -- (inaudible) --
19 drivers facing, almost three or four
20 times every month. Our fear has been
21 (inaudible) -- our fares -- some
22 (inaudible) -- so no pay our fares. No,
23 these days we are not (inaudible) fares
24 -- (inaudible) -- we are being
25 (inaudible).

1 And unfortunately you already know
2 my medallion brother, he got killed on
3 the job. Why? He was -- his fare was
4 -- (inaudible). So he could be saved;
5 he could've survived (inaudible) against
6 our (inaudible). So there's no skirting
7 our fares; no skirting our lives.

8 So you just think about something
9 where it's very important point. So he
10 did not make a mistake to cover his
11 fares or anything like this. So he
12 (inaudible). If there is a little tough
13 law against (inaudible) -- we want some
14 -- ever New Yorker. We love to serve
15 every New Yorker. (Inaudible) -- that's
16 why we are blamed by the Uber and the
17 minority Via discriminated them because
18 this is the main reason.

19 (Inaudible) -- fares and our lives.
20 We don't know -- behind my car --
21 (inaudible) -- he have five misdemeanors
22 -- he have 10 misdemeanors -- nice guy.

23 So please think about this and last
24 -- (inaudible) -- medallion dreams, so
25 our dreams of being an owner. So most

1 medallion owners, they're trying to get
2 -- (inaudible) -- so please think about
3 this. Thank you so much.

4 COMMISSIONER JIHA: Thank you.

5 MR. WILSON: Thank you. The next
6 driver (sic) is Hamni Sirrano
7 (phonetic).

8 COMMISSIONER MARINO: Next speaker.

9 MR. WILSON: Excuse me.

10 (No response.)

11 MR. WILSON: Mohammed Sultan.

12 (No response.)

13 MR. WILSON: Karl Pericles.

14 MR. PERICLES: Hello. Good
15 afternoon. My name is Karl Pericles.
16 I've been an Uber driver for over
17 three years now and I want to bring -- I
18 want to speak about the injustice in
19 restricting Uber drivers who have a
20 license already from getting vehicles.

21 Because right now, I'm binded in a
22 contract with a company, which is called
23 Luxor (phonetic). They told me they
24 could get me a vehicle. They got me the
25 vehicle, but when they got me the

1 vehicle, they sold me a car that they
2 didn't have, which was then a problem to
3 the TLC because they said that I didn't
4 make the deadline.

5 Now, they told me I owned the car
6 and they told me I have to rent a plate
7 out, correct? And this -- it's just --
8 it's not fair because I have to work
9 more hours and that actually requires me
10 to be on the road even more.

11 COMMISSIONER MARINO: Can you just
12 clarify that; they sold you car --

13 MR. PERICLES: Yeah.

14 COMMISSIONER MARINO: -- and then
15 they said, "Oh", after you bought the
16 car, "By the way, you have to lease the
17 plate"?

18 MR. PERICLES: Yeah. Well -- yeah,
19 after; after everything happened, yeah,
20 and I was just stuck in that contract.
21 And I was like --

22 COMMISSIONER MARINO: And what are
23 they charging you for the plate?

24 MR. PERICLES: They're charging me
25 \$200 a week.

1 COMMISSIONER JIHA: For the plate?

2 MR. PERICLES: For the plate, yes.

3 COMMISSIONER MARINO: Just for the
4 plate.

5 MR. PERICLES: Just for the plate
6 and I own the car.

7 COMMISSIONER MARINO: And you bought
8 the car from the same company?

9 MR. PERICLES: From the same
10 company, correct.

11 UNKNOWN SPEAKER: They're holding
12 the plates hostage.

13 MR. PERICLES: Basically.

14 UNKNOWN SPEAKER: Drivers are
15 contacting me; they're holding the
16 plates hostage. Lease to own, you
17 should keep that plate. Once you pay
18 off the car, they hold the plate
19 hostage. They charge 250, 200, 300 --

20 COMMISSIONER MARINO: 400 we've even
21 heard today.

22 MR. PERICLES: So it seems as if the
23 problem is with the leasing company
24 because they're purchasing all the
25 plates, they're restricting drivers who

1 are individual. And that's another
2 thing, if you guys are calling this
3 individual contractors, it would be very
4 vital that we actually become
5 individuals and independent without the
6 overbearing -- the leasing company is
7 just a lot to deal with.

8 COMMISSIONER MARINO: It sounds like
9 there's a -- some predatory practices
10 going on.

11 COMMISSIONER JIHA: There's
12 something going on; we have to look
13 into.

14 MR. PERICLES: Yeah, we can't
15 vacations. A friend of mine was having
16 a child --

17 COMMISSIONER MARINO: Do you have --
18 and can anyone -- I mean, perhaps -- can
19 we see some of these contracts that --

20 COMMISSIONER JIHA: We should talk
21 to the companies themselves.

22 COMMISSIONER MARINO: Well, I'd like
23 to see the contract that they have to
24 sign; I'd like to see these contracts.

25 UNKNOWN SPEAKER: Listen to the

1 drivers; they're going to lie to you.
2 Don't listen to the companies; listen to
3 the drivers. I was a lease to own --

4 COMMISSIONER HEINZEN: Can I speak,
5 please?

6 So Commissioner Marino, at the April
7 hearing we did, we heard different
8 testimony about lease practices. We
9 asked for copies of those; we've
10 received some copies and we've spoken
11 with NYTWA and we've spoken with IDG.

12 I think it has become apparent based
13 on comments that -- from some of the
14 Commissioners here, that we need to do a
15 more systematic request for lease
16 information from the companies and that
17 will help us to better evaluate whether
18 there are in fact -- have been increases
19 in leasing, whether that's flowing from
20 the vehicles --

21 COMMISSIONER MARINO: -- it's
22 predatory -- but there's fraud involved
23 -- there's a bunch of things --

24 COMMISSIONER HEINZEN: Correct.

25 COMMISSIONER JIHA: That's correct;

1 we should get copies of the lease.

2 COMMISSIONER HEINZEN: And one thing
3 to remember is that under our -- the
4 driver income policy it does take
5 account of expenses. So if we find that
6 there was a -- you know, an increase in
7 lease expenses, that's something that
8 then could be reflected in the payment
9 that the app companies have to give to
10 the --

11 COMMISSIONER MARINO: I'm just
12 saying though -- and as this gentleman
13 was pointing out -- you're asking the
14 leasing companies for their contracts.
15 I'd like to see one of the driver's
16 copies frankly.

17 COMMISSIONER JIHA: Of course.

18 COMMISSIONER HEINZEN: We asked for
19 that; we asked for that --

20 MR. PERICLES: After the cap was put
21 on. Not before; after.

22 COMMISSIONER MARINO: Okay. The
23 ones after.

24 MR. PERICLES: Both; look at both.

25 COMMISSIONER MARINO: All right.

1 Thank you. But this is definitely
2 something we need to look into without a
3 doubt.

4 COMMISSIONER JIHA: There's
5 something going on here.

6 COMMISSIONER MARINO: Without a
7 doubt.

8 MR. PERICLES: There should be a cap
9 on the amount of vehicles that companies
10 should be purchasing. There shouldn't
11 be a cap on -- I mean, well, there
12 should be a cap on individual drivers,
13 but at least have -- let us have one
14 vehicle. People have 500 cars.

15 Like you guys said, there's 120,000
16 cars on the street. How much of those
17 are owned by the companies and how much
18 of the cars are owned by individual
19 contractors? All I'm asking for is just
20 one car.

21 COMMISSIONER JIHA: Okay. Thank
22 you.

23 MR. PERICLES: Thank you.

24 COMMISSIONER MARINO: What is your
25 name?

1 MR. PERICLES: My name is Karl
2 Pericles -- Karl Pericles.

3 COMMISSIONER MARINO: Thank you, Mr.
4 Pericles. Thank you very much.

5 MR. WILSON: Thank you. The next
6 speaker is Dorothy Leconte.

7 MS. LECONTE: Good afternoon. I
8 don't know -- I hear all what I want to
9 say from everybody.

10 I've been driving the yellow cab for
11 32 years. I was 30 years old when I
12 lease a medallion; I was able because I
13 came to this country -- my mom brought
14 10 children and I'm choosing to be
15 independent woman and I'm tough in the
16 family. I don't like to work with
17 people; I like to have my own business
18 and I choose to be a yellow cab owner.

19 I bought my first house. For my
20 house, I drove -- \$17,000 -- to buy my
21 first cab in 1989. I worked so hard; I
22 went two divorces and I'm still there.
23 I raised two sons.

24 I come to a point now, 62, that's
25 the time Dorothy was willing to enjoy

1 herself and then everything collapsed in
2 a government that I trust.

3 2015, my brother called me; he's an
4 engineer in Long Island -- technical
5 engineer -- he called me. He said,
6 "Dorothy, sell you medallion". I said,
7 "No way. I'm not selling". He said,
8 "Dorothy, Uber, Lyft -- whatever -- apps
9 will take over". I said, "No, I trust
10 the government in New York" because I
11 know I was under a big wing where people
12 -- the big egg will cover my asset.

13 Right now I owe money; I spend money
14 to take my son to school. I spend
15 \$140,000 for my son's high school. He
16 went to a school -- a military academy
17 because I didn't want him to get
18 arrested on the street while I'm
19 14 hours 7 days a week in the street.
20 That money was taken from the medallion
21 to help him to going to college -- to
22 high school.

23 My son the other day come up and
24 say, "Mom" -- second year of college --
25 said, "Mom, I'm not going to college

1 anymore". I say, "What are you going to
2 do". He say, "Well, I'm taking a job
3 \$15 an hour just to let you sit down
4 because you can't make it anymore. You
5 can't work hard anymore".

6 I could've lost almost everything,
7 even my own home. Bank say, "You don't
8 pay me; you don't refinance. Bring 50
9 -- \$40,000 for the refinance -- bring me
10 \$200,000 and we forgive the rest of the
11 bill". But who's -- where am I going to
12 find the money to cover the rest of the
13 bill when the City said, "We're not
14 going to bail out". But the bank has to
15 (inaudible) on the right that amount
16 that they're offering me to forgive
17 250,000.

18 If I have 250,000 I would retire
19 today. I don't have that. So my sons,
20 beside my life go away, my son's life,
21 who turned 21, going to go away because
22 he decide to take a job for \$15 an hour
23 just to help momma, and I'm supposed to
24 help him.

25 I have a dream. I bought the whole

1 (inaudible) dreams, books for my son to
2 read. My black boy, I have a dream for
3 him. But the dream -- my dream coming
4 from the country passing onto my
5 generation. I don't want my son to be
6 in jail. I want life and beside that,
7 me, I'm looking at a lot of cabdrivers,
8 stroke, people cannot work anymore. 75,
9 they're coming back to drive a yellow
10 cab.

11 This is that; we work so hard and
12 the yellow cab, we sign a contract.
13 When I bought my yellow cab, there's a
14 rule saying we were the sole driver in
15 New York City. The amount of car that
16 I'm seeing passing by -- beside Uber
17 driver -- what car coming from Long
18 Island, Westchester County. All those
19 cars picking up illegally in the City.

20 COMMISSIONER MARINO: Yes, we know;
21 we know, we know. We're well aware of
22 it. We know; we understand. That's why
23 we're trying to implement these rules to
24 do something.

25 MS. LECONTE: So the thing is, we're

1 leaving everything to you. I'm not
2 leaving. I'm from a country where
3 there's no government. Haiti. I don't
4 feel like I'm living in Haiti right now.
5 I'm living in a country where they have
6 rules from the government. I don't know
7 why taxi --

8 COMMISSIONER MARINO: Ma'am, we have
9 to get to other people. Thank you.

10 COMMISSIONER JIHA: We hear you.
11 Thank you.

12 COMMISSIONER MARINO: Thank you.

13 MS. LECONTE: Please.

14 COMMISSIONER MARINO: We appreciate
15 your testimony. (Applause.)

16 MR. WILSON: Thank you. Our next
17 speaker is Sushan Thapa.

18 MR. THAPA: Good afternoon everyone.
19 I'm Sushan Thapa. I'm driving with Lyft
20 and Uber since one-and-a-half years till
21 now and today I would like to address a
22 problem created by the cap for the
23 drivers like me around this industry.

24 I believe the effective solution for
25 the congestion could be capping the

1 actual TLC license than capping the
2 vehicle. I am victim of trafficking who
3 is trying to make a living by driving
4 with ride-share industry. However, I'm
5 not even able to make my living out of
6 it.

7 I was going to school before I was
8 driving Uber. Now, like by paying the
9 rent, which is \$23,000 in a year, and I
10 only made like 33,000 last year in
11 total. So taking out the rent just left
12 me with like \$10,000 from which I had to
13 pay the gas, the tolls, and all the
14 taxes, and the rent of the New York.

15 After covering everything I had no
16 option than like leaving the school.
17 Now, I don't even go to school. I had a
18 dream of being a nurse and doing
19 something for our community. Being
20 someone; being helping other people, but
21 now, I don't even have the option for
22 that as long as there are companies,
23 which are renting the cars for higher
24 prices like \$435 a week or \$475 a week
25 for (inaudible). We will be this -- in

1 the same position.

2 I'm paying the same car -- 2017
3 Camry -- \$435 for a year. The price is
4 never going to change. They are not
5 going to decrease the car as -- the
6 price of the car as it's getting older
7 at all.

8 So recently I was driving with a
9 company -- a big company from Brooklyn
10 which has like more than 800 cars with
11 them and they are a fleet owner. They
12 took over my Uber account. They just
13 told me, like, "Let me see your Uber
14 app".

15 While I signed the contract with
16 them for eight weeks for driving with
17 them, they just added me to their fleet.
18 I don't have any control over my Uber
19 account anymore and I was forced to work
20 with them for eight weeks even though I
21 didn't want to.

22 Recently, I had an accident on which
23 I was not -- like after that, I'm not
24 able to drive for a while. They forced
25 me to drive with them even though I

1 can't. The day when I had accident, the
2 police called an ambulance for me; they
3 didn't even allow me to go with the
4 ambulance and forced me to come to the
5 office with the car.

6 I went back there; they took the key
7 of the car and told me to wait, and I
8 told, "I'm in pain; I have to go". They
9 didn't let me to go. They told me
10 you're going to take the same car back
11 home. And when I denied, I told them,
12 "The car is dangerous to drive", they
13 didn't allow me to do so as well. They
14 took the (inaudible) I had inside my car
15 including my TLC license, my camera, my
16 credit card, my cash.

17 All the belongings that belonged to
18 me were in the car and they allowed --
19 they didn't do anything, so I was forced
20 to take the car. They told me to go
21 work on the same day, which I couldn't.
22 I just went home and I went straight to
23 sleep.

24 The next morning when I woke up, the
25 car is not in the street of my home. I

1 couldn't find it anywhere. First, I
2 thought like I was going crazy due to
3 the accident; probably it had some kind
4 of injury in my brain. I looked for
5 everywhere. I called 311, the police
6 and everyone. They found the car was
7 being driven in Manhattan.

8 So some other driver drove the car
9 that just went through an accident and
10 don't even fixing it. Drivers are
11 desperate to drive the car because they
12 don't have any option than renting the
13 car. I lose all of my personal
14 belongings.

15 Now even to get it back, they want
16 me to sign a contract saying like, I
17 will not say anything in the Facebook or
18 any social media, or to any agencies
19 regarding what they did with me, and
20 they will make a contract saying I don't
21 have to pay anything to them and they
22 will not pay anything to me.

23 COMMISSIONER JIHA: What company is
24 this that you were working for?

25 MR. THAPA: Sir?

1 COMMISSIONER JIHA: What company you
2 were working for?

3 MR. THAPA: Friendly TLC Rental.

4 COMMISSIONER MARINO: Are they
5 affiliated with Uber or Lyft?

6 MR. THAPA: I'm not sure; they have
7 Uber and they took all the information
8 of yours. Like, you cannot even see
9 your Uber pay at all. They will take
10 the money first, then after four, five
11 days, you will get the money if you have
12 left in your account.

13 And like the TLC vehicle cap has not
14 only capped the license plate, it has
15 capped the food on my plate as well.
16 And this way, I cannot live. I have no
17 other option.

18 Going back to a regular job is not
19 my option either because I have faced a
20 severe form of trafficking and I have no
21 job. I cannot just go into a store and
22 work there. I don't have a dream to be
23 a nurse anymore because I don't even see
24 -- I cannot even afford like a CUNY
25 college at all. I was going -- I was

1 like a brilliant student, had "A" on my
2 -- all the classes, but not anymore.

3 COMMISSIONER JIHA: All right.

4 Thank you.

5 MR. THAPA: Thank you very much. I
6 hope like you guys are going to do some
7 justice for us, please. Thank you very
8 much.

9 COMMISSIONER JIHA: Thank you.

10 MR. THAPA: Thank you.

11 MR. WILSON: Thank you. The next
12 speaker is Shah Shalom Malruse
13 (phonetic).

14 MS. DESAI: I think he left.

15 MR. WILSON: Okay. The next speaker
16 is Carolyn Protz.

17 MS. PROTZ: Good afternoon. I was
18 just about to leave. Now, I'm on the
19 boat.

20 I've been coming down here going on
21 five years, so maybe you'll indulge me a
22 little bit. Let's go back to 2011 in a
23 time machine and pretend I'm TLC
24 Commissioner and I've called all of you
25 in for a meeting and we're going to

1 discuss a whole series of new rules and
2 regulations. The thing is that once you
3 pass these rules, that I want you to
4 pass --

5 COMMISSIONER MARINO: What year are
6 we in?

7 MS. PROTZ: 2011.

8 COMMISSIONER MARINO: Okay.

9 MS. PROTZ: We're going to go from
10 50,000 for-hire vehicles to 135,000
11 vehicles. We're going to have a
12 62 percent increase in greenhouse gas
13 emissions, a 650 percent increase in
14 crashes. We're going to discourage
15 people from taking public
16 transportation, and we're going to
17 destroy a 15 million dollar medallion
18 franchise, plus black car bases, and
19 livery bases.

20 I would bet not a single one of you
21 would have voted for those rules, but
22 you did. You did it one rule at a time
23 slowly over the last nine years. Mostly
24 what we're talking about here today are
25 symptoms, and if anything, it convinces

1 me that a medallion system, where you
2 have individual owners owning and
3 driving their own cars was the best
4 thing ever.

5 It was the best jobs program,
6 pension program you ever had. So
7 instead of being at the mercy of these
8 leasing companies, the multi-national
9 corporate predators, the bad yellow taxi
10 garages, you had your own little
11 business. But you're destroying that;
12 you should think about that.

13 As far as the rules that you're
14 considering today, the cruising
15 limitation is only when the app is on.
16 So these cars can be on the road
17 24 hours a day 7 days a week as long as
18 long the app is turned off. They can be
19 repositioning; they can do illegal
20 hails, errands, whatever.

21 They can still be out there. If
22 anything, it will probably encourage
23 more illegal hails and more congestion
24 in the off-hours when they are allowed
25 to be on the road.

1 The 35,000 cars that were the
2 traditional bases, the liveries and the
3 black cars, I don't think they're
4 subject to this cruising rule, or am I
5 mistaken? So now you're giving another
6 given another 35,000 cars that can be
7 dispatched by the app. I think that's
8 what's happening here.

9 I don't know if you know, the City
10 Council passed Resolution 864 a couple
11 of weeks ago declaring a climate
12 emergency. You know, in the midst of
13 that, why are we talking about managing
14 growth? And I think that's what Dr.
15 Lipsky was getting at.

16 I'm a native English speaker. To
17 me, managing growth means we're going to
18 have growth, but we're going to manage
19 it. I think you need to cut the number
20 of cars, especially with the attrition
21 rates that I think you say you have. I
22 think 30 percent of people aren't
23 renewing licenses for the cars. Am I
24 right on this? I read that in your
25 material.

1 COMMISSIONER MARINO: 25 percent.

2 MS. PROTZ: 25 percent.

3 COMMISSIONER HEINZEN: 20 to 25.

4 MS. PROTZ: 20 to 25 percent every
5 -- what -- year? So perhaps that will
6 take care of itself.

7 And as far as using wait time and
8 utilization rates as a way to determine
9 how many cars should or should not be on
10 the road, I don't think that's a good
11 way to go because with enough venture
12 capital, you know, you can lower the
13 prices on the rides and there will be
14 high utilization rates, but you still
15 wouldn't want to have that many more
16 cars on the road cause there'd be no
17 limitation on the number of cars.

18 I also have the same problem with
19 electric vehicles. If Elon Musk has a
20 nervous breakdown and says, "I'm going
21 to give New York City 100,000 electric
22 vehicles tomorrow", he can do it under
23 these rules.

24 COMMISSIONER JIHA: Okay.

25 MS. PROTZ: So --

1 COMMISSIONER MARINO: I just want to
2 make one comment --

3 MS. PROTZ: Yes.

4 COMMISSIONER MARINO: -- cause I've
5 been on this Commission since 2011 and I
6 don't think that we allowed this to
7 happen one rule at a time.

8 What happened was the app-based
9 companies came into the City and we had
10 no control over how many licenses we
11 were to give out. That was City Council
12 controlled. That was mayoral control;
13 it was City Council control. They've
14 finally given us this control as of last
15 year.

16 So that's the only thing I want to
17 correct cause I've been -- I was here in
18 2011 and it wasn't one rule at a time.

19 MS. PROTZ: Can I just respond to
20 that very quickly?

21 You changed the retirement rules;
22 you overlooked the use of the meter by
23 black cars. They're not supposed to be
24 using meters. You've overlooked the --

25 COMMISSIONER MARINO: That has

1 nothing with the influx of cars the
2 road.

3 MS. PROTZ: No, but it enabled them
4 to have that many cars on the road
5 because all those rules that were
6 overlooked.

7 COMMISSIONER JIHA: Okay. Thank
8 you.

9 MS. PROTZ: And I think you've all
10 seen that list of rules.

11 COMMISSIONER JIHA: Thank you very
12 much.

13 MS. PROTZ: Thank you.

14 MR. WILSON: The next speaker is
15 Paul Condis (phonetic).

16 (No response.)

17 MR. WILSON: Raul Rivera.

18 MR. RIVERA: Good afternoon. My
19 name is Raul Rivera. I'm a TLC driver.

20 COMMISSIONER MARINO: Speak up,
21 please. We want to hear you.

22 MR. RIVERA: I'll try. I'm not sure
23 what to say. Last month I was at the
24 City Council hearing and the TLC -- not
25 the TLC -- City Council was trying to

1 throw Bill Heinzen under the bus.
2 There's a reform of this Commission
3 that's coming whether you know it or
4 not.

5 Mr. (inaudible) Rodriguez signed my
6 petition to reform the TLC. (Inaudible)
7 Rivera signed it. Richie Torres,
8 Co-Chair to Transportation Committee
9 signed it. (Inaudible) Williams, Public
10 Advocate signed it. So whether you know
11 it or not, there's a reform of this
12 Commission that's coming.

13 And I also spoke to Mr. (inaudible)
14 Rodriguez; I said, "You don't have the
15 right to throw the TLC Commission under
16 the bus".

17 COMMISSIONER MARINO: Thank you.

18 MR. RIVERA: You don't -- I'm not
19 done yet -- you don't have the right to
20 do that. The reform is going to come
21 from the drivers.

22 I support the TWA; I support all the
23 drivers. The reform is going to come
24 from the drivers. I told (inaudible),
25 the City Council members, they're

1 signing on -- I'm going to have more
2 meetings this month with them. The
3 reform is coming from the drivers. If
4 anybody is going throw this Commission
5 under the bus, it's going to be the
6 drivers. All right.

7 Ms. Polanco --

8 (Whereupon, Mr. Rivera spoke in
9 Spanish.)

10 COMMISSIONER POLANCO: Well, you
11 should speak in English.

12 (Whereupon, Mr. Rivera spoke in
13 Spanish.)

14 COMMISSIONER MARINO: No, this is a
15 public hearing. You should speak in
16 English, sir, please.

17 MR. RIVERA: I have the right to
18 speak in Spanish because there's a lot
19 of Spanish speaking drivers.

20 COMMISSIONER MARINO: Well, then
21 let's get an interpreter here so the
22 rest of us can understand.

23 MR. RIVERA: The TLC inspectors are
24 abusing the drivers. 90 percent of
25 drivers are immigrants that are being

1 hammered with tickets.

2 Last year this Commission, they gave
3 out 53,000 tickets, collected over 15
4 million dollars, and your own data shows
5 -- your own data shows that it's
6 Washington Heights and it's the Bronx
7 that's getting hit with tickets.

8 (Whereupon, Mr. Rivera spoke in
9 Spanish.)

10 MR. RIVERA: You're abusing the
11 immigrant; that's what you're doing. 90
12 percent are immigrants. Stop the abuse.
13 The reform of the TLC is going to
14 happen. City Council members are
15 listening and they're signing on it.
16 Reform the TLC.

17 COMMISSIONER JIHA: Thank you.

18 MR. WILSON: The next speaker is
19 Mohamadou Aliyou.

20 UNKNOWN SPEAKER: He spoke already.

21 MR. WILSON: He already spoke. All
22 right. Talkuder Ahmed.

23 MR. AHMED: Thank you very much to
24 allow me to speak something.

25 My name is Talkuder Ahmed. I'm an

1 owner yellow cabdriver. I've been
2 driving more than 30 years so I'm
3 sharing something with you because this
4 is the second time -- third time I'm
5 coming to TLC office. Last time when I
6 bought the medallion auction when I got
7 the letter, "Be your own boss and make
8 your own job". So I came (inaudible)
9 over \$4,000 -- \$400,000.

10 So that time I was suffering over
11 price and I get the high (inaudible)
12 that also (inaudible) like 20,000 price
13 more than regular price, and after two
14 years, I have to suffer again. I have
15 to face the (inaudible). It cost me
16 15,000 more.

17 So now we suffering again; not me,
18 but all of my fellow drivers we're here.
19 I came last -- two weeks about the City
20 Hall (inaudible) and ideally want need
21 help to say my job, my family, my
22 daughter, my education, paying my
23 mortgage, and also that -- another
24 important thing for the driver's side --
25 all driver mostly working they can't

1 able to come because they're paying
2 their everyday lease and mortgage.

3 So -- but you know their -- what
4 they might say because every day
5 (inaudible) they're coming to sell
6 another medallion. The situation is
7 very clear; we are not going to exist
8 anymore in the City.

9 We are also asking to save our
10 family, our work, our effort, and we are
11 also the citizen of the New York City.
12 We are also a part of the community. I
13 heard a few years ago that you -- the
14 government bail-out -- the (inaudible)
15 bad real estate. Now, the time has come
16 to do something about like this.

17 We need our lives better; we need to
18 live long. We need to stay our own
19 position; we don't want to lose our
20 situation. We don't (inaudible)
21 anymore.

22 So I'm sick now. I got my medallion
23 price down, driver left. I was -- my
24 country, I came back. I cannot pay the
25 mortgage, so that time I got, you know,

1 the stress and this, and I got the heart
2 attack. And second time, the driver
3 left car sitting.

4 My wife is schoolteacher. She got a
5 tag license to save my medallion. She
6 work part-time and the broker calling me
7 every day, "Pay the lease otherwise they
8 took away the medallion".

9 So now doctor gave me one
10 certificate like this, you know, that if
11 you are in trouble anywhere, you show to
12 help you, but now I need help. I show
13 my card because boud I can't work, but
14 still I have to work. So I don't know;
15 I need some answer from you.

16 I like you because the TLC is my
17 life. 32 years I'm working with the TLC
18 as a TLC driver yellow cab driver. I'm
19 begging all for my fellow driver, help
20 us please and save this job; save this
21 -- you --

22 COMMISSIONER JIHA: Okay.

23 MR. AHMED: You don't know, when I
24 went to the TLC --

25 COMMISSIONER MARINO: Sir, we have

1 to move on.

2 MR. AHMED: When I went to TLC get
3 the first-time app license, the
4 inspector told me, "You have the
5 (inaudible) of the City". So you know
6 guys understand, sir, we have
7 (inaudible) finishing the City. We no
8 longer -- and save us.

9 COMMISSIONER JIHA: We understand.

10 MR. AHMED: Please, I don't have to
11 tell you. You know why --

12 COMMISSIONER JIHA: We understand.

13 COMMISSIONER MARINO: Sir, thank --

14 MR. AHMED: Thank you very much.

15 COMMISSIONER JIHA: Thank you.

16 MR. WILSON: Thank you. The next
17 speaker is David Pollack.

18 MR. POLLACK: Let's hope we saved
19 the best for last.

20 Good afternoon, Commissioners. My
21 name is David Pollack. I've been in the
22 industry in one form or another my
23 entire life.

24 We've heard a lot of interesting
25 comments today from a lot of different

1 people. Since 2011 a lot of things have
2 changed, but the TLC tried to deal with
3 suggestions from the industry, whether
4 it be universal license, different
5 vehicles. We did have a mandate for
6 50 percent wheelchair accessibility and
7 it was difficult to maintain a driver
8 pool when drivers at that time simply
9 didn't want to drive those cars.

10 I've heard a lot of good ideas
11 today, and I feel -- I think we all feel
12 we all carry the burden of what's
13 happened to a lot of old drivers who --
14 drivers -- and a lot of new drivers who
15 have just been in for six months or two
16 years, and I'm totally in favor of the
17 cap.

18 Residual negative results that we've
19 heard today, I'm glad to hear that
20 you're going to look into. I didn't
21 know about plate selling and all this
22 other stuff and plate leasing, but there
23 are solutions.

24 Yellow taxies, just to let everybody
25 know, there were still yellow cabs where

1 drivers can purchase their own vehicles
2 and lease the medallion. There are
3 still black car companies -- and I just
4 wanted to make it clear, I've heard
5 livery companies have lost over 65
6 percent of their drivers to app-based
7 companies.

8 Black car companies, I've heard
9 anywhere between 35 and 75 percent of
10 their drivers have been lost to
11 app-based companies. The yellow taxi
12 industry, well, there's probably over
13 1,000 yellow cabs -- yellow medallions
14 still in storage at the Taxi & Limousine
15 Commission, and it's a struggle every
16 day getting those taxis on the road out
17 to help service the public.

18 But if there can be some type of
19 accommodation for the people who pour
20 their hearts out today -- for the people
21 who are single parents -- for the people
22 who they feel themselves are being taken
23 advantage of by leasing license plates,
24 if that's what's happening -- maybe
25 there can be accommodations in the

1 yellow taxi industry and in the black
2 car and livery industry to possibly
3 bring those drivers back.

4 I know it's -- I want to thank all
5 of you here who are not making any money
6 today and are investing your time, and
7 the same with the drivers who have, you
8 know, taken the day off basically and
9 they're not making any money. But there
10 is hope and I'm glad there is a
11 Commission.

12 I stand here with no threats that
13 you're going to be abolished. I know
14 how difficult it is.

15 We are looked upon by the entire
16 world when it comes to a taxi industry.
17 We are still the icons and I can't help
18 but feel for the gentlemen who are sick,
19 for people who are elderly, who've lost
20 their life investments, for the new
21 people who are saying, "Gee, you know, I
22 can't afford to take a vacation and I
23 can't afford to do this".

24 I am sure that this Taxi & Limousine
25 Commission will listen carefully to

1 everything that was said today, take
2 everything into consideration, and I
3 want to thank you for giving me this
4 opportunity to speak.

5 COMMISSIONER JIHA: Thank you.

6 COMMISSIONER MARINO: Thank you, Mr.
7 Pollack.

8 MR. WILSON: One last speaker,
9 (inaudible).

10 (No response.)

11 MR. SULTAN: My name was here,
12 probably passed, I don't know.

13 UNKNOWN SPEAKER: They saved the
14 best for last.

15 MR. SULTAN: Mohammed Tipu Sultan.

16 MR. WILSON: Okay. It is on the
17 list.

18 MR. SULTAN: Mohammed Sultan must be
19 there. I did write my name; I did
20 myself.

21 COMMISSIONER JIHA: Okay. Go ahead.

22 MR. SULTAN: Okay. Yes, my name is
23 Mohammed Tipu Sultan. I'm driving since
24 2005 and organizing Taxi Worker Alliance
25 with -- organizing Taxi Worker since

1 2005.

2 The day I start, probably six months
3 later, I get a one right turn just for
4 one minute away making a right in a
5 vendor bill and I look for someone to
6 help with this ticket. That's Bhairavi
7 Desai; she helped me out with that
8 ticket and solved the problem.

9 Since then I'm with the Taxi Worker
10 Alliance and we organizer, and my -- I
11 go everywhere. I go Uber; I go the JFK
12 parking lot, neighborhood, restaurant,
13 mosque, and everywhere, and I see all
14 those drivers who used to drive yellow
15 cabs, switching to black cabs, switching
16 to green cabs, and this is all I see,
17 the transition.

18 And so what I am seeing is none of
19 the drivers are happy. None of the
20 drivers have a livable income. None of
21 the drivers are able to live with this
22 livable income, family. And I see every
23 single day their face, there is no
24 income. Why? This is all (inaudible)
25 car in the City.

1 Too many car; too many car. I mean
2 if you can go in the parking lot -- and
3 I can show you hundreds of drivers just
4 sitting there without any fare --
5 without any fare. It's only metered car
6 -- 130,000 cars. How many cars do we
7 need? No, we don't need any more cars.
8 We need this cap keep in continue.

9 As a lease driver, I lease -- I
10 lease a driver (sic). Since 2010, I
11 leasing the Toyota Camry yellow cab and
12 still I driving Saturday and Sunday. So
13 it is very hard to be leasing when I was
14 leasing this paying the money weekly
15 basis and goes up. And before 2012
16 yellow sector also without any cap --
17 without any cap on the cars.

18 So, if you -- if we can put this cap
19 on app-based sector, the lease to own
20 car or garage -- lease to the garage
21 putting a cap, that's the app-based
22 driver can be (inaudible) as lot of
23 brothers who is app-based, they complain
24 about this garage, about this lease,
25 about those things.

1 We, Taxi Worker Alliance, already
2 proposed the rulemaking that put this
3 cap on -- the lease -- could put a cap
4 on the rent and then deactivation, by
5 the way, giving thousands of drivers
6 deactivated. Thousands. There was the
7 one driver, he just left. His name is
8 there, like (inaudible), and he was
9 fasting (inaudible) -- he's fasting and
10 the (inaudible) Uber complaining you are
11 drunk and he is last one here. He's not
12 in there.

13 Another driver, he came, I put the
14 name in there, his name (inaudible). He
15 also just deactivated on the app
16 (inaudible) --

17 COMMISSIONER MARINO: That's not --

18 MR. SULTAN: Please keep the cap.
19 Let's double up the income for the
20 driver.

21 COMMISSIONER JIHA: Thank you.

22 MR. SULTAN: Okay. (Inaudible)
23 income. Thank you so much. Take care.

24 COMMISSIONER JIHA: All right.
25 Thank you.

1 We listened to your concerns and as
2 we review -- we will take them into
3 account as we review the rules on that
4 proposed.

5 Again, if there is no other issue,
6 we will adjourn. Can I have a motion?

7 UNKNOWN COMMISSIONER: (Indicating.)

8 COMMISSIONER POLANCO: I second
9 that.

10 COMMISSIONER JIHA: Second. All in
11 favor?

12 (Chorus of "Ayes".)

13 COMMISSIONER JIHA: Meeting
14 adjourned. Thank you very much.

15 COMMISSIONER MARINO: Thank you
16 everyone for your time and your
17 testimony.

18 (Time noted: 4:26 p.m.)

19
20
21
22
23
24
25

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

CERTIFICATION

I, JULIA M. SPEROS, a Notary Public
for and within the State of New York, do
hereby certify:

That the witness whose testimony as
herein set forth, was duly sworn by me;
and that the within transcript is a true
record of the testimony given by said
witness.

I further certify that I am not
related to any of the parties to this
action by blood or marriage, and that I
am in no way interested in the outcome
of this matter.

IN WITNESS WHEREOF, I have hereunto
set my hand this 23rd day of July, 2019.



Julia M. Speros

\$1 154:22	\$350 128:8	21st 42:17	91:2 92:5 95:2 97:5 101:15,16	48:12 57:23 58:10 59:25 66:20 73:12 76:18 (8)
\$1000 183:20,23	\$400 73:17 141:7 163:5,11,17 165:1 (6)	23rd 237:18	106:24 107:11,12 108:4 111:21,24 112:15 118:15 123:18 124:14	accessaride 96:15
\$10000 210:12	\$4000 225:9	25th 7:8	126:22 127:10 130:12 141:7,8,18	accessibility 15:11 58:13,16 64:7 68:19,23 229:6 (7)
\$100000 61:23	\$40000 207:9	27th 76:12	144:17 145:13 148:19,20,21 149:11,24 150:10 152:1 153:8	accessible 9:7 10:18 14:5 15:6,9,14 17:15,16 28:19,21 34:1,5 35:8,17,19,23 36:8,18 58:20 59:9,11,20 62:5,12,13 63:11,24 64:14,19 65:5,21,25 66:4,6,12,16,19 67:8,22,25 68:4,5,14,17 94:23 95:1,11,21 96:4,9,23 97:1,8 98:7 119:15 120:9 142:5,8 144:14 156:24 185:2 (61)
\$140000 206:15	\$400000 225:9	32bj 2:23 98:18,20 99:17,24 (5)	174:16,21 175:5 176:7 177:21 178:19,21 180:25 184:2,3,4,25 185:19	
\$15 91:21 207:3,22	\$42900 128:16	59b08d 138:18 139:3,14	186:13,14,21 197:8,23 198:2,18 202:8 215:18 216:24 217:12 218:13 225:19 226:16 229:21 234:24,24,25 (89)	
\$1500 112:16	\$435 210:24 211:3	6g 132:12	above 75:14 136:19	
\$15000 174:16	\$475 210:24	96th 16:4	absolute 132:18	
\$16000 161:4	\$50 116:11	97th 99:19	absolutely 76:24	
\$1700 80:5	\$500 113:10 141:7 173:15	abdoroini 156:3	absurd 129:19 166:7	
\$17000 205:20	\$70000 129:23 162:4 176:14 183:15 (4)	ability 75:5 103:2 106:4 121:1 122:14 129:4,10 181:5 (8)	abuse 224:12	accident 132:7 211:22 212:1 213:3,9 (5)
\$1800 166:4 174:13	\$80000 128:21 129:22	able 18:24 31:6 38:24 39:3,19 88:12 100:19 101:2 102:21 111:12 112:7 120:22 123:16,23,25 124:1,8,11,13 125:3,4 127:17 128:20 129:11 137:7 182:24,24 183:5 205:12 210:5 211:24 226:1 233:21 (33)	abusing 223:24 224:10	accommodating 33:16
\$2 154:22	\$9000 117:1,16	abolished 231:13	abuyin 169:1	accommodation 230:19
\$200 61:4 116:13,14,14 183:10 199:25 (6)	\$90000 52:19 161:3	about 12:20 13:3 24:3,22,23 32:4,5 36:3 37:10,11,19,20 38:25 41:8 54:25 68:22 69:11,24,25 70:8,23 78:19 81:15 90:15,17,25	academy 206:16	accommodations 230:25
\$2000 161:4 170:10	\$96000 53:1		accept 132:22 188:8	accomplish 42:12 133:5
\$20000 160:14,14 183:15	& 1:4 5:3 66:9 78:22 94:18 152:12,17 154:6 155:5 156:22 230:14 231:24 (12)		acceptable 23:25 51:12	according 35:5 89:20
\$200000 207:10	125th 139:11		acceptance 37:15	account 55:25 57:14 203:5 211:12,19 214:12
\$23000 210:9	14th 22:3,6,11 23:6 (4)		access 33:24	
\$250 116:12	1930s 102:7			
\$275 183:10	1990s 72:16			
\$300 173:17 183:11				
\$30000 52:19				
\$3200 166:6,7				

236:3 (7) accountable 17:22 167:6 accounted 8:19 accurate 19:20 achieve 47:11 achieved 46:11 185:13 acknowledgment 34:18 acosta 2:21 79:20 81:12 90:8,11,16 93:9,11 (8) acquired 72:5 across 15:19 45:7 82:2 98:21 129:9 (5) act 22:6,10 42:5 57:8 145:21 (5) acting 13:1 action 2:14 10:25 11:12 42:19 58:7 237:14 (6) actions 192:3 active 66:5,7 113:1 actual 170:6 210:1 actually 35:19 49:23 50:15 111:12 163:3 199:9 201:4 (7) adapt 95:16 add 7:20 52:8 100:25 101:2	115:14 120:20 136:5 150:3 (8) added 211:17 adding 106:12 130:18 187:20 addition 64:17 105:1 121:9 additional 6:21 23:10 68:2 73:4 75:13 88:23 115:15 138:19 141:24 185:7 (10) additionally 84:11 96:11 132:8,23 (4) additions 86:17 address 8:10 9:8 17:2 23:8 45:4 47:23 48:24 57:21 99:8 104:8,20 165:19 169:9 209:21 (14) addressed 55:13 addressing 43:8 45:24 84:15 119:12 (4) adequately 66:22 adjourn 6:6 236:6 adjourned 236:14 administration 185:2 adopted 42:3 adriana 2:10 37:7 38:5 40:11,15 (5)	adults 39:7 advantage 57:4 72:7,23 116:16 166:19 190:6 230:23 (7) advertising 52:24 advocacy 94:4 advocate 131:18 222:10 advocates 33:25 95:23 affairs 13:2 117:6,9 affect 88:14 109:10,11 122:4 190:4,17 (6) affected 143:15 affecting 106:25,25 143:14 191:4 (4) affects 55:11 affiliate 85:20 87:3,21 88:12 165:17 (5) affiliated 71:6 82:11,25 83:4 84:7 85:19 133:8,15 135:12,24 214:5 (11) affiliating 136:2 affluent 48:11 afford 29:21 79:9 112:4 113:21 214:24 231:22,23 (7) affordable 54:15	72:17 after 10:8 17:8,13 47:21 81:5 83:3 100:23 108:5 111:16 113:10 116:3 140:16 147:19 148:24 165:20 167:20 169:17 191:17 196:6 199:15,19,19 203:20,21,23 210:15 211:23 214:10 225:13 (29) afternoon 5:2 12:22 18:16 20:24 33:14,15 37:9 38:8,13 40:14 45:1 63:6 69:9 71:2 78:5 81:14,16 90:11 98:17 100:11 101:12 104:6 111:5 114:19 118:23 119:2 126:14 131:13 134:13 143:5 147:21,22 151:19,25 156:9 158:19 159:20 165:13,14 169:7 172:23,24 174:7 178:9 180:22 189:19 191:13 195:8 198:15 205:7 209:18 215:17 221:18 228:20 (54) again 11:5 16:6 20:11 27:1 33:10 43:19 54:21 73:7 76:6 78:20 90:14 115:15 122:19 140:2 142:14 171:17 190:2 225:14,17 236:5 (20) against 34:19	97:21 115:1,8 134:25 135:3 145:9 197:5,13 (9) age 64:25 agencies 213:18 agency 18:24 121:8 144:22 160:13 184:18 (5) agenda 5:20 agents 146:1 ago 8:5 50:13,16 89:9 91:1,13 153:23 174:14 195:21 218:11 226:13 (11) agree 59:8 75:11 agreement 61:15 128:15 133:6,9,12 135:22 136:6 (7) agreements 53:3 133:19 aguada 11:16 aguado 1:21 ahead 176:17 232:21 ahmed 4:15 180:6 224:22,23,25 227:23 228:2,10,14 (9) air 18:13 36:15 166:14 airport 28:4,10 144:24 145:2 146:18 (5) airports 33:1
---	--	---	---	---

<p>aitaabou 4:7 189:18,19</p> <p>akin 56:18</p> <p>alex 111:4 114:16 118:17,20 (4)</p> <p>ali 142:24 143:4 147:16 151:1 (4)</p> <p>alisiad 142:24 143:4 147:16</p> <p>aliyou 224:19</p> <p>aliyu 3:16 147:19,21,24 (4)</p> <p>alliance 32:25 50:5 101:19 126:17 148:2 151:21 192:1 232:24 233:10 235:1 (10)</p> <p>allow 20:6 34:7 36:13,17 52:13 59:11,19 80:21 84:11,19,24 85:11 119:19 133:3 137:5 148:13 150:1 160:24 161:14 166:17 182:25 212:3,13 224:24 (24)</p> <p>allowed 38:22 60:19 62:9 72:22 85:20 107:5 153:11 212:18 217:24 220:6 (10)</p> <p>allowing 6:15 48:2 53:24 59:14 60:16 61:13,15 62:19,21 113:20,22 120:19 121:16 162:22 163:2 164:2 (16)</p> <p>allows 97:6</p>	<p>almost 36:23 59:24 80:5 97:16 121:5 155:7 189:21 196:19 207:6 (9)</p> <p>alone 32:7 47:20 105:22</p> <p>along 13:4 116:22,22 131:4 (4)</p> <p>already 39:22 45:18 51:6,6,7 52:7 62:22 74:22 78:24 80:20 90:25,25 102:1 103:6 105:4 106:1,10 108:8 124:16 130:23 158:3 161:24 162:4 197:1 198:20 224:20,21 235:1 (28)</p> <p>also 6:1 9:7 11:6 12:7 13:18 14:2 17:18 21:15 25:11 26:7 29:25 35:12 36:3 48:20 56:9,15 62:12 68:13 72:7,22 73:11 92:2 93:11 97:8 99:17 100:14 119:6 121:12 124:4,24,25 130:1 135:3 137:21 146:6 150:25 159:4,5 165:15 169:13 170:23 178:15 182:9 196:1 219:18 222:13 225:12,23 226:9,11,12 234:16 235:15 (53)</p> <p>alterations 176:16</p> <p>alternative 137:19 139:17,21</p>	<p>although 66:14</p> <p>altimirano 2:20 78:4 79:19,24 81:11,14,16,24 85:16 86:1,25 87:4,17,25 88:11,22 89:2,6,14,18,23 90:5 (22)</p> <p>always 19:4 20:25 21:2 152:15 156:20 182:2,17 (7)</p> <p>am 12:25 25:2 27:19 30:19 31:16,19 33:17 40:15 63:15,17 94:3 98:18 99:13 100:12 103:21 105:12 107:2 115:1 117:17 119:5 131:20 140:22 141:20 158:20 163:7 165:15,15 174:1 188:16 193:17 195:12,15 207:11 210:2 218:4,23 231:24 233:18 237:12,15 (40)</p> <p>amadou 180:17</p> <p>amass 181:22</p> <p>ambulance 212:2,4</p> <p>ambulate 92:8,10 94:13</p> <p>amend 68:9</p> <p>amends 60:5</p> <p>amenities 116:24</p> <p>american 177:11,11</p>	<p>among 40:25 49:1</p> <p>amongst 133:9</p> <p>amount 24:5 48:6 66:18 83:13 101:22,25 124:8 127:5 129:4 162:6,14 164:15 204:9 207:15 208:15 (15)</p> <p>analysis 184:24</p> <p>analyze 44:3</p> <p>andrei 2:11 38:6 40:12 44:23 45:2 (5)</p> <p>andrews 137:16 140:6,9,12 (4)</p> <p>annually 96:13</p> <p>another 17:7 30:16 32:10 51:1 72:2 87:21 112:6 143:17 144:1,4,12 146:18,19 150:15 159:8 168:3 172:2 173:16 176:6 178:15 190:2 201:1 218:5,6 225:23 226:6 228:22 235:13 (28)</p> <p>answer 164:6 193:17 227:15</p> <p>anybody 71:1 114:24 116:4 164:3 176:8 223:4 (6)</p> <p>anymore 153:4 207:1,4,5 208:8 211:19 214:23 215:2 226:8,21 (10)</p>	<p>anyone 6:22,24 7:6,14 11:15,24 12:9 35:18 58:12 69:6 87:11 157:17 201:18 (13)</p> <p>anything 7:19 22:12 91:24 110:15 122:7,16 131:19 197:11 212:19 213:17,21,22 216:25 217:22 (14)</p> <p>anywhere 153:18 213:1 227:11 230:9 (4)</p> <p>apartment 170:9</p> <p>app 8:15,19 9:9 25:9,12,23 27:23 29:2 37:10 51:10 70:10 76:15,18 90:18 93:12 105:10 106:16,22 107:22 108:6,7,13,22,23 109:2,7,16 141:21 145:5 146:13 153:23 164:13 167:23 181:6 192:22 193:10 195:22 196:11 203:9 211:14 217:15,18 218:7 228:3 235:15 (45)</p> <p>apparent 202:12</p> <p>appbased 16:12 29:16 66:23 72:23 73:8 74:10,12,19 75:6,21 98:24 99:1 119:17 120:24 122:11,23 127:2 129:11 141:3 169:16 187:6 220:8 230:6,11 234:19,21,23 (27)</p>
--	--	--	---	--

<p>appbases 74:21 75:25</p> <p>appears 23:11 26:18 186:6</p> <p>applaud 84:12 109:14</p> <p>applauded 34:22</p> <p>applause 26:1 27:8 30:24 33:10 53:14 77:25 79:15 100:4 103:25 118:2 121:24 131:8 140:3 142:19 146:20 147:5 149:3 150:19 158:13 160:12 165:4 172:10 180:1 186:6 194:15 209:15 (26)</p> <p>apple 119:5</p> <p>applicable 136:1</p> <p>applicants 125:2</p> <p>application 39:10 112:12,15,20 115:5 (5)</p> <p>applications 11:22 12:6</p> <p>applied 14:18</p> <p>applies 17:21</p> <p>apply 139:4</p> <p>applying 6:14 125:2</p> <p>appointments 96:15</p> <p>appreciate 8:4 45:3 50:14 122:6 141:22 147:14</p>	<p>192:3 209:14 (8)</p> <p>apprentice 184:17,19</p> <p>approach 24:11 27:1 39:3 44:7 83:9 (5)</p> <p>appropriate 26:20</p> <p>approval 11:13,22 12:5,6 71:12 (5)</p> <p>approve 57:8</p> <p>approved 14:19</p> <p>approximately 66:11 81:25 83:6 94:9 96:5 (5)</p> <p>apps 26:9 73:10,12 206:8 (4)</p> <p>april 11:13 15:4 65:12,16 202:6 (5)</p> <p>are 5:17,21 6:9,23 7:10,11 8:21,23 15:1,2,9,13 16:2,5,11,20 18:10,12 20:11 21:4,12,25 22:1,11,17,22 23:18,23 24:14 25:19 26:3,22 27:3,4 28:1,2,3,5,7,15,22 29:16,22 30:8,10,13 31:22 34:12 35:3,7,17,24 36:18,18,21,22 37:1,20,21 38:15 39:17,22 40:4 42:24 43:6 45:15,17 46:8,21 47:2,4 48:8 49:25 50:10,19,20 52:3,7 55:9,19</p>	<p>56:6,8,10,23,23,25 59:1,14,21 60:4 62:10,13 64:16 65:23 67:15 71:22 72:12 73:5,11 77:6 78:13,24 81:7 82:12,15,16 83:7,12,16,19,23 8 4:2,3,8,9,16,17,25 85:3,10 86:16 90:23 91:23 92:9,12 93:15,15,17 94:23 96:8,8,17 97:16 98:22 102:2,23,24 103:6,17,18 105:8,9,15,23,24 106:6,10,21 107:13 109:18 110:14,15,15 115:20 116:10 119:18,22 120:25 121:7,11,12 122:18 125:2 127:16,23 128:2,11,25 130:4,8,14,14,16 132:7 136:22 137:9 138:13 140:25 142:7,11,16 143:13,19,24 144:16 145:25 146:1 148:6,22 150:9 152:9,15 153:16,20 154:7,8 160:24 161:19 162:7,21 163:21 165:23 166:1,21 167:6 168:7 169:20 170:20 171:24 172:4 176:25 177:3,4 179:12 180:23 181:20,21 182:3,18 183:9,18,18,25 187:25 188:14 190:5 191:22 192:19 193:8 194:1 195:20 196:23,24 197:16 199:22 200:14</p>	<p>201:1,2 202:18 204:17,18 207:1 210:22,23 211:4,11 213:10 214:4 215:6 216:5,24 217:24 218:13 223:23,25,25 224:12,14 226:7,9,10,12 227:11 229:23 230:2,21,22 231:5, 6,15,17,18,19,21 233:19,21 235:10 (277)</p> <p>area 42:19 93:13 146:7</p> <p>aren't 36:18 120:11 218:22</p> <p>arise 42:23</p> <p>arm 116:6</p> <p>around 14:21,24 16:14,21 42:14 54:25 57:21 90:21 148:14,15 159:11 162:6 167:12 168:3 169:19,21 209:23 (17)</p> <p>arrangements 14:7</p> <p>arrested 206:18</p> <p>arrivals 146:8,16</p> <p>arrives 145:2</p> <p>article 132:12</p> <p>articulate 70:2</p> <p>asan 180:9</p> <p>ashamed 183:21</p> <p>ashraf 156:3</p>	<p>ask 7:5 18:22 24:4 31:2 39:9,15 62:17 76:21 101:1 107:17 115:14 117:5 119:9,18 125:17 158:3 176:20 (17)</p> <p>asked 8:6 61:12 69:22 70:6 188:12 202:9 203:18,19 (8)</p> <p>asking 13:14 52:10 78:21 80:17 83:7 88:3 108:4 110:9 130:22 154:11 158:7 203:13 204:19 226:9 (14)</p> <p>asset 206:12</p> <p>assistance 3:8 119:7</p> <p>association 94:5,8,14,17 96:21 (5)</p> <p>association's 138:1</p> <p>assume 186:18</p> <p>assumes 72:18 133:14 135:24</p> <p>assumption 155:4 186:17 188:9</p> <p>assurance 99:15</p> <p>asthma 43:4</p> <p>atbase 29:14</p> <p>attack 227:2</p> <p>attempt 113:23</p> <p>attempts 104:16</p>
---	---	--	---	---

<p>attend 23:14</p> <p>attending 22:1</p> <p>attention 85:7 86:21 144:23 173:1,19 196:17 (6)</p> <p>attitude 192:8</p> <p>attorney 63:15</p> <p>attrition 218:20</p> <p>auction 225:6</p> <p>audience 7:13 30:25 31:1 191:14 (4)</p> <p>audit 135:17</p> <p>august 13:11 22:3,6,11 23:5 44:9 66:17 73:1 105:3 186:8 (10)</p> <p>augustine 147:20 150:21</p> <p>authority 13:18 19:7 50:17 144:24 146:11 (5)</p> <p>authorized 22:16 40:20</p> <p>authorizes 131:3</p> <p>automatically 124:13</p> <p>availability 95:2 98:8</p> <p>available 35:2 95:3</p> <p>average 15:18,21 16:8,20 116:11 174:13,21 (7)</p>	<p>avi 169:4</p> <p>avik 3:12 126:13 131:11 134:10,14 (5)</p> <p>avoid 34:9 57:11 96:22 167:24 (4)</p> <p>avoiding 133:24</p> <p>aware 208:21</p> <p>away 7:25 46:24 145:10,22 149:25 150:2 207:20,21 227:8 233:4 (10)</p> <p>ayes 11:20 12:15 236:12</p> <p>azeez 180:15</p> <p>b 1:12</p> <p>back 28:10 87:10,11 88:10 89:13 111:21 118:11 127:8 146:9 159:17,18 169:15 171:17 174:25 175:15 177:13,23 187:18,20 194:4 208:9 212:6,10 213:15 214:18 215:22 226:24 231:3 (28)</p> <p>background 13:10</p> <p>backgrounds 54:23</p> <p>backs 160:21 162:11</p> <p>backseats 62:7</p> <p>bad 9:15 167:17 217:9 226:15 (4)</p>	<p>bah 180:15</p> <p>bail 207:14</p> <p>bailout 226:14</p> <p>bain 3:3 94:1 98:15 100:8,9,11,12 (7)</p> <p>ban 123:13</p> <p>bank 117:2,17 140:23 207:7,14 (5)</p> <p>bankruptcies 30:7 51:21</p> <p>bankruptcy 30:24 102:15</p> <p>barely 97:14 105:21 121:2</p> <p>bari 3:19 158:16,19,20 (4)</p> <p>base 12:2,4,5,7 81:17,19 82:3 83:7 87:22 88:20 89:19 116:15 117:21 120:23 132:3,8,15 133:6,7 ,11,13,13,19 134:4,4 135:21,24 136:2,4,6 (30)</p> <p>based 9:12 41:12,14 85:7 202:12 (5)</p> <p>baseline 186:16 188:9</p> <p>bases 15:10 29:22 39:4 65:11 81:20,25 82:14 84:3,7,7,20,25 85:8,17,18 86:5,14 88:12 89:18 116:9 120:5,20,20 132:23,23 133:10</p>	<p>135:5,18 137:3 138:13,14 139:5 216:18,19 218:2 (35)</p> <p>basically 18:24,25 89:12 108:3 111:17 112:18 176:15 200:13 231:8 (9)</p> <p>basis 113:11 136:16 177:5 191:4,5,5 234:15 (7)</p> <p>battery 68:10,13 97:9 98:5 (4)</p> <p>battling 95:22</p> <p>baud 227:13</p> <p>bcid 2:7 34:11</p> <p>beaver 1:33</p> <p>became 29:17</p> <p>because 19:12 22:11 25:20 26:1 28:14 29:13 30:12,15 32:4,7,9,17,21 34:14 38:16 39:1,6,20,21,23,24 40:3 46:21,23 52:3 61:5 62:9 67:13 77:8 78:13 81:6 82:16 83:1 86:5,14 87:13 89:7 91:2,12 92:1 95:9 98:25 100:17 103:13 105:15,17 107:4 108:10,19,22 110:3 111:20 113:8 115:8 116:1,15 117:21,23 121:4 122:15,19 130:17 132:11 135:10,19 141:1,24 142:2</p>	<p>149:15 152:8 153:12 154:17 155:8,14,18 157:1,13,23,25 158:8,11 160:10 161:17,23 162:14 163:4,8,11,16 164:2,9,13,22 165:3,20 168:6 170:17 171:7 173:3,7,8 174:20 175:6 177:12 178:13 179:17 182:8,10,25 183:25 185:16 190:15 192:8,14 193:6,8,10,15 195:23 197:17 198:21 199:3,8 200:24 205:12 206:10,17 207:4,21 213:11 214:19,23 219:11 221:5 223:18 225:3 226:1,4 227:13,16 (140)</p> <p>become 97:18 149:9 201:4 202:12 (4)</p> <p>before 5:19 12:17 14:9,18 18:18 19:5 22:23 26:13 49:21 52:19 69:10 71:15 75:15 86:9 99:8 101:17 122:10 127:13 128:6 129:21 141:16 143:9 144:21 149:16 153:22 155:18 163:5 171:18,22 172:1 196:4 203:21 210:7 234:15 (34)</p> <p>beforehand 18:25</p> <p>beg 79:1</p> <p>began 15:12</p>
---	---	---	---	---

<p>60:17,17 65:11 102:19 (5)</p> <p>begging 141:20 227:19</p> <p>begin 19:22,25 69:11 118:15 (4)</p> <p>beginning 14:15</p> <p>behalf 75:20 82:3 99:24 119:8 (4)</p> <p>behaving 171:12</p> <p>behavior 25:3</p> <p>behind 29:22 30:2 35:22 149:23 197:20 (5)</p> <p>being 19:14 47:19 66:12,21 75:4 96:8 112:7 115:19 116:25 120:22 121:15 122:22 134:4 143:24 144:18,19 145:14,25 160:5,20 162:24 167:5 181:10 182:4,4 183:25 191:8 196:24 197:25 210:18,19,20 213:7 217:7 223:25 230:22 (36)</p> <p>believe 22:14 23:11,22 33:7 43:6 44:11 48:23 135:5 156:25 157:15,19,21 169:23 209:24 (14)</p> <p>belonged 212:17</p> <p>belongings 212:17 213:14</p>	<p>below 8:12 15:18,21 16:4,9 27:24 35:7 51:15 139:11 (9)</p> <p>benefit 54:10 74:21 124:18 131:17 (4)</p> <p>benefits 18:10 55:9 64:9 74:2 104:17 132:6 179:9 (7)</p> <p>benefitting 164:3</p> <p>beside 32:3 207:20 208:6,16 (4)</p> <p>best 54:8 62:15 146:3 154:5 196:11,15 217:3,5 228:19 232:14 (10)</p> <p>bet 216:20</p> <p>better 11:3 21:14,24 27:6 33:1,8 45:16 47:25 48:23 59:5 60:25 63:8 65:23 74:1 79:12 96:19 117:12 171:2 175:17 202:17 226:17 (21)</p> <p>between 22:12 45:15 47:9 54:3 56:1 103:18 230:9 (7)</p> <p>beyond 43:2 45:18</p> <p>bhairavi 2:12 40:13 44:24 49:17 50:3 192:2 233:6 (7)</p> <p>big 11:1 92:16 93:5 105:10,19</p>	<p>119:5 140:25 206:11,12 211:9 (10)</p> <p>biggest 10:14</p> <p>bike 196:8</p> <p>biking 42:20</p> <p>bill 1:16,21 7:19 11:11 26:12 207:11,13 222:1 233:5 (9)</p> <p>billion 67:2,2</p> <p>bills 30:2 100:21 106:21 107:15 123:21 124:3 160:12 161:13 (8)</p> <p>bind 84:22</p> <p>binded 198:21</p> <p>bit 92:5 215:22</p> <p>black 3:8 51:2 71:8 87:19 106:7 110:14 119:6,8 120:4,19 121:16 128:21 132:4,4,9,14,20 133:1,6,7,12,13,16 134:1,6 135:6,14 136:3,15 137:2,4 138:14 153:5,17 154:15,15,16,23 169:25 173:3 193:10 208:2 216:18 218:3 220:23 230:3,8 231:1 233:15 (49)</p> <p>blame 19:17</p> <p>blamed 19:14 197:16</p> <p>blind 185:10</p> <p>blindness</p>	<p>185:23,24</p> <p>blocking 104:22 105:7,8,15 182:2 193:11 196:7,8,8 (9)</p> <p>blood 157:2 175:12 237:14</p> <p>bloomberg 185:1</p> <p>blue 14:15 108:13</p> <p>blunt 55:6</p> <p>board 1:14 132:25</p> <p>boat 215:19</p> <p>boggles 145:24</p> <p>bombarded 116:25</p> <p>bonuses 68:5</p> <p>books 208:1</p> <p>booted 26:8</p> <p>booting 25:22</p> <p>borough 25:7 59:24 82:2</p> <p>boroughs 10:1,3,13 44:3 54:24 59:6 82:13 84:10 86:15 88:15 (10)</p> <p>boss 225:7</p> <p>both 21:25 22:7 23:15 27:2 39:10 75:25 96:15 99:20 106:8 135:23 141:12 172:8 181:25 182:16 203:24,24 (16)</p>	<p>bottom 8:16 31:23</p> <p>bought 32:19 174:14 199:15 200:7 205:19 207:25 208:13 225:6 (8)</p> <p>boy 208:2</p> <p>braces 116:6 161:7,7</p> <p>brad 2:3 20:22</p> <p>brain 213:4</p> <p>break 118:6,9,10 166:16 177:20 (5)</p> <p>breakdown 219:20</p> <p>breathing 36:14</p> <p>brendan 2:17 60:12 63:4 69:2 71:3 (5)</p> <p>bridge 164:25</p> <p>brief 13:7 118:12</p> <p>brilliant 215:1</p> <p>bring 25:25 102:4 142:8 190:24 191:3 196:17 198:17 207:8,9 231:3 (10)</p> <p>bringing 183:19</p> <p>broadly 22:15</p> <p>broadway 145:17</p> <p>broken 116:20,20</p> <p>broker 128:19 227:6</p>
--	---	---	---	--

<p>brokers 92:18 140:24</p> <p>bronx 10:15 15:20 116:9 159:16 224:6 (5)</p> <p>brooklyn 15:19 33:18 108:16,17,18 116:10 159:18 164:20,20 165:3 169:11 173:11 211:9 (13)</p> <p>brother 29:12 30:17 32:4,10 51:20 69:13 155:12 197:2 206:3 (9)</p> <p>brothers 98:23 151:24 234:23</p> <p>brought 172:25 173:19 205:13</p> <p>brunt 19:17</p> <p>bryan 2:13 44:25 49:18 53:18,21 (5)</p> <p>bucket 58:18</p> <p>budget 155:6 173:6</p> <p>build 186:21</p> <p>building 105:20</p> <p>built 15:24</p> <p>bully 148:14</p> <p>bunch 202:23</p> <p>burden 229:12</p> <p>burdens 103:8</p> <p>burning 30:19 51:12</p>	<p>bus 18:12 84:1 196:7 222:1,16 223:5 (6)</p> <p>business 23:9 55:22 59:4 61:21 78:13 116:23 122:15 135:18 136:23 141:3,15,16 142:15,18 150:8 158:11 167:8 188:22,22 193:13 195:23 196:12 205:17 217:11 (24)</p> <p>businesses 121:14</p> <p>butcher 151:4</p> <p>buy 91:11 95:10 157:23 158:9 160:25 161:15 166:9,10 176:17 205:20 (10)</p> <p>c 1:18 3:2 4:2</p> <p>cab 27:22 28:13,25 30:25 31:1,20,21 32:2,13,16,18,20 51:16 145:3 147:25 148:11 160:9 161:12 167:1,2 179:15 192:21 205:10,18,21 208:10,12,13 227:18 234:11 (30)</p> <p>cabdriver 225:1</p> <p>cabdrivers 208:7</p> <p>cabrera 3:15 142:23 143:2,5 147:4 (5)</p> <p>cabs 33:4 35:1,2</p>	<p>36:4 65:23 120:10 142:5 144:5,6 145:1 229:25 230:13 233:15,15,16 (15)</p> <p>cadillac 166:6</p> <p>call 52:11 87:10,11 110:2 159:11,19 180:25 (7)</p> <p>called 35:21 126:2 177:17 198:22 206:3,5 212:2 213:5 215:24 (9)</p> <p>calling 12:18 74:3 130:8 131:1 137:1,3 150:9 193:14 201:2 227:6 (10)</p> <p>calls 25:24</p> <p>came 12:24 13:8 107:4 124:4 145:23 149:9 160:5 172:25 205:13 220:9 225:8,19 226:24 235:13 (14)</p> <p>camera 212:15</p> <p>cameron 3:7 104:5 111:3 114:15,18,19 117:4,14 (8)</p> <p>campaign 33:25 58:8</p> <p>camry 128:21,24 166:3 211:3 234:11 (5)</p> <p>can 7:2,4,17 10:24 13:7,25 16:6 24:6 27:17 33:5,8 39:15 40:7</p>	<p>41:25 52:14 53:5,7 61:15,22 62:11 75:9 76:5,20 78:23,24 79:3,5,6,12 81:5,21 85:21 87:18 88:19 89:19 93:4,7,10,20 96:18 99:18 101:2 105:21 107:25 112:23 113:6,12,1 4,18,25,25 115:18 117:6,9,12 119:1 121:21 125:16 127:5,6 132:2 135:6 139:8 148:9 149:21,24 153:4,4,5,16,18 155:15,16 156:14 157:21 158:2,8,12 159:2 161:10,12 166:6,8,25 167:15 168:9,19 170:23 171:1 172:8 176:20,24 179:3,17 183:16 188:19 190:4,20,22,22 196:2,14 199:11 201:18,18 202:4 217:16,18,19,21 218:6 219:12,22 220:19 223:22 230:1,18,25 234:2,3,18,22 236:6 (123)</p> <p>can't 25:10,21 26:3,15 29:21 33:6 46:17 52:4 86:6,7,12,16 101:24 102:18 108:22 110:4 115:23 148:10 149:20,22 150:4,6 170:16 185:15 190 :11,12,13,14,21 193:9,12 194:8 201:14 207:4,5 212:1 225:25 227:13 231:17,22,23 (41)</p>	<p>cancel 11:25 12:2 139:4</p> <p>candle 30:19</p> <p>canes 116:6</p> <p>cannot 30:12 32:15,22 59:18 78:15,16,17 79:9 99:3 108:10 139:4 149:20 157:12,19,24 164:22 165:24 166:17 183:11 193:12 208:8 214:8,16,21,24 226:24 (26)</p> <p>cap 8:5 9:5 10:8 13:16 21:23 22:5,7 23:4,21 28:24 30:14 34:9,13,15 39:25 41:16 43:10,11 44:8,11 45:22 46:18,23 47:10 50:12,16 52:20 53:9,13 55:6,13,25 56:2,12,17 57:2 59:1,9,16 60:18 71:20,25 72:21 73:5,10 75:13 77:11,15 78:23 79:4,11 95:8,9 96:25 99:11,14,17 100:2,23 104:21,22 105:25 111:9 114:6 122:4 126:25 128:7 129:21 136:9 141:19 143:10,14 148:3,4,9,16,17,24 149:19 150:11,12,12 158:25 159:14 160:5 162:13 165:20 166:18 173:1 174:17 182:8,9,17,18 189:24,25 190:19 203:20 204:8,11,12</p>
--	--	--	--	---

<p>209:22 214:13 229:17 234:8,16,17,18,21 235:3,3,18 (112)</p> <p>capital 219:12</p> <p>capitalize 96:3</p> <p>capitalized 67:3</p> <p>capped 214:14,15</p> <p>capping 94:20 148:17 149:17 162:14 209:25 210:1 (6)</p> <p>caps 5:23 44:2,4 74:17 96:23 97:5 131:3 170:2 (8)</p> <p>car 3:8 29:24 57:5 61:11 62:1,16 71:8 80:3,16 87:19 112:8 116:7 119:5,6,8 120:4,19 121:16 132:4,4,9,14,20 133:7,7,12,13,16 134:1,6,15 135:6,14 136:3,15 137:2,4 138:14 145:8,17,18 150:16 153:13,16 154:15,17,23 156:23,25 157:23 158:9,24 160:7 161:5,10 162:5,18,18,21 163:3,9,17 164:22 167:13 168:11 173:12,16 174:12,14,15,16 175:1 177:13,21 178:18 179:5,17 183:5,15,22 193:5,15 196:14 197:20 199:1,5,12,16 200:6,8,18 204:20</p>	<p>208:15,17 211:2,5,6 212:5,7, 10,12,14,18,20,25 213:6,8,11,13 216:18 227:3 230:3,8 231:2 233:25 234:1,1,5,20 (119)</p> <p>carbon 42:6</p> <p>card 212:16 227:13</p> <p>care 163:23 166:21 170:11 178:19 184:2,2,4 219:6 235:23 (9)</p> <p>careful 57:11</p> <p>carefully 44:3 192:17 231:25</p> <p>carlos 29:7 31:8,11,12 (4)</p> <p>carmel 3:12 134:15</p> <p>carolyn 4:13 215:16</p> <p>carry 229:12</p> <p>carrying 30:19</p> <p>cars 8:21 16:10 19:14 28:8 29:14 30:4 42:16 51:2 52:19 56:24,24 61:14,16 80:7 86:23 91:6 101:25 130:18 133:1 141:2,3,24 143:22,23 144:8,14 145:5 146:6,14 150:6 158:23 159:13 162:12,15,15,19 169:18,24,25 173:4,9 174:19 175:22 178:1</p>	<p>179:1,18 181:21 182:13 184:21 186:17,24 187:4,13,19,20 188:1,10 189:4 192:22 193:10,11 204:14,16,18 208:19 210:23 211:10 217:3,16 218:1,3,6,20,23 219:9,16,17 220:23 221:1,4 229:9 234:6,6,7,17 (85)</p> <p>carzon 118:18</p> <p>case 36:1 127:25 129:6 135:22 136:7,14 (6)</p> <p>cash 28:14 212:16</p> <p>cashbased 83:17</p> <p>cause 19:11 31:5 55:21 74:11 77:12 80:14,22 88:13 124:18 130:11 138:20,25 179:3,16 181:4 189:9 219:16 220:4,17 (19)</p> <p>caused 167:13</p> <p>causes 138:9</p> <p>cbds 44:2</p> <p>cbe 23:15</p> <p>ceiling 58:19</p> <p>celebrating 152:14</p> <p>celestin 3:18 156:8,10</p> <p>cellphone 69:6</p>	<p>cent 144:15</p> <p>center 33:19</p> <p>central 23:9 55:22 59:4 167:8 188:21 (5)</p> <p>century 42:17</p> <p>certain 48:19 76:13 94:21 108:5 (4)</p> <p>certainty 132:18</p> <p>certificate 227:10</p> <p>certification 237:2</p> <p>certify 237:6,12</p> <p>chair 7:22</p> <p>chairman 134:17</p> <p>chairperson 101:13 147:22</p> <p>challenge 35:18</p> <p>chance 26:2 119:11,23 120:22 122:8,17 (6)</p> <p>chances 91:5</p> <p>chanel 3:20 158:18 159:23 160:2 (4)</p> <p>change 12:6 30:11 42:13 43:3 45:21 48:23 95:15 115:3 120:3 191:21 192:8,8 211:4 (13)</p> <p>changed 22:21 95:25 177:10 191:20 220:21 229:2 (6)</p>	<p>changes 5:17 19:3</p> <p>channel 7:17</p> <p>chapter 94:15</p> <p>charge 52:14 128:20 161:3 188:20,21 200:19 (6)</p> <p>charged 112:14</p> <p>charging 52:18 91:3 128:22 199:23,24 (5)</p> <p>charles 134:12 137:15</p> <p>chart 14:13 35:7,12 36:3 (4)</p> <p>chatter 81:22</p> <p>cheaper 96:19 115:4 116:17</p> <p>cheat 26:4</p> <p>check 117:2,3,17,17 (4)</p> <p>chen 3:21 159:24 165:9,13 168:11,22 (6)</p> <p>child 116:8 201:16</p> <p>children 39:7 102:22 115:25 116:8 161:6 166:12 205:14 (7)</p> <p>chin 140:19 142:22,25</p> <p>choice 42:25 113:21 129:2</p> <p>cholesterol 157:3</p>
---	---	--	--	---

<p>choose 129:2 196:4 205:18</p> <p>choosing 205:14</p> <p>chorus 11:20 12:15 236:12</p> <p>choudhury 3:4 31:10,13,14,15,19 32:11 98:16 100:7,9 101:9,12,14 (13)</p> <p>chouhury 2:6</p> <p>chow 2:5 27:15 29:6,8,10,13 (6)</p> <p>chris 1:13</p> <p>christopher 2:16 58:5 60:11 63:3,14 (5)</p> <p>circulation 84:23</p> <p>circumstance 76:13</p> <p>citizen 226:11</p> <p>city 1:3 8:5,7 9:11,13,16 11:2 13:11 16:25 19:18 21:17 22:2 27:5 34:18 36:19 40:16 41:23 45:9 48:11 49:1 52:12 55:2 60:4 63:7 64:14 65:4 67:9 81:20 82:2 83:3 85:11 90:21 92:1,8 93:13 94:4,15,24 97:24 102:9,17 106:11 110:10 112:8 115:16,19 116:22 121:8 123:9,10 126:7 135:3 136:24 141:1 143:22 146:15 148:2,12 150:14</p>	<p>152:6,22,23,24 153:2,12 154:4,8 155:2,14 159:9,12 161:20 167:13 173:6 181:15,23 184:17 190:13 207:13 208:15,19 218:9 219:21 220:9,11,13 221:24,25 222:25 224:14 225:19 226:8,11 228:5,7 233:25 (96)</p> <p>city's 34:13,20 35:9 41:25 64:23 72:6 (6)</p> <p>citywide 9:22,23 15:17</p> <p>civic 94:6</p> <p>claim 60:21</p> <p>claiming 136:9</p> <p>clarify 199:12</p> <p>clarifying 90:4</p> <p>class 57:15 83:23 120:16,18 122:19 (5)</p> <p>classes 215:2</p> <p>claudio 180:12</p> <p>clean 156:19,20,20</p> <p>cleaner 18:13 98:19</p> <p>clear 47:16 138:8 226:7 230:4 (4)</p> <p>clearly 25:6 138:22</p> <p>clemente 3:8 114:17</p>	<p>118:18,22,23 119:2,4 122:6 123:2 (9)</p> <p>climate 42:2,4,19 43:2 47:24 218:11 (6)</p> <p>clock 21:17</p> <p>close 190:19</p> <p>clothing 166:11</p> <p>cochair 222:8</p> <p>codification 65:7</p> <p>codify 67:15</p> <p>codifying 63:20</p> <p>collapse 138:2</p> <p>collapsed 206:1</p> <p>colleague 144:2</p> <p>colleagues 13:5 34:11</p> <p>collect 10:23</p> <p>collected 144:19 224:3</p> <p>collective 121:23</p> <p>collectively 121:4</p> <p>college 30:1 123:10,10 195:14 206:21,24,25 214:25 (8)</p> <p>color 83:23 108:13</p> <p>combat 23:13 57:7</p> <p>combined 16:16</p>	<p>come 7:11 26:4 28:9 43:18 53:2 61:15 70:22 81:8 82:17 104:9 107:7 117:10 118:11 145:6 148:14 157:24 159:17,18 160:25 161:14 163:4,11 175:15 181:15,19 187:4 188:21 205:24 206:23 212:4 222:20,23 226:1,15 (34)</p> <p>comes 69:19 132:15 231:16</p> <p>coming 11:6 30:8 38:2 56:3 90:13 129:1 149:4 153:13,13,13 164:16 171:22 173:2 181:20 182:12 208:3,9,17 215:20 222:3,12 223:3 225:5 226:5 (24)</p> <p>comment 17:1 53:24 146:22 220:2 (4)</p> <p>comments 5:16 20:4,17,19 37:22 45:20 49:23 82:6 139:15 202:13 228:25 (11)</p> <p>commercial 98:19 181:25</p> <p>commission 1:4 5:4,7 10:24 18:18 19:6 44:15 50:14 52:24 66:9 73:1 75:16 78:22 94:7 123:1 125:20 131:14,19 139:19 147:2,9 151:20,20 152:13,17 154:25 155:17,20 156:22 157:12 172:24</p> <p>200:1 220:5 222:2,12,15 223:4 224:2 230:15 231:11,25 (41)</p> <p>commission's 72:18 74:15 94:19 104:13 (4)</p> <p>commissioner 5:2 7:21 11:11,16, 17,18,19,21 12:9,1 1,12,13,14,16 13:1 15:15 18:19,20,21 19:9,21,25 21:5,6 27:7,9,17 29:4,8 31:11,17 33:22 37:3,18,24 38:1,10 39:12,14 40:8,9 44:20,21 49:7,8,11,12,15 53:4,6,15 58:1 60:8 63:1 68:7,24,25 69:5,21,23 70:5,11,12,18,25 74:25 75:9 76:2,5,20 77:1,2,5, 14,17,21,24 78:21 79:16 81:1,4,21 85:14,24 86:22 87:2,15,23 88:6,9,17,25 89:4,5,10,16,21 90:2,6,12 93:7,10,22 94:6 98:11,12 100:5 101:5,6,13 104:1,7,12 107:17,20,25 108:24 109:22 110:18,21,24 114:9,11 117:4,7,8 118:3,4,5,8,10,14, 25 121:25 122:24 125:16,25 126:1,4,8 131:7 134:8 136:16 137:12 140:4 142:20 146:21,23 147:6,23,23 155:21,24 156:13 158:14 159:21</p>
--	---	--	--

<p>165:5 168:9,21 172:11 173:20,24 174:3 176:20,24 177:3,8 178:3,4,6 179:21 180:2 184:9 187:22,24 188:5,14,24 189:5,8,12,13 191:9,13 194:8,11 198:4,8 199:11,14,22 200:3,7,20 201:8,11,17,20,22 202:4,6,21,24,25 2 03:2,11,17,18,22,2 5 204:4,6,21,24 205:3 208:20 209:8,10,12,14 213:23 214:1,4 215:3,9,24 216:5,8 219:1,3,24 220:1,4,25 221:7,11,20 222:17 223:10,14,20 224:17 227:22,25 228:9,12,13,15 232:5,6,21 235:17,21,24 236:7,8,10,13,15 (259)</p> <p>commissioners 1:14 6:5 7:2 11:7 12:1,23 20:25 21:10 38:15 40:2 60:14 71:9,14 95:14 111:6 118:24 119:3 126:15 137:17 165:14 180:23 195:9,19 202:14 228:20 (25)</p> <p>commit 78:18</p> <p>commitment 68:18</p> <p>committed 29:13,18 44:14 66:9 (4)</p>	<p>committee 222:8</p> <p>committing 148:21</p> <p>common 62:14</p> <p>communities 82:18 83:15,16,22 84:2 85:12 87:7 89:3 (8)</p> <p>community 38:21 39:2,6 42:4 54:5 64:21 87:9 88:16 91:25 95:12 164:24 210:19 226:12 (13)</p> <p>commuting 36:16</p> <p>comp 132:11,21,25 133:14 135:25 136:3 (6)</p> <p>companies 8:15,19 17:5,21,25 24:4 26:3 28:2 37:10 41:8 46:22 50:10,19 52:14,18 54:4,18 55:5,19 56:25 63:9,25 64:2,5,12 66:23 67:4,7,21 68:16 71:15 72:4,23 73:8,24 74:5,10,12,19,21 75:7,8,15 76:1 91:7,23 95:22,23 105:2,11,19 106:16 109:16 112:22 120:4,19 121:16 127:24 130:6 131:6 141:21 160:25 161:18 167:4 181:4 182:7,11 183:1,9,19 190:5 201:21 202:2,16 203:9,14 204:9,17 210:22 217:8</p>	<p>220:9 230:3,5,7,8,11 (86)</p> <p>company 9:9 25:22 27:23 45:14 54:9 70:9 76:16,17 90:18,23 91:19 92:10 99:1 124:12 125:17 152:2,4 153:23 161:10,14 162:5,21 163:12 165:21 166:17 167:5,11 168:2 176:21 177:17 178:18 179:17 198:22 200:8,10,23 201:6 211:9,9 213:23 214:1 (41)</p> <p>company's 73:12</p> <p>compared 65:2</p> <p>compensation 32:7 132:6 134:2,18 135:1 (5)</p> <p>compete 73:25</p> <p>competition 83:2</p> <p>complain 234:23</p> <p>complaining 141:7 190:14,15 235:10 (4)</p> <p>complete 25:15 171:8</p> <p>completed 13:4,22</p> <p>compliance 45:18 132:10 138:17</p> <p>comply 185:22</p> <p>composite 185:14</p>	<p>con 131:19</p> <p>concept 95:24</p> <p>concern 23:20 41:2 97:4</p> <p>concerned 59:14 97:16 183:18</p> <p>concerning 176:7</p> <p>concerns 10:20 57:21 236:1</p> <p>concession 121:21</p> <p>conclusion 117:24</p> <p>condis 221:15</p> <p>condition 136:6</p> <p>conditional 114:23 115:7,11 116:17 128:15 130:25 (6)</p> <p>conditions 74:2 168:16</p> <p>conducted 15:23 55:16 143:7</p> <p>conducting 146:1</p> <p>confirm 5:21</p> <p>conflict 137:22</p> <p>confused 77:6</p> <p>congested 9:11</p> <p>congestion 5:11 9:8 11:2 13:4,13,17 15:23 17:9,22 22:2 23:13 36:20 40:22 41:21 42:1 43:19,24 45:8,24</p>	<p>46:15 47:7,12,17 48:24 55:11,18,20,22 56:8 57:7,10,22 84:8 88:14 93:18 97:11 99:21 105:9 115:18 123:22 125:15 138:21 155:15 164:5,23 168:6 175:24 185:4 187:17 190:13 193:7 209:25 217:23 (53)</p> <p>conjour 194:25</p> <p>conscious 185:24</p> <p>consecutive 163:1</p> <p>consequence 168:1</p> <p>consequences 8:22 133:25</p> <p>conservation 40:17 44:13</p> <p>consider 26:20 61:12 62:18 68:2 83:8 118:1 119:10 168:1 (8)</p> <p>consideration 166:24 168:19 182:15 232:2 (4)</p> <p>considered 62:4</p> <p>considering 23:5,16 217:14</p> <p>constance 1:19</p> <p>constraints 6:5</p> <p>constructed 55:24</p> <p>consultant 3:13</p>
--	---	--	---	--

185:3	control 72:5,10 75:5 138:24	cost 71:24 72:14 83:1 105:14	counter 36:19	creative 57:20
contacted 112:1,2	149:17 195:22	106:1,19 128:15	countless 64:18	credit 52:1 138:4 212:16
contacting 200:15	196:11 211:18 220:10,12,13,14 (12)	163:9 166:6 176:9 183:20 225:15 (12)	country 102:9 205:13 208:4 209:2,5 226:24 (6)	crime 167:7
contemplate 36:24	controlled 76:8 220:12	costing 104:24	county 146:22 208:18	crises 43:4
continue 9:4 10:23 15:13 17:6,14,17 72:24 85:11 99:7 106:9 117:25 136:8 139:8 165:25 234:8 (15)	convenient 54:15	costs 116:11 161:4 166:15	couple 23:18 27:25,25 52:5 77:8 78:12 126:20 218:10 (8)	crisis 29:18 30:10 47:24 51:23 84:25 85:9 99:8 102:9 (8)
continued 119:13	convinces 216:25	could 24:4,8,10 26:14 48:16,20 51:2 53:1 58:21 61:7 62:6 93:3 96:7 97:20 105:20 111:18,19 112:4 113:21 120:21 125:14 163:10 166:4 170:21 197:4 198:24 203:8 209:25 235:3 (29)	course 19:3 34:17 106:15 134:21 183:24 190:1 203:17 (7)	cristian 4:4 178:8,10
continues 51:22	cooperation 41:22 44:17	couldn't 112:6 113:8 212:21 213:1 (4)	court 1:24	critical 43:7 106:21
continuing 9:6 44:17 53:9	copies 33:20 202:9,10 203:1,16 (5)	could've 113:17 197:5 207:6	cover 78:14 161:13 163:9 197:10 206:12 207:12 (6)	critically 64:20
continuous 110:12,12	copy 49:13 76:22	couldn't 112:6 113:8 212:21 213:1 (4)	coverage 132:14,21 134:2	crosscall 39:1
contract 116:4 198:22 199:20 201:23 208:12 211:15 213:16,20 (8)	cord 41:7 44:5	council 2:3 8:5 13:11,18 20:22 21:16,18 26:12 27:8 52:12 60:4 121:9 130:8,9 131:1 218:10 220:11,13 221:24,25 222:25 224:14 (22)	covering 210:15	crossclass 84:12,14,19 131:24 132:19 133:3,10,20 143:16,25 (10)
contractors 25:18,20 37:12 201:3 204:19 (5)	cords 94:11	council's 45:25	covers 136:2,4	crossdispatch 134:20,25 135:2,23 136:7 (5)
contracts 138:15 201:19,24 203:14 (4)	core 8:21 10:12 16:3,11,19 18:2,6 33:24 41:18 (9)	councilman 162:2	crash 78:10	crossdispatching 50:25 141:22
contrast 65:21	corner 193:3	counsel 1:13 131:15 132:1 137:17 (4)	crashed 50:9	crucial 126:25
contribute 48:4	corp 3:8	counselor 175:21	crashes 216:14	cruise 45:11 99:19
contribution 43:3 64:6	corporate 217:9		crazy 213:2	cruising 9:10 13:16 16:21 18:1 23:8 41:9,17 43:11 44:2,4,7 46:8 48:20 74:17 75:13 134:22,22 139:6,9 167:8 181:1 217:14 218:4 (23)
contributor 55:20	corporation 61:21 119:7		create 46:4 56:18 74:8 75:7 79:4 130:10 176:3 (7)	crumbling 83:24
	corporations 82:22		created 209:22	
	correct 19:5 107:24 189:11 199:7 200:10 202:24,25 220:17 (8)		creating 74:18 77:12 96:24 113:15 (4)	
	correction 34:17			
	cosponsor 21:22			

<p>cuny 214:24</p> <p>cure 139:7</p> <p>current 116:15 131:23 134:20 135:20 136:11 189:2 (6)</p> <p>currently 5:22 15:2 47:2 50:23 55:24 61:19 85:7 96:8 102:3 104:21 115:23 116:13 117:1,16 121:7 122:22 123:18,19 (18)</p> <p>cushion 152:20,21</p> <p>cushy 109:5</p> <p>customer 120:23 122:20</p> <p>customers 67:12 82:4 84:21 120:1 (4)</p> <p>cut 108:6 218:19</p> <p>cutoff 122:2</p> <p>d 3:2 4:2</p> <p>daily 41:4,4 54:25 64:18 138:10 191:4 (6)</p> <p>dangerous 212:12</p> <p>data 10:22 15:25,25 16:2,2 35:5 46:14 224:4,5 (9)</p> <p>date 65:19</p> <p>daughter 32:15,23 161:6 225:22 (4)</p>	<p>daughters 160:16</p> <p>daunting 120:2</p> <p>davia 29:7 31:9</p> <p>david 4:16 228:17,21</p> <p>day 16:14 79:14 82:1 107:14,14,21 108:8 141:24 144:6 149:11,24 153:13 155:12,16 163:1 164:21 165:7 166:1 167:21 170:22 171:1 180:24 181:23 183:6 184:14 193:19 206:23 212:1,21 217:17 226:4 227:7 230:16 231:8 233:2,23 237:18 (37)</p> <p>days 25:4 124:15 125:6 150:3 155:14,15 158:22 174:24 196:23 206:19 214:11 217:17 (12)</p> <p>daytoday 51:8</p> <p>deactivate 106:17 163:19 170:8,12 (4)</p> <p>deactivated 28:6,7 76:9,10 158:21 159:5,7 235:6,15 (9)</p> <p>deactivating 50:19 74:10 164:9</p> <p>deactivation 107:23 130:2 170:4 235:4 (4)</p> <p>deactivations 53:8 130:4</p>	<p>deactivators 159:4</p> <p>dead 103:3 148:22</p> <p>deadhead 75:7</p> <p>deadline 199:4</p> <p>deal 92:3 187:2 190:12,12,13,14 201:7 229:2 (8)</p> <p>dealer 128:20</p> <p>dealing 190:16</p> <p>dear 29:12</p> <p>death 148:5</p> <p>deaths 43:5</p> <p>debated 37:20</p> <p>debt 72:11 106:19 117:2,16 (4)</p> <p>decades 34:21 95:14</p> <p>december 60:17 75:17</p> <p>decide 17:10 207:22</p> <p>decided 74:22 146:12</p> <p>decimated 122:16</p> <p>decision 34:13 104:16 107:10,10 (4)</p> <p>decisions 182:21 187:9</p> <p>declaring 218:11</p>	<p>declassing 134:19</p> <p>decrease 10:1 211:5</p> <p>decreased 14:22 15:16</p> <p>decreasing 15:1</p> <p>deep 25:25</p> <p>deeply 25:2</p> <p>definitely 204:1</p> <p>definitively 139:7</p> <p>delay 100:3 126:19</p> <p>delivery 95:16,25</p> <p>delmond 151:4</p> <p>demand 76:19 77:13 101:23 103:13 113:3,5 (6)</p> <p>demonstrate 56:21</p> <p>demonstrated 55:17</p> <p>demonstrates 98:4</p> <p>denial 12:7</p> <p>denied 117:18,19 212:11</p> <p>denuawidata 151:4</p> <p>deny 76:18</p> <p>department 8:7 13:5 135:17 143:8 (4)</p>	<p>depend 51:7 100:4 141:12 142:16 152:16 (5)</p> <p>depending 122:21 165:23</p> <p>depends 53:8 142:12 144:14</p> <p>deposit 177:22</p> <p>depressed 29:17</p> <p>depression 102:6</p> <p>deputy 13:1</p> <p>desai 2:12 40:13 44:24 49:17,20 50:3 53:5,7 118:20 150:22,25 151:11 192:2 215:14 233:7 (15)</p> <p>describe 139:16</p> <p>described 95:7 112:13 138:2</p> <p>deserve 63:8 170:19 171:2</p> <p>deserves 167:19</p> <p>deserving 154:5</p> <p>desperate 213:11</p> <p>desperately 148:4</p> <p>desperation 30:17</p> <p>destination 106:22,24 167:16</p> <p>destroy 216:17</p> <p>destroyed 121:15</p> <p>destroying</p>
---	---	---	---	--

217:11	different 39:4 40:6 90:18 120:18 132:17 151:22 152:4 179:1 185:16 202:7 228:25 229:4 (12)	disappearing 85:10	83:25	dollar 155:5 163:5 216:17
destruction 138:3 139:1		discernible 55:9	distressed 25:3	dollars 52:23 96:6,12 104:25 105:12 106:1 141:10 166:4 173:5 224:4 (10)
detail 49:5	differentiate 47:8	discourage 47:19 62:24 216:14	district 23:9 55:23 59:4 167:8 188:22 195:23 196:12 (7)	
detailed 15:25		discriminated 34:19 197:17	disturbing 147:1	dollup 156:6
detailing 13:24	difficult 31:23 229:7 231:14	discriminatory 58:25	dive 25:25	done 24:21 66:15 71:10 72:1 99:12 113:19 114:3 186:10,16,21 194:14 222:19 (12)
determine 5:16 219:8	digits 10:4	discuss 14:9 49:3 216:1	diverse 33:2,9 54:7	divorces 205:22
determined 139:12	dignity 170:18	disease 43:5	divorces 205:22	dmv 112:3
determining 122:1,3	dilemma 133:18	disorders 94:11	dmv 112:3	doom 22:17
develop 22:16 24:10 171:10	diligence 112:23	disparity 36:11	doctor 227:9	dorothy 4:11 205:6,25 206:6,8 (5)
developed 12:21 22:17	dilute 127:4	dispatch 51:2 131:25 132:3,9,15,19 133:4,20 134:3,5 135:6 (11)	doctors 175:14	dot 5:9 13:12,22 15:24 185:25 (5)
developer 171:15,15,16	dilution 127:8,21,22	dispatched 40:24 41:7 46:6 48:18 137:7 218:7 (6)	documented 35:22	dotin 4:5 180:21,22
development 95:5	dime 140:24	dispatcher 39:1	documents 49:25	double 10:3 184:3 235:19
devoted 121:13	direction 63:13 65:9	dispatches 132:22 133:1	does 10:10 11:15 12:9 42:23 58:12 61:23 98:6 103:13 109:10 121:19 132:13 171:16 181:16 182:25 186:18 203:4 (16)	doubt 121:22 204:3,7
diabetes 157:2 175:12	directly 76:8	dispatching 84:12,15,19 96:20 133:11,23 143:17,25 (8)	doesn't 103:12 109:10 114:3 144:2 146:15 157:14 185:22 (7)	down 8:23 15:3 28:24 31:22,22,22 32:2 69:16 121:5 128:3 141:3,4 150:8 158:11 167:23 183:20 207:3 215:20 226:23 (19)
diana 3:8 114:16 118:17,22 119:3 (5)	director 12:2 33:18 40:16 50:4 71:4 (5)	displacing 46:15	doing 36:4 52:4,20 80:2 90:23 91:19,24 92:12 112:6 114:20 123:7 130:13 144:5 167:6 182:20 183:25 184:20 191:16,16,16 195:20 210:18 224:11 (23)	doubt 121:22 204:3,7
didn't 50:16 70:2,19 89:22 91:15 147:7 199:2,3 206:17 211:21 212:3,9,13,19 229:9,20 (16)	disabilities 67:6	disposables 106:17		downstairs 7:11 81:7
die 153:4	disability 64:21 65:1	disposal 51:1		downtown 13:17
difference 56:1	disabled 2:14 33:19 58:7 95:22 (4)	disruption 87:12		dr 218:14
	disadvantage 62:8	disruptions		drafted 67:17
	disadvantaged 116:5			

<p>dramatically 22:21 96:1</p> <p>drastically 42:7</p> <p>dream 149:7,9 170:24 194:4,5 207:25 208:2,3,3 210:18 214:22 (11)</p> <p>dreams 170:20 197:24,25 208:1 (4)</p> <p>drink 101:22</p> <p>drive 8:17 46:25 57:2 58:24 98:24 100:19 108:15,16,18 109:4 125:4,11 146:24 153:22,24 155:1,15 160:16 162:22 163:4,7 164:7,19,20,25 167:12 173:25 174:25 175:7,23 178:10 181:8 208:9 211:24,25 212:12 213:11 229:9 233:14 (39)</p> <p>driven 24:14 32:13 47:20 213:7 (4)</p> <p>driver 2:9,15,19 3:3,6,9,17,22 4:14 13:16 14:25 16:1 17:9 18:8 22:24 24:9 25:5 27:20,22 29:1,2,20 30:4,5,6,16,23 45:6 46:3,12 47:25 49:2 53:11 60:15 62:15 69:13,18 70:8 71:13 73:2,11 74:4,8 78:7 80:18 86:9 89:19 90:17 100:13 101:15,16 104:15 111:9</p>	<p>122:21 123:15 124:14 127:2 128:10 131:5,17 132:4,14 133:7,16 134:1,6 135:6 137:23 139:22,25 152:2,3,5,15,22,23 153:3,3 154:13 158:1,21 159:6 160:3,19 162:1,22 163:24 165:15,16 166:1,8 167:12 173:21,22 174:10 183:23 186:14 187:15 190:9,14 192:11 195:12,24 198:6,16 203:4 208:14,17 213:8 221:19 225:25 226:23 227:2,18,18,19 229:7 234:9,10,22 235:7,13,20 (123)</p> <p>driver's 167:23 184:5 203:15 225:24 (4)</p> <p>drivers 7:24 8:11,15 11:4 14:15 15:3 16:17 18:9,17 21:3,12,25 22:22 23:22 24:14 25:6,11 26:8 27:3 30:13 40:3 41:23 46:22,25 48:5 50:19,21 51:5,10,17,24 52:3,25 56:22 60:24 61:6,13,17 62:8,21 68:6 70:22 71:5,8,21,21,23 72:8,10,14,20,24 7 3:3,6,8,10,14,17,2 0,21,23,25 74:7,9,11,13,20 75:3,4,5,23 76:7 77:11,16,17,20 78:11 80:9,19 82:25 84:6,17,20 86:7,23 89:14,17,22</p>	<p>90:21,24 91:4,10,11 93:15 99:2,9,23,25 101:1 102:2,6 103:19 104:14,23 105:23 106:4,5,8,9,10,15, 17 110:14,16 112:25 113:19,20,23 115:10,16 119:25 120:15 121:10 122:18 124:7,9,19,20 125:13 127:5,17,23 128:25 129:18 132:20 142:11 143:19 144:20 148:6 151:21,24 155:9,13 160:9 161:12,16,17,21 162:11 164:9,11 165:18,23 166:19,22,24 167:24 168:7,17 172:6,25 173:8 175:10,19 176:1,2 178:21 181:3,6,7,1 2,14,17,24 182:5,12,19,23 183:14,20 184:6 186:10 190:8,24 192:10,22 193:23 195:18 196:19 198:19 200:14,25 202:1,3 204:12 209:23 213:10 222:21,23,24 223:3,6,19,24,25 225:18 229:8,13,14,14 230:1,6,10 231:3,7 233:14,19,20,21 234:3 235:5 (221)</p> <p>drivers' 17:4,23 100:3</p> <p>driving 28:1 31:19 32:7 47:3 61:10,24 79:8 90:18 102:3 103:10 105:4,5</p>	<p>108:5 112:8 141:14 147:25 154:2,10,20 155:14 156:11,15,19 159:9,11 160:4 165:2 169:13 174:1 175:6,20 176:4 194:3 205:10 209:19 210:3,8 211:8,16 217:3 225:2 232:23 234:12 (43)</p> <p>drop 25:7 28:5 58:17</p> <p>dropped 16:9 83:5</p> <p>dropping 62:2</p> <p>drops 10:14</p> <p>drove 102:20 205:20 213:8</p> <p>drunk 235:11</p> <p>due 6:4 17:22 18:23 26:9,22 74:13 87:5 99:1 106:18 112:23 117:18 121:5 138:9 213:2 (14)</p> <p>duly 237:8</p> <p>during 14:11 15:5,15 18:7 41:18 111:22 113:5 (7)</p> <p>duties 107:5</p> <p>dynamic 54:6 57:15 73:7,20 (4)</p> <p>e 1:12,12 2:2,2 3:2,2,2 4:2,2,2 (10)</p>	<p>each 6:18 10:20 16:14 17:24 48:22 91:21 116:13,14,14 139:20,21 179:24 (12)</p> <p>earlier 15:12 51:20 147:7</p> <p>earn 27:5 52:4 127:6 182:19 (4)</p> <p>earning 22:22,23 32:2 51:15 53:1,11 106:19 176:2 (8)</p> <p>ease 44:6 61:9</p> <p>easy 87:20 192:25</p> <p>eat 154:11,12</p> <p>echo 134:23</p> <p>economic 186:3</p> <p>economy 39:24 103:9</p> <p>economywide 42:5</p> <p>ecosystem 54:7</p> <p>education 115:24 225:22</p> <p>edward 151:15</p> <p>effect 14:17 75:18 98:6 127:14 128:7 (5)</p> <p>effective 167:1 189:3 209:24</p> <p>effects 67:23,25</p> <p>efficacious 188:23</p>
--	--	---	--	---

<p>efficiency 133:24</p> <p>efficient 45:14 46:13 48:15 56:6 181:21 (5)</p> <p>effort 23:13 45:6 226:10</p> <p>efforts 97:10</p> <p>egg 206:12</p> <p>eight 150:5 211:16,20</p> <p>either 175:17 186:22 214:19</p> <p>el 149:8</p> <p>elderly 39:7 40:4,5 64:24 231:19 (5)</p> <p>electric 17:18 34:8 36:17 43:16 59:15,21 62:19 68:10,13 97:9,12,17,23 98:2,5 119:15 120:9 141:24,25 142:1 176:7 219:19,21 (23)</p> <p>electrical 141:23</p> <p>electricity 31:25</p> <p>electrifying 47:22</p> <p>electronic 65:12</p> <p>eliminate 83:2</p> <p>eliminating 133:25</p> <p>elliott 3:20 158:18 159:23 160:1,2 165:7 (6)</p>	<p>elon 219:19</p> <p>elsaid 169:4</p> <p>else 20:9 35:4 36:15 58:12 144:21 150:16 160:21 173:13 176:4 178:24 (10)</p> <p>email 114:22</p> <p>emailed 7:4</p> <p>emergence 122:10</p> <p>emergency 218:12</p> <p>emissions 16:24 41:10 42:2,7,10,15 45:9 46:2 47:8 48:25 181:20 216:13 (12)</p> <p>emphasize 33:3</p> <p>employee 93:14</p> <p>employment 103:7</p> <p>empower 73:20</p> <p>empowered 73:11</p> <p>empty 8:22 16:19 51:10 167:13 (4)</p> <p>enable 133:23</p> <p>enabled 221:3</p> <p>enactment 66:17</p> <p>encounter 35:25</p> <p>encourage 6:11,25 7:15 20:13,16 47:17 96:25 168:4</p>	<p>217:22 (9)</p> <p>encouraged 53:2</p> <p>encourages 48:12</p> <p>end 59:16 61:4 65:24 71:25 103:3 128:13 130:22 162:3 181:10 189:24,25 (11)</p> <p>ended 113:7</p> <p>ends 166:2</p> <p>energy 175:15 181:21</p> <p>enforced 139:13</p> <p>enforcement 138:23</p> <p>engage 72:20</p> <p>engagement 54:3 94:7</p> <p>engineer 206:4,5</p> <p>english 82:14 192:14 218:16 223:11,16 (5)</p> <p>enjoy 64:5 205:25</p> <p>enjoyed 82:10</p> <p>enormous 65:13</p> <p>enough 20:5 27:22 28:8 29:15 30:5 47:23 52:4 78:14 102:1 130:17 160:11 161:24 168:8 170:5 176:2 178:22 179:4 181:22 182:15 189:10 191:6 219:11 (22)</p>	<p>ensure 20:5 41:20 48:15 57:22 65:5 74:12 139:23 166:21 (8)</p> <p>ensuring 54:7</p> <p>enter 53:2</p> <p>entering 73:6,21</p> <p>entire 186:4 228:23 231:15</p> <p>entities 82:23 126:22</p> <p>entitled 82:22</p> <p>entity 76:9</p> <p>entrance 82:19</p> <p>environment 61:18 187:7</p> <p>environmental 47:12,13,15 185:5,20 186:1,20 188:2 (8)</p> <p>envisioned 119:22</p> <p>epidemic 186:9</p> <p>equal 66:20 79:6 139:22</p> <p>equating 66:6</p> <p>equipped 82:15</p> <p>equitable 56:9</p> <p>equity 46:2 49:1 105:20</p> <p>equivalent 166:8</p> <p>erased 144:25</p> <p>eric 140:8,14</p>	<p>errands 217:20</p> <p>error 185:14</p> <p>especially 218:20</p> <p>espinoza 2:10 37:7 38:5 40:11,14,15 (6)</p> <p>essence 133:9</p> <p>establish 40:22 74:4</p> <p>established 21:22,23 72:2 82:7 138:19 (5)</p> <p>estate 226:15</p> <p>ev 43:21</p> <p>evaluate 8:9 202:17</p> <p>even 9:23 32:22 46:18 50:11,16,20,21 52:4 58:17 66:8 67:12 72:15 75:6,17 99:8 103:12 108:11 111:17 120:24 122:14 127:16 140:24 159:10 169:22 182:3 196:14 199:10 200:20 207:7 210:5,17,21 211:20,25 212:3 213:10,15 214:8,23,24 (40)</p> <p>ever 10:6 197:14 217:4,6 (4)</p> <p>every 16:10 17:12 35:16 46:23 53:11 60:22 61:4 80:4 82:1,1 107:7,14,14 109:15 123:18</p>
---	--	--	---	--

<p>124:10,11 129:9 149:11,23 153:12,17 154:24 163:12 164:20 166:1 170:21 171:1 172:6 179:12 193:3,4 196:20 197:15 219:4 226:4 227:7 230:15 233:22 (39)</p> <p>everybody 27:24 31:15 33:9 50:2 90:13 114:20,20 125:10 129:8,13 143:6 156:10 157:25 160:21 174:8 176:4 179:8 189:22 196:5 205:9 229:24 (21)</p> <p>everyday 62:1 226:2</p> <p>everyone 12:23 13:8 20:9,16 27:2 29:9 35:3 36:15 79:25 81:16 94:2 109:19 140:20 151:25 160:2 165:14 167:19 168:4 172:5 178:13 189:20 195:9 209:18 213:6 236:16 (25)</p> <p>everything 32:1,19 141:10,17 143:9 149:8 157:2,4 190:19 192:13,18 193:25 194:14 195:16 199:19 206:1 207:6 209:1 210:15 232:1,2 (21)</p> <p>everywhere 213:5 233:11,13</p> <p>evidence 10:22</p>	<p>evs 43:16</p> <p>exacerbating 43:24</p> <p>exactly 70:11 74:22 87:1 171:13,16,18 (6)</p> <p>example 73:13 102:5 113:7,13 139:8 157:22 178:16 (7)</p> <p>except 32:2 82:2</p> <p>exception 10:17 14:4 15:5 48:14,16 67:18 68:11 96:24 97:5 (9)</p> <p>exceptions 94:22</p> <p>exclusion 34:24</p> <p>exclusivity 145:11</p> <p>excuse 100:7 149:13 172:16 198:9 (4)</p> <p>executive 33:18 50:4 71:4 132:13 (4)</p> <p>exempt 9:6 56:13</p> <p>exempted 68:12 73:14</p> <p>exemption 43:21 46:4 97:12 135:7,11,12 (6)</p> <p>exemptions 43:14</p> <p>exist 103:12 121:7 226:7</p> <p>existed 97:14,17</p>	<p>existing 14:6 46:19 71:21 73:23 74:9 106:8,10 119:21 (8)</p> <p>exists 96:2 186:18</p> <p>expansion 17:14 45:22</p> <p>expect 5:24</p> <p>expected 8:16 41:24 67:4 119:13 (4)</p> <p>expendable 73:9</p> <p>expense 43:18 105:1 129:14</p> <p>expenses 51:13 78:15 116:24 127:19 128:11 129:5,19,21 130:25 170:11 179:6 203:5,7 (13)</p> <p>expensive 80:15</p> <p>experience 64:25 103:20 108:2</p> <p>experienced 9:13 64:3 111:16</p> <p>expert 47:21,21</p> <p>expire 6:25 14:8</p> <p>explain 70:19 76:6</p> <p>explained 177:18</p> <p>explaining 157:11</p> <p>explanation 108:1</p> <p>explicitly 131:2</p>	<p>exploit 166:18</p> <p>exploiting 72:8</p> <p>exploitive 72:24 75:24</p> <p>explore 44:2</p> <p>express 94:17</p> <p>expressed 112:11</p> <p>extend 41:16 55:8 106:2</p> <p>extending 63:22 126:23</p> <p>extension 34:4 95:8 99:14 100:1 111:8 (5)</p> <p>extent 127:9</p> <p>external 13:2 117:6,9</p> <p>extra 80:8,18 110:1</p> <p>eye 185:10</p> <p>f 1:12</p> <p>fabian 12:1 172:20</p> <p>face 30:16 225:15 233:23</p> <p>facebook 213:17</p> <p>faced 214:19</p> <p>facing 196:19</p> <p>fact 9:21 10:1,7,11,19 50:14 52:21 95:9 117:19 182:11 202:18 (11)</p>	<p>factor 24:8</p> <p>facts 8:22 9:13</p> <p>fail 67:8</p> <p>failed 55:8 72:2</p> <p>failing 47:8,11</p> <p>fails 55:25</p> <p>failure 138:23</p> <p>fair 19:19 80:23 125:10 129:4 160:17 161:22,23 199:8 (8)</p> <p>fairly 26:23 163:25 184:1</p> <p>fairness 6:7 136:18 148:20</p> <p>faith 170:15,17</p> <p>fall 22:18 51:18 136:17,21 (4)</p> <p>falls 185:21</p> <p>false 52:24 128:2 129:1 135:10 (4)</p> <p>families 71:11 75:21 104:18 107:11,13 110:17 121:18,22 166:23 168:13 195:25 (11)</p> <p>family 78:17 100:15,22 102:23,24 141:10 148:8 152:25 170:11,24 205:16 225:21 226:10 233:22 (14)</p> <p>fantasia 184:15</p> <p>far 36:6 91:12,19</p>
--	--	--	--	---

<p>93:6 123:14 136:11 182:4,6 183:17,17 184:6 185:21 189:10 217:13 219:7 (15)</p> <p>fare 16:1 25:10 28:12 78:14 193:7,8 197:3 234:4,5 (9)</p> <p>fares 5:23 127:5,22 129:4 196:21,22,23 197:7,11,19 (10)</p> <p>farhod 4:3 174:6</p> <p>faring 65:23</p> <p>fashion 120:21</p> <p>fast 26:13 97:18</p> <p>faster 59:3</p> <p>fasting 235:9,9</p> <p>father 195:13</p> <p>favor 11:19 12:14 133:21 158:8 229:16 236:11 (6)</p> <p>fear 74:17 196:20</p> <p>fearmongering 127:10</p> <p>fears 128:1</p> <p>feature 107:3,5</p> <p>features 106:22</p> <p>february 14:21 44:8</p> <p>fed 129:1</p> <p>federal 52:23</p>	<p>fee 91:21 112:15</p> <p>feel 99:6 104:9 107:7 123:12,12,1 6,20,20,22 124:4,17 141:8 149:14,14 160:20 209:4 229:11,11 230:22 231:18 (20)</p> <p>fell 158:4</p> <p>follow 7:2 119:8 151:21,23 166:19 172:24 192:10 225:18 227:19 (9)</p> <p>fence 182:16</p> <p>few 7:10 16:5 152:6 167:14 226:13 (5)</p> <p>fewer 35:15</p> <p>fhs 138:12,13</p> <p>fhss 138:16</p> <p>fhv 13:3,20 15:10 18:5,11 34:5,25 35:1,16 36:18 55:19 56:12,22 57:15 83:1 95:4,19 96:2,22 97:20,24 106:5 111:18,19,23 112:4 113:1,24 115:8 116:1 117:25 165:18 181:13,17 182:5 (35)</p> <p>fhvs 13:13 14:17,23 15:8 16:16 17:3 34:14 36:23 40:22,23 41:5,11,13,17 43:2 55:15,17 94:23 96:9,17 97:6,7 128:8 130:25 139:10 (25)</p>	<p>field 79:5,6</p> <p>fight 98:20</p> <p>fighting 30:11 59:25 120:3,22 (4)</p> <p>fill 54:22</p> <p>filled 102:25</p> <p>filter 106:22,24 110:4 167:16 (4)</p> <p>finally 7:9 26:6 60:4 108:20 220:14 (5)</p> <p>finance 32:23 105:14 176:10</p> <p>financial 29:18 82:24 138:6</p> <p>financing 52:15</p> <p>find 25:8,11 60:24 103:9 113:25 168:3 179:11 190:6 193:24 203:5 207:12 213:1 (12)</p> <p>finding 57:20</p> <p>findings 5:9 16:5 40:25 41:14 68:1 (5)</p> <p>finds 41:1</p> <p>fine 164:13 192:16</p> <p>fined 132:24 134:5</p> <p>finish 36:21 191:7</p> <p>finishing 117:15 228:7</p>	<p>fire 26:16</p> <p>fired 26:14 152:9</p> <p>firms 57:15</p> <p>first 11:12 13:10 17:6,13 18:22 20:21 21:15 22:14 23:3 38:19 49:23 82:14 97:14 102:11 104:20 134:21 153:11 154:7 157:8 171:21 175:24 180:25 190:18 205:19,21 213:1 214:10 (27)</p> <p>firsttime 228:3</p> <p>fit 46:17</p> <p>five 15:22 16:9 44:10 83:3 85:1 89:8 111:24 154:20 158:22 159:10 191:19 197:21 214:10 215:21 (14)</p> <p>fix 52:6 84:13 93:2,20 130:19 171:16,18 190:21,21,22 (10)</p> <p>fixing 171:19,22 172:1 213:10 (4)</p> <p>fleet 3:14 34:2 35:15 56:25 57:3 65:20 66:8,11,25 67:23 68:17 97:24 98:6 105:10 140:22 211:11,17 (17)</p> <p>fleets 86:19</p> <p>flexibility 100:19</p> <p>flexible 83:8</p>	<p>flip 73:19</p> <p>flooded 141:2</p> <p>flooding 29:16</p> <p>florida 163:15 166:14</p> <p>flow 182:2</p> <p>flowing 202:19</p> <p>fluctuates 103:14</p> <p>focus 45:20</p> <p>folks 81:5 118:9 129:16</p> <p>follow 124:2</p> <p>followed 5:13 14:25 20:23 27:15 29:6 31:9 33:13 37:6,7 38:4,5 40:12,13 44:24,25 49:18,18 53:18,19 58:3,4 60:10,11 63:4,5 69:3,4 78:3,4 79:18,19 81:12,13 90:8,9 93:25 94:1 98:15,15 100:9,10 101:10,11 104:3,4 111:3,3 114:15,16 118:17,18 123:4,5 126:12,13 131:11,11 134:10,11 137:15,16 140:7,7 142:22,23 150:23 159:23,24 165:11 (69)</p> <p>following 40:21 41:1 43:12 82:5 140:11 153:20 (6)</p> <p>followup 19:10</p> <p>food 26:13 214:15</p>
---	---	---	---	---

<p>force 51:22 129:9</p> <p>forced 76:14 87:9 211:19,24 212:4,19 (6)</p> <p>forcing 75:3 164:6,8,10,12 (5)</p> <p>foreclosures 51:21</p> <p>forgive 77:5 207:10,16</p> <p>forgotten 85:6</p> <p>forhire 14:13 16:11 34:1,18 35:9,15 40:24 41:3 55:7,13 58:9,13,16 59:1 60:1 63:9,22,25 64:1 65:10,17,20 66:25 67:7,13,19,21 68:15 69:12,18 70:22 71:17 72:1,6,19 73:4 74:6 75:22 82:10,20 94:20 98:25 99:11 121:3 135:13 136:10 185:11 216:10 (48)</p> <p>form 117:9 131:23 134:20 135:20 214:20 228:22 (6)</p> <p>forms 56:9</p> <p>formula 24:9</p> <p>forth 39:24 237:8</p> <p>forward 18:16 44:16,18 57:19 68:22 130:20 148:10 168:15 (8)</p> <p>fossil 43:17</p>	<p>foster 54:6</p> <p>found 13:25 16:7 55:18 62:5 171:11 185:6 213:6 (7)</p> <p>four 10:10 17:25 50:16 111:21 148:25 153:23 156:21 157:9 189:21 196:19 214:10 (11)</p> <p>franchise 216:18</p> <p>frankly 122:13 203:16</p> <p>fraud 202:22</p> <p>free 7:17 91:15 146:19,19 (4)</p> <p>freedom 103:11</p> <p>freeindustry 39:5</p> <p>freetaxi 38:19</p> <p>freetaxis 39:9</p> <p>freeze 43:14 63:22 115:9 117:25 167:22 (5)</p> <p>friend 201:15</p> <p>friendly 214:3</p> <p>friends 27:25 78:12</p> <p>front 104:9 193:16</p> <p>frustrates 95:6</p> <p>fuel 43:17 51:13</p> <p>fulfill 107:5</p> <p>fulfilled 102:1</p>	<p>full 7:3,10 13:25 16:6 50:6 84:24 101:19 103:21 126:18 185:5 186:1 (11)</p> <p>fulltime 51:5 100:12,18 105:4 160:17 (5)</p> <p>fully 17:18 34:1 97:2 119:15 148:3 (5)</p> <p>functionally 103:12</p> <p>fund 3:11 131:17 132:2,12 134:18 154:15,15,17,23 (9)</p> <p>fundamentally 51:3</p> <p>further 9:8 41:25 43:23 49:4 55:24 109:16,16 133:21 237:12 (9)</p> <p>furthermore 163:2</p> <p>future 43:25,25 68:23 69:18 100:3 115:24 154:9,14 (8)</p> <p>gabriel 2:18 63:5 69:3 78:2,5,6 (6)</p> <p>gain 115:10</p> <p>gained 64:10</p> <p>gains 73:13</p> <p>gap 56:15 83:14 173:7</p> <p>gaps 54:22</p> <p>garage 39:18</p>	<p>234:20,20,24 (4)</p> <p>garages 217:10</p> <p>garret 156:1</p> <p>gas 16:24 29:23 41:10 42:9 45:9 46:1 47:7 48:25 62:17 181:22 210:13 216:12 (12)</p> <p>gases 8:25</p> <p>gasoline 59:21</p> <p>gave 13:18 91:14 142:2 186:12 224:2 227:9 (6)</p> <p>gee 231:21</p> <p>general 1:13 65:2 86:20 131:15 132:1 (5)</p> <p>generation 208:5</p> <p>gentleman 203:12</p> <p>gentlemen 231:18</p> <p>get 24:17,21 25:10 26:14 31:4 32:8,9 35:19 36:5 40:5 50:15,16 54:25 57:5 59:18 60:25 61:7,13,16 62:20 78:12 79:11 86:7 88:20 91:5,6 105:17 106:11 108:11,21 109:6 112:20 115:4 127:5,12 129:4 145:8,19 146:7,9 150:4,7 157:10 161:2 162:7 167:24 171:7 177:22 179:17 182:25 190:10</p>	<p>192:12,17 196:2 198:1,24 203:1 206:17 209:9 213:15 214:11 223:21 225:11 228:2 233:3 (65)</p> <p>gets 24:2 104:10</p> <p>getting 26:8 36:24 60:25 107:3 114:7 175:16 176:12 193:7 198:20 211:6 218:15 224:7 230:16 (13)</p> <p>giaro 194:25</p> <p>gift 121:23</p> <p>girls 195:13</p> <p>give 6:19 7:12 11:7 20:9 32:8 33:20 80:9 92:20 108:1 116:16 119:11,19 120:3,13 122:17 141:20 146:13 157:22 158:9 161:9 167:17 175:19 177:19 182:10,18 184:6,7 194:7,8 203:9 219:21 220:11 (32)</p> <p>given 6:12,21 22:6 69:19 75:14 116:10 135:8 142:7 144:1 177:23 183:3,12 218:6 220:14 237:10 (15)</p> <p>gives 7:14 122:7</p> <p>giving 13:12 63:10 80:6,10,12,18 90:14 91:20 92:9 93:19 113:1</p>
--	--	---	---	--

<p>146:18 161:11,13 218:5 232:3 235:5 (17)</p> <p>glad 21:18 22:9 229:19 231:10 (4)</p> <p>gladly 164:24</p> <p>gloom 22:18</p> <p>glutton 127:14</p> <p>go 10:6 28:21 29:21 30:1 36:2 54:25 61:22 72:14 85:22 88:20 91:7 109:16 110:11,11 127:17 142:13,14,15 143:21 148:10 149:1,21 150:5 15 3:18,21,21,21,21 154:1 166:24 167:17,19 170:13,23 174:24 176:16 177:12,14 179:16,19 183:24 187:18,20 189:10 190:11 207:20,21 210:17 212:3,8,9,20 214:21 215:22 216:9 219:11 232:21 233:11,11,11 234:2 (61)</p> <p>goal 34:25 36:20 42:2 45:24 48:1 83:2 133:22 (7)</p> <p>goals 46:1 47:12</p> <p>gobbled 82:23</p> <p>goes 49:5 108:17 134:25 135:3 196:6 234:15 (6)</p> <p>going 19:11 22:12 24:10 26:3 28:3,19,22,23 29:2</p>	<p>31:6 32:1,1 45:20 52:25 61:3 62:3 68:8 70:23 84:22 92:6,16 108:10 110:4 115:13 117:5 118:5 128:12 132:16 135:17,19 141:18,25 143:11 144:10,23 145:12, 16,16,18,18,19 146:12 148:24 150:2,13 151:3 158:5 159:15,16 160:24 162:7,25 163:13 164:13 167:18 171:1 173:13,15 174:17 175:4,9,23 176:3,11,16,18 177:22 178:12,14,15 179:16 181:2,4,9,11 182:13 183:24 189:2,23 190:1,23 192:12,17 193:4,18,20,24 194:1,2 195:13 201:10,12 202:1 204:5 206:21,25 207:1,11,14,21 210:7 211:4,5 212:10 213:2 214:18,25 215:6,20,25 216:9,11,14,16 218:17,18 219:20 222:20,23 223:1,4,5 224:13 226:7 229:20 231:13 (126)</p> <p>golam 2:4 20:23 27:14</p> <p>gold 119:5</p> <p>gone 194:5</p> <p>good 5:2 11:25 12:22 20:24,25 21:9,10 22:20</p>	<p>23:1,10 24:13,22 26:14 29:8,9 31:14 33:14,15 36:9 37:9 38:8,13 40:14 42:13 45:1 49:20 50:2 55:5 60:3,13 63:6 69:9 71:2 78:5 81:14,15,15 90:11 98:17 100:11 101:12 104:6,17 111:5 114:19,21 118:23 119:2 126:14 131:13 134:13 143:5 147:21,22 151:19,25 152:22 156:9 158:19 159:20 160:1,19 165:7,13,14 169:7 172:23,24 174:7 178:9 180:22 189:19 191:12 192:14 195:8 198:14 205:7 209:18 215:17 219:10 221:18 228:20 229:10 (83)</p> <p>google 147:13</p> <p>got 22:25 91:13 100:24 109:12,13 111:11,14 148:7,8,9,25 156:16,18 157:2,4 161:25 163:4 194:9 197:2 198:24,25 225:6 226:22,25 227:1,4 (26)</p> <p>gotten 75:17</p> <p>governing 34:4</p> <p>government 19:18 41:23 54:5 137:25 206:2,10 209:3,6 226:14 (9)</p> <p>grandfathered</p>	<p>182:24</p> <p>grandiose 103:5</p> <p>grant 46:5 84:6</p> <p>granted 111:13 122:15</p> <p>grants 48:22</p> <p>grateful 21:1,3 192:4</p> <p>gratitude 121:23</p> <p>great 22:25 96:2 100:21 102:5,8,16 140:2 175:9,24 178:2 193:19 (11)</p> <p>greater 48:12 121:22</p> <p>greatly 121:21 122:7</p> <p>green 35:2 36:8 120:10 233:16 (4)</p> <p>greenest 42:25</p> <p>greenhouse 8:25 16:24 41:10 42:9 45:9 46:1 47:7 48:25 216:12 (9)</p> <p>greenwalt 2:11 38:6 40:12 44:23 45:1,2 49:10,14 (8)</p> <p>grew 14:18 41:3</p> <p>gridlock 137:19,21</p> <p>grocery 166:9</p> <p>group 178:12,14,15 179:12,24 (5)</p>	<p>grow 120:13 121:1 122:12</p> <p>growing 64:24 142:10</p> <p>growtech 54:9</p> <p>growth 9:1 41:12 43:15 85:8 138:11,24 218:14,17,18 (9)</p> <p>guard 97:21</p> <p>guild 71:5 104:15 165:16</p> <p>guy 156:20 171:4 173:16 197:22 (4)</p> <p>guys 22:5 24:1 28:18 104:10 107:6 109:11 110:7 112:25 113:15 144:16 145:25 147:7 148:13 149:16 152:9 154:6,16 161:14,17 162:7,12 163:21 190:22 201:2 204:15 215:6 228:6 (27)</p> <p>hackline 145:4</p> <p>hail 145:20</p> <p>hailing 3:21 159:24 165:9</p> <p>hails 145:11 217:20,23</p> <p>haiti 209:3,4</p> <p>half 85:2,18 86:18</p> <p>hall 225:20</p> <p>hammered 224:1</p>
---	---	--	---	---

<p>hamni 198:6</p> <p>hamza 3:4 98:16 100:7,9 101:9,14 (6)</p> <p>hand 93:1 237:18</p> <p>handing 33:23 50:1</p> <p>hands 19:1</p> <p>hanmi 195:5</p> <p>happen 9:16 17:12 150:13 187:12,15,16,17 220:7 224:14 (9)</p> <p>happened 14:11 72:15 181:14 190:18 193:2 199:19 220:8 229:13 (8)</p> <p>happening 24:7 26:18 70:15 92:17 93:6 107:9 110:8,9,13 170:5 192:7 218:8 230:24 (13)</p> <p>happens 83:11 191:17</p> <p>happy 49:3 233:19</p> <p>harass 163:18</p> <p>hard 11:10 41:20 78:11 79:9 92:3 107:15 109:19 169:20 195:16 205:21 207:5 208:11 234:13 (13)</p> <p>hardworking 142:17 166:22</p> <p>harm 55:5</p>	<p>138:21</p> <p>has 6:22 8:24 9:13,19 10:19 13:21 14:11,21 15:6,10 16:23 21:18 22:18 26:2 38:22 39:3 47:21 54:11 55:2 58:14 60:19 64:7 65:13 66:15 67:14 69:6 71:18 72:1,22 73:1,7,13 74:22 76:7 80:1 83:5 90:20,25 92:3,21 93:11 94:14 95:12 101:20,21,23 102:13 103:2,5 105:25 109:18 114:3 116:20 117:21 122:16 124:14,16 125:6 127:9,22 130:23 134:1 136:10 143:8 145:6 146:3 147:9 150:18 161:25 167:13 170:4 187:6 188:1,11 196:20 202:12 207:14 211:10 214:13,14 219:19 220:25 226:15 (83)</p> <p>hasn't 50:8 75:17</p> <p>haven't 86:3 143:15 177:23</p> <p>having 15:21 22:9 62:9 66:10 81:18 87:12 112:11 114:21 117:11 125:12 129:1 132:21 134:1 145:7 162:15 201:15 (16)</p> <p>he 20:22 27:14 29:15,17,18 32:8,8 ,9,14,14,15,19,19 33:12</p>	<p>69:14,16,21,23,25 70:2,4,5,7,18 81:11 86:10,10 88:10 141:15 150:22,25 151:11 171:4,25 197:2,3,4 ,5,9,11,21,22 206:5,5,7,15 207:2,22 215:14 219:22 224:20,21 235:7,8,11,13,14 (57)</p> <p>he's 32:6,6,11,12,20,21 117:11 145:17,18 188:5 206:3 235:9,11 (13)</p> <p>health 43:4 92:14 175:16</p> <p>hear 13:8 17:1 20:6 95:7 141:6 156:14 205:8 209:10 221:21 229:19 (10)</p> <p>heard 24:12 25:19 26:7 47:14 77:8 162:2 200:21 202:7 226:13 228:24 229:10,19 230:4,8 (14)</p> <p>hearing 1:5 5:8,14 7:9,16 12:24 18:16 19:22 20:1 21:19 22:10 139:19 202:7 221:24 223:15 (15)</p> <p>heart 32:17 43:5 227:1</p> <p>heartfelt 121:24</p> <p>hearts 230:20</p> <p>heavily 132:24 134:5</p>	<p>height 52:20</p> <p>heights 224:6</p> <p>heinzen 1:16 7:21 15:16 49:11 76:2,5,20 77:1 101:5 107:17,20,25 117:4,8 118:3 121:25 122:24 125:16,20,25 173:20,24 176:20,24 177:3,8 178:3,6 202:4,24 203:2,18 219:3 222:1 (34)</p> <p>held 46:21</p> <p>hell 165:2 183:18</p> <p>hello 31:14 79:25 94:2 140:20 160:1 198:14 (6)</p> <p>help 27:5 39:21 40:2,7 41:25 61:17,18 79:2,10,11 85:5 99:20 107:6 110:10,17 115:9 117:10 121:21 136:25 141:18 144:10,19 157:12 158:3 178:14 179:25 202:17 206:21 207:23,24 225:21 227:12,12,19 230:17 231:17 233:6 (37)</p> <p>helped 15:10 233:7</p> <p>helping 157:16,16,18 210:20 (4)</p> <p>helps 57:16</p> <p>her 161:7,8</p>	<p>192:3,5 193:17 (5)</p> <p>here 8:4 11:6,7,24 13:3 16:5 19:17 34:12 37:10 38:7,15,16 40:19 50:5 69:19 70:7 79:21 81:18 90:13,15 92:8 99:13 100:25 101:4,18 103:23,25 106:23 107:7 110:14 114:8 119:9,18 127:18 129:1 131:18,20 134:19 145:23 146:5 148:3 149:4,16 152:7,11 157:17 165:18 171:19 172:5,6 179:13 180:20 184:24 187:11 189:23 191:8 193:17 194:3 202:14 204:5 215:20 216:24 218:8 220:17 223:21 225:18 231:5,12 232:11 235:11 (70)</p> <p>here's 182:22</p> <p>hereby 237:6</p> <p>herein 237:8</p> <p>hereunto 237:17</p> <p>hernandez 2:22,23 81:13 90:9,10 93:24,25 94:2,3 98:14,17,18 (12)</p> <p>herself 206:1</p> <p>hi 38:8 49:20 58:6 90:11 158:19 169:7 174:7 178:9 195:8 (9)</p>
---	---	--	---	---

<p>high 8:8,18 9:2,21 10:2 52:16 72:13 106:19 113:6 119:24 188:13 206:15,22 219:14 225:11 (15)</p> <p>higher 48:9 56:11 72:15 88:21 99:15 210:23 (6)</p> <p>highest 46:11 48:6</p> <p>highlander 116:2</p> <p>highly 67:3</p> <p>highoccupancy 42:23 46:5,10,20 47:1 48:3 56:3,13 (8)</p> <p>highvolume 16:12,17 17:21 40:24 41:3,8,17 64:1 82:20,25 84:18 85:8 119:17 120:24 122:11,23 137:8 138:12,13 139:21 (20)</p> <p>him 32:8 39:15 70:3 110:3,5,6 117:10,11 173:17 206:17,21 207:24 208:3 (13)</p> <p>hiring 127:16 143:18</p> <p>his 32:12,15,16,17 117:12 197:3,10 235:7,14 (9)</p> <p>historical 102:5</p> <p>history 95:4</p> <p>hit 224:7</p>	<p>hold 5:7 183:1 200:18</p> <p>holders 10:9</p> <p>holding 17:21 183:9 200:11,15 (4)</p> <p>home 152:10,16,16 159:17 167:17,18, 19,20,20 170:9,23 174:22,24,25 175:15 190:11 207:7 212:11,22,25 (20)</p> <p>honestly 164:16</p> <p>honoring 154:9</p> <p>hope 25:25 57:18 61:14 69:17 93:19 114:20 126:18 168:19 215:6 228:18 231:10 (11)</p> <p>hopefully 58:18 59:3</p> <p>hopes 174:17</p> <p>hoping 7:11</p> <p>horse 101:20</p> <p>hospital 177:17,19</p> <p>hossen 3:17 151:18,19 155:23 (4)</p> <p>hostage 200:12,16,19</p> <p>hotspot 109:5</p> <p>hour 16:10,20 110:2 159:10 207:3,22 (6)</p>	<p>hourly 139:10</p> <p>hours 25:21,21 41:19 60:22 61:3 103:16,16,18 106:13 159:10 162:25 163:1 170:22 174:21 175:5,6 181:9,10 189:21 199:9 206:19 217:17 (22)</p> <p>house 159:1 193:16 205:19,20 (4)</p> <p>housing 78:16</p> <p>how 17:10 35:22 36:4 42:13 44:3 46:11 52:14 56:22 87:19 88:4 91:24 92:3 102:18 107:22 112:14,15 121:19 123:7 130:6 139:16 148:22 149:14 158:2 159:2 166:14 170:3 171:1 173:20 176:8 178:21 179:24 180:23 184:24 187:1 190:20 191:3 192:21 195:17 196:5 204:16,17 219:9 220:10 231:14 234:6 (45)</p> <p>however 43:1 55:1 59:12 62:13 66:20 82:19 133:2 135:2 210:4 (9)</p> <p>huge 21:11 36:22 97:19 124:18 140:25 182:7,7 183:14 (8)</p> <p>huh 93:9</p> <p>hundreds 141:9</p>	<p>234:3</p> <p>hurt 56:15 163:24 178:15</p> <p>hurting 106:4</p> <p>husband 141:13,14</p> <p>hv 138:16 139:10</p> <p>hybrid 61:16 62:19</p> <p>hybrids 59:17</p> <p>hypertension 190:10</p> <p>i'd 14:10 26:19 38:14 49:12 69:9 91:8 102:4 108:14 161:11 180:25 191:14 201:22,24 203:15 (14)</p> <p>i'll 20:19 36:21 108:20 153:14 221:22 (5)</p> <p>i'm 12:2 13:2 19:11 21:1,3,18,20 22:9 29:10 30:9 33:17 37:9 39:14 45:20 50:3 53:22 58:6 60:15 61:2 70:2,20 71:3 77:6 78:6,7,21 80:3,14,17,24 85:14 88:4 100:8,14,24,25 101:3,18 104:12,13 105:16,17,18,21 107:1,8 108:7,10,20,22,23 110:9 111:6 117:1,5,14,22,23 119:4,12 123:8,9,14 124:15 125:5 130:22,25 131:15,18 132:16</p>	<p>134:14,19 136:25 146:22 148:1,2 149:12,13,23 150:2,6,7,9 151:3 152:1,2,11 154:10,20 156:17,19,19,20 157:1,11,20,20 158:7 159:15,16 160:3,15,19,20 161:4 162:5 164:16 173:10,10, 14,15,17 174:10 175:8 176:1,13 184:15 188:3,7,8,11 189:1,23 190:9 191:24,25 192:1,4,4 193:16,19 194:2,6 195:11 198:21 203:11 204:19 205:14,15,22 206:7,18,25 207:2,23 208:7,16 209:1,2,4,5,19,19 210:4 211:2,23 212:8 214:6 215:18,23 218:16 219:20 221:19,22 222:18 223:1 224:25 225:2,4 226:22 227:17,18 229:16,19 231:10 232:23 233:9 (177)</p> <p>i've 24:12 25:6,10 62:4 78:8,9 90:16,17 101:14 102:19 108:8 147:24 148:25 156:11,15 157:2,4 160:3,13,18 163:15 173:22 174:11 177:10 189:20 198:16 205:10 215:20,24 220:4,17 225:1 228:21 229:10 230:4,8 (36)</p> <p>ibragimov 4:3</p>
--	---	---	--	--

<p>174:6,7 176:23 177:2,6,9 178:5 (8)</p> <p>ibrahim 151:12</p> <p>icons 231:17</p> <p>idea 24:12,13 196:11,16 (4)</p> <p>ideally 225:20</p> <p>ideas 229:10</p> <p>idg 2:8,17,21 3:5,21 4:5,12 27:2 71:6 74:3 104:14 109:12 165:16 168:14 202:11 (15)</p> <p>idle 18:1</p> <p>idling 164:10,14</p> <p>igor 3:23 172:22</p> <p>illegal 146:2 217:19,23</p> <p>illegally 208:19</p> <p>illustrate 69:15</p> <p>imagination 145:24</p> <p>imagine 39:19</p> <p>immediately 28:25 183:4,4,6,12 (5)</p> <p>immigrant 224:11</p> <p>immigrantbased 83:16</p> <p>immigrants 82:17 83:23 102:20 223:25</p>	<p>224:12 (5)</p> <p>impact 11:1 40:21 43:2 44:4 55:3 69:15 70:1,14,16 153:2,3,8 154:14 175:9 178:2 181:12 185:5,21 186:2,3,20 188:2 (22)</p> <p>impactful 181:3</p> <p>impacts 8:10 13:15,25 17:2 43:8 126:23 (6)</p> <p>impairments 64:22</p> <p>imperils 56:22</p> <p>implement 5:8 208:23</p> <p>implementation 44:18 82:6</p> <p>implemented 102:11 126:19 139:23</p> <p>implore 121:8</p> <p>important 8:2 9:12 10:21 23:19 38:21 39:5 47:5 54:16,19 149:15 166:15 170:2,4 185:19 193:21 195:22 196:1,18 197:9 225:24 (20)</p> <p>impressively 7:24</p> <p>improve 48:25 168:16</p> <p>improved 18:12,13 54:12</p>	<p>improvements 15:14 18:8</p> <p>improving 46:2</p> <p>inability 121:6</p> <p>inaccessible 59:15 97:20,22 98:2,5 (5)</p> <p>inactive 124:14 125:8</p> <p>inadequate 67:14</p> <p>inaudible 28:15,16 30:9 32:5,12 37:11 42:6 45:19,23 47:4 54:1,7 56:16,21 57:10,13,17,24 64:11 72:20 75:2,12 90:19 92:6 97:15 98:21 99:3,4,21 100:2 102:16 103:2,3 106:18 109:13 124:2 134:15 138:6 152:19 153:9 155:17,18 156:16,17 157:3,6,9,23 158:4,9,10,24 159:4,10,25 160:14 164:10 165:12 167:16 169:11 171:9,10,21,22,24 172:4 175:13 176:17,18,23 177:14 192:20 194:14 195:11,15,18 196: 2,6,13,14,15,18,21 ,22,23,24,25 197:4 ,5,6,12,13,15,19,2 1,24 198:2 207:15 208:1 210:25 212:14 222:5,6,9,13,24 225:8,11,12,15,20</p>	<p>226:5,14,20 228:5,7 232:9 233:24 234:22 235: :8,9,10,14,16,22 (125)</p> <p>incentive 63:11 67:20 74:18 91:9,17,20 (6)</p> <p>incentives 57:2 82:24 87:5 89:24 (4)</p> <p>incentivize 68:3 75:8</p> <p>incentivizing 63:23 73:16</p> <p>included 18:12</p> <p>includes 64:21</p> <p>including 15:25 42:5,14 43:4 47:1 65:3 67:17 116:5 127:2 128:9 212:15 (11)</p> <p>income 27:22,23 28:23,23 48:10 54:17 56:11,17 71:13 104:18 127:1 131:5 141:11 165:22 186:14 203:4 233:20,22,24 235:19,23 (21)</p> <p>incomes 187:16</p> <p>inconvenient 84:1</p> <p>incorrectly 55:14</p> <p>increase 8:24 10:11 15:10 16:22,24 17:3 23:23 35:10,13 43:22 45:6 49:2 57:3 63:24 65:14</p>	<p>67:21 68:3,16 86:4 134:22 138:22 139:24,25 140:1 203:6 216:12,13 (27)</p> <p>increased 9:22,24 10:2,12 15:7 41:11 54:3 101:24 115:18 131:4 133:23 (11)</p> <p>increases 55:21 202:18</p> <p>increasing 46:3 53:9 165:22</p> <p>increasingly 99:3</p> <p>independence 33:19 60:21</p> <p>independent 25:18,19 37:12 71:4 93:15 104:14 131:16 138:1,5 152:3 165:16 201:5 205:15 (13)</p> <p>independently 123:19</p> <p>indicated 130:10</p> <p>indicating 236:7</p> <p>individual 24:13 124:12 201:1,3 204:12,18 217:2 (7)</p> <p>individuals 57:1 94:10 201:5</p> <p>indulge 215:21</p> <p>industries 9:1</p> <p>industry 7:25 8:11 38:18 45:7 46:12 48:7 54:2 58:14,17 60:1</p>
---	---	--	--	---

67:13 75:22,25 78:8,10,24 79:5 82:10 84:18 95:4,19,20,25 96:3,22 97:15 102:13 103:17 106:20 107:4 137:25 142:13,15 144:11 150:17 151:23 152:24 153:8,10 154:18 209:23 210:4 228:22 229:3 230:12 231:1,2,16 (48) industry's 68:18 inefficient 17:4,23 influx 19:14 221:1 information 5:24 14:11 16:1 24:3,6,21,22 70:21 191:2 202:16 214:7 (11) infrastructure 83:25 ingenious 145:7 initiated 100:23 initiative 97:3 injuries 94:11 injury 213:4 injustice 198:18 innovation 54:11 innovations 54:10 inside 115:19 212:14	insofar 94:19 127:3 inspection 111:20 115:6 117:20 183:4 (4) inspector 228:4 inspectors 223:23 instead 34:16 36:7 58:22 59:18 115:13 125:12 162:20,24 175:2,3 179:9 187:1 217:7 (13) instituted 55:2 insurance 29:25 92:13,14 111:23,25 112:5,16 115:5 116:11,18 175:4 176:19 183:5 (13) insurances 183:10 insure 183:5 intend 6:6 intends 137:20 intentions 167:10 intercede 145:12 interest 6:7 31:3 35:21 63:16 112:11 138:5 176:10 (7) interested 237:15 interesting 228:24 interests 115:25	interpreter 6:20 38:12 223:21 intersection 193:4 intervention 146:10 into 14:17 24:9 49:5 53:2 57:14 59:18 75:17 87:19,19 102:12 103:3 107:4 112:16 116:20,20 124:2 127:14 128:7 143:21 145:12 147:3 156:13 166:20 171:14 172:3 175:22 181:15 182:4 187:5 188:21 201:13 204:2 214:21 220:9 229:20 232:2 236:2 (37) introduce 130:9 introduced 26:12 120:11 introduction 186:11 invaluable 8:3 invention 145:7 invest 175:10 invested 142:17 investigations 56:20 investing 176:14 231:6 investment 42:17 141:11 176:12 investments	121:11 174:15 231:20 invite 27:20 invites 96:21 involved 132:7 202:22 ipos 67:1 irregular 84:1 is 6:2 7:9 8:3 9:12 10:20 11:12,21,24 12:1,25 14:7,22 16:3,14 18:24 19:13,14 20:9,18,22,25 21:5,7,19 22:20,25 23:10,12,20,22,24 24:7,13,16 25:2,4,15,19,22 27:14,16,21,24 28: 6,13,17,18,23,25 29:1,2,6,10 31:15 32:1,13,17 33:12 34:9,25 37:5,18,19,19 38:4,7,14,19,25 39:23 40:11,15 42:8,12 43:3,19 44:14,23 45:2,5 46:10,18 47:5,10,23 48:1 49:17,23 50:3,9 51:3,11,22 52:9 53:11,18,21 54:1,8,13 55:11,14 58:3,18,24 60:3,6,10,14 61:20,21 62:8,16,17 63:3,12,14 64:11,20 65:8,20 66:9,14,21 68:8 69:2,19 70:10,17 71:3,6 74:3,17,18 76:15 77:11,12 78:2,6 79:18,21 80:1,5,17,19 81:11 83:2,10 84:22	85:3,7 86:3,11,20,23 89:2,6 90:8,16 91:9,18,19 92:7,14,15,16,17 93:5,6,24 94:3,8 95:3,4,9 97:12 98:3,14,18,25 99:4,5,6,13 100:7,12 101:9,14,25 102:14 103:3 104:3,22 106:4,7,24 107:9 109:2,19,20,20,21 110:7,8,8,9 111:2,23 112:10,24 113:3,5,10,19 114:15,20 115:2,7 116:15,19 118:16,22,25 119:3,24,25 120:1,2 121:5,22 122:22 123:4,8 126:11,15 127:11,14,18,25 128:17 129:6,7,19,24 130:5,13 131:10,14,20,21 132:12 133:2,5,7,16 134:10,14 135:11,17 136:14,25 137:14,18 138:25 140:21 142:22 143:12,14 144:4,7, 10,12,18,19,22,22 145:16,16 146:4,10,25 147:1,13,16,24 14 8:4,6,12,19,19,20 149:2,6,6,7,14 150 :14,14,15,17,21 152:7,10,11,16,21 153:2,6,8,19 154:2,3,4,14,16 155:1,18 156:1,10 158:11,20 159:1,23 160:2,17 161:7
--	--	---	--	---

<p>162:8,9,15,25 163:13 164:3,6,8,9 ,17,22,23 165:9 166:5,7,7 167:1,2,15,16 168:24 169:10,18,22,24 170:3,10 171:1,11 172:13 173:2,3,16 174:6 175:4,9,16,23 176:17 177:3 178:8,10,12 179:8 180:4 182:1 183:8,11 184:11 185:11 187:3 188:13,22 189:2,16,23,24 19 1:4,11,14,16,21,21 ,24 192:2,6,14,15 193:8,15 194:5 195:11 197:12,18 198:6,15,22 200:23 201:6 203:3 204:1,19,24 205:1,6 208:11,25 209:17 210:3,9 211:3 212:12,25 213:23 214:18 215:12,16 216:2 217:15,15,18 221:14,19 222:20,23 223:3,4,14 224:13,18,25 225:4 226:6 227:4,16 228:17,21 231:10,10,14 232:16,22 233:16,18,23,24 234:13,23 235:7,11 236:5 237:9 (458)</p> <p>island 10:16 82:3 126:7 143:21 161:19 206:4 208:18 (7)</p> <p>issuance 14:3 34:5 71:16</p>	<p>issue 17:11 55:12 77:13 85:5 92:16 117:11 137:1 181:2,11 182:7,8,22 236:5 (13)</p> <p>issued 35:8 73:2</p> <p>issues 9:17 10:24 23:14 26:7 84:14 135:23 (6)</p> <p>istiaque 2:4 20:23 27:14,16,19 (5)</p> <p>item 11:12,21</p> <p>items 5:19</p> <p>its 47:11 57:18 67:24 94:17 126:21 130:24 (6)</p> <p>itself 219:6</p> <p>jacob 3:9 118:18 123:4,8 (4)</p> <p>jacques 1:15</p> <p>jail 208:6</p> <p>jamaica 32:14</p> <p>jean 2:14 49:19 53:19 58:3,6 (5)</p> <p>jfk 28:4 233:11</p> <p>jiha 1:15 5:2 11:11,17,19,21 12:9,12,14,16 18:20 19:21,25 21:5 27:7 29:4 33:22 37:3,18,24 39:12 40:8 44:20 49:7,15 53:4,6,15 58:1 60:8 63:1 68:25 69:23 70:11 74:25 75:9 77:24 79:16 81:1,4 89:5</p>	<p>90:6 93:7,10,22 98:11 100:5 114:9 118:5,10,14 123:1 126:8 131:7 134:8 137:12 140:4 142:20 155:21,24 158:14 159:21 165:5 168:9,21 172:11 174:3 178:4 179:21 180:2 184:9 187:22 188:5 189:5,13 191:9 194:11 198:4 200:1 201:11,20 202:25 203:17 204:4,21 209:10 213:23 214:1 215:3,9 219:24 221:7,11 224:17 227:22 228:9,12,15 232:5,21 235:21,24 236:10,13 (104)</p> <p>jiminez 172:20</p> <p>jimmy 2:8 33:13 37:5 69:13 (4)</p> <p>jing 194:22</p> <p>job 24:22 28:9 30:21,22 40:6 51:8 103:4 109:20,21,23 150:4,7 159:11,18,19 171:7 183:7 197:3 207:2,22 214:18,21 225:8,21 227:20 (25)</p> <p>jobs 92:19,21 196:3 217:5 (4)</p> <p>joe 2:7 33:12,17</p> <p>john 2:15 53:19 58:4 60:10,14 (5)</p>	<p>joined 100:17</p> <p>jonelle 3:3 94:1 98:15 100:8,8,12 101:7 (7)</p> <p>jones 140:7,12</p> <p>jorge 150:24</p> <p>jose 2:20,22 78:4 79:19,24 81:11,13,16 90:9 93:24 94:3 (11)</p> <p>julia 1:24 237:4</p> <p>july 1:8 65:17 66:3 111:11 237:18 (5)</p> <p>june 67:1 76:12</p> <p>juno 18:1 28:1 64:2 80:2 91:23 99:2 123:15 124:7 125:19 136:19 154:25 169:14 (12)</p> <p>just 18:21 19:9 21:11,16 26:23 31:5 33:20 35:16 44:4 47:13 50:17 52:5,16 59:19 60:23 65:24 69:5,14 70:20 72:15 76:20,22 77:2 80:24 81:4 88:19 91:13 92:20 97:13 101:1 104:10 105:25 107:8 108:1,6,15 109:11,12 113:9 117:14 120:10 121:25 123:20,20 125:16 126:20 128:17 129:17 130:3,11,22 131:4 143:21 144:2,9 145:24 146:4,18,19,21 147:6,12,13 154:1</p>	<p>160:8 163:22,22 164:18 171:4,5 172:4,25 173:17,19 174:2,20 176:18,25 178:17,23 179:16,18,22 181:1 187:24 189:1 190:2 193:17 197:8 199:7,11,20 200:3,5 201:7 203:11 204:19 207:3,23 210:11 211:12,17 212:22 213:9 214:21 215:18 220:1,19 229:15,24 230:3 233:3 234:3 235:7,15 (115)</p> <p>justice 148:19 215:7</p> <p>justifications 60:2</p> <p>justly 26:22</p> <p>k 2:2 3:2 4:2</p> <p>kabessa 3:12 126:13 131:11 134:10,13,14 (6)</p> <p>karl 4:10 198:13,15 205:1,2 (5)</p> <p>keep 23:3,21 30:10,25 31:1 32:16 39:9 72:10 73:25 78:23 79:4,10 100:21 105:21 106:12 112:6 148:16 150:11 158:25 159:14 161:10 165:1 179:15 193:14 196:7,7,8 200:17 234:8 235:18 (30)</p>
---	---	---	---	--

<p>keeping 37:11 143:10</p> <p>kenneth 1:18</p> <p>kenny 29:12</p> <p>kent 3:7 104:5 111:3 114:15 (4)</p> <p>kept 150:18 184:20</p> <p>kest 1:20</p> <p>key 16:5 46:10 212:6</p> <p>khazrai 3:9 123:4,7,8 125:18,23 126:3,6,9 (9)</p> <p>kick 37:17 76:19 108:25 109:1 164:12 (5)</p> <p>kicked 25:9,12 37:16</p> <p>kicking 70:9,9</p> <p>kid 194:1</p> <p>kids 30:1 62:2 148:25 163:15,23 166:11 194:1 (7)</p> <p>killed 197:2</p> <p>killing 160:10</p> <p>kilmas 189:16</p> <p>kind 78:9,25 161:25 170:15 213:3 (5)</p> <p>kirill 3:6 101:11 104:4 111:2,6 (5)</p> <p>knew 34:14 100:18</p>	<p>knock 181:5</p> <p>knocking 70:17</p> <p>know 8:18 26:11,15 31:21,25 32:3,21 33:2,2,3,5 39:16,17 50:8,13,15 51:16,23 52:1 78:18 80:7,15,22 82:20 86:19 87:19 89:23,25 90:24 91:24 92:3,5,15 93:1 100:20 101:3 102:8 103:19 108:8,14 109:9,22,24 116:5 117:19 123:23,24,25 124:1,18,20 125:1,12,14 127:11 130:2,22 132:19 144:16 145:13 146:11 150:13 152:7,10,12,25 155:4 158:22 159:6 162:8,9 164:4,17 166:14 168:14 169:19,20 170:2,6,18,18,21,2 1,22,25 171:4,14 172:1,2,3 174:2 175:8 176:5,13 179:6 180:20 184:14 187:8 192:20 195:15,16,17 197:1,20 203:6 205:8 206:11 208:20,21,21,22 209:6 218:9,9,12 219:12 222:3,10 226:3,25 227:10,14,23 228:5,11 229:21,25 231:4,8,13,21 232:12 (132)</p> <p>knows 27:24 157:17 176:8</p>	<p>196:5 (4)</p> <p>kostyanosvsky 3:6 101:11 104:4 111:2,5,6 114:12 (7)</p> <p>kovinov 134:12 137:15</p> <p>labor 73:24 74:13</p> <p>lack 87:8,13 134:2</p> <p>laguardia 28:4 102:12 144:24 145:1 146:24 (5)</p> <p>lander 2:3 20:22,24 21:8 27:12 130:10 (6)</p> <p>landmark 71:12</p> <p>lane 196:7</p> <p>lanes 196:8</p> <p>language 38:10 82:14</p> <p>laport 150:24</p> <p>larbi 4:7 189:18</p> <p>large 6:3,13 7:23,24 16:22 17:3 47:2 54:5 64:12,23 68:15 82:22 (12)</p> <p>larger 24:5 86:5,5 130:5 (4)</p> <p>last 13:10,24 19:6 21:20 22:3 27:10 29:12 31:20 34:11 35:11 47:14 50:17 52:11 71:19 99:10 105:3 106:23 110:22 122:5</p>	<p>128:6 158:21 191:19 197:23 210:10 216:23 220:14 221:23 224:2 225:5,19 228:19 232:8,14 235:11 (34)</p> <p>lastly 68:14</p> <p>later 6:2 112:10 153:15 233:3 (4)</p> <p>launch 75:13</p> <p>launched 73:13</p> <p>lauvienska 1:17</p> <p>law 13:11,19 14:2 18:23 25:17 26:2 40:20 63:21 65:8 66:17 67:23 82:8 127:13 128:6 131:2 132:10,11,12,13 135:1,4 145:10 172:5 197:13 (24)</p> <p>laws 186:7</p> <p>lawyers 35:21 63:16</p> <p>laying 130:16</p> <p>layoffs 130:14,15</p> <p>layperson 187:3</p> <p>lboa 2:20</p> <p>lead 18:9 127:7 132:20</p> <p>leader 192:2</p> <p>leadership 42:4 85:4</p> <p>leading 47:13,15 167:4</p>	<p>leads 43:21 168:2</p> <p>league 39:2 40:17 44:13</p> <p>lean 143:10</p> <p>learned 171:8</p> <p>lease 5:23 23:24 24:3,7 52:15 73:15 76:7,17 100:15 116:3 125:17,21,21,23 128:8 129:5,21 130:24 176:21 177:1,4,11,12 183:2 199:16 200:16 202:3,8,15 203:1,7 205:12 226:2 227:7 230:2 234:9,9,10,19,20,2 4 235:3 (42)</p> <p>leased 14:6 76:15</p> <p>leases 23:20 24:5,24 52:16 72:12 (5)</p> <p>leasing 23:23 24:14,21 46:22 47:3 71:15 72:4,9 73:16 74:5 75:25 76:9,16,17 90:23 105:2,19 106:3,9 127:24 131:5 165:20,21 166:17 167:3,5 168:12 171:25 182:6,11 183:1,8 190:5 200:23 201:6 202:19 203:14 217:8 229:22 230:23 234:11,13,14 (43)</p> <p>least 33:16 80:21 102:16 117:1 121:17 161:21 174:18 175:19 178:17 204:13 (10)</p>
--	--	--	---	--

<p>leave 69:17 70:6 81:6 110:1 118:20 150:22,25 151:11 215:18 (9)</p> <p>leaving 106:18 209:1,2 210:16 (4)</p> <p>leconte 4:11 205:6,7 208:25 209:13 (5)</p> <p>led 16:23 101:21</p> <p>left 35:22 177:11 182:1 193:5 210:11 214:12 215:14 226:23 227:3 235:7 (10)</p> <p>legacy 120:4,19 138:21</p> <p>legal 36:5 131:21 133:4,17,19 (5)</p> <p>legalizing 134:24 135:2</p> <p>legislation 21:20 27:10 52:12 88:4 130:9 (5)</p> <p>lender 128:19</p> <p>lenders 138:4</p> <p>length 20:18</p> <p>leniency 79:1</p> <p>less 8:17 9:9 36:15 59:3 61:4 65:19 103:15 108:7,11 144:5,12,17,18,18 161:7 162:15 175:23,24,25 176:3 195:24 196:3 (22)</p> <p>lesser 76:10</p>	<p>let 5:4 10:6 28:21 52:16 69:5 108:15 112:25 121:19 129:18,20 146:5 156:22 157:23 158:12,25 159:3 161:18,20,21 165:25 175:18,21 177:25 185:16 204:13 207:3 211:13 212:9 229:24 (29)</p> <p>let's 24:20,24 86:19 139:25 179:13 182:14 215:22 223:21 228:18 235:19 (10)</p> <p>letter 114:23 115:7,11 117:18,20 157:22 225:7 (7)</p> <p>letters 93:3 116:17</p> <p>letting 141:23 167:12 174:2</p> <p>level 135:3</p> <p>lexor 161:1</p> <p>license 9:5,14 10:6,8,9 17:10 24:16 43:14 46:23 48:17 51:6 55:25 56:12 57:2,5 72:22 73:2 77:11 80:9,11,19,20 82:7 83:9,11 89:7 92:22 99:16 100:2 111:11,13,18 112:3,21 113:2 115:2,2,3,4,8 117:12 120:14 121:3 124:21 125:7 126:23 136:12 138:23 156:19 160:18,22 182:10 198:20</p>	<p>210:1 212:15 214:14 227:5 228:3 229:4 230:23 (60)</p> <p>licensed 14:13,14 24:18 138:13,17 167:1 (6)</p> <p>licensees 138:21</p> <p>licenses 8:6 9:17 10:7 13:20 14:3,25 17:11,15,17 19:8 34:5 35:8 38:24 41:16 43:10 46:5,19,21 48:22 55:7,14 56:23 59:2,10,19 61:20 63:23 67:19 71:17 72:1,6 74:5,7 77:16,18 83:12 84:6 85:21 87:16,17,24,25 88:10 89:4,5,11 92:7,11 94:21 95:9 97:7 119:14 120:7,17 127:13 138:20 147:11 162:14 218:23 220:10 (60)</p> <p>licensing 11:24 12:3 17:7</p> <p>lie 202:1</p> <p>life 11:3 51:24 110:7 121:19 148:5,21,23,25 149:6,12 152:22 154:14 157:15,17,18 170:18 171:2 192:9 207:20,20 208:6 227:17 228:23 231:20 (24)</p> <p>lifeline 119:19 121:18</p>	<p>lifted 123:14</p> <p>lifts 62:12</p> <p>light 68:8</p> <p>like 6:1 14:10 17:9 26:19,23 30:17 38:14,17 39:3 42:20 45:21 49:13 54:18 57:9 59:16 61:9,25 62:1 69:10 72:15 80:4,5 84:5 85:16,17 86:14 88:11 91:8,13,20 92:7 93:14 97:4,13 99:2,6 101:1 102:4 103:23 104:9,18,20,23 105:24,24,25 106:16,22 107:2,7,11,13 108:14,20 109:9,18 111:7,14,21 115:10 116:24 120:10 123:12,14, 15,16,20,21,22 12 4:17,17,18,18,20,2 1 125:12,13,14 126:4 143:6 144:1 147:2 152:8,9,16,25 153:24 154:14 156:25 160:20 162:8 163:21 169:18 170:10,18,20 171:10,19,25,25 174:14 175:20 176:3,25 177:14,16 178:13, 14,16,20,21,22,25, 25 179:1,6,9,10,10 ,11,12,13,13,19,23 ,24 180:25 191:14,18 192:15,15,21 194:3 196:16 197:11 199:21 201:8,22,24</p>	<p>203:15 204:15 205:16,17 209:4,21,23 210:8,10,12,16,24 211:10,13,23 213:2,16 214:8,13,24 215:1,6 225:12 226:16 227:10,16 235:8 (166)</p> <p>likely 15:12 55:10</p> <p>limit 20:18 48:21 56:4 72:13 106:13 120:7 124:8 125:14 139:6,10,22 152:7 169:24 (13)</p> <p>limitation 153:12 217:15 219:17</p> <p>limitations 126:24 127:7</p> <p>limited 20:10 46:4 48:14 96:9 107:3 (5)</p> <p>limiting 20:4 73:20,23</p> <p>limits 6:15 127:3</p> <p>limousine 1:4 5:3 44:15 66:9 78:22 94:18 134:15 135:15 151:22 152:13,17 154:6 155:6 156:22 157:12 230:14 231:24 (17)</p> <p>lin 165:12 168:24 194:22</p> <p>line 32:16 146:25</p> <p>lipsky 4:6 184:13,14 188:3,7,16</p>
---	---	---	---	--

<p>189:1,6,11 218:15 (10)</p> <p>list 6:23 104:10 125:1,9 147:16 183:13 190:25 221:10 232:17 (9)</p> <p>listen 93:4 192:16 193:18,22,23 201:25 202:2,2 231:25 (9)</p> <p>listened 236:1</p> <p>listening 152:8 224:15</p> <p>little 27:18 36:10 77:6 92:5 141:20 176:4,5 197:12 215:22 217:10 (10)</p> <p>livable 233:20,22</p> <p>live 32:14 59:23 60:23 108:17 117:16 123:19 146:23 162:17 164:5,18,24 169:10,12 170:17 214:16 226:18 233:21 (17)</p> <p>liver 157:4</p> <p>liveries 120:5 138:16 218:2</p> <p>livery 3:11 51:1 81:17,19,20 82:9 83:7,19 85:9,17,18,21 86:9,13,21 87:18 88:12 101:16 106:7 115:16,20 120:20 131:16 132 :1,3,8,11,15,22,23 133:5,11 134:3,4,16,18 135:5,13,17</p>	<p>136:4,21 137:2,3 181:18 216:19 230:5 231:2 (47)</p> <p>liverybased 11:22</p> <p>lives 54:12,25 100:3 121:14 152:25 153:3 190:4 197:7,19 226:17 (10)</p> <p>livestream 7:17</p> <p>living 22:1 27:5 29:21 30:14 31:24 51:8 79:7,8,13 99:6 102:23 106:6 117:2,17 148:7 149:3,7,22 165:24 182:20 209:4,5 210:3,5 (24)</p> <p>loan 78:15 79:10 183:14</p> <p>loans 183:3</p> <p>lobbyists 126:21</p> <p>local 13:11,19 14:2 18:23 40:20 63:21 65:7 66:17 67:16,23 82:8 84:9 127:13 128:6 131:2 (15)</p> <p>located 86:16 126:6</p> <p>log 75:3 76:14 171:14</p> <p>logic 144:9</p> <p>long 25:13 34:16 36:2 76:16 78:9 103:16 123:23 126:7 143:21 161:19 167:21 170:3,5 173:21 174:23 177:3</p>	<p>179:3 180:24 184:14 195:21 206:4 208:17 210:22 217:17,18 226:18 (26)</p> <p>longer 35:24 40:4 58:11 67:12 104:10,11 148:10 149:22 174:23 228:8 (10)</p> <p>longterm 55:10 56:17 112:24 138:5 177:6 (5)</p> <p>look 18:16 23:17 32:24 57:19 67:12 68:21 105:23 130:20 141:17 143:22 147:2 168:15 172:3,7 186:23 187:8,9,10,12 193:17 194:4 201:12 203:24 204:2 229:20 233:5 (26)</p> <p>looked 122:10 182:4 188:11 213:4 231:15 (5)</p> <p>looking 24:19 85:3 136:25 149:13 157:20,20 187:1 208:7 (8)</p> <p>looks 44:16 109:9</p> <p>loop 141:20 142:3</p> <p>loophole 144:1 190:7</p> <p>lorena 172:13</p> <p>lose 99:8 119:24 120:1 122:20 183:6 213:13 226:19 (7)</p>	<p>losing 127:23 129:13</p> <p>loss 85:3 87:2 113:9 136:23 138:9 (5)</p> <p>lost 51:25 85:1,18 86:4,18,22 89:7 120:6 122:3 137:6 141:9,10,11,11,17 207:6 230:5,10 231:19 (19)</p> <p>lot 19:17 22:25 30:2 31:4 32:3 33:6 40:3 60:22 61:8 80:7 81:7 90:20 113:16,17 123:21,21 124:19,19 128:25 142:17 147:8,10 168:6 173:8 184:23 186:13 187:11 188:17,23 190:4,7,19 194:10,11 195:19 201:7 208:7 223:18 228:24,25 229:1,10,13,14 233:12 234:2,22 (47)</p> <p>lots 159:12</p> <p>louder 27:18</p> <p>love 115:24 157:5 197:14</p> <p>low 48:9 56:11 76:19 104:18 119:25 138:5 165:22 (7)</p> <p>lower 30:11 37:1 162:17 219:12 (4)</p> <p>lozano 2:13 44:25 49:18 53:18,21,22 (6)</p> <p>luxor 198:23</p>	<p>luxury 109:20,21,23 120:5,20 135:14 176:11 (7)</p> <p>lyft 17:25 25:4 28:1 30:3 50:20 54:18 64:2 67:1 70:8,9,17 73:13,17 74:22 76:6,8 80:2 91:22 93:11 99:2 106:6 108:4 111:10 113:24 123:15 124:7 125:4,11,18,24 127:16 130:4,13 136:14,19 141:6 143:23 145:6,18 146:5,13 150:6 153:5 154:25 164:8,8 169:14 173:13,14 174:2,10 178:11 206:8 209:19 214:5 (55)</p> <p>lyft's 25:3 35:23 73:16</p> <p>lying 143:19</p> <p>m 1:24 3:19 237:4</p> <p>ma'am 110:19 209:8</p> <p>machine 215:23</p> <p>machinist 71:7</p> <p>machinists 165:17</p> <p>made 5:9 16:15 32:19 36:10 45:22 47:16 50:11 103:5 121:10 145:4 161:17,22,23 173:7 210:10 (15)</p> <p>mahbob 4:8 191:11,12,25</p>
--	--	---	---	--

194:13 (5) mahmood 169:1 main 25:18 114:7 127:15 197:18 (4) maintain 135:7 229:7 maintaining 113:22 maintenance 29:24,24 128:9 major 63:8 66:23 138:4,9 (4) majority 84:16 89:7 94:12 make 9:12 11:1,3 18:24 19:2,10,11 21:14,25 24:20,23 26:21 29:15 30:5,6 31:24 32:15 35:1 41:5 59:10 60:5 61:8 62:15 69:10 72:21 77:19 79:6 93:13 99:3,5 107:9,10 108:21 109:5 110:4 111:18 112:7 113:6,8,12,1 4,18,23 120:12 121:2,20 130:12 140:2 142:6 144:2 146:22 149:22 154:2 163:5,8 164:25 165:24 166:1 167:5 175:7,7 176:15 178:21 179:4 181:9 192:24 193:12 197:10 199:4 207:4 210:3,5 213:20 220:2 225:7 230:4 (76) makes 35:14 192:23	making 8:12 19:1 29:20 30:13 35:17 53:10 70:21 80:25 105:9 106:5 108:7 133:19 160:11 163:3 168:7 178:23 181:8 182:21 193:6,6,7 195:15,17,24 231:5,9 233:4 (27) mallestra 4:9 195:3 malruse 215:12 man 157:1 158:1 manage 218:18 managing 218:13,17 mandate 17:24 36:5 68:15 229:5 (4) mandated 103:15 mandates 15:11 mandatory 155:13 manhattan 5:11 8:20 9:25 10:12 15:21 16:3,3,8,11,19 18:2,6 41:7,18 44:5 45:12 59:5,7 99:19 108:19 120:12 139:12 159:9,12 162:17 163:20 164:5,19,23 165:2 173:10,12 195:23 196:12 213:7 (35) manipulate 73:11 74:20 many 8:14 9:15 15:19 17:10 29:14	35:25 46:17 56:24 58:15 59:12 61:3 65:3 67:11 91:4 99:4 102:18 105:23 121:12,21 148:22 157:25 171:24 185:17 192:21 219:9,15 220:10 221:4 234:1,1,6 (31) margins 146:17 marian 184:11 marino 1:19 11:18 18:19 19:9 21:6 27:9,17 31:11,17 38:1,10 44:21 49:8,12 68:7,24 69:5,21 70:5,12,18,25 77:2,5,14,17,21 81:21 86:22 87:2,15,23 88:9,25 89:4,10,16,21 90:2 98:12 101:6 104:1 108:24 109:22 110:18,21,24 114:11 117:7 118:4,8,25 126:1,4 146:21 156:13 187:24 188:14,24 189:8,12 194:8 198:8 199:11,14,22 200:3,7,20 201:8,17,22 202:6,21 203:11,22,25 204:6,24 205:3 208:20 209:8,12,14 214:4 216:5,8 219:1 220:1,4,25 221:20 222:17 223:14,20 227:25 228:13 232:6 235:17 236:15 (100) mark 121:3 market 82:23	114:1,2 129:18,20 173:3 (6) marketplace 22:21 marriage 237:14 masum 2:6 31:9,13,15 (4) material 218:25 matter 113:3 148:5 237:16 matters 49:6 72:21 maximum 52:13 may 33:20 35:20 82:13,13 102:4 107:17 130:2 131:13 135:5 136:13 (10) maybe 24:15 28:8,24 70:18 93:2 145:12,13 152:14 153:14 155:5 166:12,13 215:21 230:24 (14) mayor 94:7 102:12 112:1,13 (4) mayor's 45:25 mayoral 220:12 md 3:22 169:6,10 me 25:17 32:23 33:16 42:2 52:16 60:19 69:5 77:6 80:15 91:14,20 93:19 100:7,21 104:23 105:7,8,9,1 4,16,24,24,25 106:1,25,25	107:5,11,13,21 108:6,15 109:1 112:14 114:4 115:8,9 141:8,12 143:12 148:23 149:25 150:2,2 153:25 154:11 156:22,25 157:15, 17,19,22,23 158:3,7,12,25 161:3 162:7 163:2,3,14 170:9,12 172:16 175:10,14 177:19 183:22 192:15 193:12,18 194:7 198:9,23,24,24,25 199:1,5,6,9,24 200:15 206:3,5 207:8,9,16 208:7 209:23 210:12 211:13,13,17,25 2 12:2,3,4,7,9,9,13,1 8,20 213:16,19,22 215:21 217:1 218:17 224:24 225:15,17 227:6,9 228:4 232:3 233:7 237:8 (120) meager 64:3,8 mean 31:6 50:8,18,22 88:6 108:24 114:23 157:14 169:14 176:5 177:25 189:21 201:18 204:11 234:1 (15) means 16:19 51:12 53:12 71:20 114:25 135:13 159:12 181:7 218:17 (9) meanwhile 51:16 measure 136:20 measured 136:18 meat 166:2
---	--	---	--	---

<p>mechanics 139:16</p> <p>medallion 29:23 56:19 65:22 66:1,10 68:18 72:2 85:9 102:11 137:23 138:3,6,7 139:1,24 140:1,2 141:4 142:14 149:25 150:2 156:18,23 157:11 183:19 186:9 187:16 191:25 194:5 197:2,24 198:1 205:12 206:6,20 216:17 217:1 225:6 226:6,22 227:5,8 230:2 (43)</p> <p>medallions 72:16 140:23,25 185:3 230:13 (5)</p> <p>media 213:18</p> <p>medicaid 96:11,16</p> <p>medical 96:13,14</p> <p>medication 190:11</p> <p>meet 15:11 48:19 67:5 117:10 (4)</p> <p>meeting 5:4,6 6:2,6 46:8 215:25 236:13 (7)</p> <p>meetings 223:2</p> <p>meets 139:13</p> <p>member 2:3 20:22 21:16 27:8 30:25 31:1 33:24 54:4 58:8 81:25 98:19 100:16 130:10 134:16 148:1 165:16</p>	<p>192:1 (17)</p> <p>members 7:25 54:19 94:12,24 99:24 102:23,24 151:19 222:25 224:14 (10)</p> <p>membership 82:16 94:9</p> <p>men 51:5 52:7</p> <p>mention 186:4,12</p> <p>mentioned 15:16 39:17 171:4</p> <p>mercy 217:7</p> <p>mere 44:10</p> <p>message 30:20</p> <p>messages 77:9</p> <p>met 107:20</p> <p>meter 220:22</p> <p>metered 234:5</p> <p>meters 220:24</p> <p>method 83:20</p> <p>methods 57:12 68:2 95:16</p> <p>mic 21:5,7 118:25 119:1 156:14 (5)</p> <p>michele 4:5 180:21</p> <p>mickey 184:16</p> <p>middle 48:10 56:11 163:19</p> <p>midst 218:12</p>	<p>midtown 16:8</p> <p>might 23:23 24:13 226:4</p> <p>miles 16:9</p> <p>military 206:16</p> <p>million 16:13 52:22 67:2 73:4 96:5,12 155:5 173:5 216:17 224:4 (10)</p> <p>millionaire 127:24</p> <p>minard 111:4 114:16 118:17</p> <p>mind 36:12 165:2</p> <p>mindful 21:20 22:8 168:5</p> <p>mine 104:19 201:15</p> <p>mingebar 151:15</p> <p>minimum 8:12 51:15 103:7</p> <p>minority 197:17</p> <p>minuscule 35:14</p> <p>minute 118:8,10 194:7,9 233:4 (5)</p> <p>minutes 6:16,18,25 11:13 15:18,22 16:20 20:4,10 118:6 (10)</p> <p>misdemeanors 197:21,22</p> <p>misdirected 55:14</p> <p>misleading 135:9</p>	<p>mistake 130:12 161:17 197:10</p> <p>mistaken 218:5</p> <p>mittell 1:18 12:11</p> <p>mixed 77:8</p> <p>mobility 64:22 102:17</p> <p>models 57:13</p> <p>modes 42:20</p> <p>modest 35:6 65:8 67:20</p> <p>modifications 119:22</p> <p>mohamadou 224:19</p> <p>mohammed 3:17,19 4:8,17 151:1,18 153:24 154:7,21 158:16,20 180:9 191:11,24 198:11 232:15,18,23 (18)</p> <p>mom 100:14 105:16 205:13 206:24,25 (5)</p> <p>moment 79:9 93:6 170:8</p> <p>momma 207:23</p> <p>monday 163:7</p> <p>money 8:17 29:15,20 30:6,6,13 32:15,22 62:17 91:3 105:18 108:7,11,21 109:5,12 110:4 112:7 113:6,8,12,1 4,17,18,23 124:1</p>	<p>127:6,24 144:18 154:2 155:3 160:11 161:24 163:8 164:25 165:3 166:8 168:8 171:7 179:4 181:8 190:8 195:24 196:3 206:13,13,20 207:12 214:10,11 231:5,9 234:14 (53)</p> <p>monitor 10:23</p> <p>monopoly 92:7</p> <p>month 13:24 14:8 48:22 80:4 116:12,12 117:1 161:5,8 166:4,7 174:13 196:20 221:23 223:2 (15)</p> <p>monthly 30:12 191:5</p> <p>months 17:12 91:13 111:21 112:7 149:23 173:23 174:14 229:15 233:2 (9)</p> <p>moral 133:17</p> <p>moratorium 67:18 68:11 71:16 74:4 98:1 119:13 (6)</p> <p>more 5:24 8:17 15:7,13 18:9 20:9 22:22 23:1,12 24:11 30:3,4,5,6,7,23,23 36:25 39:8 45:13,13 46:24 49:5 51:25 52:2,2 53:12,12 54:4 55:5 56:2,6,9 57:20 59:17,19 61:8 62:10,18 64:13 66:8,24</p>
--	--	--	---	--

<p>71:23 73:2 75:6,20,23 80:1 83:8 85:1 86:6 87:10 88:16 91:8,9,16 92:9 97:7 99:9,12 101:24 102:6 103:15 105:13 106:12,12 107:8,8 109:17 110:3 111:24 119:11 124:2 127:16,23 128:16,23 133:22 135:9 137:9 142:8 144:5 148:11,23 149:19 150:7 153:3,11 155:19 158:23 159:2 162:12,22 163:4 164:7,14 166:5 167:1 168:6 171:7 174:11 175:25 176:1,3 178:23 179:4 182:12 184:21,21 187:11 199:9,10 202:15 211:10 217:23,23 219:15 223:1 225:2,13,16 234:7 (122)</p> <p>moreover 67:11</p> <p>morning 11:25 21:9 29:8,9 31:14 49:20 50:2 60:13 81:15 152:9 160:1 212:24 (12)</p> <p>mortgage 29:23,23 30:12 149:23 225:23 226:2,25 (7)</p> <p>mosque 233:13</p> <p>most 8:11 9:10 10:3 15:17 46:13 57:23 72:12 82:16 84:9 86:15,15 116:12 175:10 197:25 (14)</p>	<p>mostly 9:1 216:23 225:25</p> <p>mother 107:1,6 109:25,25 (4)</p> <p>mothers 105:25</p> <p>motion 236:6</p> <p>motor 135:13</p> <p>mouhamadou 3:16 147:18,24</p> <p>mouse 184:16</p> <p>move 11:15 12:10,11 42:13 60:19 63:12 65:8 196:1 228:1 (9)</p> <p>moved 11:16</p> <p>moves 44:18</p> <p>ms 40:14 49:20 53:5,7 58:6 98:17 100:11 104:6 107:19,24 108:3 109:1,24 110:20,23,25 118:20,23 119:2 122:6 123:2 140:20 150:22,25 151:11 160:1 165:7 180:22 205:7 208:25 209:13 215:14,17 216:7,9 219:2,4,25 220:3,19 221:3,9,13 223:7 (44)</p> <p>mta 83:24 96:5</p> <p>much 19:23 21:9 22:22 29:3 33:10 37:2 39:11 49:6 52:14 53:16 57:25 61:1 65:23 66:14 73:3 77:22 79:3 81:2 91:2,3,25</p>	<p>93:21 98:10 99:22 103:24 110:25 114:10 134:7 141:4 142:16 147:12 167:1 168:18,22 172:9 176:8 191:8 195:10,17 196:5 198:3 204:16,17 205:4 215:5,8 221:12 224:23 228:14 235:23 236:14 (51)</p> <p>multinational 217:8</p> <p>multipassenger 47:18</p> <p>multiple 6:9 20:11</p> <p>murika 172:13</p> <p>musk 219:19</p> <p>must 30:14 42:7 43:13 57:11 65:4 68:13 95:16 99:7 139:12 165:19 166:21 173:12 232:18 (13)</p> <p>my 7:2 12:1,25 27:16 29:10,12,21,25 30:17,19 31:15 32:4,10,23 33:21 38:13 40:14 45:1,20 49:4 50:2 51:20 53:21 60:14,19,20 63:14 69:11 71:2 78:5,12 79:10,25 80:5,15 90:16 94:2 98:17 100:11,21,22,24 101:13 102:23,24 103:17,19 104:10 105:6,14,18,20 107:2,5 108:8,9,17 110:1 111:9,11,12</p>	<p>112:8,18 113:9 115:4,23 116:2,15,19 117:2,17,21,21 119:3,8 123:7 126:15 131:14 134:13 140:21,22,25 141:10,14 144:1,21 147:24 148:23,24 149:6,7,12,22,24 150:1 151:21,23 152:2 153:6 155:4 156:10,23 157:15,16,17 158:19,25 159:2,17 160:2,18 161:6 163:3,23 164:17,25 165:1 166:5 169:10,18,22 170:9,9 172:24 174:14,15,16 175:1,2,5,13,16 178:10 188:18 190:11 191:21,24 192:10 193:8,14,16,20 194:4,6 195:11 196:16 197:2,20 198:15 205:1,13,1 7,19,19,20 206:3,12,14,15,23 207:7,19,20,20 208:1,2,3,4,5,13 210:5 211:12,18 2 12:14,15,15,15,16, 25 213:4,13 214:15,19 215:1 221:18 222:5 224:25 225:18,21, 21,21,22,22 226:22,23 227:4,5,13,16,19 228:20,22 232:11,19,22 233:10 237:18 (207)</p> <p>myself 60:21 101:1 115:10 121:13 152:2</p>	<p>163:5 170:15 190:9,21 232:20 (10)</p> <p>n 3:2,2 4:2,2 (4)</p> <p>name 12:1,25 27:16 29:10 31:15 38:14 40:15 45:2 50:3 53:21 60:14 63:14 71:3 78:6 80:1 90:16 94:3 98:18 100:12 101:13 110:19,22 119:3 123:8 126:5,15 131:14 134:14 140:21 147:24 156:10 158:20 160:2 169:10 178:10 191:24 195:11 198:15 204:25 205:1 221:19 224:25 228:21 232:11,19,22 235:7,14,14 (49)</p> <p>named 94:6</p> <p>nassar 180:17</p> <p>nationally 94:10</p> <p>native 218:16</p> <p>natural 34:15</p> <p>nearby 115:17 118:2</p> <p>nearly 15:8 47:23 64:16 66:7,18 (5)</p> <p>necessarily 85:22</p> <p>necessary 10:25 50:12 95:5</p> <p>need 28:13 38:9 42:22 51:9 52:8 75:22 83:17 85:10 88:15 89:3 92:25 107:3,6,10 116:7</p>
--	---	--	---	--

<p>128:2,2 137:22 138:19 144:7 145:21 146:7,8 158:23,24 171:7 182:13 195:25 202:14 204:2 218:19 225:20 226:17,17,18 227:12,15 234:7,7,8 (40)</p> <p>needed 5:18 15:13 23:12 99:22 146:10 148:4 (6)</p> <p>needing 94:25</p> <p>needs 35:18 52:6 55:12 57:8 67:5 91:25 95:15 99:12 161:6 167:11 171:12 192:15 (12)</p> <p>negative 17:2 55:10 98:6 172:3,7 229:18 (6)</p> <p>negatively 55:3</p> <p>neglected 83:19</p> <p>neighborhood 159:1 169:12,18,19 233:12 (5)</p> <p>neighborhoods 15:17,19 44:4 48:10 56:12 (5)</p> <p>neither 140:23</p> <p>nervous 219:20</p> <p>neutrality 42:6</p> <p>never 78:9 122:13 153:24,25 160:6 163:10,15 170:7 171:6 211:4 (10)</p>	<p>nevertheless 96:1</p> <p>new 1:3,10,10 10:18 11:2,4 12:4 14:3 17:11,15,17 24:2 34:7 35:9,20 36:13 40:15,16 41:16 42:10,22 43:9,22 44:13 46:5 48:10,13 49:1 50:4,21 54:2, 4,8,9,12,14,20,23 55:1 56:15 57:7,13,22 59:9 63:6,15,22 64:14,16,23 65:4,22 66:11 67:9,18 71:21 72:5 73:3,6,21 74:4 76:12 81:20 82:1 83:9 84:6 85:25 87:20 89:1,2,3,5 94:3,15,20,24 95:5,8 97:20 99:15,17 104:18 106:4,8,9 112:8 115:15,19,21 116:18,21 119:13 120:6 123:11 125:1 126:16 130:18 131:16 134:17 136:9 138:11,20 141:1 143:19,20 148:1,12 150:14 152:6 153:13 154:4 158:11,24 161:16 173:6,6 178:12 196:2 197:14,15 206:10 208:15 210:14 216:1 219:21 226:11 229:14 231:20 237:5 (129)</p> <p>newton 98:20</p> <p>next 11:21 14:8 18:2 22:7 27:14 29:5 31:8 33:11 36:7 37:5 38:3</p>	<p>40:10 44:22 49:16 53:17 58:2 60:9 63:2 69:1 78:1 79:17,23 81:11 90:7 93:23 98:13 100:6 101:8 104:2 111:1 114:14 118:16,22 123:3 126:10 131:9 134:9 136:8 137:13 140:5 142:21 145:15 147:15 150:13,21 152:14 155:25 158:15 159:22 165:8 168:23 172:12 174:5 178:7 180:3 184:10 189:15 191:10 198:5,8 205:5 209:16 212:24 215:11,15 221:14 224:18 228:16 (68)</p> <p>nice 79:14 109:4 170:23 197:22 (4)</p> <p>nickman 194:17</p> <p>night 181:23</p> <p>nightmare 149:10,10</p> <p>nine 51:24 148:22 216:23</p> <p>nissan 180:6</p> <p>no 10:5 19:16 20:18 25:12 26:16 28:6 29:20 30:23,23 36:1 37:13 40:4 50:18 67:12 70:5 71:24 73:5 76:24 77:10 79:22 86:3,20 88:9,9,9 90:5 91:16 92:9 95:9 99:5 106:20 109:2,3 110:3 112:19,20 113:14</p>	<p>128:10,16,18 130:6,12 132:21 140:10,13,15,18 143:1,3 147:17 148:9,10,11 149:19,20,21 150:7,17 151:2,6,8,14,17 152:2,7 153:3,11 154:11,21 156:2,5,7 158:17 1 59:11,11,18,19,19 163:15 165:10 168:25 169:3,5 170:14,16 172:14,17,19,21 175:15 177:6,20 1 80:5,8,11,14,16,19 181:24 184:12 188:11 189:17 190:23 192:24 194:18,21,24 195:2,4,7 196:22,22 197:6,7 198:10,12 206:7,9 209:3 210:15 214:16,20 219:16 220:10 221:3,16 223:14 228:7 231:12 232:10 233:23 234:7 236:5 237:15 (134)</p> <p>nobody 92:21 140:24 149:13 160:9 193:16 (5)</p> <p>nobuild 186:21</p> <p>non 160:3</p> <p>nonaccessible 34:8,10 36:13,25 (4)</p> <p>nondecision 187:11</p> <p>nondecisions 187:10</p> <p>none 9:18</p>	<p>233:18,19,20 (4)</p> <p>nonemergency 96:12</p> <p>nonowner 162:1,11</p> <p>nonprofit 54:1 71:6</p> <p>nor 76:19 140:23</p> <p>nora 1:19</p> <p>normal 111:24 158:9 159:14</p> <p>normally 61:2 138:15</p> <p>northern 15:20 59:6</p> <p>notary 237:4</p> <p>note 5:20 6:1</p> <p>noted 236:18</p> <p>nothing 32:1,8 91:22 101:22 107:9 135:9 141:5 154:10 186:14 187:7 191:17,17,20 192:7 221:1 (15)</p> <p>notice 177:24</p> <p>noticeable 121:2</p> <p>notify 124:11,13</p> <p>noting 43:1</p> <p>notion 58:22</p> <p>noubani 2:19 69:4 78:3 79:18,21,25 80:1 81:2 (8)</p>
--	---	--	---	---

<p>november 115:22</p> <p>now 11:12 12:16 15:1,8,17 16:12 19:21 20:19 22:12 27:24 31:21 32:6,12,20 35:7 36:9 41:5 58:15 59:9 65:3 69:8 82:20 87:7 90:23 107:1 108:7,10,10 110:9 113:18 116:2,13 118:6,15 121:11 130:13 135:16 139:15 141:5,17 145:6,6,10,14 148:1,16 149:18 155:19 156:21 159:1,6 160:4 161:15 162:19,21,23 164:7 165:20 181:7,8 182:6,10 183:8 184:22 192:19 194:4,6 198:17,21 199:5 205:24 206:13 209:4,21 210:8,17,21 213:15 215:18 218:5 225:17 226:15,22 227:9,12 (85)</p> <p>number 6:3,13 7:23,24 9:2 10:19 13:20 14:17,20,23 15:7 19:7 34:14 36:22 41:13 42:9,16 48:21 55:2 64:23 65:14,18 72:19 73:21 80:6,12,12,22 83:4 84:22 121:3 122:3 127:13 134:23,23 186:17,19 187:3,13 188:10,13 189:3 196:14,14 218:19 219:17 (46)</p>	<p>numbers 9:22,24 10:2 51:17 143:9,13,15 144:10 186:23 191:1 196:13 (11)</p> <p>numerical 48:21</p> <p>numerous 18:10 116:21</p> <p>nurse 210:18 214:23</p> <p>ny 3:11</p> <p>nyc 2:3,13 53:22 54:1,6,19 (6)</p> <p>nycgovtlcresearch h 14:1</p> <p>nylcv 2:10 41:1,14,20 (4)</p> <p>nylpi 2:16</p> <p>nypd 116:25</p> <p>nytwa 2:4,5,6,12,18 3:4,10,16 4:8,9,15 27:2 202:11 (13)</p> <p>nytwa's 5:22</p> <p>o 1:12 3:2 4:2</p> <p>o'clock 108:9</p> <p>obligation 136:1</p> <p>obviously 23:20 96:24</p> <p>od 134:19</p> <p>off 25:8,9,12,22 26:8 37:16 62:2 70:10,17 75:3 76:19 78:18 108:6,22,23,25 109:1,6 113:18</p>	<p>129:8 130:16 155:12,16 161:24 164:12 174:16 181:6 183:2 200:18 217:18 231:8 (31)</p> <p>offer 54:19 74:6 143:17</p> <p>offered 55:4 112:2 122:22</p> <p>offering 207:16</p> <p>offers 65:5</p> <p>offhours 217:24</p> <p>office 112:13 212:5 225:5</p> <p>official 146:15</p> <p>offtopic 37:19</p> <p>often 46:21 87:10 121:19 146:24 (4)</p> <p>oh 21:8 89:16 93:11 117:8 182:12 199:15 (6)</p> <p>old 123:9 156:17 158:1,1,2,2 181:22 205:11 229:13 (9)</p> <p>older 52:2 211:6</p> <p>oldfashioned 57:12</p> <p>once 6:24 7:14 61:12 103:1 117:1 139:23 150:4 200:17 216:2 (9)</p> <p>one 6:11 9:14 10:5,7,9 12:4,7 20:13 23:20 24:1,8,12 28:17 32:10,11,13,13 35:19 42:9 43:13</p>	<p>47:7,20 54:11 56:9 58:21 64:9 65:19 76:15 80:2 86:20 87:20 89:24 91:8 92:14 97:4 99:5 102:14 109:15 112:18 114:21 119:1 121:25 134:23 141:24 143:12 147:6 154:11,21 155:11,12 157:10 159:9 160:4,15,22,22 162:20,22 167:3,15 171:3,8 177:9 182:1,17 185:18 186:5,12 188:11 194:13 195:14 203:2,15 204:13,20 216:20,22 220:2,7,18 227:9 228:22 232:8 233:3,4 235:7,11 (87)</p> <p>oneandahalf 209:20</p> <p>onerous 72:9 103:8</p> <p>ones 47:10 48:11 83:24 84:2 203:23 (5)</p> <p>oneyear 14:12 22:4 123:13</p> <p>online 56:4</p> <p>only 9:24 27:4 32:13 34:6 35:14 42:11 45:12 46:6,7 47:20 48:18,19 50:10 53:12 61:17,19 62:5,21 71:18 85:1 91:18 97:6 99:7 115:20 119:18 120:15 121:14 136:18</p>	<p>137:3,4 145:22 148:12,18 152:18,23 155:2 173:16 175:3,7 181:13,18 186:15 210:10 214:14 217:15 220:16 234:5 (47)</p> <p>onto 50:11 208:4</p> <p>opeds 138:2</p> <p>open 39:10 160:23 182:1</p> <p>opendoor 70:7</p> <p>operate 103:11 119:20 120:16 138:16 144:20 (5)</p> <p>operated 83:1</p> <p>operating 50:10 120:15 138:14 139:10 (4)</p> <p>operators 119:9</p> <p>opinions 122:9</p> <p>opponent 186:22</p> <p>opportunity 21:2,11 40:18 45:3 53:23 60:25 63:18 69:20 75:19 90:14 91:6 93:19 96:2 104:8 120:13 160:6 164:1 168:18 169:8 174:8 182:19 232:4 (22)</p> <p>oppose 36:12</p> <p>opposed 95:20</p> <p>opposing 134:19</p> <p>opposite 188:4,6,8</p>
---	--	---	--	---

<p>opposition 34:6</p> <p>option 28:20 115:15 118:1 176:6 210:16,21 213:12 214:17,19 (9)</p> <p>options 47:18 54:16,20 72:17 133:23 (5)</p> <p>orange 14:14 108:13,19</p> <p>order 20:5 57:7 68:12 69:10 125:10 196:13 (6)</p> <p>organization 6:10 20:12,14 74:14 76:22 94:9 (6)</p> <p>organizations 47:16</p> <p>organizer 233:10</p> <p>organizing 21:4,13 27:3 71:7 232:24,25 (6)</p> <p>originally 111:13</p> <p>ostensibly 129:16</p> <p>other 7:25 20:7 23:18 25:1 26:23 28:2 34:9 35:25 44:2 45:14 62:11 91:16 93:17 94:24 97:5,17 106:3 107:21 113:12,24 115:9,17 119:14 126:22 135:14 155:16 163:24 171:3 178:22 182:18,22 185:18 193:8 206:23 209:9 210:20 213:8 214:17 229:22 236:5 (40)</p>	<p>others 6:17</p> <p>otherwise 28:25 57:5 155:12 227:7 (4)</p> <p>ought 26:24</p> <p>our 6:5 7:16 8:18 13:5 19:1 23:13 25:5,16 27:5,6,23 30:21,21 31:24 34:11,25 38:20 39:2,6 40:3 42:16,16 45:9 47:24 49:23 52:9,11 54:4 61:10,14,17 65:15 67:15 69:13 73:5 74:17 81:25 82:11,14,16,24 83:5,15,22 84:7,7,9,17,25 85:2,11 86:4,15,18,19 87:7,8,13 88:11,16 89:3,8 90:15 91:6 94:12 95:12 101:2 106:13 110:17 119:25 120:1,23 121:1,4,5,10,23 122:15,19 123:16 136:20,20 141:11,11 145:4,10 146:7,14,17 148:12,21 152:10,16,25,25 164:1 166:19 169:9 170:20,24 175:11,22 178:1,25 179:6 181:20,20,24 182:13,18 192:2,8 196:20,21,22 197:6,7,7,19,25 203:3 209:16 210:19 226:9,10,1 0,17,18,19 (129)</p> <p>ourself 175:11</p> <p>out 12:24 13:8</p>	<p>16:10 26:4 42:3 47:22 50:23 53:11 55:15 57:1 60:19 62:5 65:25 66:4 76:12,14 78:13 79:11 85:22 93:12 95:12 99:7 132:10 135:18 144:22 154:1 163:21 165:3 174:15,22 175:14,19 179:14,25 181:20 185:19 191:23 192:19 199:7 203:13 207:14 210:5,11 217:21 220:11 224:3 230:16,20 233:7 (49)</p> <p>outcome 237:15</p> <p>outer 9:25 10:3,13 25:7 59:6,23 82:13 84:10 86:15 88:15 (10)</p> <p>outlined 75:14</p> <p>outofpocket 51:14</p> <p>outset 44:12</p> <p>outside 44:5 80:8 125:24 161:19 163:6 (5)</p> <p>over 15:3,9 16:13,20 24:8 30:10 51:18 54:12 55:1 58:14 64:25 65:18,24 66:1 71:8,19 72:13 81:20 82:10 85:18 86:2,18 89:25 92:1 96:11 105:5 108:15,16 110:13,13 127:3 128:16 129:2 143:19 147:25 148:15 150:5</p>	<p>160:14,14 164:25 165:22 169:23,23 171:9 186:21 198:16 206:9 211:12,18 216:23 220:10 224:3 225:9,10 230:5,12 (56)</p> <p>overall 55:20</p> <p>overbearing 201:6</p> <p>overdue 34:17</p> <p>overflow 62:24</p> <p>overlooked 220:22,24 221:6</p> <p>overnight 97:16</p> <p>oversaturated 186:25</p> <p>oversaturation 52:17 187:2,5</p> <p>oversight 116:1 130:6</p> <p>overwhelmed 185:14</p> <p>overwhelming 94:12</p> <p>owe 140:23,24 206:13</p> <p>own 24:18 25:20,21 35:5 51:24 57:6 60:20 61:11,14 62:16,22 71:24 72:18 73:16 80:21 91:6 100:24 103:19 104:24 105:7,14,20 116:1,2,4 123:17,24 148:25 149:12 150:16 160:7 162:1,18</p>	<p>163:3 164:1,2,22 169:22 174:15 175:1,2,22 178:1,1,25 179:9 184:4 200:6,16 202:3 205:17 207:7 217:3,10 224:4,5 225:7,8 226:18 230:1 234:19 (61)</p> <p>owned 14:7 56:25 199:5 204:17,18 (5)</p> <p>owner 3:14 4:6 119:4 140:22 160:3 191:25 197:25 205:18 211:11 225:1 (10)</p> <p>ownerdriver 29:11 78:7 192:12</p> <p>ownerdrivers 193:23</p> <p>owners 57:3,3 81:17,19 82:4 83:7 91:10 105:10 121:13 138:7 142:12 186:9 198:1 217:2 (14)</p> <p>ownership 74:9 105:8,16 129:12,14 (5)</p> <p>owning 104:23 217:2</p> <p>owns 162:21 163:13</p> <p>p 2:2 3:2 4:2</p> <p>package 5:8 126:18</p> <p>paid 21:25 75:4 126:22 160:13 162:4 163:25 173:5 174:16</p>
---	---	---	---	--

176:12 183:2,14 (11)	passed 13:11 57:9 75:16 105:3 109:14 135:19 186:7 218:10 232:12 (9)	78:15,16 79:1,10 80:4,15,16 91:15 104:15 106:20 107:15 109:13 110:5 116:13 128:10 129:19,22 149:22 154:22,24,24 159:2 160:11 161:8 162:6 163:14,16,18 166:5,9 168:11,17 173:15,17 174:12 175:4 177:2 178:17,23 179:4,5 196:3,4,22 200:17 207:8 210:13 213:21,22 214:9 226:24 227:7 (71)	penalizing 161:16	86:19 97:25 98:4 121:5 136:23 138:4 147:3 150:7 153:16 181:16 187:14,14,15 216:12,13 218:22 219:1,2,4 223:24 224:12 229:6 230:6,9 (60)
pain 212:8	passenger 28:5 47:21 82:12 145:2,16 146:2 190:15 (7)	paycheck 60:23,23	penny 157:10	percentage 97:19 99:18
painful 78:11	passengers 11:4 62:10 82:15,18 102:7 116:7 146:5,17 (8)	paying 51:13 74:2 86:20 105:12 112:4 144:22 161:4 167:24 173:17 175:3 210:8 211:2 225:22 226:1 234:14 (15)	pension 217:6	perfectly 149:7
painfully 58:14	passing 63:10 64:10 67:16 131:4 172:2,5 208:4,16 (8)	paylock 25:5	people 6:3 7:11 12:18 20:1 25:19 26:16,21 31:3 42:13 46:17 57:4 58:22 59:12 64:25 70:10 80:12,18 81:7 83:23 92:12 95:6 102:18,25 103:6 113:16 114:5 116:5 121:19 125:9 129:22 141:6,7 142:17 148:14,22 149:4 151:23 152:6 154:5 157:16,18 158:3 160:18 164:7 167:17 169:20 174:18 178:14 179:12,14,19,25 185:17 188:21 194:10,12 204:14 205:17 206:11 208:8 209:9 210:20 216:15 218:22 229:1 230:19,20,21 231:19,21 (70)	perform 16:13
paper 103:13 107:12	past 54:12 55:1 64:4 100:14 120:11 121:11 128:4 146:24 189:21 (9)	payment 175:8 178:17 203:8	people's 190:4	performed 133:15
paratransit 96:6	path 21:24	payroll 25:5	per 16:9 73:17 96:6 104:25 105:13 116:12,12 154:22 (8)	perhaps 188:12 201:18 219:5
parent 160:15	pathship 74:8	payrolls 109:10	pericles 4:10 198:13,14,15 199:13,18,24 200:2,5,9,13,22 201:14 203:20,24 204:8,23 205:1,2,2,4 (21)	period 9:6 24:15
parents 230:21	pathway 24:17 162:1	pays 48:5	periods 18:7 25:14	permanently 26:8 30:15
parents' 60:20	paul 151:7 189:16 221:15	peak 18:7 41:19	permanent 59:11	permission 142:8
parking 116:21 169:21 181:24,25 233:12 234:2 (6)	pause 9:14 14:7,12,16 15:5,15 17:7 41:16 43:9 82:7 83:9 107:25 (12)	peaked 14:20	permit 93:4 97:22 120:4,15 (4)	permits 92:10 136:9 137:4,6,6 (5)
part 9:11 17:20 23:12 34:7,14 46:10 67:5 107:22 114:7 130:5 185:24 189:22 226:12 (13)	pay 11:8 16:1 17:9 22:24 24:9,23 29:22 32:9,22 45:6 46:3,12 48:1 49:2 61:1,2 71:23 73:17 74:19	pedestrian 152:5	permitted 17:17,19 120:12	
particular 13:14 22:5 23:14 41:2 55:6 56:23,24 185:4 (8)		pedro 2:21 79:20 81:12 90:8,16 (5)		
particularly 64:1,20		penalize 167:11		
parties 237:13		penalized 167:25		
parttime 61:24 100:13 123:9 149:2 227:6 (5)				
pascal 2:18 63:5 69:3 78:2,6 (5)				
pass 23:4 131:2 146:19,19 183:22 216:3,4 (7)				
passage 41:21				

<p>person 32:13,14 63:17 125:5 145:7 154:23,24 159:18 196:9 (9)</p> <p>personal 62:23 103:19 111:25 112:18 213:13 (5)</p> <p>personally 173:9</p> <p>persons 67:5</p> <p>perspective 6:12 20:6 131:22</p> <p>perspectives 20:15</p> <p>pertaining 68:10</p> <p>peter 180:4</p> <p>petition 5:22 33:4 49:25 52:9 128:4 222:6 (6)</p> <p>phasedin 44:7</p> <p>phone 107:22 191:1</p> <p>phonetic 29:7 32:11 111:4 118:19 134:12 137:16 142:24 147:20 151:5,10,13,16 156:4 161:1 165:12 169:2,4 172:13,16,18 180: 4,7,10,13,15,18 189:16 194:17,20,23 195:1,6 198:7,23 215:13 221:15 (36)</p> <p>piciano 180:4</p> <p>pick 107:2 108:9 109:4 110:3,5 113:25 193:12 (7)</p>	<p>picking 116:4 208:19</p> <p>pickle 172:15</p> <p>pickups 115:16 118:2 120:12</p> <p>pictures 153:14 192:13</p> <p>piece 43:7</p> <p>pinkle 172:15,16</p> <p>place 21:19 22:19 23:1,4 54:8 60:18,20 124:6,16 154:4 160:6 164:17 166:20 193:18 (14)</p> <p>placed 34:9 61:22</p> <p>places 169:21</p> <p>plain 71:25</p> <p>plan 5:14 7:13 115:23 137:20 (4)</p> <p>planned 108:8</p> <p>plate 80:6,12,13,22 111:14,18 112:3 115:2,3,3,4 128:18 159:14 160:22 161:22 182:25 183:3 193:11 199:6,17,23 200:1,2,4,5,17,18 214:14,15 229:21,22 (31)</p> <p>plates 61:1,7,13,16 62:20 74:8 100:25 113:18 116:18 117:23 161:1,15,18,20,24 162:2 173:2,4</p>	<p>175:2 183:12 200:12,16,25 230:23 (24)</p> <p>platform 37:16,17 45:11</p> <p>platforms 46:7</p> <p>players 127:15</p> <p>playing 79:5,6</p> <p>pleading 107:8</p> <p>please 30:15,20,21,22 31:5 69:6,7 70:24 75:1,9 79:3,10 81:6,8,22 93:8 107:15 115:9 117:6,9,24,25 131:14 142:10 155:10,20,22 158:7,10,25 159:3 175:18 177:19 184:7 187:23 193:22 194:9 196:10 197:23 198:2 202:5 209:13 215:7 221:21 223:16 227:20 228:10 235:18 (48)</p> <p>plus 142:4 176:9,10,19 216:18 (5)</p> <p>pm 1:12 6:6 7:7 236:18 (4)</p> <p>pocketing 190:7</p> <p>pockets 61:17</p> <p>podium 69:17 70:6</p> <p>point 38:19,25 43:20 69:10 70:21 89:24 143:25 171:3,17 184:22</p>	<p>185:19 197:9 205:24 (13)</p> <p>pointed 47:22 95:12</p> <p>pointing 203:13</p> <p>points 126:21</p> <p>polanco 1:17 18:21 39:14 40:9 85:14,24 88:6,17 223:7,10 236:8 (11)</p> <p>police 212:2 213:5</p> <p>policies 8:2,10 11:10 13:13,23 18:4 34:23 45:8 57:9 69:16 70:1,15 (12)</p> <p>policy 9:12 13:2 47:17 70:7 73:14 75:13 76:7,12,23 106:2,3 111:25 112:17,17 136:12 166:20 167:22 168:1 203:4 (19)</p> <p>pollack 4:16 228:17,18,21 232:7 (5)</p> <p>polluting 37:1</p> <p>pollution 59:3 97:11 138:22</p> <p>pool 14:19 73:24 89:8 229:8 (4)</p> <p>pooled 46:7,9 47:4,9 48:3,8,12,18 56:2,4,6,8,10,14 (14)</p> <p>poor 35:24 83:22 102:19</p>	<p>popular 97:18</p> <p>population 64:24 65:2 97:24</p> <p>port 144:23 146:11</p> <p>portion 34:20 35:14 47:2 129:15 130:23 (5)</p> <p>position 32:21 72:8 79:1,12 111:8 121:20 128:5 129:7,20 211:1 226:19 (11)</p> <p>possibility 24:1 97:21</p> <p>possible 79:4 126:22 196:10</p> <p>possibly 53:13 185:15 231:2</p> <p>postrecession 103:8</p> <p>pour 230:19</p> <p>power 13:20 19:16 73:7,22 121:20 147:8,9,10 149:18,19 155:8 (11)</p> <p>powered 59:15,21,22 75:6 (4)</p> <p>powers 77:20 165:22</p> <p>practical 164:17</p> <p>practices 62:14 72:25 75:24 201:9 202:8 (5)</p> <p>prearrange 146:3</p>
---	--	--	---	--

prearrangement 145:9,21	225:11,12,13 226:23 (10)	184:24 185:16 190:20 (11)	proper 127:18 129:25	220:3,19 221:3,9,13 (13)
predators 217:9	priced 72:12	proceedings 5:1	properly 184:5	proud 21:21 45:5 98:22
predatory 71:15 72:4 75:24 165:19 201:9 202:22 (6)	prices 22:20 23:24 24:3,8 57:4 194:5 210:24 219:13 (8)	process 26:9,22 74:13 106:18 111:15 (5)	proponent 186:23	proudly 99:25
predict 57:16	pricing 41:21 57:10 119:24,25 (4)	produce 55:9	proposal 17:20 18:18,25 19:2 34:7 36:12,17 53:25 57:19 115:2,14 139:17 153:7 155:11 178:20 (15)	proven 9:19
predictions 9:15	primarily 41:12	produced 98:3	proposal's 36:19	provide 24:6 64:12 67:8 74:12 84:4,21 85:4 92:11 96:18 100:22 102:21 111:19 120:23 132:13 (14)
preferred 83:20	primary 55:17 138:8,24,25 (4)	products 74:6	proposals 130:21 192:3	provided 54:14,16 74:1 82:24 87:5 96:7,8,17 132:5 (9)
present 63:18 114:22	prioritize 51:4	professional 148:6	propose 13:13 48:14 85:15 137:18 (4)	provider 94:4
presentation 5:12 12:19	prioritized 51:9 66:22	profile 82:12	proposed 5:13,17 12:17 13:6 14:10 17:6,24 23:7 28:17 41:15,24 43:6 44:16 45:17 49:24 50:6 55:8 63:10,20 64:10 67:16 68:9 74:16,24 94:19 97:6 101:19 103:22 104:16 111:8 131:23 139:5 185:2 235:2 236:4 (35)	providers 95:17
president 58:7 81:17 94:16 119:4,6 (5)	priority 42:21 48:4	profit 62:16	proposes 136:8	provides 67:20 73:22
press 19:18 137:25	privately 193:24	profitable 90:1	proposing 50:22 131:20	providing 46:9 75:6 95:20 96:3 99:22 101:24 121:17 133:22 (8)
pressed 39:16	pro 131:18	profits 64:6	protect 30:21 75:23 168:17	provision 98:7 130:11
pressure 157:3 175:13	probably 92:15 93:2 213:3 217:22 230:12 232:12 233:2 (7)	program 40:16 73:16 137:2,11 144:13 217:5,6 (7)	protection 42:5	proworker 129:7
pretend 215:23	problem 32:4 71:14,18 76:25 80:5 84:9 87:6 90:5,20,22 92:14,24 93:2,5 130:5,19 131:22 133:2 139:7 162:10 164:4,21 171:15 173:1,2 196:18 199:2 200:23 209:22 219:18 233:8 (31)	progress 36:10	protz 4:13 215:16,17 216:7,9 219:2,4,25	prudent 43:13
pretty 124:15	problems 19:3 38:17 90:15 92:4 93:21 167:14 169:9 171:19	prohibits 128:22		public 1:5 5:13 17:1 18:10,17 35:21 42:17 43:4 53:24 54:22 63:16 216:15 222:9 223:15 230:17 237:4 (16)
prevent 56:2 74:9 75:3 99:14 137:20 (5)		project 18:4		publish 68:1
preventing 46:18		projected 13:24		
prevention 137:19		proliferating 184:20,21		
previous 114:5		promises 103:5		
previously 13:21		promisingly 66:8		
price 142:14 161:8,23 182:14 211:3,6		promote 114:6		
		promulgate 24:2		
		proof 138:18		

<p>punish 160:18</p> <p>punished 160:20</p> <p>purchase 61:19 96:23 97:1 105:6 111:23 128:15 156:23 230:1 (8)</p> <p>purchased 97:23 113:17 157:1</p> <p>purchaser 95:10</p> <p>purchases 98:1</p> <p>purchasing 61:20 200:24 204:10</p> <p>purely 131:21</p> <p>push 25:2 131:1 148:15 179:13 (4)</p> <p>pushback 60:2</p> <p>put 21:18,24 42:11 62:18 64:13 69:7 86:12 113:9 119:1 132:16 160:5 161:8 166:20 174:15 175:22 182:5,8,14 190:18 203:20 234:18 235:2,3,13 (24)</p> <p>putting 28:15,16 181:13 234:21 (4)</p> <p>puzzle 43:7</p> <p>qu 165:11 168:24</p> <p>queens 15:20 116:9 146:22,23 159:16 (5)</p> <p>question 39:15 76:3 77:3 107:18 122:1 187:25 188:12 (7)</p>	<p>quick 13:10 19:11 76:3 77:3 108:1 147:6 181:1 (7)</p> <p>quickly 35:2 96:1 220:20</p> <p>quite 7:10 25:5 122:13 146:25 (4)</p> <p>quo 44:11</p> <p>quorum 5:6</p> <p>quote 135:12 136:10</p> <p>quotes 116:10</p> <p>r 1:12 2:2 3:2 4:2 (4)</p> <p>raced 8:15</p> <p>rahman 3:22 169:6,7,10 (4)</p> <p>raise 29:25 104:15</p> <p>raised 9:18 67:1 126:21 205:23 (4)</p> <p>range 137:24</p> <p>ranks 102:24</p> <p>rapid 138:11</p> <p>rappaport 2:7 33:12,14,17,23 (5)</p> <p>rate 21:24 23:11 37:15 48:9 52:15 65:1 75:16 76:10 83:11 90:19 93:18 122:21 (12)</p> <p>rates 17:10 56:11 167:10 176:13 218:21 219:8,14 (7)</p>	<p>rather 161:11 164:19</p> <p>rational 75:12</p> <p>raul 4:14 221:17,19</p> <p>raveneau 3:5 100:10 101:10 104:3,6 107:19,24 108:3 109:1,24 11 0:20,20,23,23,25 (15)</p> <p>reach 6:23 68:18 97:25</p> <p>reached 184:22</p> <p>reactivate 112:12,19</p> <p>read 208:2 218:24</p> <p>real 10:19 26:2 35:17 51:17 110:7,8 154:3 184:7,7,8 191:15 192:9 226:15 (13)</p> <p>reality 84:15</p> <p>realize 192:9</p> <p>realizing 113:10 191:22</p> <p>really 19:13 21:3 25:1,4,24 26:9 70:7 78:10 86:20 101:22 103:1 145:23 153:2,2,8 162:15 170:1,1,3 176:11 178:1,19 181:12,12 182:19 190:17 (26)</p> <p>realtime 96:20</p> <p>reason 25:13 26:10,15,16 27:21</p>	<p>28:6,22 37:13 39:22 58:23 115:1 128:19 145:23 153:19,19 154:16 164:8,21 170:6,7 185:23 197:18 (22)</p> <p>reasonable 61:23 119:10 122:8,17 (4)</p> <p>reasons 47:6</p> <p>receive 5:16 97:7</p> <p>received 5:21 202:10</p> <p>receiving 134:3</p> <p>recent 25:3 45:10 55:21 56:20 66:25 137:24 (6)</p> <p>recently 42:3 57:9 94:5 211:8,22 (5)</p> <p>recess 118:12</p> <p>recite 139:19</p> <p>recognize 21:17 121:9</p> <p>recommend 46:3</p> <p>recommendation s 43:12 67:15</p> <p>reconsider 57:18</p> <p>record 5:4 64:5 237:10</p> <p>records 65:12</p> <p>recover 137:5</p> <p>redefined 97:15</p> <p>redo 155:20</p>	<p>reduce 13:16 18:1,5 41:25 42:7 45:8 48:24 56:8 97:11 125:15 134:21 139:9 144:9 175:5 187:13 189:3 (16)</p> <p>reduced 46:14 136:11</p> <p>reducing 11:2 36:20 43:19 46:1 99:21 105:9 187:3 (7)</p> <p>reduction 18:11 42:15 44:10</p> <p>redundant 112:17</p> <p>refinance 207:8,9</p> <p>reflect 5:5</p> <p>reflected 203:8</p> <p>reform 222:2,6,11,20,23 223:3 224:13,16 (8)</p> <p>regard 74:15</p> <p>regarding 213:19</p> <p>regards 67:24 98:8</p> <p>register 113:20</p> <p>regular 142:6 214:18 225:13</p> <p>regulate 13:19 19:7 52:13 57:12,21 74:5 129:18,20 167:3 185:15 (10)</p> <p>regulated 8:25 150:17</p>
---	---	--	--	--

<p>regulates 124:7</p> <p>regulating 114:2 130:24</p> <p>regulation 22:24 23:4,8,10 24:24 57:14 95:7 127:19 128:3 129:5 (10)</p> <p>regulations 22:15 26:21 44:1 50:7 153:21 154:1 216:2 (7)</p> <p>reiterates 128:5</p> <p>related 18:5,11 25:17 237:13 (4)</p> <p>relates 94:20 131:24</p> <p>release 161:20</p> <p>released 13:23</p> <p>reliably 35:3</p> <p>relief 99:22 137:1,11 184:7,8 (5)</p> <p>relieving 71:11</p> <p>rely 54:24 56:16 65:3 75:21 (4)</p> <p>remain 51:10 85:5 95:17</p> <p>remainder 7:16</p> <p>remains 51:23</p> <p>remember 203:3</p> <p>remembered 171:5</p> <p>remind 81:5</p> <p>reminded 184:15</p>	<p>reminder 20:3</p> <p>remotely 7:16</p> <p>removal 132:19</p> <p>remove 75:4 115:18</p> <p>removed 62:7</p> <p>removing 106:21 127:7</p> <p>renew 22:7 38:22,24 39:19 (4)</p> <p>renewal 12:5,7 17:10 24:17 83:11 86:10,11 136:15 (8)</p> <p>renewals 11:23</p> <p>renewed 10:9 39:23 83:13 87:16 103:24 (5)</p> <p>renewing 118:1 218:23</p> <p>rent 31:25 56:25 60:20 61:5 71:23 73:15 80:16,16 105:13 123:18 159:1,2 161:5 162:18 166:5,10 170:10 173:12,14,15 179:20 199:6 210:9,11,14 235:4 (26)</p> <p>rental 105:5 112:22 113:7 165:23 166:3 182:6 214:3 (7)</p> <p>rentals 72:12 128:8</p> <p>renting 61:8 71:22 80:3,14</p>	<p>105:1 112:24 173:4 174:12,13,19 175:2 177:4 178:18 182:23 210:23 213:12 (16)</p> <p>repairs 116:24 128:10</p> <p>repeat 78:19 132:16</p> <p>repeatedly 95:13</p> <p>replace 43:17 120:5 125:8</p> <p>replacement 120:8</p> <p>report 13:23,25 35:20 45:10 55:18 (5)</p> <p>reporter 1:24</p> <p>reporting 56:20</p> <p>reports 83:10 95:2 137:24</p> <p>repositioning 217:19</p> <p>represent 6:12 20:15 66:24 81:19 129:17 (5)</p> <p>representation 74:14</p> <p>representative 154:8</p> <p>represents 83:13</p> <p>request 119:10 202:15</p> <p>requested 48:9 56:10</p>	<p>require 20:8 24:5 26:13 41:22 48:16 51:4 59:13 68:12 73:24 133:5 138:17 (11)</p> <p>requirement 115:6 133:20</p> <p>requirements 45:19 53:10 139:13</p> <p>requires 111:22 199:9</p> <p>requiring 9:8 133:11 138:18</p> <p>reserved 130:23</p> <p>reshaping 95:24</p> <p>residents 34:20 49:1 63:7 64:17 67:9,10 82:12 94:25 (8)</p> <p>residual 229:18</p> <p>resistance 116:16</p> <p>resolution 218:10</p> <p>respect 115:24</p> <p>respectfully 43:11 82:5</p> <p>respectively 67:3</p> <p>respite 103:10</p> <p>respond 126:20 186:11 220:19</p> <p>response 79:22 98:8 127:18 129:25 140:10,13,15,18 143:1,3 147:17 151:2,6,8,14,17 156:2,5,7 158:17</p>	<p>165:10 168:25 169:3,5 172:14,17,19,21 1 80:5,8,11,14,16,19 184:12 186:8 189:17 194:18,21,24 195:2,4,7 198:10,12 221:16 232:10 (47)</p> <p>responsibility 133:14 148:8</p> <p>responsible 84:8 158:6</p> <p>rest 207:10,12 223:22</p> <p>restaurant 233:12</p> <p>restore 137:22</p> <p>restrict 88:7,7</p> <p>restricted 115:20 120:6,14,17 137:4 (5)</p> <p>restricting 198:19 200:25</p> <p>restriction 88:19,23</p> <p>result 83:3 185:11 187:20</p> <p>resulted 34:23</p> <p>resulting 54:10</p> <p>results 229:18</p> <p>retire 32:6 207:18</p> <p>retired 141:13</p> <p>retirement 52:2 115:25 220:21</p>
--	---	---	--	--

<p>retroactively 139:4</p> <p>return 112:3 177:21</p> <p>returned 88:2</p> <p>returning 113:7</p> <p>revenue 51:18 137:23 138:9 139:25 (4)</p> <p>reversal 34:22</p> <p>reversed 85:3</p> <p>review 5:15 7:3 17:8,12 43:25 236:2,3 (7)</p> <p>reviewing 5:22</p> <p>reviews 44:1</p> <p>revisited 43:25</p> <p>richard 2:5 3:13 4:6 27:15 29:6,10 51:20 131:12 134:11 137:14,18 184:13 (12)</p> <p>richetti 180:12</p> <p>richie 222:7</p> <p>ride 35:19 46:13 58:10,11,21,23 84:4 96:9,18 157:9 167:19 (11)</p> <p>rider 57:15</p> <p>riders 35:25</p> <p>rides 37:15 42:24 46:7,9,16 47:4,9 48:3,8,13,18 56:2,5,6,7,8,10,14 64:4 84:9 101:23 219:13 (22)</p>	<p>rideshare 95:23 96:22 97:13,19 113:2 124:12 156:24 157:7 210:4 (9)</p> <p>ridesharing 54:13,14,17,24 55:4 56:16 (6)</p> <p>ridiculous 183:16</p> <p>right 19:19 37:23,24 63:12 64:13 65:8 81:24 108:4,17 109:12 110:9 114:12,25 116:13 129:12 130:13 141:5 143:8 145:22 149:8 150:10 154:18,19,22 155:1,6 158:10 159:1,6 167:9,17 176:1 183:8 186:19 193:5 195:20 198:21 203:25 206:13 207:15 209:4 215:3 218:24 222:15,19 223:6,17 224:22 233:3,4 235:24 (51)</p> <p>rights 129:14 196:4</p> <p>ripple 190:17</p> <p>rise 66:15 98:25</p> <p>rivera 2:8 4:14 33:13 37:5,9,23 69:13 221:17,18,19,22 222:7,18 223:8,12,17,23 224:8,10 (19)</p> <p>riyad 2:19 69:4 78:3 79:18 80:1 (5)</p>	<p>roach 151:7</p> <p>road 8:1,14 16:23 19:15 36:14,23 43:23 62:25 86:13 99:1 101:25 106:14 124:9,23 125:13 174:21,22 181:10 185:8 199:10 217:16,25 219:10,16 221:2,4 230:16 (27)</p> <p>rob 170:13,14</p> <p>robert 140:7,12</p> <p>roberto 2:9 37:6 38:4,14 (4)</p> <p>rodney 12:25 18:22</p> <p>rodriguez 2:9 37:6 38:4,7,8,11,13,14 40:1 222:5,14 (11)</p> <p>rollout 58:12</p> <p>roman 3:23 172:22,23 173:22 174:1 (5)</p> <p>room 7:9,18 29:9 81:6,22 122:12 166:6 (7)</p> <p>rose 65:18</p> <p>rossini 3:18 156:8,9,11,15 (5)</p> <p>rothman 140:8,14</p> <p>roughly 65:16 86:2</p> <p>round 134:16</p> <p>ruben 172:15,16</p>	<p>rule 24:2 25:16 39:21 67:16 70:12 97:6 102:11 105:3,18 128:17 138:17 139:3 147:10 172:2,2 188:17 189:2 208:14 216:22 218:4 220:7,18 (22)</p> <p>rule's 45:23</p> <p>rulemaking 5:23 48:2 50:1 235:2 (4)</p> <p>rules 5:8,13,15,17 9:4 11:1 12:17,20 13:7,9 14:10 17:2,6,24 23:15 34:4 35:6 37:20,22 41:15,25 43:6,20 44:16 49:24 50:22 51:3 52:9 55:2,8 63:10,20 64:10,11 67:17 68:10 71:13 74:16,24 77:7 89:20 94:19 99:20 101:20 103:23 105:15 106:13 119:21 121:6 126:17 130:24 131:23 153:20 154:1 171:20 188:15 189:9 208:23 209:6 216:1,3,21 217:13 219:23 220:21 221:5,10 236:3 (68)</p> <p>run 141:16 181:23</p> <p>running 113:22 145:17</p> <p>runs 144:21</p> <p>rush 19:12</p>	<p>127:12 190:3</p> <p>ry 172:18</p> <p>ryan 2:14 49:19 53:19 58:3,6,6 (6)</p> <p>s 2:2,2 3:2,2,4 4:2,2 (7)</p> <p>safety 18:14 181:11</p> <p>said 22:4 32:14 51:20 76:6 86:9,10,10 112:19 115:10,13 122:20 134:24 136:16 143:9 144:2 147:7 149:16 168:20 171:25 175:21 177:20,20 189:22 199:3,15 204:15 206:5,6,7,9,25 207:13 222:14 232:1 237:10 (35)</p> <p>sale 130:25</p> <p>sales 135:4,7,16,25 136:4 (5)</p> <p>sally 125:23 126:3,4 151:12 (4)</p> <p>salvation 103:10</p> <p>samasa 151:9</p> <p>same 6:10 20:12,14 26:6 30:17 36:14 39:2 57:11 61:25 65:19 82:18 103:16 136:24 142:6 171:24 172:8,9 176:15 185:3 191:18,19 192:6 200:8,9 211:1,2 212:10,21 219:18 231:7 (30)</p>
--	--	--	---	---

<p>satisfy 102:2 137:21</p> <p>saturated 8:13</p> <p>saturation 52:21 127:4 129:3 184:23 (4)</p> <p>saturday 234:12</p> <p>save 30:22 62:16 123:25 226:9 227:5,20,20 228:8 (8)</p> <p>saved 105:6 197:4 228:18 232:13 (4)</p> <p>saw 52:18 82:19</p> <p>say 21:16 22:14 25:16 28:18 46:25 52:16 69:6 81:15 86:19 130:1 152:4 153:1,6,24 154:6,7,21 160:8,23 162:2 163:13 164:18 171:18 179:22 181:19 182:11 186:24 187:18 189:23 191:3,6,14 192:10 205:9 206:24 207:1,2,7 213:17 218:21 221:23 225:21 226:4 (43)</p> <p>saying 28:3 32:22 52:25 86:24 89:1,12 129:17 149:4 175:8 176:13 184:1 187:25 188:3,5,7,8,11 191:7 203:12 208:14 213:16,20 231:21 (23)</p> <p>says 146:4 171:9 219:20</p>	<p>scarcity 127:10 128:1,1</p> <p>scenario 121:2 172:4,7 187:21 (4)</p> <p>school 61:3 62:2,3 108:18 110:2 149:1,5 195:14 206:14,15,16,22 210:7,16,17 (15)</p> <p>schools 194:2</p> <p>schoolteacher 227:4</p> <p>schuyler 2:16 58:5 60:11 63:3,6,14 68:9 (7)</p> <p>seats 62:9 116:7</p> <p>second 11:17,18 12:12,13 17:20 23:7 38:25 47:25 49:24 175:25 181:1 194:13 206:24 225:4 227:2 236:8,10 (17)</p> <p>secondly 167:22</p> <p>section 108:12 146:4</p> <p>sector 26:19 42:8 51:17 82:9 83:5,19 84:18 85:10,22 86:21 87:18 129:9 234:16,19 (14)</p> <p>sectors 84:17 98:21 100:1 127:1,2 129:11 (6)</p> <p>securing 47:25</p> <p>sedan 58:24</p>	<p>sedans 46:16,20</p> <p>sediment 36:5</p> <p>see 7:9 21:1,10 23:23 30:16 45:21 52:2 78:22 89:21 91:22 103:23 119:21 121:15 126:18 127:20 143:13 145:17 147:2 153:16 158:3 178:19 183:22 184:16 185:12 188:19 193:4 201:19,23,24 203:15 211:13 214:8,23 233:13,16,22 (36)</p> <p>seeing 129:22 130:4 208:16 233:18 (4)</p> <p>seem 114:3 166:20</p> <p>seems 25:16 75:12 111:14 143:6,10 200:22 (6)</p> <p>seen 8:9 10:14,21 19:4 51:17,23 60:1 78:9 126:25 146:25 169:17 221:10 (12)</p> <p>segment 138:12 139:2</p> <p>self 169:22</p> <p>selfemployment 116:23</p> <p>sell 30:21 156:24 161:21 206:6 226:5 (5)</p> <p>selling 206:7 229:21</p>	<p>send 76:22 153:15</p> <p>sending 132:25 134:5</p> <p>sends 132:3,9</p> <p>senior 63:15</p> <p>sense 144:3 191:21 192:23,24 (4)</p> <p>sent 76:12 111:21</p> <p>separate 60:6</p> <p>seqra 185:22</p> <p>sergio 3:15 142:23 143:2</p> <p>series 216:1</p> <p>serious 9:18 25:24 43:3 55:12 (4)</p> <p>serve 81:25 82:4,15 83:15 197:14 (5)</p> <p>service 9:2,20,21,25 15:14 17:15 22:20 34:25 35:1 36:1,12 59:5 67:14 83:14 84:21 87:8,12 92:12 95:3,15,24 113:25 120:23 121:6 122:11 128:9 134:16 136:10 138:14,19 175:22 230:17 (32)</p> <p>serviced 29:1,2</p> <p>services 16:12,17 35:23,24 40:25 41:3 48:19 55:4 64:2 82:21 83:1,25 92:11</p>	<p>95:1,21 96:4,7,17,19 97:14 98:7 111:19,20 113:1 119:17 120:24 122:23 137:8 (28)</p> <p>servicing 39:7</p> <p>serving 85:11 94:23</p> <p>set 14:7 25:20,21 42:3 48:20 49:24 124:6,16 131:3 162:7 237:8,18 (12)</p> <p>settle 52:22</p> <p>settlement 52:22</p> <p>setup 124:10</p> <p>seven 15:18 150:3,5 155:13 (4)</p> <p>several 43:22 47:5 54:13 64:4 (4)</p> <p>severe 214:20</p> <p>sexton 2:17 60:12 63:4 69:2,9,25 70:14,20 71:2,3 75:2,11 76:4,11,24 77:4,10,16,19,23 (20)</p> <p>shadow 119:20</p> <p>shah 215:12</p> <p>shalom 215:12</p> <p>shame 183:22</p> <p>shameful 146:14</p> <p>shanequa 137:16 140:6,9,12 (4)</p>
--	---	--	--	---

<p>shang 194:22</p> <p>shanker 3:11 123:6 126:12 131:10,13,15 (6)</p> <p>share 6:16 8:1 14:10 56:4 60:16 82:23 111:9 171:3 (8)</p> <p>shared 42:24 72:19</p> <p>shares 96:10,18</p> <p>sharing 225:3</p> <p>sharp 9:1</p> <p>she 227:4,5 233:7</p> <p>she's 180:20</p> <p>shift 42:14 103:17 138:10</p> <p>shifted 73:7</p> <p>shifts 52:5</p> <p>shirabi 194:19</p> <p>shopping 166:10</p> <p>short 45:23 80:25 103:21 166:12,13 185:21 (6)</p> <p>shortterm 130:15,15</p> <p>shot 125:10</p> <p>should 23:22 28:24 37:13 40:2 42:21 43:24 44:1,11 47:17 56:13 59:8 63:21 67:4 80:10 84:23 88:22 97:22,25 99:6 113:19 120:17 122:9</p>	<p>123:13,16 124:5,8, 10,11,12,22,23,24, 25 125:3,3,7,7 127:25 128:10,16,20 137:21 138:8 139:11,17 150:1 160:9,22 162:13 166:24 170:12,13, 13,14,16 179:10,23 182:9,16,23 183:3,13,21 188:10 189:25 195:21 200:17 201:20 203:1 204:8,10,12 217:12 219:9,9 223:11,15 (77)</p> <p>shouldn't 83:18 113:15 162:10 204:10 (4)</p> <p>show 108:12 170:7,7 190:20 227:11,12 234:3 (7)</p> <p>showed 107:21</p> <p>shown 6:8 56:7 88:13 165:21 (4)</p> <p>shows 14:13 31:22 35:7,12 45:10 46:14 224:4,5 (8)</p> <p>shut 69:16 167:23</p> <p>sic 39:2 149:9 161:22 175:21 181:3 185:7 198:6 234:10 (8)</p> <p>sick 157:1 226:22 231:18</p> <p>side 182:1 193:9 225:24</p>	<p>sides 181:25 182:16,17</p> <p>sienna 129:24</p> <p>siennas 62:6</p> <p>sight 145:3</p> <p>sign 107:12 201:24 208:12 213:16 (4)</p> <p>signal 153:15</p> <p>signature 145:1 237:21</p> <p>signed 6:4,22 12:18 20:2 211:15 222:5,7,9,10 (9)</p> <p>significant 35:13 42:12</p> <p>significantly 132:24</p> <p>signing 223:1 224:15</p> <p>signon 16:1</p> <p>silence 70:24 135:18</p> <p>silenced 69:14</p> <p>silencing 69:12 71:1</p> <p>silent 69:7,8</p> <p>similar 68:17</p> <p>similarly 128:14</p> <p>simple 71:25 73:19 99:5 101:20 133:16 144:9 167:3,20 192:25 193:1 (10)</p>	<p>simplest 133:4</p> <p>simply 10:21 26:14 42:11 47:22 52:4 129:6 131:4 168:7 229:8 (9)</p> <p>since 14:16,21 35:11 66:16 73:1 78:7,8 91:5 115:21 117:21 139:3 156:18,19,21 157:8,9 169:14 174:12 209:20 220:5 229:1 232:23,25 233:9 234:10 (25)</p> <p>sincerely 33:7</p> <p>singh 156:6 172:18</p> <p>single 53:11 105:16 107:1 109:25 149:11 153:17 160:15 216:20 230:21 233:23 (10)</p> <p>singleoccupancy 56:7</p> <p>singlepassenger 46:16 47:10 56:1</p> <p>singles 55:15</p> <p>sir 27:18 31:17 37:18 70:6 81:23 156:13 194:9 213:25 223:16 227:25 228:6,13 (12)</p> <p>sirotta 195:5</p> <p>sirrano 198:6</p> <p>sisters 98:23 151:24</p>	<p>sit 157:7 207:3</p> <p>sitting 161:19 179:18 189:20 193:15 227:3 234:4 (6)</p> <p>situation 39:20 52:6 112:14 113:3,16 120:1 127:20 130:19 165:25 177:18 190:6 191:22,23 192:9,10 193:20 226:6,20 (18)</p> <p>situations 75:7 110:7</p> <p>six 17:12 36:9 155:15 173:22 229:15 233:2 (6)</p> <p>skies 136:20,20</p> <p>skirting 197:6,7</p> <p>sky 22:18 50:9 136:17,18 (4)</p> <p>slash 74:19</p> <p>slave 105:10</p> <p>sleep 170:24 212:23</p> <p>slightly 97:12 111:15</p> <p>sliver 129:10</p> <p>slow 58:14 163:6 196:6</p> <p>slowly 216:23</p> <p>small 45:21 66:15 84:3,25 121:20 129:10,14 153:9 (8)</p> <p>smaller 47:3</p>
---	---	---	--	--

<p>smart 24:23 57:8</p> <p>smartest 42:24</p> <p>so 6:21 7:2,7,17 10:24 11:9 13:7 20:17,20 21:18 22:14,25 23:3,15,25 24:6 25:24 26:1 28:8,8,9,13 29:3,15,20,21 30:1,9,14 33:9 36:1,9,11,15 37:13,21,23 38:3 39:24 40:6,10 45:17,20 48:14 53:1 57:25 59:2 67:14 70:21 74:1 76:11 77:14 78:21,23,25 79:8,9,12 81:10 85:15,24 86:1,2,22 87:4,15,23,25 88:3,25 89:12 91:12,19 92:22 93:1,6,18 100:25 103:21 108:3,4,7 109:2,8 111:11 112:22 115:1,9 117:12,16,24 121:21 122:8,16 123:15,15,22 124:20 125:2 128:25 130:8,20 134:22 135:16 136:5,11,24 139:18,20,25 141:4,19 142:6,10,11,16 147:12 150:9 152:1,4,6,15,20 153:1,19 154:13 155:20 156:14 157:20,25 158:7,12,23 159:14,14 160:6 161:10,12 162:3,19,23 163:6 164:21 167:22,25 168:14 169:10,17, 19,20,22 170:1,9,1 1,20,22,24 171:8</p>	<p>172:7,8 174:16 175:1,18 177:25 178:25 179:3 182:1,13 183:6 187:1 189:8 190:17,24 191:2 192:6,22 193:22 194:14 195:9,11,12,19 196:5,10,17,22 19 7:4,6,8,9,11,23,24, 25 198:2,3 200:22 202:6 203:5 205:21 207:19 208:11,25 210:11 211:8 212:13,19 213:8 215:21 217:6,16 218:5 219:5,25 220:16 222:10 223:21 225:2,8,10,17 226:3,22,25 227:9,14 228:5 233:18 234:12,18 235:23 (231)</p> <p>socalled 104:21</p> <p>social 103:2 213:18</p> <p>society 99:4</p> <p>socio 186:2</p> <p>sol 29:7 31:8</p> <p>sold 199:1,12</p> <p>sole 208:14</p> <p>soleimany 3:10 123:5 126:11,14,16 (5)</p> <p>solely 51:13 122:18</p> <p>solicitation 146:2</p> <p>solidarity 98:22</p> <p>solution 112:25</p>	<p>113:11 120:2 124:5 133:17 162:9 167:2 178:13 179:11 209:24 (10)</p> <p>solutions 229:23</p> <p>solve 38:17</p> <p>solved 233:8</p> <p>solves 135:23</p> <p>some 10:13 13:10 24:15 26:11 31:6 33:20 34:12 49:21 58:23 60:21 61:9 62:17 78:17 90:22 91:1,20 92:18 108:13,21 113:12 122:9 145:13 146:10 153:14 156:16 161:25 166:10 193:11 196:21 197:13 201:9,19 202:10,13 213:3,8 215:6 227:15 230:18 (39)</p> <p>somebody 90:24 110:5 150:1 173:13 178:24 (5)</p> <p>somehow 50:9</p> <p>someone 25:8,9 61:24,25 76:21 110:2 117:5,9 119:1 157:13 170:14 192:14,15 210:20 233:5 (15)</p> <p>someplace 109:4 150:15</p> <p>something 23:25 24:19 33:8 109:13 112:5 144:21 147:1 152:17 153:1,6,7 154:13,17</p>	<p>155:7,7,9,9 168:4 171:5,6,11,19,23 177:15 187:9 197:8 201:12 203:7 204:2,5 208:24 210:19 224:24 225:3 226:16 (35)</p> <p>sometimes 167:7 168:2 174:22 178:23 187:8 (5)</p> <p>son 92:2 107:2 108:9,17 110:1 206:14,23 208:1,5 (9)</p> <p>son's 206:15 207:20</p> <p>sons 205:23 207:19</p> <p>soon 5:25 30:8 37:1 100:23 196:10 (5)</p> <p>sorcerer's 184:16,19</p> <p>sorrentino 1:22</p> <p>sorry 21:8 39:14 70:2 81:22 85:14 100:8 125:5 141:8 176:1 191:24 194:6 (11)</p> <p>sort 117:11</p> <p>sought 185:12</p> <p>sound 61:23 105:24</p> <p>sounds 201:8</p> <p>source 42:9 54:17 55:18</p> <p>south 99:19</p>	<p>space 7:18 146:14</p> <p>spanish 38:11 223:9,13,18,19 224:9 (6)</p> <p>speak 6:4,9,22 12:19 20:2 27:17 31:7,17,18 37:10 69:20 75:20 82:13 174:9 198:18 202:4 221:20 223:11,15,18 224:24 232:4 (22)</p> <p>speaker 6:18 20:21 27:14 29:6 31:8 33:12 37:5 38:3 40:11 44:23 49:17 53:18 58:3 60:10 63:3 69:2 78:2 79:18,23 81:11 90:8 93:24 98:14 100:7 101:9 104:3 111:2 114:5,15 118:16,22 123:4 126:11 131:10 134:10 137:14 140:6 142:22 147:16,19 150:21 156:1 158:15 159:23 165:9 168:24 172:13 174:6 178:8 180:4 184:11 189:16 191:11 198:8 200:11,14 201:25 205:6 209:17 215:12,15 218:16 221:14 224:18,20 228:17 232:8,13 (68)</p> <p>speakers 6:9,11,13,15 20:7,12,14,21 31:4 (9)</p> <p>speaking 7:14 223:19</p>
--	--	--	--	--

<p>specific 75:15 135:11 164:14</p> <p>specifically 67:24 71:12 119:12</p> <p>specifics 137:10</p> <p>speeds 8:23 16:8 18:12 59:4 (4)</p> <p>spell 110:21</p> <p>spend 9:9 16:18 41:8 206:13,14 (5)</p> <p>spends 96:5,11</p> <p>spent 16:21 112:15 157:15 174:20 177:16,18 (6)</p> <p>speros 1:24 237:4</p> <p>spinal 2:22 94:5,8,11,14,16,24 96:21 97:2,10 (10)</p> <p>spirit 25:5,16 26:1,7 (4)</p> <p>spoke 90:25 106:23 222:13 223:8,12 224:8,20,21 (8)</p> <p>spoken 81:5 102:19 202:10,11 (4)</p> <p>sponsoring 27:10</p> <p>spot 145:4 146:16</p> <p>stability 129:8</p> <p>stabilize 127:1</p> <p>stable 32:2 102:23</p>	<p>staff 5:12 11:9 63:15 71:10 (4)</p> <p>staffers 12:20</p> <p>stand 98:22 99:25 119:9,23 160:8 231:12 (6)</p> <p>standard 13:15 45:17 103:17</p> <p>standardizing 167:4</p> <p>standards 40:23</p> <p>standing 152:11 160:19</p> <p>stands 64:9</p> <p>start 5:19 20:20 49:21 54:8 58:18 153:22 181:5 190:20 233:2 (9)</p> <p>started 52:17 169:15 187:18</p> <p>starters 24:20</p> <p>starting 6:2 23:2 60:5</p> <p>state 41:22 42:10 106:12 115:21 131:21 132:2 134:18 135:1,4,8 150:15 173:6 237:5 (13)</p> <p>state's 42:3</p> <p>stated 36:20 48:1 74:11 133:22 (4)</p> <p>statement 19:10 185:6</p> <p>staten 10:15 82:3</p> <p>states 115:17,17</p>	<p>118:2</p> <p>status 44:11</p> <p>staunched 127:23</p> <p>stay 119:18 165:1 173:11 226:18 (4)</p> <p>step 109:15 145:15</p> <p>steps 22:8 84:13 153:18</p> <p>steven 1:20 3:11 123:6 126:12 131:10,15 134:24 135:21 (8)</p> <p>sticker 91:14</p> <p>stiles 12:22,25 19:5,24 186:12 (5)</p> <p>still 7:10 15:12 35:22,24 37:17 50:9 51:10,15 61:7,9,13 66:21 83:17,20 85:21 91:1 106:25 108:23 125:3 140:25 149:10,14 156:17 157:25 158:12 205:22 217:21 219:14 227:14 229:25 230:3,14 231:17 234:12 (34)</p> <p>stock 84:24</p> <p>stolen 173:4</p> <p>stop 6:24 53:5,7 80:11,18 81:21 109:18 113:9 131:4 142:2,10 147:11 153:15 154:20 224:12 (15)</p>	<p>stopped 80:6,10</p> <p>storage 157:7 230:14</p> <p>store 214:21</p> <p>story 111:9</p> <p>straight 212:22</p> <p>streaming 64:18</p> <p>street 1:33 16:4 28:11 29:14,16 30:4,22 50:12,24 99:20 139:11 145:11,20 149:21 150:3 162:13,16,19 192:10 193:3,3,9 204:16 206:18,19 212:25 (26)</p> <p>streets 8:13 35:10 42:16 64:15 65:15 73:5 129:3 143:20 (8)</p> <p>stress 190:12 227:1</p> <p>strictly 6:14 20:3</p> <p>stroke 208:8</p> <p>strong 99:13</p> <p>stronger 188:18</p> <p>strongly 34:12 43:15</p> <p>structure 122:21</p> <p>structured 104:22</p> <p>struggle 230:15</p> <p>struggling 84:20 105:17 106:11 166:1 (4)</p>	<p>stuck 25:9 71:22 105:18 199:20 (4)</p> <p>student 100:13,18 123:9 215:1 (4)</p> <p>studied 171:6</p> <p>studies 12:21 72:18 138:1</p> <p>studio 60:20</p> <p>study 5:10 8:8,18 13:4,12,14,22 14:9 15:23 16:6 31:21 40:21 41:1 55:16 67:23 98:3 143:6 149:5 171:8 185:4,19,21 186:2,4,15,20 190:1,3 (28)</p> <p>stuff 147:12 178:22 179:6 229:22 (4)</p> <p>stutters 63:17</p> <p>subject 218:4</p> <p>submit 7:1,6 20:17 43:11 49:22 82:5 (6)</p> <p>submitted 52:10 128:4 139:16</p> <p>submitting 65:11</p> <p>subsidies 68:4</p> <p>substance 191:16</p> <p>substantial 121:10</p> <p>substantially 45:16</p> <p>subways 42:21</p>
---	--	---	--	---

<p>success 35:6</p> <p>succession 95:13</p> <p>such 20:18 24:22 32:21 48:17 68:4,13 93:13 121:13 133:13 135:23 137:4,10 (12)</p> <p>suffer 9:21 67:11 84:3 225:14 (4)</p> <p>suffering 83:24 103:6 107:13,14 138:7 225:10,17 (7)</p> <p>suggested 135:21</p> <p>suggestions 49:4 229:3</p> <p>suicide 29:13,19 30:7,23 51:25 78:18 148:22 170:16 186:9 (9)</p> <p>sultan 4:17 198:11 232:11,15, 15,18,18,22,23 235:18,22 (11)</p> <p>summary 59:23</p> <p>summer 113:13 122:5</p> <p>sunday 234:12</p> <p>supply 72:13 77:13 78:17 113:4 (4)</p> <p>support 21:15 23:7,15 32:25 34:3 43:15 50:6 52:11 77:7,11,14 94:18 99:10,13 101:19 103:22 110:16 126:17 148:3 165:18</p>	<p>168:12 188:15,16 189:9 222:22,22 (26)</p> <p>supported 34:13 45:5</p> <p>supporting 30:9 32:16 54:2 100:1 (4)</p> <p>supports 41:15 97:2,10 99:17 (4)</p> <p>suppose 43:9</p> <p>supposed 32:6 37:12,14 93:16 162:5 173:14 207:23 220:23 (8)</p> <p>surcharge 144:15,19</p> <p>sure 21:14,25 24:20 26:21 33:22 53:10 76:4,11 77:4,19 88:4 91:24 124:15 214:6 221:22 231:24 (16)</p> <p>surely 133:21,21</p> <p>surging 120:25</p> <p>surpass 59:16</p> <p>surrounded 150:6</p> <p>survive 30:13 78:25 119:11 121:17 122:8 195:25 (6)</p> <p>survived 197:5</p> <p>surviving 152:21</p> <p>sushan 4:12 209:17,19</p>	<p>suspend 130:7</p> <p>suspended 125:8</p> <p>suspension 130:12</p> <p>sustainable 42:20 46:13</p> <p>suv 58:24</p> <p>suvs 129:23</p> <p>sweet 167:20</p> <p>switching 233:15,15</p> <p>sworn 237:8</p> <p>symptoms 216:25</p> <p>sync 145:8,19</p> <p>synthesis 185:13</p> <p>system 42:18 56:18,19,22 60:3,5 72:3 102:12 124:6,16 166:23 172:1 217:1 (13)</p> <p>systematic 202:15</p> <p>t 3:2 4:2 60:25 61:7,13,16 (6)</p> <p>table 134:17</p> <p>tag 227:5</p> <p>take 10:25 22:7 25:7 51:24 57:4,14 62:10 72:23 96:13 114:24 118:6 128:12 139:8,18 145:10 148:11,23,24 149:20,20 150:1</p>	<p>154:15 155:11,12,16 163:10,14,23 166:16,16,18,23 168:19 170:11 190:3,11,23 192:25 203:4 206:9,14 207:22 212:10,20 214:9 219:6 231:22 232:1 235:23 236:2 (50)</p> <p>taken 22:19 72:7 93:12 118:13 206:20 230:22 231:8 (7)</p> <p>takes 186:16</p> <p>taking 21:19 27:4 50:21 84:13 116:15 122:4 149:12,24 155:2 163:21 166:21 179:8 190:5 207:2 210:11 216:15 (16)</p> <p>talk 13:3 36:3 90:15 91:1,8 156:13 180:25 184:3,4,4 186:13 190:24 191:3 192:11 194:10 201:20 (16)</p> <p>talked 25:6,11</p> <p>talking 68:22 69:24,25 70:8,23 152:1 178:20 191:15,15,15 216:24 218:13 (12)</p> <p>talkuder 4:15 224:22,25</p> <p>tamara 3:14 140:17,21</p> <p>tamped 128:3</p>	<p>tangi 147:20 150:21</p> <p>targeted 48:23</p> <p>tarry 32:11</p> <p>tasked 63:21</p> <p>tax 135:4,7,17,25 136:4 154:24 (6)</p> <p>taxation 116:23</p> <p>taxes 106:12 173:18 176:10 210:14 (4)</p> <p>taxi 1:4 3:14 5:3 28:18 32:25 34:1 44:15 50:4 56:18 66:8 78:6,22 79:8 94:18 95:20 98:24 101:18 102:13 126:16 137:23 138:9,10 139:1 140:22,22 142:11,12,13,13 146:15 148:2 150:17 152:12,17,23 153:11,17 154:6,18 155:5,18 156:22 157:11 169:13,15 186:4,6,13,14 191:25 192:1,11,12,19 195:12 209:7 217:9 230:11,14 231:1,16,24 232:24,25 233:9 235:1 (66)</p> <p>taxicab 27:19 151:22</p> <p>taxicabs 38:23</p> <p>taxies 229:24</p> <p>taxis 16:15 38:23 41:10 58:8 102:20</p>
--	---	--	--	--

139:9 144:13,25 185:8 230:16 (10)	testified 99:10	40:8,9,10,18 44:19,20,21,22	222:17 224:17,23 228:13,14,15,16	231:20 233:23 (103)
taxiwide 8:9	testify 13:9 21:2 34:3 40:18 53:23 111:7 112:23 (7)	49:6,7,13,14,15,16 50:1 53:14,15,17,22 57:25 58:1,2	231:4 232:3,5,6 235:21,23,25 236:14,15 (241)	them 9:19 10:22 17:22 21:14 24:6 44:5 47:2 51:4
tech 2:13 53:22 54:1,2,6,18 (6)	testifying 6:20	60:6,8,9,15 62:25 63:1,2,17	thankful 104:12,13	58:21 59:13 63:10 70:17,24 73:25 78:18 80:21 85:23
technical 206:4	testimony 6:19 7:1,3,4,7,12,15 8:3	68:21,24,25 69:1 71:9 75:19 76:1	thanks 22:23 33:15 192:4 195:19 (4)	86:12 87:9 89:12,15,17,22 90:22 91:2 93:14 103:9,23 106:18
technology 57:16 123:10	19:22 20:1 33:21 38:12 47:14 49:5,9,22 60:16 63:18 69:11	77:1,21,23,24 78:1 79:14,16,17 81:1,2,3,9,10,18 85:12,13	thapa 4:12 209:17,18,19 213:25 214:3,6 215:5,10 (9)	113:1 121:15 128:22 130:18 131:3 135:8,18 141:8,23 142:2,3,7,10
teeth 161:9	188:19 202:8 209:15 236:17 237:7,10 (25)	90:3,6,7,12,12,13 93:7,18,21,22,23 98:10,11,12,13 100:4,5,6	theatre 191:15	143:17 144:1,7 146:5,18 153:22 161:20,21 162:13 164:10,12,12,13 166:15 167:15
tell 87:9 102:18 109:3 153:25 170:9 175:14 193:20 228:11 (8)	thaler 3:13 131:12 134:11 137:14,17,18 (6)	101:4,5,6,8 103:24 104:1,2,7 109:11 110:17,18,24 111:1	their 6:16,19,25 7:14 8:1 10:9 11:7 13:24 16:18 23:24 24:16,18 25:20 26:4 27:4 28:23 38:24 41:9 43:3 50:11 51:1,8,24 52:1,1 57:6 62:2,7,16,22 64:6 67:4,22 68:16 72:10,24 73:12 76:11,16,17 78:14,15,16,17 80:21 83:2,20 84:21 85:19 99:6 102:22 103:11 104:24 106:20 113:21 116:8,8 117:23 119:20,25 121:14,14 129:3 130:7,16 131:23 135:7 144:9 146:6 154:14 160:11 161:13 164:9 166:2,9,9,10,11,22 167:12,18 168:11,12 179:9 183:3,5 189:22 190:25 191:1 195:25 196:3,3 203:14 211:17 217:3 226:2,3 230:1,6,10,20	148:17 149:1,7 149:17 150:1,2 150:17 151:1,2 151:17 152:1,2 152:17 153:1,2 153:17 154:1,2 154:17 155:1,2 155:17 156:1,2 156:17 157:1,2 157:17 158:1,2 158:17 159:1,2 159:17 160:1,2 160:17 161:1,2 161:17 162:1,2 162:17 163:1,2 163:17 164:1,2 164:17 165:1,2 165:17 166:1,2 166:17 167:1,2 167:17 168:1,2 168:17 169:1,2 169:17 170:1,2 170:17 171:1,2 171:17 172:1,2 172:17 173:1,2 173:17 174:1,2 174:17 175:1,2 175:17 176:1,2 176:17 177:1,2 177:17 178:1,2 178:17 179:1,2 179:17 180:1,2 180:17 181:1,2 181:17 182:1,2 182:17 183:1,2 183:17 184:1,2 184:17 185:1,2 185:17 186:1,2 186:17 187:1,2 187:17 188:1,2 188:17 189:1,2 189:17 190:1,2 190:17 191:1,2 191:17 192:1,2 192:17 193:1,2 193:17 194:1,2 194:17 195:1,2 195:17 196:1,2 196:17 197:1,2 197:17 198:1,2 198:17 199:1,2 199:17 200:1,2 200:17 201:1,2 201:17 202:1,2 202:17 203:1,2 203:17 204:1,2 204:17 205:1,2 205:17 206:1,2 206:17 207:1,2 207:17 208:1,2 208:17 209:1,2 209:17 210:1,2 210:17 211:1,2 211:17 212:1,2 212:17 213:1,2 213:17 214:1,2 214:17 215:1,2 215:17 216:1,2 216:17 217:1,2 217:17 218:1,2 218:17 219:1,2 219:17 220:1,2 220:17 221:1,2 221:17 222:1,2 222:17 223:1,2 223:17 224:1,2 224:17 225:1,2 225:17 226:1,2 226:17 227:1,2 227:17 228:1,2 228:17 229:1,2 229:17 230:1,2 230:17 231:1,2 231:17 232:1,2 232:17 233:1,2 233:17 234:1,2 234:17 235:1,2 235:17 236:1,2 236:17 237:1,2 237:17 238:1,2 238:17 239:1,2 239:17 240:1,2 240:17 241:1,2 241:17 242:1,2 242:17 243:1,2 243:17 244:1,2 244:17 245:1,2 245:17 246:1,2 246:17 247:1,2 247:17 248:1,2 248:17 249:1,2 249:17 250:1,2 250:17 251:1,2 251:17 252:1,2 252:17 253:1,2 253:17 254:1,2 254:17 255:1,2 255:17 256:1,2 256:17 257:1,2 257:17 258:1,2 258:17 259:1,2 259:17 260:1,2 260:17 261:1,2 261:17 262:1,2 262:17 263:1,2 263:17 264:1,2 264:17 265:1,2 265:17 266:1,2 266:17 267:1,2 267:17 268:1,2 268:17 269:1,2 269:17 270:1,2 270:17 271:1,2 271:17 272:1,2 272:17 273:1,2 273:17 274:1,2 274:17 275:1,2 275:17 276:1,2 276:17 277:1,2 277:17 278:1,2 278:17 279:1,2 279:17 280:1,2 280:17 281:1,2 281:17 282:1,2 282:17 283:1,2 283:17 284:1,2 284:17 285:1,2 285:17 286:1,2 286:17 287:1,2 287:17 288:1,2 288:17 289:1,2 289:17 290:1,2 290:17 291:1,2 291:17 292:1,2 292:17 293:1,2 293:17 294:1,2 294:17 295:1,2 295:17 296:1,2 296:17 297:1,2 297:17 298:1,2 298:17 299:1,2 299:17 300:1,2
telling 149:12 189:1	than 15:8 22:22 35:15,25 39:8 45:13,14,16 46:24 48:11 54:4 55:5 56:6 58:11 63:8 65:19 66:24 71:23 73:2 75:20 80:1 85:1 87:10 105:13 106:3 111:24 119:14 128:16,23 135:10,14 137:9 155:19 159:2 161:7,13 162:22 164:14 166:5 167:2 174:11 210:1,16 211:10 213:12 225:2,13 (47)	114:9,9,11,14 118:3,4,6,21 121:24 122:24 123:1,2,3 126:8,9,10 131:7,9 134:7,8,9 137:11,12,13 140:4,5 142:18,20,21 146:20 147:4,13,15 150:20 155:23,24,25 158:14 159:19,19,21,22 165:5,8 168:18,21,22,23 169:8 172:9,11,12 174:3,5,8 178:4,5,6,7 179:21,25 180:2,3 184:9,10 189:12,13,15 191:7,9,10,12 194:15,16 195:9 198:3,4,5 204:1,21,23 205:3,4,5 209:9,11,12,16 215:4,5,7,9,10,11 221:7,11,13	theory 187:6	166:15 167:15 183:1,9 184:7 190:24 191:3,3 192:16 193:20 197:17 211:11,16, 17,20,25 212:11 213:21 221:3 223:2 236:2 (76)
tells 187:10	thank 7:21,22,23 11:5,6,8,10,11 12:8,23 18:15,19,20 19:23,24 21:9,10,12 26:25 2 7:1,6,7,9,12,13,20 29:3,4,5 30:24 31:2 33:9,10,11 37:2,3,4,8,25 38:1,15 39:11,12,13		there'd 219:16	160:10 201:21 230:22 (6)
temporary 130:14			there's 50:18 73:19 76:19 80:7 88:15,18 109:2,3 110:3 112:19 113:14 128:18 131:22 135:9 141:25 145:2 147:8,10,11 164:4 165:3 173:5 181:11,16,24 182:2,12,15 184:23 185:18,22 186:5 188:17	
tempting 90:2				
tend 92:23				
tens 185:10				
terminal 146:7,8				
terminate 130:7				
termination 130:11				
terms 19:1 72:9 101:20 103:11 122:1,2 130:1 167:5 176:25 (9)				
terrible 103:7				
territory 148:13				
test 171:11,21				
tester 171:14,14				

<p>197:6 201:9,11 202:22,23 204:4,15 208:13 209:3 222:2,11 223:18 230:12 (46)</p> <p>thereby 63:21</p> <p>therefore 84:5 136:24</p> <p>these 8:2,21,22 10:20,24 11:1,10 13:23 17:2 18:4 43:8,20 49:3,5 50:10,18 51:3 52:9,14 56:24 62:13 64:12 65:14 67:3,10,11 69:15 70:1 71:22 74:24 77:7 82:3,15,22,25 84:2 85:20 92:1,4 93:20 95:22 96:18 102:25 105:15,19 130:6,13,14,21 131:5 144:20 145:25 160:24 164:11 170:20 182:3 183:13 185:15 188:15 196:23 201:19,24 208:23 216:3 217:7,16 219:23 (67)</p> <p>they'll 103:9</p> <p>they're 24:19 28:10,16 40:4,5 50:20 51:12,14 59:19 70:23 91:3,20 114:7 126:6 143:18,23 145:15,19 146:12 155:2 160:10 164:14 181:9 182:13 183:24,25 184:1 190:7 193:18 198:1 199:24 200:11,15,24,25 202:1 207:16</p>	<p>208:9 218:3 220:23 222:25 224:15 226:1,5 231:9 (45)</p> <p>they've 144:25 146:12 220:13</p> <p>thing 25:1,18 32:24 64:13 91:8 143:12 144:4 147:6 148:9 149:17 150:10 154:3 159:8 170:25 171:9,25 175:25 181:17 183:8 185:18 191:18,19 192:6 195:20 201:2 203:2 208:25 216:2 217:4 220:16 225:24 (31)</p> <p>things 9:16 17:9 23:18 33:6 62:1 91:16 92:22 93:17 110:12 144:12 171:10 182:3 191:6 202:23 229:1 234:25 (16)</p> <p>think 19:13 21:7 22:11 23:9,18 24:13 32:23 40:6 61:7 80:24 86:10 90:19 91:14,19 107:11,12 113:19 114:4,6 124:22,23 128:25 142:11 149:11 163:12 168:14 170:1 171:18 177:9 178:11 179:8,10,23,23 188:1,17,20 189:2,7,9 192:23 196:11 197:8,23 198:2 202:12 215:14 217:12 218 :3,7,14,19,21,22 219:10 220:6 221:9 229:11 (58)</p>	<p>thinking 144:16</p> <p>thinks 109:20</p> <p>third 48:8 225:4</p> <p>thomas 1:22</p> <p>those 6:8,19 7:12 8:10 9:17 14:6,18 23:22 24:4 39:21 41:7,14 48:5,21 64:5 65:6 73:14 76:15 78:23 87:15,17,24,25 88:18,23 89:11 91:7,23 92:11,22 102:10 107:15 127:7,17,19 128:2,11 129:21 131:3 137:6 141:21 151:22 161:20,24 174:24 181:22 182:21 183:2,20 186:7 187:20 202:9 204:16 208:18 216:21 221:5 229:9 230:16 231:3 233:14 234:25 (61)</p> <p>though 36:10 38:2 111:17 123:12,13,22 203:12 211:20,25 (9)</p> <p>thought 62:18 188:12 213:2</p> <p>thoughtful 24:11 26:25</p> <p>thousand 43:22</p> <p>thousands 28:14 51:25 71:20,23 72:5 104:17,23,25 105:12 106:1 121:18 141:9 168:17 179:18 185:10 235:5,6</p>	<p>(17)</p> <p>threatened 149:24</p> <p>threatens 83:14</p> <p>threats 231:12</p> <p>three 6:18,25 14:23 20:4,10 24:16 45:13 65:1 112:6 128:17 162:3,3 174:14 177:8 193:5 195:13 196:19 198:17 (18)</p> <p>threeandahalf 116:3</p> <p>threefold 15:8</p> <p>threequarters 16:13</p> <p>threshold 46:8 48:20</p> <p>through 6:20 13:19 31:4 54:3 72:8 73:15 92:13,13 117:11 146:17 213:9 (11)</p> <p>throw 146:16 222:1,15 223:4 (4)</p> <p>throwing 105:18</p> <p>thursday 7:7 128:5</p> <p>ticket 166:14 233:6,8</p> <p>ticketed 145:25</p> <p>tickets 224:1,3,7</p> <p>tie 74:6,7</p> <p>tied 19:1</p>	<p>ties 109:8</p> <p>till 118:11 209:20</p> <p>time 6:5,7,15,21 7:25 8:12 9:5,10 11:8 15:21 16:18 17:4,23 18:1,15,22 20:5,7,9 21:17 24:8,15 25:14 27:4 28:13 31:3 36:25 39:11,16 41:9 44:19 45:12 51:11 53:4,6 54:21,21 57:11 65:10 68:21 87:4 91:1 92:25 95:2 99:18 100:20 102:8 103:14,25 106:23 107:7 108:6 109:15 111:22 115:6,12 139:9,18 144:21 152:7 164:15,17 167:23 169:21 170:5,8 172:8,9 175:6,10 176:4 186:5 190:3,18,23 195:21 205:25 215:23 216:22 219:7 220:7,18 225:4,4,5,10 226:15,25 227:2 229:8 231:6 236:16,18 (93)</p> <p>times 10:10,11,14 14:23 15:16,18 28:17 45:13 65:1 84:1 98:9 102:10 111:24 113:5 116:21 196:20 (16)</p> <p>tina 3:5 100:10 101:10 104:3 110:20,20,21 (7)</p> <p>tipu 4:17 232:15,23</p> <p>title 117:21,22 128:12</p>
---	---	--	---	--

<p>tlc 5:9,12 7:5 8:6,25 11:9 12:20 13:2,4,12,18,21,22 14:3,14,25 15:24 16:7 17:8 18:23 19:13 30:14 36:24 40:21 43:13 44:1 46:4,14 48:16 57:18 60:4 61:12,14,20 62:18,20 71:10,22 73:2,21 74:3,17 80 :6,9,10,11,12,19,2 0,21 83:8,9 84:5,11,13,22 85:4 88:3 89:20 91:9,14,17 94:19 95:13 97:22 98:3 105:5,13 106:4 109:15 111:11,13, 14,20,22 112:2,11,14,18 113:2,18 115:4,7,10 116:10 124:6,13,19,21,25 125:7 128:22 130:23 131:1 133:3 136:5,8 143:7,22 159:14 162:6 165:24 167:25 173:2,4,8,9,16 178:12,20 179:10,23 185:25 193:11 199:3 210:1 212:15 214:3,13 215:23 221:19,24,25 222:6,15 223:23 224:13,16 225:5 227:16,17,18,24 228:2 229:2 (135)</p> <p>tlc's 35:5 41:15 45:6,10 82:6 116:16 133:22 (7)</p> <p>tlcrules@tlcnycg ov 7:5</p> <p>tmoda 3:15 4:13</p> <p>tnc 87:6</p>	<p>tncs 86:5 88:1</p> <p>today 5:7,15 6:14,24 7:13 8:1 12:4,24 13:3,8 14:16 17:1 21:19 23:5,16 33:4 34:3 37:21 40:19 45:4 50:5 51:19 52:8 53:23 54:23 63:19 66:20 69:14 70:13 84:16 86:2 89:20 98:23 104:8,16 119:9 131:18 136:22 148:3 152:1,20 178:17 185:12 186:12,18 193:19 200:21 207:19 209:21 216:24 217:14 228:25 229:11,19 230:20 231:6 232:1 (57)</p> <p>today's 9:4 193:21</p> <p>together 18:5 21:13,13 22:8 57:20 93:20 109:8 179:11 (8)</p> <p>told 9:20,23 10:5,10,17 69:17 103:9 145:14 198:23 199:5,6 211:13 212:7,8,9,11,20 222:24 228:4 (19)</p> <p>tolls 210:13</p> <p>tomorrow 33:5 154:10,21 157:22 158:8 190:22 219:22 (7)</p> <p>too 8:14 29:14 40:5 72:13 91:2,3 165:4 169:22 179:25 185:17 188:13 234:1,1 (13)</p>	<p>took 7:25 128:6 145:3 156:23 211:12 212:6,14 214:7 227:8 (9)</p> <p>top 51:14 112:16,18 116:19 162:20 (5)</p> <p>topic 69:24</p> <p>torres 4:4 29:7 31:9 178:8,9,10 179:22 222:7 (8)</p> <p>total 14:17 34:24 35:15 66:25 152:24 210:11 (6)</p> <p>totaling 73:3</p> <p>totally 229:16</p> <p>toudani 151:9</p> <p>tough 197:12 205:15</p> <p>towards 143:10</p> <p>toyota 62:6 116:2 128:21,23 129:23 166:3 234:11 (7)</p> <p>trade 52:23 129:8</p> <p>traditional 136:15 218:2</p> <p>traffic 5:10 8:20,23 18:5,11,13 40:22 41:6 43:5 45:24 46:14 48:24 143:8 182:3 190:16 193:6 196:5 (17)</p> <p>trafficking 210:2 214:20</p> <p>trains 42:21</p>	<p>transcript 237:9 36:11</p> <p>transfer 46:19 87:18,21 88:7,8,19 89:19,22,25 (9)</p> <p>transferable 120:18</p> <p>transferred 87:24 88:1 89:11,15,17 (5)</p> <p>transit 64:20</p> <p>transition 233:17</p> <p>transits 54:22</p> <p>translator 20:8 38:9 192:16</p> <p>translators 191:2</p> <p>transparency 71:13</p> <p>transportation 8:8 13:6 42:8,18 47:15 54:15,20 57:23 65:6 83:18,21 95:15,17 96:13,16 216:16 222:8 (17)</p> <p>transporting 47:20</p> <p>transpose 187:4</p> <p>trash 166:25</p> <p>travel 56:10</p> <p>travesty 103:1</p> <p>treat 106:16 167:18</p> <p>treated 26:22 184:1</p> <p>tremendous</p>	<p>trend 15:1 85:2</p> <p>tried 50:15 161:2 229:2</p> <p>trip 9:22 10:2 15:25 16:22 25:7 65:12 133:15 154:22,24 166:12,13 174:23 (12)</p> <p>triple 72:21</p> <p>tripled 10:20</p> <p>tripling 66:18</p> <p>trips 16:14,15 18:9 24:23 41:4,5 53:12 138:10 139:8 144:6,13,17 175:25 (13)</p> <p>trolling 188:20</p> <p>trouble 141:1 227:11</p> <p>troubles 143:12</p> <p>troublesome 97:13</p> <p>truck 182:1</p> <p>trucks 181:14,19,21,23 (4)</p> <p>true 9:19 127:11 136:13 237:9 (4)</p> <p>trust 206:2,9</p> <p>trusted 141:15,16</p> <p>try 99:3 114:6 117:10 140:1 168:3 221:22 (6)</p>
--	--	--	---	---

<p>trying 69:14 70:4 99:5 173:11 198:1 208:23 210:3 221:25 (8)</p> <p>turn 20:19 44:25 69:4 78:4 81:13 90:10 162:6 177:13 193:9 233:3 (10)</p> <p>turned 12:17 102:13 103:3 185:10 207:21 217:18 (6)</p> <p>turning 193:5</p> <p>turns 46:24</p> <p>twa 222:22</p> <p>twice 61:1</p> <p>two 6:11 20:13 24:10 30:1 91:13 95:14 100:14 127:15 134:23 149:23 154:23 160:16 162:19 174:11 177:16,18,23 182:17 193:5 194:1 195:13 205:22,23 225:13,19 229:15 (26)</p> <p>twoandahalf 101:15</p> <p>type 19:2,2 92:4 170:25 230:18 (5)</p> <p>u 3:2 4:2</p> <p>uber 17:25 28:1 30:3,3 35:22 50:20 52:21 54:18 60:15,19 61:6,10,15 64:3 67:1 80:2 91:18 99:2 100:13,17</p>	<p>101:14 103:5,10 106:6 111:10 112:9 113:24 123:14 124:7,16 125:4,11,18,24 126:21 127:15 136:13,19 141:6 143:23 145:5 146:13 150:5 153:5 154:25 157:8,9 158:20 160:4 162:18 165:15 167:15,22 169:13 174:10 178:11 192:21 197:16 198:16,19 206:8 208:16 209:20 210:8 211:12,13,18 214:5,7,9 233:11 235:10 (72)</p> <p>uber's 119:24</p> <p>uberx 176:13</p> <p>ultimately 34:25</p> <p>unable 6:23 84:3 100:24</p> <p>unbearable 72:11</p> <p>unbelievable 60:2</p> <p>uncontrolled 138:11</p> <p>under 14:6 21:18 61:22 72:10 82:8 119:21 121:1,6 131:23 135:10 136:11 138:14 194:5 203:3 206:11 219:22 222:1,15 223:5 (19)</p> <p>understand 38:16,20 40:1 44:6 90:3 117:13</p>	<p>144:8 208:22 223:22 228:6,9,12 (12)</p> <p>understanding 25:13 26:10</p> <p>underutilization 187:5</p> <p>undo 104:16</p> <p>undoubtedly 54:11</p> <p>unequal 60:6</p> <p>unequivocal 103:22</p> <p>unequivocally 132:2</p> <p>unfair 19:13 60:3,5,24 72:9 106:7 (6)</p> <p>unfortunately 99:12 197:1</p> <p>unintended 133:25</p> <p>union 71:7 138:4</p> <p>unions 165:17</p> <p>unit 12:3</p> <p>united 2:22 94:4,8,14,16,23 96:21 97:2,10 (9)</p> <p>universal 229:4</p> <p>university 194:2</p> <p>unjust 69:11</p> <p>unknown 12:13 200:11,14 201:25 224:20 232:13 236:7 (7)</p>	<p>unleashed 184:19</p> <p>unless 98:2</p> <p>unlikely 139:5</p> <p>unlimited 9:5 106:9,15 138:24 (4)</p> <p>unmitigatable 185:7</p> <p>unoccupied 9:10</p> <p>unproven 139:6</p> <p>unregulated 129:12</p> <p>untested 139:6</p> <p>until 22:6 50:17 97:23 98:3 149:8 (5)</p> <p>unused 6:16</p> <p>up 6:4,8,22 7:12,18 11:7 12:18 18:6 20:2 24:10,16 26:4 31:17,18 32:1 35:14 36:21 41:6 50:9 59:16 61:4 68:8 69:19 70:22 72:15 74:25 75:10 81:8 82:23 93:8,10 100:21 102:4 105:6,21 107:2 108:9 110:3,5 113:7 116:4 124:4 129:1 130:3 142:14,15 145:6,8 146:1 149:9 152:9 155:22 160:23 163:4,11 164:17 166:4,6 168:10 175:7 181:10 182:14 187:4,22 190:20 193:12 206:23 208:19</p>	<p>212:24 221:20 234:15 235:19 (72)</p> <p>upon 56:16 75:21 137:1 231:15 (4)</p> <p>upset 190:10</p> <p>upstate 159:15</p> <p>upwards 73:17</p> <p>urge 22:10 23:3,17 106:2 107:15 136:5 193:22 (7)</p> <p>urgent 137:22 148:5</p> <p>us 13:14 21:24 27:20 31:24 33:16 37:17 38:20 40:2,7 58:25 60:16 61:8,9 62:9 70:19 76:22 78:23 79:11 81:18 85:5,11 86:3,16 90:14,20 92:3 93:14,16 104:24 107:6 119:11,19,20 120:3,13 122:7,17 137:5 141:17,18,18 148:14,15 152:18 154:9 161:22 163:22,25 164:1,2 175:18,21 177:23,25 178:2,19 179:25 181:13 182:5 184:2,3 202:17 204:13 215:7 220:14 223:22 227:20 228:8 (68)</p> <p>use 17:4,23 47:18,19 48:2,15 61:25 62:1,21,23 65:6 94:12 111:25 116:6 123:16,24</p>
---	--	---	--	---

<p>125:8,18 127:17 142:3 149:18 150:16 167:9 190:7 220:22 (25)</p> <p>used 38:12 46:15 62:6,23 102:15 129:23 143:24 162:24,25 177:10 185:4 233:14 (12)</p> <p>users 34:24 66:21 96:14</p> <p>uses 64:19</p> <p>using 24:22 57:12 63:7 64:17 67:10 96:19 117:22,23 124:21 219:7 220:24 (11)</p> <p>usual 6:2</p> <p>utilization 13:15 18:8 21:23 22:24 23:11 40:23 53:10 74:16 75:16 84:24 167:9,10 219:8,14 (14)</p> <p>utilizations 70:16</p> <p>utilized 56:14</p> <p>utilizing 181:5</p> <p>vacancy 188:17</p> <p>vacation 163:10,16 166:16 177:12 231:22 (5)</p> <p>vacations 201:15</p> <p>value 73:22 137:23 138:3 139:24 140:1 (5)</p> <p>values 27:6 187:17</p> <p>vans 62:7</p>	<p>various 45:7</p> <p>vary 95:3</p> <p>vehemently 95:21</p> <p>vehicle 8:6 9:14,17 10:6,7 16:11 17:7,11 24:18 34:2 35:16 40:23 42:23 45:22 46:21 47:1 51:7 55:7,13 58:9,13,16 59:2,10 60:1 61:20 62:5,19 63:9,23,25 65:11,20 66:25 67:7,13,19,21,22 68:15,17 69:12,18 70:22 71:17,20,24 72:1,6,22 74:7 75:22 82:7,10,21 89:6 91:11,12 92:1,8,24 94:21 95:8,11 97:12 98:5 99:16 100:2,15,24,25 102:16 104:21,22 105:6,7,13,15,21 106:5 111:12 112:21 113:8,20 116:2,19 117:20 119:14 120:7,8,9,14,16 123:24 125:21,22 126:23 127:12 128:12,14,18 135:11,13,14 136:11 161:2,3 162:23,23 163:13,19 164:3 165:20,24 166:18 167:2 176:8,14,19,21 198:24,25 199:1 204:14 210:2 214:13 (126)</p> <p>vehicles 8:14 9:3,7,9 10:18 14:5,5,14,20,22 15:6,7 16:2,22</p>	<p>17:16,18 34:6,8,10,19 35:9 36:8,13,16,18,25 39:18,22 42:15 43:16,17,23 45:11 46:6,10,15,20 47:3,19,23 48:3,6,17 50:23 52:18 56:3,13 57:1 58:20 59:12,15,17 62:11,13,20,22,24 63:12,25 64:14 65:14,17,22,25 66: 2,4,5,6,12,16,19 67:9 68:1,4,11,13 71:22 72:14,19 73:4,15 77:12,18,20 82:11 83:4,6 84:23 85:2,19,20,25 86:6,8,12,25 87:8,13,14 88:13,16,18,24 89:1,2,3 96:23,25 97:1,8,9,18,23,25 98:2,24,25 99:11,18 101:2 104:24 105:2 115:20 119:16 120:6,21 121:4 122:3 123:17 127:4,11,15,18,21 136:22 142:1,1,9 143:18,19 144:20 164:2 185:11 195:22 196:12 198:20 202:20 204:9 216:10,11 219:19,22 229:5 230:1 (154)</p> <p>vendor 233:5</p> <p>vendors 96:17</p> <p>venture 219:11</p> <p>verge 102:14</p> <p>versa 133:8</p> <p>version 16:6</p>	<p>versus 192:23 193:2</p> <p>very 5:25 19:23 21:9 31:23 37:2 39:11 46:4 49:6 53:15 60:24 77:22 78:11 80:14 81:2 87:20 89:25 93:21 95:4 98:10 103:24 110:24 114:10 121:20 133:16 134:7 149:15 167:3,17,20 168:18,22 172:9 191:8 192:4,24 193:1,21 195:15,21,24 196:1,18 197:9 201:3 205:4 215:5,7 220:20 221:11 224:23 226:7 228:14 234:13 236:14 (54)</p> <p>veterans 64:22</p> <p>via 2:11 17:25 45:3,5 46:24 48:5 54:18 64:3 99:2 197:17 (10)</p> <p>via's 45:11</p> <p>viable 85:5 95:18 113:11</p> <p>vibrant 94:15</p> <p>vice 133:8</p> <p>victim 210:2</p> <p>view 73:8</p> <p>viewed 34:16</p> <p>views 8:1</p> <p>vinod 4:9 195:3,8</p> <p>violating 25:4</p>	<p>violation 25:15,17</p> <p>vip 119:5</p> <p>virtually 121:12</p> <p>vishnyakova 3:14 140:17,20,21 (4)</p> <p>visitors 34:21 64:18 94:25</p> <p>vital 201:4</p> <p>voice 97:4</p> <p>volume 8:8,19 9:2,21 10:2 88:21 (6)</p> <p>vote 5:14 30:20 141:19</p> <p>voted 8:5 216:21</p> <p>voters 40:17 44:14</p> <p>wage 22:1 51:15 103:7</p> <p>wages 8:12</p> <p>wait 10:10,11,14 15:16,18,21 58:11 95:2 115:6,11 146:5,6 156:21 212:7 219:7 (15)</p> <p>waiting 16:21 28:11 81:7 124:25 125:9 179:19 183:13 194:12 (8)</p> <p>waits 35:24</p> <p>walking 42:20</p> <p>walkways 196:9</p> <p>wall 30:22 50:11</p>
---	---	---	---	---

<p>want 7:19,23 11:5,6,8 18:21 19:9 21:15 22:14 23:17 25:2 30:16 33:7 36:15 43:16,18 46:25 57:1 58:9,10,10 59:12 71:9 77:19 80:8,17 81:8 85:6 86:13 89:12,20 91:11 92:20 115:3 126:20 127:20 129:17 130:1,21 143:16 145:10 148:23 152:4 153:1 155:21 157:4,14 160:8 161:2 162:12 163:6,22,24,24,25 164:11,18 177:14 178:21 191:7 194:10 196:17 197:13 198:17,18 205:8 206:17 208:5,6 211:21 213:15 216:3 219:15 220:1,16 221:21 225:20 226:19 229:9 231:4 232:3 (81)</p> <p>wanted 5:20 70:3 114:22,24 146:21 179:22 195:18 230:4 (8)</p> <p>wantonly 26:16</p> <p>wants 20:16 88:10 133:3</p> <p>warned 71:18</p> <p>washington 224:6</p> <p>wasn't 34:15 69:21,23 220:18 (4)</p> <p>watch 7:15 24:7 110:6</p>	<p>water 101:21</p> <p>wav 91:11,21</p> <p>wave 145:18</p> <p>way 26:4 36:2 42:11 50:11 52:19 61:6,19 62:15 70:3 72:13 86:3 96:9 99:7 106:20 109:2,3 112:19,20 113:14 114:2 122:12 132:17 133:4 136:2 146:3 148:10 149:15 150:18 165:1 167:18 168:2,3 169:22,23,23,23 196:15 199:16 206:7 214:16 219:8,11 235:5 237:15 (44)</p> <p>wayne 140:19 142:22,25</p> <p>ways 26:4 57:20 188:18</p> <p>we'd 39:3 179:3</p> <p>we'll 6:14 20:8,20 109:5 (4)</p> <p>we're 19:11 33:24 36:14 37:11,14 38:21 39:16 50:5 70:25 87:9,12 88:3,14 89:18 103:14 118:5,14 130:4 137:3 144:5 148:11,18 165:18 175:23 178:23 190:16 195:17 207:13 208:21,23,25 215:25 216:9,11,14,16,24 218:17,18 225:18 (40)</p>	<p>we've 19:16 22:6,25 25:19 26:7 51:23 86:18 89:7 194:9 200:20 202:9,10,11 228:24 229:18 (15)</p> <p>wealth 15:24</p> <p>website 16:7</p> <p>week 46:24 52:11 60:22 61:4 73:18 113:10 116:14,14,14 123:19 128:8 150:3 163:12,14,17 174:21 175:5,6 177:2 183:10,10,1 1,21,23 199:25 206:19 210:24,24 217:17 (29)</p> <p>weekly 113:11 128:7 177:5 191:5 234:14 (5)</p> <p>weeks 113:12,13 177:19,23 211:16,20 218:11 225:19 (8)</p> <p>welcome 5:3 95:5 114:13</p> <p>welfare 110:11</p> <p>well 8:6 13:6 15:2 22:17 24:25 26:19 39:9 41:23 45:7,18,25 46:12 48:5 59:5 61:18 70:18 82:17 95:19 99:22 105:5 108:14 114:20 134:4 138:12 141:15,16 172:25 180:24 188:24 190:3 199:18 201:22 204:11 207:2 208:21</p>	<p>212:13 214:15 223:10,20 230:12 (40)</p> <p>wellbeing 175:11</p> <p>went 14:16 61:5 86:1 87:6 112:22 127:14 128:7 141:3,4 161:1 184:25 205:22 206:16 212:6,22,22 213:9 227:24 228:2 (19)</p> <p>weren't 55:17</p> <p>westchester 208:18</p> <p>what 14:11 24:7 28:4,21 32:7 38:10 51:3 63:8 70:4 75:14 76:6 77:10,12 79:7 80:24 82:19 83:11 85:15 86:4,23 91:22 102:15 103:3 108:15 110:19 111:16 112:10 113:19 122:1 125:17 129:18 130:13 131:20 134:24 141:8,18 144:7 148:13 149:2 153:7,19 154:2,9,11,11,16 155:1 157:20 162:9 167:6 168:20 169:17 170:6,13 171:13,16,21 175:8 176:5,13,21,25 177:20 181:14 183:17,24 184:17,18,20 185:9,12 186:10 1 87:12,15,16,17,19 188:25 189:6,23 191:23 192:22 193:2 196:4</p>	<p>199:22 204:24 205:8 207:1 208:17 213:19,23 214:1 216:5,24 218:14 219:5 220:8 221:23 224:11 226:3 233:18 (101)</p> <p>what's 70:15 92:5 124:2 126:1 143:24 144:23 150:13 179:15 182:4 218:8 229:12 230:24 (12)</p> <p>whatever 27:23 110:15 113:24 155:1 162:6 206:8 217:20 (7)</p> <p>wheelchair 9:6 10:18 14:4 15:6 17:16 28:19,20 34:24 35:8 58:9 59:9,11,20,25 62:4,11,12 63:11,24 64:7,13 65:21,25 66:4,6,12,16,19,21 67:8,10,22,25 68:3,5,14,16,19,22 91:25 92:2,21 94:13 95:1,11 96:14,16 97:8 119:15 120:8 144:14 157:13,19,24 158:5 176:7,9,17 229:6 (59)</p> <p>wheelchairs 63:7 64:17,19 65:4,7 95:6 116:6 (7)</p> <p>when 8:21 16:2 24:16 42:22 60:18 67:7 69:14 84:3 87:5 93:12 100:19 105:3,19 106:10,11 107:9,12,20 109:6</p>
---	--	---	--	---

<p>113:5,16 119:24,25 120:24 128:11 132:6,14,21 133:13 135:16 141:1,6,12 148:17 149:21 150:4 153:22 157:6 159:15,15,16 160:23 163:6,22 175:15 177:17 181:19 182:8,20,20 184:3 185:1 186:7,19 187:8 190:18 194:4 196:13 198:25 205:11 207:13 208:13 212:1,11,24 217:15,24 225:5,6 227:23 228:2 229:8 231:16 234:13 (74)</p> <p>whenever 100:20 104:9 177:14</p> <p>where 25:10 79:5 84:16,16 86:10,15 102:6 110:10 124:5,10,11 125:1 127:23 130:5 150:16 159:8 170:12 188:20 197:9 206:11 207:11 209:2,5 217:1 229:25 (25)</p> <p>whereby 76:7</p> <p>whereof 237:17</p> <p>whereupon 118:12 223:8,12 224:8 (4)</p> <p>wherever 163:20</p> <p>whether 37:1 59:20 106:6 202:17,19 222:3,10 229:3 (8)</p>	<p>which 12:21 13:20 14:24 16:3,14 21:21,22,23,24 23:21 28:17 33:25 41:21 42:8 43:19 45:14 48:11 51:11 52:9,10 55:3,7 56:25 57:14 63:11 64:21 67:19 70:10 76:13 94:15 95:3 96:7 98:4 102:14 103:11 106:24 108:9 111:23 112:5,17 124:6 127:21 128:5 132:12 138:16 139:13 153:2 154:13 164:23 167:16 169:24 175:4,9,23 187:2 195:20 198:22 199:2 210:9,12,23 211:10,22 212:21 (64)</p> <p>while 15:9 19:4 35:12 43:9,14 44:6 47:25 53:8 55:11,19 57:22 63:23 64:5 95:21 97:10 105:6 116:21 133:24 136:13 148:17 175:20 206:18 211:15,24 (24)</p> <p>who 6:3,8,22,23,24 7:6,11,13 8:15 11:7,9 12:18,24 13:8 14:6,18 20:1,16 21:4,12 23:23 24:14,14 25:6,11 27:2,4 35:18 36:24 46:25 47:2 48:19 56:16 57:1,4 61:25 63:17 64:19 65:3 71:7 73:8,15 75:21 76:7 78:24 81:8 82:13 84:6 85:18 91:11 92:12</p>	<p>98:23 99:5 102:19,20 103:6 113:17 116:6,7 121:10,13 125:5,21 129:16 134:1 141:9,18 142:12 158:4 160:18 165:23 170:13 173:16,24 174:18 175:19 182:23 183:2,14 198:19 200:25 207:21 210:2 229:13,14 230:19,21,22 231:5,7,18,19,21 233:14 234:23 (95)</p> <p>who's 31:11 158:5 160:23 207:11 (4)</p> <p>who've 231:19</p> <p>whoever 80:19,20 92:20 93:3 (4)</p> <p>whole 111:15,22 113:2 144:11 154:5 207:25 216:1 (7)</p> <p>whom 34:12</p> <p>whose 237:7</p> <p>why 26:11 29:17 36:23 37:13 39:8,22 59:10,18 62:17 70:20 80:9,11 92:23 99:13 101:3 107:2 115:1 142:6,7 143:12,16 144:24 145:23 146:11 149:25,25 152:11 158:22 159:5,7 164:8,22 171:20 183:11,18 185:23 186:18,18 191:21 193:14 197:3,16</p>	<p>208:22 209:7 218:13 228:11 233:24 (47)</p> <p>wide 137:24</p> <p>wife 193:14 227:4</p> <p>will 5:7,11,15 6:18,20 9:4,7 10:23 11:1,3 12:19 13:7 17:1,8,12,16,18 18:5,8 19:22,25 20:3,23 22:18 25:16,25 27:15 31:8 33:12 41:22 48:23 56:2,15,17 57:18 59:2,16 61:18 72:20,20 73:24 74:1 76:9,10 81:12 84:3,19 88:5 108:6,12 119:11,19 121:17,23 127:7 132:4,9,20,23 133:20 134:21,22,25 137:6 138:20 139:6,22 140:6 142:14,15 147:19 148:17 152:14 158:16 163:18,18 164:24 171:3,17 175:3 181:6 182:14 202:17 206:9,12 210:25 213:17,20,22 214:9,11 217:22 219:5,13 231:25 236:2,6 (97)</p> <p>willful 185:23</p> <p>williams 222:9</p> <p>willing 137:9 205:25</p> <p>willingly 89:11</p>	<p>wilson 1:13 20:20 27:13 29:5 31:2,13 33:11 37:4 38:3 39:13 40:10 44:22 49:16 53:17 58:2 60:9 63:2 69:1 78:1 79:17,23 81:3,10 85:13 90:7 93:23 98:13 100:6 101:8 104:2 111:1 114:14 118:16,21 123:3 126:10 131:9 134:9 137:13,18 140:5,11,14,16,19 142:21 143:2,4 147:15,18 150:20,23 151:1,3, 7,9,12,15,18 155:25 156:1,3,6,8 158:15,18 159:22 165:8,11 168:23 169:1,4,6 172:12,1 5,18,20,22 174:5 178:7 180:3,6,9,12 ,15,17,20 184:10,13 189:15,18 191:10 194:16,19,22,25 195:3,5 198:5,9,11,13 205:5 209:16 215:11,15 221:14,17 224:18,21 228:16 232:8,16 (113)</p> <p>win 109:3,3</p> <p>wing 206:11</p> <p>wishes 7:6 94:17 95:10</p> <p>within 16:18 18:1 85:21 120:16 237:5,9 (6)</p> <p>without 11:8 26:9,10,10 72:17 73:10 74:11 100:3 112:7 115:11</p>
---	--	--	--	--

<p>126:19 159:3 201:5 204:2,6 234:4,5,16,17 (19)</p> <p>witness 237:7,11,17</p> <p>woke 212:24</p> <p>wolf 184:11</p> <p>woman 205:15</p> <p>women 51:5 52:7</p> <p>won't 31:6 130:19 142:2 181:7 (4)</p> <p>word 186:5,13</p> <p>work 26:2,3,19 27:1 41:24 45:2 51:4,22 60:22 62:3 66:14 71:10 86:13,14 93:20 98:19 103:15 104:14,17 108:22 114:4 115:21 117:23 121:4 129:9 130:17 137:9 139:17 152:3,13 157:5,5 158:12,12,25 159:8 161:5 163:23 164:11 167:21 170:21 175:14 178:16 179:3,10,24 193:21 199:8 205:16 207:5 208:8,11 211:19 212:21 214:22 226:10 227:6,13,14 (59)</p> <p>worked 11:9 41:20 205:21</p> <p>worker 26:23 98:20 148:2 232:24,25 233:9 235:1 (7)</p>	<p>workers 26:13 50:5 74:20 101:18 126:16 129:17 130:7,16 182:18 (9)</p> <p>workers' 132:5,11,21,25 133:14 134:2,18 135:1,25 136:3 (10)</p> <p>workforce 73:6,22 129:15</p> <p>working 21:13 22:17 23:12 40:5 44:14 52:3,8 57:19 60:18 61:2,10 71:11 73:25 74:1 83:22 107:14 109:19 115:7 122:18 125:6 130:20 159:3 168:15,16 173:10 179:2 193:16 213:24 214:2 225:25 227:17 (31)</p> <p>works 54:6 87:20 107:22 114:4 (4)</p> <p>world 50:8 57:15 154:5 231:16 (4)</p> <p>worse 72:21</p> <p>worsened 71:18</p> <p>worth 43:1 141:5</p> <p>worthless 121:12</p> <p>would 6:1,10 9:16,20,24 10:1,6,11 20:13 23:25 24:1,17 31:2 36:24 45:21 46:6 48:4 49:3 50:25 52:13 55:3 57:5 61:2,4,8,9,16,25</p>	<p>62:23 64:11 71:24 74:24 76:14,18 79:24 80:9,11 84:5,6,11 85:16,17,24 88:11 97:4 99:20 100:20 103:23 104:20 105:14 108:5 111:7 120:3,14 121:2 122:2,4,6,13,17 124:17 137:5 139:22,23 143:13,16 147:2 156:25 158:4 164:19 175:1,18 177:25 178:1 179:1 182:10 187: 12,15,16,17,19 201:3 207:18 209:21 216:20,21 (86)</p> <p>would've 162:4</p> <p>wouldbe 67:12</p> <p>wouldn't 39:20 179:2 219:15</p> <p>wrap 68:8 74:25 75:10 93:8,10 130:3 155:21 168:9 187:22 (9)</p> <p>wreaks 177:16</p> <p>write 93:3 232:19</p> <p>writing 7:1</p> <p>written 7:4,6 20:17 49:4,9,21 139:15 (7)</p> <p>wrong 111:15</p> <p>wrote 112:12</p> <p>x 1:2,6</p> <p>yc 128:18</p>	<p>yeah 19:5 21:6 80:24 101:3 155:23 199:13,18,18,19 201:14 (10)</p> <p>year 8:5 9:14 10:8 13:12 14:3 15:12 17:8,13 18:3 19:6 21:21 22:3 27:11 29:12 34:11,23 35:11 36:7 50:17 53:1 55:1 71:19 80:2 96:6 99:10 100:14 104:25 105:5,13 128:6 135:16 152:14 155:6 160:4,15,19 177:10 206:24 210:9,10 211:3 216:5 219:5 220:15 224:2 (45)</p> <p>yearandahalf 101:17</p> <p>yearlong 5:10</p> <p>years 24:16 31:20 32:5 34:21 39:8 50:13,13,16 54:13 58:15 59:24 64:4 71:8 83:4 85:1 89:8 90:17 101:15 116:3 123:8 128:17 141:14 148:1 152:13,15 153:23 154:20 156:12,16,17,21 157:10 158:1,2,2 162:3,4 169:12 174:11 177:8 186:22 191:18,19 192:7,7 194:3 195:12 198:17 205:11,11 209:20 215:21 216:23 225:2,14 226:13 227:17 229:16 (58)</p>	<p>yellow 27:19,22 28:18,25 31:19,21 32:2,17,20 33:4 35:1 36:4 51:16 65:22 85:8 95:20 102:13,20 106:7 110:14 128:23 136:25 142:5,13 145:1,3 147:25 148:11 153:4,17 160:9 161:12 169:13,14 183:22 205:10,18 208:9,12,13 217:9 225:1 227:18 229:24,25 230:11,13,13 231:1 233:14 234:11,16 (52)</p> <p>yellows 183:18</p> <p>yenny 2:23 90:10 93:25 98:14,18 (5)</p> <p>yes 7:21 30:20 76:24 93:11 107:19 108:20 109:5 126:6 156:9 168:12 195:12 200:2 208:20 220:3 232:22 (15)</p> <p>yet 30:10 64:4 65:19 115:15 222:19 (5)</p> <p>yield 6:16</p> <p>yielding 20:7</p> <p>yoel 194:19</p> <p>yohan 194:16</p> <p>york 1:3,10,10 11:2 35:9,20 40:16,17 42:10 44:13 48:10 49:1 50:4 54:2,5,8 55:1 57:8 63:7,16 64:14,16,23 65:4,22 67:9 72:6</p>
--	---	--	--	---

81:20 94:4,15,24 99:15 104:18 112:8 115:16,19,21 116:21 123:11 126:16 131:16 134:17 141:1 143:20 148:2,12 150:14 152:6 154:4 173:6,6 206:10 208:15 210:14 219:21 226:11 237:5 (57)	young 160:16 your 6:12 7:1,3 8:2 18:15 20:15 25:21,22 26:25 36:4 39:11 44:19 45:16 68:8,21 76:22 86:23,23 88:20 93:1 103:24 106:3 107:21 108:2 110:19,22 122:2 123:24 124:3,21 125:20 150:16 163:15 173:19 177:22 184:4,24 190:1,3 193:15 196:17 204:24 209:15 211:13 214:9,12 217:10 218:24 224:4,5 225:7,8 231:6 236:1,16,16 (56)	523 35:10 550 144:6 600 96:5 650 216:13 700 15:8,9 749 35:7 750 54:4 66:19 800 211:10 864 218:10 893 67:2 1000 65:24 230:13 1215 5:5 1983 156:18 1989 205:21 1997 32:12 2000 159:2 185:2,7 2001 78:7 2005 232:24 233:1 2009 169:15 2010 14:23 234:10 2011 51:19 136:21 215:22 216:7 220:5,18 229:1 (7) 2012 185:1 187:18 234:15 2013 41:11 144:4	2014 82:9,19 2015 41:5 65:13,16 206:3 (4) 2016 55:16 65:24 157:8 2017 115:22 166:3 211:2 2018 14:16 40:20 41:12 60:17 66:18 111:11 169:15 186:8 (8) 2019 1:8 11:14 41:5 65:18 66:3 237:18 (6) 2020 44:8,9 66:13 68:20 (4) 2050 42:6 2823 66:4 5000 38:22,23 39:18 5821 128:17 6800 66:11 10000 61:22 136:22 10900 83:6 86:2 11469 66:5 12000 73:3 13000 66:1 142:4 144:5,6 148:12,18 192:19,20,23 193:2 (10) 15000 225:16 20000 125:15 155:19 225:12	25000 82:11 86:2 28000 136:21 30000 51:1 155:19 32000 143:18 33000 210:10 35000 218:1,6 40000 14:24 65:17 42900 128:23 50000 125:13 176:9,9 216:10 (4) 53000 224:3 55000 94:10 60000 41:4 187:19 70000 71:11 75:20 85000 149:19 86000 50:23 100000 64:16 152:21 155:20 219:21 (4) 110000 194:6 120000 65:18 141:2 144:8 148:15 188:1 192:21,24 193:2 204:15 (9) 120676 14:22 121000 36:23 122000 14:21
yorker 197:14,15 yorkers 11:4 42:22 48:13 54:9,12,14,20,23 56:15 57:22 82:1 196:2 (12) you'd 38:17 186:2,3 you'll 123:25 124:1 215:21 you're 8:4 22:9 23:5,16 32:24 36:4,6,9 38:16 50:22 86:24 89:1,12 108:4 109:6 114:13 117:7 123:23 124:20 145:11,14 148:24 161:15 163:3 164:6,7,10,12,13 177:22 181:13 182:20,20 185:14 190:1 192:12,17 193:4,24 203:13 212:10 217:11,13 218:5 224:10,11 229:20 231:13 (48) you've 24:21 71:10 184:22 185:16 220:24 221:9 (6)	yours 214:8 zero 42:14 zhume 2:15 53:20 58:4 60:10,13,14 (6) zubin 3:10 123:5 126:11,15 (4) 250 81:20 169:18 200:19 300 96:12 200:19 311 213:5 400 141:25 200:20 425 177:2 426 236:18 435 123:18 500 142:1 204:14			

130000 234:6				
135000 216:10				
150000 82:1				
165000 99:24				
204784 15:2				
206000 15:3				
250000 207:17,18				
600000 144:6				
770000 41:4				
80230000 169:24				