

NYC - Taxi & Limousine Commission Meeting
October 19, 2020

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 MEETING

-----X

Webex Video Conference
October 19, 2020
10:58 a.m.

H E L D B E F O R E:

RYAN WANTTAJA, Acting General Counsel
BRIAN SWITZER, Director of Operations, TLC

BOARD OF COMMISSIONERS:

ALOYSEE HEREDIA JARMOSZUK
BILL AGUADO
THOMAS SORRENTINO
LAUVIENSKA POLANCO
STEVEN KEST
KENNETH C. MITCHELL
NORA CONSTANCE MARINO

Sabrina Brown Stewart,
Court Reporter

1

2 S P E A K E R S:

3 Aziz Bah, IDG

4 Michele Dottin, IDG

5 Osvaldo Santos

6 Diana Clemente, Big Apple Car, VIP Gold

7 Walid Malta

8 Anwaar Malik

9 Dimitri Basiloshvili

10 Tina Raveneau, IDG

11 Guillermo Fondeur

12 Peter Mazer, General Counsel, MTBOT

13 Andre Jurezdinstacak

14 Wenjie Cheng

15 Abdoulaye Barry

16 Larbi Aitaabou, IDG

17 Juan Cuello

18 Neville Black

19 Richard Jacobson

20 Gungshun Lee

21 Daniel Ackman, ESQ.

22 Gillian Stoddard Leatherberry, Bronx Defenders, CAP

23 Megumi Saito, Staff Attorney, WJP

24 Leonardo Castillo

25 Charmaine Christie, IDG

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 :

Gabriel Freiman, BDS

Pedro Acosta, IDG

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

COMMISSIONER JARMOSZUK: Good morning. And welcome to the New York City Taxi and Limousine Commission meeting. I'm calling this meeting to order. It is 10:58 a.m. on Monday, October 19, 2020. Good morning, and welcome to the New York City Taxi and Limousine Commission meeting. This is our first Commission meeting since the start of the COVID-19 pandemic and the Commission's first virtual meeting.

I am Aloysee Heredia Jarmoszuk, Commissioner and Chair of the TLC. Today, I am joined by our board of Commissioners; Bill Aguado, Kenneth Mitchell, Steven Kest, Nora Constance Marino, Lauvienska Polanco, and Thomas Sorrentino. Commissioner Jacques Jiha was called away last-minute and cannot join us and sends his regrets.

While we wish we could be with you in person today, I am glad to have the opportunity to hold this meeting in a way that allows everyone to convene and participate safely. I want to begin by acknowledging the licensees and TLC staff

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

member we have lost to COVID-19. Tragically, the pandemic has taken at least 52 drivers from their families and loved ones. Those drivers came from communities throughout the City and from all sectors of the for-hire transportation industry; and their loss has been devastating for me, the TLC Commissioners, and all staff at the agency.

From within the TLC, we lost David Louis on April 3rd, at the young age of 36. David was the Deputy Director of Client Services at TLC's Licensing and Standards Operation, as well as an overseer of our DMV satellite office in Staten Island. A person of deeply held religious faith, David's love of family, his car savvy, his dedication, and his commitment to the TLC and his coworkers were just a few facets of the person we came to know and appreciate over the ten years that David served New York City. We are forever saddened by his passing.

I began as the TLC Commissioner and Chair in February of this year, shortly before the onset of the COVID-19 pandemic in

1
2 New York City. By mid-March, the City was
3 moving toward lockdown, as people stayed home
4 to slow the virus' spread. And by April,
5 demand for taxi and for-hire services had
6 fallen to their lowest numbers. In April,
7 trips fell to 16 percent of their pre-COVID
8 levels, and only 26 percent of the drivers
9 were still on the road, which closely tracked
10 with the MTA's own ridership drop of
11 90 percent over the previous month. Trip
12 demand was still down by 71 percent at the
13 end of June, but we are beginning to see a
14 slow and steady climb as the City reopens.

15 This summer, we've released a report
16 reviewing industry data that included trips
17 during the spring and summer, so that we
18 could contextualize the impacts of the
19 COVID-19 pandemic on the sectors that we
20 regulate. Since issuing the TLC COVID-19
21 pandemic report, we have continued to see a
22 steady increase in trip volumes; 41 percent,
23 and 77 percent, respectively, in the daily
24 trip average for high volume for-hire and
25 yellow taxi services between June and April,

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

as well as an increase in the number of active vehicles; 62 percent and 60 percent, respectively. The keen growth across all sectors that the TLC regulates, we must note the growth has been disproportionately higher in FHV's and that it balances a very present issue that we must recognize and try to address.

While maintaining critical agency services, the TLC pivoted to creating new earnings opportunities for drivers, while supporting the most at-risk New Yorkers. When New York City shut down nonessential businesses to stop the community spread of COVID-19, we knew this would sharply decrease passenger demand for licensees and impact their livelihoods. The TLC (inaudible) by quickly shifting some of the focus of the agency to (inaudible) support our drivers. TLC license drivers who are healthy and wanted to work to provide an invaluable service for those New Yorkers at highest risk for COVID-19 and who could not safely leave their homes to obtain food.

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

The TLC staff colleagues at New York City Emergency Management, the Department of Sanitation, Parks and Recreation, and the Information Technology and Telecommunications agencies worked tirelessly the first few weeks of the pandemic to stand up the TLC delivery program, a vital component of the City's broader GetFoodNYC program.

Through TLC delivery, TLC-licensed drivers were able to earn money while delivering meals to their fellow New Yorkers. Those who participated in the Food Delivery program had delivered over 65 million meals and have earned over \$39 million in direct income; helping New Yorkers fight hunger while staying home safe.

As the City has reopened, there has been less demand for food because some New Yorkers are now able to leave their homes to get food, including access through the Department of Education's grab-and-go program. Additionally, nonprofits who have contracted with the City, now have the resources, facilities, staff; to purchase,

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

package, and deliver meals to people experiencing food insecurity.

Just this weekend, the City decided to wind down the TLC delivery program of GetFoodNYC by the end of this week, due to lower demand. The program is a great example of how New Yorkers and TLC-licensed drivers provided critical services during the worst food crisis since the Great Depression, here in New York City. Even in the worst moments of the pandemic, people were able to receive food, and our drivers were able to earn some income. We are incredibly proud of the work of our licensees and the Agency staff. And we are incredibly proud of the crucial role they played in the City's recovery.

Staff across the Agency worked to support drivers working in the delivery program. Each day, at each food distribution site, staff from our officers in the Uniformed Services Bureau worked to help ensure efficient operations of the sites, while also tracking the number of drivers and meals dispatched throughout the day; and

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

putting almost a half million pieces of personal protective equipment in the drivers' hands.

Staff from every TLC division were assigned to do outreach at the food sites to ensure that drivers were ready, as new driver-centered technologies were rolled out at the New York City Emergency Management Office. And many of these staff stayed on volunteering to help load food into vehicles for the delivery by our licensees. At the beginning of the program, our uniformed officers also delivered meals themselves side-by-side with our drivers.

Behind the scenes, staff from our External Affairs team and call centers set up support teams to ensure any tech issues drivers experienced were quickly addressed, so that they could continue to work, while our finance and prosecution teams set up proxies to review and track driver payments to ensure that all drivers participating were paid what they were owed. It truly was an agency-wide effort. And I know all of us at

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

the TLC felt incredibly humbled to support our drivers in this important work.

While drivers bridged the gap between hunger and food for hundreds of thousands of food insecure New Yorkers, TLC staff bridged the space between licensees and needed resources by accelerating the launch of the Driver Resource Center, which has assisted more than 600 drivers in crisis, including 350 medallion owners. Through the Driver Resource Center, which was conceived by City Council members, medallion owners with outstanding loans received financial counseling and legal services, while connecting them to the City and state benefits that help them with payments for basics; such as food and utilities.

Furthermore, we have closely engaged with many stakeholders serving on the Mayor Surface Transportation Advisory Committee and its for-hire vehicle subcommittee, while adding the needed regulatory perspective to ensure that resulting actions are practical. And as the City flatten the curve of new

1
2 infections, our Uniformed Services Bureau
3 worked to support the City's Phase 3 opening;
4 they inspected school buses to ensure their
5 safety before the return to classes; they are
6 working at checkpoints with the sheriff's
7 office to support crucial quarantine measures
8 for travelers; and they are currently working
9 alongside city inspectors from our sister
10 agencies to perform COVID-19 patrols and
11 business inspections in those areas of the
12 City that are currently experiencing an
13 increase in COVID-19 infections in Brooklyn
14 and Queens.

15 Throughout the health crisis, the TLC
16 never closed and continued its duty to
17 support its licensees and the riding public.
18 TLC administrative staff were able to
19 transition to work remotely, an incredible
20 undertaking by our IT department, and are now
21 on a blended in-office and remote work
22 schedule. Licensing staff carried on
23 processing and issuing TLC licenses, plates,
24 renewed licenses, and provided in-person
25 customer service to licensees throughout the

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

pandemic from our Long Island City office.

Safety and Emissions division inspected over 50,000 taxis and FHV's to ensure they were safe for drivers and passengers out of our Woodside office. In 57 e-mails and other mass communications to our 200,000 licensees between March and last week, our call center and External Affairs staff communicated vital information to drivers about the COVID-19 pandemic, answered over 112,000 calls, putting licensees and their families in touch with COVID-19 services and other benefits.

During the pandemic, the TLC also ensured the distribution of \$8.9 million from the Taxi Improvement Fund, the TIF. Those monies have been a needed lifeline to vehicle owners and drivers of our wheelchair accessible green and medallion taxis. As a reminder, the TLC created the TIF to support medallion owners and drivers who are putting accessible vehicles on the road. Those accessible vehicles serve New Yorkers and visitors with disabilities. And it is my mission to continue to ensure that the TLC

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

meets the mandate and access the TIF was designed to create.

TIF is not a rainy day pot of money, and is required in the interest of passengers with disabilities. As the TLC endeavors to ensure accessible service for all, and while there's a long way to go, it is promising that we have seen more than 400 new drivers sign up for TIF during the pandemic, earning \$100 sign-up bonus, as well as extra dollars per trip in a wheelchair accessible vehicle.

In addition to maintaining our core services and devoting human and material resources to the City's recovery efforts, we are positioning the Agency for a future of recovery and reinvention. Our 90-day review is underway and has already assisted us in the planning of an office of innovation within the TLC, with the goal of driving market advancement and stability, helping us to evaluate and plan for new challenges and opportunities, including a potential universal TLC app.

With COVID-19 exacerbating the

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

medallion sector's financial insecurity, we have also begun a medallion trace project that will clarify and quantify the amount of existing medallion debt, which will be essential to our scoping and demanding the federal assistance needed for an effective public-private partnership and any potential debt relief.

In sum, we are focused, informed, prepared and prepared to lead the industry through what will continue to be some of our most challenging days. As our city recovers and riders return, we appreciate in advance, the feedback and partnership that we continue to receive from our partners in government and industry stakeholders. In my initial time at the TLC, I have spoken with and interacted with the full range of our licensees from across all of the segments that we regulate.

In February and in March, prior to the onset of the pandemic, I visited with drivers at our local airports. Over the summer, I visited with drivers at the food distribution

1
2 sites; there were ten of them during the
3 height of the pandemic. I have participated
4 in webinars and video conferences and have
5 spent hours on the phone and on social media
6 connecting with licensees. The conversations
7 that I have had with drivers and owners whose
8 struggles have been magnified by the COVID-19
9 crisis, have been nothing short of
10 heartbreaking and among the most difficult of
11 my 22-year career.

12 I appreciate the time and candor of
13 people from across the industry, including,
14 but not limited to those in the yellow
15 sector; Ms. Galleonor Comincur (phonetic),
16 Mr. Bernardo Celerino, Mr. Sergio Cabrera,
17 Mr. Alan Sapoznik, Mr. Curam Khan (phonetic),
18 Mr. Maninder Singh (phonetic), Mr. Cozin
19 Resak (phonetic). Fleet owners; Ron Sherman,
20 Amos Tamam, Malcolm Rattner. Liveries
21 representatives; Sarah Angeles and Jose
22 Altamirano. The black car representatives
23 and owners; Diana Clemente, Jeff Brose
24 (phonetic). Our high-volume drivers; Raymond
25 Morales, Ronald Rivera, Israel Savado

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

(phonetic), Franklin D'Amato (phonetic),
Richard D. Curtal (phonetic), Annie Tan
Shepherd (phonetic), Stephanie Raj.
Representatives from IDG, the Taxi Driver
Federation, NYTWA, TMODA, YTU, The Black Car
Fund, Karen Myer in insurance, and advocates
for people with disabilities, Jean Ryan, to
name a few.

Your voices and the difficult
conversations that we have had are the ones
that we must continue to hear every day, so
that the TLC can try to drive changes and
innovation that the industry needs in the
days and years ahead.

To the licensees listening this
morning, those that I have spoken with and
those that I have yet to meet, I want to
assure you that I and the staff at the TLC
are committed to supporting you and to see
you through these difficult times. We are
doing our absolute best to not let you down;
we know that you have been through enough.

Turning to today's agenda, we are
meeting to approve base licensed applications

1
2 and to hear feedback on two proposed rule
3 packages. The proposed rule packages include
4 items -- two items that I wish to highlight
5 for you. The proposed rules would allow us
6 to increase the number of wheelchair
7 accessible taxis on the road by broadening
8 the pool of vehicles eligible to receive
9 money from the Taxi Improvement Fund,
10 reducing financial barriers to getting more
11 accessible taxis on the road.

12 We will also hear comments on proposed
13 rules that will allow the TLC to formally
14 align its regulations with City Council
15 legislation that was passed on
16 August 14, 2018, and that went into effect on
17 November 12, 2018. The Local Law 151 of 2018
18 reduced some penalties for unauthorized
19 street hails. However, I want to emphasize
20 that the TLC has increased enforcement below
21 96th Street in Manhattan. And I can confirm
22 that the penalties for illegal street hails
23 remains significant and are \$500 for the
24 first illegal street hail violation, \$750 for
25 the second illegal street hail violation, and

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

a third violation will result in a license revocation.

The proposal at hand is merely a formality since our current rules do not reflect the requirements of Local Law 151, and it is important that our rules correlate and correspond to the law.

Our General Counsel, Ryan Wanttaja, will provide additional information prior to the hearing portion of this. I thank you for your time and for listening to this elongated report, and I look forward to the rest of this public meeting. Thank you.

MR. SWITZER: I'm not hearing Ryan. Ryan, are you muted?

COMMISSIONER JARMOSZUK: Please stand by. We're going to turn things over to our General Counsel, Ryan Wanttaja. As I shared earlier, this is our first virtual meeting. So, we just need one moment to ensure that his volume is audible to all of you.

MR. SWITZER: I'm not hearing him. I think his headphone is off. While Ryan is addressing his microphone issue, we will do

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

some housekeeping.

This meeting is being conducted remotely via Webex and simulcasted to our TLC website, live stream, and Facebook accounts. Any person wishing to testify was asked to sign up in advance of the hearing. All registered speakers are joining the meeting via Webex. If you are speaking today, your audio and video were automatically muted until you are recognized.

When your name is called, the moderator will activate your account and your line will be unmuted. When ready, please state your name and affiliation and then proceed. Public testimony is limited to three minutes per speaker. Please limit your remarks, specifically, to the two rule packages being addressed today. When your testimony is complete, your audio and video will be muted by the moderator. For any additional comments on separate items, you can submit them to the Commission in writing.

A closed captioning is also available for today's hearing. You can turn on the

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

multimedia viewer that's in the lower right-hand corner and hit continue and a black box with all of the texts from today's hearing will pop up.

Interpretation is also available today. During the sign-up process, individuals were asked if they needed any language assistance. When your name is called, please speak and the interpreter will repeat your testimony in English. We'll repeat this message in different languages today.

And we will set up with our Arabic interpreter who will repeat this message. Arabic?

ARABIC INTERPRETER: Yes, hi. My name is Waffa (phonetic).

(Arabic interpretation in progress.)

MR. SWITZER: Thank you very much. We'll go to Mandarin, our Mandarin interpreter. Hello, Mandarin. Go ahead.

MANDARIN INTERPRETER: Can you hear me?

MR. SWITZER: Yes, I hear you.

(Mandarin interpretation in

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

progress.)

MR. SWITZER: Thank you very much.

And we'll go to our Romanian interpreter. Romanian, please unmute your line. Hi, Romanian?

ROMANIAN INTERPRETER: Good afternoon, everyone.

(Romanian interpretation in progress.)

MR. SWITZER: Thank you very much.

And we'll go to our Russian interpreter. You can unmute your line. You're unmuted.

RUSSIAN INTERPRETER: Okay.

(Russian interpretation in progress.)

MR. SWITZER: Thank you.

And we'll go to our Haitian interpreter. Haitian, your line is unmuted.

HAITIAN INTERPRETER: Yes, can you hear me?

MR. SWITZER: Yes.

HAITIAN INTERPRETER: All right. Perfect. Yes, my name is Anderson.

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

(Haitian interpretation in progress.)

MR. SWITZER: Great. Thank you very much.

And as a note to everyone viewing on Webex, you can change the view of your screen by going to the upper right-hand corner and hitting the grid view and you'll be able to see all speakers that are a panelist. Okay? Thank you very much. And we'll proceed with our meeting now. Ryan?

MR. WANTTAJA: Hello. Is it better? Can you hear me?

MR. SWITZER: Yes, very good.

MR. WANTTAJA: Fantastic. All right. This was working earlier. And I appreciate the help of our fantastic IT department here as we try to do this for our first time. So, with that taken care of, we'll move on to the second agenda item.

Commissioners, before you are the minutes for TLC's February 5, 2020 Commission meeting. Does anyone move to approve the minutes?

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

COMMISSIONER MITCHELL: So moved.

MR. WANTTAJA: All right. Commissioner Mitchell moved. Can I get a second?

COMMISSIONER AGUADO: Second.

MR. WANTTAJA: Commissioner Aguado second. All in favor?

(Chorus of ayes.)

MR. WANTTAJA: And with that, the minutes for the February 5, 2020 Commission meeting are approved unanimously.

And moving on to the next item on our agenda, I will now call on Fabian Cancel to present the recommendations for base applications.

MR. CANCEL: Good morning, Commissioners. My name is Fabian Cancel. I'm the Director of the Base and the Business Licensing Unit. This morning we have 67 base renewal and change applications and one denial for your approval.

MR. WANTTAJA: Thank you, Fabian.

Does anyone move to adopt the recommendations?

COMMISSIONER MITCHELL: Mitchell moves.

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

MR. WANTTAJA: Mitchell moved. Does anyone second?

COMMISSIONER POLANCO: I second.

MR. WANTTAJA: Commissioner Polanco second. All in favor?

(Chorus of ayes.)

MR. WANTTAJA: And with that, the recommendations are adopted unanimously. Thank you, Commissioners.

So, next up, we will have a public hearing on two rule packages. Both rule packages were noticed for an October 19th public hearing in the City Record on September 18th.

The first rule package is a cleanup rule package making technical changes to portions of TLC's rule. Specifically, these rules update in a LIME language relating to passengers with disabilities; wheelchair accessible service training and service animals; their moving on fleet Dispatch Service Provider license chapter allow for owners of wheelchair accessible vehicle-restricted medallion to receive

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

Taxicab Improvement Fund; allow FHV bases that have filed franchise agreements with the New York State Attorney General's office that pays drivers in accordance with those agreements; and align TLC penalties surrounding illegal street hails with updates to the New York City Administrative Code.

The second rule package updates the rules surrounding TLC's summary suspension hearing. The proposed rules provides guidance to ALJs and the chairperson as to the relevant consideration for accepting public safety risk, including the issues that may be addressed in a hearing and the proper basis for a decision regarding continued suspension. In addition, the proposed rules provide for a quicker return of a license for those drivers whose summary suspension has been lifted.

We will now begin the public hearing on both rule packages. You will have three minutes to speak. And due to the number of people signed up to speak, this time limit will be strictly enforced. As a

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

reminder, after your name is called, please press the start video button and turn on your camera and ensure you are unmuted prior to introducing yourself. Your camera will only be visible once your name is called and as you speak. At the start of your testimony, please identify the rule package you are testifying about.

Finally, if you did not sign up to speak or run short on time and would like to still submit written comments on either of the proposed rules, you may still submit those at tlcrules@tlc.nyc.gov. And with that, I will call our first speaker.

Aziz Bah?

MR. SWITZER: Aziz Bah, you can unmute your line.

MR. BAH: All right. My video should be on. Are we ready to begin? Yes? No?

MR. SWITZER: We can hear you.

MR. BAH: Good morning, everyone. I would like to talk on the proposed rule regarding the suspension, about the time frame. And my name is Aziz Bah. And thank

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

you, Madam Commissioner, for giving me the opportunity to weigh in. And I would like also to recognize the great job your staff is doing to respond to our drivers' needs.

I'm coming before you today as a driver and a member of the Independent Drivers Guild. Actually, I'm the organizing director as well; a driver that understands the distress associated with losing one's license, even for a day. So, as it stands, while most people have the luxury to go about their business without the fear of losing their job should they get arrested, for example, for showing up at a rally, a TLC-licensed driver is shackled 24/7 with excess policing on and off the job.

When an arrest occur while I am at work, instead of suspending my license, I should be granted a fair hearing by the TLC within five days max and a decision rendered the same day. TLC should not take my license away based on accusations only. Doing the most dangerous job in the City, a driver has no protection and often time is left to

1
2 defend himself. Drivers get verbally or
3 physically attacked, and when they push back,
4 the TLC's responds after an arrest that may
5 result as a result of that, should not always
6 be an immediate suspension. Even though the
7 driver is allowed to bring evidence at the
8 board hearing to make a case of why he should
9 keep his license, the idea of fighting two
10 battles can affect his mental wellness.

11 Losing a TLC license would prevent a
12 driver from making an income necessary to
13 hire a lawyer to represent him in both
14 courts. Hence, creating a ripple effect that
15 can bankrupt a worker that was barely getting
16 by. Furthermore, when an arrest happens off
17 the job, allow the court system to decide.
18 If the driver is found guilty of a crime that
19 constitutes a direct and substantial threat
20 to public health or safety, only then TLC can
21 act.

22 MR. WANTTAJA: Thirty seconds
23 remaining.

24 MR. BAH: Time is money. It could take
25 up to 52 days to get reinstated. So, with

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

mounting bills and expenses and the lack of savings due to a weak industry, a driver's life can be easily ruined by a simple parking ticket, let alone an unfounded license suspension. I disagree with the proposed rule. Look out for your drivers, TLC. Thank you so much.

COMMISSIONER MARINO: Can I just ask a quick question on this, Mr. Bah?

MR. BAH: Sure.

COMMISSIONER MARINO: Are you in favor of this rule change?

MR. BAH: I am not.

COMMISSIONER MARINO: And that is because why? Because it actually allows for -- and I know we're on time constraint, so I don't want to talk a lot here. But I just want to get a sense if you are for or against these rules changes?

MR. BAH: I'm against it because it don't go far enough as far as restricting the number of days a driver should wait, and they shouldn't suspend the driver at all.

COMMISSIONER MARINO: I completely

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

understand. All right. Thank you, sir.

MR. BAH: Thank you.

MR. WANTTAJA: Thank you. And our next speaker will be Michele Dottin.

MR. SWITZER: Michele, please unmute your line.

MS. DOTTIN: Good morning, everyone. Thank you for having us. I am Michele Dottin. I am a driver and an advocate for all FHV drivers. It is with a heart that's troubled that I'm coming to you today on behalf of drivers losing their livelihood over an arrest made in their personal lives. In this country, an individual is considered innocent until proven guilty. I believe we drivers should have the same rights afforded to us by the law. Taking away our right to drive is unacceptable. Why should TLC take away the right of a driver to earn a living while waiting to have their day in court?

Drivers are policed excessively. The TLC should only take away a driver's license if and when they are convicted by a court of law, not TLC. This course that you chose

1
2 will send a driver into a tailspin, leaving
3 them in with mental health issues, leaving
4 them with the inability to feed their
5 families. Injustices continue to happen
6 against such -- our drivers' Community. We
7 face double jeopardy, which also affects us
8 along the way. A bill was passed, 748-A,
9 which found that if a driver is ticketed by
10 cameras, then the TLC could no longer ticket
11 them.

12 We have six points on our license,
13 which allows us before we are stringently
14 charged by TLC rules. All of these things
15 affect a driver. And taking into
16 consideration this, which brings a driver to
17 being -- their license taken away for a
18 charge that we do know as individuals, there
19 are lots of actual issues that can make a
20 charge come on a driver. We're a community
21 of drivers that only way of earning money is
22 actually when we're on the road. We do not
23 earn an income -- we do not have the ability
24 to get unemployment if our license is taken
25 away. We pay all our own bills because we

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

are self-employed.

All of these things that you look at
and all of these things that come in front of
a driver --

MR. WANTTAJA: Thirty seconds
remaining.

MS. DOTTIN: -- that as a licensed --
as an immigrant, we don't need to be
exploited. We need to have a fair hearing
and in a reasonable amount of time. But I
believe that a court of law should be done
and a driver should be vindicated through a
court of law before TLC steps in.

So, I ask you please to reconsider your
actions against drivers. Give them a fair
shot to have their day in court with
reasonable considerations on their part. Do
not take away their livelihood. I vote no on
suspending the drivers. Thank you very much.

MR. WANTTAJA: Thank you for your
testimony. The next speaker will be Osvaldo
Santos, who has indicated that they need
Spanish translation services.

MR. SWITZER: Your line is unmuted.

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

MS. SANTOS: Good morning. This is Ashley Santos, Osvaldo Santos' daughter. I'm sorry for my presence, but this is my father here.

We're, actually, testifying based on a violation that he had, a summons. The inspection was done on May 5th, the inspector said everything was good to go and that he passed. But two weeks and a half later, he received a notice in the mail saying that he had failed due to camera system, which he received the date way past his correction date; and at that time, he was a little ill.

But when he went to do the correction that was made on May 27, 2020, he went to the inspector and the inspector said that he is good to go because the car that he has does not require a camera system. So, my father here sent all the inspection, the vehicle report to the office and everything was good to go, so we're just waiting for that to be closed. Thank you.

MR. WANTTAJA: Thank you. And we have members from our External Affairs division

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

listening, and we have your e-mail address. Somebody will get in contact with you about this.

MS. SANTOS: Perfect. Thank you so much, sir.

MR. WANTTAJA: Thank you.

And our next speaker is Diana Clemente.

MR. SWITZER: Your line is unmuted.

MS. CLEMENTE: Good morning. My name is Diana Clemente. And I am the President and owner of Big Apple Car, VIP Gold. I am also the President of the Black Car Assistance Corporation, the black car industries trade association. With regard to the cleanup rules, I would like to focus on a major concern we have with the language used on one specific rule. The rule that would allow FHV bases that have franchise agreements, pursuant to New York State law, to pay drivers and pass along summonses in accordance with those agreements.

In the traditional black car industry, many companies are set up as cooperatives. While most are franchises, the absence of

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

cooperatives in this language would exclude many traditional bases from continuing to operate in the manner outlined in the cooperative agreements. This could also create an unfair playing field within the traditional black car industry by not treating franchise models the same as cooperative models.

With regard to paying earnings within one week of a trip's completion, this would create an issue with traditional bases who work with corporate accounts. Corporate accounts are established with various payment schedules, which can vary from 30 to 45 days contractually, with payment often not made for 120 days or more. All bases ensure that drivers are paid in a timely manner.

With regard to passing along summonses to drivers, the exclusion of cooperatives would also put a hold to this practice. As you know, in a true cooperative, the shareholders are the drivers. And they have agreed to this practice of passing along summonses, as well as payment schedules.

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

These practices have always been a part of the agreements signed by the cooperative shareholders.

Since high-volume for-hire vehicle companies are, in fact, organized as cooperatives, we understand why this language was excluded. Simply lumping in cooperatives with a broad stroke would ultimately also apply to HV/FHVs. While a traditional black car base, an HV/FHV, may both be organized as cooperatives, the reality is that they operate with very different business models. For example, HV/FHV companies require immediate credit card payment. Therefore, we believe that specific language could be created that would preserve the aforementioned practices for traditional black car bases that are cooperatives, while excluding it from HV/FHVs.

We are proposing legislative language that would ensure that traditional or legacy cooperatives are treated the same as franchisees. The proposed rule in question would be amended to include the following

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

language:

Except when the driver and base are operating under the terms of a franchise agreement filed with the Attorney General of the State of New York, or when the driver and base are operating under the terms of a cooperative agreement as defined in Subchapter 59D-03 subsection (d). By referencing --

MR. WANTTAJA: Thirty seconds remaining.

MS. CLEMENTE: -- Subchapter 59D-03, which defines high-volume for-hire vehicle services, this amendment would effectively allow traditional black car bases organized as cooperatives to be treated the same as franchises, while continuing to exclude HV/FHVs, the true intent of this proposed cleanup bill.

In closing, I thank you for your time, and I welcome any questions you may have.

COMMISSIONER POLANCO: So, Ryan, what is that about in terms of the language of cooperative? Was it removed from the

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

original regulation? And what is this in terms of the difference between the FHV and the black car? I want to know a little bit more about that.

COMMISSIONER MARINO: I second that. I second Lauvie's inquiry. Not that I have to second it, but you know what I mean. I would like to hear more about it.

COMMISSIONER MITCHELL: Mitchell thirds. I'd like to hear about it.

MS. CLEMENTE: I know you proposed it to Ryan, but I'd be happy to jump in, if Ryan wants me to.

COMMISSIONER MARINO: Yeah. Sure, Diane -- Ms. Clemente, go ahead.

MS. CLEMENTE: Okay. Sure. So, in the traditional industry, there are franchise groups and cooperatives. The problem is that Uber and Lyft and other high-volume app-based companies are also conducting as cooperatives. But when the rule change was written, the word "cooperatives" was left out. Because if that were to happen, it would also apply to Uber and Lyft, and that

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

was never the intent. But by omitting the language "cooperative" in the rule change cleanup, that means the traditional companies; such as Skyline or Vital that have operated under these agreements for years would not have the exemption that franchise bases would have.

So, the wording that we propose would enable the cleanup to exclude Uber and Lyft because they get paid immediately, and they are not dealing with payment terms; such as traditional coops; such as, again, Skyline and Vital.

COMMISSIONER MARINO: I think this sounds like a valid concern. I know we're pressed for time, but I think this is something that should be looked into. Do my colleagues agree with me?

COMMISSIONER SORRENTINO: I agree. That should be looked into.

COMMISSIONER MITCHELL: I agree also.

COMMISSIONER MARINO: Thank you for bringing this to our attention, Ms. Clemente.

MS. CLEMENTE: Thank you very much.

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

COMMISSIONER MARINO: We will look into it for sure.

MS. CLEMENTE: Thank you.

MR. SWITZER: Thank you. Our next speaker is Walid Malta with Arabic translation or interpretation.

COMMISSIONER MARINO: Brian, before we go on, I trust somebody has made a note of that. I just don't want this to fall through the cracks. That sounds like a very valid concern that really requires attention. So, I'm not writing anything down. I hope someone at the TLC is just making note of this so we can readdress it later.

MR. SWITZER: Yes, we have our External Affairs and policy team watching.

COMMISSIONER JARMOSZUK: And I am confirming that we will reconsider this component of the proposed rule. Thank you.

COMMISSIONER MARINO: Thank you, Madam Chair. It's so nice to see you, by the way. Thank you, everyone.

COMMISSIONER JARMOSZUK: You too. Thank you, Diana.

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

COMMISSIONER MARINO: Thank you, Diana.

MS. CLEMENTE: Thank you.

COMMISSIONER MARINO: Bill, you're muted. If you're trying to speak, you're muted.

COMMISSIONER AGUADO: How soon will TLC get back to us on this matter?

COMMISSIONER JARMOSZUK: We will follow up after this meeting.

MR. WANTTAJA: Our next speaker is Walid Malta, who has indicated they need Arabic translation services.

MR. MALTA: Can you hear me -- my testimony?

COMMISSIONER POLANCO: We can hear you.

ARABIC INTERPRETER: He said, "I'm so sorry about -- I made mistake by just -- I didn't give attention to the red light. So, I just clip it like I mean it, but it was like hard for me to control my car. At the same time, please, I need help because I don't mean to make this mistake, but it happened because the road was not clear in front of me. And I'm without work since

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

March and I really need my license back because I need really to work. And, again, I'm so sorry about this mistake with the car. But it's not like in my intention to do this mistake."

MR. WANTTAJA: Thank you. And we have members of our External Affairs staff listening, and they will be reaching out to you about this issue.

ARABIC INTERPRETER: He said, "I really appreciate that."

MR. WANTTAJA: Thank you. And our next speaker is Anwaar Malik.

MR. SWITZER: Your line is unmuted.

MR. MALIK: Should I start talking?

MR. WANTTAJA: We can hear you. Thank you.

MR. MALIK: Okay. So, suspending a driver's license, I don't agree with that rule because first, you have to go through all the courts and everything and plea not guilty or guilty, and you guys just want to take away his whole livelihood, his or her's whole livelihood; that just doesn't sound

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

right. And before we talk about the driver's license getting suspended, I think TLC should get suspended because you guys didn't do some of the work you were supposed to do.

Now, you're letting Uber and Lyft get new drivers; what's up with that? Now drivers have to deal with more stress because new drivers are coming? That's just messed up. I mean, I think you guys should like -- before all this, just fix up TLC within the inside and then think about drivers. Like, drivers never got any kind of relief from TLC. Well, maybe the COVID, the deliveries, some drivers participate in that. But other than that, drivers didn't really get anything.

And then we can't use the bus lanes. Even though our passengers pay a \$2.50 surcharge and everything, we still can't use the bus lanes. Yet the buses, they only charge like a dollar from their passengers. Other than that, like a bus can block a whole street. And let's say a TLC driver stops in an intersection, we get a ticket for that;

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

it's not even our fault. The bus driver stopped without putting his or her caution lights on.

So, how is it that we're -- we're not even being treated fairly. All the money we make, like it's just going to you guys. And why did you come out with a double jeopardy ticket in the first place? Were you guys short on money or something? I just don't get. And where is the TLC police when drivers are getting attacked? Where are the TLC police when drivers are getting killed? Can someone answer that?

MR. WANTTAJA: We're here to hear testimony on the two rule packages in front of us. And in the interest of time, we're just supposed to do the testimony now. If you have further questions for the TLC, please feel free to put them in writing at tlcrules@tlc.nyc.gov.

MR. MALIK: They don't answer back.

MR. WANTTAJA: Thirty seconds remaining.

MR. MALIK: Yeah, they don't answer

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

back. I was having the serious issues when there was a lockout done. I couldn't even sleep at nighttimes. Part-time drivers lost their jobs who had to pay for college and stuff. I couldn't even sleep in those days. I sent an e-mail to TLC, never got an answer back.

COMMISSIONER JARMOSZUK: Sir, we have --

MR. MALIK: They didn't show any kind of responsibility.

COMMISSIONER JARMOSZUK: Sir, we have your name and your contact information, and I will personally follow up with you. This is the Commissioner.

MR. MALIK: You're a Commissioner. You're good, but --

COMMISSIONER JARMOSZUK: I'm going to follow up with you.

MR. MALIK: Okay.

MR. WANTTAJA: Thank you for your testimony. We will move on to the next speaker. Our next speaker is Dimitri Basiloshvili (phonetic), who has indicated

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

they need Russian translation services.

RUSSIAN INTERPRETER: Dimitri?

MR. SWITZER: Dimitri, your line is unmuted.

(Russian communication in progress.)

RUSSIAN INTERPRETER: So, Dimitri's license was blocked and he has done everything that was needed because he had some problem with inspection. And the problem is that he didn't come to the court hearing. And he knows that it was a big mistake, and he knows that he didn't pay -- he said that he didn't pay because he couldn't understand, it was confusing with the address. He couldn't understand what the address change with the car and with not car, and he's just asking you to understand him and to leave him because he's responsible and realizes that he's made a mistake.

MR. WANTTAJA: All right. Thank you. We have members of our External Affairs team listening on the conversation. And somebody will follow up with you about this issue.

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

RUSSIAN INTERPRETER: Okay. Dimitri.

MR. DIMITRI: Um-huh.

(Russian communication in progress.)

RUSSIAN INTERPRETER: Dimitri is asking if he should expect the contact on his e-mail.

MR. WANTTAJA: Yes. We have your e-mail address. And TLC will be reaching out to you at the e-mail address you signed up to speak with.

(Russian communication in progress.)

RUSSIAN INTERPRETER: Yes. And the last question is: Does it mean that he will be informed about his next steps?

MR. WANTTAJA: Our staff will reach out to you and talk about next steps.

(Russian communication in progress.)

RUSSIAN INTERPRETER: "Thank you so much."

MR. WANTTAJA: Thank you for your testimony.

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

And just as a reminder, we are hearing testimony on two rule packages. If you have issues with a particular summons, please reach out to TLC to address those matters. And we'll get back to you on those.

Next up, our next speaker is Tina Raveneau.

MR. SWITZER: Your line is unmuted.

MS. RAVENEAU: Thank you. Good morning, Madam Chair. My name is Tina Raveneau. And I am a TLC driver and a member of Independent Drivers Guild. I would like to thank you for this opportunity as a driver to view my opinions on matters such as these, which has been heavily affecting drivers like me in the for-hire vehicle industry. I would like to emphasize that drivers' livelihood should not be taken away until proven guilty. Drivers should be given time for a fair hearing to plea their case within a reasonable time, like the same week of occurrence.

Also, drivers' personal affairs should not be held against them until there is a

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

final judgment in a court proceedings.
Drivers should be able to continue living their lives and working to provide for their families. Drivers should not have to suffer these kind of consequences, which, honestly, continues to happen. All standards should be the same across all government agencies. Drivers' lives really do matter, too. And the TLC has not been putting that forward. You pretend you do, but you really don't.

These behaviors also continue to drive drivers suicide at increase rates, and these rates are increasing. You know, every time you guys put drivers into more debt, I mean, this affects them mentally. They don't know what to do. You don't provide any kind of service to really help a driver, except for taking their livelihood away or incur more fees.

You know, for example, NYPD don't really give even a regular civilian tickets when they're stopped for maybe a minute or two in a bus lane, and TLC is doing it consistently. All those rules should be the

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

same across the board and it's not. TLC is just doing whatever it wants just to incur money on drivers, which ultimately affects drivers' livelihood. This has got to stop. I mean, you guys say it, but you really, really have to do it. I mean, it's there. It's there in the numbers. And we have lost drivers, right? We have literally lost drivers. Drivers have to take their lives because of the actions from this agency. As city agency, your interest should always be for the drivers.

So, once again, I just want to say I'm not in favor of these rules. Any rules you're implementing should really be in favor of drivers and drivers' livelihood. Thank you.

MR. WANTTAJA: Thank you for your testimony. Our next speaker is Guillermo Fondeur. Please unmute your microphone if you're speaking now.

MR. FONDEUR: Are you hearing me now?

MR. WANTTAJA: Yes, we can hear you now. Thank you.

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

MR. FONDEUR: All right. So, good morning, my drivers community and representatives of TLC and Authority.

So, my testimony this morning is about the discrimination. We're always talking about discrimination, and as you could see in this panel, we have many different backgrounds. But when it came to the favors and rules, you could see the discrimination on that FHV compared with the yellow and green taxis. So, from the WAV vehicle, you have certain privilege going in favor of the green and yellow taxis; like the tax credit they receive when they get the new WAV vehicle, is very high compared with the credit the FHV drivers receive. So, that's something TLC have to review and became with the new package, more favor for all the drivers at the same time, not certain privilege for one and not the others.

So, that's my testimony for this morning; for TLC to review these discriminated -- like I said before. And thank you for the opportunity.

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

MR. WANTTAJA: Thank you for your testimony. The next speaker is Peter Mazer.

MR. MAZER: Good morning, Commissioners. My name is Peter Mazer. And I'm General Counsel to the Metropolitan Taxicab Board of Trade. We're a trade association that represents the owners of medallions and interest of our drivers. We have our drivers resource center that provides free legal services to our drivers. We've represented more than 5,000 drivers and have provided more than \$1.3 million in free legal services, including services before OATH and defending drivers in summary suspension hearings.

This morning, I would like to talk about the summary suspension rules that we are considering. To be clear, the summary suspension rules are not new. Commission has summarily suspended licensees for the last twenty years or more on the basis of an arrest. Things have changed, though, and the rules have been modified and revised over the years. Until about a year ago, it was almost

1
2 impossible to get a license back from the TLC
3 when one was suspended because of an arrest.
4 The standard applied was that the OATH judges
5 were to consider the charges as if they are
6 true, and that's still the standard. But
7 respondents were not permitted to submit any
8 kind of evidence regarding mitigation of
9 circumstances. And it was rare for a driver
10 to get his license back. That was changed as
11 a result of several lawsuits that were filed
12 and OATH judges now consider different types
13 of evidence, including whether or not a
14 driver presents a threat to public health or
15 safety; and as a result, more drivers are
16 getting their licenses back as a result of
17 summary suspension hearings. And most of the
18 rules that you are considering today are, in
19 fact, codifications of those court decisions.

20 But there is one point that I would
21 like to address this morning and that is the
22 time length that exists between the
23 issuance -- the arrest and the issuance of
24 the decision at OATH and the ultimate return
25 of the driver's license. We have heard many

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

drivers this morning testified that they consider the process unfair, and I agree with them. But the process exists and has existed for many years, and we have to work within the constraints of the process that we have before us to make the process even fairer.

My concern is with respect to when a criminal case begins. The Commission has taken the position that a criminal case can begin with the issuance of a desk appearance ticket. When a desk appearance ticket is issued, that's not really the commencement of charges within the meaning of the criminal court system. That's simply a notice that a respondent is to appear at a future date in criminal court, so that the respondent could be arraigned.

MR. WANTTAJA: Thirty seconds remaining.

MR. MAZER: Yeah. The Commission has, in fact, suspended licenses on the basis of desk appearance tickets. Now, we have a greater problem with the COVID situation. Criminal courts, for the most part, had shut

1
2 down and we are -- and cases are languishing
3 in criminal court. Even for many, many
4 months, respondents are waiting for upcoming
5 court dates. As a result of that, their
6 licenses continue to remain on suspension
7 because most of the licensees get their
8 license returned only when they plead to a
9 lower charge that's no longer a suspendible
10 offense; that's how most drivers get their
11 licenses back, not as a result of an OATH
12 hearing.

13 And we'd like you to consider or at
14 least reconsider when a case begins and make
15 it clear that something could be addressed so
16 that we don't have to deal with this very
17 long time period between the time that a
18 person enters the criminal court system --

19 MR. WANTTAJA: It's been three minutes.

20 MR. MAZER: Okay. And if you have any
21 questions, I'd like to -- and somebody else
22 will submit a written comment section.

23 COMMISSIONER MARINO: Mr. Mazer, I just
24 want to confirm -- so, you as well, I mean,
25 are you for these rules or against these

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

rules? Or you're for the concept and think they don't go far enough? Just in one sentence, please.

MR. MAZER: Sure. I would like not to have summary suspensions on the basis of an arrest; I think that's unfair. But given the fact that that's been part of our history for the last twenty years, we have to work within those parameters. To that extent, the rules are an improvement over the prior rules, but I am still concerned about clarifying the language as to when a criminal case is commenced, when formal charges are commenced and there's an arraignment, that it should be the beginning of the criminal court process, not when a desk appearance ticket is issued. That change I would ask for.

COMMISSIONER MARINO: Okay. I think, though, that's also a valid concern. I hope -- I just ask our staff to, you know -- obviously, with all of these speakers, I'm sure you're taking notes. But I think that's another valid concern, procedurally.

MR. WANTTAJA: Thank you, guys. And we

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

will have all of the written comments package for all the Commissioners at the conclusion of this meeting.

COMMISSIONER MARINO: Thank you, Ryan.

MR. WANTTAJA: Yep. Our next speaker is Andre Jurezdinstacak (phonetic).

MR. SWITZER: Your line is unmuted.

MR. ANDRE: Hello?

MR. SWITZER: Hello, we can hear you.

MR. ANDRE: Yes, I am Andre Jurezdinstacak. Thank you so much for your time. And thank you so much for allowing me to speak to you. I am owner of the medallion in the past 40 years; I have been driving by myself. After, because of my health, I have rented my medallion to a garage. Right now, I have my medallion for TLC because I was not able to find anymore garage. I am in the situation that I don't know really what's going on with the industry. Because I cannot sell my medallion to anyone at a reasonable because of the high price for the medallion. And also, the garage, they don't want to take anymore, the medallions, because of the

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

shortage of the drivers.

I'd just like to know what is your future for the people like me? And how can we just work together to find some solution? Thank you.

MR. WANTTAJA: Thank you for your testimony. Our next speaker will be Wenjie Cheng.

MR. SWITZER: Your line is unmuted.

MR. CHENG: Hello?

MR. SWITZER: Hello, Wenjie?

MR. CHENG: Yeah, I'm Wenjie Cheng. I thank you so much. Hopefully, you can help me. Let me have the chance to speak something. And I'm wrong. I made a mistake. And now, I need the translation of Mandarin.

MR. WANTTAJA: I believe we have a Mandarin translator online right now.

MR. CHENG: Okay.

MR. WANTTAJA: One second here.

MR. CHENG: (Mandarin communication in progress.)

MR. SWITZER: Mandarin Interpreter, please unmute your line. Mandarin

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

Interpreter, are you there?

(No response.)

MR. SWITZER: All right. Sorry about that. So, let's --

>>: Hi. I'm Cheng's brother-in-law. Can I help him to translate instead?

MR. WANTTAJA: No problem. Thank you.

>>: Thank you.

MR. CHENG: (Through interpreter):

I'm Cheng. I'm very sorry for the mistake I made. And I didn't realize it when that happened, but I studied the TLC laws afterwards and understood that I should not extend my hand when somebody knocked on my window and said he needed help, and so I'm fully accountable for it. But after the incident, we were hit very hard by coronavirus. Between me and my wife, we have two kids and we have three elders on both sides; two of them have Alzheimer's disease. And we made the decision that we should protect the elders, not going out to work on the street afterwards.

So, right now, we're having very, very

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

hard time. We cannot really -- we want leniency and hope the City will take our situations into consideration and extend leniency for us. Thank you very much.

>>: This is what Mr. Cheng has said earlier in Mandarin.

MR. WANTTAJA: Thank you for your testimony. And TLC staff who are listening will reach out to Mr. Cheng about his particular situation.

And our next speaker is Abdoulaye Barry.

MR. BARRY: Good morning, Commissioners. I am very sorry right now by the TLC rule because I'm glad we are going to TLC. I have a summons with TLC officer regarding he said that I have a phone on my ear. I do not have no phone on my ear. So, when he gave me the summons, after he come back he start explaining to me what I needed to do about the summons. I said to him, "forget about it. It's okay." And then he take my license back and went back he wrote another two extra tickets. So, totally, I

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

have three summons against the TLC officer.

So, my suggestion to TLC, the
Commissioner, can you please provide cameras
for TLC officers. When they stop drivers,
let's say any driver do any violation --
we're not the criminals. We are just here to
support our families, do the right things.
Thank you for your support when I went to TLC
because I'm not sure if TLC is not going to
give me fine for my (inaudible). When I
realized my mistake, the meeting was -- I
have a meeting with TLC right here. This is
the papers -- can you hear me? I'm sorry.

MR. WANTTAJA: Yes, we can hear you.
And please do not call in while driving.
TLC's staff will be reaching out to you about
your specific summons. We have your contact
info that you signed in to speak with.

MR. BARRY: Okay. So, when --
Commissioner, I'm very sorry for saying this
because I wanted to talk to you guys, can you
please, again, provide officers with cameras
like the way the police officers carry
cameras when they stop taxi drivers? Because

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

sometimes we're having a little bit of altercation with the TLC officers the way they talk to us, they talk to us like criminal. We're not criminals. We're just here to support our families. Thank you.

MR. WANTTAJA: That isn't an issue for us, but thank you for your testimony. And we'll be moving on to the next speaker now.

Next up, we have Larbi Aitaabou.

MR. AITAABOU: Yeah, hi. Good afternoon, everyone. Thank you, TLC. Thank you, Commissioner. I mean, I'm going to be very brief. I'm sure this is going to take a lot of people to speak about all the issues that they're facing. But my name is Larbi, and I am a member of the IDG, Independent Drivers Guild, and also advocating for drivers in New York City.

One thing that's been on the rise lately is the consumer complaints that is happening pretty much on a daily basis. And that can vary from a bike rider, meaning, you know, bicycle rider, pedestrians and other motorists, even bus drivers. I don't know

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

why it's happening, but I'm sure some of those complaints are really invalid. Some of those complaints, based on race. Some of those complaints, based on -- I don't know, ethnic background, can be.

But, again, drivers are being summoned severely and they have an ultimatum -- either pay the summons or settle the summons at a certain amount or face the judge and, actually, pay a hefty fine. The reason is because somebody complained about you, you would be summoned to TLC, and then you would be fined.

I feel that drivers are being targeted; Number 1, as the gentleman previously mentioned, that the TLC are treating drivers -- TLC officers, the one on the street, treating drivers as criminals. There is no professionalism. I witnessed them with my own eyes. And we ask them to talk to drivers with respect and dignity. They are people, honest people, trying to make an honest living. So, please enforce that. You are the Commissioner, and there is a way to

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

teach people how to conduct their job in a fair and transparent and also respectful way.

The other thing is -- without going in to say, the DMV and the Port Authority, that is something that we need also to address. Believe it or not, Commissioner, if you drive in New York City -- I'm sure sometimes you do -- every time you see a police officer's lights on, it has to be either a yellow taxi, or the black car, a for-hire vehicle car. Most of the time -- I don't want to say that the police are trying to meet the quota, but, of course, there is drivers -- I believe there is drivers that can make a mistake. Sometimes they're --

MR. WANTTAJA: Thirty seconds remaining.

MR. AITAABOU: I'm going through the summary suspension with actually (inaudible) with all the issues that drivers are facing. So, please conduct a thorough research to re-implement these rules in a fair and transparent way. TLC should push the protection for all drivers' livelihood. They

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

have family, most of them are immigrants;
they are afraid of the TLC. So, make the TLC
their friend, not their enemy, please. And
thank you for your time.

MR. WANTTAJA: Thank you for your
testimony. The next speaker will be Juan
Cuello, who has indicated that they need
Spanish translation services.

MR. SWITZER: Your line is unmuted.

MR. CUELLO: Juan Cuello.

MR. SWITZER: Mr. Cuello, you are back
on mute.

MR. CUELLO: (Through interpreter):

Yes, my name is Juan Cuello. I have
been working 21 years, and I have had a
license for the Taxi and Limousine
Commission. I have never been suspended, not
even my motor vehicle or the TLC license.
And, recently, I just got a summons but I
don't know where it came from since they
didn't give it to me directly. But the
number of the summons is 80-17(A1).

I have been fifteen years with my
license clean. But since 2016, I received

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

two summonses; it was two tickets of three, so three and three is six. And in relation and talking about the summons 80-27(A1), I don't know why they put it on my record. But in summary, I'm sorry. And I also did the course of reduction of points and insurance in August of 2000 -- 8/18/20, so in August of 2020.

MR. WANTTAJA: Thank you. We have TLC staff members listening on this call, and they will be reaching out to you about your summons. We have your contact information from when you signed up to speak, so somebody should be reaching out to you shortly.

COMMISSIONER POLANCO: I'm, sorry. Maybe we could do an announcement in the different languages, basically, that anyone that has signed up -- and I imagine that sometimes this gets -- when they come to the live hearing, before they speak up, we already have been able to speak with them beforehand, so we know that their issues are not related to the rule at hand; and it is more of an issue regarding summonses and so

1
2 forth. But maybe there could be a way -- I
3 don't know if there's a way. Because we have
4 so many speakers regarding -- complaining
5 about summonses, and they are very important
6 because they affect their livelihood, but
7 they are taking away time from the rule at
8 hand. People are waiting already to speak up
9 regarding the rule itself. And I know that
10 they can refer to the External Affairs
11 Department, but I don't know if there's a way
12 to ask beforehand.

13 I know it's our first virtual meeting.
14 So, I suppose maybe for the next meeting, if
15 it's virtual again, that this could be sorted
16 out. Because a lot of time is being taken up
17 with complaints regarding summonses. And I
18 really -- us as Commissioners cannot help.
19 It's more like an internal agency matter.
20 And I'm sorry that they're going through
21 this, but there's not much us Commissioners
22 at this hearing we could do, except that it's
23 an agency matter. So, I don't know whether
24 it could be translated, if they could know,
25 maybe there could be a separate link. I have

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

no idea. I just wanted to bring that up.

COMMISSIONER MARINO: I think that's a really good observation and suggestion, Commissioner. And I also, too, just want to say that we all understand the importance of losing your license. I work on a license. My -- Tom works on a license. We can't even imagine our lives -- so, it's a very serious matter that needs serious consideration. And maybe there should be some type of link -- that's a terrific idea. But yeah, clearly, we're here to talk about these rules and it's a good observation, Lauvie.

MR. WANTTAJA: Thank you, Commissioners. We have -- I'm seeing on my list, two remaining speakers that have requested translation services; one in Spanish and one in Mandarin. If I could have those translators just make a brief announcement -- I think you're right. That would be helpful. I see we have the Spanish translator still on the line.

SPANISH INTERPRETER: Yes. What was the announcement that you'd like me to make?

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

MR. WANTTAJA: Sure. If you are speaking about a specific summons, please reach out to TLC External Affairs at tlc.nyc.gov.

(Spanish interpretation in progress.)

MR. WANTTAJA: And just as another matter, I see a next speaker who is also requiring Mandarin translation services. Do we have the translator available?

MR. SWITZER: Yes. Mandarin interpreter, can you unmute your line.

COMMISSIONER JARMOSZUK: Hold on. This is Aloysee. Before we move on, I just want to say to the gentleman who spoke, that we didn't close out with, Senior Cuello:

(Spanish communication in progress.)

MR. CUELLO: Muchas gracias, sí.

COMMISSIONER JARMOSZUK: Gracias.

MR. WANTTAJA: So, while we are waiting to sort out the Mandarin translator, why don't we move on to the next speaker, Neville Black.

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

MR. SWITZER: Neville, your line is unmuted.

MR. BLACK: Actually, I was just calling about a summons also.

MR. WANTTAJA: Thank you. Somebody from TLC -- I see your e-mail address is on here -- will be reaching out to you shortly.

MR. BLACK: All right. Thank you.

MR. WANTTAJA: Thank you. Our next speaker is Richard Jacobson.

MR. JACOBSON: Am I unmuted now?

MR. SWITZER: You are unmuted now.

MR. JACOBSON: Okay. Thank you. I'm really not calling to take up a lot of time. I want to say that I am a TLC license holder; I hold that license very proudly. I'm very happy that there is an institution called the TLC. I think that we lead the country in terms of ground trans -- you know, administrative processes for managing ground transportation professionals. And that we have a barrier to entry and, therefore, we're beholding certain rules. But having said that, I am very, very pleased, again, to be a

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

part of it.

 If I go to the TLC Rule Book, Chapter 80, the beginning of it says the "Scope of this chapter, to establish procedures for the licensing and regulation of drivers licensed by the Taxi and Limousine Commission to drive taxicabs, for-hire vehicles, and street hail liveries; that's (a). (B), to establish operating rules to protect the public. (C), to establish appropriate penalties for the violation of these rules."

 So, the Point B that -- nobody could really question A and C, but the Point B does not include "protect the drivers." And really, I have to say that this is the essence of everything that you hear in terms of whether this package should go through. Drivers are not represented in the rules that they're not -- they are not positively represented. They are primarily, largely, overwhelmingly represented in a very negative light. And these rules -- the scope of this Rule 80 here proves that.

1
2 So, all the calls that you're
3 hearing -- I mean, the due process that
4 really should be there where someone would
5 have a voice and have a sense that in this
6 American -- this great American city, that we
7 have the opportunity to be innocent before
8 proven guilty, it doesn't seem to exist; and
9 this is problematic. And from that
10 standpoint, maybe a 10,000 vote standpoint,
11 if there's a ruling that ignores what people
12 are putting on the table through IDG, I
13 couldn't agree with -- I could not agree with
14 it. And I would say, let's pause it, back it
15 up, and reconsider it with all parties,
16 perspectives heard and so that drivers -- the
17 dignity of drivers are reflected in any
18 rules, not to mention their basic legal
19 rights be reflected in it.

20 So, I want to give a quick example --

21 MR. WANTTAJA: Thirty seconds
22 remaining.

23 MR. JACOBSON: Can you hear me?

24 MR. WANTTAJA: Yes. Thirty seconds
25 remaining.

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

MR. JACOBSON: Certainly. If a bicyclist feels that they were wronged and they chase down a car and break their back window, that bicyclist could disappear and there's no recourse for the driver who is already struggling financially, and now they have to fix their car. Do you understand? So, that's the kind of environment that drivers operate in daily. And we just need to really revisit how the rules are written and include drivers as full-fledged citizens.

And thank you very much. I yield my time.

MR. WANTTAJA: Thank you for your testimony.

Our next speaker is Gungshun Lee (phonetic), who has indicated they would like Mandarin translation services.

MR. SWITZER: Your line is unmuted.

MANDARIN INTERPRETER: Hello? You hear me?

MR. SWITZER: Yes, we can hear you.

MANDARIN INTERPRETER: Okay. Good.

MR. WANTTAJA: My apologies, Gungshun

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

Lee, you're still having connectivity issues with our Mandarin translator.

In the meantime, we'll go to Karl Beecher. And I will just note that if we have not solved this by the end of Karl Beecher's testimony, I would invite you to give your testimony in Mandarin and we can have it translated after we receive the transcript. So, next, I will go to Karl Beecher.

MR. SWITZER: Hi. We have the Mandarin interpreter, but we just don't have Gungshun Lee.

MANDARIN INTERPRETER: Yes, the Mandarin interpreter is ready.

MR. WANTTAJA: Hello, yes. I'm seeing Gungshun Lee, who is muted right now.

MR. SWITZER: Karl Beecher, your line is unmuted.

MR. BEECHER: Yes, can you hear me?

MR. WANTTAJA: Yes. And just for the record, this is Karl Beecher.

MR. BEECHER: Good morning, everyone. Ryan, you're doing a great job. Good

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

morning, Commissioners and everyone. This is the situation:

I'm presently not a TLC driver. I still have the license but I don't use it. I've had it over 20 years. I have a regular job that's very demanding, so I don't get the chance to, actually -- but the purpose of giving my testimony is because of two years ago, 2018. Okay? I got arrested and I was charged. Now, fortunately, the situation that -- the disposition was that it was thrown out because it was a false situation. But I realized that all my licenses -- 'cause I have a few licenses; I have TLC and I have a tow truck license, right? And they were both suspended immediately. I didn't know this until notices started coming in the e-mail and saying, "your license is suspended," this, this, and that. I was shocked 'cause I take great pride in having my license. Even though I don't use them as much, I always, you know, make sure they're always valid and current, just in case if anything happens. Today in society, no one

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

knows how secure their job is going to be.

So, the fact is -- just to keep it short, 'cause I know you guys are busy and I'm busy as well. But the thing is, as for this new ruling that you guys are trying to pass or passed, I'm not sure. I really agree with the fact that it's no longer just for an arrest. From what I've read, the legal terminology I'm not that familiar with all those things. But from what I understood is that arrest is not a cause for summary suspension. It's when it is -- you're charged, from what I understand and how I read it. But if that's the case, it's nice that they brought it to the charge, but that's not enough. I don't agree with that aspect of it. I think it should be until the case is heard in court, you're found guilty -- like some other drivers have mentioned. This shouldn't really be a consideration, you know.

Fortunately, for me, I have a job that I don't need this license right now. But I could imagine the people who rely on this as

1
2 their livelihood; it's insane. And one of
3 the Commissioners who rightly says that she
4 has license in certain things -- I mean, if
5 you're going down the street and then someone
6 accuses you of, let's say -- let's pick up
7 something; I don't know, a hit-and-run -- you
8 hit somebody and they thought it was your car
9 and you get arrested, and now your license is
10 taken away. And now you have to wait -- and
11 depending on how long the case is being
12 heard, you have to wait all this time before
13 your license now is -- or the case is thrown
14 out or the case is adjudicated or whatever
15 the case is. But the --

16 MR. WANTTAJA: Thirty seconds
17 remaining.

18 MR. BEECHER: So, my -- okay. So, to
19 sum it up: I'm not in agreement with this.
20 I stand in support of all my TLC drivers and
21 I say that it doesn't go far enough. It
22 should be only when a case is tried, you're
23 found guilty, then a suspension should be
24 administered, summary suspension should be
25 administered. 'Cause we are innocent,

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

supposedly, until proven guilty.

So, that's my observation. But I think you guys are doing a great job. Just look a little bit more into that, changing it to -- no suspension until the total case is heard and found guilty; that's the only time that I think it should be suspended. Thanks again. Ryan, keep up the good work.

MR. WANTTAJA: Thank you. Thank you for your testimony.

Our next speaker will be Daniel Ackman.

MR. SWITZER: Your line is unmuted.

MR. ACKMAN: Thank you, Commissioners. My name is Dan Ackman. I am the lead lawyer in the case Nnebe v. Daus, which is a long-running class action lawsuit concerning the TLC suspension and arrest policy. It's not noted in the Statement of Basis and Purpose, but it seems that the new rule changes are designed to come into some kind of accord with the Second Circuit's recent ruling that the prior summary suspension, post-suspension policy, was unconstitutional as a violation of due process. In that

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

regard, it's a welcomed development, but as many have said, it's not nearly far enough.

I don't know if the Commissioners know, but this policy of suspending based on an arrest without any investigation into the circumstance of the arrest or without a regard for the driver's record, is a unique policy -- I don't think any other state or federal -- or state or city agency that regulates workers or trades or professions, has a policy like this; it's certainly unusual, proudly unique, highly irregular.

And that is the policy, although, it's good, fair enough, to have a hearing after the suspension, as many have said, there should be at least some kind of investigation before a suspension of any kind. They can look into the circumstances of the arrest. They should consider the driver's record, both as a TLC driver and whether he has a prior criminal record or a prior criminal arrest. If not, and he has got fairly clear record and no criminal record, there's really no reason to consider him a threat to public

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

safety, which is the legislative standard.

And the TLC rule still violates the City Code in two important ways; one is, the City Code does not allow for suspensions on arrest. It only allows for suspensions based on a threat to public safety. And an arrest is not the same as a threat to public safety; it's never been considered that, and it is not that. Secondly, the TLC rules allow the Chair to review the decisions of ALJs, and there's nothing in the New York City Code that allows that either.

So, I would ask the Commission to amend the policy in three ways; one, there should be no suspensions without any investigation into the circumstance of the arrest and the driver's record; second, the post-suspension process should be shortened further; third, if a driver is suspended, he should be given a hearing automatically, or he should be -- the default option, too, would be to grant him a hearing, rather than to make the driver request the hearing. 'Cause right now, after many years --

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

MR. WANTTAJA: Thirty seconds remaining.

MR. ACKMAN: -- very few of the drivers who are suspended, actually, request a hearing.

Fourth, ALJs' decisions should be anonymized. 'Cause right now if you do go through a hearing and an ALJ writes a decision, that decision records the facts of your arrest and the charges against you; and that goes on the internet forever, even when the charges are dismissed and the arrest record is otherwise sealed.

And fifth, chair review should be otherwise -- should be eliminated. I have submitted fairly detailed written comments as well. I'm happy to answer any questions about the lawsuit or about my testimony.

COMMISSIONER MARINO: I have a couple questions for you, Mr. Ackman. When did you bring this lawsuit? And is it a federal or a state lawsuit?

MR. ACKMAN: It was, actually, brought in 2006. It's been pending for fourteen

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

years --

COMMISSIONER MARINO: Oh, my God.

MR. ACKMAN: Circuit Court, there've been two appeals. Most recently, the Second Circuit Court of Appeals ruled in 2019; that decision is part of my written testimony, it's an octavo to my written testimony. But it's very, very difficult and a long-running lawsuit. And, unfortunately, it's been marred by many false statements by TLC officials, including the former Chair and General Counsel.

COMMISSIONER MARINO: Okay. I am very interested in that lawsuit. I don't know if you know, but I'm also an attorney who does a lot of constitutional law issues. And you beat me, 2006, that beats my oldest case. But I'm very interested, and I think you've raised very valid points. So, I would like to speak -- I don't want to waste everybody's time, but I'm very interested in your lawsuit. And I would like to hear more. If you could shoot me and an e-mail. I would like to talk to you more about it.

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

MR. ACKMAN: I will do that.

COMMISSIONER MARINO: Okay. You can just send that to nora@marinojustice.com, please.

MR. ACKMAN: All right.

COMMISSIONER MARINO: Thank you.

MR. WANTTAJA: Thank you for your testimony.

Our next speaker will be Gillian Stoddard Leatherberry.

MR. SWITZER: Your line is unmuted.

MS. LEATHERBERRY: Good day. My name is Gillian Stoddard Leatherberry. And I'm a civil public defender at the Bronx Defenders Civil Action Practice, also known as CAP. Thank you for the opportunity to testify regarding the summary suspension proposed rules.

Bronx Defenders is a public defender, nonprofit, that practices holistic public defense to address the causes and consequences of the multi-law system involved that our clients face. CAP frequently represents drivers whose licenses have been

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

suspended by the TLC following arrest.
License suspension is devastating for our clients. Our clients are hardworking parents and spouses, immigrants and community members who often work a minimum of eight hours a day, often for longer, five to seven days per week prior to suspension.

Immediate loss of income is both shocking and destructive for our clients and their families. Because TLC license suspensions often last for months, most drivers whose licenses are suspended face extended financial instability, including missed rent, mortgage payments and other bills. Loss of a license takes an extremely heavy and emotional toll on our clients.

The TLC should stop suspending licenses based on arrest or criminal charges. TLC license suspension, when based on arrest or criminal charges, disproportionately affects black and brown drivers. Further, since the vast majority of suspended drivers end up without any criminal conviction and return to driving when their criminal case concludes,

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

the suspensions cause serious harm to the drivers' lives and you deprive the City of a needed service, while doing nothing to protect public safety.

Third, TLC's policy is widely out of line with other New York State and City agencies that do not suspend based on arrest or criminal charges alone. Alternatively, if TLC continues suspension based on arrest or criminal charges, only arraignment charges, rather than arrest charges, should provide a basis for suspension. Arrest charges are often dropped, changed, or downgraded following the prosecutor's assessment of the arrest charges.

Second, when a driver receives a desk appearance ticket, drivers are not connected with an attorney until the arraignment, which could be months after initial arrest. Second, the hearing process must be as short as possible. Hearing should be scheduled to be heard within three days of receipt of the hearing request. Decision-makers should render a decision in three or fewer days and

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

chair review should be eliminated.

Third, basic components of due process; such as standards of review, evidentiary standard, and deadlines for every step of the process should be strengthened, clearer, more specific and clearly and accessibly communicated to drivers. Fourth, to rule should require decisions to be anonymized and prohibit disclosure appearing in transcripts and any other form, so drivers are not forced to choose between exercising their due process rights at TLC and their Fifth Amendment right in their criminal, immigration, or family cases.

The new universal sentiment among our clients is that "TLC always wins." While some drivers have prevailed at a hearing since the decision in Nnebe versus Daus, the process should be reformed to give drivers a fairer chance. I refer you to our written testimony for greater explanation of these points, and also echo the testimony of drivers and other driver advocates testifying today. Thank you.

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

MR. WANTTAJA: Thank you for your testimony.

Our next speaker will be Megumi Saito.

MR. SWITZER: Megumi, your line is unmuted.

MS. SAITO: Hi, good morning. Thank you. My name is Megumi Saito. And I am a Staff Attorney at the Worker Justice Project, an initiative of the Legal Aid Society's criminal defense practice. The Worker Justice Project fights employment discrimination faced by people with arrest and conviction records. We thank the TLC for the opportunity to provide testimony in response to Proposed Rule 68-15 and to recommend further amendments.

In order to have a Constitutional fair summary suspension system, the TLC must change the process by which it decides to suspend a license, and it should also remove chair review from the process. We respectfully urge the TLC to make the following modifications to the proposed rule:

First, the TLC should cease summary

1
2 suspensions and limit suspensions to when
3 (a), there is a conviction warranting a
4 suspension or revocation proceeding; or (b),
5 the allegations are directly related to the
6 duties of a driver. The mere fact of an
7 arrest does not show good cause relating to a
8 direct and substantial threat to public
9 health or safety.

10 Of the approximately 180,000 arrests
11 disposed of in New York City in 2019, only
12 19 percent resulted in a criminal conviction.
13 We are unaware of any instance where a taxi
14 driver was arrested and harmed a passenger
15 while their criminal case was pending. To
16 summarily suspend is to sentence a driver to
17 unemployment before any investigation or
18 finding of guilt. The TLC should wait for
19 the outcome of the criminal case before
20 deciding to suspend. And to this end, the
21 TLC may require updates, including next court
22 date appearances and a certificate of
23 disposition when the case is over.

24 Also, the TLC already has a process to
25 conduct an independent investigation and

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

potentially suspend or revoke a license if it concludes that a driver poses a direct and substantial threat. Any passenger, fellow driver, or law enforcement officer may file a complaint against a driver with the TLC, and the TLC will initiate an administrative investigation.

Second, change the word "charges" to "arraignment charges" in 68-15 subsection (d)(1). At a minimum, the TLC should wait until the District Attorney's Office has decided what, if any, charges to prosecute, which are reflected in the arraignment charges.

MR. WANTTAJA: Thirty seconds remaining.

MS. SAITO: Summarily suspending based on arrest charges is particularly harmful to drivers issued desk appearance tickets, because they will often wait weeks or months for their arraignment. TLC should wait and discern whether a suspension is warranted only after a DA decides whether an arrest will, in fact, evolve into a prosecution and

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

what the charges will be. The Legal Aid Society also echos the following recommendations made by fellow advocates regarding the ALJ decisions being anonymous; that chair reviews should be eliminated, and the proper use of hearing transcripts.

Thank you very much for hearing our testimony today. I refer you to our written comments for more on these points.

MR. WANTTAJA: Thank you for your testimony.

Our next speaker will be Leonardo Castillo, who has indicated they were requesting Spanish translation services.

MR. SWITZER: Leonardo, your line is unmuted.

(Spanish communication in progress.)

MR. CASTILLO: (Through interpreter):
Good morning. My testimony is that I just recently had a ticket. I was driving behind a bus, me and some other cars. So, the bus stopped at a light by 233rd Street to leave and pick up some passengers. Then the

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

light was green and the vehicles that were behind me, and me as well, started driving along his side to try to pass the bus --

(Spanish communication in progress.)

COMMISSIONER JARMOSZUK: We will move on to the next speaker.

MR. WANTTAJA: Thank you. Our next speaker is Charmaine Christie.

MR. SWITZER: Charmaine, your line is unmuted.

MS. CHRISTIE: Yes, hi. Good afternoon. My name is Charmaine Christie. And I am a member of IDG. Thank you very much for giving me the opportunity of speaking this afternoon. Good afternoon, Commissioners, Commissioner Jarmoszuk and the other attendees of the panel.

I, actually, was going to address the rule of suspending drivers, but it has been quite well covered by a number of attorneys this afternoon. But I just wanted to say that in reviewing and revising this rule that's currently present, that rather than

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

suspending drivers right away for an infraction, that the suspension should take place once there has been a decision or a conviction on the case.

With that, I will segue to the other matter that I wanted to talk about. Being that we are invaluable service operators in the industry, transportation services we provide, I wanted to state that while using the roadways and thoroughfares, when it comes to bus lanes, that TLC operatives be given the opportunity to use these bus lanes, as we are providing valuable transportation services to our passengers.

So, therefore, rather than be ticketed by not only the -- because I'm in New York -- NYPD and TLC officers out on the road, that we should be given that opportunity to use the bus lanes while transporting our passengers.

The third thing that I would like to highlight is: As a female TLC licensee operating on the road, there doesn't seem to be that type of safety being offered to us as

1
2 members; TLC members, in general, but women
3 in particular. And if you're operating at
4 night, there doesn't seem to be that type of
5 assistance. Because often times, there is no
6 police officer around the areas that we're
7 traveling, or their TLC operators, who could
8 come to our assistance. So, the fact that
9 other business owners are given that
10 opportunity to have certain elements to
11 protect themselves, we are out there
12 defenseless, basically.

13 So, basically, those are some of the
14 issues that I would like to bring to the
15 panel's attention, that you could look more
16 seriously into these matters and address
17 them. Thank you so much for this time.

18 MR. WANTTAJA: Thank you for your
19 testimony. Our next speaker will be Ashraf
20 Awad.

21 MR. SWITZER: Your line is unmuted.

22 (No response.)

23 MR. SWITZER: Ashraf, your line is
24 unmuted.

25 (No response.)

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

MR. SWITZER: Okay. We should skip.

MR. WANTTAJA: Okay. Moving on. Our next speaker is Gabriel Freiman.

MR. SWITZER: Gabriel, your line is unmuted.

MR. FREIMAN: Good afternoon. My name is Gabriel Freiman, I am the attorney-in-charge of Brooklyn Defender Services, Employment Practice. I thank the TLC for holding this hearing, specifically, on the issue of summary suspensions. BSD's Employment Practice regularly represents drivers who are licensed with the TLC, who face charges that results in their suspension.

I want to acknowledge and echo the important points that have been made by many drivers today, as well as advocates for drivers. And we very much agree that the TLC's policy of automatic suspension, based on charges in the criminal legal system, reinforces harms that come from racially discriminatory law enforcement practices. The majority of our clients who have their

1
2 licenses suspended, received favorable
3 outcomes in criminal legal proceedings and
4 then they drive for TLC again. The broad
5 suspension policy that the TLC has and has
6 proposed, poses disastrous economic risks for
7 drivers, and we urge the TLC to abandon this
8 practice and develop more equitable system
9 working with drivers and advocates.

10 I want to focus the oral testimony I'm
11 giving today on the reality that when -- in
12 my office, we meet with drivers, we find that
13 drivers are very concerned about the hearings
14 for two reasons; one is, even with the
15 proposed rules, the timelines involved in
16 these proposed rules leave drivers without
17 work for far too long. Under these rules, a
18 driver could wait ten days for a hearing,
19 fifteen days for the ALJ's report and
20 recommendation, and twenty days for chair
21 review. In total, waiting forty-five days
22 for reinstatement after requesting a hearing,
23 or more, depending on how weekends and
24 holidays fall.

25 What that means is that even if someone

1
2 has promptly challenged their suspension,
3 they're left out of work for almost as long
4 as a criminal case could be resolved. The
5 fix that this hearing process is intending to
6 provide is no better than letting the
7 criminal case run its course. We recommend
8 that the TLC reduce the timelines involved,
9 so that hearings can be scheduled within
10 three days and decisions rendered within
11 three days. As other lawyers for drivers
12 have proposed, we also recommend eliminating
13 chair review or reducing chair review to
14 two days. And this way, drivers could
15 challenge their suspensions and prevail and
16 get back to work with a much more limited
17 financial cost.

18 The second issue I wish to highlight is
19 the issue of publication of OATH decisions
20 under the full name of the driver. This
21 causes many of the drivers that we work with
22 to decline to challenge their suspension,
23 even if there are no facts that would suggest
24 they pose a risk to the public.

25 MR. WANTTAJA: Thirty seconds

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

remaining.

MR. FREIMAN: If a licensee participates in a hearing to challenge their suspension, that decision is published on an OATH online database that's available to the public, whether or not the licensee prevails. And it contains very personal information. Many of the drivers we represent are immigrants, who are not citizens, and they are often quite concerned about the treat of a publicly available decision with their full name and charges.

We believe that it is essential that the TLC create a rule to protect the privacy of drivers who wish to pursue suspension hearings by anonymizing the names at these proceedings. This would be consistent with the eventual outcome of sealing that so many of the drivers that we work with ultimately receives.

Thank you very much. We are open to answer any questions and we'd refer you to our written table.

MR. WANTTAJA: Thank you for your

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

testimony.

Our next speaker will be Pedro Acosta.

MR. ACOSTA: Yeah. Good afternoon, everyone. Good afternoon Commissioners. Thank you for giving me the opportunity to talk about so many problems that we are having lately -- I mean, always but lately it's getting worse and worse every day.

The first thing that I want to talk about is the suspension of drivers. I know that a lot of drivers already talked about that, but I also have to strongly begs you please to stop doing the license suspension to drivers before we are found guilty of any violation. Please, stop that.

One more thing that I want to talk -- it's something that is affecting many drivers; it's about insurance. When somebody is renting a vehicle -- let's say for American Leasing, and they have American Transit Insurance, and if that driver tries to go to another company, which had the same insurance, American Transit, that guy is going to be linked to the first company until

1
2 they want to release us from that policy.
3 So, that means that we won't be able to get
4 another vehicle with the same insurance
5 company if the other company doesn't release
6 him from that policy. That's very bad
7 because I know guys who have been linked to
8 that company for weeks and they're unable to
9 start working from another company because
10 they keep you like that. We are like an
11 object of those companies. Please try to
12 interfere in this problem because it's
13 affecting many drivers.

14 One more thing that I want to mention
15 is what my brother, Guillermo, talk before
16 when he was talking about the WAV vehicle and
17 the discrimination that we are suffering on
18 this issue. I know seventeen guys who owns
19 WAV vehicle. And we bought it because we
20 thought that we were going to be granted with
21 a grant that the Taxi Improvement Fund is
22 giving through TLC. Well, we found out that
23 it's not for us. That's a discrimination
24 because when you give a person a privilege to
25 do the same work that another person is doing

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

and you don't give it to that other person,
that is a discrimination.

We are the people who are providing the
wheelchair service in our community because
yellow and green are not doing that, at least
in the boroughs. I know that yellow are
doing it in the City. But in the boroughs,
we are doing the service. So, please, we
strongly beg you to also extend the grant to
us. It's a \$30,000 grant, which is very
good, in four years. So, we expect that you
make some changes, and you can make some
adjustments that we can be included in
that --

MR. WANTTAJA: Thirty seconds
remaining.

MR. ACOSTA: Yes. One more thing that
I want to mention is that we have so much
crisis. And you know that -- especially, now
after the COVID, and I think that you are
also spending so much money on wellness
programs to help drivers with some mental
health problem. And I think at the same
time, you are creating the situations that

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

we're getting in mental problems when you have those enforcement officers giving us a ticket for moving traffic violation in the City. I think that --

MR. WANTTAJA: Please sum up your testimony.

MR. ACOSTA: All right. Thank you. Thank you so much then.

MR. WANTTAJA: Thank you for your testimony. And we will try once more for Ashraf Awad.

(No response.)

MR. WANTTAJA: Ashraf Awad?

(No response.)

MR. WANTTAJA: Well, that concludes our list of speakers for today's public hearings. And for that, I thank the Commissioners for diligently staying with us today. Thank you for working through all of our technical difficulties here.

Actually, I should try Gungshun Lee one more time.

MR. SWITZER: He has left the meeting.

MR. WANTTAJA: Okay. Commissioner.

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

COMMISSIONER JARMOSZUK: Thank everybody for joining us. And the Commissioners, we appreciate your time and your patience. And the participants and speakers, we appreciate your candor and your testimony. And we will follow up as we have indicated we would with the individuals. Thank you so much.

COMMISSIONER POLANCO: I'm sorry. So, we're not posting any rules today, right?

MR. WANTTAJA: There is no vote today.

COMMISSIONER POLANCO: Oh, there is no vote. I want to take an opportunity to thank -- first, to congratulate the Commissioner, the new Commissioner, Aloysee Heredia Jarmoszuk. I'm sorry for killing your name.

COMMISSIONER JARMOSZUK: That's okay.

COMMISSIONER POLANCO: I want to congratulate you and welcome you to the Taxi and Limousine.

I want to thank the staff at TLC for all the hard work that you've been doing all this time, for your continued work. I want

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

to thank everyone in the industry who has continued to work. I know you mentioned the 52 drivers that passed away and Mr. David Louis from TLC. I'm so sorry to hear of other passing, and I hope that their family finds comfort. And whatever it is that we can do at TLC, we are here for them.

And I also want to thank two people that retired during the pandemic, Chris Wilson and Gary Weiss. I really want to thank them for their service for all the years that they dedicated to the City of New York; and that's all I wanted to say, and thank you. Thank you all and it's great seeing all of you.

COMMISSIONER JARMOSZUK: Thank you, Commissioner.

MS. MARINO: I want to join in with everything Lauvie just said.

COMMISSIONER JARMOSZUK: Thank you, also.

MR. WANTTAJA: All right. And with that, the time is 12:54, and we will conclude our initial meeting. Thank you. Thank you

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

all.

COMMISSIONER JARMOSZUK: Thank you.

COMMISSIONER MARINO: All right.

Thanks.

COMMISSIONER SORRENTINO: Thanks.

(TIME ADJOURNED: 12:54 p.m.)

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

C E R T I F I C A T E

STATE OF NEW YORK)

:SS

COUNTY OF QUEENS)

I, Sabrina Brown Stewart, a shorthand reporter within and for the State of New York, do hereby certify that the within is a true and accurate transcript of the statement taken on October 19, 2020.

I further certify that I am not related to any of the parties to this action by blood or by 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 19th day of October, 2020.

Sabrina Brown Stewart
Sabrina Brown Stewart

\$100 14:11	ability 32:23	accurate 106:11	20:21	43:8 47:23 49:24 68:10 70:4 (9)
\$13 53:13	able 8:11,20 9:12,13 12:18	accusations 28:23	additionally 8:23	affect 29:10 32:15 68:6
\$250 44:19	23:9 50:3 58:19 67:22 100:3 (10)	accuses 78:6	address 7:9 35:2 47:17,18 48:10,11 49:5 54:21 65:6 71:7 84:22 92:20 94:16 (13)	affecting 49:16 99:18 100:13
\$30000 101:11	about 13:10 27:9,24 28:12 35:3 38:24	ackman 2:21 79:12,14,15 82:4,21,24 83:4 84:2,6 (10)	addressed 10:19 20:19 26:15 56:15 (4)	affects 32:7 50:16 51:4 85:21 (4)
\$39 8:15	39:5,9,11 42:18 43:4,10 44:2,12 47:25 48:17,19 52:5,7 53:18,25 57:12 60:4 61:10,22,23 62:17 63:15 64:12 67:4,12 68:5 69:13 70:3 71:5 82:19,19 83:25 93:7 96:13 98:11 99:7,11,12,19 100:16 (46)	acknowledge 95:17	addressing 19:25	affiliation 20:15
\$500 18:23	absence 35:25	acknowledging 4:25	adjoined 105:7	afforded 31:17
\$750 18:24	absolute 17:22	acosta 3:4 99:3,4 101:18 102:8 (5)	adjudicated 78:14	aforementioned 37:18
\$89 13:15	accelerating 11:8	across 7:4 9:18 15:20 16:13 50:8 51:2 (6)	adjustments 101:14	afraid 66:3
& 1:4	accepting 26:13	act 29:21	administered 78:24,25	after 27:2 29:4 42:10 58:16 60:17 61:20 75:9 80:15 81:24 86:20 90:24 96:22 101:21 (13)
' cause 76:14,21 77:4 78:25 81:24 82:8 (6)	access 8:21 14:2	acting 1:12	administrative 12:18 26:8 71:21 90:7 (4)	afternoon 22:7 63:12 92:14,17,17,23 95:7 99:4,5 (9)
18th 25:15	accessible 13:19,22,23 14:7,12 18:7,11 25:21,24 (9)	action 79:17 84:16 106:14	adopt 24:23	afterwards 60:14,24
19th 25:13 106:18	accessibly 87:7	actions 11:24 33:16 51:11	adopted 25:9	again 40:13 43:3 51:14 62:23 64:7 68:15 71:25 79:8 96:4 (9)
22year 16:11	accord 79:22	activate 20:13	advance 15:14 20:7	against 30:20,21 32:6 33:16 49:25 56:25 62:2 82:11 90:6 (9)
233rd 91:24	accordance 26:5 35:22	active 7:3	advancement 14:21	age 5:11
3rd 5:11	account 20:13	actual 32:19	advisory 11:21	agencies 8:6 12:10 50:8 86:8 (4)
59d03 38:9,13	accountable 60:17	actually 28:8 30:16 32:22 34:6 64:11 65:20 71:4 76:8 82:5,24 92:20 102:22 (12)	advocate 31:10	agency 5:9
5th 34:8	accounts 20:5 36:13,14	adding 11:23	advocates 17:7 87:24 91:4 95:19 96:9 (5)	
748a 32:8		addition 14:13 26:17	advocating 63:18	
8017a1 66:23		additional 19:10	affairs 10:17 13:9 34:25 41:17	
8027a1 67:4				
90day 14:17				
96th 18:21				
>> 60:6,9 61:6				
abandon 96:7				
abdoulaye 2:15 61:12				

7:10,20 9:15,18 14:16 51:11,12 68:19,23 80:10 (11)	allow 18:5,13 25:23 26:2 29:17 35:19 38:16 81:5,10 (9)	always 29:5 37:2 51:12 52:6 76:23,24 87:17 99:8 (8)	anonymized 82:8 87:9	applied 54:4
agencywide 10:25	allowed 29:7	alzheimer's 60:21	anonymizing 98:17	apply 37:10 39:25
agenda 17:24 23:21 24:13	allowing 58:13	am 1:10 4:5,12,14,21 28:18 30:14 31:9,10 35:11,12 41:18 49:12 57:12 58:11,14,19 61:15 63:17 71:12,16,25 79:15 83:14 88:8 92:15 95:8 106:13,15 (29)	anonymous 91:5	appreciate 5:20 15:14 16:12 23:17 43:12 103:4,6 (7)
ago 53:25 76:10	allows 4:23 30:16 32:13 81:6,13 (5)	amend 81:14	another 57:24 61:25 70:8 99:23 100:4,9,25 (7)	appropriate 72:12
agree 40:19,20,22 43:20 55:3 73:13,13 77:7,17 95:20 (10)	almost 10:2 53:25 97:3	amended 37:25	answer 45:14,22,25 46:7 82:18 98:23 (6)	approval 24:21
agreed 36:24	alone 30:5 86:9	amendment 38:15 87:14	answered 13:11	approve 17:25 23:24
agreement 38:5,8 78:19	along 32:8 35:21 36:19,24 92:4 (5)	amendments 88:17	anwaar 2:8 43:14	approved 24:11
agreements 26:3,6 35:20,22 36:5 37:3 40:6 (7)	alongside 12:9	american 73:6,6 99:21,21,24 (5)	anymore 58:19,25	approximately 89:10
aguado 1:17 4:15 24:5,6 42:7 (5)	aloysee 1:16 4:12 70:15 103:16 (4)	among 16:10 87:16	anyone 23:24 24:23 25:3 58:22 67:18 (5)	april 5:11 6:4,6,25 (4)
ahead 17:15 21:22 39:16	already 14:18 67:22 68:8 74:7 89:24 99:12 (6)	amount 15:4 33:11 64:10	anything 41:13 44:17 76:25	arabic 21:13,15,16,18 41:6 42:13,17 43:11 (8)
aid 88:10 91:2	also 9:24 10:14 13:14 15:3 18:12 20:24 21:6 28:4 32:7 35:13 36:5,21 37:9 39:21,25 40:22 49:24 50:12 57:20 58:24 63:18 65:3,6 67:6 69:5 70:9 71:5 83:16 84:16 87:23 88:21 89:24 91:3 97:12 99:13 101:10,22 104:9,22 (39)	anderson 22:25	apologies 74:25	are 5:21 6:13 7:21 8:20 9:14,16 11:24 12:5,8,12,20 13:21 14:16 15:10 17:11,20,21,24 18:23 19:16 20:8,9,11 23:10,22 24:11 25:9 27:4,8,20 30:12,19 31:22,24 32:13,19 33:2 35:24,25 36:14,18,23 37:6,19,21,23 38:3,7 39:18,21 40:12 44:9 45:12,12,13 49:2 50:14 51:23 53:19,20 54:5,15,18,18 56:2,2,4,25 57:11,14 60:2 61:9,16 62:7 64:3,7,15,17,22,25
airports 15:24	altamirano 16:22	and 2:13 58:7,9,11,11 (5)	app 14:24	
aitaabou 2:16 63:10,11 65:19 (4)	altercation 63:3	angeles 16:21	appbased 39:20	
alan 16:17	alternatively 86:9	animals 25:22	appeals 83:5,6	
align 18:14 26:6	although 80:14	annie 17:3	appear 55:16	
alj 82:9 91:5		announcement 67:17 69:21,25	appearance 55:11,12,23 57:17 86:18 90:20 (6)	
alj's 96:19			appearances 89:22	
aljs 26:12 81:11			appearing 87:10	
aljs' 82:7			apple 2:6 35:12	
allegations 89:5			applications 17:25 24:15,20	

<p>65:13,21 66:2,3,12 67:23 68:5,7,8 70:2,22 71:13 72:20,21,22 73:12,17 74:11 77:4,6 78:25 79:4,21 82:5,13 85:4,13 86:13,18 87:11 89:5,13 90:14 93:8,14 94:9,11,13 95:14 96:13 97:23 98:9,10,11,22 99:7,15 100:10,17 101:4,4,6,7,9,21,2 5 104:8 (137)</p> <p>areas 12:11 94:6</p> <p>around 94:6</p> <p>arraigned 55:18</p> <p>arraignment 57:15 86:11,19 90:10,14,22 (6)</p> <p>arrest 28:18 29:4,16 31:14 53:23 54:3,23 57:7 77:9,12 79:18 80:6,7,19,23 81:6,7,17 82:11,13 85:2,19,20 86:8,10 ,12,13,16,20 88:13 89:7 90:19,24 (33)</p> <p>arrested 28:14 76:10 78:9 89:14 (4)</p> <p>arrests 89:10</p> <p>ashley 34:3</p> <p>ashraf 94:19,23 102:12,14 (4)</p> <p>ask 30:9 33:15 57:18,21 64:21 68:12 81:14 (7)</p> <p>asked 20:6 21:8</p>	<p>asking 47:19 48:6</p> <p>aspect 77:18</p> <p>assessment 86:15</p> <p>assigned 10:6</p> <p>assistance 15:7 21:8 35:14 94:5,8 (5)</p> <p>assisted 11:9 14:18</p> <p>associated 28:10</p> <p>association 35:15 53:8</p> <p>assure 17:19</p> <p>atrisk 7:13</p> <p>attacked 29:3 45:12</p> <p>attendees 92:19</p> <p>attention 40:24 41:12 42:19 94:15 (4)</p> <p>attorney 2:23 26:4 38:5 83:16 86:19 88:9 (6)</p> <p>attorney's 90:12</p> <p>95:9</p> <p>attorneys 92:22</p> <p>audible 19:22</p> <p>audio 20:10,20</p> <p>august 18:16 67:8,8</p>	<p>authority 52:4 65:5</p> <p>automatic 95:21</p> <p>automatically 20:10 81:21</p> <p>available 20:24 21:6 70:11 98:6,12 (5)</p> <p>average 6:24</p> <p>awad 94:20 102:12,14</p> <p>away 4:18 28:23 31:18,20,23 32:17,25 33:19 43:24 49:19 50:19 68:7 78:10 93:2 104:4 (15)</p> <p>ayes 24:8 25:7</p> <p>aziz 2:3 27:16,17,25 (4)</p> <p>b 1:11 72:10,14,15 89:4 (5)</p> <p>back 29:3 42:8 43:2 45:22 46:2,8 49:6 54:2,10,16 56:11 61:21,24,24 66:12 73:14 74:4 97:16 (18)</p> <p>background 64:6</p> <p>backgrounds 52:9</p> <p>bad 100:6</p> <p>bah 2:3 27:16,17,19,22,25 29:24 30:10,11,14,21 31:3 (12)</p>	<p>balances 7:7</p> <p>bankrupt 29:15</p> <p>barely 29:15</p> <p>barrier 71:23</p> <p>barriers 18:10</p> <p>barry 2:15 61:13,14 62:20 (4)</p> <p>base 17:25 24:14,18,19 37:11 38:3,7 (7)</p> <p>based 28:23 34:6 64:4,5 80:5 81:6 85:19,20 86:8,10 90:18 95:21 (12)</p> <p>bases 26:2 35:19 36:3,12,17 37:19 38:16 40:8 (8)</p> <p>basic 73:18 87:3</p> <p>basically 67:18 94:12,13</p> <p>basics 11:18</p> <p>basiloshvili 2:9 46:25</p> <p>basis 26:16 53:22 55:22 57:6 63:22 79:19 86:13 (7)</p> <p>battles 29:10</p> <p>bds 3:3</p> <p>beat 83:18</p> <p>beats 83:18</p> <p>became 52:18</p> <p>because 8:19 30:16,16,21 32:25 34:18 39:24 40:11</p>	<p>42:22,24 43:3,21 44:4,8 47:10,15,20 51:11 54:3 56:7 58:16,18,21,23,25 61:16 62:10,22,25 64:12 68:3,6,16 76:9,13 85:11 90:21 93:17 94:5 100:7,9,12,19,24 101:5 (45)</p> <p>beecher 75:5,11, 19,21,23,24 78:18 (7)</p> <p>beecher's 75:7</p> <p>before 5:25 12:5 23:22 28:6 32:13 33:14 41:8 44:2,11 52:24 53:14 55:7 67:21 70:15 73:7 78:12 80:18 89:17,19 99:15 100:15 (21)</p> <p>beforehand 67:23 68:12</p> <p>beg 101:10</p> <p>began 5:23</p> <p>begin 4:24 26:21 27:20 55:11 (4)</p> <p>beginning 6:13 10:13 57:16 72:4 (4)</p> <p>begins 55:9 56:14</p> <p>begs 99:13</p> <p>begun 15:3</p> <p>behalf 31:13</p> <p>behaviors 50:12</p> <p>behind 10:16 91:23 92:3</p>
--	---	---	--	--

<p>beholding 71:24</p> <p>being 20:3,18 32:17 45:6 64:7,15 68:16 78:11 91:5 93:7,25 (11)</p> <p>believe 31:16 33:12 37:16 59:18 65:7,14 98:14 (7)</p> <p>below 18:20</p> <p>benefits 11:17 13:13</p> <p>bernardo 16:16</p> <p>best 17:22</p> <p>better 23:13 97:6</p> <p>between 6:25 11:4,7 13:8 39:3 54:22 56:17 60:19 87:12 (9)</p> <p>bicycle 63:24</p> <p>bicyclist 74:3,5</p> <p>big 2:6 35:12 47:13</p> <p>bike 63:23</p> <p>bill 1:17 4:14 32:8 38:20 42:4 (5)</p> <p>bills 30:2 32:25 85:16</p> <p>bit 39:4 63:2 79:5</p> <p>black 2:18 16:22 17:6 21:4 35:13,14,23 36:7 37:10,19 38:16 39:4 65:11 70:25 71:4,9 85:22 (17)</p>	<p>blended 12:21</p> <p>block 44:23</p> <p>blocked 47:9</p> <p>blood 106:14</p> <p>board 1:15 4:14 29:8 51:2 53:7 (5)</p> <p>bonus 14:11</p> <p>book 72:3</p> <p>boroughs 101:7,8</p> <p>both 25:12 26:22 29:13 37:11 60:20 76:17 80:21 85:9 (8)</p> <p>bought 100:19</p> <p>box 21:4</p> <p>break 74:4</p> <p>brian 1:13 41:8</p> <p>bridged 11:4,6</p> <p>brief 63:14 69:20</p> <p>bring 29:7 69:2 82:22 94:14 (4)</p> <p>bringing 40:24</p> <p>brings 32:16</p> <p>broad 37:9 96:4</p> <p>broadening 18:7</p> <p>broader 8:9</p> <p>bronx 2:22 84:15,20</p> <p>brooklyn 12:13 95:9</p>	<p>brose 16:23</p> <p>brother 100:15</p> <p>brotherinlaw 60:6</p> <p>brought 77:16 82:24</p> <p>brown 1:24 85:22 106:8</p> <p>bsd's 95:12</p> <p>bureau 9:22 12:2</p> <p>bus 44:18,21,23 45:2 50:24 63:25 91:23,24 92:4 93:12,13,20 (12)</p> <p>buses 12:4 44:21</p> <p>business 12:11 24:18 28:13 37:13 94:9 (5)</p> <p>businesses 7:15</p> <p>busy 77:4,5</p> <p>button 27:3</p> <p>c 1:21 3:2 72:11,15 106:2,2 (6)</p> <p>cabrera 16:16</p> <p>call 10:17 13:8 24:13 27:15 62:16 67:11 (6)</p> <p>called 4:18 20:12 21:9 27:2,6 71:18 (6)</p> <p>calling 4:4 71:5,15</p> <p>calls 13:11 73:2</p>	<p>came 5:5,19 52:9 66:21 (4)</p> <p>camera 27:4,5 34:12,19 (4)</p> <p>cameras 32:10 62:4,23,25 (4)</p> <p>can 17:13 18:21 20:22,25 21:23 22:13,21 23:7,14 24:4 27:17,21 29:10,15,20 30:4,9 32:19 36:15 41:15 42:14,16 43:17 44:23 45:14 51:24 55:10 58:10 59:4,14 60:7 62:4,14,15,22 63:23 64:6 65:15 68:10 70:13 73:23 74:23 75:8,21 80:18 84:3 97:9 101:13,14 104:8 (50)</p> <p>can't 44:18,20 69:8</p> <p>cancel 24:13,16,17</p> <p>candor 16:12 103:6</p> <p>cannot 4:18 58:21 61:2 68:18 (4)</p> <p>cap 2:22 84:16,24</p> <p>captioning 20:24</p> <p>car 2:6 5:17 16:22 17:6 34:18 35:12,13,14,23 36:7 37:11,19 38:16 39:4 42:21 43:4 47:18,18 65:11,11 74:4,8 78:8 (23)</p>	<p>card 37:15</p> <p>care 23:20</p> <p>career 16:11</p> <p>carried 12:22</p> <p>carry 62:24</p> <p>cars 91:23</p> <p>case 29:8 49:21 55:9,10 56:14 57:13 76:24 77:15,19 78:11,13,14,15,22 79:6,16 83:18 85:25 89:15,19,23 93:5 97:4,7 (24)</p> <p>cases 56:2 87:15</p> <p>castillo 2:24 91:14,20</p> <p>cause 77:12 86:2 89:7</p> <p>causes 84:22 97:21</p> <p>caution 45:3</p> <p>cease 88:25</p> <p>celerino 16:16</p> <p>center 11:9,12 13:8 53:10 (4)</p> <p>centers 10:17</p> <p>certain 52:13,20 64:10 71:24 78:4 94:10 (6)</p> <p>certainly 74:2 80:12</p> <p>certificate 89:22</p> <p>certify 106:10,13</p>
--	--	--	---	---

<p>chair 4:13 5:24 41:22 49:11 81:11 82:15 83:12 87:2 88:22 91:6 96:20 97:13,13 (13)</p> <p>chairperson 26:12</p> <p>challenge 97:15,22 98:4</p> <p>challenged 97:2</p> <p>challenges 14:22</p> <p>challenging 15:13</p> <p>chance 59:15 76:8 87:21</p> <p>change 23:7 24:20 30:13 39:22 40:3 47:18 57:18 88:20 90:9 (9)</p> <p>changed 53:23 54:10 86:14</p> <p>changes 17:13 25:17 30:20 79:21 101:13 (5)</p> <p>changing 79:5</p> <p>chapter 25:23 72:4,5</p> <p>charge 32:18,20 44:22 56:9 77:16 (5)</p> <p>charged 32:14 76:11 77:14</p> <p>charges 54:5 55:14 57:14 82:11,13 85:19,21 86:9,11,11,12,13,1 6 90:9,10,13,15,19 91:2 95:15,22 98:13 (22)</p>	<p>charmaine 2:25 92:10,11,14 (4)</p> <p>chase 74:4</p> <p>checkpoints 12:6</p> <p>cheng 2:14 59:9,1 1,13,13,20,22 60:10,11 61:6,10 (11)</p> <p>cheng's 60:6</p> <p>choose 87:12</p> <p>chorus 24:8 25:7</p> <p>chose 31:25</p> <p>chris 104:10</p> <p>christie 2:25 92:10,13,14 (4)</p> <p>circuit 83:4,6</p> <p>circuit's 79:22</p> <p>circumstance 80:7 81:17</p> <p>circumstances 54:9 80:19</p> <p>citizens 74:12 98:10</p> <p>city 1:3 4:3,7 5:6,21 6:2,2,14 7:14 8:3,18,24 9:4,11 10:9 11:12,16,25 12:9,12 13:2 15:13 18:14 25:14 26:8 28:24 51:12 61:3 63:19 65:8 73:6 80:10 81:4,5,12 86:3,7 89:11 101:8 102:5 104:13 (41)</p> <p>city's 8:9 9:17</p>	<p>12:3 14:15 (4)</p> <p>civil 84:15,16</p> <p>civilian 50:22</p> <p>clarify 15:4</p> <p>clarifying 57:12</p> <p>class 79:17</p> <p>classes 12:5</p> <p>clean 66:25</p> <p>cleanup 25:16 35:16 38:20 40:4,10 (5)</p> <p>clear 42:24 53:19 56:15 80:23 (4)</p> <p>clearer 87:6</p> <p>clearly 69:12 87:7</p> <p>clemente 2:6 16:23 35:8,10,11 38:13 39:12,16,17 40:24,25 41:4 42:3 (13)</p> <p>client 5:12</p> <p>clients 84:24 85:4,4,10,17 87:17 95:25 (7)</p> <p>climb 6:14</p> <p>clip 42:20</p> <p>close 70:17</p> <p>closed 12:16 20:24 34:23</p> <p>closely 6:9 11:19</p> <p>closing 38:21</p>	<p>code 26:8 81:4,5,12 (4)</p> <p>codifications 54:19</p> <p>colleagues 8:2 40:19</p> <p>college 46:5</p> <p>come 32:20 33:4 45:8 47:12 61:20 67:20 79:21 94:8 95:23 (9)</p> <p>comes 93:11</p> <p>comfort 104:7</p> <p>comincur 16:15</p> <p>coming 28:6 31:12 44:9 76:18 (4)</p> <p>commenced 57:14,14</p> <p>commencement 55:13</p> <p>comment 56:22</p> <p>comments 18:12 20:22 27:12 58:2 82:17 91:10 (6)</p> <p>commission 1:4 4:4,8,9 20:23 23:23 24:10 53:20 55:9,21 66:18 72:8 81:14 (13)</p> <p>commission's 4:10</p> <p>commissioner 4:2,13,17 5:23 19:17 24:2,3,5,6,25 25:4,5 28:2 30:9,12,15,25</p>	<p>38:23 39:6,10,15 40:15,20,22,23 41:2,8,18,21,24 42:2,4,7,9,16 46:9,13,16,17,19 56:23 57:19 58:5 62:4,21 63:13 64:25 65:7 67:16 69:3,5 70:14,21 82:20 83:3,14 84:3,7 92:7,18 102:25 103:2,10,1 3,16,16,19,20 104:17,18,21 105:3,4,6 (74)</p> <p>commissioners 1:15 4:14 5:9 23:22 24:17 25:10 53:5 58:3 61:15 68:18,21 69:16 76:2 78:3 79:14 80:4 92:18 99:5 102:18 103:4 (20)</p> <p>commitment 5:18</p> <p>committed 17:20</p> <p>committee 11:21</p> <p>communicated 13:9 87:8</p> <p>communication 47:6 48:4,13,20 59:22 70:18 91:18 92:5 (8)</p> <p>communications 13:7</p> <p>communities 5:5</p> <p>community 7:15 32:6,20 52:3 85:5 101:5 (6)</p> <p>companies 35:24 37:6,14 39:21 40:5 100:11 (6)</p>
---	---	--	--	--

<p>company 99:23,25 100:5,5,8,9 (6)</p> <p>compared 52:11,16</p> <p>complained 64:12</p> <p>complaining 68:4</p> <p>complaint 90:6</p> <p>complaints 63:21 64:3,4,5 68:17 (5)</p> <p>complete 20:20</p> <p>completely 30:25</p> <p>completion 36:11</p> <p>component 8:8 41:20</p> <p>components 87:3</p> <p>conceived 11:12</p> <p>concept 57:2</p> <p>concern 35:17 40:16 41:12 55:8 57:20,24 (6)</p> <p>concerned 57:12 96:13 98:11</p> <p>concerning 79:17</p> <p>conclude 104:24</p> <p>concludes 85:25 90:3 102:16</p> <p>conclusion 58:3</p> <p>conduct 65:2,22 89:25</p> <p>conducted 20:3</p>	<p>conducting 39:21</p> <p>conference 1:7</p> <p>conferences 16:4</p> <p>confirm 18:21 56:24</p> <p>confirming 41:19</p> <p>confusing 47:16</p> <p>congratulate 103:15,21</p> <p>connected 86:18</p> <p>connecting 11:16 16:6</p> <p>connectivity 75:2</p> <p>consequences 50:6 84:23</p> <p>consider 54:5,12 55:3 56:13 80:20,25 (6)</p> <p>consideration 26:13 32:16 61:4 69:10 77:22 (5)</p> <p>considerations 33:18</p> <p>considered 31:15 81:9</p> <p>considering 53:19 54:18</p> <p>consistent 98:18</p> <p>consistently 50:25</p> <p>constance 1:22 4:16</p> <p>constitutes 29:19</p>	<p>constitutional 83:17 88:18</p> <p>constraint 30:17</p> <p>constraints 55:6</p> <p>consumer 63:21</p> <p>contact 35:3 46:14 48:7 62:18 67:13 (5)</p> <p>contains 98:8</p> <p>contextualize 6:18</p> <p>continue 10:20 13:25 15:12,15 17:12 21:3 32:5 50:3,12 56:6 (10)</p> <p>continued 6:21 12:16 26:16 103:25 104:3 (5)</p> <p>continues 50:7 86:10</p> <p>continuing 36:3 38:18</p> <p>contracted 8:24</p> <p>contractually 36:16</p> <p>control 42:21</p> <p>convene 4:23</p> <p>conversation 47:24</p> <p>conversations 16:6 17:11</p> <p>convicted 31:24</p> <p>conviction 85:24 88:14 89:3,12 93:5 (5)</p>	<p>cooperative 36:5,9,22 37:3 38:8,25 40:3 (7)</p> <p>cooperatives 35:24 36:2,20 37:7,8,12,19,23 38:17 39:19,22,23 (12)</p> <p>coops 40:13</p> <p>core 14:13</p> <p>corner 21:3 23:8</p> <p>coronavirus 60:19</p> <p>corporate 36:13,13</p> <p>corporation 35:14</p> <p>correction 34:13,15</p> <p>correlate 19:7</p> <p>correspond 19:8</p> <p>cost 97:17</p> <p>could 4:20 6:18 7:24 10:20 29:24 32:10 36:5 37:16 52:7,10 55:17 56:15 67:17 68:2, 15,22,24,24,25 69:19 72:14 73:13 74:5 77:25 83:24 86:20 94:7,15 96:18 97:4,14 (31)</p> <p>couldn't 46:3,6 47:16,17 73:13 (5)</p> <p>council 11:13 18:14</p> <p>counsel 1:12 2:12 19:9,19 53:6</p>	<p>83:13 (6)</p> <p>counseling 11:15</p> <p>country 31:15 71:19</p> <p>county 106:6</p> <p>couple 82:20</p> <p>course 31:25 65:14 67:7 97:7 (4)</p> <p>court 1:24 29:17 31:21,24 33:12,14,17 47:12 50:2 54:19 55:15,17 56:3,5,18 57:16 77:19 83:4,6 89:21 (20)</p> <p>courts 29:14 43:22 55:25</p> <p>covered 92:22</p> <p>covid 44:14 55:24 101:21</p> <p>covid19 4:10 5:2,25 6:19,20 7:16,24 12:10,13 13:10,13 14:25 16:8 (13)</p> <p>coworkers 5:18</p> <p>cozin 16:18</p> <p>cracks 41:11</p> <p>create 14:3 36:6,12 98:15 (4)</p> <p>created 13:20 37:17</p> <p>creating 7:11 29:14 101:25</p> <p>credit 37:15</p>
---	---	--	---	--

52:14,17 crime 29:18 criminal 55:9,10,14,17,25 56:3,18 57:13,16 63:5 80:22,22,24 85:19,21,24,25 86:9,11 87:14 88:11 89:12,15,19 95:22 96:3 97:4,7 (28) criminals 62:7 63:5 64:19 crisis 9:10 11:10 12:15 16:9 101:20 (5) critical 7:10 9:9 crucial 9:16 12:7 cuello 2:17 66:8,1 1,11,12,14,15 70:17,20 (9) curam 16:17 current 19:5 76:24 currently 12:8,12 92:25 curtal 17:3 curve 11:25 customer 12:25 d 1:11 3:2 17:3 38:9 (4) d'amato 17:2 d1 90:11 da 90:24 daily 6:23 63:22	74:10 dan 79:15 dangerous 28:24 daniel 2:21 79:12 data 6:16 database 98:6 date 34:13,14 55:16 89:22 (4) dates 56:5 daughter 34:3 daus 79:16 87:19 david 5:10,12,21 104:4 (4) david's 5:16 day 9:20,25 14:4 17:12 28:11,22 31:21 33:17 84:13 85:7 99:9 106:18 (12) days 15:13 17:15 28:21 29:25 30:23 36:15,17 46:6 85:7 86:23,25 96:18,19,20,21 97:10,11,14 (18) deadlines 87:5 deal 44:8 56:16 dealing 40:12 debt 15:5,9 50:15 decide 29:17 decided 9:4 90:13 decides 88:20	90:24 deciding 89:20 decision 26:16 28:21 54:24 60:22 82:10,10 83:7 86:25 87:19 93:4 98:5,12 (12) decisionmakers 86:24 decisions 54:19 81:11 82:7 87:9 91:5 97:10,19 (7) decline 97:22 decrease 7:16 dedicated 104:13 dedication 5:17 deeply 5:16 default 81:22 defend 29:2 defender 84:15,20 95:9 defenders 2:22 84:15,20 defending 53:15 defense 84:22 88:11 defenseless 94:12 defined 38:8 defines 38:14 deliver 9:2 delivered 8:14 10:14	deliveries 44:14 delivering 8:12 delivery 8:8,10,13 9:5,19 10:12 (6) demand 6:5,12 7:17 8:19 9:7 (5) demanding 15:6 76:7 denial 24:21 department 8:3,22 12:20 23:18 68:11 (5) depending 78:11 96:23 depression 9:10 deprive 86:3 deputy 5:12 designed 14:3 79:21 desk 55:11,12,23 57:17 86:17 90:20 (6) destructive 85:10 detailed 82:17 devastating 5:8 85:3 develop 96:8 development 80:2 devoting 14:14 diana 2:6 16:23 35:8,11 41:25 42:2 (6)	diane 39:16 didn't 42:19 44:4,16 46:11 47:12,14,15 60:12 66:22 70:17 76:17 (11) difference 39:3 different 21:12 37:13 52:8 54:12 67:18 (5) difficult 16:10 17:10,21 83:9 (4) difficulties 102:21 dignity 64:22 73:17 diligently 102:19 dimitri 2:9 46:24 47:3,4 48:2,3,6 (7) dimitri's 47:8 direct 8:15 29:19 89:8 90:3 (4) directly 66:22 89:5 director 1:13 5:12 24:18 28:8 (4) disabilities 13:24 14:6 17:8 25:20 (4) disagree 30:6 disappear 74:5 disastrous 96:6 discern 90:23 disclosure 87:10
---	--	---	--	---

<p>discriminated 52:24</p> <p>discrimination 52:6,7,10 88:13 100:17,23 101:3 (7)</p> <p>discriminatory 95:24</p> <p>disease 60:21</p> <p>dismissed 82:13</p> <p>dispatch 25:22</p> <p>dispatched 9:25</p> <p>disposed 89:11</p> <p>disposition 76:12 89:23</p> <p>disproportionately 7:6 85:21</p> <p>distress 28:10</p> <p>distribution 9:20 13:15 15:25</p> <p>district 90:12</p> <p>division 10:5 13:3 34:25</p> <p>dmv 5:14 65:5</p> <p>does 23:24 24:23 25:2 34:18 48:16 72:15 81:5 83:16 89:7 (9)</p> <p>doesn't 43:25 73:8 78:21 93:24 94:4 100:5 (6)</p> <p>doing 17:22 28:5,23 50:24 51:3 75:25 79:4 86:4 99:14 100:25 101:6,8,9 103:24</p>	<p>(14)</p> <p>dollar 44:22</p> <p>dollars 14:11</p> <p>done 33:12 34:8 46:3 47:9 (4)</p> <p>dottin 2:4 31:5,8,10 33:8 (5)</p> <p>double 32:7 45:8</p> <p>down 6:12 7:14 9:5 17:22 41:13 56:2 74:4 78:5 (8)</p> <p>downgraded 86:14</p> <p>drive 17:13 31:19 50:12 65:7 72:8 96:4 (6)</p> <p>driver 10:22 11:9,11 17:5 28:6,9,16,24 29:7,12,18 30:23,24 31:10,20 32:2,9,15,16,20 33:5,13 38:3,6 44:24 45:2 49:12,14 50:18 54:9,14 62:6 74:6 76:4 80:21 81:20,23 86:17 87:24 89:6,14,16 90:3,5,6 96:18 97:20 99:22 (48)</p> <p>driver's 30:3 31:23 43:20 44:2 54:25 80:8,20 81:18 (8)</p> <p>drivercentered 10:8</p> <p>drivers 5:3,5 6:8 7:12,20,21 8:11 9:8,13,19,24 10:7,15,19,23</p>	<p>11:3,4,10 13:5,10,18,21 14:9 15:23,25 16:7,24 26:5,19 28:7 29:2 30:7 31:11,13,17,22 32:21 33:16,20 35:21 36:18,20,23 44:7,8,9,12,13,15, 16 45:12,13 46:4 49:13,16,20 50:3,5,13,15 51:4,9,10,10,13,17 52:3,17,20 53:9,10,11,12,15 54:15 55:2 56:10 59:2 62:5,25 63:18,19,25 64:7,15,18,19,22 65:14,15,21 72:7,16,20 73:16,17 74:10,12 77:20 78:20 82:4 84:25 85:13,22,23 86:18 87:8,11,18,20,24 90:20 92:21 93:2 95:14,19,20 96:7,9,12,13,16 97:11,14,21 98:9,16,20 99:11,12,15,19 100:13 101:23 104:4 (135)</p> <p>drivers' 10:3 28:5 32:6 49:18,24 50:9 51:5,17 65:25 86:3 (10)</p> <p>driving 14:20 58:15 62:16 85:25 91:22 92:3 (6)</p> <p>drop 6:10</p> <p>dropped 86:14</p> <p>due 9:6 26:23 30:3 34:12 73:3 79:25 87:3,12 (8)</p>	<p>during 6:17 9:9 13:14 14:10 16:2 21:7 104:10 (7)</p> <p>duties 89:6</p> <p>duty 12:16</p> <p>e 1:11,11,11 2:2,2 3:2,2,2 106:2,2 (10)</p> <p>each 9:20,20</p> <p>ear 61:19,19</p> <p>earlier 19:20 23:17 61:7</p> <p>earn 8:11 9:13 31:20 32:23 (4)</p> <p>earned 8:15</p> <p>earning 14:10 32:21</p> <p>earnings 7:12 36:10</p> <p>easily 30:4</p> <p>echo 87:23 95:17</p> <p>echos 91:3</p> <p>economic 96:6</p> <p>education's 8:22</p> <p>effect 18:16 29:14</p> <p>effective 15:7</p> <p>effectively 38:15</p> <p>efficient 9:23</p> <p>effort 10:25</p> <p>efforts 14:15</p>	<p>eight 85:6</p> <p>either 27:12 64:8 65:10 81:13 (4)</p> <p>elders 60:20,23</p> <p>elements 94:10</p> <p>eligible 18:8</p> <p>eliminated 82:16 87:2 91:6</p> <p>eliminating 97:12</p> <p>elongated 19:12</p> <p>else 56:21</p> <p>email 35:2 46:7 48:8,10,11 71:7 76:19 83:24 (8)</p> <p>emails 13:6</p> <p>emergency 8:3 10:9</p> <p>emissions 13:3</p> <p>emotional 85:17</p> <p>emphasize 18:19 49:18</p> <p>employment 88:12 95:10,13</p> <p>enable 40:10</p> <p>end 6:13 9:6 75:6 85:23 89:20 (5)</p> <p>endeavors 14:6</p> <p>enemy 66:4</p> <p>enforce 64:24</p> <p>enforced 26:25</p>
--	---	---	--	---

<p>enforcement 18:20 90:5 95:24 102:3 (4)</p> <p>engaged 11:19</p> <p>english 21:11</p> <p>enough 17:23 30:22 57:3 77:17 78:21 80:3,15 (7)</p> <p>ensure 9:23 10:7,18,23 11:24 12:4 13:4,25 14:7 19:21 27:4 36:17 37:22 (13)</p> <p>ensured 13:15</p> <p>enters 56:18</p> <p>entry 71:23</p> <p>environment 74:9</p> <p>equipment 10:3</p> <p>equitable 96:8</p> <p>especially 101:20</p> <p>esq 2:21</p> <p>essence 72:18</p> <p>essential 15:6 98:14</p> <p>establish 72:5,10,11</p> <p>established 36:14</p> <p>ethnic 64:6</p> <p>evaluate 14:22</p> <p>even 9:11 28:11 29:6 44:19 45:2,6 46:3,6 50:22 55:7 56:3 63:25 66:19</p>	<p>69:8 76:22 82:12 96:14,25 97:23 (19)</p> <p>eventual 98:19</p> <p>every 10:5 17:12 50:14 65:9 87:5 99:9 (6)</p> <p>everybody 103:3</p> <p>everybody's 83:21</p> <p>everyone 4:23 22:8 23:6 27:22 31:8 41:23 63:12 75:24 76:2 99:5 104:2 (11)</p> <p>everything 34:9,21 43:22 44:20 47:10 72:18 104:20 (7)</p> <p>evidence 29:7 54:8,13</p> <p>evidentiary 87:4</p> <p>evolve 90:25</p> <p>exacerbating 14:25</p> <p>example 9:7 28:15 37:14 50:21 73:20 (5)</p> <p>except 38:3 50:18 68:22</p> <p>excess 28:17</p> <p>excessively 31:22</p> <p>exclude 36:2 38:18 40:10</p> <p>excluded 37:8</p> <p>excluding 37:20</p>	<p>exclusion 36:20</p> <p>exemption 40:7</p> <p>exercising 87:12</p> <p>exist 73:8</p> <p>existed 55:4</p> <p>existing 15:5</p> <p>exists 54:22 55:4</p> <p>expect 48:7 101:12</p> <p>expenses 30:2</p> <p>experienced 10:19</p> <p>experiencing 9:3 12:12</p> <p>explaining 61:21</p> <p>explanation 87:22</p> <p>exploited 33:10</p> <p>extend 60:15 61:4 101:10</p> <p>extended 85:14</p> <p>extent 57:10</p> <p>external 10:17 13:9 34:25 41:16 43:8 47:23 68:10 70:4 (8)</p> <p>extra 14:11 61:25</p> <p>extremely 85:16</p> <p>eyes 64:21</p> <p>f 1:11 106:2</p> <p>fabian</p>	<p>24:13,17,22</p> <p>face 32:7 64:10 84:24 85:13 95:15 (5)</p> <p>facebook 20:5</p> <p>faced 88:13</p> <p>facets 5:19</p> <p>facilities 8:25</p> <p>facing 63:16 65:21</p> <p>fact 37:6 54:19 55:22 57:8 77:3,8 89:6 90:25 94:8 (9)</p> <p>facts 82:10 97:23</p> <p>failed 34:12</p> <p>fair 28:20 33:10,16 49:20 65:3,23 80:15 88:18 (8)</p> <p>fairer 55:7 87:21</p> <p>fairly 45:6 80:23 82:17</p> <p>faith 5:16</p> <p>fall 41:10 96:24</p> <p>fallen 6:6</p> <p>false 76:13 83:11</p> <p>familiar 77:10</p> <p>families 5:4 13:12 32:5 50:5 62:8 63:6 85:11 (7)</p> <p>family 5:17 66:2 87:15 104:6 (4)</p>	<p>fantastic 23:16,18</p> <p>far 30:22,22 57:3 78:21 80:3 96:17 (6)</p> <p>father 34:4,19</p> <p>fault 45:2</p> <p>favor 24:7 25:6 30:12 51:15,16 52:13,19 (7)</p> <p>favorable 96:2</p> <p>favours 52:9</p> <p>fear 28:13</p> <p>february 5:24 15:22 23:23 24:10 (4)</p> <p>federal 15:7 80:10 82:22</p> <p>federation 17:6</p> <p>feed 32:4</p> <p>feedback 15:15 18:2</p> <p>feel 45:20 64:15</p> <p>feels 74:3</p> <p>fees 50:20</p> <p>fell 6:7</p> <p>fellow 8:12 90:4 91:4</p> <p>felt 11:2</p> <p>female 93:23</p> <p>few 5:19 8:6 17:9 76:15 82:4 (5)</p>
--	---	--	--	---

<p>fewer 86:25</p> <p>fhv 26:2 31:11 35:19 39:3 52:11,17 (6)</p> <p>fhvs 7:7 13:4</p> <p>field 36:6</p> <p>fifteen 66:24 96:19</p> <p>fifth 82:15 87:13</p> <p>fight 8:16</p> <p>fighting 29:9</p> <p>fight 88:12</p> <p>file 90:5</p> <p>filed 26:3 38:5 54:11</p> <p>final 50:2</p> <p>finally 27:10</p> <p>finance 10:21</p> <p>financial 11:14 15:2 18:10 85:14 97:17 (5)</p> <p>financially 74:7</p> <p>find 58:19 59:5 96:12</p> <p>finding 89:18</p> <p>finds 104:7</p> <p>fine 62:11 64:11</p> <p>fined 64:14</p> <p>first 4:9,11 8:6 18:24 19:20 23:19 25:16 27:15 43:21 45:9 68:13 88:25</p>	<p>99:10,25 103:15 (15)</p> <p>five 28:21 85:7</p> <p>fix 44:11 74:8 97:5</p> <p>flatten 11:25</p> <p>fleet 16:19 25:22</p> <p>focus 7:19 35:16 96:10</p> <p>focused 15:10</p> <p>follow 42:9 46:15,20 47:25 103:7 (5)</p> <p>following 37:25 85:2 86:15 88:24 91:3 (5)</p> <p>fondeur 2:11 51:21,23 52:2 (4)</p> <p>food 7:25 8:13,19,21 9:3,10,13,20 10:6,11 11:5,6,18 15:25 (14)</p> <p>forced 87:11</p> <p>forever 5:22 82:12</p> <p>forget 61:23</p> <p>forhire 5:6 6:5,24 11:22 37:5 38:14 49:17 65:11 72:8 (9)</p> <p>form 87:11</p> <p>formal 57:14</p> <p>formality 19:5</p> <p>formally 18:13</p>	<p>former 83:12</p> <p>forth 68:2</p> <p>fortunately 76:11 77:23</p> <p>fortyfive 96:21</p> <p>forward 19:13 50:10</p> <p>found 29:18 32:9 77:19 78:23 79:7 99:15 100:22 (7)</p> <p>four 101:12</p> <p>fourteen 82:25</p> <p>fourth 82:7 87:8</p> <p>frame 27:25</p> <p>franchise 26:3 35:19 36:8 38:4 39:18 40:7 (6)</p> <p>franchisees 37:24</p> <p>franchises 35:25 38:18</p> <p>franklin 17:2</p> <p>free 45:20 53:11,13</p> <p>freiman 3:3 95:4,7,8 98:3 (5)</p> <p>frequently 84:24</p> <p>friend 66:4</p> <p>front 33:4 42:25 45:16</p> <p>full 15:19 97:20 98:12</p> <p>fullfledged 74:12</p>	<p>fully 60:17</p> <p>fund 13:16 17:7 18:9 26:2 100:21 (5)</p> <p>further 45:19 81:19 85:22 88:17 106:13 (5)</p> <p>furthermore 11:19 29:16</p> <p>future 14:16 55:16 59:4</p> <p>gabriel 3:3 95:4,5,8 (4)</p> <p>galleonor 16:15</p> <p>gap 11:4</p> <p>garage 58:17,19,24</p> <p>gary 104:11</p> <p>gave 61:20</p> <p>general 1:12 2:12 19:9,19 38:5 53:6 83:13 94:2 (8)</p> <p>general's 26:4</p> <p>gentleman 64:16 70:16</p> <p>get 8:21 24:4 28:14 29:2,25 30:19 32:24 35:3 40:11 42:8 44:4,6,16,25 45:11 49:6 52:15 54:2,10 56:7,10 76:7 78:9 97:16 100:3 (25)</p> <p>getfoodnyc 8:9 9:6</p> <p>gets 67:20</p>	<p>getting 18:10 29:15 44:3 45:12,13 54:16 99:9 102:2 (8)</p> <p>gild 49:13</p> <p>gillian 2:22 84:10,14</p> <p>give 33:16 42:19 50:22 62:11 66:22 73:20 75:8 87:20 100:24 101:2 (10)</p> <p>given 49:20 57:7 81:20 93:12,19 94:9 (6)</p> <p>giving 28:2 76:9 92:16 96:11 99:6 100:22 102:3 (7)</p> <p>glad 4:21 61:16</p> <p>go 14:8 21:21,22 22:4,12,19 28:12 30:22 34:9,18,22 39:16 41:9 43:21 57:3 72:3,19 75:4,10 78:21 82:8 99:23 (22)</p> <p>goal 14:20</p> <p>god 83:3</p> <p>goes 82:12</p> <p>going 19:18 23:8 45:7 46:19 52:13 58:21 60:23 61:16 62:10 63:13,14 65:4,19 68:20 77:2 78:5 92:20 99:25 100:20 (19)</p> <p>gold 2:6 35:12</p> <p>good 4:2,6 22:7 23:15 24:16 27:22 31:8 34:2,9,18,21 35:10 46:18 49:10</p>
--	---	--	--	---

<p>52:2 53:4 61:14 63:11 69:4,14 74:24 75:24,25 79:9 80:15 84:13 88:7 89:7 91:21 92:13,17 95:7 99:4,5 101:12 (35)</p> <p>got 44:13 46:7 51:5 66:20 76:10 80:23 (6)</p> <p>government 15:16 50:8</p> <p>grabandgo 8:22</p> <p>gracias 70:20,21</p> <p>grant 81:22 100:21 101:10,11 (4)</p> <p>granted 28:20 100:20</p> <p>great 9:7,10 23:4 28:4 73:6 75:25 76:21 79:4 104:15 (9)</p> <p>greater 55:24 87:22</p> <p>green 13:19 52:12,14 92:2 101:6 (5)</p> <p>grid 23:9</p> <p>ground 71:20,21</p> <p>groups 39:19</p> <p>growth 7:4,6</p> <p>guidance 26:12</p> <p>guild 28:8 63:18</p> <p>guillermo 2:11 51:20 100:15</p>	<p>guilt 89:18</p> <p>guilty 29:18 31:16 43:23,23 49:19 73:8 77:20 78:23 79:2,7 99:15 (11)</p> <p>gungshun 2:20 74:17,25 75:13,18 102:22 (6)</p> <p>guy 99:24</p> <p>guys 43:23 44:4,10 45:7,9 50:15 51:6 57:25 62:22 77:4,6 79:4 100:7,18 (14)</p> <p>h 1:11</p> <p>hail 18:24,25 72:9</p> <p>hails 18:19,22 26:7</p> <p>haitian 22:19,20,21,24 23:2 (5)</p> <p>half 10:2 34:10</p> <p>hand 19:4 60:15 67:24 68:8 106:18 (5)</p> <p>hands 10:4</p> <p>happen 32:5 39:24 50:7</p> <p>happened 42:24 60:13</p> <p>happening 63:22 64:2</p> <p>happens 29:16 76:25</p> <p>happy 39:13</p>	<p>71:18 82:18</p> <p>hard 42:21 60:18 61:2 103:24 (4)</p> <p>hardworking 85:4</p> <p>harm 86:2</p> <p>harmed 89:14</p> <p>harmful 90:19</p> <p>harms 95:23</p> <p>has 5:3,7 7:6 8:18,18 11:9 14:18 18:20 26:19 28:24 33:23 34:18 41:9 42:12 46:25 47:9 49:16 50:10 51:5 53:20 55:4,9,21 61:6 65:10 66:8 67:19 74:18 78:4 80:12,21,23 89:24 90:12 91:14 92:21 93:4 96:5,5 97:2 102:24 104:2 (42)</p> <p>having 31:9 46:2 60:25 63:2 71:24 75:2 76:21 99:8 (8)</p> <p>he 29:8 34:7,9,10, 11,12,14,15,16,17, 18 42:17 43:11 47 :9,10,12,13,14,14, 15,15,15,17 48:7,16 60:16 61: 18,20,20,21,23,24 80:21,23 81:20,21 100:16 102:24 (38)</p> <p>he's 47:19,20,21</p> <p>headphone 19:24</p> <p>health 12:15 29:20 32:3 54:14</p>	<p>58:16 89:9 101:24 (7)</p> <p>healthy 7:21</p> <p>hear 17:12 18:2,12 21:23,24 22:21 23:14 27:21 39:9,11 42:14,16 43:17 45:15 51:24 58:10 62:14,15 72:18 73:23 74:21,23 75:21 83:23 104:5 (25)</p> <p>heard 54:25 73:16 77:19 78:12 79:6 86:23 (6)</p> <p>hearing 19:11,15,23 20:7,25 21:5 25:12,14 26:11,15,21 28:20 29:8 33:10 47:13 49:2,21 51:23 56:12 67:21 68:22 73:3 80:15 81:21,23,24 82:6,9 86:21,22,24 87:18 91:7,8 95:11 96:18,22 97:5 98:4 (39)</p> <p>hearings 53:16 54:17 96:13 97:9 98:17 102:17 (6)</p> <p>heart 31:11</p> <p>heartbreaking 16:10</p> <p>heavily 49:16</p> <p>heavy 85:17</p> <p>hefty 64:11</p> <p>height 16:3</p> <p>held 5:16 49:25</p>	<p>hello 21:22 23:13 58:9,10 59:11,12 74:21 75:17 (8)</p> <p>help 9:22 10:11 11:17 23:18 42:22 50:18 59:14 60:7,16 68:18 101:23 (11)</p> <p>helpful 69:22</p> <p>helping 8:16 14:21</p> <p>hence 29:14</p> <p>her 45:3</p> <p>her's 43:24</p> <p>here 9:10 23:18 30:18 34:5,20 45:15 59:21 62:7,13 63:6 69:13 71:8 72:25 102:21 104:8 (15)</p> <p>hereby 106:10</p> <p>heredia 1:16 4:12 103:17</p> <p>hereunto 106:17</p> <p>hi 21:16 22:6 60:6 63:11 75:12 88:7 92:13 (7)</p> <p>high 6:24 52:16 58:23</p> <p>higher 7:6</p> <p>highest 7:23</p> <p>highlight 18:4 93:23 97:18</p> <p>highly 80:13</p> <p>highvolume 16:24 37:5 38:14</p>
---	--	--	---	---

<p>39:20 (4)</p> <p>him 19:23 29:13 47:19,20 60:7 61:22 80:25 81:23 100:6 (9)</p> <p>himself 29:2</p> <p>hire 29:13</p> <p>his 4:19 5:17,17,18,18,22 19:22,24,25 29:9,10 34:13 43:24,24 45:3 48:7,17 54:10 61:10 92:4 (20)</p> <p>history 57:8</p> <p>hit 21:3 60:18 78:8</p> <p>hitandrun 78:7</p> <p>hitting 23:9</p> <p>hold 4:22 36:21 70:14 71:17 (4)</p> <p>holder 71:16</p> <p>holding 95:11</p> <p>holidays 96:24</p> <p>holistic 84:21</p> <p>home 6:3 8:17</p> <p>homes 7:25 8:20</p> <p>honest 64:23,24</p> <p>honestly 50:6</p> <p>hope 41:13 57:21 61:3 104:6 (4)</p> <p>hopefully 59:14</p> <p>hours 16:5 85:6</p>	<p>housekeeping 20:2</p> <p>how 9:8 42:7 45:5 56:10 59:4 65:2 74:11 77:2,14 78:11 96:23 (11)</p> <p>however 18:19</p> <p>human 14:14</p> <p>humbled 11:2</p> <p>hundreds 11:5</p> <p>hunger 8:16 11:5</p> <p>hvfhv 37:11,14</p> <p>hvfhvs 37:10,20 38:19</p> <p>i'd 39:11,13 56:21 59:3 (4)</p> <p>i'm 4:4 19:15,23 24:18 28:6,8 30:21 31:12 34:3 41:13 42:17,25 43:4 46:19 51:14 53:6 57:22 59:13,16 60:6,11,11,16 61:16 62:10,14,21 63:13,14 64:2 65:8,19 67:6,16 68:20 69:16 71:14,17 75:17 76:4 77:5,7,10 78:19 82:18 83:16,19,22 84:14 93:17 96:10 103:10,17 104:5 (54)</p> <p>i've 76:6 77:9</p> <p>idea 29:9 69:2,12</p> <p>identify 27:8</p>	<p>idg 2:3,4,10,16,25 3:4 17:5 63:17 73:12 92:15 (10)</p> <p>ignores 73:11</p> <p>ill 34:14</p> <p>illegal 18:22,24,25 26:7 (4)</p> <p>imagine 67:19 69:9 77:25</p> <p>immediate 29:6 37:15 85:9</p> <p>immediately 40:11 76:17</p> <p>immigrant 33:9</p> <p>immigrants 66:2 85:5 98:10</p> <p>immigration 87:15</p> <p>impact 7:17</p> <p>impacts 6:18</p> <p>implementing 51:16</p> <p>importance 69:6</p> <p>important 11:3 19:7 68:5 81:4 95:18 (5)</p> <p>impossible 54:2</p> <p>improvement 13:16 18:9 26:2 57:11 100:21 (5)</p> <p>inability 32:4</p> <p>inaudible 7:18,20 62:11 65:20 (4)</p>	<p>incident 60:18</p> <p>include 18:3 37:25 72:16 74:12 (4)</p> <p>included 6:16 101:14</p> <p>including 8:21 11:10 14:23 16:13 26:14 53:14 54:13 83:12 85:14 89:21 (10)</p> <p>income 8:16 9:14 29:12 32:23 85:9 (5)</p> <p>increase 6:22 7:2 12:13 18:6 50:13 (5)</p> <p>increased 18:20</p> <p>increasing 50:14</p> <p>incredible 12:19</p> <p>incredibly 9:14,16 11:2</p> <p>incur 50:19 51:3</p> <p>independent 28:7 49:13 63:17 89:25 (4)</p> <p>indicated 33:23 42:12 46:25 66:8 74:18 91:14 103:8 (7)</p> <p>individual 31:15</p> <p>individuals 21:7 32:18 103:8</p> <p>industries 35:15</p> <p>industry 5:7 6:16 15:11,17 16:13 17:14 30:3 35:23</p>	<p>36:7 39:18 49:17 58:21 93:9 104:2 (14)</p> <p>infections 12:2,13</p> <p>info 62:19</p> <p>information 8:5 13:10 19:10 46:14 67:13 98:8 (6)</p> <p>informed 15:10 48:17</p> <p>infraction 93:3</p> <p>initial 15:17 86:20 104:25</p> <p>initiate 90:7</p> <p>initiative 88:10</p> <p>injustices 32:5</p> <p>innocent 31:16 73:7 78:25</p> <p>innovation 14:19 17:14</p> <p>inoffice 12:21</p> <p>inperson 12:24</p> <p>inquiry 39:7</p> <p>insane 78:2</p> <p>insecure 11:6</p> <p>insecurity 9:3 15:2</p> <p>inside 44:12</p> <p>inspected 12:4 13:3</p> <p>inspection 34:8,20 47:11</p>
--	---	--	---	---

<p>inspections 12:11</p> <p>inspector 34:8,17,17</p> <p>inspectors 12:9</p> <p>instability 85:14</p> <p>instance 89:13</p> <p>instead 28:19 60:7</p> <p>institution 71:18</p> <p>insurance 17:7 67:7 99:19,22,24 100:4 (6)</p> <p>intending 97:5</p> <p>intent 38:19 40:2</p> <p>intention 43:5</p> <p>interacted 15:19</p> <p>interest 14:5 45:17 51:12 53:9 (4)</p> <p>interested 83:15,19,22 106:15 (4)</p> <p>interfere 100:12</p> <p>internal 68:19</p> <p>internet 82:12</p> <p>interpretation 21:6,18,25 22:9,16 23:2 41:7 70:6 (8)</p> <p>interpreter 21:10,14,16,22,23 22:5,7,13,15,20,21 ,24 42:17 43:11 47:3,8 48:2,6,15,22 59:24 60:2,10 66:14</p>	<p>69:24 70:13 74:21,24</p> <p>75:13,15,16 91:20 (32)</p> <p>intersection 44:25</p> <p>into 10:11 18:16 32:2,15 40:18,21 41:2 50:15 61:4 79:5,21 80:6,19 81:17 90:25 94:16 (16)</p> <p>introducing 27:5</p> <p>invalid 64:3</p> <p>invaluable 7:22 93:8</p> <p>investigation 80:6,17 81:16 89:17,25 90:8 (6)</p> <p>invite 75:7</p> <p>involved 84:23 96:15 97:8</p> <p>irregular 80:13</p> <p>is 4:5,8 9:7 13:24 14:4,5,8,18 19:4,7,20,22,24,24 20:3,12,16,19,24 21:6,9,17 22:20,25 23:13 24:17 25:16 27:2,6,25 28:4,16,25 29:7,18,24 30:15 31:11,15,19 32:9,21,24 33:25 34:2,4,17 35:8,9,11 37:12 38:24 39:2,19 40:17 41:6,14 42:11 43:14,15 45:5,11 46:15,24 47:4,12 48:6,16 49:7,9,11,25 50:24 51:2,20 52:5,16</p>	<p>53:3,5 54:20,21 55:8,12,16</p> <p>57:13,17 58:7,8 59:3,10 61:6,12 62:10,13 63:14,16,21,21 64:11,20,25 65:4,6,14,15 66:10,15,23 67:3,24 68:16 70:9,15 71:2,7,11,18 72:17 73:9 74:6,17,20 75:16,18,20,23 76:2,9,19 77:2,3,5, 11,12,13,19 78:9,1 1,13,13,14,15,22 79:6,13,15,16 80:8,14 81:2,4,8,9,20 82:14,22 83:7 84:12,14,20 85:3,9 86:6 87:17 88:5,8 89:3,16,23 90:19,23 91:16,21 92:10,11,14 93:23 94:5,21,23 95:4,5,8 96:14,25 97:5,6,18 98:5,14 99:11,18,20,24 100:15,21,25 101:3,11,19 103:12,13 104:7,24 106:10 (205)</p> <p>island 5:15 13:2</p> <p>isn't 63:7</p> <p>israel 16:25</p> <p>issuance 54:23,23 55:11</p> <p>issue 7:8 19:25 36:12 43:10 47:25 63:7 67:25 95:12 97:18,19 100:18 (11)</p> <p>issued 55:13 57:17 90:20</p>	<p>issues 10:18 26:14 32:3,19 46:2 49:4 63:15 65:21 67:23 75:2 83:17 94:14 (12)</p> <p>issuing 6:20 12:23</p> <p>item 23:21 24:12</p> <p>items 18:4,4 20:22</p> <p>its 11:22 12:16,17 18:14 97:7 (5)</p> <p>itself 68:9</p> <p>jacobson 2:19 71:11,12,14 73:23 74:2 (6)</p> <p>jacques 4:17</p> <p>jarmoszuk 1:16 4:2,12 19:17 41:18,24 42:9 46:9,13,19 70:14,21 92:7,18 103:2,17,19 104:17,21 105:3 (20)</p> <p>jean 17:8</p> <p>jeff 16:23</p> <p>jeopardy 32:7 45:8</p> <p>jiha 4:17</p> <p>job 28:4,14,17,24 29:17 65:2 75:25 76:7 77:2,23 79:4 (11)</p> <p>jobs 46:5</p> <p>join 4:18 104:19</p> <p>joined 4:14</p>	<p>joining 20:8 103:3</p> <p>jose 16:21</p> <p>juan 2:17 66:7,11,15 (4)</p> <p>judge 64:10</p> <p>judges 54:4,12</p> <p>judgment 50:2</p> <p>jump 39:13</p> <p>june 6:13,25</p> <p>jurezdistacak 2:13 58:7,12</p> <p>just 5:19 9:4 19:21 30:9,19 34:22 41:10,14 42:18,20 43:23,25 44:9,11 45:7,10,18 47:19 49:2 51:3,3,14 56:23 57:3,21 59:3,5 62:7 63:5 66:20 69:2,5,20 70:8,15 71:4 74:10 75:5,13,22 76:24 77:3,8 79:4 84:4 91:22 92:23 104:20 (48)</p> <p>justice 88:9,12</p> <p>k 2:2 3:2</p> <p>karen 17:7</p> <p>karl 75:4,6,10,19,23 (5)</p> <p>keen 7:4</p> <p>keep 29:9 77:3 79:9 100:10 (4)</p> <p>kenneth 1:21</p>
---	--	--	---	--

<p>4:15</p> <p>kest 1:20 4:15</p> <p>khan 16:17</p> <p>kids 60:20</p> <p>killed 45:13</p> <p>killing 103:17</p> <p>kind 44:13 46:11 50:6,17 54:8 74:9 79:21 80:17,18 (9)</p> <p>knew 7:16</p> <p>knocked 60:15</p> <p>know 5:20 10:25 17:23 30:17 32:18 36:22 39:4,8,12 40:16 50:14,16,21 57:21 58:20 59:3 63:24,25 64:5 66:21 67:5,23 68:3,9,11,13,23,24 71:20 76:17,23 77:4,22 78:7 80:4,4 83:15,16 99:11 100:7,18 101:7,20 104:3 (44)</p> <p>known 84:16</p> <p>knows 47:13,14 77:2</p> <p>I 1:11</p> <p>lack 30:2</p> <p>lane 50:24</p> <p>lanes 44:18,21 93:12,13,20 (5)</p> <p>language 21:8 25:19 35:17 36:2 37:7,16,21 38:2,24 40:3 57:13 (11)</p>	<p>languages 21:12 67:18</p> <p>languishing 56:2</p> <p>larbi 2:16 63:10,16</p> <p>largely 72:22</p> <p>last 13:8 48:16 53:21 57:9 85:12 (5)</p> <p>lastminute 4:18</p> <p>lately 63:21 99:8,8</p> <p>later 34:10 41:15</p> <p>launch 11:8</p> <p>lauvie 69:14 104:20</p> <p>lauvie's 39:7</p> <p>lauvienska 1:19 4:16</p> <p>law 18:17 19:6,8 31:18,25 33:12,14 35:20 83:17 90:5 95:24 (11)</p> <p>laws 60:13</p> <p>lawsuit 79:17 82:19,22,23 83:10,15,23 (7)</p> <p>lawsuits 54:11</p> <p>lawyer 29:13 79:15</p> <p>lawyers 97:11</p> <p>lead 15:11 71:19 79:15</p> <p>leasing 99:21</p>	<p>least 5:3 56:14 80:17 101:6 (4)</p> <p>leatherberry 2:22 84:11,13,14 (4)</p> <p>leave 7:24 8:20 47:20 91:25 96:16 (5)</p> <p>leaving 32:2,3</p> <p>lee 2:20 74:17 75:2,14,18 102:22 (6)</p> <p>left 28:25 39:23 97:3 102:24 (4)</p> <p>legacy 37:22</p> <p>legal 11:15 53:11,14 73:18 77:9 88:10 91:2 95:22 96:3 (9)</p> <p>legislation 18:15</p> <p>legislative 37:21 81:2</p> <p>length 54:22</p> <p>leniency 61:3,5</p> <p>leonardo 2:24 91:13,16</p> <p>less 8:19</p> <p>let 17:22 30:5 59:15</p> <p>let's 44:24 60:5 62:6 73:14 78:6,6 99:20 (7)</p> <p>letting 44:6 97:6</p> <p>levels 6:8</p> <p>license 7:21 19:2</p>	<p>25:23 26:18 28:11,19,22 29:9,11 30:5 31:23 32:12,17,24 43:2,20 44:3 47:9 54:2,10,25 56:8 61:24 66:17,19,25 69:7,7,8 71:16,17 76:5,16,19,22 77:24 78:4,9,13 85:3,11,16,20 88:21 90:2 99:14 (46)</p> <p>licensed 17:25 33:8 72:7 95:14 (4)</p> <p>licensee 93:23 98:3,7</p> <p>licensees 4:25 7:17 9:15 10:12 11:7 12:17,25 13:7,12 15:20 16:6 17:16 53:21 56:7 (14)</p> <p>licenses 12:23,24 54:16 55:22 56:6,11 76:14,15 84:25 85:13,18 96:2 (12)</p> <p>licensing 5:13 12:22 24:19 72:6 (4)</p> <p>life 30:4</p> <p>lifeline 13:17</p> <p>lifted 26:20</p> <p>light 42:19 72:24 91:24 92:2 (4)</p> <p>lights 45:4 65:10</p> <p>like 27:11,23 28:3 35:16 39:9,11 40:16 41:11 42:20,21</p>	<p>43:5 44:10,12,22,23 45:7 49:13,16,18,22 52:14,24 53:17 54:21 56:13,21 57:5 59:3,4 62:24 63:4 68:19 69:25 74:18 77:20 80:12 83:20,23,25 93:22 94:14 100:10,10 (43)</p> <p>lime 25:19</p> <p>limit 20:17 26:25 89:2</p> <p>limited 16:14 20:16 97:16</p> <p>limousine 1:4 4:4,8 66:17 72:7 103:22 (6)</p> <p>line 20:13 22:6,13,20 27:18 31:7 33:25 35:9 43:15 47:4 49:9 58:8 59:10,25 66:10 69:23 70:13 71:2 74:20 75:19 79:13 84:12 86:7 88:5 91:16 92:11 94:21,23 95:5 (29)</p> <p>link 68:25 69:11</p> <p>linked 99:25 100:7</p> <p>list 69:17 102:17</p> <p>listening 17:16 19:12 35:2 43:9 47:24 61:9 67:11 (7)</p> <p>literally 51:9</p> <p>little 34:14 39:4 63:2 79:5 (4)</p>
--	---	---	---	--

<p>live 20:5 67:21</p> <p>livelihood 31:13 33:19 43:24,25 49:18 50:19 51:5,17 65:25 68:6 78:2 (11)</p> <p>livelihoods 7:18</p> <p>liveries 16:20 72:9</p> <p>lives 31:14 50:4,9 51:10 69:9 86:3 (6)</p> <p>living 31:20 50:3 64:24</p> <p>load 10:11</p> <p>loans 11:14</p> <p>local 15:24 18:17 19:6</p> <p>lockdown 6:3</p> <p>lockout 46:3</p> <p>long 13:2 14:8 56:17 78:11 96:17 97:3 (6)</p> <p>longer 32:10 56:9 77:8 85:7 (4)</p> <p>longrunning 79:17 83:9</p> <p>look 19:13 30:7 33:3 41:2 79:4 80:19 94:15 (7)</p> <p>looked 40:18,21</p> <p>losing 28:10,13 29:11 31:13 69:7 (5)</p> <p>loss 5:7 85:9,16</p>	<p>lost 5:2,10 46:4 51:8,9 (5)</p> <p>lot 30:18 63:15 68:16 71:15 83:17 99:12 (6)</p> <p>lots 32:19</p> <p>louis 5:11 104:5</p> <p>love 5:16</p> <p>loved 5:4</p> <p>lower 9:7 21:2 56:9</p> <p>lowest 6:6</p> <p>lumping 37:8</p> <p>luxury 28:12</p> <p>lyft 39:20,25 40:10 44:6 (4)</p> <p>madam 28:2 41:21 49:11</p> <p>made 31:14 34:16 36:16 41:9 42:18 47:21 59:16 60:12,22 91:4 95:18 (11)</p> <p>magnified 16:8</p> <p>mail 34:11</p> <p>maintaining 7:10 14:13</p> <p>major 35:17</p> <p>majority 85:23 95:25</p> <p>make 29:8 32:19 42:23 45:7 55:7 56:14 64:23 65:15 66:3 69:20,25 76:23 81:23 88:23</p>	<p>101:13,13 (16)</p> <p>making 25:17 29:12 41:14</p> <p>malcolm 16:20</p> <p>malik 2:8 43:14,16,19 45:22,25 46:11,17,21 (9)</p> <p>malta 2:7 41:6 42:12,14 (4)</p> <p>management 8:3 10:9</p> <p>managing 71:21</p> <p>mandarin 21:21,21,22,23,25 59:17,19,22,24,25 61:7 69:19 70:10,12,23 74:19,21,24 75:3,8,12,15,16 (23)</p> <p>mandate 14:2</p> <p>manhattan 18:21</p> <p>maninder 16:18</p> <p>manner 36:4,18</p> <p>many 10:10 11:20 35:24 36:3 52:8 54:25 55:5 56:3,3 68:4 80:3,16 81:25 83:11 95:18 97:21 98:9,19 99:7,18 100:13 (21)</p> <p>march 13:8 15:22 43:2</p> <p>marino 1:22 4:16 30:9,12,15,25 39:6,15 40:15,23 41:2,8,21 42:2,4</p>	<p>56:23 57:19 58:5 69:3 82:20 83:3,14 84:3,7 104:19 105:4 (26)</p> <p>market 14:21</p> <p>marred 83:11</p> <p>marriage 106:15</p> <p>mass 13:7</p> <p>material 14:14</p> <p>matter 42:8 50:9 68:19,23 69:10 70:9 93:7 106:16 (8)</p> <p>matters 49:5,15 94:16</p> <p>max 28:21</p> <p>may 26:15 27:13 29:4 34:8,16 37:11 38:22 89:21 90:5 (9)</p> <p>maybe 44:14 50:23 67:17 68:2,14,25 69:11 73:10 (8)</p> <p>mayor 11:20</p> <p>mazer 2:12 53:3,4,5 55:21 56:20,23 57:5 (8)</p> <p>me 5:8 21:23 22:22 23:14 28:2 39:14 40:19 42:14,21,25 49:17 51:23 58:13 59:4,15,15 60:19 61:20,21 62:11,14 66:22 69:25 73:23 74:22 75:21 77:23 83:18,24 91:23 92:3,3,16 99:6 (34)</p>	<p>meals 8:12,14 9:2,25 10:14 (5)</p> <p>mean 39:8 42:20,23 44:10 48:16 50:15 51:6,7 56:24 63:13 73:3 78:4 99:8 (13)</p> <p>meaning 55:14 63:23</p> <p>means 40:4 96:25 100:3</p> <p>meantime 75:4</p> <p>measures 12:7</p> <p>medallion 11:11,13 13:19,21 15:2,3,5 25:25 58:14,17,18,22,23 (13)</p> <p>medallions 53:9 58:25</p> <p>media 16:5</p> <p>meet 17:18 65:13 96:12</p> <p>meeting 1:5 4:4,5,8,9,11,22 17:25 19:14,20 20:3,8 23:12,24 24:11 42:10 58:4 62:12,13 68:13,14 102:24 104:25 (23)</p> <p>meets 14:2</p> <p>megumi 2:23 88:4,5,8 (4)</p> <p>member 5:2 28:7 49:12 63:17 92:15 (5)</p> <p>members 11:13</p>
--	---	---	--	--

<p>34:25 43:8 47:23 67:11 85:5 94:2,2 (8)</p> <p>mental 29:10 32:3 101:23 102:2 (4)</p> <p>mentally 50:16</p> <p>mention 73:18 100:14 101:19</p> <p>mentioned 64:17 77:21 104:3</p> <p>mere 89:6</p> <p>merely 19:4</p> <p>message 21:11,14</p> <p>messed 44:9</p> <p>metropolitan 53:6</p> <p>michele 2:4 31:5,6,9 (4)</p> <p>microphone 19:25 51:21</p> <p>midmarch 6:2</p> <p>million 8:14,15 10:2 13:15 53:13 (5)</p> <p>minimum 85:6 90:11</p> <p>minute 50:23</p> <p>minutes 20:16 23:23,25 24:10 26:23 56:19 (6)</p> <p>missed 85:15</p> <p>mission 13:25</p> <p>mistake 42:18,23</p>	<p>43:4,6 47:14,21 59:16 60:12 62:12 65:15 (10)</p> <p>mitchell 1:21 4:15 24:2,4,25,25 25:2 39:10,10 40:22 (10)</p> <p>mitigation 54:8</p> <p>models 36:8,9 37:13</p> <p>moderator 20:12,21</p> <p>modifications 88:24</p> <p>modified 53:24</p> <p>moment 19:21</p> <p>moments 9:11</p> <p>monday 4:6</p> <p>money 8:11 14:4 18:9 29:24 32:21 45:6,10 51:4 101:22 (9)</p> <p>monies 13:17</p> <p>month 6:11</p> <p>months 56:4 85:12 86:20 90:21 (4)</p> <p>morales 16:25</p> <p>more 11:10 14:9 18:10 36:17 39:5,9 44:8 50:15,19 52:19 53:12,13,22 54:15 67:25 68:19 79:5 83:23,25 87:6 91:10 94:15 96:8,23 97:16 99:17 100:14</p>	<p>101:18 102:11,23 (30)</p> <p>morning 4:2,6 17:17 24:16,19 27:22 31:8 34:2 35:10 49:11 52:3,5,23 53:4,17 54:21 55:2 61:14 75:24 76:2 88:7 91:21 (22)</p> <p>mortgage 85:15</p> <p>most 7:13 15:13 16:10 28:12,24 35:25 54:17 55:25 56:7,10 65:12 66:2 83:5 85:12 (14)</p> <p>motor 66:19</p> <p>motorists 63:25</p> <p>mounting 30:2</p> <p>move 23:20,24 24:23 46:23 70:15,24 92:7 (7)</p> <p>moved 24:2,4 25:2</p> <p>moves 24:25</p> <p>moving 6:3 24:12 25:22 63:9 95:3 102:4 (6)</p> <p>ms 16:15 31:8 33:8 34:2 35:5,10 38:13 39:12,16,17 40:24,25 41:4 42:3 49:10 84:13 88:7 90:18 92:13 104:19 (20)</p> <p>mta's 6:10</p> <p>mtbot 2:12</p> <p>much 21:20</p>	<p>22:3,11 23:5,11 30:8 33:20 35:6 40:25 48:23 58:12,13 59:14 61:5 63:22 68:21 74:13 76:23 91:8 92:16 94:17 95:20 97:16 98:22 101:19,22 102:9 103:9 (28)</p> <p>muchas 70:20</p> <p>multilaw 84:23</p> <p>multimedia 21:2</p> <p>must 7:5,8 17:12 86:21 88:19 (5)</p> <p>mute 66:13</p> <p>muted 19:16 20:10,20 42:5,6 75:18 (6)</p> <p>my 13:24 15:17 16:11 21:16 22:25 24:17 27:19,25 28:19,22 34:4,4,19 35:10 40:18 42:14,21 43:2,5 49:11,15 52:3,5,22 53:5 55:8 58:16,17,18,22 60:15,15,19 61:18,19,24 62:3,11,12 63:16 64:21 66:15,19,24 67:5 69:8,16 74:13,25 76:9,14,22 78:18,20 79:3,15 82:19 83:3,7,8,18 84:13 88:8 91:21 92:14 95:7 96:12 100:15 106:17 (69)</p> <p>myer 17:7</p> <p>myself 58:16</p>	<p>n 3:2,2</p> <p>name 17:9 20:12,15 21:9,16 22:25 24:17 27:2,6,25 35:10 46:14 49:11 53:5 63:16 66:15 79:15 84:13 88:8 92:14 95:7 97:20 98:13 103:18 (24)</p> <p>names 98:17</p> <p>nearly 80:3</p> <p>necessary 29:12</p> <p>need 19:21 33:9,10,23 42:12,22 43:2,3 47:2 59:17 65:6 66:8 74:10 77:24 (14)</p> <p>needed 11:7,23 13:17 15:7 21:8 47:10 60:16 61:21 86:4 (9)</p> <p>needs 17:14 28:5 69:10</p> <p>negative 72:23</p> <p>never 12:16 40:2 44:13 46:7 66:18 81:9 (6)</p> <p>neville 2:18 70:24 71:2</p> <p>new 1:3 4:3,7 5:21 6:2 7:11,13,14,23 8:2,12,16,19 9:8,11 10:7,9 11:6,25 13:23 14:9,22 26:4,8 35:20 38:6 44:7,9 52:15,19 53:20 63:19 65:8 77:6 79:20 81:12 86:7</p>
---	---	--	--	---

<p>87:16 89:11 93:17 103:16 104:13 106:4,9 (44)</p> <p>next 24:12 25:11 31:4 33:22 35:8 41:5 42:11 43:13 46:23,24 48:17,19 49:7,7 51:20 53:3 58:6 59:8 61:12 63:9,10 66:7 68:14 70:9,24 71:10 74:17 75:10 79:12 84:10 88:4 89:21 91:13 92:8,9 94:19 95:4 99:3 (38)</p> <p>nice 41:22 77:15</p> <p>night 94:4</p> <p>nighttimes 46:4</p> <p>nnebe 79:16 87:19</p> <p>no 27:20 28:25 32:10 33:19 56:9 60:3,8 61:19 64:20 69:2 74:6 76:25 77:8 79:6 80:24,25 81:9,16 94:5,22,25 97:6,23 102:13,15 103:12,13 106:15 (28)</p> <p>nobody 72:14</p> <p>nonessential 7:14</p> <p>nonprofit 84:21</p> <p>nonprofits 8:23</p> <p>nora 1:22 4:15</p> <p>nora@marinojus ticecom 84:4</p> <p>note 7:5 23:6 41:9,14 75:5 (5)</p>	<p>noted 79:19</p> <p>notes 57:23</p> <p>nothing 16:9 81:12 86:4</p> <p>notice 34:11 55:15</p> <p>noticed 25:13</p> <p>notices 76:18</p> <p>november 18:17</p> <p>now 8:20,24 12:20 23:12 24:13 26:21 44:6,7 45:18 51:22,23,25 54:12 55:23 58:17 59:17,19 60:25 61:15 63:9 71:12,13 74:7 75:18 76:11 77:24 78:9,10,13 81:24 82:8 101:20 (32)</p> <p>number 7:2 9:24 18:6 26:24 30:23 64:16 66:23 92:22 (8)</p> <p>numbers 6:6 51:8</p> <p>nypd 50:21 93:18</p> <p>nytwa 17:6</p> <p>o 1:11 3:2</p> <p>oath 53:15 54:4,12,24 56:11 97:19 98:6 (7)</p> <p>object 100:11</p> <p>observation 69:4,14 79:3</p> <p>obtain 7:25</p>	<p>obviously 57:22</p> <p>occur 28:18</p> <p>occurrence 49:23</p> <p>octavo 83:8</p> <p>october 1:8 4:6 25:13 106:12,18 (5)</p> <p>off 19:24 28:17 29:16</p> <p>offense 56:10</p> <p>offered 93:25</p> <p>office 5:15 10:10 12:7 13:2,6 14:19 26:4 34:21 90:12 96:12 (10)</p> <p>officer 61:17 62:2 90:5 94:6 (4)</p> <p>officer's 65:9</p> <p>officers 9:21 10:14 62:5,23,24 63:3 64:18 93:18 102:3 (9)</p> <p>officials 83:12</p> <p>often 28:25 36:16 85:6,7,12 86:14 90:21 94:5 98:11 (9)</p> <p>oh 83:3 103:13</p> <p>oldest 83:18</p> <p>omitting 40:2</p> <p>once 27:6 51:14 93:4 102:11 (4)</p> <p>one 19:21 24:20 35:18 36:11 52:21 54:3,20 57:3</p>	<p>59:21 63:20 64:18 69:18,19 76:25 78:2 81:4,15 96:14 99:17 100:14 101:18 102:22 (22)</p> <p>one's 28:10</p> <p>ones 5:4 17:11</p> <p>online 59:19 98:6</p> <p>only 6:8 27:5 28:23 29:20 31:23 32:21 44:21 56:8 78:22 79:7 81:6 86:11 89:11 90:24 93:17 (15)</p> <p>onset 5:25 15:23</p> <p>open 98:22</p> <p>opening 12:3</p> <p>operate 36:4 37:13 74:10</p> <p>operated 40:6</p> <p>operating 38:4,7 72:10 93:24 94:3 (5)</p> <p>operation 5:14</p> <p>operations 1:13 9:23</p> <p>operatives 93:12</p> <p>operators 93:8 94:7</p> <p>opinions 49:15</p> <p>opportunities 7:12 14:23</p> <p>opportunity 4:22 28:3 49:14 52:25 73:7 84:17 88:15</p>	<p>92:16 93:13,19 94:10 99:6 103:14 (13)</p> <p>option 81:22</p> <p>oral 96:10</p> <p>order 4:5 88:18</p> <p>organized 37:6,11 38:16</p> <p>organizing 28:8</p> <p>original 39:2</p> <p>osvaldo 2:5 33:22 34:3</p> <p>other 13:6,13 39:20 44:15,23 63:24 65:4 77:20 80:9 85:15 86:7 87:11,24 91:23 92:19 93:6 94:9 97:11 100:5 101:2 104:6 (21)</p> <p>others 52:21</p> <p>otherwise 82:14,16</p> <p>our 4:8,14 5:14 7:20 9:13,15,21 10:12,13,15,16,21 11:3 12:2,9,20 13:2,6,7,8,18 14:13,17 15:6,12,1 3,16,19,24 16:24 17:22 19:5,7,9,18,20 20:4 21:13,21 22:4,12,19 23:12,18,19 24:12 27:15 28:5 31:4,18 32:6,12,24,25 34:25 35:8 40:24 41:5,16 42:11 43:8,13 44:19 45:2 46:24 47:23</p>
---	---	--	---	---

<p>48:18 49:7 51:20 53:9,10,11 57:8,21 58:6 59:8 61:3,12 62:8 63:6 68:13 69:9 71:10 74:17 75:3 79:12 84:10,24 85:3,4,10,17 87:16,21 88:4 91:8,9,13 92:9 93:15,20 94:8,19 95:3,25 98:24 99:3 101:5 102:16,20 104:25 (111)</p> <p>out 10:8 13:5 30:7 39:24 43:9 45:8 48:10,18 49:5 60:23 61:10 62:17 67:12,15 68:16 70:4,17,23 71:8 76:13 78:14 86:6 93:18 94:11 97:3 100:22 (26)</p> <p>outcome 89:19 98:19 106:16</p> <p>outcomes 96:3</p> <p>outlined 36:4</p> <p>outreach 10:6</p> <p>outstanding 11:14</p> <p>over 5:20 6:11 8:14,15 13:4,11 15:24 19:18 31:14 53:24 57:11 76:6 89:23 (13)</p> <p>overseer 5:14</p> <p>overwhelmingly 72:23</p> <p>owed 10:24</p> <p>own 6:10 32:25 64:21</p>	<p>owner 35:12 58:14</p> <p>owners 11:11,13 13:18,21 16:7,19,23 25:24 53:8 94:9 (10)</p> <p>owns 100:18</p> <p>p 2:2 3:2</p> <p>package 9:2 25:16,17 26:9 27:8 52:19 58:2 72:19 (8)</p> <p>packages 18:3,3 20:18 25:12,13 26:22 45:16 49:3 (8)</p> <p>paid 10:24 36:18 40:11</p> <p>pandemic 4:10 5:3,25 6:19,21 8:7 9:12 13:2,11,14 14:10 15:23 16:3 104:10 (14)</p> <p>panel 52:8 92:19</p> <p>panel's 94:15</p> <p>panelist 23:10</p> <p>papers 62:14</p> <p>parameters 57:10</p> <p>parents 85:4</p> <p>parking 30:4</p> <p>parks 8:4</p> <p>part 33:18 37:2 55:25 57:8 72:2 83:7 (6)</p> <p>participants</p>	<p>103:5</p> <p>participate 4:24 44:15</p> <p>participated 8:13 16:3</p> <p>participates 98:4</p> <p>participating 10:23</p> <p>particular 49:4 61:11 94:3</p> <p>particularly 90:19</p> <p>parties 73:15 106:14</p> <p>partners 15:16</p> <p>partnership 15:8,15</p> <p>parttime 46:4</p> <p>pass 35:21 77:7 92:4</p> <p>passed 18:15 32:8 34:10 77:7 104:4 (5)</p> <p>passenger 7:17 89:14 90:4</p> <p>passengers 13:5 14:5 25:20 44:19,22 91:25 93:15,21 (8)</p> <p>passing 5:22 36:19,24 104:6 (4)</p> <p>past 34:13 58:15</p> <p>patience 103:5</p> <p>patrols 12:10</p>	<p>pause 73:14</p> <p>pay 32:25 35:21 44:19 46:5 47:14,15 64:9,11 (8)</p> <p>paying 36:10</p> <p>payment 36:14,16,25 37:15 40:12 (5)</p> <p>payments 10:22 11:17 85:15</p> <p>pays 26:5</p> <p>pedestrians 63:24</p> <p>pedro 3:4 99:3</p> <p>penalties 18:18,22 26:6 72:12 (4)</p> <p>pending 82:25 89:15</p> <p>people 6:3 9:2,12 16:13 17:8 26:24 28:12 59:4 63:15 64:23,23 65:2 68:8 73:11 77:25 88:13 101:4 104:9 (18)</p> <p>per 14:12 20:17 85:7</p> <p>percent 6:7,8,11,12,22,23 7:3,3 89:12 (9)</p> <p>perfect 22:25 35:5</p> <p>perform 12:10</p> <p>period 56:17</p> <p>permitted 54:7</p>	<p>person 4:21 5:15,19 20:6 56:18 100:24,25 101:2 (8)</p> <p>personal 10:3 31:14 49:24 98:8 (4)</p> <p>personally 46:15</p> <p>perspective 11:23</p> <p>perspectives 73:16</p> <p>peter 2:12 53:3,5</p> <p>phase 12:3</p> <p>phone 16:5 61:18,19</p> <p>phonetic 16:15,17,18,19,24 17:2,2,3,4 21:17 46:25 58:7 74:18 (13)</p> <p>physically 29:3</p> <p>pick 78:6 91:25</p> <p>pieces 10:2</p> <p>pivoted 7:11</p> <p>place 45:9 93:4</p> <p>plan 14:22</p> <p>planning 14:19</p> <p>plates 12:23</p> <p>played 9:17</p> <p>playing 36:6</p> <p>plea 43:22 49:21</p> <p>plead 56:8</p>
---	---	---	--	---

<p>please 19:17 20:14,17 21:9 22:5 27:2,8 31:6 33:15 42:22 45:20 49:4 51:21 57:4 59:25 62:4,16,23 64:24 65:22 66:4 70:3 84:5 99:14,16 100:11 101:9 102:6 (28)</p> <p>pleased 71:25</p> <p>pm 105:7</p> <p>point 54:20 72:14,15</p> <p>points 32:12 67:7 83:20 87:23 91:10 95:18 (6)</p> <p>polanco 1:19 4:16 25:4,5 38:23 42:16 67:16 103:10,13,20 (10)</p> <p>police 45:11,13 62:24 65:9,13 94:6 (6)</p> <p>policed 31:22</p> <p>policing 28:17</p> <p>policy 41:17 79:18,24 80:5,9,12,14 81:15 86:6 95:21 96:5 100:2,6 (13)</p> <p>pool 18:8</p> <p>pop 21:5</p> <p>port 65:5</p> <p>portion 19:11</p> <p>portions 25:18</p> <p>pose 97:24</p>	<p>poses 90:3 96:6</p> <p>position 55:10</p> <p>positioning 14:16</p> <p>positively 72:21</p> <p>possible 86:22</p> <p>posting 103:11</p> <p>postsuspension 79:24 81:18</p> <p>pot 14:4</p> <p>potential 14:23 15:8</p> <p>potentially 90:2</p> <p>practical 11:24</p> <p>practice 36:21,24 84:16 88:11 95:10,13 96:8 (7)</p> <p>practices 37:2,18 84:21 95:24 (4)</p> <p>precovid 6:7</p> <p>prepared 15:11,11</p> <p>presence 34:4</p> <p>present 7:7 24:14 92:25</p> <p>presently 76:4</p> <p>presents 54:14</p> <p>preserve 37:17</p> <p>president 35:11,13</p> <p>press 27:3</p> <p>pressed 40:17</p>	<p>pretend 50:11</p> <p>pretty 63:22</p> <p>prevail 97:15</p> <p>prevailed 87:18</p> <p>prevails 98:7</p> <p>prevent 29:11</p> <p>previous 6:11</p> <p>previously 64:16</p> <p>price 58:23</p> <p>pride 76:21</p> <p>primarily 72:22</p> <p>prior 15:22 19:10 27:4 57:11 79:23 80:22,22 85:8 (8)</p> <p>privacy 98:15</p> <p>privilege 52:13,21 100:24</p> <p>problem 39:19 47:11,12 55:24 60:8 100:12 101:24 (7)</p> <p>problematic 73:9</p> <p>problems 99:7 102:2</p> <p>procedurally 57:24</p> <p>procedures 72:6</p> <p>proceed 20:15 23:11</p> <p>proceeding 89:4</p> <p>proceedings 50:2 96:3 98:18</p>	<p>process 21:7 55:3,4,6,7 57:16 73:3 79:25 81:19 86:21 87:3,6,13,20 88:20,22 89:24 97:5 (18)</p> <p>processes 71:21</p> <p>processing 12:23</p> <p>professionalism 64:20</p> <p>professionals 71:22</p> <p>professions 80:11</p> <p>program 8:8,9,14,23 9:5,7,20 10:13 (8)</p> <p>programs 101:23</p> <p>progress 21:19 22:2,10,17 23:3 47:7 48:5,14,21 59:23 70:7,19 91:19 92:6 (14)</p> <p>prohibit 87:10</p> <p>project 15:3 88:9,12</p> <p>promising 14:8</p> <p>promptly 97:2</p> <p>proper 26:15 91:7</p> <p>proposal 19:4</p> <p>propose 40:9</p> <p>proposed 18:2,3,5,12 26:11,17 27:13,23 30:6 37:24 38:19 39:12 41:20 84:18 88:16,24</p>	<p>96:6,15,16 97:12 (20)</p> <p>proposing 37:21</p> <p>prosecute 90:13</p> <p>prosecution 10:21 90:25</p> <p>prosecutor's 86:15</p> <p>protect 60:23 72:11,16 86:5 94:11 98:15 (6)</p> <p>protection 28:25 65:25</p> <p>protective 10:3</p> <p>proud 9:14,16</p> <p>proudly 71:17 80:13</p> <p>proven 31:16 49:19 73:8 79:2 (4)</p> <p>proves 72:25</p> <p>provide 7:22 19:10 26:18 50:4,17 62:4,23 86:12 88:15 93:10 97:6 (11)</p> <p>provided 9:9 12:24 53:13</p> <p>provider 25:23</p> <p>provides 26:11 53:11</p> <p>providing 93:14 101:4</p> <p>proxies 10:22</p> <p>public 1:5 12:17</p>
--	---	--	--	---

<p>19:14 20:16 25:11,14 26:14,21 29:20 54:14 72:11 80:25 81:7,8 84:15,20,21 86:5 89:8 97:24 98:7 102:17 (22)</p> <p>publication 97:19</p> <p>publicly 98:12</p> <p>publicprivate 15:8</p> <p>published 98:5</p> <p>purchase 8:25</p> <p>purpose 76:8 79:20</p> <p>pursuant 35:20</p> <p>pursue 98:16</p> <p>push 29:3 65:24</p> <p>put 36:21 45:20 50:15 67:5 (4)</p> <p>putting 10:2 13:12,21 45:3 50:10 73:12 (6)</p> <p>quantify 15:4</p> <p>quarantine 12:7</p> <p>queens 12:14 106:6</p> <p>question 30:10 37:24 48:16 72:15 (4)</p> <p>questions 38:22 45:19 56:21 82:18,21 98:23 (6)</p> <p>quick 30:10 73:20</p>	<p>quicker 26:18</p> <p>quickly 7:19 10:19</p> <p>quite 92:22 98:11</p> <p>quota 65:13</p> <p>r 1:11 2:2 3:2 106:2 (4)</p> <p>race 64:4</p> <p>racially 95:23</p> <p>rainy 14:4</p> <p>raised 83:20</p> <p>raj 17:4</p> <p>rally 28:15</p> <p>range 15:19</p> <p>rare 54:9</p> <p>rates 50:13,14</p> <p>rather 81:23 86:12 92:25 93:16 (4)</p> <p>rattner 16:20</p> <p>raveneau 2:10 49:8,10,12 (4)</p> <p>raymond 16:24</p> <p>reach 48:18 49:5 61:10 70:4 (4)</p> <p>reaching 43:9 48:10 62:17 67:12,15 71:8 (6)</p> <p>read 77:9,15</p> <p>readdress 41:15</p> <p>ready 10:7 20:14</p>	<p>27:20 75:16 (4)</p> <p>reality 37:12 96:11</p> <p>realize 60:12</p> <p>realized 62:12 76:14</p> <p>realizes 47:21</p> <p>really 41:12 43:2,3,11 44:16 50:9,11,18,22 51:6,7,16 55:13 58:20 61:2 64:3 68:18 69:4 71:15 72:15,17 73:4 74:11 77:7,21 80:24 104:11 (27)</p> <p>reason 64:11 80:25</p> <p>reasonable 33:11,18 49:22 58:22 (4)</p> <p>reasons 96:14</p> <p>receipt 86:23</p> <p>receive 9:12 15:16 18:8 25:25 52:15,17 75:9 (7)</p> <p>received 11:14 34:11,13 66:25 96:2 (5)</p> <p>receives 86:17 98:21</p> <p>recent 79:22</p> <p>recently 66:20 83:5 91:22</p> <p>recognize 7:8 28:4</p> <p>recognized 20:11</p>	<p>recommend 88:17 97:7,12</p> <p>recommendation 96:20</p> <p>recommendations 24:14,24 25:9 91:4 (4)</p> <p>reconsider 33:15 41:19 56:14 73:15 (4)</p> <p>record 25:14 67:5 75:23 80:8,20,22,24,24 81:18 82:14 (10)</p> <p>records 82:10 88:14</p> <p>recourse 74:6</p> <p>recovers 15:13</p> <p>recovery 9:17 14:15,17</p> <p>recreation 8:4</p> <p>red 42:19</p> <p>reduce 97:8</p> <p>reduced 18:18</p> <p>reducing 18:10 97:13</p> <p>reduction 67:7</p> <p>refer 68:10 87:21 91:9 98:23 (4)</p> <p>referencing 38:10</p> <p>reflect 19:6</p> <p>reflected 73:17,19 90:14</p>	<p>reformed 87:20</p> <p>regard 35:15 36:10,19 80:2,8 (5)</p> <p>regarding 26:16 27:24 54:8 61:18 67:25 68:4,9,17 84:18 91:5 (10)</p> <p>registered 20:8</p> <p>regrets 4:19</p> <p>regular 50:22 76:6</p> <p>regularly 95:13</p> <p>regulate 6:20 15:21</p> <p>regulates 7:5 80:11</p> <p>regulation 39:2 72:6</p> <p>regulations 18:14</p> <p>regulatory 11:23</p> <p>reimplement 65:23</p> <p>reinforces 95:23</p> <p>reinstated 29:25</p> <p>reinstatement 96:22</p> <p>reinvention 14:17</p> <p>related 67:24 89:5 106:13</p> <p>relating 25:19 89:7</p> <p>relation 67:3</p>
---	--	--	--	--

release 100:2,5	reopens 6:14	resource 11:9,12 53:10	return 12:5 15:14 26:18 54:24 85:24 (5)	righthand 21:3 23:8
released 6:15	repeat 21:10,11,14	resources 8:25 11:8 14:15	returned 56:8	rightly 78:3
relevant 26:13	report 6:15,21 19:13 34:21 96:19 (5)	respect 55:8 64:22	review 10:22 14:17 52:18,23 81:11 82:15 87:2,4 88:22 96:21 97:13,13 (12)	rights 31:17 73:19 87:13
religious 5:16	reporter 1:24 106:9	respectful 65:3	reviewing 6:16 92:24	ripple 29:14
rely 77:25	represent 29:13 98:9	respectfully 88:23	reviews 91:6	rise 63:20
remain 56:6	representatives 16:21,22 17:5 52:4 (4)	respectively 6:23 7:4	revised 53:24	risk 7:23 26:14 97:24
remaining 29:23 33:7 38:12 45:24 55:20 65:18 69:17 73:22,25 78:17 82:3 90:17 98:2 101:17 (14)	represented 53:12 72:20,22,23 (4)	respond 28:5	revising 92:24	risks 96:6
remains 18:23	represents 53:8 84:25 95:13	respondent 55:16,17	revisit 74:11	rivera 16:25
remarks 20:17	request 81:24 82:5 86:24	respondents 54:7 56:4	revocation 19:3 89:4	road 6:9 13:22 18:7,11 32:22 42:24 93:18,24 (8)
reminder 13:20 27:2 49:2	requested 69:18	responds 29:4	revoke 90:2	roadways 93:11
remote 12:21	requesting 91:15 96:22	response 60:3 88:16 94:22,25 102:13,15 (6)	richard 2:19 17:3 71:11	role 9:16
remotely 12:19 20:4	require 34:19 37:14 87:9 89:21 (4)	responsibility 46:12	rider 63:23,24	rolled 10:8
remove 88:21	required 14:5	responsible 47:20	riders 15:14	romanian 22:4,5,6,7,9 (5)
removed 38:25	requirements 19:6	rest 19:13	ridership 6:10	ron 16:19
render 86:25	requires 41:12	restricting 30:22	riding 12:17	ronald 16:25
rendered 28:21 97:10	requiring 70:10	result 19:2 29:5,5 54:11,15,16 56:5,11 (8)	right 22:24 23:16 24:3 27:19 31:2,18,20 44:2 47:22 51:9 52:2 58:17 59:19 60:4,25 61:15 62:8,13 69:21 71:9 75:18 76:16 77:24 81:24 82:8 84:6 87:14 93:2 102:8 103:11 104:23 105:4 (32)	ruined 30:4
renewal 24:20	research 65:22	resulted 89:12	rider 63:23,24	rule 18:2,3 20:18 25:12,12,16,17,18 26:9,22 27:8,23 30:7,13 35:18,18 37:24 39:22 40:3 41:20 43:21 45:16 49:3 61:16 67:24 68:7,9 72:3,25 79:20 81:3 87:8 88:16,24 92:21,24 98:15 (37)
renewed 12:24	resolved 97:4	resulting 11:24	riders 15:14	ruled 83:6
rent 85:15		results 95:15	ridership 6:10	rules 18:5,13
rented 58:17		retired 104:10	riding 12:17	
renting 99:20			right 22:24 23:16 24:3 27:19 31:2,18,20 44:2 47:22 51:9 52:2 58:17 59:19 60:4,25 61:15 62:8,13 69:21 71:9 75:18 76:16 77:24 81:24 82:8 84:6 87:14 93:2 102:8 103:11 104:23 105:4 (32)	
reopened 8:18			rider 63:23,24	

<p>19:5,7 25:19 26:10,11,17 27:13 30:20 32:14 35:16 50:25 51:15,15 52:10 53:18,20,24 54:18 56:25 57:2,10,11 65:23 69:13 71:24 72:10,13,20,24 73:18 74:11 81:10 84:19 96:15,16,17 103:11 (39)</p> <p>ruling 73:11 77:6 79:23</p> <p>run 27:11 97:7</p> <p>russian 22:12,15,16 47:2,3,6,8 48:2,4,6 ,13,15,20,22 (14)</p> <p>ryan 1:12 17:8 19:9,15,16,19,24 23:12 38:23 39:13,13 58:5 75:25 79:9 (14)</p> <p>s 2:2,2 3:2,2 (4)</p> <p>sabrina 1:24 106:8</p> <p>saddened 5:22</p> <p>safe 8:17 13:5</p> <p>safely 4:24 7:24</p> <p>safety 12:5 13:3 26:14 29:20 54:15 81:2,7,8 86:5 89:9 93:25 (11)</p> <p>said 34:9,17 42:17 43:11 47:15 52:24 60:16 61:6,18,22 71:24 80:3,16 104:20 (14)</p> <p>saito 2:23</p>	<p>88:4,7,8 90:18 (5)</p> <p>same 28:22 31:17 36:8 37:23 38:17 42:22 49:22 50:8 51:2 52:20 81:8 99:23 100:4,25 101:24 (15)</p> <p>sanitation 8:4</p> <p>santos 2:5 33:23 34:2,3 35:5 (5)</p> <p>santos' 34:3</p> <p>sapoznik 16:17</p> <p>sarah 16:21</p> <p>satellite 5:15</p> <p>savado 16:25</p> <p>savings 30:3</p> <p>savvy 5:17</p> <p>say 44:24 51:6,14 62:6 65:5,12 69:6 70:16 71:16 72:17 73:14 78:6,21 92:23 99:20 104:14 (16)</p> <p>saying 34:11 62:21 76:19</p> <p>says 72:4 78:3</p> <p>scenes 10:16</p> <p>schedule 12:22</p> <p>scheduled 86:22 97:9</p> <p>schedules 36:15,25</p> <p>school 12:4</p> <p>scope 72:5,24</p>	<p>scoping 15:6</p> <p>screen 23:7</p> <p>sealed 82:14</p> <p>sealing 98:19</p> <p>second 18:25 23:21 24:4,5,7 25:3,4,6 26:9 39:6,7,8 59:21 79:22 81:18 83:5 86:17,21 90:9 97:18 (20)</p> <p>secondly 81:10</p> <p>seconds 29:22 33:6 38:11 45:23 55:19 65:17 73:21,24 78:16 82:2 90:16 97:25 101:16 (13)</p> <p>section 56:22</p> <p>sector 16:15</p> <p>sector's 15:2</p> <p>sectors 5:6 6:19 7:5</p> <p>secure 77:2</p> <p>see 6:13,21 17:20 23:10 41:22 52:7,10 65:9 69:22 70:9 71:7 (11)</p> <p>seeing 69:16 75:17 104:16</p> <p>seem 73:8 93:24 94:4</p> <p>seems 79:20</p> <p>seen 14:9</p> <p>segments 15:20</p>	<p>segue 93:6</p> <p>selfemployed 33:2</p> <p>sell 58:22</p> <p>send 32:2 84:4</p> <p>sends 4:19</p> <p>senior 70:17</p> <p>sense 30:19 73:5</p> <p>sent 34:20 46:7</p> <p>sentence 57:4 89:16</p> <p>sentiment 87:16</p> <p>separate 20:22 68:25</p> <p>september 25:15</p> <p>sergio 16:16</p> <p>serious 46:2 69:9,10 86:2 (4)</p> <p>seriously 94:16</p> <p>served 5:21</p> <p>server 13:23</p> <p>service 7:23 12:25 14:7 25:21,21,23 50:18 86:4 93:8 101:5,9 104:12 (12)</p> <p>services 5:13 6:5,25 7:11 9:9,22 11:15 12:2 13:13 14:14 33:24 38:15 42:13 47:2 53:11,14,14 66:9 69:18 70:10 74:19 91:15 93:9,15 95:10 (25)</p>	<p>serving 11:20</p> <p>set 10:17,21 21:13 35:24 106:17 (5)</p> <p>settle 64:9</p> <p>seven 85:7</p> <p>seventeen 100:18</p> <p>several 54:11</p> <p>severely 64:8</p> <p>shackled 28:16</p> <p>shared 19:19</p> <p>shareholders 36:23 37:4</p> <p>sharply 7:16</p> <p>she 78:3</p> <p>shepherd 17:4</p> <p>sheriff's 12:6</p> <p>sherman 16:19</p> <p>shifting 7:19</p> <p>shocked 76:21</p> <p>shocking 85:10</p> <p>shoot 83:24</p> <p>short 16:9 27:11 45:10 77:4 86:21 (5)</p> <p>shortage 59:2</p> <p>shortened 81:19</p> <p>shorthand 106:8</p> <p>shortly 5:24 67:15 71:8</p>
--	---	--	---	---

<p>shot 33:17</p> <p>should 27:19 28:14,20,22 29:5,8 30:23 31:17,19,23 33:12,13 40:18,21 43:16 44:3,10 48:7 49:19,20,24 50:3,5,7,25 51:12,16 57:15 60:14,22 65:24 67:15 69:11 72:19 73:4 77:18 78:22,23,24 79:8 80:17,20 81:15,19,20,21 82:7,15,16 85:18 86:12,22,24 87:2,6,9,20 88:21,25 89:18 90:11,22 91:6 93:3,19 95:2 102:22 (67)</p> <p>shouldn't 30:24 77:21</p> <p>show 46:11 89:7</p> <p>showing 28:15</p> <p>shut 7:14 55:25</p> <p>side 92:4</p> <p>sidebyside 10:15</p> <p>sides 60:21</p> <p>sign 14:10 20:7 27:10</p> <p>signature 106:21</p> <p>signed 26:24 37:3 48:11 62:19 67:14,19 (6)</p> <p>significant 18:23</p> <p>signup 14:11 21:7</p>	<p>simple 30:4</p> <p>simply 37:8 55:15</p> <p>simulcasted 20:4</p> <p>since 4:9 6:20 9:10 19:5 37:5 42:25 66:21,25 85:22 87:19 (10)</p> <p>singh 16:18</p> <p>sir 31:2 35:6 46:9,13 (4)</p> <p>sister 12:9</p> <p>site 9:21</p> <p>sites 9:23 10:6 16:2</p> <p>situation 55:24 58:20 61:11 76:3,11,13 (6)</p> <p>situations 61:4 101:25</p> <p>six 32:12 67:3</p> <p>skip 95:2</p> <p>skyline 40:5,13</p> <p>sleep 46:4,6</p> <p>slow 6:4,14</p> <p>so 6:17 10:20 17:12 19:21 23:19 24:2 25:11 28:11 29:25 30:8,18 33:15 34:19,22 35:5 38:23 39:17 40:9 41:12,15,22 42:17,19 43:4,19 45:5 47:8 48:22 51:14 52:2,5,12,17,22 55:17 56:15,24</p>	<p>58:12,13 59:14 60:5,16,25 61:19,25 62:3,20 64:24 65:22 66:3 67:3,8,14,23,25 68:4,14,23 69:9 70:22 72:14 73:2,16,20 74:9 75:10 76:7 77:3 78:18,18 79:3 81:14 83:20 87:11 91:23 93:16 94:8,13,17 97:9 98:19 99:7 100:3 101:9,12,19,22 102:9 103:9,10 104:5 (91)</p> <p>social 16:5</p> <p>society 76:25 91:3</p> <p>society's 88:10</p> <p>solution 59:5</p> <p>solved 75:6</p> <p>some 7:19 8:19 9:13 15:12 18:18 20:2 44:4,15 47:11 59:5 64:2,3,4 69:11 77:20 79:21 80:17 87:18 91:23,25 94:13 101:13,13,23 (24)</p> <p>somebody 35:3 41:9 47:24 56:21 60:15 64:12 67:14 71:6 78:8 99:19 (10)</p> <p>someone 41:14 45:14 73:4 78:5 96:25 (5)</p> <p>something 40:18 45:10 52:18 56:15 59:16 65:6 78:7 99:18 (8)</p>	<p>sometimes 63:2 65:8,16 67:20 (4)</p> <p>soon 42:7</p> <p>sorrentino 1:18 4:17 40:20 105:6 (4)</p> <p>sorry 34:4 42:18 43:4 60:4,11 61:15 62:14,21 67:6,16 68:20 103:10,17 104:5 (14)</p> <p>sort 70:23</p> <p>sorted 68:15</p> <p>sound 43:25</p> <p>sounds 40:16 41:11</p> <p>space 11:7</p> <p>spanish 33:24 66:9 69:19,22,24 70:6,18 91:15,18 92:5 (10)</p> <p>speak 21:9 26:23,24 27:7,11 42:5 48:12 58:14 59:15 62:19 63:15 67:14,21,22 68:8 83:21 (16)</p> <p>speaker 20:17 27:15 31:5 33:22 35:8 41:6 42:11 43:14 46:24,24 49:7 51:20 53:3 58:6 59:8 61:12 63:9 66:7 70:9,24 71:11 74:17 79:12 84:10 88:4 91:13 92:8,10 94:19 95:4 99:3 (31)</p> <p>speakers 20:8 23:10 57:22 68:4</p>	<p>69:17 102:17 103:6 (7)</p> <p>speaking 20:9 51:22 70:3 92:17 (4)</p> <p>specific 35:18 37:16 62:18 70:3 87:7 (5)</p> <p>specifically 20:18 25:18 95:11</p> <p>spending 101:22</p> <p>spent 16:5</p> <p>spoke 70:16</p> <p>spoken 15:18 17:17</p> <p>spouses 85:5</p> <p>spread 6:4 7:15</p> <p>spring 6:17</p> <p>ss 106:5</p> <p>stability 14:21</p> <p>staff 2:23 4:25 5:9 8:2,25 9:15,18,21 10:5,10,16 11:6 12:18,22 13:9 17:19 28:4 43:8 48:18 57:21 61:9 62:17 67:11 88:9 103:23 (25)</p> <p>stakeholders 11:20 15:17</p> <p>stand 8:7 19:17 78:20</p> <p>standard 54:4,6 81:2 87:5 (4)</p> <p>standards 5:13</p>
---	---	---	---	--

<p>50:7 87:4</p> <p>standpoint 73:10,10</p> <p>stands 28:11</p> <p>start 4:9 27:3,7 43:16 61:21 100:9 (6)</p> <p>started 76:18 92:3</p> <p>state 11:16 20:14 26:4 35:20 38:6 80:9,10 82:23 86:7 93:10 106:4,9 (12)</p> <p>statement 79:19 106:11</p> <p>statements 83:11</p> <p>staten 5:15</p> <p>stayed 6:3 10:10</p> <p>staying 8:17 102:19</p> <p>steady 6:14,22</p> <p>step 87:5</p> <p>stephanie 17:4</p> <p>steps 33:14 48:17,19</p> <p>steven 1:20 4:15</p> <p>stewart 1:24 106:8</p> <p>still 6:9,12 27:12,13 44:20 54:6 57:12 69:23 75:2 76:5 81:3 (11)</p> <p>stoddard 2:22</p>	<p>84:11,14</p> <p>stop 7:15 51:5 62:5,25 85:18 99:14,16 (7)</p> <p>stopped 45:3 50:23 91:24</p> <p>stops 44:24</p> <p>stream 20:5</p> <p>street 18:19,21,22,24,25 26:7 44:24 60:24 64:19 72:9 78:5 91:24 (12)</p> <p>strengthened 87:6</p> <p>stress 44:8</p> <p>strictly 26:25</p> <p>stringently 32:13</p> <p>stroke 37:9</p> <p>strongly 99:13 101:10</p> <p>struggles 16:8</p> <p>struggling 74:7</p> <p>studied 60:13</p> <p>stuff 46:6</p> <p>subchapter 38:9,13</p> <p>subcommittee 11:22</p> <p>submit 20:22 27:12,13 54:7 56:22 (5)</p> <p>submitted 82:17</p>	<p>subsection 38:9 90:10</p> <p>substantial 29:19 89:8 90:4</p> <p>such 11:18 32:6 40:5,12,13 49:15 87:4 (7)</p> <p>suffer 50:5</p> <p>suffering 100:17</p> <p>suggest 97:23</p> <p>suggestion 62:3 69:4</p> <p>suicide 50:13</p> <p>sum 15:10 78:19 102:6</p> <p>summarily 53:21 89:16 90:18</p> <p>summary 26:10,19 53:15,18,19 54:17 57:6 65:20 67:6 77:12 78:24 79:23 84:18 88:19,25 95:12 (16)</p> <p>summer 6:15,17 15:24</p> <p>summoned 64:7,13</p> <p>summons 34:7 49:4 61:17,20,22 62:2,18 64:9,9 66:20,23 67:4,13 70:3 71:5 (15)</p> <p>summonses 35:21 36:19,25 67:2,25 68:5,17 (7)</p> <p>support 7:20</p>	<p>9:19 10:18 11:2 12:3,7,17 13:20 62:8,9 63:6 78:20 (12)</p> <p>supporting 7:13 17:20</p> <p>suppose 68:14</p> <p>supposed 44:5 45:18</p> <p>supposedly 79:2</p> <p>surcharge 44:20</p> <p>sure 30:11 39:15,17 41:3 57:5,23 62:10 63:14 64:2 65:8 70:2 76:23 77:7 (13)</p> <p>surface 11:21</p> <p>surrounding 26:7,10</p> <p>suspend 30:24 86:8 88:21 89:16,20 90:2 (6)</p> <p>suspended 44:3,4 53:21 54:3 55:22 66:18 76:17,20 79:8 81:20 82:5 85:2,13,23 96:2 (15)</p> <p>suspendible 56:9</p> <p>suspending 28:19 33:20 43:19 80:5 85:18 90:18 92:21 93:2 (8)</p> <p>suspension 26:10,17,19 27:24 29:6 30:6 53:16,18,20 54:17 56:6 65:20 77:13 78:23,24</p>	<p>79:6,18,23 80:16,18 84:18 85:3,8,20 86:10,13 88:19 89:4 90:23 93:3 95:16,21 96:5 97:2,22 98:5,16 99:11,14 (39)</p> <p>suspensions 57:6 81:5,6,16 85:12 86:2 89:2,2 95:12 97:15 (10)</p> <p>switzer 1:13 19:15,23 21:20,24 22:3,11,18,23 23:4,15 27:17,21 31:6 33:25 35:9 41:5,16 43:15 47:4 49:9 58:8,10 59:10,12,24 60:4 66:10,12 70:12 71:2,13 74:20,23 75:12,19 79:13 84:12 88:5 91:16 92:11 94:21,23 95:2,5 102:24 (46)</p> <p>system 29:17 34:12,19 55:15 56:18 84:23 88:19 95:22 96:8 (9)</p> <p>sí 70:20</p> <p>t 3:2 106:2,2</p> <p>table 73:12 98:24</p> <p>tailspin 32:2</p> <p>take 28:22 29:24 31:19,23 33:19 43:24 51:10 58:24 61:3,24 63:14 71:15 76:21 93:3 103:14 (15)</p> <p>taken 5:3 23:20 32:17,24 49:19 55:10 68:16 78:10 106:11 (9)</p>
--	---	---	---	---

<p>takes 85:16</p> <p>taking 31:18 32:15 50:19 57:23 68:7 (5)</p> <p>talk 27:23 30:18 44:2 48:19 53:17 62:22 63:4,4 64:21 69:13 83:25 93:7 99:7,10,17 100:15 (16)</p> <p>talked 99:12</p> <p>talking 43:16 52:6 67:4 100:16 (4)</p> <p>tamam 16:20</p> <p>tan 17:3</p> <p>targeted 64:15</p> <p>tax 52:14</p> <p>taxi 1:4 4:3,7 6:5,25 13:16 17:5 18:9 62:25 65:10 66:17 72:7 89:13 100:21 103:21 (15)</p> <p>taxicab 26:2 53:7</p> <p>taxicabs 72:8</p> <p>taxis 13:4,19 18:7,11 52:12,14 (6)</p> <p>teach 65:2</p> <p>team 10:17 41:17 47:23</p> <p>teams 10:18,21</p> <p>tech 10:18</p> <p>technical 25:17 102:20</p>	<p>technologies 10:8</p> <p>technology 8:5</p> <p>telecommunications 8:5</p> <p>ten 5:20 16:2 96:18</p> <p>terminology 77:10</p> <p>terms 38:4,7,24 39:3 40:12 71:20 72:18 (7)</p> <p>terrific 69:12</p> <p>testified 55:2</p> <p>testify 20:6 84:17</p> <p>testifying 27:9 34:6 87:24</p> <p>testimony 20:16,19 21:10 27:7 33:22 42:15 45:16,18 46:23 48:25 49:3 51:20 52:5,22 53:3 59:8 61:9 63:8 66:7 74:16 75:7,8 76:9 79:11 82:19 83:7,8 84:9 87:22,23 88:3,15 91:9,12,21 94:19 96:10 99:2 102:7,11 103:7 (41)</p> <p>texts 21:4</p> <p>than 11:10 14:9 44:16,23 53:12,13 81:23 86:12 92:25 93:16 97:6 (11)</p> <p>thank 19:11,14 21:20 22:3,11,18 23:4,11 24:22 25:10 27:25 30:7</p>	<p>31:2,3,4,9 33:20,21 34:23,24 35:5,7 38:21 40:23,25 41:4,5,20,21,23,25 42:2,3 43:7,13,17 46:22 47:22 48:22,24 49:10,14 51:17,19,25 52:25 53:2 57:25 58:5,12,13 59:6,7,14 60:8,9 61:5,8 62:9 63:6,8,12,12 66:5,6 67:10 69:15 71:6,9,10,14 74:13,15 79:10,10,14 84:7,8,17 87:25 88:2,7,14 91:8,11 92:9,15 94:17,18 95:10 98:22,25 99:6 102:8,9,10,18,19 103:2,9,15,23 104: 2,9,12,15,15,17,21 ,25,25 105:3 (112)</p> <p>thanks 79:8 105:5,6</p> <p>their 5:4,7 6:6,7 7:18,25 8:12,20 12:4 13:12 25:22 28:13,14 31:13,14,21 32:4,17 33:17,18,19 44:22 46:5 49:21 50:4,4,19 51:10 54:16 56:5,7,10 65:2 66:4,4 67:23 68:6 73:18 74:4,8 77:2 78:2 85:11,25 87:12,13,14 89:15 90:22 94:7 95:15,25 97:2,15,22 98:4,12 104:6,12 (59)</p> <p>them 11:16,17 16:2 20:23</p>	<p>32:3,4,11 33:16 45:20 49:25 50:16 55:4 60:21 64:20,21 66:2 67:22 76:22 94:17 104:8,12 (21)</p> <p>themselves 10:14 94:11</p> <p>there's 14:8 57:15 68:3,11,21 73:11 74:6 80:24 81:12 (9)</p> <p>there've 83:4</p> <p>therefore 37:15 71:23 93:16</p> <p>these 10:10 17:21 25:18 30:20 32:14 33:3,4 37:2 40:6 49:15 50:6,12,13 51:15 52:23 56:25,25 57:22 65:23 69:13 72:13,24 87:22 91:10 93:13 94:16 96:16,17 98:17 (29)</p> <p>they're 50:23 63:16 65:16 68:20 72:21 76:23 97:3 100:8 (8)</p> <p>thing 63:20 65:4 77:5 93:22 99:10,17 100:14 101:18 (8)</p> <p>things 19:18 32:14 33:3,4 53:23 62:8 77:11 78:4 (8)</p> <p>think 19:24 40:15,17 44:3,10,12 57:2,7,19,23 69:3,21 71:19 77:18 79:3,8 80:9</p>	<p>83:19 101:21,24 102:5 (21)</p> <p>third 19:2 81:19 86:6 87:3 93:22 (5)</p> <p>thirds 39:11</p> <p>thirty 29:22 33:6 38:11 45:23 55:19 65:17 73:21,24 78:16 82:2 90:16 97:25 101:16 (13)</p> <p>thomas 1:18 4:17</p> <p>thorough 65:22</p> <p>thoroughfares 93:11</p> <p>those 5:4 7:23 8:13 12:11 13:16,22 16:14 17:17,18 26:5,19 27:14 35:22 46:6 49:5,6 50:25 54:19 57:10 64:3,4,5 69:20 77:11 94:13 100:11 102:3 (27)</p> <p>though 29:6 44:19 53:23 57:20 76:22 (5)</p> <p>thought 78:8 100:20</p> <p>thousands 11:5</p> <p>threat 29:19 54:14 80:25 81:7,8 89:8 90:4 (7)</p> <p>three 20:16 26:23 56:19 60:20 62:2 67:2,3,3 81:15 86:23,25 97:10,11 (13)</p>
--	--	--	--	--

<p>through 8:10,21 11:11 15:12 17:21,23 33:13 41:10 43:21 60:10 65:19 66:14 68:20 72:19 73:12 82:9 91:20 100:22 102:20 (19)</p> <p>throughout 5:5 9:25 12:15,25 (4)</p> <p>thrown 76:13 78:13</p> <p>ticket 30:5 32:10 44:25 45:9 55:12,12 57:17 86:18 91:22 102:4 (10)</p> <p>ticketed 32:9 93:16</p> <p>tickets 50:22 55:23 61:25 67:2 90:20 (5)</p> <p>tif 13:16,20 14:2,4,10 (5)</p> <p>time 15:18 16:12 19:12 23:19 26:25 27:11,24 28:25 29:24 30:17 33:11 34:14 38:21 40:17 42:22 45:17 49:20,22 50:14 52:20 54:22 56:17,17 58:13 61:2 65:9,12 66:5 68:7,16 71:15 74:14 78:12 79:7 83:22 94:17 101:25 102:23 103:4,25 104:24 105:7 (42)</p> <p>timelines 96:15 97:8</p> <p>timely 36:18</p>	<p>times 17:21 94:5</p> <p>tina 2:10 49:7,11</p> <p>tirelessly 8:6</p> <p>tlc 1:13 4:13,25 5:8,10,18,23 6:20 7:5,11,18,21 8:2,7,10 9:5 10:5 11:2,6 12:15,18,23 13:14,20,25 14:6,20,24 15:18 17:13,19 18:13,20 20:4 26:6 28:20,22 29:11,20 30:7 31:19,23,25 32:10,14 33:14 41:14 42:7 44:3,11,14,24 45:11,13,19 46:7 48:10 49:5,12 50:10,24 51:2 52:4,18,23 54:2 58:18 60:13 61:9,16,17,17 62:2,3,5,9,10,13 63:3,12 64:13,17,18 65:24 66:3,3,19 67:10 70:4 71:7,16,19 72:3 76:4,15 78:20 79:18 80:21 81:3,10 83:11 85:2,11,18,19 86:10 87:13,17 88:14,19,23,25 89:18,21,24 90:6,7,11,22 93:12,18,23 94:2,7 95:11,14 96:4,5,7 97:8 98:15 100:22 103:23 104:5,8 (135)</p> <p>tlc's 5:13 23:23 25:18 26:10 29:4 62:17 86:6 95:21 (8)</p> <p>tlclicensed 8:10 9:8 28:16</p>	<p>tlcnycgov 70:5</p> <p>tlcrules@tlcnycgov 27:14 45:21</p> <p>tmoda 17:6</p> <p>today 4:13,21 20:9,19 21:6,12 28:6 31:12 54:18 76:25 87:25 91:9 95:19 96:11 102:19 103:11,12 (17)</p> <p>today's 17:24 20:25 21:4 102:17 (4)</p> <p>together 59:5</p> <p>toll 85:17</p> <p>tom 69:8</p> <p>too 41:24 50:9 69:5 81:22 96:17 (5)</p> <p>total 79:6 96:21</p> <p>totally 61:25</p> <p>touch 13:12</p> <p>tow 76:16</p> <p>toward 6:3</p> <p>trace 15:3</p> <p>track 10:22</p> <p>tracked 6:9</p> <p>tracking 9:24</p> <p>trade 35:15 53:7,7</p> <p>trades 80:11</p> <p>traditional 35:23</p>	<p>36:3,7,12 37:10,18,22 38:16 39:18 40:4,13 (11)</p> <p>traffic 102:4</p> <p>tragically 5:2</p> <p>training 25:21</p> <p>trans 71:20</p> <p>transcript 75:10 106:11</p> <p>transcripts 87:10 91:7</p> <p>transit 99:22,24</p> <p>transition 12:19</p> <p>translate 60:7</p> <p>translated 68:24 75:9</p> <p>translation 33:24 41:7 42:13 47:2 59:17 66:9 69:18 70:10 74:19 91:15 (10)</p> <p>translator 59:19 69:23 70:11,23 75:3 (5)</p> <p>translators 69:20</p> <p>transparent 65:3,24</p> <p>transportation 5:7 11:21 71:22 93:9,14 (5)</p> <p>transporting 93:20</p> <p>travelers 12:8</p> <p>traveling 94:7</p>	<p>treat 98:11</p> <p>treated 37:23 38:17 45:6</p> <p>treating 36:8 64:17,19</p> <p>tried 78:22</p> <p>tries 99:22</p> <p>trip 6:11,22,24 14:12 (4)</p> <p>trip's 36:11</p> <p>trips 6:7,16</p> <p>troubled 31:12</p> <p>truck 76:16</p> <p>true 36:22 38:19 54:6 106:10 (4)</p> <p>truly 10:24</p> <p>trust 41:9</p> <p>try 7:8 17:13 23:19 92:4 100:11 102:11,22 (7)</p> <p>trying 42:5 64:23 65:13 77:6 (4)</p> <p>turn 19:18 20:25 27:3</p> <p>turning 17:24</p> <p>twenty 53:22 57:9 96:20</p> <p>two 18:2,4 20:18 25:12 29:9 34:10 45:16 49:3 50:24 60:20,21 61:25 67:2,2 69:17 76:9 81:4 83:5 96:14 97:14 104:9 (21)</p>
---	--	---	--	--

<p>type 69:11 93:25 94:4</p> <p>types 54:12</p> <p>u 3:2</p> <p>uber 39:20,25 40:10 44:6 (4)</p> <p>ultimate 54:24</p> <p>ultimately 37:9 51:4 98:20</p> <p>ultimatum 64:8</p> <p>umhuh 48:3</p> <p>unable 100:8</p> <p>unacceptable 31:19</p> <p>unanimously 24:11 25:9</p> <p>unauthorized 18:18</p> <p>unaware 89:13</p> <p>unconstitutional 79:24</p> <p>under 38:4,7 40:6 96:17 97:20 (5)</p> <p>understand 31:2 37:7 47:16,17,19 69:6 74:8 77:14 (8)</p> <p>understands 28:9</p> <p>understood 60:14 77:11</p> <p>undertaking 12:20</p> <p>underway 14:18</p>	<p>unemployment 32:24 89:17</p> <p>unfair 36:6 55:3 57:7</p> <p>unfortunately 83:10</p> <p>unfounded 30:5</p> <p>uniformed 9:22 10:13 12:2</p> <p>unique 80:8,13</p> <p>unit 24:19</p> <p>universal 14:24 87:16</p> <p>unmute 22:5,13 27:17 31:6 51:21 59:25 70:13 (7)</p> <p>unmuted 20:14 22:14,20 27:4 33:25 35:9 43:15 47:5 49:9 58:8 59:10 66:10 71:3,12,13 74:20 75:20 79:13 84:12 88:6 91:17 92:12 94:21,24 95:6 (25)</p> <p>until 20:11 31:16 49:19,25 53:25 76:18 77:18 79:2,6 86:19 90:12 99:25 (12)</p> <p>unusual 80:13</p> <p>up 8:7 10:17,21 14:10 20:7 21:5,13 25:11 26:24 27:10 28:15 29:25 35:24 42:10 44:7,10,11 46:15,20 47:25 48:11 49:7 63:10 67:14,19,21 68:8,16 69:2</p>	<p>71:15 73:15 78:6,19 79:9 85:23 91:25 102:6 103:7 (38)</p> <p>upcoming 56:4</p> <p>update 25:19</p> <p>updates 26:7,9 89:21</p> <p>upper 23:8</p> <p>urge 88:23 96:7</p> <p>us 4:19 10:25 14:18,21 18:5 31:9,18 32:7,13 42:8 45:17 55:7 61:5 63:4,4,8 68:18,21 93:25 100:2,23 101:11 102:3,19 103:3 (25)</p> <p>use 44:18,20 76:5,22 91:7 93:13,19 (7)</p> <p>used 35:17</p> <p>using 93:10</p> <p>utilities 11:18</p> <p>v 79:16</p> <p>valid 40:16 41:11 57:20,24 76:24 83:20 (6)</p> <p>valuable 93:14</p> <p>various 36:14</p> <p>vary 36:15 63:23</p> <p>vast 85:23</p> <p>vehicle 11:22 13:17 14:12 34:20 37:5 38:14 49:17</p>	<p>52:12,16 65:11 66:19 99:20 100:4,16,19 (15)</p> <p>vehiclerestricted 25:25</p> <p>vehicles 7:3 10:11 13:22,23 18:8 72:9 92:2 (7)</p> <p>verbally 29:2</p> <p>versus 87:19</p> <p>very 7:7 21:20 22:3,11 23:4,11,15 33:20 37:13 40:25 41:11 52:16 56:16 60:11,18,25,25 61:5,15 62:21 63:14 68:5 69:9 71:17,17,25,25 72:23 74:13 76:7 82:4 83:9,9,14,19,20,22 91:8 92:15 95:20 96:13 98:8,22 100:6 101:11 (45)</p> <p>via 20:4,9</p> <p>video 1:7 16:4 20:10,20 27:3,19 (6)</p> <p>view 23:7,9 49:15</p> <p>viewer 21:2</p> <p>viewing 23:6</p> <p>vindicated 33:13</p> <p>violates 81:3</p> <p>violation 18:24,25 19:2 34:7 62:6 72:12 79:25 99:16 102:4 (9)</p> <p>vip 2:6 35:12</p>	<p>virtual 4:11 19:20 68:13,15 (4)</p> <p>virus' 6:4</p> <p>visible 27:6</p> <p>visited 15:23,25</p> <p>visitors 13:24</p> <p>vital 8:8 13:9 40:5,14 (4)</p> <p>voice 73:5</p> <p>voices 17:10</p> <p>volume 6:24 19:22</p> <p>volumes 6:22</p> <p>volunteering 10:11</p> <p>vote 33:19 73:10 103:12,14 (4)</p> <p>waffa 21:17</p> <p>wait 30:23 78:10,12 89:18 90:11,21,22 96:18 (8)</p> <p>waiting 31:21 34:22 56:4 68:8 70:22 96:21 (6)</p> <p>walid 2:7 41:6 42:12</p> <p>want 4:24 17:18 18:19 30:18,19 39:4 41:10 43:23 51:14 56:24 58:24 61:2 65:12 69:5 70:15 71:16 73:20 83:21 95:17 96:10 99:10,17 100:2,14 101:19 103:14,20,23,25</p>
---	--	---	---	---

<p>104:9,11,19 (32)</p> <p>wanted 7:22 62:22 69:2 92:23 93:7,10 104:14 (7)</p> <p>wants 39:14 51:3</p> <p>wanttaja 1:12 19:9,19 23:13,16 24:3,6,9,22 25:2,5,8 29:22 31:4 33:6,21 34:24 35:7 38:11 42:11 43:7,13,17 45:15,23 46:22 47:22 48:9,18,24 51:19,24 53:2 55:19 56:19 57:25 58:6 59:7,18,21 60:8 61:8 62:15 63:7 65:17 66:6 67:10 69:15 70:2,8,22 71:6,10 73:21,24 74:15,25 75:17,22 78:16 79:10 82:2 84:8 88:2 90:16 91:11 92:9 94:18 95:3 97:25 98:25 101:16 102:6,10,14,16,25 103:12 104:23 (79)</p> <p>warranted 90:23</p> <p>warranting 89:3</p> <p>waste 83:21</p> <p>watching 41:17</p> <p>wav 52:12,15 100:16,19 (4)</p> <p>way 4:22 14:8 32:8,21 34:13 41:22 62:24 63:3 64:25 65:3,24 68:2,3,11 97:14 106:15 (16)</p>	<p>ways 81:4,15</p> <p>we'd 56:13 98:23</p> <p>we'll 21:11,21 22:4,12,19 23:11,20 49:6 63:9 75:4 (10)</p> <p>we're 19:18 30:17 32:20,22 34:6,22 40:16 45:5,5,15,17 52:6 53:7 60:25 62:7 63:2,5,5 69:13 71:23 94:6 102:2 103:11 (23)</p> <p>we've 6:15 53:12</p> <p>weak 30:3</p> <p>webex 1:7 20:4,9 23:7 (4)</p> <p>webinars 16:4</p> <p>website 20:5</p> <p>week 9:6 13:8 36:11 49:22 85:8 (5)</p> <p>weekend 9:4</p> <p>weekends 96:23</p> <p>weeks 8:7 34:10 90:21 100:8 (4)</p> <p>weigh 28:3</p> <p>weiss 104:11</p> <p>welcome 4:3,7 38:22 103:21 (4)</p> <p>welcomed 80:2</p> <p>well 5:14 7:2 14:11 28:9 36:25 44:14 56:24 77:5 82:18 92:3,22</p>	<p>95:19 100:22 102:16 (14)</p> <p>wellness 29:10 101:22</p> <p>wenjie 2:14 59:8,12,13 (4)</p> <p>went 18:16 34:15,16 61:24 62:9 (5)</p> <p>what 10:24 15:12 38:23 39:2,8 47:17 50:17 59:3 61:6,21 69:24 73:11 77:9,11,14 90:13 91:2 96:25 100:15 (19)</p> <p>what's 44:7 58:20</p> <p>whatever 51:3 78:14 104:7</p> <p>wheelchair 13:18 14:12 18:6 25:20,24 101:5 (6)</p> <p>when 7:14 20:12,14,19 21:9 28:18 29:3,16 31:24 32:22 34:15 38:3,6 39:22 45:11,13 46:2 50:23 52:9,15 54:3 55:8,12 56:8,14 57:13,14,17 60:12,15 61:20 62:5,9,11,20,25 67:14,20 77:13 78:22 82:12,21 85:20,25 86:17 89:2,23 93:11 96:11 99:19 100:16,24 102:2 (53)</p> <p>where 45:11,12 66:21 73:4 89:13</p>	<p>(5)</p> <p>whereof 106:17</p> <p>whether 54:13 68:23 72:19 80:21 90:23,24 98:7 (7)</p> <p>which 6:9 11:9,12 15:5 32:7,9,13,16 34:12 36:15 38:14 49:16 50:6 51:4 79:16 81:2 86:19 88:20 90:14 99:23 101:11 (21)</p> <p>while 4:20 7:10,12 8:11,17 9:24 10:20 11:4,15,22 14:7 19:24 28:12,18 31:21 35:25 37:10,19 38:18 62:16 70:22 86:4 87:17 89:15 93:10,20 (26)</p> <p>who 7:21,24 8:13,23 13:21 21:14 33:23 36:12 42:12 46:5,25 61:9 66:8 70:9,16 74:6,18 75:18 77:25 78:3 82:5 83:16 85:6 91:14 94:7 95:14,14,25 98:10,16 100:7,18 101:4 104:2 (34)</p> <p>whole 43:24,25 44:23</p> <p>whose 16:7 26:19 84:25 85:13 (4)</p> <p>why 29:8 30:16 31:19 37:7 45:8 64:2 67:5 70:23 (8)</p> <p>widely 86:6</p>	<p>wife 60:19</p> <p>will 15:4,5,12 18:12,13 19:2,10,25 20:13,13,20 21:5,10,13,14 24:13 25:11 26:21,22,25 27:5,15 31:5 32:2 33:22 35:3 41:2,19 42:7,9 43:9 46:15,23 47:25 48:10,16,18 56:22 58:2 59:8 61:3,10 62:17 66:7 67:12 71:8 75:5,10 79:12 84:2,10 88:4 90:7,21,25 91:2,13 92:7 93:6 94:19 99:3 102:11 103:7 104:24 (64)</p> <p>wilson 104:11</p> <p>wind 9:5</p> <p>window 60:16 74:5</p> <p>wins 87:17</p> <p>wish 4:20 18:4 97:18 98:16 (4)</p> <p>wishing 20:6</p> <p>within 5:10 14:20 28:21 36:6,10 44:11 49:21 55:5,14 57:9 86:23 97:9,10 106:9,10 (15)</p> <p>without 28:13 42:25 45:3 65:4 80:6,7 81:16 85:24 96:16 (9)</p> <p>witness 106:17</p> <p>witnessed 64:20</p>
--	--	---	---	--

<p>wjp 2:23</p> <p>women 94:2</p> <p>won't 100:3</p> <p>woodside 13:6</p> <p>word 39:23 90:9</p> <p>wording 40:9</p> <p>work 7:22 9:14 10:20 11:3 12:19,21 28:19 36:13 42:25 43:3 44:5 55:5 57:9 59:5 60:23 69:7 79:9 85:6 96:17 97:3,16,21 98:20 100:25 103:24,25 104:3 (27)</p> <p>worked 8:6 9:18,22 12:3 (4)</p> <p>worker 29:15 88:9,11</p> <p>workers 80:11</p> <p>working 9:19 12:6,8 23:17 50:4 66:16 96:9 100:9 102:20 (9)</p> <p>works 69:8</p> <p>worse 99:9,9</p> <p>worst 9:9,11</p> <p>would 7:16 18:5 27:11,23 28:3 29:11 35:16,18 36:2,11,21 37:9,17,22,25 38:15 39:8,25 40:7,8,9 49:13,17 53:17 54:20 57:5,18 64:13,13 69:22 73:4,14 74:18 75:7</p>	<p>81:14,22 83:20,23,24 93:22 94:14 97:23 98:18 103:8 (44)</p> <p>writes 82:9</p> <p>writing 20:23 41:13 45:20</p> <p>written 27:12 39:23 56:22 58:2 74:11 82:17 83:7,8 87:21 91:9 98:24 (11)</p> <p>wrong 59:16</p> <p>wronged 74:3</p> <p>wrote 61:24</p> <p>x 1:2,6</p> <p>yeah 39:15 45:25 55:21 59:13 63:11 69:12 99:4 (7)</p> <p>year 5:24 53:25</p> <p>years 5:20 17:15 40:6 53:22,25 55:5 57:9 58:15 66:16,24 76:6,9 81:25 83:2 101:12 104:13 (16)</p> <p>yellow 6:25 16:14 52:11,14 65:10 101:6,7 (7)</p> <p>yep 58:6</p> <p>yes 21:16,24 22:21,23,25 23:15 27:20 41:16 48:9,15 51:24 58:11 62:15 66:15 69:24 70:12 73:24 74:23 75:15,17,21,22 92:13 101:18 (24)</p>	<p>yet 17:18 44:21</p> <p>yield 74:13</p> <p>york 1:3 4:3,7 5:21 6:2 7:14 8:2 9:11 10:9 26:4,8 35:20 38:6 63:19 65:8 81:12 86:7 89:11 93:17 104:14 106:4,9 (22)</p> <p>yorkers 7:13,23 8:12,16,20 9:8 11:6 13:23 (8)</p> <p>you'd 69:25</p> <p>you'll 23:9</p> <p>you're 22:14 42:4,5,5 44:6 46:17,18 51:16,22 57:2,23 69:21 73:2 75:2,25 77:13,19 78:5,22 94:3 (20)</p> <p>you've 83:19 103:24</p> <p>young 5:11</p> <p>your 17:10 19:12 20:9,12,13,13,14,1 7,19,20 21:9,10 22:5,13,20 23:7 24:21 27:2,3,5,6,7,18 28:4 30:7 31:7 33:15,21,25 35:2,9 38:21 43:15 46:14,14,22 47:4 48:9,24 49:9 51:12,19,21 53:2 58:8,12 59:3,7,10,25 61:8 62:9,18,18 63:8 66:5,6,10 67:12,13 69:7 70:13 71:2,7 74:15,20 75:8,19 76:19 78:8,9,13</p>	<p>79:11,13 82:11 83:22 84:8,12 88:2,5 91:11,16 92:11 94:18,21,23 95:5 98:25 102:6,10 103:4,5,6,6,18,25 (96)</p> <p>yourself 27:5</p> <p>ytu 17:6</p> <p>247 28:16</p> <p>350 11:11</p> <p>400 14:9</p> <p>600 11:10</p> <p>1058 4:5</p> <p>1254 104:24 105:7</p> <p>2000 67:8</p> <p>2006 82:25 83:18</p> <p>2016 66:25</p> <p>2018 18:16,17,17 76:10 (4)</p> <p>2019 83:6 89:11</p> <p>2020 1:8 4:6 23:23 24:10 34:16 67:9 106:12,18 (8)</p> <p>5000 53:12</p> <p>6815 88:16 90:10</p> <p>10000 73:10</p> <p>50000 13:4</p> <p>81820 67:8</p> <p>112000 13:11</p>	<p>180000 89:10</p> <p>200000 13:7</p>
---	---	---	---	--