> REGULAR MEETING NOVEMBER 20, 2023 BEGINNING AT 9:40 A.M. BATON ROUGE, LOUISIANA REPORTED BY: BETTY D. GLISSMAN, CCR
APPEARANCES:
COMMISSIONERS PRESENT:
MR. OBAYDAH ALSALEMEH
MR. TRAVIS BROWN
MR. JEFFEREY BRITT
MR. RICKY DONNELL
MR. GEORGE FLOYD
MR. ROBERT "BOBBY" HINES
MR. WYNDETTE WILLIAMS
REPRESENTING THE LOUISIANA USED MOTOR
VEHICLE COMMISSION:
ROBERT W. HALLACK, ESQUIRE
HALLACK LAW OFFICE
13007 JUSTICE AVENUE
BATON ROUGE, LOUISIANA 70816
SHERI MORRIS, ESQUIRE
DAIGLE, FISSE \& KESSENICH, PLC
8480 BLUEBONNET BOULEVARD, SUITE $F$
BATON ROUGE, LOUISIANA 70810

## ALSO PRESENT:

MS. KIM BARON
MR. DEREK PARNELL
MS. RHONDA ROBERTSON
MR. MONTIE WISENOR
MS. TONYA BURKS
MS. STACY GAUDIN
MR. PERRY ESPONGE
MR. MONROE ALLMOND
MS. DaDREJON DODY

MR. FLOYD:
Call to order. Roll call.
MS. BARON:
Richard Watts?
MR. WATTS:
(No response.)
MS. BARON: George Floyd?

MR. FLOYD:
Here.
MS. BARON: Obaydah?

MR. ALSALEMEH: Here.

MS. BARON:
Matthew Pederson?
MR. PEDERSON:
(No response.)
MS. BARON: Jefferey Britt?

MR. BRITT: Here.

MS. BARON: Ricky Donnell?

MR. DONNELL:

Here.
MS. BARON:
Travis Brown?
MR. BROWN:
Here.
MS. BARON:
Bobby Hines?
MR. HINES:
Here.
MS. BARON:
Wydette Williams?
MR. WILLIAMS:
Here.
MS. BARON: Mr. Chairman, we have a quorum.

MR. FLOYD:
Someone lead us in the Pledge of
Allegiance.
(Pledge of Allegiance.)
MR. FLOYD:
Do we have anyone here for public comments?

MS. BARON:
We do not.
MR. FLOYD:

So we need an adoption and approval of the August minutes. MR. DONNELL:

So move.
MR. BRITT:
Second.
MR. FLOYD:
All in favor?
(All "Aye" responses.)
MR. FLOYD:
Any opposed?
(No response.)
MR. FLOYD:
All right. Let's move on.
Items for discussion and action. We
need to do the presentation of the monthly
financial report.
MS. ROBERTSON:
Good morning, everyone.
MR. FLOYD:
Good morning.
MS. ROBERTSON:
Okay. I am going to present the October finances. If you will turn to page 1. The cash balance in the bank was $\$ 1,929,718.36$.

The current liabilities on page 2 was $\$ 32,128.16$. The total liabilities were $\$ 5,123,058.20$. The total net position is a negative $\$ 1,060,741.33$. But keep in mind that includes the OPEB liability of 1.5 million that Roy explained during the June meeting. It is a liability that the State is requiring us to carry on the balance sheet, although it's not a true liability.

Okay. If you turn to page 3. For the month of October, the year-to-date revenues was $\$ 306,969.11$ compared to $\$ 224,957.10$ last year which is an increase of $\$ 82,012.01$.

Revenues from the online convenience fees
increased by $\$ 1,341$. And the revenue from the PTA convenience fees increased by $\$ 1,600$.

On page 4, you will notice that the year-to-date office salaries is $\$ 156,456.64$ compared to last year's amount of $\$ 143,626.92$. This is due to the hiring of four additional office staff personnel.

And if we turn to page 6, this shows the chart for the number of licenses and our licenses have started picking up since the renewal season began. The biggest increase
thus far has been in the salesmen licenses which had a 1,184 increase.

And on to page 7 which shows our CDs.
The b1Bank CDs were the last one to renew on September 25 and their interest rate increased from 1.75 percent to 4 percent. So now all of the CDs have renewed for 2023. We received a dividend check in the amount of $\$ 910.95$ on our Campus Federal CD.

And on to page 8, which is the accounts receivable from hearing fines, was $\$ 489.066 .70$. We only collected 15,000 which was a payment from Matamoros.

Do you have any questions on the fines and fees?

## MR. DONNELL:

Yes, ma'am. Not really a question.
I guess he is still the chairman, the former chairman called me and asked me to just ask the board about removing or writing off these old debts that the attorney general is not collecting. And I spoke with Derek and Rhonda and she is going to kind of elaborate what the accountant kind of told us to do.

MS. ROBERTSON:

So I spoke with our auditor, Drew, about writing some off because for our previous audit back in January or February, we did write off one because it was super, super old. So he is saying that it is a judgment call upon the agency about how long do we want to keep them on the books because we was thinking maybe four to five years, because we have some on here all of the way back from 2015. But even if we write them off, even if they come down the line and they pay, we still can write it off as bad debt recovery revenue. So we still could collect on it even we if take it off the books. But it is just deciding how long do we want them to sit. And like we have one we wrote off from 2015 and we collected nothing. MR. DONNELL:

That's right. And, also, he is in
the federal penitentiary now so it would be kind of hard. MS. ROBERTSON:

We probably won't get anything. MR. DONNELL:

That's what he called and told me. All I know is I got my money out of
it.
MS. ROBERTSON:
Does anybody have any other questions on the financials? MR. BROWN:

Do you think something like five years on something that's unpaid? If we are not the getting any money on them. MR. DONNELL:

We probably need to take into effect we got a new attorney general coming that might have somebody to put on collecting this stuff. MR. PARNELL:

Most of these funds that came in were from the bonds anyway. There is just a couple of them that the AG did collect on. So it's not, like, a lot at all. So $I$ don't know if y'all to look towards going to maybe find out -MR. DONNELL:

I am like Travis, if they have been on the books for five years, but that may be something that ya'll need to put on. MR. ALSALEMEH:

Is this just for in-house accounting
purposes?
MR. DONNELL:
No. It's in-house income.
MR. ALSALEMEH:
No, I mean, to remove them from the books.

MR. DONNELL:
Yes, yes.
MR. ALSALEMEH:
Got it.
MR. BRITT:
Do y'all want to wait and see what the new attorney general is going to do? MR. DONNELL: Yes, we can see. MR. BRITT:

Some of these we need to be going after in some way, form, or fashion. We need to see what our options are.

MS. MORRIS:
Maybe since we have a new attorney
general and there might be new staff in that department, maybe we should just -- this would be a good report to illustrate that -- looks like we have a gap during the pandemic because
we had no hearings, but it seems like the ones from 2021, we should be turning those over to the attorney general or the debt collection agency. So maybe we should talk to them about, you know, what the process is whether or not there could have been maybe something more done that would result in some collection. MR. BRITT:

We need more teeth in that. MS. MORRIS:

Because it's a pretty large amount when you add them altogether. But Matamoros, that's wasn't a bond payment.

MR. PARNELL:
No, he's been paying that every
month.
MR. DONNELL:
He has pretty well paid.
MS. ROBERTSON:
He is faithful with his payments.
MR. BRITT:
That's what gets me. You got people that pay and people who just don't. MS. ROBERTSON: So we can re-visit it once the new
person takes office and see.
MR. DONNELL:
Whatever y'all want to do.
MR. BROWN:
That's fine. Let's see.
MR. HALLACK:
What you really need to do is look at all of it, because there are some judgments the Commission has that are getting pretty old, close to 10 years. So you need to look at some of those as well.

MR. DONNELL:
And, I guess, just like any other judgment, every 10 years review them, right. MR. HALLACK:

Right. We have a judgment against Sundance Boats that's a large judgment. MS. MORRIS:

But that's not here, is it?
MR. HALLACK:
No.
MR. PARNELL:
That was one of the larger ones.
MS. MORRIS:
So we have some judgments that are
pending that are not on our list of
receivables?
MR. HALLACK:
Yes. I don't know what happened to
them. I don't know if they were taken off. MS. BARON:

That was one of the ones that were taken off. MR. PARNELL:

I think the year before last that was
taken off. MR. BRITT:

They are still out there.
MS. BARON:
Right.
MR. HALLACK:
You have to make sure you don't go
beyond 10 years.
MR. BRITT:
Maybe after the first of the year put
the ones that are still hanging on a separate deal and show them so that everybody will know. MS. MORRIS:

Just so we don't lose track of them.
You have them on the list kind of helps you to
know if that needs to be re-recorded. You might want to add that in to this chart, the date that the judgment was recorded so that we can know when the prescription date comes up. MR. PARNELL:

Yes.
MR. BRITT:
Just do a separate sheet of those that are hanging out there, not to bouge down her current sheet.

MS. MORRIS:
Right.
MR. BRITT:
Just so that everybody will know. MS. ROBERTSON:

If there are no other questions, that
is concludes the financials.
MR. BRITT:
Thank you.
MR. FLOYD:
We need a motion to accept the
financial reports.
MR. DONNELL:
So moved.
MR. WILLIAMS:

Second.
MR. FLOYD:
All right. We will move on to the ratification of imposed penalties. MR. PARNELL:

All right. Commissioners, you will find in your packet a chart of the ratifications -- a ratification chart that illustrates licensees that were in violation of state law. These cases have been investigated and I have determined that the public's interest can be served without further administrative proceedings; thus, civil penalties were imposed. I will now announce the name of the dealer that we have imposed civil penalties for.

For the record, do we have anyone present from this list?

MS. BARON:
I can look.
No, we don't.
MR. PARNELL:
All right. First one on the list is
Autin's Auto Sales from Westwego, Louisiana; fine amount was $\$ 1,150$. Anthony's Auto Sales
from New Iberia, Louisiana; fine amount was \$500. Car Connection 2 Auto Sales, LLC, from Marrero, Louisiana; the fine amount was $\$ 200$. Backyard Rides, LLC, from Metairie, Louisiana; fine amount is $\$ 450$. Super Discount Cars and Trucks, LLC, from Monroe, Louisiana; fine amount is $\$ 500$.

Commissioners, I ask that you ratify the imposed civil penalties assessed. The total amount of civil penalties is $\$ 2,800$.

The first one, Autin's, if you notice
is on this list, this is from a separate situation that's coming up in the hearing. MR. HINES:

I make a motion.
MR. DONNELL:
Second.
So Autin's is a repeat offender?
MR. PARNELL:
This is a separate entity, separate
situation from that, yes.
MR. FLOYD:
Okay. We move on to the enforcement report.

MR. WISENOR:

Yes, sir. I have the monthly production report, field totals for the months of August, September, and October.

For the month of August, the totals are, there were 4 audits conducted. There were no notice of revocations issued. There were 76 site visits conducted. There were 3 hand deliveries which were cease and desist orders issued. There were 15 consumers that the field assisted in receiving titles or registration. There was one violation issued. There was one refund that was assisted that a consumer received in the amount of $\$ 1,247.44$. There were 19 cases that were closed that were assigned. There were 40 -- I am sorry, 28 cases that were closed that were not assigned. There were 26 physical inspections conducted. The month of September, there were 7 audits conducted. There were 3 notices of revocations issued. There were 73 site visits conducted, one cease and desist issued. 15 consumers that were assisted with receiving title and registration. And there were no violations issued. There were 4 refunds that were assisted in consumers receiving that
totaled $\$ 5,912.42$. There were 20 cases closed that were assigned. There were 32 cases that were closed that were not assigned. And there were 19 physical inspections conducted.

For the month of October, there were 5 audits conducted. There were no -- no notice of revocations issued. There were 85 site visits conducted. There were no cease and desist issued. There were 16 titles or registration that consumers were assisted in receiving. There were no violations issued. There were 2 refunds which total $\$ 1,933.18$. There were 16 cases closed that were assigned. There were 26 cases closed that were not assigned. And there were 27 physical inspections conducted.

And those are the totals for August, September, and October. Does anyone have any questions?

MR. FLOYD:
Any questions?
Executive director report.
MR. PARNELL:
Commissioners, I don't have a whole
lot. Our audit currently -- our audit is going
on right how and Kraus, he came back with us. We are actually on time right now as prescribed by the legislative auditor. We don't have to have an extension like we did at the beginning of the year. We just had him in, but we decided to go ahead and bring him on back since he was recently working with us and helped us in our process. So he's currently working the audit right now. So it's been going very well thus far. I haven't heard anything negative or anything of that nature.

Our renewal period has started. It's been going very well. We did hire new administrative staff to kind of address some of the concerns that some of you had in the past about the phones and various issues like that. So that has been going very well. And they are pumping out the licenses pretty quick.

MR. BRITT:
It must be working. I haven't gotten
any phone calls.
MR. PARNELL:
I haven't either so that's a good
thing. Normally, $I$ would get some phone calls from somebody about it. But $I$ feel like it is
going pretty good with that.
And the last thing that I had,
Chairman Watts, he asked me to notify you-all
that he will be resigning as chairman in
January 2024. So his last meeting date will be the December date. I think that he kind of mentioned it to several of you but he wanted me to kind of -- it's not official as of yet until he submits his paperwork. He will probably submit something to me and to the director of boards of commissions. I think Roz currently would still be there, but I don't know that. I don't know who may get appointed to that position.

Do you have any questions or comments or concerns? MR. FLOYD:

Items for next agenda. MR. PARNELL:

The next one is scheduled for
December 18. I don't know if that conflicts with anyone's time. MS. BARON:

That's the Monday prior to Christmas. MR. PARNELL:

I know in the past we moved past that one to the January one, but $I$ don't know what you guys want to do as it relates to that meeting.

MR. BRITT:
Let's get through today and then we can do a round robin.

MR. DONNELL:
Well, if it is a conflict and we have some last minute business, we can always call a special meeting early, can't we? MS. BARON: Yes. MR. FLOYD: All right. Let's adjourn. (Meeting adjourned at 9:59 a.m.)

## REPORTER'S CERTIFICATE

I, BETTY D. GLISSMAN, Certified Court Reporter, Certificate No. 86150, in and for the State of Louisiana, do hereby certify that the Louisiana Used Motor Vehicle Commission November 20, 2023, meeting was reported by me in the stenotype reporting method, was prepared and transcribed by me or under my personal direction and supervision, and is a true and correct transcript to the best of my ability and understanding.

This November 29, 2023, Baton Rouge, Louisiana.

BETTY D. GLISSMAN, CCR<br>CERTIFIED COURT REPORTER



| commissions [1] - | dividend ${ }_{[1]}-8: 8$ | 4:1, 4:9, 5:16, 5:20, | 11:3 | liabilities [2]-7:1, |
| :---: | :---: | :---: | :---: | :---: |
| $\begin{aligned} & \text { 21:11 } \\ & \text { compared }[2]-7: 12, \end{aligned}$ | $\text { DODY }_{[1]}-3: 11$ | $\begin{aligned} & 5: 25,6: 7,6: 10,6: 13, \\ & 6: 20,15: 20,16: 2, \end{aligned}$ | includes [1] - 7:5 <br> income [1]-11:3 | $\begin{aligned} & 7: 2 \\ & \quad \text { liability }[3]-7: 5,7: 7, \end{aligned}$ |
| $\begin{aligned} & \text { 7:19 } \\ & \text { concerns [2] - 20:15, } \end{aligned}$ | DONNELL [17] - 2:7, $4: 25,6: 3,8: 16,9: 17$ | $\begin{aligned} & \text { 17:22, 19:20, 21:17, } \\ & 22: 14 \end{aligned}$ | $\begin{aligned} & \text { increase }[3]-7: 13, \\ & 7: 25,8: 2 \end{aligned}$ | 7:9 |
| $\begin{array}{\|l\|} \hline 21: 16 \\ \text { concludes }[1] \end{array}$ | $\begin{aligned} & 9: 23,10: 9,10: 20, \\ & \text { 11:2, 11:7, 11:14, } \end{aligned}$ | $\begin{aligned} & \text { Floyd }[1]-4: 8 \\ & \text { form }[1]-11: 18 \end{aligned}$ | $\begin{aligned} & \text { increased }[3]-7: 15, \\ & 7: 16,8: 5 \end{aligned}$ | $\begin{aligned} & \text { licenses [4] - 7:23, } \\ & 7: 24,8: 1,20: 18 \end{aligned}$ |
| $\begin{aligned} & \text { 15:17 } \\ & \quad \text { conducted }[9]-18: 5, \end{aligned}$ | 12:17, 13:2, 13:12, 15:23, 17:16, 22:8 | four ${ }_{[2]}-7: 20,9 \cdot 7$ <br> funds [1]-10:14 | $\begin{array}{r} \text { inspections [3] - } \\ \text { 18:17, 19:4, 19:16 } \end{array}$ | $\begin{aligned} & \text { line }[1]-9: 10 \\ & \text { list }[5]-14: 1,14: 25, \end{aligned}$ |
| $\begin{array}{\|l} \text { conducted [9] - 18:5, } \\ \text { 18:7, 18:17, 18:19, } \end{array}$ | $\begin{aligned} & \text { Donnell }_{[1]}-4: 24 \\ & \text { down }_{[2]}-9: 10,15: 9 \end{aligned}$ |  |  |  |
| $19: 8,19: 16$ |  |  | 16:12 | $\begin{gathered} \text { 16:18, 16:23, 17:12 } \\ \text { LLC }[3]-17: 2,17: 4, \end{gathered}$ |
|  | Drew [1] - 9:1 | G |  | $\begin{aligned} & \text { 17:6 } \\ & \text { look [4] - 10:18, } \end{aligned}$ |
| conflicts [1]-21:21 <br> Connection [1] - | $\begin{aligned} & \text { during }[2]-7: 6 \text {, } \\ & 11: 25 \end{aligned}$ | gap [1] - 11:25 | $\begin{gathered} \text { issued [9] - 18:6, } \\ \text { 18:9, 18:11, 18:20, } \end{gathered}$ | 13:7, 13:10, 16:20 |
| ```17:2 consumer [1] - 18:12``` | E | $\begin{gathered} \text { general }[5] \text { - 8:21, } \\ \text { 10:11, 11:13, 11:22, } \end{gathered}$ | 18:9, 18:11, 18:20, <br> 18:21, 18:24, 19:7, <br> 19:9, 19:11 | $\begin{aligned} & \text { LOUISIANA [6] - 1:5, } \\ & \text { 1:6, 1:21, 2:14, 2:18, } \end{aligned}$ |
| 19:10 <br> convenience ${ }_{[2]}$ - |  | George [1] - 4:8 | ms [2] - 6: | Louisiana [8] 16:24, 17:1, 17:3, 17:4, 17:6, 23:5, 23:6, 23:14 |
| $\begin{array}{\|l\|} \hline \text { 7:14, } 7: 16 \\ \text { correct }[1]-23: 11 \end{array}$ | either [1] - 20:23 <br> elaborate ${ }_{[1]}$ - 8:23 <br> enforcement ${ }^{111}$ - | GLISSMAN [3] - <br> 1:25, 23:3, 23:22 | J |  |
| Court [1]-23:3 <br> COURT ${ }^{[1]}$ - 23:23 | $\begin{aligned} & \text { 17:23 } \\ & \text { entity }[1]-17: 20 \\ & \text { ESPONGE }_{[1]}-3: 9 \\ & \text { ESQUIRE }_{[2]}-2: 17, \\ & \text { 2:19 } \\ & \text { Executive }^{[1]}-19: 22 \\ & \text { explained }[1]-7: 6 \\ & \text { extension }[1]-20: 4 \end{aligned}$ | $\begin{aligned} & \text { 13:13 } \\ & \text { guys }[1]-22: 3 \end{aligned}$ | $\begin{aligned} & \text { January [3] - 9:3, } \\ & \text { 21:5, 22:2 } \end{aligned}$ | M |
| current [2] - 7:1, |  | H | efferey ${ }_{[1]}-4: 20$ | ma'am [1] - 8:17 <br> Marrero [1]-17:3 |
|  |  | $\begin{aligned} & \text { HALLACK }_{[7]}-2: 17, \\ & \text { 2:17, 13:6, 13:15, } \end{aligned}$ |  | $\begin{aligned} & \text { Matamoros [2] - } \\ & 8: 13,12: 12 \end{aligned}$ |
| D |  |  | 15:3 judgments [2] - 13:8, | 8:13, 12:12 <br> Matthew [1] |
| DaDREJON ${ }_{[1]}$ - | F | hand [1] - 18:7 <br> hanging [2] - 14:21, | June [1] - 7:6 <br> JUSTICE ${ }_{[1]}-2: 18$ | Meeting ${ }_{[1]}-22: 18$ <br> MEETING ${ }_{[1]}-1: 13$ |
| DAIGLE [1] - 2:20 <br> date [6] - 7:11, 7:18, | faithful [1]-12:20 <br> far ${ }_{[2]}-8: 1,20: 10$ |  | K | $\begin{gathered} \text { meeting [5] - 7:6, } \\ 21: 5,22: 4,22: 11, \end{gathered}$ |
| $\begin{aligned} & \text { dealer }[1]-16: 15 \\ & \text { debt }{ }_{[2]}-9: 12,12: 3 \\ & \text { debts }[1]-8: 21 \\ & \text { December }[2]-21: 6, \end{aligned}$ 21:21 | favor ${ }_{[1]}-6: 8$ <br> February $[1]$ - 9:3 <br> Federal $[1]$ - 8:9 <br> federal [1] - 9:19 <br> fees [3]-7:14, 7:16, | $\begin{aligned} & \text { 17:13 } \\ & \text { hearings }[1]-12: 1 \\ & \text { helped }[1]-20: 7 \\ & \text { helps }[1]-14: 25 \\ & \text { hereby }[1]-23: 5 \end{aligned}$ | $\begin{aligned} & \operatorname{keep}_{[2]}-7: 4,9: 6 \\ & \text { KESSENICH }_{[1]}- \\ & 2: 20 \\ & \text { KIM }_{[1]}-3: 3 \\ & \text { kind }_{[7]}-8: 23,8: 24, \end{aligned}$ | $\begin{aligned} & \text { mentioned }[1] \text { Metairie }_{[1]}-17: 4 \\ & \text { method }_{[1]}-23: 8 \\ & \text { might }[3]-10: 11 \text {, } \\ & \text { 11:22, 15:2 } \end{aligned}$ |
| decided [1]-20:6 <br> deciding [1] - 9:14 <br> deliveries [1] - 18:8 | $\begin{aligned} & \text { field }[2]-18: 2,18: 9 \\ & \text { finances }[1]-6: 24 \\ & \text { financial }[2]-6: 17, \\ & 15: 22 \end{aligned}$ | $\begin{aligned} & \text { HINES }_{[3]}-2: 9,5: 8, \\ & \text { 17:14 } \\ & \text { Hines }[1]-5: 7 \\ & \text { hire }[1]-20: 13 \end{aligned}$ | $\begin{aligned} & 9: 20,14: 25,20: 14, \\ & 21: 6,21: 8 \\ & \text { Kraus [1] - 20:1 } \end{aligned}$ | $\begin{aligned} & \operatorname{mind}_{[1]}-7: 4 \\ & \text { minute }[1]-22: 10 \\ & \text { minutes }[1]-6: 2 \\ & \text { Monday }[1]-21: 24 \\ & \text { money }[2]-9: 25, \end{aligned}$ |
| $\begin{aligned} & \text { department [1] - } \\ & \text { 11:23 } \end{aligned}$ |  | Hines [1] - 5:7 <br> hire [1] - 20:13 <br> hiring $[1]-7: 20$ <br> house [2] - 10:25, <br> 11:3 | L |  |
| DEREK [1] - 3:4 <br> desist [3] - 18:8, <br> 18:21, 19:9 | 15:17 <br> fine [6] - 13:5, 16:25, |  | $\begin{aligned} & \text { large [2]-12:11, } \\ & \text { 13:17 } \end{aligned}$ | 10:8 <br> Monroe [1] - 17:6 |
| $\begin{aligned} & \text { 16:11 } \\ & \text { direction }[1]-23: 10 \\ & \text { director }[2]-19: 22, \\ & \text { 21:10 } \\ & \text { Discount }{ }_{[1]}-17: 5 \\ & \text { discussion }[1]-6: 15 \end{aligned}$ | $\begin{aligned} & \text { first }[3]-14: 20, \\ & \text { 16:23, 17:11 } \\ & \text { FISSE }[1]-2: 20 \\ & \text { five }[3]-9: 8,10: 6, \\ & \text { 10:22 } \\ & \text { FLOYD }[16]-2: 8, \end{aligned}$ | $\begin{gathered} \text { lberia }[1]-17: 1 \\ \text { illustrate }[1]-11: 24 \\ \text { illustrates }[1]-16: 9 \\ \text { imposed }[4]-16: 4, \\ \text { 16:14, 16:15, 17:9 } \\ \text { in-house }[2]-10: 25, \end{gathered}$ | $\begin{aligned} & \text { 8:4, 14:10, 21:2, 21:5, } \\ & \text { 22:10 } \\ & \text { law }_{[1]}-16: 10 \\ & \text { LAW }_{[1]}-2: 17 \\ & \text { lead }_{[1]}-5: 17 \\ & \text { legislative }{ }_{[1]}-20: 3 \end{aligned}$ | 19:5 <br> monthly [2] - 6:16, 18:1 <br> months [1]-18:2 <br> MONTIE [1] - 3:6 <br> morning [2]-6:19, |



|  |  | ```11:12, 13:3 ya'll [1] - 10:23 year[6] - 7:11, 7:13, 7:18, 14:10, 14:20, 20:5 year's [1] - 7:19 year-to-date [2] - 7:11, 7:18 years[6] - 9:8, 10:7, 10:22, 13:10, 13:14, 14:18 you-all [1]-21:3``` |
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