

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

STATE OF FLORIDA

IN RE: MEETING OF THE GOVERNOR AND  
CABINET

\_\_\_\_\_ /

CABINET MEMBERS: GOVERNOR RICK SCOTT  
ATTORNEY GENERAL PAM BONDI  
CHIEF FINANCIAL OFFICER JEFF  
ATWATER  
COMMISSIONER OF AGRICULTURE  
ADAM PUTNAM

DATE: THURSDAY, OCTOBER 10, 2013

TIME: COMMENCED AT: 9:00 A.M.  
CONCLUDED AT: 11:30 A.M.

LOCATION: CABINET MEETING ROOM  
LOWER LEVEL, THE CAPITOL  
TALLAHASSEE, FLORIDA

REPORTED BY: NANCY S. METZKE, RPR, FPR  
COURT REPORTER

**C & N REPORTERS**  
**POST OFFICE BOX 3093**  
**TALLAHASSEE, FLORIDA 32315-3093**  
**(850) 697-8314 / FAX (850) 697-8715**  
**nancy@metzke.com**  
**candnreporters.com**

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

**INDEX**

**PAGE NO.**

<b>Division of Bond Finance</b>		
By Director Watkins	. . . . .	3
 <b>State Board of Administration</b>		
By Director Williams	. . . . .	4
 <b>Florida Land and Water Adjudicatory Commission</b>		
By Director Kruse	. . . . .	6
 <b>Office of Insurance Regulation</b>		
Commissioner McCarty	. . . . .	8
 <b>Board of Trustees</b>		
Secretary Vinyard	. . . . .	22

\* \* \* \*

## P R O C E E D I N G S

1  
2  
3 GOVERNOR SCOTT: Good morning. If everyone  
4 could take their seats.

5 Good morning. Welcome, to the October 10,  
6 2013, Cabinet Meeting. And we've got a lot of  
7 great news today. First, I'd like to welcome  
8 Pastor Anton Elwood to lead us in the invocation.  
9 Please remain standing after the invocation for the  
10 pledge of allegiance.

11 (WHEREUPON, THE INVOCATION WAS GIVEN AND THE  
12 PLEDGE OF ALLEGIANCE SAID).

13 GOVERNOR SCOTT: I'd like to recognize  
14 Director Ben Watkins with the Division of Bond  
15 Finance to present his agenda.

16 DIRECTOR WATKINS: Good morning, Governor.

17 GOVERNOR SCOTT: Good morning.

18 DIRECTOR WATKINS: Cabinet members.

19 Just one item for your consideration this  
20 morning, and those are resolutions authorizing the  
21 issuance and competitive sale of \$25 million in  
22 dormitory revenue bonds for the University of  
23 Florida to finance construction of a student  
24 housing facility, with a portion of it specifically  
25 dedicated to severely disabled students; and six

1 and a half million dollars in refunding bonds to  
2 reduce the interest rate on outstanding bonds and  
3 reduce the debt service requirements on the bonds.

4 GOVERNOR SCOTT: All right. Is there a  
5 motion to approve?

6 ATTORNEY GENERAL BONDI: So moved.

7 GOVERNOR SCOTT: Is there a second?

8 COMMISSIONER PUTNAM: Second.

9 GOVERNOR SCOTT: Any comments or objections?

10 (NO RESPONSE).

11 GOVERNOR SCOTT: Hearing none, the motion  
12 carries.

13 Thank you, Ben.

14 DIRECTOR WATKINS: Thank you, sir.

15 GOVERNOR SCOTT: Now I'd like to recognize  
16 Executive Director Ash Williams with the State  
17 Board of Administration.

18 Good morning, Ash.

19 DIRECTOR WILLIAMS: Good morning, Governor,  
20 Cabinet Members.

21 An update on the fund, as usual, to open,  
22 calendar year-to-date as of the close on October 8,  
23 the Florida Retirement Trust Fund is up  
24 10.52 percent year-to-date. That's 81 basis points  
25 ahead of target with a balance of \$137.1 billion.

1 That's eight and a half billion dollars more than  
2 we started the calendar year with net of  
3 distributions.

4 Item 1, request approval of the minutes of the  
5 August 20, 2013, meeting.

6 ATTORNEY GENERAL BONDI: So moved.

7 GOVERNOR SCOTT: Is there a motion to approve?

8 ATTORNEY GENERAL BONDI: So moved.

9 GOVERNOR SCOTT: Is there a second?

10 CFO ATWATER: Second.

11 GOVERNOR SCOTT: Moved and seconded. Show the  
12 resolution approved without objection.

13 DIRECTOR WILLIAMS: Thank you.

14 Items 2 and 3 are the fiscal sufficiencies  
15 respectfully for the University of Florida dorm  
16 revenue and dorm refinancing bonds that  
17 Director Watkins just brought to you.

18 GOVERNOR SCOTT: Is there a motion to approve?

19 CFO ATWATER: So moved.

20 GOVERNOR SCOTT: Is there a second?

21 ATTORNEY GENERAL BONDI: Second.

22 GOVERNOR SCOTT: Any comments or objections?

23 (NO RESPONSE).

24 GOVERNOR SCOTT: Hearing none, the motion  
25 carries.

1           DIRECTOR WILLIAMS: So that would cover Items  
2           2 and 3, just to be clear, correct?

3           GOVERNOR SCOTT: Right.

4           DIRECTOR WILLIAMS: Thank you.

5           Item 4, request approval of and authority to  
6           file a notice of proposed rule for Rule 19-8.010,  
7           Florida Administrative Code. This is the Florida  
8           Hurricane Catastrophe Fund reimbursement contract  
9           for the storm season starting June 1, 2014. We're  
10          required by law to have this rule adopted no later  
11          than February 1 of '14. So getting it rolling now  
12          gives us plenty of time.

13          GOVERNOR SCOTT: Is there a motion to approve?

14          CFO ATWATER: So moved.

15          GOVERNOR SCOTT: Is there a second?

16          ATTORNEY GENERAL BONDI: Second.

17          GOVERNOR SCOTT: Any comments or objections?

18          (NO RESPONSE).

19          GOVERNOR SCOTT: Hearing none, the motion  
20          carries.

21          Thank you, Ash.

22          DIRECTOR WILLIAMS: Thank you very much.

23          GOVERNOR SCOTT: Now I'd like to recognize  
24          Executive Director Mark Kruse with the Florida Land  
25          and Water Adjudicatory Commission.

1           DIRECTOR KRUSE:    Good morning.  We have two  
2 items today.  Item 1, request approval of the  
3 minutes of the April 23rd, 2013, meeting.

4           ATTORNEY GENERAL BONDI:  So moved.  I'm sorry.

5           GOVERNOR SCOTT:  Is there a second?

6           CFO ATWATER:  Second.

7           GOVERNOR SCOTT:  Moved and seconded.  Show it  
8 approved without -- show the resolution approved  
9 without objection.

10          DIRECTOR KRUSE:  Item 2, request  
11 authorization to publish a notice of proposed rule  
12 to expand the Village Community Development  
13 District Number 10; and, if no request for a public  
14 hearing is received as a result of the notice,  
15 request authorization to file for final adoption.  
16 Consent for the amendment of the District's  
17 boundary has been provided by the expansion parcel  
18 landowners and the existing landowners within the  
19 District.

20          The Division of Administrative Hearings  
21 conducted the required local public hearing and  
22 issued a report concluding that the amended  
23 petition meets all statutory requirements and that  
24 there is no reason not to grant the District's  
25 request to expand.  Unless there are any questions,

1 staff recommends approval of Item Number 2.

2 GOVERNOR SCOTT: Sure. Is there a motion to  
3 approve?

4 CFO ATWATER: So moved.

5 GOVERNOR SCOTT: Is there a second?

6 ATTORNEY GENERAL BONDI: Second.

7 GOVERNOR SCOTT: Any comments or objections?

8 (NO RESPONSE).

9 GOVERNOR SCOTT: Hearing none, the motion  
10 carries.

11 Thank you, Mark.

12 EXECUTIVE DIRECTOR KRUSE: All right. Thank  
13 you.

14 GOVERNOR SCOTT: Now I'd like to recognize  
15 Kevin McCarty, Commissioner of the Office of  
16 Insurance Regulation, to present his agenda.

17 Good morning, Kevin.

18 COMMISSIONER McCARTY: Good morning, Governor,  
19 members of the Commission.

20 Agenda Item Number 1 is request for approval  
21 of the minutes from August, 6, 2013, meeting of the  
22 Financial Services Commission.

23 GOVERNOR SCOTT: Is there a motion to approve?

24 ATTORNEY GENERAL BONDI: So moved.

25 GOVERNOR SCOTT: Is there a second?



1 CFO ATWATER: Second.

2 GOVERNOR SCOTT: Moved and seconded. Show the  
3 resolution approved without objection.

4 COMMISSIONER McCARTY: Agenda Items 2 and 3  
5 are requests for approval for publication relating  
6 to title insurance data collection for a title  
7 agency as well as title insurers.

8 Pursuant to Florida Statute, title insurance  
9 agencies and insurers that are licensed to do  
10 business in Florida must maintain certain records  
11 and information to the Office, including revenue  
12 loss and experience data. The statute authorizes  
13 rulemaking to collect and analyze such data from  
14 the title insurance industry. The data collected  
15 will be used for the purpose of analyzing solvency,  
16 premium rates, and the overall condition of the  
17 insurance industry for title.

18 Specifically, Item 2 is a request for approval  
19 for publication of proposed amendments to Rule  
20 690-186.013, Title Insurance Statistics Gathering  
21 for Agencies. The current version of the rule  
22 implements the provisions of Section 627.782 by  
23 listing the types of information to be submitted to  
24 the Office.

25 In this proposal, we've proposed striking the

1 current language and replaced it with new language  
2 that adopts a new form entitled OIR EO-2087, Title  
3 Insurance Experience Reporting, Agents and Retail  
4 Office Direct Writing. The data will be submitted  
5 electronically.

6 GOVERNOR SCOTT: Is there a motion to approve?

7 ATTORNEY GENERAL BONDI: So moved.

8 GOVERNOR SCOTT: Is there a second?

9 CFO ATWATER: Second.

10 GOVERNOR SCOTT: Any comments or objections?

11 (NO RESPONSE).

12 GOVERNOR SCOTT: Hearing none, the motion  
13 carries.

14 COMMISSIONER McCARTY: Similarly, for Agenda  
15 Item Number 3 is a request for approval for  
16 publication of a new rule, 690-186.014, Title  
17 Insurance Statistics Gathering. The new rule  
18 implements the provisions of Florida Statutes by  
19 listing the types of information to be submitted to  
20 the Office and adopts a new form entitled OIR  
21 DO-2115, Title Insurance Experience Reporting  
22 Underwriting. This data also will be collected  
23 electronically.

24 GOVERNOR SCOTT: Is there a motion to approve?

25 ATTORNEY GENERAL BONDI: So move.

1 GOVERNOR SCOTT: Is there a second?

2 CFO ATWATER: Second.

3 GOVERNOR SCOTT: Any comments or objections?

4 (NO RESPONSE).

5 GOVERNOR SCOTT: Hearing none, the motion  
6 carries.

7 COMMISSIONER McCARTY: Agenda Item Number 4 is  
8 request for approval for the Office of Insurance  
9 Regulation to contract with a proposed consultant  
10 to conduct an audit of the workers' compensation  
11 peer review. Section 627 of Florida Statutes  
12 requires that the FSC contract at least once every  
13 other year for an independent actuarial peer review  
14 to be conducted on a ratemaking processes of any  
15 licensed rating organizations doing business in  
16 Florida for workers' compensation.

17 The NCCI, their National Council of  
18 Compensation Insurance, is the agency responsible  
19 for collecting and analyzing workers' comp data and  
20 submitted on behalf of all workers' comp carriers  
21 in Florida. A report is to be generated for the  
22 Commission as well as the President of the Senate  
23 and the Speaker of the House by February of this  
24 year.

25 The office issued an RFP in order to meet the

1 statutory requirement. The vendor selected  
2 received the highest score of eight respondents  
3 and the lowest price, and that recommendation is  
4 Oliver Wyman for \$15,000.

5 GOVERNOR SCOTT: All right. Is there a motion  
6 to approve?

7 CFO ATWATER: So moved.

8 GOVERNOR SCOTT: Is there a second?

9 ATTORNEY GENERAL BONDI: Second.

10 GOVERNOR SCOTT: Any comments or objections?

11 (NO RESPONSE).

12 GOVERNOR SCOTT: Hearing none, the motion  
13 carries.

14 COMMISSIONER McCARTY: Thank you, Governor.  
15 That concludes the agenda for the Office.

16 At this time, I'd like Barry Gilway, CEO of  
17 Citizens Property Insurance Corporation, to present  
18 on Agenda Items Number 5 and 6.

19 GOVERNOR SCOTT: Good morning, Barry.

20 CEO GILWAY: Good morning.

21 Governor and members of the Cabinet, I  
22 appreciate the opportunity to present today. I  
23 have two topics: The first topic really relates to  
24 the Citizens' plan of operation. The second topic  
25 really is a brief update on the assessment

1 communication, you know, program that we discussed  
2 actually in my first presentation before this  
3 Cabinet.

4 First, on the plan of operation, Citizens'  
5 enabling statute provides that the Corporation  
6 operates pursuant to a plan of operation approved  
7 by the Financial Services Commission. The plan of  
8 operation was last presented to the FSC for  
9 approval on revisions on 7/28/09.

10 The plan before you today is being revised to  
11 reflect recent statutory changes and a  
12 strengthening of accountability and control  
13 functions. Proposed revisions were approved by the  
14 Citizens Board of Governors at their meeting on  
15 September 30th, 2013.

16 Examples of proposed key revisions to the plan  
17 include incorporation of the clearinghouse into the  
18 plan; addition of the 9th board member who will be  
19 a consumer representative; establishment of the  
20 Office of Inspector General; codification that the  
21 state travel and reimbursement law applies to  
22 Citizens' board members, senior managers and  
23 employees as recommended by the Chief Inspector  
24 General; codification that except for emergency  
25 meetings at least seven days' notice must be given

1 for all Citizens public meetings, hearings and  
2 workshops. It revises the plan to incorporate  
3 Chapter 287.057, in other words, the State  
4 Procurement Plan procedures. And finally, provides  
5 for procedures for taking public comment at  
6 Citizens public meetings.

7 We respectfully request your approval of the  
8 plan as revised, but I'm certainly happy to answer  
9 any questions you might have regarding the plan of  
10 operation.

11 GOVERNOR SCOTT: Are there any questions?

12 (NO RESPONSE).

13 GOVERNOR SCOTT: Is there a motion to approve?

14 CFO ATWATER: So moved.

15 GOVERNOR SCOTT: Is there a second?

16 ATTORNEY GENERAL BONDI: Second.

17 GOVERNOR SCOTT: Any comments or objections?

18 (NO RESPONSE).

19 GOVERNOR SCOTT: Hearing none, the motion  
20 carries.

21 CEO GILWAY: Thank you.

22 GOVERNOR SCOTT: Thank you, Barry.

23 CEO GILWAY: My second topic relates to the  
24 Assessment Communication Program we have in place.  
25 Before I jump into the actual presentation itself,

1 it's a brief presentation, just a few brief  
2 comments.

3 Traditional solvency standards on the part of  
4 OIR basically require that a Florida domestic  
5 company would stand -- have the capital to  
6 withstand a 1-in-100 storm. As we're all aware,  
7 Citizens is not held to that 1-in-100-year  
8 standard.

9 The number for Citizens, that Citizens has to  
10 respond to in the event of a 1-in-100-year storm is  
11 about \$18.9 billion. That's the bill in the event  
12 of a 1-in-100-year storm.

13 That deficit for us, \$18.9 billion, currently  
14 we have 6.8 billion in surplus. On top of that, we  
15 have 7 billion, roughly, available from the Cat  
16 Fund. Over on top of that, we have \$1.5 billion in  
17 the combination of Cat bonds, plus traditional  
18 insurance placement; and this year we added another  
19 350,000 to that.

20 The bottom line is, you add up all that stack  
21 and we're still \$4 billion short. That is a huge,  
22 absolutely huge improvement from where we were two  
23 years ago. Key issue: Less than two years ago we  
24 would have been explaining a \$10 billion unfunded  
25 shortfall. Today it's a \$4 billion number, but

1           it's still a \$4 billion shortfall.

2           Even though we have taken the exposure that  
3           existed just less than a year ago down from  
4           \$510 billion in exposure to \$350 billion in  
5           exposure, a \$160 billion reduction over a little  
6           more than a year, the reality is it's still a  
7           \$350 billion exposure; and the reality is it's  
8           still a \$4 billion unfunded liability on the part  
9           of the State.

10          So lots of progress, but still a huge issue  
11          and a huge debt that Citizens has in front of it.  
12          The objective and the assessment structure is that  
13          there's not really a good understanding of the  
14          assessment responsibility and how assessments work.  
15          So this brief presentation is basically outlined to  
16          make sure people -- you know, if it's a  
17          communication plan, to make sure people understand  
18          that better.

19          So Florida law requires that Citizens charge  
20          assessments until any deficits in its account are  
21          eliminated. Assessments are levied on both  
22          Citizens and non-Citizens policyholders.  
23          Assessments are charged in three tiers as depicted  
24          in the slide beginning with the Citizens  
25          policyholder surcharge. That's the 45-percent



1 level, so the first surcharge goes directly to  
2 Citizens policyholders, up to 45 percent in one  
3 year. And additional tiers are charged only if  
4 that level of funding collected from tier one is  
5 insufficient to eliminate the deficit.

6 As you'll see from the slide, assessment one  
7 is basically the Citizens policyholder surcharge,  
8 one-time assessment, up to 45 percent of premium.  
9 The second tier, a regular assessment, a one-time  
10 assessment, private-market policyholders are  
11 included but not -- and this is not limited to  
12 homeowners, this includes auto, special surplus  
13 lines policies as a premium base.

14 And then finally, if that doesn't fund the  
15 shortfall, there's an emergency assessment which is  
16 a single- or multi-year assessment, and Citizens --  
17 that applies to both Citizens and private-market  
18 policyholders. And that can be up to 30 percent of  
19 premium per year until any remaining deficit is  
20 eliminated.

21 We started focusing on this issue shortly  
22 following the Cabinet Meeting -- my first Cabinet  
23 Meeting where I addressed this group. The initial  
24 assessment awareness survey was conducted following  
25 that Cabinet Meeting in July/August 2012, really at

1 the request of the Governor and the FSC.

2 It specifically gauged the knowledge level of  
3 both Citizens and non-Citizens policyholders. We  
4 polled 500 randomly selected Citizens policyholders  
5 and 500 randomly selected non-Citizens  
6 policyholders; and, frankly, the results were  
7 pretty astounding because we found that 79 percent  
8 of Citizens policyholders and almost 90 percent,  
9 89 percent of non-Citizens policyholders were  
10 unaware of any assessment potential.

11 The survey question I've indicated here was a  
12 very simple question; and that is: If Citizens  
13 Property Insurance Corporation cannot pay its  
14 claims, can they charge you an extra amount above  
15 your normal insurance premium? The results, as  
16 indicated here, were pretty darn astounding.

17 So we started an assessment education plan.  
18 As a result of this survey, Citizens developed a  
19 multi-year education plan to increase awareness  
20 among policyholders and the general public which  
21 included the following components: We developed a  
22 takeout encouragement letter that highlights the  
23 risk of policyholder assessments. That goes  
24 directly to policyholders from myself. Conducted  
25 statewide editorial board visits to explain the

1 assessment process. And I believe this was  
2 particularly successful, by the way, because we  
3 really got the press behind us in communicating the  
4 issue that we have outstanding assessments.

5 We added assessment information to  
6 policyholder notice sent 75 days in advance of  
7 policy renewals to bring additional awareness to  
8 our customers. We redesigned our assessment web  
9 page to include infographics and plain language  
10 that clearly explained the process. We published  
11 multiple opinion editorials highlighting current  
12 Citizens topics and how assessments can affect all  
13 Floridians.

14 Additional efforts included development of an  
15 infographic bookmark about assessment tiers. We  
16 launched a true cost calculator on line so you can  
17 go into the Citizens website, plug in your  
18 information, and it will tell you basically, you  
19 know, what your assessment load would be if you  
20 were a private company versus a Citizens insured.  
21 And we amended statutorily required assessment  
22 acknowledgement to include assessment examples as  
23 were suggested by the Financial Services  
24 Commission.

25 A follow-up survey was conducted just in

1 August of this year to measure the progress of this  
2 educational effort, and the results were  
3 encouraging, still a long way to go, but the  
4 results were very encouraging.

5 As of 2012, 500 randomly selected Citizens  
6 policyholders, 500 non-policyholders were posed the  
7 same basic question to make sure we had an  
8 apples-to-apples comparison. We found that the  
9 awareness of assessment potential had increased by  
10 20 percent for Citizens policyholders and  
11 18 percent for non-Citizens policyholders.

12 Same basic survey question: If Citizens  
13 Property Insurance Corporation cannot pay its  
14 claims, can they charge you an extra amount? The  
15 numbers, I think, speak for themselves.

16 You know, clearly there's been improvement.  
17 We're particularly proud of the fact that, you  
18 know, we were able to make some improvements in the  
19 non-Citizens sector. We don't have the same level  
20 of, you know, influence over that sector but, you  
21 know, significant improvement; but at the same  
22 time, disappointing in that you still have the vast  
23 majority of people not really understanding the  
24 assessment potential, which means we have more work  
25 to do.

1           While overall awareness has increased, we need  
2           to continue to focus on assessment education with  
3           a particular emphasis on how assessments are  
4           charged, what lines of business are subject to  
5           assessments. The initiatives in this new phase of  
6           education will include drafting website content  
7           that explains how assessments are charged,  
8           developing infographics, and writing  
9           education-oriented opinion editorials focused on  
10          the various lines of insurance that can be  
11          assessed; and then the continuing communication  
12          plan that really was launched by Christine Ashburn.

13           She has done, I think, an extraordinary job  
14          for an educational -- from an educational  
15          standpoint. She's worked tirelessly with the press  
16          in order to accomplish this. I think the -- the  
17          positive results, I think, are a direct reflection  
18          on what Christine has been able to accomplish and  
19          the work she has put into it. But, again, I'm not  
20          kidding myself, we've got a long way to go.

21           With that, Governor and Cabinet Members, any  
22          questions I can answer?

23           GOVERNOR SCOTT: Any questions?

24           (NO RESPONSE).

25           GOVERNOR SCOTT: All right. Thank you very

1 much, and thanks for making that -- I hope you make  
2 the same improvement this next 12 months.

3 CEO GILWAY: That's our target, sir. Thank  
4 you.

5 GOVERNOR SCOTT: All right. Thank you.

6 Now I'd like to recognize Secretary Herschel  
7 Vinyard with the Department of Environmental  
8 Protection to present his agenda.

9 Good morning, Herschel.

10 SECRETARY VINYARD: Governor, good morning,  
11 again; General Bondi, CFO Atwater, Commissioner  
12 Putnam.

13 There are six items today on the Board of  
14 Trustees' agenda. One of them is DEP, and the  
15 remainder are Division of Aquaculture.

16 Item 1 is Sea Hag Marina. This is a renewal  
17 and modification of a sovereign submerged land  
18 lease in Steinhatchee, Florida. The applicants are  
19 proposing to increase the marina from 44 slips to  
20 90 slips. The facility will accommodate commercial  
21 fishing, charter boats, and recreational vessels.  
22 The Department recommends approval.

23 GOVERNOR SCOTT: Is there a motion to approve?

24 CFO ATWATER: So moved.

25 GOVERNOR SCOTT: Is there a second?

1 ATTORNEY GENERAL BONDI: Second.

2 GOVERNOR SCOTT: Any comments or objections?

3 (NO RESPONSE).

4 GOVERNOR SCOTT: Hearing none, the motion  
5 carries.

6 SECRETARY VINYARD: And the remaining items  
7 will be covered by Kal Knickerbocker with the  
8 Division of Aquaculture.

9 GOVERNOR SCOTT: Good morning.

10 MR. KNICKERBOCKER: Good morning, Trustees.  
11 It's a pleasure to be here again this morning.

12 We do have five items, but before I start, I'd  
13 like -- Commissioner Putnam has some comments he  
14 would like to make, so if we may.

15 COMMISSIONER PUTNAM: Governor, if I may. And  
16 thank you, Kal.

17 I just wanted to sort of set the stage for  
18 everybody since we're asking you to vote on five  
19 different items relating to aquaculture.

20 This is a very exciting time for the  
21 aquaculture industry. Earlier this year you heard  
22 from Mr. Lovel, and you're going to hear from him  
23 again. The outpouring of interest that has stemmed  
24 from that has been remarkable, and I think  
25 represents an exciting opportunity for us to catch

1 up to other states in the aquaculture industry.

2 I appreciate your staffs making this a  
3 priority. I know that they participated in a site  
4 visit to get out there and see what this water  
5 column lease looks like, and we continue to believe  
6 that this will help us expand and add value to our  
7 seafood industry.

8 Just so everybody knows, the wild oyster  
9 harvest of Apalachicola Bay is pretty unique, and  
10 it's special, and it's something that we ought to  
11 be very proud of. And Franklin County in  
12 particular remains very focused on protecting the  
13 wild oyster method, and we support that.

14 There are other areas of the State that have  
15 become very interested in aquaculture and in water  
16 column leases, and one of the items today actually  
17 will involve a water column lease in Franklin  
18 County that has been approved by the Franklin  
19 County Commission.

20 We don't do this without partners. Our  
21 partners in Fish and Wildlife, DEP, Department of  
22 State, Coast Guard, Army Corps of Engineers, they  
23 all have a piece of this approval process. And I  
24 just want to, if I could, share with you, if you'll  
25 take a handout and pass it down.



1           The other piece of this is that the  
2 environmental benefits that -- the water quality  
3 impacts of having oysters. If you have an acre of  
4 oyster habitat with three quarters of a million  
5 oysters, you're cleaning up anywhere from 15 to 40  
6 million gallons of water per day.

7           If you'll look at your handout, you'll see  
8 that we -- this is a process, so that everybody  
9 understands what this process is that we go through  
10 before we bring it to the Trustees. It's under a  
11 statute, Chapter 253, plus the Trustees Rule 18-21  
12 of the Administrative Code that lays that out.

13           The map gives you an indication that we are  
14 playing catchup. We've got 13 other states that  
15 are already doing this. And so the education  
16 process that's coming out of Sea Grant at the  
17 University of Florida is really finding a lot of  
18 interest as they're hosting these workshops for  
19 aquaculture farmers who are interested in pursuing  
20 this.

21           The pie charts that you have really  
22 illustrate -- if you look at the difference between  
23 the volume of oysters we're producing and the value  
24 of those oysters, we aren't producing the type of  
25 high-value product that we think we have the

1 ability to do, and your next slide really  
2 illustrates that. It's just one random example  
3 from a menu in Nashville that has -- and it's  
4 obviously a high-end restaurant -- oysters from  
5 around the world. The cheapest, by far, is an  
6 Apalachicola oyster, at \$1.50. The next oyster is  
7 a \$3 oyster.

8 So we think that this is creating a niche  
9 that's a high-value product, that does not  
10 jeopardize the cultural commitment in Apalachicola  
11 to the wild oyster and represents economic  
12 development opportunities in an environmentally and  
13 navigationally smart way. So we have five items  
14 before you today. There are two more in the  
15 pipeline for potentially the next meeting, and we  
16 think that that is probably where we stand at this  
17 point in terms of levels of interest in moving  
18 forward with this.

19 And I'm thrilled that Mr. Arnold and Mr. Lovel  
20 are here to really share with you the firsthand  
21 experiences and the opportunities that they see  
22 this representing to our working waterfronts and  
23 sustainable aquaculture economic development in our  
24 bays and estuaries.

25 So that's sort of just setting the stage for

1           these five items for everyone. I really do  
2           appreciate the effort that has gone into this by  
3           all of the State agencies and your staffs and look  
4           forward to taking this up and helping us continue  
5           to invest in and support our aquaculture industry.

6           CFO ATWATER: May I?

7           GOVERNOR SCOTT: Absolutely.

8           CFO ATWATER: Thank you, Governor. Thank you,  
9           Commissioner.

10           I wonder if this -- it is exciting to hear  
11           you speak to the potential. And to look at these,  
12           you see -- some of it you can grasp by the numbers  
13           and by these visuals. Could you speak to --  
14           what's harder, unless you may be there and imagine,  
15           trying to visualize the sites -- the navigational  
16           issue? I wonder if you can just touch on that  
17           briefly and that how without seeing that the  
18           comfort of how this would be visible to navigating  
19           and not disturbing the ability to navigate and  
20           enjoy the --

21           COMMISSIONER PUTNAM: Absolutely, and that's  
22           why we were very grateful for everyone making the  
23           commitment to visit these sites. To have a water  
24           column lease, you must obtain a U.S. Coast Guard  
25           Aid to Navigation Permit with warning signs and

1 lights.

2 These are areas that are already leased bed  
3 that are identified by markers and have been there  
4 a while. These are well-recognized areas of bottom  
5 leases that are indicated by signage. When we go  
6 to the column lease, there's an additional burden  
7 because you've got something now above the bottom  
8 that requires that Coast Guard permit of lights and  
9 signs to indicate that area, to make sure that  
10 there's not a navigational issue.

11 And if I missed any piece of that, Kal, please  
12 make sure that we're being comprehensive in this.

13 MR. KNICKERBOCKER: Right, actually the Coast  
14 Guard will put that location on their navigation  
15 maps. You'll see it on new navigation maps.  
16 They'll put it up on their website, and they have  
17 an -- I guess it's an alert network where they  
18 actually will send out a notice that: Here's a new  
19 area. Be aware of it when you're on the water in  
20 this area.

21 So everybody is working in concert to try and  
22 make sure it's as visible and they understand  
23 what's there and what to do when you're near or  
24 around it.

25 ATTORNEY GENERAL BONDI: Questions, Governor.

1 GOVERNOR SCOTT: Absolutely.

2 GENERAL BONDI: And the Army Corps of  
3 Engineers, they're also involved in this?  
4 Commissioner Putnam, will you explain that process  
5 to us as well, their involvement?

6 COMMISSIONER PUTNAM: The Army Corps is a part  
7 of this effort as well. They have to assess the  
8 effect of the proposed lease on navigation and  
9 boating safety as well. The leases are evaluated  
10 to make sure no riparian rights are violated. If  
11 they are in an endangered species critical habitat  
12 area, there are additional federal permits that  
13 must be obtained before our agency moves forward as  
14 well.

15 GENERAL BONDI: And, you know, initially I had  
16 a concern, obviously, because of Article 10,  
17 Section 11 of the Constitution because we have a  
18 duty, of course, to protect navigable waterways,  
19 and that's very important for Floridians; but we  
20 also need to balance that with promoting  
21 aquaculture within our State.

22 And I appreciate you breaking down -- and it's  
23 my understanding your office, you're looking at  
24 each of these individually because my fear,  
25 obviously, is that everyone is going to want to put

1           these throughout the State.

2           COMMISSIONER PUTNAM: Right.

3           GENERAL BONDI: And I appreciate that you're  
4 breaking these down individually and showing us --  
5 I know my staff went out -- and showing us that  
6 they're not violating really waterways that are  
7 affecting boaters in these areas.

8           But how do we continue this in the future now  
9 that we've opened this door with some firm criteria  
10 to keep this from opening the floodgates?

11          COMMISSIONER PUTNAM: Yeah, we -- and, Kal,  
12 again, if I'm missing something, please jump in  
13 there. But we have to -- I mean our duty under the  
14 statute requires us to evaluate it as it relates to  
15 navigation, recreation, public welfare, the  
16 property of others, health and safety. And so, you  
17 know, we're very cognizant of whether this activity  
18 will impact the rights of others because this is a  
19 public resource.

20          And that's why we have this extensive criteria  
21 that they have to meet before they -- before we ask  
22 them to even come before you, and then any -- you  
23 know, you get the final say. We get the final say  
24 as Trustees. And so that's a very important part  
25 of, you know, the balancing act.

1           And, Kal, did I -- is there anything to add to  
2           that?

3           MR. KNICKERBOCKER: The only thing I can add  
4           is we also go through a public review process. We  
5           do public notices in the local newspaper, and so  
6           the community actually has an opportunity to  
7           comment on the activity we're proposing.

8           ATTORNEY GENERAL BONDI: And thank you for  
9           breaking that down with navigable waterways as  
10          well as promoting our aquaculture within the State.  
11          And so I assume then the future cases that are  
12          brought to us, these procedures will be in effect  
13          as well?

14          COMMISSIONER PUTNAM: Yes, that will  
15          absolutely continue to be the criteria that we  
16          evaluate in whether to ask this body to approve  
17          conversions or new leases.

18          ATTORNEY GENERAL BONDI: And as much detail as  
19          you can give us, I think helps us make that  
20          decision.

21          COMMISSIONER PUTNAM: Okay.

22          ATTORNEY GENERAL BONDI: So thank you for  
23          doing that in this case.

24          COMMISSIONER PUTNAM: Absolutely. Thank you.

25          MR. KNICKERBOCKER: Item Number 2 is the

1 Andrew Arnold Aquaculture Lease. We're requesting  
2 approval to issue a 2-acre, 10-year sovereignly  
3 submerged land aquaculture water column lease for  
4 the purposes of growing native shellfish. The  
5 2-acre parcel is located in St. George Sound,  
6 Franklin County, within the Apalachicola Bay  
7 National Estuarine Research Reserve.

8 The applicant is Andrew Arnold. He's  
9 requesting authorization of the Board of Trustees  
10 to use the sovereign submerged lands for an  
11 aquaculture water column lease pursuant to  
12 Statute 253.

13 The applicant is seeking this lease to expand  
14 his aquaculture business by obtaining additional  
15 acres to grow our oysters and clams. The water  
16 column shellfish aquaculture in this area of  
17 Apalachicola Bay may prove to be a viable  
18 alternative to the declining wild oyster population  
19 and changing estuarine environment.

20 Mr. Arnold is a current submerged land  
21 leaseholder. He's compliant with all existing  
22 terms and conditions of that lease. He's also a  
23 certified aquaculturist with the Department and  
24 follows all of the applicable best management  
25 practices.



1           The Department, in cooperation with the  
2           Department of Environmental Protection's Office of  
3           Coastal and Aquatic Managed Areas, has reviewed the  
4           application and determined that the proposed new  
5           lease and aquaculture activities will not result in  
6           direct impacts to sea grass or existing shellfish  
7           beds or natural reefs or other sensitive habitats.

8           The Department also has coordinated with the  
9           Fish and Wildlife Conservation Commission, the  
10          Department of State, the Franklin County Board of  
11          County Commissioners, pursuant to our Rule 18-21.  
12          And as a special condition of the lease, the  
13          applicant will be required to obtain a permit  
14          from the United States Coast Guard to aid in  
15          navigation.

16          The proposed site is located within Gulf  
17          sturgeon critical habitat, and this is where the  
18          Army Corps of Engineers comes in on this project.  
19          They are the federal permit coordinator, and they  
20          actually do a Section 7 consultation with the  
21          National Marine Fisheries Service to try to  
22          determine if there would be any negative impacts in  
23          allowing shellfish culture in a critical habitat  
24          designated area. Mr. Arnold has applied for that  
25          individual permit and is currently in the review

1 process there.

2 We're recommending that you approve this  
3 subject to the receipt of the Army Corps permit.

4 GOVERNOR SCOTT: Is there a motion to approve?

5 COMMISSIONER PUTNAM: And I believe he's here.

6 MR. KNICKERBOCKER: Yes. Yes, and Mr. Arnold  
7 is here if you'd like to hear his comments or you  
8 have any questions for him.

9 GOVERNOR SCOTT: All right. Is there a motion  
10 to approve?

11 COMMISSIONER PUTNAM: So moved.

12 GOVERNOR SCOTT: Is there a second?

13 ATTORNEY GENERAL BONDI: Second.

14 GOVERNOR SCOTT: Any comments or objections?

15 (NO RESPONSE).

16 GOVERNOR SCOTT: Hearing none, the motion  
17 carries.

18 MR. KNICKERBOCKER: Okay. Item Number 3, Bay  
19 Shellfish Company Aquaculture Submerged Land Lease.  
20 This is a request to approve a 2-acre, 10-year  
21 renewable lease. This is a bottom lease only, not  
22 the water column. It's located in Lower Tampa Bay  
23 in the vicinity of St. Joe Island in Manatee  
24 County, and the proposed parcel is located within  
25 the Terra Ceia Aquatic Preserve.

1           The applicant is Curtis D. Hemmel, and Curtis  
2           does his business under the name Bay Shellfish  
3           Company. Mr. Hemmel is requesting consideration of  
4           the Board of Trustees to issue a new lease for the  
5           purposes of culturing native shellfish. The  
6           requested parcel is approximately two acres and is  
7           located adjacent to four previously authorized  
8           aquaculture leases, two of which Mr. Hemmel leases.

9           The applicant is requesting additional acreage  
10          to expand his operation, resulting in additional  
11          production and associated job creation and economic  
12          development. Mr. Hemmel is a current submerged  
13          land leaseholder, as we said earlier. He's  
14          compliant with all of the existing terms and  
15          conditions. He's registered with the Department as  
16          a certified aquaculturist and is compliant with all  
17          applicable best management practices.

18          The Department, in cooperation with DEP,  
19          Office of Coastal and Aquatic Managed Areas has  
20          reviewed the application and determined that the  
21          proposed use and associated aquaculture activities  
22          will not result in adverse impacts to sea grasses,  
23          oyster beds, or other sensitive habitats. And  
24          we're also recommending that you move approval on  
25          that.

1 GOVERNOR SCOTT: Great. Is there a motion to  
2 approve?

3 CFO ATWATER: So move.

4 GOVERNOR SCOTT: Is there a second?

5 ATTORNEY GENERAL BONDI: Second.

6 GOVERNOR SCOTT: Any comments or objections?

7 (NO RESPONSE).

8 GOVERNOR SCOTT: Hearing none, the motion  
9 carries.

10 MR. KNICKERBOCKER: Item Number 4, the Lovel  
11 Aquaculture Lease. We're requesting an approval to  
12 issue a 5-acre, 10-year sovereignty submerged land  
13 aquaculture water column lease for the purpose of  
14 native shellfish aquaculture.

15 The parcel is located on a tract of  
16 sovereignty submerged land in Oyster Bay, Wakulla  
17 County. The applicants are Leo Lovel, Ben Lovel,  
18 and Clay Lovel. The Lovels are requesting  
19 authorization from the Board of Trustees to use  
20 sovereignly submerged lands for an aquaculture  
21 water column lease pursuant to Chapter 253 of our  
22 statutes.

23 The applicants are current aquaculture  
24 leaseholders. They're compliant with all their  
25 terms and conditions. They're current certified

1 aquaculturists and also compliant with the  
2 applicable best management practices.

3 Additionally, the Department has coordinated a  
4 review of the application with the Department of  
5 Environmental Protection, the Fish and Wildlife  
6 Service, and the Department of State, Wakulla  
7 County Board of County Commissioners, all pursuant  
8 to Chapter 18-21.

9 As a special condition of the lease, the  
10 applicant is required to obtain a permit from the  
11 United States Coast Guard to aid in navigation.  
12 The proposed parcel is not in an aquatic preserve,  
13 so it follows a little bit different path but gets  
14 to the same place at the end of the day.

15 And we've reviewed the application, we've  
16 reviewed the site, and we've determined that it is  
17 not contrary to the public interest and that the  
18 activities proposed will protect all existing  
19 habitat.

20 COMMISSIONER PUTNAM: And he's here.

21 MR. KNICKERBOCKER: And Mr. Lovel is here  
22 today if you'd like to ask him any questions.

23 GOVERNOR SCOTT: Okay. Is there a motion to  
24 approve?

25 COMMISSIONER PUTNAM: I move to approve.

1 GOVERNOR SCOTT: Is there a second?

2 ATTORNEY GENERAL BONDI: Second.

3 GOVERNOR SCOTT: Any comments or objections?

4 (NO RESPONSE).

5 GOVERNOR SCOTT: Hearing none, the motion  
6 carries.

7 MR. KNICKERBOCKER: Thank you.

8 Item Number 5, aquaculture lease modifications  
9 in the Alligator Harbor Aquaculture Use Zone. This  
10 request is to modify 24 existing  
11 one-and-a-half-acre, 10-year sovereignty submerged  
12 land aquaculture leases to authorize the use of the  
13 full water column.

14 We have 15 leaseholders that represent these  
15 24 parcels, and they're requesting your  
16 consideration to use the full water column pursuant  
17 to Chapter 253. The applicants are requesting to  
18 use the entire water column with these innovative  
19 floating and rack culture systems so that this may  
20 be an initial step in the evolving development of a  
21 new aquaculture husbandry practice and a potential  
22 alternative to economic stimulus for the eastern  
23 bounds of Apalachicola Bay.

24 All of these -- all of the applicants are  
25 current leaseholders. They're all in good standing

1 with their lease terms and conditions. They're  
2 currently certified by our Department and following  
3 best management practices.

4 The Alligator Harbor Aquaculture Use Zone is  
5 located in the Alligator Harbor Aquatic Preserve.  
6 The Department, along with the Department of  
7 Environmental Protection staff at Coastal and  
8 Aquatic Managed Areas, has reviewed the  
9 application, the process, actually done several  
10 site visits to the area, on-the-water visits, and  
11 everyone has had a good look at what potentially  
12 will be here.

13 Since we last met, Mr. Lovel, upon approval to  
14 use the water column from you several months ago,  
15 has deployed a series of cages, and so we actually  
16 got a good opportunity to see what we've been  
17 talking about. And I think it's only raised the  
18 level of excitement.

19 We don't anticipate any new impacts to sea  
20 grass beds or beneath-water structures. And also  
21 in this case, actually the Department has stepped  
22 out and worked with the U. S. Coast Guard, and we  
23 have acquired the permit that will mark and light  
24 the entire aquaculture use zone, so that's in  
25 place.

1 We recommend approval on this item.

2 GOVERNOR SCOTT: Is there a motion to approve?

3 GENERAL BONDI: So moved.

4 GOVERNOR SCOTT: Is there a second?

5 CFO ATWATER: Second.

6 GOVERNOR SCOTT: Any comments or objections?

7 (NO RESPONSE).

8 GOVERNOR SCOTT: Hearing none, the motion  
9 carries.

10 MR. KNICKERBOCKER: And the last item, Item  
11 Number 6, aquaculture lease modifications of the  
12 Gulf Jackson Aquaculture Use Zone and Pelican Reef  
13 Aquaculture Use Zone. This request is to approve  
14 to modify two existing 2-acre, 10-year sovereignly  
15 submerged land aquaculture leases to authorized use  
16 of the full water column.

17 These two requests are both located in Levy  
18 County, one in the Gulf Jackson Aquaculture Use  
19 Zone, one in the Pelican Reef Aquaculture Use Zone.  
20 Both of these use zones are just west in the  
21 near-shore waters of Cedar Key.

22 The applicants are requesting consideration of  
23 the Board of Trustees to modify their lease  
24 conditions to allow full use of the water column,  
25 again pursuant to Chapter 253.



1           Each of these applicants are current  
2 leaseholders; they're in good standing. They're  
3 current certified aquaculturists; they're in good  
4 standing there also.

5           We ask that you approve these also.

6 GOVERNOR SCOTT: Is there a motion to approve?

7 COMMISSIONER PUTNAM: So move.

8 GENERAL BONDI: Second.

9 GOVERNOR SCOTT: Is there a second?

10 ATTORNEY GENERAL BONDI: Second.

11 GOVERNOR SCOTT: Any comments or objections?

12 (NO RESPONSE).

13 GOVERNOR SCOTT: Hearing none, the motion  
14 carries.

15           Thank you, Commissioner Putnam. Thank you for  
16 your work on this.

17 COMMISSIONER PUTNAM: Thank you.

18 GOVERNOR SCOTT: This concludes the meeting.

19 (WHEREUPON, THE MEETING WAS ADJOURNED).  
20  
21

22                           \*                   \*                   \*                   \*  
23  
24  
25

CERTIFICATE

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

STATE OF FLORIDA     )  
COUNTY OF LEON        )

I, NANCY S. METZKE, RPR, FPR, certify that I was authorized to and did stenographically report the foregoing proceedings and that the transcript is a true and complete record of my stenographic notes.

DATED this 18th day of October, 2013.

\_\_\_\_\_  
NANCY S. METZKE, RPR, FPR  
Court Reporter

<b>\$</b>	<b>287.057</b> [1] - 14:3	<b>9</b>	<b>adopted</b> [1] - 6:10 <b>adoption</b> [1] - 7:15 <b>adopts</b> [2] - 10:2, 10:20 <b>advance</b> [1] - 19:6 <b>adverse</b> [1] - 35:22 <b>affect</b> [1] - 19:12 <b>affecting</b> [1] - 30:7 <b>agencies</b> [2] - 9:9, 27:3 <b>Agencies</b> [1] - 9:21 <b>agency</b> [3] - 9:7, 11:18, 29:13 <b>agenda</b> [5] - 3:15, 8:16, 12:15, 22:8, 22:14 <b>Agenda</b> [5] - 8:20, 9:4, 10:14, 11:7, 12:18 <b>Agents</b> [1] - 10:3 <b>ago</b> [4] - 15:23, 16:3, 39:14 <b>AGRICULTURE</b> [1] - 1:11 <b>ahead</b> [1] - 4:25 <b>Aid</b> [1] - 27:25 <b>aid</b> [2] - 33:14, 37:11 <b>alert</b> [1] - 28:17 <b>allegiance</b> [1] - 3:10 <b>ALLEGIANCE</b> [1] - 3:12 <b>Alligator</b> [3] - 38:9, 39:4, 39:5 <b>allow</b> [1] - 40:24 <b>allowing</b> [1] - 33:23 <b>almost</b> [1] - 18:8 <b>alternative</b> [2] - 32:18, 38:22 <b>amended</b> [2] - 7:22, 19:21 <b>amendment</b> [1] - 7:16 <b>amendments</b> [1] - 9:19 <b>amount</b> [2] - 18:14, 20:14 <b>analyze</b> [1] - 9:13 <b>analyzing</b> [2] - 9:15, 11:19 <b>AND</b> [2] - 1:4, 3:11 <b>Andrew</b> [2] - 32:1, 32:8 <b>answer</b> [2] - 14:8, 21:22 <b>anticipate</b> [1] - 39:19 <b>Anton</b> [1] - 3:8 <b>Apalachicola</b> [6] - 24:9, 26:6, 26:10, 32:6, 32:17, 38:23 <b>apples</b> [2] - 20:8
<b>\$1.50</b> [1] - 26:6 <b>\$10</b> [1] - 15:24 <b>\$15,000</b> [1] - 12:4 <b>\$160</b> [1] - 16:5 <b>\$25</b> [1] - 3:21 <b>\$350</b> [2] - 16:4, 16:7 <b>\$510</b> [1] - 16:4	<b>3</b>	<b>90</b> [2] - 18:8, 22:20 <b>9:00</b> [1] - 1:14 <b>9th</b> [1] - 13:18	<b>apples-to-apples</b> [1] - 20:8 <b>applicable</b> [3] - 32:24, 35:17, 37:2 <b>applicant</b> [6] - 32:8, 32:13, 33:13, 35:1, 35:9, 37:10 <b>applicants</b> [7] - 22:18, 36:17, 36:23, 38:17, 38:24, 40:22, 41:1 <b>application</b> [5] - 33:4, 35:20, 37:4, 37:15, 39:9 <b>applied</b> [1] - 33:24 <b>applies</b> [2] - 13:21, 17:17 <b>appreciate</b> [5] - 12:22, 24:2, 27:2, 29:22, 30:3 <b>approval</b> [18] - 5:4, 6:5, 7:2, 8:1, 8:20, 9:5, 9:18, 10:15, 11:8, 13:9, 14:7, 22:22, 24:23, 32:2, 35:24, 36:11, 39:13, 40:1 <b>approve</b> [23] - 4:5, 5:7, 5:18, 6:13, 8:3, 8:23, 10:6, 10:24, 12:6, 14:13, 22:23, 31:16, 34:2, 34:4, 34:10, 34:20, 36:2, 37:24, 37:25, 40:2, 40:13, 41:5, 41:6 <b>approved</b> [7] - 5:12, 7:8, 9:3, 13:6, 13:13, 24:18 <b>April</b> [1] - 7:3 <b>aquaculture</b> [26] - 23:19, 23:21, 24:1, 24:15, 25:19, 26:23, 27:5, 29:21, 31:10, 32:3, 32:11, 32:14, 32:16, 33:5, 35:8, 35:21, 36:13, 36:14, 36:20, 36:23, 38:8, 38:12, 38:21, 39:24, 40:11, 40:15 <b>Aquaculture</b> [11] - 22:15, 23:8, 32:1, 34:19, 36:11, 38:9, 39:4, 40:12, 40:13, 40:18, 40:19 <b>aquaculturist</b> [2] - 32:23, 35:16 <b>aquaculturists</b> [2] - 37:1, 41:3 <b>Aquatic</b> [5] - 33:3, 34:25, 35:19, 39:5, 39:8
<b>1</b>	<b>4</b>	<b>A</b>	<b>ability</b> [2] - 26:1, 27:19 <b>able</b> [2] - 20:18, 21:18 <b>absolutely</b> [6] - 15:22, 27:7, 27:21, 29:1, 31:15, 31:24 <b>accommodate</b> [1] - 22:20 <b>accomplish</b> [2] - 21:16, 21:18 <b>account</b> [1] - 16:20 <b>accountability</b> [1] - 13:12 <b>acknowledgement</b> [1] - 19:22 <b>acquired</b> [1] - 39:23 <b>acre</b> [2] - 25:3, 38:11 <b>acreage</b> [1] - 35:9 <b>acres</b> [2] - 32:15, 35:6 <b>act</b> [1] - 30:25 <b>activities</b> [3] - 33:5, 35:21, 37:18 <b>activity</b> [2] - 30:17, 31:7 <b>actual</b> [1] - 14:25 <b>actuarial</b> [1] - 11:13 <b>ADAM</b> [1] - 1:11 <b>add</b> [4] - 15:20, 24:6, 31:1, 31:3 <b>added</b> [2] - 15:18, 19:5 <b>addition</b> [1] - 13:18 <b>additional</b> [8] - 17:3, 19:7, 19:14, 28:6, 29:12, 32:14, 35:9, 35:10 <b>additionally</b> [1] - 37:3 <b>addressed</b> [1] - 17:23 <b>adjacent</b> [1] - 35:7 <b>ADJOURNED</b> [1] - 41:19 <b>Adjudicatory</b> [2] - 2:8, 6:25 <b>Administration</b> [2] - 2:6, 4:17 <b>Administrative</b> [3] - 6:7, 7:20, 25:12
<b>1</b> [6] - 5:4, 6:9, 6:11, 7:2, 8:20, 22:16 <b>1-in-100</b> [1] - 15:6 <b>1-in-100-year</b> [3] - 15:7, 15:10, 15:12 <b>1.5</b> [1] - 15:16 <b>10</b> [4] - 1:13, 3:5, 7:13, 29:16 <b>10-year</b> [5] - 32:2, 34:20, 36:12, 38:11, 40:14 <b>10.52</b> [1] - 4:24 <b>11</b> [1] - 29:17 <b>11:30</b> [1] - 1:15 <b>12</b> [1] - 22:2 <b>13</b> [1] - 25:14 <b>137.1</b> [1] - 4:25 <b>15</b> [2] - 25:5, 38:14 <b>18</b> [1] - 20:11 <b>18-21</b> [3] - 25:11, 33:11, 37:8 <b>18.9</b> [2] - 15:11, 15:13 <b>18th</b> [1] - 42:7 <b>19-8.010</b> [1] - 6:6	<b>3</b> [7] - 2:4, 5:14, 6:2, 9:4, 10:15, 26:7, 34:18 <b>30</b> [1] - 17:18 <b>3093</b> [1] - 1:23 <b>30th</b> [1] - 13:15 <b>32315-3093</b> [1] - 1:24 <b>350,000</b> [1] - 15:19	<b>A.M</b> [2] - 1:14, 1:15 <b>ability</b> [2] - 26:1, 27:19 <b>able</b> [2] - 20:18, 21:18 <b>absolutely</b> [6] - 15:22, 27:7, 27:21, 29:1, 31:15, 31:24 <b>accommodate</b> [1] - 22:20 <b>accomplish</b> [2] - 21:16, 21:18 <b>account</b> [1] - 16:20 <b>accountability</b> [1] - 13:12 <b>acknowledgement</b> [1] - 19:22 <b>acquired</b> [1] - 39:23 <b>acre</b> [2] - 25:3, 38:11 <b>acreage</b> [1] - 35:9 <b>acres</b> [2] - 32:15, 35:6 <b>act</b> [1] - 30:25 <b>activities</b> [3] - 33:5, 35:21, 37:18 <b>activity</b> [2] - 30:17, 31:7 <b>actual</b> [1] - 14:25 <b>actuarial</b> [1] - 11:13 <b>ADAM</b> [1] - 1:11 <b>add</b> [4] - 15:20, 24:6, 31:1, 31:3 <b>added</b> [2] - 15:18, 19:5 <b>addition</b> [1] - 13:18 <b>additional</b> [8] - 17:3, 19:7, 19:14, 28:6, 29:12, 32:14, 35:9, 35:10 <b>additionally</b> [1] - 37:3 <b>addressed</b> [1] - 17:23 <b>adjacent</b> [1] - 35:7 <b>ADJOURNED</b> [1] - 41:19 <b>Adjudicatory</b> [2] - 2:8, 6:25 <b>Administration</b> [2] - 2:6, 4:17 <b>Administrative</b> [3] - 6:7, 7:20, 25:12	
<b>2</b>	<b>5</b>		<b>adopted</b> [1] - 6:10 <b>adoption</b> [1] - 7:15 <b>adopts</b> [2] - 10:2, 10:20 <b>advance</b> [1] - 19:6 <b>adverse</b> [1] - 35:22 <b>affect</b> [1] - 19:12 <b>affecting</b> [1] - 30:7 <b>agencies</b> [2] - 9:9, 27:3 <b>Agencies</b> [1] - 9:21 <b>agency</b> [3] - 9:7, 11:18, 29:13 <b>agenda</b> [5] - 3:15, 8:16, 12:15, 22:8, 22:14 <b>Agenda</b> [5] - 8:20, 9:4, 10:14, 11:7, 12:18 <b>Agents</b> [1] - 10:3 <b>ago</b> [4] - 15:23, 16:3, 39:14 <b>AGRICULTURE</b> [1] - 1:11 <b>ahead</b> [1] - 4:25 <b>Aid</b> [1] - 27:25 <b>aid</b> [2] - 33:14, 37:11 <b>alert</b> [1] - 28:17 <b>allegiance</b> [1] - 3:10 <b>ALLEGIANCE</b> [1] - 3:12 <b>Alligator</b> [3] - 38:9, 39:4, 39:5 <b>allow</b> [1] - 40:24 <b>allowing</b> [1] - 33:23 <b>almost</b> [1] - 18:8 <b>alternative</b> [2] - 32:18, 38:22 <b>amended</b> [2] - 7:22, 19:21 <b>amendment</b> [1] - 7:16 <b>amendments</b> [1] - 9:19 <b>amount</b> [2] - 18:14, 20:14 <b>analyze</b> [1] - 9:13 <b>analyzing</b> [2] - 9:15, 11:19 <b>AND</b> [2] - 1:4, 3:11 <b>Andrew</b> [2] - 32:1, 32:8 <b>answer</b> [2] - 14:8, 21:22 <b>anticipate</b> [1] - 39:19 <b>Anton</b> [1] - 3:8 <b>Apalachicola</b> [6] - 24:9, 26:6, 26:10, 32:6, 32:17, 38:23 <b>apples</b> [2] - 20:8
<b>2</b> [7] - 5:14, 6:2, 7:10, 8:1, 9:4, 9:18, 31:25 <b>2-acre</b> [4] - 32:2, 32:5, 34:20, 40:14 <b>20</b> [2] - 5:5, 20:10 <b>2012</b> [2] - 17:25, 20:5 <b>2013</b> [7] - 1:13, 3:6, 5:5, 7:3, 8:21, 13:15, 42:7 <b>2014</b> [1] - 6:9 <b>22</b> [1] - 2:13 <b>23rd</b> [1] - 7:3 <b>24</b> [2] - 38:10, 38:15 <b>253</b> [5] - 25:11, 32:12, 36:21, 38:17, 40:25	<b>5</b> [2] - 12:18, 38:8 <b>5-acre</b> [1] - 36:12 <b>500</b> [4] - 18:4, 18:5, 20:5, 20:6		
<b>14</b> [1] - 6:11	<b>6</b>		
<b>14</b> [1] - 6:11	<b>7</b>		
<b>1</b>	<b>4</b> [8] - 2:7, 6:5, 11:7, 15:21, 15:25, 16:1, 16:8, 36:10 <b>40</b> [1] - 25:5 <b>44</b> [1] - 22:19 <b>45</b> [2] - 17:2, 17:8 <b>45-percent</b> [1] - 16:25		
<b>1</b>	<b>8</b>		
<b>1</b> [6] - 5:4, 6:9, 6:11, 7:2, 8:20, 22:16 <b>1-in-100</b> [1] - 15:6 <b>1-in-100-year</b> [3] - 15:7, 15:10, 15:12 <b>1.5</b> [1] - 15:16 <b>10</b> [4] - 1:13, 3:5, 7:13, 29:16 <b>10-year</b> [5] - 32:2, 34:20, 36:12, 38:11, 40:14 <b>10.52</b> [1] - 4:24 <b>11</b> [1] - 29:17 <b>11:30</b> [1] - 1:15 <b>12</b> [1] - 22:2 <b>13</b> [1] - 25:14 <b>137.1</b> [1] - 4:25 <b>15</b> [2] - 25:5, 38:14 <b>18</b> [1] - 20:11 <b>18-21</b> [3] - 25:11, 33:11, 37:8 <b>18.9</b> [2] - 15:11, 15:13 <b>18th</b> [1] - 42:7 <b>19-8.010</b> [1] - 6:6	<b>6</b> [4] - 2:9, 8:21, 12:18, 40:11 <b>6.8</b> [1] - 15:14 <b>627</b> [1] - 11:11 <b>627.782</b> [1] - 9:22 <b>697-8314</b> [1] - 1:24 <b>697-8715</b> [1] - 1:24 <b>690-186.013</b> [1] - 9:20 <b>690-186.014</b> [1] - 10:16		
<b>1</b>	<b>8</b>		
<b>1</b> [6] - 5:4, 6:9, 6:11, 7:2, 8:20, 22:16 <b>1-in-100</b> [1] - 15:6 <b>1-in-100-year</b> [3] - 15:7, 15:10, 15:12 <b>1.5</b> [1] - 15:16 <b>10</b> [4] - 1:13, 3:5, 7:13, 29:16 <b>10-year</b> [5] - 32:2, 34:20, 36:12, 38:11, 40:14 <b>10.52</b> [1] - 4:24 <b>11</b> [1] - 29:17 <b>11:30</b> [1] - 1:15 <b>12</b> [1] - 22:2 <b>13</b> [1] - 25:14 <b>137.1</b> [1] - 4:25 <b>15</b> [2] - 25:5, 38:14 <b>18</b> [1] - 20:11 <b>18-21</b> [3] - 25:11, 33:11, 37:8 <b>18.9</b> [2] - 15:11, 15:13 <b>18th</b> [1] - 42:7 <b>19-8.010</b> [1] - 6:6	<b>8</b> [2] - 2:11, 4:22 <b>81</b> [1] - 4:24 <b>850</b> [2] - 1:24 <b>89</b> [1] - 18:9		
<b>2</b>	<b>8</b>		
<b>2</b> [7] - 5:14, 6:2, 7:10, 8:1, 9:4, 9:18, 31:25 <b>2-acre</b> [4] - 32:2, 32:5, 34:20, 40:14 <b>20</b> [2] - 5:5, 20:10 <b>2012</b> [2] - 17:25, 20:5 <b>2013</b> [7] - 1:13, 3:6, 5:5, 7:3, 8:21, 13:15, 42:7 <b>2014</b> [1] - 6:9 <b>22</b> [1] - 2:13 <b>23rd</b> [1] - 7:3 <b>24</b> [2] - 38:10, 38:15 <b>253</b> [5] - 25:11, 32:12, 36:21, 38:17, 40:25	<b>8</b> [2] - 2:11, 4:22 <b>81</b> [1] - 4:24 <b>850</b> [2] - 1:24 <b>89</b> [1] - 18:9		

<p><b>aquatic</b> [1] - 37:12  <b>area</b> [7] - 28:9,  28:19, 28:20, 29:12,  32:16, 33:24, 39:10  <b>areas</b> [4] - 24:14,  28:2, 28:4, 30:7  <b>Areas</b> [3] - 33:3,  35:19, 39:8  <b>Army</b> [5] - 24:22,  29:2, 29:6, 33:18,  34:3  <b>Arnold</b> [6] - 26:19,  32:1, 32:8, 32:20,  33:24, 34:6  <b>Article</b> [1] - 29:16  <b>Ash</b> [3] - 4:16, 4:18,  6:21  <b>Ashburn</b> [1] - 21:12  <b>assess</b> [1] - 29:7  <b>assessed</b> [1] - 21:11  <b>assessment</b> [22] -  12:25, 16:12, 16:14,  17:6, 17:8, 17:9,  17:10, 17:15, 17:16,  17:24, 18:10, 18:17,  19:1, 19:5, 19:8,  19:15, 19:19, 19:21,  19:22, 20:9, 20:24,  21:2  <b>Assessment</b> [1] -  14:24  <b>assessments</b> [10] -  16:14, 16:20, 16:21,  16:23, 18:23, 19:4,  19:12, 21:3, 21:5,  21:7  <b>associated</b> [2] -  35:11, 35:21  <b>assume</b> [1] - 31:11  <b>astounding</b> [2] -  18:7, 18:16  <b>AT</b> [2] - 1:14, 1:15  <b>ATTORNEY</b> [22] -  1:9, 4:6, 5:6, 5:8,  5:21, 6:16, 7:4, 8:6,  8:24, 10:7, 10:25,  12:9, 14:16, 23:1,  28:25, 31:8, 31:18,  31:22, 34:13, 36:5,  38:2, 41:10  <b>Atwater</b> [1] - 22:11  <b>ATWATER</b> [16] -  1:10, 5:10, 5:19, 6:14,  7:6, 8:4, 9:1, 10:9,  11:2, 12:7, 14:14,  22:24, 27:6, 27:8,  36:3, 40:5  <b>audit</b> [1] - 11:10  <b>August</b> [3] - 5:5,  8:21, 20:1</p>	<p><b>authority</b> [1] - 6:5  <b>authorization</b> [4] -  7:11, 7:15, 32:9,  36:19  <b>authorize</b> [1] - 38:12  <b>authorized</b> [3] - 35:7,  40:15, 42:5  <b>authorizes</b> [1] - 9:12  <b>authorizing</b> [1] -  3:20  <b>auto</b> [1] - 17:12  <b>available</b> [1] - 15:15  <b>aware</b> [2] - 15:6,  28:19  <b>awareness</b> [5] -  17:24, 18:19, 19:7,  20:9, 21:1</p> <p style="text-align: center;"><b>B</b></p> <p><b>balance</b> [2] - 4:25,  29:20  <b>balancing</b> [1] - 30:25  <b>Barry</b> [3] - 12:16,  12:19, 14:22  <b>base</b> [1] - 17:13  <b>basic</b> [2] - 20:7,  20:12  <b>basis</b> [1] - 4:24  <b>Bay</b> [8] - 24:9, 32:6,  32:17, 34:18, 34:22,  35:2, 36:16, 38:23  <b>bays</b> [1] - 26:24  <b>become</b> [1] - 24:15  <b>bed</b> [1] - 28:2  <b>beds</b> [3] - 33:7,  35:23, 39:20  <b>beginning</b> [1] - 16:24  <b>behalf</b> [1] - 11:20  <b>behind</b> [1] - 19:3  <b>Ben</b> [3] - 3:14, 4:13,  36:17  <b>beneath</b> [1] - 39:20  <b>beneath-water</b> [1] -  39:20  <b>benefits</b> [1] - 25:2  <b>best</b> [4] - 32:24,  35:17, 37:2, 39:3  <b>better</b> [1] - 16:18  <b>between</b> [1] - 25:22  <b>bill</b> [1] - 15:11  <b>billion</b> [16] - 4:25,  5:1, 15:11, 15:13,  15:14, 15:15, 15:16,  15:21, 15:24, 15:25,  16:1, 16:4, 16:5, 16:7,  16:8  <b>bit</b> [1] - 37:13  <b>board</b> [3] - 13:18,  13:22, 18:25</p>	<p><b>Board</b> [11] - 2:6,  2:12, 4:17, 13:14,  22:13, 32:9, 33:10,  35:4, 36:19, 37:7,  40:23  <b>boaters</b> [1] - 30:7  <b>boating</b> [1] - 29:9  <b>boats</b> [1] - 22:21  <b>body</b> [1] - 31:16  <b>Bond</b> [2] - 2:4, 3:14  <b>BONDI</b> [27] - 1:9, 4:6,  5:6, 5:8, 5:21, 6:16,  7:4, 8:6, 8:24, 10:7,  10:25, 12:9, 14:16,  23:1, 28:25, 29:2,  29:15, 30:3, 31:8,  31:18, 31:22, 34:13,  36:5, 38:2, 40:3, 41:8,  41:10  <b>Bondi</b> [1] - 22:11  <b>bonds</b> [6] - 3:22, 4:1,  4:2, 4:3, 5:16, 15:17  <b>bookmark</b> [1] - 19:15  <b>bottom</b> [4] - 15:20,  28:4, 28:7, 34:21  <b>boundary</b> [1] - 7:17  <b>bounds</b> [1] - 38:23  <b>BOX</b> [1] - 1:23  <b>breaking</b> [3] - 29:22,  30:4, 31:9  <b>brief</b> [4] - 12:25,  15:1, 16:15  <b>briefly</b> [1] - 27:17  <b>bring</b> [2] - 19:7,  25:10  <b>brought</b> [2] - 5:17,  31:12  <b>burden</b> [1] - 28:6  <b>business</b> [5] - 9:10,  11:15, 21:4, 32:14,  35:2  <b>BY</b> [1] - 1:19</p> <p style="text-align: center;"><b>C</b></p> <p><b>Cabinet</b> [8] - 3:6,  4:20, 12:21, 13:3,  17:22, 17:25, 21:21  <b>CABINET</b> [3] - 1:4,  1:9, 1:16  <b>cabinet</b> [1] - 3:18  <b>cages</b> [1] - 39:15  <b>calculator</b> [1] - 19:16  <b>calendar</b> [2] - 4:22,  5:2  <b>candreporters.</b>  <b>com</b> [1] - 1:25  <b>cannot</b> [2] - 18:13,  20:13  <b>capital</b> [1] - 15:5</p>	<p><b>CAPITOL</b> [1] - 1:17  <b>carriers</b> [1] - 11:20  <b>carries</b> [14] - 4:12,  5:25, 6:20, 8:10,  10:13, 11:6, 12:13,  14:20, 23:5, 34:17,  36:9, 38:6, 40:9,  41:14  <b>case</b> [2] - 31:23,  39:21  <b>cases</b> [1] - 31:11  <b>Cat</b> [2] - 15:15, 15:17  <b>Catastrophe</b> [1] - 6:8  <b>catch</b> [1] - 23:25  <b>catchup</b> [1] - 25:14  <b>Cedar</b> [1] - 40:21  <b>Ceia</b> [1] - 34:25  <b>CEO</b> [5] - 12:16,  12:20, 14:21, 14:23,  22:3  <b>certain</b> [1] - 9:10  <b>certainly</b> [1] - 14:8  <b>CERTIFICATE</b> [1] -  42:1  <b>certified</b> [5] - 32:23,  35:16, 36:25, 39:2,  41:3  <b>certify</b> [1] - 42:5  <b>CFO</b> [16] - 5:10, 5:19,  6:14, 7:6, 8:4, 9:1,  10:9, 11:2, 12:7,  14:14, 22:11, 22:24,  27:6, 27:8, 36:3, 40:5  <b>changes</b> [1] - 13:11  <b>changing</b> [1] - 32:19  <b>Chapter</b> [6] - 14:3,  25:11, 36:21, 37:8,  38:17, 40:25  <b>charge</b> [3] - 16:19,  18:14, 20:14  <b>charged</b> [4] - 16:23,  17:3, 21:4, 21:7  <b>charter</b> [1] - 22:21  <b>charts</b> [1] - 25:21  <b>cheapest</b> [1] - 26:5  <b>CHIEF</b> [1] - 1:10  <b>Chief</b> [1] - 13:23  <b>Christine</b> [2] - 21:12,  21:18  <b>Citizens</b> [32] - 12:17,  13:14, 14:1, 14:6,  15:7, 15:9, 16:11,  16:19, 16:22, 16:24,  17:2, 17:7, 17:16,  17:17, 18:3, 18:4,  18:5, 18:8, 18:9,  18:12, 18:18, 19:12,  19:17, 19:20, 20:5,  20:10, 20:11, 20:12,  20:19</p>	<p><b>Citizens'</b> [3] - 12:24,  13:4, 13:22  <b>claims</b> [2] - 18:14,  20:14  <b>clams</b> [1] - 32:15  <b>Clay</b> [1] - 36:18  <b>cleaning</b> [1] - 25:5  <b>clear</b> [1] - 6:2  <b>clearinghouse</b> [1] -  13:17  <b>clearly</b> [2] - 19:10,  20:16  <b>close</b> [1] - 4:22  <b>Coast</b> [7] - 24:22,  27:24, 28:8, 28:13,  33:14, 37:11, 39:22  <b>Coastal</b> [3] - 33:3,  35:19, 39:7  <b>Code</b> [2] - 6:7, 25:12  <b>codification</b> [2] -  13:20, 13:24  <b>cognizant</b> [1] - 30:17  <b>collect</b> [1] - 9:13  <b>collected</b> [3] - 9:14,  10:22, 17:4  <b>collecting</b> [1] - 11:19  <b>collection</b> [1] - 9:6  <b>column</b> [17] - 24:5,  24:16, 24:17, 27:24,  28:6, 32:3, 32:11,  32:16, 34:22, 36:13,  36:21, 38:13, 38:16,  38:18, 39:14, 40:16,  40:24  <b>combination</b> [1] -  15:17  <b>comfort</b> [1] - 27:18  <b>coming</b> [1] - 25:16  <b>COMMENCED</b> [1] -  1:14  <b>comment</b> [2] - 14:5,  31:7  <b>comments</b> [17] - 4:9,  5:22, 6:17, 8:7, 10:10,  11:3, 12:10, 14:17,  15:2, 23:2, 23:13,  34:7, 34:14, 36:6,  38:3, 40:6, 41:11  <b>commercial</b> [1] -  22:20  <b>Commission</b> [9] -  2:8, 6:25, 8:19, 8:22,  11:22, 13:7, 19:24,  24:19, 33:9  <b>COMMISSIONER</b>  [21] - 1:11, 4:8, 8:18,  9:4, 10:14, 11:7,  12:14, 23:15, 27:21,  29:6, 30:2, 30:11,  31:14, 31:21, 31:24,</p>
---	--	---	---	---

<p>34:5, 34:11, 37:20, 37:25, 41:7, 41:17  <b>Commissioner</b> [7] - 2:11, 8:15, 22:11, 23:13, 27:9, 29:4, 41:15  <b>Commissioners</b> [2] - 33:11, 37:7  <b>commitment</b> [2] - 26:10, 27:23  <b>communicating</b> [1] - 19:3  <b>communication</b> [3] - 13:1, 16:17, 21:11  <b>Communication</b> [1] - 14:24  <b>community</b> [1] - 31:6  <b>Community</b> [1] - 7:12  <b>comp</b> [2] - 11:19, 11:20  <b>company</b> [2] - 15:5, 19:20  <b>Company</b> [2] - 34:19, 35:3  <b>comparison</b> [1] - 20:8  <b>compensation</b> [2] - 11:10, 11:16  <b>Compensation</b> [1] - 11:18  <b>competitive</b> [1] - 3:21  <b>complete</b> [1] - 42:6  <b>compliant</b> [5] - 32:21, 35:14, 35:16, 36:24, 37:1  <b>components</b> [1] - 18:21  <b>comprehensive</b> [1] - 28:12  <b>concern</b> [1] - 29:16  <b>concert</b> [1] - 28:21  <b>CONCLUDED</b> [1] - 1:15  <b>concludes</b> [2] - 12:15, 41:18  <b>concluding</b> [1] - 7:22  <b>condition</b> [3] - 9:16, 33:12, 37:9  <b>conditions</b> [5] - 32:22, 35:15, 36:25, 39:1, 40:24  <b>conduct</b> [1] - 11:10  <b>conducted</b> [5] - 7:21, 11:14, 17:24, 18:24, 19:25  <b>consent</b> [1] - 7:16  <b>Conservation</b> [1] - 33:9</p>	<p><b>consideration</b> [4] - 3:19, 35:3, 38:16, 40:22  <b>Constitution</b> [1] - 29:17  <b>construction</b> [1] - 3:23  <b>consultant</b> [1] - 11:9  <b>consultation</b> [1] - 33:20  <b>consumer</b> [1] - 13:19  <b>content</b> [1] - 21:6  <b>continue</b> [5] - 21:2, 24:5, 27:4, 30:8, 31:15  <b>continuing</b> [1] - 21:11  <b>contract</b> [3] - 6:8, 11:9, 11:12  <b>contrary</b> [1] - 37:17  <b>control</b> [1] - 13:12  <b>conversions</b> [1] - 31:17  <b>cooperation</b> [2] - 33:1, 35:18  <b>coordinated</b> [2] - 33:8, 37:3  <b>coordinator</b> [1] - 33:19  <b>Corporation</b> [4] - 12:17, 13:5, 18:13, 20:13  <b>Corps</b> [5] - 24:22, 29:2, 29:6, 33:18, 34:3  <b>correct</b> [1] - 6:2  <b>cost</b> [1] - 19:16  <b>Council</b> [1] - 11:17  <b>County</b> [11] - 24:11, 24:18, 24:19, 32:6, 33:10, 33:11, 34:24, 36:17, 37:7, 40:18  <b>COUNTY</b> [1] - 42:3  <b>course</b> [1] - 29:18  <b>COURT</b> [1] - 1:19  <b>Court</b> [1] - 42:11  <b>cover</b> [1] - 6:1  <b>covered</b> [1] - 23:7  <b>creating</b> [1] - 26:8  <b>creation</b> [1] - 35:11  <b>criteria</b> [3] - 30:9, 30:20, 31:15  <b>critical</b> [3] - 29:11, 33:17, 33:23  <b>cultural</b> [1] - 26:10  <b>culture</b> [2] - 33:23, 38:19  <b>culturing</b> [1] - 35:5  <b>current</b> [10] - 9:21, 10:1, 19:11, 32:20,</p>	<p>35:12, 36:23, 36:25, 38:25, 41:1, 41:3  <b>Curtis</b> [2] - 35:1  <b>customers</b> [1] - 19:8</p> <hr/> <p style="text-align: center;"><b>D</b></p> <hr/> <p><b>darn</b> [1] - 18:16  <b>data</b> [7] - 9:6, 9:12, 9:13, 9:14, 10:4, 10:22, 11:19  <b>DATE</b> [1] - 1:13  <b>date</b> [2] - 4:22, 4:24  <b>DATED</b> [1] - 42:7  <b>days</b> [1] - 19:6  <b>days'</b> [1] - 13:25  <b>debt</b> [2] - 4:3, 16:11  <b>decision</b> [1] - 31:20  <b>declining</b> [1] - 32:18  <b>dedicated</b> [1] - 3:25  <b>deficit</b> [3] - 15:13, 17:5, 17:19  <b>deficits</b> [1] - 16:20  <b>DEP</b> [3] - 22:14, 24:21, 35:18  <b>Department</b> [17] - 22:7, 22:22, 24:21, 32:23, 33:1, 33:2, 33:8, 33:10, 35:15, 35:18, 37:3, 37:4, 37:6, 39:2, 39:6, 39:21  <b>depicted</b> [1] - 16:23  <b>deployed</b> [1] - 39:15  <b>designated</b> [1] - 33:24  <b>detail</b> [1] - 31:18  <b>determine</b> [1] - 33:22  <b>determined</b> [3] - 33:4, 35:20, 37:16  <b>developed</b> [2] - 18:18, 18:21  <b>developing</b> [1] - 21:8  <b>development</b> [5] - 19:14, 26:12, 26:23, 35:12, 38:20  <b>Development</b> [1] - 7:12  <b>difference</b> [1] - 25:22  <b>different</b> [2] - 23:19, 37:13  <b>direct</b> [2] - 21:17, 33:6  <b>Direct</b> [1] - 10:4  <b>directly</b> [2] - 17:1, 18:24  <b>Director</b> [7] - 2:4, 2:7, 2:9, 3:14, 4:16, 5:17, 6:24  <b>DIRECTOR</b> [11] -</p>	<p>3:16, 3:18, 4:14, 4:19, 5:13, 6:1, 6:4, 6:22, 7:1, 7:10, 8:12  <b>disabled</b> [1] - 3:25  <b>disappointing</b> [1] - 20:22  <b>discussed</b> [1] - 13:1  <b>distributions</b> [1] - 5:3  <b>District</b> [2] - 7:13, 7:19  <b>District's</b> [2] - 7:16, 7:24  <b>disturbing</b> [1] - 27:19  <b>Division</b> [5] - 2:4, 3:14, 7:20, 22:15, 23:8  <b>DO-2115</b> [1] - 10:21  <b>dollars</b> [2] - 4:1, 5:1  <b>domestic</b> [1] - 15:4  <b>done</b> [2] - 21:13, 39:9  <b>door</b> [1] - 30:9  <b>dorm</b> [2] - 5:15, 5:16  <b>dormitory</b> [1] - 3:22  <b>down</b> [5] - 16:3, 24:25, 29:22, 30:4, 31:9  <b>drafting</b> [1] - 21:6  <b>duty</b> [2] - 29:18, 30:13</p> <hr/> <p style="text-align: center;"><b>E</b></p> <hr/> <p><b>eastern</b> [1] - 38:22  <b>economic</b> [4] - 26:11, 26:23, 35:11, 38:22  <b>editorial</b> [1] - 18:25  <b>editorials</b> [2] - 19:11, 21:9  <b>education</b> [6] - 18:17, 18:19, 21:2, 21:6, 21:9, 25:15  <b>education-oriented</b> [1] - 21:9  <b>educational</b> [3] - 20:2, 21:14  <b>effect</b> [2] - 29:8, 31:12  <b>effort</b> [3] - 20:2, 27:2, 29:7  <b>efforts</b> [1] - 19:14  <b>eight</b> [2] - 5:1, 12:2  <b>electronically</b> [2] - 10:5, 10:23  <b>eliminate</b> [1] - 17:5  <b>eliminated</b> [2] - 16:21, 17:20</p>	<p><b>Elwood</b> [1] - 3:8  <b>emergency</b> [2] - 13:24, 17:15  <b>emphasis</b> [1] - 21:3  <b>employees</b> [1] - 13:23  <b>enabling</b> [1] - 13:5  <b>encouragement</b> [1] - 18:22  <b>encouraging</b> [2] - 20:3, 20:4  <b>end</b> [2] - 26:4, 37:14  <b>endangered</b> [1] - 29:11  <b>Engineers</b> [3] - 24:22, 29:3, 33:18  <b>enjoy</b> [1] - 27:20  <b>entire</b> [2] - 38:18, 39:24  <b>entitled</b> [2] - 10:2, 10:20  <b>environment</b> [1] - 32:19  <b>Environmental</b> [4] - 22:7, 33:2, 37:5, 39:7  <b>environmental</b> [1] - 25:2  <b>environmentally</b> [1] - 26:12  <b>EO-2087</b> [1] - 10:2  <b>establishment</b> [1] - 13:19  <b>estuaries</b> [1] - 26:24  <b>Estuarine</b> [1] - 32:7  <b>estuarine</b> [1] - 32:19  <b>evaluate</b> [2] - 30:14, 31:16  <b>evaluated</b> [1] - 29:9  <b>event</b> [2] - 15:10, 15:11  <b>evolving</b> [1] - 38:20  <b>example</b> [1] - 26:2  <b>examples</b> [2] - 13:16, 19:22  <b>except</b> [1] - 13:24  <b>excitement</b> [1] - 39:18  <b>exciting</b> [2] - 23:25, 27:10  <b>EXECUTIVE</b> [1] - 8:12  <b>Executive</b> [2] - 4:16, 6:24  <b>existed</b> [1] - 16:3  <b>existing</b> [7] - 7:18, 32:21, 33:6, 35:14, 37:18, 38:10, 40:14  <b>exiting</b> [1] - 23:20  <b>expand</b> [5] - 7:12, 7:25, 24:6, 32:13,</p>
--	--	--	---	---

<p>35:10  <b>expansion</b> [1] - 7:17  <b>experience</b> [1] - 9:12  <b>Experience</b> [2] - 10:3, 10:21  <b>experiences</b> [1] - 26:21  <b>explain</b> [2] - 18:25, 29:4  <b>explained</b> [1] - 19:10  <b>explaining</b> [1] - 15:24  <b>explains</b> [1] - 21:7  <b>exposure</b> [4] - 16:2, 16:4, 16:5, 16:7  <b>extensive</b> [1] - 30:20  <b>extra</b> [2] - 18:14, 20:14  <b>extraordinary</b> [1] - 21:13</p>	<p><b>FLORIDA</b> [4] - 1:1, 1:17, 1:24, 42:3  <b>Florida</b> [17] - 2:8, 3:23, 4:23, 5:15, 6:7, 6:24, 9:8, 9:10, 10:18, 11:11, 11:16, 11:21, 15:4, 16:19, 22:18, 25:17  <b>Floridians</b> [2] - 19:13, 29:19  <b>focus</b> [1] - 21:2  <b>focused</b> [2] - 21:9, 24:12  <b>focusing</b> [1] - 17:21  <b>follow</b> [1] - 19:25  <b>follow-up</b> [1] - 19:25  <b>following</b> [4] - 17:22, 17:24, 18:21, 39:2  <b>follows</b> [2] - 32:24, 37:13  <b>foregoing</b> [1] - 42:6  <b>form</b> [2] - 10:2, 10:20  <b>forward</b> [3] - 26:18, 27:4, 29:13  <b>four</b> [1] - 35:7  <b>FPR</b> [3] - 1:19, 42:5, 42:11  <b>Franklin</b> [5] - 24:11, 24:17, 24:18, 32:6, 33:10  <b>frankly</b> [1] - 18:6  <b>front</b> [1] - 16:11  <b>FSC</b> [3] - 11:12, 13:8, 18:1  <b>full</b> [4] - 38:13, 38:16, 40:16, 40:24  <b>functions</b> [1] - 13:13  <b>fund</b> [2] - 4:21, 17:14  <b>Fund</b> [3] - 4:23, 6:8, 15:16  <b>funding</b> [1] - 17:4  <b>future</b> [2] - 30:8, 31:11</p>	<p><b>General</b> [3] - 13:20, 13:24, 22:11  <b>generated</b> [1] - 11:21  <b>George</b> [1] - 32:5  <b>Gilway</b> [1] - 12:16  <b>GILWAY</b> [4] - 12:20, 14:21, 14:23, 22:3  <b>given</b> [1] - 13:25  <b>GIVEN</b> [1] - 3:11  <b>GOVERNOR</b> [84] - 1:4, 1:9, 3:3, 3:13, 3:17, 4:4, 4:7, 4:9, 4:11, 4:15, 5:7, 5:9, 5:11, 5:18, 5:20, 5:22, 5:24, 6:3, 6:13, 6:15, 6:17, 6:19, 6:23, 7:5, 7:7, 8:2, 8:5, 8:7, 8:9, 8:14, 8:23, 8:25, 9:2, 10:6, 10:8, 10:10, 10:12, 10:24, 11:1, 11:3, 11:5, 12:5, 12:8, 12:10, 12:12, 12:19, 14:11, 14:13, 14:15, 14:17, 14:19, 14:22, 21:23, 21:25, 22:5, 22:23, 22:25, 23:2, 23:4, 23:9, 27:7, 29:1, 34:4, 34:9, 34:12, 34:14, 34:16, 36:1, 36:4, 36:6, 36:8, 37:23, 38:1, 38:3, 38:5, 40:2, 40:4, 40:6, 40:8, 41:6, 41:9, 41:11, 41:13, 41:18  <b>governor</b> [3] - 12:21, 22:10, 23:15  <b>Governor</b> [8] - 3:16, 4:19, 8:18, 12:14, 18:1, 21:21, 27:8, 28:25  <b>Governors</b> [1] - 13:14  <b>Grant</b> [1] - 25:16  <b>grant</b> [1] - 7:24  <b>grasp</b> [1] - 27:12  <b>grass</b> [2] - 33:6, 39:20  <b>grasses</b> [1] - 35:22  <b>grateful</b> [1] - 27:22  <b>great</b> [2] - 3:7, 36:1  <b>group</b> [1] - 17:23  <b>grow</b> [1] - 32:15  <b>growing</b> [1] - 32:4  <b>Guard</b> [7] - 24:22, 27:24, 28:8, 28:14, 33:14, 37:11, 39:22  <b>guess</b> [1] - 28:17  <b>Gulf</b> [3] - 33:16, 40:12, 40:18</p>	<p style="text-align: center;"><b>H</b></p> <p><b>habitat</b> [5] - 25:4, 29:11, 33:17, 33:23, 37:19  <b>habitats</b> [2] - 33:7, 35:23  <b>Hag</b> [1] - 22:16  <b>half</b> [3] - 4:1, 5:1, 38:11  <b>handout</b> [2] - 24:25, 25:7  <b>happy</b> [1] - 14:8  <b>Harbor</b> [3] - 38:9, 39:4, 39:5  <b>harder</b> [1] - 27:14  <b>harvest</b> [1] - 24:9  <b>health</b> [1] - 30:16  <b>hear</b> [3] - 23:22, 27:10, 34:7  <b>heard</b> [1] - 23:21  <b>hearing</b> [16] - 4:11, 5:24, 6:19, 7:14, 7:21, 8:9, 10:12, 11:5, 12:12, 14:19, 23:4, 34:16, 36:8, 38:5, 40:8, 41:13  <b>hearings</b> [1] - 14:1  <b>Hearings</b> [1] - 7:20  <b>held</b> [1] - 15:7  <b>help</b> [1] - 24:6  <b>helping</b> [1] - 27:4  <b>helps</b> [1] - 31:19  <b>Hemmel</b> [4] - 35:1, 35:3, 35:8, 35:12  <b>Herschel</b> [2] - 22:6, 22:9  <b>high</b> [3] - 25:25, 26:4, 26:9  <b>high-end</b> [1] - 26:4  <b>high-value</b> [2] - 25:25, 26:9  <b>highest</b> [1] - 12:2  <b>highlighting</b> [1] - 19:11  <b>highlights</b> [1] - 18:22  <b>homeowners</b> [1] - 17:12  <b>hope</b> [1] - 22:1  <b>hosting</b> [1] - 25:18  <b>House</b> [1] - 11:23  <b>housing</b> [1] - 3:24  <b>huge</b> [4] - 15:21, 15:22, 16:10, 16:11  <b>Hurricane</b> [1] - 6:8  <b>husbandry</b> [1] - 38:21</p>	<p style="text-align: center;"><b>I</b></p> <p><b>identified</b> [1] - 28:3  <b>illustrate</b> [1] - 25:22  <b>illustrates</b> [1] - 26:2  <b>imagine</b> [1] - 27:14  <b>impact</b> [1] - 30:18  <b>impacts</b> [5] - 25:3, 33:6, 33:22, 35:22, 39:19  <b>implements</b> [2] - 9:22, 10:18  <b>important</b> [2] - 29:19, 30:24  <b>improvement</b> [4] - 15:22, 20:16, 20:21, 22:2  <b>improvements</b> [1] - 20:18  <b>IN</b> [1] - 1:4  <b>include</b> [4] - 13:17, 19:9, 19:22, 21:6  <b>included</b> [3] - 17:11, 18:21, 19:14  <b>includes</b> [1] - 17:12  <b>including</b> [1] - 9:11  <b>incorporate</b> [1] - 14:2  <b>incorporation</b> [1] - 13:17  <b>increase</b> [2] - 18:19, 22:19  <b>increased</b> [2] - 20:9, 21:1  <b>independent</b> [1] - 11:13  <b>INDEX</b> [1] - 2:1  <b>indicate</b> [1] - 28:9  <b>indicated</b> [3] - 18:11, 18:16, 28:5  <b>indication</b> [1] - 25:13  <b>individual</b> [1] - 33:25  <b>individually</b> [2] - 29:24, 30:4  <b>industry</b> [6] - 9:14, 9:17, 23:21, 24:1, 24:7, 27:5  <b>influence</b> [1] - 20:20  <b>infographic</b> [1] - 19:15  <b>infographics</b> [2] - 19:9, 21:8  <b>information</b> [5] - 9:11, 9:23, 10:19, 19:5, 19:18  <b>initial</b> [2] - 17:23, 38:20  <b>initiatives</b> [1] - 21:5  <b>innovative</b> [1] - 38:18</p>
<b>F</b>				
<p><b>facility</b> [2] - 3:24, 22:20  <b>fact</b> [1] - 20:17  <b>far</b> [1] - 26:5  <b>farmers</b> [1] - 25:19  <b>FAX</b> [1] - 1:24  <b>fear</b> [1] - 29:24  <b>February</b> [2] - 6:11, 11:23  <b>federal</b> [2] - 29:12, 33:19  <b>few</b> [1] - 15:1  <b>file</b> [2] - 6:6, 7:15  <b>final</b> [3] - 7:15, 30:23  <b>finally</b> [2] - 14:4, 17:14  <b>finance</b> [1] - 3:23  <b>Finance</b> [2] - 2:4, 3:15  <b>Financial</b> [3] - 8:22, 13:7, 19:23  <b>FINANCIAL</b> [1] - 1:10  <b>firm</b> [1] - 30:9  <b>first</b> [6] - 3:7, 12:23, 13:2, 13:4, 17:1, 17:22  <b>firsthand</b> [1] - 26:20  <b>fiscal</b> [1] - 5:14  <b>Fish</b> [3] - 24:21, 33:9, 37:5  <b>Fisheries</b> [1] - 33:21  <b>fishing</b> [1] - 22:21  <b>five</b> [4] - 23:12, 23:18, 26:13, 27:1  <b>floating</b> [1] - 38:19  <b>floodgates</b> [1] - 30:10</p>	<p><b>form</b> [2] - 10:2, 10:20  <b>forward</b> [3] - 26:18, 27:4, 29:13  <b>four</b> [1] - 35:7  <b>FPR</b> [3] - 1:19, 42:5, 42:11  <b>Franklin</b> [5] - 24:11, 24:17, 24:18, 32:6, 33:10  <b>frankly</b> [1] - 18:6  <b>front</b> [1] - 16:11  <b>FSC</b> [3] - 11:12, 13:8, 18:1  <b>full</b> [4] - 38:13, 38:16, 40:16, 40:24  <b>functions</b> [1] - 13:13  <b>fund</b> [2] - 4:21, 17:14  <b>Fund</b> [3] - 4:23, 6:8, 15:16  <b>funding</b> [1] - 17:4  <b>future</b> [2] - 30:8, 31:11</p>	<p><b>General</b> [3] - 13:20, 13:24, 22:11  <b>generated</b> [1] - 11:21  <b>George</b> [1] - 32:5  <b>Gilway</b> [1] - 12:16  <b>GILWAY</b> [4] - 12:20, 14:21, 14:23, 22:3  <b>given</b> [1] - 13:25  <b>GIVEN</b> [1] - 3:11  <b>GOVERNOR</b> [84] - 1:4, 1:9, 3:3, 3:13, 3:17, 4:4, 4:7, 4:9, 4:11, 4:15, 5:7, 5:9, 5:11, 5:18, 5:20, 5:22, 5:24, 6:3, 6:13, 6:15, 6:17, 6:19, 6:23, 7:5, 7:7, 8:2, 8:5, 8:7, 8:9, 8:14, 8:23, 8:25, 9:2, 10:6, 10:8, 10:10, 10:12, 10:24, 11:1, 11:3, 11:5, 12:5, 12:8, 12:10, 12:12, 12:19, 14:11, 14:13, 14:15, 14:17, 14:19, 14:22, 21:23, 21:25, 22:5, 22:23, 22:25, 23:2, 23:4, 23:9, 27:7, 29:1, 34:4, 34:9, 34:12, 34:14, 34:16, 36:1, 36:4, 36:6, 36:8, 37:23, 38:1, 38:3, 38:5, 40:2, 40:4, 40:6, 40:8, 41:6, 41:9, 41:11, 41:13, 41:18  <b>governor</b> [3] - 12:21, 22:10, 23:15  <b>Governor</b> [8] - 3:16, 4:19, 8:18, 12:14, 18:1, 21:21, 27:8, 28:25  <b>Governors</b> [1] - 13:14  <b>Grant</b> [1] - 25:16  <b>grant</b> [1] - 7:24  <b>grasp</b> [1] - 27:12  <b>grass</b> [2] - 33:6, 39:20  <b>grasses</b> [1] - 35:22  <b>grateful</b> [1] - 27:22  <b>great</b> [2] - 3:7, 36:1  <b>group</b> [1] - 17:23  <b>grow</b> [1] - 32:15  <b>growing</b> [1] - 32:4  <b>Guard</b> [7] - 24:22, 27:24, 28:8, 28:14, 33:14, 37:11, 39:22  <b>guess</b> [1] - 28:17  <b>Gulf</b> [3] - 33:16, 40:12, 40:18</p>	<p style="text-align: center;"><b>H</b></p> <p><b>habitat</b> [5] - 25:4, 29:11, 33:17, 33:23, 37:19  <b>habitats</b> [2] - 33:7, 35:23  <b>Hag</b> [1] - 22:16  <b>half</b> [3] - 4:1, 5:1, 38:11  <b>handout</b> [2] - 24:25, 25:7  <b>happy</b> [1] - 14:8  <b>Harbor</b> [3] - 38:9, 39:4, 39:5  <b>harder</b> [1] - 27:14  <b>harvest</b> [1] - 24:9  <b>health</b> [1] - 30:16  <b>hear</b> [3] - 23:22, 27:10, 34:7  <b>heard</b> [1] - 23:21  <b>hearing</b> [16] - 4:11, 5:24, 6:19, 7:14, 7:21, 8:9, 10:12, 11:5, 12:12, 14:19, 23:4, 34:16, 36:8, 38:5, 40:8, 41:13  <b>hearings</b> [1] - 14:1  <b>Hearings</b> [1] - 7:20  <b>held</b> [1] - 15:7  <b>help</b> [1] - 24:6  <b>helping</b> [1] - 27:4  <b>helps</b> [1] - 31:19  <b>Hemmel</b> [4] - 35:1, 35:3, 35:8, 35:12  <b>Herschel</b> [2] - 22:6, 22:9  <b>high</b> [3] - 25:25, 26:4, 26:9  <b>high-end</b> [1] - 26:4  <b>high-value</b> [2] - 25:25, 26:9  <b>highest</b> [1] - 12:2  <b>highlighting</b> [1] - 19:11  <b>highlights</b> [1] - 18:22  <b>homeowners</b> [1] - 17:12  <b>hope</b> [1] - 22:1  <b>hosting</b> [1] - 25:18  <b>House</b> [1] - 11:23  <b>housing</b> [1] - 3:24  <b>huge</b> [4] - 15:21, 15:22, 16:10, 16:11  <b>Hurricane</b> [1] - 6:8  <b>husbandry</b> [1] - 38:21</p>	<p style="text-align: center;"><b>I</b></p> <p><b>identified</b> [1] - 28:3  <b>illustrate</b> [1] - 25:22  <b>illustrates</b> [1] - 26:2  <b>imagine</b> [1] - 27:14  <b>impact</b> [1] - 30:18  <b>impacts</b> [5] - 25:3, 33:6, 33:22, 35:22, 39:19  <b>implements</b> [2] - 9:22, 10:18  <b>important</b> [2] - 29:19, 30:24  <b>improvement</b> [4] - 15:22, 20:16, 20:21, 22:2  <b>improvements</b> [1] - 20:18  <b>IN</b> [1] - 1:4  <b>include</b> [4] - 13:17, 19:9, 19:22, 21:6  <b>included</b> [3] - 17:11, 18:21, 19:14  <b>includes</b> [1] - 17:12  <b>including</b> [1] - 9:11  <b>incorporate</b> [1] - 14:2  <b>incorporation</b> [1] - 13:17  <b>increase</b> [2] - 18:19, 22:19  <b>increased</b> [2] - 20:9, 21:1  <b>independent</b> [1] - 11:13  <b>INDEX</b> [1] - 2:1  <b>indicate</b> [1] - 28:9  <b>indicated</b> [3] - 18:11, 18:16, 28:5  <b>indication</b> [1] - 25:13  <b>individual</b> [1] - 33:25  <b>individually</b> [2] - 29:24, 30:4  <b>industry</b> [6] - 9:14, 9:17, 23:21, 24:1, 24:7, 27:5  <b>influence</b> [1] - 20:20  <b>infographic</b> [1] - 19:15  <b>infographics</b> [2] - 19:9, 21:8  <b>information</b> [5] - 9:11, 9:23, 10:19, 19:5, 19:18  <b>initial</b> [2] - 17:23, 38:20  <b>initiatives</b> [1] - 21:5  <b>innovative</b> [1] - 38:18</p>
	<b>G</b>			

<p><b>Inspector</b> [2] - 13:20, 13:23</p> <p><b>insufficient</b> [1] - 17:5</p> <p><b>insurance</b> [7] - 9:6, 9:8, 9:14, 9:17, 15:18, 18:15, 21:10</p> <p><b>Insurance</b> [11] - 2:10, 8:16, 9:20, 10:3, 10:17, 10:21, 11:8, 11:18, 12:17, 18:13, 20:13</p> <p><b>insured</b> [1] - 19:20</p> <p><b>insurers</b> [2] - 9:7, 9:9</p> <p><b>interest</b> [5] - 4:2, 23:23, 25:18, 26:17, 37:17</p> <p><b>interested</b> [2] - 24:15, 25:19</p> <p><b>invest</b> [1] - 27:5</p> <p><b>invocation</b> [2] - 3:8, 3:9</p> <p><b>INVOCATION</b> [1] - 3:11</p> <p><b>involve</b> [1] - 24:17</p> <p><b>involved</b> [1] - 29:3</p> <p><b>involvement</b> [1] - 29:5</p> <p><b>Island</b> [1] - 34:23</p> <p><b>issuance</b> [1] - 3:21</p> <p><b>issue</b> [9] - 15:23, 16:10, 17:21, 19:4, 27:16, 28:10, 32:2, 35:4, 36:12</p> <p><b>issued</b> [2] - 7:22, 11:25</p> <p><b>Item</b> [13] - 5:4, 7:2, 7:10, 8:1, 8:20, 9:18, 10:15, 11:7, 22:16, 31:25, 34:18, 38:8, 40:10</p> <p><b>item</b> [5] - 3:19, 6:5, 36:10, 40:1, 40:10</p> <p><b>items</b> [8] - 7:2, 22:13, 23:6, 23:12, 23:19, 24:16, 26:13, 27:1</p> <p><b>Items</b> [4] - 5:14, 6:1, 9:4, 12:18</p> <p><b>itself</b> [1] - 14:25</p>	<p>17:25</p> <p><b>jump</b> [2] - 14:25, 30:12</p> <p><b>June</b> [1] - 6:9</p> <p style="text-align: center;"><b>K</b></p> <p><b>Kal</b> [5] - 23:7, 23:16, 28:11, 30:11, 31:1</p> <p><b>keep</b> [1] - 30:10</p> <p><b>Kevin</b> [2] - 8:15, 8:17</p> <p><b>Key</b> [1] - 40:21</p> <p><b>key</b> [2] - 13:16, 15:23</p> <p><b>kidding</b> [1] - 21:20</p> <p><b>Knickerbocker</b> [1] - 23:7</p> <p><b>KNICKERBOCKER</b> [10] - 23:10, 28:13, 31:3, 31:25, 34:6, 34:18, 36:10, 37:21, 38:7, 40:10</p> <p><b>knowledge</b> [1] - 18:2</p> <p><b>knows</b> [1] - 24:8</p> <p><b>Kruse</b> [2] - 2:9, 6:24</p> <p><b>KRUSE</b> [3] - 7:1, 7:10, 8:12</p>	<p><b>leaseholder</b> [2] - 32:21, 35:13</p> <p><b>leaseholders</b> [4] - 36:24, 38:14, 38:25, 41:2</p> <p><b>leases</b> [8] - 24:16, 28:5, 29:9, 31:17, 35:8, 38:12, 40:15</p> <p><b>least</b> [2] - 11:12, 13:25</p> <p><b>Leo</b> [1] - 36:17</p> <p><b>LEON</b> [1] - 42:3</p> <p><b>less</b> [2] - 15:23, 16:3</p> <p><b>letter</b> [1] - 18:22</p> <p><b>level</b> [5] - 17:1, 17:4, 18:2, 20:19, 39:18</p> <p><b>LEVEL</b> [1] - 1:17</p> <p><b>levels</b> [1] - 26:17</p> <p><b>levied</b> [1] - 16:21</p> <p><b>Levy</b> [1] - 40:17</p> <p><b>liability</b> [1] - 16:8</p> <p><b>licensed</b> [2] - 9:9, 11:15</p> <p><b>light</b> [1] - 39:23</p> <p><b>lights</b> [2] - 28:1, 28:8</p> <p><b>limited</b> [1] - 17:11</p> <p><b>line</b> [2] - 15:20, 19:16</p> <p><b>lines</b> [3] - 17:13, 21:4, 21:10</p> <p><b>listing</b> [2] - 9:23, 10:19</p> <p><b>load</b> [1] - 19:19</p> <p><b>local</b> [2] - 7:21, 31:5</p> <p><b>located</b> [8] - 32:5, 33:16, 34:22, 34:24, 35:7, 36:15, 39:5, 40:17</p> <p><b>LOCATION</b> [1] - 1:16</p> <p><b>location</b> [1] - 28:14</p> <p><b>look</b> [5] - 25:7, 25:22, 27:3, 27:11, 39:11</p> <p><b>looking</b> [1] - 29:23</p> <p><b>looks</b> [1] - 24:5</p> <p><b>loss</b> [1] - 9:12</p> <p><b>Love</b> [8] - 23:22, 26:19, 36:10, 36:17, 36:18, 37:21, 39:13</p> <p><b>Lovels</b> [1] - 36:18</p> <p><b>Lower</b> [1] - 34:22</p> <p><b>LOWER</b> [1] - 1:17</p> <p><b>lowest</b> [1] - 12:3</p>	<p>32:24, 35:17, 37:2, 39:3</p> <p><b>managers</b> [1] - 13:22</p> <p><b>Manatee</b> [1] - 34:23</p> <p><b>map</b> [1] - 25:13</p> <p><b>maps</b> [2] - 28:15</p> <p><b>Marina</b> [1] - 22:16</p> <p><b>marina</b> [1] - 22:19</p> <p><b>Marine</b> [1] - 33:21</p> <p><b>mark</b> [1] - 39:23</p> <p><b>Mark</b> [2] - 6:24, 8:11</p> <p><b>markers</b> [1] - 28:3</p> <p><b>market</b> [2] - 17:10, 17:17</p> <p><b>McCarty</b> [7] - 2:11, 8:15, 8:18, 9:4, 10:14, 11:7, 12:14</p> <p><b>mean</b> [1] - 30:13</p> <p><b>means</b> [1] - 20:24</p> <p><b>measure</b> [1] - 20:1</p> <p><b>meet</b> [2] - 11:25, 30:21</p> <p><b>MEETING</b> [3] - 1:4, 1:16, 41:19</p> <p><b>meeting</b> [6] - 5:5, 7:3, 8:21, 13:14, 26:15, 41:18</p> <p><b>Meeting</b> [4] - 3:6, 17:22, 17:23, 17:25</p> <p><b>meetings</b> [3] - 13:25, 14:1, 14:6</p> <p><b>meets</b> [1] - 7:23</p> <p><b>member</b> [1] - 13:18</p> <p><b>members</b> [4] - 3:18, 8:19, 12:21, 13:22</p> <p><b>MEMBERS</b> [1] - 1:9</p> <p><b>Members</b> [2] - 4:20, 21:21</p> <p><b>menu</b> [1] - 26:3</p> <p><b>met</b> [1] - 39:13</p> <p><b>method</b> [1] - 24:13</p> <p><b>METZKE</b> [3] - 1:19, 42:5, 42:11</p> <p><b>might</b> [1] - 14:9</p> <p><b>million</b> [4] - 3:21, 4:1, 25:4, 25:6</p> <p><b>minutes</b> [3] - 5:4, 7:3, 8:21</p> <p><b>missed</b> [1] - 28:11</p> <p><b>missing</b> [1] - 30:12</p> <p><b>modification</b> [1] - 22:17</p> <p><b>modifications</b> [2] - 38:8, 40:11</p> <p><b>modify</b> [3] - 38:10, 40:14, 40:23</p> <p><b>months</b> [2] - 22:2, 39:14</p> <p><b>morning</b> [17] - 3:3, 3:5, 3:16, 3:17, 3:20,</p>	<p>4:18, 4:19, 7:1, 8:17, 8:18, 12:19, 12:20, 22:9, 22:10, 23:9, 23:10, 23:11</p> <p><b>motion</b> [31] - 4:5, 4:11, 5:7, 5:18, 5:24, 6:13, 6:19, 8:2, 8:9, 8:23, 10:6, 10:12, 10:24, 11:5, 12:5, 12:12, 14:13, 14:19, 22:23, 23:4, 34:4, 34:9, 34:16, 36:1, 36:8, 37:23, 38:5, 40:2, 40:8, 41:6, 41:13</p> <p><b>move</b> [5] - 10:25, 35:24, 36:3, 37:25, 41:7</p> <p><b>moved</b> [17] - 4:6, 5:6, 5:8, 5:11, 5:19, 6:14, 7:4, 7:7, 8:4, 8:24, 9:2, 10:7, 12:7, 14:14, 22:24, 34:11, 40:3</p> <p><b>moves</b> [1] - 29:13</p> <p><b>moving</b> [1] - 26:17</p> <p><b>MR</b> [10] - 23:10, 28:13, 31:3, 31:25, 34:6, 34:18, 36:10, 37:21, 38:7, 40:10</p> <p><b>multi</b> [2] - 17:16, 18:19</p> <p><b>multi-year</b> [2] - 17:16, 18:19</p> <p><b>multiple</b> [1] - 19:11</p> <p><b>must</b> [4] - 9:10, 13:25, 27:24, 29:13</p>
<p style="text-align: center;"><b>J</b></p> <p><b>Jackson</b> [2] - 40:12, 40:18</p> <p><b>JEFF</b> [1] - 1:10</p> <p><b>jeopardize</b> [1] - 26:10</p> <p><b>job</b> [2] - 21:13, 35:11</p> <p><b>Joe</b> [1] - 34:23</p> <p><b>July/August</b> [1] -</p>	<p style="text-align: center;"><b>L</b></p> <p><b>Land</b> [3] - 2:8, 6:24, 34:19</p> <p><b>land</b> [8] - 22:17, 32:3, 32:20, 35:13, 36:12, 36:16, 38:12, 40:15</p> <p><b>landowners</b> [2] - 7:18</p> <p><b>lands</b> [2] - 32:10, 36:20</p> <p><b>language</b> [3] - 10:1, 19:9</p> <p><b>last</b> [3] - 13:8, 39:13, 40:10</p> <p><b>launched</b> [2] - 19:16, 21:12</p> <p><b>law</b> [3] - 6:10, 13:21, 16:19</p> <p><b>lays</b> [1] - 25:12</p> <p><b>lead</b> [1] - 3:8</p> <p><b>lease</b> [22] - 22:18, 24:5, 24:17, 27:24, 28:6, 29:8, 32:3, 32:11, 32:13, 32:22, 33:5, 33:12, 34:21, 35:4, 36:13, 36:21, 37:9, 38:8, 39:1, 40:11, 40:23</p> <p><b>Lease</b> [3] - 32:1, 34:19, 36:11</p> <p><b>leased</b> [1] - 28:2</p>	<p style="text-align: center;"><b>M</b></p> <p><b>maintain</b> [1] - 9:10</p> <p><b>majority</b> [1] - 20:23</p> <p><b>Managed</b> [3] - 33:3, 35:19, 39:8</p> <p><b>management</b> [4] -</p>	<p style="text-align: center;"><b>N</b></p> <p><b>name</b> [1] - 35:2</p> <p><b>NANCY</b> [3] - 1:19, 42:5, 42:11</p> <p><b>nancy@metzke.com</b> [1] - 1:25</p> <p><b>Nashville</b> [1] - 26:3</p> <p><b>National</b> [3] - 11:17, 32:7, 33:21</p> <p><b>native</b> [3] - 32:4, 35:5, 36:14</p> <p><b>natural</b> [1] - 33:7</p> <p><b>navigable</b> [2] - 29:18, 31:9</p> <p><b>navigate</b> [1] - 27:19</p> <p><b>navigating</b> [1] - 27:18</p> <p><b>Navigation</b> [1] - 27:25</p> <p><b>navigation</b> [6] - 28:14, 28:15, 29:8, 30:15, 33:15, 37:11</p>	

<p><b>navigational</b> [2] - 27:15, 28:10</p> <p><b>navigationally</b> [1] - 26:13</p> <p><b>NCCI</b> [1] - 11:17</p> <p><b>near</b> [2] - 28:23, 40:21</p> <p><b>near-shore</b> [1] - 40:21</p> <p><b>need</b> [2] - 21:1, 29:20</p> <p><b>negative</b> [1] - 33:22</p> <p><b>net</b> [1] - 5:2</p> <p><b>network</b> [1] - 28:17</p> <p><b>new</b> [13] - 10:1, 10:2, 10:16, 10:17, 10:20, 21:5, 28:15, 28:18, 31:17, 33:4, 35:4, 38:21, 39:19</p> <p><b>news</b> [1] - 3:7</p> <p><b>newspaper</b> [1] - 31:5</p> <p><b>next</b> [4] - 22:2, 26:1, 26:6, 26:15</p> <p><b>niche</b> [1] - 26:8</p> <p><b>NO</b> [13] - 2:2, 4:10, 6:18, 8:8, 10:11, 14:12, 21:24, 23:3, 34:15, 36:7, 38:4, 40:7, 41:12</p> <p><b>non</b> [7] - 16:22, 18:3, 18:5, 18:9, 20:6, 20:11, 20:19</p> <p><b>non-Citizens</b> [6] - 16:22, 18:3, 18:5, 18:9, 20:11, 20:19</p> <p><b>non-policyholders</b> [1] - 20:6</p> <p><b>none</b> [14] - 4:11, 5:24, 6:19, 8:9, 10:12, 11:5, 12:12, 14:19, 23:4, 34:16, 36:8, 38:5, 40:8, 41:13</p> <p><b>normal</b> [1] - 18:15</p> <p><b>notes</b> [1] - 42:6</p> <p><b>notice</b> [6] - 6:6, 7:11, 7:14, 13:25, 19:6, 28:18</p> <p><b>notices</b> [1] - 31:5</p> <p><b>Number</b> [11] - 7:13, 8:1, 8:20, 10:15, 11:7, 12:18, 31:25, 34:18, 36:10, 38:8, 40:11</p> <p><b>number</b> [2] - 15:9, 15:25</p> <p><b>numbers</b> [2] - 20:15, 27:12</p>	<p>7:9, 9:3</p> <p><b>objections</b> [14] - 4:9, 5:22, 6:17, 8:7, 10:10, 11:3, 12:10, 14:17, 23:2, 34:14, 36:6, 38:3, 40:6, 41:11</p> <p><b>objective</b> [1] - 16:12</p> <p><b>obtain</b> [3] - 27:24, 33:13, 37:10</p> <p><b>obtained</b> [1] - 29:13</p> <p><b>obtaining</b> [1] - 32:14</p> <p><b>obviously</b> [3] - 26:4, 29:16, 29:25</p> <p><b>OCTOBER</b> [1] - 1:13</p> <p><b>October</b> [3] - 3:5, 4:22, 42:7</p> <p><b>OF</b> [6] - 1:1, 1:4, 1:11, 3:12, 42:3, 42:3</p> <p><b>office</b> [2] - 11:25, 29:23</p> <p><b>Office</b> [11] - 2:10, 8:15, 9:11, 9:24, 10:4, 10:20, 11:8, 12:15, 13:20, 33:2, 35:19</p> <p><b>OFFICE</b> [1] - 1:23</p> <p><b>OFFICER</b> [1] - 1:10</p> <p><b>OIR</b> [3] - 10:2, 10:20, 15:4</p> <p><b>Oliver</b> [1] - 12:4</p> <p><b>on-the-water</b> [1] - 39:10</p> <p><b>once</b> [1] - 11:12</p> <p><b>one</b> [12] - 3:19, 17:2, 17:4, 17:6, 17:8, 17:9, 22:14, 24:16, 26:2, 38:11, 40:18, 40:19</p> <p><b>one-and-a-half-acre</b> [1] - 38:11</p> <p><b>one-time</b> [2] - 17:8, 17:9</p> <p><b>open</b> [1] - 4:21</p> <p><b>opened</b> [1] - 30:9</p> <p><b>opening</b> [1] - 30:10</p> <p><b>operates</b> [1] - 13:6</p> <p><b>operation</b> [6] - 12:24, 13:4, 13:6, 13:8, 14:10, 35:10</p> <p><b>opinion</b> [2] - 19:11, 21:9</p> <p><b>opportunities</b> [2] - 26:12, 26:21</p> <p><b>opportunity</b> [4] - 12:22, 23:25, 31:6, 39:16</p> <p><b>order</b> [2] - 11:25, 21:16</p> <p><b>organizations</b> [1] - 11:15</p> <p><b>oriented</b> [1] - 21:9</p> <p><b>ought</b> [1] - 24:10</p>	<p><b>outlined</b> [1] - 16:15</p> <p><b>outpouring</b> [1] - 23:23</p> <p><b>outstanding</b> [2] - 4:2, 19:4</p> <p><b>overall</b> [2] - 9:16, 21:1</p> <p><b>oyster</b> [9] - 24:8, 24:13, 25:4, 26:6, 26:7, 26:11, 32:18, 35:23</p> <p><b>Oyster</b> [1] - 36:16</p> <p><b>oysters</b> [6] - 25:3, 25:5, 25:23, 25:24, 26:4, 32:15</p>	<p><b>pipeline</b> [1] - 26:15</p> <p><b>place</b> [3] - 14:24, 37:14, 39:25</p> <p><b>placement</b> [1] - 15:18</p> <p><b>plain</b> [1] - 19:9</p> <p><b>plan</b> [14] - 12:24, 13:4, 13:6, 13:7, 13:10, 13:16, 13:18, 14:2, 14:8, 14:9, 16:17, 18:17, 18:19, 21:12</p> <p><b>Plan</b> [1] - 14:4</p> <p><b>playing</b> [1] - 25:14</p> <p><b>pleasure</b> [1] - 23:11</p> <p><b>pledge</b> [1] - 3:10</p> <p><b>PLEDGE</b> [1] - 3:12</p> <p><b>plenty</b> [1] - 6:12</p> <p><b>plug</b> [1] - 19:17</p> <p><b>plus</b> [2] - 15:17, 25:11</p> <p><b>point</b> [1] - 26:17</p> <p><b>points</b> [1] - 4:24</p> <p><b>policies</b> [1] - 17:13</p> <p><b>policy</b> [1] - 19:7</p> <p><b>policyholder</b> [4] - 16:25, 17:7, 18:23, 19:6</p> <p><b>policyholders</b> [15] - 16:22, 17:2, 17:10, 17:18, 18:3, 18:4, 18:6, 18:8, 18:9, 18:20, 18:24, 20:6, 20:10, 20:11</p> <p><b>polled</b> [1] - 18:4</p> <p><b>population</b> [1] - 32:18</p> <p><b>portion</b> [1] - 3:24</p> <p><b>posed</b> [1] - 20:6</p> <p><b>positive</b> [1] - 21:17</p> <p><b>POST</b> [1] - 1:23</p> <p><b>potential</b> [5] - 18:10, 20:9, 20:24, 27:11, 38:21</p> <p><b>potentially</b> [2] - 26:15, 39:11</p> <p><b>practice</b> [1] - 38:21</p> <p><b>practices</b> [4] - 32:25, 35:17, 37:2, 39:3</p> <p><b>premium</b> [5] - 9:16, 17:8, 17:13, 17:19, 18:15</p> <p><b>present</b> [5] - 3:15, 8:16, 12:17, 12:22, 22:8</p> <p><b>presentation</b> [4] - 13:2, 14:25, 15:1, 16:15</p> <p><b>presented</b> [1] - 13:8</p> <p><b>Preserve</b> [2] - 34:25,</p>	<p>39:5</p> <p><b>preserve</b> [1] - 37:12</p> <p><b>President</b> [1] - 11:22</p> <p><b>press</b> [2] - 19:3, 21:15</p> <p><b>pretty</b> [3] - 18:7, 18:16, 24:9</p> <p><b>previously</b> [1] - 35:7</p> <p><b>price</b> [1] - 12:3</p> <p><b>priority</b> [1] - 24:3</p> <p><b>private</b> [3] - 17:10, 17:17, 19:20</p> <p><b>private-market</b> [2] - 17:10, 17:17</p> <p><b>procedures</b> [3] - 14:4, 14:5, 31:12</p> <p><b>proceedings</b> [1] - 42:6</p> <p><b>process</b> [10] - 19:1, 19:10, 24:23, 25:8, 25:9, 25:16, 29:4, 31:4, 34:1, 39:9</p> <p><b>processes</b> [1] - 11:14</p> <p><b>Procurement</b> [1] - 14:4</p> <p><b>producing</b> [2] - 25:23, 25:24</p> <p><b>product</b> [2] - 25:25, 26:9</p> <p><b>production</b> [1] - 35:11</p> <p><b>Program</b> [1] - 14:24</p> <p><b>program</b> [1] - 13:1</p> <p><b>progress</b> [2] - 16:10, 20:1</p> <p><b>project</b> [1] - 33:18</p> <p><b>promoting</b> [2] - 29:20, 31:10</p> <p><b>Property</b> [3] - 12:17, 18:13, 20:13</p> <p><b>property</b> [1] - 30:16</p> <p><b>proposal</b> [1] - 9:25</p> <p><b>proposed</b> [14] - 6:6, 7:11, 9:19, 9:25, 11:9, 13:13, 13:16, 29:8, 33:4, 33:16, 34:24, 35:21, 37:12, 37:18</p> <p><b>proposing</b> [2] - 22:19, 31:7</p> <p><b>protect</b> [2] - 29:18, 37:18</p> <p><b>protecting</b> [1] - 24:12</p> <p><b>Protection</b> [3] - 22:8, 37:5, 39:7</p> <p><b>Protection's</b> [1] - 33:2</p> <p><b>proud</b> [2] - 20:17, 24:11</p>
<b>O</b>		<b>P</b>		
<p><b>objection</b> [3] - 5:12,</p>		<p><b>page</b> [1] - 19:9</p> <p><b>PAGE</b> [1] - 2:2</p> <p><b>PAM</b> [1] - 1:9</p> <p><b>parcel</b> [6] - 7:17, 32:5, 34:24, 35:6, 36:15, 37:12</p> <p><b>parcels</b> [1] - 38:15</p> <p><b>part</b> [4] - 15:3, 16:8, 29:6, 30:24</p> <p><b>participated</b> [1] - 24:3</p> <p><b>particular</b> [2] - 21:3, 24:12</p> <p><b>particularly</b> [2] - 19:2, 20:17</p> <p><b>partners</b> [2] - 24:20, 24:21</p> <p><b>pass</b> [1] - 24:25</p> <p><b>Pastor</b> [1] - 3:8</p> <p><b>path</b> [1] - 37:13</p> <p><b>pay</b> [2] - 18:13, 20:13</p> <p><b>peer</b> [2] - 11:11, 11:13</p> <p><b>Pelican</b> [2] - 40:12, 40:19</p> <p><b>people</b> [3] - 16:16, 16:17, 20:23</p> <p><b>per</b> [2] - 17:19, 25:6</p> <p><b>percent</b> [9] - 4:24, 17:2, 17:8, 17:18, 18:7, 18:8, 18:9, 20:10, 20:11</p> <p><b>Permit</b> [1] - 27:25</p> <p><b>permit</b> [7] - 28:8, 33:13, 33:19, 33:25, 34:3, 37:10, 39:23</p> <p><b>permits</b> [1] - 29:12</p> <p><b>petition</b> [1] - 7:23</p> <p><b>phase</b> [1] - 21:5</p> <p><b>pie</b> [1] - 25:21</p> <p><b>piece</b> [3] - 24:23, 25:1, 28:11</p>	<p><b>pipeline</b> [1] - 26:15</p> <p><b>place</b> [3] - 14:24, 37:14, 39:25</p> <p><b>placement</b> [1] - 15:18</p> <p><b>plain</b> [1] - 19:9</p> <p><b>plan</b> [14] - 12:24, 13:4, 13:6, 13:7, 13:10, 13:16, 13:18, 14:2, 14:8, 14:9, 16:17, 18:17, 18:19, 21:12</p> <p><b>Plan</b> [1] - 14:4</p> <p><b>playing</b> [1] - 25:14</p> <p><b>pleasure</b> [1] - 23:11</p> <p><b>pledge</b> [1] - 3:10</p> <p><b>PLEDGE</b> [1] - 3:12</p> <p><b>plenty</b> [1] - 6:12</p> <p><b>plug</b> [1] - 19:17</p> <p><b>plus</b> [2] - 15:17, 25:11</p> <p><b>point</b> [1] - 26:17</p> <p><b>points</b> [1] - 4:24</p> <p><b>policies</b> [1] - 17:13</p> <p><b>policy</b> [1] - 19:7</p> <p><b>policyholder</b> [4] - 16:25, 17:7, 18:23, 19:6</p> <p><b>policyholders</b> [15] - 16:22, 17:2, 17:10, 17:18, 18:3, 18:4, 18:6, 18:8, 18:9, 18:20, 18:24, 20:6, 20:10, 20:11</p> <p><b>polled</b> [1] - 18:4</p> <p><b>population</b> [1] - 32:18</p> <p><b>portion</b> [1] - 3:24</p> <p><b>posed</b> [1] - 20:6</p> <p><b>positive</b> [1] - 21:17</p> <p><b>POST</b> [1] - 1:23</p> <p><b>potential</b> [5] - 18:10, 20:9, 20:24, 27:11, 38:21</p> <p><b>potentially</b> [2] - 26:15, 39:11</p> <p><b>practice</b> [1] - 38:21</p> <p><b>practices</b> [4] - 32:25, 35:17, 37:2, 39:3</p> <p><b>premium</b> [5] - 9:16, 17:8, 17:13, 17:19, 18:15</p> <p><b>present</b> [5] - 3:15, 8:16, 12:17, 12:22, 22:8</p> <p><b>presentation</b> [4] - 13:2, 14:25, 15:1, 16:15</p> <p><b>presented</b> [1] - 13:8</p> <p><b>Preserve</b> [2] - 34:25,</p>	



<p><b>prove</b> [1] - 32:17  <b>provided</b> [1] - 7:17  <b>provides</b> [2] - 13:5, 14:4  <b>provisions</b> [2] - 9:22, 10:18  <b>public</b> [11] - 7:13, 7:21, 14:1, 14:5, 14:6, 18:20, 30:15, 30:19, 31:4, 31:5, 37:17  <b>publication</b> [3] - 9:5, 9:19, 10:16  <b>publish</b> [1] - 7:11  <b>published</b> [1] - 19:10  <b>purpose</b> [2] - 9:15, 36:13  <b>purposes</b> [2] - 32:4, 35:5  <b>pursuant</b> [8] - 9:8, 13:6, 32:11, 33:11, 36:21, 37:7, 38:16, 40:25  <b>pursuing</b> [1] - 25:19  <b>put</b> [4] - 21:19, 28:14, 28:16, 29:25  <b>PUTNAM</b> [16] - 1:11, 4:8, 23:15, 27:21, 29:6, 30:2, 30:11, 31:14, 31:21, 31:24, 34:5, 34:11, 37:20, 37:25, 41:7, 41:17  <b>Putnam</b> [4] - 22:12, 23:13, 29:4, 41:15</p>	<p>19:3, 20:23, 21:12, 25:17, 25:21, 26:1, 26:20, 27:1, 30:6  <b>reason</b> [1] - 7:24  <b>receipt</b> [1] - 34:3  <b>received</b> [2] - 7:14, 12:2  <b>recent</b> [1] - 13:11  <b>recognize</b> [5] - 3:13, 4:15, 6:23, 8:14, 22:6  <b>recognized</b> [1] - 28:4  <b>recommend</b> [1] - 40:1  <b>recommendation</b> [1] - 12:3  <b>recommended</b> [1] - 13:23  <b>recommending</b> [2] - 34:2, 35:24  <b>recommends</b> [2] - 8:1, 22:22  <b>record</b> [1] - 42:6  <b>records</b> [1] - 9:10  <b>recreation</b> [1] - 30:15  <b>recreational</b> [1] - 22:21  <b>redesigned</b> [1] - 19:8  <b>reduce</b> [2] - 4:2, 4:3  <b>reduction</b> [1] - 16:5  <b>Reef</b> [2] - 40:12, 40:19  <b>reefs</b> [1] - 33:7  <b>refinancing</b> [1] - 5:16  <b>reflect</b> [1] - 13:11  <b>reflection</b> [1] - 21:17  <b>refunding</b> [1] - 4:1  <b>regarding</b> [1] - 14:9  <b>registered</b> [1] - 35:15  <b>regular</b> [1] - 17:9  <b>Regulation</b> [3] - 2:10, 8:16, 11:9  <b>reimbursement</b> [2] - 6:8, 13:21  <b>relates</b> [3] - 12:23, 14:23, 30:14  <b>relating</b> [2] - 9:5, 23:19  <b>remain</b> [1] - 3:9  <b>remainder</b> [1] - 22:15  <b>remaining</b> [2] - 17:19, 23:6  <b>remains</b> [1] - 24:12  <b>remarkable</b> [1] - 23:24  <b>renewable</b> [1] - 34:21</p>	<p><b>renewal</b> [1] - 22:16  <b>renewals</b> [1] - 19:7  <b>replaced</b> [1] - 10:1  <b>report</b> [3] - 7:22, 11:21, 42:5  <b>REPORTED</b> [1] - 1:19  <b>Reporter</b> [1] - 42:11  <b>REPORTER</b> [1] - 1:19  <b>REPORTERS</b> [1] - 1:23  <b>Reporting</b> [2] - 10:3, 10:21  <b>represent</b> [1] - 38:14  <b>representative</b> [1] - 13:19  <b>representing</b> [1] - 26:22  <b>represents</b> [2] - 23:25, 26:11  <b>request</b> [16] - 5:4, 6:5, 7:2, 7:10, 7:13, 7:15, 7:25, 8:20, 9:18, 10:15, 11:8, 14:7, 18:1, 34:20, 38:10, 40:13  <b>requested</b> [1] - 35:6  <b>requesting</b> [9] - 32:1, 32:9, 35:3, 35:9, 36:11, 36:18, 38:15, 38:17, 40:22  <b>requests</b> [2] - 9:5, 40:17  <b>require</b> [1] - 15:4  <b>required</b> [5] - 6:10, 7:21, 19:21, 33:13, 37:10  <b>requirement</b> [1] - 12:1  <b>requirements</b> [2] - 4:3, 7:23  <b>requires</b> [4] - 11:12, 16:19, 28:8, 30:14  <b>Research</b> [1] - 32:7  <b>Reserve</b> [1] - 32:7  <b>resolution</b> [3] - 5:12, 7:8, 9:3  <b>resolutions</b> [1] - 3:20  <b>resource</b> [1] - 30:19  <b>respectfully</b> [2] - 5:15, 14:7  <b>respond</b> [1] - 15:10  <b>respondents</b> [1] - 12:2  <b>RESPONSE</b> [16] - 4:10, 5:23, 6:18, 8:8, 10:11, 11:4, 12:11, 14:12, 14:18, 21:24,</p>	<p>23:3, 34:15, 36:7, 38:4, 40:7, 41:12  <b>responsibility</b> [1] - 16:14  <b>responsible</b> [1] - 11:18  <b>restaurant</b> [1] - 26:4  <b>result</b> [4] - 7:14, 18:18, 33:5, 35:22  <b>resulting</b> [1] - 35:10  <b>results</b> [5] - 18:6, 18:15, 20:2, 20:4, 21:17  <b>Retail</b> [1] - 10:3  <b>Retirement</b> [1] - 4:23  <b>revenue</b> [3] - 3:22, 5:16, 9:11  <b>review</b> [5] - 11:11, 11:13, 31:4, 33:25, 37:4  <b>reviewed</b> [5] - 33:3, 35:20, 37:15, 37:16, 39:8  <b>revised</b> [2] - 13:10, 14:8  <b>revises</b> [1] - 14:2  <b>revisions</b> [3] - 13:9, 13:13, 13:16  <b>RFP</b> [1] - 11:25  <b>RICK</b> [1] - 1:9  <b>rights</b> [2] - 29:10, 30:18  <b>riparian</b> [1] - 29:10  <b>risk</b> [1] - 18:23  <b>rolling</b> [1] - 6:11  <b>ROOM</b> [1] - 1:16  <b>roughly</b> [1] - 15:15  <b>RPR</b> [3] - 1:19, 42:5, 42:11  <b>rule</b> [6] - 6:6, 6:10, 7:11, 9:21, 10:16, 10:17  <b>Rule</b> [4] - 6:6, 9:19, 25:11, 33:11  <b>rulemaking</b> [1] - 9:13</p>	<p>8:5, 8:7, 8:9, 8:14, 8:23, 8:25, 9:2, 10:6, 10:8, 10:10, 10:12, 10:24, 11:1, 11:3, 11:5, 12:5, 12:8, 12:10, 12:12, 12:19, 14:11, 14:13, 14:15, 14:17, 14:19, 14:22, 21:23, 21:25, 22:5, 22:23, 22:25, 23:2, 23:4, 23:9, 27:7, 29:1, 34:4, 34:9, 34:12, 34:14, 34:16, 36:1, 36:4, 36:6, 36:8, 37:23, 38:1, 38:3, 38:5, 40:2, 40:4, 40:6, 40:8, 41:6, 41:9, 41:11, 41:13, 41:18  <b>sea</b> [3] - 33:6, 35:22, 39:19  <b>Sea</b> [2] - 22:16, 25:16  <b>seafood</b> [1] - 24:7  <b>season</b> [1] - 6:9  <b>seats</b> [1] - 3:4  <b>second</b> [38] - 4:7, 4:8, 5:9, 5:10, 5:20, 5:21, 6:15, 6:16, 7:5, 7:6, 8:5, 8:6, 8:25, 9:1, 10:8, 10:9, 11:1, 11:2, 12:8, 12:9, 12:24, 14:15, 14:16, 14:23, 17:9, 22:25, 23:1, 34:12, 34:13, 36:4, 36:5, 38:1, 38:2, 40:4, 40:5, 41:8, 41:9, 41:10  <b>seconded</b> [3] - 5:11, 7:7, 9:2  <b>SECRETARY</b> [2] - 22:10, 23:6  <b>Secretary</b> [2] - 2:13, 22:6  <b>section</b> [1] - 11:11  <b>Section</b> [3] - 9:22, 29:17, 33:20  <b>sector</b> [2] - 20:19, 20:20  <b>see</b> [7] - 17:6, 24:4, 25:7, 26:21, 27:12, 28:15, 39:16  <b>seeing</b> [1] - 27:17  <b>seeking</b> [1] - 32:13  <b>selected</b> [4] - 12:1, 18:4, 18:5, 20:5  <b>Senate</b> [1] - 11:22  <b>send</b> [1] - 28:18  <b>senior</b> [1] - 13:22  <b>sensitive</b> [2] - 33:7, 35:23</p>
<b>Q</b>				
<p><b>quality</b> [1] - 25:2  <b>quarters</b> [1] - 25:4  <b>questions</b> [8] - 7:25, 14:9, 14:11, 21:22, 21:23, 28:25, 34:8, 37:22</p>				
<b>R</b>				
<p><b>rack</b> [1] - 38:19  <b>raised</b> [1] - 39:17  <b>random</b> [1] - 26:2  <b>randomly</b> [3] - 18:4, 18:5, 20:5  <b>rate</b> [1] - 4:2  <b>ratemaking</b> [1] - 11:14  <b>rates</b> [1] - 9:16  <b>rating</b> [1] - 11:15  <b>RE</b> [1] - 1:4  <b>reality</b> [2] - 16:6, 16:7  <b>really</b> [13] - 12:23, 12:25, 16:13, 17:25,</p>			<b>S</b>	

<p><b>sent</b> [1] - 19:6</p> <p><b>September</b> [1] - 13:15</p> <p><b>series</b> [1] - 39:15</p> <p><b>service</b> [1] - 4:3</p> <p><b>Service</b> [2] - 33:21, 37:6</p> <p><b>Services</b> [3] - 8:22, 13:7, 19:23</p> <p><b>set</b> [1] - 23:17</p> <p><b>setting</b> [1] - 26:25</p> <p><b>seven</b> [1] - 13:25</p> <p><b>several</b> [2] - 39:9, 39:14</p> <p><b>severely</b> [1] - 3:25</p> <p><b>share</b> [2] - 24:24, 26:20</p> <p><b>shellfish</b> [6] - 32:4, 32:16, 33:6, 33:23, 35:5, 36:14</p> <p><b>Shellfish</b> [2] - 34:19, 35:2</p> <p><b>shore</b> [1] - 40:21</p> <p><b>short</b> [1] - 15:21</p> <p><b>shortfall</b> [3] - 15:25, 16:1, 17:15</p> <p><b>shortly</b> [1] - 17:21</p> <p><b>Show</b> [1] - 5:11</p> <p><b>show</b> [3] - 7:7, 7:8, 9:2</p> <p><b>showing</b> [2] - 30:4, 30:5</p> <p><b>signage</b> [1] - 28:5</p> <p><b>significant</b> [1] - 20:21</p> <p><b>signs</b> [2] - 27:25, 28:9</p> <p><b>similarly</b> [1] - 10:14</p> <p><b>simple</b> [1] - 18:12</p> <p><b>single</b> [1] - 17:16</p> <p><b>site</b> [4] - 24:3, 33:16, 37:16, 39:10</p> <p><b>sites</b> [2] - 27:15, 27:23</p> <p><b>six</b> [2] - 3:25, 22:13</p> <p><b>slide</b> [3] - 16:24, 17:6, 26:1</p> <p><b>slips</b> [2] - 22:19, 22:20</p> <p><b>smart</b> [1] - 26:13</p> <p><b>solvency</b> [2] - 9:15, 15:3</p> <p><b>sorry</b> [1] - 7:4</p> <p><b>sort</b> [2] - 23:17, 26:25</p> <p><b>Sound</b> [1] - 32:5</p> <p><b>sovereign</b> [2] - 22:17, 32:10</p> <p><b>sovereignly</b> [3] - 32:2, 36:20, 40:14</p>	<p><b>sovereignty</b> [3] - 36:12, 36:16, 38:11</p> <p><b>Speaker</b> [1] - 11:23</p> <p><b>special</b> [4] - 17:12, 24:10, 33:12, 37:9</p> <p><b>species</b> [1] - 29:11</p> <p><b>specifically</b> [3] - 3:24, 9:18, 18:2</p> <p><b>St</b> [2] - 32:5, 34:23</p> <p><b>stack</b> [1] - 15:20</p> <p><b>staff</b> [3] - 8:1, 30:5, 39:7</p> <p><b>staffs</b> [2] - 24:2, 27:3</p> <p><b>stage</b> [2] - 23:17, 26:25</p> <p><b>stand</b> [2] - 15:5, 26:16</p> <p><b>standard</b> [1] - 15:8</p> <p><b>standards</b> [1] - 15:3</p> <p><b>standing</b> [4] - 3:9, 38:25, 41:2, 41:4</p> <p><b>standpoint</b> [1] - 21:15</p> <p><b>start</b> [1] - 23:12</p> <p><b>started</b> [3] - 5:2, 17:21, 18:17</p> <p><b>starting</b> [1] - 6:9</p> <p><b>STATE</b> [2] - 1:1, 42:3</p> <p><b>state</b> [1] - 13:21</p> <p><b>State</b> [12] - 2:6, 4:16, 14:3, 16:9, 24:14, 24:22, 27:3, 29:21, 30:1, 31:10, 33:10, 37:6</p> <p><b>States</b> [2] - 33:14, 37:11</p> <p><b>states</b> [2] - 24:1, 25:14</p> <p><b>statewide</b> [1] - 18:25</p> <p><b>Statistics</b> [2] - 9:20, 10:17</p> <p><b>Statute</b> [2] - 9:8, 32:12</p> <p><b>statute</b> [4] - 9:12, 13:5, 25:11, 30:14</p> <p><b>statutes</b> [1] - 36:22</p> <p><b>Statutes</b> [2] - 10:18, 11:11</p> <p><b>statutorily</b> [1] - 19:21</p> <p><b>statutory</b> [3] - 7:23, 12:1, 13:11</p> <p><b>Steinhatchee</b> [1] - 22:18</p> <p><b>stemmed</b> [1] - 23:23</p> <p><b>stenographic</b> [1] - 42:6</p> <p><b>stenographically</b> [1] - 42:5</p> <p><b>step</b> [1] - 38:20</p>	<p><b>stepped</b> [1] - 39:21</p> <p><b>still</b> [7] - 15:21, 16:1, 16:6, 16:8, 16:10, 20:3, 20:22</p> <p><b>stimulus</b> [1] - 38:22</p> <p><b>storm</b> [4] - 6:9, 15:6, 15:10, 15:12</p> <p><b>strengthening</b> [1] - 13:12</p> <p><b>striking</b> [1] - 9:25</p> <p><b>structure</b> [1] - 16:12</p> <p><b>structures</b> [1] - 39:20</p> <p><b>student</b> [1] - 3:23</p> <p><b>students</b> [1] - 3:25</p> <p><b>surgeon</b> [1] - 33:17</p> <p><b>subject</b> [2] - 21:4, 34:3</p> <p><b>submerged</b> [10] - 22:17, 32:3, 32:10, 32:20, 35:12, 36:12, 36:16, 36:20, 38:11, 40:15</p> <p><b>Submerged</b> [1] - 34:19</p> <p><b>submitted</b> [4] - 9:23, 10:4, 10:19, 11:20</p> <p><b>successful</b> [1] - 19:2</p> <p><b>sufficiencies</b> [1] - 5:14</p> <p><b>suggested</b> [1] - 19:23</p> <p><b>support</b> [2] - 24:13, 27:5</p> <p><b>surcharge</b> [3] - 16:25, 17:1, 17:7</p> <p><b>surplus</b> [2] - 15:14, 17:12</p> <p><b>survey</b> [5] - 17:24, 18:11, 18:18, 19:25, 20:12</p> <p><b>sustainable</b> [1] - 26:23</p> <p><b>systems</b> [1] - 38:19</p>	<p><b>three</b> [2] - 16:23, 25:4</p> <p><b>thrilled</b> [1] - 26:19</p> <p><b>throughout</b> [1] - 30:1</p> <p><b>THURSDAY</b> [1] - 1:13</p> <p><b>tier</b> [2] - 17:4, 17:9</p> <p><b>tiers</b> [3] - 16:23, 17:3, 19:15</p> <p><b>TIME</b> [1] - 1:14</p> <p><b>tirelessly</b> [1] - 21:15</p> <p><b>Title</b> [4] - 9:20, 10:2, 10:16, 10:21</p> <p><b>title</b> [6] - 9:6, 9:7, 9:8, 9:14, 9:17</p> <p><b>today</b> [9] - 3:7, 7:2, 12:22, 13:10, 15:25, 22:13, 24:16, 26:14, 37:22</p> <p><b>top</b> [2] - 15:14, 15:16</p> <p><b>topic</b> [3] - 12:23, 12:24, 14:23</p> <p><b>topics</b> [2] - 12:23, 19:12</p> <p><b>touch</b> [1] - 27:16</p> <p><b>tract</b> [1] - 36:15</p> <p><b>traditional</b> [2] - 15:3, 15:17</p> <p><b>transcript</b> [1] - 42:6</p> <p><b>travel</b> [1] - 13:21</p> <p><b>true</b> [2] - 19:16, 42:6</p> <p><b>Trust</b> [1] - 4:23</p> <p><b>Trustees</b> [9] - 2:12, 23:10, 25:10, 25:11, 30:24, 32:9, 35:4, 36:19, 40:23</p> <p><b>Trustees'</b> [1] - 22:14</p> <p><b>try</b> [2] - 28:21, 33:21</p> <p><b>trying</b> [1] - 27:15</p> <p><b>two</b> [9] - 7:1, 12:23, 15:22, 15:23, 26:14, 35:6, 35:8, 40:14, 40:17</p> <p><b>type</b> [1] - 25:24</p> <p><b>types</b> [2] - 9:23, 10:19</p>	<p><b>University</b> [3] - 3:22, 5:15, 25:17</p> <p><b>unless</b> [2] - 7:25, 27:14</p> <p><b>up</b> [10] - 4:23, 15:20, 17:2, 17:8, 17:18, 19:25, 24:1, 25:5, 27:4, 28:16</p> <p><b>update</b> [2] - 4:21, 12:25</p> <p><b>usual</b> [1] - 4:21</p>
<b>V</b>				
<p><b>value</b> [4] - 24:6, 25:23, 25:25, 26:9</p> <p><b>various</b> [1] - 21:10</p> <p><b>vast</b> [1] - 20:22</p> <p><b>vendor</b> [1] - 12:1</p> <p><b>version</b> [1] - 9:21</p> <p><b>versus</b> [1] - 19:20</p> <p><b>vessels</b> [1] - 22:21</p> <p><b>viable</b> [1] - 32:17</p> <p><b>vicinity</b> [1] - 34:23</p> <p><b>Village</b> [1] - 7:12</p> <p><b>Vinyard</b> [2] - 2:13, 22:7</p> <p><b>VINYARD</b> [2] - 22:10, 23:6</p> <p><b>violated</b> [1] - 29:10</p> <p><b>violating</b> [1] - 30:6</p> <p><b>visible</b> [2] - 27:18, 28:22</p> <p><b>visit</b> [2] - 24:4, 27:23</p> <p><b>visits</b> [3] - 18:25, 39:10</p> <p><b>visualize</b> [1] - 27:15</p> <p><b>visuals</b> [1] - 27:13</p> <p><b>volume</b> [1] - 25:23</p> <p><b>vote</b> [1] - 23:18</p>				
<b>W</b>				
<p><b>Wakulla</b> [2] - 36:16, 37:6</p> <p><b>warning</b> [1] - 27:25</p> <p><b>WAS</b> [2] - 3:11, 41:19</p> <p><b>water</b> [21] - 24:4, 24:15, 24:17, 25:2, 25:6, 27:23, 28:19, 32:3, 32:11, 32:15, 34:22, 36:13, 36:21, 38:13, 38:16, 38:18, 39:10, 39:14, 39:20, 40:16, 40:24</p> <p><b>Water</b> [2] - 2:8, 6:25</p> <p><b>waterfronts</b> [1] - 26:22</p> <p><b>waters</b> [1] - 40:21</p>				
<b>T</b>				
<p><b>takeout</b> [1] - 18:22</p> <p><b>TALLAHASSEE</b> [2] - 1:17, 1:24</p> <p><b>Tampa</b> [1] - 34:22</p> <p><b>target</b> [2] - 4:25, 22:3</p> <p><b>terms</b> [5] - 26:17, 32:22, 35:14, 36:25, 39:1</p> <p><b>Terra</b> [1] - 34:25</p> <p><b>THE</b> [5] - 1:4, 1:17, 3:11, 41:19</p> <p><b>themselves</b> [1] - 20:15</p>				
<b>U</b>				
<p><b>U.S.</b> [1] - 27:24</p> <p><b>unaware</b> [1] - 18:10</p> <p><b>under</b> [3] - 25:10, 30:13, 35:2</p> <p><b>Underwriting</b> [1] - 10:22</p> <p><b>unfunded</b> [2] - 15:24, 16:8</p> <p><b>unique</b> [1] - 24:9</p> <p><b>United</b> [2] - 33:14, 37:11</p>				

**waterways** [3] -  
 29:18, 30:6, 31:9  
**Watkins** [3] - 2:4,  
 3:14, 5:17  
**WATKINS** [3] - 3:16,  
 3:18, 4:14  
**web** [1] - 19:8  
**website** [3] - 19:17,  
 21:6, 28:16  
**welcome** [2] - 3:5,  
 3:7  
**welfare** [1] - 30:15  
**well-recognized** [1] -  
 28:4  
**west** [1] - 40:20  
**WHEREUPON** [2] -  
 3:11, 41:19  
**wild** [4] - 24:8, 24:13,  
 26:11, 32:18  
**Wildlife** [3] - 24:21,  
 33:9, 37:5  
**WILLIAMS** [5] - 4:19,  
 5:13, 6:1, 6:4, 6:22  
**Williams** [2] - 2:7,  
 4:16  
**withstand** [1] - 15:6  
**wonder** [2] - 27:10,  
 27:16  
**words** [1] - 14:3  
**workers'** [4] - 11:10,  
 11:16, 11:19, 11:20  
**workshops** [2] -  
 14:2, 25:18  
**world** [1] - 26:5  
**writing** [1] - 21:8  
**Writing** [1] - 10:4  
**Wyman** [1] - 12:4

## Y

**year** [14] - 4:22, 4:24,  
 5:2, 11:13, 11:24,  
 15:18, 16:3, 16:6,  
 17:3, 17:16, 17:19,  
 18:19, 20:1, 23:21  
**year-to-date** [2] -  
 4:22, 4:24  
**years** [2] - 15:23

## Z

**Zone** [6] - 38:9, 39:4,  
 40:12, 40:13, 40:19  
**zone** [1] - 39:24  
**zones** [1] - 40:20