

**CONSUMER PROTECTION COMMITTEE**

**of the**

**SUFFOLK COUNTY LEGISLATURE**

**Minutes**

A regular meeting of the Consumer Protection Committee of the Suffolk County Legislature was held in the Rose Y. Caracappa Legislative Auditorium of the William H. Rogers Legislature Building, 725 Veterans Memorial Highway, Smithtown, New York on October 6, 2009.

**MEMBERS PRESENT:**

Leg. John M. Kennedy, Jr., Chairman  
Leg. Ricardo Montano, Vice Chair (excused absence)  
Leg. Brian Beedenbender  
Leg. Lou D'Amaro  
Leg. Edward P. Romaine (not present)

**ALSO IN ATTENDANCE:**

William J. Lindsay, Presiding Officer  
Leg. Wayne R. Horsley, Fourteenth District  
George Nolan, Counsel to the Legislature  
Sarah Simpson, Assistant Counsel  
Alicia Howard, Legislative Aide  
Barbara LoMoriello, Deputy Clerk  
Joe Muncey, Budget Review Office  
Paul Perillie, Aide to Majority Leader  
Linda Bay, Aide to Minority Leader  
Denis McElligott, Commissioner of Consumer Affairs Department  
Ali Nazir, Aide to Leg. Kennedy  
Kaitlin Boyd, Aide to Leg. Beedenbender  
Justin Littell, Aide to Leg. D'Amaro  
Debra Alloncius, AME Legislative Director  
Dot Kerrigan, AME representative  
Steve Tricaraco, Aide to County Executive  
Brendan Chamberlain, Aide to County Executive  
William Shilling, Aide to Presiding Officer  
Rick Brand, Newsday  
Michael Towers  
Alan B. Berkowitz, Intergovernmental Affairs, Office of the Attorney General  
And all other interested parties

**VERBATIM RECORD TAKEN BY:**

Diana Flesher, Court Stenographer

**MINUTES TRANSCRIBED BY:**

Denise Weaver, Legislative Aide

## THE MEETING WAS CALLED TO ORDER AT 12:55 PM

### CHAIRMAN KENNEDY:

We will start the Consumer Protection Committee meeting and we'll be led in our Pledge of Allegiance by Legislator D'Amaro.

### SALUTATION

Okay. Good afternoon everyone. We have -- Legislator Montano contacted my office and he had a scheduled conflict so he requested an absence. He's with an excused absence. And we have Legislator Romaine, who's on his way, delayed in traffic. Nevertheless, we have no cards before us for anybody to speak before the Committee.

### PUBLIC PORTION

Do we have anybody in the audience who wants to address the Committee? Okay. Seeing none -- I'm sorry -- gentleman, oh, okay, sir, if you want to step up, if you would please, you need to just give a card to the Clerk, but please identify yourself for the record.

### MR. TOWERS:

Okay. My name is Michael Towers. I represent the Suffolk County Electrical Contractors Association. I'm the vice -- currently the Vice President there.

I just wanted to speak quickly on 1801, which is the form of advertising, let me just -- and I just wanted to mention, you know, we're adding -- we're looking to add the word advertising under 275-9. Basically, you know, we think it's a good move. It just clarifies the fact that, you know, that if you do not have a license that you should not be advertising and holding yourself out to the public. So we just feel that it does clarify that issue. And my Association that I represent feels that it's very positive. It's a positive change.

### CHAIRMAN KENNEDY:

Okay. Sir, thank you. I appreciate that. If you would like to wait for a couple of minutes, we have a brief presentation and then we'll probably move right to the agenda. Oh, it does have to be tabled? Okay. Oh, I'm sorry, sir. No, as a matter of fact, it's got to be tabled for public hearing. And then it will be considered at a subsequent committee. But I appreciate you coming down to share your thoughts with us. Thank you.

### MR. TOWERS:

Thank you.

### CHAIRMAN KENNEDY:

Okay. While we wait for Legislator Romaine to come, we have a presentation by Mr. Berkowitz. He is the head of the Attorney General's regional office and, Alan, if you'd like to, why don't we go ahead and -- go ahead and kick that portion of it off, if we could, please.

### LEG. BEEDENBENDER:

Alan, one of the mike's at the table stays on. So if that might be easier for you, I'm not sure which one it is. But one of those two in the middle stay on. If you hit the button, one of the green lights will stay on.

### MR. BERKOWITZ:

Okay.

### LEG. BEEDENBENDER:

It's the last -- it's Gail's. That just might be easier for you as you try to talk. Yeah.

**MR. BERKOWITZ:**

Okay. Thank you very much, I appreciate it. It's truly an honor to speak here to the Legislature and to thank you personally on behalf of the Attorney General for the support you provided with our outreach over the last year. I look across the table and I see everyone who has been to the presentations that we arrange with the members of the public. This is one of the presentations; I'd like to provide it for you. I also like to acknowledge my mentor in the back there, Denis McElligott, who was in my position and is now working closely with the Attorney General on our consumer fraud issues.

And this predatory lending presentation, which we've been giving statewide, deals with really a growing crisis in the County and through the state. Predatory lending is what the term used to describe the unfair and deceptive practices that take place in both the mortgage lending and the consumer finance industries. And it's grown to a -- as the economy has soured, it's turned into one of the things that the Attorney General is focusing on in terms of commencing actions and looking to educate the public. Before we even go into how we commence our investigations, we want to prevent them from happening. That's the purpose of this presentation. And we thank you for your partnership with the office on it.

What kind of victims does the Attorney General see in its consumer complaints with regard to mortgage foreclosure and rescue scams? And the victims range from homeowners with a lot of equity in their home, which makes them attractive targets, to scam artists. People with good credit who can get the large loans, to people with poor credit with little access to traditional banks and low income. These are often people -- the latter of people who often are victim of having straw buyers in there, having the title given to another person and having the title just stolen from them and not returned.

So what we do in our presentation is we let homeowners, perspective homeowners know what the signs of a bad lender are. And just briefly, loans offered through door-to-door sales, as silly as it sounds, telephone marketers, many of the complaints we receive are from people who received door-to-door salespeople and actually right then there on the spot, commit or are considering committing to these kind of financing.

Pressure tactics. Where people are told *sign this stack of documents at 4:30 when we close at five o'clock*, never having read any of the documents or leaving documents with blank spaces. In those situations we've had people leave blank spaces, which were just filled in by the mortgage companies.

Any company that wants to consolidate all of your debts that are appearing on your mortgage statements or brokers that discourage you from shopping around or going out and getting a lawyer, obvious people that we need to be aware of and be cautious when we're consumers.

We've had a trend of people that are lenders and brokers that are offering and guaranteeing loans regardless of your credit history. Or seeking upfront fees to cover the first payment or other expenses knowing very well that the consumer might not be able to maintain a long-term relationship with this loan because they're not going to be able to afford it pay it.

And I suppose the scariest one out there is really the broker who helps you repair your credit with the promise of a straw buyer. They'll pay your mortgage payments to the lender, you transfer the title to somebody who holds it and eventually the title's supposed to come back. Now this is not a person with clean hands, the homeowner that is doing this.

We've had a situation currently in the Attorney General's office involving a church, which did largely the same thing. They couldn't get financing to rebuild, they transferred it over to an individual who took the property and mortgaged it to the extent of about \$700,000, the total equity left in that

church and all of its property. And they only found out what was going on that this property was in foreclosure when they got a notice that the scraps that were left were being sold on the courthouse steps. The Attorney General stepped in to reverse that and that is currently being litigated.

Just some of the common practices, common predatory lending practices that would make the public aware of in our presentation: Equity stripping. And this is the lender makes a loan based on the equity in the consumers home irregardless of the consumers ability to pay for this loan. Very often what they do is they will -- the lender will or the broker will change the amount of their income or encourage the consumer to do that so that they look like they're able to make payments on this loan.

Loan flipping, in which they have -- the lender enables a consumer to avoid the immediate consequence of losing their home, but in the long-term what happens is the constant remortgaging of the property does nothing but make the broker's money and cost a lot of fees to the consumers.

Then there's a tactic known as packing. Packing is putting things that are not needed in the loan such as credit insurance, which end up being expensive items for the consumer.

And then hiding the balloon is a process. It is not -- basically not telling the consumer as they're signing these documents that at the end of this loan there's going to be a large payment. So they're led to believe that, for instance, the \$900 a month that they're paying for their mortgage is going to remain \$900 and not going to turn into a \$20,000 balloon at the end that they're unable to pay.

We also have our Consumer Fraud Bureau looking into discriminatory practices in lending in which the lender will charge a minority consumer substantially more than similarly situated non-minority consumers. We advise several cautions to be aware of in selecting your mortgage company or broker. Anytime you're guaranteed a loan will be approved despite your credit problems often is either false advertising or a problem that you need to be concerned about.

Often in marketing refinancing they will mortgage the property for a greater value than the purchase price or insist that you can borrow more then a hundred percent of the value of your home.

Also be cautious of refinancing with less than a year has passed since you purchased the refinance. That is typically a sign of a mortgage company looking to make money off the closing cost and fees.

As a personal story, I had refinanced with a company and setup my refinancing schedule, asked several times up until the day of the refinancing, what is -- what are the fees? Is there a fee? Are there closing costs? And was told no until I got into that room and there was a \$5000 closing cost just built in there. The company subsequently was sued by the Attorney General's Office and settled.

So what are the processing tactics that are also questionable? Having a marketer or a broker offer to pay your cost or told that no down payment is necessary for the purchase of a home, not disclosing the length of the loan, the type of the loan, whether it's fixed or balloon or variable in the market and not discussing the estimate of the closings costs, such as the situation in my case, and not being given a good faith estimate, a Truth and Lending Statement, which is required. Or your total monthly debt exceeds for that home or that mortgage exceeding 50% of your income when realistically statistics show that 29% of your total gross income is the most you should be expending yourself or allocating yourself to pay off your mortgage.

Other tactics to be aware of: Monthly payments. When a broker is advising you what your monthly payment will be and leaving out the property taxes and the insurance. Very often situation, your property taxes are higher than your mortgage in certain areas.

Not assume that you will not qualify for a regular loan. A lot of these people are led to believe that they have to go to the subprime market. They have to go deal with less than reputable individuals

rather than the main markets. They're led to believe that fraudulently, we believe, by these businesses that don't tell them about situations for first-time home buyers and other options that they have.

Obviously prior to signing anything at closing, if we've been through closings ourselves, we all know how tedious they are, how many documents there are; they usually take place late at night, you're handed a stack of documents. I refinanced about a year ago. I had my nine year-old, it was nine o'clock at night. We were sitting in there. My nine-year-old is sitting next to me, my wife is sitting on the other side, everyone's getting a little bit antsy. And the temptation is to sign these documents, sign them all. The biggest decision you make in your life is to read each and every one of those documents. But it's something that we find not common to consumers. And we stress it through education that it should be done. We also tell them to consult their attorneys before they sign anything.

You want to ask about fees and points before applying for the loan. And you want to watch out again for those hidden terms such as balloon payments and be cautious of early prepayment penalties.

Your lenders should be licensed by the New York State Banking Department and we provide information to consumers in our booklets about how to contact them or our office for any concerns.

Big problem has been modifications of mortgages. We have a lot of scams that are going on. We recently commenced actions against Amerimod and several other companies who were violating some basic tenets of law such as charging upfront fees for these refinancings and then not going forward with the refinancings.

Prepayment workout plans are things that are available without going to these companies like Amerimod and other mortgage rescue companies. Prepayment plans: We advise the consumers very often you can contact your lender and advise them you're having trouble. Work out either forgiveness or a prepayment -- or payment plans on the phone through contracts without going through the closing process. Very often they're willing -- they would rather and they're willing to forgive a portion of the debt or work it out rather than lose you and have the house go into foreclosure.

There are certified housing counselors. Housing counselors give you advice on the options, resources that are available. There are not-for-profit companies that are available without charge to assist in the refinance.

The Attorney General's been cracking down again on the mortgage and appraisal fraud. What happens is on the -- there's a pattern of illegal and deceptive practices that exist whereby appraisers are inflating the value of a home so that homeowners can get larger loans and take out more equity in their homes. Ultimately they can't afford to pay these off. What this office does is review complaints, conducts undercover stings, issues subpoenas, conducts hearings and we prosecute the individuals and companies civilly and criminally. Very often we get consumer complaints, thousands a year. We have to pick and choose our resources as to what companies we go after. We look for patterns and trends that exist. We work -- we'd like to work with the local Legislature, local elected officials and others that have particular companies that they believe are affecting their constituents negatively.

Okay. I'd like to also point out that you should have before you the Attorney General has a little pamphlet, it's also available online and we'd be glad to provide as many copies as you like for your constituents. It's called Avoid Foreclosure and Rescue Scams. It's something that is a high priority to the office.

Thank you. Does anyone have any questions of me?

**CHAIRMAN KENNEDY:**

Alan, I want to thank you and I've heard and been at some of those presentations that your office has done, most recently over at the Watermill. You're doing an outstanding job with bringing very pertinent information to the public to chambers and civics and things like that. And I certainly am glad to hear about the vigilant stance.

The mortgage brokers, are they a licensed entity as well?

**MR. BERKOWITZ:**

They are.

**CHAIRMAN KENNEDY:**

Okay. So for our constituents they should be able to go ahead and ask with any individual that's getting on the phone, work in a boiler room or doing a street knock, just ask for license information, and that ought to be one of the first tips, I would imagine.

**MR. BERKOWITZ:**

Yeah. They should really -- if there's any concern whatsoever, to contact the Attorney General's Office, contact the New York State Banking Department. The number is in the booklet; it's on our website. We have further resources that are available in the office that are on the website that I didn't present with me today. But certainly they can feel free to contact my office so that we can guide them in the right way. We get a lot of things that come into the office that frankly we -- is not -- that are not our expertise that we don't handle, but we do have the guidebook to get anyone where they need to go. So we'd be glad to hear from your representatives in your office, from you, from any individuals in the County and, you know, we have a running conversation with Mr. McElligott, Commissioner McElligott, with regard to issues that he has that we can share information on and assist the County and, you know, he's done the same for our office.

**CHAIRMAN KENNEDY:**

Okay.

**MR. BERKOWITZ:**

Thank you very much.

**CHAIRMAN KENNEDY:**

Any questions from the Committee? Okay. Legislator Horsley, why not, welcome aboard and certainly.

**LEG. HORSLEY:**

Why thank you. Yeah, I got a quick question and I just wanted to see if it's something that's still relevant. Not last summer but the summer before I came across a lot of situations where banks had gone through the foreclosure process and -- and/or the home resident walked away from the mortgage and left the house unattended. And then the banks wouldn't take claim -- wouldn't finalize the foreclosure so they didn't take title. And so we had situations where we had communities that were going in and mowing lawns for these vacant houses just simply because they deteriorated the quality of life in the neighborhood. Is that still going on? Have you seen as much about that? A couple of years ago it was a very hot item. I haven't heard as much lately and I just wondered if maybe I'm just missing it.

**MR. BERKOWITZ:**

No. Similar to you, I've heard that in past. It's not been brought to my attention, situations like that. But I know that in the past, as you've mentioned, that there have been communities pitching in. There's also been the opposite extreme of human behavior, which is people squatting in the houses, people destroying the houses, drug transactions in houses, which is probably why the community pitches in. I have not heard as much of that, but that's, you know, that's not necessarily an indication that it's on the decline. I mean, obviously the statistics are what they are in terms of

home foreclosures.

The way the Attorney General thinks that they can assist as, you know, partners with you as the Legislature, is just to bring this information out to the public to prevent foreclosures. But statistically I can't tell you whether that's happening more or not.

**LEG. HORSLEY:**

Okay. The mayors that I have to deal with they don't -- they haven't been complaining as much. So maybe that's a -- maybe it's getting better, I don't know.

**CHAIRMAN KENNEDY:**

Okay. Well, again --

**MR. BERKOWITZ:**

Thank you.

**CHAIRMAN KENNEDY:**

Thank you very much, Alan, I appreciate you being here today and please keep us informed as things go forward.

**MR. BERKOWITZ:**

We will. Thank you very much.

**CHAIRMAN KENNEDY:**

Okay. Thank you.

Okay. I'm expecting that we're going to be joined by Legislator Romaine. I think at this juncture if it's okay with my colleagues, I'm going to ask the Commissioner to please come forward. We've got a couple of questions. And I thought that I might just see how things are going with the department, ask if there's anything in particular we should be aware of, what kind of progress is going on and then just share some general concerns.

**COMMISSIONER McELLIOTT:**

Thank you very much, Mr. Chairman. I did receive the facts that you sent over to me so I do understand some of the issues that you're interested in talking about. In terms of my staff and my -- and the vacancies I have, I have some good news for the committee and some, I guess, what you would -- considered bad news.

Since the budget was submitted, I have lost three clerk typists to other departments. I do have the ability now and we are working on hiring two additional weights and measures inspectors. That's been approved. That process is ongoing. Unfortunately, the first candidate who was chosen has declined the job but the process continues. I'm working with another one of my clerk typists to -- she's doing a desk audit so we can hope that she can be satisfied with her job and so she can stay on my staff.

The weights and measures inspectors, while workload has decreased over the last 45 to 60 days because the -- the item pricing waiver income and therefore the resulting work has decreased. We've reached about -- just be \$700,000. And that's probably going to be where we stand for the entire year. With an additional weights and measures inspector we will be able to continue the item pricing enforcement. And that item pricing enforcement has been effective in both alerting the stores to their obligation, obtaining revenue through fines and encouraging the stores to get involved with the item pricing waiver.

**CHAIRMAN KENNEDY:**

Thank you, Denis. One of the -- and I'm going to turn it over to my colleagues if they have any questions, but one of the things that I wanted to look at in general, and I've heard some concerns,

you're budgeted at around 60 positions or 62, 64.

**COMMISSIONER McELLIOTT:**

Forty-five.

**CHAIRMAN KENNEDY:**

Forty-five. And there's 19 vacancies. How does the vacancy to budgeted ratio manifest itself?

**COMMISSIONER McELLIOTT:**

As of right now I don't have that specific information because this was my first budget.

**CHAIRMAN KENNEDY:**

Okay.

**COMMISSIONER McELLIOTT:**

And it was put together with assistance from the folks across the street.

**CHAIRMAN KENNEDY:**

Sure.

**COMMISSIONER McELLIOTT:**

And with assistance from some of the people in my office who have left and weren't available for me to speak with this morning when I knew I was going to be here.

**CHAIRMAN KENNEDY:**

Okay.

**COMMISSIONER McELLIOTT:**

I thought that the focus of your inquiry today was how's the office doing with regard to its obligations with this type of -- these types of vacancies.

**CHAIRMAN KENNEDY:**

Well, it is. To be candid with you, my primary concern is do you have the resources at hand necessary to meet what are a multitude of priorities out of your office? I know item pricing has been a big initiative and certainly something that's bearing fruit. But we also have ongoing responsibilities that we have out of the office: The electrical licensing, the plumbing licensing, the oversight, the complaint -- the consumer complaint issues. I'm concerned that we're actually addressing the constituent and consumer complaints that are coming into the office in a timely fashion. That -- what I have heard vicariously is, is that we're now approaching almost a 90 day latency between what's coming forward to the office and what's actually getting into your tracking system. So those things begin to -- all of us, everyone of us here relies very heavily on the good work that your office does.

I'll also tell you I'm concerned that we're hitting our normal routine functions: Pump inspection, gasoline stations. I mean, we must have -- what do we have, three -- several hundred, several thousand gasoline stations or gasoline pumps all together?

**COMMISSIONER McELLIOTT:**

We don't keep track of the actual number of pumps because although the pumps are inspected, the gas stations pay a per year fee without regard to the number of pumps they have. Okay.

**CHAIRMAN KENNEDY:**

Okay.

**COMMISSIONER McELLIOTT:**

But there are 565 gas stations in Suffolk County right now.

**CHAIRMAN KENNEDY:**

Okay.

**COMMISSIONER McELLI GOTT:**

Okay. What I can tell you, Mr. Chairman, is this: In terms of our weights and measures work, our weights and measures work is getting done. And I know that at times I've spoken here about the revenue that the weights and measures group or bureau brings in and I've been criticized somewhat that I'm focussing too much on the revenue. But let me say this, each time one of my inspectors is out there, and does an inspection that there's an approval of whatever, whether it's a device, a scale, a pump, whatever, every time there is an approval and there is a determination of accuracy, the consumers are protected.

**CHAIRMAN KENNEDY:**

No doubt. As a matter of fact, I think, obviously revenue generation particularly in this time, at any time is important. I came from a department that was one of the few revenue generators in the County. But nevertheless, just as we heard from your colleague, the protection of consumers is paramount. And the only way we can do that is, is by your staff being out there and having enough staff to meet the need.

So that's where I go back to you again. Look, every department survives not only on its direct agents out there, but the clerical support as well. Do you have enough in those categories?

**COMMISSIONER McELLI GOTT:**

Well, since I've submitted a request to Civil Service for two of their temporary clerk typists to be assigned, I would have to say that that would have to be an admission on my part that I could use -- I could use the two more.

But what I'd like to go back to is your comment about the Licensing Bureau. The licensing portion of the office is working very well. It is up to speed. It is well respected. And we have issued about 16,000 licenses. Each licensee gets a questionnaire from our office asking were they satisfied with the treatment. I keep those in the office and I'm very proud of them. They are -- 95% of the licensees say we did an outstanding job. Every time there's a consumer complaint that we resolve, there's a different questionnaire. The public is just about as satisfied with the work we do. Your suggestion that it's taking 90 days I think is a little much. I'm not thrilled. I'd love to be able to say we move things a little bit quicker, but I think 90 days is inaccurate.

**CHAIRMAN KENNEDY:**

Okay. Well, you know, again you sit there, I don't. My job, I think as all of us are, is to make certain that you're getting the resources that you need to meet what the needs are. I hear you saying that there's two additional clerk typists that could be brought to bear to help you meet that clerical need. I'll certainly be happy to communicate with Mr. Schneider to see if the temporary are available. And if those requests have been made to the County Executive's Office to fill SCINS, I'd be happy to go ahead and support that as well.

**COMMISSIONER McELLI GOTT:**

Well, as of right now my department has no SCINS over at the County Executive's waiting to be signed.

**CHAIRMAN KENNEDY:**

Okay. Then I'm confused. And is that because -- so in other words you have no clerk typist vacancies, but you need assistance beyond what's committed to the department?

**COMMISSIONER McELLI GOTT:**

No. I have clerk typist vacancies. They're recent vacancies based on the recent transfers. And they postdate my request to Mr. Schneider at Civil Service for two additional.

**CHAIRMAN KENNEDY:**

Okay. So then I anticipate, I guess, you're going to send those over for filling. Is that the plan?

**COMMISSIONER McELIGOTT:**

I assume so. I will be in touch with the County Executive and his staff and a determination will be made about what course I should be taking.

**CHAIRMAN KENNEDY:**

Okay. I'll then make a request as the Chairman of this Committee, I will ask that you please request that those two SCINS get filled. Alan Schneider's office does a great job. We had temporary clerk typists out in the Clerk's Office when I was there and they do a phenomenal job. But they're always very short in duration, probably no more than eight weeks and that's very much a stopgap. So I'll ask as the Chair of this Committee, please send over two SCINS to go ahead and request that they be filled. Okay.

**COMMISSIONER McELIGOTT:**

I understand your request.

**CHAIRMAN KENNEDY:**

Thank you. Any other questions from any members of the Committee? Okay.

I guess we have waited extensively for Legislator Romaine. And no matter I've tried to stretch this one, I guess it's just not happening. So at that point we might as well turn to the agenda if we can. Thank you.

**TABLED RESOLUTIONS**

Okay, under tabled resolutions, we have **1415, Adopting Local Law No. -2009, A Local Law banning the sale of drop-side cribs in Suffolk County. (Horsley)**

**LEG. BEEDENBENDER:**

Motion.

**CHAIRMAN KENNEDY:**

And I will second that motion. And I see we have the sponsor here. All in favor? Opposed? Okay. **Resolution approved. (VOTE: 3-0-0-2. Legislators Montano and Romaine not present)** All right.

**IR 1633, Adopting Local Law No. -2009, A Local Law to standardize the dating and labeling of milk in Suffolk County. (Alden)**

**LEG. BEEDENBENDER:**

Motion to table.

**LEG. D'AMARO:**

Second.

**CHAIRMAN KENNEDY:**

Okay. All in favor? Opposed? **1633's tabled. (VOTE 3-0-0-2. Legislators Montano and Romaine not present)**

**INTRODUCTORY RESOLUTIONS**

Under new resolutions **IR 1797, Adopting Local Law No. -2009, A Local Law to enforce the**

**New York State Returnable Deposit Container Law. (Kennedy)** I'll make a motion to table. We're still trying to get clarification from State DEC regarding proceeds.

**LEG. BEEDENBENDER:**

Second.

**CHAIRMAN KENNEDY:**

All those in favor? Opposed? Okay. **It stands tabled. (VOTE: 3-0-0-2. Legislators Montano and Romaine not present)**

And **IR 1801, Adopting Local Law No. -2009, A Local Law to prohibit false advertising by unlicensed electricians and plumbers. (Lindsay)**

**LEG. D'AMARO:**

Motion to table.

**LEG. BEEDENBENDER:**

Second.

**CHAIRMAN KENNEDY:**

Okay. Fine. All in favor? Opposed? **Tabled for a public hearing. (VOTE: 3-0-0-2. Legislators Montano and Romaine not present)**

Any other business? None being there, I'll entertain a motion to adjourn. Okay. That's it folks. Thanks.

**THE MEETING CONCLUDED AT 1:45 PM**

**{ } DENOTES SPELLED PHONETICALLY**