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State Auditor & Inspector

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CITY OF NORMAN, OKLAHOMA

SINKING FUND SCHEDULES

June 30, 2021

AND

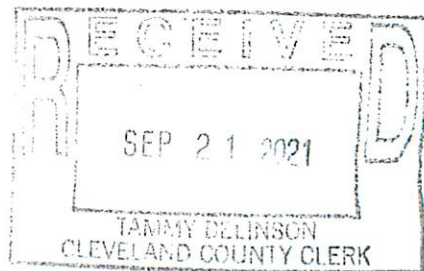
SINKING FUND

ESTIMATE OF NEEDS

FOR

FISCAL YEAR ENDING

June 30, 2022



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INDEX

COVER PAGE		x
INDEX		xx
PROOF OF PUBLICATION		xxx
FORM SF-1	Balance Sheet and Estimate of Sinking Fund Needs	1
FORM SF-2	Statement of Cash Accounts, Disbursements and Balance	2
FORM SF-3	Detail Status of Bond and Coupon Indebtedness	3-6
FORM SF-4	Statement of Investments	7
FORM SF-5	Judgement Indebtedness	8-10
FORM SF-6	Unexpended Bond Proceeds	11
FORM SF-7	Certificate of the Excise Board and Appropriation of Income and Revenues	12-13

Pursuant to Il O.S., 1992, Section 17-208, "The municipal governing body shall hold a public hearing on the proposed budget no later than fifteen (15) days prior to the beginning of the budget year. Notice of date, time and place of the hearing, together with the proposed budget summary, shall be published in a newspaper of general circulation in the municipality not less than five (5) days before the date of the hearing."

Please attach proof of publication.

SINKING FUND
June 30, 2021

FORM SF-1

LINE NO.	BALANCE SHEETS	NEW SINKING FUND DETAIL	EXTENSION
1.	Cash Balance (SF-2 - Line 21)	\$4,878,612.07	
2.	Investments (SF-4, Col. 6)		
3.			
4.			
5.			
6.	Total Assets		\$4,878,612.07
	LIABILITIES		
7.	Matured bonds outstanding (SF-3, Col. 19)	\$0.00	
8.	Accrual on unmatured bonds (SF-3, Col. 18)	\$4,280,622.00	
9.	Accrual on final coupons (SF-3, Col. 27)	\$0.00	
10.	Unpaid interest coupons-Matured (SF-3, col. 34)	\$0.00	
11.	Fiscal agency commission on above		
12.	Judgments and interest levied		
13.	Unpaid interest coupons accrued (SF-3, Col. 35)- Unmatured	\$140,479.08	
14.	Correction for unpaid interest coupons prior year		
15.	Correction to Balance of accrual liability for prior year		
16.	Total		\$4,421,101.08
17.	Excess of assets over Liabilities (SF-7-Line 2)		\$457,510.99
	ESTIMATE OF SINKING FUND NEEDS - NEXT YEAR		
18.	Interest required on bonds (SF-3, Col. 29)	\$2,211,916.56	
19.	Accrual on bonds (SF-3, Col. 12)	\$10,566,400.00	
20.	Accrual on judgments (SF-5, Line 12A)	\$425,598.62	
21.	Interest accrual on judgments (SF-5, Line 12b)	\$42,694.60	
22.	Commissions - Fiscal agencies	31,945.79	
23.	Adjustment on prior years judgements (SF-5, Line 12c)		
24.			
25.	Total Sinking Fund Provision (To SF-7, Line 1)	\$13,278,555.57	

SINKING FUND
 STATEMENT OF CASH ACCOUNTS, DISBURSEMENTS, AND BALANCES
 For the Fiscal Year Ended June 30, 2021

FORM SF-2

LINE NO.		NEW SINKING FUND DETAIL	EXTENSION
1.	Cash Balance - Beginning of year, July 1, 2020		7,200,736.58
2.	Investments liquidated during year(SF-4, Col. 3)		
RECEIPTS AND APPORTIONMENTS			
3.	Current year ad valorem tax	\$9,050,478.92	
4.	Sales Tax	0.00	
5.			
6.	Earnings from Treasurers	40,408.92	
7.	Bond refunding	0.00	
8.	Transfer from Insurance Fund		
9.	Total receipts and apportionments		\$9,090,887.84
10.	Balance		\$16,291,624.42
DISBURSEMENTS			
11.	Interest coupons paid (SF-3, Col. 33)	\$1,884,395.02	
12.	Bonds paid (SF-3, Col. 16)	9,080,000.00	
13.	Commission paid fiscal agency	1,450.00	
14.	Judgment Paid	389,059.99	
15.	Interest paid on judgments	58,107.34	
16.	Investments purchased (SF-4, Col. 2)		
17.	Bond Issue Cost		
18.	Transfer related to refinance	0.00	
19.	Prior year interest payment 2012D issue correction	0.00	
20.	Total disbursements		\$11,413,012.35
21.	Cash balance - End of Year (To SF-1, Line 1)		\$4,878,612.07

SINKING FUND SCHEDULES (continued)
Detailed Status of Bond and Coupon Indebtedness as of June 30, 2020 and Accruals Thereon

1	2	3	4	5	6	7
				HOW AND WHEN BONDS MATURED		
				Uniform Maturities	Final	
				Maturity	Maturity	Maturity
Purpose of Bond Issue	Date of Issue	Date of Sale	Date Maturing Begins	Amount Each Uniform Maturity	Date of Final Maturity	Amount of Final Maturity
1	2012D Combined Purpose	12/1/2012	12/01/14	1,055,000	12/1/1932	1,060,000
2	2015 Combined Purpose	6/1/2015	06/01/17	1,185,000	6/1/1935	1,195,000
3	2016A Refunding	6/1/2016	06/01/17	777,500	6/1/2027	365,000
4	2019A Combined Purpose	6/1/2019	06/01/21	5,000,000	6/1/2022	5,000,000
5	2019B Combined Purpose	6/1/2019	06/01/21	1,050,000	6/1/1939	1,100,000
5	2020A Combined Purpose	8/1/2020	08/01/22	590,000	8/1/2040	630,000
5	2021 Combined Purpose	6/1/2021	06/01/23	3,375,000	6/1/2026	3,375,000
Page Total				13,032,500		12,725,000

8	9	10	11	12	13	14	15	16	17
Amount of Original Issue	Cancelled Funded or In Judgment or Delayed For Final Levy Year	Bond Issues Accruing by Tax Year	Years to Run	Basis of Accruals Contemplated in Anticipation			Deductions From Total Accruals or Net Collections or Better		
				Normal Annual Accrual	Tax Years Run	Accrual Liability to Date	Bonds Paid Prior to 6/30/2020	Bonds Paid During 2020-2021	Matured Bonds Unpaid
20,050,000		20,050,000	19	1,055,263	8	8,442,104.00	6,330,000	1,055,000	0
22,525,000		22,525,000	20	1,126,250	6	6,757,500.00	4,740,000	1,185,000	0
7,775,000		7,775,000	11	706,818	5	3,534,090.00	3,075,000	790,000	0
10,000,000		10,000,000	3	3,333,333	2	6,666,666.00	0	5,000,000	0
20,000,000		20,000,000	19	1,052,631	2	2,105,262.00	0	1,050,000	0
11,250,000		11,250,000	19	592,105	0	0.00	0	0	0
13,500,000		13,500,000	4	2,700,000	0	0.00	0	0	0
105,100,000		105,100,000		10,566,400		27,505,622.00	14,145,000	9,080,000	0

To SF1
Line 19

To SF-2
Line 12

18	19	20	21	22	23	24	25	26	27	
Balance of Accrual Liability	Total Bonds Outstanding		Coupon Computation		Terminal Interest To Accrue	Requirement for Interest Earnings After Last Tax- Levy Year			Total Accrued To Date	
	Matured	Unmatured	First/Next Coupon Due	% Interest		Years To Run	Accrue Each Year	Tax Years Run		
1,057,104.00	0	12,665,000	6/22		0.00	19	0	8	0.00	
832,500.00	0	16,600,000	6/22	.05 to 4	0.00	19	0	6	0.00	
(330,910.00)	0	3,910,000	6/22		0.00	11	0	5	0.00	
1,666,666.00	0	5,000,000	6/22		0.00	3	0	2	0.00	
1,055,262.00	0	18,950,000	6/22		0.00	19	0	2	0.00	
0.00	0	11,250,000	8/22		0.00	19	0	0	0.00	
0.00	0	13,500,000	6/22		0.00	4	0	0	0.00	
4,280,622.00	0	81,875,000			0		0		0	
To SF-1, Line 8	To SF-1, Line 7									To SF-1, Line 9

28 29 30 31 32 33 34 35

INTEREST COUPON ACCOUNT

Current Interest Earnings Through 6/30/2022	Total Int. to Levy for 6/30/2022 Sum of Cols. 25 and 28	Interest Earned But Unpaid 6/30/22		Interest Earnings Through 6/30/2021	Coupons Paid Through 6/30/2021	Interest Earned But Unpaid 6/30/21	
		Matured	Unmatured			Matured	Unmatured
289,835.42	289,835.42	0.00	23,420.31	310,935.43	312,693.76	0.00	26,936.98
545,326.26	545,326.26	0.00	41,823.02	571,001.26	572,976.26	0.00	45,773.02
161,037.50	161,037.50	0.00	10,383.33	200,558.33	203,850.00	0.00	13,695.83
114,583.00	114,583.00	0.00	0.00	239,583.00	250,000.00	0.00	10,417.00
522,125.00	522,125.00	0.00	41,906.25	543,747.00	544,875.00	0.00	43,656.25
432,759.38	432,759.38	0.00	0.00	0.00	0.00	0.00	0.00
146,250.00	146,250.00	0.00	11,250.00	0.00	0.00	0.00	0.00
2,211,916.56	2,211,916.56	0	128,782.91	1,865,825.02	1,884,395.02	0.00	140,479.08

To SF-1,
Line 18

To SF-2,
Line 11

To SF-1,
Line 10

To SF-1,
Line 13

SF-4

**SINKING FUND
STATEMENT OF INVESTMENTS
For the Fiscal Year Ended June 30, 2021**

Line No.		Investment on Hand Beginning of Year (1)	Purchases (2)	Collection (3)	Amount of Premium Paid (4)	Barred by Court Order (5)	Investment on Hand End of Year (6)
1.	Municipal Bonds						
2.	U.S. Bonds/Cerificates						
3.	Warrants 19						
4.	Warrants 19						
5.	Warrants 19						
6.							
7.							
8.							
9.	Judgments						
10.	Total	0	0	0	0	0	0

To SF-2, Line 16 To SF-2, Line 2 To SF-1, Line 2

SF-5 JUDGEMENT INDEBTEDNESS AFFECTING HOMESTEADS

1.	In Favor of	
2.	By whom owned	
3.	Purpose of Judgement	
4.	Case Number	
5.	Name of Court	
6.	Date of Judgement	
7.	Principal Amount of Judgement	
8.	Tax Levies Made	
9.	Principal Amount to be Provided for by 6/30/20	233,417.50
10.	Principal Amount Provided for in FY21	389,059.99
11.	Principal Amount not Provided for	802,552.94
12.	Amount to Provide by Tax Levy Fiscal Year 2022	
	A. 1/3 Principal (To SF-1, Line 20)	425,598.62
	B. Interest (To SF-1, Line 21)	42,694.60
	C. Adjustment to prior year judgements (To SF-1, Line 23)	0.00

	TOTAL	468,293.22
		=====

FOR ONLY THOSE JUDGEMENTS HELD BY OWNERS OR ASSIGNS

13.	Levied for but Unpaid Judgement Obligations Outstanding (DATE)	
	A. Principal	
	B. Interest	
	TOTAL	
14.	Judgment Obligations Since Levied For	
	A. Principal	389,059.99
	B. Interest	58,107.34

	TOTAL	447,167.33
15.	Judgement Obligations Since Paid	
	A. Principal	
	B. Interest	
	TOTAL	
16.	Levied for but Unpaid Judgement Obligations Outstanding (DATE)	
	A. Principal	
	B. Interest	
	TOTAL	

CITY OF NORMAN
COUNTY OF CLEVELAND
STATE OF OKLAHOMA

JUDGEMENT INDEBTEDNESS NOT AFFECTING HOMESTEADS DURING 2020 - 2021

In Favor Of	By Whom Owned	Number	Court	Date Of Judgement	Principal Amount of Judgement	Tax Levies Made	Prin Amt Prov For By 6-30-20	Prin Amt Prov For In FY20	Prin Amt Not Prov For	Int Rate	AmtL to Prov. by FY 22 Tax Levy 1/3 Prin	Interest	Judgement Obligations Since Paid Prin.	Interest
Curtis W. Garrett	City of Norman	CM 2017-03730 A	Dist	12/19/2017	4,986.88	3	1,662.29	1,662.29	0.00	6.75/5.25%	0.00	0.00	1,662.29	112.65
Mark Helm	City of Norman	WCC 2007-07137 A	WCC	1/24/2018	75,000.00	3	25,000.00	25,000.00	0.00	5.25%	0.00	0.00	25,000.00	1,687.50
David Teuscher	City of Norman	WCC 2017-04378 K	WCC	2/27/2018	48,835.00	3	15,611.67	15,611.67	0.00	5.25%	0.00	0.00	15,611.67	1,053.79
Ok Assn of Broadcasters	Tom McCaleb	CJ 2014-1360 TB	Dist	3/15/2018	80,000.00	3	20,000.00	20,000.00	0.00	5.25%	0.00	0.00	20,000.00	1,360.00
Stephaine M. Lake	City of Norman	WCC 2014-11262 J	WCC	4/13/2018	35,530.00	3	11,843.33	11,843.33	0.00	5.25%	0.00	0.00	11,843.33	799.43
Robert Forrest Green	Tom McCaleb	CIV 2017-510 D	Dist	1/14/2019	250,000.00	2	83,333.33	83,333.33	83,333.33	5.25%	83,333.33	4,375.00	83,333.33	11,250.00
Robert Pack	City of Norman	WCC 2017-06285 K	WCC	3/21/2019	18,457.50	2	6,152.50	6,152.50	6,152.50	5.25%	6,152.50	323.01	6,152.50	630.59
Richard Hartless	City of Norman	WCC 2018-01111 A	WCC	3/21/2019	5,652.50	2	1,884.17	1,884.17	1,884.17	5.25%	1,884.17	98.82	1,884.17	254.36
Donald E. Paczosa	City of Norman	WCC 2018-8419 F	WCC	3/31/2019	15,827.00	2	5,275.67	5,275.67	5,275.67	5.25%	5,275.67	276.97	5,275.67	712.22
Jason Houser	City of Norman	WCC 2015-02888 Y	WCC	3/28/2019	13,501.40	2	4,500.47	4,500.47	4,500.47	5.25%	4,500.47	236.27	4,500.47	607.56
Lenny Brian Mulder	City of Norman	WCC 2016-04403 Y	WCC	4/25/2019	14,859.00	2	4,886.33	4,886.33	4,886.33	5.25%	4,886.33	256.53	4,886.33	659.66
Curtis W. Garrett	City of Norman	WCC 2018-04775 Q	WCC	4/25/2019	26,647.50	2	8,882.50	8,882.50	8,882.50	5.25%	8,882.50	466.33	8,882.50	1,199.14
Barry Grippen	City of Norman	WCC 2016-07136 R	WCC	5/31/2019	7,106.00	2	2,368.67	2,368.67	2,368.67	5.25%	2,368.67	124.36	2,368.67	319.77
Tommy Johnson III	City of Norman	WCC 2016-08766 R	WCC	5/31/2019	16,957.50	2	5,652.50	5,652.50	5,652.50	5.25%	5,652.50	296.76	5,652.50	763.09
Michael G. Hale	City of Norman	WCC 2015-00702 H	WCC	5/31/2019	24,305.75	2	8,101.92	8,101.92	8,101.92	5.25%	8,101.92	425.35	8,101.92	1,093.76
William Atteberry	City of Norman	WCC 2015-06559 Q	WCC	5/31/2019	12,435.00	2	4,145.00	4,145.00	4,145.00	5.25%	4,145.00	217.61	4,145.00	559.58
William Atteberry	City of Norman	WCC 2016-05332 L	WCC	5/31/2019	11,305.00	2	3,768.33	3,768.33	3,768.33	5.25%	3,768.33	197.84	3,768.33	508.73
Justin Burright	City of Norman	CM 2017-00238 K	WCC	5/31/2019	12,435.00	2	4,145.00	4,145.00	4,145.00	5.25%	4,145.00	217.61	4,145.00	559.58
Robert Rohr	City of Norman	WCC 2018-00235 R	WCC	6/25/2019	20,349.00	2	6,783.00	6,783.00	6,783.00	5.25%	6,783.00	356.11	6,783.00	915.71
Brandon Chad Ingraham	City of Norman	WCC 2016-02884 H	WCC	7/7/2019	11,305.00	2	3,768.33	3,768.33	3,768.33	5.25%	3,768.33	197.84	3,768.33	508.73
Kyle L. Bernhardt	City of Norman	WCC 2018-00235 R	WCC	7/26/2019	16,957.50	2	5,652.50	5,652.50	5,652.50	5.25%	5,652.50	296.76	5,652.50	763.09
		CM 2015-06809 A												
		CM 2016-00738 H												
Chris Koscinski	City of Norman	CM 2017-00239 Q	WCC	7/27/2019	24,871.00	1		8,290.33	16,580.67	6.75/5.25%	8,290.33	977.46	8,290.33	1,759.03
		CM 2016-07496 A												
Grant Ashley	City of Norman	CV 2019-3111	WCC	12/31/2019	5,652.50	1		1,884.17	3,768.33	6.75/5.25%	1,884.17	197.99	1,884.17	381.66
		CM 2017-0554 A	CV											
Ryan Loveless	City of Norman	2019-3112	WCC	12/31/2019	13,566.00	1		4,522.00	9,044.00	6.75/5.25%	4,522.00	475.18	4,522.00	915.88
		CM 2018-06808 H												
Kyle R Honeycutt	City of Norman	CV 2018-3113	WCC	12/31/2019	10,659.00	1		3,553.00	7,106.00	6.75/5.25%	3,553.00	373.36	3,553.00	719.70
Darin Hiatt	City of Norman	CM 2017-00909 Q	WCC	2/25/2020	29,635.25	1		9,878.42	19,756.83	5.25%	9,878.42	1,037.23	9,878.42	2,000.38
Chris Bozeman	City of Norman	CM 2015-08111 R	WCC	2/25/2020	33,915.00	1		11,305.00	22,610.00	5.25%	11,305.00	1,187.03	11,305.00	2,269.26
		WCC 2019-04001 A												
Terry Searcy	City of Norman	CM 2019-00448 Y	WCC	5/11/2020	45,476.50	1		15,158.83	30,317.67	5.25%	15,158.83	1,591.68	15,158.83	3,069.66
Cynthia Joy	City of Norman	CM 2018-00679 X	WCC		20,349.00	1		6,783.00	13,566.00	5.25%	6,783.00	712.22	6,783.00	1,373.56
Kenneth Albertson II	City of Norman	CM 2018-07587 J	WCC	4/28/2020	17,765.00	1		5,921.67	11,843.33	5.25%	5,921.67	621.78	5,921.67	1,199.14
Kody Rogers	Tom McCaleb	CJ 2014-1116	Dist	8/12/2020	170,788.20	1		56,932.73	113,855.47	5.25%	56,932.73	5,977.94	56,932.73	11,528.88
James Darian Morgan	City of Norman	CM 2019-07496 L	WCC	8/25/2020	9,240.00	1		3,080.00	6,160.00	5.25%	3,080.00	323.40	3,080.00	623.70
Josephine Ohlsen	Tom McCaleb	CJ 2019-1506	Dist	8/20/2020	85,000.00	1		28,333.33	56,666.67	5.25%	28,333.33	2,975.00	28,333.33	5,737.50
Frank Crawley	City of Norman	CM 2019-07594 Y	WCC	9/25/2020	20,020.00			20,020.00	6.75/5.25%		6,673.33	1,131.68		
Curtis Rodgers	Tom McCaleb	CJ 2018-1185 V	Dist	10/21/2019	125,000.00			125,000.00	6.75/5.25%		41,666.67	6,932.36		
Edward John McGrane	City of Norman	CM 2018-03311 J	WCC	12/30/2020	27,800.00			27,800.00	6.75/5.25%		9,266.67	1,461.78		
Travis S. Adams	City of Norman	CM 2018-06545 A	WCC	3/9/2021	55,394.50			55,394.50	5.25%		18,464.83	2,908.21		
Adrew David Palmer	City of Norman	CM 2018-07531 J	WCC	5/5/2021	22,206.25			22,206.25	5.25%		7,402.08	1,165.83		
Angela Webb	Tom McCaleb	CJ 2018-1351 W	Dist	6/7/2021	15,000.00			15,000.00	5.25%		5,000.00	787.50		
Fraternal Order of Police	Tom McCaleb	CJ 2020-661	Dist	8/9/2021	39,047.51			39,047.51	5.25%		13,015.84	2,049.99		
Adrew David Palmer	City of Norman	CM 2017-06285 K	WCC	7/23/2021	10,174.50			10,174.50	5.25%		3,391.50	534.16		
Leon Ragland	City of Norman	CM 2020-07082 X	WCC	8/5/2021	17,325.00			17,325.00	5.25%		5,775.00	909.56		
					\$1,499,147.72		\$233,417.50	\$389,059.99	\$802,552.94		\$425,598.82	\$42,694.60	\$389,059.99	\$58,107.34

SF-6

STATEMENT OF UNEXPENDED BOND PROCEEDS

Purpose of Bond Issue _____

1.	Balance Cash as of June 30, 19	
	ADD:	
2.	Proceeds of Bond Sale	
3.		
4.		
5.	Total Available	0
		=====
	DEDUCT:	
6.	Warrants Paid	
7.	Reserve for Warrants Outstanding	
8.	Contracts Pending	
9.		
10.		
11.	Total Deductions	0

12.	Unexpended Bond Proceeds as of June 30, 19	0
		=====

CITY OF NORMAN, OKLAHOMA
 SINKING FUND
 COUNTY EXCISE BOARDS' APPROPRIATION OF INCOME AND REVENUES
 2020-2021 ESTIMATE OF NEEDS

1.	To Finance Approved Budget in Sum of (From SF-1, Line 25)	\$13,278,555.57
2.	Excess of Assets Over Liabilities (From SF-1, Line 17)	\$457,510.99
3.	Other Deductions - Attach Explanation	\$0.00
4.	Balance Required to Raise (Line 1 Less 2 & 3)	\$12,821,044.58
5.	Add 5% for Delinquent Tax	\$641,052.23
6.	Gross Balance of Requirements Appropriated from Ad Valorem Tax	<div style="border-top: 1px dashed black; border-bottom: 3px double black; padding: 2px 0;"> \$13,462,096.81 </div>
**OTHER DEDUCTIONS		
	SALES TAX PLEDGED	\$0.00

CITY OF NORMAN
COUNTY OF CLEVELAND

We certify that the total assessed valuation of the property, subject to Ad Valorem taxes, Excluding Homestead Exemptions approved, in the Municipality as finally equalized and certified by the State Board of Equalization for the current year 2019-2020 as follows:

REAL PROPERTY	1,007,527,073
PERSONAL PROPERTY	72,260,307
PUBLIC SERVICE PROPERTY	33,137,759
TOTAL	1,112,925,139 ✓

and that the assessed valuations herein certified have been used in computing the rates of mill levies and the proceeds thereof as aforesaid; and that having ascertained as aforesaid, the aggregate amount to be raised by Ad Valorem taxation, we thereupon made the levies therefor, as provided by law as follows:

GENERAL FUND	0	BUILDING FUND	0
SINKING FUND	12.10% ✓	TOTAL	12.10%

We do hereby order the above levies to be certified forthwith by the Secretary of this Board to the County Assessor of Said County, in order that the County Assessor may immediately extend said levies upon the Tax Rolls for the Year 2005, without regard to any protest that may be filed against any levies, as required by 69 O.S. 1981, Section 2474. We further certify that the said appropriation and the mill-rate levies, as aforesaid, are within the limitation provided by law.

Dated this 30th day of September, 2021

at _____, Oklahoma

<p><u>[Signature]</u> Member</p> <p><u>B. Green</u> Member</p>	<p><u>[Signature]</u> Chairman of the County Excise Board</p> <p><u>[Signature]</u> Secretary of the County Excise Board</p>
------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------



PROOF OF PUBLICATION

In the District Court of Cleveland County,
State of Oklahoma

*Financial
Statement*
Affidavit of Publication

State of Oklahoma, County of Cleveland, ss:
I, the undersigned publisher, editor or Authorized Agent of the Norman Transcript, do solemnly swear that the attached advertisement was published in said paper as follows:

1st Publication October 2

2nd Publication _____

3rd Publication _____

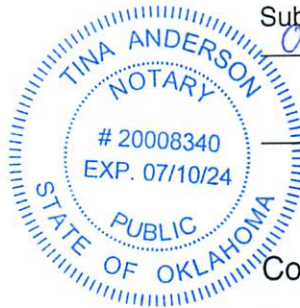
4th Publication _____

That said newspaper is Daily, in the city of Norman, Cleveland County, Oklahoma, a Daily newspaper qualified to publish legal notices, advertisements and publications as provided in Section 106 of Title 25, Oklahoma Statutes 1971, as amended, and complies with all other requirements of the laws of Oklahoma with reference to legal publications.

That said Notice, a true copy of which is attached hereto, was published in the regular edition of said newspaper during the period and time of publications and not in a supplement, on the above noted dates.

Alynn Stevenson
Signature

Subscribed and sworn before me on the 4 day of Oct 2021.



Tina Anderson
My commission expires 07-10-24 Notary Public Commission # 20008340

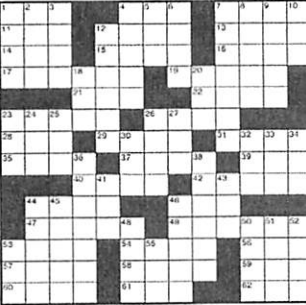
Cost of Publication \$ 324.00

PAY TO:
The Norman Transcript
P.O. Drawer 1058
Norman, OK 73070

Please include the case number on your check.

NEA Crossword Puzzle

ACROSS 44 Tobacco
1 Bo in debt
6 Gar
7 Talking bird
11 Wire gauge
12 Name in cheese-cake
13 Debtors' notes
14 Collection of tales
15 Wheel
18 Ginsburg or Buzz
17 Landlord's income
19 Flower or weed
21 Exasperate
22 Like some waffles
23 TV tensor
25 Flyleaf
28 In what
29 Yachtstick
31 Kitchen fixture
35 Smoke detector
37 Alliance acronym
39 'Mamma -!'
41 Tower
42 Enroll option



LEGLS

(Published in the Norman Transcript October 2, 2021, 21)
NOTICE TO BIDDERS
INVITATION TO BID NUMBER 2122-13
The City of Norman, Oklahoma, will receive sealed bids in the office of the Purchasing Officer, Planning Division, City of Norman, P.O. Box 370, Norman, Oklahoma 73070, until 2 P.M., local time, Thursday, October 14, 2021, for furnishing all required materials, equipment, tools and labor to perform all necessary work for the Street Maintenance Band Program - Urban Reconstruction FYE 2022 Location: Grand Lane.

LEGLS

(Published in the Norman Transcript October 2, 2021, 11)
NOTICE FOR PUBLICATION
(Non-Commercial Disposal or Injection Well)
OKLAHOMA CORPORATION COMMISSION
Oil and Gas Conservation Division
Jim Thorpe Building, P. O. Box 52000, Oklahoma City, Oklahoma 73152-2000

LEGLS

(Published in the Norman Transcript October 2, 2021, 20)
NOTICE TO BIDDERS
CROWSLAND CONSTRUCTION COMPANY, INC.
The Trade Contract Package number and description you are bidding shall be written on the cover of the envelope. The lower left-hand corner of the envelope should be marked BID FOR: BID PACKAGE 801

LEGLS

(Published in the Norman Transcript October 2, 2021, 21)
NOTICE TO BIDDERS
CITY OF NORMAN, OKLAHOMA
The Board of City Commissioners reserves the right to reject any and all bids submitted.

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Ader on Bridge

SATURDAY, OCTOBER 2, 2021
THE NORMAL CONTRACT PROVED TO BE WRONG

We get used to the norms of the game. For example, if we find an eight-card fit in a major, it will be the correct strain most of the time; but when it isn't, there are few guidelines in the literature that will help us play elsewhere.

In today's deal, what happened in four hearts? What was North-South's better game contract? How might they have gotten into that spot?

North's two-diamond cue-bid showed at least game-invitational values with heart support. South, with some extras, happily jumped to four hearts. However, West led his singleton diamond. East won with the ace and returned the diamond three, his lowest bid with a suit-preference signal for clubs.

As you have noticed, North-South would do much better in three no-trump. Even if West is on lead and selects a club, that gives the defenders only four tricks. But how do North-South get there?

North has a soft hand with three quacks and 4-3-3 distribution. He might advance in no-trump, hiding his heart support. Also, South might rebid three no-trump to offer a choice of contracts. The locks went with a singleton club, but he can see the risk of diamond ruffs by the defense.

Finally, East might have opened over no-trump, his hand being worth 15.55 points on the Kaplan-Rubens scale. Then find three no-trump!

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Opening lead: ♣4

SUDOKU

DIFFICULTY RATING: ★★★★★

9 2 6 4
2 4 1
9 7 3 5
9 3 8
5 1 4
5 7 9 5
3 4 7
7 8 1
8 5 6 7

PREVIOUS SOLUTION

9 5 8 3 4 1 6 2 7
7 6 4 8 5 2 1 9 3
1 2 3 9 7 6 8 4 5
5 1 2 4 6 3 7 8 9
6 8 9 1 2 7 5 3 4
3 4 7 5 8 9 2 1 6
4 3 6 2 1 5 9 7 8
8 7 1 6 9 4 3 5 2

HOW TO PLAY: Each row, column and 3x3 box must contain the numbers 1 through 9 without repetition.



Unit 022 Josh Henderson AKA Joshua Jack Barry Henderson 14879 CR 3492 Loop, Ada, OK 74600
Reliquaries, Washers, Dryers, etc.
Unit 028 Ronald Davis AKA Ronald Leo Davis 212 E. Vida Way, Norman, OK 73069
CNC/Router
Unit 070 Amanda Smith AKA Amanda Michelle Smith 817 SW 24th Ave, Apt 157 Norman, OK 73069
Mats, Hugs, Personal Items
Unit 071 Kyle Gifford AKA Michael Shawn Gifford 82 Father Joe Murphy Rd, Shawnee, OK 74801
Jewelry, Personal Items, sheet metal
Unit 076 Megan Gizzo AKA Megan Renee Grizzle 1301 E. Tecumseh Rd., Norman, OK 73071
Personal items, household items, clothing, boxes
Unit 123 Cynthia Bonnar AKA Cynthia Renee Bonnar 619 Dakota Norman, OK 73069
Boxes, personal items
Unit 129 Cynthia Bodner AKA Cynthia Renee Bodner 619 Dakota Norman, OK 73069
Boxes, household items, personal items
Unit 211 Phyllis Graham AKA Phyllis Gwen Graham 616 SW 1st Place Moore, OK 73160
Toys, household items, furniture