

## ACKNOWLEDGEMENTS

### FINANCE

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### DEVELOPMENT SERVICES

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*Every city is limited in its power of intelligent expansion by its debt and is obligated to economize by saving, which is the poorest kind of economy, in administrative matters, at the expense of efficiency, which is the only real economy in the long run.*

*--A Plan of the City of Hartford, 1912, (John M.) Carrere & Hastings*

