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The Accelerated Payment Program: what the record shows

The Government of the Virgin Islands' memorandum with MVSI USVI SPE, LLC, read from the public record as of 14 November 2026

On 20 April 2026 Gov. Albert Bryan Jr. signed a memorandum with MVSI USVI SPE, LLC, a company formed a month earlier. Under it, the company pays a participating vendor's approved invoice within three business days, less a fee the vendor agrees privately, and the Government of the Virgin Islands promises to repay the company the full amount within 30 days, "absolute and unconditional", with its defenses and set-offs waived. The Department of Property and Procurement listed it to the Senate as a no-bid award with an amount of "none".

This paper sets out what the public record shows about that instrument and the people and companies behind it, as of 14 November 2026, and what it does not show.

$140M
the company's own "currently anticipated" program limit; the memorandum sets no ceiling on the government

10.7 days
of cash the government reported in January, before the Governor signed; 8.7 days by August

4 of 37
no-bid (a)(8) awards in DPP's table that list the amount as "none"; the other three are data-sharing agreements

about 71%
the simple annualized cost to a vendor of the 5% fee the company's chief executive gave, for being paid about 27 days early; the company calls it a purchase, not a loan

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AI coding agents (Anthropic's Claude), working on Brian Louden's computer under his direction, built and ran the research tools for this report. See "How this report was made."

This report organizes public records; it does not include interviews or comment.

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SUMMARY

Summary of the record

1 **The promise.** The government agrees to repay MVSI "absolute and unconditional" within 30 days (the memorandum states two starting points: approval of the invoice, and the vendor's receipt of the early payment), and waives "any Claim" against that payment. The $140 million in the memorandum is the company's own "currently anticipated Maximum Program Limit", which the company may exceed; nothing in the text limits what the government can come to owe (MOU §§1.1(d), 1.2(f)). RECORD

2 **The approval.** DPP told the Senate in writing that the award used 31 V.I.C. § 239(a)(8), "impracticable to obtain competition", and gave its amount as "none" (DPP testimony, Appendix C). RECORD That law requires a written explanation open to public inspection. None was posted with the contract or is in the USVI Public Records archive. Whether one was filed with the Governor and the Commissioner, as § 239(b) requires, is not public.

3 **The government's position.** The government reported $40.1 million, "around 10.7 days of cash on hand", on 30 January 2026, and 8.7 days on 7 August. On 13 August, $124.8 million of a $150 million line of credit was drawn, and the line was due to expire on 31 December 2026. RECORD

4 **The counterparty.** The V.I. register shows that MVSI USVI SPE, LLC's sole member is Municipal Vendor Services, Inc., listed at a Dover, Delaware address that is a commercial registered agent's office (the investor's complaint describes it as a Delaware corporation); its stated capital is $1,000. Robert Miragliotta, chief financial officer of Municipal Vendor Services, signed the memorandum as the SPE's chief financial officer. RECORD

5 **The vendor.** The fee a vendor pays is set privately in its agreement with MVSI. A vendor that joins can leave only with "MVSI's acknowledgement", and "all of the Approved Payables" owed to it go to the revised pay-to address (Def. (q), §1.1(e)). RECORD

6 **The predecessor.** The same two officers ran Municipal Finance & Services Corp., which offered a similar program. One approval is on record (Fishers, Indiana, 2022); we found no New Jersey authorization, and no record that any government actually used the program; the company was liquidated in Chapter 7. RECORD An investor in it is suing both men and, in an amended complaint, Municipal Vendor Services and Government Finance & Services; MVSI USVI SPE, LLC is not a defendant. RECORD The claims are allegations, which the men deny. REPORTED

7 **The cost.** Ellenis told the St. Thomas Source the fee is 5%. REPORTED For being paid about 27 days early, that is a simple annualized equivalent of about 71%. If the government repays within 30 days, MVSI can have at most about one month of program bills outstanding at once. The central government pays commercial vendors about $46 million a month, a third of $140 million, and not all of it would be eligible; reaching $140 million would need slower repayment, bills from agencies outside the central checkbook, or both. OUR READING

8 **The man the Governor credited.** The Governor thanked a "Tony Weeks" as "a liaison to our government" when he announced the program. REPORTED This paper takes him to be Anthony Weeks, whom Government House releases give envoy titles. OUR READING No appointment, contract or government payment to Anthony Weeks was found in the records searched.

9 **What is not known.** Whether any vendor has joined, whether any money has moved, who funds the company, and why it was chosen.

READING KEY

How to read this report

- Labels in the text: RECORD a record says it (a filing, a government, court or registry record; filings are as reported by whoever filed them); REPORTED reported by a named news outlet; OUR READING our reading of a record, such as joining two spellings of a name or reading an abbreviation, explained where it is used. In tables the same three appear as [C], [R] and [O].
- Quotations from the memorandum are from its text as published by the Department of Property and Procurement and held in the archive as LF-89e63acf7a74. Section numbers are the memorandum's own; its numbering is irregular (its section 2 holds subsections 1.1 and 1.2).
- A lawsuit's claims are written as "the complaint alleges". They are contested and undecided.
- Where the law and the memorandum's text point different ways, both are quoted. Which governs is for a court or the Attorney General; this paper does not decide it.
- The Governor's remarks at the 9 November briefing, and Ellenis's interview of 11 November, are taken from named news reports REPORTED. No recording of the briefing was found other than on Government

House's Facebook page (searched 14 November). Government House's written release is in the archive RECORD.

- This report organizes public records; it does not include interviews or comment.

Who and what

The memorandum (MOU)	Memorandum of Understanding, DPP General Contract PO-26-200-2001-1291, between the Government of the Virgin Islands and MVSI USVI SPE, LLC.
MVSI USVI SPE, LLC (the SPE)	The counterparty: a V.I. limited liability company, register no. DC0138533, formed 19 March 2026.
MVSI	In this paper, the memorandum's own short name for MVSI USVI SPE, LLC. Government House and the company's website use the same letters for Municipal Vendor Services, Inc.
Municipal Vendor Services, Inc.	The SPE's sole member; named by Government House as "Municipal Vendor Services Inc. (MVSI)".
Government Finance & Services, Inc.	The New Jersey company named in the memorandum's notice block for MVSI.
Municipal Finance & Services Corp. (MFSC)	The earlier company run by the same two officers; Chapter 7, Bankr. D.N.J. 24-16256.
DPP	The Department of Property and Procurement, which executed the memorandum for the Office of the Governor.
Approved Payable; Reimbursement Amount	The memorandum's terms for an invoice the government has approved, and the full amount it then owes MVSI.
Participation Notice	A vendor's notice to the government that it has joined and wants its pay-to address changed.
§ 239(a)(8)	31 V.I.C. § 239(a)(8): the procurement exception for "property or services for which it is impracticable to obtain competition".

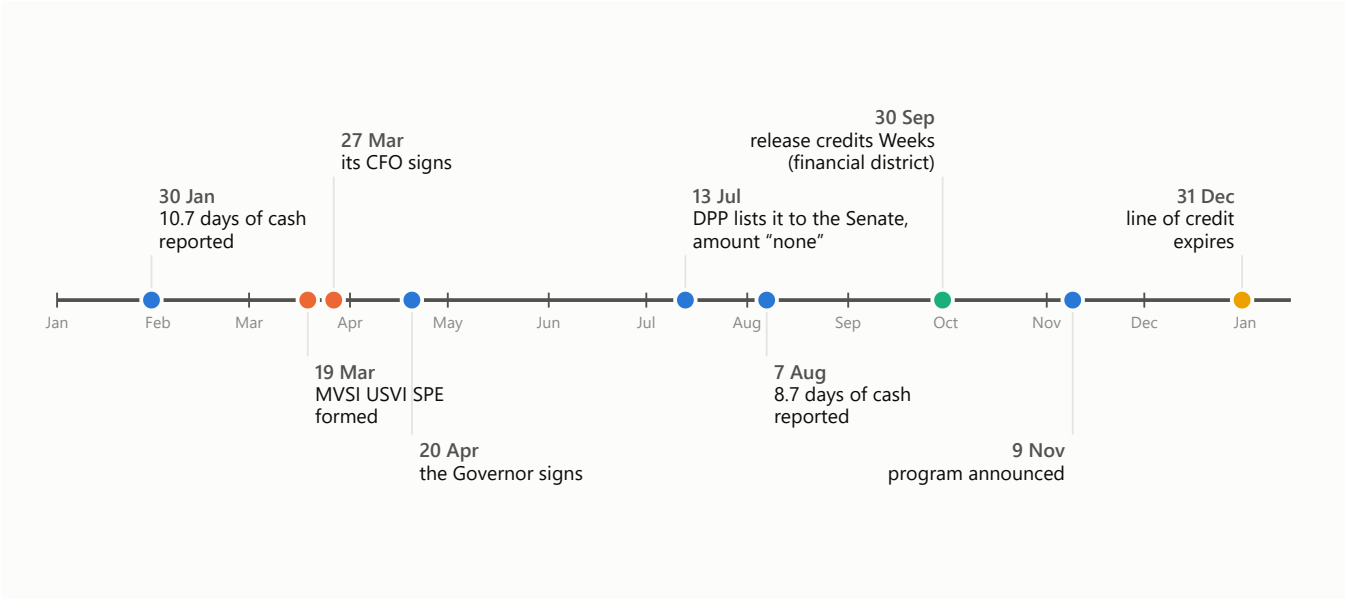
SECTION 1

The instrument

RECORD The memorandum is eleven pages. It was signed by Robert Miragliotta as chief financial officer of MVSI USVI SPE, LLC on 27 March 2026; by Chief of Staff Kevin A. Williams Sr. on 9 April; by DPP Commissioner Lisa M. Alejandro and, "approved as to legal sufficiency", by the Department of Justice on 10

April; and by Gov. Albert Bryan Jr. on 20 April (MOU p. 11; the company's date is handwritten). It runs one year and renews automatically (§1).

Figure 1 — The memorandum in 2026, by date



Source: the MOU (LF-89e63acf7a74); the V.I. register; DPP testimony (LF-6fe16fb4c637); FY2027 Wrap-Up (LF-7350544c4ecd); Government House releases (LF-2db4805c8f23, LF-747a27740e0a). Blue: the government; orange: the company; green: Weeks; gold: a deadline. Dates only; the chart does not say why one event followed another.

How the money moves

- The government decides which accounts are eligible, "based on service type, amounts, and payment frequency", and owes MVSI that determination within 30 days of execution (§1.1(a)). RECORD
- A vendor signs a Vendor Agreement with MVSI and sends the government a Participation Notice "with a request ... to update its Pay-to-Address". DPP "shall promptly change" the address in the government's accounts-payable system (Def. (k), §1.1(e)). RECORD
- Finance approves an invoice "in accordance with law and then existing policies" and sends MVSI a Payment Authorization "by Email or facsimile" (§§1.1(c), 1.2(c)). RECORD
- MVSI pays the vendor the approved amount less "the percentage agreed to ... in its Vendor Agreement" within three business days (§1.2(e)). RECORD
- The government pays MVSI the full approved amount "by the Normal Payment Date Net 30", by wire or ACH, to the revised address (§1.1(d)). Thereafter "all of the Approved Payables" owed to that vendor go to the revised address (§1.1(e)). RECORD

What the government promises

> The GVI's obligation to pay each Reimbursement Amount shall be absolute and unconditional and shall not be affected by any circumstance, including, without limitation: (i) any Claim; (ii) the occurrence or continuance of any default hereunder; (iii) if the Approved Amount is not equal to the amount which would be due under the related Vendor Invoice ...

MOU §1.1(d), archive

- "Claim" is defined to include "any current or future dispute, contest, objection, defense, set-off, recoupment, counterclaim, deduction, discount, credit, chargeback, allowance or adjustment of any kind"; the government "waives any right to assert any Claim" against a Reimbursement Amount and is "estopped" from objecting on any ground, including "sovereign immunity (as permitted by law)" (Def. (g), §1.1(d)). RECORD
- Each Payment Authorization is "deemed an irrevocable instruction", and MVSI may "rely on any Payment Authorization without further inquiry" (§1.2(c)). RECORD
- MVSI pays "at the request and on behalf of the Participant and for the Participant's benefit" and is "fully subrogated" to the vendor's rights (§§1.2(c), 1.2(d)). RECORD
- If the government is late, MVSI "may elect not to pay any future Approved Payable" and may use the vendor's rights under Article 2 of the Uniform Commercial Code "or otherwise at law or in equity" (§1.2(g)). RECORD

What the company promises, and the limit

RECORD MVSI pays "Subject to the terms of this MOU" (§1.2(e)). It "reserves the right to establish a Maximum Program Limit on Unreimbursed Payments"; the government "has been advised that ... the currently anticipated Maximum Program Limit ... will be $140,000,000.00", and MVSI may permit more (§1.2(f)). Its marketing is "commercially reasonable efforts", but it "shall have no obligation to furnish such marketing efforts" (§1.2(a)). It indemnifies the government (§6). The memorandum sets no capital, bond, insurance, reporting duty or audit right for MVSI.

The vendor, the exit and the secrecy

- A vendor's Termination Notice counts only with "MVSI's acknowledgement" (Def. (q)). RECORD
- "The terms of the Program, this MOU and the other related documents are Confidential Information", and neither MVSI nor a vendor must give the government a Vendor Agreement, whose terms "include confidential economic terms" (§18). DPP nonetheless posted the memorandum. RECORD
- Either party may end the memorandum on 30 days' notice (§12); the government may also end it on 60 days' notice (§1). It is "subject to the availability and appropriation of funds and to the approval of the Governor" (§11). RECORD

DRAFTING

The memorandum defines "Reimbursable Losses" and never uses the term; it uses "Participant", undefined, for the payer; it gives two starting points for the 30 days (approval, in Def. (i); the vendor's receipt of the early payment, in §1.1(d)), termination periods of 60 and 30 days, two ZIP codes for one address, and in §1.2(e) has MVSI pay the vendor at the address "described in the Participation Notice", the same notice that carries the revised address the government pays. **RECORD**

SECTION 2

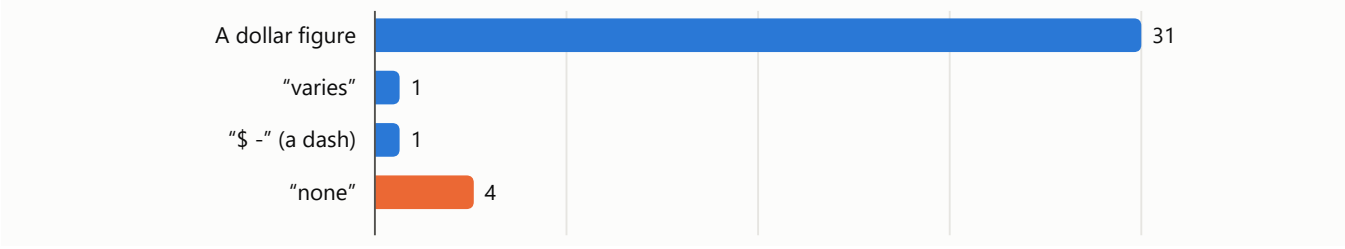
How it was approved, and what the Legislature was told

RECORD In its written FY2027 budget testimony to the Senate Committee on Budget, Appropriations and Finance (13 July 2026), DPP listed the memorandum in Appendix C, "FY 2025-2026 Executed Contracts", as one row, with the company's name misspelled: "MOA | OOG | MVSVI USVI SPE, LLC | PO-26-200-2001-1291 | 31 V.I.C. § 239(a)(8) | none | 4/20/2026 | 4/20/2026 -4/19/2027 | Automatic | N/A | Accelerated Vendor Payment Options" (LF-6fe16fb4c637). In the table's terms: type "MOA" (a memorandum of agreement), agency "OOG" (the Office of the Governor), amount "none", term 20 April 2026 to 19 April 2027, renewal "Automatic".

RECORD Section 239(a)(8) covers "property or services for which it is impracticable to obtain competition". Section 239(b) says such an exception "may be made only after a full explanation of the circumstances ... have been filed with the Governor and the Commissioner" and "shall be open to public inspection", with a monthly report to the Governor and the Finance Committee.

RECORD DPP cites the (a)(8) exception often. The appendix lists 193 distinct contract numbers. It cites 31 V.I.C. 58 times: 49 under § 239 (37 under (a)(8), 6 under (a)(3), 3 under (a)(4), 2 under (a)(12), 1 under (a)(2)) and 9 under § 236(j). Of the 37 (a)(8) rows, 31 carry a dollar figure, from $560.01 to an $8,000,000.00 engineering contract; one says "varies"; one shows only a dollar sign and a dash; and four give the amount as "none": this memorandum, and data-sharing agreements with the U.S. Centers for Disease Control, the Government of Guam and the Association of Public Health Laboratories.

Figure 2 — How DPP's 37 no-bid (a)(8) awards state their amount



Source: DPP FY2027 budget testimony, Appendix C (LF-6fe16fb4c637), parsed 14 November 2026.

OUR READING Citing (a)(8) says nothing particular about MVSI. What sets this row apart is the amount: an undertaking to repay whatever MVSI advances went through the same lane as no-cost data-sharing agreements, because on the form its amount is "none".

DPP posted no § 239(b) explanation with the memorandum (its PDF's bookmarks list "Supporting Docs" that were not posted), and none is in the USVI Public Records archive (checked 14 November 2026). Whether one was filed with the Governor and the Commissioner, as § 239(b) requires, is not public.

RECORD That table row is the only mention of the program to the Legislature in the records searched: the written testimony of the Governor's financial team of 27 February, 8 June and 20 August 2026; the Office of Management and Budget's and the Public Finance Authority's testimony of 16 June; the 62 FY2027 budget analyses by the Legislature's Post Audit Division; and the automatic transcripts of 30 hearings from 1 April to 24 July 2026. The 13 July hearing itself was not reviewed in full; its automatic captions contain no reference to the program.

RECORD The public announcement came on 9 November 2026. Government House's written release, headlined on SNAP relief, names "Municipal Vendor Services Inc. (MVSI)" and payment "in as little as 72 hours after their invoices have been approved", and says: "The program will also provide the government with additional flexibility in managing its cash flow." It gives no fee, no limit and no company name for the SPE, and says "Additional information about vendor enrollment and participation will be released." (Government House release, 9 Nov 2026; Internet Archive copy)

SECTION 3

The government's position when it made the promise

Table 1 — The government's own figures, in date order

DATE	MEASURE	AS STATED	SOURCE
30 Jan 2026	Cash on hand	"$40.1 million, providing us with around 10.7 days of cash on hand"	Finance testimony
8 Jun 2026	Cash on hand	"13 days or approximately $53 Million" (Legislature press release)	Legislature press release
7 Aug 2026	Cash on hand	"$34.5 million, which equated to approximately 8.7 days of cash on hand"	FY2027 Wrap-Up
7 Aug 2026	FY2026 year-end cash	"projected to be negative ($5.6 million)"	FY2027 Wrap-Up
7 Aug 2026	Operating payables (General and Special Funds)	FY2026 invoices "$14.3 million"; FY2025 "$1.5 million"	FY2027 Wrap-Up
13 Aug 2026	Line of credit	"$150 million"; outstanding "$124,779,923.69"; "scheduled to expire on December 31, 2026"; about "$25.22 million" available	FY2027 Wrap-Up

Source: government testimony and reports as linked

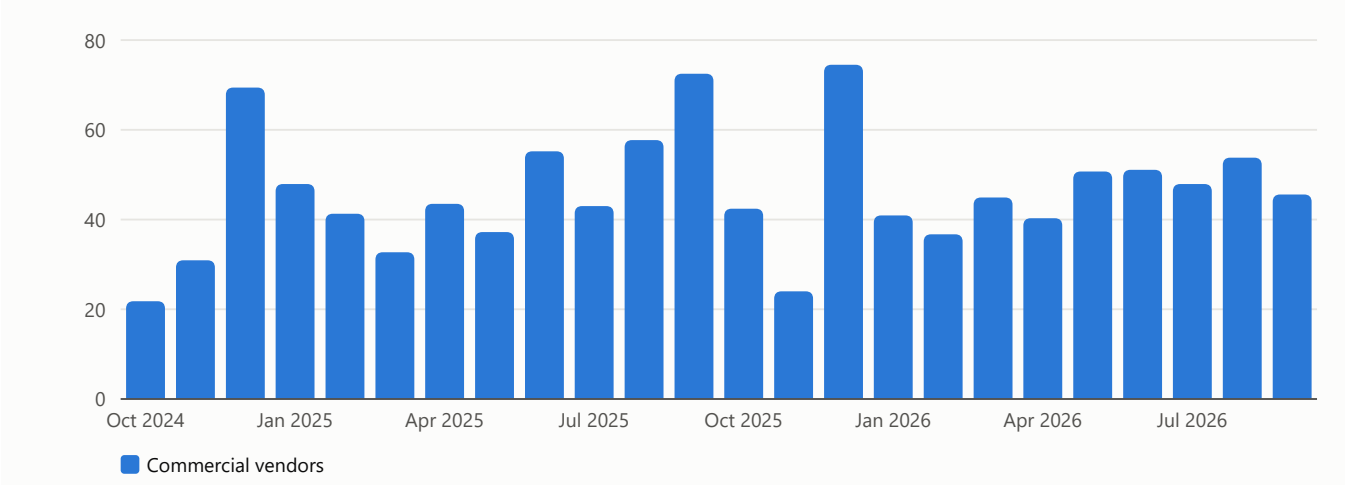
The Legislature authorized the line of credit by act. Act 8701 (2023) set a "maximum interest rate of 9%" and barred a pledge of full faith and credit. Act 8915 (2024) raised it to $150 million and earmarked "$50,000,000 for the payment of vendors, retroactive wage payments, and ... critical needs", with an annual report. Act 8991 raised the authorized limit to $250 million, and Act 9035 (2025) changed the date in section 5 of Act 8701 from 30 September 2026 to 31 December 2035. The bank facility in place, as described in August, still expires on 31 December 2026. RECORD The Governor told reporters the line costs 7.5% (St. Thomas Source, 11 November). REPORTED

How much the government pays its vendors

Every check the central government wrote in FY2026 came to $1,572.4 million. RECORD Of that, by our classification, payments to commercial vendors came to $553.3 million in FY2025 and $552.9 million in FY2026, about $46 million a month. The vendor figure counts payments marked paid, by check date, and excludes payroll-related payments, government payees, individuals, refunds, judgments and public assistance; the classes are assigned from payee names and types, so they are approximate. OUR READING

> **THE CHECKBOOK STOPS IN MID-OCTOBER**
>
> The government's published checkbook has posted no checks dated after 16 October 2026; later downloads, through 11 November, added none. Every checkbook figure in this paper therefore stops at 16 October; anything paid after that date, including any payment under this program, would not appear in it. RECORD

Figure 3 — Central-government payments to commercial vendors, by month ($ millions)



Source: Government of the Virgin Islands checkbook, as published; our classification. October 2026 is omitted: the published checkbook has no checks dated after 16 October 2026. The monthly table is in Appendix A.

SECTION 4

The law the memorandum sits beside

OUR READING The paper sets the memorandum's text beside the statutes. It does not say which governs; that is for a court or the Attorney General.

Table 2 — Side by side

THE LAW	THE MEMORANDUM
Finance "shall process and pay all proper invoices not later than 14 business days after receipt"; agencies approve and release invoices "not later [than] 14 days after receipt" (33 V.I.C. § 3293(a), the Government Payment Processing Act, Act 8422 of 2021). [C]	The government pays MVSI "by the Normal Payment Date Net 30", 30 days after approval (Def. (i), §1.1(d)). [C]
No obligation "in advance of appropriations … unless such contract or obligation is authorized by law" (33 V.I.C. § 3101); a contract must be "authorized by law or … under an appropriation adequate to its fulfillment" (31 V.I.C. § 248(a)). [C]	"Absolute and unconditional" (§1.1(d)); and "subject to the availability and appropriation of funds" (§11). [C]
A contract "executed in violation of this chapter … shall be null and ineffective" (31 V.I.C. § 249(a)); exceptions under § 239 need a public written explanation (§ 239(b)). [C]	Listed under § 239(a)(8); no explanation found. [C]
"amounts owned [sic] to vendors" are counted as debt (2 V.I.C. § 252(3)) [C]; territorial borrowing is subject to the Legislature, with a debt limit (Revised Organic Act § 8(b); our summary) [O]; the government's line of credit, as authorized by the Legislature, carries a "maximum interest rate of 9%" and no full-faith-and-credit pledge (Act 8701) [C].	A revolving program limit MVSI sets; the government repays MVSI as "Reimbursement Amount", MVSI "subrogated"; no rate stated to the government. [C]
Under the V.I. Uniform Commercial Code a vendor may assign what it is owed without the government's consent (11A V.I.C. § 9-406(f)); the Code puts disbursement with the Department of Finance (33 V.I.C. §§ 3201-3204). Both are our summaries of the sections. [O]	The government agrees not to assert defenses against MVSI; DPP makes the pay-to address changes (§§1.1(d), 1.1(e)). [C]
Finance must withhold a 4% gross receipts tax from large payments (33 V.I.C. § 44). [C]	The Reimbursement Amount may not be reduced by any "deduction" (Def. (g), §1.1(d)). [C]
Public records yield only to "some other provision of the Code" (3 V.I.C. § 881(b)). [C]	The terms are "Confidential Information" (§18). [C]

Source: the V.I. Code and acts as cited; MOU LF-89e63acf7a74

OUR READING Whether buying government invoices is "making commercial loans" under the Finance Lenders Law (9 V.I.C. § 765(g), licensed by the Banking Board) is an open question.

SECTION 5

The parties on the register

RECORD The V.I. corporate register (Office of the Lieutenant Governor, Division of Corporations and Trademarks) holds MVSI USVI SPE, LLC's Certificate of Formation, its Articles of Organization (REG496235-01, filed and effective 19 March 2026) and a principal information report (copies obtained 14 November 2026).

- Sole member: "MUNICIPAL VENDOR SERVICES, INC.", listed as a "Non-Registered Entity" (not registered in the Virgin Islands) with a Dover, Delaware address. Delaware's Division of Corporations lists that address as the office of Registered Agent Solutions, Inc., a commercial registered agent; it shows where the company receives legal papers, not where it operates. RECORD
- Organizer: Scot F. McChain, a St. Croix lawyer, managing partner of USVI LAW, LLC (trade name McChain Hamm & Associates). RECORD
- Stated capital: $1,000.00. Member-managed. Purpose: "Facilitate expedited payments to municipal vendors". RECORD
- Resident agent: Alexander Hamilton Trust Co., LLC (register 573957), consent signed and notarized in Christiansted on 19 March 2026. Its member is Scot F. McChain: individually in its annual reports from 2019 to 2026, and, since October 2026, through his revocable trust. RECORD

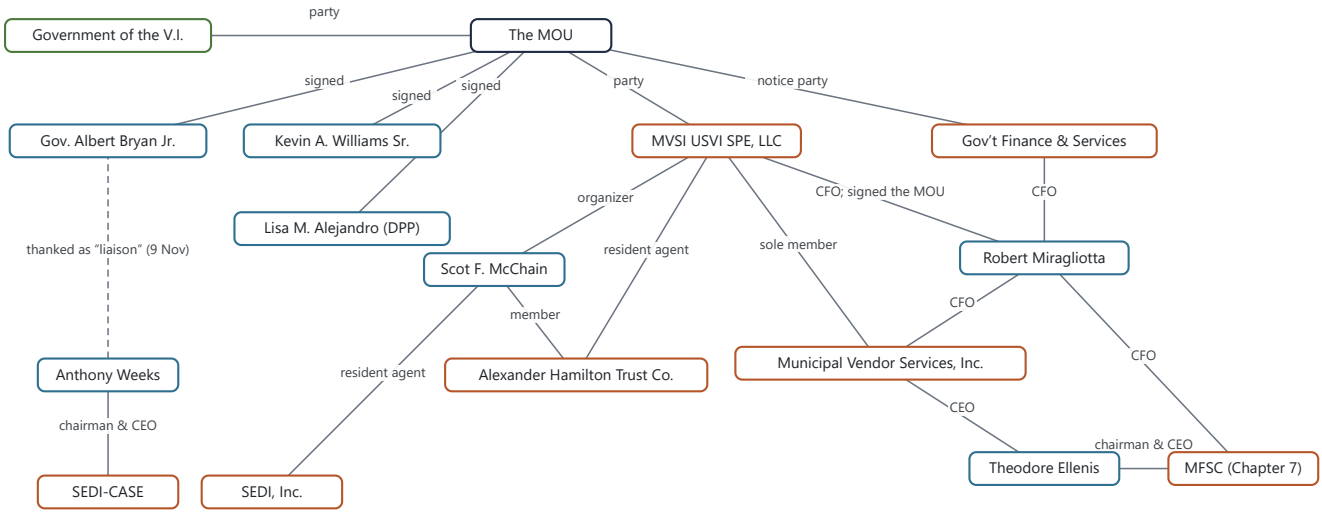
A business license was issued on 2 April 2026 for the activity "applying for a general business license to raise capital to open financial consulting services to facilitate expedited payments to municipal vendors", license type "commercial factoring and accounts receivable purchasing services" (WTJX, 10 November 2026). We have not seen the license record; this is as WTJX reported it. REPORTED Municipal Vendor Services' site says its program "is often confused with factoring, but it works differently"; in 2021 Ellenis told New Jersey the program was "a non factoring accounts payable program". RECORD

Municipal Vendor Services' own site names Theodore Ellenis as chief executive and Robert Miragliotta as chief financial officer, and gives an Iselin, New Jersey address; the memorandum's notice block gives Robert Miragliotta, as CFO of Government Finance & Services, Inc., at an address in Clark, New Jersey. RECORD No public record found shows who owns Municipal Vendor Services.

OUR READING The $1,000 figure is ordinary for a special-purpose company. What the record does not show is the funding behind it. In 2021 Ellenis described the model to New Jersey with "a dedicated account", "dedicated capital" and a trustee (next section); the memorandum requires none of them.

OUR READING Figure 4 draws these roles and the others the records state. They are registered and signing roles. SEDI and SEDI-CASE have no role in the memorandum; they appear because McChain and Weeks hold roles in them. No record shows what Weeks or McChain's firm did on this memorandum beyond the roles drawn.

Figure 4 — Who holds which role



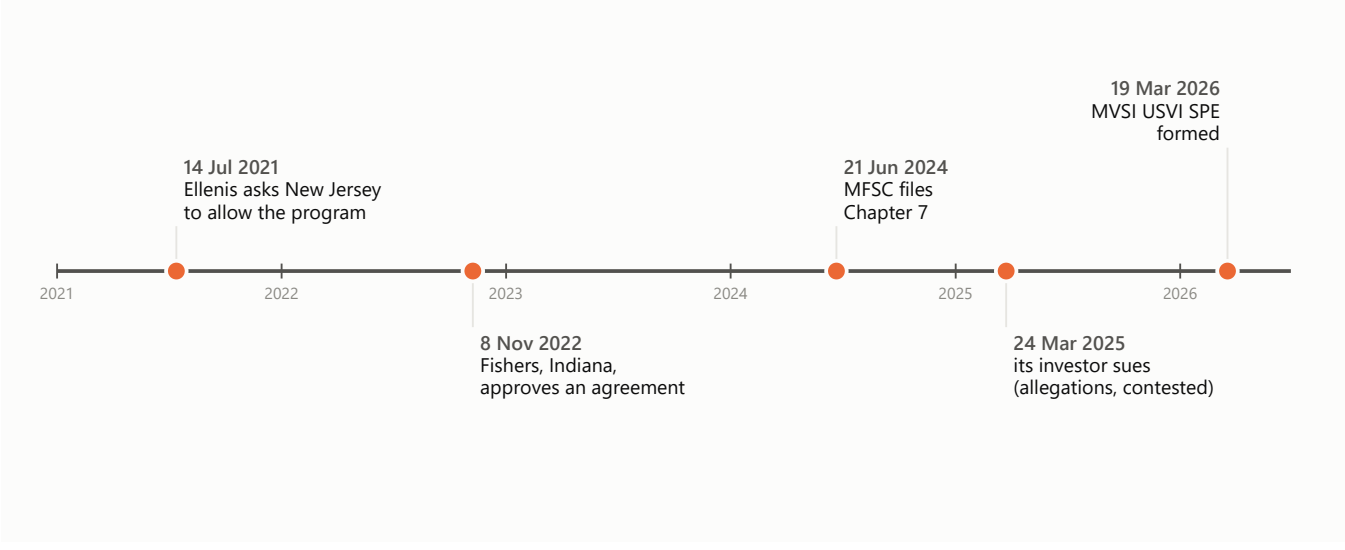
Source: the MOU (LF-89e63acf7a74); the V.I. corporate register; MVS's site; the 2021 New Jersey Local Finance Board transcript; court filings in D.N.J. 2:25-cv-02048 (MFSC officers); VI Consortium, 10 Nov 2026 (the Governor's thanks). Only roles a record states; the dashed line is the Governor's thanks at the 9 November announcement, as a news outlet reported it, not a role; the paper takes "Tony Weeks" to be Anthony Weeks (section 7). A line is a role, not a finding that the parties worked together. Shared addresses, dates and probable links are left out.

SECTION 6

The predecessor's record

Ellenis and Miragliotta ran Municipal Finance & Services Corp. (MFSC) before Municipal Vendor Services. **RECORD** The record of that company is the closest public evidence of how a similar program has fared elsewhere. **OUR READING**

Figure 5 — The officers' earlier company, 2021-2026



Source: NJ Local Finance Board transcript; Fishers BPWS minutes; Bankr. D.N.J. 24-16256; D.N.J. 2:25-cv-02048, Doc 1; the V.I. register. The lawsuit date is the complaint's filing date (Doc 1); its claims are allegations, contested and undecided. Dates only; the chart does not say why one event followed another.

- New Jersey, 14 July 2021: under oath as "chairman and CEO", Ellenis asked the state's Local Finance Board to allow the program. He described "a New Jersey, LLC special purpose entity for each participating jurisdiction with a dedicated account and an approved federal/state financial institution", "dedicated capital specifically for the prompt payment to the jurisdictional vendor", funds "managed and distributed by a trustee", and payments "guaranteed on behalf of the jurisdiction by utilizing dedicated third party vendor funds". He said "The payee of any service provided to a local government unit is always the vendor", that there would be "no change of control to jurisdictional payments to the vendors", and that the program would give the government "new extended payment terms". He said "around 12" municipalities were engaged, without naming one, and, asked whether other firms offered such a service, "It's unique to our company. Nobody has offered it." The board referred the request to staff. We found no Local Finance Board authorization of the program; the Board's rule on third-party disbursement (N.J.A.C. 5:30-17), as published in August 2023, limits it to payroll and utility bills. **RECORD**
- Set beside the memorandum: in the Virgin Islands, DPP changes the vendor's pay-to address to the one in the Participation Notice (§1.1(e)), and the government repays within 30 days rather than on extended terms (§1.1(d)). **OUR READING**
- Fishers, Indiana, 8 November 2022: the Board of Public Works and Safety approved, 3-0, "R110822A - Request to Approve a Certain Expedited Payment Program Agreement with Municipal Finance & Services Corporation". The agreement itself (Exhibit A) is no longer posted. In the Board's agendas and minutes the Internet Archive captured for the following year (about half its meetings), we found no later mention of the agreement. **RECORD**
- Bankruptcy: MFSC filed Chapter 7 (Bankr. D.N.J. 24-16256-MBK) on 21 June 2024. The trustee's fees were awarded on 29 December 2025 ($20,337.78 and $75 in expenses). **RECORD**

- The lawsuit: Discover Growth Fund II, LLC, a V.I. fund that says it invested $4,999,999.67 in MFSC in February 2023, sued Ellenis, Miragliotta and others in March 2025 (D.N.J. 2:25-cv-02048). The complaint alleges that MFSC "was a Ponzi scheme" that "never earned a single penny in revenues"; that MFSC represented contracts with three cities worth about $6.5 million a month (¶86) and "firm commitments" from lenders (¶61), and had bought no payables by February 2023 (¶88); and that Municipal Vendor Services and Government Finance & Services were created to "siphon away" MFSC's assets. RECORD
- The amended complaint, filed about a month later, added three corporate defendants (Doc 112); the case caption on later filings names Municipal Vendor Services, Inc. and Government Finance & Services, Inc. among them (Doc 27). What became of the claims against those two after a later order (Doc 106) is not shown in the court records we found. The claims against ten other individuals were dismissed for lack of specific facts; the claims against Ellenis and Miragliotta continue (Doc 112, 18 August 2026). MVSI USVI SPE, LLC is not a party. These are allegations, contested and undecided. RECORD
- Ellenis denied the allegations in an answer of 7 August 2025, and both men denied them again in a filing of 1 September 2026 (VI Consortium, Ernice Gilbert, 10 November 2026). REPORTED

The signer's regulatory record

RECORD FINRA's BrokerCheck record for Robert Miragliotta (CRD 2443610) lists two final regulatory events, both two decades old:

- 28 February 2001: a New Jersey Bureau of Securities consent order against his then employer, V-Formation, Inc., an inline-skate company where he was chief financial officer and later vice chairman, with a $212,000 civil penalty on the company, which neither admitted nor denied the allegations. BrokerCheck lists it on his record. RECORD
- 2002: an NASD (now FINRA) settlement, when his employing firm was C.J.M. Planning Corp. "Without admitting or denying the allegations", he consented to findings that he engaged in outside business activity without telling his firm and "willfully failed to amend his Form U-4 to disclose a material fact": a $7,500 fine and a six-month suspension (18 November 2002 to 17 May 2003). The regulator's 2002 statement adds that the omission makes him "SUBJECT TO A STATUTORY DISQUALIFICATION". RECORD That is a status under which a securities firm needs regulatory approval before it may employ the person. OUR READING

OUR READING These are small, old sanctions. The 2002 finding concerned his own disclosure to regulators; he signed the memorandum for the company.

SECTION 7

The man the Governor credited

At the 9 November briefing the Governor said: "I want to thank Tony Weeks, who has been instrumental in getting a lot of this stuff done for us as a liaison to our government" (VI Consortium, Ernice Gilbert, 10

November 2026). REPORTED The memorandum itself names Chief of Staff Kevin A. Williams Sr. as the government's representative (§3) and names no liaison, broker or finder. RECORD

On 30 September 2026, a Government House release announced a financial-district initiative for Christiansted ("3rd Wall Street"); it also said the government "is moving forward with a public-private partnership with Global Impact Assets LLC" for bonds "expected to be marketed as Hamilton Bonds". Of the financial-district concept, it said the Governor "credited Anthony Weeks, the Virgin Islands Special Economic Envoy to Taiwan and the Asia-Pacific Region and chairman and CEO of SEDI-CASE, for advancing the concept over several years", and quoted him: "What began years ago as a proposal for a Virgin Islands stock exchange has evolved into a broader financial ecosystem." (Government House release, 30 Sep 2026; Internet Archive copy). RECORD

OUR READING This paper treats the "Tony Weeks" of 9 November as Anthony Weeks; no document states that they are the same man.

His titles in government releases

- Government House releases call him "Special Economic Envoy to Taiwan" (2020, LF-718540407ae3), "U.S. Virgin Islands Special Economic Envoy" and President and Managing Director of CETI Inc. (2024, LF-9bb6fe6b564a), and envoy "to Taiwan and the Asia-Pacific Region" (2026). RECORD An honorary or unpaid title would not necessarily produce an order or a payment record.
- We found no order, letter, act or contract naming him or conferring a title: not in vi.gov's executive-order listing (which holds only two 2026 orders, so it is not a complete register), in any vi.gov post or page, in the USVI Public Records archive, in the acts held from about 2001, or in DPP's contract register (searched 14 November 2026). An unpublished letter could exist.
- No payment to Weeks, SEDI, CETI, Alexander Hamilton Trust Co. or the Alexander Hamilton Opportunity Fund appears in the central government's checkbook (October 2022 to October 2026), payroll (to 16 October 2026), vendor file, GVIBuy or contract register. The semi-autonomous agencies, earlier years, card-paid travel and private payments are outside those records.
- He co-founded SEDI (the St. Croix Economic Development Initiative) with Scot F. McChain: "My colleague, attorney Scot McChain and I founded the St. Croix Economic Development Initiative" (St. Thomas Source staff, 23 October 2024, reprinted by St. John Tradewinds) REPORTED. McChain is the registered agent of SEDI, Inc. RECORD

Earlier appearances in the government's record

- 2006-2008: SEDI-CASE's own release (capital markets release), the company's statement, says he proposed a V.I. stock exchange and co-chaired Gov. Charles Turnbull's Stock Exchange Task Force. Act 6890 (the FY2007 budget) appropriated "STOCK EXCHANGE TASK FORCE ... 500,000"; Act 7020 later struck the task force and moved the money to a financial-services study in the Office of the Governor. RECORD The record does not show how the money was spent.

- 2019: at a board meeting of the Government Employees' Retirement System on 28 March 2019, a board member speaking by telephone said Weeks was "someone that presented to us before with a bitcoin" (the meeting video, in the USVI Public Records archive as LF-181aed2a8726, where it is catalogued under 18 March; the words were checked against the recording). RECORD The remark came while the speaker was complaining about a conference promotion that had used the speaker's own picture. No record of the presentation itself was found, and what Weeks presented, when and to whom are not known; the GERS minutes in the archive begin in 2022.
- 2019: he presented a "Silicon Island" plan and the Alexander Hamilton Opportunity Fund, "$750 million by 2020 through ... 13,000 investors", at the Economic Development Authority's office (St. Croix Source, Susan Ellis, on the 30 April 2019 presentation). REPORTED
- 2023: the Taipei Economic and Cultural Office in Miami, part of Taiwan's foreign ministry, lists him in the Governor's official delegation (TECO Miami). RECORD

In the records searched (the archive, hearing captions, news, and SEDI-CASE's sites and releases), nothing ties Weeks to Ellenis, Miragliotta, Municipal Vendor Services or Government Finance & Services. Who he worked for on this program, and on what terms, is not shown in any public record we found.

SECTION 8

What has been said

- Government House, 9 November: "The voluntary initiative is designed to address longstanding concerns about government payment delays, particularly among small businesses that depend on timely payments to meet payroll, purchase supplies and cover operating expenses." RECORD
- The Governor, 9 November: "It cheapens our cost of money, and the last thing it does is it helps us account for all the invoices that are out there" (WTJX, Tom Eader, 10 Nov). He likened it to an interest-free line of credit and said it had been in development for more than six months (VI Consortium, 10 Nov). He told WTJX in a text message that he was unaware of the lawsuit, and told the Consortium he had no comment. REPORTED
- Ellenis, 11 November: he disputed the allegations and said they do not affect the local program; participation is voluntary; the vendor pays a 5% fee and the government repays only the approved amount. "The money comes from my lenders ... The government is not advancing me." He named Bank of St. Croix as a financing partner and said his partners knew of the litigation. Asked whether he told the Governor's team about the suit before the agreement, he said "I don't know", adding that he did not consider it relevant. He said he had leased space in the Hamilton Building on St. Croix (St. Thomas Source staff, 11 Nov 2026; reprinted by St. John Tradewinds). REPORTED
- Bank of St. Croix is a division of United Fidelity Bank, fsb, of Evansville, Indiana (FDIC certificate 29566). RECORD We found no public record of any lending to MVSI USVI SPE, LLC or Municipal Vendor Services: no bank statement, press release or regulator record.

SECTION 9

Analysis

OUR READING Each figure below shows its inputs. None is a finding of wrongdoing.

What it speeds up

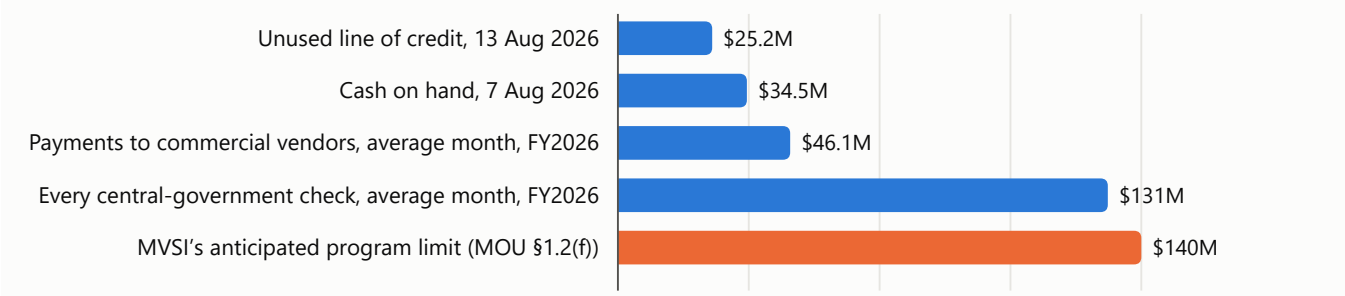
OUR READING The program does not change when an invoice is approved. Its three business days start at Finance's approval (§§1.1(c), 1.2(e)). The law already gives agencies 14 days to approve and release an invoice and Finance 14 business days to pay it (33 V.I.C. § 3293(a)(1)-(2)). What the vendor buys with the fee is the time between approval and the government's actual payment.

What the fee costs a vendor

Ellenis gives the fee as 5%. **REPORTED** Paid on about day 3 instead of day 30 (the memorandum's own repayment term), that is a simple annualized equivalent of about 71% (5/95 × 365/27). If the government would otherwise pay at day 60, it is about 34%; measured against the 14-business-day term the law sets, about 113% (17 days early, taking the 14 business days the law gives Finance from receipt as about day 20). It is not an interest rate in law: the company calls the arrangement a purchase. **OUR READING**

What $140 million would take

Figure 6 — The $140 million beside the government's own money ($ millions)



Source: MOU §1.2(f); FY2027 Wrap-Up (LF-7350544c4ecd); the checkbook as published, our classification. Two bars are balances on a date, two are monthly averages, and the limit is a ceiling on what may be outstanding at once.

OUR READING $140 million is about 4.1 times the government's August cash and 5.6 times its unused line of credit. If the government repays within 30 days, MVSI can have at most about one month of program bills outstanding at once. The central government pays commercial vendors about $46 million a month, a third of $140 million (a total that includes construction, health care and grant payments, which the eligibility screen below leaves out, so if anything this makes $140 million look nearer than it is); even if every check it writes were included (about $131 million a month), the total would fall short. Reaching $140 million would need slower repayment, bills from agencies outside the central checkbook, or both. The eligibility determination that would settle it is not public.

Who pays, and who carries the risk

In the published checkbook as it stood on 11 November (its last check is dated 16 October), approved but unpaid invoices owed to companies and nonprofits (excluding health care, construction, grants and individuals; our classification, since the government's eligibility list is not public) came to about $10.9 million. On that amount a 5% fee is about $0.55 million, paid by vendors; financing the same 27 days on the line of credit at 7.5% would cost about $0.06 million, paid by the public. The line had about $25 million left as of 13 August and expires on 31 December. OUR READING

OUR READING The government keeps the gate: it need not enter a contested invoice (§1.1(c)), can leave on 30 or 60 days' notice, and is bound only so far as funds are appropriated (§11). Its added exposure is the defenses it gives up after approval, reliance on emailed authorizations "without further inquiry", a hard 30-day clock, and a possible incentive to pay program invoices ahead of others, since lateness lets MVSI stop advancing (§1.2(g)). The vendor's exposure is larger: the fee, an exit that needs MVSI's acknowledgement, and all approved payables routed to the revised address whether or not MVSI advanced against them.

OUR READING The memorandum can be read as re-routing payables the government already owes, or as a credit facility: a revolving limit the lender sets, defenses waived, automatic renewal, and payment "on behalf of" the government with the lender subrogated. Government House's own words, "additional flexibility in managing its cash flow", and the Governor's "cost of money" describe a financing tool. Which it is in law is for a court.

LIMITS

What the record does not show

- Whether any vendor has joined, or any money has moved. No payment to MVSI, Municipal Vendor Services or Government Finance & Services appears in the checkbook, which has posted no checks dated after 16 October 2026. Under §1.1(e) a participant's payments keep the vendor's name and go to a changed address, and the checkbook carries no addresses, so this does not show that none occurred.
- Who funds the SPE, who owns Municipal Vendor Services, or what lenders have committed.
- Whether the signed memorandum, or its $140 million figure, has been shown to lenders or investors.
- The § 239(b) explanation; the eligibility determination due about 20 May 2026; the Vendor Agreement form; any written legal opinion from the Department of Justice.
- Why MVSI was chosen, who proposed it, what diligence was done, and whether anyone was paid for the introduction.
- Who Weeks worked for on this program and on what terms.
- The Fishers agreement's text, and whether Fishers ever used the program.
- Whose account the revised pay-to addresses would be.

LIMITS

What this report leaves out, and why

OUR READING This paper does not draw conclusions from shared addresses, filing dates or similar names, and it does not cover the Governor's separate financial-district and bond initiatives.

LEFT OUT	WHY	WHAT WOULD BRING IT IN
The Governor's separate financial-district ("3rd Wall Street") and bond initiatives, beyond his credit to Weeks quoted in section 7	They are separate from this memorandum	A record tying them to it
Conclusions from shared office addresses, filing dates or similar names	An address, a date or a name is not a relationship	A role in a record
The complaint's allegations about personal spending	They say nothing about this program	—

METHOD

Sources, method and reconciliation

DOCUMENT	DATE	WHERE
MOU, PO-26-200-2001-1291	27 Mar-20 Apr 2026	LF-89e63acf7a74
DPP FY2027 budget testimony, Appendix C	13 Jul 2026	LF-6fe16fb4c637
Department of Finance testimony	30 Jan 2026	LF-2bedb04e1363
FY2027 Budget Wrap-Up	Aug 2026	LF-7350544c4ecd
Legislature release (cash, vendor arrears)	Jun 2026	LF-955128b56219
Senate Finance Committee hearing, automatic transcript	16 Jun 2026	LF-5ea647eaae97
Government House releases on Weeks	2020; 2024	LF-718540407ae3; LF-9bb6fe6b564a
Government House release, Financial District Initiative	30 Sep 2026	LF-2db4805c8f23
Government House release announcing the program	9 Nov 2026	LF-747a27740e0a
GERS board meeting, video and transcript	28 Mar 2019	LF-181aed2a8726
V.I. corporate register: MVSI USVI SPE, LLC (DC0138533); Alexander Hamilton Trust Co. (573957)	copies of 14 Nov 2026	Office of the Lt. Governor; not in the archive
Delaware Division of Corporations, registered agents list	14 Nov 2026	corp.delaware.gov
FINRA BrokerCheck, CRD 2443610	14 Nov 2026	brokercheck.finra.org
NJ Local Finance Board transcript	14 Jul 2021	nj.gov
Fishers BPWS agenda and minutes, R110822A	8 Nov 2022	agenda; minutes
Discover Growth Fund II v. Ellenis, D.N.J. 2:25-cv-02048: complaint (Doc 1), later caption (Doc 27), order (Doc 112, citing Doc 106)	2025-2026	Doc 1; Doc 27; Doc 112
In re Municipal Finance & Services Corp., Bankr. D.N.J. 24-16256	2024-2026	docket via CourtListener RECAP
MVS site (how it works; FAQ; about)	13-14 Nov 2026	mvsipayments.com (archive.today copy made 14 Nov)

DOCUMENT	DATE	WHERE
Government of the Virgin Islands checkbook, as published on its transparency portal (no checks dated after 16 Oct 2026; downloads to 11 Nov added none)	Oct 2022-16 Oct 2026	transparency portal
V.I. Code and acts as cited	2026 Code	usvipublicrecords.com/law/code
News: WTJX (Tom Eader); VI Consortium (two stories, one by Ernice Gilbert); St. Thomas Source staff (11 Nov 2026, and 23 Oct 2024; both reprinted by St. John Tradewinds); St. Croix Source (2019)	as dated	linked at the point of use

This is a paper from the public record. No questions were sent to the people named before publication.

Every quotation of the memorandum was checked against its text in the archive; the signature page was read from the image. The register copies were ordered from the Office of the Lieutenant Governor. Figures computed from the checkbook are in the appendix with their method, and every computed figure is in the data package below with the records it comes from.

Table 3 — Reconciliation

CHECK	RESULT
5% for 27 days, simple annualized (5/95 × 365/27)	71.2%
$140M ÷ August cash ($34.5M)	4.06
$140M ÷ available credit ($25.22M)	5.55
Commercial-vendor payments, average month FY2026 ÷ $140M	0.33
Commercial-vendor payments FY2025 / FY2026	$553.26 million / $552.93 million
All central checks FY2026	$1,572.43 million
Approved, unpaid invoices to companies and nonprofits in the published checkbook (our classification); 5% of it; 27 days at 7.5%	$10.9 million; $0.55 million; $0.06 million
DPP Appendix C: distinct contract numbers / 31 V.I.C. citations / § 239(a)(8) / amount “none” among them	193 / 58 / 37 / 4

Documents sought and not found

- Each was looked for in public sources; none was requested.
- A § 239(b) explanation for this award: the posted contract and the USVI Public Records archive.
- Any order, letter, act or contract naming Anthony Weeks: vi.gov’s executive-order listing, posts and pages; the archive; the acts; DPP’s contract register (14 November 2026).
- The Fishers “Expedited Payment Program Agreement” (Exhibit A): no longer posted; no archive copy.
- Any written opinion from the Department of Justice.
- The eligibility determination and the Vendor Agreement form.

DATA PACKAGE

The data behind this report

The package `accelerated-payment-program-data` holds the records the computed figures come from, the groups we sorted the checkbook rows into and the written rules behind them, and a script that checks a selected set of the figures against those files with nothing but Python's standard library.

FILE OR FOLDER	WHAT IT HOLDS
`as-filed/gvi_checkbook_rows_2024-10_to_2026-10.csv`	160,043 rows of the GVI checkbook as published, dated 1 October 2024 to 16 October 2026; payee names masked where the payee may be a private person
`as-filed/dpp_appendix_c_executed_contracts.csv`	the 200 rows of DPP's Appendix C (LF-6fe16fb4c637), with page and row
`as-filed/document_statements.csv`	the words of each record a computed figure starts from (cash, line of credit, program limit, fee, rate)
`labeled/checkbook_row_labels.csv`, `labeled/monthly_payments_by_class.csv`	our classes for each checkbook row, and the monthly sums by class
`rules/RULES.md`	the written rules: selection, masks, classes, the reading of Appendix C
`reproduce.py, printed_figures.json, figures.csv`	the checks, the figures as printed here, and the results

To check the figures: `python -I reproduce.py`, which writes `figures.csv` (each figure checked, the value printed here, the value from the package, the kind of file it reads, PASS or FAIL); the package README lists what it cannot check. At this version: 162 checks, 162 pass, 0 fail.

Its page: https://viupdate.com/reports/data/accelerated-payment-program-data/; the download: `https://files.viupdate.com/reports/data/accelerated-payment-program-data-v1.0.zip`. It is a fixed snapshot with its own Zenodo record and DOI, separate from the report's.

License: the data is dedicated to the public domain under CC0 1.0, apart from limits set by its sources, which the package lists.

APPENDIX A

The checkbook figures, month by month

OUR READING Paid rows in the government's published checkbook, by check-date month, in millions of dollars. "Commercial vendors" excludes payroll benefits (insurance and similar objects), government payees, individuals, refunds, judgments and public assistance; the classes are assigned from payee names and types by our classification (section 3). Source: the checkbook as published. The government's published checkbook has posted no checks dated after 16 October 2026; later downloads, through 11 November, added none.

Table 4 — Central-government checks by month ($ millions; October 2026 omitted: no checks after 16 October)

MONTH	ALL PAID	COMMERCIAL VENDORS
2024-10	83.62	21.79
2024-11	80.99	30.87
2024-12	174.02	69.41
2025-01	114.09	47.95
2025-02	87.42	41.35
2025-03	85.73	32.70
2025-04	121.38	43.54
2025-05	122.45	37.22
2025-06	138.27	55.24
2025-07	116.05	42.99
2025-08	121.49	57.68
2025-09	142.18	72.52
2025-10	105.15	42.45
2025-11	100.14	23.98
2025-12	148.33	74.51
2026-01	97.31	40.85
2026-02	94.42	36.74
2026-03	107.24	44.88
2026-04	127.90	40.34

MONTH	ALL PAID	COMMERCIAL VENDORS
2026-05	127.27	50.68
2026-06	158.93	51.14
2026-07	162.98	47.94
2026-08	160.90	53.82
2026-09	181.86	45.60

Source: Government of the Virgin Islands checkbook, as published

APPENDIX B

Documents and dates

Table 5 — Timeline

DATE	EVENT	SOURCE
14 Jul 2021	Ellenis asks New Jersey's Local Finance Board to allow the program; referred to staff	NJ LFB transcript
8 Nov 2022	Fishers, Indiana, approves an agreement with MFSC	BPWS minutes
Feb 2023	Discover Growth Fund II invests about $5 million in MFSC	complaint (allegation)
21 Jun 2024	MFSC files Chapter 7	Bankr. D.N.J. 24-16256
Mar 2025	Discover Growth Fund II sues Ellenis, Miragliotta and others	D.N.J. 2:25-cv-02048
30 Jan 2026	Finance reports 10.7 days of cash	LF-2bedb04e1363
19 Mar 2026	MVSI USVI SPE, LLC formed; organizer McChain; agent Alexander Hamilton Trust	V.I. register
27 Mar 2026	Miragliotta signs for the SPE	MOU p. 11
2 Apr 2026	Business license issued (per WTJX)	WTJX [R]
9-20 Apr 2026	Williams, Alejandro, DOJ and the Governor sign	MOU p. 11
13 Jul 2026	DPP lists the award under § 239(a)(8), amount "none"	LF-6fe16fb4c637
7-13 Aug 2026	8.7 days of cash; $124.8M of $150M drawn; line expires 31 Dec	LF-7350544c4ecd
30 Sep 2026	Government House credits Weeks for the financial-district concept	LF-2db4805c8f23
9 Nov 2026	The program announced; the Governor thanks "Tony Weeks"	LF-747a27740e0a; news [R]
19 Jan 2027	Court conference in the D.N.J. case (reported)	docket, as reported
20 Apr 2027	The memorandum renews automatically unless ended	MOU §1

Source: as listed

RECORD OF CHANGES

Corrections

None. Corrections to this report after publication will be recorded here: what changed, the corrected value, and the date, rather than absorbed silently.

CITATION

How to cite this report

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The data:

> Louden, Brian. "The Accelerated Payment Program: what the record shows: the data behind the report" (accelerated-payment-program-data), v1.0, 15 November 2026. https://doi.org/10.5281/zenodo.24238576.

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THE ARCHIVE

Built on USVI Public Records

USVI Public Records is the public archive of U.S. Virgin Islands government records where VI Update's research begins. Brian Louden built it and runs it. Every document it holds is kept with its original source and its SHA-256, so a reader can open the record a report rests on.

Archive records this report cites (11):

- LF-181aed2a8726
- LF-2bedb04e1363
- LF-2db4805c8f23
- LF-5ea647eaae97
- LF-6fe16fb4c637
- LF-718540407ae3
- LF-7350544c4ecd
- LF-747a27740e0a
- LF-89e63acf7a74
- LF-955128b56219
- LF-9bb6fe6b564a

Search the archive: usvipublicrecords.com.

METHOD AND TOOLS

How this report was made

AI coding agents (Anthropic's Claude), working on Brian Louden's own computer, built and ran the research tools behind this report: programs that collect the public records, apply the written matching rules and recompute the figures. They worked under Brian's direction and to rules he wrote. He chose the questions and the sources, made every editorial decision and approved the report. The agents also drafted the text under his direction; he reviewed and approved it. The data package holds the records and tables behind the figures, and a script that checks a selected set of them.

What the research tools did

- Collected and processed the memorandum, government testimony, the V.I. corporate register, court and regulatory records, and the GVI checkbook into tables, kept in the data package.
- Applied the written matching rules to names, companies and records, recording the basis of each match so it can be checked.

- Recomputed the report's figures from the data by a second path; the data package's reproduce script lets any reader rerun a selected set of those checks, and its README lists the figures it cannot check.
- Checked each quotation against the document it comes from.
- Ran adversarial reviews: separate AI reviewers read the draft against its sources, looking for errors, gaps and unfair implications, and each finding was answered on the record.
- Built the tables, charts and this document from the data.

What Brian Louden did

- Directed the work: set every rule the tools follow and every source they may use.
- Made every editorial decision: what the report says, how it says it, and what it leaves out.
- Decided whether and when the report is published.

The tools set no rules and made no editorial or publication decision. Tools used: Anthropic's Claude, as AI coding agents that built and ran the research tools and built this document.

The figures the data package checks can be rerun by any reader, its README names those it cannot check, and every archive document cited links to its copy and its SHA-256. Brian Louden is responsible for the report; please report an error to tips@viupdate.com.

The Accelerated Payment Program · A VI Update report by Brian Louden · v1.0 · 15 November 2026.

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Published by Brian Louden from St. Croix, U.S. Virgin Islands.

This report organizes public records; it does not include interviews or comment.

This report carries no home addresses, household P.O. boxes, personal phone numbers or e-mail addresses, or dates of birth.

All times Atlantic Standard Time (UTC-4) unless marked.

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Corrections: tips@viupdate.com. A correction made after publication is listed in the Corrections section of the next version, with what changed, the corrected value and the date; nothing is changed silently.

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