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STATE OF MISSOURI  
PUBLIC SERVICE COMMISSION  
TRANSCRIPT OF PROCEEDINGS  
Local Public Hearing  
January 28, 2015  
Arnold, Missouri  
Volume 13

In The Matter Of Union )  
Electric Company d/b/a ) File No. ER-2014-0258  
Ameren Missouri's Tariff)  
To Increase Its Revenues)  
For Electric Service )

KENNARD JONES, Presiding  
CHIEF REGULATORY LAW JUDGE

STEPHEN STOLL  
COMMISSIONER

REPORTED BY:  
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1 P R O C E E D I N G S

2 JUDGE JONES: Okay. Let's go ahead and  
3 get started with the on-the-record portion of the --  
4 this hearing. As I said earlier, for those of you  
5 who were here, my name is Kennard Jones. I am a  
6 judge with the Missouri Public Service Commission  
7 and I'll be conducting this hearing.

8 I have a list here in front of me that I will  
9 go down, call people up one by one, you'll come up  
10 to this microphone, raise your right hand, I'll  
11 swear you in as a witness, you'll make your  
12 statement then you can have a seat.

13 When I finish the list, if during the course  
14 of the testimony someone out there thinks of  
15 themselves, they also want to make a statement, I'll  
16 give you an opportunity to do that after we've gone  
17 through those who have already signed up.

18 Commissioner Stoll, would you like to make  
19 some statements?

20 COMMISSIONER STOLL: I just wanted to  
21 bring greetings from the Commission. There are five  
22 members of the Missouri Public Service Commission.  
23 This is the last of twelve local public hearings  
24 that have been held in the Ameren rate case and the  
25 process really is just beginning. It starts with

1 the local public hearings and then later this early  
2 spring we'll be having what's called evidentiary  
3 hearings in Jefferson City.

4 We hold these hearings to listen to your  
5 comments and concerns and that's the -- our main  
6 objective tonight, to hear what you have to say. We  
7 also have a court reporter here who is recording a  
8 transcript of the proceedings tonight and the other  
9 four commissioners will be reading those transcripts  
10 that are provided.

11 I also wanted to mention, and you may have  
12 been told this, but I'm not allowed to answer any  
13 questions regarding the specifics of the rate case.  
14 The commissioners sit as judges and we aren't to be  
15 prejudiced in what we say and answer any questions.  
16 I can answer -- or ask questions maybe regarding  
17 clarification of a comment or concern you might  
18 have.

19 And if you do have questions though, and you  
20 probably learned this during the question-and-answer  
21 period, the Public Service Commission has staff  
22 that's in the room and outside, as does the Office  
23 of Public Counsel and the utility. So some specific  
24 questions you might have can be asked there. And,  
25 with that, I will stop and let the hearing begin and

1 I look forward to hearing your testimony.

2 JUDGE JONES: Okay. Let's start by  
3 first taking entries of appearances from the parties  
4 that are present. Ameren Missouri?

5 MR. TOMC: Thank you, Your Honor.  
6 Matthew R. Tomc appearing on behalf of the Union  
7 Electric Company doing business as Ameren Missouri,  
8 St. Louis, Missouri.

9 JUDGE JONES: Matthew, can you make sure  
10 that microphone is on for me?

11 MR. TOMC: Yes, Your Honor.

12 JUDGE JONES: Thank you so much. I  
13 appreciate it. For the Office of Public Counsel?

14 MR. POSTON: Marc Poston appearing for  
15 the Office of Public Counsel.

16 JUDGE JONES: Staff of the Commission?

17 MS. MUETH: Marcella Mueth, P.O. Box  
18 360, Jefferson City, Missouri 65201.

19 JUDGE JONES: Are there any other  
20 parties to this case that are present that would  
21 like to enter an appearance? I don't see a show of  
22 hands, so we'll go through the list.

23 First listed is Pete Springer.

24 MR. SPRINGER: I'm good, questions  
25 answered.

1 JUDGE JONES: Thank you. Next is Jana  
2 Brazeal.

3 Would you raise your right hand, please. Do  
4 you solemnly affirm that the testimony you're about  
5 to give is the truth?

6 MS. BRAZEAL: I do.

7 JUDGE JONES: Thank you, ma'am. You may  
8 proceed.

9 MS. BRAZEAL: Fifty-one percent of  
10 public school children in the United States live in  
11 poverty. According to Ameren's proxy statement for  
12 2013 the total compensation of the president, Warren  
13 Baxter, was \$2,246,218. 50.1 million Americans  
14 struggle to put food on the table. That's according  
15 to the Institute for America's Health.

16 Tom Voss, who is now retired, in 2013 made  
17 \$5,719,927. He is retired. I think he probably has  
18 a good pension. I have no pension. Food insecurity  
19 exists in every county in the United States. That's  
20 according to City Harvest dot org.

21 Steve Sullivan in 2013, who is the former  
22 chairman and president and chief executive officer  
23 made \$4,532,928. One in six people in America do  
24 not have enough to eat. One in six people in  
25 America do not have enough to eat.

1 Charles D. Nasland in 2013 made \$1,533,739.  
2 One in five children in the United States, according  
3 to the University of Central Florida, is hungry.

4 Greg Nelson made \$1,575,760 in 2013. Martin  
5 Lyons made \$2,078,155 in 2013. I had an adjusted  
6 gross income in 2013 of \$33,000. I got breast  
7 cancer, which cost me \$10,000 of my adjusted gross,  
8 not net, gross income.

9 I have not had a raise in four years. If  
10 this increase is granted to Ameren rates will have  
11 risen more than 50 percent, 50 percent since 2006.  
12 In my view, the Public Service Commission, that name  
13 is a misnomer. You have not been serving the  
14 public. You have been serving corporate greed. You  
15 should be ashamed. Think.

16 JUDGE JONES: Thank you, Ms. Brazeal.

17 COMMISSIONER STOLL: Thank you for your  
18 testimony.

19 JUDGE JONES: Next listed is Gary -- and  
20 I'm not sure what your last name is. I believe it  
21 starts with an "S."

22 Can you raise your right hand, please. Do  
23 you solemnly affirm that the testimony you're about  
24 to give is the truth?

25 MR. STEELE: Yes.

1 JUDGE JONES: Thank you, sir. And how  
2 do you -- first name is Gary, right?

3 MR. STEELE: Gary Steele.

4 JUDGE JONES: S-T-E --

5 MR. STEELE: E-L-E.

6 JUDGE JONES: Okay. Thank you very  
7 much.

8 MR. STEELE: Just the way she said it.  
9 Every time Ameren always asks for between 8 and a  
10 12 percent increase, they always get 68.4 percent of  
11 what they ask for. Doesn't make no difference what  
12 they ask for they will get right at 68.4 percent of  
13 it.

14 I got a list of cost of living from 2010 to  
15 2015. The cost of living in 2010 was zero. Cost of  
16 living for 2011 was zero. Cost of living for '12:  
17 3.6. 3.6. '13: 1.7. That's your increase for the  
18 cost of living. 2014: 1.5. 2015: 1.7. You add  
19 those all up, 8.6 percent increase.

20 Would anybody like to explain to me how I can  
21 keep up with the bills when they're getting a 7  
22 percent -- a 7 percent increase every time they ask  
23 for it and everybody on cost of living, everybody  
24 out here that's a citizen that's retired, gets a  
25 cost of living, they're getting right at 1.5 percent



1 a year.

2           Look at this measly crowd. You got 140  
3 chairs out here. This place should be packed.  
4 There should be people lining this wall and all you  
5 have is a measly possibly 80 people maybe. I'm  
6 going to tell you right now, Ameren is going to get  
7 what they want. You're going to give it to them  
8 because there's no support out here. If there was  
9 5,000 people out here that would make a difference  
10 but when you only have 80 people - just look around  
11 at these empty chairs. You've only got 140 chairs  
12 out here. That's all there is, 140.

13           Ameren is going to get the rate increase so I  
14 don't know why you don't just -- instead of playing  
15 these little games just give them a 500 percent  
16 increase. Maybe then when everybody cannot -- when  
17 nobody can pay their electric bill maybe people  
18 would get off their north end going south and come  
19 down here and start complaining. Until that happens  
20 absolutely nothing is going to change. Nothing.

21           JUDGE JONES: Thank you, sir. Next is  
22 Michael Povich. Did I pronounce your last name  
23 correctly?

24           MR. POVICH: Povich, yeah. My name is  
25 Michael Povich. I live in Festus, Missouri. I'm 65

1 years old. I'm retired.

2 JUDGE JONES: Will you please raise your  
3 right hand.

4 MR. POVICH: Oh, I'm sorry.

5 JUDGE JONES: That's all right. Do you  
6 solemnly affirm that the testimony you're about to  
7 give is the truth?

8 MR. POVICH: Yes, I do.

9 JUDGE JONES: Thank you, sir. You may  
10 proceed.

11 MR. POVICH: As I said, I'm Mike Povich.  
12 I live in Festus. I'm 65 years old. I'm a veteran.  
13 I'm retired. First of all, a lot of -- a lot of  
14 companies you can't do what we're doing here tonight  
15 and I do appreciate that. I would like to thank  
16 God. I would like to thank the founders of our  
17 country, our United States veterans, past and  
18 present, and our policemen and fire departments, you  
19 know, for all their efforts they're doing to make  
20 this pretty much still a good country regardless of  
21 what we got going on.

22 I asked a man a while ago and he said that  
23 Ameren's owned by corporation basically and you  
24 can't lose to Wall Street. They're the only  
25 electric company around here and you got

1 multimillions of customers and you keep wanting to  
2 raise them rates up. I mean, standard economics, if  
3 you got a business and you got a lot of customers,  
4 you don't need from the people.

5 I mean, this is about as bad as the  
6 Unaffordable Care Act and a lot of people I know  
7 lost their health insurance on account of that and  
8 then if they got it, they got to pay a lot more that  
9 they can't afford, that they shouldn't pay in the  
10 first place. And this is -- this is almost criminal  
11 in my opinion. This is almost criminal.

12 And I'd like to know what should we all do  
13 first, should we freeze to death or sweat to death?  
14 I mean, should I start cooking outside? Don't  
15 bother me. That's how I grew up. Well, I wonder if  
16 you could just be admirable, maybe for something  
17 spiritual even. (Inaudible) And that's what this  
18 is. Thank you.

19 JUDGE JONES: Thank you, sir. Next  
20 listed is Dottie Bent. Is Dottie Bent present?  
21 Steve Bland?

22 Would you raise your right hand, sir. Do you  
23 solemnly affirm that the testimony you're about to  
24 give is the truth?

25 MR. BLAND: Yes.

1 JUDGE JONES: Thank you. You may  
2 proceed.

3 MR. BLAND: I spoke at another  
4 Commission meeting about a month ago. I was asked  
5 for some additional information. I didn't have it  
6 at that time. Just a recap, at that time I  
7 commented that Ameren UE raised their dividend on  
8 their stocks before the last rate request two years  
9 ago and in December of 2014 they again raised their  
10 dividend and then filed a rate request or well,  
11 actually they filed a rate request before that but  
12 they raised their dividend again.

13 I was asked at that time and I made a comment  
14 that it was -- the dividend was the highest that I  
15 had seen on the electric companies I had been  
16 following on my stock account. At that time I did  
17 not have the information. I was asked what their  
18 dividend was and compared to two other companies.

19 Ameren's dividend is \$1.64 per share on a  
20 yearly basis. Their earnings per share is \$2.34 per  
21 share. Exelon Corporation pays a dividend of a  
22 \$1.24 per share on a yearly basis. Their earnings  
23 per share is \$2.44. Great Plains Energy pays a  
24 yearly dividend of 98 cents. Their earnings per  
25 share is \$1.55. Teco Energy pays a dividend of 88

1 cents on a yearly basis and earnings per share is 74  
2 cents.

3 After all of their expenses -- earnings per  
4 share is derived from what's leftover after they  
5 take -- take into account all the expenses and  
6 operating costs they have and then they pay a  
7 dividend out of that. That leaves 90 cents  
8 remaining difference. They have 200 -- or  
9 242.6 million shares of stock outstanding, which  
10 means 90 cents a share. They're collecting almost a  
11 dollar a share. They have leftover almost a dollar  
12 a share for each share of stock. From their income  
13 statement their gross profit went just from December  
14 of 2013 to September of 2014 increased 92 percent.

15 Their operating income went from  
16 December 2013 to September 2014 increased  
17 228 percent. Net income, again the same time frame  
18 over that 9-month period, increased 676 percent.

19 The retained earnings from their balance  
20 sheet went up, increased 27 percent and their cash  
21 flow increased during the same time frame  
22 45 percent. This does not sound like a company that  
23 needs any more money. Thank you.

24 COMMISSIONER STOLL: Thank you.

25 JUDGE JONES: Thank you, sir. Next

1 listed is Gary Kappler.

2 Would you raise your right hand. Do you  
3 solemnly affirm that the testimony you're about to  
4 give is the truth?

5 MR. KAPPLER: Yes, I do.

6 JUDGE JONES: Thank you, sir. You may  
7 proceed.

8 MR. KAPPLER: Yes, I'm retired and I  
9 have a daughter and grandson at my house and I'm  
10 pretty stretched thin with being on retirement and  
11 also raising my grandson and taking care of my  
12 daughter at the same time. So I agree with  
13 everybody that's in here that people on fixed  
14 incomes are really having a tough time with all of  
15 our bills, you know.

16 And first off, I wish to really thank you  
17 guys for allowing us Ameren customers to voice our  
18 opinions over this, over Ameren's request to raise  
19 their -- or get an increase of 10 percent,  
20 \$264 million. It's good to see democracy at work,  
21 you know, that we can voice our opinions.

22 I had asked a question before, before this  
23 commentary started here, about how much they had  
24 asked for, I think it was either last year or the  
25 year before that, and were granted \$250 million.

1 Now, this seems like a broken record to me, you  
2 know, with these -- whatever they ask for they seem  
3 to be able to get. And we don't get raises, you  
4 know, as retirees we don't get any of this. You  
5 know, we live on what we have to -- what we get  
6 paid. Social security, our retirements and as this  
7 lady said, she doesn't get anything, you know.

8           It kind of gripes me that Ameren has -- and  
9 I've heard statistics that they have between 29 and  
10 33 lobbyists. You know, who do we have to lobby for  
11 us, you know, the people that are paying bills? The  
12 only people we got are ourselves and that's good to  
13 see that all these people are out here expressing  
14 their views.

15           You know, as ratepayers we're subject to  
16 hearing a lot of excuses as to why they have to  
17 continually raise their rates and one of their  
18 current excuses is that meeting pollution guidelines  
19 set by the EPA and the DNR is just too expensive to  
20 achieve. In 2008 the voters in our state passed a  
21 law mandating that Ameren must derive more of their  
22 power from clean sources of energy and I think this  
23 is like 3 percent of their energy has to be derived  
24 from clean energy.

25           The public spoke. Other states surrounding

1 Missouri are achieving good results with increased  
2 usage of safe solar and wind energy with no clean-up  
3 costs as with coal or nuclear. So they don't have  
4 to put out all those clean-up costs. You know, how  
5 can you clean up solar, you know, or wind? It's out  
6 there.

7 And it's the future. I mean, we can deny it  
8 all we want. We've been burning coal for how many  
9 years? Since people started fires but we got to  
10 move on, you know. We have to look at where we're  
11 at right now and the cost that people are paying in  
12 their health.

13 You know, Ameren says they can't do this.  
14 And it just came out recently that Kansas City Power  
15 & Light are closing three of their coal-fired plants  
16 and they're switching to solar and wind forms. Now,  
17 if they can do it, you know -- and also, this is a  
18 kicker too, they're going to save a billion dollars  
19 in 20 years. This is just across the state from  
20 where we're at right now.

21 You know, yes, there are costs involved to  
22 prevent residents living around these coal-fired  
23 plants from getting sick from toxic contaminants  
24 released in the air and water. Some of these toxic  
25 substances, if you don't know, but Mercury is



1 released, lead, arsenic, cadmium, chromium,  
2 selenium, molybdenum and antimony, plus many others.  
3 These contaminants and toxicants can produce a whole  
4 range of illnesses from cancers, reduced IQ's in  
5 babies, kidney disease, lung disease, emphysema and  
6 asthma, as well as other chronic illnesses.

7           Personally, my daughter and grandson, who  
8 live with me, have had bouts with asthma over the  
9 years and have had to be treated for this. I'm sure  
10 probably some of you in this room have suffered  
11 respiratory problems if you live near a coal-fired  
12 plant, which we live in Festus so our closest plant  
13 would be the Rush Island plant but we're all down  
14 wind and down water from somebody's mess when you  
15 really stop to look at it.

16           The plant Labadie and at Rush Island has no  
17 scrubbers. It has an electrostatic precipitator,  
18 which gets the big stuff but it doesn't have  
19 anything to get the fine stuff. So that stuff is  
20 still floating around out there.

21           Ameren needs -- I hate to say it, they have  
22 made improvements but they need to be a better  
23 neighbor. You know, if I live in a neighborhood and  
24 my sewer runs into some guy's next yard, what is he  
25 going to think of me?

1           You know, I know fishermen that fish in the  
2 Mississippi River. They won't eat the fish. I  
3 won't eat the fish because they're  
4 Mercury-contaminated. The catfish in that river are  
5 bottom feeders. Same way with Big River. So is  
6 this what we want to give our children and  
7 ancestors? You know, we need to step up.

8           Maybe Ameren should take a serious look --  
9 and somebody had mentioned this before -- on the  
10 amount of money that some of these CEOs are getting  
11 and if they're complaining about these constant  
12 costs maybe they shouldn't be giving some of these  
13 CEOs \$5 million a year. You know, maybe they can  
14 take a little pay cut now and then. We are most of  
15 the time.

16           That's pretty much what I have to say and I  
17 just hope -- you know, there has been remarks that  
18 you guys kind of did a lot of these, you know, these  
19 different increases they want but, you know,  
20 sometimes you just got to draw the line and say  
21 enough is enough, you know. That's all I have to  
22 say.

23           JUDGE JONES: Thank you, sir. Next  
24 listed is Gregg Aubuchon. I'm not sure if I  
25 pronounced your last name correctly. Aubuchon.

1 Will you raise your right hand, sir. Do you  
2 solemnly affirm that the testimony you're about to  
3 give is the truth?

4 MR. AUBUCHON: I do.

5 JUDGE JONES: Thank you. You may  
6 proceed.

7 MR. AUBUCHON: In June of 2014 I became  
8 a shareholder of Ameren. I inherited stock from my  
9 mother. She was 98 and she had this stock her whole  
10 life. At the present my dividend exceeds my  
11 electric bill. The dividends recently were just at  
12 upwards 2 and 1/2 percent. My social security went  
13 up 1.7 percent. My pensions went up zilch.

14 This past year I got a notice from Ameren  
15 that my electric usage went down 23 percent,  
16 however, my budget billing continues to rise. My  
17 budget billing has almost doubled in ten years. I  
18 believe their rates have went up at least 42 percent  
19 in six years and they're asking for another  
20 10 percent.

21 The rural co-ops, just south of us, they  
22 charge 9 cents a kilowatt hour. Ameren is charging  
23 11 cents. When you find out where the source of  
24 their energy is, when you find out from these  
25 co-ops, some of it is natural gas. Something that

1 Ameren doesn't utilize. Ameren relies on cheap coal  
2 that is hauled some 1,000 miles.

3 There are more jobs in Missouri related to  
4 solar energy than there is the coal industry. Solar  
5 jobs in Missouri amount to 2800. The coal jobs is  
6 32. However, the State of Missouri, we get  
7 1 percent of our power from solar energy and we get  
8 80 percent from coal. So figure that one out.

9 And recently, as my friend just stated,  
10 Kansas City Power & Electric, they stepped up to the  
11 plate and this move away from coal at four of these  
12 plants is not expected to raise the rates. It's  
13 expected to be a cost savings of \$1 billion over 20  
14 years and that's -- that's a fair amount of money.

15 When you look at tax rates you will find out  
16 that there's three-fourths of the corporations that  
17 don't pay income tax. You take a company like  
18 General Electric, their income tax rate is  
19 4 percent. Ameren is 6 percent. But these  
20 companies are all complaining about the regulations.  
21 Too many regulations.

22 Oftentimes I look around and I -- if it  
23 weren't for regulations I'd be in my grave, I  
24 believe, because I live in a town that's known as  
25 the "Toxic Triangle." We've been inundated by these

1 industries that have very little regard for humans.

2           And I believe the coal jobs have not  
3 dissipated because of the EPA. Rather, natural gas  
4 is cheaper at this point and I believe the jobs in  
5 the coal industry have been lost because of improved  
6 industrialization just like a lot of jobs. Where  
7 there was 400 jobs now there's a hundred jobs.  
8 People still doing the same amount of work, same  
9 production. That's what happened in the coal  
10 industry but they're blaming the EPA for just trying  
11 to do the things that are right.

12           And last, it's always -- it should always be,  
13 whenever you go to bed at night, people and planet  
14 before profit. Thank you.

15           COMMISSIONER STOLL: Thank you, Gregg.

16           JUDGE JONES: Thank you. Next listed is  
17 Ruth Wisdom.

18           Do you solemnly affirm that the testimony  
19 you're about to give is the truth?

20           MS. WISDOM: Yes, sir.

21           JUDGE JONES: Thank you, ma'am. You may  
22 proceed.

23           MS. WISDOM: Well, greetings to all of  
24 you guys that have been serving on these panels,  
25 Ameren, and all of the support people and the Public

1 Service Commission. I think this is like No. 12, so  
2 I'm sure you're all getting a little weary. I  
3 appreciate the time and effort you're putting in and  
4 the fact that we are allowed to come and state an  
5 opinion and hopefully be listened to.

6 I would like to commend Ameren, before I  
7 start my list of complaints, because we don't have  
8 too many power outages anymore. They're doing a  
9 good job in a lot of ways but it just costs too  
10 doggone much.

11 I feel like Ameren behaves like a spoiled  
12 child. They think they can get anything they want  
13 but you guys on the Commission behave like a doting  
14 father and mother. You can't say no to them.

15 So, you know, I know what kind of money I get  
16 and it's not very much. I'm on a very limited  
17 income just like all the people in this room. When  
18 we get less than 2 percent increase maybe every  
19 three or four years and then this keeps going up  
20 almost 50 percent in the last ten years, that just  
21 doesn't come out to a very good checks and balances.

22 The frequent increases are really hardest, I  
23 think, on the elderly and the people who are on  
24 limited incomes, on any kind of government pension  
25 checks or whatever and they're kind of stuck in the

1 grid. They don't have the option of moving out into  
2 the country where maybe you can get electric from  
3 the co-op for a cheaper rate. They're stuck where  
4 they are in their neighborhood.

5 I think Ameren needs to take a lesson on  
6 frugality from me. I dress very nicely but I buy my  
7 clothes at second-hand stores. I do shopping for my  
8 groceries at places like Aldi's. I don't spend very  
9 much money because I don't have it by the time I pay  
10 my bills and I try to pay my bills.

11 They need to learn how to stick within a  
12 budget and if I need to have a major repair on  
13 something like a new roof or new windows or  
14 whatever, carpeting, I have to do without a lot of  
15 things and save and save and save for a long time  
16 before I can do a major project. But they think  
17 they should just have this big increase and that  
18 isn't how the real world works.

19 I think they need to have some shakeups at  
20 the top. It's way, way crazy some of the money that  
21 they're making, some of the bonuses, some of the  
22 country-club things. Thank goodness you guys don't  
23 allow that but if they cut some of that pork we  
24 wouldn't be paying so much money. They need to live  
25 within their means like we do.

1 I also understand that increases are  
2 necessary from time to time but they should be  
3 1.5 percent, 2 percent, not 10, 20 and these  
4 ridiculous amounts that they've been. Our electric  
5 just keeps climbing and climbing.

6 My friend receives only a little more than  
7 \$700 a month social security and this summer, in  
8 July, he had an electric bill that was as much as  
9 his check. Now, there's something wrong with that  
10 picture.

11 Okay. I'm an equal opportunity complainer,  
12 so I'm going to pick on you guys at the Public  
13 Service Commission for a minute. I feel like maybe  
14 there would be more attention paid to the people,  
15 the public that you're supposed to service, if  
16 you're elected. Now, Steve, you know how to do  
17 that. I've worked for Steve for quite a few times  
18 when he's run for public office but I think that as  
19 an elected public servant you're much more  
20 accountable to people. That's my idea.

21 I would like to thank everybody, particularly  
22 the Public Service Commission, for allowing me to  
23 come up here and say my little piece and say what I  
24 think. And I think -- I think you guys can take a  
25 little cue from Nancy Reagan. You remember when she



1 started the campaign against drugs? Her campaign  
2 slogan was, "Just say no." Thank you.

3 COMMISSIONER STOLL: Thank you, Ruth.

4 JUDGE JONES: Next listed is Anne, I  
5 believe it's Charles. I'm not sure if I'm reading  
6 it right. Is that correct?

7 MS. CHARLES: Yep.

8 JUDGE JONES: Will you raise your right  
9 hand. Do you solemnly affirm that the testimony  
10 you're about to give is the truth?

11 MS. CHARLES: I do.

12 JUDGE JONES: Thank you. You may  
13 proceed.

14 MS. CHARLES: So Ameren, and all the  
15 other electric companies honestly, like to complain  
16 about the EPA regulations and guidelines and all of  
17 that but those are there for a reason. And the EPA  
18 and the Department of Natural Resources even said  
19 that Ameren is polluting so much in this area  
20 specifically that it's killing people, literally  
21 killing people.

22 The Meramec plant kills 60 to a hundred  
23 people every year and so does the Rush Island. They  
24 are two of the worst polluters in America. They're  
25 in the top 20, both of them, and they're polluting

1 and they cause lung disease and respiratory illness,  
2 increased asthma rates. St. Louis and Jefferson  
3 County have some of the worst asthma rates in the  
4 entire country because of what they're doing.

5 So they like to blame these things for the  
6 rate increases but like other people have said,  
7 Kansas City Power & Light have been installing solar  
8 and it saves them money. Ameren likes to say that  
9 they're going to have the largest solar panel in  
10 Missouri but Ikea is even going to beat them once  
11 they're done making their store in St. Louis, so  
12 it's really not that big.

13 The Minneapolis airport has a bigger one than  
14 Ameren does and that's just one small airport,  
15 whereas Ameren has an entire monopoly on a portion  
16 of Missouri. So I just wanted to voice that.

17 COMMISSIONER STOLL: Thank you for your  
18 testimony.

19 JUDGE JONES: Thank you. Next listed is  
20 Tom Diehl.

21 Hi, would you raise your right hand, sir. Do  
22 you solemnly affirm that the testimony you're about  
23 to give is the truth?

24 MR. DIEHL: Yes.

25 JUDGE JONES: Thank you. You may

1 proceed.

2 MR. DIEHL: Okay. I just want to follow  
3 up on the issue of the premature deaths in the St.  
4 Louis area that have been documented. You know,  
5 that comes through the Environmental Integrity  
6 Project, which was done by the Boston University  
7 School of Public Health. So if you can imagine each  
8 and every year this room of people just dying from  
9 the health effects of Ameren's reliance on coal and  
10 they're shading the backs about how clean they've  
11 made their operation. I mean, no dollars in the  
12 rate request are earmarked for new pollution  
13 controls at either the Meramec plant, which they say  
14 will be running another eight years, nor the Rush  
15 Island plant.

16 So they will continue to pollute at the same  
17 level as they have been for the last 30 plus years,  
18 as well as, you know, same numbers of people dying  
19 and getting sick every year because they refuse to  
20 invest in cleaning up those facilities. I think  
21 that should be a part of any requirement for any  
22 grant of a rate request.

23 That Environmental Integrity Study also shows  
24 that the St. Louis -- Greater St. Louis area, we  
25 spend an additional \$136 billion each and every year

1 on health costs related to the air pollution in  
2 those two plants and the Labadie plant.

3 You know, we are paying not only through  
4 increased electric bills, we're paying through our  
5 health insurance. We're paying out of pocket. None  
6 of these costs get figured into their rate request  
7 but it costs every consumer in the region additional  
8 dollars because Ameren refuses to clean up their  
9 current operation.

10 Ameren also refuses to install ground water  
11 monitors at any of their Missouri coal ash ponds as  
12 they have in Illinois, perhaps just because they  
13 found at every one in Illinois they were leaking  
14 contaminants into the ground water is why they don't  
15 do it.

16 Household income has been flat for 40 years.  
17 Since, you know, the day I got out of high school  
18 you know, there has been virtually no change. In  
19 fact, if you follow the news they say in the last  
20 six, seven years household income has actually gone  
21 down. Yet for the last eight years, based on  
22 everyone's work with the numbers, Ameren has had  
23 rate increases totaling 46 percent. You know, where  
24 is the justice in that? Where is the equity in  
25 that?

1           We pay through our health costs. We pay it  
2   in those ever increasing salaries. We need to have  
3   some serious look at how we can have a more fair  
4   rate structure that doesn't punish the homeowners in  
5   favor of others. Thank you.

6           JUDGE JONES: Thank you.

7           COMMISSIONER STOLL: Thank you. Thanks  
8   for your testimony.

9           JUDGE JONES: Next is Jeanette Barbey.

10          Do you solemnly affirm that the testimony you  
11   are about to give is the truth?

12          MS. BARBEY: Yes.

13          JUDGE JONES: Thank you, ma'am. You may  
14   proceed.

15          MS. BARBEY: Well, I don't have a whole  
16   lot to say but I have asthma and I know it has been  
17   increasing. I thought it was the cat but maybe it's  
18   the electric company.

19          But anyway, what I want to say now is I have  
20   a son that has kidney failure and heart failure and  
21   he can't afford to keep warm. He has to come up to  
22   my house and I can't afford -- I have to help him  
23   pay his bill because he's on disability and he's  
24   cold. He's cold in his house. I keep my house at  
25   67 and it's cold. I used to keep it 75. Can't do

1 that anymore.

2           And I got included in with the baby boomers.  
3 I'm a little old to be a baby boomer but I'm  
4 included and there's a lot of us and we don't make a  
5 lot of money. I have my own business. I'm 73 and  
6 I'm still working because I want to help my kids  
7 because they're struggling. And I'm tired. I want  
8 to retire but I can't help this boy if I retire.  
9 And I don't have a sit-down job. I got a stand-up  
10 job.

11           And I just want to plead to the people that  
12 -- there's a lot of us old people that really can't  
13 afford any more increases and I hope that you'll  
14 think of us and stop that.

15           And on the solar thing, seems to me like if  
16 they have a lot solar they're going to make money on  
17 this solar that they're putting in. And I know  
18 they're making profits. I haven't made a profit on  
19 my business in the last -- well, I've lost plenty of  
20 money and I'm still working and doing what I'm doing  
21 and just trying to get a salary, little salary.

22           And I haven't raised my prices in years and  
23 years because of competition, you know, I can't  
24 raise my price. But they don't have any  
25 competition. They have none. We're stuck with

1 them. And that's all I got to say and I thank you.

2 JUDGE JONES: Thank you.

3 COMMISSIONER STOLL: Thank you for your  
4 testimony, ma'am.

5 JUDGE JONES: Gerald Wendt? Is there a  
6 Gerald Wendt here? Joe Hathaway?

7 Do you solemnly affirm that the testimony  
8 you're about to give is the truth?

9 MR. HATHAWAY: Yes.

10 JUDGE JONES: Thank you, sir. You may  
11 proceed.

12 MR. HATHAWAY: All I got to say is  
13 Missouri Public Service Commission, no on this  
14 increase. We have a cost of living that is  
15 increased but yet you're asking -- Ameren UE is  
16 asking for more than the cost of living. No. As  
17 everybody has testified prior to me, I affirm no.

18 COMMISSIONER STOLL: Thank you.

19 JUDGE JONES: Next listed is Alan Marty.

20 MR. MARTY: I did have something to say  
21 but the lady there said it all.

22 JUDGE JONES: Okay. Anita Madsen? Did  
23 I pronounce your last name correctly?

24 MS. MADSEN: Yes, you did.

25 JUDGE JONES: Okay. Thank you. Could

1 you raise your right hand.

2 MS. MADSEN: Can I just hold this  
3 because I'm short?

4 JUDGE JONES: Of course you can. Will  
5 you please raise your right hand. Do you solemnly  
6 affirm that the testimony you're about to give is  
7 the truth?

8 MS. MADSEN: I do.

9 JUDGE JONES: Thank you, ma'am. You may  
10 proceed.

11 MS. MADSEN: First of all, the Ameren  
12 Missouri folks are terrific speakers but I've got to  
13 thank Michael J. Fox for teaching me the words "spin  
14 city." When I first moved to Jefferson County on my  
15 refrigerator I had an Ameren -- back then Union  
16 Electric -- bill on my refrigerator that said,  
17 "There are so few people who live out here we have  
18 to charge you more to service you."

19 And I hadn't lived there a year when low and  
20 behold here came another bill and I put it up next  
21 to the other one on the refrig and it said, "There  
22 are so many more people who have moved into your  
23 area that it is going to cost us more to serve you."

24 I don't care what happens they can spin it.

25 I looked at my bill and, like so many others



1 here, my last bill said that my usage had decreased  
2 20 percent. I looked at last year's bill, of course  
3 this year's was higher. So I even dug back in my  
4 bills and went back to the year 2012/2013,  
5 December/January and I found I had used almost the  
6 exact same kilowatt hours as I have used this  
7 December/January but my bill, of course, had  
8 increased. It had increased enough that when I  
9 multiplied by 12 it is not reasonable, as many other  
10 folks have said here, for the working poor and  
11 middle class.

12 We already have this energy efficiency  
13 investment charge on our bills and have had it for  
14 years that Warren spoke about. We realize that  
15 Ameren is a monopoly. It's a special kind of stock  
16 company. It's got this monopoly because there is  
17 the Public Service Commission that is supposed to  
18 make sure the monopoly doesn't get out of hand and  
19 over charge.

20 Yes, it's the stockholders but these  
21 stockholders know that they don't have the same  
22 risks as other stockholders because it is a monopoly  
23 that is one of those that doesn't have the same kind  
24 of risks as other stocks. Therefore, they need to  
25 understand that that would create them getting less

1 dividends than maybe one that was more risky.

2 Also, those top 10 percent salaries have been  
3 mentioned here many times this evening. Why? When  
4 you have a monopoly and it's a guaranteed thing that  
5 everybody has to come to you, then is it so -- how  
6 should we say this -- needed in such high ways of  
7 thinking to make sure that you produce these CEOs,  
8 high-level management don't have to do the same  
9 things that a more risky stock company would have to  
10 do. So, yes, we think they can back down a little  
11 bit.

12 I won't bore you with the numbers but, again,  
13 please think of the working poor and middle class  
14 and the entire composite picture of why you are  
15 there as the Public Service Commission to look out  
16 for the rest of us so that this corporation may have  
17 a monopoly. Thank you.

18 COMMISSIONER STOLL: Thank you for your  
19 testimony.

20 JUDGE JONES: Next listed is Andrew  
21 Bodicky.

22 MR. BODICKY: I was not prepared for  
23 this. I mean, I was not prepared. All I want to do  
24 --

25 JUDGE JONES: Just before you start

1 are -- do you -- are you wanting --

2 MR. BODICKY: I don't want to make a  
3 speech. I didn't know I was supposed to.

4 JUDGE JONES: Do you solemnly affirm  
5 that the testimony you're about to give is the  
6 truth?

7 MR. BODICKY: I would just like to  
8 present this --

9 JUDGE JONES: Do you solemnly affirm  
10 that the testimony --

11 MR. BODICKY: Do you represent the  
12 Public Service Commission?

13 JUDGE JONES: Right now I'm asking you  
14 whether or not your testimony is truthful.

15 MR. BODICKY: Yes.

16 JUDGE JONES: Okay. Thank you. You may  
17 proceed.

18 MR. BODICKY: Are you --

19 JUDGE JONES: We are from the Public  
20 Service Commission, yes.

21 MR. BODICKY: Okay. I would like to --  
22 can I address the audience?

23 JUDGE JONES: As long as the court  
24 reporter can hear what you're saying.

25 MR. BODICKY: This is Ameren's stock.

1 It has been going up and it hasn't faltered in about  
2 4 out of 15 years. This is electric stock on the  
3 New York Stock Exchange. S&P, the electric stocks  
4 have risen so high it's above all other stocks and  
5 Ameren Electric supported that. So I don't see  
6 where they are hurting in the least and they should  
7 have enough money to cover their -- whatever  
8 business expense they need.

9 And I would like to say another thing and I  
10 would like to address you people, is that I wish  
11 that the -- I wish that the Public Service  
12 Commission would look after the American -- the  
13 people in Missouri with more diligence and take care  
14 of whatever needs to be taken care of to keep them  
15 from getting gouged. Thank you.

16 JUDGE JONES: Thank you, sir.

17 COMMISSIONER STOLL: Thank you.

18 JUDGE JONES: Next is Patricia  
19 Pedigo-Smith. Thank you.

20 Will you raise your right hand, please. Do  
21 you solemnly affirm that the testimony you're about  
22 to give is the truth?

23 MS. PEDIGO-SMITH: As far as I know,  
24 yes, sir.

25 JUDGE JONES: Thank you, sir -- I mean

1 ma'am. You may proceed.

2 MS. PEDIGO-SMITH: I am here for a  
3 couple of purposes. Of course, along with all the  
4 others, I am protesting the rate increase but  
5 also -- and that's on behalf of my friends,  
6 relatives, people of this area, people of the state  
7 and actually of the whole nation because if you set  
8 a precedent will all this kind of thing other  
9 companies will try to follow.

10 The main reason I'm here, one of them, is the  
11 dirty energy and you have got in amongst all of your  
12 different petitions that you're putting forward  
13 right now you wish to purchase a new core for a  
14 nuclear power plant, which you have here in  
15 Missouri.

16 I am therefore protesting that and hoping  
17 that you leave nuclear out of the picture totally in  
18 the future and that you go to cleanest form of  
19 energy that you can, which are water, wind -- you  
20 know, water, solar, wind if possible, with some gas  
21 and coal only if you put covers over those smoke  
22 stacks and make sure there are filters everywhere  
23 there should be so none of the bad contaminants are  
24 released into the air. I have been an  
25 environmentalist for many years, okay.

1 I am an educator, certified originally in six  
2 different subject matter areas in the State of  
3 Missouri. I was also certified to teach in the  
4 State of Minnesota. I was a Lindbergh Leader in  
5 1988 under than name Mrs. Ziercher. I was the  
6 coordinator for the Lindbergh ESL program, Kg  
7 through 12, from 1990 to 1998 and I've also taught  
8 in two other school districts including St. Louis  
9 Public Schools and Mehlville.

10 I don't want to say anything that sounds  
11 braggy, please don't take it that way but I am the  
12 Who's Who in America, 2014/15. When I come to you  
13 with this information this is very well-researched  
14 and this is no lie and please do let me finish  
15 because I want to read three of my creative works,  
16 which are not too long. And I do not want anybody  
17 else in the audience, please, to record these as  
18 they are copyrighted material. Thank you. I will  
19 try to make it as quick as possible.

20 First of all, UE is a utility. A utility is  
21 not really supposed to make any profit. Really.  
22 And the fact that you sold stocks in the past sounds  
23 ridiculous to me because it's supposed to be just a  
24 company set up to provide energy for people without  
25 having what we call investment potential and without

1 really dealing with Wall Street whatsoever.

2 Now, I have friends on Wall Street who are  
3 big bankers up there. You know, this does not mean  
4 I'm partisan to that. They're my friends, you know,  
5 but I would not vote for this increase on behalf of  
6 them or any other investors. An increase right now  
7 is very wrong. The economy is not in any shape.

8 Now, you want to buy a new nuclear core for  
9 the Callaway Plant. Let's talk about this. In high  
10 school, around that time when you put the first  
11 plant in here in Missouri, had I been smarter I  
12 would have been out there with signs protesting up  
13 and down those streets like crazy. Nobody really  
14 realized, you know, too much what it could do inside  
15 our country to have these plants in operation here  
16 and the dangers involved.

17 We have already had the Three Mile Island  
18 incident up in New York. We had Chernobyl in the  
19 Ukraine. We just had the one in northern Japan just  
20 a few years ago. We nuclear tested on Bikini Atoll  
21 numerous times prior to dropping the bombs on Japan  
22 in World War II. Many sites in Russia they had  
23 tried detonation of nuclear bombs mostly under  
24 ground and we also did them in the State of New  
25 Mexico numerous times, as you're aware.

1           Nagasaki got hit. Hiroshima got hit.  
2 Nuclear pollutions went into our land, air and water  
3 in all of those sites. They don't tell us about the  
4 other incidents that occurred. And if anybody knows  
5 anything about the K-19 Widomaker you know we  
6 almost had a nuclear sub incident with Russia a long  
7 time ago. Luckily that was contained.

8           Now, when it's done underground it hurts our  
9 plate tectonics, which means that it can cause  
10 cracks and fissures and faults in our land masses.  
11 And this can later cause things like what happened  
12 with the Pacific Rim, which is why we now have  
13 probably increased volcanic activity, you know, and  
14 a lot of faulting caused tsunamis, things like that  
15 happening there because a lot of this in the past  
16 impacted all of our plates and made it more  
17 susceptible to all kinds of seismic movements.

18           Now, a nuclear bomb a long time ago only  
19 killed everything within a 10-mile range, totally  
20 devastating and destroying all life. The newer ones  
21 now are a 40-mile range, killing everything within  
22 those bounds.

23           Then there's the fallout. After everything  
24 is destroyed in those bounds then the fallout goes  
25 up into the sky and begins coming down on everything



1 around and the winds carry the fallout. This can,  
2 again, kill more people and pollute the land, air  
3 and water around the site and other sites in -- not  
4 in proximity.

5 The oceans are still below what is called the  
6 nuclear radiation dangerous level according to the  
7 different nuclear organizations that are, you know,  
8 employed worldwide by the U.N. and other countries.  
9 Now, if we have any more go in there, then it would  
10 be questionable and if our oceans are polluted to  
11 any further degree it is really debatable whether we  
12 could even eat any fish out of it or any seafood out  
13 of it or even be in it in any way, shape or form  
14 without, you know, having dangerous things happen to  
15 us such as cancer.

16 Now, to have a nuclear core go down to  
17 non-radioactive takes 60,000 to 100,000 years. For  
18 a nuclear bomb site it's the same thing. When it's  
19 polluted it's 60,000 to 100,000 years. And that's  
20 how bad it could be if we have even one accident  
21 like that and that's why I really feel sorry for  
22 Ukraine, Three Mile Island and Japan recently and  
23 Nagasaki and Hiroshima.

24 It takes a very great clean up. As far as I  
25 know they could take off all of the topsoil, I don't

1 know how deep, they have to take it off and they  
2 have to go bury it somewhere deep in the Earth and  
3 that's the only thing I know. As far as the water,  
4 I don't think they've done anything to clean up the  
5 water. All right. Now, if we have any more  
6 accidents we're in deep doo-doo possibly.

7 Heavy water is what is used to cool a nuclear  
8 reactor. If you don't have the water circulating  
9 around a nuclear reactor and cooling it the thing  
10 explodes. The heavy water is contaminated with  
11 radiation and in case of an accident, such as what  
12 happened in Japan, if it runs off it contaminates  
13 everything it comes into contact with: land, water  
14 sources and oceans.

15 Oh, let's see. So what we've got is nuclear  
16 is the dirtiest energy in existence and the most  
17 dangerous. Coal is the second most dirty form of  
18 energy. Not at all as dangerous but it's still  
19 dirty. The main three we should be looking at is,  
20 again, hydroelectric water, solar power and wind.

21 With the wind the only thing I would advise  
22 is putting some kind of, you know, what you would  
23 call metallic bracketing systems around the vanes so  
24 that birds and other animals cannot, you know, crawl  
25 or fly into them when -- you know, into vanes when

1 they're born. Prevent the death of endangered  
2 species. Other than that, those are the three best  
3 to go with in the future.

4 Gas is okay but not in any place with high  
5 seismic, so therefore, you don't want to put gas  
6 lines too much anymore down in southeast Missouri  
7 because, you know, they had a really big earthquake  
8 down there. There's a big fault line down there,  
9 runs across three states and it's almost about as  
10 bad as California as far as that except we haven't  
11 had one in a long time and God forbid if we have one  
12 in the near future but the potential is there. So  
13 gas shouldn't really be used down there. Nothing  
14 unstable at all down there.

15 And so now we're going to get on to the  
16 poems. The first one is a little bit light in a way  
17 but not really. It's called "Skip the Radioactive  
18 Nuclear" and it's from Volume 26 of my writings.

19 Skip the radioactive nuclear. Go for the  
20 clean converters coupled with the solars. The slick  
21 sun power and turning electronics without the heavy  
22 water and the radioactive sludge. We don't want to  
23 be forced to spend our hard-earned tax dollars on  
24 power plants, which are descendants will be  
25 negatively judged.

1           Clean energy is best to protect the Earth  
2 equatorially to the polars and toward these choices  
3 may we firmly yet gently nudge our citizens and  
4 corporations, both blue and white collars, as in the  
5 future we steadily trudge. Unless we become  
6 complacent, lazy lallers who later through toxins  
7 and offage must dredge and drudge, safe nuclear only  
8 possibly for the subs and streams. Listen to the  
9 scholars so in this coming millennium no one will  
10 hold a fiscal or environmental grudge. May  
11 providers clean up these wastes assuring later no  
12 one condemns or hollers and from this position never  
13 fudge or budge.

14           The next poem was sent to the U.N. along with  
15 a descriptor of the dangers of atomic and hydrogen  
16 bombs and it refers to what do we want to see happen  
17 in the future to our planet. When it talks about  
18 people having signed below, I sent it forward as  
19 something that all countries could sign and,  
20 therefore, pledge to be environmental in accordance.

21           What legacy do you want to leave? What  
22 legacy do you want to leave to the future  
23 generations of your family, to the future  
24 generations of all mankind? Do you wish your  
25 descendents to sorrow and grieve because they've

1 contracted illness or some dreaded disease from the  
2 pollutants you left for posterity or the radioactive  
3 sludge you left behind? What plan for the future  
4 shall our minds conceive? One of clear skies, clean  
5 streams, and natural seas, soils decontaminated and  
6 free of their toxicity, the planet refoliated,  
7 restored and once again designed to support all  
8 species as we interweave into a planet-wide  
9 symbiotic reciprocity? Then I concur and therefore  
10 below I signed.

11           And the last one is called "Earth Boat." By  
12 the way, the last two are from Poems for  
13 Peace/Essays and Other Written Works for World Peace  
14 by me.

15           "Earth Boat," Part 1. We are all in the same  
16 life boat for now. This verdant, lush, fertile  
17 planet circling the void, afloat in the sea of  
18 space. This blue and green spiracle dream floating  
19 luxuriant with life forms, safe place.

20           Part 2. Let none tip the boat too far and  
21 fling us into that nearly gasless sea. Let none  
22 destroy this wonderful world so rich in  
23 biodiversity. On this space and circle planet  
24 they're a Milky Way star. May life continue in its  
25 beauty for we are as a magical marvel hurled to spin

1 within a whirlpool of galaxy. Hear the pleasure  
2 pattern of gentle rain and dew, soft breezes waft in  
3 a cloudless drift. Let's both conspire to refresh  
4 and renew this world as nature's gift. To this  
5 Earth, as she is warned by her nearby star's power,  
6 may our wonderous world continue to flower.

7 COMMISSIONER STOLL: Thank you, ma'am.

8 JUDGE JONES: Okay. Thank you. We have  
9 exhausted the list of those who have signed up to  
10 testify. Is there anyone else? Yes, yes, sir.

11 Do you solemnly affirm that the testimony  
12 you're about to give is the truth?

13 MR. BRIDGES: Yes.

14 JUDGE JONES: Thank you. Will you  
15 please state and spell your name for the court  
16 reporter.

17 MR. BRIDGES: My name is Howard Bridges,  
18 B-R-I-D-G-E-S. I wasn't going to say nothing  
19 tonight but I feel like I should. I have heard the  
20 hell beat out of the coal-burning plants. And the  
21 company asking for a rate increase, I'm against. I  
22 want everybody to know that. But when people throw  
23 away this book of Alexander Dugin and get this crap  
24 out of their system, we're going to have to live  
25 with some things on this Earth and like it and this

1 Santa Claus and utopia stuff isn't going to cut it.

2 Whether or not they need this monies or we  
3 need it, definitely the working folks, we are going  
4 to have to pollute this environment a certain  
5 amount. There isn't going to be no fix whatsoever  
6 with this wind power, cheap power. I've got  
7 relatives that live where there is wind power, solar  
8 power and it's not cheap by any means. So I don't  
9 want to make you believe, or the folks here behind  
10 me, that we're going to solve this problem by a rate  
11 increase or all of this bellyaching that we've heard  
12 tonight. We're not.

13 So whatever you people come to, keep in mind  
14 that a few-dollar increase isn't going to make any  
15 difference and if we put the coal miners out on the  
16 street, that's worked 50 years for a pension, just  
17 remember they have worked for this nation just as  
18 much as you and I for pushing a pencil or driving a  
19 truck or trains or whatever it might be. Thank you.

20 JUDGE JONES: Thank you.

21 COMMISSIONER STOLL: Thank you for your  
22 testimony.

23 JUDGE JONES: Is there anyone else who  
24 would like to make an on-the-record statement?

25 Okay. I don't see a show of hands. With that, then

1 we'll go off the record and I thank you all for  
2 attending. Have a good evening.

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4 (Public Hearing concluded at 8:06 p.m.)

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CERTIFICATE OF REPORTER

I, Suzanne Zes, within and for the State of Missouri, do hereby certify that the witness whose testimony appears in the foregoing deposition was duly sworn by me; the testimony of said witness was taken by me to the best of my ability and thereafter reduced to typewriting under my direction; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this deposition was taken, and further that I am not a relative or employee of any attorney or counsel employed by the parties thereto, nor financially or otherwise interested in the outcome of the action.

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