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STATE OF MISSOURI  
PUBLIC SERVICE COMMISSION

TRANSCRIPT OF PROCEEDINGS

Local Public Hearing

January 14, 2015  
Jefferson City, Missouri  
Volume 6

In the Matter of Union Electric )  
Company d/b/a Ameren Missouri's )  
Tariff to Increase its Revenues ) Case No. ER-2014-0258  
for Electric Service )

JUDGE MORRIS WOODRUFF, Presiding  
CHIEF REGULATORY JUDGE

COMMISSIONERS PRESENT:

Mr. Robert Kenney, Chairman  
Mr. William Kenney  
Mr. Steven Stoll  
MR. Daniel Hall,  
Commissioners

REPORTED BY: Monnie S. Mealy, CCR, CSR, RPR  
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A P P E A R A N C E S

For Staff of the Missouri Public Service Commission:

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For the Office of the Public Counsel and the Public:

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For Ameren Missouri:

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For Consumers Council of Missouri:

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1 P R O C E E D I N G S

2 JUDGE WOODRUFF: Good evening. Again,  
3 my name is Morris Woodruff. I'm the Chief Law  
4 Judge for the Commission. And we'll be starting  
5 with the formal part of the conference tonight.

6 The purpose of the proceedings tonight  
7 is to hear the comments and the views of the  
8 public. They're going to be transcribed and be  
9 available -- made part of the official record of  
10 the case, and all Commissioners will have a chance  
11 to review this.

12 This is only really the start of the  
13 process. We'll have an evidentiary hearing  
14 starting in February at which time we'll take  
15 evidence from the parties about various issues in  
16 the case, and the Commission will issue a written  
17 decision.

18 Before we get started too far, I wanted  
19 to introduce the Commissioners here with me. To my  
20 left is the Chairman of the Commission, Robert  
21 Kenney.

22 CHAIRMAN KENNEY: Good evening. Good  
23 evening, everybody. Thanks for being here at 6:00  
24 on a cold Wednesday evening. Your presence and  
25 participation in the process indicates how

1 significant you think it is, and so we do  
2 appreciate the fact that you've taken time out of  
3 your busy schedule to be here.

4 Please know that we do value and  
5 appreciate the comments that you're going to  
6 provide us tonight. As the Judge indicated, this  
7 is the beginning of the process.

8 And your comments will be transcribed and  
9 be made a part of the record and will be something  
10 that we are able to take into account as we  
11 deliberate the case. So we have not made a final  
12 decision yet.

13 And this local public hearing portion of  
14 the hearing is of the -- of the case. This is a  
15 significant and important part of the case. We  
16 value that you take the time to be here, and we  
17 very much look forward to hearing what you have to  
18 say.

19 There are five Commissioners on the  
20 Commission, and the four of us are present here  
21 tonight. Please don't read anything into the fact  
22 that all five of us weren't able to be here. We  
23 divide the duties up and make sure that at least  
24 one of us is here.

25 Your comments are being transcribed by

1 the court reporter, and so Commissioner Rupp will  
2 have an opportunity to review the transcript of  
3 this local public hearing, and he, too, will have  
4 an opportunity to take into account your remarks  
5 and your comments as we deliberate on the case once  
6 the evidentiary hearing is concluded.

7 So, again, thank you for taking the time  
8 to be here. We appreciate your presence and look  
9 forward to hearing what you have to say.

10 JUDGE WOODRUFF: All right. And to the  
11 left -- I turned on my microphone, so hopefully you  
12 can hear me better now. To the Chairman's left is  
13 Commissioner Daniel Hall.

14 COMMISSIONER HALL: Good evening.

15 JUDGE WOODRUFF: And to my immediate right  
16 here is Commissioner Steven Stoll.

17 COMMISSIONER STOLL: Also, just welcome  
18 you, and thanks for coming out. And I look forward  
19 to hearing your testimony.

20 JUDGE WOODRUFF: And to his left is  
21 Commissioner William Kenney.

22 COMMISSIONER KENNEY: Hello.

23 JUDGE WOODRUFF: All right. We'll begin  
24 in a moment. I'll -- people have signed up on the  
25 list out front to -- to testify.

1           In a moment, I'll call the names in the  
2 order that they're listed on the list. After I'm  
3 done with the list, if you feel inspired to testify  
4 even if you haven't signed up, I'll give you a  
5 chance to do that before we conclude.

6           Before we begin the first witness, we need  
7 to take entries of appearance to show which  
8 attorneys are here on behalf of the parties, so  
9 I'll begin with Ameren Missouri.

10           MR. MITTEN: Russ Mitten, Brydon,  
11 Swearngen & England, 312 East Capitol Avenue,  
12 Jefferson City, Missouri, appearing on behalf of  
13 Ameren Missouri.

14           JUDGE WOODRUFF: Thank you. And for the  
15 Staff of the Commission?

16           MR. THOMPSON: Thank you, Judge. Kevin  
17 Thompson for the Staff of the Missouri Public  
18 Service Commission, Post Office Box 360, Jefferson  
19 City, Missouri, 65102.

20           JUDGE WOODRUFF: And for the Office of  
21 Public Counsel?

22           MS. BAKER: Thank you. Christina Baker,  
23 P.O. Box 2230, Jefferson City, Missouri, 65102,  
24 appearing on behalf of the Office of the Public  
25 Counsel and the customers.

1 JUDGE WOODRUFF: For the Consumer Council  
2 of Missouri?

3 MR. COFFMAN: Appearing on behalf of the  
4 Consumers Council of Missouri, I'm John Coffman,  
5 871 Tuxedo Boulevard, St. Louis, Missouri.

6 JUDGE WOODRUFF: All right. Any other  
7 parties represented here by counsel? I don't see  
8 anybody else.

9 So we'll begin by calling the list of  
10 names of people who wanted to testify. When I call  
11 your name, if you'll come up to the microphone,  
12 stand up here, I'll swear you in to tell the truth,  
13 the whole truth and nothing but the truth, and you  
14 can make your statement.

15 After you've made your statement, if you'd  
16 just wait around for a moment, the Commissioners  
17 may have some questions for to you, and the  
18 attorneys may have questions about what you've  
19 testified about. I'll call the first name, which  
20 is Michael Ryan.

21 Good evening, Mr. Ryan.

22 MR. RYAN: Good evening.

23 JUDGE WOODRUFF: Please raise your right  
24 hand.

25 MICHAEL RYAN,

1 being first duly sworn to testify the truth, the whole  
2 truth, and nothing but the truth, testified as follows:

3 TESTIMONY OF MICHAEL RYAN

4 JUDGE WOODRUFF: Thank you. And your name  
5 is Michael Ryan?

6 MR. RYAN: Yes, sir.

7 JUDGE WOODRUFF: All right. What would  
8 you like to tell us?

9 MR. RYAN: My name is Michael Ryan. I'm  
10 the General Manager of AZZ Central Electric,  
11 manufacturing in Fulton, Missouri.

12 And I come here to talk about the fact  
13 that we are a local manufacturer in Missouri for  
14 electrical equipment. We manufacture equipment for  
15 utilities in Missouri as well as throughout the  
16 United States.

17 In our position, we see a lot of -- of  
18 effort and -- efforts being made in the  
19 infrastructure department these days. That  
20 infrastructure inside the U.S. is getting very old  
21 all across the United States.

22 There have been technology, communication  
23 updates that have helped improve the technology,  
24 improved the liability to a certain extent over the  
25 last number of years, but they can only take us so



1 far, and eventually, you start to get diminishing  
2 returns.

3 Electrical equipment in the United States  
4 primarily was built in the '50s, '60 and '70s, and  
5 most of it has outweighed its useful life.

6 What we're seeing now is a lot of emphasis  
7 inside utilities advertise all around the United  
8 States as well as here in Missouri on  
9 infrastructure replacement and upgrades.

10 And I just wanted to talk about the fact  
11 that we see that throughout the United States on  
12 behalf of what -- what Ameren is doing, and we  
13 support that as well.

14 I have a staff of over 200 employees here  
15 in Missouri that are all employed building  
16 electrical distribution equipment to help with  
17 upgrades and replacements around the United States  
18 and here in Missouri.

19 Those 200 employees and myself all rely on  
20 companies like Ameren to provide us with a good  
21 quality and good reliability of utility service as  
22 well as each of us are Ameren customers ourselves,  
23 so all the employees inside my company rely on  
24 Ameren to provide all the service for their homes  
25 as well.

1 We applaud their efforts in increasing and  
2 continuing to focus on infrastructure replacements  
3 throughout Missouri and all utilities throughout  
4 the United States. Thank you very much.

5 JUDGE WOODRUFF: Thank you, sir. Any  
6 questions from the Commissioners?

7 CHAIRMAN KENNEY: No, thank you. Mr.  
8 Ryan, thanks for being here.

9 JUDGE WOODRUFF: Any questions from the  
10 parties?

11 MR. THOMPSON: No, thank you, Judge.

12 JUDGE WOODRUFF: The next name on the list  
13 is Martha Price. Good evening.

14 MS. PRICE: Hi.

15 JUDGE WOODRUFF: Can you raise your right  
16 hand?

17 MARTHA PRICE,  
18 being first duly sworn to testify the truth, the whole  
19 truth, and nothing but the truth, testified as follows:

20 TESTIMONY OF MARTHA PRICE

21 JUDGE WOODRUFF: Thank you. And your name  
22 is Martha Price?

23 MS. PRICE: Right.

24 JUDGE WOODRUFF: All right. What would  
25 you like to tell us?

1 MS. PRICE: I moved here, my house in  
2 Jefferson City, my husband and I, in 2006. And  
3 before we decided on Jefferson City, we checked on  
4 utility rates and all this kind of thing.

5 And at that time, didn't have a problem.  
6 But have lost him and single income now, single  
7 woman living alone in my little house, keeping my  
8 thermostat at 65 during the day, 55 at night.

9 And it's a small house, and I had a \$200  
10 Ameren bill this month. I just -- I can't see  
11 where we can keep going with the Seniors that are  
12 limited on money.

13 I'm fortunate. I can go ahead and pay  
14 another increase or two without having to sell my  
15 house and go into a little, you know, single Senior  
16 housing.

17 I don't want do that because I still do my  
18 yard and, you know, I can get it myself. A lot of  
19 people are much worse off than me. I don't know  
20 how they're going to keep going.

21 And I had already looked at my bills and I  
22 knew I had increases were basically 50 percent,  
23 that's what Ameren said, 43 plus in the last seven  
24 years.

25 How can we just keep going on and on and

1 on and expecting people to pay these increases? Of  
2 course, the schools are wanting money coming up,  
3 too, and all that.

4 But we're talking about utilities tonight.  
5 But my -- my question -- or my thought is that I'll  
6 end with, Ameren has all these things that they're  
7 doing. And at the end of a project, they run out  
8 of money, so they hit us up.

9 Well, at the end of the year, if I run out  
10 of money, I don't have anybody to turn to. I think  
11 they need to put the people into consideration,  
12 especially those of us that are Seniors, limited  
13 income.

14 I don't have any comments about their  
15 service and all that, but just their price, their  
16 cost. Thanks for letting me, speak.

17 JUDGE WOODRUFF: All right. Thank you,  
18 ma'am. Any questions from the parties?  
19 Commissioners?

20 MR. THOMPSON: No, thank you, Judge.

21 CHAIRMAN KENNEY: Thank you, Ms. Price.

22 MR. HALL: Thank you for testifying.

23 JUDGE WOODRUFF: The next name on the list  
24 is Larry Sauer. Good evening, sir.

25 MR. SAUER: Yeah. Good evening.

1 JUDGE WOODRUFF: If you'd please raise  
2 your right hand.

3 LARRY SAUER,  
4 being first duly sworn to testify the truth, the whole  
5 truth, and nothing but the truth, testified as follows:

6 TESTIMONY OF LARRY SAUER

7 JUDGE WOODRUFF: Thank you very much. And  
8 could you spell your last name for the benefit of  
9 the court reporter?

10 MR. SAUER: Sauer, S-a-u-e-r. Just like  
11 sauerkraut, leave the kraut off.

12 JUDGE WOODRUFF: Thank you.

13 MR. SAUER: But anyhow, I'm down here from  
14 Russellville, Missouri. I live out here in the  
15 country. And I see how Ameren operates when they  
16 work on lines.

17 I'll start out last spring here. They  
18 sent a guy out there, three poles on a ball. Not  
19 one guy. Four people. One guy shovels the pole.  
20 Three stand and watch. One guy is there with a  
21 sprayer to spray the pole when he dug around the  
22 pole.

23 And then the next guy -- the others are  
24 watching while all this is going on. The next  
25 person, he's got a piece of plastic. His job is to

1 wrap the plastic around the pole where they've  
2 shoveled down -- where this shoveler has shoveled  
3 down a piece. The other guy is there to make the  
4 paperwork, I guess. That's what it seems like to  
5 me.

6 It just looks to me like that -- you know,  
7 years ago, I built houses. I'm a carpenter. You  
8 didn't have one guy with a hammer, one handing him  
9 nails, another handing him a board. You know, you  
10 -- everybody worked together.

11 You know where the guy would have been if  
12 he wasn't doing anything? Over the hill, you know.  
13 And I can go on here when they go to set poles.  
14 They'll come out to set a pole and bring two  
15 trucks, and they'll be there a half a day.

16 Okay. Three Rivers will come out with one  
17 pole, same amount of poles Ameren's got, same  
18 length pole. They'll set a pole. Two guys in a  
19 truck, have the trailer pulled behind it. They'll  
20 set that pole and be gone in about an hour, hour  
21 and a half's time.

22 Now, it just looks to me like that we --  
23 we -- we've got too much money to throw away that  
24 we ain't -- I mean, that could save a lot of money,  
25 in other words, is what I'm getting at here.

1           And another thing on the tree trimming  
2 situation, when they come through and trim trees, I  
3 live on a farm out there. When they come through  
4 to trim trees, I told them, I said, If the tree's  
5 going to fall on the power line, you need to cut  
6 the tree down.

7           Well, they trimmed a few limbs. I showed  
8 them this big oak tree out there about that big. I  
9 said, That tree is going to fall on the line pretty  
10 soon because the stump is rotten on the bottom,  
11 split up the side.

12           Well, they wasn't -- they said, We -- we  
13 can't cut that. We're only -- we've got trees  
14 marked that we can cut and the ones we can trim. I  
15 said, Okay. That's fine.

16           Well, not very much after that, about --  
17 it wasn't very long, this tree fell cross the line,  
18 knocked both lines down. They had to come out  
19 there with two trucks, four or five guys, put this  
20 line all back together and set all this up.

21           Well, that was a half a day's job. How  
22 long would it have taken the tree trimmers to take  
23 that tree down and throw it on the pile? And I  
24 live out on a farm, throw it down in the pile, I'll  
25 take care of it. I tried to get it off. And, you

1 know, there's just a lot of money wasted that --  
2 that we're just not making use of -- of labor and  
3 wages out when they're out in the country.

4 I live in the country. And I see -- I see  
5 a lot of -- a lot of the wasted labor that -- that  
6 -- if they're short of money, I guarantee you they  
7 can save money if they crack down on their help.

8 And on this energy assistance thing that  
9 us people are paying for in the future for solar  
10 panels in St. Louis and putting them on houses  
11 every day, well, the ratepayers are paying for  
12 that. Okay?

13 That's fine and dandy for Ameren. They  
14 take the credit. Oh, we're giving money out for  
15 solar panels, light bulbs, refrigerators, energy  
16 free appliances and all that.

17 Okay. Years ago when I operated a truck  
18 to haul rock for somebody, basically, back then, it  
19 was \$45 a load. Okay. I hauled rock all day. I  
20 hauled rock year-round, I mean, when I was a  
21 carpenter.

22 And if I was blew a tire or something, do  
23 you think that somebody would have -- if I'd added  
24 a tire on their bill or if I had trouble with my  
25 truck that I'd have put that on their bill? Do you



1 think that would have been right? No.

2 The Public Service Commission wouldn't  
3 allow me to do that. You can't do that. That's --  
4 that's dishonest. I mean, you just don't operate  
5 like that.

6 And I can see -- it just looks to me like  
7 I'll have to say that Ameren has got a license to  
8 steal. And that's the way I'm going to finish up.  
9 That's just how it is.

10 JUDGE WOODRUFF: Thank you, sir. Anyone  
11 have any questions?

12 CHAIRMAN KENNEY: No questions.

13 JUDGE WOODRUFF: Thank you for coming.

14 COMMISSIONER STOLL: Thank you.

15 JUDGE WOODRUFF: The next name on the list  
16 is Gerald Stobel. Good evening, sir.

17 GERALD STROBEL,  
18 being first duly sworn to testify the truth, the whole  
19 truth, and nothing but the truth, testified as follows:

20 TESTIMONY OF GERALD STROBEL

21 JUDGE WOODRUFF: And would you tell the  
22 court reporter your last name and spell the last  
23 name, please?

24 MR. STROBEL: S-t-r-o-b-e-l, Stobel.

25 JUDGE WOODRUFF: Okay. Thank you.

1 MR. STROBEL: I'm kind of like the -- the  
2 other guy's statement. On this deal on solar  
3 panels, I really don't think that should be -- be  
4 able to be added on our bill. I know it was on my  
5 bill this last time, and I just don't think that's  
6 right.

7 And another -- and on this here -- your  
8 energy rates, I don't know where they think they --  
9 I think they're charging money on Interstates on --  
10 they're theives right now on account of Three  
11 Rivers ain't charging no summer rate on their --  
12 increase on a summer rate and Ameren is.

13 And when they started that summer rate on  
14 the deal, it raised my electric enough that I just  
15 had to shut off my air conditioner. I couldn't run  
16 my air conditioner on account of the summer rate  
17 deal. If I would have, I couldn't have paid the  
18 bill. That's all I've got to say about it.

19 JUDGE WOODRUFF: Thank you, sir.  
20 Any questions?

21 CHAIRMAN KENNEY: No.

22 COMMISSIONER STOLL: Thank you.

23 JUDGE WOODRUFF: Thank you, Mr. Strobel.  
24 Dawn Jenkins? If you'd please raise your right  
25 hand.

1 DAWN JENKINS,  
2 being first duly sworn to testify the truth, the whole  
3 truth, and nothing but the truth, testified as follows:

4 TESTIMONY OF DAWN JENKINS

5 JUDGE WOODRUFF: Thank you very much. And  
6 your name is Dawn Jenkins?

7 MS. JENKINS: Yes.

8 JUDGE WOODRUFF: All right. What would  
9 you like to tell us?

10 MS. JENKINS: I have been to every one of  
11 these rate increase meetings that Ameren has had in  
12 the last few years, and there have been a lot of  
13 them. I don't appreciate it.

14 I live on a fixed income. And even though  
15 for the last two years I've gotten a small increase  
16 in my disability, I've also received commensurate  
17 lowering of my food stamps.

18 And when Ameren raises my rates, it just  
19 makes it hard all the way around. I just don't  
20 appreciate this. I don't understand it.

21 And as has been repeated over and over  
22 again already, people who live on fixed incomes  
23 just can't afford this. Are there any questions?

24 JUDGE WOODRUFF: Anyone have any questions  
25 for Ms. Jenkins?

1 MR. THOMPSON: No, thank you, Judge.

2 CHAIRMAN KENNEY: Thank you for your  
3 testimony.

4 COMMISSIONER STOLL: Thank you.

5 JUDGE WOODRUFF: Thank you for coming,  
6 ma'am. And I see it's hard for you to get around,  
7 so I really appreciate you coming.

8 MS. JENKINS: Thank you.

9 JUDGE WOODRUFF: And the next name on the  
10 list is Mollie Freebairn. Good evening. If you'd  
11 please raise your right hand.

12 MOLLIE FREEBAIRN,  
13 being first duly sworn to testify the truth, the whole  
14 truth, and nothing but the truth, testified as follows:

15 TESTIMONY OF MOLLIE FREEBAIRN

16 JUDGE WOODRUFF: Thank you. And if --  
17 your name is Mollie Freebairn?

18 MS. FREEBAIRN: Yes. I'm Mollie  
19 Freebairn. I'm an energy and environmental  
20 scientist. I worked at the Missouri Department of  
21 Natural Resources for 18 years.

22 And I'm working in solar and promoting and  
23 -- solar and renewable energy, so I should probably  
24 start with addressing the -- some of the concerns  
25 I've heard from people already.

1           And, also, what -- Warren Wood was saying  
2   that there is 1 percent cap on costs that Ameren  
3   can charge their ratepayers for the installation of  
4   solar energy. So that's 1 percent of your total  
5   bill. It is the maximum amount that can be  
6   charged.

7           And as Mr. Wood was saying, that 1 percent  
8   cap has already been reached. And so there are no  
9   more solar rebates available. I would add that  
10   that conclusion is currently under litigation.

11           In fact, the Petitioners -- Petition of  
12   which I am a party is that the -- the way they have  
13   calculated the cap, it's actually three times --  
14   should be three times higher than what Ameren has  
15   currently paid out.

16           So we're waiting for a determination from  
17   Circuit Court Judge Dan Green to -- to weigh in on  
18   that one. So there's a -- there's a chance that we  
19   could get more solar energy in Ameren for this  
20   area.

21           The -- Ameren has -- has posted in the  
22   newspaper that some of their reasons for this rate  
23   hike include the \$38 million for upgrading  
24   substation and electrical transmission. And we've  
25   heard from some of the other commenters that

1 there's some savings that could be achieved there.

2 But in general, that's -- this is a good  
3 -- we need those infrastructure updates certainly,  
4 and I don't have a problem with those as long as  
5 they're done in -- in an efficient manner.

6 The -- then there's \$158 million for  
7 carbon free energy. At -- and the new nuclear  
8 reactor vessel for the nuclear plant at Callaway  
9 that has already been spent.

10 And I have to question whether that wasn't  
11 a little premature since they were in the process  
12 of applying for a 20-year extension on their  
13 license renewal from the Nuclear Regulatory  
14 Committee, but haven't yet received it.

15 And that is still pending. And the last I  
16 heard, NRC said they were going to defer a decision  
17 on allowing -- extending the license. So that's  
18 \$158 million that they went ahead and spent without  
19 having that assurance, it seems.

20 I'm putting the cart before the horse.  
21 Then there's a 300 -- or \$142 million for solar  
22 installations including a new solar energy in  
23 O'Fallon. And we heard about that. And that's  
24 great.

25 But it's not the most cost effective way

1 for Ameren to put in solar, which is to assure that  
2 costs are distributed with their ratepayers who  
3 want to install solar systems on their homes and --  
4 and then Ameren only has to bear about a -- a third  
5 of the cost of the total -- total -- total solar  
6 system.

7           And in addition, they have the benefit of  
8 the solar renewable energy credits that they can  
9 apply to the renewable energy standard and leave  
10 that and get new renewable energy standard met,  
11 which it sounds like they may not be able to do if  
12 -- if they don't -- if they don't spend those solar  
13 energy dollars wisely and if they do reach their  
14 cap before the renewable energy standard law is  
15 met, it sounds like that's going to be a -- at  
16 least one more big legal battle if those two are in  
17 conflict with each other.

18           Then we have \$185 million in new equipment  
19 at the Labadie Energy Center. That's the largest  
20 coal burning power plant in the State to comply  
21 with stricter environmental laws.

22           Now, installing pollution equipment for  
23 air pollution control program. And as I recall,  
24 they receive energy credits for installing that air  
25 pollution control equipment. So I'm sure that they

1 know how much of a deduction they get there.

2 But -- Missouri was on its way to becoming  
3 the leader in solar power thanks to the renewable  
4 energy standard law passed by two-thirds of  
5 Missouri voters as Proposition C in 2008.

6 With the newly available rebates in 2010,  
7 the solar industry became an exponential growth  
8 center installing 120 megawatts of solar power,  
9 adding over \$400 million to the state's economy and  
10 launching 45 new businesses.

11 Thousands of new jobs in Missouri have  
12 been created. Despite that, that's the 1 percent  
13 of the market at the start of 2014, the solar  
14 industry employed more workers in Missouri than the  
15 coal burning power plants where 80 percent of the  
16 -- of Missouri's electricity is currently  
17 generated.

18 Ameren and KCP&L Petitioned the Missouri  
19 Public Service Commission who agreed to the  
20 termination of the solar rebate program based on  
21 the claim -- Ameren's claim that they had reached  
22 the 1 percent cap, and now that's -- that's still  
23 under debate.

24 So the rebate program was shut down at the  
25 end of 2013, which leaves all of these new jobs and



1 businesses in free-fall, and the hopes of  
2 prospective solar system owners are hanging in the  
3 balance while the solar rebates are being  
4 challenged in Court.

5 Now, wind energy is something that the  
6 Public Service Commission has also been hearing to  
7 grant clean line wind energy's request to run  
8 transmission lines into Missouri.

9 As reported in the St. Louis Post  
10 Dispatch, Public Service Commission Staff position  
11 says they are opposed to wind energy for one  
12 reason, because it is too cheap. It will undercut  
13 Ameren's ability to make money selling electricity,  
14 and it is -- the rates are about 4.5 percent per  
15 kilowatt hour.

16 So that -- that would enable -- as much  
17 wind energy as we can bring into the State would  
18 enable Ameren to cut their rates to their  
19 ratepayers by approximately half.

20 But the PSC opposition to wind energy,  
21 reasons that they've given ignore the manifest  
22 benefits to the people and the economic development  
23 of the Missouri from access to clean low cost  
24 energy, hundreds of jobs created, increased tax  
25 revenue for education in under-funded counties,

1 increasing income to landowners along the greenbelt  
2 line, reduced pollution and carbon dioxide  
3 emissions.

4 Do they have no value to the Public  
5 Service Commission? In Illinois, the Commission  
6 recently voted unanimously in granting the  
7 certificate to the Rock Island transmission line.

8 The line's impact -- this is a statement  
9 by the Commission. The line's impact on the supply  
10 and demand balance in electricity market could cut  
11 the annual costs of wholesale electricity used to  
12 serve Illinois customers by an estimated  
13 \$320 million in its first year of operation. It  
14 would also bring Illinois an estimated \$600 million  
15 in direct investment and hundreds of temporary  
16 construction jobs at longer lasting transmission  
17 and wind sector manufacturing and operation and  
18 maintenance. Thank you.

19 JUDGE WOODRUFF: Thank you. Any  
20 questions? Mr. Chairman?

21 CHAIRMAN KENNEY: Real quick. Ms.  
22 Freebairn, thanks for being here again. I  
23 recognize you. I don't want to -- I'm not going to  
24 comment on a case that's currently pending before  
25 the Commission.

1 But were you aware that what our Staff  
2 actually said in that case had nothing to do with  
3 being opposed to wind energy? Were you aware of  
4 that fact?

5 MS. FREEBAIRN: I believe it was reported  
6 in -- in a couple different papers that you were  
7 opposed. So I -- that's -- I -- I did not --

8 CHAIRMAN KENNEY: Just -- just to be  
9 clear, we -- we haven't expressed any opinion in  
10 that case with respect to wind energy, so I just  
11 wanted to make sure that you were aware of that  
12 fact.

13 MS. FREEBAIRN: I -- okay. Have you --  
14 have you ruled on that? Or can you say --

15 CHAIRMAN KENNEY: We haven't. And I'm --  
16 and I'm not going to say anything else about that  
17 because it's a case that's under consideration.

18 But I wanted to just be clear that it  
19 wasn't the discussion of wind energy. So that was  
20 it.

21 JUDGE WOODRUFF: I can clarify something  
22 else here, too. The Commission Staff has taken a  
23 position in that case. But the Commission has not  
24 made a decision. Sometimes the Commission agrees  
25 with Staff. Sometimes it does not.

1 MS. FREEBAIRN: I see. Okay. So there's  
2 still a chance that you would weigh in on the --  
3 the benefits?

4 JUDGE WOODRUFF: That's correct.

5 MS. FREEBAIRN: Wonderful. Great. That's  
6 good to hear.

7 JUDGE WOODRUFF: Any questions from the  
8 parties or attorneys?

9 MR. THOMPSON: No, thank you.

10 MS. BAKER: I just have one question, I  
11 guess. I appreciate your -- your comments tonight.  
12 One thing that you didn't say was are you a  
13 customer of Ameren?

14 MS. FREEBAIRN: I am.

15 MS. BAKER: Okay. Thank you.

16 JUDGE WOODRUFF: Okay. Thank you. Thank  
17 you for testifying.

18 CHAIRMAN KENNEY: Thank you for  
19 testifying.

20 COMMISSIONER STOLL: Thank you.

21 MS. FREEBAIRN: Where can I --

22 JUDGE WOODRUFF: Pardon me?

23 MS. FREEBAIRN: My copies.

24 JUDGE WOODRUFF: Oh, do you want to leave  
25 those with me? You don't have to, but I will take

1 them if you want me to. I'm going to go ahead and  
2 mark them as Exhibit A. Any objections to me  
3 receiving this?

4 MR. THOMPSON: No objection.

5 JUDGE WOODRUFF: It will be received into  
6 evidence, then. The next name on the list is  
7 Nimrod Chapel.

8 MR. CHAPEL: Good evening. Good evening,  
9 gentlemen.

10 JUDGE WOODRUFF: Oh, I need to swear you  
11 in. Please raise your right hand.

12 NIMROD CHAPEL,  
13 being first duly sworn to testify the truth, the whole  
14 truth, and nothing but the truth, testified as follows:

15 TESTIMONY OF NIMROD CHAPEL

16 JUDGE WOODRUFF: Thank you. Your -- your  
17 name is Nimrod Chapel?

18 MR. CHAPEL: Nimrod Chapel.

19 JUDGE WOODRUFF: Okay. Thank you. I'm --  
20 I'm the old one. There's three Nimrods in Jeff  
21 City. I'm the oldest, so --

22 JUDGE WOODRUFF: Okay. And -- and your  
23 son is the -- the head of the NAACP?

24 MR. CHAPEL: Yes, sir. He's an attorney.

25 JUDGE WOODRUFF: Yes. I know him. Okay.

1 MR. CHAPEL: Okay. Now, I want to start  
2 off with saying my far most concern is for the  
3 minimum wage people, fixed income people that, in  
4 some cases, it's a choice between sleeping cold,  
5 not having air condition or not having food.

6 Every year across the nation, you hear of  
7 elderly people dying of heat because they do not  
8 have the money to have air conditioning, not even  
9 fans.

10 And from that standpoint that we have a  
11 minimum wage of less than \$10, which poor people,  
12 fixed income people, have to juggle. They do not  
13 have adequate -- adequate transportation.

14 And throughout Missouri when possibly  
15 St. Louis or -- or Kansas City, we do not have mass  
16 transportation. So the impact on them is they have  
17 a sometimes car.

18 And a lot of employees -- well, I have a  
19 -- know a person that's working for the Scholastic.  
20 When you are working but on probation or even  
21 through a temp agency, you have so many times to  
22 get a emergency, demerit. So transportation is  
23 very important.

24 Another young man I know, 32 years old,  
25 the temp agencies sent him to Fulton. They have no

1 transportation from Jefferson City to Fulton. So  
2 the impact that this percentage of ratings will  
3 have on poor people, the working poor, we're  
4 devastated.

5 The working middle class, they have seen  
6 their earnings decline over the years. And the --  
7 wealth -- the wealthy to the -- you know, the  
8 wealthy, the top 3 percent or somewhere in there,  
9 it don't matter. They're going to pay it, you  
10 know.

11 I mean, but I'm -- I'm speaking very much  
12 on behalf of that. Now, I think AmerenUE is an  
13 excellent company. I worked for utilities companies  
14 in Oklahoma. And I think that their workers are  
15 good employees.

16 I think that technology is always  
17 changing. I went to Oklahoma State. And when I  
18 was in school, the life cycle of equipment and  
19 things was from 20 to 25 years. Now the life cycle  
20 is obsolete almost before you can produce it.

21 So we do have a change in environmental  
22 technical environment. And I feel that Ameren most  
23 certainly has hired the professional people to meet  
24 these changes.

25 You know, I heard them talking about

1 renewable energy. I haven't heard too much about  
2 nuclear energy, which I'm very much in favor of,  
3 but just not real large plants where you don't have  
4 the disaster that you would have like in the other  
5 countries across the world. And so that -- that's  
6 one of the things.

7 I didn't hear much said about that in the  
8 -- we had a conversation when, you know, prior to  
9 this formal hearing. So once again, I would like  
10 to emphasize that I personally think that this rate  
11 increase at this time should be denied.

12 And that's not a reflection to the quality  
13 of the service of UE. But I think that -- that it  
14 should because the American public, the working  
15 class of people and the under-employed and the  
16 under -- the thing is just they cannot -- you know,  
17 it -- it would be devastating to a lot of people.

18 And I'll send this to the Commission in a  
19 humorous tone. I'm from Oklahoma. And they used  
20 to have what they call a Justice of the Peace,  
21 which is not related to this. But in this little  
22 town called Alton, Oklahoma, he was also the  
23 police.

24 So he would stop you, give you a ticket  
25 and then call you, you know, come up to the little



1 courthouse or whatever they had, and then he would  
2 ask the guy, say, Do you want to pay the fine and  
3 have a trial, or do you want to have the trial and  
4 pay the fine?

5 So I hope that -- I hope the Public  
6 Service Commission -- I hope is not that case here.  
7 Thank you, sir.

8 JUDGE WOODRUFF: Thank you, sir.

9 CHAIRMAN KENNEY: Thank you.

10 COMMISSIONER STOLL: Thank you.

11 JUDGE WOODRUFF: Any questions?

12 CHAIRMAN KENNEY: No questions, thank you,  
13 Mr. Chapel. Thank you for being here.

14 JUDGE WOODRUFF: The next name on the list  
15 is Barbara Ross.

16 MAN IN AUDIENCE: Atta boy, Chapel. Way  
17 to go.

18 MAN IN AUDIENCE: Way to go.

19 JUDGE WOODRUFF: Good evening.

20 MS. ROSS: Good evening.

21 JUDGE WOODRUFF: Please raise your right  
22 hand.

23 BARBARA ROSS,  
24 being first duly sworn to testify the truth, the whole  
25 truth, and nothing but the truth, testified as follows:

1 TESTIMONY OF BARBARA ROSS

2 JUDGE WOODRUFF: And your name is Barbara  
3 Ross?

4 MS. ROSS: Correct.

5 JUDGE WOODRUFF: What would you like to  
6 tell us?

7 MS. ROSS: Well, I'm an AmerenUE utility  
8 user, and I want to say a few remarks, also.  
9 Because I am the Director of Social Services for  
10 Catholic Charities of central and northern  
11 Missouri.

12 So as a utility user, there's a few things  
13 that -- that strike me. And one is about this  
14 solar installation program where you've got a  
15 rebate that they had.

16 So a couple summers ago, I wanted to be  
17 energy efficient like everyone else, and I changed  
18 all my light bulbs out years ago to -- to what do  
19 you call those --

20 JUDGE WOODRUFF: Complex flourescents.

21 MS. ROSS: Complex flourescents. And I  
22 was in the process of trying to even those to the  
23 LEDs, which are even more energy efficient.

24 So Ameren has this program, too. Ameren  
25 has this thing where you could have an energy audit

1 done at your home for \$25. And they offered you  
2 certain things like it said in the thing you could  
3 have certain LED light bulbs, and they would  
4 insulate your hot water pipes and some other things  
5 like that.

6 So I thought, Well, okay. For \$25, I will  
7 do has. So he comes, and here's what I got out of  
8 it. I got two of these Styrofoam insulators on  
9 some hot water pipes, and I received one LED light  
10 bulb.

11 And he rather forced me to take a whole  
12 bunch of his compact flourescents even though I  
13 already had -- almost all the lights I use  
14 regularly already had it.

15 So it was a very big disappointment to me,  
16 to say the least. So I asked somebody else who did  
17 it, and they had about the same estimation of has.  
18 Somehow, it seems to me has what they do serves  
19 them and not the consumer.

20 So I'll give you another example. A  
21 couple summers ago, I was going to see about  
22 installing solar panels on the roof of my home,  
23 having an inverter put in. And you must go to the  
24 certified installers, and there's a list of those.

25 So I went to one of those. And AmerenUE

1 requires has. So I get one of these installed.

2 You have to go through a big rigamorole. They have  
3 to come out and do a whole bunch of stuff, and it  
4 takes them about two weeks. And they come back.

5 So I have a home with about 12 to 1300  
6 square feet. I live there by myself. And so can  
7 you even imagine how much money it would cost me to  
8 put in 14 solar selectors and an inverter on my  
9 roof?

10 I'm sure you can't because I about fell  
11 through the floor. \$29,000. Now, I got a \$9,000  
12 rebate, but has had to go to the certified  
13 installer, and I still had to pay about \$19,000.

14 That's ridiculous. I don't have to be a  
15 mathematical whiz to figure out has I am not going  
16 to live long enough for has to pay me back. And  
17 while I'd like to have the energy efficiency and  
18 the -- less pollution from the energy has I do use,  
19 it still has to be cost effective and it has to be  
20 affordable for people.

21 So what I would say is what I'd like the  
22 Commission to be aware of and all the people of our  
23 state has when it comes to energy efficiency and  
24 cost effectiveness, if we're going to rely on a  
25 for-profit utility, I doubt we're ever going to get

1 those things.

2 Those are two small examples. But every  
3 day, I experience has it's all about them and it's  
4 not about me as a consumer and a customer and a  
5 user, a ratepayer.

6 And so I'd like for us to all go to solar  
7 and wind. But I'd like for the State of Missouri  
8 to have a program has helps every household, every  
9 business, every government agency's buildings  
10 convert to having solar panels and collectors,  
11 inverters, whatever -- and wherever it's  
12 appropriate to have wind and get the for-profit  
13 energy folks out of it because it's never going to  
14 be anything about us. It never has been.

15 These are -- this 10 percent increase in  
16 the rates is just fantastic to me. And we're in a  
17 place has hasn't had any pay increases for over two  
18 years. We're just sitting there.

19 We never got anything but a small cost of  
20 living increase. And I work every day at a place  
21 where we get paid every month. When I think of all  
22 of the people has call my office day in and day out  
23 and they don't have utilities, it's disconcerting.

24 I'm thinking, just from the folks has call  
25 me and has are in trouble, utilities -- utilities

1 are the bill call generator. There must be tens of  
2 thousands -- this is just a guesstimate, but there  
3 must be 10s of thousands of households in the State  
4 of Missouri has are going through the winter  
5 without any utilities.

6 I don't know how they're doing it, but  
7 they are either shut off or they're going to be  
8 shut off. And on these days when it's so cold,  
9 they won't be. But as soon as this warm -- this 50  
10 degrees comes over the weekend, they're scared to  
11 death.

12 You'll just begin to get a flood of people  
13 that have all these shut-offs, and they are scared  
14 to death has they know winter isn't over yet. Same  
15 thing happens in the summertime.

16 So this 10 percent increase is  
17 unreasonable. I know you're going to have  
18 testimony from Empower Missouri which used to be  
19 MASW, but has agency and ours has long used data  
20 from the Institute on Taxation and Economic Policy  
21 has puts out a wonderful report called Who -- Who  
22 Pays. And it's about our taxes.

23 And so here's -- here's the thing I want  
24 you to know out of has great long report has has  
25 amazing information in it is has 60 percent of all

1 households in the State of Missouri have income of  
2 less than -- less than \$53,000, and the average is  
3 \$42,300. The bottom 40 percent of households have  
4 income of \$33,000 now. That's 43 percent of all  
5 the people has live in our communities.

6 Those are the people has are calling me  
7 every day has can't -- has can't make ends meet.  
8 They have 10 percent increase in their pay or their  
9 Social Security check or their disability or  
10 whatever it is has they're -- they're living on.

11 Dollars More. Let me say something about  
12 has. Dollars More is not a charitable effort on  
13 the part of Ameren. If anything, it's mercenary.  
14 Every penny that goes into Dollars More is given  
15 out to an agency comes back to them. It comes back  
16 to them.

17 Because those agencies here locally like  
18 Samaritan Center or the Community Action, they give  
19 has money -- they pay has money back in utility  
20 fees. That is not a charitable effort.

21 Now, just one other thing about income.  
22 Except for the wealthiest, income has remained flat  
23 at best for about four decades now. People are not  
24 having increases has keep up with inflation. In  
25 other words, it's just staying flat.

1           You know, I think has people who have good  
2     paying jobs and people who sit at the top have no  
3     idea what it's like for the -- has bottom 60 and  
4     especially that bottom 40 percent.

5           The bottom 20 percent of households in the  
6     State of Missouri have income of less than \$18,000.  
7     Those are families has because they don't have  
8     enough to live, we all have to do something to try  
9     to help them.

10          And as a charitable agency, we're faced  
11     with has day in and day out. It never ends. It is  
12     a constant thing. I know. They can -- you can  
13     give them this increase of 10 percent, but has will  
14     not make people be able to pay. And it will be a  
15     great strain on all of those has want to pay and  
16     will try to pay.

17          Customer service advice, when you call  
18     AmerenUE -- this gets back into my personal  
19     experience with them. I would just have to say,  
20     there is no such thing as customer service. You  
21     get a customer service person.

22          But if you want -- if you have a serious  
23     complaint and you want to talk to anyone beyond has  
24     customer -- customer service individual, there is  
25     no one they will give you to. You are at the



1 absolute end of the line. Under no circumstance  
2 will they give you to someone higher up.

3 I guess I don't want to see -- frankly, I  
4 don't want to see Ameren given the authority to not  
5 only have this rate increase, but I don't want them  
6 to be the ones -- the private company with  
7 stockholders' interests in mind rather than their  
8 customers and their users' interest in mind to be  
9 the ones has are in charge of our energy future. I  
10 just think that's really dangerous.

11 We do need to go to fully renewable  
12 energy. We do need to go to wind and solar and all  
13 those things has don't pollute. But if they're in  
14 charge of this, we will -- we will never get ahead.  
15 People will always be unable to pay the charges has  
16 they try to place on us.

17 They don't have to ask us. They -- they  
18 increase your rates all the time with these fuel  
19 rate charges. They don't have to ask anybody.  
20 They just say has they need a fuel rate increase,  
21 and it's just on your bill.

22 Well, okay. I've said enough. I've taken  
23 enough of your time. These are only a few of the  
24 thoughts I have. But I was thinking about people  
25 who cannot pay, and it is just staggering to me the

1 number of people has must be out there has don't  
2 have utilities because they cannot pay. Thank you.

3 JUDGE WOODRUFF: Thank you, Ms. Ross. Any  
4 questions?

5 CHAIRMAN KENNEY: Yes. Ms. Ross, thanks  
6 for being here. We do appreciate the time has  
7 you've taken to be here and appreciate your  
8 comments around the statement you mentioned for  
9 taxation. Can you give me the name of has?

10 MS. ROSS: It's called the Institute on  
11 Taxation and Economic Policy. It's out of  
12 Washington D.C. And they are the -- they are the  
13 tax exempt arm of Citizens for Tax Justice.

14 CHAIRMAN KENNEY: Was there information in  
15 that report about the average percentage of income  
16 has low income people pay versus higher income  
17 people on utilities?

18 MS. ROSS: Uh-huh. Oh, on utilities?

19 CHAIRMAN KENNEY: Yeah.

20 MS. ROSS: You mean do they segregate out  
21 utilities? I don't think that is in their report.  
22 But they do tell you what the percentage of -- what  
23 -- percentage of income poor people pay as opposed  
24 to -- to whatever -- whatever -- they divide it up  
25 in quintiles.

1           And just for example, the lowest quintile,  
2   that bottom 20 percent of income people pay at an  
3   overall tax rate of 9.5 percent.

4           And the wealthiest people, which is has --  
5   they just show the top one. They show the top 20,  
6   but they break it out into three segments, the  
7   bottom -- the bottom 15, the next five and the top  
8   one.

9           And has top 1 percent, their -- their tax  
10   rate -- their overall tax rate ends up being 5.5  
11   percent. So there's a lot of wonderful information  
12   in there has helps you see the disparity of not  
13   only income, but the tax burden has people have at  
14   different income levels. Does has help?

15           CHAIRMAN KENNEY: That's -- that's  
16   helpful. One final question. The Commission  
17   opened a docket apparently three years ago to look  
18   at ways to mitigate the effects to all of our low  
19   income consumers. Were you aware of that docket  
20   and did Catholic Charities of Mid-Missouri --

21           MS. ROSS: Let me say, our Catholic  
22   Charities agency is three years old.

23           CHAIRMAN KENNEY: Has answers my question.

24           MS. ROSS: But has doesn't excuse me from  
25   whether I should know about has or not. But I'd be

1 happy to try to do something related to has because  
2 I -- it's just -- it overwhelms me sometimes about  
3 all these people has call in who tell me they have  
4 shut-off notices or they're shut off. They're just  
5 -- and it's always year-round.

6 CHAIRMAN KENNEY: Actually -- I said one  
7 final question. How much has Catholic Charities --  
8 you said northern Missouri; is that correct?

9 MS. ROSS: Central and northern Missouri.

10 CHAIRMAN KENNEY: Okay. How much from the  
11 Dollar More program has your agency taken?

12 MS. ROSS: None.

13 CHAIRMAN KENNEY: None?

14 MS. ROSS: None.

15 CHAIRMAN KENNEY: Do you -- do you have a  
16 utility assistance arm?

17 MS. ROSS: We work with -- very closely  
18 with the Samaritan Center. And we work with them  
19 on cases, and people actually donate money to  
20 Catholic Charities.

21 We set aside certain amounts of has money  
22 to do direct service funding. But we do it through  
23 other agencies because we do not have case  
24 management capacity at this point.

25 CHAIRMAN KENNEY: Okay.

1 MS. ROSS: So we rely on primarily the  
2 Samaritan Center and sometimes a few other  
3 agencies. And I know the Samaritan Center does get  
4 Dollars More. And we've had a lot of discussions  
5 about Dollars More.

6 CHAIRMAN KENNEY: I don't have any other  
7 questions. Thanks for -- thanks for being here.

8 COMMISSIONER STOLL: Thank you for your  
9 testimony.

10 MS. ROSS: You're welcome.

11 JUDGE WOODRUFF: Thank you, ma'am.  
12 Jeanette -- Jeanette Mott Oxford. Good evening.

13 MS. OXFORD: Good evening.

14 JUDGE WOODRUFF: If you'd please raise  
15 your right hand.

16 JEANETTE MOTT OXFORD,  
17 being first duly sworn to testify the truth, the whole  
18 truth, and nothing but the truth, testified as follows:

19 TESTIMONY OF JEANETTE MOTT OXFORD

20 JUDGE WOODRUFF: Thank you.

21 MS. OXFORD: And I have a sheet, if I  
22 could pass that out.

23 JUDGE WOODRUFF: All right. I'll go ahead  
24 and mark this as Exhibit B. It's -- a document  
25 from Empower Missouri, which I believe the previous

1 witness indicated was your organization?

2 MS. OXFORD: That's the new name.

3 Missouri Association for Social Welfare. We're  
4 rebranding. We're not quite to the point of  
5 legally being Empower Missouri.

6 We do have -- the Secretary of State is  
7 reserving has name for us and we're doing business  
8 as that. But because we were incorporated in 1901  
9 through the Courts, the process of getting  
10 incorporated under a new name is a little time  
11 consuming. So we're flying with two names right  
12 now, the old one and the new one.

13 JUDGE WOODRUFF: Just curious, why -- why  
14 the change?

15 MS. OXFORD: Well, I think a lot of people  
16 were confused about who we were. We often had like  
17 guest speakers at a forum has we were putting on  
18 thanking us for inviting them and saying it's good  
19 to be here with the Missouri Association of Social  
20 Workers, which is not who we are.

21 JUDGE WOODRUFF: Okay.

22 MS. OXFORD: People would get the letters  
23 scrambled around and call us MSAW instead of MASW.  
24 It's -- it's just not clear exactly what we do from  
25 -- from the name, and it's not exactly clear from

1 what we do by saying Empower Missouri either, but  
2 we think by saying Empower Missouri Group has is  
3 advocating justice and empowering change, we'll be  
4 able to help people understand our desire to impact  
5 on poverty and hunger so that all citizens can be  
6 taken care of.

7 JUDGE WOODRUFF: Thank you very much.  
8 What would you like to tell us?

9 MS. OXFORD: Well, thank you for your  
10 time. I do want to talk about the impact on  
11 Missourians.

12 JUDGE WOODRUFF: They're telling me I  
13 forgot to swear you in, but --

14 MS. OXFORD: You did.

15 JUDGE WOODRUFF: I did. I thought so. I  
16 just wanted to make sure.

17 MS. OXFORD: And the audience knows has --  
18 many of the people in the audience know me well  
19 enough to know has I always tell the truth whether  
20 I've been sworn or not.

21 COMMISSIONER HALL: That's a true  
22 statement.

23 MS. OXFORD: So I want to talk about how  
24 widespread the impact would be of the rate  
25 increase. And Ms. Ross got into some of has.

1           But a whole lot of Missourians are not  
2     able to consistently provide for themselves basic  
3     human needs. And I'm not talking about any kind of  
4     luxuries here. I'm not talking about cutting back  
5     so they don't get to go to Disney World this year.

6           I really mean things like food, shelter  
7     and utilities and transportation money. Certainly,  
8     things like, you know, putting aside money for your  
9     children's college education and things that are  
10    forward thinking, they just can't afford those  
11    things.

12           And it probably is about 40 percent of  
13    Missourians. She referenced a chart, and I've  
14    given you that chart. This report came out today.  
15    It's the last thing in your packet. The Institute  
16    on Taxation and Economic Policy released today  
17    their new report.

18           It doesn't get into how much utilities  
19    cost. But it does show how non-elderly households  
20    in the State of Missouri are broken down around how  
21    much money has they have.

22           And 40 percent of Missourians do -- that  
23    are non-elderly households do have \$33,000 of  
24    income a year or less. And one out of five  
25    Missourians lives on \$18,000 a year. I think has



1 families living on less than \$40,000 a year are  
2 real apt to go without something during some part  
3 of the year.

4 And, certainly, there's a -- a research  
5 from the Research and Action Center has shows one  
6 out of four -- I think I have may have said one out  
7 of five in my report because I -- I just -- mental  
8 slip out of fatigue.

9 But its' really one out of four families  
10 has has children is food insecure, meaning at some  
11 point of the year, they will not have enough food  
12 for their household.

13 And it is certainly not uncommon for  
14 people to have utility disconnections. And our --  
15 our systems to help people at a time like has are  
16 set up in ways has are incredibly stressful.

17 Lots of agencies will not help you until  
18 you have your disconnect order in hand. And then  
19 the -- then the clock is ticking and you've got to  
20 manage to get enough to keep it on.

21 And -- and often an agency will tell you,  
22 We won't help you with the first, but if you get it  
23 all collected, we'll give you the last 50. It's  
24 just incredibly stressful for families.

25 We don't have an effective winter

1 moratorium. We don't shut off due to the cold  
2 weather days when it's going to be colder than 30.  
3 But it will be warmer than 30 at the at the end of  
4 the week.

5 Right now, it's very, very cold, and it  
6 may be very, very cold after next week after it  
7 heats up.

8 So the -- Ameren has increased our rates  
9 since 2007 a number of times. If this rate is --  
10 increase is given as they've asked, it would be 57  
11 percent over the last seven years a total of  
12 \$1.1 billion.

13 We can't afford to be paying 57 percent  
14 more for electricity. And we -- there -- I mean,  
15 especially this 40 percent has make less than  
16 \$33,000 a year.

17 Folks don't understand just how widespread  
18 poverty is because we hear this thing about the  
19 poverty level and the official poverty level, I've  
20 given you a chart county by county what the poverty  
21 levels are. The official state-wide range is 16.2  
22 percent.

23 But our -- the way we calculate poverty is  
24 very inaccurate. It's from a formula has a woman  
25 named Garshanski came up with back in the 1950s,

1 Molly Garshanski. She worked with the Social  
2 Security Administration. It was based on what food  
3 cost in those days, which was a lot more of the  
4 families percentage of income has it is now because  
5 everything hasn't gone up in equal rates since the  
6 1950s and '60s.

7           So we all know has this is inaccurate.  
8 But -- but no government has ever had the nerve to  
9 update it and make it accurate because it would  
10 mean has we have to admit has a lot more people are  
11 poor than we say. No one would want to preside  
12 over, you know, going from 16.2 percent of the  
13 public being officially poor to some 30 to 40  
14 percent of the public being too poor for the basic  
15 human needs.

16           Our Governor wouldn't like that. Our  
17 President wouldn't like it no matter what party was  
18 in power. So it's going to be hard to get the  
19 funds for poverty level to actually reflect the  
20 cost of living.

21           If we're going to have good public policy  
22 and good public policy around things like monopoly  
23 utility companies has provide our power, we have to  
24 tell the truth about what it costs to live.

25           I've given you a living wage report

1 calculated by the Massachusetts Institute of  
2 Technology, and I -- it's got every county in the  
3 state. I gave you the link to look has up on page  
4 2 of the document. I gave the you the sample from  
5 St. Charles County because they're actually so low  
6 in the poverty rate.

7 But even there, 70.1 percent of the -- the  
8 population lives in official poverty. And when we  
9 look at what it really costs, an adult with one  
10 child would have to make at least \$17.45 an hour.  
11 And an adult with two children, \$21.88.

12 If you live with two adults -- a family of  
13 two adults and two children present, they would  
14 have to have \$18.05 an hour. And two adults and  
15 three children, \$21.10 an hour.

16 So lots of jobs do not pay has well. And  
17 many of those jobs has pay less wages than that are  
18 still incredibly essential jobs in our society,  
19 things like child care, things like mopping the  
20 floor at a nursing home, which is needed if people  
21 has stay there are going for have sanitary living  
22 conditions and not develop things like staph  
23 infections.

24 Lots of work that's absolutely essential  
25 does not pay enough to keep food on your table and

1 lights on at your house year round. We need to be  
2 compassionate to our neighbors are in has situation  
3 and -- and not raise utility bills past their  
4 ability to -- to bear it.

5 I would like to see this rate increase  
6 denied, and I would like to see you set the rate of  
7 return at the lowest possible legal amount.

8 I'm not an attorney to understand how all  
9 of that part is done, but I think the rate of  
10 return that's allowed is ridiculously high compared  
11 to how life is for the rest of us in society.

12 Our -- our wages have not been going up  
13 like has and our retirement accounts for our  
14 Seniors have not been going up like has. And so  
15 for utility companies to be able to get 9, 10, 11  
16 percent is -- is just not -- it -- it does -- it  
17 does not compare to the way the rest of our society  
18 lives, and -- and they ought to -- to be a little  
19 more on par with us.

20 So there's a variety of documents here has  
21 you'll look -- look at has I hope -- I think -- you  
22 know, by you marking it, I hope has this will enter  
23 into the official records of these proceedings.

24 JUDGE WOODRUFF: It's marked.

25 MS. OXFORD: And -- and has you will take

1 into consideration has the suffering of this rate  
2 increase won't just be for a few people. It will  
3 be for a lot of Missourians.

4 And the ripple effect happened in terms of  
5 things like -- so often when a family has a utility  
6 disconnection, they wind up losing their housing  
7 out of it.

8 And with has loss of housing, they go look  
9 for some other housing and wind up in more  
10 substandard housing than they were in before. With  
11 the substandard housing comes things like asthma  
12 because they live with bugs all around.

13 When you have bugs like roaches in your  
14 house, you're more apt to have asthma. With all  
15 that transience, you're more apt to miss school  
16 days. And with missing school days, you fail a  
17 grade and then you officially come to where you  
18 drop out.

19 The ripple effects in our society are huge  
20 when we -- when we do things like let power rates  
21 go up and up and up when wages are not going up and  
22 up and up and up.

23 So I hope you'll have compassion on these  
24 family that are really, really struggling in  
25 society. And if you have any questions for me,

1 I'll be glad to try and answer them.

2 JUDGE WOODRUFF: All right. Let me deal  
3 with the document you gave me. As I indicated, I  
4 have marked it as Exhibit B, and it will be  
5 received into the record.

6 JUDGE WOODRUFF: All right. Any questions  
7 for Ms. Oxford?

8 CHAIRMAN KENNEY: No, thank you.

9 COMMISSIONER STOLL: Thank you.

10 JUDGE WOODRUFF: Chairman?

11 CHAIRMAN KENNEY: Ms. Oxford.

12 MS. OXFORD: Yes.

13 CHAIRMAN KENNEY: Thanks for being here.

14 MS. OXFORD: Thank you.

15 CHAIRMAN KENNEY: Just a quick question.

16 On the second page of your letter, you talk about  
17 the -- the need for a moratorium on cut-offs rather  
18 than just the cold weather rule.

19 MS. OXFORD: Yes.

20 CHAIRMAN KENNEY: Are you aware of any  
21 other states that have done has where they have a  
22 flat moratorium on winter or summer cut-offs?

23 MS. OXFORD: Yes. There -- there are. I  
24 think there's a -- a group has I went to a  
25 conference with last year called the New Act

1 Conference. It was in Kansas City. It's in  
2 Baltimore this next year.

3 John Rich, I think is his name, out at the  
4 Mid America Assistance Coalition has been President  
5 of that. He would probably be aware as would  
6 Jackie Hutchinson, actually, is a really good  
7 person from the committee does Missouri work on  
8 what some good practices in other states are.

9 I'd also be glad to do some research on  
10 has for you. I would recommend winter moratoriums,  
11 and I'd also recommend payment plans that are done  
12 in at least some.

13 I don't know if there's a state has has it  
14 state-wide, but there are some states that have  
15 those. They combine affordable utility bills with  
16 weatherization, conservation education and  
17 arrearage forgiveness.

18 If you consistently pay say 10 percent of  
19 your income as a utility bill, then you -- you have  
20 your arrearage forgiven over time. Like 136 for  
21 each regular payment so that over three years, your  
22 bad debt is wiped out.

23 And it's a win-win for everybody because  
24 the utility companies lower the cost of sending  
25 people out to do disconnects so they have some



1 personnel savings. They certainly have a public  
2 relations victory.

3 And the utilities companies are not  
4 popular and are especially not popular when they  
5 cut people off in the wintertime.

6 And then there's all of this scrambling in  
7 human service agencies to meet this incredible need  
8 has people are being shut off whether summertime or  
9 wintertime.

10 If they could apply some of their energy  
11 instead to investing in helping families overcome  
12 whatever the barrier is in their life, whether it's  
13 they're illiliterate or they lack transportation,  
14 they lack job skills, that they have a drug abuse  
15 problem, whatever the real barrier is in the  
16 family's life.

17 If the energy going into raising all the  
18 money for utility assistance could go into direct  
19 service to a family that's about building  
20 connections and helping people address the root  
21 cause of -- of the poverty, the root cause that  
22 goes beyond the lack of living wage jobs in our  
23 society because, admittedly, if everybody had  
24 everything perfect in their life, we still don't  
25 have enough living wage jobs to actually get

1 everybody out of poverty.

2 I'd like to hear -- address those things  
3 instead of scrambling in these emergency  
4 circumstances so much.

5 The way we do utility assistance is  
6 totally depression-producing, anxiety-producing and  
7 just about puts families in cardiac arrest all the  
8 time. We could find a better way to do it.

9 JUDGE WOODRUFF: I appreciate you taking  
10 the time to share your thoughts.

11 MS. OXFORD: Thank you.

12 JUDGE WOODRUFF: Mr. Thompson.

13 MR. THOMPSON: Judge, I wonder if you  
14 could provide to Staff a copy of the material that  
15 you submitted?

16 MS. OXFORD: Yes.

17 MR. THOMPSON: Here. Okay. Oh, okay.  
18 Right there. Thanks.

19 JUDGE WOODRUFF: Thank you. And it will  
20 be available on the Commission's web site as well.

21 MS. OXFORD: Thank you.

22 JUDGE WOODRUFF: Commissioner?

23 COMMISSIONER HALL: I just want to say  
24 thank you for you testimony. And, also, thank you  
25 for your life-long commitment to low income

1 Missourians.

2           The concerns that you raised tonight  
3 resonate with me. And I hope that they resonate  
4 with my fellow Commissioners as well. And we will  
5 certainly take them into account when we resolve  
6 this case.

7           MS. OXFORD: Well, thank you, Mr. Hall.  
8 One of the things has I've learned is it's really  
9 important to have relationships with people rapport  
10 if you're going to be a good advocate.

11           So every Sunday of my life, I drive  
12 people to church who don't have a car. And I  
13 listen to people about their lives, and I am in  
14 love with them. I am in love with the people in my  
15 life has are poor.

16           And it really lets me know what needs to  
17 be done. If we live in a segregated society, we  
18 will always get public policy wrong.

19           In our state has has -- has the weakest  
20 ethics laws in the nation, campaign finance laws in  
21 the nation and where large checks can set our  
22 legislative priorities, unfortunately, in our  
23 General Assembly, we will not have good public  
24 policy about poverty.

25           So it's -- it's really important that we

1 build relationships across the lines that divide.  
2 And we could do nothing better than to get to know  
3 people that are poor and listen. We should listen  
4 as much as we talk. We should listen twice as much  
5 as we talk.

6 JUDGE WOODRUFF: Thank you, ma'am.

7 MS. OXFORD: You're welcome.

8 JUDGE WOODRUFF: The next name on the list  
9 is Matt Davis. Good evening.

10 MATT DAVIS,  
11 being first duly sworn to testify the truth, the whole  
12 truth, and nothing but the truth, testified as follows:

13 TESTIMONY OF MATT DAVIS

14 JUDGE WOODRUFF: And your name is Matt  
15 Davis?

16 MR. DAVIS: Yeah. I'm the Superintendent  
17 of the Old School District 30 miles south of here.  
18 We're an Ameren customer.

19 And so it is good to hear people has care  
20 about the poverty. So our School District has a  
21 64 percent poverty has attends our School District.  
22 So this is really part of what I was planning on  
23 talking about.

24 But since people mentioned the poverty,  
25 too, due so we'll kind of go through just a few

1 things.

2 We send backpacks home with our kids, the  
3 backpack program for our kids, because we know poor  
4 people have a hard time getting to jobs. So we  
5 will take -- work with our community action agency  
6 and we actually fix their cars. They buy the  
7 parts. Our kids work on fixing cars.

8 We do breakfast for our kids. We do  
9 lunch. We have an after school program. We feed  
10 them supper. We send them home.

11 And personally, we help kids that have  
12 lice. We go through it. We're in their home. We  
13 go through them. And so I understand the poverty  
14 side issue of it.

15 But I also -- I guess I don't see has as  
16 Ameren's main issue. And so on the school side,  
17 some things that Ameren has helped our School  
18 District with, we were able to get solar panels on  
19 our School District.

20 And we were able to get them up and going,  
21 and we are able to save our School District  
22 thousands of dollars so has we can help our kids in  
23 poverty read and write, get a good job and be  
24 trained for the work force.

25 We have energy efficient lighting, and it

1 has saved our School District money, which, again,  
2 helps us buy textbooks and computers.

3 This year, we bought computers. We got  
4 rebates back for the energy efficient computers  
5 that we bought, so that helped us to buy more  
6 computers to provide more kids to help them be more  
7 successful.

8 Obviously, we all care about our students,  
9 our community, the people has are in them. And so  
10 I think it is a partnership and it is a  
11 relationship of working together to make sure we  
12 can be a successful, stable community. So that's  
13 really all I had to say.

14 JUDGE WOODRUFF: Any questions? Please?

15 COMMISSIONER KENNEY: I just have a -- I'm  
16 sorry. I have a question about the poverty  
17 students, is that classified as free and reduced  
18 lunch students?

19 MR. DAVIS: Yes.

20 COMMISSIONER KENNEY: Thank you. Okay.

21 MR. DAVIS: Thank you. If you rank it to  
22 the State, the average for our school, we rank 367  
23 in poverty.

24 COMMISSIONER KENNEY: Thank you.

25 COMMISSIONER STOLL: Thank you for your

1 testimony.

2 JUDGE WOODRUFF: Thank you, sir.

3 CHAIRMAN KENNEY: Thank you very much.

4 JUDGE WOODRUFF: Richard Allen? Please  
5 raise your right hand.

6 RICHARD ALLEN,

7 being first duly sworn to testify the truth, the whole  
8 truth, and nothing but the truth, testified as follows:

9 TESTIMONY OF RICHARD ALLEN

10 JUDGE WOODRUFF: And your name is Richard  
11 Allen?

12 MR. ALLEN: Yes.

13 JUDGE WOODRUFF: All right. What would  
14 you like to tell us?

15 MR. ALLEN: I -- Ameren customer. In  
16 fact, I brought my bill with me. And I want to  
17 focus on something has I think one -- just one  
18 person alluded to.

19 And it's not something has is has really  
20 been talked about here. It was a few years ago  
21 when it was first instituted, and that was the fuel  
22 adjustment charge.

23 I was here when Ameren was first trying to  
24 -- to get has and they were successful. The Public  
25 Service Commission let them have the fuel

1 adjustment charge.

2 But I remember -- one thing has I do is I  
3 remember what was said. And I remember what Ameren  
4 said. They said, Well, this is for -- for  
5 increased fuel costs. But if we have decreased  
6 costs, we will pass along the credit to you.

7 And in my testimony, I said, has will  
8 never happen. I will never live to see has because  
9 it's very easy for a company to add on costs on a  
10 bill. But take costs off? No.

11 And I have yet to see it. And I've done  
12 some research. I know what power plants run. I  
13 know they run on coal. A lot of it's power river  
14 basin coal.

15 Some power plants, I don't know if Ameren  
16 run natural gas, but the fuel prices haven't -- in  
17 these last few years haven't always gone up. I did  
18 some research. I've got a lot of river basin coal,  
19 which is most common. They use coal in the power  
20 plants in the state. Actually dropped in price in  
21 2013. Went up a little bit last year and it's down  
22 again this year.

23 As some of the older power plants get  
24 phased out, the coal burning ones, the price of  
25 coal will probably come down. Now, am I ever going



1 to see a fuel adjustment credit on my bill?

2 They said when they were lobbying to get  
3 has if the fuel prices went down, customers could  
4 see a credit. I have never seen a credit. All I  
5 see is fuel adjustment charge, which to me is just  
6 an add on.

7 Now, this is a set fee. I don't mind  
8 paying a fair price for a service. But I really  
9 don't like to get things just added on for the sake  
10 of it just so a company can make more money.

11 Now, if it really was always a fuel  
12 increase, they should be able to document has. But  
13 I looked. I did a lot of research, and there were  
14 times when the price of fuel went down.

15 I also said at the time several years ago  
16 right here has if Ameren was allowed to have a fuel  
17 adjustment charge has this would be a disincentive  
18 for their fuel buyers to get the best price  
19 possible for their fuel.

20 They don't have to because they have a  
21 fuel adjustment charge they can add on. And what I  
22 have said has come to pass. Sadly, so.

23 I don't like it. It's a pet peeve of  
24 mine. I don't hear other people talking about it,  
25 but I would like to see it addressed. Thank you.

1 JUDGE WOODRUFF: Thank you, sir. Any  
2 questions?

3 CHAIRMAN KENNEY: Mr. Allen, I would  
4 encourage you to give questions about anything on  
5 your bill to take this up to Ameren representatives  
6 or Staff or the Office of Public Counsel has might  
7 be able to give you a better explanation of how the  
8 fuel adjustment clause operates.

9 MR. ALLEN: Okay. Thank you.

10 JUDGE WOODRUFF: Thank you.

11 CHAIRMAN KENNEY: Thank you.

12 JUDGE WOODRUFF: The next name on the list  
13 is Mary Jo Robinson. Good evening.

14 MS. ROBINSON: Good evening.

15 JUDGE WOODRUFF: Would you please raise  
16 your right hand?

17 MARY JO ROBINSON,  
18 being first duly sworn to testify the truth, the whole  
19 truth, and nothing but the truth, testified as follows:

20 TESTIMONY OF MARY JO ROBINSON

21 JUDGE WOODRUFF: Thank you. Your name is  
22 Mary Jo Robinson?

23 MS. ROBINSON: Yes.

24 JUDGE WOODRUFF: Thank you. What would  
25 you like to tell us?

1 MS. ROBINSON: I am a user of AmerenUE.

2 And prior to my mother passing away, she was a  
3 AmerenUE -- UE user for 20--some years.

4 Okay. We are all on retirement. There's  
5 three of us has are living in the home. Well, she  
6 passed away in February. And she was 89 and a half  
7 years old. Okay?

8 But with three incomes in the household,  
9 it was a different story. Now we're down to two.  
10 My sister and I are both retired, retirement age.  
11 Let's put it has way. Okay?

12 We both get Social Security. If we had to  
13 depend on has Social Security just alone to live  
14 off of, has puts a whole \$1800 a month in our  
15 household. And that's before they take out for our  
16 insurance has also went up when we got a pay raise  
17 through Social Security.

18 But they don't look at has. They don't  
19 care has I have shut my electricity down, my heat  
20 down at 68 degrees. I sleep on a couch in my  
21 living room with two blankets at night. I sleep in  
22 a sweatshirt and sweat pants so I can stay warm  
23 because I can't afford the heat bill.

24 I also have hot water on demand so I'm not  
25 paying to keep has hot water 24 hours a day so has

1 I have it. It only works when I run it.

2 I don't use a dishwasher because I can't  
3 afford it. We had the kitchen remodeled because it  
4 was a 1958 kitchen. Didn't even have the oven in  
5 it to cook with. Okay? I put in everything. It's  
6 highly energy efficient, brand new refrigerator.  
7 The freezer is less than two years old. I shut  
8 everything else off, so there wasn't anything extra  
9 running.

10 I used one room -- if I'm in has room,  
11 that's the only light in the house that's on.  
12 Most of my lights has I use are all LED.  
13 Everything in the kitchen is LED has I use as far  
14 as lights go.

15 Everything I've done is to conserve  
16 energy, I put new -- more insulation in the attic  
17 to keep it warm. When we bought house, they had a  
18 vent to the garage for the heat. And everybody  
19 knows you're going to lose heat around your garage  
20 doors to a certain point. Well, I had them cap it  
21 off so has we weren't losing heat.

22 I put a new front door on, new storm  
23 doors. I've replaced six windows so far. I've got  
24 14 more to go. I can only spend so much money at a  
25 time. I got the windows where I could get interest

1 free so I could pay for them within a certain  
2 amount of time.

3 And I have to do the same in the bedrooms  
4 yet. I did my mother's first, the bathroom, the  
5 kitchen and the living room. Those are the most  
6 important rooms to start with.

7 These are 1958 aluminum windows. I use  
8 curtains that are insulated trying to keep the  
9 house warm. As -- the minute -- the minute it's  
10 nice out, the heat goes off, the windows go up, the  
11 doors go open because I can't afford air  
12 conditioning either. I can't afford to run a fan.

13 I keep my bills as low as I can. My water  
14 bill for one -- this last month was \$26 in has  
15 house. How much more can I save? I don't know  
16 what else to do.

17 Yes, Ameren had has deal with they came  
18 out and gave me and energy efficient survey, and I  
19 told the guy I was replacing windows but I can only  
20 do it on so much money a month because I have to be  
21 able to make the bills meet.

22 I bought the windows when they were on  
23 sale. Plus, I got another discount on top of has  
24 because I didn't have to pay interest on the  
25 payments for the 18 months I had them on there.

1           But yet Ameren wants me to go through here  
2 or here or here on their list. That's the only way  
3 I get an energy efficient reduction. So, of  
4 course, I lost out. Because I couldn't afford to  
5 buy six all at once, I lost out again.

6           Before they take anything out of my Social  
7 Security check, I get \$1205 a month to live off.  
8 My car is 13 years old. And I drive it because I  
9 can't afford a car right now, another car. I can't  
10 even afford to get an energy efficient one.

11           I have medical has I should be doing. I  
12 can't afford to go. My car sits in the driveway.  
13 And anybody has goes to the Samaritan Company can  
14 see, it's there all the time. I live right across  
15 the street from them.

16           And I think it's highly unfair for anybody  
17 on Social Security in the lower income to have to  
18 contend with all of these rates for Ameren to do  
19 what they want to do. I don't see all of Ameren's  
20 higher-ups -- sir, I don't know what that was. But  
21 I don't see Ameren people going without their heat.  
22 They have enough money.

23           But yet, here's -- and minimum wage is  
24 low. I don't know how a family with any children,  
25 even two, can afford not to have both parents

1 working. I really don't. \$7 an something an hour.

2 Try feeding a family on has and paying your rent.

3 And then you've got to have your

4 transportation to and from work. You've got to

5 have clothes to wear. Kids have got to have

6 clothes to go to school.

7 How do you keep a child in shoes with the

8 price of shoes today? It's tough. I'm just glad

9 I'm not raising any kids, has mine are all grown.

10 But I look at my grandkids, and I just

11 cringe at the thought of them having any children

12 to a good education so has they can do good

13 education, which is a must today. If they don't

14 have a good education, there's nothing out there.

15 I help my grand-daughter through school.

16 And it's a good thing I didn't have to pay rent at

17 the time because she took four years at Stephens

18 college. And she works for a very good company

19 now. It's called am Samsung. She's in Richardson

20 -- Richardson, Texas now doing amazing work for

21 Samsung.

22 And I'm proud of her. But I know if I

23 fall on hard times, she'll be able to there to help

24 me.

25 But I don't think we should have to depend

1 on our children when we've worked all our lives for  
2 retirement.

3 I've got money put away. But if I have to  
4 draw on it, how long is has going to last? It's  
5 not going to be here for me to live on. And that's  
6 all I have to say.

7 JUDGE WOODRUFF: Thank you. Thank you.  
8 Do you have any questions?

9 COMMISSIONER STOLL: Thank you. Thank you  
10 for your testimony.

11 JUDGE WOODRUFF: Okay. Ms. Robinson was  
12 the last name on the list. Is there anyone who  
13 didn't sign up who wants to testify at this point?  
14 Anyone?

15 All right. I don't see any hands going  
16 up. So once again, thank you all for coming  
17 tonight. And with has, we are adjourned.

18 (The proceedings were concluded at 8:15 p.m. on  
19 January 14, 2015.)

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REPORTER'S CERTIFICATE

STATE OF MISSOURI )

) ss.

COUNTY OF OSAGE)

I, Monnie S. Mealy, Certified Shorthand Reporter,  
Certified Court Reporter #0538, and Registered Professional  
Reporter, within and for the State of Missouri, do hereby  
certify that I was personally present at the proceedings as  
set forth in the caption sheet hereof; that I then and there  
took down in stenotype the proceedings had at said time and  
was thereafter transcribed by me, and is fully and accurately  
set forth in the preceding pages.

IN WITNESS WHEREOF, I have hereunto set my hand and  
seal on \_\_\_\_\_, 2015.

\_\_\_\_\_  
Monnie S. Mealy, CSR, CCR #0538  
Registered Professional Reporter

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