

FILED²

November 10, 1998

APR 02 2007

Missouri Public
Service Commission

Exhibit No. 88
Case No(s) WC20060087/400
Date 3-2-07 Rptr PR 652

Dear Big Island Homeowners,

This letter is intended as a response in written form to many questions that have been voiced to the developers from residents of Big Island. We have appreciated the hospitality shown to us by the owners, and feel that it is only fair to keep you as informed as possible.

We want to talk to you about four things: Big Island Homeowners Association; the sewer and water system; the road pavement agreement with the county and the Escrow agreements at Central Bank. Please consider that we are not attorneys, and this is not a contract. The purpose of this letter is to simply bring you up to speed on things we talked about in May.

* We want to begin with the Homeowner's Association (HOA). Keep in mind that only those people who choose to hook onto the sewer or water system will be affected by the (HOA). The purpose of the (HOA) is to OWN and MAINTAIN the sewer and water facilities. The HOA will maintain the system by assessing its members a monthly fee. The fees will be set by the HOA Board. The HOA board is comprised of five Board Members, as detailed in the enclosed Bylaws. Please let David know if you have an interest in serving on this Board.

* * As we head into fall we are ready to finalize the sewer and water systems. Plans have been submitted to Missouri Department of Natural Resources and final approval is expected in the early part of this month. The sewer system was designed by Jim Jackson of Lake Professional Engineering Service. Jim has many years of experience here at the lake and we feel he is the most qualified to engineer this system. The plans are available at David's house (5th house in) if anyone wishes to review them. As we discussed previously, the cost to hookup the sewer system is \$7,500. In order to qualify for the discounted hookup fees your money must be deposited in escrow with the State of Missouri by 11/30/99. After that date hookup fees will rise to \$7,500.

* This brings us to the escrow accounts. We understand that you are being asked to put money up for something that you are being promised. We have established sewer and water escrow accounts at Central Bank. Each time we sell a lot, we place \$4,800 in the sewer escrow account, and \$2,000 in the water escrow account. As of this date, the Developers have funded \$47,600 into escrow for the completion of the sewer and water systems. This represents about one-fifth of the anticipated cost. The Developers will fund 100% of the cost to provide sewer and water to the island. We will build the sewer treatment facility, drill the State approved well, and install the sewer and water lines out of our pockets. Once these systems are complete and operational, we will turn them over to the HOA in exchange for all funds placed in escrow by us and by you. If you

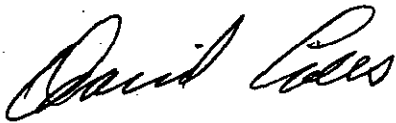
* What Happened To The 5 years

have any question about the escrow accounts, call Jeff Welsh at Central Bank 573-346-2203.

We have also enclosed a letter from Gary Webster, Camden County Road Supervisor. We have placed \$60,000 in escrow with Central Bank to pave the road. Because the sewer and water lines have to be trenched underground before pavement is installed, we expect that the road will be paved in early summer of 1999.

We are very proud to be a part of Big Island. We appreciate the hospitality you have shown us and your patience as we move forward. Please don't hesitate to call me at 573-346-6158 if you have any questions or concerns that I can address.

Sincerely,

A handwritten signature in cursive script, appearing to read "David Coles". The signature is written in dark ink and is positioned below the word "Sincerely,".

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LAKE PROFESSIONAL ENGINEERING SERVICES, INC.

CONSULTING ENGINEERS

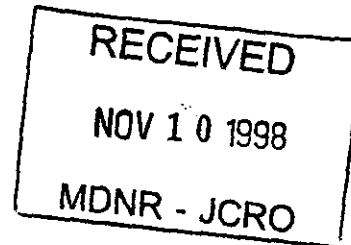
P.O. Box 27

Camdenton, Mo. 65020

573-873-3898

JAMES O. JACKSON, P. E. Mobile 573-480-0508 - BOWDEN CAMPBELL, EIT Mobile 573-480-7100

11-9-98



Keith Forck, P.E.
Environmental Specialist
Missouri Department of Natural Resources
Division of Environmental Quality
Water Pollution control Program
P.O. Box 176
Jefferson City, MO. 65102-0176

Ref: Big Island wastewater questions

Dear Mr. Forck,

The following is in answer to your telephone message concerning the proposed wastewater treatment system for Big Island.

- 1) The sand filter will be located near the top of a hill so the slope will be very slight.
- 2) A water system design has been submitted for this project. Please advise if you need a site plan for the water system.
- 3) At least four (4) air release valves will be required. More will be installed during construction if necessary.
- 4) Each existing home will be offered the services of the central system. I expect these homes to connect to the system as their present septic lateral fields fail. This will probably be over an extended period of time. Plans and specifications for the expansion of the system will be submitted as necessary as the system expands.
- 5) The homeowners association will be supplied an operation and maintenance manual before the system is put into service.

If you have any additional questions, please contact me at 660-438-6835 or Jim at 573-873-3898.

Sincerely Yours,

Bowden Campbell

Bowden Campbell, EIT