

Exhibit No.:
Issues: *Pay Stations, Advertising, Dues
and Donations, Insurance,
Leases, Uncollectibles*
Witness: *Jeremy K. Hagemeyer*
Sponsoring Party: *MoPSC Staff*
Type of Exhibit: *Direct Testimony*
Case No.: *GR-2007-0003*
Date Testimony Prepared: *December 15, 2006*

MISSOURI PUBLIC SERVICE COMMISSION

UTILITY SERVICES DIVISION

DIRECT TESTIMONY

OF

JEREMY K. HAGEMEYER

**UNION ELECTRIC COMPANY,
d/b/a AmerenUE**

CASE NO. GR-2007-0003

Jefferson City, Missouri
December 2006

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

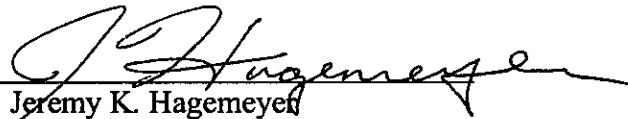
In the Matter of Union Electric Company,)
d/b/a AmerenUE for Authority to File Tariffs)
Increasing Rates for Natural Gas Service)
Provided to Customers in the Company's)
Missouri Service Area.)

Case No. GR-2007-0003

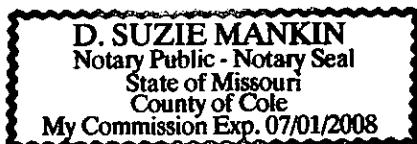
AFFIDAVIT OF JEREMY K. HAGEMEYER

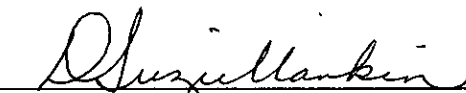
STATE OF MISSOURI)
) ss.
COUNTY OF COLE)

Jeremy K. Hagemeyer, of lawful age, on his oath states: that he has participated in the preparation of the foregoing Direct Testimony in question and answer form, consisting of 9 pages to be presented in the above case; that the answers in the foregoing Direct Testimony were given by him; that he has knowledge of the matters set forth in such answers; and that such matters are true and correct to the best of his knowledge and belief.


Jeremy K. Hagemeyer

Subscribed and sworn to before me this 14th day of December, 2006.




Notary Public

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DIRECT TESTIMONY

OF

JEREMY K. HAGEMEYER

UNION ELECTRIC COMPANY,
d/b/a AmerenUE

CASE NO. GR-2007-0003

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OF

JEREMY K. HAGEMEYER

**UNION ELECTRIC COMPANY,
d/b/a AmerenUE**

CASE NO. GR-2007-0003

Q. Please state your name and business address.

A. Jeremy K. Hagemeyer, 9900 Page Avenue, Suite 103, Overland, MO, 63132.

Q. By whom are you employed and in what capacity?

A. I am employed by the Missouri Public Service Commission (MPSC or Commission) as a Utility Regulatory Auditor III.

Q. Please describe your educational background.

A. I graduated from Southwest Missouri State University, receiving a Bachelor of Science in Accounting in May 2001.

Q. Please describe your duties while employed by the Commission.

A. I have assisted with audits and examinations of the books and records of public utility companies operating within the state of Missouri.

Q. Have you previously filed testimony before this Commission?

A. Yes. Please refer to Schedule 1, attached to this testimony.

Q. Did you make an examination and analysis of the books and records of Union Electric Company d/b/a AmerenUE (AmerenUE or Company) in regards to matters raised in this case?

A. Yes, in conjunction with other members of the Commission's Staff (Staff). I reviewed Staff and other parties' data request responses in this case, the general ledger,

outside auditor workpapers, prior case files, workpapers for this case and Case No. GR-2003-0517, monthly financial reports and past Commission rulings.

EXECUTIVE SUMMARY

Q. What matters will you address in your testimony?

A. I will address advertising, insurance, uncollectibles, dues and donations, leases and third party pay station expenses.

Q. What knowledge, skill, experience, training or education do you have in these matters?

A. I have reviewed the filed testimony, schedules, workpapers and data request responses regarding these issues in this case. I have also reviewed documents from previous rate cases involving both the electric and gas operations in the Missouri territory of AmerenUE and rate cases of other gas and electric companies on the issues I will be addressing. In addition, I have relied on the accounting training I have received during college and the training I received through classes and seminars in utility regulation. I also have engaged in discussions with and received guidance and in-house training from my supervisors with regard to these issues in general and for this Company.

Q. What adjustments are you sponsoring in this case?

A. I am sponsoring the following adjustments in Accounting Schedule 10, Adjustments to Income Statement:

Insurance	S-12.9
Uncollectibles	S-9.6
Dues and Donations	S-8.6 and S-12.14
Leases	S-8.5 and S-12.8
Third Party Pay Stations	S-9.7

1 **ADVERTISING**

2 Q. Please explain your review of advertising in this case.

3 A. Each ad was examined and classified according to prior Commission rulings.

4 Q. Please explain the history of this issue before the Commission.

5 A. The Commission, in its Report and Order for Case Nos. EO-85-185 and
6 EO-85-224 involving Kansas City Power & Light Company (KCPL Report and Order),
7 adopted the following treatment which separates advertisements into five categories and
8 provides separate rate treatment for each category. The five categories of advertisements
9 recognized by the Commission for purposes of this approach are:

10 (1) General – advertising that is useful in the provision of adequate service;

11 (2) Safety – advertising which conveys the ways to use the Company's
12 service safely and to avoid accidents;

13 (3) Promotional – advertising used to encourage or promote the use of the
14 particular commodity the utility is selling;

15 (4) Institutional – advertising used to improve or retain the Company's
16 public image; and

17 (5) Political – advertising associated with political issues.

18 The Commission adopted these categories for advertisements because it believed that
19 a utility's revenue requirement should: (1) always include general and safety ads, provided
20 such costs are reasonable; (2) never include the cost of institutional or political ads;
21 and (3) include the cost of promotional ads only to the extent that the utility can provide
22 cost-justification for the ads (KCPL Report and Order, pp. 50-51).

1 Q. What examination has the Staff performed in relation to the Company's
2 advertising expenditures?

3 A. The Staff performed an advertisement-by-advertisement review of the
4 advertisements provided by the Company in response to Data Request No. 94, for advertising
5 cost charged to Missouri during the test year ending June 30, 2006. Schedule 2 attached to
6 my direct testimony includes the Staff's classification of the radio and print advertising and a
7 corresponding copy of each of the advertisements that were charged to Missouri during the
8 test year. Page two of Schedule 2 also shows the Staff's classification of television
9 advertising. Copies of these advertisements are available on a CD, but were not included on
10 Schedule 2. Finally, I have not received a copy of two television advertisements, referred to
11 as "TV Ad 8" and "TV Ad 9" on my Schedule 2. The Staff is currently disallowing the cost
12 of these two advertisements, but may modify its position upon receipt of these ads.

13 Q. How did the Staff determine each advertisement's classification under the
14 standard established by the KCPL Report and Order?

15 A. Each advertisement was reviewed to determine which of the following
16 "primary messages" the advertisement was designed to communicate: (1) the dissemination
17 of information necessary to obtain safe and adequate service (general, safety); (2) the
18 promotion of a particular product or service (promotional); (3) the enhancement of the
19 Company's image (institutional); or (4) the endorsement of a political candidate or message
20 (political).

21 Q. Has the Staff used all of the Commission's classifications in the segregation
22 and review of AmerenUE's advertisements?

1 A. No. AmerenUE did not submit, nor is the Staff aware of, any advertisements
2 of a political nature.

3 Q. How has the Staff treated general advertising?

4 A. The Staff made no adjustment to the Company's test year expense associated
5 with Staff's categorized general advertising. An example of advertisements that the Staff
6 considers to be in the general advertising category is found on the attached Schedule 2-15.

7 Q. How has the Staff treated safety advertising?

8 A. The Staff included in the cost of service all of the advertising it categorized as
9 safety. Safety advertising conveys to the customer ways to deal with electricity and natural
10 gas in a safe manner and also to avoid accidents. An example of the Company's safety
11 advertisements can be found on the attached Schedule 2-46.

12 Q. How has the Staff treated promotional advertising?

13 A. As previously defined, advertisements that encourage or promote the use of a
14 particular form of the Company's product or service are classified as promotional advertising.
15 An example of Company advertising the Staff has classified as promotional is found on
16 Schedule 2-41

17 Q. How has the Staff treated institutional advertising?

18 A. Institutional advertising is designed to enhance the Company's public image.
19 The Staff asserts that this form of advertising is not necessary for the Company to provide
20 safe and adequate service, and therefore, should not be included in the cost of service. The
21 Staff believes that this type of image enhancement advertising only serves to benefit the
22 shareholders of the utility. An example of Company advertisements the Staff has classified as
23 institutional is found on the attached Schedule 2-58.

1 Q. Has the Staff made any adjustment related to advertising expenses in this case?

2 A. No. All gas related advertising was classified as safety and allowed by Staff.

3 **INSURANCE**

4 Q. Please explain your adjustment to Insurance.

5 A. Adjustment S-12.9 was made to annualize the Company's cost of insurance,
6 which is charged to the Federal Energy Regulatory Commission (FERC), Uniform System of
7 Accounts Nos. 924 and 925.

8 Q. How did Staff determine the level of insurance premiums to include in its cost
9 of service?

10 A. The Staff based its annualization of the cost of insurance on the most current
11 insurance premiums in effect on June 30, 2006.

12 **UNCOLLECTIBLES**

13 Q. Please explain adjustment S-9.6.

14 A. This adjustment annualizes uncollectibles expense based on adjusted test year
15 net write-offs. Test year net write-offs were adjusted to shift recoveries of gas write-offs from
16 electric to gas operations. The response to Staff Data Request No. 54 and subsequent
17 discussions with Company personnel indicated that there were no gas recoveries booked to
18 gas operations during the test year and the three prior years. These recoveries were instead
19 booked to electric operations. The Staff adjusted the electric recoveries by removing an
20 amount equal to the actual gas recoveries for the last annual period that was available, the

1 twelve months ending September 30, 2002. Company has indicated that it will resume
2 booking gas recoveries to gas operations in the near future.

3 **DUES AND DONATIONS**

4 Q. Please explain adjustments S-8.6, and S-12.14.

5 A. Staff adjustments S-8.6, and S-12.14 remove various dues, donations and
6 miscellaneous items expensed by the Company during the test year from the cost of service.
7 In the past it has been the Commission's position to disallow dues and donations that:
8 (1) provided no direct, quantifiable benefit to the ratepayer, (2) were not necessary in
9 providing safe and adequate service to the ratepayer, and (3) represented an involuntary
10 contribution on the part of the ratepayer to an organization. The Staff contends that although
11 the Company's management may choose to make these types of expenditures, the cost should
12 be borne by the shareholder, not the ratepayer.

13 **LEASES**

14 Q. Please explain your adjustments related to leases, S-8.5 and S-12.8.

15 A. These adjustments annualize the expense related to leases. Staff examined
16 lease contracts that were in effect as of June 30, 2006 for electric operations, and as of
17 September 30, 2006, for gas operations. The amount paid for leases during the test year was
18 adjusted to reflect the annual contracted amount in effect for each operation as of their
19 respective date described above.

1 **THIRD PARTY PAY STATIONS**

2 Q. Please explain your adjustment related to third party pay stations, S-9.7.

3 A. This adjustment increases expense related to third party pay stations. When a
4 customer pays either their electric or gas bill at a third party pay station, AmerenUE must
5 remit a small fee related to this payment. Shortly before the test year began, AmerenUE
6 opted to no longer pay this fee. While they did pay a small monthly amount for various
7 services, there were no commissions paid to the agents that accepted customer payments and
8 the payments to APS/Checkfree, the company that administered the third party pay stations,
9 were drastically reduced. The result of this non-payment was an increase in the customer
10 convenience fee. In an agreement with the Staff of the MPSC, AmerenUE stated that it would
11 resume payment of the third party pay station fee and the fees that customers paid decreased
12 as of June 1, 2006. The fees paid by AmerenUE increased as of July 2006.

13 Q. Please explain how Staff calculated the annualized level of expense associated
14 with third party pay stations.

15 A. Staff averaged the level of customers paying at the pay stations for May of
16 2005 and June 2005 and then multiplied this average by 12 in order to arrive at an annualized
17 level. May of 2005 was the last month in which Ameren paid the fees to APS/Checkfree as a
18 result of the agents collecting the payments. June was the first month in which customers
19 paid the larger customer convenience fee. Staff averaged these two months because any
20 person who had the ability to pay their June 2005 bill early, could pay in May and avoid the
21 fee increase. Averaging these two months provides a reasonable monthly level of customers
22 paying at third party pay stations. This customer level was then multiplied by the
23 APS/Checkfree fee per transaction and fees paid to the agents as of May 2005. Staff's

1 annualized level of expense was then compared to the actual fees paid to APS/Checkfree
2 during the test year to calculate the adjustment amount.

3 Q. Does this conclude your testimony?

4 A. Yes, it does.

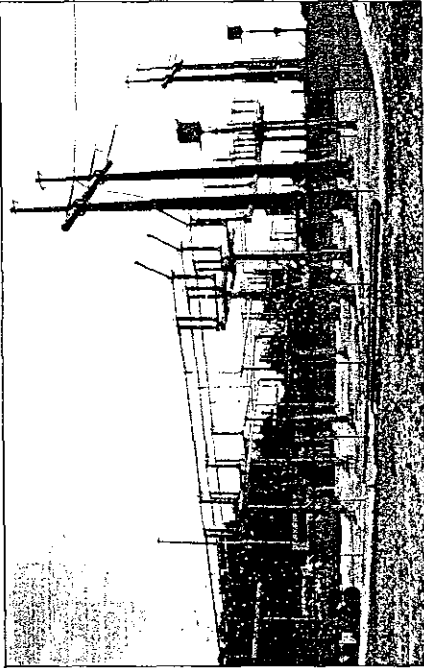
CASE PROCEEDING PARTICIPATION

JEREMY K. HAGEMEYER

PARTICIPATION		TESTIMONY
COMPANY	CASE NO.	ISSUES
Atmos Energy Corporation	GR-2006-0387	Direct – Employee Benefits including Pensions and OPEBs; Incentive Compensation & Katrina Bonus; Injuries and Damages; Insurance; Lobbying; Advertising; Dues, Donations and Miscellaneous Expenses
Missouri-American Water Company	WR-2003-0500 and WC-2004-0168	Direct – Payroll, Payroll-Related Benefits; Rents, Leases and Software Licenses; Rate Case Expense; PSC Assessment; Governmental Affairs/ Lobbying Rebuttal – Employee Expense; Relocation Expense; Customer Service Bonus Surrebuttal – Employee Expense; Relation Expense; Equipment Leases; Annual Incentive Plan; Customer Service Bonus; Lobbying Expense
Laclede Gas Company	GR-2002-356	Direct – Plant and Reserve; Other Rate Base and Related Expense (Except Cash Working Capital); Depreciation Expense; Dues, Donations, Membership Fees and Miscellaneous Expense

ER-2007-0002					
Advertising					
From data request 94					
Sch #	Ad	Ad Total \$	Classification	Disallowed	Account
2-3	Ashland Substation Ribbon Cutting	328	Institutional	328.00	909
2-4	Energy Savings are just a click away	599	General		909
2-5	More Power To You	300	Institutional	300.00	909
2-6	For Electric Service, call	565.18	General		930
2-7	More Power To You	565.18	Institutional	565.18	930
2-8	More Power To You	565.18	Institutional	565.18	930
2-9	Power is Nothing Without Passion	565.18	Institutional	565.18	930
2-10	The BioAdvantage	565.18	Promotional	565.18	930
2-11	More Power To You	565.18	Institutional	565.18	930
2-12	More Power To You	565.18	Institutional	565.18	930
2-13	More Power To You	565.18	Institutional	565.18	930
2-14	A fluctuating energy bill is great if you have a fluctuating paycheck	565.18	General		930
2-15	AmerenUE's Shoreline Management Program	625	General		930
2-16	Meet Some of the community's most powerful building blocks	2295	Promotional	2,295.00	909
2-17	AmerenUE Customers Can Now Make Their Energy Payments at	565.18	General		930
2-18	DollarMore Summer 2005 Campaign	59,856.75	General		909
2-19	Direct Pay Campaign	25067	General		909
2-20	Home show	44,028.82	General		909
2-21	Weather Radio Promo	22524	General		909
2-22	Free Now - Weather Radio Campaign	5631	General		909
2-23	Reliable, affordable electricity	59,856.75	Institutional	59,856.75	909
2-24	Customer Satisfaction	59,856.75	Institutional	59,856.75	909
2-25	Customer Satisfaction	59,856.75	Institutional	59,856.75	909
2-26	Customer Satisfaction	375	Institutional	375.00	930
2-27	Customer Satisfaction	1710	Institutional	1,710.00	930
2-28	Customer Satisfaction	14200	Institutional	14,200.00	930
2-29	Reliable, affordable electricity	2365	Institutional	2,365.00	909
2-30	Meet Some of the community's most powerful building blocks	1866	Promotional	1,866.00	909
2-31	Meet Some of the community's most powerful building blocks	2464	Promotional	2,464.00	909
2-32	Where were you when you first fell in love	21773	Institutional	21,773.00	909
2-33	Power is Nothing Without Passion	3,417.42	Institutional	3,417.42	909
2-34	Power is Nothing Without Passion	10,355.83	Institutional	10,355.83	909
2-35	Direct Pay Campaign	59,856.75	General		909
2-36	Direct Pay Campaign	59,856.75	General		909
2-37	Not all your supporters at Ameren are on poles	32,363.79	Institutional	32,363.79	909
2-38	Some of us are here to keep your power up	32,363.79	Institutional	32,363.79	909
2-39	Energy conservation starts in our halls and ends in yours	32,363.79	General		909
2-40	Everyone grew up building with logs	165	Institutional	165.00	909
2-41	Everyone grew up building with logs	565.18	Promotional	565.18	930
2-42	A fluctuating energy bill is great if you have a fluctuating paycheck	20,365.18	General		909
2-43	Spring brings	3336	Safety		909
2-44	It's springtime and love is in the air	3336	Safety		909
2-45	Keep children away from outlets	11940	Safety		909
2-46	It won't cost you anything to call before you dig	1953.67	Safety		909GAS
2-47	If you smell rotten eggs	1953.67	Safety		909GAS
2-48	If you smell rotten eggs	1953.67	Safety		909GAS
2-49	Louie the lightning bug	No Cost	Safety	No Cost	No Cost
2-50	Keep children away from outlets	3336	Safety		909
2-51	It's springtime and love is in the air	3336	Safety		909
2-52	Pole workers	59,856.75	Institutional	59,856.75	930
2-53	Who would go out on a night like this	565.18	Institutional	565.18	930
2-54	Logo Ad	565.18	Institutional	565.18	930
2-55	Logo Ad	565.18	Institutional	565.18	930
2-56	More Power To You	565.18	Institutional	565.18	930
2-57	More Power To You	565.18	Institutional	565.18	930
2-58	More Power To You	565.18	Institutional	565.18	930
2-59	More Power To You	565.18	Institutional	565.18	930
2-60	More Power To You	565.18	Institutional	565.18	930
2-61	Happy holidays	565.18	Institutional	565.18	930
2-62	Power is Nothing Without Passion	565.18	Institutional	565.18	930
2-63	May your blessings be many on this holiday of thanks	565.18	Institutional	565.18	930
2-64	May your blessings be many on this holiday of thanks	565.18	Institutional	565.18	930
2-65	May your holidays be bright	565.18	Institutional	565.18	930
2-66	May your holidays be bright	565.18	Institutional	565.18	930
2-67	Power is Nothing Without Passion	565.18	Institutional	565.18	930
2-68	Logo Ad	565.18	Institutional	565.18	930
2-69	Who would go out on a night like this	565.18	Institutional	565.18	930
2-70	365. And then some	565.18	Institutional	565.18	930
2-71	Great Leader	825	Institutional	825.00	909

Sch #	Ad	Ad Total \$	Classification	Disallowed	Account
2-72	Whoever said one man can't	Complimentary	Institutional	Complimentary	Complimentary
2-73	Endless supply of Energy	655	Institutional	655.00	909
2-74	Whoever said one man can't	4429	Institutional	4,429.00	909
2-75	Ameren Logo	2500	Institutional	2,500.00	930
2-76	Ameren Logo	2500	Institutional	2,500.00	931
2-77	Ameren Logo	2500	Institutional	2,500.00	932
2-78	Power is Nothing Without Passion	565.18	Institutional	565.18	930
2-79	Congratulations to One of Our Top Employees	4429	Institutional	4,429.00	909
2-80	Celebrating Diversity	Complimentary	Institutional	Complimentary	Complimentary
2-81	Lady	171	Institutional	171.00	930
2-82	Line worker	171	Institutional	171.00	930
2-83	Man in sweater	171	Institutional	171.00	930
2-84	Ameren 365. And then Some	171	Institutional	171.00	930
2-85	Rolling up our sleeves	171	Institutional	171.00	930
2-86	Reliable Power. Reliable People.	171	Institutional	171.00	930
2-87	Line worker	171	Institutional	171.00	930
2-88	Larry	171	Institutional	171.00	930
2-89	Lady	171	Institutional	171.00	930
2-90	Holding down your costs	171	Institutional	171.00	930
2-91	Low costs. Broad shoulders.	16320	Institutional	16,320.00	930
2-92	Affordable electricity. All in a day's work	16320	Institutional	16,320.00	930
2-93	Delivering low-cost electricity through it all	16320	Institutional	16,320.00	930
2-94	Delivering low-cost electricity through it all	16320	Institutional	16,320.00	930
2-95	Delivering low-cost electricity through it all	16320	Institutional	16,320.00	930
2-96	Reminds you to give generously to the Salvation army	25067	Institutional	25,067.00	909
2-97	You. Our ultimate energy source	Complimentary	Institutional	Complimentary	Complimentary
2-98	Reliable, affordable electricity	No Cost	Institutional	No Cost	No Cost
2-99	More Power To You	565.18	Institutional	565.18	930
2-100	More Power To You	565.18	Institutional	565.18	930
2-101	Power is Nothing Without Passion	565.18	Institutional	565.18	930
TVad1	Louie - Play it safe around electricity	2321.67	Safety		909
TVad2	Louie - Play it safe around power lines	2321.67	Safety		909
TVad3	Louie - When lines are down don't you hang around	2321.67	Safety		909
TVad4	What Reliability Feels Like	129104.46	Institutional	129,104.46	909
TVad5	What Reliability Looks Like	129104.46	Institutional	129,104.46	909
TVad6	What Reliability Sounds Like	129104.46	Institutional	129,104.46	909
TVad7	KMIZ Weathering the Storm - To the rescue	1700	Institutional	1,700.00	909
TVad8	Education	89,645.00	Haven't Seen	89,645.00	909
TVad9	Dollar more	46,381.76	Haven't Seen	46,381.76	909
		1,404,559.00		896,252.66	



AMERENUE INVITES YOU TO THE
ASHLAND SUBSTATION RIBBON-CUTTING CELEBRATION

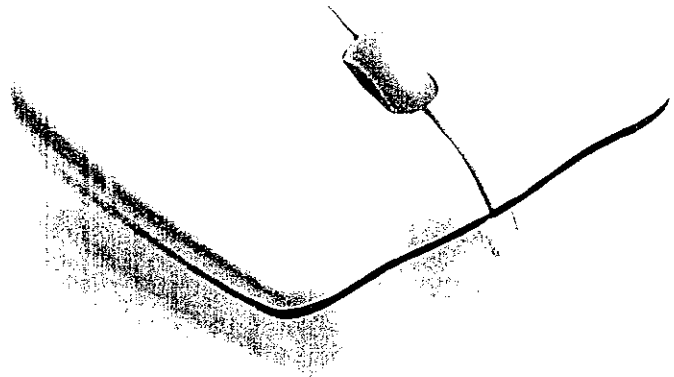
JUNE 8TH AT 10:00 A.M.

THE PUBLIC IS INVITED TO ATTEND THE RIBBON CUTTING CEREMONIES
ON THURSDAY, JUNE 8TH AT 10:00 A.M. AT AMERENUE'S NEW LOY MARTIN SUBSTATION.
THE SUBSTATION IS LOCATED NORTHEAST OF ASHLAND, ABOUT ONE QUARTER OF A MILE SOUTH
OF E. LOY MARTIN ROAD, ON THE EAST SIDE OF BOBBIE GARRETT DRIVE.

EMPLOYEES AND EQUIPMENT WILL BE ON HAND FOR DEMONSTRATIONS.

PLEASE JOIN US.





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On www.ameren.com you'll learn about the factors behind specific bill differences. You can even calculate the savings potential of energy efficient appliances or find out what portion of your energy use goes to heating, cooling, laundry and other activities.

It's easy, asking only a few questions before offering immediate suggestions. The site is also pegged to AmerenUE-Missouri's actual rates, the weather patterns where you live and your actual usage. The comparisons offered are those of similar homes in a given area, based on AmerenUE rates and weather — again, in the city or county where you live.

Ameren's Energy Savings toolkit, just another way Ameren is working hard for you!

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More power to you.

Ameren is a proud to
support the communities
that we serve.

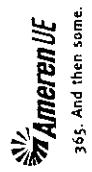


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365. And then some.



For Electric Service, call
1-800-552-7583.





More power to you.

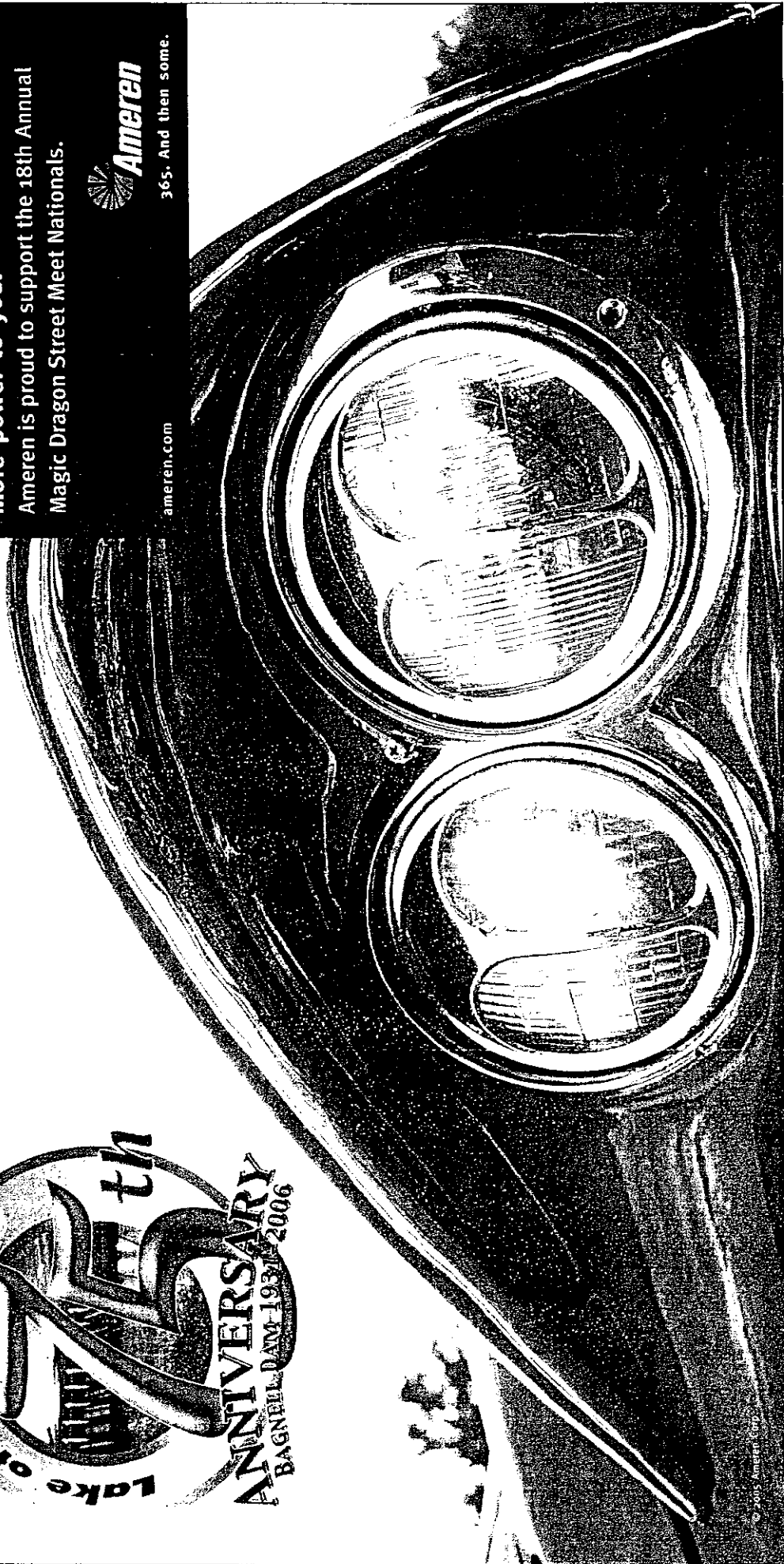
Ameren is proud to support the 18th Annual
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365. And then some.



More power to you.

Ameren salutes the California Chamber of Commerce for
100 years of service.



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365. And then some.



Ameren Corp.



Power is Nothing without Passion.
Ameren is proud to support the Urban League.

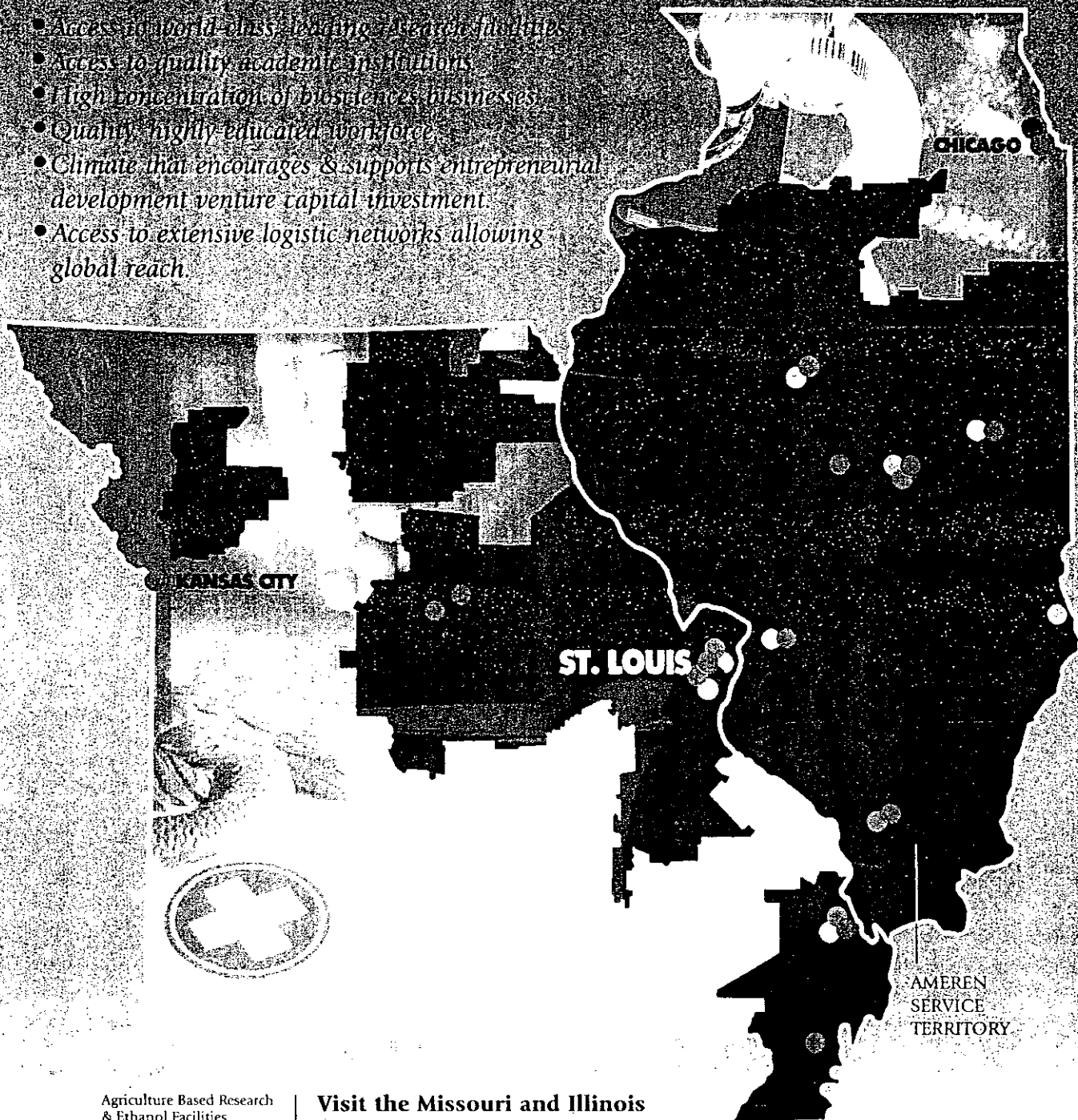
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DISCOVER THE MIDWEST SYNERGIES:

The Bio Advantage

- Access to world-class training & research facilities
- Access to quality academic institutions
- High concentration of biosciences businesses
- Quality, highly-educated workforce
- Climate that encourages & supports entrepreneurial development venture capital investment
- Access to extensive logistic networks allowing global reach



Agriculture Based Research
& Ethanol Facilities

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- Human Genome Project/
Genomic Biology
- Pharmaceutical
Industry/Research
- Plant Sciences

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or contacting our development
professionals at 800.981.9409



Economic Development

*Development Fuels the Community.
We Fuel the Development.*



More power to you.

Ameren is proud to serve Lincoln County.



ameren.com



More power to you.

Ameren is proud to support the communities we serve.



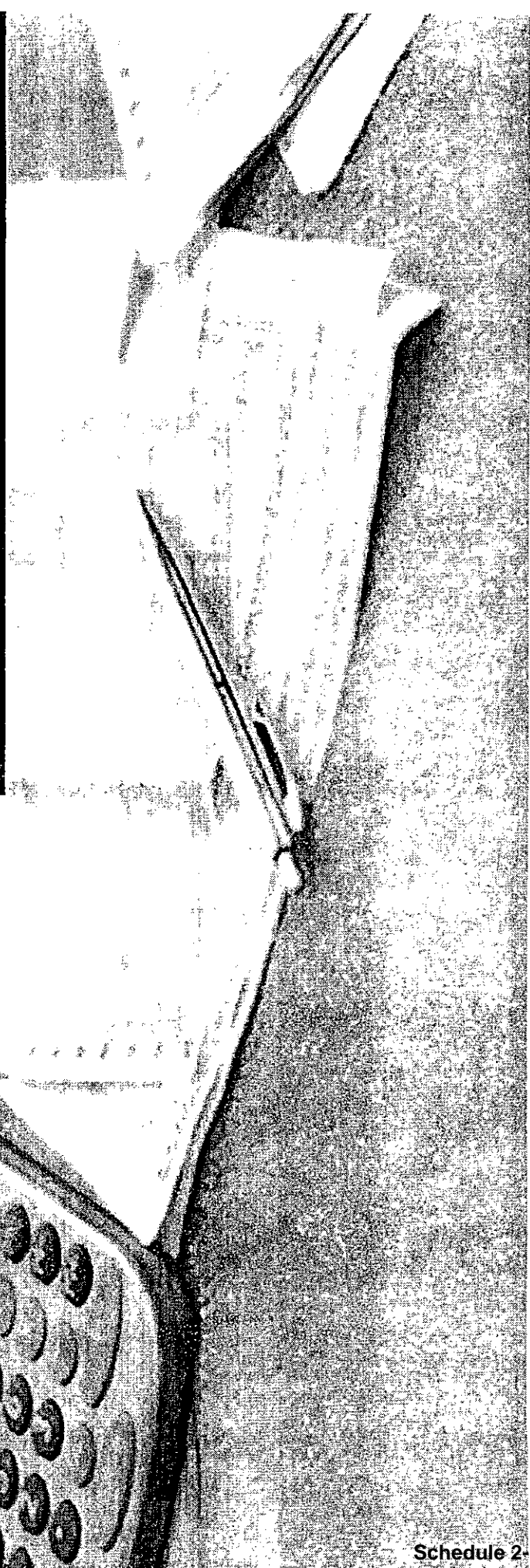
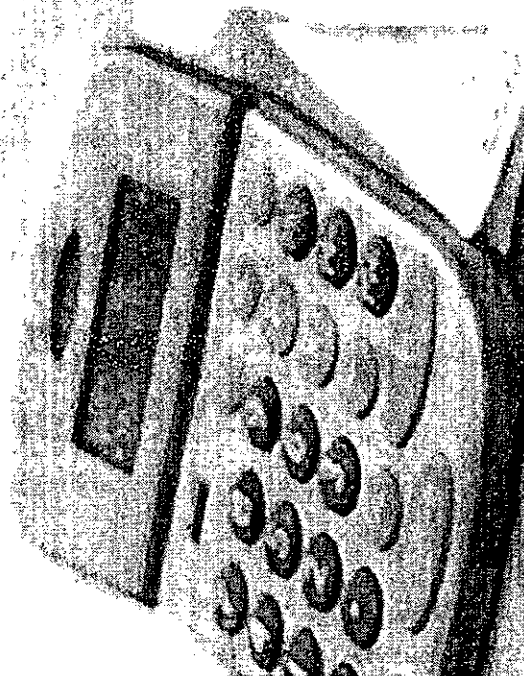
ameren.com

365. And then some.



A fluctuating energy bill is great if you have a fluctuating paycheck to go along with it.

If not, sign up for Budget Billing. It lets you pay the same amount each month, to better manage your energy costs. Just another way Ameren is working hard for you. 365. And then some. Find out more at ameren.com.



Re Budget + Billing

AmerenUE's Shoreline Management Program

Helps Protect Your Lake Investment

AmerenUE is Missouri's largest electric utility and third largest distributor of natural gas, so it's a natural to think of it only in terms of energy services. But the company also plays a key role in managing and protecting the Lake of the Ozarks, and that role is important to property owners and vacationers alike.

As the owner and operator of Bagdad Dam and the Oage Power Plant, which create the Lake of the Ozarks, AmerenUE provides certain shoreline management services under provisions of its federal license for those facilities. The company's responsibilities include regulating docks, seawalls and other shoreline structures to ensure that they don't become an environmental hazard, an obstacle to navigation, or a threat to the safe operation of the dam.

AmerenUE maintains a Shoreline Protection Hotline that lake residents and visitors can call to report pollution problems, derelict docks or other concerns affecting the lake. The number is (517) 366-9203.

If you know a problem is within the jurisdiction of a particular agency, such as the Missouri State Water Patrol or Missouri Department of Conservation, AmerenUE urges you to call that agency. But if you don't know who has jurisdiction, a call to the hotline will ensure that your information gets to the right place.

AmerenUE also sponsors the award-winning Adopt-A-Shoreline program. Modeled after the Missouri Department of Transportation's Adopt-A-Highway program, this program enables interested organizations and individuals to "adopt" sections of shoreline for better control.

Dock Permits Required
AmerenUE regulates docks through a permit program aimed at ensuring that each dock meets adequate construction standards for the climate and wave action that they encounter at the Lake of the Ozarks. The permits also are designed to ensure that placement of these structures does not interfere with navigation and other uses of the lake.

Permits are required for all docks on the lake, and the permit number must be posted on the lake side in a location most visible from the channel or cove. When a dock changes ownership, the permit must be transferred to the new owner through AmerenUE.

If you make a modification to an existing dock, such as adding an additional boat slip, a permit modification is necessary.

Choose a Certified Dock Builder
If you are installing a new dock or making modifications or repairs to an existing dock, the easiest way to make sure the project is done correctly is to choose a Certified Dock Builder. These are lake-area dock builders whose work is certified to meet AmerenUE standards.

Property owners can build or modify their own docks if they obtain the proper permits and the work adheres to AmerenUE specifications. The company periodically inspects dock work done by property owners to ensure compliance.

You can get a current list of Certified Dock Builders by calling AmerenUE's Shoreline Management Office at (517) 366-9212.

Other Projects that Require Permits
Besides boat docks, permits are also necessary for a range of other projects that impact the shoreline. These include seawalls and other forms of bank stabilization, such as "rip rap" (large rocks placed along the shoreline to prevent erosion), docks that extend over the water, and dredging.

For complete permit information, a list of applicable permit fees, and permit applications, visit the Ameren Web site, www.ameren.com. Click on "Environment," then look under "Lake of the Ozarks."

Permit applications, information, and assistance are also available from AmerenUE's Shoreline Management Office at the lake. To schedule an appointment, call (517) 366-9212.

New Shoreline Management Plan
In August 2006, AmerenUE introduced a new Shoreline Management Plan. Listed closely with the restructuring of Bagdad Dam and the Oage Power Plant, the plan describes permitting and shoreline development policy for the 40-year term of the new license AmerenUE has requested from the Federal Energy Regulatory Commission (FERC).

Among the changes are new measures to protect sensitive environmental, geographical and cultural areas, and preserve shoreline vegetation. The plan would also change the permit approval process for docks with 10 or more boat slips.

Permit applications for such docks would require review by the Missouri Department of Natural Resources, Missouri Department of Conservation, Missouri State Water Patrol and any other appropriate agency deemed necessary by AmerenUE to ensure that these large docks do not adversely impact the lake's environment.

The changes would become effective upon FERC approval of a new license for the dam and power plant, expected in early 2008.

You can view the new shoreline management plan in the "Environment" section of the Ameren Web. Under "Lake of the Ozarks," click on "Proposed New Shoreline Management Plan" and "Proposed New Permit Guidelines" for complete details.

AmerenUE Contact Information at the Lake

Shoreline Management Office (517) 366-9212

Lake and Shoreline Protection Hotline (517) 366-9203

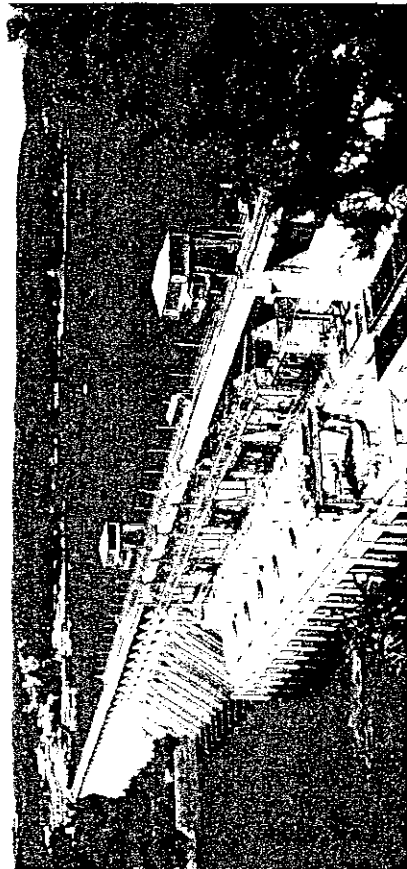
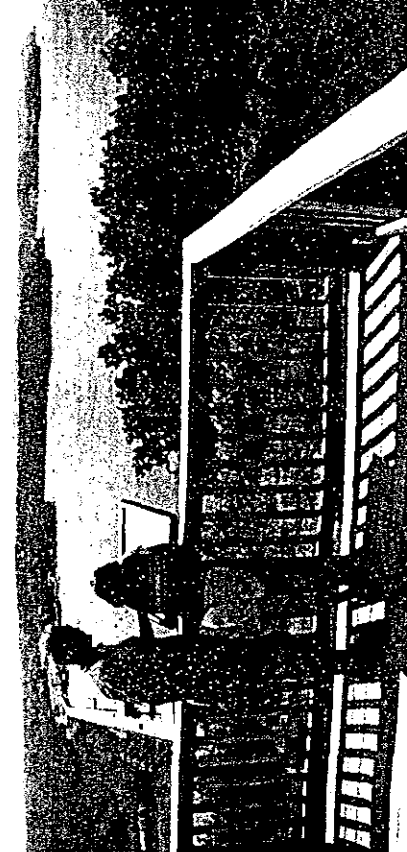
Lake Level Information (517) 366-9205

Adopt-the-Shoreline Program (517) 366-9214

AmerenUE Customer Service Toll Free (800) 552-7985

Email Address lake@ameren.com

Ameren Web Site www.ameren.com



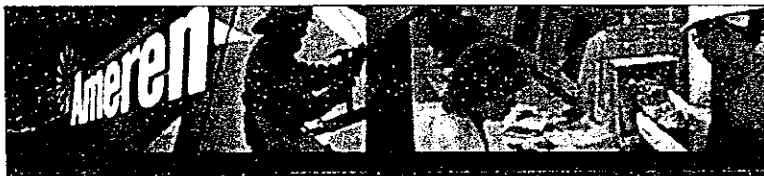
805 0094

Meet some of the community's most powerful building blocks.

You see the tools of our trade everywhere. But there's more that you don't see. Our knowledge of the community. Resources that only we can offer, as the region's largest utility. Partnership with state and local leaders. And a track record of bringing industry here for the common good. Find out how Ameren Economic Development can help your company be a part of St. Charles County. Visit ameren.com or call 1-800-981-9409.



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AmerenUE Customers Can Now Make Their Energy Payments at

Hickman's IGA West Plaza
500 W. Jackson
Mexico, MO 65265
573-581-5520

Energy Payments are accepted
from 7 a.m. — 10 p.m.
Sunday — Saturday



www.ameren.com

Date: July 11, 2005
Client: Ameren
Job: Dollar More 2005 Campaign
Job #: 2992
Version: 1/ss

"Dollar More" Summer 2005 Campaign – Radio Tag Copy, :07 & :15 Versions

:15 BILLBOARD COPY

ANNCR: Everybody complains about the heat. Here's your chance to do something about it. Check the Dollar More box on your Ameren bill. And donate a dollar a month to help needy seniors and families keep their air conditioning running through the long hot summer ahead.

:07 BILLBOARD COPY (two versions)

ANNCR: Turn down the heat on the St. Louis summer. Check the Dollar More box on your Ameren bill. And help those in need stay cool.

ANNCR: It's cool to care. So remember to check the Dollar More box on your Ameren bill. And help provide air conditioning for those who need it most.

AMEREN
DIRECT PAY CAMPAIGN
"Do Nothing" :60
10/26/05 Revised

SFX: HOLIDAY MUSIC

ANNCR: Over the holidays, we usually help those in need by
doing more.

We make more donations.

We volunteer more of our time.

And we give away more food, coats, hats and gloves.

But this year, with the help of Ameren, you can help
others by doing less.

Leave your elf shoes on the shelf.

And take it easy.

Just sign up for Ameren Direct Pay, and we'll donate
\$10 to the Salvation
Army Tree of Lights. Direct Pay is easy, because your
utility payment comes
straight out of your checking or savings account on
the exact day that
it's due, not before. And you'll always get a notice
in the mail well in
advance, letting you know the amount.

Remember those in need this year. And do more, by
doing less. Sign up for
Ameren Direct Pay, at ameren.com.

And have a very happy (and easy-going) holiday season.

Ameren. 365. And then some.

“Home Show”

:60

Bob: Hi, we're here today with Jim. Jim's improving his living room. He's starting with the walls. Tell us what we've got here, Jim.

Jim: Well, Bob, we've got some nice, plaid wallpaper that I think will breathe new life into this room.

Bob: I see, Jim. I also notice your technique for applyi—now wait just a paint-dryin' second. What's this you're doing?

Jim: I'll tell you what I'm doing, Bob. I'm wallpapering over my thermostat.

Bob: Why's that, Jim?

Jim: I'll tell you exactly why, Bob. Fluctuating energy bills.

Bob: Fluctuating energy bills?

Jim: The way I figure, Bob, if no one can get to it, no one can tinker with it.

Bob: And in the Summer, Jim? . . .

Jim: Uh . . .

Bob: Why not just sign up for Ameren's Budget Billing, Jim?

Jim: Hmm, what's that, Bob.

Bob: Well, Jim, it's a better alternative than wallpapering over your thermostat. Budget Billing is a simple, easy way to manage those energy bills that can be down one month and up the next.

You see, Jim, with Budget Billing, you pay a predetermined, level amount, regardless of your energy usage.

Jim: Thanks, Bob.

Bob: Find out more at Ameren, dot com, Jim.

Jim: Will do, Bob.

Ancr: Just another way Ameren is working hard for you. Ameren. Three, sixty-five. And then some.

Ameren
Weather Radio Promo
"Information" :60
5/10/06

ANNCR: To make sure you're ready when and if a violent storm hits, there are a few things you'll want to have on hand.

A first aid kit, for instance. A flashlight and extra batteries. Water and canned goods.

But as important as those things are, there's another item you absolutely can't do without:

Information.

And right now, Ameren is making it easier than ever to make sure you get it thanks to the free weather radio we'll give you when you sign up for Budget Billing or Direct Pay.

Billing Budget Billing smooths out high use peak periods by allowing you to pay a regular monthly amount. And Direct Pay is an easy way to pay your bill automatically from your bank account.

Plus, when you sign up online, you'll get the free weather radio to stay on top of changing conditions, and get the information you need to help you avoid disaster when violent weather hits.

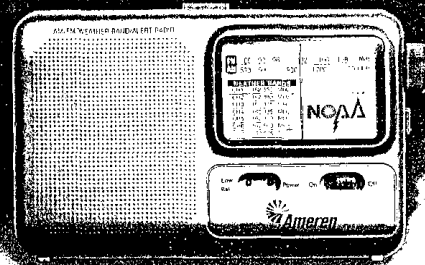
For more information on Budget Billing and Direct Pay from Ameren and to sign up for your free weather radio, go to Ameren.com/WeatherRadio.

Ameren. 365 and then some.

Stay on top of changing weather conditions and way ahead of potential disaster with a weather radio from Ameren. It's yours free when you sign up online for Budget Billing or Direct Pay. Budget Billing smooths out high use peak periods by allowing you to pay a regular monthly amount. And Direct Pay makes payment easy by automatically deducting it from your bank account. To better manage your Ameren bill, and to get a free weather radio in the process,* just go to Ameren.com/WeatherRadio.



FREE NOW.




PRICELESS WHEN A STORM HITS.

ameren.com
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*Limit one radio per customer.

Client / Ameren
Ad# / 3655A1
Title / "Free Now"
Media / B/W Newspaper
Size / 11.625"x14"
Pubs / Various

Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / Evan Willnow
Art Director / Scott Lawson
Copywriter / Mike Dillon
Acct Manager / Jennifer Smith
Date Prepared / 05/22/2006

Prepared by
 **rogers/townsend**
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Reliable, affordable electricity. All in a day's work.

We work hard every day to ensure our customers have the most reliable energy service at the lowest possible cost. Since 1998, we've invested nearly \$2.6 billion in infrastructure improvements and system maintenance to enhance reliability in Missouri and Illinois.

At Ameren we look forward to serving you today, and for all those days to come.



Client /Ameren Corp

Ad# /3276A1

Title /Reliable

Media /4c Magazine

Size /9.5" x 5.25"

Pub /Fronton Mountain Echo

Prod Manager /Cheryl Sparks

Traffic /Kathy Goebel

Digital Artist /smh

Art Director /Liz Forsythe

Copywriter /Bill Eckoff

Acct Manager /Jen Smith/Jim Stoeppler

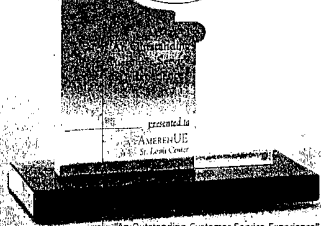
Date Prepared /2/09/2006

Prepared by



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Customer satisfaction. A key measure of excellence.

Congratulations to our Customer Contact Center Employees. Thanks to you, Ameren is one of a few energy companies in the country to be recognized by J.D. Power and Associates for "An Outstanding Customer Service Experience." And while we're not in this for the trophies, we humbly accept. Now let's get back to work keeping costs down.

ameren.com



Client /Ameren Corp.
Ad# /3459C2
Title /Satisfaction/St. Louis (UE)
Media /B&W Newspaper
Size /7.708" X 13"
Pub /Various Papers

Prod. Manager /Cheryl Sparks
Traffic /Kathy Goebel
Digital Artist /Jayne A.
Art Director /Liz Forsythe
Copywriter /Michael McCormick
Acct. Manager /Jen Smith/Jim Stoeppler
Date Prepared /3/15/2006

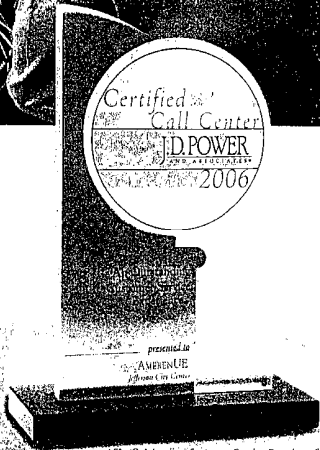
Prepared by



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Schedule 2-24



Customer satisfaction. A key measure of excellence.

Congratulations to our Customer Contact Center Employees. Thanks to you, Ameren is one of a few energy companies in the country to be recognized by J.D. Power and Associates for "An Outstanding Customer Service Experience." And while we're not in this for the trophies, we humbly accept. Now let's get back to work keeping costs down.

ameren.com



Client /Ameren Corp.
Ad# 13459C1
Title /Satisfaction/Jefferson City (UE)
Media /B&W Newspaper
Size /7-708" x 13"
Pub /Various Papers

Prod. Manager /Cheryl Sparks
Traffic /Kathy Goebel
Digital Artist /Jayne a.
Art Director /Liz Forsythe
Copywriter /Michael McCormick
Acct Manager /Jen Smith/Jim Stoeppler
Date Prepared /3/15/2006

Prepared by

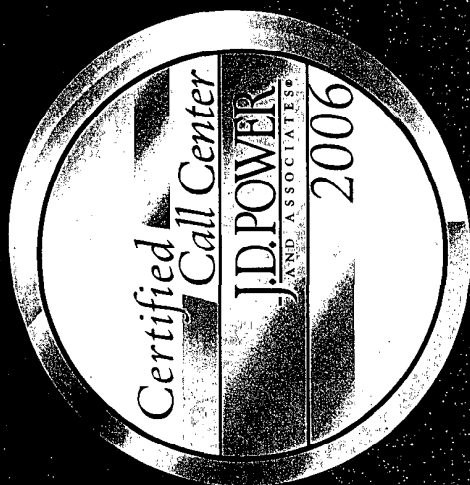


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Schedule 2-25

Customer satisfaction. A key measure of excellence.



"An Outstanding Customer Service Experience" For J.D. Power and Associates Certified Call Center ProgramSM Information, visit www.jdpower.com or call 1-866-842-7548.

Client / Ameren
Ad # 246082
Title / JP Towers Ameren
Media / 4 Color Banner
Size / 13.75" x 4" TRIM
1/4" x 4-25" BLEED
Date Prepared / 3/10/2006

Prepared by



rodgers | townsend

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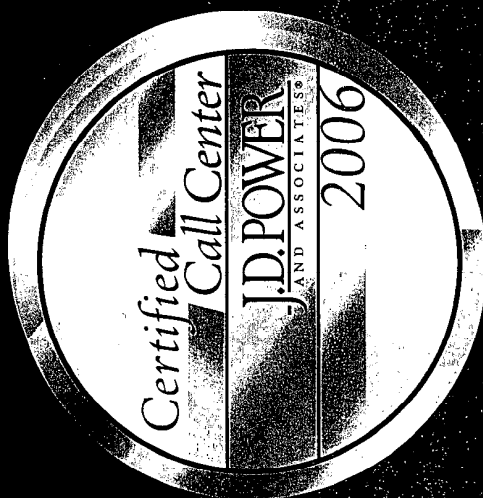
Customer Satisfaction. A Key Measure Of Excellence.



"An Outstanding Customer Service Experience"

For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com or call 1-866-842-7548.

Customer satisfaction. A key measure of excellence.



"An Outstanding Customer Service Experience"



For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com or call 1-866-842-7548.

Client / Ameren

Job# / 3459

Title / JP Powers Customer Satisfaction OD

Media / 4 Color Outdoor Board

Size / 48" x 14" TRIM

48.5" x 14.5" BLEED

Prod Manager / Cheryl Sparks

Traffic / Kathy Goebel

Digital Artist / Jayne a.

Art Director / Liz Forsythe

Copywriter /

Acct Manager / Jen Smith

Date Prepared / 3/13/2006

Prepared by



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Reliable, affordable electricity. All in a day's work.

We work hard every day to ensure our customers have the most reliable energy service at the lowest possible cost. Since 1998, we've invested nearly \$2.6 billion in infrastructure improvements and system maintenance to enhance reliability in Missouri and Illinois.

At Ameren we look forward to serving you today, and for all those days to come.



ameren.com

Client /Ameren Corp

Ad# /3417A1

Title /Reliable

Media /4C

Size /5.5" x 9.5"

Pub / Taum Sauk Fair Program

Prod. Manager /Cheryl Sparks

Traffic /Kathy Goebel

Digital Artist /Smith

Art Director /Liz Forsythe

Compositor /Bill Eckoff

Acct Manager /Jen Smith/Jim Stoeppler

Date Prepared /3/09/2006

Prepared by



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Meet some of the community's most powerful building blocks.

You see the tools of our trade everywhere. But there's more that you don't see. Our knowledge of the community. And resources that only we can offer, as the region's largest utility. At Ameren, we're proud to be one of greater St. Louis' Top 50 businesses that are helping to shape the region's future. Find out how we can help your company be a part of it. Visit ameren.com or call 1-800-981-9409.



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Client / Ameren
Economic Development
Ad# / 3371A1
Title / Building Blocks
Media / 4/color
Size / 7.5" x 10"
Pub / STL Commerce Magazine

Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / Smh
Art Director / Chris Taurisano
Copywriter / Kay Cochran
Acct Manager / Jen Smith
Date Prepared / 12/22/2005

Prepared by



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Meet some of the community's most powerful building blocks.

You see the tools of our trade everywhere. But there's more that you don't see. Our knowledge of the community. And resources that only we can offer, as the region's largest utility. At Ameren, we're proud to be one of greater St. Louis' Top 50 businesses that are helping to shape the region's future. Find out how we can help your company be a part of it. Visit ameren.com or call 1-800-981-9409.



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St. Louis
Relentlessly Committed. Remarkably Connected.

Client / Ameren
Economic Development
Ad# / 3324A1
Title / Building Blocks
Media / BW
Size / 5.0625" x 6.625"
Pub / St. Louis Business Jnl

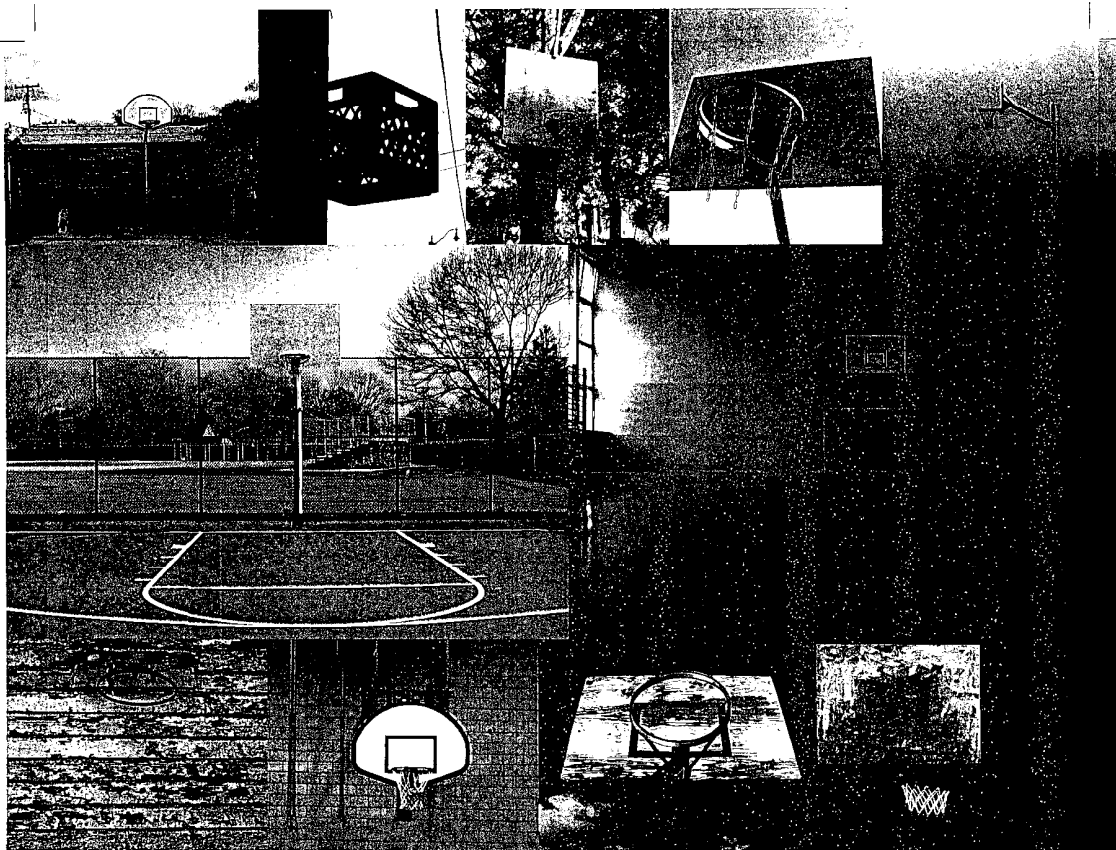
Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / SMH
Art Director / Chris Taurisano
Copywriter / Kay Cochran
Acct Manager / Jen Smith
Date Prepared / 12/02/2005

Prepared by



rogers/townsend

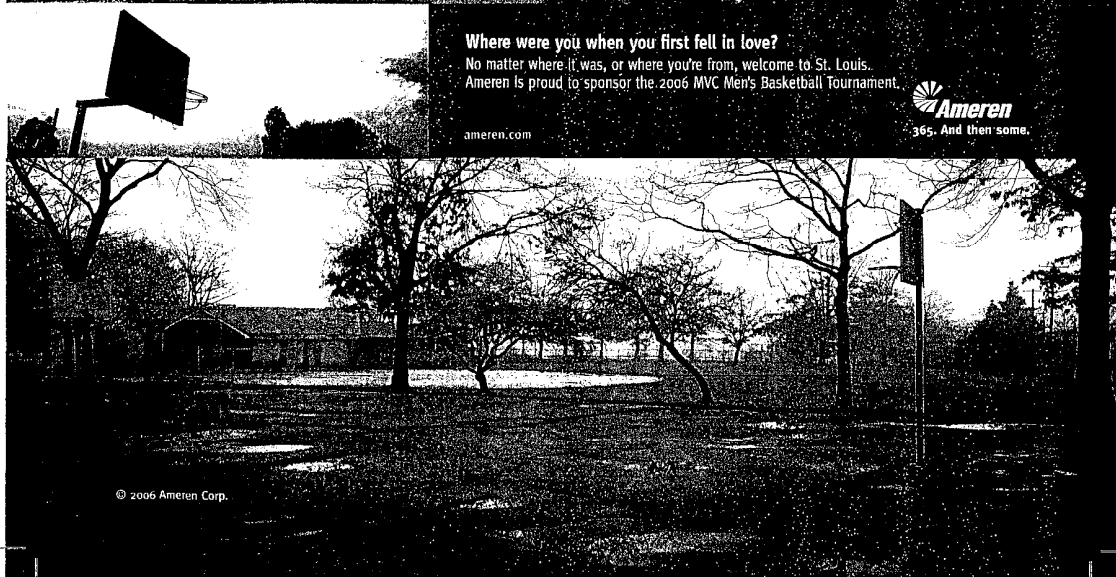
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Where were you when you first fell in love?

No matter where it was, or where you're from, welcome to St. Louis.
Ameren is proud to sponsor the 2006 MVC Men's Basketball Tournament.

ameren.com



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Client / Ameren
Ad# / 3287
Title / Fell In Love
Media / 4/c full program ad
Size / 8.5" x 11" TRIM
06.75"x11.25" BLEED - 7.25"x10.25" (LIVE)
Pubs / The Valley

Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / jayne a.
Art Director / Scott Lawson
Copywriter / Mike Dillon
Acct Manager / Jen Smith/jlm5.
Date Prepared / 1/20/06

Prepared by



rogers/townsend

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Schedule 2-32

Power is nothing without passion.

Ameren is proud to support the 2006 State Farm U.S. Figure Skating Championships.

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Client / Ameren Corporation
Ad# / 3185A1
Title / 06 Skating BW
Media / B/W Newspaper
Size / 5.75" x 10"

Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / Jayne a.
Art Director / Jenny Storino
Copywriter / Jake Edinger
Acct Manager / Jim Stoeppler/JenSmith
Date Prepared / 05/03/06

Prepared by



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Schedule 2-33

Power is nothing without passion.

Ameren is proud to support the 2006 State Farm U.S. Figure Skating Championships.

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Client / Ameren Corporation
Ad# / 318581
Title / 06 Skating
Media / Program Ad 4/C
Size / 7.375" x 9.875"

Prod Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / jayne a
Art Director / Jenny Storino
Copywriter / Jake Edinger
Acct Manager / jime Stoeppel/jen Smith
Date Prepared / 10.17.05

Prepared by



rogers/townsend

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This holiday season, take it easy.

Ameren Direct Pay. With no effort from you, your utility payments come straight out of your checking account. And we'll donate \$10 to the Salvation Army when you sign up. For details, go to ameren.com.



© 2005 Ameren Corp.

Client / Ameren Corporation
Ad# / 3173A1
Title / Holiday Season
Media / B&W Newspaper
Size / 7.708" x 13"
Publ / Various Papers

Prod Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / Jayne A.
Art Director / Tim Varner
Copywriter / Kay Cochran
Acct Manager / Jen Smith
Date Prepared / 11.07.05

Prepared by



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Schedule 2-35

This holiday season, take it easy.

Ameren Direct Pay. With no effort from you, your utility payments come straight out of your checking account. And we'll donate \$10 to the Salvation Army when you sign up. For details, go to ameren.com.



Client / Ameren Corporation
Ad# / 3173A1
Title / Holiday Season
Media / B&W Newspaper
Size / 7.708" x 13"
Publ / Various Papers

Prod Manager / Cheryl Sparks
Traffic / Kathy Guebel
Digital Artist / Jayne A.
Art Director / Tim Vainer
Copywriter / Kay Cochran
Acct Manager / Jen Smith
Date Prepared / 11.07.05

Prepared by



roddgers | townsend

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Not all your supporters at Ameren are on poles, in trucks and working in the trenches.

Delivering reliability in ways you might not think about every day. Hard at work finding new ways to keep your energy bill down, and your options for paying it up.



365. And then some.

ameren.com

Storm Center

3172C1-Supporters_11.625x7.indd 1

Client / Ameren
Ad # / 3172 C1
Title / Supporters
Media / B&W Newspaper
Size / 11.625" x 7"
Pub / Various

Prod Manager: Cheryl Sparks
Traffic: Kathy Goeppel
Digital Artist: Robb Blackwell
Art Director: Luke Partridge
Copywriter: Michael McCormick
Acct Manager: Jennifer Smith
Date Prepared: 03/28/2006

prepared by



reynolds | lawrence

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7/19/06 2:48:33 PM

Some of us are here to keep your power up. Others, to keep your costs down. Whenever you think of Ameren, you probably imagine the Ameren you see — trucks and linemen bringing power to your door. But the rest of us are behind the scenes, always working to keep your bills down.



Dispatch Operations

7/19/06 2:47:59 PM

317281-PowerUp_11.625x7.indd 1

Prod. Manager / Cheryl Sparks
Trk. / Kelly Gosnell
Digital Artist / Robb Blackwell
Copywriter / Luke Partidge
Copywriter / Michael McCormick
Art Director / Jennifer Smith
Date Prepared / 03/28/2005



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Client / Ameren
Ad # / 3172-81
Title / Power Up
Media / BSW Newspaper
Size / 11.625" x 7"
Pub / Various

Energy conservation starts in our halls and ends in yours. Energy-efficient appliances, extra insulation and electric thermostats are just some of the ways to keep your bills down. Another great way is online bill pay. It saves time, saves paper and most of all, saves money.



Payment Processing Center

7/19/06 2:41:29 PM

Client / Ameren
 Adm / 3172-A2
 Title / Energy conservation
 Media / B&W Newspaper
 Size / 10" x 7"
 Pub / African American Voices

Prod Manager / Cheryl Sparks
 Traffic / Kathy Goebel
 Digital Artist / Robb Blackwell
 Art Director / Luke Partridge
 Copywriter / Michael McCormick
 Account Manager / Jennifer Smith
 Date Prepared / 05/04/2006



Prepared by

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3172-A2-Energy_10x7.indd 1

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**Everyone grew up building with logs.
We just never stopped.**

Our project: building a community. Through partnerships between industry, state and local leaders. And unparalleled resources as the region's largest utility. Find out how we can help your company find success. Visit ameren.com



© 2005 Ameren Corp.

**Everyone grew up building with logs.
We just never stopped.**

Ameren proudly salutes Dexter industry for
continuing to build, grow and prosper.



Client / Ameren
Economic Development
Ad# / 3142A1
Title / Building with Logs
Media / BW
Size / 5.75" x 5"
Pub / Dexter Statesman

Prod. Manager / Cheryl Sparks
Traffic / Kathy Goebel
Digital Artist / smh
Art Director / Chris Taurisano
Copywriter / Kay Cochran
Acct Manager / Chace MacMullan/Jim Stoeppler
Date Prepared / 9/01/2005

Prepared by



rodgers/townsend

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A fluctuating energy bill is great if you have a fluctuating paycheck to go along with it.

If not, sign up for Budget Billing. It lets you pay the same amount each month to better manage your energy costs. Just another way Ameren is working hard for you. Find out more at ameren.com. 365. And then some.



Client Ameren Corporation
Ad# 13345A1
Title Energy Bill
Media B&W Newspaper
Size 11.625"x5"
Pub Various Papers

Prod. Manager Cheryl Sparks
Traffic Kathy Goebel
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Copywriter Jake Edinger
Act Manager Jim Miller
Date Prepared 10/11/2006

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Various Newspapers

Budget Billing
Gas Customers



Spring brings perfect weather for kite-flying, home improving and tree planting.


But the month also ushers increased risk of injury from activities in or around power lines. Please be cautious around power lines. And call 1-800-DIG-RITE before you dig.



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Pub's / Arts Alive

Prod. Manager / Cheryl Sparks
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 Date Prepared / 04/06/05

Client / Ameren
 Electric Safety
 Ad# / 32891
 Title / Springtime
 Media / BW Newspaper
 Size / 7.708" x 2.708"