

In the Matter of:

SPIRE MISSOURI INC.'s d/b/a SPIRE REQUEST FOR AUTHORITY, etc.

GR-2021-0108, VOL. VII

June 23, 2021



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BEFORE THE PUBLIC SERVICE COMMISSION

STATE OF MISSOURI

TRANSCRIPT OF PROCEEDINGS

Public Hearing via WebEx

June 23, 2021

Jefferson City, Missouri

Volume 7

In The Matter Of Spire Missouri Inc.'s)
d/b/a Spire Request for Authority to)
Implement a General Rate Increase for) File No. GR-2021-0108
Natural Gas Service Provided in the)
Company's Missouri Service Areas)

CHARLES HATCHER, Presiding
REGULATORY LAW JUDGE.
RYAN SILVEY, Chairman,
GLEN KOLKMEYER,
Commissioners.

REPORTED BY:
Lisa M. Banks, CCR
TIGER COURT REPORTING, LLC

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A P P E A R A N C E S

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P R O C E E D I N G S

1
2 JUDGE HATCHER: Let's go on the record. First,
3 I would like to ask that everyone please mute themselves unless
4 they are speaking. That will cut down on not only the noise
5 level, but it will prevent audio feedback.

6 Today is June 23rd, 2021. The Missouri Public
7 Service Commission has set this time for a local public hearing
8 in Case Number GR-2021-0108, which is captioned as In the Matter
9 of Spire Missouri Inc. d/b/a Spire's Request for Authority to
10 Implement a General Rate Increase for Natural Service Provided
11 in the Company's Missouri Service Areas. The Commission has
12 scheduled this local public hearing to give members of the
13 public a chance to comment about Spire's application.

14 The Missouri Public Service Commission regulates
15 the rates charged by public utility companies in Missouri to
16 ensure that those rates are just and reasonable. The Commission
17 also regulates the quality of service and safety of the
18 operations of those public utilities. The Commission is made up
19 of five commissioners. The commissioners are appointed by the
20 Governor and confirmed by the Senate. The commissioners employ
21 a staff of engineers, accountants, attorneys, financial
22 analysts, and other specialists in the field of utility
23 regulation.

24 My name is Charles Hatcher. I am the regulatory
25 law judge and will preside over this hearing. With me today I

1 have Chairman Ryan Silvey and I also have Commissioner Glen
2 Kolkmeier.

3 This is an official hearing of the Missouri
4 Public Service Commission and the statements and testimony of
5 witnesses will be recorded by a court reporter and must be given
6 under oath.

7 I will begin by asking counsel to enter their
8 appearances for the record. Spire, please go ahead.

9 MR. APLINGTON: Good evening, Judge Hatcher.
10 This is Matt Aplington representing Spire Missouri Inc, the
11 petitioner. 700 Market Street, St. Louis, Missouri 63101.

12 JUDGE HATCHER: Thank you, sir.

13 And for the commission staff. Remember if you
14 are on the phone, we need to press *6 to unmute. We will go
15 ahead and move forward. Office of the Public Counsel.

16 MR. CLIZER: Good evening, Your Honor. John
17 Clizer on behalf of the Missouri Office of the Public Counsel,
18 business address Governor Office Building Suite 650, 200 Madison
19 Street, PO Box 230, Jefferson City, Missouri 65102. Thank you.

20 JUDGE HATCHER: Thank you, sir.

21 And we do have a number of intervening parties.
22 Instead of calling that list, if there are any representatives,
23 by that I mean attorneys, for any of the intervening parties
24 that would like to enter their appearance for the record.

25 MR. MILLS: Thank you, Judge Hatcher. This is

1 Lewis Mills. I am the attorney for Vicinity Energy Kansas City.
2 I am with the firm of Bryan Cave Leighton Paisner in Jefferson
3 City.

4 JUDGE HATCHER: Thank you, Mr. Mills.

5 The process tonight will be to call the names
6 listed on the sign-up sheet in the order that they appear. When
7 I do call your name, please go ahead and unmute. I will then
8 place you under oath and ask you to state and spell your last
9 name, and then ask that you offer your comments to the
10 Commission.

11 I do want to make two quick announcements.
12 First is, the Commission has not made any decisions in this case
13 and they cannot answer any questions today because they have to
14 remain impartial until after all of the evidence is presented.

15 Secondly, I just want to repeat the announcement
16 about unmuting. We will go a little bit slower to make sure and
17 allow everyone time to unmute themselves. If you're on a
18 browser or on the WebEx app, it's just pressing a button within
19 that. If you are on the phone, you press *6 to unmute.

20 As for the witnesses, as I said, I will call the
21 list of people that have signed up and then after that, I will
22 call for anyone who wishes to testify that did not already sign
23 up. I will do that right after I finish the list of that those
24 that have. Our first witness is Frank Ruege or Ruege. The last
25 name is R-U-E-G-E. If you are on the phone, you need to press

1 *6 to unmute. Frank Ruege. Okay. We will call them again at
2 the end. Troy McKinney. Is there a Troy McKinney here to
3 testify? All right. Ruth Withey. The last name is spelled
4 W-I-T-H-E-Y. Ruth Withey. Again, if you are on a telephone,
5 you need to press *6 to unmute yourself. Okay. The next name I
6 have is Janie Morreale. The last name is spelled
7 M-O-R-R-E-A-L-E, Janie Morreale? Nan Neusel(ph)? Is there a
8 Nan Neusel? Margie Stanbursky(ph)? And Allison Kite? Okay.
9 I'm going to keep that list handy. We will go through the list
10 again.

11 Right now I'm going to open it up to any person
12 who would like to testify that did not preregister. If they
13 would like to speak up, that would bring you to the front of my
14 screen and then I will swear you in you can provide your
15 comments to the commissioners.

16 MS. CONLEY: Conley, C-O-N-L-E-Y.

17 JUDGE HATCHER: Yes, if you could give me your
18 name please.

19 MS. CONLEY: Conley, Desiree Conley.
20 C-O-N-L-E-Y.

21 JUDGE HATCHER: Thank you, Ms. Conley, let me
22 swear you in.

23 (Witness sworn.)

24 JUDGE HATCHER: Thank you, Ms. Conley. Please
25 go ahead and provide your comments to the commissioners.

1 THE WITNESS: My comment is, we don't need
2 another rate increase on the gas with the coronavirus, rate
3 increases and everything, light bill, water bill. We don't need
4 another increase just for a company to get more money so they
5 could make more money, when they want more money, go to the
6 customers to get more money. And that is my comment.

7 JUDGE HATCHER: All right. Thank you very much.
8 I appreciate you being here and testifying.

9 Do any of the commissioners have any questions
10 for Ms. Conley?

11 COMMISSIONER SILVEY: No questions, Judge.
12 Thank you for your testimony.

13 JUDGE HATCHER: Thank you, Mr. Chairman.

14 Ms. Conley, thank you. You are excused from our
15 virtual witness stand. You do not need to hang up. You are
16 welcome to stay on the line for the rest of the hearing.

17 Is there anyone else who would like to provide
18 testimony to the Commission? Again, if you are on the phone you
19 press *6 to unmute.

20 THE WITNESS: My name is Lori Thompson.

21 JUDGE HATCHER: Ms. Thompson, let me go ahead
22 and swear you in.

23 (Witness sworn.)

24 JUDGE HATCHER: Thank you, Ms. Thompson. Go
25 ahead and please give us your comments.

1 THE WITNESS: Well, with the coronavirus and the
2 way the jobs that have went totally out, Missouri has been
3 pretty strong about staying open with their jobs. Some people
4 have lost their jobs. And the people that don't have jobs that
5 are on disability or SSI have a fixed income. So how are they
6 going to be able to cope with not having our Spire the way it
7 has been normally then and raising the bill on the people like
8 that. May I ask that?

9 JUDGE HATCHER: I am really sorry. We had a our
10 question and answer period before we started the testimony.
11 That was to give everyone a chance to talk more informally. We
12 can't have any of the commissioners answer any questions tonight
13 because we still have evidence that is coming into the case so
14 they need to remain impartial.

15 THE WITNESS: Okay. I apologize.

16 JUDGE HATCHER: No. You are completely fine. I
17 appreciate you being here and offering your testimony. I'll
18 take that as a rhetorical question, but you are free to contact
19 any of the parties to try and get maybe a better explanation of
20 that. I will make sure to give out some contact information at
21 the end here.

22 THE WITNESS: I appreciate that.

23 JUDGE HATCHER: Thank you, Ms. Thompson.

24 Do we have any commissioner questions for
25 Ms. Thompson?

1 COMMISSIONER SILVEY: No questions, Judge.

2 Thank you for your testimony.

3 JUDGE HATCHER: Thank you, Mr. Chairman.

4 MS. YARBOROUGH: Judge, this is --

5 JUDGE HATCHER: Yes?

6 MS. YARBOROUGH: -- this is Sherry Yarborough.

7 JUDGE HATCHER: Yes, Ms. Yarborough. Hold on
8 just a minute and I will swear you in.

9 (Witness sworn.)

10 JUDGE HATCHER: Thank you, ma'am. If you could
11 please provide your comments.

12 THE WITNESS: Okay. I was on a
13 question-and-answer session earlier and actually it went -- my
14 phone went dead completely, so I actually had to dial back in
15 and re-enter the program in order to be a part of this. So I
16 was just wondering if -- I'm thinking that those individuals did
17 not know to dial back in, all of the individuals you called
18 earlier.

19 Also, I would like to piggyback on what the two
20 testimonies stated earlier, that it is really a bad time to do a
21 rate increase. It is pretty difficult on us. I don't know if
22 you all realize how difficult it is. It is just one more -- is
23 one more weight on our shoulders and it's really weighing us
24 down. So I would like them to hold off on the rate increase
25 until the economy gets better. So that is my comment.

1 JUDGE HATCHER: Thank you, Ms. Yarborough. I
2 appreciate you being here to testify.

3 Do we have any commissioner questions for
4 Ms. Yarborough?

5 COMMISSIONER SILVEY: No questions, Judge.
6 Thank you for your testimony.

7 JUDGE HATCHER: Thank you, Mr. Chairman.

8 MS. HAHN: Hi.

9 JUDGE HATCHER: Yes, who is this?

10 MS. HAHN: My name is Amara.

11 JUDGE HATCHER: I'm sorry, your last name?

12 MS. HAHN: Hahn.

13 JUDGE HATCHER: Hahn. All right. Let me swear
14 you in.

15 (Witness sworn.)

16 JUDGE HATCHER: Thank you. Please go ahead.

17 THE WITNESS: Hi, my name is Amara. I have been
18 a Kansas City resident my whole life. I am 26. I have been
19 paying bills for a relatively short amount of time,
20 comparatively. And all the time that I have been paying bills
21 my wages have not increased. I know that lots of residents have
22 commented on the fact that it is not a good time, but there is
23 never a good time because our wages haven't increased and while
24 I think it is appropriate to say the majority of the
25 commissioners probably have their finances figured out where

1 they wouldn't be affected by a \$42 annual increase. However,
2 for myself I barely get to spend any money on myself as a human
3 as I've been -- and it is unethical and immoral to ask me and
4 the majority of Kansas City residents that are at or near the
5 poverty line to say, give us more money. You and every other
6 utility company do not see the effects because your finances are
7 set. And while I am so happy for you, I am sad for myself and
8 I'm sad that I do have to advocate and just say no, rather than
9 I have to stay with this commissioner and this hearing to
10 advocate for myself when I already do not have enough time.
11 Thank you.

12 JUDGE HATCHER: Ms. Hahn, thank you for taking
13 the time out of your schedule to be here and testify.

14 Do we have any Commissioner questions for
15 Ms. Conn (ph)?

16 COMMISSIONER SILVEY: No questions. Thank you
17 for your testimony.

18 Thank you, Judge.

19 JUDGE HATCHER: Thank you, Mr. Chairman.

20 MS. WELLS: Carolyn Wells.

21 UNIDENTIFIED SPEAKER: Hi.

22 JUDGE HATCHER: Yes, I will take Ms. Wells first
23 and I see that we have one more after that. Ms. Wells, I will
24 swear you in now.

25 (Witness sworn.)

1 JUDGE HATCHER: Thank you, ma'am. Please go
2 ahead.

3 THE WITNESS: My comment is does anyone else
4 live through winter except me? I think this was the was most
5 brutal winter that I've lived in Missouri and have had in at
6 least a five-year span. And that's why it was terrible because
7 I don't know how I would've paid my gas bill this winter because
8 we had a grid shut down because everybody have to use gas to
9 stay warm. And so we had a 45-minute grid shut down just so we
10 could stay warm. Okay. And so now here we are after all this
11 that we've been through just to keep warm and to pay our bills
12 this winter, past winter. Maybe I am one of the fortunate ones
13 that I was smart enough to be on a payment plan, but I don't
14 know how if I was not on a payment plan I would have come up
15 every month with 160 or \$70 because the winter was brutal.
16 Every month my average bill was 100 and -- (audio cut out).

17 Although I appreciate the opportunity of having
18 that -- let me be on a payment plan, I really did -- I really
19 was appreciative this winter for that plan. But still, I think
20 I'm at the point where I cannot afford to pay another dime in
21 gas bill. I'm trying to pay off what I used this winter, just
22 to stay warm. I'm not in agreement right now with a gas
23 increase at all. Thank you very much.

24 JUDGE HATCHER: Thank you, Ms. Wells for your
25 testimony.

1 Are there any commissioner questions for
2 Ms. Wells?

3 COMMISSIONER SILVEY: No questions, Judge.
4 Thank you.

5 JUDGE HATCHER: Thank you, Mr. Chairman.

6 And we had --

7 MR. BOYD: Dennis Boyd.

8 JUDGE HATCHER: Dennis Boyd, thank you, sir.
9 Let me swear you in.

10 (Witness sworn.)

11 JUDGE HATCHER: Thank you, sir. Please go
12 ahead.

13 THE WITNESS: Yes, I would appeal to the
14 Commission to deny a rate increase at this time. I think there
15 should be careful consideration and Spire should be required to
16 develop a comprehensive plan to demonstrate that they are
17 considering all income levels of all of their customers,
18 especially residential customers since that is the demographic
19 that is most impacted by these rate increases.

20 Secondly, in that development plan they should
21 include representatives from the residential customer base to
22 demonstrate that they are operating in good faith and not going
23 out and conducting focus groups and asking customers what they
24 want in order to demonstrate that they've actually gone out into
25 the community. I ask and also appeal that they consider

1 demonstrating that they focused on their customer base that are
2 on a fixed income. That is a reoccurring theme in this call. I
3 also ask that they deny -- based on the timing, coming out of a
4 pandemic, loss, job loss it's a lot of stress on people and the
5 timing is just fatally flawed.

6 The other reason why I ask that they deny it at
7 this time is because when they led off, they lead with talking
8 about their shareholders and that doesn't demonstrate that
9 they've taken careful consideration and done market research on
10 the customer base and what the customer experience is, has been
11 financially, psychologically, and emotionally at this point in
12 time given the context of where we are as a society and as
13 people who live here in the state of Missouri. For those
14 reasons, I'm appealing to the Commission to deny the rate
15 increase at this time until they have demonstrated that they
16 have actually worked hand in hand in taking careful
17 consideration into the rate increase that as it is going to
18 impact adversely the residential customer base.

19 Thank you.

20 JUDGE HATCHER: Thank you, Mr. Boyd. I
21 appreciate you being here and your testimony.

22 Any questions from the commissioners?

23 COMMISSIONER SILVEY: No questions, Judge.

24 Thank you.

25 JUDGE HATCHER: Thank you. And are there any

1 other witnesses that would like to testify?

2 MS. DELACRUZ: Yes, Jacqueline Delacruz.

3 JUDGE HATCHER: Ms. Delacruz, let me swear you
4 in.

5 (Witness sworn.)

6 JUDGE HATCHER: And Ms. Delacruz, go ahead.

7 THE WITNESS: I just wanted to say that I do not
8 agree with the rate increase at this time. I don't feel like
9 the infrastructure expenses that were made were anything that
10 affected me or that people approved. It was kind of something
11 that I feel like they decided on their own. So for that reason,
12 I just don't feel like a rate increase would be appropriate at
13 this time. Thank you.

14 JUDGE HATCHER: Thank you, ma'am. I appreciate
15 your testimony.

16 Were there any questions for Ms. Delacruz?

17 CHAIRMAN SILVEY: No questions from me. Thank
18 you, Judge.

19 JUDGE HATCHER: Thank you. Do we have any other
20 persons that would like to testify to the Commission?

21 MS. CARTER: Hi.

22 JUDGE HATCHER: Go ahead. Do we have anyone
23 else that wishes to testify? If you're on the phone, you press
24 *6 to unmute. Okay. I am not hearing anyone come forward.

25 MS. CARTER: I'm sorry.

1 JUDGE HATCHER: I've got two people. Could the
2 young lady go first.

3 MS. CARTER: Sure. My name is Kristin Lacey
4 Carter and --

5 JUDGE HATCHER: Let me swear you in, Ms. Carter.

6 MS. CARTER: I'm so sorry. Thank you.

7 (Witness sworn.)

8 JUDGE HATCHER: Thank you. Please go ahead.

9 THE WITNESS: I am both a residential and a
10 commercial customer as a small business. I think that I
11 strongly feel the Commission should not approve a rate increase
12 at this time, not just for me in my personal situation but also
13 for those of us who are on fixed incomes in Missouri with wages
14 also being suppressed. We've got younger generations who also
15 don't have great upward mobility. I would like to give them a
16 chance to be more successful coming out of the pandemic instead
17 of taking on big debt.

18 So I would like to not see a rate increase at
19 this time for the financial health of Missourians at large, but
20 I am also concerned by reporting that I have seen in The
21 Missouri Independent -- and I was just pulling up that article
22 that I had. On June 7th, just a few days ago, they reported
23 that Spire can use some of the rates that we pay to lobby and
24 that is also a hugely inappropriate thing to do to raise rates
25 and lobby against maybe our best interest as small individual

1 customers.

2 So I would like the Commission to ensure that if
3 there does happen to be a rate increase that is being towards
4 things that will be to the payers benefit, not just the
5 shareholders.

6 JUDGE HATCHER: Thank you. I appreciate your
7 testimony. Do you have anything else, ma'am?

8 THE WITNESS: No. That's it. I'm done.

9 JUDGE HATCHER: Thank you, I appreciate that. I
10 did not want to rush you off.

11 Do any commissioners have any questions for
12 Ms. Carter?

13 COMMISSIONER SILVEY: No questions from me.
14 Thank you, Judge.

15 JUDGE HATCHER: Thank you. And there was a
16 gentleman wanting to testify. Ms. Carter, you are excused from
17 our virtual witness stand. I think I have forgotten that for
18 the last couple of witnesses.

19 Was there a gentleman that wanted to testify
20 that just spoke up?

21 MR. ALEXANDER: Yes, Davion Alexander.

22 JUDGE HATCHER: All right. Mr. Alexander, let
23 me swear you in.

24 (Witness sworn.)

25 JUDGE HATCHER: Thank you. Go ahead,

1 Mr. Alexander.

2 THE WITNESS: Okay. I would just like to say
3 that I strongly oppose the increase as well. I'm in agreement
4 with most of the comments that have been made already, that it
5 is an extremely bad time. I am not certain that the studies put
6 forth in order to arrive at the numbers that they arrive at have
7 been in good faith. Also, I'd just like to add that there are a
8 number of increases that have either been proposed or have
9 already been acted upon Kansas Citians, as well as throughout
10 the state of Missouri. For instance, nationally you have the
11 gas tax. There are, as far as residential homes are concerned,
12 you have property increases, so -- insurance rates are being
13 proposed for increases or have been increased. So we have all
14 of these increases and Congress approved all this stimulus money
15 to help people that have been struggling through this pandemic
16 and it seems like companies like Spire want to come and pretty
17 much take away the impact, the good, positive impact that that
18 stimulus money could very well have in each individual's lives.

19 I completely agree this is a -- bad, bad timing
20 for requesting a rate increase for the company. I also would
21 like -- I'm not sure, I've done the research, but if it is
22 possible for there to be barriers removed for other companies to
23 come in and compete with Spire would be great. It helps to
24 mitigate these rate increases and the controversy that come
25 along with this. Again, I haven't done the research. I don't

1 know if there are other competitors out there. If there are,
2 I'd love to have that information.

3 But I'm in agreement with the rest of my fellow
4 Kansas Citians that I am opposed to a rate increase. I'd love
5 to have information available for anyone that's advocating on
6 behalf of the Kansas Citians or the residents of the state of
7 Missouri period. Because I would like to be a little bit more
8 vocal and a little bit more active when these types of cases are
9 presented to the public are raised. That would be it.

10 JUDGE HATCHER: Okay. Thank you, Mr. Alexander.
11 I appreciate you taking the time to come testify today.

12 Are there any questions for Mr. Alexander?

13 COMMISSIONER SILVEY: No questions from me.
14 Thank you, Judge.

15 JUDGE HATCHER: Thank you, Mr. Chairman.

16 Mr. Alexander, I will excuse you from our
17 virtual witness stand. Please feel free to continue to stay on
18 the line for the rest of the hearing.

19 Are there any other witnesses who would like to
20 testify?

21 MR. ALEXANDER: Thank you, Your Honor.

22 JUDGE HATCHER: Is that Mr. Johnson wanting to
23 testify?

24 MS. JOHNSON: LaFrance Johnson.

25 JUDGE HATCHER: I'm sorry, Ms. Johnson.

1 MS. JOHNSON: That's all right.

2 JUDGE HATCHER: Ms. Johnson, let me swear you
3 in.

4 (Witness sworn.)

5 JUDGE HATCHER: Thank you. Please go ahead with
6 your comments.

7 THE WITNESS: I have a concern that in the last
8 meeting, the informal meeting that we had prior to this, that
9 they prefaced it with catering to the stakeholders. So there is
10 a gross imbalance.

11 JUDGE HATCHER: Ms. Johnson, you cut out.

12 THE WITNESS: There's a gross imbalance when we
13 put the benefit of the stakeholders above the residents. Those
14 who -- the residents are the ones you are sowing into this
15 industry and into this organization. I just think that is a
16 gross imbalance and it's not good business. That's not good
17 business. It really isn't. That's not ethical.

18 Secondly, hearing all of the testimony prior,
19 especially one of the individuals really broke my heart to hear
20 how some of the people are suffering and to just tap them even
21 harder, that is not good business. That just isn't. The timing
22 is just not -- it is just not right. I really think they should
23 consider other options instead of taxing the people because the
24 people sound like they already taxed. So that is me talking as
25 an advocate for the majority of the people. The stakeholders

1 and others, they're already doing well financially, but there
2 are a lot of people that are hurting and I just don't think this
3 is the right time.

4 JUDGE HATCHER: Thank you, Ms. Johnson. I
5 appreciate you being here and your comments.

6 Do we have any commissioner questions for,
7 Ms. Johnson?

8 COMMISSIONER SILVEY: No questions from me,
9 Judge. Thank you.

10 JUDGE HATCHER: Thank you.

11 Ms. Johnson, you are excused from our virtual
12 witness stand. As always, please feel free to stick around for
13 the rest of the hearing. Are there any other persons who would
14 like to testify to the Commission tonight? And recall that it
15 is *6 on your telephone to unmute. Okay. We are closing down
16 the hearing then.

17 I would like to thank all of our participants
18 today for their testimony. I would like to first ask if there
19 are any closing remarks from our commissioners today?

20 COMMISSIONER SILVEY: No, just thank you to
21 everyone who testified. I appreciate hearing from you all.
22 This is the only opportunity we have to hear from the residents
23 in this process, this lengthy process. So thank you for your
24 participation tonight.

25 JUDGE HATCHER: Thank you, Mr. Chairman.

1 COMMISSIONER KOLKMEYER: This is Commissioner
2 Kolkmeier. I want to echo the Chairman's remarks thanking
3 everyone for their testimony this evening. We appreciate
4 everybody's participation. So thanks again.

5 JUDGE HATCHER: Thank you, Commissioner.

6 All right. As promised, I would like to give
7 out some information. If anyone has additional comments, they
8 know of someone who could not be present that would like to
9 comment, or you had technical difficulties, you can make further
10 written comments by contacting either the same email address
11 that you used to sign up for this hearing and that is
12 pscinfo@psc.mo.gov. You can contact the Office of the Public
13 Counsel. They are at mopco@opc.mo.gov. And you could also
14 provide comments by going directly to the PSC website. That is
15 psc.mo.gov, and in the right-hand corner follow the link that
16 says Submit Comments. Make sure to use the case number. That
17 is GR-2021-0108. Thank you all for attending this evening.
18 This hearing is adjourned. We are off the record.

19 (OFF THE RECORD.)
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CERTIFICATE OF REPORTER

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



Lisa M. Banks, CCR No. 1081

(OFF THE RECORD.)

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\$42 11:1	adversely 14:18	attorney 5:1	calling 4:22
\$70 12:15	advocate 11:8,10	attorneys 3:21 4:23	captioned 3:8
<hr/> 1 <hr/>	affected 11:1 15:10	audio 3:5 12:16	careful 13:15 14:9,16
100 12:16	afford 12:20	Authority 3:9	Carolyn 11:20
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