

Exhibit No.:

Issues: Payroll, Incentive,  
Employee Benefits,  
Insurance, Miscellaneous  
Test Year Adjustment,  
Payroll Tax and  
Prepayments

Witness: Amy S. Murray

Sponsoring Party: Aquila Networks-L&P

Case No.: HR-

**FILED<sup>2</sup>**

FEB 24 2006

Before the Public Service Commission  
of the State of Missouri

Missouri Public  
Service Commission

Direct Testimony

of

Amy S. Murray

Exhibit No. 1006  
Case No(s) HR-2005-1450  
Date 1-09-06 Rptr xf

## TABLE OF CONTENTS

PAYROLL ANNUALIZATION ADJUSTMENT (CS-5).....	2
INCENTIVE ANNUALIZATION ADJUSTMENT (CS-6).....	5
BENEFITS SUMMARY SCHEDULE (CS-11).....	6
BENEFITS-MEDICAL, DENTAL & VISION (CS-12).....	7
BENEFITS-OPEB SFAS 106 (CS-14).....	9
BENEFITS-401K ADJUSTMENT (CS-15).....	10
BENEFITS-ESOP CONTRIBUTION (CS-16).....	11
LONG-TERM INCENTIVE PLAN ADJUSTMENT-LTIP (CS-17).....	12
INSURANCE (CS-21).....	12
MISCELLANEOUS TEST YEAR ADJUSTMENTS (CS-83).....	13
PAYROLL TAXES ADJUSTMENT (CS-85).....	14
FICA.....	14
MEDICARE.....	14
PREPAYMENTS-OTHER (WC-20).....	15

**BEFORE THE PUBLIC SERVICE COMMISSION  
OF THE STATE OF MISSOURI  
DIRECT TESTIMONY OF AMY S. MURRAY  
ON BEHALF OF AQUILA, INC.  
D/B/A AQUILA NETWORKS-L&P  
CASE NO. HR-\_\_\_\_\_**

1 Q. Please state your name and business address.

2 A. My name is Amy S. Murray and my business address is 10700 East 350 Highway, Kansas  
3 City, Missouri.

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

5 A. I am employed by Aquila, Inc. ("Aquila" or "Company"), as a Senior Regulatory Analyst.

6 Q. Please briefly describe your duties and responsibilities as a Senior Regulatory Analyst for  
7 Aquila.

8 A. I am responsible for the preparation of financial and other statistical data in connection  
9 with filings before regulatory bodies having jurisdiction over Aquila's operations.

10 Q. Please describe your educational background and experience.

11 A. In 1991, I received a Bachelor of Science Degree in Accountancy from the University of  
12 Missouri-Columbia. In 1991, I joined State Street Bank (formerly "IFTC") holding  
13 various positions of increasing responsibilities in the mutual fund accounting area. In  
14 1996, I joined Aquila as a Senior Accountant in the General Ledger department. This  
15 position involved journal entry preparation for the monthly close process, and account  
16 reconciliation's. In 2000, I was promoted to Senior Accountant Experienced where I  
17 became involved in the preparation of the annual budget and monthly operating reports  
18 for senior management. In January of 2003, I joined Regulatory Accounting Services in  
19 my current position.

20 Q. Have you previously testified before any regulatory bodies?

1 A. Yes. I have testified before the Kansas Corporation Commission.

2 Q. What is the purpose of your testimony in this proceeding?

3 A. The purpose of my testimony is to describe certain accounting adjustments made to  
4 Aquila Networks – L&P (“L&P”) rate filing.

5 Q. Please identify the schedules and any adjustments that you are sponsoring.

6 A. I am sponsoring the following adjustments for L&P:

7 • CS-5 Payroll Annualization Adjustment

8 • CS-6 Incentive Annualization Adjustment

9 • CS-11 Benefits Summary Schedule

10 • CS-12 Benefits – Medical, Dental and Vision

11 • CS-14 Benefits – OPEB (SFAS 106) Employer Share

12 • CS-15 Benefits – 401k Adjustment

13 • CS-16 Benefits – ESOP Adjustment

14 • CS-17 Benefits – Long Term Incentive Plan Adjustment

15 • CS-21 Insurance Adjustment

16 • CS-83 Miscellaneous Test Year Adjustments

17 • CS-85 Payroll Tax Adjustment

18 • WC-20 Prepayments-other

19 **Payroll Annualization Adjustment (CS-5)**

20 Q. Please explain the payroll annualization adjustment.

21 A. The payroll annualization adjustment includes employee headcount and wage levels that  
22 are known and measurable as of March 15, 2005.

1 Q. Please explain how the adjustment was calculated.

2 A. Base salaries and wages, as of March 15, 2005, were obtained for all departments directly  
3 charging L&P and departments that are allocated to L&P. The base salaries and wages  
4 represent annual salaries of all applicable full-time and part-time employees.

5 Q. Why was March 15, 2005 employee salary and wage levels selected to annualize payroll  
6 costs?

7 A. In order to allow for proper analysis and preparation of the payroll annualization  
8 adjustment, data was required to be selected from a period in advance of the actual rate  
9 case filing. Employee data from March 15, 2005 was the most current available at the  
10 time of my analysis.

11 Q. Please continue with your explanation of the payroll annualization adjustment.

12 A. Base salaries and wages were added to "Other Than Standard" earnings that were actually  
13 paid during the test period January 1, 2004 to December 31, 2004 resulting in total  
14 payroll before allocations.

15 Q. What are examples of "Other Than Standard" earnings?

16 A. "Other Than Standard" earnings categorize labor costs that are price extras on an  
17 employee's standard pay. Examples include shift differential, overtime and call out pay.

18 Q. Please continue with your explanation.

19 A. The next step involved analyzing the total payroll before allocations by department to  
20 identify any direct charge-ins or charge-outs to other departments. Labor costs during the  
21 test year that were directly charged to L&P were subtracted. These costs will be added back  
22 later in the payroll model, to be explained below. Next, labor costs that were directly  
23 charged out of L&P were subtracted from total payroll before allocations. Then, costs from  
24 other departments not included in the payroll model that were directly charged to L&P were

1 added in. These new subtotals by department were directly assigned to L&P where  
2 possible. When it was not possible to directly assign these costs, cost assignments were  
3 made based upon December 2004 corporate cost allocation factors. Please see the direct  
4 testimony of Aquila witness Ron Klote for the explanation of corporate cost allocations. At  
5 this point, costs that had been subtracted previously for direct charges to L&P were added  
6 back in order to reflect 100% of these labor dollars in the payroll model. The resulting  
7 amounts were then multiplied by budgeted 2005 pay increases for union employees only,  
8 this will be explained in greater detail below, to arrive at a total payroll annualization  
9 amount for L&P.

10 Q. Please continue with your explanation.

11 A. Per book payroll amounts recorded as of December 31, 2004 were subtracted from this  
12 annualization amount to arrive at an annualized payroll total. Then, capitalized payroll  
13 and other non-operations and maintenance accounts were subtracted to obtain the overall  
14 payroll annualization adjustment. The payroll annualization adjustment was then spread  
15 to Federal Energy Regulatory Commission ("FERC") accounts based on the percentage of  
16 test year per book payroll dollars by FERC account to total payroll dollars.

17 Q. Explain how the total payroll annualization adjustments for operation and maintenance  
18 expenses were determined.

19 A. After the payroll annualization adjustments were calculated by FERC account, amounts  
20 were allocated to and steam using product allocations based on FERC account.

21 Q. What percentage pay increase was used for union and non-union employees?

22 A. For L&P union employees, a 3.00% budgeted wage increase was used. At the time of the  
23 preparation of this testimony, contract negotiations were taking place for the union.

24 Therefore, a current rate schedule cannot be obtained for 2005. A 3.75% increase  
25 effective on March 1, 2005 was used for Iatan union employees. For non-union exempt

1 and non-exempt employees, the 2005 annual merit increase is already embedded in the  
2 March 15, 2005 base salary information.

3 Q. What was the steam payroll annualization adjustment for L&P?

4 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
5 the adjustment totals.

6 **Incentive Annualization Adjustment (CS - 6)**

7 Q. Describe Aquila's compensation system.

8 A. Aquila maintains a two-factor compensation system, which is comprised of a fixed  
9 portion and a variable portion. The fixed portion is comprised of base salaries and wages.

10 The variable portion is comprised of incentive pay. By adding together the fixed and  
11 variable components, a salary level that is comparable to market rates is obtained.

12 Aquila's Human Resources department conducts periodic market surveys to compare  
13 Aquila's compensation levels to market rates. By linking a portion of an employee's  
14 compensation to personal objectives, employees have the incentive to perform at a higher  
15 level.

16 Q. Please identify the organizational objectives by which the incentive payments will be  
17 determined.

18 A. The incentive pay plan is tied to the following organizational objectives that Aquila  
19 believes are critical to all stakeholders. They include:

- 20 • Customer Service
- 21 • Reliability
- 22 • Effective Use of Capital

- Safety
- Process Improvement

Aquila's performance in each of these areas will be measured to determine what incentive level an employee is eligible for during the reporting period. Then, based on the employee's performance in regard to his or her personal goals, an annual incentive payment is calculated.

Q. How were the incentive pay adjustments computed?

A. The March 2005 actual incentive payout was obtained by department for applicable employees either directly assigned or allocated to L&P to represent an annualized level of expense. The total incentive payments either directly assigned or allocated to L&P were spread to FERC accounts based on the same ratio as test year per book incentive amounts. The annualized level of incentive payments was compared to test year per book amounts to compute the incentive annualization adjustment.

Q. Explain how the total incentive annualization adjustment for operation and maintenance expenses was determined.

A. After the incentive annualization adjustments were spread to FERC accounts, amounts were allocated to steam using product allocations based on the FERC account.

Q. What was the steam incentive annualization adjustment for L&P?

A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for the adjustment totals.

#### **Benefits Summary Schedule (CS-11)**

Q. Please explain the Benefits Summary Schedule.



1 A. This schedule includes several benefits adjustments:

- 2 • CS-12 Medical, Dental, and Vision
- 3 • CS-13 Pensions
- 4 • CS-13a Pension Costs – Annual provision and ERISA minimum
- 5 • CS-14 SFAS 106 Other Post Employment Benefits (“OPEB”)
- 6 • CS-15 401(k)
- 7 • CS-16 Employee Stock Option Plan (“ESOP”)
- 8 • CS-17 Long Term Incentive Plan (“LTIP”)

9 Q. Are you sponsoring adjustments CS-13 Pensions and CS-13a Pension Costs -- Annual  
10 provision and ERISA minimum?

11 A. No. For these adjustments, please see the testimony of Company witness Davis Rooney.

12 **Benefits – Medical, Dental & Vision (CS-12)**

13 Q. Can you please explain the adjustment made to the medical, dental and vision benefits,  
14 CS-12?

15 A. Yes. The amounts recorded at December 31, 2004 were adjusted by the known health,  
16 dental and vision plans priced at March 2005 rates.

17 Q. Where were the 2005 rates obtained?

18 A. The 2005 medical, dental, and vision rates were provided by the Human Resources  
19 department at Aquila. Aquila has elected to self-insure for the medical, dental and  
20 prescription drug plans in order to minimize the cost of claims and administration. It is  
21 more cost effective and therefore, benefits ratepayers to self-fund these plans rather than  
22 insure such claims with health care providers. The amount of the increase in medical,

1 dental and prescription drug insurance premiums for 2005 comes from PriceWaterhouse  
2 Coopers, and is based on historical claims data and applies medical trend factors to  
3 calculate future premium rates. The vision plan and HMO medical plan are both insured  
4 plans, and the respective insurance carriers determine the costs for these plans.

5 Q. What was the method used to adjust medical, dental and vision with the 2005 rates?

6 A. The benefit elections data by employee ID number, supplied by the Human Resources  
7 department as of March 1, 2005, details the existing coverage election, coverage level,  
8 and corresponding dollar amount of benefits coverage for each employee utilizing 2005  
9 rates. This data was then summarized by department, and directly assigned to MPS/L&P  
10 or allocated based on December 2004 allocation rates. The employer portion of medical,  
11 dental and vision coverage cost was then totaled and compared to the December 31, 2004  
12 per books as recorded level. Finally, the difference was multiplied by the capitalization  
13 rate to arrive at medical, dental and vision amounts appropriately charged to expense.

14 Q. What is the capitalization rate?

15 A. The capitalization rate represents the portion of cost that is not operational or maintenance  
16 in nature. Among those items not considered operational are all capital and balance sheet  
17 accounts and other income/deduction ("below-the-line") accounts. Since a portion of these  
18 benefit dollars are capitalized, the adjustment is decreased by a factor of one minus the  
19 capitalization rate to arrive at only the portion of benefits that should be expensed in the test  
20 year.

21 Q. Please continue with your explanation.

1 A. The adjustment was allocated to steam using product allocations based on the FERC  
2 account.

3 Q. What was the steam medical, dental, and vision adjustment for L&P?

4 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
5 the adjustment totals.

6 **Benefits – OPEB SFAS 106 (CS-14)**

7 Q. Please explain the components of SFAS 106 Other Post-Employment Benefits (“OPEB”)  
8 adjustment.

9 A. The annual OPEB expense under SFAS 106 provided by Hewitt includes the employee  
10 service costs, which are the estimated costs of benefits paid in the future, discounted to  
11 the present year. The interest cost is the increase in the projected benefit obligation due  
12 to the passage of time. Differences between the actuarial assumptions and actual  
13 experience, the gains/losses, are amortized over five years. The expected return on assets  
14 represents the increase in funds from interest, dividends, and realized and unrealized  
15 changes in the fair market value of the plan in the year. Another component of the OPEB  
16 adjustment is the transition obligation, which is the under funded and unrecognized  
17 accumulated post-employment benefit obligation for all plan participants at the date  
18 SFAS 106 is adopted. The prior service cost component results from amendments to the  
19 pension plan.

20 Q. How were the components used in calculating the OPEB adjustment?

21 A. The following components were added together; service cost, interest cost, amortization  
22 of transition amount, amortization of gain/loss, and amortization of prior service cost.

1 The expected return on assets was then subtracted out of this calculation to derive the  
2 estimated OPEB expense. The direct and allocated portions of this expense were totaled  
3 to arrive at a 2005 annualized OPEB amount for L&P. The difference between the 2005  
4 annualized OPEB amount and the amount recorded on the books as of December 31,  
5 2004 is used to calculate the adjustment. The adjustment was then multiplied by a  
6 capitalization factor to eliminate OPEB costs that are capitalized. The adjustment was  
7 allocated to steam using product allocations based on the FERC account.

8 Q. What was the steam OPEB adjustment for L&P?

9 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
10 the adjustment totals.

11 **Benefits 401K Adjustment (CS-15)**

12 Q. Can you describe Aquila's 401(k) plan?

13 A. Yes. Aquila provides its employees with an optional benefit known as the 401(k) plan.  
14 The plan is administered by J.P. Morgan / American Century Retirement Plan Services.  
15 The 401(k) plan is a retirement savings program that allows employees to invest a  
16 percentage of their salary for retirement.

17 Q. Is there a portion that is matched by Aquila?

18 A. Yes. Aquila matches a portion of the funds invested by employees up to 6% of base  
19 salary and wages.

20 Q. Describe the adjustment made to cost of service for 401(k) expense on adjustment CS-15.

21 A. The 6% matched portion, called 401(k) Employer Share, was calculated by taking the  
22 401(k) balance, for test year end December 31, 2004, and dividing it by the per books

1 base pay, excluding incentives, for the same period to arrive at the overall percentage of  
2 base pay matched by Aquila. This percentage was then multiplied by the annualized net  
3 base pay as calculated in adjustment CS-5 to arrive at the annualized 401(k) cost. To  
4 calculate the 401(k) adjustment, as recorded 401(k) charges were deducted from the  
5 annualized 401(k) cost. This difference was then multiplied by the capitalization rate to  
6 eliminate any costs that are capitalized from the adjustment. The adjustment was  
7 allocated to steam using product allocations based on the FERC account.

8 Q. Why is the percentage not simply 6% of base salaries and wages?

9 A. Certain employees choose not to participate to the full 6% match for various reasons; this  
10 has the effect of drawing down the overall percentage.

11 Q. What was the steam 401(k) adjustment for L&P?

12 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
13 the adjustment totals.

14 **Benefits - ESOP Contribution (CS-16)**

15 Q. How was adjustment CS-16, the ESOP contribution adjustment calculated?

16 A. The ESOP adjustment was calculated by taking an average 3% Company-wide  
17 contribution level and multiplying it by the annualized base salaries and wages. The as  
18 recorded at test year end December 31, 2004 ESOP cost was subtracted from this total.  
19 Then the capitalization rate was applied to obtain the ESOP adjustment. The adjustment  
20 was allocated to steam using product allocations based on the FERC account.

21 Q. What was the steam ESOP adjustment for L&P?

1 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
2 the adjustment totals.

3 **Long-Term Incentive Plan Adjustment-LTIP (CS-17)**

4 Q. Please describe the purpose of a LTIP.

5 A. The LTIP is the variable compensation portion of executive salaries and wages where  
6 awards are based on multi-year Company performance.

7 Q. Please describe how adjustment CS-17, the LTIP adjustment was calculated.

8 A. The as recorded amount for the test year-end, December 31, 2004 was eliminated from  
9 the cost of service filing in this rate case proceeding. Therefore, the Company is not  
10 requesting recovery of these costs in rates.

11 Q. What was the steam LTIP adjustment for L&P?

12 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
13 the adjustment totals.

14 **Insurance (CS-21)**

15 Q. Please explain cost of service adjustment CS-21 Insurance.

16 A. This adjustment annualizes insurance costs based on current policy premiums, which are  
17 renewed at various times throughout the year. These premiums include the following  
18 types of coverage: property, general liability, directors and officers, workers'  
19 compensation, aviation, fiduciary liability, crime, employment practices, vehicles, finite  
20 risk, and surplus lines tax. The premiums were directly assigned to L&P based on the  
21 company's insurance assignment methodology developed at the beginning of 2005.  
22 Additionally, cost assignments were made based upon December 2004 corporate cost

1 allocation factors for some of the premiums, which were assigned to a corporate allocated  
2 department. The adjustment was calculated by taking the annualized direct and allocated  
3 L&P premium costs, less the amount as recorded at December 31, 2004.

4 The adjustment was allocated to steam using product allocations based on the FERC  
5 account.

6 Q. What was the steam Insurance adjustment for L&P?

7 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
8 the adjustment totals.

9 **Miscellaneous Test Year Adjustments (CS-83)**

10 Q. Please explain adjustment CS-83.

11 A. CS-83 contains two separate types of adjustments to the as recorded per books at  
12 December 31, 2004. The first type includes adjustments to eliminate amounts from the  
13 cost of service filing in this rate case. This adjustment eliminates amounts that were  
14 recorded to incorrect FERC accounts in the test year during the allocation process (IBU  
15 Allocation). Also, a prior-period adjustment recorded on L&P's books during the test  
16 year is being eliminated as a part of CS-83.

17 Q. Please explain the second type of adjustment that is detailed in CS-83.

18 A. The second type of adjustment included in CS-83 details amounts that need to be added  
19 to the as recorded per book amounts at December 31, 2004. An entry was recorded to a  
20 corporate retained department during the test year instead of getting allocated to each  
21 jurisdiction based on the allocation factors. CS-83 includes L&P's share of this entry as a  
22 part of the cost of service filing in this rate case.

1 Q. What was the steam Misc. Test Year adjustment for L&P?

2 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
3 the adjustment totals.

4 **Payroll Taxes Adjustment (CS-85)**

5 Q. What types of payroll taxes are included in the payroll tax adjustment, CS-85 to the  
6 statement of operations?

7 A. The payroll tax adjustment includes Social Security Tax ("FICA") and Medicare taxes.

8 Q. How was the payroll tax adjustment calculated?

9 A. **FICA**

10 During 2005, the first \$90,000 of an employee's compensation will be taxed at the FICA  
11 tax rate of 6.2%. Therefore, FICA payroll tax ratios had to be computed and applied to  
12 the total annualized payroll. The FICA ratios were computed by using the salary and  
13 wage database as of March 15, 2005. All salary and wage dollars up to a limit of \$90,000  
14 were totaled and divided by the total salary and wage dollars to obtain the FICA payroll  
15 tax ratios. The ratios computed were applied to the annualized payroll amounts to  
16 compute a pro forma FICA tax amount. The FICA tax adjustments are the differences  
17 between the pro forma FICA taxes and the as recorded test year FICA taxes. Finally, the  
18 capitalization rate was applied to the adjustment total to eliminate that portion of the  
19 FICA tax adjustment that pertains to non-operating expenses.

20 **Medicare**

21 Unlike the FICA tax rate, the Medicare tax rate of 1.45% does not contain a payroll dollar  
22 ceiling. Therefore, the 1.45% was directly applied to total annualized payroll. The result



1 was compared to the Medicare tax recorded for the 12 months ending December 31,  
2 2004. The difference between the annualized level of Medicare tax and the as recorded  
3 Medicare tax represents the adjustment to Medicare taxes. This adjustment to operations  
4 also takes into account the capitalization rate. The adjustment was allocated to steam  
5 using product allocations based on the FERC account.

6 Q. What was the steam Payroll Taxes adjustment for L&P?

7 A. Please see the testimony of Company witness Susan Braun, and her schedule SKB-4 for  
8 the adjustment totals.

9 **Prepayments – other (WC-20)**

10 Q. What was the method used to calculate prepayments – other than pensions, WC-20?

11 A. Prepayments have been included in rate base using a thirteen-month average. Prepayments  
12 are a normal working capital rate base allowance as they represent an investment of funds,  
13 i.e., cash outlay, made in advance of the future service period to which they apply. For  
14 example, prepaid items such as prepaid insurance and prepaid software license have been  
15 included in this calculation. The month-end balances were averaged for the months of  
16 December 2003 through December 2004. For L&P, the calculation includes prepayments for  
17 L&P direct prepayments as well as the L&P allocated share of common Enterprise Support  
18 Function (“ESF”) prepayments.

19 Q. Please explain why a thirteen-month average calculation was used.

20 A. The computation of a thirteen-month average serves as a better measure of investment rather  
21 than the use of any one single month. Due to monthly fluctuations in the prepaid balance, no  
22 single month is representative.

23 Q. How is L&P’s share of prepayments from ESF calculated?

Direct Testimony:  
Amy S. Murray

- 1     A.     L&P's share of ESF prepayments consists of both prepaid insurance and prepaid software  
2           license. L&P's share of prepaid insurance is directly assigned if possible. Where allocations  
3           of policy premiums are necessary, the L&P portions are calculated using factors maintained  
4           by the Risk Management group. Prepaid software license costs relate to software used  
5           company wide and cannot be directly identified as expenses related to a specific business  
6           unit such as L&P. Therefore, an Enterprise Support Function allocation is applied to the ESF  
7           balance of prepaid software license to determine L&P's share. The adjustment was  
8           allocated to steam using the net plant factor.
- 9     Q.     What was the steam Prepayments adjustment for L&P?
- 10    A.     Please see the testimony of Company witness Susan Braun, and her schedule SKB-2 for  
11           the adjustment totals.
- 12    Q.     Does this conclude your direct testimony?
- 13    A.     Yes.

**BEFORE THE PUBLIC SERVICE COMMISSION  
OF THE STATE OF MISSOURI**

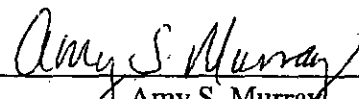
In the matter of Aquila, Inc. d/b/a Aquila                     )  
Networks-L&P, for authority to file tariffs                     )  
Increasing steam rates for the service provided                     )  
To customers in the Aquila Networks-L&P area                     )

Case No. HR-\_\_\_\_\_

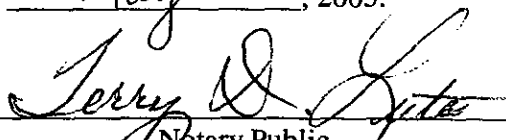
County of Jackson        )  
                                      )        ss  
State of Missouri        )

**AFFIDAVIT OF AMY S. MURRAY**

Amy S. Murray, being first duly sworn, deposes and says that she is the witness who sponsors the accompanying testimony entitled "Direct Testimony of Amy S. Murray;" that said testimony was prepared by her and under her direction and supervision; that if inquiries were made as to the facts in said testimony and schedules, she would respond as therein set forth; and that the aforesaid testimony and schedules are true and correct to the best of her knowledge, information, and belief.

  
\_\_\_\_\_  
Amy S. Murray

Subscribed and sworn to before me this 18<sup>th</sup> day of May, 2005.

  
\_\_\_\_\_  
Notary Public  
Terry D. Lutes

My Commission expires:

8/20-2008



**TERRY D. LUTES**  
Jackson County  
My Commission Expires  
August 20, 2008