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November 26, 2003

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DALE HARDY ROBERTS
Secretary/Chief Regulatory Law Judge

DANA K. JOYCE General Counsel

Honorable Morris L. Woodruff, Regulatory Law Judge Missouri Public Service Commission 200 Madison Street Jefferson City, MO 65101

Re: Application of Missouri-American Water Company to Establish an ISRS

Case No. WO-2004-0116

Dear Judge Woodruff:

Enclosed are seven copies of late-filed Exhibit 8, which was admitted into evidence at the conclusion of the hearing in this case, on November 21, 2004. I have reduced this document to 8 ½" x 11" size, as you requested. I have provided one copy for each of the commissioners, one copy for you, and one copy for the court reporter. I have also mailed copies of this exhibit to each of the other attorneys in the case. Please let me know if you need any additional copies, or if I need to send a copy directly to the reporter.

If you have any questions about this matter, please call me at 751-4140.

Sincerely yours

Deputy General Counsel (573) 751-4140 (Telephone)

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