



Missouri Public Service Commission
PO Box 360
Jefferson City. 65102-0360
Attention: Natalie Dietrich
Director of Utility Operations
RE: Case AW 2014-0329

Dear Ms. Dietrich,

I am very concerned about the presence and activities of payday loan companies in this community. Sister Corita and I founded Operation Breakthrough in 1971 and have provided families with a variety of social services over the years. These families work hard to take care of their families with limited resources. Many struggle to keep the necessities of life: food, housing, transportation and utilities. Most do not have checking accounts or access to legitimate financial services. If you look at a map of Kansas City you will see the payday loan places are everywhere in the urban core. These places provide loans at predatory rates to families who are desperate!

Allowing payday loan storefronts to serve as pay stations for utility bills puts our families at risk! A parent with limited resources is easy prey for lenders who will entice them to borrow in order to keep heat or lights on. I ask that you investigate alternative sites.

Thank you for your consideration.

Sister Berta

Sister Berta Sailer
Co-Founder, Operation Breakthrough
Kansas City, Missouri