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November 26, 1996

Mr. Cecil I. Wright
Executive Secretary
Public Service Commission
P. O. Box 360
Jefferson City, MO 65102

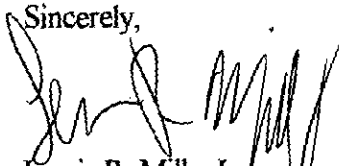
**RE: Union Electric Company
Case No. EM-96-149**

Dear Mr. Wright:

Enclosed for filing in the above-referenced case please find the original and fourteen copies of **Direct Testimony of Dr. Richard A. Rosen**. I have on this date mailed or hand-delivered the appropriate number of copies to all counsel of record. Please "file" stamp the extra-enclosed copies and return them to this office.

Thank you for your attention to this matter.

Sincerely,



Lewis R. Mills, Jr.
Deputy Public Counsel

LRM:dlv

Enclosures

cc: Counsel of Record

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