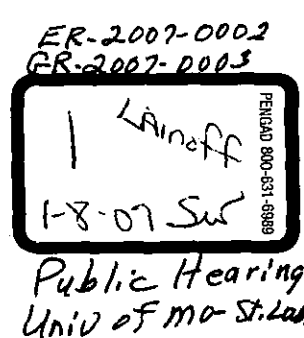


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FEB 05 2007

Missouri Public  
Service Commission

DATE: JANUARY 8, 2007  
MILLENNIUM AUDITORIUM - UMSL  
TESTIMONY: PUBLIC SERVICE COMMISSION  
RE: AMEREN UE RATE INCREASE



Ladies, Gentlemen, Thank you for having these hearings concerning the Ameren UE rate increase that could mean an average of \$6 a month increase per customer.

Reading the Post-Dispatch about last week's testimony it would seem that everyone testifying against this increase is presenting the argument of the inefficiencies of this utility and lack of preparedness to the two recent storms that left hundreds of thousands of customers without electricity, some, for over a week. Somehow, my neighborhood survived. I'm not here to complain about the inefficiencies of this utility over the years. I'm here to present a case concerning the hardship one more increase in cost of services will mean to over 10% of the Greater St. Louis Population, Senior Citizens.

I am a member of a senior group who for the past 37 years has spoken out for seniors living in Missouri. In the past, working with other groups, we were able to obtain the Circuit Breaker Law to assist seniors with the cost of housing, the Elder Abuse Law and the recently passed, Assisted Living Bill, and many others. This legislative year we will again be working with these groups to see that laws are passed that will assist and protect seniors. I happen to live in a heavily populated area of seniors living independently in their homes or apartments. With a grant from the U.S. Gov't I am fortunate to benefit from a pilot project, "Naturally Occuring Residential Communities" (NORC), a program to assist seniors to enable them to live in their homes as long as possible.

We don't often talk about our personal finances when we get together, but in recent meetings, this subject has come up. In December Seniors in the United States received a statement from the Federal Gov't showing the amount they would receive from Social Security in 2007. That statement also showed the increase for Medicare and in my case the Soc. Sec. increase barely covered it. Every senior I know also received a letter from their Supplemental Medicare Insurer informing them of the increase they will have to pay for 2007. Several of my friends have not found Plan D for prescription drugs to be the panacea it was touted to be. They fell into that "donut hole" you hear about and didn't come up covered in chocolate, but in debt. We all share

information about bargains at the grocery store that can help cut the rising cost of groceries, and one member bragged about the fact that she did make it to the meeting walking the two blocks with her walker, and she hoped the weather would continue to stay nice so she could continue getting to her activities because she can't afford the gasoline, only for doctor appointments and other necessities, but her hip sure was hurting and the water exercises she'd taken earlier didn't help.

We are the seniors who all our lives worked in social services, hospitals, factories, etc. Some of the women and most of the men served in WWII or the Korean War. We thought our retirement would be easy, a time to travel, do things we enjoyed. For many of us the first few years worked out OK, but then we found that the pension didn't go as far as we'd hoped, if we had a pension. We had to dip into the savings more and more to cover the rising costs to just "get by". Some, like a woman that sat across from me at a recent discussion group, stated she was dropped from medical coverage by the firm she worked 40 years for. We had never thought we'd be able to live only on social security. We planned for retirement and somehow it just doesn't stretch to cover the rising cost of housing, property taxes, increased costs to maintain your home, if you live in your own home. Many seniors live in apartments and the rent goes up every year. More and more I am seeing seniors looking for that part-time job. Not because they want to, they have to and they are glad to find the job whether it's bagging groceries or wiping up tables at the fast food place.

When I was thinking about coming here today to share the financial burden \$6 a month will be to seniors I thought you'd all think I was nuts, one of those who, like my dear mother would say, "cried poor with two loafs of bread under their arms". I thought I'd check and see what the statistics would tell me. Going to my computer and pulling up [www. Missouri, gov.](http://www.missouri.gov), and then to Health and Senior Services, "Missouri Senior Report", I found the following information for the five counties in the Greater St. Louis Area. Franklin Co., 12.6% of the population are seniors and the average monthly income is \$1,298. Jefferson Co., 10.0% of the population, income = \$1,641; St. Charles Co., 9.8%, average income, \$1,448; St. Louis Co., 14.3%, average income, \$2,149; St. Louis City, 12.2%, income, \$2,382. Yes, in the more populated areas it is not as difficult to find part-time work. The majority of us are what I have termed, "The Dignified Poor Seniors".

If the Public Service Commission had not stated that this increase is not necessary I don't know if I'd spent my time digging up statistics, staying up late last night and getting up early this morning to make sure I presented a good case for the senior community. But the PSC did say not only is this increase not necessary, but we should get a cut in cost. \$6 a month will end up being more if the 40% increase to businesses is made because businesses will pass that on to the consumer. The Seniors I represent can't absorb another increase in the cost of living. We are not poor enough to be able to get assistance, and not wealthy enough to sit back and not worry. We may not be your family, or your parents but if we were is this the life you'd want for them?

Testimony presented by:

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