

1 BEFORE THE PUBLIC SERVICE COMMISSION 2 STATE OF MISSOURI 3 4 PUBLIC HEARING 5 January 20, 2021 6 7 Jefferson City, Missouri 8 Volume 3 9 10 In The Matter Of The Application ) Of Missouri Water Company's Request ) For Authority To Implement General ) File No. WR-2020-0344 Rate Increase For Water and Sewer ) 11 Service Provided In Missouri Service ) 12 Areas ) 13 14 NANCY DIPPELL, Presiding SENIOR LAW JUDGE. 15 WILLIAM KENNEY, SCOTT RUPP, 16 MAIDA COLEMAN, JASON HOLSMAN, 17 COMMISSIONERS. 18 19 20 21 22 REPORTED BY: Lisa M. Banks, CCR 23 TIGER COURT REPORTING, LLC 24 25

1 APPEARANCES 2 DEAN COOPER, Attorney at Law Brydon, Swearengen & England, P.C. 312 East Capitol Avenue 3 P.O. Box 456 4 Jefferson City, Missouri 65102-0456 573.635.7166 5 FOR: Missouri-American Water Company 6 TIMOTHY LUFT, Attorney at Law 727 Craig Road 7 St. Louis, Missouri 63141 314.996.2279 Missouri-American Water Company 8 FOR: 9 JOE BEDNAR, Attorney at Law Spencer Fane, LLP 10 304 East High Street Jefferson City, Missouri 65101 11 573.634.8115 FOR: City of Riverside 12 JAMIE MYERS, Legal Counsel 13 Governor Office Building 200 Madison Street, Suite 800 14 P.O. Box 360 Jefferson City, Missouri 65102-0360 15 573.751.7431 Staff Of Missouri Public Service Commission FOR: 16 JOHN CLIZER, Counsel 17 Governor Office Building 200 Madison Street, Suite 650 18 Jefferson City, Missouri 65102 573.751.5324 FOR: Office Of Public Counsel 19 20 21 22 23 24 25

PROCEEDINGS 1 2 JUDGE DIPPELL: Okay. We can go ahead then and go on the record. First, I'd like to ask everybody if your 3 phones are not muted, if you're not speaking, if you could keep 4 5 those muted, just to help with the feedback. 6 Today is January 20th, 2021. The Missouri 7 Public Service Commission has set this time for a local public 8 hearing. Virtually, we are meeting because of the COVID 9 pandemic. This is Case Number WR-2020-0344, which is captioned 10 as In The Matter of Missouri-American Water Company's Request 11 For Authority to Implement General Rate Increase For Water And 12 Sewer Service Provided In Missouri Service Areas. The Commission has scheduled this local public 13 14 hearing to give members of the public a chance to comment about 15 Missouri-American's application. 16 The Missouri Public Service Commission regulates 17 the rates charged by investor-owned public utility companies in 18 Missouri to ensure that those rates are just and reasonable. 19 The Commission also regulates the guality of service and the 20 safety of operations of these public utilities. 21 The Commission is made up of five commissioners. 22 The commissioners are appointed by the governor to fix terms and 23 to confirmed by the Senate. The commissioners employ a staff of 24 engineers, accountants, attorneys, financial analysts and other 25 specialists in the field of utility regulation. My name is

1	Nancy Dippell, I'm a regulatory law judge, and I will be
2	presiding over this hearing tonight. With me today are
3	Commissioners Rupp and Commissioner Coleman. And the other
4	commissioners will have the opportunity to read all of the
5	testimony that is given today. It's being taken down by the
б	court reporter in an official transcript.
7	Because the witnesses' statements will be
8	recorded, we will ask that you give those statements under oath
9	or affirmation. This part of the hearing is also being
10	broadcast on our website, the PSC.Mo.Gov and will be recorded
11	and will be available later if there's anyone that wants to
12	review it later.
13	I'll begin then, Commissioner Rupp or
14	Commissioner Coleman, did you have any opening remarks at this
15	point?
16	COMMISSIONER COLEMAN: None. No, thank you.
17	COMMISSIONER RUPP: No, just thank you for
18	joining us.
19	JUDGE DIPPELL: Thank you. And please do bear
20	with me, this is the first local public hearing that I've done
21	virtually, so this is a new experience for most of us. I'm
22	going to begin then by asking counsel to make their entries for
23	the record. Missouri-American Water?
24	MR. COOPER: Thank you, Judge. Dean Cooper,
25	from the law firm of Brydon, Swearengen & England, P.C.

TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

1	JUDGE DIPPELL: There we go. Thank you.
2	MR. COOPER: P.O. Box 456, Jefferson City,
3	Missouri 65102. And also Timothy Luft of Missouri-American
4	Water Company, 727 Craig Road St. Louis, Missouri 63141, both
5	appearing on behalf of Missouri-American Water Company.
б	JUDGE DIPPELL: And the commission staff?
7	MS. MYERS: Good evening, Judge. On behalf of
8	the Staff of the Missouri Public Service Commission, Jamie
9	Myers. My address is 200 Madison St. P.O. Box 360, Jefferson
10	City, Missouri 65102. The telephone number is 573-526-6036.
11	JUDGE DIPPELL: And the Office of the Public
12	Counsel?
13	MR. CLIZER: Good evening, Your Honor. John
14	Clizer, appearing on behalf of the Missouri Office of the Public
15	Counsel. Business address, 200 Madison Street, Suite 650,
16	Jefferson City, Missouri 65101. Thank you.
17	JUDGE DIPPELL: And are there any interveners
18	that wish to make an attorney entry of appearance?
19	MR. BEDNAR: Yes, Joe Bednar, of Bednar City
20	of Riverside. Sorry about the echo.
21	JUDGE DIPPELL: Are there any other interveners?
22	All right. I'm not hearing any, so we will go ahead and
23	MS. SUMMERS: I'm Rusty Summers with St. Joseph
24	Missouri Human Right Commission, I'm their president.
25	JUDGE DIPPELL: Okay. But you're not an

official party in this case, so -- but thank you for making your 1 2 presence known. 3 MS. SUMMERS: Okay. Thank you. JUDGE DIPPELL: Okay. So the process is going 4 5 to be that we'll call the names that we have listed on our 6 preregistration sign-up sheet in the order they appear, and when 7 I call your name, I'll ask you to go ahead and unmute and then I 8 will ask you to swear or affirm to tell the truth. I'll ask you 9 to state your name and to spell it so the court reporter can get 10 it down. And it may be helpful, if you could tell us the type 11 of service that you have, if you're a Missouri-American customer 12 and, like, the service area that you're in. And then you'll be 13 given the opportunity then to offer your comments to the 14 commission. 15 Given the number of people that are on the call, 16 I'm going to ask that the comments be limited to five minutes. 17 I will let you know if you are getting close to going over that 18 That way everyone can have a chance to testify. Also time. 19 please remain on the line until after your remarks, in case 20 there are some clarifying questions. 21 The commissioners won't be able to answer your 22 questions today because they have to remain impartial until

after all of the evidence is presented in the case. The
Commission has not made any decision in this manner thus far.
We are still in the process of gathering that information and

receiving evidence and testimony from the Company and the other
 parties.

The Commission is interested in hearing your 3 4 comments and will use them in conjunction with that evidence to 5 help make their decision. If you have any questions after the 6 hearing, you can use the same email address that you used to 7 register for this hearing, which is MAWCcomments@PSC.Mo.Gov or 8 you can call the customer service number and they can direct 9 you. You can also contact Office of the Public Counsel if you 10 have questions and members of the company consumer services. 11 So I will begin then with the first witness. 12 And the first person -- if you decide that you don't want to 13 testify, that's fine. And at the end of my list, I will give 14 others on the line that didn't prereqister an opportunity. 15 So can we begin then with Tyler Hurley? Mr. Hurley, are you available? Go ahead. Mr. Hurley, do you 16 17 have your phone muted? Okay. I'm not getting Mr. Hurley. Ιf 18 you join later, I'll come back to you. 19 How about Stephanie Ray? 20 MS. RAY: I'm here. 21 JUDGE DIPPELL: Ms. Ray, would you like to give 22 testimony? 23 MS. RAY: Yes, please. 24 JUDGE DIPPELL: Okay. Would you please raise 25 your right hand with me.

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

1	(Witness Sworn.)
2	JUDGE DIPPELL: Thank you. If you could state
3	your name and spell it and then you can give us your comments.
4	MS. RAY: Stephanie Ray, S-T-E-P-H-A-N-I-E
5	R-A-Y. I'm with Timber Springs Estates Homeowners Association,
б	I am the treasurer. We are in Trimble, Missouri. In 2018, we
7	started working with Missouri-American Water on purchasing our
8	wastewater treatment facility that was left to us rather
9	suddenly from the developer that built our neighborhood. We
10	have 74 lots, only 63 of them have houses on them.
11	When we sold officially July 2019, we were given
12	the price of \$38.75 for our monthly household wastewater budget.
13	At that time, when we voted, we were told in person by Jody
14	Carlson that we would only be experiencing a one-digit
15	percentage increase because that's what they quote/unquote done
16	in the past. So I think I speak for all of the homeowners in
17	our association when I say we were flabbergasted receiving a
18	notice that we would be increased for 44 percent.
19	The pamphlet that we all received stated that
20	there was a \$30 million projection for wastewater updates and
21	\$920 million for water service upgrades, when their increase
22	wasn't nearly the percentage ours was. So we have 3 percent of
23	the projected budget, but 44 percent of an increase overall.
24	We I don't believe we would have voted to
25	sell the wastewater plant given the information from the other

homeowners had we been told the information that we were told before and the comment -- the question section that this was proposed in June of last year in 2020 and ultimately discussed well before then.

5 We don't have any other options. We are a very 6 small system. It feels like we have been monopolized and lied 7 to. We have water that is provided by a local service from 8 Plattsburgh City, so Missouri-American Water only provides 9 wastewater for us. We actually have been able to, for our 10 homeowners, put dues on hold because of the COVID crisis. I 11 know everybody is feeling the pinch. We put them on hold as of 12 April of 2020, and as of right now, we do not -- we're not going 13 to restart them until July of this year. So I feel like if a small company can make -- small company, we're a not-for-profit, 14 15 if we can make the sacrifices to help our homeowners, it should 16 be expected of businesses as well. We have very small wiggle room, it's just that's what it is right now and I feel like that 17 18 was expressed during the first part, that most people are 19 hurting and having to decide whether to pay their bills or put 20 food on their table.

21 So we just feel like the 44 percent increase for 22 our section is very unfair. It's not going to cover our portion 23 of it, it's going to cover everybody else that they already took 24 care of before we ever became customers of theirs.

25

JUDGE DIPPELL: And, Ms. Ray, you -- I think

maybe said this in the beginning, but can you tell me again how 1 2 many homes there are in your subdivision? MS. RAY: We have 63 lots. 63 homes on -- that 3 would pay for this bill. 4 5 JUDGE DIPPELL: Okay. Are there any other 6 clarifying questions from either of the commissioners? 7 COMMISSIONER RUPP: Judge, this is Commissioner 8 Rupp, I have one. You mentioned in the beginning you stated 9 that -- I didn't catch the woman's name, that told you it would 10 only be a 1 percent, who was that person and what was their --11 in what role were they providing you that information? 12 MS. RAY: It's actually Jody. He is one of the 13 senior engineers for Missouri-American Water, and it was in a 14 neighborhood meeting. So there was something of 50 homeowners 15 at this meeting, in our neighborhood, where he told us it would 16 be a single percentage. So he said up to 10 percent, was not 17 unheard-of if major repairs were needed. But we were told at 18 that time, it would just be a single percent. The most they had 19 ever done on our notes from that meeting that he said was 5 20 percent. 21 COMMISSIONER RUPP: Great. Thank you for 22 clarifying. 23 JUDGE DIPPELL: Okay. Thank you very much for 24 your testimony, Ms. Ray. We really appreciate it. 25 MR. CLIZER: Your Honor?

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

JUDGE DIPPELL: Yes, I'm sorry. Did you have a 1 2 question, Mr. Clizer? MR. CLIZER: If permitted? 3 JUDGE DIPPELL: Yes. Go ahead. I'm sorry. I 4 5 forgot to ask. 6 MR. CLIZER: Ms. Ray, at the meeting that you 7 were referring to, were there any notes, handouts, minutes taken 8 by the homeowners association or otherwise? 9 MS. RAY: Yes. We have a handout that was 10 provided to us by Missouri-American Water as well as notes that 11 were taken during that meeting. 12 MR. CLIZER: Thank you. 13 JUDGE DIPPELL: Were there any other attorney questions? Okay. I'm not hearing anything. 14 15 Thank you again, Ms. Ray, I really appreciate 16 your comments. 17 Our next witness would be Sarah Wagner. Is 18 Ms. Wagner available? 19 MS. WAGNER: Yes, I'm here. 20 JUDGE DIPPELL: Okay. Would you like to raise 21 your right hand? 22 (Witness sworn.) 23 JUDGE DIPPELL: Thank you. Go ahead and spell 24 your name for the court reporter. 25 MS. WAGNER: Yes, it's S-A-R-A-H, Wagner is

TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

1 W-A-G-N-E-R.

25

2 JUDGE DIPPELL: Okay. Go ahead and give us your 3 comments.

MS. WAGNER: Yes. I am also with the Timber 4 5 Springs Estates Homeowners Association. I'm the secretary. I 6 just wanted to follow up on Stephanie's comments. I was at that 7 same meeting where -- I was actually the one that took the 8 minutes, so I do have those that we could provide as well as the 9 handout from Jody. We were told that with selling the plant we 10 would likely see increases, but nothing over a single-digit 11 increase. It's been less than -- well, it's been just over a 12 year and right out of the gate, you know, you're asking for a 44 13 percent increase.

14 Especially in these times -- like Stephanie 15 said, we've done everything we can for our small neighborhood 16 here to make the blow less for people and then for them to get 17 this, you know, mailer stating that rates were going to go up 44 18 percent. I agree that if we were given this information back in 19 2019, I'm not sure the votes would have been there to sell the 20 plant. I just -- I feel like we weren't given all the 21 information up front. I feel like it was their way to try and 22 get the plant to increase their capacity and kind of, you know, bully a small neighborhood subdivision, you know, to give us the 23 24 sort of increases right off the bat.

JUDGE DIPPELL: Okay. Thank you. Are there

TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

questions from any of the commissioners? I believe Commissioner 1 2 Holsman has joined us as well. COMMISSIONER HOLSMAN: I am on and I have no 3 4 questions. Thank you, sir. JUDGE DIPPELL: Thank you, sir. 5 6 COMMISSIONER KENNEY: Commissioner Kenney is on 7 also and I have no questions. 8 JUDGE DIPPELL: Thank you, Commissioner Kenney. 9 Commissioner Rupp, anything? 10 COMMISSIONER RUPP: No, Judge, I'll just go 11 ahead and let you know if I have any questions so you don't have 12 to ask me every time. 13 JUDGE DIPPELL: I appreciate that. 14 COMMISSIONER COLEMAN: Same with me, Judge. 15 I'll ask -- I'll chime in if I have any questions. 16 JUDGE DIPPELL: Okay. And I --17 COMMISSIONER RUPP: I think that's -- that's for 18 all the commissioners, Judge. Thank you. 19 JUDGE DIPPELL: I'll just be sure and not to 20 speak through and I'll hesitate after the witness, and if you 21 all have questions you can jump in. 22 Are there any attorney questions? Okay. 23 Thank you, Ms. Wagner, for your testimony. I 24 appreciate it. 25 How about Deanna Durbin? Or Deanna? Τs

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

Mrs. Durbin on the line? 1 2 Okay. Justin Roach? MR. ROACH: Yes, I'm here. 3 JUDGE DIPPELL: Thank you. Would you please 4 5 raise your right hand? 6 (Witness sworn.) 7 JUDGE DIPPELL: Okay. If you can state your 8 name and spell it, please. 9 SPEAKER 12: Justin roach, J-U-S-T-I-N 10 R-O-A-C-H. 11 JUDGE DIPPELL: Okay. Go ahead and give us your 12 comments, Mr. Roach. 13 MR. ROACH: My comments are just kind of in a form of a question, but not -- is the rate increase the same for 14 15 everyone and obviously, if it's not, you know, based on what 16 projects have been done and the cost of those projects, how are they basing our rate increase off of that? 17 18 JUDGE DIPPELL: Okay. I can't answer your 19 question specifically, but I will tell you that --20 MR. ROACH: It just seems like they're giving us 21 too little information for requesting too much money from us. 22 There's my statement to sum that up. 23 JUDGE DIPPELL: I appreciate your comment. 24 There are lots of people available that can answer your 25 question, and I will refer you to try and to contact may be

Public Counsel or the Company to ask about your specific rate 1 2 increase for your area. MR. ROACH: All right. Thank you. 3 4 JUDGE DIPPELL: All right. Any -- anything from 5 any of the commissioners? 6 Anything from any of the attorneys? 7 Okay. Thank you, Mr. Roach. We appreciate your 8 participation. 9 David Parr? Is Mr. Parr available? I'm not 10 seeing anyone. Let me go ahead and go down. I have a few 11 people that signed up, but they didn't say which night. 12 Peter Mahoney? Richard Kidwell? 13 14 John Stehr? 15 Don Bearce? I hope I'm not pronouncing these names so poorly that people don't recognize them. I'm sorry, 16 was that Mr. Bearce, B-E-A-R-C-E? 17 18 Paul Davis? 19 Are Julie or Terry Hayes on the line? 20 Cerissa Grady? Or Phillip Mitchel? Okay. That's all the people that I had 21 22 officially registered. Is there anyone else on the line that 23 would like to testify? If so, go ahead and unmute and say something to let me know that you're there. 24 25 MR. GUARDADO: Yes, I'm here.

1	JUDGE DIPPELL: Okay. I have a gentleman, who
2	shows up on my screen as Calling-In Number 37. I can't see the
3	last few digits of his phone, but if you go ahead and speak,
4	sir, tell me your name.
5	MR. GUARDADO: My name is Christopher Guardado,
б	C-H-R-I-S-T-O-P-H-E-R, last name is Guardado, G-U-A-R-D-A-D-O.
7	JUDGE DIPPELL: Okay. Sir, would please raise
8	your right hand.
9	(Witness sworn.)
10	JUDGE DIPPELL: Okay. Go ahead with your
11	comments.
12	MR. GUARDADO: My comment is very simple and
13	it's going to be short and sweet. This increase, I'm not in
14	favor of it. The reason being is basically is that I feel that
15	American-Water kind of bailed on us a long time ago when they
16	split with our wastewater. My water bill is $1/3$ of what my
17	wastewater sewer bill is. And that's supposed to be coming down
18	and now you guys want to go up. Now, what I'm hearing this
19	money is for is for future projects. I live in the middle of
20	St. Joe, Missouri, and I'm not going to pay for new additions.
21	I understand the people that, you know, they're probably doing a
22	lot better than I am, but I haven't seen no new product coming
23	in my area. I'm sure that my stuff is outdated.
24	It sounds to me is that what you're doing is
25	I'm not paying for somebody that's moving into Lake of Twelve

1	Oaks, who's moving into these nice brand new homes. I'm trying
2	to pay my bill. And currently, I'm not employed. And with the
3	pandemic going on, people are hurting. And then it doesn't
4	matter whether or not it goes a couple of bucks or whatever.
5	It's what are you thinking? I mean, did you guys even give
б	this some thought of raising this, I mean, right now? So I'm
7	not understanding how your planning is going, because it doesn't
8	sound like somebody has really given this some thought.
9	I'm a resident, and I'm not the only person in
10	St. Joe or that water facility wastewater plant has been
11	paid for. And somebody is making a killing. Somebody is making
12	a kickback, and we just got a new president and I'm getting kind
13	of tired of people making money off of other people's, you know
14	it's just like I mean, where we going with this? I mean,
15	you guys bought the business. You're asking for an increase to
16	increase your profit. You should have known what your
17	projection was to support yourself. I think American-Water
18	needs to get in cahoots with the sewer company and said, hey, we
19	know you're making hand you know, money hand over fist, why
20	don't you share it and we'll all be happy. And we'll try to get
21	the taxpayers, the people that are using your product, a little
22	bit of a break.
23	I mean, I'm not against, you know, people making
24	money, but share the wealth. I'm against the increase. I've

25

Г

TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

heard lots are going to -- towards these projects. The only

Г

1	thing that bothers me about this is that I have a few friends
2	who have retired and currently work for Missouri-American Water.
3	If you're telling me that you're going to give that money to
4	them or make sure that their pensions are paid for, yeah, I'll
5	jump on board. But for you to be telling me that you guys need
6	it to cover your costs, that's what these people have been
7	nailing you guys on. They've been nailing you well, where's
8	this money going? You guys are projecting what are you guys
9	coming with a budget? You know. That's not our problem.
10	If it comes into your profit, so be it. Maybe
11	you need to hire somebody that can get you closer to what your
12	projection is. It's very simple. That's all I got. I'm not
13	the only resident that's not happy that American-Water bailed on
14	us on us on this sewer thing. That sewer is ridiculous, and
15	they said they was going to start oh, we're going to lower
16	the thing. I haven't heard nothing more about that. And then
17	Missouri-American Water wants to raise theirs. Well, get in bed
18	with the sewer company, that's all I got to say. Thank you.
19	JUDGE DIPPELL: Thank you, sir, for your
20	comments.
21	Are there any questions from the attorneys?
22	All right. Thank you, sir, again for your
23	comments. We appreciate your participation.
24	There was another caller that's interested.
25	MR. HURLEY: Yes.

1 JUDGE DIPPELL: Yes. 2 MR. HURLEY: Correct. Yeah. My name is Tyler Hurley. You called my name earlier, I wasn't on the call yet. 3 4 I had some other things going on in the house, so I apologize 5 for missing my slot when you called it. 6 JUDGE DIPPELL: Well, let me go ahead and swear 7 you in. 8 (Witness sworn.) 9 JUDGE DIPPELL: Thank you, Mr. Hurley. Go ahead 10 with your comment. 11 MR. HURLEY: Again, I'm a resident of the Timber 12 Springs Estate neighborhood. And you guys acquired our sewage 13 lift station at the front of our neighborhood last year and 14 Stephanie Ray and Sarah Wagner essentially have said everything 15 that I was going to say, so I don't want take up too much more 16 of your time. But again, just to reiterate, with this rate 17 increase of 44 percent, that is almost -- my clean water bill, 18 which is not serviced through you guys, but my clean water bill 19 averages \$38 a month. And to pay nearly 60 for sewer is -- it's 20 unheard of. I have never in my life, I've lived in Kansas City, 21 I've lived, you know, in a lot more populated areas than up here 22 in Trimble and I've never seen a sewer increase like this and --23 or paid a sewer bill that could potentially be this high and I 24 just do not understand at all where this rate increase comes. And to reiterate again, especially in the middle 25

Г

1	of pandemic, I mean, we are my household is a household of
2	five, and I am the only income source right now due to my spouse
3	being out of work because of the pandemic. And I know I'm not
4	the only person in your servicing for sewer or water that is
5	experiencing these things just like the gentleman from St. Joe,
6	who's currently out of work due to the pandemic. And I mean,
7	I understand 2, 3, 4, 5 percent increase and that's the cost of
8	doing business, I understand that completely, but 44 percent is
9	out of this world in my opinion.
10	I don't understand especially I understand
11	that infrastructure is failing and I understand that things need
12	to be built and maintained. However, the 44 percent increase on
13	the sewer end alone, I mean, it just really kind of feels like
14	our tiny little 60-house neighborhood here you know, we're
15	footing the bill for a whole lot and to me, it just seems
16	extremely unfair to us especially since we are newly acquired by
17	you guys and none of what we were told by you guys,
18	Missouri-American Water, leading up to the sale it just seems
19	like it was just a whole bunch of a big lie just to acquire
20	us to, you know, get more customers for then, you guys to just
21	kind of turn around and we take it in the shorts with a 44
22	percent increase.
23	So, again, Stephanie Ray and Sarah Wagner
24	touched on essentially everything and again I just wanted to
25	reiterate that this rate increase is it's out of this world,

it's insane. Again, thank you for your time. That's all I 1 2 have. 3 JUDGE DIPPELL: Thank you. Is there any 4 commissioner questions for Mr. Hurley? Anything from the attorneys? 5 6 MR. CLIZER: Yes, Your Honor. 7 JUDGE DIPPELL: Mr. Clizer. 8 MR. CLIZER: Really quick, I would normally do 9 this off-line, but because of the virtual nature it's a little 10 bit difficult. We've heard from several people from the Timber 11 Springs Estates Homeowners Association. The OPC would be 12 interested in reviewing potentially the documents related to what some people have discussed, I just wanted to provide my 13 personal phone contact information if any of those witnesses 14 15 want to reach out to us. My office number is 573-751-5324. 16 Again, that's 573-751-3524. And I apologize for putting it on 17 the record, I would have preferred to have done that off-line. 18 JUDGE DIPPELL: I appreciate that, Mr. Clizer. 19 So that's Mr. Clizer with the Office of Public Counsel. 20 All right. Thank you, again, for your comments, 21 Mr. Hurley. 22 Is there anyone else that wanted to testify? 23 MR. MCCRARY: Hello, my name is Jordan McCrary. 24 Ιt JUDGE DIPPELL: Okay. I've got two people. 25 Looks like Jordan McCrary.

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

MR. MCCRARY: Yes, thank you very much. I 1 2 apologize for not a chance to be registered prior to this 3 meeting. So I thank you for taking the time to take my comment. JUDGE DIPPELL: Would you please raise your 4 right hand, sir. 5 6 (Witness sworn.) 7 JUDGE DIPPELL: If you could go ahead and state 8 and spell your name for us. 9 MR. MCCRARY: My name is Jordan McCrary, 10 J-O-R-D-A-N M-C-C-R-A-R-Y. 11 JUDGE DIPPELL: Go ahead with your comments. 12 MR. MCCRARY: Yeah, I just wanted to chime in. 13 I am calling on behalf of Timber Springs Estate HOA as well. I am the HOA president, and have been in this role since prior to 14 15 our sale of our wastewater water plant to Missouri-American 16 Water. I would just like to comment briefly in agreement with 17 the others from this area that have already commented. I just 18 had some small points to add. 19 First of all, when we made the original sale 20 after much discussion, a fairly long-term process, we ended up 21 selling at a reduced price with the understanding that the 22 reduced sale price would keep us in the lower utility -- monthly 23 utility bracket. The second point I would like to make is that, 24 in our sewer plant, we do not have -- our plant does not process 25 any water runoff. We have -- we are in a rural area. There are

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

no storm sewers. The only water that is processed is direct 1 2 wastewater from homes. And that is all I wanted to add. Thank 3 you. JUDGE DIPPELL: Thank you, sir. Are there any 4 5 commissioner questions? 6 Are there any attorney questions? 7 Thank you, again, Mr. McCrary. 8 There was another caller that wanted to say 9 something. 10 MS. LOPEZ: Yes, please. 11 JUDGE DIPPELL: All right. Can you please raise 12 your right hand? 13 (Witness Sworn.) 14 JUDGE DIPPELL: Could you please state and spell 15 your name? 16 MS. LOPEZ: Yes. My name is Terisha Lopez. 17 It's spelled, T as in tango, E is an echo, R-I-S-H-A, last name 18 is Lopez, L-O-P-E-Z. 19 JUDGE DIPPELL: Thank you, Ms. Lopez. Would you 20 go ahead with your comments. 21 MS. LOPEZ: Okay. I wrote down a few notes, 22 some might be repetitive of what others said. Okay. So with 23 Timber Springs, I've heard -- like the majority of the people on 24 this -- on this call or videoconference are from Timber Springs. 25 I think I've heard one -- or two St. Joseph and --

St. Josephians, however you say it. So the situation with the 1 2 St. Joseph residents is that our water bill -- I know mine -our sewer bill is probably double what our water bill is. Mind 3 you, it's me and two little kids and I'm a single mother to two, 4 5 so I probably don't get to bathe no where near as much as them. 6 I will admit that, but now we have Timber Springs and they were 7 told their sewer bill would be lower and then of course, you 8 know, their water bill was -- was, I'm going to assume was more expensive than their sewer bill, but now with this 44 percent 9 increase in their sewer bill, they're going to be in the same 10 11 situation as the residents of -- their sewer bill is going to be 12 outrageous and then that goes to Missouri-American Water because that's who supplies that service for them. And then their water 13 14 bill is going to be less. Okay. So there's that, it's pretty 15 much the same situation. It's -- you know, I guess, what they 16 need to do -- maybe they got that idea from -- the idea with 17 Timber Springs from the Saint Joseph situation, because I know 18 they probably have heard so many people complain about the sewer 19 bill.

Okay. Another thing, I believe one of the commissioners there is a financial advisor, if I remember correctly. And my only thing is, I could -- I can guarantee that Missouri-American Water or American Water in general has a financial advisor in their company. So the fact that when they sit here and even just in materials, not even in labor or anything of these projects, they had to have had a projected cost. This is -- like I said, without labor or anything, just materials and therefore they could have -- they should have been able, and I know they probably did, calculated how much the increase for both St. Joseph, Timber Springs, everyone affected by this.

7 Okay. Third they went ahead and did it. They 8 went ahead and did it. They went ahead and not all of it -- not 9 everything that they wanted to do is done, but they had to 10 already perform some replacement of these pipes. Now, here's 11 the thing: Water is a basic necessity. We need that to 12 survive. And there is no other option when it comes to getting 13 a water supply at least not that I'm aware of. It's only 14 Missouri-American Water and St. Joseph and City of St. Joseph 15 for sewage. So its kind of like, they went ahead and did this knowing -- knowing well that there -- we have no other option 16 17 and it's a basic necessity. There's no way we can just say, 18 like the other St. Josephians can say, Well, I'm not going to 19 pay for this. Well, obviously we're going to pay -- we're going 20 to have to pay for it regardless of what the decision is. The 21 decision is made.

So it's kind of like -- I mean, it's a lose-lose situation for us because it doesn't matter what the outcome is, we have to pay the bill regardless. Here's the thing -- another thing that they said -- so they will or they did -- they didn't

Г

1	really say they did until I talked to them during the first part
2	of this call was that they will apply for loans obviously, you
3	know, to they want to make their customers happy, so they're
4	going to try and take off as much as much ignore that.
5	Well, they said they will apply for loans, but
6	then at one point, a gentleman, and I can't remember who he is
7	with, said that with a smaller the smaller projects, the
8	paperwork would cost more than the project itself is worth.
9	Which I think is odd because I can only imagine how much even a
10	small project is worth and I didn't know like for example, when
11	you go to court to file a small claims a small claims court,
12	you know to go to small claims court, is not really that much
13	and I don't know exactly, but I can bet the paperwork is
14	probably worth filing that filing for that loan for a small
15	project because I can only imagine what a small project cost
16	especially with what they were talking about they were doing.
17	And then lastly, we don't really know the
18	condition of the previous materials, the pipes and such that
19	they've already replaced. We don't know where the location
20	of this. We don't know the like I said, the condition of
21	what they replaced. We were just told like, well, the pipes are
22	good for 60 to 110 years and this and that, and it's not
23	necessarily just the age of them, but the materials and this and
24	that. But in my way of thinking, I would think that every
25	single water supply and water, you know, intake, outtake, would

Г

1	be the same materials. So how come this section here, you know,
2	is oh, this material it depends on the material here and
3	here, but in my I guess, in my way of my logic of thinking,
4	is that they should all roughly be the same materials unless it
5	is a newer, like a newer addition like say Timber Ridge or
6	whatever it was. I'm sorry, I crumbled up my paper. That's all
7	I wanted to say.
8	Like I said, obviously if they're going to agree
9	with this increase, I'm going to pay it, but I'll just let you
10	know I just feel like they knew what to do in order to get it
11	done because, I mean, it's a basic necessity. We have to pay
12	for it. That's all.
13	JUDGE DIPPELL: Thank you, Ms. Lopez.
14	Are there any commissioner questions for
15	Ms. Lopez?
16	Are there any attorney questions?
17	All right. All right. Thank you, again,
18	Ms. Lopez, for your comments.
19	Were there other callers that wanted to make a
20	statement?
21	MS. SUMMERS: Rusty Summers with St. Joseph
22	Missouri Human Rights Commission.
23	JUDGE DIPPELL: Okay. Ms. Summers, would you
24	please raise your right hand.
25	(Witness sworn.)

JUDGE DIPPELL: If you could state your name 1 2 again and spell it for the court reporter, please? 3 MS. SUMMERS: Rusty, R-U-S-T-Y, Summers 4 S-U-M-M-E-R-S. 5 JUDGE DIPPELL: Go ahead with your comments. 6 MS. SUMMERS: Okay. My comment would be that we 7 do not want this increase. Older people and single people 8 raising kids, we can't afford it. I mean, we can't. I think 9 it's kind of coldhearted to even ask right now during the 10 pandemic. I don't have any kids at home, but I am a single 11 person. My water bill is \$38 a month, my sewer is between 65 12 and 80 a month. Last year, I lost a lot of money from one of my 13 jobs being closed and then with the new president, I'm not sure 14 if that's going to happen again. 15 There's a lot of people -- and I wasn't able to get unemployment like some people. So and then also we're going 16 17 to be basically paying this in three different ways. You're 18 asking for more money as the water company. Then the sewer is 19 going to get more money because the water bill went up. And 20 then we're paying taxes as well. So, you know, people like me 21 every now and then you need help to go get, you know, help with 22 a bill or something. I'm paying that in taxes too. 23 So, you know, it's just kind of a vicious cycle 24 there. But when -- in the portion of the Q&A, I asked to have 25 emailed the project that -- the reason why for this increase,

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

Г

1	the project price where at, the location, and what they did.
2	And I feel like in the Q&A then, you know, the basic reasons of
3	why you're asking for this increase should have been answered
4	through the phone, but I was supposed to get on their website
5	and do research. Well, I haven't had time to do that. You
6	know, and if it is like a past project that they're asking for
7	more money, it's kind of like putting the cart before the horse.
8	And if you're in business for yourself like the other lady said,
9	like, you should have already known that. And then to ask for
10	44 percent increase is astronomical right now.
11	You know, I own a small business, I can't go and
12	be like, Hey, you need pay me 44 percent more because I'm trying
13	to make up all this other money that's coming out of my pocket,
14	I can't do that. People are going to go elsewhere. You guys
15	can do it because it's a monopoly, it's not fair to us. We ask,
16	as the president of the Human Rights Commission in St. Joe, I
17	ask that you have a heart and skip this pay increase. Thank
18	you.
19	JUDGE DIPPELL: Thank you for your comments.
20	Are there any commissioner questions?
21	Are there any attorney questions?
22	Thank you again for your comments.
23	MS. SUMMERS: Thank you.
24	JUDGE DIPPELL: Was there another caller that
25	wished to testify?

1 MR. RAY: T would. 2 JUDGE DIPPELL: Okay. Can you please raise your 3 right hand. 4 (Witness sworn.) JUDGE DIPPELL: Okay. Go ahead, say your name 5 6 and spell it for the court reporter. 7 MR. RAY: Yes, my name is Kody Ray, K-O-D-Y --8 JUDGE DIPPELL: I'm sorry, Mr. Ray, can you --9 can you spell your name. 10 MR. RAY: Yeah, I think I'm muting. It's 11 K-O-D-Y R-A-Y. 12 JUDGE DIPPELL: Okay. Go ahead. 13 MR. RAY: I would just like to say that, you 14 know, I understand there's going to be a price increase. I 15 think we all do, and that's okay. I understand during the 16 pandemic it kind of sucks, but life goes on and things have to 17 move along. You know, you guys got to get paid back some of the 18 money you've spent, but I'd like to paint a picture here. This 19 is the picture that I see and this is how -- this is where we 20 are, frustrated. And again, I'm with the Timber Estates Home 21 Owners Association as well, but in the neighborhood, not part of 22 the governing body there. 23 We were approached by American Water, at least 24 to my understanding, obviously I'm just a regular citizen, I 25 didn't have any negotiations in the talks with selling the

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

plant, but during the voting process, and the information that 1 2 was given to us and the meetings that we had with American 3 Water, they came in as a saving grace to us. They came in as 4 they were going to help us and everything was going to be great and, you know, we aren't prepared to be predatory and increase 5 6 you guys' rates, and, you know, it was just this kind of white 7 horse coming in and saying, Hey, we know you guys are struggling 8 to maintain your plant because this was dumped on you. Let us 9 come in and help you.

But instead, it kind of feels like at this 10 11 point, it wasn't let us come in and help you, it was let us come 12 in and profit off of you. Which, again, pandemic or not, I 13 don't really care, the fact of the matter is that we were, in my 14 opinion, used very bad sales tactics to come in and purchase a 15 plant from us that would then turn around and increase our rates at such a high number. As Mr. Hurley stated earlier, 44 percent 16 17 is out of this world. I mean, it's not even -- it' doesn't even 18 make any sense.

Not to mention the fact that, again, I can't remember who brought it up earlier but, you know, these projected costs were projected well before you guys purchased our plant. That's what I asked in the Q&A section beforehand the dates of when these projects that you guys are asking for the money to be repaid back for was, and it was 2018 and 2019 if I remember correctly. That was during the purchase of our Г

24

25

1	plant. Your projected price increase was known back then,
2	correct me if I'm wrong. I don't think I am. But it was known
3	back then. And if it was known, when we were sold when you
4	guys were sold the plant from our neighborhood and we voted on
5	it and we were told that we were to expect single-digit
6	increases not, 1 percent, but single digit, we should have been
7	told the projected increase was going to be 44 percent. To say,
8	you know, to come in and just use the tactic of saying, we need
9	this and past and averages, I get it, I'm a salesman to an
10	extent with my business, but you can't do that. You can't come
11	in and say these are the projected and these are the averages
12	and just pull the wool over our eyes and then when it comes time
13	for writing for price increases, you take us for a 44
14	percent, when you knew about it. That's the problem.
15	If this was a projected cost increase, \$700
16	million project to better our lives somehow and provide us with
17	better water and such, fantastic, great, we've got to foot the
18	bill for it, I get it. This was previous to us being bought and
19	we were not informed of this. I'm perfectly fine with paying a
20	rate increase, a reasonable rate increase, not 44 percent. I
21	would ask that the commissioners and the judge I would ask
22	that you guys look at all this information and you consider that
23	this isn't just a price increase to us, this is being lied to by

and then attacking us with a 44 percent rate increase, not even

a company that was very predatory in coming in and buying us out

1	a year after well, just after a year.
2	So, I guess, in closing, like I said, I just
3	feel like it was very predatory of American Water and I feel
4	like they should be punished for this. I don't feel like they
5	should get what they're asking for. I feel like they should go
6	back and look at it again and they should decide that, you know,
7	this is what we promised these people, this is what we got them
8	on board with, this was the sales tactic that were used, we
9	should have to stand by it. You know, we should not see more
10	than a 10 percent increase because we were that's what we
11	were told. We were told we were not going to see anything in
12	averages, and, you know, this that and the other, wasn't going
13	to be no more than a single digit, at most 10 percent, you know.
14	That's what should stuck to, plain and simple.
15	And I think they should have to bite the bullet
16	on this one. I think you guys messed up. I don't think it's
17	fair. You guys should have to bite the bullet, not us. We
18	shouldn't have to pay 44 percent. You know, a 10 percent, fine,
19	sure, great, go forward it, but 44 percent is absolutely
20	ridiculous, plain and simple, pandemic or not. I'm done.
21	JUDGE DIPPELL: Thank you, Mr. Ray.
22	Are there any commissioner questions for
23	Mr. Ray?
24	Are there any attorney questions?
25	Thank you.

TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

MR. CLIZER: John Clizer, just briefly. 1 2 JUDGE DIPPELL: Oh, yes, Mr. Clizer. I'm sorry. MR. CLIZER: Just briefly reiterate that we 3 4 would be interested in hearing from somebody from the Timber Springs -- I keep wanting to say Timber Creek, but the Timber 5 Springs Estates HOA after this LPH in reference to the comments 6 7 that have been made. Thank you. 8 MR. RAY: They will absolutely get that 9 information to you. I'm still sitting with the secretary here. 10 JUDGE DIPPELL: Okay. Thank you very much. 11 Is there any other caller that wishes to 12 testify? 13 MS. SWEARINGIN: Yes. 14 JUDGE DIPPELL: Okay. 15 MS. SWEARINGIN: My name is --16 JUDGE DIPPELL: Oh, no. Go ahead. 17 MS. SWEARINGIN: I was just going to state my 18 name, but have to wait till. 19 JUDGE DIPPELL: Okay. If you'd please raise 20 your right hand? 21 (witness sworn.) 22 JUDGE DIPPELL: Okay. Now, state your name, 23 please and spell it for the court reporter. 24 MS. SWEARINGIN: Valerie Swearingin. 25 V-A-L-E-R-I-E, Swearingin S-W-E-A-R-I-N-G-I-N.

JUDGE DIPPELL: Go ahead with your comments. 1 2 MS. SWEARINGIN: We're in the Lawson District, I'm a small business owner and -- well, I'm not the owner, my 3 4 husband is the owner. I'm just concerned in Lawson with the 5 huge increase, I know -- I've heard other people say a 40-some 6 percent increase, but in Lawson, it's -- the flat rate, proposed 7 rate that we received in our mailing, said it would be 55.98 8 flat rate from 3,000 to 7,000 gallons. Where at that rate, you 9 are -- it's almost -- it's over 200 percent increase and I agree like the previous caller had said, that we do need -- if we have 10 11 improvement, we do need to pay for that improvement, but it 12 should have been more of a gradual increase. 13 For example, right now, we have very low water 14 usage as a business, and my water waste service charge is 7.95 15 and of course you'd have your wastewater use charge and again 16 with -- since we have low usage, it's quite a bit -- you know, 17 it's quite a bit lower than that, but it just seems -- this 18 seems out of reason to increase that much. My comment is that 19 it would be more graduated than to be hit with this large amount 20 per month at this time. 21 JUDGE DIPPELL: Okay. Thank you for that 22 comment. 23 Are there any commissioner questions for 24 Ms. Swearingin? 25 Are there any attorney questions?

> TIGER COURT REPORTING, LLC WWW.TIGERCR.COM 573.999.2662

1 Thank you again for your comments. 2 MS. SWEARINGIN: Thank you. 3 JUDGE DIPPELL: Are there any other callers that 4 wish to testify? 5 MR. BURCHETT: Yes. 6 JUDGE DIPPELL: Okay. Would you please raise 7 your right hand. 8 (witness sworn.) 9 JUDGE DIPPELL: Okay. If you could please state 10 your name and spell it for the court reporter. 11 MR. BURCHETT: Ralph Burchett, R-A-L-P-H, 12 B-U-R-C-H-E-T-T. JUDGE DIPPELL: Okay. If you could go ahead and 13 14 give us your comments, please. 15 MR. BURCHETT: Yes. The reason this water bill 16 is making it hard on people that's on fixed income is senior 17 citizens in St. Joseph, Missouri. The sewer bill is terrible, 18 which I know doesn't have anything to do with the water company, 19 but the water and everything else is going up and they -- people 20 just can't afford it. You know, they do without their medicine 21 and stuff to be paying water bills and sewer bills. That's 22 about it. 23 JUDGE DIPPELL: Okay. Well, we appreciate your 24 comment. 25 Are there any commissioner questions for

Mr. Burchett? 1 2 Are there any attorney questions? 3 Okay. Thank you again, Mr. Burchett, for your 4 comment. 5 MR. BURCHETT: Thank you. 6 JUDGE DIPPELL: Any there any other callers -are there any other callers that wish to testify? 7 8 MR. RAY: If at all possible, I'd like to add a 9 little something else. 10 JUDGE DIPPELL: This is Mr. Ray? 11 MR. RAY: It is. 12 JUDGE DIPPELL: Okay. Go ahead, sir. 13 MR. RAY: I would just like to add -- I forgot 14 to say it in the whole spiel that I had before, I would really 15 like the commissioners on this one to really sit down and think about it. And I know Mr. Clizer has asked for some information 16 17 from us regarding this and, you know, I'm sure we're going to 18 get it to him and I would hope that it would be followed through 19 I would really like to just kind of give you a little bit with. 20 of insight of exactly how we arrived where we did and why we're 21 all so upset at Timber Springs specifically, and this is very 22 important for the commissioners to understand this. 23 We were essentially given you guys as a 24 scapegoat to an extent. When they came in and told us about all 25 this and they promised us what they promised and I think you

guys have heard it enough, I don't need to repeat it again. But 1 2 you guys were used, the Public Commission was used as a safe goat to say, look guys, we're a -- we're publicly regulated, 3 4 and, you know, we can't do these kind of mean things to you. 5 You know, and it was just -- it was prodded to us or given to us 6 that we were going to have this Public Commission Service that 7 was going to make things safe for us and everything was going to 8 be okay, we weren't going to get screwed on prices and things 9 like that because it's -- you guys would look out in the best interest of not only the customer, but the people who need water 10 11 because we have to have it.

12 So I would just really like the commissioners 13 and especially Mr. Clizer if he's -- you know, I don't know if he's suppose to be representing us, you know, to an extent. I 14 15 would just like these things to truly be looked into, because it 16 just seems like you guys were used as a pawn again in a very, 17 very bad tactic to acquire things, to profit off of, and it'd be 18 predatory towards the pricing. So I would urge that our 19 commissioners really take interest in this and really get down 20 to the bottom line of were we told one thing and then turned 21 around and excuse my French, but screwed over. Because that's 22 how we feel. And I would -- like I said, I would really like 23 the commissioners to look into that to understand that they were used in a pawn during a sales tactic. So we expect you guys to 24 stand up and do what's right for us and make sure that we don't 25

have a 44 percent increase. Thanks. 1 2 JUDGE DIPPELL: Thank you for the additional 3 comment. 4 Are there any other callers that wish to 5 comment? 6 MR. WAGNER: Yes, ma'am. 7 JUDGE DIPPELL: Okay. Can I get you to raise 8 your right hand. 9 (Witness sworn.) 10 JUDGE DIPPELL: Will you please state your name 11 and spell it? 12 MR. WAGNER: Lucas, L-U-C-A-S, Wagner, 13 W-A-G-N-E-R. 14 JUDGE DIPPELL: Okay. Mr. Wagner, go ahead with 15 your comments. 16 MR. WAGNER: So I work for a sewer district, 17 we're actually out of Platte County. It is Platte County 18 Regional Sewer District. My job there is to basically maintain 19 lift stations, inspect for infrastructure, keep up with 20 builders, and all that kind of stuff. I'm also a resident of 21 the Timber Springs Estates as well. 22 I just wanted to enter into record that we also 23 do a yearly meeting with our commissioners and everything and 24 decide whether or not to raise our rates. With COVID, we 25 actually work with Missouri-American sometimes with water shut

1	offs. I know that for a while they also were not shutting
2	people off because of the pandemic. But I just wanted to
3	reiterate that we I believe it was back in December, they
4	decided on rate increase and with the infrastructure that we
5	have going in in our pumps and our pipes and everything else
6	that we also maintain and we take care of as well, we did a zero
7	rate increase for our citizens. I just wanted that on record
8	and that's all I have to say. Thank you.
9	JUDGE DIPPELL: Thank you for that comment.
10	Are there any commissioner questions for
11	Mr. Wagner?
12	COMMISSIONER KENNEY: Judge, this is not a
13	question. This is Commissioner Kenney.
14	JUDGE DIPPELL: Yes?
15	COMMISSIONER KENNEY: I just want to say I
16	appreciate all those that are in attendance by Zoom or telephone
17	who had made comments. I just want to assure the public that we
18	are an independent body, we have five commissioners that are
19	appointed by the governor, confirmed by the Senate. And we're
20	used to having contested cases and everything you've said will
21	go into the record of this case and it will be part of testimony
22	that we will go through. So we'll eventually we'll have a
23	hearing in Jefferson City. OPC will represent you. And we'll
24	go we have a staff of over 200 with the PSC and we just want
25	you to be assured that we look into everything, and we try to do

Г

1	what's best for the public. We realize the Company has to reach
2	a balance to provide equitable service and provide clean water
3	and clean sewer services, and that's our goal. So I just wanted
4	to let you know that your voices are heard, we appreciate all
5	your testimony. And we take it to heart. Thank you.
6	JUDGE DIPPELL: Thank you, Commissioner.
7	Are there other callers that wish to testify?
8	MR. BERENS: Yes, ma'am.
9	MS. MUSE: Yes, ma'am.
10	JUDGE DIPPELL: Okay. If I could take the
11	gentleman first. If you'd please raise your right hand.
12	(Witness sworn.)
13	JUDGE DIPPELL: If you could please state your
14	name and spell it for us.
15	MR. BERENS: First name Craig, C-R-A-I-G, last
16	name Berens, B-E-R-E-N-S.
17	JUDGE DIPPELL: Okay. If you could go ahead and
18	give us your comments, please.
19	MR. BERENS: Yes, ma'am. I live here in Clinton
20	Estates in Trimble, Missouri, and I am not part of the HOA
21	board. I don't know if there's any of them on the call still,
22	but our situation here is very similar to the Timber Springs
23	situation. Missouri-American Water supplies our septic service
24	and our system was left in disrepair. We voted on it. It was a
25	drawn out process with the county and zoning. I believe we sold

1	the system for a dollar to Missouri-American Water and we have				
2	had their service for about three months, going on four, and				
3	they're already talking about a 44 percent rate increase for our				
4	system. And I know they did have to put in some work. They did				
5	an access road and they had to get the system up to code, which				
б	is why we sold it. I believe everything from the meetings, the				
7	minutes, the sale and everything will be available through				
8	Missouri-American Water and our HOA as well. We should have all				
9	that on file.				
10	But I don't believe that this rate increase is				
11	justified at the rate that they are talking, especially				
12	retroactively when they've only had our system for three months.				
13	Thank you.				
14	JUDGE DIPPELL: Thank you, Mr. Berens.				
15	Are there any commissioner questions for				
16	Mr. Berens?				
17	Is there anything from the attorneys?				
18	Okay. Thank you, Mr. Berens for your comment.				
19	And there was another caller that wished to				
20	testify at the same time?				
21	MS. MUSE: Yes.				
22	JUDGE DIPPELL: Yes, ma'am, could you please				
23	raise your right hand?				
24	(Witness sworn.)				
25	JUDGE DIPPELL: Go ahead. Please state your				

1 name and spell it. 2 MS. MUSE: Karen, K-A-R-E-N, last name, Muse, M-U-S-E. 3 4 JUDGE DIPPELL: Go ahead with your comments. 5 MS. MUSES: Okay. My concern is the rate 6 increase for the water. I live on a fixed income and I really 7 can't afford this. I mean, the water bill is high now, but then the sewer bill is really outrageous. So my concern, again, is I 8 9 just don't want a water rate increase. You know, a lot of us 10 live on fixed incomes and it's just -- it's a hardship. That's 11 all I have to say. 12 JUDGE DIPPELL: And which part of the service 13 territory do you live in, Ms. Muse? 14 MS. MUSE: St. Joseph, Missouri. 15 JUDGE DIPPELL: Okay. Are there any 16 Commissioner questions for Ms. Muse? 17 Are there any attorney questions? 18 Thank you again for your comments. 19 MS. MUSE: All right. Thank you. 20 JUDGE DIPPELL: Are there other callers who wish 21 to comment? Anyone else who would like to testify? I'm not 22 hearing anyone. Hopefully no one is trying to scramble to 23 unmute. 24 I really appreciate all of the participation 25 from all of the callers tonight, and your patience with this

process during the pandemic. We are sorry that we cannot be
 there in person as would be our normal procedure in these kinds
 of cases.

But as Commissioner Kenney was saying earlier, I 4 5 assure you that the commissioners take your comments very 6 seriously, and they will be reviewing all of the information and 7 evidence and we have an evidentiary hearing still to come. Ιf you need to reach out to anyone else, you can use the consumer 8 9 services number to get further information from the Commission. 10 I believe that number is 800-392-4211. And those folks can 11 direct you -- and Mr. Clizer, is happy to have people reach out 12 to him at the Office of the Public Counsel.

13If there's no further comments, then any closing14comments from the commissioners? I don't want to cut you off.

MS. RAY: Judge, I do have one more comment.It's Stephanie Ray.

JUDGE DIPPELL: Ms. Ray, yes. Go ahead.

MS. RAY: I just want to thank everybody for the virtual status. I don't know if you guys know how hard it is for parents and homeowners and board members to get off to drive down to be in-person to these meetings, that I would really hope in the future you would allow virtual participation to continue because it really is an asset, I think, to everybody to be heard.

25

17

JUDGE DIPPELL: Thank you for that comment. We

appreciate knowing that. All right, then --1 2 MR. RAY: One more question please, Judge. JUDGE DIPPELL: Yes. 3 MR. RAY: Again, I think a lot of us in Timber 4 5 Springs are new to this whole process, because we've never been 6 through this with, you know, public commissions and anything or 7 such like that. What part of the rest of this will we be able 8 to, especially with the pandemic and everything going on, what 9 part of the rest of this will we will be to either watch and/or 10 listen to? Or are we privy to the rest of that? 11 JUDGE DIPPELL: Absolutely. There is -- the 12 Commission's website is a PSC.Mo.Gov and on that website, you can find access to the actual case file if you're that 13 interested. It is, we call it the electronic filing and 14 15 information system, we refer to it as EFIS. There's a way that 16 you can access the case information there. If you want to see 17 the written testimony that we receive and the original 18 application and so forth from the Company. 19 This case number is WR-2020-0344 and with that, 20 you can access that information. There's an evidentiary hearing 21 scheduled in this case. The way our cases work is that we have 22 prefiled testimony from the experts and then we just have a live 23 hearing with cross-examination for the most part, and argument. 24 Those hearings are broadcast, web streamed through our website and you'll find a link on there to listen into those hearings. 25

I'm looking for the hearing date. I don't have it right in 1 front of me. I apologize. I believe that that is scheduled in 2 March or April. 3 MR. COOPER: Yeah, evidentiary, Judge, is that 4 5 what you're talking about? 6 JUDGE DIPPELL: Yes, Mr. Cooper. 7 MR. COOPER: I think the first day is the 22nd 8 of February and then it runs through that week and the next 9 week, that's at least the bracketed times we have right now. 10 JUDGE DIPPELL: Okay. Thank you for that. So 11 then the Commission will sit and hear all of this formal -- the 12 formal evidence and hear from the experts in the field. There will be -- the Office of Public Counsel as well as the 13 14 commission staff and Missouri-American, plus we have various 15 interveners that have intervened in the case, some of the large 16 industrial groups and so forth. So I hope that answers your 17 question. 18 My short answer is our website contains a wealth 19 of information if you have access to that and the Office of the 20 Public Counsel and the commission staff will be happy to direct 21 you to any additional information. 22 MR. RAY: It absolutely did, thank you. 23 MR. CLIZER: You'll also have the opportunity to 24 hear the agenda when the issue is taken up. 25 JUDGE DIPPELL: Yes, Mr. Clizer is pointing out,

Г

1	also streamed usually on Wednesdays, the Commission has
2	it's public agenda and when it comes time for them to make the
3	formal decision in the case, that will be noticed on the
4	Commission's agenda and that that is also live streamed on
5	our website when the Commission deliberates and makes its final
6	decision.
7	Okay. With that, I appreciate again everyone
8	participating. And I'm sorry that it has been so long, I hope
9	you got your questions some of your questions answered. But
10	this is very helpful for us. We appreciate you being here and
11	we can go ahead and go off the record.
12	(OFF THE RECORD.)
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	

## CERTIFICATE OF REPORTER

1

2					
3	I, Lisa M. Banks, CCR within and for the State of				
4	Missouri, do hereby certify that the witness whose testimony				
5	appears in the foregoing deposition was duly sworn by me; that				
6	the testimony of said witness was taken by me to the best of my				
7	ability and thereafter reduced to typewriting under my				
8	direction; that I am neither counsel for, related to, nor				
9	employed by any of the parties to the action in which this				
10	deposition was taken, and further, that I am not a relative or				
11	employee of any attorney or counsel employed by the parties				
12	thereto, nor financially or otherwise interested in the outcome				
13	of the action.				
14	$\rho \rightarrow \rho $				
15	Lan Bank S				
16					
17	Lisa M. Banks, CCR No. 1081				
18					
19					
20					
21					
22					
23					
24					
25					

WR-2020-0344, Vol. IIndex: \$30..attorneys

\$30 8:20 \$38 19:19 28:11 \$38.75 8:12 \$700 32:15	<b>44</b> 8:18,23 9:21 12:12, 17 19:17 20:8,12,21 24:9 29:10,12 31:16 32:7,13,20,25 33:18, 19 39:1 42:3	A ability 48:7	16:15 17:17 18:13 amount 35:19
\$30 8:20 \$38 19:19 28:11 \$38.75 8:12 \$700 32:15	17 19:17 20:8,12,21 24:9 29:10,12 31:16 32:7,13,20,25 33:18,	-	amount 35:19
<b>\$38</b> 19:19 28:11 <b>\$38.75</b> 8:12 <b>\$700</b> 32:15	32:7,13,20,25 33:18,	-	
\$38.75 8:12 \$700 32:15		absolutely 33:19	analysts 3:24
<b>\$700</b> 32:15		34:8 45:11 46:22	and/or 45:9
	<b>456</b> 5:2	access 42:5 45:13,16,	answers 46:16
<b>\$920</b> 8:21	5	20 46:19 accountants 3:24	apologize 19:4 21:16 22:2 46:2
1	<b>5</b> 10:19 20:7	acquire 20:19 38:17	appearance 5:18
		acquired 19:12 20:16	appearing 5:5,14
<b>1</b> 10:10 32:6	<b>50</b> 10:14	action 48:9,13	appears 48:5
<b>1/3</b> 16:16	<b>55.98</b> 35:7 <b>573-526-6036</b> 5:10	actual 45:13	application 3:15
<b>10</b> 10:16 33:10,13,18		add 22:18 23:2 37:8,	45:18
<b>1081</b> 48:17	<b>573-751-3524</b> 21:16	13	apply 26:2,5
<b>110</b> 26:22	573-751-5324 21:15	addition 27:5	appointed 3:22 40:19
<b>12</b> 14:9	6	additional 39:2 46:21	approached 30:23
		additions 16:20	<b>April</b> 9:12 46:3
	<b>60</b> 19:19 26:22	address 5:9,15 7:6	area 6:12 15:2 16:23 22:17,25
<b>2</b> 20:7	60-house 20:14	admit 24:6	areas 3:12 19:21
<b>200</b> 5:9,15 35:9 40:24	<b>63</b> 8:10 10:3	advisor 24:21,24	argument 45:23
<b>2018</b> 8:6 31:24	<b>63141</b> 5:4	affected 25:5	arrived 37:20
<b>2019</b> 8:11 12:19 31:24	<b>65</b> 28:11	affirm 6:8	asset 44:23
<b>2020</b> 9:3,12	<b>650</b> 5:15	affirmation 4:9	association 8:5,17
<b>2021</b> 3:6	<b>65101</b> 5:16	afford 28:8 36:20 43:7	11:8 12:5 21:11 30:21
<b>20th</b> 3:6	<b>65102</b> 5:3,10	age 26:23	assume 24:8
<b>22nd</b> 46:7	7	agenda 46:24 47:2,4	assure 40:17 44:5
		agree 12:18 27:8 35:9	assured 40:25
3	<b>7,000</b> 35:8	agreement 22:16	astronomical 29:10
<b>3</b> 8:22 20:7	<b>7.95</b> 35:14	ahead 3:2 5:22 6:7	attacking 32:25
<b>3.000</b> 35:8	<b>727</b> 5:4	7:16 11:4,23 12:2 13:11 14:11 15:10,23	attendance 40:16
<b>360</b> 5:9	<b>74</b> 8:10	16:3,10 19:6,9 22:7,11	attorney 5:18 11:13
<b>37</b> 16:2	8	23:20 25:7,8,15 28:5 30:5,12 34:16 35:1	13:22 23:6 27:16 29:21 33:24 35:25
	<b>v</b>	36:13 37:12 39:14 41:17 42:25 43:4	37:2 43:17 48:11
4	<b>80</b> 28:12	41:17 42:25 43:4 44:17 47:11	attorneys 3:24 15:6
<b>4</b> 20:7	800-392-4211 44:10	American 24:23 30:23 31:2 33:3	18:21 21:5 42:17

## WR-2020-0344, INdex:IAuthority..commission

Authority 3:11	24:2,3,7,8,9,10,11,14,		chime 13:15 22:12
averages 19:19 32:9,	19 25:24 28:11,19,22	C	Christopher 16:5
11 33:12	32:18 36:15,17 43:7,8	C-H-R-I-S-T-O-P-H-	<b>citizen</b> 30:24
aware 25:13	<b>bills</b> 9:19 36:21	<b>E-R</b> 16:6	citizens 36:17 40:7
B	<b>bit</b> 17:22 21:10 35:16, 17 37:19	C-R-A-I-G 41:15	<b>City</b> 5:2,10,16,19 9:8
	bite 33:15,17	cahoots 17:18	19:20 25:14 40:23
B-E-A-R-C-E 15:17	<b>blow</b> 12:16	calculated 25:4	claims 26:11,12
B-E-R-E-N-S 41:16	board 18:5 33:8 41:21	call 6:5,7,15 7:8 19:3	clarifying 6:20 10:6, 22
B-U-R-C-H-E-T-T	44:20	23:24 26:2 41:21 45:14	<b>clean</b> 19:17,18 41:2,3
36:12	<b>body</b> 30:22 40:18	called 19:3,5	<b>Clinton</b> 41:19
<b>back</b> 7:18 12:18 30:17 31:24 32:1,3 33:6 40:3	bothers 18:1	<b>caller</b> 18:24 23:8	<b>Clizer</b> 5:13,14 10:25
bad 31:14 38:17	<b>bottom</b> 38:20	29:24 34:11 35:10	11:2,3,6,12 21:6,7,8,
bailed 16:15 18:13	bought 17:15 32:18	42:19	18,19 34:1,2,3 37:16 38:13 44:11 46:23,25
balance 41:2	<b>Box</b> 5:2,9	callers 27:19 36:3 37:6,7 39:4 41:7	<b>close</b> 6:17
Banks 48:3,17	bracket 22:23	43:20,25	closed 28:13
based 14:15	bracketed 46:9	calling 22:13	closer 18:11
basic 25:11,17 27:11	brand 17:1	Calling-in 16:2	closing 33:2 44:13
29:2	break 17:22	capacity 12:22	code 42:5
<b>basically</b> 16:14 28:17 39:18	briefly 22:16 34:1,3	captioned 3:9	coldhearted 28:9
	broadcast 4:10 45:24	care 9:24 31:13 40:6	<b>Coleman</b> 4:3,14,16
basing 14:17	brought 31:20	Carlson 8:14	13:14
bat 12:24	Brydon 4:25	cart 29:7	comment 3:14 9:2
bathe 24:5	<b>bucks</b> 17:4	<b>case</b> 3:9 6:1,19,23	14:23 16:12 19:10 22:3,16 28:6 35:18,22
bear 4:19	budget 8:12,23 18:9	40:21 45:13,16,19,21 46:15 47:3	36:24 37:4 39:3,5 40:9
Bearce 15:15,17	builders 39:20	cases 40:20 44:3	42:18 43:21 44:15,25
bed 18:17	built 8:9 20:12	45:21	commented 22:17
Bednar 5:19	bullet 33:15,17	catch 10:9	<b>comments</b> 6:13,16 7:4 8:3 11:16 12:3,6
<b>begin</b> 4:13,22 7:11,15	<b>bully</b> 12:23	<b>CCR</b> 48:3,17	14:12,13 16:11 18:20,
beginning 10:1,8	<b>bunch</b> 20:19	Cerissa 15:20	23 21:20 22:11 23:20 27:18 28:5 29:19,22
behalf 5:5,7,14 22:13	Burchett 36:5,11,15 37:1,3,5	CERTIFICATE 48:1	34:6 35:1 36:1,14
<b>Berens</b> 41:8,15,16,19 42:14,16,18	business 5:15 17:15	certify 48:4	39:15 40:17 41:18 43:4,18 44:5,13,14
bet 26:13	20:8 29:8,11 32:10	<b>chance</b> 3:14 6:18	commission 3:7,13,
<b>big</b> 20:19	35:3,14	22:2	16,19,21 5:6,8,24
<b>bill</b> 10:4 16:16,17 17:2	businesses 9:16	charge 35:14,15	6:14,24 7:3 27:22 29:16 38:2,6 44:9
19:17,18,23 20:15	buying 32:24	charged 3:17	46:11,14,20 47:1,5

## WR-2020-0344dexVocommission's..evidentiary

Commission's 45:12	<b>costs</b> 18:6 31:21	deliberates 47:5	duly 48:5
47:4			-
commissioner 4:3,	<b>counsel</b> 4:22 5:12,15 7:9 15:1 21:19 44:12	depends 27:2	dumped 31:8
13,14,16,17 10:7,21	46:13,20 48:8,11	deposition 48:5,10	Durbin 13:25 14:1
13:1,3,6,8,9,10,14,17 21:4 23:5 27:14 29:20	county 39:17 41:25	developer 8:9	Ε
33:22 35:23 36:25	couple 17:4	difficult 21:10	E
40:10,12,13,15 41:6	court 4:6 6:9 11:24	digit 32:6 33:13	earlier 19:3 31:16,20
42:15 43:16 44:4	26:11,12 28:2 30:6	digits 16:3	44:4
commissioners	34:23 36:10	Dippell 3:2 4:1,19 5:1,	echo 5:20 23:17
3:21,22,23 4:3,4 6:21 10:6 13:1,18 15:5	cover 9:22,23 18:6	6,11,17,21,25 6:4	<b>EFIS</b> 45:15
24:21 32:21 37:15,22	COVID 3:8 9:10 39:24	7:21,24 8:2 9:25 10:5, 23 11:1,4,13,20,23	electronic 45:14
38:12,19,23 39:23 40:18 44:5,14	Craig 5:4 41:15	12:2,25 13:5,8,13,16,	email 7:6
commissions 45:6	Creek 34:5	19 14:4,7,11,18,23 15:4 16:1,7,10 18:19	emailed 28:25
companies 3:17	crisis 9:10	19:1,6,9 21:3,7,18,24 22:4,7,11 23:4,11,14,	employ 3:23
company 5:4,5 7:1,	cross-examination 45:23	19 27:13,23 28:1,5	employed 17:2 48:9,
10 9:14 15:1 17:18 18:18 24:24 28:18		29:19,24 30:2,5,8,12 33:21 34:2,10,14,16,	11
32:24 36:18 41:1	crumbled 27:6	19,22 35:1,21 36:3,6,	employee 48:11
45:18	customer 6:11 7:8 38:10	9,13,23 37:6,10,12	end 7:13 20:13
Company's 3:10	customers 9:24	39:2,7,10,14 40:9,14 41:6,10,13,17 42:14,	ended 22:20
complain 24:18	20:20 26:3	22,25 43:4,12,15,20	engineers 3:24 10:13
completely 20:8	<b>cut</b> 44:14	44:17,25 45:3,11 46:6, 10,25	England 4:25
concern 43:5,8	cycle 28:23	direct 7:8 23:1 44:11	ensure 3:18
concerned 35:4		46:20	enter 39:22
condition 26:18,20	D	direction 48:8	entries 4:22
confirmed 3:23 40:19	<b>date</b> 46:1	discussed 9:3 21:13	entry 5:18
conjunction 7:4	dates 31:23	discussion 22:20	equitable 41:2
consumer 7:10 44:8	<b>David</b> 15:9	disrepair 41:24	essentially 19:14
contact 7:9 14:25	Davis 15:18	district 35:2 39:16,18	20:24 37:23
21:14	day 46:7	documents 21:12	Estate 19:12 22:13
contested 40:20	<b>Dean</b> 4:24	dollar 42:1	Estates 8:5 12:5 21:11 30:20 34:6
continue 44:22		<b>Don</b> 15:15	39:21 41:20
<b>Cooper</b> 4:24 5:2 46:4,	Deanna 13:25	double 24:3	evening 5:7,13
6,7	December 40:3	drawn 41:25	eventually 40:22
correct 19:2 32:2	decide 7:12 9:19 33:6 39:24	drive 44:20	evidence 6:23 7:1,4
correctly 24:22 31:25	decided 40:4		44:7 46:12
<b>cost</b> 14:16 20:7 25:2		<b>due</b> 20:2,6	evidentiary 44:7
26:8,15 32:15	decision 6:24 7:5 25:20,21 47:3,6	<b>dues</b> 9:10	45:20 46:4
	, -,-		

WR-2020-0344, Vol. IIIIndex: excuse..huge

<b>excuse</b> 38:21	find 45:13,25	41:18	hardship 43:10
expect 32:5 38:24	fine 7:13 32:19 33:18	giving 14:20	Hayes 15:19
expected 9:16	firm 4:25	goal 41:3	hear 46:11,12,24
expensive 24:9	fist 17:19	goat 38:3	heard 17:25 18:16
experience 4:21	fix 3:22	good 5:7,13 26:22	21:10 23:23,25 24:18 35:5 38:1 41:4 44:24
experiencing 8:14	fixed 36:16 43:6,10	governing 30:22	hearing 3:8,14 4:2,9,
20:5	flabbergasted 8:17	governor 3:22 40:19	20 5:22 7:3,6,7 11:14
experts 45:22 46:12	flat 35:6,8	grace 31:3	16:18 34:4 40:23 43:22 44:7 45:20,23
expressed 9:18	folks 44:10	gradual 35:12	46:1
extent 32:10 37:24 38:14	follow 12:6	graduated 35:19	hearings 45:24,25
extremely 20:16	food 9:20	Grady 15:20	heart 29:17 41:5
eyes 32:12	foot 32:17	great 10:21 31:4	helpful 6:10 47:10
	footing 20:15	32:17 33:19	hesitate 13:20
F	foregoing 48:5	<b>groups</b> 46:16	hey 17:18 29:12 31:7
facility 8:8 17:10	forgot 11:5 37:13	guarantee 24:22	high 19:23 31:16 43:7
fact 24:24 31:13,19	form 14:14	Guardado 15:25 16:5,6,12	hire 18:11
	formal 46:11,12 47:3	guess 24:15 27:3	hit 35:19
failing 20:11 fair 29:15 33:17	forward 33:19	33:2	HOA 22:13,14 34:6
	French 38:21	<b>guys</b> 16:18 17:5,15	41:20 42:8
fairly 22:20 fantastic 32:17	friends 18:1	18:5,7,8 19:12,18 20:17,20 29:14 30:17	<b>hold</b> 9:10,11
	front 12:21 19:13 46:2	31:7,21,23 32:4,22	Holsman 13:2,3
favor 16:14	frustrated 30:20	33:16,17 37:23 38:1,2, 3,9,16,24 44:19	home 28:10 30:20
February 46:8 feedback 3:5	future 16:19 44:22	guys' 31:6	homeowners 8:5,16 9:1,10,15 10:14 11:8
			12:5 21:11 44:20
feel 9:13,17,21 12:20, 21 16:14 27:10 29:2	G	н	homes 10:2,3 17:1
33:3,4,5 38:22	G-U-A-R-D-A-D-O	hand 7:25 11:21 14:5	23:2
feeling 9:11	16:6	16:8 17:19 22:5 23:12	Honor 5:13 10:25 21:6
feels 9:6 20:13 31:10	gallons 35:8	27:24 30:3 34:20 36:7 39:8 41:11 42:23	hope 15:15 37:18
field 3:25 46:12	gate 12:12	handout 11:9 12:9	44:21 46:16 47:8
file 26:11 42:9 45:13	gathering 6:25	handouts 11:7	horse 29:7 31:7
filing 26:14 45:14	general 3:11 24:23	happen 28:14	house 19:4
final 47:5	gentleman 16:1 20:5 26:6 41:11	happy 17:20 18:13	household 8:12 20:1
financial 3:24 24:21, 24	-	26:3 44:11 46:20	houses 8:10
	<b>give</b> 3:14 4:8 7:13,21 8:3 12:2,23 14:11 17:5	hard 36:16 44:19	huge 35:5
financially 48:12	18:3 36:14 37:19		

WR-2020-0344, Vol. IIIIndex: Human..lived

Human 5:24 27:22 29:16	21	<b>Joseph</b> 5:23 23:25 24:2,17 25:5,14 27:21	killing 17:11
	informed 32:19	36:17 43:14	kind 12:22 14:13
Hurley 7:15,16,17	infrastructure 20:11		16:15 17:12 20:13,21
18:25 19:2,3,9,11 21:4,21 31:16	39:19 40:4	Josephians 24:1 25:18	25:15,22 28:9,23 29:7 30:16 31:6,10 37:19
hurting 9:19 17:3	insane 21:1	judge 3:2 4:1,19,24	38:4 39:20
husband 35:4	insight 37:20	5:1,6,7,11,17,21,25	kinds 44:2
	inspect 39:19	6:4 7:21,24 8:2 9:25 10:5,7,23 11:1,4,13,	knew 27:10 32:14
I	intake 26:25	20,23 12:2,25 13:5,8,	knowing 25:16 45:1
idea 24:16	interest 38:10,19	10,13,14,16,18,19 14:4,7,11,18,23 15:4	Kody 30:7
	interested 7:3 18:24	16:1,7,10 18:19 19:1,	
ignore 26:4	21:12 34:4 45:14	6,9 21:3,7,18,24 22:4, 7,11 23:4,11,14,19	L
imagine 26:9,15	48:12 intervened 46:15	27:13,23 28:1,5 29:19,	L-O-P-E-Z 23:18
impartial 6:22	intervened 46:15	24 30:2,5,8,12 32:21 33:21 34:2,10,14,16,	L-U-C-A-S 39:12
Implement 3:11	46:15	19,22 35:1,21 36:3,6,	labor 24:25 25:2
important 37:22	investor-owned	9,13,23 37:6,10,12 39:2,7,10,14 40:9,12,	lady 29:8
improvement 35:11	3:17	14 41:6,10,13,17	Lake 16:25
in-person 44:21	<b>issue</b> 46:24	42:14,22,25 43:4,12, 15,20 44:15,17,25	large 35:19 46:15
income 20:2 36:16 43:6	<b>it'</b> 31:17	45:2,3,11 46:4,6,10,25	lastly 26:17
incomes 43:10	J	<b>Julie</b> 15:19	law 4:1,25
increase 3:11 8:15,		<b>July</b> 8:11 9:13	Lawson 35:2,4,6
21,23 9:21 12:11,13, 22 14:14,17 15:2	J-O-R-D-A-N 22:10	jump 13:21 18:5	leading 20:18
16:13 17:15,16,24	J-U-S-T-I-N 14:9	<b>June</b> 9:3	left 8:8 41:24
19:17,22,24 20:7,12, 22,25 24:10 25:5 27:9	Jamie 5:8	justified 42:11	lie 20:19
28:7,25 29:3,10,17	January 3:6	Justin 14:2,9	lied 9:6 32:23
30:14 31:5,15 32:1,7, 15,20,23,25 33:10	Jefferson 5:2,9,16 40:23	К.	life 19:20 30:16
35:5,6,9,12,18 39:1 40:4,7 42:3,10 43:6,9	<b>job</b> 39:18		lift 19:13 39:19
increased 8:18	jobs 28:13	<b>K-A-R-E-N</b> 43:2	limited 6:16
increases 12:10,24	Jody 8:13 10:12 12:9	<b>K-O-D-Y</b> 30:7,11	link 45:25
32:6,13	<b>Joe</b> 5:19 16:20 17:10	Kansas 19:20	Lisa 48:3,17
independent 40:18	20:5 29:16	Karen 43:2	list 7:13
industrial 46:16	<b>John</b> 5:13 15:14 34:1	Kenney 13:6,8 40:12, 13,15 44:4	listed 6:5
information 6:25	<b>join</b> 7:18	kickback 17:12	listen 45:10,25
8:25 9:1 10:11 12:18,	joined 13:2		live 16:19 41:19 43:6,
21 14:21 21:14 31:1	joining 4:18	kids 24:4 28:8,10	10,13 45:22 47:4
32:22 34:9 37:16 44:6, 9 45:15,16,20 46:19,	Jordan 21:23,25 22:9	Kidwell 15:13	lived 19:20,21

WR-2020-0344, Vol.Index: lives..one-digit

lives 32:16	maintained 20:12	missing 19:5	necessarily 26:23
<b>loan</b> 26:14	major 10:17	Missouri 3:6,12,16,	necessity 25:11,17
loans 26:2,5	majority 23:23	18 5:3,4,8,10,14,16,24 8:6 16:20 27:22 36:17	27:11 needed 10:17
local 3:7,13 4:20 9:7	make 4:22 5:18 7:5	41:20 43:14 48:4	
location 26:19 29:1	9:14,15 12:16 18:4 22:23 26:3 27:19	Missouri-american	negotiations 30:25
logic 27:3	29:13 31:18 38:7,25	3:10 4:23 5:3,5 6:11 8:7 9:8 10:13 11:10	neighborhood 8:9 10:14,15 12:15,23
long 16:15 47:8	47:2	18:2,17 20:18 22:15	19:12,13 20:14 30:2
long-term 22:20	makes 47:5	24:12,23 25:14 39:25 41:23 42:1,8 46:14	32:4
looked 38:15	making 6:1 17:11,13, 19,23 36:16	Missouri-american'	newer 27:5
Lopez 23:10,16,18,	manner 6:24	<b>s</b> 3:15	newly 20:16
19,21 27:13,15,18	March 46:3	Mitchel 15:20	nice 17:1
lose-lose 25:22		money 14:21 16:19	night 15:11
lost 28:12	material 27:2	17:13,19,24 18:3,8	normal 44:2
lot 16:22 19:21 20:15 28:12,15 43:9 45:4	materials 24:25 25:3 26:18,23 27:1,4	28:12,18,19 29:7,13 30:18 31:24	not-for-profit 9:14
lots 8:10 10:3 14:24	matter 3:10 17:4 25:23 31:13	monopolized 9:6	notes 10:19 11:7,10 23:21
17:25	MAWCCOMMENTS	monopoly 29:15	notice 8:18
Louis 5:4	@PSC.MO.GOV 7:7	<b>month</b> 19:19 28:11,12 35:20	noticed 47:3
low 35:13,16	Mccrary 21:23,25	35:20 monthly 8:12 22:22	number 3:9 5:10 6:
lower 18:15 22:22	22:1,9,12 23:7		7:8 16:2 21:15 31:1
24:7 35:17	medicine 36:20	months 42:2,12	44:9,10 45:19
LPH 34:6	meeting 3:8 10:14,15,	mother 24:4	0
Lucas 39:12	19 11:6,11 12:7 22:3 39:23	move 30:17	
Luft 5:3	meetings 31:2 42:6	moving 16:25 17:1	Oaks 17:1
Μ	44:21	<b>Muse</b> 41:9 42:21 43:2, 13,14,16,19	oath 4:8
	members 3:14 7:10	MUSES 43:5	<b>odd</b> 26:9
M-C-C-R-A-R-Y 22:10	44:20	muted 3:4,5 7:17	off-line 21:9,17
	mention 31:19	muting 30:10	offer 6:13
M-U-S-E 43:3	mentioned 10:8	Myers 5:7,9	office 5:11,14 7:9
made 3:21 6:24 22:19 25:21 34:7 40:17	<b>messed</b> 33:16		21:15,19 44:12 46:1 19
Madison 5:9,15	middle 16:19 19:25	N	official 4:6 6:1
Mahoney 15:12	million 8:20,21 32:16	nailing 18:7	officially 8:11 15:22
mailer 12:17	Mind 24:3		offs 40:1
mailing 35:7	mine 24:2	names 6:5 15:16	Older 28:7
maintain 31:8 39:18	minutes 6:16 11:7 12:8 42:7	Nancy 4:1 nature 21:9	one-digit 8:14

WR-2020-0344, Vol. Index: OPC..PSC.MO.GOV

<b>OPC</b> 21:11 40:23	participation 15:8 18:23 43:24 44:22	<b>phone</b> 7:17 16:3 21:14 29:4	previous 26:18 32:18 35:10
opening 4:14	parties 7:2 48:9,11	phones 3:4	price 8:12 22:21,22
operations 3:20	party 6:1	<b>picture</b> 30:18,19	29:1 30:14 32:1,13,23
opinion 20:9 31:14		•	prices 38:8
opportunity 4:4 6:13	past 8:16 29:6 32:9	<b>pinch</b> 9:11	pricing 38:18
7:14 46:23	patience 43:25	pipes 25:10 26:18,21 40:5	prior 22:2,14
option 25:12,16	Paul 15:18	plain 33:14,20	privy 45:10
options 9:5	pawn 38:16,24	planning 17:7	problem 18:9 32:14
order 6:6 27:10	<b>pay</b> 9:19 10:4 16:20		-
original 22:19 45:17	17:2 19:19 25:19,20, 24 27:9,11 29:12,17	plant 8:25 12:9,20,22 17:10 22:15,24 31:1,8,	procedure 44:2
outcome 25:23 48:12	33:18 35:11	15,22 32:1,4	<b>process</b> 6:4,25 22:20, 24 31:1 41:25 44:1
outdated 16:23	paying 16:25 28:17,	Platte 39:17	45:5
outrageous 24:12	20,22 32:19 36:21	Plattsburgh 9:8	processed 23:1
43:8	pensions 18:4	pocket 29:13	prodded 38:5
outtake 26:25	<b>people</b> 6:15 9:18	point 4:15 22:23 26:6	product 16:22 17:21
owner 35:3,4	12:16 14:24 15:11,16, 21 16:21 17:3,13,21,	31:11	profit 17:16 18:10
Owners 30:21	23 18:6 21:10,13,24	pointing 46:25	31:12 38:17
	23:23 24:18 28:7,15, 16,20 29:14 33:7 35:5	points 22:18	project 26:8,10,15
P	36:16,19 38:10 40:2	poorly 15:16	28:25 29:1,6 32:16
<b>P.C.</b> 4:25	44:11	populated 19:21	projected 8:23 25:1 31:21 32:1,7,11,15
<b>P.O.</b> 5:2,9	people's 17:13	portion 9:22 28:24	projecting 18:8
paid 17:11 18:4 19:23	percent 8:18,22,23 9:21 10:10,16,18,20	potentially 19:23	projection 8:20 17:17
30:17	12:13,18 19:17 20:7,8,	21:12	18:12
paint 30:18	12,22 24:9 29:10,12	predatory 31:5 32:24	projects 14:16 16:19
pamphlet 8:19	31:16 32:6,7,14,20,25 33:10,13,18,19 35:6,9	33:3 38:18	17:25 25:1 26:7 31:23
pandemic 3:9 17:3	39:1 42:3	preferred 21:17	promised 33:7 37:25
20:1,3,6 28:10 30:16 31:12 33:20 40:2 44:1	percentage 8:15,22	prefiled 45:22	pronouncing 15:15
45:8	10:16	prepared 31:5	proposed 9:3 35:6
paper 27:6	perfectly 32:19	preregister 7:14	provide 12:8 21:13
paperwork 26:8,13	perform 25:10	preregistration 6:6	32:16 41:2
parents 44:20	permitted 11:3	presence 6:2	provided 3:12 9:7 11:10
Parr 15:9	person 7:12 8:13 10:10 17:9 20:4 28:11	presented 6:23	-
part 4:9 9:18 26:1	44:2	president 5:24 17:12	<b>providing</b> 10:11
30:21 40:21 41:20	personal 21:14	22:14 28:13 29:16	<b>PSC</b> 40:24
43:12 45:7,9,23	• Peter 15:12	presiding 4:2	PSC.MO.GOV 4:10 45:12
participating 47:8	Phillip 15:20	pretty 24:14	
	•		

WR-2020-0344, Vol. IIIndex: public..sales

<b>public</b> 3:7,13,14,16,	16:7 18:17 22:4 23:11	Regional 39:18	retroactively 42:12
17,20 4:20 5:8,11,14 7:9 15:1 21:19 38:2,6	27:24 30:2 34:19 36:6 39:7,24 41:11 42:23	register 7:7	review 4:12
40:17 41:1 44:12 45:6	raising 17:6 28:8	registered 15:22 22:2	reviewing 21:12 44:6
46:13,20 47:2	Ralph 36:11	regular 30:24	Richard 15:13
publicly 38:3	rate 3:11 14:14,17	regulated 38:3	Ridge 27:5
<b>pull</b> 32:12	15:1 19:16,24 20:25	regulates 3:16,19	ridiculous 18:14
<b>pumps</b> 40:5	32:20,25 35:6,7,8 40:4,7 42:3,10,11	regulation 3:25	33:20
punished 33:4	43:5,9	regulatory 4:1	Rights 27:22 29:16
purchase 31:14,25	rates 3:17,18 12:17	reiterate 19:16,25	Riverside 5:20
purchased 31:21	31:6,15 39:24	20:25 34:3 40:3	roach 14:2,3,9,12,13,
purchasing 8:7	<b>Ray</b> 7:19,20,21,23 8:4 9:25 10:3,12,24 11:6,	related 21:12 48:8	20 15:3,7
put 9:10,11,19 42:4	9,15 19:14 20:23 30:1,	relative 48:10	road 5:4 42:5
putting 21:16 29:7	7,8,10,13 33:21,23	remain 6:19,22	role 10:11 22:14
	34:8 37:8,10,11,13 44:15,16,17,18 45:2,4	remarks 4:14 6:19	room 9:17
Q	46:22	remember 24:21 26:6	roughly 27:4
<b>Q&amp;a</b> 28:24 29:2 31:22	reach 21:15 41:1	31:20,25	runoff 22:25
quality 3:19	44:8,11	repaid 31:24	runs 46:8
question 9:2 11:2	read 4:4	repairs 10:17	<b>Rupp</b> 4:3,13,17 10:7, 8,21 13:9,10,17
- 14:14,19,25 40:13	realize 41:1	repeat 38:1	
45:2 46:17	reason 16:14 28:25 35:18 36:15	repetitive 23:22	rural 22:25
questions 6:20,22 7:5,10 10:6 11:14	reasonable 3:18	replaced 26:19,21	<b>Rusty</b> 5:23 27:21 28:3
13:1,4,7,11,15,21,22	32:20	replacement 25:10	S
18:21 21:4 23:5,6 27:14,16 29:20,21	reasons 29:2	reporter 4:6 6:9 11:24	
33:22,24 35:23,25	receive 45:17	28:2 30:6 34:23 36:10 48:1	<b>S-A-R-A-H</b> 11:25
36:25 37:2 40:10 42:15 43:16,17 47:9	received 8:19 35:7	represent 40:23	S-T-E-P-H-A-N-I-E
quick 21:8	receiving 7:1 8:17	representing 38:14	8:4
-	recognize 15:16		<b>S-U-M-M-E-R-S</b> 28:4
quote/unquote 8:15	record 3:3 4:23 21:17	Request 3:10	S-W-E-A-R-I-N-G-I-N 34:25
R	39:22 40:7,21 47:11,	requesting 14:21	sacrifices 9:15
	12	research 29:5	safe 38:2,7
R-A-L-P-H 36:11	recorded 4:8,10	resident 17:9 18:13 19:11 39:20	safety 3:20
<b>R-A-Y</b> 8:5 30:11	reduced 22:21,22	residents 24:2,11	Saint 24:17
R-I-S-H-A 23:17	48:7	rest 45:7,9,10	
R-O-A-C-H 14:10	refer 14:25 45:15	restart 9:13	<b>sale</b> 20:18 22:15,19, 22 42:7
R-U-S-T-Y 28:3	reference 34:6	retired 18:2	sales 31:14 33:8
raise 7:24 11:20 14:5	referring 11:7		38:24

WR-2020-0344, Vol. Index: salesman..system

salesman 32:9	short 16:13 46:18	specific 15:1	<b>Stephanie</b> 7:19 8:4
Sarah 11:17 19:14	shorts 20:21	specifically 14:19	12:14 19:14 20:23 44:16
20:23	<b>shows</b> 16:2	37:21	Stephanie's 12:6
saving 31:3	<b>shut</b> 39:25	<b>spell</b> 6:9 8:3 11:23 14:8 22:8 23:14 28:2	storm 23:1
scapegoat 37:24	shutting 40:1	30:6,9 34:23 36:10	streamed 45:24 47:1,
scheduled 3:13 45:21 46:2	sign-up 6:6	39:11 41:14 43:1	4
scramble 43:22	signed 15:11	spelled 23:17	Street 5:15
screen 16:2	similar 41:22	spent 30:18	struggling 31:7
screwed 38:8,21	simple 16:12 18:12	<b>spiel</b> 37:14	stuck 33:14
secretary 12:5 34:9	33:14,20	<b>split</b> 16:16	stuff 16:23 36:21
-	single 10:16,18 24:4	spouse 20:2	39:20
section 9:2,22 27:1 31:22	26:25 28:7,10 32:6 33:13	<b>Springs</b> 8:5 12:5 19:12 21:11 22:13	<b>subdivision</b> 10:2 12:23
<b>sell</b> 8:25 12:19	single-digit 12:10 32:5	23:23,24 24:6,17 25:5 34:5,6 37:21 39:21	sucks 30:16
selling 12:9 22:21 30:25	<b>sir</b> 13:4,5 16:4,7	41:22 45:5	suddenly 8:9
Senate 3:23 40:19	18:19,22 22:5 23:4	<b>St</b> 5:4,9,23 16:20	Suite 5:15
senior 10:13 36:16	37:12	17:10 20:5 23:25 24:1, 2 25:5,14,18 27:21	<b>sum</b> 14:22
sense 31:18	<b>sit</b> 24:25 37:15 46:11	29:16 36:17 43:14	Summers 5:23 6:3
septic 41:23	sitting 34:9	staff 3:23 5:6,8 40:24	27:21,23 28:3,6 29:23
service 3:7,12,16,19	situation 24:1,11,15, 17 25:23 41:22,23	46:14,20	supplies 24:13 41:23
5:8 6:11,12 7:8 8:21	skip 29:17	stand 33:9 38:25	supply 25:13 26:25
9:7 24:13 35:14 38:6 41:2,23 42:2 43:12	slot 19:5	start 18:15	support 17:17
serviced 19:18	small 9:6,14,16 12:15,	started 8:7	suppose 38:14
services 7:10 41:3	23 22:18 26:10,11,12,	state 6:9 8:2 14:7 22:7 23:14 28:1 34:17,22	supposed 16:17 29:4
44:9	14,15 29:11 35:3	36:9 39:10 41:13	survive 25:12
servicing 20:4	smaller 26:7	42:25 48:3	swear 6:8 19:6
set 3:7	<b>sold</b> 8:11 32:3,4 41:25 42:6	stated 8:19 10:8 31:16	Swearengen 4:25
sewage 19:12 25:15	sort 12:24	statement 14:22	Swearingin 34:13,15, 17,24,25 35:2,24 36:2
sewer 3:12 16:17	sound 17:8	27:20	sweet 16:13
17:18 18:14,18 19:19, 22,23 20:4,13 22:24	sounds 16:24	statements 4:7,8	sworn 8:1 11:22 14:6
24:3,7,9,10,11,18	source 20:2	stating 12:17	16:9 19:8 22:6 23:13
28:11,18 36:17,21 39:16,18 41:3 43:8	speak 8:16 13:20 16:3	station 19:13	27:25 30:4 34:21 36:8 39:9 41:12 42:24 48:5
sewers 23:1	SPEAKER 14:9	stations 39:19	system 9:6 41:24
share 17:20,24	speaking 3:4	<b>status</b> 44:19	42:1,4,5,12 45:15
sheet 6:6	specialists 3:25	<b>Stehr</b> 15:14	
SHEEL U.U	<b>3µ601011313</b> 3.20		

WR-2020-0344, Vol. III Index: table..wool

	Timber 8:5 12:4 19:11	understanding 17:7	20:23 39:6,12,14,16	
Т	21:10 22:13 23:23,24	22:21 30:24	40:11	
	24:6,17 25:5 27:5 30:20 34:4,5 37:21	unemployment	wait 34:18	
table 9:20	39:21 41:22 45:4	28:16	wanted 12:6 20:24	
tactic 32:8 33:8	time 3:7 6:18 8:13	unfair 9:22 20:16	21:13,22 22:12 23:2,8	
38:17,24	10:18 13:12 16:15	unheard 19:20	25:9 27:7,19 39:22	
tactics 31:14	19:16 21:1 22:3 29:5	unheard-of 10:17	40:2,7 41:3	
taking 22:3	32:12 35:20 42:20 47:2		wanting 34:5	
talked 26:1		unmute 6:7 15:23 43:23	waste 35:14	
talking 26:16 42:3,11	times 12:14 46:9		wastewater 8:8,12,	
46:5	Timothy 5:3	updates 8:20	20,25 9:9 16:16,17	
talks 30:25	tiny 20:14	upgrades 8:21	17:10 22:15 23:2 35:15	
tango 23:17	tired 17:13	upset 37:21		
-	today 3:6 4:2,5 6:22	urge 38:18	watch 45:9	
taxes 28:20,22		usage 35:14,16	water 3:10,11 4:23	
taxpayers 17:21	<b>told</b> 8:13 9:1 10:9,15, 17 12:9 20:17 24:7	utilities 3:20	5:4,5 8:7,21 9:7,8 10:13 11:10 16:16	
telephone 5:10 40:16	26:21 32:5,7 33:11	utility 3:17,25 22:22,	17:10 18:2,17 19:17,	
telling 18:3,5	37:24 38:20	23	18 20:4,18 22:15,16,	
Terisha 23:16	tonight 4:2 43:25		25 23:1 24:2,3,8,12, 13,23 25:11,13,14	
terms 3:22	touched 20:24	V	26:25 28:11,18,19	
terrible 36:17	transcript 4:6	V-A-L-E-R-I-E 34:25	30:23 31:3 32:17 33:3 35:13,14 36:15,18,19,	
territory 43:13	treasurer 8:6	V-A-L-E-R-I-E 34.23 Valerie 34:24	21 38:10 39:25 41:2,	
<b>Terry</b> 15:19	treatment 8:8		23 42:1,8 43:6,7,9	
testify 6:18 7:13	Trimble 8:6 19:22	vicious 28:23	ways 28:17	
15:23 21:22 29:25	41:20	videoconference	wealth 17:24 46:18	
34:12 36:4 37:7 41:7 42:20 43:21	truth 6:8	virtual 21:9 44:19,22	<b>web</b> 45:24	
	turn 20:21 31:15		website 4:10 29:4	
testimony 4:5 7:1,22 10:24 13:23 40:21	turned 38:20	virtually 3:8 4:21	45:12,24 46:18 47:5	
41:5 45:17,22 48:4,6	Twelve 16:25	voices 41:4	Wednesdays 47:1	
thereto 48:12	<b>Tyler</b> 7:15 19:2	<b>voted</b> 8:13,24 32:4 41:24	week 46:8,9	
thing 18:1,14,16	type 6:10	votes 12:19	white 31:6	
24:20,22 25:11,24,25 38:20	typewriting 48:7		wiggle 9:16	
	typewning 40.7	voting 31:1	wished 29:25 42:19	
things 19:4 20:5,11 30:16 38:4,7,8,15,17	U	w	wishes 34:11	
thinking 17:5 26:24	ultimately 9:3 understand 16:21	<b>W-A-G-N-E-R</b> 12:1 39:13	witnesses 21:14	
27:3			witnesses' 4:7	
thought 17:6,8	19:24 20:7,8,10,11	Wagner 11:17,18,19,	woman's 10:9	
till 34:18	30:14,15 37:22 38:23	25 12:4 13:23 19:14	wool 32:12	
	1	1	1	

<b>work</b> 18:2 20:3,6 39:16,25 42:4 45:21	
working 8:7	
world 20:9,25 31:17	
worth 26:8,10,14	
WR-2020-0344 3:9 45:19	
writing 32:13	
written 45:17	
wrong 32:2	
wrote 23:21	
Υ	
<b>year</b> 9:3,13 12:12 19:13 28:12 33:1	
yearly 39:23	
years 26:22	
Z	
<b>zoning</b> 41:25	
<b>Zoom</b> 40:16	