

In the Matter of Missouri-American Water Company

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Hearing before:

John Clark

January 26, 2023

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vol 8

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BEFORE THE PUBLIC SERVICE COMMISSION

STATE OF MISSOURI

TRANSCRIPT OF PROCEEDINGS

Local Public Hearing

Thursday, January 26, 2023  
6:45 p.m. - 7:44 p.m.

WebEx

VOLUME 8  
Pages 1 - 46

In the Matter of Missouri-American )  
Water Company's Request for )  
Authority to Implement General Rate ) File No.  
Increase for Water and Sewer ) WR-2022-0303  
Service Provided in Missouri )  
Service Areas )

JOHN CLARK, Presiding  
SENIOR REGULATORY LAW JUDGE

JASON R. HOLSMAN, Commissioner  
GLEN KOLKMEYER, Commissioner

Stenographically Reported By:  
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	I N D E X	
		Page
1		
2		
3	Entries of Appearance	6
4	Witnesses:	
5	Jon Stambaugh	9
	Latasha Barnes	12
6	Jeanette Mott Oxford	17
	Nyree Bradley	23
7	Nicolle Effman	28
	Derek Kindig	32
8	Susanne Franza Valdez	35
9	Certificate of Reporter	46

10

E X H I B I T I N D E X

11

12	Hearing Exhibit 1 - Opposition letter of Legal Aid Services	16
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13 (Hearing Exhibit 1 to be provided to PSC and marked  
for identification after the hearing.)

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1 The following proceedings began at 6:45 p.m.:

2 JUDGE CLARK: Let's go ahead and go on the  
3 record. Today is January 26th, 2023, and the current  
4 time is 6:45 p.m. As I indicated off the record, the  
5 question and answer portion of the public hearing just  
6 ended. And if you had questions about this rate case, I  
7 hope you were able to get answers.

8 Now, the Missouri Public Service Commission  
9 has set aside this time for a local public hearing in  
10 File No. WR-2022-0303, which is captioned as In the  
11 Matter of Missouri-American Water Company's Request for  
12 Authority to Implement General Rate Increase for Water  
13 and Sewer Service Provided in Missouri Service Areas.

14 My name is John Clark, and I'm the Regulatory  
15 Law Judge overseeing this hearing tonight. Now, the  
16 Missouri Public Service Commission regulates the rates  
17 charged by investor-owned utilities in Missouri to  
18 ensure that those rates are just and reasonable.

19 The Commission also regulates the quality of  
20 service and safety of operations of investor-owned  
21 utilities. Now, the Commission is made up of five  
22 Commissioners: Chairman Scott Rupp and Commissioners  
23 Maida Coleman, Jason Holsman and Glen Kolkmeyer. One  
24 Commission seat is vacant at the moment. The  
25 Commissioners are appointed by the Governor to a fixed

1 term and are confirmed by the Senate. Now, the  
2 Commission employs a staff of engineers, accountants,  
3 attorneys, financial analysts and other specialists in  
4 the field of utility regulation. With me tonight so far  
5 you've heard Commissioner Holsman. He's in attendance.  
6 And as I indicated, we may have other Commissioners join  
7 us.

8 Now, the court reporter is transcribing the  
9 hearing so that the Commissioners that are not present  
10 will be able to review and read your comments later.  
11 If you are not speaking, because this is a WebEx local  
12 public hearing, if you're not speaking, I'm going to ask  
13 that you mute yourself. If you're participating by  
14 phone and you need to unmute yourself at any time,  
15 please dial \*6. And I'm just going to say now I've got  
16 one person signed up to offer comments so far. If  
17 you're on the fence about offering comments to the  
18 Commission, I would encourage you to lean towards doing  
19 so.

20 The Commission will have an opportunity to  
21 hear the arguments of the parties, as well as see the  
22 evidence at the evidentiary hearing and in briefs that  
23 are filed by the parties. But this is the Commission's  
24 opportunity to hear from the public. And the Commission  
25 is genuinely interested in what you have to say about

1 this case. And we want to know how this case affects  
2 you and your community. If you're on the fence about  
3 offering comments, again I would lean towards offering  
4 them, although at the end of the hearing I will provide  
5 another outlet to offer comments if you wish to provide  
6 written comments to the Commission.

7 Now, at this time I'm going to ask counsel to  
8 enter their appearance for the record starting with  
9 Missouri-American Water Company. I'm going to have to  
10 ask you to unmute yourself. I can't hear you. Ms.  
11 Niemeier, I was unable to hear you. I will come back to  
12 Missouri-American Water Company. On behalf of the  
13 Commission Staff.

14 MS. NIEMEIER: Can you hear me, Judge?

15 JUDGE CLARK: I can hear you now. Go ahead.  
16 On behalf of Missouri-American Water Company.

17 MS. NIEMEIER: Sorry about that. Technical  
18 difficulties. My name is Rachel Niemeier on behalf of  
19 Missouri-American Water Company.

20 JUDGE CLARK: Thank you, Ms. Niemeier. On  
21 behalf of the Commission Staff.

22 MR. VANDERGRIFF: Good evening. I'm Eric  
23 Vandergriff on behalf of the Staff of the Missouri  
24 Public Service Commission.

25 JUDGE CLARK: Thank you, Mr. Vandergriff. On

1 behalf of the Office of the Public Counsel.

2 MS. VanGERPEN: Good evening, everyone.

3 Lindsay VanGerpen on behalf of the Office of the Public  
4 Counsel.

5 JUDGE CLARK: Thank you, Ms. VanGerpen. There  
6 are a number of intervenors. Are there any parties I  
7 haven't called?

8 Okay. I don't hear anybody. So we're going  
9 to move on. For those who would like to provide  
10 comments today, I will call the names listed on the  
11 sign-up sheet in the order they appear. As I indicated,  
12 right now that's just one person. When I call your  
13 name, I'm going to ask you to state and spell your name  
14 for the record. I'll also place you under oath. At  
15 that time I will ask you to offer your comments to the  
16 Commission.

17 And after you offer your comments, don't just  
18 immediately log off. I might have questions for you. I  
19 might not. Generally I don't but sometimes I do. And  
20 if the attorneys have any questions for anybody who's  
21 offering comments tonight, don't use the hold up your  
22 hand feature in WebEx. Please just say something to get  
23 my attention. That's a lot easier and ensures that I  
24 don't miss you.

25 Now, the Commission, myself included, will not



1 be able to answer your questions today. That's because  
2 they have to remain impartial until the evidence is  
3 presented at the evidentiary hearing. If you have  
4 questions, please speak to the parties that spoke to you  
5 earlier: Representatives of the Company, the Commission  
6 Staff or the Office of the Public Counsel. And if  
7 you're listening to people speak today, I'm going to ask  
8 that you be polite and courteous and remember that  
9 people are here to offer comments and treat them as you  
10 would like to be treated. With that in mind, I'm going  
11 to call the first witness to offer comments.

12 Is there a Jon Stambaugh?

13 MR. STAMBAUGH: Yes, this is Jon Stambaugh,  
14 Jon, J-o-n, Stambaugh, S-t-a-m-b-a-u-g-h, from out in  
15 Wardsville, Missouri.

16 JUDGE CLARK: Thank you very much. I'm going  
17 to say that because of the Commission's confidentiality  
18 rules, which does not allow us to disclose customer  
19 specific information, if you want to tell me a general  
20 area you're from or a city, that's fine. Please do not  
21 give me any more information than that in regard to  
22 where you live.

23 Mr. Stambaugh, would you raise your right hand  
24 to be sworn.

25 MR. STAMBAUGH: Yes.

1                   JUDGE CLARK: Do you swear that the testimony  
2 you're about to give at this local public hearing is the  
3 truth?

4                   MR. STAMBAUGH: Yes.

5                   JUDGE CLARK: And what would you like to tell  
6 the Commission this evening?

7                   MR. STAMBAUGH: Yes. A couple concerns I have  
8 with this rate increase more so on the wastewater charge  
9 for out in our area. It is a flat fee type of fee  
10 structure versus a volumetric usage fee structure. And  
11 like in our household for what they're even using as an  
12 average usage, it's just my wife and I, and therefore we  
13 use substantially less water than probably the average  
14 household but yet we're charged the exact same rate.

15                   So if we use 2,500 gallons a month and  
16 somebody uses 25,000 gallons a month, we're charged the  
17 same fee in the amount of effect that our usage is on  
18 the plant and plant operation is significantly less than  
19 somebody that's, you know, using 25,000 gallons, you  
20 know, a month. To me that is a very unfair fee  
21 structure for, you know, our wastewater, and out in our  
22 area as a general rule my sewer bill under the flat fee  
23 structure is basically two times my water charge which  
24 to me again is pretty ludicrous in itself but because of  
25 that flat rate charge, you know, that's just the way it

1 works out, you know, for our household. To me it's kind  
2 of like I can give a scenario on how would, you know,  
3 one of the Commissioners like it that, you know, you  
4 pull up to the gas station in your Prius and you put in,  
5 you know, 5 or 10 gallons of gas and I pull up in a  
6 great big SUV and put in 50 gallons of gas but yet at  
7 the end of the day we pay the same charge. To me it's  
8 just kind of an unfair type fee structure.

9 I talked with the individual from  
10 American-Water earlier on how they, you know, on the  
11 volumetric side they do it and that's the way the  
12 village in which we live. When we used to run it  
13 ourselves, they used that same structure basically use  
14 like three months through the winter to calculate your  
15 average water usage and then use that for your monthly  
16 charge for your sewer fee because, you know, once you  
17 get into the spring and summer months you're using a lot  
18 more water that doesn't go into the sewer system in  
19 which you shouldn't be charged for.

20 But you know, like I said, I would like to see  
21 more of a volumetric type charge. That way it's equal  
22 for everybody because you're paying for what, you know,  
23 for the usage that you're using the sewer plant for.  
24 You know, and also the overall 25.7 percent rate  
25 increase, that seems a little bit exorbitant to me. I

1 kind of understand a lot of times in these proceedings,  
2 you know, they'll ask for the world and accept something  
3 less. I'm quite sure that the Public Service Commission  
4 will do something similar to that, you know, in this  
5 situation. But like I say, on the sewer end that was my  
6 biggest concern and biggest complaint on the flat fee  
7 versus just your pay for what you use. Thank you very  
8 much.

9 JUDGE CLARK: Thank you, Mr. Stambaugh. I  
10 appreciate your comments. I don't have any questions  
11 for you at this time. At this time since I indicated  
12 before that's the only name I had listed to speak. Is  
13 there anybody else at this point who would like to offer  
14 comments to the Commission? I see one person with their  
15 hand up. Would you please give me your name?

16 MS. BARNES: Good evening. My name is Latasha  
17 Barnes. I'm an attorney with Legal Services of Eastern  
18 Missouri. Would you like our address for the record?

19 JUDGE CLARK: I don't need your address for  
20 the record. Thank you very much. Would you please --  
21 Ms. Barnes, would you please raise your right hand to be  
22 sworn. Do you swear or affirm that the testimony you're  
23 about to give at this local public hearing is the truth?

24 MS. BARNES: Yes.

25 JUDGE CLARK: Okay, Ms. Barnes, go ahead. I

1 believe I remember you from a previous public hearing;  
2 is that correct?

3 MS. BARNES: Yes, sir.

4 JUDGE CLARK: Please, I'd love to hear what  
5 you have to say.

6 LATASHA BARNES,  
7 having been first duly sworn, testified as follows:

8 MS. BARNES: Thank you, Your Honor, and to the  
9 Commission, thank you for allowing me an opportunity to  
10 speak. My name again is Latasha Barnes. I'm an  
11 attorney with Legal Services of Eastern Missouri. I  
12 work in our senior law program. Legal Services is a  
13 nonprofit organization that provides free legal help to  
14 low income Missourians for over 60 years.

15 We partner with the community to improve  
16 lives, promote fairness and create opportunities for  
17 those in need. Our core values are action, justice and  
18 hope. Through our work we advocate with and for clients  
19 that are most often underrepresented by many of the  
20 infrastructure systems in place to benefit all of us.

21 Historically many of the urban and rural and  
22 low income communities, as well as communities of colors  
23 that we serve have been excluded from improvements to  
24 water and sewer infrastructure while other communities  
25 have almost nearly exclusively benefited from these

1 improvements. Because of these disparities, any utility  
2 rate increase will result in environmental, social and  
3 economic harm for the Missourians that we serve, and we  
4 cover 21 counties in eastern Missouri.

5 Water is essential to the life of our clients.  
6 Despite this fact, access to water and other services  
7 have steadily risen over the past 10 years by an average  
8 of approximately 80 percent while federal aid to public  
9 water utilities has plummeted. The Low Income Water  
10 Household Assistance Program was introduced to support  
11 households during COVID but is expected to end shortly.

12 Inability to pay for water leads to shutoff  
13 and often snowballs into chronic health problems,  
14 housing crises and family and community disruption. For  
15 instance, we spoke to a senior couple that live in  
16 Florissant, Missouri. They're both in their 70s and  
17 retired veterans. Their income is extremely fixed. We  
18 were told that they pay -- that after they pay their  
19 monthly bills and medical expenses they barely have  
20 enough money left to buy food. If the water bills  
21 increase, I do not know how we'll be able to continue to  
22 live in our home which happens to be down the street  
23 from our church where we volunteer.

24 Ms. Matlock specifically stated these types of  
25 increases hurt seniors and folks like us the most. We

1 also spoke to Ms. Graves who was a single mother who  
2 works two jobs just to make ends meet. Her medical  
3 expenses are rapidly increasing, and she does not know  
4 what she will do if she cannot pay for both water and  
5 medical care.

6 Lastly, we heard from Ms. Ingram who's the  
7 mother of a child with a disability. She stated that  
8 she's already struggling to make ends meet and does not  
9 know where she will get the extra money to pay for the  
10 increased rate. Here at LSCM our clients' health and  
11 welfare is paramount to us. We emphasize the necessity  
12 of access to water as a fundamental right and we urge  
13 the Commission to reject the request for a water rate  
14 increase. We also urge American Water to consider  
15 creating additional sustainable water affordability  
16 programs that can be adjusted for income and includes  
17 protection to our most vulnerable populations. Thank  
18 you.

19 JUDGE CLARK: Thank you, Ms. Barnes. I don't  
20 mean to put you on the spot. I'm going to ask you one  
21 thing that occurred to me. You said early on you said  
22 that it would cause environmental, social and economic  
23 harm. I'm curious about the environmental aspect of  
24 that.

25 MS. BARNES: That's a great question, Your

1 Honor. We actually have research that we have attached  
2 to our formal letter of opposition that goes into a lot  
3 of that detail. I can't say that I'm qualified to  
4 explain it in a way that would clearly articulate it and  
5 make sure that it's understandable but we did attach  
6 that research to our formal opposition so that it would  
7 be a part of the public record and available for  
8 everyone to review.

9 JUDGE CLARK: This letter of opposition, what  
10 did you do with that?

11 MS. BARNES: We electronically filed it in the  
12 case.

13 JUDGE CLARK: Okay. So it's filed with the  
14 comments?

15 MS. BARNES: Yes.

16 JUDGE CLARK: Okay. I just wanted to be sure  
17 if we didn't have it that we somehow got it.

18 MS. BARNES: Sure, and we're happy to submit  
19 it. We can email it directly to the Office of the  
20 Public Counsel or to the Commission if that would be  
21 helpful.

22 JUDGE CLARK: I will leave that up to you if  
23 you would like me to attach that as an exhibit, as a  
24 hearing exhibit to this local public hearing transcript,  
25 I'd be happy to do so.



1 MS. BARNES: That would be wonderful. We will  
2 email it over this evening.

3 JUDGE CLARK: Okay. And Ms. VanGerpen, you  
4 will get that to me?

5 MS. VanGERPEN: Yes, Your Honor. As soon as  
6 we receive it, we'll get it over to you.

7 JUDGE CLARK: I appreciate that. I'm sorry to  
8 rely on you as the intermediary for this. I will label  
9 that opposition letter of Legal Aid Services, Hearing  
10 Exhibit 1.

11 (HEARING EXHIBIT 1 WILL BE MARKED AS AN  
12 EXHIBIT WHEN IT IS RECEIVED BY THE COMMISSION.)

13 JUDGE CLARK: Ms. Barnes, did you have any  
14 other comments?

15 MS. BARNES: No further comments. Thank you  
16 for your time.

17 JUDGE CLARK: Thank you for your comments. Is  
18 there anybody else at this time that would like to offer  
19 comments to the Commission? I see a hand.

20 MS. OXFORD: I would, Mr. Clark.

21 JUDGE CLARK: Go ahead.

22 MS. OXFORD: I'm sorry I'm running late. I  
23 had to work late this evening.

24 JUDGE CLARK: Ms. Oxford; is that correct?

25 MS. OXFORD: Yes.

1 JUDGE CLARK: Okay. Would you please state  
2 and spell your name for the record.

3 MS. OXFORD: It's Jeanette, J-e-a-n-e-t-t-e,  
4 Mott, M-o-t-t, no hyphen, Oxford, O-x-f-o-r-d.

5 JUDGE CLARK: Would you raise your right hand  
6 to be sworn. Do you swear or affirm that the testimony  
7 you're about to give at this public hearing is the  
8 truth?

9 MS. OXFORD: I do.

10 JUDGE CLARK: What would you like to tell the  
11 Commission this evening?

12 JEANETTE MOTT OXFORD,  
13 having been first duly sworn, testified as follows:

14 MS. OXFORD: Thank you for this opportunity.  
15 I'm sorry to arrive late. I had a late-day meeting at  
16 work that went a little long.

17 I presently work at Paraquad, which is an  
18 independent living center for people living with  
19 disabilities, and I've had a long career of working in  
20 public policy, especially with very vulnerable  
21 populations, those with low incomes, those with  
22 disabilities and those that have a number of structural  
23 barriers in their way when it comes to securing basic  
24 human needs.

25 JUDGE CLARK: I'm sorry. Could you back up

1 one sentence, Ms. Oxford. Our court reporter was having  
2 a hard time hearing.

3 MS. OXFORD: Sure. I don't have a manuscript,  
4 so I don't know exactly what I said. But I said I've  
5 worked in public policy with vulnerable populations for  
6 about 40 years, including people living in poverty,  
7 people with disabilities and others that have barriers  
8 in the way of them succeeding or securing their basic  
9 human needs.

10 So when I see that there is a rate request by  
11 American Water that could raise water bills by \$150 a  
12 year, I know that there's a lot of my neighbors that  
13 cannot afford that. There's a study that MIT produces  
14 each year. It's called the Living Wage Study. And  
15 rather than being a minimum wage study of, you know,  
16 what does the minimum wage pay, it's a study of what  
17 does it really cost to have the basics in life, not an  
18 extravagant lifestyle, not a lifestyle where you can  
19 take expensive vacations but to have a decent level of  
20 housing, transportation, adequate supply of food, so  
21 just to cover your basics. And that includes some  
22 things like some money for health care, some money set  
23 aside for retirement, so things that would be really  
24 basic for you. And that study shows here in St. Louis  
25 City a family of four, two parents and two children,

1 would need more than \$76,000 a year to live. I can put  
2 in the chatbox for you the link to the study when I'm  
3 finished speaking in case you'd like to save that.

4 JUDGE CLARK: Please don't put anything into  
5 the chatbox. That kind of goes for everybody. That's  
6 not a part of the hearing record.

7 MS. OXFORD: Okay.

8 JUDGE CLARK: If you want to verbally give it  
9 to me at the end of your comments, I'll be happy to  
10 write it down.

11 MS. OXFORD: Okay. Very good. I'll be glad  
12 to give you that web address.

13 JUDGE CLARK: You were saying a family of four  
14 would need 76,000?

15 MS. OXFORD: Yeah. Let me pull it up right in  
16 front of me here so I can tell you the exact amount.  
17 They've got it expressed in an hourly wage. So let me  
18 multiply it quickly here. It's actually more than  
19 78,000, \$78,457.60 if you were going to have a decent  
20 level of housing, food, transportation, other very basic  
21 needs in the City of St. Louis.

22 Now, there's a whole lot of people in St.  
23 Louis and throughout our state that are American Water  
24 customers who don't have those kind of incomes. The  
25 median income in Missouri, these figures are a little

1 bit out of date. But let me pull that up real quick  
2 here.

3 JUDGE CLARK: Are all of these things you're  
4 telling me now from the MIT Living Wage Study?

5 MS. OXFORD: No, the newest study -- the  
6 newest numbers I was going to tell you is actually from  
7 the Institute on Taxation and Economic Policy has a  
8 report on incomes in the state of Missouri and how much  
9 people pay in taxes. And they publish something, a  
10 report periodically. Let me pull that up real quickly.  
11 Here we go. This was based on which tax year. Well,  
12 it's dated October 2018, so I'm guessing this is either  
13 tax year 2017 or 2018, that the median income in  
14 Missouri at that point was \$43,500 meaning half of  
15 Missourians make less than \$43,500 a year.

16 When you go up to the fourth quintile, you get  
17 to an average income for that group of \$72,800. That  
18 would mean, you know, that a whole lot of Missourians,  
19 more than half of Missourians, have less than what it  
20 costs to secure those basic human needs. So I believe,  
21 as was said earlier, water is an absolute essential in  
22 life and people can't bear a \$150, a whole lot of our  
23 neighbors cannot bear a \$150 a year increase.

24 When I served in the Missouri House of  
25 Representatives from 2005 to 2012, I was a part of the

1 National Caucus of Environmental Legislators and we  
2 studied how outdated water systems are around our  
3 country and what a desperate need there is there. So I  
4 do understand that this is something that has not been  
5 attended to by our society and that it's really  
6 important that we bring our water system up to modern  
7 standards for safety sake, for health sake, for security  
8 sake around matters of national security when there are  
9 people that sometimes like to try to harm others through  
10 things like attacking water supplies or electric grids,  
11 et cetera. We have to think about things like that.  
12 Somehow we have to balance that all out so that we don't  
13 create hardships for families that are really struggling  
14 to make it.

15 So I think that this is a larger increase than  
16 the public can bear. So I hope that the Public Service  
17 Commission will significantly reduce it and that for the  
18 poorest of my neighbors some type of public assistance,  
19 you know, grants or reductions, some type of aid program  
20 to reduce the bill would be available for those that  
21 are, you know, say in the bottom fifth of income earners  
22 in the state of Missouri. They are truly already very  
23 transient in their housing because they can't afford to  
24 pay and often utility bills including water bills create  
25 a chain of events in their lives where they may have

1 spells of homelessness or miss being able to renew  
2 prescriptions and other things that are really desperate  
3 situations in their lives. I'm very concerned about  
4 this having worked with families that are very, very  
5 poor for a long time and currently working with people  
6 with disabilities who often have inadequate incomes from  
7 either the jobs that they can secure or from public  
8 assistance programs. And I thank you for letting me  
9 enter at the last minute. As I said, I had to work late  
10 and I hustled home to get my computer booted up and onto  
11 this call.

12 JUDGE CLARK: I'm very happy you were able to  
13 attend. You said you were going to give me the web  
14 address for the MIT study.

15 MS. OXFORD: Yeah. The MIT study is at  
16 livingwage, that's l-i-v-i-n-g-w-a-g-e,  
17 .mit.edu/counties/29510 gives you the St. Louis City  
18 information. If you use that same address  
19 livingwage.mit.edu/states/29/locations, you can look at  
20 every county in the state of Missouri to see what it  
21 truly costs for a family to have an adequate level of  
22 income to meet their needs.

23 JUDGE CLARK: Thank you very much for your  
24 comments, Ms. Oxford.

25 MS. OXFORD: You're welcome.

1 JUDGE CLARK: And I have no questions for you  
2 beyond what I've already asked. I saw a hand up earlier  
3 from Ms. Bradley. Ms. Bradley, did you have comments  
4 you wanted to offer to the Commission this evening?

5 MS. BRADLEY: Yes, Commissioner.

6 JUDGE CLARK: We're getting feedback.

7 MS. BRADLEY: I'm so sorry.

8 JUDGE CLARK: Would you please state and spell  
9 your name for the court reporter.

10 MS. BRADLEY: I apologize, Commissioner. I  
11 could not hear anything. Could you repeat?

12 JUDGE CLARK: Yes, of course. I said can you  
13 please state and spell your name for the court reporter.

14 MS. BRADLEY: Yes. My name is Nyree Bradley.  
15 My name is spelled N-y-r-e-e, last name B-r-a-d-l-e-y.

16 JUDGE CLARK: And Ms. Bradley, would you raise  
17 your right hand to be sworn.

18 MS. BRADLEY: Yes.

19 JUDGE CLARK: Do you swear or affirm that the  
20 testimony you're about to give at this local public  
21 hearing is the truth?

22 MS. BRADLEY: Yes.

23 JUDGE CLARK: Okay. What comments would you  
24 like to offer for the Commission?

25 NYREE BRADLEY,



1 having been first duly sworn, testified as follows:

2 MS. BRADLEY: I wanted to first start off by  
3 introducing myself. My name is Nyree Bradley, and I'm a  
4 resident of St. Louis County. I'm a student at St.  
5 Louis University School of Law and I'm also a single  
6 parent of three small children. It's July 1, 2022, it  
7 looks like filing, American Water included a description  
8 of the impact its proposal would have on residential  
9 customers in each district utilizing 3,000, 5,000 and  
10 7,000 gallons monthly usage levels identified as it  
11 looks like Appendix B reflecting an increase of 37.9 to  
12 39 percent change in present rates. Most notably its  
13 description illustrates that households with higher  
14 utilizations will be impacted the most if its rate  
15 request is approved.

16 I urge the Commissioners to consider this  
17 information before making its determination, as research  
18 supports that approving this increase will  
19 disproportionately affect single parent and  
20 multi-generational households in St. Louis County.

21 The American Community Survey reported that at  
22 least 28.1 percent of St. Louis County households are  
23 comprised of single parent family households. Those  
24 households similar to my own typically have limited  
25 income. It is estimated by the water industry that an

1 average person uses 3,000 gallons of water monthly. So  
2 a family of four like my family would use 12,000 gallons  
3 for bathing, cooking, washing, recreation and watering.

4 It goes without saying that it would be an  
5 injustice to allow American Water to impose a  
6 significant additional financial burden on single parent  
7 families like my own in comparison to a household  
8 comprising of one single adult.

9 Moreover, multi-generational households would  
10 also be unjustly burdened if American Water's rate  
11 increase is approved. Multi-generational households are  
12 defined as households that include two or more adult  
13 generations or a skip generation which consists of  
14 grandparents and their grandchildren younger than the  
15 age of 25. Research provided by the Pew Research Center  
16 shows that financial issues top the list of reasons  
17 adults live in multi-generational homes. Parents living  
18 with adult children and adults living with parents are  
19 about equally likely to say finances are a major reason  
20 for their living arrangements.

21 It is important to note that households  
22 comprised of multiple adults do not necessarily equate  
23 with increased income capability. What many  
24 multi-generational households are comprised of senior  
25 citizens who are unable to work and receive a fixed

1 income. I noted that the latest increase, which was 8.7  
2 percent of Social Security Income federal payments for  
3 seniors became effective this month, January 2023, and  
4 are \$914 worth of payments for an eligible individual.  
5 That amount alone would not be enough to meet basic  
6 living expenses for one person let alone senior citizens  
7 that also have to pay for additional expenses such as  
8 health care and necessary prescription costs.

9 So therefore I urge the Commission to consider  
10 this information and deny American Water's request for a  
11 rate increase. Thank you for this opportunity for  
12 giving me a chance to speak.

13 JUDGE CLARK: Thank you, Ms. Bradley. I've  
14 got a couple questions just because I was writing slow  
15 enough I didn't catch the number. The Social Security  
16 increase percentage you gave, you said it was 9; is that  
17 correct?

18 MR. BRADLEY: So I have it noted as 8.7  
19 percent. So it's not quite 9 percent yet, but it looks  
20 like it became effective January of 2023.

21 JUDGE CLARK: And just because I don't have  
22 the case file open in front of me on my computer, you  
23 had referenced me to in regard to the 3, 5 and 7,000  
24 gallon usage to Appendix B of one of Missouri-American's  
25 pleadings, and is that in their petition?

1 MS. BRADLEY: Yes.

2 JUDGE CLARK: Okay. When was it filed? Just  
3 so I can go reference it later.

4 MS. BRADLEY: It looks like it was filed on  
5 July 1 of 2022.

6 JUDGE CLARK: Okay. So this is the pleading  
7 opening the case?

8 MS. BRADLEY: Yes.

9 JUDGE CLARK: Okay. All right. Thank you  
10 very much, Ms. Bradley, for your comments. I appreciate  
11 your time.

12 MS. BRADLEY: No problem. Thank you. Is  
13 there anybody else at this time who would like to offer  
14 comments to the Commission on Missouri-American?

15 MS. EFFMAN: Hi, this is Nicolle Effman.  
16 Hello?

17 JUDGE CLARK: Yes, I can hear you. I'm sorry.  
18 Would you please state your name again, I'm sorry I  
19 didn't catch your last name, and then spell your name  
20 for the record.

21 MS. EFFMAN: Sure. My name is Nicolle Effman.  
22 That's N-i-c-o-l-l-e Effman, E-f-f-m-a-n.

23 JUDGE CLARK: And Ms. Effman, would you raise  
24 your right hand and be sworn.

25 MS. EFFMAN: Yes, sir.

1 JUDGE CLARK: I'm sorry?

2 MS. EFFMAN: I said yes, sir.

3 JUDGE CLARK: Thank you. Do you swear or  
4 affirm that the testimony you're about to give at this  
5 local public hearing is the truth?

6 MS. EFFMAN: I do.

7 JUDGE CLARK: What would you like to tell the  
8 Commission this evening?

9 NICOLLE EFFMAN,  
10 having been first duly sworn, testified as follows:

11 MS. EFFMAN: I have spoke with the Office of  
12 the Public Counsel and they felt that I should be here  
13 today to speak. I received the water report from  
14 Missouri-American Water and I have health issues from  
15 the water. I have Hashimoto's hypothyroidism. I live  
16 east of Westport but grew up in Chesterfield. The  
17 endocrinologist stated it was from the chemicals in the  
18 water why I have this autoimmune disease.

19 I also am a cancer survivor. My mother is a  
20 four-time cancer survivor. The rates of cancer, I could  
21 go on and on. My best friend's mom, my aunt has two  
22 kinds of cancer, her daughter is recovering from a  
23 lymphoma. The things that are in the water are causing  
24 cancer. Every hospital has a cancer center. The rates  
25 of cancer are unbelievable. We have to protect our

1 youth. Missouri children have a right to healthy, clean  
2 water, and they deserve a starting chance. With the  
3 chemicals we inhale through showering and bathing,  
4 washing dishes, being a stay-at-home mom, you know, I  
5 know that this is being absorbed through the skin.

6 I have invested in a Kangen Water Machine to  
7 help with the drinking water and how I clean and take  
8 care of my home to reduce toxins and exposure to what is  
9 in the water.

10 My father built -- I live near the  
11 headquarters. My father built a lot of Creve Coeur. I  
12 feel we can do better for some Missourians here.

13 JUDGE CLARK: You had indicated that your  
14 doctor told you that your health issues in regard to the  
15 Hashimoto's, and I'm getting some feedback so I'm going  
16 to remind everybody once again if you're not currently  
17 testifying, please mute yourself. You had indicated  
18 that your health issues in regard to the Hashimoto's  
19 thyroid disease, your doctor had indicated that that had  
20 been caused by chemicals in the water?

21 MS. EFFMAN: That's correct. Chlorine and one  
22 other chemical. I have a multinodular thyroid which  
23 means that there's a lot of scar tissue from my body  
24 rejecting the chemicals in the water.

25 JUDGE CLARK: And you don't know what the

1 other chemical your doctor indicated besides chlorine?

2 MS. EFFMAN: I believe she said chloride. I  
3 could be mistaken though.

4 JUDGE CLARK: Chloride.

5 MS. EFFMAN: I'm familiar with the water plant  
6 in the Missouri bottoms also.

7 JUDGE CLARK: Would you care to expound on  
8 that or explain the significance of that?

9 MS. EFFMAN: Well, I just have seen how the  
10 water is treated and I feel like we should do better for  
11 the future of the state and, you know, our children  
12 deserve a fighting chance and I know that it's been  
13 brought up a lot about people not being able to pay for  
14 the water if there's an increase, and I feel that the  
15 people who have spoke have exhausted that topic. But  
16 one thing I feel is that maybe it should go to a ballot  
17 or that there should be federal money given to  
18 Missouri-American Water and not expecting Missourians to  
19 pay this.

20 JUDGE CLARK: And I don't mean to put you on  
21 the spot again but I'm going to ask you. You said you  
22 had seen how they treat the water. What specifically  
23 have you observed?

24 MS. EFFMAN: Just where it goes through the  
25 tubes and that. I haven't seen inside the plant or

1 anything like that.

2 JUDGE CLARK: Okay. So just from the outside  
3 of the plant?

4 MS. EFFMAN: Right. I know they do get some  
5 of their chemicals from the state of Florida. That's  
6 all I know.

7 JUDGE CLARK: I don't have any further  
8 questions for you. Did you have any other comments you  
9 wanted to offer?

10 MS. EFFMAN: I think that covers it. I'll go  
11 ahead and contact the Department of Natural Resources  
12 for further information about all this.

13 JUDGE CLARK: Ms. Effman, thank you very much.  
14 I appreciate your time and I appreciate the comments  
15 you've offered the Commission tonight.

16 MS. EFFMAN: Thank you, sir.

17 JUDGE CLARK: Is there anybody else who would  
18 like to offer comments to the Commission tonight about  
19 Missouri-American's rate case? Okay. I'm not hearing  
20 -- I'm sorry?

21 MR. KINDIG: I do have something. Sorry, I  
22 have something.

23 JUDGE CLARK: Yes, sir. What's your name?

24 MR. KINDIG: My name is Derek Kindig. That is  
25 D-e-r-e-k K-i-n-d-i-g.



1 JUDGE CLARK: K-i-n-d-i-g?

2 MR. KINDIG: Yes.

3 JUDGE CLARK: And would you raise your right  
4 hand to be sworn. Do you swear or affirm that the  
5 testimony you're about to give at this local public  
6 hearing is the truth?

7 MR. KINDIG: Yes.

8 JUDGE CLARK: And what would you like -- What  
9 comments would you like to offer to the Commission this  
10 evening?

11 DEREK KINDIG,  
12 having been first duly sworn, testified as follows:

13 MR. KINDIG: In the first half of this call I  
14 was encouraged to voice my question in the second half.  
15 That's why I'm speaking now. There I asked about the  
16 percentage of revenue that was put into a savings  
17 account or if there was a savings account of some kind  
18 within American Water's company to put forth against  
19 these types of projects. And that's when it was  
20 explained that process is more retrospective. So as  
21 they put funds towards these projects they then seek the  
22 funds afterwards. So it was brought up that I should  
23 bring that up here and I feel that that would be worth a  
24 discussion. That was a question I had actually whether  
25 or not there were questions, conversations, so on and so

1    forth happening.  That way -- sorry, I'm hearing  
2    feedback.  I don't know if --

3                   JUDGE CLARK:  I was catching you earlier, but  
4    I'm hearing you clearly now.  It was just one incident.

5                   MR. KINDIG:  Sorry.  Okay.  Sorry.  So the  
6    thought is if there were some sort of savings accounts  
7    or discussion toward that I think that could be an  
8    opportunity to try to avoid these types of situations.  
9    I understand that there are a multitude of other issues  
10   that come with this whether it's affordability, and so  
11   on and so forth, but it's a little surprising to me that  
12   there wouldn't be some sort of reserve funds to try to  
13   get ahead of these situations, and I just really wanted  
14   to offer that up as why is that really not in place type  
15   of thing has to be a topic of conversation to see if  
16   it's an option to try to avoid an increase every three  
17   or four months.  And then as someone else mentioned  
18   earlier regarding their bill, it could just be a line  
19   item there, right, saying, you know, 2 percent, 3  
20   percent, whatever it is, goes towards this type of  
21   maintenance.  I think that would provide more to  
22   customers.  That's really just where my head is at on  
23   that.

24                   JUDGE CLARK:  Just to summarize to see that  
25   I've got this right, you're wondering whether there had

1    been discussions about some sort of -- whether  
2    Missouri-American had some sort of reserve fund for the  
3    purpose of dealing with infrastructure; is that correct?

4           MR. KINDIG:  Essentially, yes, it would be  
5    similar to an individual having emergency fund, right,  
6    like we're kind of expected to save for any kind of  
7    emergency that may happen for us.  I guess it's  
8    surprising to me that an organization such as  
9    Missouri-American Water wouldn't have that and it was  
10   kind of indicated that it wasn't allowed to.  Whether  
11   that's the case or not, I don't know.  But that's kind  
12   of where that was going, and I was encouraged to bring  
13   this up during this call.

14           JUDGE CLARK:  Thank you for bringing that to  
15   my attention.  I appreciate that.  As I indicated  
16   earlier, the Commission can't answer questions, because  
17   we have to remain impartial until after such times as  
18   the Commission has heard all the evidence and had an  
19   opportunity to make its decision.  But thank you for  
20   bringing that to my attention.  I've got no further  
21   questions for you, Mr. -- is it Kindig; is that correct?

22           MR. KINDIG:  Yes, Kindig, yep.

23           JUDGE CLARK:  Thank you very much for your  
24   time and thank you for attending tonight.

25           MR. KINDIG:  Yes, thank you.

1 JUDGE CLARK: Is there anybody else at this  
2 time that would like to offer their comments or thoughts  
3 to the Commission?

4 MS. VALDEZ: This is Susanne Valdez.

5 JUDGE CLARK: Ms. Valdez, would you please  
6 spell your name for the court reporter.

7 MS. VALDEZ: Yes. Susanne, S-u-s-a-n-n-e,  
8 Franza, F-r-a-n-z-a, Valdez, V-a-l-d-e-z.

9 JUDGE CLARK: Ms. Valdez, would you raise your  
10 right hand to be sworn.

11 MS. VALDEZ: Yes, sir.

12 JUDGE CLARK: Do you swear or affirm that the  
13 testimony you're about to give at this local public  
14 hearing is the truth?

15 MS. VALDEZ: It is, yes.

16 JUDGE CLARK: What would you like to tell the  
17 Commission this evening?

18 SUSANNE FRANZA VALDEZ,  
19 having been first duly sworn, testified as follows:

20 MS. VALDEZ: Well, this is more to you, sir.

21 JUDGE CLARK: If you could speak just a little  
22 bit louder, I'm having just a touch.

23 MS. VALDEZ: Yes. Can you hear me now?

24 JUDGE CLARK: I can. Thank you. Go ahead.

25 MS. VALDEZ: I am now involved in this

1 practice that the Commission has and that you so  
2 wonderfully serve because of a horrible destruction of  
3 my next door neighbor's home when water flowed out of a  
4 1940 pipe for over an hour. Had that not happened, I  
5 don't think I would have ever thought about our Public  
6 Service Commission or rate increases from  
7 Missouri-American Water, Ameren, Spire, any of those  
8 companies. The bills come and I pay them. Okay. And I  
9 guess I'm one of those people who has the benefit of an  
10 income that allows me to pay those bills not unlike  
11 others who have been introduced to you this evening. My  
12 concern is a failure to communicate, and I believe that  
13 failure to communicate is with our utility companies and  
14 with our Commission.

15 I learned today that I cannot pick up the  
16 phone and call Maida Coleman and talk to her about what  
17 my concerns are. Something seems to be amiss for me  
18 when a resident of the state of Missouri cannot speak to  
19 the members of the Board of Commission who are appointed  
20 by our Governor. That's a critical issue for me as a  
21 taxpaying resident.

22 I'm a resident of University City, I'm a  
23 resident of St. Louis County, and I'm a resident of the  
24 state of Missouri. As a resident taxpayer, it seems to  
25 me like I should have access to all of those individuals

1 because they are in those positions to serve me as a  
2 resident. My concern now is, again, I have learned so  
3 much since the first weekend of October about how the  
4 process works.

5 And like so many other people who have  
6 addressed you this evening, there are probably hundreds  
7 of thousands of people in the state of Missouri who have  
8 no idea of what's going on with this system.

9 And water is basic. Heating is basic.  
10 Communication is basic. I believe we are at the point  
11 where we need to be telling people in these  
12 neighborhoods when a pipe bursts and the water flows for  
13 an hour, somebody needs to be here in our neighborhood  
14 talking to us. We shouldn't have to second guess about  
15 what's going on.

16 I made two calls to Missouri-American Water  
17 soon after that accident occurred. I was assured that I  
18 was going to receive a call back. And Your Honor, we  
19 are now at the end of January 2023, and never once has  
20 Missouri-American Water called me back to answer my  
21 questions. That is a failure in the business of  
22 providing us with water.

23 My comment to you this evening is how, or the  
24 question, how can we within the state of Missouri do a  
25 much better job of having those elected and appointed

1 officials talk to us, let us know what's happening. We  
2 have a full block of people right now who are waiting to  
3 see when the third piece of that pipe breaks, because  
4 when that third piece breaks, Your Honor, it's probably  
5 going to affect the house that I live in and I don't  
6 want to wait to see that happen.

7           When they were out here repairing the work  
8 that happened in October, it took them until the end of  
9 December, sir, to complete the job, and never once did I  
10 see the same group of people working on that problem.  
11 It was a company after a company after a company and  
12 they were all doing work on behalf of Missouri-American  
13 Water. They all just came out, did hit or miss as far  
14 as I'm concerned, reconstruction of that problem and  
15 that just spelled to us in this neighborhood another  
16 problem is going to happen and none of us, none of us  
17 has received any information from Missouri-American  
18 Water about the problem and how they're addressing it  
19 and how they were going forward. And so this evening I  
20 had the opportunity to ask that direct question to the  
21 president, and he assured me that I send them an email  
22 and they'll let me know where my street rests with the  
23 next action that can be taken to complete the process of  
24 taking a 1940 piping system to completion so we don't  
25 have to worry about the next problem. So for me, sir,

1 it's not a matter of paying what I have to pay to have  
2 the water. It's a matter of saying if you're  
3 responsible for the water system, you need to fix it,  
4 you need to let us know what's happening, and no more  
5 guesswork. If I call Missouri-American Water and ask to  
6 speak with someone, I believe they have an obligation to  
7 call me back and answer my questions. That's my  
8 comment. Thank you.

9 JUDGE CLARK: Okay. Ms. Valdez, thank you for  
10 your comments. I can certainly hear the frustration in  
11 your voice. As I indicated earlier, the Commission  
12 can't answer questions at this public comment. What I  
13 will say is at least in regard to the Commission is that  
14 the Commissioners have to follow very specific  
15 regulations that set out what kind of communications  
16 they can have outside of the case.

17 The Public Service Commission has a consumer  
18 services department. And if you don't have that number,  
19 I would be more than happy to give it to you. I will  
20 also tell you that the Missouri Public Service  
21 Commission has a complaint process by which both  
22 informal complaints are made and investigated and formal  
23 complaints can be made and adjudicated before the  
24 Commission. Would you be interested in that consumer  
25 services number?



1 MS. VALDEZ: Let me offer you this  
2 information. Since October, I have gone through the  
3 online information about the Commission, who the staff  
4 are, and as of today I have names and phone numbers for  
5 three or four people. So thank you for offering that,  
6 but I've done a lot of online research and it's there.  
7 I guess the unfortunate thing, sir, though is that in  
8 order to have that information you have to go online and  
9 do a lot of research to get to that. It would be good  
10 if maybe it was a more easily available piece of  
11 information for all of us.

12 I do understand the process. I've studied it  
13 in quite a bit of detail and I understand what the  
14 process is. Thank you.

15 JUDGE CLARK: I apologize. I did not mean to  
16 imply that you didn't understand the process. I was  
17 just trying to offer.

18 MS. VALDEZ: No, sir, you did not, I did not  
19 take it that way. I greatly appreciate your willingness  
20 to offer the assistance. Yeah, it's just taken me --  
21 I've lived here for a long time, but it took me a few  
22 months to get a better understanding of what the  
23 Commission is and how the procedures that it follows.  
24 Thank you for your service to the state of Missouri. I  
25 greatly appreciate that.

1                   JUDGE CLARK: Thank you again for showing up  
2 tonight and taking the time out of your day to offer  
3 comments. I will certainly take back to the Commission  
4 your comments and concerns regarding communication  
5 issues. I do have one question because you had said at  
6 least two times to my noting that it was a 1940s pipe  
7 you believe that ruptured. I'm just curious how you  
8 came to that number. Is it based on the age of the  
9 house or did you receive that information from  
10 elsewhere?

11                   MS. VALDEZ: We, my next door neighbor and I,  
12 have received that information from elsewhere. We live  
13 in University City. We know that the street on which we  
14 reside that those pipes were laid in 1940. Yes, we've  
15 done background on that, yes.

16                   JUDGE CLARK: You indicated it was a pipe  
17 inside the house that burst?

18                   MS. VALDEZ: No, sir. It's the piping that  
19 runs down the street. So in two different spots on the  
20 street there have been breakages. The first one was  
21 fixed pretty quickly. The second one unfortunately the  
22 water flowed for over an hour.

23                   JUDGE CLARK: You said it took from October to  
24 December to get that repaired?

25                   MS. VALDEZ: Yes, sir, that's correct.

1 JUDGE CLARK: Again, thank you very much for  
2 your comments. I appreciate them.

3 MS. VALDEZ: Yes, thank you.

4 MS. NIEMEIER: Judge, may I ask a clarifying  
5 question?

6 JUDGE CLARK: I'm sorry. Is that Ms.  
7 Niemeier?

8 MS. NIEMEIER: Yes.

9 JUDGE CLARK: Okay. Missouri-American, go  
10 ahead.

11 MS. NIEMEIER: Ms. Valdez, I just want to  
12 confirm you're the individual that we spoke to on the  
13 Q&A and we asked that you send us an email? I just  
14 wanted to confirm we have that correct.

15 JUDGE CLARK: Ms. Valdez? Ms. Valdez, are you  
16 still there?

17 MS. VALDEZ: Hello.

18 JUDGE CLARK: Yes. Missouri-American asked if  
19 you, in fact, talked to them during the Q&A and you  
20 provided the email; is that correct?

21 MS. VALDEZ: Yes, I am the person, correct,  
22 yes.

23 JUDGE CLARK: Okay. Thank you. You had a  
24 follow up? Go ahead.

25 MS. NIEMEIER: Thank you for clarifying.

1 MS. VALDEZ: Yes, and thank you.

2 JUDGE CLARK: Is there anybody else this  
3 evening that wanted to offer comments to the Commission  
4 about Missouri-American's rate case? Okay. I'm hearing  
5 nobody. I'm going to check just for my own record right  
6 now. I know that Commissioner Holsman is in attendance.  
7 Do we have any other Commissioners on tonight that I did  
8 not get?

9 COMMISSIONER KOLKMEYER: Yes, Judge, this is  
10 Commissioner Kolkmeier. I'm in attendance.

11 JUDGE CLARK: Thank you, Commissioner  
12 Kolkmeier. I appreciate it.

13 COMMISSIONER HOLSMAN: I'm still here, Judge.

14 JUDGE CLARK: Thanks, Commissioner Holsman.  
15 Did either of you wish to offer a closing comment today?

16 COMMISSIONER HOLSMAN: Sure. Thank you,  
17 Judge. We just want to thank everybody for taking their  
18 time to share their opinions with us. We do listen and  
19 we do take them into consideration when making  
20 decisions. I believe this is the last hearing that  
21 we're going to have on this issue. So I want to thank  
22 all the people who took their time over the course of  
23 this last week to testify and just appreciate you as  
24 well, Judge. Thank you for being part of this and we'll  
25 talk to you soon.

1                   JUDGE CLARK: Thank you very much. I  
2 appreciate your closing remarks today. I am going to  
3 say while this was originally scheduled to be the last  
4 public hearing for this, because we did convert the one  
5 the other day in St. Louis to a WebEx hearing, because  
6 of the forecast weather at that time, we are currently  
7 looking about rescheduling an in-person hearing in St.  
8 Louis. So you may want to watch the media outlets,  
9 because there may be something in relation to that. I  
10 don't believe it's been determined when that's going to  
11 be rescheduled for. We're looking at available times  
12 and venues.

13                   I'd like to thank everyone who participated  
14 today and for all of those that took the time out of  
15 their day to get their questions answered as well as  
16 offer comments to the Commission. If you have  
17 additional comments that you want to make or you know  
18 someone who was unable to attend tonight who would like  
19 to offer their comments and thoughts to the Commission  
20 about this rate case, they may do so, offer written  
21 comments by going to either the Commissions's web page  
22 which has a link I believe to offer comments. You will  
23 need to know the case number for that which is, I  
24 believe, WR-2022-0303. You can also email comments to  
25 pscinfo@psc.mo.gov or by contacting the Office of the

1 Public Counsel. They are also willing to see that your  
2 comments are appropriately filed with the Commission.

3 Again I would like to thank everybody for  
4 taking time to participate tonight and this hearing is  
5 now adjourned. We will go off the record.

6 COMMISSIONER KOLKMEYER: Thank you, Judge.

7 JUDGE CLARK: Thank you, Commissioner.

8 COMMISSIONER HOLSMAN: Thank you, Judge.

9 JUDGE CLARK: Thank you, Commissioner.

10 (The proceedings concluded at 7:44 p.m.)

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1 CERTIFICATE OF REPORTER

2 STATE OF MISSOURI )

3 COUNTY OF COLE )

4 I, Beverly Jean Bentch, RPR, CCR No. 640, do  
5 hereby certify that I was authorized to and did  
6 stenographically report the foregoing Public Service  
7 Commission local public hearing and that the transcript,  
8 pages 1 through 45, is a true record of my stenographic  
9 notes.

10 I FURTHER CERTIFY that I am not a relative,  
11 employee, attorney, or counsel of any of the parties,  
12 nor am I a relative or counsel connected with the  
13 action, nor am I financially interested in the action.

14 Dated this 14th day of February, 2023.

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17 Beverly Jean Bentch, RPR, CCR No. 640

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