

STATE OF MISSOURI
PUBLIC SERVICE COMMISSION

TRANSCRIPT OF PROCEEDINGS

Local Public Hearing

November 4, 2018

Eureka, Missouri

Volume 2

IN THE MATTER OF:)
Confluence Rivers Utility)
Operating Company, Inc.'s) File Nos. WR-2020-0053
Request for A Water Rate) SR-2020-0054
Increase)

CHARLES HATCHER, Presiding
REGULATORY LAW JUDGE
SCOTT T. RUPP, COMMISSIONER
MAIDA J. COLEMAN, COMMISSIONER

REPORTED BY: Sara E. Tom, CCR No. 1234
CARDINAL COURT REPORTING SERVICES, LLC.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

S P E A K E R I N D E X

PAGE

JEROME SIESS.	8
CLAUDETTE HENDRIX	10
RONALD BUHR	15
JERRY HORTON.	16
GEORGE MORCHE	18
MARK FIORINI.	24
MARK WILSON	26
LUIS CALZADA.	28
FRANK BUSBY	33
LAUNA MEESEY.	38
JOSEPH WUNDERLICH	43
JAMES TUCKER.	48
CHRISTOPHER PAXTON.	50

1 A P P E A R A N C E S

2

3 RUSS MITTEN, Senior General Counsel
4 Central States Water Resources
5 500 Northwest Plaza Drive, Suite 500
6 St. Louis, Missouri 63074
7 203-249-2289

8 FOR: Confluence Rivers Utility
9 Operating Company, Inc.

10

11 LERA SHEMWELL, Senior Counsel
12 Department of Commerce and Insurance
13 Office of the Public Counsel
14 200 Madison Street, P.O. Box 2230
15 Jefferson City, Missouri 65102
16 573.751.5565

17 FOR: Office of the Public Counsel

18

19 WHITNEY PAYNE, Assistant Staff Counsel
20 Missouri Public Service Commission
21 200 Madison Street, Suite 800
22 P.O. Box 360
23 Jefferson City, Missouri 65102-0360
24 573.751.8706

25 FOR: Staff of the Missouri Public Service
Commission

1

2

3

4

5

6

7

8

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

P R O C E E D I N G S

(November 4, 2019)

JUDGE HATCHER: If I could get everyone's attention, please, we'll go ahead and get the hearing started. Let's go on the record. Today is November 4th, 2019.

The Missouri Public Service Commission has set this time for a local public hearing in Case Number WR-2020-0053, and that also includes the sewer case of SR-2020-0054.

That case is captioned as in the matter of Confluence Rivers Utility Operating Company, Inc., Request For a Water Rate Increase. The Public Service Commission has scheduled this local public hearing to give members of the public a chance to comment about Confluence River Utilities application.

The Missouri Public Service Commission regulates the rates charged by public utility companies in Missouri to ensure that those rates are just and reasonable. The Commission also regulates the quality of service and safety of the operations of public utilities.

The Commission is made up of five commissioners. The commissioners are appointed by the

1 Governor to fixed terms and confirmed by the Senate.
2 The commissioners employ a staff of engineers,
3 accountants, attorneys, financial analysts and other
4 specialists in the field of utility regulation.

5 My name is Charles Hatcher and I am the
6 regulatory law judge and will preside over this
7 hearing. With me today are Commissioner Scott Rupp and
8 Commissioner Maida Coleman.

9 This is an official hearing of the
10 Missouri Public Service Commission and the statements
11 and testimony of witnesses will be recorded by the
12 court reporter and must be given under oath.

13 All of the commissioners will have the
14 opportunity to read all of the witnesses' remarks.
15 And, additionally, I will brief the commissioners on
16 what was said here tonight. The commissioners do value
17 your input.

18 And I will begin by asking for any opening
19 remarks from the commissioners.

20 Commissioner Rupp?

21 COMMISSIONER RUPP: Welcome. Thank you
22 for coming. It's always good to see people coming out
23 to let us know their thoughts on the issue.

24 When you do step up and give us your
25 thoughts, we like to hear, you know, how is the company

1 operating and any thoughts and things that you have
2 about the pending case.

3 The only thing that I do try to explain is
4 the commissioner and I, we cannot answer any questions.
5 We have to remain impartial for the -- for the entire
6 hearing, all the way until this culminates in a hearing
7 in Jefferson City with attorneys and cross-examination
8 and witnesses and schedules, and things of that nature.

9 So if you do have questions,
10 unfortunately, we cannot respond. That's why we had
11 the question and answer period beforehand and why we
12 had to stay outside the room, so that we wouldn't be
13 unduly influenced by any -- any information that is not
14 part of the official record.

15 But just thank you very much for coming
16 and we look forward to hearing what you have to say.

17 COMMISSIONER COLEMAN: I would second
18 that. Thank you for your participation. It's very
19 important that we hear your concerns and your remarks.
20 So thank you for taking the time tonight.

21 JUDGE HATCHER: I will go ahead and start
22 the hearing by asking counsel to enter their
23 appearances for the record, Confluence Rivers Utility
24 Company.

25 MR. MITTEN: Judge Hatcher, please let the

1 record reflect the appearance of Russ Mitten on behalf
2 of Confluence Rivers Utility Operating Company. I
3 previously gave the court reporter my contact
4 information.

5 JUDGE HATCHER: Thank you. And commission
6 or staff?

7 MS. PAYNE: Whitney Payne on behalf of the
8 staff of Missouri Public Service Commission. And I've
9 previously provided information to the court reporter.

10 JUDGE HATCHER: Thank you. And Office of
11 the Public Counsel?

12 MS. SHEMWELL: Thank you and good evening.
13 Lera Shemwell representing the office of the Public
14 Counsel and the public. I've given my information to
15 the court reporter.

16 JUDGE HATCHER: Thank you. The process
17 for tonight's hearing will be to call the names that
18 are listed on the sign-up sheet in the order that they
19 appear.

20 When I call your name, please come on down
21 to the podium. I will place you under oath, ask you to
22 state and spell your name, and then ask for your
23 comments to the commission.

24 Given the number of people that we do have
25 here today, I would ask that we try and keep each

1 individual remarks limited to about five minutes so
2 that everyone gets a chance to speak tonight.

3 Again, I just want to reiterate what the
4 commissioners have said. None of us will be able to
5 answer questions. The commission is trying to keep its
6 impartiality in this case. So we are interested in
7 hearing all of your testimony tonight and we'll go
8 ahead and get started now with the public testimony.

9 The first name that I have is Jerome
10 Siess. And I do apologize for my mispronunciations
11 tonight.

12 MR. SIESS: That's all right. I've been
13 called all kinds of stuff.

14 JUDGE HATCHER: Mr. Siess, is that correct
15 pronunciation?

16 MR. SIESS: Yeah.

17 JUDGE HATCHER: Okay. Would you raise
18 your right hand, sir?

19 Do you solemnly swear or affirm that the
20 testimony you are about to give is the truth, the whole
21 truth, and nothing but the truth?

22 MR. SIESS: Yes, sir.

23 JUDGE HATCHER: Please state your name and
24 spell your last name, please.

25 MR. SIESS: Jerome Siess, S-I-E-S-S.

1 JUDGE HATCHER: Thank you, Mr. Siess. Go
2 ahead with your testimony.

3 MR. SIESS: Okay. I'm in Evergreen Lakes
4 and our water rate was very, very reasonable. And I
5 can see them needing to raise it, but they're going up
6 500 percent. Now, he states that things was run down,
7 so they have to recuperate their costs.

8 But I can't justify him buying a junker
9 and paying the new car price for it. That's his
10 problem. That's not our problem. So that's what I
11 have to say.

12 JUDGE HATCHER: Thank you. No questions?
13 Thank you, Mr. Siess -- oh, I'm sorry. Commissioner?

14 COMMISSIONER COLEMAN: Mr. Siess, how long
15 have you been a customer, had -- had service through
16 the system?

17 MR. SIESS: Eighteen years.

18 COMMISSIONER COLEMAN: Okay. And what
19 type of costs have been associated with it in the past?
20 Can -- do you have an idea of what you started paying
21 and what you pay now for your service?

22 MR. SIESS: Not exactly. It hasn't went
23 up much.

24 COMMISSIONER COLEMAN: Just a general
25 ballpark?

1 MR. SIESS: Well, I don't know.

2 COMMISSIONER COLEMAN: Okay. That's fine.

3 MR. SIESS: You know what I mean? I
4 don't.

5 COMMISSIONER COLEMAN: Okay.

6 MR. SIESS: Yeah. It's very -- it was
7 very reasonable. And -- and I can just -- I can see
8 them justify even going double, you know? I wouldn't
9 have a problem with that, but 500 percent?

10 COMMISSIONER COLEMAN: Okay.

11 MR. SIESS: You know? And they say they
12 got to recuperate their costs. Well, it's like I said,
13 if they had bought a junker and paid new car prices,
14 that's not my problem.

15 COMMISSIONER COLEMAN: Okay. Thank you,
16 sir.

17 MR. SIESS: You're welcome.

18 COMMISSIONER COLEMAN: Appreciate your
19 comment.

20 JUDGE HATCHER: Thank you, Mr. Siess.

21 And next, we have Claudette Hendrix.
22 Ms. Hendrix?

23 Please raise your right hand. Do you
24 solemnly swear or affirm that the testimony you are
25 about to give is the truth, the whole truth, and

1 nothing but the truth?

2 MS. HENDRIX: I do.

3 JUDGE HATCHER: Thank you, ma'am. Could
4 you please state and spell your name?

5 MS. HENDRIX: Claudette Hendrix,
6 H-E-N-D-R-I-X.

7 JUDGE HATCHER: Thank you. And please
8 give us your testimony.

9 MS. HENDRIX: Okay. I want -- this is
10 kept confidential, this here. I went to the Social
11 Security office today and I'd like to know how they
12 expect --

13 JUDGE HATCHER: Hold on, ma'am.

14 COMMISSIONER RUPP: She can't give any --
15 if you want, can't be kept confidential because it's
16 being recorded. So if she gives any personal financial
17 information, she might want to --

18 MS. SHEMWELL: This is a Social Security
19 paper, that she may want to enter into the record. Not
20 that her testimony is confidential, the paper.

21 JUDGE HATCHER: Please be careful. If you
22 mention any of your information, I can't make it
23 confidential if you say it out loud because the court
24 reporter is taking this all down. But Ms. Shemwell
25 indicated that you might want to introduce that as

1 evidence, or submit it as evidence.

2 MS. HENDRIX: Yeah. I've got some evidence
3 here.

4 JUDGE HATCHER: Okay. I can make sure
5 that that is marked confidential, to protect your
6 information.

7 MS. HENDRIX: Okay.

8 MS. SHEMWELL: Just not what you say.

9 JUDGE HATCHER: Yes. Please careful with
10 what you say about that.

11 MS. HENDRIX: I've lived in Villa Ridge
12 around 37 years. I worked -- moved there in 1982 when
13 my son was born. It was in December, around December.
14 And that -- and that was when the Villa Ridge Estates
15 first started being built, before Bridgewater or any of
16 them and that was.

17 And the other was used to be an old farm.
18 And with it like it was and that we were on aerators
19 and everything and that. And I got my cows through
20 USDA, through the federal government.

21 And I'm on low income disability and I am
22 not able to make payments like that, like what they're
23 wanting to do and that when you're limited to a certain
24 amount. I'd like to know when a person that could even
25 make it on less than \$800 a month with the rates like

1 they are, or wanting to be. And I got proof right here
2 and that of it. I went today and got it from the
3 Social Security office. And with it like it is and
4 everything, I've had that house now going on to be
5 about 37 years, next month.

6 And I kept the upkeep. I've been paying
7 the taxes. And with me being on SSI and SSD, now, I
8 have to file every year and that to turn around and
9 that get, like, income tax due, the amount back.

10 And I could get right to Franklin County,
11 so I'd have -- have my taxes partly paid or paid off
12 until -- this year should be in that paid off, still in
13 that -- their ratings and the increase again.

14 And if they keep raising the increase,
15 again, where is a person supposed to move to or go to?
16 I'm epileptic. I cannot walk -- go like a regular
17 person can. I'm under a strict -- medication and
18 everything since the age of five because of being an
19 epileptic.

20 And with it like it is and everything,
21 just hearing that is not a bit reasonable. I'm on the
22 public water and I don't have a bit of trouble with it
23 or anything and that. At least they're reasonable and
24 sociable. This hearing it, is getting way, way out of
25 hand, too high and that for even a person to even

1 survive. I can't even -- oh, by the time it's --
2 that's all taken out, I don't even have enough money in
3 there for groceries.

4 Lucky enough, I raised my kid and he's on
5 his own now. And he's turned around and that and he's
6 got his own place. But with it like it is, I want to
7 live there as long as I can and that. I bought that
8 place and that, me and my ex-husband. And I bought his
9 section out.

10 And I turned around and that, and that
11 house that was built in 1982. And with it like it was
12 and everything, it was -- it's brand new and that. I
13 tried to keep it up and that, the best I could and
14 that.

15 And while I was working at the bank, I was
16 blessed by God and that. And he gave me a job at the
17 church where I worked and went to, where I was able to
18 take 50 percent of what I made and pay it back to the
19 federal government.

20 And the other part and that, I turned
21 around and that, and did improvements on the house
22 where I got it insulated, and sided and new windows put
23 in. But with it like it is now, I'm on disability and
24 that, where I can't -- can't do anything. I'm just
25 getting SSI and SSD.

1 And I don't think this is fair for the
2 ones that's elderly and that, and disabled and
3 handicapped and can't -- can't live a normal life.

4 And this is my confidential information
5 for you.

6 JUDGE HATCHER: Thank you. I'll go ahead
7 and take that. Thank you, ma'am.

8 Ms. Shemwell, I'll get with you after the
9 hearing to discuss how to get this submitted.

10 Thank you, Ms. Hendrix. Were there any
11 questions?

12 COMMISSIONER COLEMAN: No.

13 COMMISSIONER RUPP: No.

14 JUDGE HATCHER: Thank you.

15 Let's move on to Ronald Buhr, B-U-H-R.

16 MR. BUHR: The gentleman who was up at
17 first, who made the comments about Confluence bought it
18 the way it is and it's their problem. And I didn't
19 really have anything else to say.

20 JUDGE HATCHER: Okay. Thank you. So for
21 the record, Mr. Buhr, you're just wanting to echo
22 Mr. Siess' --

23 MR. BUHR: Yes.

24 JUDGE HATCHER: -- comments?

25 MR. BUHR: Yes.

1 JUDGE HATCHER: Thank you.

2 I didn't hear any testimony, so I don't
3 see any reason to swear in the witness. We'll move on
4 to Evelyn Smith.

5 MS. SMITH: No comment at this time.

6 JUDGE HATCHER: Okay. Thank you, Ms.
7 Smith.

8 Jerry Horton. Mr. Horton?

9 Please raise your right hand. Do you
10 solemnly swear or affirm that the testimony you are
11 about to give is the truth, the whole truth, and
12 nothing but the truth?

13 MR. HORTON: Yeah. I affirm.

14 JUDGE HATCHER: Thank you, sir. Would you
15 please state and spell your last name?

16 MR. HORTON: Jerry Horton. Jerry Horton,
17 H-O-R-T-O-N. And what else?

18 JUDGE HATCHER: Thank you. That was it.
19 Please go ahead and tell us your testimony.

20 MR. HORTON: Yeah, I live at Bridgewater.
21 And I looked over my checks I had written back, at
22 least in 2002. Everything went along pretty good. It
23 was 41.73 for three months until 2012. So that was
24 \$13.91 a month for sewage. Okay. Since then, we've
25 jumped to 24.24.

1 Now, you're wanting to go to \$72 a month,
2 instead of 13.91. Okay. I figure that if this thing
3 -- that's five times what we was doing. If we do it
4 five times again the next six, seven years, which would
5 be 2026, our monthly bill would be \$360 a month, the
6 way I figure it.

7 And I could be wrong figuring it out. I
8 had it all -- I've been looking at these numbers so
9 much, I done got messed up. But I think that's right.

10 Anyway, that -- if it does it again, just
11 like it has since -- it started at 2012. That's where
12 the problem was after that. And we -- and they claim
13 -- well, I don't know how they can allow other houses
14 being built if the thing is not taking care of the
15 people that's already on it.

16 We've got about 15 houses being built, I
17 think, down in Bridgewater since the end of this
18 summer. We've got them loaded down, some on the hill.
19 How could Missouri allow more houses if it's not -- the
20 thing is not doing the job? That's hard -- hard to
21 see. And at 360 bucks a month in 2026, that would be a
22 little hard for us.

23 Anyway, I just wanted to make that -- I
24 thought about it. You should be able to see that real
25 easy. I do want clean water, clean sewage and

1 everything, you know. I know these companies ask for
2 it and they going to get it anyway. And that's all I
3 got to say.

4 JUDGE HATCHER: Thank you, Mr. Horton.

5 I want to take a quick second here while
6 Mr. Horton heads back to his seat. I'm going to move
7 this chair out of the way, so our witnesses can get
8 back to the podium a little bit better.

9 And then the next witness we have is
10 George --

11 MR. MORCHE: Morche.

12 JUDGE HATCHER: Thank you, sir.

13 MR. MORCHE: Not a problem.

14 JUDGE HATCHER: George Morche.

15 Mr. Morche, please raise your right hand.
16 Do you solemnly swear or affirm that the testimony you
17 are about to give is the truth, the whole truth, and
18 nothing but the truth?

19 MR. MORCHE: I do.

20 JUDGE HATCHER: Thank you, sir. Please
21 state and spell your last name.

22 MR. MORCHE: George Morche, M-O-R-C-H-E.
23 I'm here in regards to the Evergreen Lakes' water.

24 Your Honor and Commissioners, I, first of
25 all, want to thank you for coming and being here

1 tonight to hear our testimony. I have a number of
2 issues. One of the things I do want to say, first to
3 the Commission, I appreciate the fact that the staff
4 attempted to come up with a date. It was announced to
5 the group here tonight, as far as the time period when
6 comments will be taken.

7 I have a problem with that, however. My
8 personal opinion is, Confluence should be required to
9 send out another letter that is dated and from whenever
10 that letter goes out, I feel that it should be 30 days
11 after that date.

12 Otherwise, anyone out of these meetings
13 that you're having, do not attend them, or, for that
14 matter, any of the other 1,200-plus customers of
15 Confluence. There's a chance they won't know that
16 there's been an extension on the comment period,
17 without a formal letter being sent out.

18 I also will be sending a paper to the
19 Commission to be filed in -- in the official file with
20 this concerning the rates. I went through and figured
21 out the percentage of increase for all of these rates
22 on here.

23 The -- the lowest rate -- the lowest
24 percentage of increase is 59 percent. And it goes from
25 there, up to over 1,100 percent increase.

1 A number of things bother me about this.
2 I agree with the comments that has been expressed
3 already this evening. I don't know how a lot of
4 people, especially on fixed incomes, can handle these.

5 My other concern is from the comments that
6 were made during the question and answer session, from
7 the gentleman from Confluence River, he said there's
8 about 1,200 customers.

9 My concern with giving these huge rate
10 increases they're asking for is Evergreen Lakes,
11 there's a lot of lots that have not yet been built upon
12 or developed.

13 To fix these high rates now, with the idea
14 that the existing customers in Evergreen Lakes are
15 going to take care of this expense, just means that all
16 of the new houses coming in, those rates -- those
17 customers are going to be paying these high rates. And
18 that's just going to be gravy into Confluence Rivers'
19 pockets.

20 UNIDENTIFIED VOICE: Amen.

21 MR. MORCHE: The other thing is, it was
22 mentioned about from the -- from the staff that there
23 is a need for certified operators for these different
24 systems that Confluence will have to have. There --
25 nothing was said, as to whether these operators are in

1 place. Nothing was expressed as to whether these
2 operators are going to be staff people, or whether
3 they're contractors.

4 The Office of Public Counsel, and as I
5 skimmed through the sheet they handed out, they made
6 comment in what they handed out. I don't know what the
7 validity of these things. I'm taking it for what they
8 said.

9 But if they're third-party contractors,
10 the Office of Public Counsel has already raised the
11 question that in past contracts, some of these were not
12 awarded by no bid.

13 I spent -- I just retired from 30 years in
14 -- in public service, working in different governments.
15 I've handled many bids. And -- and it really disturbs
16 me whenever you're dealing with the public's money and
17 there's not a due diligence on the part of making sure
18 that low bidders are -- low and qualified bidders are
19 found to take care of things.

20 It concerns me that when the -- when the
21 Commission staff members said that the file -- and I'll
22 be honest with you, I tried to look it up. And what
23 little bit is in that file, I couldn't make heads or
24 tails out of. But it concerns me with these issues,
25 there's so many unanswered questions.

1 I would ask the Commission and the Public
2 Counsel to take their time with this, because I think
3 there's areas where there's a whole lot more
4 information that needs to be made known publicly,
5 before you can decide and before, even, we as
6 customers, can adequately express our concerns with
7 some of the things they're asking for.

8 That is all I have. Would you like a copy
9 of this paper that I'm going to submit?

10 JUDGE HATCHER: Yes, thank you.

11 MR. MORCHE: All it is, is add the column
12 to what Confluence River sent out. That percentage is
13 based on just the percentage of increase that they're
14 asking for.

15 JUDGE HATCHER: If you could stay there.

16 MR. MORCHE: Yes.

17 JUDGE HATCHER: Mr. Commissioner?

18 COMMISSIONER RUPP: I had a question. So
19 the Evergreen Lakes, you said a lot of the lots have
20 not yet been built upon?

21 MR. MORCHE: That is true.

22 COMMISSIONER RUPP: And average, ballpark,
23 how many homes are being built, a year, on the -- on
24 the lots? How -- how much growth is there, there?

25 MR. MORCHE: And I am going to leave this.

1 I think there's --

2 UNIDENTIFIED VOICE: I think there's five.

3 MR. MORCHE: Right. There's only a few
4 being built each year. In the last two years, there's
5 been more. And I will leave this open if some of the
6 other Evergreen residents, there's many here, have a
7 more accurate number.

8 It's -- it's a small number. I really
9 don't know how many lots are in there. And I -- I feel
10 like Confluence needs to go in. And it was already
11 discussed, about they were trying to find out that the
12 -- the whole questions, as far as deed ownership and
13 this sort of a thing.

14 But without an actual number of potential
15 homes that can go in, I don't know that anybody can
16 say, you know, figure up an estimate of how many
17 potential customers there would be there.

18 COMMISSIONER RUPP: Okay. Thank you.

19 MR. MORCHE: Yes.

20 COMMISSIONER COLEMAN: Thank you, sir.

21 MR. MORCHE: Thank you for your time. I
22 appreciate it.

23 COMMISSIONER COLEMAN: Thank you.

24 JUDGE HATCHER: The next witness I have is
25 -- I'm going to have to spell this, I'm sorry. Mark.

1 A-I-O-R-I-M.

2 MR. FIORINI: Fiorini.

3 JUDGE HATCHER: Eurie?

4 MR. FIORINI: Fiorini. Mark Fiorini.

5 JUDGE HATCHER: All right. I'm -- I'm
6 missing the last --

7 MR. FIORINI: F-I-O-R-I-N-I.

8 JUDGE HATCHER: Thank you. Mr. Fiorini,
9 please raise your right hand. Do you solemnly swear or
10 affirm that the testimony you are about to give is the
11 truth, the whole truth, and nothing but the truth?

12 MR. FIORINI: Yes, sir.

13 JUDGE HATCHER: If we could keep the extra
14 comments to a minimum, it's hard to hear a little bit
15 up here.

16 Mr. Fiorini, please state and spell your
17 last name.

18 MR. FIORINI: My name is Mark Fiorini,
19 F-I-O-R-I-N-I. I partially grew up at Evergreen Lakes.
20 My parents bought a lot. And from there -- built it
21 himself. I've lived there for over 43 years and raised
22 my children.

23 And I was -- in respect, I would love to
24 give it to my daughter and for them not to have to
25 search out a dream home. The ladies -- people that are

1 on fixed incomes, now, we see ourselves getting older.
2 And the rate of increase in the world now, everything
3 is going on. It's getting very expensive for all these
4 bills coming in.

5 UNIDENTIFIED VOICE: Amen.

6 MR. FIORINI: And the additional to this
7 water and to the sewer, we're just wanting you to not
8 sky rocket that they're building their companies on our
9 shoulders, you know?

10 So I can understand the equipment that's
11 necessary and the people that have to run it. But I
12 also think that there's a process that could be grown
13 on. Like you said, there's going to be more homes
14 built out this way, soon enough.

15 And we've been doing fine with our water.
16 I've never had it shut off, never had it to where we
17 had to boil waters all the time. I mean, we've had
18 good clean water for a long time. And I -- I just hope
19 that my daughter can afford it someday.

20 Okay. Thank you.

21 JUDGE HATCHER: Thank you.

22 Are there any questions? No?

23 Thank you, Mr. Fiorini.

24 COMMISSIONER COLEMAN: Thank you, sir.

25 JUDGE HATCHER: Mark Wilson?

1 Please raise your right hand. Do you
2 solemnly swear or affirm that the testimony you are
3 about to give is the truth, the whole truth, and
4 nothing but the truth?

5 MR. WILSON: Yes.

6 JUDGE HATCHER: Thank you. Please state
7 and spell your last name.

8 MR. WILSON: Mark Wilson. M-A-R-K.
9 W-I-L-S-O-N.

10 JUDGE HATCHER: Mr. Wilson, please give us
11 your testimony.

12 MR. WILSON: I'd like to start off saying,
13 I don't fault a company for making a profit. They're
14 not into it just to give things away. However, a
15 200-plus percent increase is outrageous. There's no
16 excuse for it.

17 In doing some other reading, and I believe
18 the gentleman has already spoke to it, to some degree,
19 the company hires third-party contractors to provide
20 service. So nowhere that I've been able to find, a
21 mention of how Confluence, themselves, are managing
22 their prices from their third-party service providers.

23 That needs to be discussed, because,
24 obviously, they're going to pass it on to us. And then
25 if they're not looking at the lowest bid, then somebody

1 is making money somewhere. We -- never mind. Also,
2 there is no mentioning of any additional improvements
3 needed and when that might come about.

4 And in reading one of the handouts and I'm
5 -- unfortunately, I didn't write down where it was at.
6 According to the document, if the employees and
7 Confluence presidency, the CEO, make approximately 45
8 percent more than their counterparts, which are much
9 larger water and waste water providers, I believe that
10 needs to be looked at.

11 And I realize the Commission can't look at
12 the CEO's pay, et cetera, and base their concerns on
13 it. But with that being said, to me, that leads to the
14 200-plus percent increase. And it -- we've got too
15 many people trying to pay for service areas that no one
16 is going to get the benefit from.

17 So in other words, if Virginia Lake,
18 according to Confluence, they made -- Confluence has
19 invested more than 78,000 in Lake Virginia and more
20 than 192 in Villa Ridge.

21 I wouldn't expect Lake Virginia had to pay
22 for the 192,000 in Villa Ridge, or vice versa. It's --
23 it doesn't make sense. But with that being said, I'll
24 -- I'll leave.

25 JUDGE HATCHER: Thank you.

1 COMMISSIONER RUPP: What's your service
2 area?

3 MR. WILSON: Villa Ridge.

4 COMMISSIONER RUPP: Villa Ridge. Thank
5 you.

6 COMMISSIONER COLEMAN: Thank you, sir.

7 MR. WILSON: Uh-huh. Thank you.

8 JUDGE HATCHER: Thank you, Mr. Wilson. We
9 have three witnesses left. And I just want to let
10 everyone know, I will call for any witnesses that did
11 not sign up after we finish the list.

12 So, Scott, and I apologize, Gables?
13 Making a stab at it. Or Cabel. Scott C-A-B-E-L? Or
14 maybe G-A-B-E-L?

15 UNIDENTIFIED VOICE: He's not coming.

16 JUDGE HATCHER: Oh, okay. Thank you.

17 The next is Lou -- thank you. Say that --

18 MR. CALZADA: Calzada.

19 JUDGE HATCHER: Perfect. I'm sorry. All
20 kidding aside, I'll get the spelling when I ask.

21 Please raise your right hand. Do you
22 solemnly swear or affirm that the testimony you are
23 about to give is the truth, the whole truth, and
24 nothing but the truth?

25 MR. CALZADO: I do.

1 JUDGE HATCHER: Thank you, sir. Please
2 state and spell your last name.

3 MR. CALZADA: It's Luis, L-U-I-S. Last
4 name is Calzada, C-A-L-Z-A-D-A. And I'm a member of
5 the Bridgewater Estates Subdivision.

6 JUDGE HATCHER: Thank you, Mr. Calzada.
7 Please go ahead.

8 MR. CALZADA: What brought me here was
9 when I received the Confluence Rivers' letter, it
10 stated here that they had invested more than a million
11 dollars in improving, I guess my water and waste water
12 infrastructure in my community.

13 Now, I live in a fairly new community.
14 And so I was looking around, to see where could a
15 million dollars have been spent for improvements? Our
16 water is provided by Franklin County District III, so
17 that excludes us there.

18 And I'm still going back to the minutes
19 that -- a couple years back in Union, Missouri, when a
20 group of us showed up to state our concerns about a new
21 development in Bridgewater Estates, which was on the --
22 the far side of our levy.

23 That development was adding another, like,
24 a 55 and older community, at the time. And what was
25 brought up to the Committee was, can our sewer system,

1 you know, accept all the addition? We were assured
2 that there was no problems. This was just a couple of
3 years back. And that our system was running under and
4 there would not be an issue.

5 So I was really puzzled when all of a
6 sudden, we're going to go from \$290 a year, to \$920. I
7 mean, we are being nickel and dimed to death out of our
8 community, really. I find myself, all the time,
9 looking for other areas. It's just -- it's very unfair
10 between the home assessments and now this.

11 Under Confluence Rivers, on the breakdown,
12 it states here that 192,000 was spent in the Villa
13 Ridge sewer. Now, it doesn't state for how long a
14 period time that 192,000 was. I know that prior to
15 them taking over, I was still paying a sewer bill to
16 someone, to Jeff City.

17 I was -- what's that?

18 UNIDENTIFIED: Probably MPD.

19 MR. CALZADA: I just know that I've never
20 skipped a beat paying a sewer bill. So when they
21 acquired it, was there no monies at all in the kitty,
22 when they it took over?

23 And, once again, you know what you're
24 buying. And you have to have some sort of a breakdown
25 and a period of time. It can't be over just a couple

1 of years. You know, it may be over ten years. And,
2 too, I could see gradually increasing, but, I mean, for
3 over 200 percent increase, I just -- I don't find it
4 reasonable.

5 And I don't -- I don't see the numbers
6 from them on the breakdowns on -- on what they've
7 spent. You know, out of all of the different
8 organizations, there are only six groups here that get
9 provided both the water and the sewer by Confluence.

10 And then there's three groups that are
11 just sewer. And then the three groups that are just
12 water. I mean, but the increases are just, you know,
13 astronomical, really.

14 UNIDENTIFIED VOICE: Amen.

15 UNIDENTIFIED VOICE: Right on, Luis.

16 MR. CALZADA: And that's -- I'll leave it
17 at that.

18 JUDGE HATCHER: Thank you.

19 MR. CALZADA: But I would like for someone
20 to please look at the minutes, if they could, in
21 Union, Missouri, when the Bridgewater Estates met.

22 And I guess the one big difference there,
23 though, you didn't have to raise your right hand. You
24 can tell the Committee anything you want. And if they
25 take it, good, because there's -- there's no

1 repercussion.

2 Here, we have to tell the truth.

3 JUDGE HATCHER: Can you tell me, what was
4 that meeting? It was between --

5 MR. CALZADA: It was -- it was -- it had
6 to do with the zoning and the addition of the new
7 community that was being placed in Bridgewater Estates
8 like, phase III.

9 JUDGE HATCHER: So this would have been at
10 a County Commission meeting --

11 UNIDENTIFIED: Yes. Yes.

12 JUDGE HATCHER: -- Planning and Zoning?

13 UNIDENTIFIED: Yes.

14 JUDGE HATCHER: Okay.

15 MR. CALZADA: Yes.

16 JUDGE HATCHER: All right. Thank you.

17 MR. CALZADA: They were actually telling
18 about the sewer, because that was a big issue that was
19 brought up that -- when I moved out here to a new
20 community, I didn't expect all the problems. So I'm
21 going to leave it at that.

22 JUDGE HATCHER: Okay.

23 UNIDENTIFIED VOICE: It was a County
24 Commissioner's --

25 MR. CALZADA: Thank you.

1 UNIDENTIFIED VOICE: -- meeting
2 authorizing them to build the, what they call, cottages
3 --

4 JUDGE HATCHER: Okay.

5 UNIDENTIFIED VOICE: -- which we all
6 objected to.

7 JUDGE HATCHER: Thank you for the
8 clarification.

9 The last witness that we have, and, once
10 again, I will ask, again for any witnesses that didn't
11 sign.

12 The last witness I have on the list is
13 Frank Busby.

14 Mr. Busby, please raise your right hand.
15 Do you solemnly swear or affirm that the testimony you
16 are about to give is the truth, the whole truth, and
17 nothing but the truth?

18 MR. BUSBY: I do.

19 JUDGE HATCHER: Thank you.

20 MR. BUSBY: Frank Busby, B-U-S-B-Y.

21 JUDGE HATCHER: Please give us your
22 testimony.

23 MR. BUSBY: When I received this letter is
24 -- I knew it was coming. We all knew it was coming.
25 But it looked ludicrous to me, to -- to expect a

1 400-plus percent increase in one fell swoop. Now, if
2 the company had come and said, okay, we're going to
3 double -- double and half you, everybody needed
4 improvements out here. Okay, whatever.

5 But it looks like we're trying to take
6 care of the next fifteen years, like you say in one
7 fell swoop. And that's just not the way that works.
8 If they did their due diligence prior, like the
9 gentleman admitted, that they said they did, they would
10 know that there's a lot of issues.

11 There's a -- that the plans and the plats
12 and the meters and the blah, blah, blah, it's all an
13 unseen factor. And so they got to write in, okay,
14 we'll buy this for X amount and then tack on whatever,
15 25 percent, unseen factors.

16 Well, that's not how it works. You guys
17 know far better than I do. It's your job. It's your
18 responsibility. When -- when they buy ten shovels and
19 five backhoes, or whatever they do, they have to
20 account for it. They can't just say, well, we had
21 unseen factors. They have to prove that down the line,
22 correct?

23 So -- well, as Americans, we all want --
24 we're proud of our country. We're proud of our
25 standard of living. We see pictures of India. We

1 don't want people drinking out of sanitation trucks and
2 all that ridiculous stuff. And I have no thoughts that
3 this company would buy that and had planned it to run
4 anything into the ground.

5 I think their intention is to, as the
6 State of Missouri says, make a reasonable return on a
7 profit, I believe is the wording. If -- it's not,
8 like, private industry, where, like, Ford Motor wants
9 to buy brand X motor company, they got to do their
10 diligence and understand that the brand X's factories
11 aren't up to date.

12 They're going to have put new machinery
13 and all that stuff in. And -- and so they end up
14 having a \$30,000 -- a Buick costs \$120,000. Well,
15 people ain't going to buy \$120,000 automobile. It's
16 discretionary income.

17 Waters and sewers are not discretionary
18 income. They're -- they're lifeblood to every home in
19 this district. And for them to come in and try to sell
20 us on these -- these increases -- you've heard
21 everybody.

22 I'm not a business man. I've been a
23 worker bee all my life. But I think I know how a lot
24 of the board rooms and lawyers that get in there and
25 might -- might react to things. Throw it on the wall

1 and see if it sticks. And -- and it's your job, and I
2 think you, gentlemen, Mr. Hatcher and Rupp and
3 Ms. Coleman, it's your job to start an appeal on this
4 stuff and really see what -- what does this company
5 deserve in lieu of their investments, at this point and
6 down the line.

7 Really, that's what it is. I just want to
8 -- I know you take your jobs very seriously. And I
9 just want to underscore that, that, as a private
10 citizen, I expect that out of you and I thank you for
11 it.

12 Somebody had mentioned, I think it was
13 you, you wanted to know how -- how it appeared that
14 they were running the company, or something like that?

15 COMMISSIONER COLEMAN: Yes, sir.

16 MR. BUSBY: Well, under the former owner,
17 I always just -- I sat down and whatever my hand wrote,
18 \$200, \$250. So I didn't have to write a -- you know,
19 a check every month and write her and she sent -- and
20 her bills were handwritten, typed, you know. There was
21 almost a handshake agreement.

22 Well, when this started -- and, you know,
23 they would deduct the amount at \$20, \$25, whatever it
24 was -- it was that month. Well, I -- I did the same
25 thing. I called Confluence and I said, I really don't

1 -- you know, I see where you're charging three percent
2 on a credit card. I'd love to have just, you know,
3 under a credit card, but can I -- can I just write you
4 a check for 150, \$200, whatever? Oh, yeah. Yeah,
5 we'll just take it down. So I thought, okay, great.

6 Well, my bad. One month, I think I wrote
7 them \$100 of it, initially. And -- and I should have
8 had my -- I didn't expect to bring this up, but you
9 were asking.

10 And I think my billing date, let's call it
11 the 5th. Well, I get -- I get a bill and I'm in
12 arrears for, like, \$5. Okay. I -- and I put it
13 through to my bills. Didn't realize that I still owed
14 that -- or that, you know.

15 So I -- I saw that I was down. So I wrote
16 another check for 100, 150. Put it in the mail because
17 it said late fees are going to become -- my bad,
18 totally. Not a problem.

19 Well, less than two or three days later, I
20 got another notice in an envelope from Confluence that
21 says you owe us this -- you owe us a late fee. And, by
22 the way, your service will be cut off on October 29th.

23 Well, they had the -- they probably had my
24 check in the mail -- in the office by the time that
25 they sent that one out, because it's just really close

1 crossing. Had my wife check, make sure the check
2 already cleared and it had. But, I mean, if that's an
3 indication of the corporate citizenship of this company
4 -- somebody asked about, what are you going to do with
5 -- with people that can't pay?

6 I guarantee what you're going to do --
7 what they're going to do, you know? And this is --
8 this is water and sewer. It's not a camper. It's not
9 an extra apple pie that you don't eat, you know? This
10 is stuff we got to have. So thank you.

11 JUDGE HATCHER: Thank you, Mr. Busby.

12 COMMISSIONER COLEMAN: Thank you,
13 Mr. Busby.

14 JUDGE HATCHER: Okay. I said I would call
15 other witnesses. Are there any other witnesses?
16 You're just closest to the microphone, sir. I got you
17 next, and you, so we've got three, total?

18 COMMISSIONER RUPP: Four.

19 JUDGE HATCHER: Four, thank you.

20 Ma'am, if -- let's do your oath first.

21 Please raise your right hand. Do you
22 solemnly swear or affirm that the testimony you are
23 about to give is the truth, the whole truth, and
24 nothing but the truth?

25 MS. MEESEY: Yes.

1 JUDGE HATCHER: Please state and spell
2 your last name.

3 MS. MEESEY: My name is Launa Meeseey. My
4 first name is L-A-U-N-A. My last name is M, as in
5 mouse, E-E-S, as in Sam, E-Y. I am from Calvey Brook
6 Estates. My family moved there approximately a year
7 and a half ago.

8 Shortly after moving in, we were told that
9 the system was being sold to Confluence for the water
10 and sewer treatment, because of regulations changed by
11 Missouri requiring an oversight committee, that our HOA
12 could no longer maintain the system because of
13 Missouri's laws.

14 So, from my understanding of the HOA in
15 the previous ten, twelve years that the subdivision
16 existed, they maintain the system. They billed the
17 customers. And the rates may have changed every couple
18 of years by five, six dollars, to go up.

19 They did have some households that did not
20 pay their water and sewer, so they did incur expenses
21 because of that. But they did not push those expenses
22 off on the other households that were paying.

23 My house, before I bought it, was one of
24 those nonpaying households. When my house was
25 purchased by me, part of the terms of the house was

1 that that old debt was paid off in closing. So the
2 subdivision did, in the end, get their money from my
3 household before I moved in. And they were also paid
4 for the full year for our water and sewer before we
5 ever moved in. And then that money had to be refunded
6 to us whenever Confluence took over that September. We
7 moved in, in January.

8 Since we moved in, we've had several boil
9 orders. The boil orders generally last for several
10 weeks, three to four weeks. This affects people with
11 pets. You have to go out and, you know, buy bottled
12 water for your pet for the month. And I have cats and
13 dogs, so that is an inconvenience.

14 People in my subdivision, I mean, it's
15 little houses. It's little families, you know? I'm a
16 family of three. My in-laws are getting ready to move
17 into the subdivision. They're two senior citizens on
18 fixed incomes.

19 There's other families, like us, in that
20 subdivision. We are not a big subdivision, don't have
21 big families. There's no big pools. There's no big
22 sprinkler systems to put any tax on this system that's
23 been in place for ten or twelve years.

24 And this letter from Confluence, it says
25 that the building moratorium has been lifted for Calvey

1 Brooks. So Calvey Brooks was originally supposed to
2 have three times the amount of households that are
3 there. Three houses have been built in that
4 subdivision since we moved in a year ago.

5 My in-laws are one of the people buying
6 one of those households. There are two more roads,
7 where ten more houses on each of those two roads could
8 be built.

9 So that's going to give Confluence a lot
10 of money, because the system is already there. You
11 know, they don't have to run new pipes. They don't
12 have run anything because that was all put in when the
13 subdivision was originally put in and it was originally
14 designed for that number of households. So I don't see
15 how Confluence can say that they've put \$85,000 into
16 our system.

17 Maybe it did need more maintenance than
18 what the subdivision was doing, but the subdivision was
19 regularly maintaining it and we were getting monthly or
20 yearly statements from the subdivision saying what they
21 had to put into our system.

22 They had one man, his name was John. He
23 would come around and check the system, make sure that,
24 you know, things weren't bad. We didn't understand how
25 the system worked coming from a household where we had

1 a well and a septic before. We didn't have the sewer
2 system. So we didn't understand how the tank worked.
3 Our tank started backing up into our house because it
4 got clogged with hair.

5 Confluence didn't want to help us out. We
6 had to call our HOA. HOA sent John. John took care of
7 it. The HOA didn't bill us for that. They wanted to
8 take care of us. But Confluence sent people out and
9 they said, oh, that's what you need to do. And then
10 they walked away. I don't know how to pull off the lid
11 and clean the vent thing that they wanted me to do.

12 The HOA had taken care of it for all the
13 people. And now the HOA has increased their rates,
14 slightly to continue that maintenance for the other
15 households in our subdivision.

16 Our rates for the HOA didn't double
17 because they're going to continue to maintain those
18 holding tanks that Confluence refuses to maintain, that
19 the HOA did maintain in the past.

20 So our HOA is still taking on some of this
21 burden and they're not doubling our rates like
22 Confluence wants to do. And I can get the statements
23 from the HOA of the past 12 years of how much it cost
24 them to maintain that system and what our rates were
25 and how they were fixed. And I do intend to submit

1 those at a later date.

2 Thank you.

3 JUDGE HATCHER: Thank you, Ms. Meesey.

4 MS. MEESEY: Meesey. Uh-huh.

5 JUDGE HATCHER: Thank you.

6 COMMISSIONER COLEMAN: Thank you very
7 much.

8 JUDGE HATCHER: And that seemed to work
9 pretty well.

10 Please raise your right hand. Do you
11 solemnly swear or affirm that the testimony you are
12 about to give is the truth, the whole truth, and
13 nothing but the truth?

14 MR. WUNDERLICH: I do.

15 JUDGE HATCHER: Thank you. Please state
16 and spell your last name.

17 MR. WUNDERLICH: Joseph Wunderlich,
18 W-U-N-D-E-R-L-I-C-H.

19 JUDGE HATCHER: Go ahead.

20 MR. WUNDERLICH: I'm Villa Ridge
21 community. Ideally, with what's been sent out, you
22 know, in the price increases, is honestly ridiculous.
23 And the statement here that the Commission ensures the
24 public has access to safe, reliable and reasonably
25 priced utility service, on my paper, the reasonably

1 priced is highlighted because what they're attempting
2 to do is not reasonable, at all.

3 As I said, you know, originally, the sewer
4 in Villa Ridge, Bridgewater was \$16. There's was a
5 50-percent increase to 24. Now, they're asking for
6 216. I understand, when I was asking questions
7 earlier, you guys weren't in here, that obviously
8 bigger communities that have more people, the prices
9 are going to be less.

10 However, the surrounding communities for
11 water and sewer, they're paying between 30 and 50 bucks
12 for both. I understand that, yeah, it's going to be a
13 little more in a smaller community. Seventy-six
14 dollars is almost what I pay for my electric. For
15 sewer, it's absolutely ridiculous.

16 And one of the people were talking about
17 how the system was already there. They didn't put in
18 new sewer lines. They were already there. And the
19 system that they bought, they inspected. They knew
20 what they were getting. So to take over that system,
21 they know what is involved. There's no reason for this
22 kind of cost increase.

23 And then you look at the other people that
24 are doing in the surrounding areas, PWS number three
25 that does our water, obviously, they have people that

1 operate these systems for them. And, yet, their costs
2 are nowhere even close to this. And I don't think
3 anybody has an issue with a cost increase.

4 I'm not in a community that needs water.
5 We pay 50, \$60 a month for water because we got a
6 couple of teenagers that spend, you know, quite a bit
7 of time in the shower. So we go through a lot of
8 water. I -- I understand where that's at.

9 But I understand that, yeah, if you're
10 only paying \$5 for water, that's -- that's going to
11 increase. And it -- that's extremely low.

12 But the sewer at \$24, I mean, they -- they
13 can increase it. Even if it went to \$32 and they had a
14 100-percent price increase from the original cost, that
15 would be easier to swallow. But swallowing \$76?

16 You know, they -- they said they'd been
17 put in 192,000. I don't know how many homes are in
18 Villa Ridge. They couldn't tell me that when I was
19 asking questions, which I don't understand.

20 I would think that they would have these
21 numbers down pat. If they know that they're asking for
22 these increases, I would think they would know how much
23 they're making off each community.

24 However, in Bridgewater, there's about 130
25 homes. So on their increase, just in a year, that's

1 \$120,000. So I'm assuming there's quite a few more
2 homes that are a part of the Villa Ridge, not just our
3 subdivision. The 192, they'd recoup in -- in a year.

4 Someone even said they don't mind a
5 company making a profit. I -- I understand you -- you
6 got to make a profit. But this is ridiculous. And I
7 even asked the guy, and, once again, you guys weren't
8 in here, if, okay, once they recoup their -- their
9 investment, which wouldn't take long at these prices,
10 is it going back down?

11 As I said, all these other water and sewer
12 companies run -- I'm assuming there are similar
13 facilities. I've never actually seen one. But I'm
14 assuming they're all based on the same type of thing.

15 So how can they do it for so much less?
16 And these guys, as I said, I -- I understand that we're
17 smaller communities, we're going to pay a little more.

18 I don't expect to pay 30, 40 bucks for my
19 water and sewer. But I don't expect to pay over 100
20 bucks for water and sewer. To me, that's insane. So I
21 -- I think that definitely needs to be looked at. And
22 the -- the worst thing is -- what would be nice is if
23 we had an option. Because I don't think anybody in
24 this room, if they had an option of sticking with
25 Confluence Rivers, would.

1 You know, but we -- we don't have an
2 option. We're -- we're, kind of, you know, excuse the
3 term, screwed in this. And, you know, basically, it's
4 up to you guys. I mean, if you guys actually went
5 along with this ridiculous price increase, what -- what
6 do we do, other than suck it up and figure it out?

7 And, unfortunately, some people are going
8 to be out of their homes because they're not going to
9 be able to pay it. And I know, like, if I didn't pay
10 it, then they shut my water off. So I can't have that.
11 I -- I got a daughter at home.

12 So it's just mind numbing to me that they
13 can actually ask for something so unreasonable. And we
14 have to go through this whole process for something
15 like that.

16 I mean, I just -- like I said, and we
17 don't have any options. As I said, we can't -- you
18 know, like with our trash service, I got a bunch of
19 people I can have come pick up my trash. Someone gets
20 out of hand, we just switch it. We -- we can't do that
21 here.

22 And as I said, I bet anybody in these
23 communities, I can't think of a single person that will
24 see this price increase letter that is okay with it.
25 Not a one. And I even ask you, look at what your bills

1 are, your sewer bills are. I asked him what his was.
2 I guarantee he pays about \$45 for sewer. It's MSD.

3 But this is not reasonable. And,
4 hopefully, the -- the biggest thing in this that you
5 guys are responsible for is providing reasonably priced
6 utility service.

7 And, hopefully, that you guys, you know,
8 take a look at this and realize how unreasonably priced
9 this is, because it's -- like I said, it's ridiculous.

10 And if I had an option, I would love not
11 to have to do anything with Confluence Rivers.

12 That's it.

13 JUDGE HATCHER: Thank you, Mr. Wunderlich.

14 COMMISSIONER COLEMAN: Thank you, sir.

15 JUDGE HATCHER: We have two -- thank you.
16 Come on up. And I think we have one more witness after
17 this.

18 Sir, if you would raise your right hand.
19 Do you solemnly swear or affirm that the testimony you
20 are about to give is the truth, the whole truth, and
21 nothing but the truth?

22 MR. TUCKER: Yes.

23 JUDGE HATCHER: Thank you. Please state
24 and spell your last name.

25 MR. TUCKER: James Tucker, T-U-C-K-E-R.

1 JUDGE HATCHER: Mr. Tucker, please go
2 ahead.

3 MR. TUCKER: I live at 621 Bridgewater in
4 Lakeview Terrace. I agree these rates are totally
5 astronomical. I think it was approximately three
6 months ago, I don't have the exact date, we got a
7 letter wanting us to pay, kind of, like, a warranty
8 system for the sewer pipes that were going through our
9 property.

10 And I -- you know, it just -- to me, it
11 just shows that they're trying to get funds any way
12 they can, you know? I mean, no, I didn't agree to it
13 and I will not agree to it. If it breaks on my
14 property, I'll take care of it. But, hey, I'm not
15 going to just give money because they ask.

16 But my -- my big complaint is, I don't
17 think it's fair to lump everybody into a flat rate.
18 The other communities I was with, it was based on how
19 much water you use is what your -- your sewage fee
20 would go up or down, according to that.

21 And I believe that's the fair way to do
22 it. There is some single people, and I'm married. But
23 there is some single people on low income that doesn't
24 use much water. Therefore, they don't use the sewer
25 system near as much. And I don't think they should

1 have to pay as much as us that use it more. I think
2 that -- that's only fair that it's broke down that way.

3 And that's -- that's my comment.

4 COMMISSIONER COLEMAN: Thank you, sir.

5 JUDGE HATCHER: Thank you, sir.

6 MR. TUCKER: Okay. Thank you.

7 JUDGE HATCHER: And we have one more
8 witness. And I'll just call again. Is anybody else
9 that has not signed up would like to testify?

10 Please raise your right hand, sir. Do you
11 solemnly swear or affirm that the testimony you are
12 about to give is the truth, the whole truth, and
13 nothing but the truth?

14 MR. PAXTON: Yes.

15 JUDGE HATCHER: And please state and spell
16 your last name.

17 MR. PAXTON: Christopher Paxton,
18 P-A-X-T-O-N.

19 JUDGE HATCHER: Thank you. Please go
20 ahead.

21 MR. PAXTON: A lot of the comments have
22 already been said by the last couple of people, but the
23 letter we got stated that they've invested a million
24 dollars. And this was less than ten days ago.
25 Tonight, all of a sudden, it's 2.7 million.

1 So they don't even know how much they've
2 spent and can't even relay that, with precision. But
3 even if the 2.7 million, they're wanting an increase of
4 almost 900,000 a year. And they didn't -- according to
5 him earlier tonight, they didn't even have to borrow
6 any of that 2.7 million. They've had that in cash
7 flow, from either them or their parent company.

8 So based on what we've already been
9 paying, they can afford this 2.7 million. And now
10 they're wanting to make even more than that in less
11 than a three-year return. And I'm a small business
12 owner, I would love a three-year return. It just
13 doesn't happen, you know?

14 So to give them that kind of an increase
15 is just unheard of. There's nothing -- there's no
16 market out there today, even in a great economy, making
17 a three-year return. It's unjustifiable.

18 You know, but then to sit there and spread
19 out that costs over different communities and different
20 regions, they're not looking at the wages from other
21 areas in O'Fallon and St. Charles, where people are
22 making more than the retired folks in Villa Ridge.
23 They have everybody paying the same. It doesn't work.
24 Socialism doesn't work, you know? ObamaCare has proven
25 that. To have everybody paying the same thing, it

1 can't happen, you know, if it's not -- not good.

2 JUDGE HATCHER: All right. Thank you,
3 Mr. Paxton.

4 This is the last call. This hearing is
5 going to be over inside of a couple minutes. So last
6 call. Are there any witnesses who would like to come
7 up and share your thoughts with the Commission?

8 All right. Thank you all. I would like
9 to thank all of the participants today for their
10 testimony. If there are additional comments or someone
11 who could not be present, who would like to comment,
12 you may make written comments by contacting the Office
13 of the Public Counsel, Ms. Shemwell, or by going to the
14 Public Service Commission's web page.

15 This hearing is now adjourned and we're
16 off the record. Thank you all.

17 (The hearing concluded at 8:00 p.m.)
18
19
20
21
22
23
24
25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

- REPORTER'S CERTIFICATE -

I, SARA E. TOM, a Certified Court Reporter within and for the State of Missouri, do hereby certify that I was present at Holiday Inn St. Louis West Six Flags, 4901 Six Flags Road, in the City of Eureka, State of Missouri, on the 4th day of November, 2019; that thereafter, a hearing was held, commencing at the hour of 6:00 in the evening; that all proceedings which transpired were then reduced to writing by me; and that the foregoing pages are a true and accurate transcript of the record of proceedings made by me at that time.

IN WITNESS WHEREOF, I have hereunto set my hand this 16th day of November, 2019.

/s/ Sara E. Tom

SARA E. TOM CCR #1234
Certified Court Reporter within
and for the State of Missouri

	accurate (1) 23:7	along (2) 16:22;47:5	attend (1) 19:13	21:18,18
\$	acquired (1) 30:21	always (2) 5:22;36:17	attention (1) 4:5	bids (1) 21:15
\$100 (1) 37:7	actual (1) 23:14	Amen (3) 20:20;25:5;31:14	attorneys (2) 5:3;6:7	big (7) 31:22;32:18;40:20, 21,21,21;49:16
\$120,000 (3) 35:14,15;46:1	actually (4) 32:17;46:13;47:4, 13	Americans (1) 34:23	authorizing (1) 33:2	bigger (1) 44:8
\$13.91 (1) 16:24	add (1) 22:11	amount (5) 12:24;13:9;34:14; 36:23;41:2	automobile (1) 35:15	biggest (1) 48:4
\$16 (1) 44:4	adding (1) 29:23	announced (1) 19:4	average (1) 22:22	bill (5) 17:5;30:15,20; 37:11;42:7
\$20 (1) 36:23	addition (2) 30:1;32:6	apologize (2) 8:10;28:12	awarded (1) 21:12	billed (1) 39:16
\$200 (2) 36:18;37:4	additional (2) 27:2;52:10	appeal (1) 36:3	away (2) 26:14;42:10	billing (1) 37:10
\$24 (1) 45:12	additionally (1) 5:15	appear (1) 7:19	B	bills (5) 25:4;36:20;37:13; 47:25;48:1
\$25 (1) 36:23	additional (1) 25:6	appearance (1) 7:1	back (9) 13:9;14:18;16:21; 18:6,8;29:18,19;30:3; 46:10	bit (6) 13:21,22;18:8; 21:23;24:14;45:6
\$250 (1) 36:18	adequately (1) 22:6	appearances (1) 6:23	backhoes (1) 34:19	blah (3) 34:12,12,12
\$290 (1) 30:6	adjourned (1) 52:15	appeared (1) 36:13	backing (1) 42:3	blessed (1) 14:16
\$30,000 (1) 35:14	admitted (1) 34:9	apple (1) 38:9	bad (3) 37:6,17;41:24	board (1) 35:24
\$32 (1) 45:13	aerators (1) 12:18	application (1) 4:17	ballpark (2) 9:25;22:22	boil (3) 25:17;40:8,9
\$360 (1) 17:5	affects (1) 40:10	appointed (1) 4:25	bank (1) 14:15	born (1) 12:13
\$45 (1) 48:2	affirm (13) 8:19;10:24;16:10, 13;18:16;24:10;26:2; 28:22;33:15;38:22; 43:11;48:19;50:11	Appreciate (3) 10:18;19:3;23:22	base (1) 27:12	borrow (1) 51:5
\$5 (2) 37:12;45:10	afford (2) 25:19;51:9	approximately (3) 27:7;39:6;49:5	based (4) 22:13;46:14;49:18; 51:8	both (2) 31:9;44:12
\$60 (1) 45:5	Again (10) 8:3;13:13,15;17:4, 10;30:23;33:10,10; 46:7;50:8	area (1) 28:2	basically (1) 47:3	bother (1) 20:1
\$72 (1) 17:1	age (1) 13:18	areas (5) 22:3;27:15;30:9; 44:24;51:21	beat (1) 30:20	bottled (1) 40:11
\$76 (1) 45:15	ago (4) 39:7;41:4;49:6; 50:24	around (8) 12:12,13;13:8;14:5, 10,21;29:14;41:23	become (1) 37:17	bought (7) 10:13;14:7,8;15:17; 24:20;39:23;44:19
\$800 (1) 12:25	agree (4) 20:2;49:4,12,13	arrears (1) 37:12	bee (1) 35:23	brand (3) 14:12;35:9,10
\$85,000 (1) 41:15	agreement (1) 36:21	aside (1) 28:20	beforehand (1) 6:11	breakdown (2) 30:11,24
\$920 (1) 30:6	ahead (10) 4:5;6:21;8:8;9:2; 15:6;16:19;29:7; 43:19;49:2;50:20	assessments (1) 30:10	begin (1) 5:18	breakdowns (1) 31:6
A	ain't (1) 35:15	associated (1) 9:19	behalf (2) 7:1,7	breaks (1) 49:13
able (6) 8:4;12:22;14:17; 17:24;26:20;47:9	A-I-O-R-I-M (1) 24:1	assuming (3) 46:1,12,14	benefit (1) 27:16	Bridgewater (10) 12:15;16:20;17:17; 29:5,21;31:21;32:7; 44:4;45:24;49:3
absolutely (1) 44:15	allow (2) 17:13,19	assured (1) 30:1	best (1) 14:13	brief (1) 5:15
accept (1) 30:1	almost (3) 36:21;44:14;51:4	astronomical (2) 31:13;49:5	bet (1) 47:22	bring (1) 37:8
access (1) 43:24		attempted (1) 19:4	better (2) 18:8;34:17	broke (1) 50:2
According (4) 27:6,18;49:20;51:4		attempting (1) 44:1	bid (2) 21:12;26:25	Brook (1)
account (1) 34:20			bidders (2)	
accountants (1) 5:3				

39:5 Brooks (2) 41:1,1 brought (3) 29:8,25;32:19 bucks (4) 17:21;44:11;46:18, 20 Buhr (5) 15:15,16,21,23,25 B-U-H-R (1) 15:15 Buick (1) 35:14 build (1) 33:2 building (2) 25:8;40:25 built (12) 12:15;14:11;17:14, 16:20;11:22;20:23; 23:4;24:20;25:14; 41:3,8 bunch (1) 47:18 burden (1) 42:21 Busby (9) 33:13,14,18,20,20, 23;36:16;38:11,13 B-U-S-B-Y (1) 33:20 business (2) 35:22;51:11 buy (6) 34:14,18;35:3,9,15; 40:11 buying (3) 9:8;30:24;41:5	38:8 can (29) 9:5,20;10:7,7;12:4; 13:17;14:7;17:13; 18:7;20:4;22:5,6; 23:15,15;25:10,19; 29:25;31:24;32:3; 37:3,3;41:15;42:22; 45:13;46:15;47:13, 19;49:12;51:9 captioned (1) 4:12 car (2) 9:9;10:13 card (2) 37:2,3 care (8) 17:14;20:15;21:19; 34:6;42:6,8,12;49:14 careful (2) 11:21;12:9 Case (5) 4:9,10,12;6:2;8:6 cash (1) 51:6 cats (1) 40:12 CEO (1) 27:7 CEO's (1) 27:12 certain (1) 12:23 certified (1) 20:23 cetera (1) 27:12 chair (1) 18:7 chance (3) 4:16;8:2;19:15 changed (2) 39:10,17 charged (1) 4:19 charging (1) 37:1 Charles (2) 5:5;51:21 check (7) 36:19;37:4,16,24; 38:1,1;41:23 checks (1) 16:21 children (1) 24:22 Christopher (1) 50:17 church (1) 14:17 citizen (1) 36:10 citizens (1)	40:17 citizenship (1) 38:3 City (2) 6:7;30:16 claim (1) 17:12 clarification (1) 33:8 Claudette (2) 10:21;11:5 clean (4) 17:25,25;25:18; 42:11 cleared (1) 38:2 clogged (1) 42:4 close (2) 37:25;45:2 closest (1) 38:16 closing (1) 40:1 Coleman (21) 5:8;6:17;9:14,18, 24;10:2,5,10,15,18; 15:12;23:20,23; 25:24;28:6;36:3,15; 38:12;43:6;48:14; 50:4 column (1) 22:11 coming (10) 5:22,22;6:15;18:25; 20:16;25:4;28:15; 33:24,24;41:25 comment (7) 4:16;10:19;16:5; 19:16;21:6;50:3; 52:11 comments (10) 7:23;15:17,24;19:6; 20:2,5;24:14;50:21; 52:10,12 Commission (18) 4:8,15,18,21,24; 5:10;7:5,8,23;8:5; 19:3,19;21:21,22:1; 27:11;32:10;43:23; 52:7 Commissioner (34) 5:7,8,20,21;6:4,17; 9:13,14,18,24;10:2,5, 10,15,18;11:14;15:12, 13;22:17,18,22;23:18, 20,23;25:24;28:1,4,6; 36:15;38:12,18;43:6; 48:14;50:4 commissioners (9) 4:25,25;5:2,13,15, 16,19;8:4;18:24 Commissioner's (1)	32:24 Commission's (1) 52:14 Committee (3) 29:25;31:24;39:11 communities (6) 44:8,10;46:17; 47:23;49:18;51:19 community (10) 29:12,13,24;30:8; 32:7,20;43:21;44:13; 45:4,23 companies (4) 4:19;18:1;25:8; 46:12 Company (14) 4:13;5:25;6:24;7:2; 26:13,19;34:2;35:3,9; 36:4,14;38:3;46:5; 51:7 complaint (1) 49:16 concern (2) 20:5,9 concerning (1) 19:20 concerns (6) 6:19;21:20,24;22:6; 27:12;29:20 concluded (1) 52:17 confidential (6) 11:10,15,20,23; 12:5;15:4 confirmed (1) 5:1 Confluence (32) 4:13,17;6:23;7:2; 15:17;19:8,15;20:7, 18,24;22:12;23:10; 26:21;27:7,18,18; 29:9;30:11;31:9; 36:25;37:20;39:9; 40:6,24;41:9,15;42:5, 8,18,22;46:25;48:11 contact (1) 7:3 contacting (1) 52:12 continue (2) 42:14,17 contractors (3) 21:3,9;26:19 contracts (1) 21:11 copy (1) 22:8 corporate (1) 38:3 cost (4) 42:23;44:22;45:3, 14 costs (6)	9:7,19;10:12;35:14; 45:1;51:19 cottages (1) 33:2 counsel (7) 6:22;7:11,14;21:4, 10;22:2;52:13 counterparts (1) 27:8 country (1) 34:24 County (4) 13:10;29:16;32:10, 23 couple (7) 29:19;30:2,25; 39:17;45:6;50:22; 52:5 court (5) 5:12;7:3,9,15;11:23 cows (1) 12:19 credit (2) 37:2,3 cross-examination (1) 6:7 crossing (1) 38:1 culminates (1) 6:6 customer (1) 9:15 customers (7) 19:14;20:8,14,17; 22:6;23:17;39:17 cut (1) 37:22
C				
Cabel (1) 28:13 C-A-B-E-L (1) 28:13 call (10) 7:17,20;28:10;33:2; 37:10;38:14;42:6; 50:8;52:4,6 called (2) 8:13;36:25 Calvey (3) 39:5;40:25;41:1 CALZADA (13) 28:18,18;29:3,4,6, 8;30:19;31:16,19; 32:5,15,17,25 C-A-L-Z-A-D-A (1) 29:4 CALZADO (1) 28:25 camper (1)				
D				
date (6) 19:4,11;35:11; 37:10;43:1;49:6 dated (1) 19:9 daughter (3) 24:24;25:19;47:11 days (3) 19:10;37:19;50:24 dealing (1) 21:16 death (1) 30:7 debt (1) 40:1 December (2) 12:13,13 decide (1) 22:5 deduct (1) 36:23 deed (1) 23:12				

<p>definitely (1) 46:21 degree (1) 26:18 deserve (1) 36:5 designed (1) 41:14 developed (1) 20:12 development (2) 29:21,23 difference (1) 31:22 different (5) 20:23;21:14;31:7; 51:19,19 diligence (3) 21:17;34:8;35:10 dimed (1) 30:7 disability (2) 12:21;14:23 disabled (1) 15:2 discretionary (2) 35:16,17 discuss (1) 15:9 discussed (2) 23:11;26:23 District (2) 29:16;35:19 disturbs (1) 21:15 document (1) 27:6 dogs (1) 40:13 dollars (5) 29:11,15;39:18; 44:14;50:24 done (1) 17:9 double (4) 10:8;34:3,3;42:16 doubling (1) 42:21 down (15) 7:20;9:6;11:24; 17:17,18;27:5;34:21; 36:6,17;37:5,15; 45:21;46:10;49:20; 50:2 dream (1) 24:25 drinking (1) 35:1 due (3) 13:9;21:17;34:8 during (1) 20:6</p>	<p style="text-align: center;">E</p> <p>earlier (2) 44:7;51:5 easier (1) 45:15 easy (1) 17:25 eat (1) 38:9 echo (1) 15:21 economy (1) 51:16 E-E-S (1) 39:5 Eighteen (1) 9:17 either (1) 51:7 elderly (1) 15:2 electric (1) 44:14 else (3) 15:19;16:17;50:8 employ (1) 5:2 employees (1) 27:6 end (3) 17:17;35:13;40:2 engineers (1) 5:2 enough (3) 14:2,4;25:14 ensure (1) 4:20 ensures (1) 43:23 enter (2) 6:22;11:19 entire (1) 6:5 envelope (1) 37:20 epileptic (2) 13:16,19 equipment (1) 25:10 especially (1) 20:4 Estates (6) 12:14;29:5,21; 31:21;32:7;39:6 estimate (1) 23:16 et (1) 27:12 Eurie (1) 24:3 Evelyn (1)</p>	<p>16:4 even (18) 10:8;12:24;13:25, 25;14:1,2;22:5;45:2, 13;46:4,7;47:25;51:1, 2,3,5,10,16 evening (2) 7:12;20:3 Evergreen (7) 9:3;18:23;20:10,14; 22:19;23:6;24:19 everybody (5) 34:3;35:21;49:17; 51:23,25 everyone (2) 8:2;28:10 everyone's (1) 4:4 evidence (3) 12:1,1,2 exact (1) 49:6 exactly (1) 9:22 excludes (1) 29:17 excuse (2) 26:16;47:2 ex-husband (1) 14:8 existed (1) 39:16 existing (1) 20:14 expect (8) 11:12;27:21;32:20; 33:25;36:10;37:8; 46:18,19 expense (1) 20:15 expenses (2) 39:20,21 expensive (1) 25:3 explain (1) 6:3 express (1) 22:6 expressed (2) 20:2;21:1 extension (1) 19:16 extra (2) 24:13;38:9 extremely (1) 45:11 E-Y (1) 39:5</p>	<p>fact (1) 19:3 factor (1) 34:13 factories (1) 35:10 factors (2) 34:15,21 fair (4) 15:1;49:17,21;50:2 fairly (1) 29:13 families (3) 40:15,19,21 family (2) 39:6;40:16 far (4) 19:5;23:12;29:22; 34:17 farm (1) 12:17 fault (1) 26:13 federal (2) 12:20;14:19 fee (2) 37:21;49:19 feel (2) 19:10;23:9 fees (1) 37:17 fell (2) 34:1,7 few (2) 23:3;46:1 field (1) 5:4 fifteen (1) 34:6 figure (4) 17:2,6;23:16;47:6 figured (1) 19:20 figuring (1) 17:7 file (4) 13:8;19:19;21:21, 23 filed (1) 19:19 financial (2) 5:3;11:16 find (4) 23:11;26:20;30:8; 31:3 fine (2) 10:2;25:15 finish (1) 28:11 Fiorini (13) 24:2,2,4,4,4,7,8,12, 16,18,18;25:6,23 F-I-O-R-I-N-I (2)</p>	<p>24:7,19 first (7) 8:9;12:15;15:17; 18:24;19:2;38:20; 39:4 five (8) 4:24;8:1;13:18; 17:3,4;23:2;34:19; 39:18 fix (1) 20:13 fixed (5) 5:1;20:4;25:1; 40:18;42:25 flat (1) 49:17 flow (1) 51:7 folks (1) 51:22 Ford (1) 35:8 formal (1) 19:17 former (1) 36:16 forward (1) 6:16 found (1) 21:19 Four (3) 38:18,19;40:10 Frank (2) 33:13,20 Franklin (2) 13:10;29:16 full (1) 40:4 funds (1) 49:11</p> <p style="text-align: center;">G</p> <p>G-A-B-E-L (1) 28:14 Gables (1) 28:12 gave (2) 7:3;14:16 general (1) 9:24 generally (1) 40:9 gentleman (4) 15:16;20:7;26:18; 34:9 gentlemen (1) 36:2 George (3) 18:10,14,22 gets (2) 8:2;47:19 given (3)</p>
---	---	--	--	---

<p>5:12;7:14,24 gives (1) 11:16 giving (1) 20:9 God (1) 14:16 goes (2) 19:10,24 good (6) 5:22;7:12;16:22; 25:18;31:25;52:1 government (2) 12:20;14:19 governments (1) 21:14 Governor (1) 5:1 gradually (1) 31:2 gravy (1) 20:18 great (2) 37:5;51:16 grew (1) 24:19 groceries (1) 14:3 ground (1) 35:4 group (2) 19:5;29:20 groups (3) 31:8,10,11 grown (1) 25:12 growth (1) 22:24 guarantee (2) 38:6;48:2 guess (2) 29:11;31:22 guy (1) 46:7 guys (8) 34:16;44:7;46:7,16; 47:4,4;48:5,7</p>	<p>15:3 handle (1) 20:4 handled (1) 21:15 handouts (1) 27:4 handshake (1) 36:21 handwritten (1) 36:20 happen (2) 51:13;52:1 hard (4) 17:20,20,22;24:14 HATCHER (79) 4:4;5:5;6:21,25;7:5, 10,16;8:14,17,23;9:1, 12;10:20;11:3,7,13, 21;12:4,9;15:6,14,20, 24;16:1,6,14,18;18:4, 12,14,20;22:10,15,17; 23:24;24:3,5,8,13; 25:21,25;26:6,10; 27:25;28:8,16,19; 29:1,6;31:18;32:3,9, 12,14,16,22;33:4,7, 19,21;36:2;38:11,14, 19;39:1;43:3,5,8,15, 19;48:13,15,23;49:1; 50:5,7,15,19;52:2 heads (2) 18:6;21:23 hear (5) 5:25;6:19;16:2; 19:1;24:14 heard (1) 35:20 hearing (17) 4:5,9,15;5:7,9;6:6, 6,16,22;7:17;8:7; 13:21,24;15:9;52:4, 15,17 help (1) 42:5 Hendrix (10) 10:21,22;11:2,5,5, 9;12:2,7,11;15:10 H-E-N-D-R-I-X (1) 11:6 hey (1) 49:14 high (3) 13:25;20:13,17 highlighted (1) 44:1 hill (1) 17:18 himself (1) 24:21 hires (1) 26:19 HOA (11)</p>	<p>39:11,14;42:6,6,7, 12,13,16,19,20,23 Hold (1) 11:13 holding (1) 42:18 home (4) 24:25;30:10;35:18; 47:11 homes (7) 22:23;23:15;25:13; 45:17,25;46:2;47:8 honest (1) 21:22 honestly (1) 43:22 Honor (1) 18:24 hope (1) 25:18 hopefully (2) 48:4,7 Horton (9) 16:8,8,13,16,16,16, 20;18:4,6 H-O-R-T-O-N (1) 16:17 house (7) 13:4;14:11,21; 39:23,24,25;42:3 household (2) 40:3;41:25 households (7) 39:19,22,24;41:2,6, 14;42:15 houses (7) 17:13,16,19;20:16; 40:15;41:3,7 huge (1) 20:9</p>	<p>4:10 income (5) 12:21;13:9;35:16, 18;49:23 incomes (3) 20:4;25:1;40:18 inconvenience (1) 40:13 Increase (23) 4:14;13:13,14; 19:21,24,25;22:13; 25:2;26:15;27:14; 31:3;34:1;44:5,22; 45:3,11,13,14,25; 47:5,24;51:3,14 increased (1) 42:13 increases (5) 20:10;31:12;35:20; 43:22;45:22 increasing (1) 31:2 incur (1) 39:20 India (1) 34:25 indicated (1) 11:25 indication (1) 38:3 individual (1) 8:1 industry (1) 35:8 influenced (1) 6:13 information (9) 6:13;7:4,9,14; 11:17,22;12:6;15:4; 22:4 infrastructure (1) 29:12 initially (1) 37:7 in-laws (2) 40:16;41:5 input (1) 5:17 insane (1) 46:20 inside (1) 52:5 inspected (1) 44:19 instead (1) 17:2 insulated (1) 14:22 intend (1) 42:25 intention (1) 35:5 interested (1)</p>	<p>8:6 into (9) 11:19;20:18;26:14; 35:4;40:17;41:15,21; 42:3;49:17 introduce (1) 11:25 invested (3) 27:19;29:10;50:23 investment (1) 46:9 investments (1) 36:5 involved (1) 44:21 issue (4) 5:23;30:4;32:18; 45:3 issues (3) 19:2;21:24;34:10</p>
J				
<p>James (1) 48:25 January (1) 40:7 Jeff (1) 30:16 Jefferson (1) 6:7 Jerome (2) 8:9,25 Jerry (3) 16:8,16,16 job (5) 14:16;17:20;34:17; 36:1,3 jobs (1) 36:8 John (3) 41:22;42:6,6 Joseph (1) 43:17 JUDGE (78) 4:4;5:6;6:21,25;7:5, 10,16;8:14,17,23;9:1, 12;10:20;11:3,7,13, 21;12:4,9;15:6,14,20, 24;16:1,6,14,18;18:4, 12,14,20;22:10,15,17; 23:24;24:3,5,8,13; 25:21,25;26:6,10; 27:25;28:8,16,19; 29:1,6;31:18;32:3,9, 12,14,16,22;33:4,7, 19,21;38:11,14,19; 39:1;43:3,5,8,15,19; 48:13,15,23;49:1; 50:5,7,15,19;52:2 jumped (1) 16:25 junker (2)</p>				

9:8;10:13 justify (2) 9:8;10:8	27:13 least (2) 13:23;16:22	looked (4) 16:21;27:10;33:25; 46:21	many (8) 21:15;25:22;23; 23:6,9,16;27:15; 45:17	minimum (1) 24:14
K	leave (5) 22:25;23:5;27:24; 31:16;32:21	looking (5) 17:8;26:25;29:14; 30:9;51:20	Mark (5) 23:25;24:4,18; 25:25;26:8	minutes (4) 8:1;29:18;31:20; 52:5
keep (5) 7:25;8:5;13:14; 14:13;24:13	left (1) 28:9	looks (1) 34:5	M-A-R-K (1) 26:8	mispronunciations (1) 8:10
kept (3) 11:10,15;13:6	Lera (1) 7:13	lot (10) 20:3,11;22:3,19; 24:20;34:10;35:23; 41:9;45:7;50:21	marked (1) 12:5	missing (1) 24:6
kid (1) 14:4	less (6) 12:25;37:19;44:9; 46:15;50:24;51:10	lots (4) 20:11;22:19,24; 23:9	market (1) 51:16	Missouri (10) 4:8,18,20;5:10;7:8; 17:19;29:19;31:21; 35:6;39:11
kidding (1) 28:20	letter (9) 19:9,10,17;29:9; 33:23;40:24;47:24; 49:7;50:23	Lou (1) 28:17	married (1) 49:22	Missouri's (1) 39:13
kind (4) 44:22;47:2;49:7; 51:14	levy (1) 29:22	loud (1) 11:23	matter (2) 4:12;19:14	MITTEN (2) 6:25;7:1
kinds (1) 8:13	lid (1) 42:10	love (4) 24:23;37:2;48:10; 51:12	may (4) 11:19;31:1;39:17; 52:12	money (7) 14:2;21:16;27:1; 40:2,5;41:10;49:15
kitty (1) 30:21	lieu (1) 36:5	low (5) 12:21;21:18,18; 45:11;49:23	maybe (2) 28:14;41:17	monies (1) 30:21
knew (3) 33:24,24;44:19	life (2) 15:3;35:23	lowest (3) 19:23,23;26:25	mean (11) 10:3;25:17;30:7; 31:2,12;38:2;40:14; 45:12;47:4,16;49:12	month (11) 12:25;13:5;16:24; 17:1,5,21;36:19,24; 37:6;40:12;45:5
known (1) 22:4	lifeblood (1) 35:18	Lucky (1) 14:4	means (1) 20:15	monthly (2) 17:5;41:19
L	lifted (1) 40:25	Ludicrous (1) 33:25	medication (1) 13:17	months (2) 16:23;49:6
ladies (1) 24:25	limited (2) 8:1;12:23	Luis (2) 29:3;31:15	MEESEY (6) 38:25;39:3,3;43:3, 4,4	moratorium (1) 40:25
Lake (3) 27:17,19,21	line (2) 34:21;36:6	L-U-I-S (1) 29:3	meeting (3) 32:4,10;33:1	MORCHE (16) 18:11,11,13,14,15, 19,22,22;20:21;22:11, 16,21,25;23:3,19,21
Lakes (5) 9:3;20:10,14;22:19; 24:19	lines (1) 44:18	lump (1) 49:17	meetings (1) 19:12	M-O-R-C-H-E (1) 18:22
Lakes' (1) 18:23	list (2) 28:11;33:12	M	member (1) 29:4	more (21) 17:19;22:3;23:5,7; 25:13;27:8,19,19; 29:10;41:6,7,17;44:8, 13;46:1,17;48:16; 50:1,7;51:10,22
Lakeview (1) 49:4	listed (1) 7:18	ma'am (4) 11:3,13;15:7;38:20	members (2) 4:16;21:21	Motor (2) 35:8,9
larger (1) 27:9	little (8) 17:22;18:8;21:23; 24:14;40:15,15; 44:13;46:17	machinery (1) 35:12	mention (2) 11:22;26:21	mouse (1) 39:5
last (20) 8:24;16:15;18:21; 23:4;24:6,17;26:7; 29:2,3;33:9,12;39:2, 4;40:9;43:16;48:24; 50:16,22;52:4,5	live (5) 14:7;15:3;16:20; 29:13;49:3	Maida (1) 5:8	mentioned (2) 20:22;36:12	move (5) 13:15;15:15;16:3; 18:6;40:16
late (2) 37:17,21	lived (2) 12:11;24:21	mail (2) 37:16,24	mentioning (1) 27:2	moved (8) 12:12;32:19;39:6; 40:3,5,7,8;41:4
later (2) 37:19;43:1	living (1) 34:25	maintain (6) 39:12,16;42:17,18, 19,24	messed (1) 17:9	moving (1) 39:8
Launa (1) 39:3	loaded (1) 17:18	maintaining (1) 41:19	met (1) 31:21	MPD (1) 30:18
L-A-U-N-A (1) 39:4	local (2) 4:9,15	maintenance (2) 41:17;42:14	meters (1) 34:12	MSD (1) 48:2
law (1) 5:6	long (5) 9:14;14:7;25:18; 30:13;46:9	making (8) 21:17;26:13;27:1; 28:13;45:23;46:5; 51:16,22	microphone (1) 38:16	much (14) 6:15;9:23;17:9; 22:24;27:8;42:23;
laws (1) 39:13	longer (1) 39:12	man (2) 35:22;41:22	might (5) 11:17,25;27:3; 35:25,25	
lawyers (1) 35:24	look (7) 6:16;21:22;27:11; 31:20;44:23;47:25; 48:8	managing (1) 26:21	million (7) 29:10,15;50:23,25; 51:3,6,9	
leads (1)			mind (3) 27:1;46:4;47:12	

43:7;45:22;46:15; 49:19,24,25;50:1; 51:1 must (1) 5:12 myself (1) 30:8	numbing (1) 47:12	options (1) 47:17 order (1) 7:18 orders (2) 40:9,9 organizations (1) 31:8 original (1) 45:14 originally (4) 41:1,13,13;44:3 Otherwise (1) 19:12 ourselves (1) 25:1 out (35) 5:22;11:23;13:24; 14:2,9;17:7;18:7; 19:9,10,12,17,21; 21:5,6,24;22:12; 23:11;24:25;25:14; 30:7;31:7;32:19;34:4; 35:1;36:10;37:25; 40:11;42:5,8;43:21; 47:6,8,20;51:16,19 outrageous (1) 26:15 outside (1) 6:12 over (14) 5:6;16:21;19:25; 24:21;30:15,22,25; 31:1,3;40:6;44:20; 46:19;51:19;52:5 oversight (1) 39:11 owe (2) 37:21,21 owed (1) 37:13 own (2) 14:5,6 owner (2) 36:16;51:12 ownership (1) 23:12	6:14;14:20;21:17; 39:25;46:2 partially (1) 24:19 participants (1) 52:9 participation (1) 6:18 partly (1) 13:11 pass (1) 26:24 past (4) 9:19;21:11;42:19, 23 pat (1) 45:21 PAXTON (5) 50:14,17,17,21; 52:3 P-A-X-T-O-N (1) 50:18 pay (16) 9:21;14:18;27:12, 15,21;38:5;39:20; 44:14;45:5;46:17,18, 19;47:9,9;49:7;50:1 paying (12) 9:9,20;13:6;20:17; 30:15,20;39:22; 44:11;45:10;51:9,23, 25 payments (1) 12:22 PAYNE (2) 7:7,7 pays (1) 48:2 pending (1) 6:2 people (26) 5:22;7:24;17:15; 20:4;21:2;24:25; 25:11;27:15;35:1,15; 38:5;40:10,14;41:5; 42:8,13;44:8,16,23, 25;47:7,19;49:22,23; 50:22;51:21 percent (12) 9:6;10:9;14:18; 19:24,25;26:15;27:8, 14;31:3;34:1,15;37:1 percentage (4) 19:21,24;22:12,13 Perfect (1) 28:19 period (5) 6:11;19:5,16;30:14, 25 person (5) 12:24;13:15,17,25; 47:23 personal (2)	11:16;19:8 pet (1) 40:12 pets (1) 40:11 phase (1) 32:8 pick (1) 47:19 pictures (1) 34:25 pie (1) 38:9 pipes (2) 41:11;49:8 place (5) 7:21;14:6,8;21:1; 40:23 placed (1) 32:7 planned (1) 35:3 Planning (1) 32:12 plans (1) 34:11 plats (1) 34:11 please (35) 4:5;6:25;7:20;8:23, 24;10:23;11:4,7,21; 12:9;16:9,15,19; 18:15,20;24:9,16; 26:1,6,10;28:21;29:1, 7;31:20;33:14,21; 38:21;39:1;43:10,15; 48:23;49:1;50:10,15, 19 pm (1) 52:17 pockets (1) 20:19 podium (2) 7:21;18:8 point (1) 36:5 pools (1) 40:21 potential (2) 23:14,17 precision (1) 51:2 present (1) 52:11 preside (1) 5:6 presidency (1) 27:7 pretty (2) 16:22;43:9 previous (1) 39:15 previously (2)
N	O	P		
name (22) 5:5;7:20,22;8:9,23, 24;11:4;16:15;18:21; 24:17,18;26:7;29:2,4; 39:2,3,4,4;41:22; 43:16;48:24;50:16 names (1) 7:17 nature (1) 6:8 near (1) 49:25 necessary (1) 25:11 need (3) 20:23;41:17;42:9 needed (2) 27:3;34:3 needing (1) 9:5 needs (6) 22:4;23:10;26:23; 27:10;45:4;46:21 new (12) 9:9;10:13;14:12,22; 20:16;29:13,20;32:6, 19;35:12;41:11;44:18 next (8) 10:21;13:5;17:4; 18:9;23:24;28:17; 34:6;38:17 nice (1) 46:22 nickel (1) 30:7 None (1) 8:4 nonpaying (1) 39:24 normal (1) 15:3 notice (1) 37:20 November (2) 4:2,6 nowhere (2) 26:20;45:2 Number (9) 4:9;7:24;19:1;20:1; 23:7,8,14;41:14; 44:24 numbers (3) 17:8;31:5;45:21	oath (3) 5:12;7:21;38:20 ObamaCare (1) 51:24 objected (1) 33:6 obviously (3) 26:24;44:7,25 October (1) 37:22 O'Fallon (1) 51:21 off (11) 13:11,12;25:16; 26:12;37:22;39:22; 40:1;42:10;45:23; 47:10;52:16 Office (8) 7:10,13;11:11;13:3; 21:4,10;37:24;52:12 official (3) 5:9;6:14;19:19 old (2) 12:17;40:1 older (2) 25:1;29:24 once (4) 30:23;33:9;46:7,8 One (17) 19:2;27:4,15;31:22; 34:1,6;37:6,25;39:23; 41:5,6,22;44:16; 46:13;47:25;48:16; 50:7 ones (1) 15:2 only (5) 6:3;23:3;31:8; 45:10;50:2 open (1) 23:5 opening (1) 5:18 operate (1) 45:1 Operating (3) 4:13;6:1;7:2 operations (1) 4:22 operators (3) 20:23,25;21:2 opinion (1) 19:8 opportunity (1) 5:14 option (4) 46:23,24;47:2; 48:10	page (1) 52:14 paid (6) 10:13;13:11,11,12; 40:1,3 paper (5) 11:19,20;19:18; 22:9;43:25 parent (1) 51:7 parents (1) 24:20 part (5)		

7:3,9 price (5) 9:9;43:22;45:14; 47:5,24 priced (4) 43:25;44:1;48:5,8 prices (4) 10:13;26:22;44:8; 46:9 prior (2) 30:14;34:8 private (2) 35:8;36:9 Probably (2) 30:18;37:23 problem (9) 9:10,10;10:9,14; 15:18;17:12;18:13; 19:7;37:18 problems (2) 30:2;32:20 process (3) 7:16;25:12;47:14 profit (4) 26:13;35:7;46:5,6 pronunciation (1) 8:15 proof (1) 13:1 property (2) 49:9,14 protect (1) 12:5 proud (2) 34:24,24 prove (1) 34:21 proven (1) 51:24 provide (1) 26:19 provided (3) 7:9;29:16;31:9 providers (2) 26:22;27:9 providing (1) 48:5 Public (22) 4:8,9,14,15,16,18, 19,22;5:10;7:8,11,13, 14;8:8;13:22;21:4,10, 14;22:1;43:24;52:13, 14 publicly (1) 22:4 public's (1) 21:16 pull (1) 42:10 purchased (1) 39:25 push (1) 39:21	put (11) 14:22;35:12;37:12, 16:40;22:41;12,13,15, 21;44:17;45:17 puzzled (1) 30:5 PWSD (1) 44:24	44:2;48:3 reasonably (3) 43:24,25;48:5 received (2) 29:9;33:23 record (7) 4:6;6:14,23;7:1; 11:19;15:21;52:16 recorded (2) 5:11;11:16 recoup (2) 46:3,8 recuperate (2) 9:7;10:12 reflect (1) 7:1 refunded (1) 40:5 refuses (1) 42:18 regards (1) 18:23 regions (1) 51:20 regular (1) 13:16 regularly (1) 41:19 regulates (2) 4:19,21 regulation (1) 5:4 regulations (1) 39:10 regulatory (1) 5:6 reiterate (1) 8:3 relay (1) 51:2 reliable (1) 43:24 remain (1) 6:5 remarks (4) 5:14,19;6:19;8:1 repercussion (1) 32:1 reporter (5) 5:12;7:3,9,15;11:24 representing (1) 7:13 Request (1) 4:14 required (1) 19:8 requiring (1) 39:11 residents (1) 23:6 respect (1) 24:23 respond (1)	6:10 responsibility (1) 34:18 responsible (1) 48:5 retired (2) 21:13;51:22 return (4) 35:6;51:11,12,17 Ridge (12) 12:11,14;27:20,22; 28:3,4;30:13;43:20; 44:4;45:18;46:2; 51:22 ridiculous (6) 35:2;43:22;44:15; 46:6;47:5;48:9 right (23) 8:12,18;10:23;13:1, 10;16:9;17:9;18:15; 23:3;24:5,9;26:1; 28:21;31:15,23; 32:16;33:14;38:21; 43:10;48:18;50:10; 52:2,8 River (3) 4:17;20:7;22:12 Rivers (6) 4:13;6:23;7:2; 30:11;46:25;48:11 Rivers' (2) 20:18;29:9 roads (2) 41:6,7 rocket (1) 25:8 Ronald (1) 15:15 room (2) 6:12;46:24 rooms (1) 35:24 run (6) 9:6;25:11;35:3; 41:11,12;46:12 running (2) 30:3;36:14 Rupp (12) 5:7,20,21;11:14; 15:13;22:18,22; 23:18;28:1,4;36:2; 38:18 Russ (1) 7:1	same (4) 36:24;46:14;51:23, 25 sanitation (1) 35:1 sat (1) 36:17 saw (1) 37:15 saying (2) 26:12;41:20 scheduled (1) 4:15 schedules (1) 6:8 Scott (3) 5:7;28:12,13 screwed (1) 47:3 search (1) 24:25 seat (1) 18:6 second (2) 6:17;18:5 section (1) 14:9 Security (3) 11:11,18;13:3 seemed (1) 43:8 sell (1) 35:19 Senate (1) 5:1 send (1) 19:9 sending (1) 19:18 senior (1) 40:17 sense (1) 27:23 sent (7) 19:17;22:12;36:19; 37:25;42:6,8;43:21 September (1) 40:6 septic (1) 42:1 seriously (1) 36:8 Service (18) 4:8,14,18,22;5:10; 7:8;9:15,21;21:14; 26:20,22;27:15;28:1; 37:22;43:25;47:18; 48:6;52:14 session (1) 20:6 set (1) 4:9 seven (1)
	Q			
	qualified (1) 21:18 quality (1) 4:21 quick (1) 18:5 quite (2) 45:6;46:1			
	R			
	raise (14) 8:17;9:5;10:23; 16:9;18:15;24:9;26:1; 28:21;31:23;33:14; 38:21;43:10;48:18; 50:10 raised (3) 14:4;21:10;24:21 raising (1) 13:14 Rate (6) 4:14;9:4;19:23; 20:9;25:2;49:17 rates (14) 4:19,20;12:25; 19:20,21;20:13,16,17; 39:17;42:13,16,21,24; 49:4 ratings (1) 13:13 react (1) 35:25 read (1) 5:14 reading (2) 26:17;27:4 ready (1) 40:16 real (1) 17:24 realize (3) 27:11;37:13;48:8 really (10) 15:19;21:15;23:8; 30:5,8;31:13;36:4,7, 25;37:25 reason (2) 16:3;44:21 reasonable (9) 4:21;9:4;10:7; 13:21,23;31:4;35:6;	reasonably (3) 43:24,25;48:5 received (2) 29:9;33:23 record (7) 4:6;6:14,23;7:1; 11:19;15:21;52:16 recorded (2) 5:11;11:16 recoup (2) 46:3,8 recuperate (2) 9:7;10:12 reflect (1) 7:1 refunded (1) 40:5 refuses (1) 42:18 regards (1) 18:23 regions (1) 51:20 regular (1) 13:16 regularly (1) 41:19 regulates (2) 4:19,21 regulation (1) 5:4 regulations (1) 39:10 regulatory (1) 5:6 reiterate (1) 8:3 relay (1) 51:2 reliable (1) 43:24 remain (1) 6:5 remarks (4) 5:14,19;6:19;8:1 repercussion (1) 32:1 reporter (5) 5:12;7:3,9,15;11:24 representing (1) 7:13 Request (1) 4:14 required (1) 19:8 requiring (1) 39:11 residents (1) 23:6 respect (1) 24:23 respond (1)		
			S	
			safe (1) 43:24 safety (1) 4:22 Sam (1) 39:5	

17:4 Seventy-six (1) 44:13 several (2) 40:8,9 sewage (3) 16:24;17:25;49:19 sewer (26) 4:10;25:7;29:25; 30:13,15,20;31:9,11; 32:18;38:8;39:10,20; 40:4;42:1;44:3,11,15, 18;45:12;46:11,19, 20;48:1,2;49:8,24 sewers (1) 35:17 share (1) 52:7 sheet (2) 7:18;21:5 SHEMWELL (7) 7:12,13;11:18,24; 12:8;15:8;52:13 Shortly (1) 39:8 shoulders (1) 25:9 shovels (1) 34:18 showed (1) 29:20 shower (1) 45:7 shows (1) 49:11 shut (2) 25:16;47:10 side (1) 29:22 sided (1) 14:22 Siess (19) 8:10,12,14,16,22, 25,25;9:1,3,13,14,17, 22;10:1,3,6,11,17,20 Siess' (1) 15:22 S-I-E-S-S (1) 8:25 sign (2) 28:11;33:11 signed (1) 50:9 sign-up (1) 7:18 similar (1) 46:12 single (3) 47:23;49:22,23 sit (1) 51:18 six (3) 17:4;31:8;39:18	skimmed (1) 21:5 skipped (1) 30:20 sky (1) 25:8 slightly (1) 42:14 small (2) 23:8;51:11 smaller (2) 44:13;46:17 Smith (3) 16:4,5,7 sociable (1) 13:24 Social (3) 11:10,18;13:3 Socialism (1) 51:24 sold (1) 39:9 solemnly (12) 8:19;10:24;16:10; 18:16;24:9;26:2; 28:22;33:15;38:22; 43:11;48:19;50:11 somebody (3) 26:25;36:12;38:4 someday (1) 25:19 someone (5) 30:16;31:19;46:4; 47:19;52:10 somewhere (1) 27:1 son (1) 12:13 soon (1) 25:14 sorry (3) 9:13;23:25;28:19 sort (2) 23:13;30:24 speak (1) 8:2 specialists (1) 5:4 spell (13) 7:22;8:24;11:4; 16:15;18:21;23:25; 24:16;26:7;29:2;39:1; 43:16;48:24;50:15 spelling (1) 28:20 spend (1) 45:6 spent (5) 21:13;29:15;30:12; 31:7;51:2 spoke (1) 26:18 spread (1)	51:18 sprinkler (1) 40:22 SR-2020-0054 (1) 4:11 SSD (2) 13:7;14:25 SSI (2) 13:7;14:25 St (1) 51:21 stab (1) 28:13 staff (7) 5:2;7:6,8;19:3; 20:22;21:2,21 standard (1) 34:25 start (3) 6:21;26:12;36:3 started (7) 4:6;8:8;9:20;12:15; 17:11;36:22;42:3 state (15) 7:22;8:23;11:4; 16:15;18:21;24:16; 26:6;29:2,20;30:13; 35:6;39:1;43:15; 48:23;50:15 stated (2) 29:10;50:23 statement (1) 43:23 statements (3) 5:10;41:20;42:22 states (2) 9:6;30:12 stay (2) 6:12;22:15 step (1) 5:24 sticking (1) 46:24 sticks (1) 36:1 still (5) 13:12;29:18;30:15; 37:13;42:20 strict (1) 13:17 stuff (5) 8:13;35:2,13;36:4; 38:10 Subdivision (14) 29:5;39:15;40:2,14, 17,20,20;41:4,13,18, 18,20;42:15;46:3 submit (3) 12:1;22:9;42:25 submitted (1) 15:9 suck (1) 47:6	sudden (2) 30:6;50:25 summer (1) 17:18 supposed (2) 13:15;41:1 sure (4) 12:4;21:17;38:1; 41:23 surrounding (2) 44:10,24 survive (1) 14:1 swallow (1) 45:15 swallowing (1) 45:15 swear (13) 8:19;10:24;16:3,10; 18:16;24:9;26:2; 28:22;33:15;38:22; 43:11;48:19;50:11 switch (1) 47:20 swoop (2) 34:1,7 system (19) 9:16;29:25;30:3; 39:9,12,16;40:22; 41:10,16,21,23,25; 42:2,24;44:17,19,20; 49:8,25 systems (3) 20:24;40:22;45:1	49:4 testify (1) 50:9 testimony (24) 5:11;8:7,8,20;9:2; 10:24;11:8,20;16:2, 10,19;18:16;19:1; 24:10;26:2,11;28:22; 33:15,22;38:22; 43:11;48:19;50:11; 52:10 Therefore (1) 49:24 third-party (3) 21:9;26:19,22 though (1) 31:23 thought (2) 17:24;37:5 thoughts (5) 5:23,25;6:1;35:2; 52:7 three (13) 16:23;28:9;31:10, 11;37:1,19;38:17; 40:10,16;41:2,3; 44:24;49:5 three-year (3) 51:11,12,17 Throw (1) 35:25 times (3) 17:3,4;41:2 Today (7) 4:6;5:7;7:25;11:11; 13:2;51:16;52:9 told (1) 39:8 tonight (9) 5:16;6:20;8:2,7,11; 19:1,5;50:25;51:5 tonight's (1) 7:17 took (3) 30:22;40:6;42:6 total (1) 38:17 totally (2) 37:18;49:4 trash (2) 47:18,19 treatment (1) 39:10 tried (2) 14:13;21:22 trouble (1) 13:22 trucks (1) 35:1 true (1) 22:21 truth (37) 8:20,21,21;10:25,	
			T		
			tack (1) 34:14 tails (1) 21:24 talking (1) 44:16 tank (2) 42:2,3 tanks (1) 42:18 tax (2) 13:9;40:22 taxes (2) 13:7,11 teenagers (1) 45:6 telling (1) 32:17 ten (6) 31:1;34:18;39:15; 40:23;41:7;50:24 term (1) 47:3 terms (2) 5:1;39:25 Terrace (1)		

25;11:1;16:11,11,12; 18:17,17,18;24:11,11, 11;26:3,3,4;28:23,23, 24;32:2;33:16,16,17; 38:23,23,24;43:12,12, 13;48:20,20,21;50:12, 12,13 try (3) 6:3;7:25;35:19 trying (5) 8:5;23:11;27:15; 34:5;49:11 TUCKER (6) 48:22,25,25;49:1,3; 50:6 T-U-C-K-E-R (1) 48:25 turn (1) 13:8 turned (3) 14:5,10,20 twelve (2) 39:15;40:23 two (6) 23:4;37:19;40:17; 41:6,7;48:15 type (2) 9:19;46:14 typed (1) 36:20	4:24;5:24;9:5,23; 14:13;15:16;17:9; 19:4,25;21:22;23:16; 24:15,19;28:11; 29:20,25;32:19; 35:11,13;37:8;39:18; 42:3;47:4,6,19;48:16; 49:20;50:9;52:7 upkeep (1) 13:6 upon (2) 20:11;22:20 USDA (1) 12:20 use (4) 49:19,24,24;50:1 used (1) 12:17 Utilities (2) 4:17,23 Utility (7) 4:13,19;5:4;6:23; 7:2;43:25;48:6	27:9;29:11 Water (32) 4:14;9:4;13:22; 17:25;18:23;25:7,15, 18;27:9,9;29:11,11, 16;31:9,12;38:8;39:9, 20;40:4,12;44:11,25; 45:4,5,8,10;46:11,19, 20;47:10;49:19,24 waters (2) 25:17;35:17 way (12) 6:6;13:24,24;15:18; 17:6;18:7;25:14;34:7; 37:22;49:11,21;50:2 web (1) 52:14 weeks (2) 40:10,10 Welcome (2) 5:21;10:17 weren't (3) 41:24;44:7;46:7 What's (3) 28:1;30:17;43:21 whenever (3) 19:9;21:16;40:6 Whitney (1) 7:7 whole (15) 8:20;10:25;16:11; 18:17;22:3;23:12; 24:11;26:3;28:23; 33:16;38:23;43:12; 47:14;48:20;50:12 wife (1) 38:1 Wilson (9) 25:25;26:5,8,8,10, 12;28:3,7,8 W-I-L-S-O-N (1) 26:9 windows (1) 14:22 without (2) 19:17;23:14 witness (7) 16:3;18:9;23:24; 33:9,12;48:16;50:8 witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	42:2 worker (1) 35:23 working (2) 14:15;21:14 works (2) 34:7,16 world (1) 25:2 worst (1) 46:22 WR-2020-0053 (1) 4:10 write (5) 27:5;34:13;36:18, 19;37:3 written (2) 16:21;52:12 wrong (1) 17:7 wrote (3) 36:17;37:6,15 WUNDERLICH (5) 43:14,17,17,20; 48:13 W-U-N-D-E-R-L-I-C-H (1) 43:18	100-percent (1) 45:14 12 (1) 42:23 13,91 (1) 17:2 130 (1) 45:24 15 (1) 17:16 150 (2) 37:4,16 192 (2) 27:20;46:3 192,000 (4) 27:22;30:12,14; 45:17 1982 (2) 12:12;14:11	
U	V	validity (1) 21:7 value (1) 5:16 vent (1) 42:11 versa (1) 27:22 vice (1) 27:22 Villa (12) 12:11,14;27:20,22; 28:3,4;30:12;43:20; 44:4;45:18;46:2; 51:22 Virginia (3) 27:17,19,21 VOICE (9) 20:20;23:2;25:5; 28:15;31:14,15; 32:23;33:1,5	What's (3) 28:1;30:17;43:21 whenever (3) 19:9;21:16;40:6 Whitney (1) 7:7 whole (15) 8:20;10:25;16:11; 18:17;22:3;23:12; 24:11;26:3;28:23; 33:16;38:23;43:12; 47:14;48:20;50:12 wife (1) 38:1 Wilson (9) 25:25;26:5,8,8,10, 12;28:3,7,8 W-I-L-S-O-N (1) 26:9 windows (1) 14:22 without (2) 19:17;23:14 witness (7) 16:3;18:9;23:24; 33:9,12;48:16;50:8 witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	X	2
unanswered (1) 21:25 under (7) 5:12;7:21;13:17; 30:3,11;36:16;37:3 underscore (1) 36:9 unduly (1) 6:13 unfair (1) 30:9 unfortunately (3) 6:10;27:5;47:7 unheard (1) 51:15 UNIDENTIFIED (12) 20:20;23:2;25:5; 28:15;30:18;31:14, 15;32:11,13,23;33:1,5 Union (2) 29:19;31:21 unjustifiable (1) 51:17 unreasonable (1) 47:13 unreasonably (1) 48:8 unseen (3) 34:13,15,21 up (29)	validity (1) 21:7 value (1) 5:16 vent (1) 42:11 versa (1) 27:22 vice (1) 27:22 Villa (12) 12:11,14;27:20,22; 28:3,4;30:12;43:20; 44:4;45:18;46:2; 51:22 Virginia (3) 27:17,19,21 VOICE (9) 20:20;23:2;25:5; 28:15;31:14,15; 32:23;33:1,5	What's (3) 28:1;30:17;43:21 whenever (3) 19:9;21:16;40:6 Whitney (1) 7:7 whole (15) 8:20;10:25;16:11; 18:17;22:3;23:12; 24:11;26:3;28:23; 33:16;38:23;43:12; 47:14;48:20;50:12 wife (1) 38:1 Wilson (9) 25:25;26:5,8,8,10, 12;28:3,7,8 W-I-L-S-O-N (1) 26:9 windows (1) 14:22 without (2) 19:17;23:14 witness (7) 16:3;18:9;23:24; 33:9,12;48:16;50:8 witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	X's (1) 35:10	2.7 (4) 50:25;51:3,6,9 200 (1) 31:3 2002 (1) 16:22 200-plus (2) 26:15;27:14 2012 (2) 16:23;17:11 2019 (2) 4:2,7 2026 (2) 17:5,21 216 (1) 44:6 24 (1) 44:5 24,24 (1) 16:25 25 (1) 34:15 29th (1) 37:22	
	W	wages (1) 51:20 walk (1) 13:16 walked (1) 42:10 wall (1) 35:25 wants (2) 35:8;42:22 warranty (1) 49:7 waste (2)	Z	3	
	wages (1) 51:20 walk (1) 13:16 walked (1) 42:10 wall (1) 35:25 wants (2) 35:8;42:22 warranty (1) 49:7 waste (2)	witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	year (11) 13:8,12;22:23;23:4; 30:6;39:6;40:4;41:4; 45:25;46:3;51:4 yearly (1) 41:20 years (16) 9:17;12:12;13:5; 17:4;21:13;23:4; 24:21;29:19;30:3; 31:1,1;34:6;39:15,18; 40:23;42:23	30 (4) 19:10;21:13;44:11; 46:18 360 (1) 17:21 37 (2) 12:12;13:5	
		witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	1	4	
		witnesses (9) 5:11;6:8;18:7;28:9, 10;33:10;38:15,15; 52:6 witnesses' (1) 5:14 wording (1) 35:7 words (1) 27:17 work (3) 43:8;51:23,24 worked (4) 12:12;14:17;41:25;	1,100 (1) 19:25 1,200 (1) 20:8 1,200-plus (1) 19:14 100 (2) 37:16;46:19	4 (1) 4:2 40 (1) 46:18	

400-plus (1) 34:1				
41.73 (1) 16:23				
43 (1) 24:21				
45 (1) 27:7				
4th (1) 4:7				
5				
50 (3) 14:18;44:11;45:5				
500 (2) 9:6;10:9				
50-percent (1) 44:5				
55 (1) 29:24				
59 (1) 19:24				
5th (1) 37:11				
6				
621 (1) 49:3				
7				
78,000 (1) 27:19				
8				
8:00 (1) 52:17				
9				
900,000 (1) 51:4				